

## ASA Program Product Chart

Description	Small Loan	Small Business Loan	SEL and Agribusiness Loan	Education Loan	Rehabilitation Loan
Waiting Period for New Client	After 1 week of enrollment	After 2 weeks of enrollment	Within 15 days	Within 7 days	During the flood/ disaster
Loan Duration/Term	1 year	1 year	12 / 18 / 24 months	12 months	12 months
Service Charge in Percentage	15% (flat)	15% (flat)	15% (flat)	15% (flat)	Interest free
Loan Repayment Mode	Weekly	Weekly/Monthly	Monthly	Weekly	Weekly/Monthly
Total number of Repayable Installment	46	46/12	12/18/24	46	50/12
Installment per Tk. 1,000	Tk. 25	Tk. 25/94	Depends on Loan term	Tk. 25	Tk. 20/84
Loan Size in 1st Cycle	Tk. 5,000 - 15,000	Up to Tk. 20,000-50,000	Tk. 50,000-700,000	Tk. 5,000 (maximum)	Tk. 5,000 (maximum)
Amount Increase per Loan Cycle	Tk. 1,000 - 4,000	Tk. 1,000-6,000	Depend on project feasibility and borrowers capacity	Not Applicable	Not Applicable
1st Repayable Installment Start	After 15 days from disbursement	After 15 days/1 month from disbursement	After 1 month from disbursement	After 7 days from disbursement	Flexible
Grace Period in each Loan Cycle	4 - 6 week	4 - 6 week	N/A	4 - 6 week	4 - 6 week
Loan Appraisal Fee	Not Applicable	Not Applicable	0.20%	Not Applicable	Not Applicable
Advance Repayment Provision	Last 5 installment	Last 5 installment	Last 1 installment	N/A	N/A
Penalty for Late Payment	N/A	N/A	N/A	N/A	N/A
Loan Insurance Premium in each Disbursement Cycle	Per thousand Tk. 10	Per thousand Tk. 10	N/A	Per thousand Tk. 10	N/A
Loan Insurance Payment after borrower/spouse Death	Loan Outstanding Written off	Loan Outstanding Written off	N/A	Loan Outstanding Written off	N/A
<b>Members Security Fund</b>					
Deposition	Weekly Tk. 10	Weekly Tk. 10	Monthly Tk. 50	N/A	N/A
Period	8 years	8 years	8 years	N/A	N/A
Payment due after death of borrowers	6 times on deposit	6 times on deposit	6 times on deposit	N/A	N/A
Payment due after Maturity	Deposit with year-wise interest @4%	Deposit with year-wise interest @4%	Deposit with year-wise interest @4%	N/A	N/A
<b>Security Fund for Member's Husband or guardian/family member (in case of widow/divorced)</b>					
Deposition	Weekly Tk. 10	N/A	N/A	N/A	N/A
Period	4 years	N/A	N/A	N/A	N/A
Payment due after death of borrowers	3 times on deposit	N/A	N/A	N/A	N/A
Payment due after Maturity	Deposit with year-wise interest @2%	N/A	N/A	N/A	N/A
<b>Savings</b>					
Deposition (mandatory)	Weekly Tk. 10	Weekly Tk. 20	N/A	N/A	N/A
Withdrawal	>5% of the principal loan	>5% of the principal loan	N/A	N/A	N/A