



**Chaitanya**

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

**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**

| <b>Particulars</b>  | <b>Loan term</b> | <b>Insurance Company 1</b> | <b>Insurance Company 2</b> |
|---|------------------|----------------------------|----------------------------|
| 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**

| <b>Particulars</b>                                | <b>Loan term</b> | <b>Insurance Company 1</b> |
|---|------------------|----------------------------|
| 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.

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