

ASA Program Product Chart

Description	Small Loan	Small Business Loan	SEL and Agribusiness Loan	Hardcore Loan
Waiting Period for New Client	After 1 week of enrollment	After 2 weeks of enrollment	Within 15 days	Within 7 days
Loan Duration/Term	1 year	1 year	12 / 18 / 24 months	4, 6 and 12 months
Service Charge in Percentage	12.5% (flat)	12.5% (flat)	12.5% (flat)	12.5% (flat)
Loan Repayment Mode	Weekly	Weekly/Monthly	Monthly	Flexible (monthly/quarterly/ half-yearly/yearly)
Total number of Repayable Installment	45	45/12	12/18/24	Depends on Loan term and Repayment Mode
Installment per Tk. 1,000	Tk. 25	Tk. 25/94	Depends on Loan term	Depends on Loan term and Repayment Mode
Loan Size in 1st Cycle	Tk. 5,000 - 20,000	Up to Tk. 20,000-50,000	Tk. 30,000-400,000	Tk. 1,000-5,000
Amount Increase per Loan Cycle	Tk. 1,000 - 4,000	Tk. 1,000-7,000	Depend on project feasibility and borrowers capacity	Tk. 2,000 per annum
1st Repayable Installment Start	After 15 days from disbursement	After 15 days/1 month from disbursement	After 1 month from disbursement	Depends on Loan term and Repayment Mode
Grace Period in each Loan Cycle	4 - 6 week	4 - 6 week	N/A	N/A
Loan Appraisal Fee	Not Applicable	Not Applicable	0.20%	Not Applicable
Advance Repayment Provision	Last 5 installment	Last 5 installment	Last 1 installment	Last 1 installment
Penalty for Late Payment	N/A	N/A	N/A	N/A
Loan Insurance Premium in each Disbursement Cycle	Per thousand Tk. 10	Per thousand Tk. 10	N/A	Per thousand Tk. 10
Loan Insurance Payment after borrower/spouse Death	Loan Outstanding Written off	Loan Outstanding Written off	N/A	Loan Outstanding Written off
Members Security Fund				
Deposition	Weekly Tk. 10	Weekly Tk. 10	Monthly Tk. 50	Monthly Tk. 10
Period	8 years	8 years	8 years	8 years
Payment due after death of borrowers	6 times on deposit	6 times on deposit	6 times on deposit	6 times on deposit
Payment due after Maturity	Deposit with year-wise interest @4%	Deposit with year-wise interest @4%	Deposit with year-wise interest @4%	Deposit with year-wise interest @4%
Security Fund for Member's Husband or guardian/family member (in case of widow/divorced)				
Deposition	Weekly Tk. 10	N/A	N/A	N/A
Period	4 years	N/A	N/A	N/A
Payment due after death of borrowers	3 times on deposit	N/A	N/A	N/A
Payment due after Maturity	Deposit with year-wise interest @2%	N/A	N/A	N/A
Savings				
Deposition (mandatory)	Weekly Tk. 10	Weekly Tk. 20	N/A	Monthly Tk. 10
Withdrawal	>5% of the principal loan	>10% of the principal loan	N/A	>5% of the principal loan

ASA Program Product Chart (Continued)

Description	Education Loan	Small (male) Loan	BDS Loan	Scarcity Loan (a package of 2 loan product)			Flood Loan
				For asset build-up	For Consumption/Migration		
Waiting Period for New Client	Within 7 days	After 1 weeks from depositing in security fund	Defaulters in scarcity	8-9 months before Scarce season	During the Scarce season	During the Scarce season	During the flood
Loan Duration/Term	12 months	12 months	12 months	1-9 months	3 months	3 months	12 months
Service Charge in Percentage	10% (flat)	12.5% (flat)	12.5% (flat)	12% (flat)	12.5% (flat)	12.5% (flat)	Interest free
Loan Repayment Mode	Weekly	Monthly	Weekly/Monthly	Flexible (monthly /quarterly/half-yearly)	Onetime payment at the end	Onetime payment at the end	Weekly/Monthly
Total number of Repayable Installment	50	12	45/12	Depends on repayment mode	One	One	50/12
Installment per Tk. 1,000	Tk. 22	Tk. 94	Tk. 25/94	Depends on repayment mode	Not Applicable	Not Applicable	Tk. 20/84
Loan Size in 1st Cycle	Tk. 3,000	Tk. 1,000-4,000	Tk. 1,000-5,000	Tk. 1,000-3,000	Tk. 1,000	Tk. 1,000	Tk. 1,000
Amount Increase per Loan Cycle	Not Applicable	Tk. 1,000 per annum	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
1st Repayable Installment Start	After 7 days from disbursement	After 1 month from disbursement	After 15 days/1 month from disbursement	Depends on repayment mode	Not Applicable	Not Applicable	Flexible
Grace Period in each Loan Cycle	4 - 6 week	4 - 6 week	4 - 6 week	4 - 6 week	Not Applicable	Not Applicable	4 - 6 week
Loan Appraisal Fee	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Advance Repayment Provision	N/A	Last 1 installment	Last 5 installment	N/A	N/A	N/A	N/A
Penalty for Late Payment	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Loan Insurance Premium in each Disbursement Cycle	Per thousand Tk. 10	Per thousand Tk. 5	Per thousand Tk. 10	Per thousand Tk. 10	Per thousand Tk. 10	Per thousand Tk. 10	N/A
Loan Insurance Pymnt. after borrower/spouse Death	Loan Outstanding Written off	Loan Outstanding Written off	Loan Outstanding Written off	Loan Outstanding Written off	Loan Outstanding Written off	Loan Outstanding Written off	N/A
Members Security Fund							
Deposition	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Period	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Payment due after death of borrowers	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Payment due after Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Security Fund for Member's Husband or guardian/family member (in case of widow/divorced)							
Deposition	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Period	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Payment due after death of borrowers	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Payment due after Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Savings							
Deposition (mandatory)	N/A	N/A	Tk. 5 on installment day	N/A	N/A	N/A	N/A
Withdrawal	N/A	N/A	>5% of the principal loan	N/A	N/A	N/A	N/A