

# Personal Loan Programs



## NON INCOME PROGRAM

	Salaried	Self-Employed
<b>Eligible Profile</b>	All Company Categories including: <ul style="list-style-type: none"> <li>• Proprietorship</li> <li>• Partnership / LLP</li> </ul>	<ul style="list-style-type: none"> <li>• Professionals</li> <li>• Non-Professionals</li> <li>• Proprietorship</li> <li>• Partnership / LLP</li> <li>• Private Limited</li> </ul>
<b>Loan Amount</b>	INR 50 K to INR 5 Lacs	INR 50 K to INR 5 Lacs
<b>Tenure</b>	12 – 60 Months	12 – 60 Months
<b>Minimum Income</b>	NO Income Document Required	NO Income Document Required
<b>Employment Stability</b>	Not Mandatory	Not Mandatory
<b>Documents required</b>	<ul style="list-style-type: none"> <li>• ID Proof</li> <li>• Address Proof</li> <li>• Cancelled Cheque/1st page of Bank statement</li> </ul>	<ul style="list-style-type: none"> <li>• ID Proof</li> <li>• Address Proof</li> <li>• Cancelled Cheque/1st page of Bank statement</li> </ul>
<b>Age</b>	>21 Years, <58	>21 Years, <58
<b>Active Loan/DPD</b>	<ul style="list-style-type: none"> <li>• Total Unsecured Loan &lt;=3 in last 6 month</li> <li>• Total unsecured Loan &lt;=4(Life time Active)</li> <li>• 0 DPD in last 3 months</li> <li>• Is having an active AL/ HL/ LAP (With more than 6 months repayment history)</li> <li>• No 30+ DPD in Last 12 months</li> <li>• No New Loan more than 50 K in Last three Months</li> </ul>	<ul style="list-style-type: none"> <li>• Total Unsecured Loan &lt;=2 in last 6 month</li> <li>• Total unsecured Loan &lt;=4 (Life time Active)</li> <li>• 0 DPD in last 3 months</li> <li>• Is having an active AL/ HL/ LAP (With more than 6 months repayment history)</li> <li>• No 30+ DPD in Last 12 months</li> <li>• No New Loan more than 50 K in Last three Months</li> </ul>
<b>New to Credit</b>	Not Allowed	Not Allowed
<b>CIBIL Score</b>	>=720	>=720
<b>ROI %</b>	19.50 to 27.00	20.50 to 27.50



## Bureau Surrogate Program up to 5 Lacs

Quick Disbursal Program with Instant Decisioning and Minimal Documentation.

Eligible Profile	Salaried and Self-employed Individuals
Loan Amount	INR 50 K to INR 5.0 lacs
Tenure	Salaried up to 60 Months, Self Employed up to 48 Months
Income Document	Not Required
Bank Statement	Not Required
KYC Mode	Only CKYC and Aadhar-OTP Based (Digi Locker) Allowed
CPV/FI	Residence and Office waiver for customers with thick bureau
Age	>21 Yrs, <58 Yrs
Key Bureau Qualification Criteria	<ol style="list-style-type: none"> <li>1. Total Unsecured Loan <math>\leq</math>3 in last 6 month</li> <li>2. Total unsecured Loan <math>\leq</math>4(Life time Active)</li> <li>3. 0 DPD in last 3 months</li> <li>4. Customer is having a PL/CL Loan or an active Credit Card (With more than 6 months repayment history)</li> <li>5. No 30+ DPD in Last 12 months</li> </ol>
New to Credit	Not Allowed
CIBIL Score	<ol style="list-style-type: none"> <li>1. <math>\geq</math>700 for Loan Amount up to 3 Lac.</li> <li>2. <math>\geq</math>730 for Loan Amount 3-5 Lac.</li> </ol>
Mandate	Only E-mandate Allowed