

MicroFinance

Loan Categories – Rules & Description

Home Loan

Field	Details
Description	Financial support for buying, constructing, or renovating a residential property with flexible repayment options.
Min Loan	100,000
Max Loan	5,000,000
Profit Rate	2%
Duration	1 – 5 Years
Initial Payment	10%

Education Loan

Field	Details
Description	Helps students cover tuition fees, books, accommodation, and other educational expenses.
Min Loan	10,000
Max Loan	500,000
Profit Rate	0%
Duration	1 – 2 Years
Initial Payment	5%

Business Loan

Field	Details
Description	Designed for startups and SMEs to support expansion, inventory, and operational costs.
Min Loan	100,000
Max Loan	10,000,000
Profit Rate	5%
Duration	1 – 2 Years
Initial Payment	10%

Personal Loan

Field	Details
Description	Covers personal financial needs such as household expenses and short-term requirements.
Min Loan	5,000
Max Loan	300,000
Profit Rate	2%
Duration	1 – 2 Years
Initial Payment	2%

Vehicle Loan

Field	Details
Description	Used for purchasing new or used vehicles including cars and motorcycles.
Min Loan	50,000
Max Loan	2,000,000
Profit Rate	2%
Duration	1 – 3 Years
Initial Payment	15%

Emergency Loan

Field	Details
Description	Quick financial assistance for medical or urgent unexpected expenses.
Min Loan	10,000
Max Loan	100,000
Profit Rate	0%
Duration	1 – 5 Years
Initial Payment	2%