

							Annexure "b"
FRAMEWORK FOR DEVELOPMENT INVESTMENT POLICY AND PROCEDURE							
KEY POLICY INDICATORS	INVESTMENT TYPES						
	LONG TERM			SHORT TERM LOANS			
	TERM LOANS	EQUITY		CONSTRUCTION LOANS	TRADE FINANC	MICRO LOANS	
		Non-Property	Property			Below R20k	More R20k
PERIOD	5 to 7 years	5 to 7 years	7 to 10 years	3 to 36 months	1 to 6 months	less than 6 mths	1 to 3 years
INTEREST RATES	Prime less 2% p.a.to Prime plus 3% p.a.	market related	market related	Prime less 2% p.a.to Prime plus 3% p.a.	Interest Free	Prescribed NCA Rates	Prime Linked
"CASH BACK" BONUS ON DEBT SETTLEMENT	N/A	N/A	N/A	N/A	N/A	10% of interest paid	10% of interest paid
FEES & CHARGES	1. Structuring Fee of between 1% and 2%	1. Structuring Fee of between 1% and 3%	1. Structuring Fee of between 1% and 3%	1. Structuring Fee of 1% 2. Cash Management Fee of 2.5%	1. Cash Management Fee of between 2.5% and 5%	Prescribed NCA Rates	Structuring fee of between 1% and 3%
SIZE	Minimum R500 000 Maximum R20 mil	No Minimum Maximum R20 mil	No Minimum Maximum R20 mil	Minimum R100 000 Maximum R20 mil	Minimum R10 0 Maximum R500	Minimum R1000 Maximum R20 000	Minimum R20 000 Maximum R500 000