

NEWS RELEASE**Fullerton India offers Garima loan to promote sanitation in rural India**

- *Garima, a toilet construction loan, aims to provide financial support to construct toilets in the rural hinterlands*
- *Over 150 loans have been booked in the pilot phase, impacting more than 1000 lives*

Mumbai, 02 August 2018 - Fullerton India Credit Company Limited (Fullerton India), a leading non-banking financial company with a strong pan-India presence, has successfully booked more than 150 Garima Loans – a toilet construction loan, in the pilot phase, benefitting over 1000 lives across 35 locations in rural India.. Garima Loan offered under Fullerton India's rural business arm, Gramshakti, aims to encourage inhabitants of rural areas to lead a hygienic lifestyle and elevate their standard of living by constructing toilets.

Garima loan can be availed by a homeowner across 35 branches of Gramshakti in the states of Madhya Pradesh, Rajasthan, Tamil Nadu, Chhattisgarh, Karnataka, Gujarat, and Maharashtra. The ticket size of the loan ranges from Rs. 10,000 to Rs. 50,000, which can be repaid in easy instalments within the tenure of 6 to 24 months, depending on loan amount. Borrowers can also avail the subsidies offered under Swachh Bharat Mission while applying for the loan

Commenting on the launch, Mr. Vishal Wadhwa, Head- Rural Business, Fullerton India Credit Company Limited, said, "A number of households in rural areas are deprived of clean and hygienic toilets, which leads to infections and other health issues. Identifying this gap, Fullerton India launched Garima Loan to enable a dignified standard of living in India's rural hinterlands. We have witnessed a high demand for the loan pan-India with as many as 25 loans disbursed in Godhra, Gujarat in single day. This highlights the need for such products in rural and semi-urban areas. The launch of Garima further reinstates Gramshakti's commitment to be the one-stop player for rural credit needs.

To accelerate the efforts to achieve rural sanitation coverage and to put focus on sanitation, Garima loan can be availed by borrowers either to construct new toilets or to reconstruct their existing toilets. Gramshakti will soon offer this product across all its branches by engaging with rural communities in improvement of their sanitation status through an intensive awareness campaign"

About Fullerton India Credit Company Limited:

Fullerton India Credit Company Limited (Fullerton India) is one of India's leading Non-Banking Finance Companies (NBFC). The total standalone revenue of the company for the fiscal year ending March 2018 stood at Rs. 2,749 crore. As on 30th June 2018, the standalone AUM of the company stood at Rs. 17,217 crore, serving over 23.49 lakh customers through a widespread network of 571 branches spread across 22 states and 3 union territories, reaching out to 600 towns and over 58,000 villages in the country. Fullerton India offers several retail finance products for varying needs of customers ranging from rural households to SMEs, in the locations it serves. In December 2015, Fullerton India launched its housing finance company – Grihashakti. The company is headquartered in Mumbai and operates through 62 branches spread across 9 states – Gujarat, Karnataka, Madhya Pradesh, Maharashtra, Rajasthan, Tamil Nadu, Andhra Pradesh, Telangana and West Bengal. Fullerton India is a wholly-owned subsidiary of Fullerton Financial Holdings, Singapore, which is again a subsidiary of Temasek Holdings, Singapore.

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