**Profile**

80/20 Plan: Under this plan, you pay back 80% of your loan (and interest) in the first 12 months itself. Repay the balance 20% after these 12 months and avail of a new bigger loan amount if required.

**Loan Amount**
Rs. 5000 – 15000

**Interest Rate**
23.6% p.a. reducing balance

**Loan Term**
12 months or 24 months

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**College Loan**
Send your children to the best school. This loan helps you pay for your children's school fees, uniforms, books etc.

- For 1st year customers, eligibility only after 4 months or 16 weeks of repayment on your family/business loan
- Amount: Rs.5000 per child in Government school / Rs.10000 per child in private school up to a maximum of Rs.15000 (for 2 children)
- Loan available for a maximum of 2 children only

**Loan Amount**
Rs. 5000 – 15000

**Interest Rate**
23.6% p.a. reducing balance

**Loan Term**
12 months

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**Emergency Loan**
Helps you during a crisis or to cover unforeseen expenses at times of distress
- Only one Emergency Loan at any time
- For 1st year customers, loan available only after 3rd monthly or 12th weekly repayment of family/business loan

**Loan Amount**
Rs. 2000 – 5000

**Interest Rate**
23.6% p.a. reducing balance

**Loan Term**
6 months

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**Life Insurance**
Life Insurance is for your family's welfare and financial safety. In the unfortunate event of death, your family is protected from any financial troubles.
- Spouse insurance is compulsory
- Insurance covers accidental and natural death, but not suicide or murder
- One-time Insurance premium to be paid at the time of loan disbursement

**Loan Type**

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>One-time Insurance Premium</th>
<th>Insured Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family/Business Loan (Below Rs.15000)</td>
<td>Rs.32 + Rs.112 (for spouse)</td>
<td>Rs.20000 per person</td>
</tr>
<tr>
<td>Family/Business Loan (Above Rs.15000)</td>
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<td>Rs.20000 per person</td>
</tr>
<tr>
<td>Family/Business Loan 12-year loan</td>
<td>Rs.409</td>
<td>Year 1: Rs.30000 per person Year 2: Rs.15000 per person</td>
</tr>
<tr>
<td>Family/Business Loan 20-year loan</td>
<td>Rs.816</td>
<td>Year 1: Rs.30000 per person Year 2: Rs.15000 per person</td>
</tr>
<tr>
<td>Family/Business Loan 30-year loan</td>
<td>Rs.1233</td>
<td>Year 1: Rs.30000 per person Year 2: Rs.15000 per person</td>
</tr>
</tbody>
</table>

**Fees & Charges**
- No Security Deposit
- Processing Fees: 1% of loan amount (excluding Service Tax)
- No Processing Fees for Emergency Loans

**Documents Required**
- Proof of identity: Voter card/ Ration card/ PAN card
- Proof of address: Voter card/ Ration card/ Councilor's certificate/ electricity or telephone bill etc.
- Photos: 1 passport-size photos

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**Manage Your Money**
- Borrow only for useful purposes and only as much as you need and not more
- if you take multiple loans or borrow more than you can easily repay, you will need to arrange more money for many repayments, leaving you with very less for productive purposes
- you may not have enough money for repayment
- your repayment record will be affected and you will not get new loans in the future
Important Points to Remember

✔ Please discuss with your family before taking a loan. Loans will be given only to the customer.

✗ If you have already taken loans from 2 MFIs, your loan application will be rejected by Credit Bureau.

✗ Please DO NOT take the loan if you think you cannot repay.

✗ DO NOT take loans on behalf of your relatives, other customers or Ujjivan staff.

✔ Use your loan only for the purpose stated in the loan application form.

✔ Collect your loan amount only at the Branch office.

✔ Insist on a Cash Receipt for all payments made to Ujjivan.

✗ No Cash Receipts given for repayments at centre meetings.

✔ Make all payments and repayments in the presence of your Group / Centre members at Centre Meeting.

✔ Ensure that the Loan Card is signed by the CRS when you make the repayment.

✔ Please attend Centre meetings regularly to avail of more benefits in future.

✗ We do not have any agents. Please DO NOT give commission to anyone.

More Benefits

<table>
<thead>
<tr>
<th>Individual Loans</th>
<th>Individual Business Loan (IBL): For working capital needs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Housing Loan: For paying rent deposits, lease amounts, or for home improvements</td>
</tr>
<tr>
<td></td>
<td>Livestock Loan: For purchasing more cattle and increasing dairy incomes</td>
</tr>
<tr>
<td></td>
<td>New Bazaar Loan: Offered to open market Customers on an individual basis, for the purpose of business improvement.</td>
</tr>
</tbody>
</table>

| Social Development Programs | Suggest welfare needs of your community, and Ujjivan will fund the development projects once a year |

| Social Welfare | Parinaam Foundation, our sister NGO conducts: |
|               | Financial Literacy training on savings and debt management |
|               | Health camps (Eye/ENT/Dental) for you and family members |
|               | Vocational training with job guarantee for children/ dependents |
|               | Education & Livelihood programs for you and your children |

Grievance Redressal

If you have any complaint, please inform us!

1. Visit or call your local Branch and inform the Customer Care Representative or the CRM of your complaint. You could also fill in a Complaint form at the branch. A representative will help you in filling it. You will receive a response within 3 working days.

2. Call the Customer Service Helpline on 1800 3010 2121 to inform us of your complaint.

3. If you do not receive a reply to your complaint within 3 working days or if you are not satisfied with the response, you can escalate your complaint to the Grievance Redressal Officer (GRO) at the Regional Office (address displayed at the Branch). Send a written complaint to the GRO or hand it over to the Customer Care Representative/ CRM at the Branch.

Customer Helpline

Call: 1800 3010 2121

Ujjivan Financial Services Private Limited

Registered Office: Grape Garden, No. 27, 3rd 'A' Cross, 18th Main, 6th Block, Koramangala, Bengaluru – 560 095

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