

MAJOR LOAN PRODUCTS

The major loan products presently being implemented are given below:

S. No	Product Name	Registration Fee**	LPF	Interest Rate	Cash Security	Loan amount (in Rs)	Repayment Mode	Tenure		Moratorium Period
								Min	Max	
L1	Group Loan to Women (Weekly)	Rs.100/-	3%	12.5% Flat In AP, 15% Flat in Other States	Nil	Rs.6000-Rs.18000*	Weekly	50 Weeks	50 Weeks	
L2	Group Loan to Women (Monthly)	Rs.100/-	3%	12.5% Flat In AP, 15% Flat in Other States	10%	Rs.6000-Rs.18000*	Monthly	18 Months	18 Months	60 Days
L3	Micro Enterprise Loans	Rs.100/-	3%	15% Flat	Nil	Rs.16000-Rs.100000	Monthly	18 Months	36 Months	60 Days
L4	Agri-Allied Loans	Rs.100/-	3%	15% Flat	Nil	Rs.16000-Rs.100000	Monthly	18 Months	36 Months	60 Days
L5	Crop Loans	Rs.100/-	3%	21% Declining	10%	Rs.6000-Rs.25000	Monthly interest, Half yearly principal	11 Months	11 Months	60 Days for interest, 210 days or January 30th whichever is earlier for principal
L6	Housing (repair and extension) Loans	Rs.100/-	3%	21% Declining	Nil	Rs.16000-Rs.50000	Monthly	12 Months	36 Months	60 days
L7	Loans to Educational Institutions (LEI)	Rs.500/-	3%	21% Declining	Nil	Rs.50000-Rs.500000	Monthly/Quarterly/Half yearly	12 months	48 months	2-6 months
L8	Personal Loans to Salaried Employees	Rs.100/-	3%	15% Flat	Nil	Rs.16000-Rs.100000	Monthly	18 Months	36 Months	60 Days
L9	Personal Loans to Staff	Nil	Nil	12.5% Flat	Nil	Rs.100000 (max)	Monthly	12 Months	36 Months	60 Days
L10	Vehicle Loans to Staff	Nil	Nil	15% Declining	Nil	Rs.40000 Max	Monthly	12 months	48 months	60 Days

*The loan amount of Rs.14000-18000 is available only for repeat GLW clients **Registration fee is applicable to First cycle clients only.