

VYAPAR MITRA BUSINESS LOANS

(Product norms)

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|----------------------|--|----------|----------|----------|
| Minimum Loan Amount | Rs. 50,000 | | | |
| Maximum Loan Amount | Rs. 10,00,000 | | | |
| Processing Fee | 3% + GST | | | |
| Tenor Available | Tenor Offer | | | |
| | Vyapar Mitra (EDI) | 104 Days | 156 Days | 234 Days |
| | Vyapar Mitra (EWI) | 18 Weeks | 36 Weeks | 54 Weeks |
| Customer Profile | Self Employed Not Applicable to NRI | | | |
| Age of the applicant | 21 - 65 years at the time of Loan Origination | | | |
| Segment | All the self-employed customer segments with proper Daily Cash Flow where the assessment of income can be done. | | | |
| Document Required | 1. Basic KYC 2. Income documents (As per given in the loan application form) | | | |
| Pre-closure charges | NIL | | | |
| ROI | 24% - 28% per annum | | | |
| Product's Variant | Vyapar Mitra Business Loan (Retailer & Wholesaler for all Product Segments like Grocery Shop, Vegetable Trading, Footwear Shop, Bakeries etc.) NIRMAN Mitra Business Loan (For Hardware & Building Material Business) PHARMA Mitra Business Loan (For Medical / Pharma Shops, Medical Equipment Distributors & Medical Labs) | | | |
| Repayment Mechanism | Repayment can be done via Digital and Manual Cash collection | | | |

**Case to case basis the bureau score/other policy norms/documentations can be reviewed with Approval from Authority*

MUTHOOT FINCORP LIMITED

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