

KEY FACT DOCUMENT(KFD) OF DUMBARA MICRO CREDIT LTD

No	Product/Service	Description	Main Product Features, Terms, and Conditions	Rates, Fees, and Other Charges
01.	Vehicle Loan (VL)	<p>Hire Purchase facilities are mainly offered for popular models of registered and unregistered vehicles for private use.</p> <p>To be eligible to obtain a facility, the applicant needs to clearly demonstrate his/her ability to meet the commitments.</p>	<ul style="list-style-type: none"> • Loan period: 6-60 Months • Repayment: Equated Installments • Security-Guarantors & Certificate of Registration (CR) • Insurance- Customer can take the insurance cover from the Preferred company. • Client Profile: Citizen of Sri Lanka, aged over 18 years and not more than 70 years at the time of application. 	<ul style="list-style-type: none"> • Service Charges: Rs 3,000 to 15,000 • Insurance premium vary based on facility type • Late payment fees: 4% per month on outstanding amount.
02.	Housing Loan (HL)	<p>DMCL provides this facility for purchase the land, Construction of house and repairing Activities of the fixed assets.</p>	<ul style="list-style-type: none"> • Loan period: 6-60 Months • Repayment: Equated Installments • Security-Guarantors & Property Mortgage • Insurance- Applicable • Client Profile: Citizen of Sri Lanka, aged over 18 years and not more than 70 years at the time of application 	<ul style="list-style-type: none"> • Service Charges: Rs 3,000 to 15,000 • Insurance premium vary based on facility type • Late payment fees: 4% per month on outstanding amount

03	Business Loans (BL)	DMCL provides this facility for Small Businesses (Eg- Agriculture activities of farmers & Purchase machines for their faming activities, Start a new business, Expansion the Business.)	<ul style="list-style-type: none"> • Loan period: 6-60 Months • Repayment: Equated Installments • Security-Guarantors, Mortgage Property, Certificate Registration of vehicle. • Insurance- Applicable • Client Profile: Citizen of Sri Lanka, aged over 18 years and not more than 70 years at the time of application 	<ul style="list-style-type: none"> • Service Charges: Rs 3,000 to 15,000 • Insurance premium vary based on facility type • Late payment fees: 4% per month on outstanding amount
04	Working Capital loan(WCL)	DMCL provides this facility for small entities to fulfill their working capital requirements.	<ul style="list-style-type: none"> • Loan period: 06-48 Months • Repayment: Equated Installments • Security-Guarantors & Certificate Registration of vehicle • Insurance- Applicable • Client Profile: Citizen of Sri Lanka, aged over 18 years and not more than 70 years at the time of application. 	<ul style="list-style-type: none"> • Service Charges: Rs 500 to 10,000 • Insurance premium vary based on facility type • Late payment fees: 4% per month on outstanding amount
05	Personal Loans(PL)	DMCL provides this facility only for fixed income Persons. To be eligible to obtain a facility, the applicant needs to clearly demonstrate e his/her	<ul style="list-style-type: none"> • Loan period: 06-48 Months • Repayment: Equated Installments • Security-Guarantors & Cheques • Insurance- Applicable. • Client Profile: Citizen of Sri Lanka, aged over 18 years and 	<ul style="list-style-type: none"> • Service Charges: Rs 3,000 to 15,000 • Insurance premium vary based on facility type • Late payment fees: 4% per month on outstanding amount

		ability to meet the commitments.	not more than 65 years at the time of application.	
06	Savings	<ul style="list-style-type: none"> • DMCL offer Savings option for WORKING CAPITAL REQUIRED LOANS for ensuring better returns. • At the time charged rental + Rs.100 	<ul style="list-style-type: none"> • At the time of the final installment the saving amount is deducted. 	<ul style="list-style-type: none"> • Interest Applicable • No any charges are applicable.