

Have a look at your repayment Capacity

When you borrow from a financial institution you undertake to repay the debt according to an agreed re-payment schedule. Most of the time you will have to make a monthly re-payment on a particular day of the month over the agreed period of time. Before borrowing from a financial institution we advise you to assess your monthly income and make sure that you have adequate income to repay the monthly debt payments.

Agree to the Right Repayment Option

When you borrow always make sure that your re-payments match your income. If you are expecting bulk income in the future or your income vary seasonally, you can request the lender to make your re-payment structure accordingly.

What should you do if you are unable to make a monthly payment

If you are in a financial difficulty and unable to make the monthly re-payments, always talk to the respective branch manager. The Company will make every endeavor to facilitate the re-payment of the debt subject to the Company's regulations. These may include re-structure or re-scheduling of facilities within the company's credit policy. Such re-structure re-scheduling of facilities will be considered on case by case basis.