

# AMK Customer Lifecycle

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AMK's products have been designed to serve its client's financial needs as their lifestyles and income sources change over time. The typical AMK customer joins AMK as a Village Bank client who accesses small amounts of credit through AMK's Group Guaranteed Loan products. Depending on their income stream, clients can choose between Installment and End of Term Loans. Good clients who return to AMK are rewarded with higher loan ceilings on subsequent loans. Successful clients can also utilize flexible Credit Line products and Emergency Loans if the need arises.

Clients who wish to borrow larger amounts can apply for an array of Individual Loan products. These include regular, business expansion and seasonal loan products. Since the amounts and associated risks are higher, these loans require collateral and guarantors.

For city dwellers, AMK offers slightly different Urban Family loan products which are individual in modality but have relaxed residency, collateral, and guarantor requirements.

Many of our clients reach points where their businesses are so successful, they no longer need credit. In many cases, this means they have excess capital and wish to invest in Savings products. For these clients, AMK provides a variety of savings products, including [Easy Saving Account](#), [Corporate Saving Account](#), [Fixed Deposit \(End of Term\)](#), [Fixed Deposit \(Monthly Interest Withdrawal\)](#), [Fixed Deposit for Corporate \(End of Term\)](#), and [Future Account](#) etc. Please visit [Products and Services](#) for more information.