

Bimpuh Finance PLC

SME LOANS - KEY FACT DOCUMENT

The product/ Service	Financial and other benefit	Fees/ charges, commissions, interest	Procedure to be followed to obtain product/ service	Major terms and condition																					
Working Capital	-Speedy service -Minimum Documents -Attractive interest rates	<p>Interest Ranges from 26% PA on Reducing balance method</p> <p>Processing fees 1% of the loan amount</p> <p>Premature settlement fee 4% on outstanding</p> <p>Legal fee 1% of the loan amount for mortgage backed loans, stamp duties and other levies</p> <p>Insurance fee</p> <table border="1" data-bbox="548 1224 914 1713"> <thead> <tr> <th>Loan Size</th> <th>Tenure (Year)</th> <th>Insurance Amount (% of the loan amount)</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Below 500K</td> <td>1</td> <td>0.6%</td> </tr> <tr> <td>2</td> <td>0.8%</td> </tr> <tr> <td>3</td> <td>1%</td> </tr> <tr> <td rowspan="5">Above 500K</td> <td>1</td> <td>0.25%</td> </tr> <tr> <td>2</td> <td>0.35%</td> </tr> <tr> <td>3</td> <td>0.45%</td> </tr> <tr> <td>4</td> <td>0.55%</td> </tr> <tr> <td>5</td> <td>0.75%</td> </tr> </tbody> </table> <p>Overdue charges 2% PM on overdue installment amount.</p>	Loan Size	Tenure (Year)	Insurance Amount (% of the loan amount)	Below 500K	1	0.6%	2	0.8%	3	1%	Above 500K	1	0.25%	2	0.35%	3	0.45%	4	0.55%	5	0.75%	<p>-Handing over the duly signed application</p> <p>-Submission of required documents</p> <ul style="list-style-type: none"> • NIC • Address proof • Ownership proof • Business proof • Income proof <p>-Credit officer visit to residence and business place</p> <p>- Credit verification & Evaluation</p> <p>-Loan Approval</p> <p>- Signing of Legal document</p> <p>-Loan Disbursement</p>	<p>-Repayment period range up to 3 years</p> <p>-Loan range from 200,000 to 10,000,000</p> <p>-At least 2 personal guarantors/ Mortgage</p> <p>-Direct payment to vendors/ suppliers to ensure end use of funds with the consent of the borrower</p> <p>-Insurance cover over the asset or business assets as required by the approval term</p> <p>-Age between 20- 55 years.</p> <p>- The loan will be available at the sole discretion of the BF</p> <p>-Exceptions could be considered on special cases</p> <p>-No Loan will be provided for Bimpuh Exclusion List (Available in website)</p> <p>-Legal procedure will be taken in accordance with the provision in the Sri Lankan legal system</p>
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Asset Development	-Speedy service -Minimum Documents -Attractive interest rates - No Guarantors	<p>Interest Ranges from 26% PA on Reducing balance method</p> <p>Processing fees 1% of the loan amount</p> <p>Premature settlement fee 4% on outstanding</p> <p>Legal fee 1% of the loan amount for mortgage backed loans, stamp duties and other levies</p> <p>Insurance fee</p> <table border="1" data-bbox="548 1035 915 1524"> <thead> <tr> <th>Loan Size</th> <th>Tenure (Year)</th> <th>Insurance Amount (% of the loan amount)</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Below 500K</td> <td>1</td> <td>0.6%</td> </tr> <tr> <td>2</td> <td>0.8%</td> </tr> <tr> <td>3</td> <td>1%</td> </tr> <tr> <td rowspan="5">Above 500K</td> <td>1</td> <td>0.25%</td> </tr> <tr> <td>2</td> <td>0.35%</td> </tr> <tr> <td>3</td> <td>0.45%</td> </tr> <tr> <td>4</td> <td>0.55%</td> </tr> <tr> <td>5</td> <td>0.75%</td> </tr> </tbody> </table> <p>Overdue charges 2% PM on overdue installment amount.</p>	Loan Size	Tenure (Year)	Insurance Amount (% of the loan amount)	Below 500K	1	0.6%	2	0.8%	3	1%	Above 500K	1	0.25%	2	0.35%	3	0.45%	4	0.55%	5	0.75%	<p>-Handing over the duly signed application</p> <p>-Submission of required document</p> <ul style="list-style-type: none"> • NIC • Address proof • Ownership proof • Business proof • Income proof <p>-Credit officer visit to residence and business place</p> <p>- Credit verification & Evaluation</p> <p>-Loan Approval</p> <p>- Signing of Legal document</p> <p>-Loan Disbursement</p>	<p>-Repayment period range up to 3 years</p> <p>-Loan range from 200,000 to 70% of the asset value</p> <p>- Mortgage</p> <p>-Direct payment to vendors/ suppliers to ensure end use of funds with the consent of the borrower</p> <p>-Insurance cover over the asset or business assets as required by the approval term</p> <p>-Age between 20- 55 years.</p> <p>- The loan will be available at the sole discretion of the BF</p> <p>-Exceptions could be considered on special cases</p> <p>-No Loan will be provided for BF Exclusion List (Available in website)</p> <p>-Legal procedure will be taken in accordance with the provision in the Sri Lankan legal system</p>
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<p>Triple</p>	<ul style="list-style-type: none"> -Speedy service -Minimum Documents -Attractive interest rates -Flexible repayment scheme -Instant Cash - No Guarantors 	<p>Interest Ranges from 28% PA on Reducing balance method</p> <p>Processing fees 1% of the loan amount</p> <p>Premature settlement fee 4% on outstanding</p> <p>Legal fee 1% of the loan amount for mortgage backed loans, stamp duties and other levies</p> <p>Insurance fee</p> <table border="1" data-bbox="513 913 873 1402"> <thead> <tr> <th>Loan Size</th> <th>Tenure (Year)</th> <th>Insurance Amount (% of the loan amount)</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Below 500K</td> <td>1</td> <td>0.6%</td> </tr> <tr> <td>2</td> <td>0.8%</td> </tr> <tr> <td>3</td> <td>1%</td> </tr> <tr> <td rowspan="5">Above 500K</td> <td>1</td> <td>0.25%</td> </tr> <tr> <td>2</td> <td>0.35%</td> </tr> <tr> <td>3</td> <td>0.45%</td> </tr> <tr> <td>4</td> <td>0.55%</td> </tr> <tr> <td>5</td> <td>0.75%</td> </tr> </tbody> </table> <p>Overdue charges 2% p.m. on overdue installment amount.</p>	Loan Size	Tenure (Year)	Insurance Amount (% of the loan amount)	Below 500K	1	0.6%	2	0.8%	3	1%	Above 500K	1	0.25%	2	0.35%	3	0.45%	4	0.55%	5	0.75%	<ul style="list-style-type: none"> -Handing over the duly signed application -Submission of required document <ul style="list-style-type: none"> • NIC • Address proof • Ownership proof • Business proof • Income proof -Credit officer visit to residence and business place - Credit verification & Evaluation -Loan Approval - Signing of Legal document -Loan Disbursement 	<ul style="list-style-type: none"> -Repayment period range up to 3 years -Loan range from 200,000 to 3,000,000 -Direct payment to vendors/ suppliers to ensure end use of funds with the consent of the borrower -Insurance cover over the asset or business assets as required by the approval term -Age between 20- 55 years. - The loan will be available at the sole discretion of the BF -Exceptions could be considered on special cases -No Loan will be provided for BF Exclusion List (Available in website) -Legal procedure will be taken in accordance with the provision in the Sri Lankan legal system
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<p>Revolving</p>	<ul style="list-style-type: none"> -Speedy service -Minimum Documents -Attractive interest rates - Revolving facility - Flexible Repayment 	<p>Interest Ranges from 26% PA on Reducing balance method</p> <p>Processing fees 1% of the loan amount</p> <p>Premature settlement fee 4% on outstanding</p> <p>Legal fee 1% of the loan amount for mortgage backed loans, stamp duties and other levies</p> <p>Insurance fee</p> <table border="1" data-bbox="511 924 868 1407"> <thead> <tr> <th>Loan Size</th> <th>Tenure (Year)</th> <th>Insurance Amount (% of the loan amount)</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Below 500K</td> <td>1</td> <td>0.6%</td> </tr> <tr> <td>2</td> <td>0.8%</td> </tr> <tr> <td>3</td> <td>1%</td> </tr> <tr> <td rowspan="5">Above 500K</td> <td>1</td> <td>0.25%</td> </tr> <tr> <td>2</td> <td>0.35%</td> </tr> <tr> <td>3</td> <td>0.45%</td> </tr> <tr> <td>4</td> <td>0.55%</td> </tr> <tr> <td>5</td> <td>0.75%</td> </tr> </tbody> </table> <p>Overdue charges 2% p.m. on overdue installment amount.</p>	Loan Size	Tenure (Year)	Insurance Amount (% of the loan amount)	Below 500K	1	0.6%	2	0.8%	3	1%	Above 500K	1	0.25%	2	0.35%	3	0.45%	4	0.55%	5	0.75%	<ul style="list-style-type: none"> -Handing over the duly signed application -Submission of required document <ul style="list-style-type: none"> • NIC • Address proof • Ownership proof • Business proof • Income proof -Credit officer visit to residence and business place - Credit verification & Evaluation -Loan Approval - Signing of Legal document -Loan Disbursement 	<ul style="list-style-type: none"> -1 Year -Loan range from 200,000 to 5,000,000 -At least 2 personal guarantors/ Mortgage -Direct payment to vendors/ suppliers to ensure end use of funds with the consent of the borrower -Insurance cover over the asset or business assets as required by the approval term -Age between 20- 55 years. - The loan will be available at the sole discretion of the BF -Exceptions could be considered on special cases -No Loan will be provided for BF Exclusion List (Available in website) -Legal procedure will be taken in accordance with the provision in the Sri Lankan legal system
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BF – Bimpuh Finance

PA – Per Annum

PM – Per Month

Complaint Procedure

The following methods are available to customers to lodge complaints

- Through the Branch Manager
- Through our Call Centre – **0117-11 88 88**
- Write to: The complaint officer, Bimpu Finance PLC, No. 362, Colombo Road, Pepiliyana, Boralesgamuwa.

In the event a satisfactory solution is not provided by the bank, customer can refer his/her complaint to the office of the Financial Ombudsman of Sri Lanka.

The Financial Ombudsman, Financial Ombudsman Office of the Financial Ombudsman Sri Lanka, 143A, Vajira Road, Colombo 05.

Contact number: +94 11 259 5624 Fax: +94 11 259 5625 Email: fosril@slt.net.lk Website: www.financialombudsman.lk