

## Loan Policy

**1. Objective :** The objective of this Loan Policy is to define the principles and framework governing the lending activities of the Company. The policy aims to ensure **fair, transparent, and responsible lending practices** while complying with applicable laws and regulatory guidelines.

**2. Scope:** This policy applies to all loan products offered by the Company, including but not limited to:

- Gold Loans
- Personal Loans
- Business Loans
- Agricultural Loans
- Emergency or Short-Term Loans

**3. Eligibility Criteria :** Loan eligibility shall be determined based on factors such as:

- Age and identity of the applicant
- Income and repayment capacity
- Purpose of the loan
- Credit history (where applicable)
- Value and quality of collateral, if any

The Company reserves the right to accept or reject any loan application based on its internal assessment.

### **4. Loan Appraisal & Sanction**

- All loan applications shall be assessed through a **transparent and documented appraisal process**.
- Loan sanction shall be based on eligibility, risk assessment, and internal credit norms.
- The terms and conditions, including interest rate and repayment schedule, shall be clearly communicated to the borrower before disbursement.

### **5. Interest Rates & Charges**

- Interest rates shall be determined based on loan type, risk profile, cost of funds, and market conditions.
- Applicable fees and charges, if any, shall be disclosed upfront.
- There shall be **no hidden charges**.

### **6. Documentation & Disbursement**

- Borrowers shall submit documents as prescribed by the Company.
- Loan disbursement shall be made only after completion of documentation and acceptance of loan terms.

## 7. Repayment & Recovery

- Repayment shall be as per the agreed schedule.
- In case of delay or default, the Company may initiate recovery actions in a **fair, lawful, and non-coercive manner**.
- The Company shall always follow ethical recovery practices.

**8. Customer Grievance Redressal ;** The Company has a grievance redressal mechanism in place. Customers may contact the designated grievance officer for resolution of complaints.

**9. Review of Policy :** This Loan Policy shall be reviewed periodically and updated as required to align with regulatory changes and business requirements.

♦ **Disclaimer:** This policy is subject to applicable laws, RBI guidelines, and internal policies of the Company.

## PRODUCT CATALOG – PERSONAL LOAN

1.	Product Name	:	Personal Loan
2.	Product Type	:	Unsecured – Personal Loan
3.	Purpose	:	To fund the personal expenses of the working women community withing Greater Chennai Area
4.	Loan Amount	:	From INR 30,000 to INR 2,00,000
5.	Tenor	:	12 months – 24 months
6.	Rate of Interest	:	21.83% (flat)
7.	Repayment	:	EMI
8.	Repayment mode	:	ECS
9.	Applicant	:	Should be an working women
10.	Co-Applicant	:	Spouse/blood relative
11.	Documents Required	:	
	Applicant	:	a) Aadhar b) PAN Card c) Office ID Card, if employed d) Last three months Salary Slip e) Last 6 months Bank Statement f) Last three years IT Return in case of Business g) Any other proof to substantiate income of the applicant h) Any other Govt approved document to prove the residential address in case the it does not match with that in the Aadhar Card i) Signed Blank Cheques – 3
	Co-Applicant	:	a) Aadhar b) PAN Card c) Office ID Card, if employed d) Last three months Salary Slip e) Last 6 months Bank Statement f) Last three years IT Return in case of Business g) Any other proof to substantiate income of the applicant h) Any other Govt approved document to prove the residential address in case the it does not match with that in the Aadhar Card

12.	Processing Time	:	3-5 working days
13.	Disbursal	:	The Loan amount will be paid directly to Kshipra Academy through online transfer
14.	Processing Fees	:	INR 500 or 2% of the Loan amount whichever is higher
15.	Penal Interest	:	48% pa
16.	Pre-Closure Charges	:	2% of the outstanding Principal on date

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Dhanam Loans

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