



PRODUCT TABLE

(Effective Feb 2013)

Lok Management Services Pvt. Ltd

(A Business Correspondent to Yes Bank Ltd.)

ADDRESS: II Floor, Zonasha Alfa, Above Staples, 90/4

Outer Ring Road, Marathahalli, Bangalore 560037 Phone: + 91 80 4250 44444

Fax: +91 80 4250 4445

PRODUCT - MONTHLY			MONTHLY PAYMENT PROCESSING FEE :1.1236% (inc S.T.), INSURANCE as per Rates of Insurance Co.								
Loan Amount	YBL Eligible Cycles No's	Interest Rate (p.a. on Declining Balance)	No. of Installments	Loan Installment Amount	Monthly Saving*	Monthly Installment	Advance Saving	Processing Fee (Including S.T.)	Life Insurance	Insurance Period	Insurance Fee (Borrower & Guarantor)
Rs. 16,000	1 & 1+	26.00%	18	Rs. 1,083	Rs. 67	Rs. 1,150	Rs. 1,150	Rs. 180	Rs. 20,000	19 Months	Rs. 394
Rs. 20,000	1 & 1+	26.00%	24	Rs. 1,077	Rs. 73	Rs. 1,150	Rs. 1,150	Rs. 225	Rs. 25,000	25 Months	Rs. 630
Rs. 25,000 #	2 & 2+	26.00%	24	Rs. 1,347	Rs. 53	Rs. 1,400	Rs. 1,400	Rs. 281	Rs. 30,000	25 Months	Rs. 756
Rs. 30,000 #	3 & 3+	26.00%	24	Rs. 1,616	Rs. 84	Rs. 1,700	Rs. 1,700	Rs. 338	Rs. 35,000	25 Months	Rs. 882

* Monthly Savings amount may vary slightly, based on date of Disbursement

Previous loan amount with selective MFI should be greater than or equal to 15,000 but less than 20,000 for a 25,00 loan.

Previous Loan amount with selective MFI should be greater than 20,000 for a 30,000 loan.

INSURANCE COVER PERIOD TABLE

Please Note : Insurance Cover starts & ends as per table below. The insurance start & end date and Sum Assured written in SHG Group Document, must be as per table below.

Example Disbursal Date, Insurance Start Date, 19 Month / 25 Month Insurance End Dates for Apr 2013	Disb & Insurance Start Date	19 Months Insurance End Date	25 Months Insurance End Date	Disb & Insurance Start Date	19 Months Insurance End Date	25 Months Insurance End Date	Disb & Insurance Start Date	19 Months Insurance End Date	25 Months Insurance End Date
	1-Apr-13	31-Oct-14	30-Apr-15	11-Apr-13	10-Nov-14	10-May-15	21-Apr-13	20-Nov-14	20-May-15
	2-Apr-13	1-Nov-14	1-May-15	12-Apr-13	11-Nov-14	11-May-15	22-Apr-13	21-Nov-14	21-May-15
	3-Apr-13	2-Nov-14	2-May-15	13-Apr-13	12-Nov-14	12-May-15	23-Apr-13	22-Nov-14	22-May-15
	4-Apr-13	3-Nov-14	3-May-15	14-Apr-13	13-Nov-14	13-May-15	24-Apr-13	23-Nov-14	23-May-15
	5-Apr-13	4-Nov-14	4-May-15	15-Apr-13	14-Nov-14	14-May-15	25-Apr-13	24-Nov-14	24-May-15
	6-Apr-13	5-Nov-14	5-May-15	16-Apr-13	15-Nov-14	15-May-15	26-Apr-13	25-Nov-14	25-May-15
	7-Apr-13	6-Nov-14	6-May-15	17-Apr-13	16-Nov-14	16-May-15	27-Apr-13	26-Nov-14	26-May-15
	8-Apr-13	7-Nov-14	7-May-15	18-Apr-13	17-Nov-14	17-May-15	28-Apr-13	27-Nov-14	27-May-15
	9-Apr-13	8-Nov-14	8-May-15	19-Apr-13	18-Nov-14	18-May-15	29-Apr-13	28-Nov-14	28-May-15
	10-Apr-13	9-Nov-14	9-May-15	20-Apr-13	19-Nov-14	19-May-15	30-Apr-13	29-Nov-14	29-May-15

DISBURSEMENT/COLLECTION SCHEDULE

SAMPLE SCHEDULE

Disbursement Date	Collection Date	Repayment Date to YBL	Disbursement Date	Collection Date	Repayment Date to YBL
2nd to 8th of a Month	1st Week Cycle	15th of the Month	4-Mar-13	1st Thursday	15-Apr-13
9th to 15th of a Month	2nd Week Cycle	22nd of the Month	11-Mar-13	2nd Thursday	22-Apr-13
16th to 22nd of a Month	3rd Week Cycle	2nd of the Month	18-Mar-13	3rd Thursday	2-May-13
23rd to 1st of a Month	4th Week Cycle	8th of the Month	25-Mar-13	4th Thursday	8-May-13

Please feel free to contact the following people for any clarification

1. Mr. Prabhu
2. Mr. Trinesh
3. Mr. Vijayan

Mobile: 09698770750
Mobile: 07259035881
Mobile: 07760976807

Landline: 080-67487260
Landline: 080-67487261
Landline: 080-67487262

(TAMIL NADU)
(KARNATAKA)
(GUJARAT)