

1	<b>Product category</b>	To replenish working capital
2	<b>Product type</b>	Loan
3	<b>Agro / non agro</b>	All sectors, except those prohibited by the Risk function
4	<b>Product code-name in</b>	MSE-1-P
5	<b>Business line (segment)</b>	Micro and Small Enterprises
6	<b>Client</b>	Legal entities (LE) and individual entrepreneurs (IE)
7	<b>Start up</b>	No
8	<b>Current account history at the Bank</b>	1) ETBc (Existing To Bank clients) — clients with a current account opened at the Bank for ≥ 6 months as of the loan application date 2) NTBc (New To Bank clients) — clients with a current account opened at the Bank for < 6 months as of the loan application date (including newly onboarded clients)
9	<b>Calculated client limit</b>	1. LE the 60% of the annual revenue from P&L of the last period 2. a) IE not the Bazar territory 60% of the annual banking turnover (or, if operating for 6–12 months, 60% of the actual turnover for that period). b) IE Bazar territory 60% of the estimated turnover. <i>Total liability of the client should not exceed these amounts</i>
10	<b>Purpose of the loan</b>	For the purchase of goods (works, services) in order to replenish working capital
11	<b>Product limit (on this passport)</b>	It shall be determined based on the client's project
12	<b>Max. amount of the loan</b>	1) For legal entities - up to 2 000.0 mln. UZS; 2) For individual entrepreneurs - up to 1 000.0 mln. UZS (in non-cash form); 3) For individual entrepreneurs - up to 650.0 mln. UZS (in cash)
13	<b>Min. amount of t the loan</b>	1) For legal entities - 50,0 mln. UZS; 2) For individual entrepreneurs - 25,0 mln. UZS
14	<b>Possible currencies</b>	In national currency
15	<b>Type of maturity (Revolving / non-revolving)</b>	Non revolving
16	<b>Max. Maturity</b>	Up to 36 months
17	<b>Required collateral coverage ratio (%)</b>	130%
18	<b>Accepted collaterals</b>	Real estate, vehicles For the assessment of collateral at market value, an appraisal report from an external valuation company is required
19	<b>Frequency of interest payments</b>	Monthly payment
20	<b>Type of disbursement</b>	1) By transferring money to the supplier's account. It is carried out on the condition of one-time or gradual transfer; 2) In cash – to individual entrepreneurs upon request, within the established cash limit (up to 650.0 mln UZS)
21	<b>Availability period (in month)</b>	3 months from the date of signing the loan agreement
22	<b>Funding</b>	The bank's own funds and attracted funds
23	<b>Grace period for capital repayment</b>	Up to 2 months
24	<b>Method of reimbursement</b>	Annuity or differential method
25	<b>Frequency of capital repayment</b>	Monthly payment
26	<b>Rule of prepayment</b>	Early repayment option available
27	<b>List of documents typically provided by the customer during the lending process</b>	In accordance with Annex 1 to the Lending Regulations of Ipoteka-bank
28	<b>Additional terms</b>	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
29	<b>Risk restrictions</b>	It shall be determined by the Risk Analysis and Modeling Directorate
30	<b>Risk criteria (checklists)</b>	It shall be determined by the Risk Analysis and Modeling Directorate
31	<b>Attention points of the product</b>	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
32	<b>Interest rate (IR) (%)</b>	1. If a primary bank account exists as of the date of conclusion of the Loan Agreement The interest rate for the use of the loan shall be set at 24.0% per annum. <i>In the event of closure of the Borrower's primary bank account with the Bank, the interest rate for the loan shall be set at 24.9% per annum, starting from the month following the month in which the primary bank account is closed</i> 2. If a primary bank account does not exist as of the date of conclusion of the Loan Agreement The interest rate for the use of the loan shall be set at 24.9% per annum. <i>Upon opening by the Borrower of a primary bank account with the Bank, the interest rate for the loan shall be set at 24.0% per annum based on the Borrower's written request and shall apply starting from the month following the month in which the Bank receives such request</i>