



Chaitanya

POLICY OF CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED ON CROSS SELLING THIRD PARTY PRODUCTS (FINANCIAL AND NON- FINANCIAL PRODUCTS)

Version No.	CSP/1.0/2015-16
Originally adopted Date of Policy	28 th March 2016
Amended/Modified Date of Policy	-
Policy owner	Anand Rao
Approved by	Board of Directors
Signature	

Chaitanya's Policy on Cross Selling Financial and Non-Financial Products:

- The company cross sells only financial products
- The company currently cross sells two products
 - Customer and Spouse Credit Life Insurance
 - Livestock Insurance for customers taking livestock loans

• Product Features

Customer Credit Life Insurance Details

Particulars	Loan term	Insurance Company 1	Insurance Company 2
Insurance charges as a % of loan disbursal amount for only customer	1 Year	0.503%	0.60%
Insurance charges as a % of loan disbursal amount for customer and spouse	1 Year	0.955%	1.2%
Insurance charges as a % of loan disbursal amount for only customer	2 Year	0.904%	1.2%
Insurance charges as a % of loan disbursal amount for customer and spouse	2 Year	1.627%	2.4%

Livestock Insurance Details

Particulars	Loan term	Insurance Company 1
Insurance Charges as a % of loan amount disbursed	1 year	6%
Insurance Charges as a % of loan amount disbursed	2 year	11.4%

- Both the above products are compulsory and the company recovers only the actual cost of insurance
- Customer does not have to incur any additional cost while availing the insurance product.
