

**Scheme for extending facilities to 'Monte Carlo' & 'Cotton County'  
Franchisee outlets in the form of Bank Guarantee/Term Loan.**

**Bank Guarantee:**

To be issued on behalf of the franchisee in favour of Oswal Woolen Mills Ltd.

Cash Margin : 25 % of the amount of bank guarantee

Security : 100 % (by way of additional cash margin or lien on deposits or collateral

Security)

Commission : 50 % concessional charges to franchisees

**Term Loan:**

For building/construction/renovation/interiors

Rate of interest : 0.5% below card rate

**Current account/Overdraft facility:**

Clean facility to meet periodical over heads and other contingency requirements

Loan : Maximum Rs.50000/-

Period : One year (on yearly renewal basis)

Rate of interest: 2% above BPLR