

Name of Entity: ASA Pakistan Ltd.

**Methodology**

SL	Description	Product and Services
1	Member registration / Admission fees.	Nil
2	Loan Application fee / Loan processing fees	Nil
3	Frequency of meeting	Monthly (28 Days)
4	Cash collateral against principal loan	N/A
5	Interest of savings	N/A
6	Type of loan product	Small Loan Small Business Loan Small & Medium Enterprise
7	Loan size (1 <sup>st</sup> cycle)	
8	Loan duration	
9	1 <sup>st</sup> loan disbursement	
10	Loan increment each cycle	
11	Service c charge	23%
12	Mode of repayment	Monthly (28 Days)
13	1 <sup>st</sup> installment	After 28 days
14	Number of installment	12 for SL and SBL, 12 / 18 for SME
15	Installment	
16	Loan insurance/risk premium	N/A
17	Risk cover	N/A
18	Advance installment	N/A

**Main Products and Features**

Context	Small Loan	Small Business Loan	SME
<b>Loan Ceiling (1<sup>st</sup> loan)</b>	PKR 12,000-20,000/ USD 114-190	PKR 30,000-50,000/ USD 286-476	PKR 70,000-120,000/ USD 667-1,143
<b>Increased in later Ceiling</b>	Up to PKR 5,000/USD 48	Up to PKR 10,000/USD 95	Up to PKR 20,000/USD 190
<b>Insurance/Loan Processing Fees</b>	Nil	Nil	Nil
<b>No. of Installments</b>	12	12	12 / 18
<b>Loan Duration/ Period</b>	11+ Months	11+ Months	11+ / 17+ Months
<b>Processing Time for 1<sup>st</sup> Loan</b>	1-2 Week	1-2 Week	1-2 Week
<b>Grace Period</b>	4 Weeks	4 Weeks	4 Weeks