


Passbook

LOAN REPAYMENT SCHEDULE

Inst #	Date Due	Interst Payment(in Rs.)	Princial Payment(in Rs.)	Total Installment(in Rs.)	Loan c/f(in Rs.)
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
I U C	Date : Done By : Result :		Signature		Signature

LOAN REPAYMENT STATEMENT

Inst #	Date Paid	Total Amount Paid(in Rs.)	C.M/B.M Signature	BM	Attendance
1					

2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
I U C		Signature			Signature

DECLARATION

- 1.Hindustan Microfinance offers microfinance loan facility for income generating activities to women members only under the Joint Liability Group model of operation.
- 2.Hindustan Microfinance provides collateral free loans without any commission for lending the loans.
- 3.Hindustan Microfinance respects all the members, we never discriminate our members on basis of religion, caste, creed, colour or social status.
- 4.The details of the loan amount, interest charged installment payable weekly, fortnightly, monthly, insurance related information is made available to members with the repayment schedule in the passbook. We do not collect any other fees or charges other than the interest, processing fee and insurance fee as per the insurance company in line with RBI guidelines.
- 5.Hindustan Microfinance charges an effective interest rate of 26% p.a on declining balance basis on the loans.
- 6.All disbursement and collections related activities are done by Hindustan Microfinance employers only. We do not hire any agents for this service.
- 7.Hindustan Microfinance charges an effective interest rate of 26% p.a on declining balance basis on the loans. All disbursement and collections related activities are done by Hindustan Microfinance employers only. We do not hire any agents for this service. Hindustan Microfinance collections are done at the designated centre meeting location and time as agreed by the group members and Hindustan Microfinance. We never visit the place of residence/workplace of the borrower before 7 am and after 8 pm.
- 8.We request you to demand the receipts for all the installments or loan repayment remitted towards the loan accounts with Hindustan Microfinance as per your repayment schedule provided along with the passbook.
- 9.We urge you not to borrow the loan facility beyond your capacity to repay as this would result in economical imbalance status of the family.
- 10.Any documents and photographs submitted to avail the loan would not be returned to you after the closure of the loan and those loan documents would be retained by Hindustan Microfinance.
- 11.Hindustan Microfinance would share the member related information to RBI approved credit bureaus for checking the credit worthiness and risk assessment of the member and only for the purposes as stipulated in the loan agreement but not for any other commercial purpose.
- 12.While Hindustan Microfinance always strives to provide the best of services to our members, in case of any inappropriate behavior or dissatisfaction with the services, you could reach out to our Customer care number 080 - 67880000 by just giving a missed call. Our customer care representative would call you back and speak to you in a language that is understood by you and note down your query/grievance or complaint for Redressal.
- 13.The Grievance Redressal Officer at Hindustan Microfinance is Mr. Shashidhar S.

In case the dispute you raised is not resolved within 30 days or you are not satisfied with the resolution you could further approach - RBI Local Office. The dispute can be addressed to The General Manager, Department

DATE: BORROWER SIGNATURE/ GUARANTOR SIGNATURE/

VISITOR'S REMARK				
Date	Visitors Name	Designation	Remarks	Signature

	Address
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Loan Passbook	
Borrower Office Seal	Joint Photograph of borrower and Spouse/Gurrantor

BORROWER DETAILS	
Borrower Code and Name	
Spouse/Gurrantor Name	
Village	

Group Code and Name							
Center Code and Name							
Branch Name							
Loan Details							
Date of Disbursement					LoanAmount:		
Loan Tenture	24 Months				Interst Rate:		
Repayment Frequency	Monthly						
Repayment Day	1	2	3	4	Processing Fee		
					Product Code		
Meeting Time					MN27-02420		
LoanID					Loan Cycle		
Loan Purpose							
Insurance Details							
Insured Person	<input checked="" type="radio"/> Borrower <input type="radio"/> Gurantor				Sum Assured		
Total Premium Paid					Cover Period		
Nominee (Borrower)							
Nominee (Gurrantor)							

BM/RM