

Vaya Products

Features	BC – YBL	BC – RBL	BC - RCL	NBFC
Loan Amount (IGL)	12,000 – 42,000	18,000 – 45,000	15,000 – 35,000	10,000 – 40,000
Loan Amount (MTL)	NA	15,000		15,000 – 30,000
Annualized Interest Rate	24%	26%	26%	22%
Processing Fee	Up to 25,000	Nil	1% + taxes	1% + taxes
	> 25,000	1% + taxes		
Tenure	1 & 2 Year	2 Years	1 Year	2 Years
Number of installments	13 / 27	52	26	52 / 26
Repayment Frequency	Four weekly (28 days)	Bi-Weekly	Bi-Weekly	Bi-Weekly Four weekly (28 days)

Loan Purpose: All loans provided by Vaya are for income generation only

Installment Amount

YBL		RBL		RCL		MFI	
Loan Amount	Regular Installment	Loan Amount	Regular Installment	Loan Amount	Regular Installment	Loan Amount	Regular Installment
12000	1047/569	15000	650	15000	660	10000	240
15000	1309/711	18000	440	20000	875	15000	365
18000	1571/853	22000	540	25000	1095	20000	485
21000	1832/995	26000	640	30000	1315	25000	605
24000	2094/1137	30000	740	35000	1540	30000	725
27000	2356/1279	35000	870			35000	845
30000	2617/1421	40000	990			40000	965
33000	NA/ 1564	45000	1100				
36000	NA/ 1706						
39000	NA/ 1848						
42000	NA/ 1990						

Vaya Finserv Private Limited

CIN : U67190TG2014PTC093562

Registered Address : SLN Terminus, #4-51/SLNT/L4-05, Gachibowli, Kondapur Road, Hyderabad - 500032, T.S., India.

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Insurance Products

Specifications	Details
Name of the product	HDFC LIFE GROUP CREDIT SURAKSHA
Type of Insurance	Life Insurance – Group Term
Nature (Mandatory / Voluntary)	Mandatory
Bundled Yes/No	Yes
Premium	Rs.6 per 1000 per life per year
Sum Assured	Equal to the loan sanctioned
Coverage	Death (accidental/natural)
Cover Option	Level Term Assurance
Frequency of Premium	Single Pay

Cover Term:

Single Pay	2-10 years
Regular Pay	NA
Limited Pay	NA

Eligibility:

Minimum Age at Entry	18
Maximum Age at Entry	60

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Hospicash Product Details:

Specifications		Details
Name of the product		Hospicash
Type of Insurance		Health Insurance (Hospitalization)
Eligibility Criteria	Age	As per Vaya eligibility
	Offered to	Customer & Spouse
Nature (Mandatory / Voluntary)		Voluntary
Bundled Yes/No		No
Premium		Rs. 330 per person per annum
Sum Assured		Max Rs. 30,000 @ 1,000 per day of hospitalization
Coverage		Hospitalization

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