



Micro Individual Loan

To provide Individual Micro Loan to exiting AMIL clients with adequate income sources and who wish to seek loans individually.

Description	Micro Individual Loan
Purpose	Income generation activities
Loan Size	Up to Rs 80,000 (first loan cycle up to Rs 30,000 if client does not have a credit history and up to Rs 60,000 if client has a credit history with any other MFI or financial institution and subsequent cycles up to a maximum of Rs 80,000)
Loan Term in Months	12, 18 or 24 months
Interest Rate	Quarter beginning Apr 1, 2022 - Revised ROI - 25%
Loan Processing Fee	1% plus GST
Lending Methodology	Individual