



Individual Loans

AMIL's Individual Loan is an unsecured loan intended for slum dwelling individuals. The maximum size of the loan for each client is determined by undertaking a robust cash flow analysis of the individual applicant's household and business. Loans are intended for the purpose of investment in the household's income generating activities, education, or home improvements.

Description	Individual Loan
Loan Size	Up to Rs 100,000
Loan Term in Months	12, 24 or 36
Interest Rate	26%
Loan Processing Fee	2% plus GST
Instalment Frequency	Weekly, bi-weekly or monthly