

## Eligibility Rules

A person is eligible to apply for a loan at a Ratio of 3:1, after being accepted as a member.

After One Month of membership, the ratio moves to 5:1

After Two Months of membership, the ratio moves to 8:1

After Three Months of membership, the ratio moves to 10:1

Please Note that the member must make a contribution to Shares every month, even though her/she might be repaying a loan.