

First Schedule Above Referred to

Maximum Amount	Security	Maximum Tenor	Grace Period
1.0Mn	One personal guarantor acceptable to the bank.	07 years (Including grace period)	1 year (If required)
2.0Mn	Two personal guarantors acceptable to the bank		

Second Schedule Above Referred to

Type of Security	Interest Rates (% p.a.)		
	Up to 3 years	Above 3 Years Up to 5 Years	Above 5 Years up to 7 Years
On Property mortgage	8.75	9.25	9.5
Other Securities	9.0	9.5	9.75