

1	<b>Product category</b>	Purchase of fixed assets
2	<b>Product type</b>	Loan
3	<b>Industry</b>	All industries, except those prohibited by the risk management
4	<b>Product code-name in</b>	MSE-2
5	<b>Business line (segment)</b>	Micro and Small Enterprises
6	<b>Targeted clientele</b>	Existing and potential clients of the bank (micro and small enterprises and private entrepreneurs)
7	<b>Start up</b>	No
8	<b>Purpose of the loan</b>	Purchase of fixed assets (including the purchase of an online check-cash register, building construction reconstruction and capital repair)
9	<b>Product limit (on this passport)</b>	It is determined based on the client's project
10	<b>Interest rate (IR) (%) per annum</b>	<b>26% per annum</b>
11	<b>Max. amount of the loan</b>	1) For legal entities - up to 2 600.0 mln. UZS (up to 5 million UZS for purchase of the online check-cash register); 2) For individual entrepreneurs - up to 1 300.0 mln. UZS. <i>Total liability of the client should not exceed these amounts</i>
12	<b>Min. amount of t the loan</b>	1) For legal entities - 50,0 mln. UZS; 2) For individual entrepreneurs - 25,0 mln. UZS Not designated for the purchase of online cash registers
13	<b>Possible currencies</b>	In national currency
14	<b>Type of maturity (Revolving / non-revolving)</b>	Non revolving
15	<b>Max. Maturity</b>	Up to 60 months ( <i>up to 12 months for the purchase of online cash register</i> )
16	<b>Min. maturity</b>	-
17	<b>Down payment</b>	1) If at least 36% of the initial payment is made(at the expense of the initiator of the project's own funds) secured by real estate(including construction, reconstruction and major repairs), vehicles, special equipment purchased on credit. The insurance policy for the risk of non-repayment of the loan is accepted as collateral until the main security is issued; 2)If at least 20% of the initial payment is made(at the expense of the initiator of the project's own funds),secured by the acquired real estate (including construction, reconstruction and major repairs), vehicles, special equipment; other movable and immovable property for the missing part of the collateral can be used as collateral. The insurance policy for the risk of non-repayment of the loan is accepted as collateral until the main security is issued; 3) In cases where the loan provides for the purchase of inventory and equipment, real estate with an initial payment of at least 20% (at the expense of the initiator of the project) is accepted as collateral for the loan; 4) A 20% initial payment for the purchase of an online cash register (at the expense of the initiator of the project's own funds)
18	<b>Required collateral coverage ratio (%)</b>	125%
19	<b>Accepted collaterals</b>	Real estate, Vehicles (a credit risk insurance policy is accepted as security until the main provisions are formalized), and purpose of the loan if its pledgable. <i>(Based on the personal guarantee for the purchase of an online cash register)</i>
20	<b>Frequency of interest payments</b>	Monthly payment
21	<b>Type of disbursement</b>	By transferring money to the supplier's account. It is carried out on the condition of one-time or gradual transfer
22	<b>Availability period (in month)</b>	3 months from the date of signing the loan agreement
23	<b>Funding</b>	The bank's own funds and attracted funds
24	<b>Grace period for capital repayment</b>	1) 0-2 years: 3 months; 2-5 years: 6 months. 2) There is no grace period for the purchase of an online check-cash register
25	<b>Starting date of grace period</b>	First disbursement
26	<b>Method of reimbursement</b>	Annuity or differential method
27	<b>Frequency of capital repayment</b>	Monthly or quarterly depending on the project
28	<b>Rule of prepayment</b>	Early repayment option available
29	<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
30	<b>Additional terms</b>	1) In cases where it is envisaged to allocate loans to purchase of fixed assets from the borrowed funds, lending is carried out under the conditions specified in the passport of this credit product and on the basis of the current Credit Policy and Lending Regulation. In this case, the loan percentage is determined by adding the percentage of the involved resources + at least 4% Ipoteka-bank margin; 2) Online cash registerby the customer's request in the loan for the purchase until received, the account must be in JSCMB "Ipoteka-bank"
31	<b>Decision-making competency</b>	
	decision-maker on the deals	Underwriting
	type of decision making	Centralized
	method of the decision-making	Manual decision making
32	<b>Risk restrictions</b>	It shall be determined by the Risk Analysis and Modeling Directorate
33	<b>Risk criteria (checklists)</b>	It shall be determined by the Risk Analysis and Modeling Directorate
34	<b>Attention points of the product</b>	It is not allowed to use compensations from the state fund for the support of business activities