

1	Product category	To replenish working capital
2	Product type	Loan
3	Agro / non agro	Non agro
4	New / existing product	Existing product
5	Name of the local product in English	To replenish working capital
6	Product code-name in	MSE-1
7	Business line (segment)	Micro and Small Enterprises
8	Credit risk segment	RetailEnterprise
9	Client	Legal entities (LE) and individual entrepreneurs (IE)
10	Targeted clientele	ETBc / KBB / NTBc
11	Start up	No
12	Current account history at the Bank	<ul style="list-style-type: none"> • ETB (Existing to Bank): The client is considered to be an existing client if there was an active financing relation with the client for minimum 6 months in the last 12 months before the date of the examination. The financing relation is considered active if the used deal (used according to the contract) is not 100% cash backed deal; • KBB (Known by Bank): current account opened at the Bank for ≥ 6 months; • NTB (New to Bank): Not KBB or ETB
13	Calculated client limit	<p>1) For legal entities — up to 60% of net revenue indicated in line 010 of the Statement of Financial Results (Form 2) for the latest reporting period;</p> <p>2) For individual entrepreneurs — up to 60% of the turnover in the bank account for the last 12 months (or, if the business has been operating for 6–12 months, up to 60% of the actual bank account turnover for that period);</p> <p>3) For individual entrepreneurs operating in market areas (Bazar) or shopping and entertainment centers (Malls) — up to 60% of the stated turnover for the last 12 months, as determined based on a site visit to the client's place of business.</p> <p><i>Total liability of the client should not exceed these amounts</i></p>
14	Other requirements	For individual entrepreneurs operating in market areas (Bazar) or shopping and entertainment centers (Malls) — a document confirming ownership rights must be provided. If the trading space is leased, a valid lease agreement with the market, as well as supporting documents confirming rental payments for the last 6 months (payment receipts, transaction records, or other relevant documents), must be submitted
15	Purpose of the loan	For the purchase of goods (works, services) in order to replenish working capital and payment of wages
16	Product limit (on this passport)	It shall be determined based on the client's project
17	Max. amount of the loan	<p>1) For legal entities - up to 2 000.0 mln. UZS (For the Wage financing Loan - no more than two months Payroll expenses of company);</p> <p>2) For individual entrepreneurs - up to 1 000.0 mln. UZS (in non-cash form);</p> <p>3) For individual entrepreneurs - up to 650.0 mln. UZS (in cash)</p>
18	Min. amount of t the loan	<p>1) For legal entities - 50,0 mln. UZS;</p> <p>2) For individual entrepreneurs - 25,0 mln. UZS</p>
19	Interest rate (IR) (%)	27% per annum
20	Possible currencies	In national currency
21	Type of maturity (Revolving / non-revolving)	Non revolving
22	Max. Maturity	Up to 36 months (<i>45 days for wage payment</i>)
23	Min. maturity	-
24	Down payment	-
25	Required collateral coverage ratio (%)	At least 125%
26	Accepted collaterals	Real estate, vehicles
27	Frequency of monitoring	It is implemented in accordance with the applicable Credit Polic and Lending Regulations
28	Sanctions for non-compliance with the agreement	<p>It is implemented in accordance with the applicable Credit Policy, Lending Regulations, and the loan agreement</p> <p>1) In the event of a delay in repayment of the principal debt (overdue loan), the Borrower shall pay the Bank interest on the overdue portion of the principal debt for the entire period of delay at a rate equal to 1.2 times the interest rate specified in the Agreement (increased interest rate);</p> <p>2) In case of failure to pay interest within the установленный срок, resulting in overdue amounts, the Borrower shall pay the Bank a penalty of 0.1% of the overdue payment amount for each day of delay, but not exceeding 15% of the overdue payment amount;</p> <p>3) In case of misuse of the loan funds, the Borrower shall pay the Bank a penalty in the amount of 20% of the misused loan amount</p>
29	Frequency of interest payments	Monthly payment (<i>Wage loans are paid at the end of the term</i>)
30	Type of disbursement	<p>1) By transferring money to the supplier's account. It is carried out on the condition of one-time or gradual transfer;</p> <p>2) In cash – to individual entrepreneurs upon request, within the established cash in hand limit (up to 650.0 mln UZS);</p> <p>3) Upon the Client's request, credit funds for working capital replenishment may be transferred to the Client's current account maintained with the Bank in an amount not exceeding UZS 350.0 million. Within a single loan agreement, the amount of credit funds allowed to be transferred to the Client's current account shall not exceed UZS 350.0 million;</p> <p>4) Wage loan transferred to the main account of the client</p>
	additional details	<p>While the Bank does not require the submission or review of documents confirming the use of credit funds disbursed to the Client's current account for working capital, the Client shall ensure that such funds are used strictly in accordance with the stated purpose of the loan.</p> <p>The Bank reserves the right to verify the purpose of use of credit funds in the following cases:</p> <ul style="list-style-type: none"> - identification of suspicious transactions in the Client's operations; - breach or potential breach of the loan agreement terms; - in accordance with the Bank's internal control, risk management, or compliance requirements; - as well as in other cases when required by applicable law
31	Availability period (in month)	Within 60 banking days from the date of signing the loan agreement

32	Funding	The bank's own funds and attracted funds
33	Grace period for capital repayment	No grace period
	starting date of grace period	First disbursement
34	Method of reimbursement	Annuity or differential method
35	Frequency of capital repayment	1) Monthly payment
		2) Loans for salary payments are made at the end of the loan term
36	Rule of prepayment	Early repayment option available
37	List of documents typically provided by the customer during the lending process	In accordance with Annex 1 to the Lending Regulations of Ipoteka-bank
38	Additional terms	Micro and Small Enterprises that have transferred their primary account from another commercial bank to Ipoteka-bank or hold a secondary account with the Bank may be granted a loan. No minimum account opening period or minimum servicing period with the Bank is required
	Salary payment loan	A salary loan is not issued for a year-end bonus (13 months) and a monthly bonus. It is prohibited to issue salary projects to organizations that are engaged in economic activities, offices, associations and other enterprises. It is also prohibited to extend the repayment periods of salary loans
39	Decision-making competency	
	decision-maker on the deals	Underwriting
	type of decision making	Centralized
	method of the decision-making	Manual decision making
40	Risk restrictions	It shall be determined by the Risk Analysis and Modeling Directorate
41	Risk criteria (checklists)	It shall be determined by the Risk Analysis and Modeling Directorate
42	Monitoring	In accordance with the current Credit Policy and Lending Regulations of JSCMB "Ipoteka-bank"
43	Collection	In accordance with the current Credit Policy and Lending Regulations of JSCMB "Ipoteka-bank"
44	Lending Procedure	In accordance with the current Credit Policy and Lending Regulations of JSCMB "Ipoteka-bank"
45	Attention points of the product	1) This loan product does not provide revolving loans;
		2) It is not allowed to use compensations from the state fund for the support of business activities