

SASATI SKUS Ltd.

LAD

1. Certificate নেওয়া হয় : RITD
2. জামিন(Mortgage) : 75% of Certificate Value বা তার বেশী।
3. সুদের হার (Rate of interest) : Certificate টি যে Rate of interest -এ বিনিয়োগ করা হয়েছে তার থেকে সবসময় 2% interest বেশী হয়।
4. সুদ কষার পদ্ধতি(Interest Method) : ত্রৈমাসিক জটিল সুদে(Quarterly compound)
5. কিস্তির পদ্ধতি (Installment Mode) : ঋণগ্রহীতার সুবিধা মত ঋণ গ্রহন এবং পরিশোধ করা যায়।
6. উর্দ্ধসীমা (Maximum Limit) :Certificate এর মেয়াদের ওপর Loan limit নির্ভর করে।

LAD/LOAN AGAINST DEPOSIT Loan:

- Loan against own society certificate (FD,RI,RD,MIS)
- Interest Calculation is simple days wise.
- **Over due Calculation is after final date of loan repayment.**

EXAMPLE :

Loan Account No: LAD-1

Principal amount : 12,000/-

Issuing Date : 1-4-2013

Period: 12 month

last repayment Date: 1-4-2014

Rate of Interest : 11%

rate of Over Due interest : 13%.

CASE 1: If he comes on 15-05-2013

days= 15-05-2013-1-4-2013= 45 days.

Due Interest:= $12,000 \times 45 \text{ Days} \times 11 / (365 \times 100) = 162.74$

Now he pays Rs. 2162.74

balance due principal : 10,000/=

overdue principal: 0

balance due Interest:0

balance over due Interest:0

CASE 2: If he comes on 28-10-2013

days= 28-10-2013-15-05-2013=166 days.

Due Interest:= $10,000 \times 166 \text{ Days} \times 11 / (365 \times 100) = 500.27$

Now he pays Rs. 250.27

Balance due principal : 10,000/=

Overdue principal: 0

Balance due Interest:250

Balance over due Interest:0

CASE 3: If he comes on 1-05-2014

days= 1-04-2014-28-10-2013=155 days.

Due Interest:= $10,000 \times 155 \text{ Days} \times 11 / (365 \times 100) = 467.12 + 250 (\text{previous due interest}) = 717.12$

Over due days: 1-05-2014- 1-04-2014=30days

Overdue interest: $10000 \times 30 \text{ days} \times 13 / (365 \times 100) = 106.85$

Now he pays Rs. 2023.97(Break Up 1st OD Int.=106.85 2nd Due Int.=717.12 3rd OD Principal=1200

Balance due principal : 0

Overdue principal: 8,800/=

Balance due Interest:0/-

Balance over due Interest:0/=

LAD:

OPERATION	REPORT
1. Next A/c	1. Main Menu of LAD
2.Existing	2. List of Loan Account Number wise
3.Issue	3. Member List

4.Repay 5.Statement 6.Report	4. List of Due Loan List 5. List of Overdue Loan List 6. Details List 7. Recovery Summary 8. Last Recovery Summary 9. Certificate Mortgage Register 10. Certificate Release Register
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