

## HDFC Policy

<b>Bank / NBFC Name</b>	: HDFC Bank
<b>Applicable to NTH Salary internal)</b>	: salaried
<b>SOK ( External); CATD &amp; CATE</b>	: Super A CAT A : 25K ; CAT B : 30K; CAT C : 35K (
<b>Age (Min / max)</b>	: > SOK ; Govt > 35K
<b>Loan Amount (Min / Max)</b>	: 22 yrs / 61 yrs ( as per govtlaw)
<b>Tenor (Min / Max)</b>	: 0.5 lakh / 1Cr
<b>Hostel Accommodation</b>	: 12 / 72 months (84 months for top 6 companies)
<b>CIBIL (0 / -1)</b>	: yes (permanent resi verification mandatory)
Listed / Non Listed MCA	: Yes
Present Employment	: Only Listed companies
Total Employment	: 1 month
Minimum Locking period	: 1 Yr
Balance Transfer (BT)	: 1EMI
Top up Policy	: upto4BTs
Foreclosure / partial payment Policy	: Allowed after 3 months
Documents Required :	: After 1 EMI with applicable charges

1. Latest 3 months pay slips.
2. Latest 6 months **Bank** statements in PDF format.
3. KYC Documents ( **PAN & Adhaar**).
4. **Employee ID card, Form 16, Previous emp proof if any.**
5. **Employment less than 1Yr qualification proof required**

Loan Eligibility :

1. FOIR

Not Applicable

2. Multiplier : Government

Tenor	Exit in M u l t i l i e r Cat GA	Revised M u l t i l i e r Cat GA
	50k-75k	SOK - 75k Risk band A1 - A9
		SOK - 62K
		SOK - 62K Risk Band A1 - A6
12	7	8
24	12	15
36	16	21
48	20	25
60	24	30
FOIR	65%	65%

Multiplier Super A/ Cat A					
Ten o r	< 25K 5	25K- 35K	35K-50K	50K-75K	> 75K
12	/5	5/5	6/6	7/7	7/7
24	9/7	10/10	10/ 10	13 /13	13/13
36	12/9	14/14	16/16	18/18	18/18
48	14/11	16/16	20/20	23/ 21	23 / 22
60	15/ NA	19 / 19	22/ 22	25 / 23	27 / 24

Kicker M ultiplier Sup er A/ Cat A			
Tenor	AI - AG	a)Risk band AI - 86 with MLB A to D & DA to DD b) B7 - D9 7 Debit Scor e A/ B	a)Risk band AI - B9 with MLB A t o D & DA to DD b) C1 - D9 7 Debit Score A/ B
12	35 K - 50 K	50 K 75 K	> 75K
24	6/6	7/7	8/7
	10 / 10	13 / 13	15 / 13
	16 / 16	18 / 18	21 / 18
	20/ 20	26/ 24	27 / 25
60	22 / 22	30/ 26	30/28

Special features of HDFC Bank :

1. For loan am ou nt m ore t han 50 lakh co-app licant mandatory (non financi al).
2. Pensioners up to 65 yrs can avail up to 10 lakh for pension > 35K.
3. VKYC mandatory in loan Asst App.
4. O f fi cial Mail id confi rmat ion M andatory.

## ICICI Policy

Bank/ NBFC Name	: ICICI Bank
Applicable to	: salaried/ Self employed
NTH Salary	: Pvt (listed) : 30K ( Govt 25K) : Open Market : 40K
Age (Min / max)	: 21 yrs/ 61yrs(pensioner : 65yrs)
loan Amount (Min/ Max)	: 1 lakh / 1 Cr
Tenor (Min / Max)	: 12 / 72 months (84 months for top 6 companies)
Bachelor Accommodation	: Yes
Hostel Accommodation	: yes
CIBIL (O/ -1)	: Yes
Listed/ Nonlisted MCA (1 Yrs)	: YES
Present Employment	: 1 month
Total Employment : 2 yr	
Minimum locking period	: 1 EMI (payout reversal before 12 EMIs)
Balance Transfer (BT)	: up to 5BTs
Top up Policy	: Allowed after 6 months
Foreclosure / partial payment Policy	: After 1 EMI (payout reversal) preferable after 12 months
Partial payment not allowed	
Documents Required :	

6. latest 3 months pay slips.
7. Latest 3 months Bank statements.
8. KYC Documents (PAN & Adhaar).

loan Eligibility :

3. FOIR

Plus 5% with owned house proof

4. Multiplier

Profile	Income	< = 23Months	24-35	36-47	48-59	>= 60
Elite / Govt/ Super Prime	< = 35K	5	9	14	14	19
	35 K- 50K	6	10	16	16	20
	n w _ 7c	7	12	10	11	13
	>75K	7	13	18	22	24
Preferred	< =35K	5	9	11	13	13
	35 K- 50 K	5	9	13	15	15
	50 K- 75K	7	11	15	18	19
	>75K	7	11	15	18	20
OpenMarket	< =35K	5	7	7	7	NA
	35 K- 50 K	5	9	7	8	8
	50K- 75K	5	10	13	14	14
	>75K	7	11	13	15	15

Special features of ICICI Bank:

1. Foreclosure zero after 12 months even if it is BT, Top up or with owned funds.
2. Mostly based on company category and customer profiles eligibility is based on FOIR. Multiplier will not be considered.
3. Top 6 companies and Group companies tenure up to 84 months allowed ( Subject to sal > SOK)
4. Total digital process including disbursement irrespective of loan amount & number of BTs.
5. Pensioner with pension more than 30K can avail up to 5 lakhs with maximum age up to 65 Yrs.
6. NRI with remittances > SOK per month can avail NRI loans up to 15 - 20 lakh based on NRI policy.
7. No insurance required for any loan amount.

## AXIS Policy

Bank/ NBFC Name	: Axis Bank
Applicable to	: salaried
NTH Salary	: Internal ---Super A & Cat A : 25K; Cat B & C: 35K
External ----- > 35K; Cat D	: 60K
Age (Min / max)	: 21 yrs/ 60yrs( Except Govt: 54yrs)
Loan Amount (Min / Max)	: 1 lakh / 40 lakh
Tenor (Min / Max)	: 12 / 60 months
Bachelor Accommodation	: No
Hostel Accommodation	: No
CIBIL (0 / -1) : Yes	
Listed / Non Listed MCA (1 Yrs)	: YES
Present Employment	: 1 month
Total Employment : 1 yr	
Minimum Locking period	: 1 EMI
Balance Transfer (BT)	: up to 3 BTs
Top up Policy	: Allowed after 6 months
Foreclosure/ partial payment Policy	: After 1 EMI/ Partial payment allowed

### Documents Required :

9. Latest 3 months pay slips.
10. Latest 3 months Bank statements.
11. KVC Documents ( PAN & Adhaar).
12. Form 16 mandatory.

### Loan Eligibility :

5. FOIR  
For NTH > 40K FOIR is taken as  
**80%**

6. Multiplier

Not Applicable

### Special features of Axis Bank :

8. Foreclosure zero after 12 months even if it is BT, Top up or with owned funds.

9. Mostly based on company category and customer profiles eligibility is based on FOIR. Multiplier will not be considered.

10. LIC agents & Consultant Doctors can also avail PL up to 40 lakh.

## YES Bank Policy

**Bank/NBFC Name** : YES bank  
**Applicable to** : salaried  
**NTH Salary** : 20k {Except Hyd : 15 K}  
**Age {Min / max}** : 21 yrs / 60yrs  
**Loan Amount {Min / Max}** : 50 K / 50 Lakh  
**Tenor {Min / Max}** : 12 / 60 months { Sal >SOK up to 72 months)  
**Bachelor Accommodation** : Yes { CIBIL 725 & Sal > 35K)  
**Hostel Accommodation** : No  
**CIBIL {O/ -1}** : Yes  
**Listed/ Non Listed MCA {SYrs}** : Yes  
**Present Employment** : 1 months  
**Total Employment** : 6 months { Except Silver 2 Yrs)  
**Minimum Locking period** : 12 months  
**Balance Transfer {BT}** : UP.to 5 BTs  
**Top up Policy** : Allowed after 3 months  
**Foreclosure / partial payment Policy** : After 12 EMIs / allowed up to 20% after 12 EMIs

Documents Required :

- 13. Latest 3 months pay slips.
- 14. Last 3 months Bank statements.
- 15. KYC Documents ( PAN & Adhaar).

Loan Eligibility :

### 7.FOIR

	Diamond / Diamond Plus/ Sal Yes Sarkar/ Yes Guru	Gold / Gold Plus/ Silver Plus	Silver
>= 35 K 75%		70%	65%
< 35K 65%		60%	55%

CIBIL -1 & < 700 ----- 50%

### 8. Multiplier

Income	Diamond/ Diamond Plus/ Yes Sarkar/ Yes Guru	Gold / Gold Plus / Silver Plus	Silver
20K-35K	20 Time	20times	17 time,
35K-75K	22 times	21 times	19 time,
75K-1.25 L	26 times	22 times	20 time,
> 1.25L	30 times	24 times	22 timei

Special features of YES bank :

- 1. G4 employees can also avail ( Sal > 35K net)
- 2. Doctor profiles based on Certificate can do ( registration > 5 Yrs)

## IDFC PL Policy

**Bank/ NBFC Name** : IDFC  
**Applicable to** : Both salaried & Self Employed NTH Salary : **20K**  
**Age (Min/max)** : 23 / 60 yrs  
**Loan Amount (Min/ Max)** : 1 lakh / 50 lakh  
**Tenor (Min/ Max)** : 12 / 60 months  
**Bachelor Accommodation** : YES  
**Hostel Accommodation** : YES  
**CIBIL (O / -1)** : No  
**Listed / Non Listed--- MCA 3 Yr** : YES  
**Present Employment** : 3 months  
**Total Employment** : 2 Yrs  
**Minimum Locking period** : 1 Yr  
**Balance Transfer (BT)** : Allowed up to 3BTs  
**Top up Policy** : **NO**  
**Foreclosure/ partial payment Policy** : after 12 months 5%

### Documents Required :

16. Latest 3 months pay slips.
17. Latest 3 months Bank statements.
18. KYC Documents (**PAN** & Adhaar).

### Loan Eligibility :

1. FOIR

Monthly Income	CATSA/A/B	CAT C/ D
< 20K	35%	35%
20- 30 k	60%	50%
30- 50 K	60%	60%
50- 75 K	65%	65%
>75 K	70%	70%

2. Multiplier

Not Applicable

Special features of IDFC:





## Aditya Birla Policy

Bank/NBFC Name	:	Aditya Birla
Applicable to	:	salaries
NTH Salary	:	20K
Age (Min / max)	:	23 yrs / 60 yrs
Loan Amount (Min/Max)	:	1 lakh / 50 Lakh
Tenor (Min/ Max)	:	24 / 84 months
Bachelor Accommodation	:	Only for CAT A & B
Hostel Accommodation	:	No
CIBIL (O / -1)	:	YES ( max 5 lakh)
Listed / Non Listed--- MCA 3 Yr	:	YES
Present Employment	:	1 month
Total Employment	:	3 yrs
Minimum Locking period	:	12 Months
Balance Transfer (BT)	:	Up to 7 BTs
Top up Policy	:	After 6 EMIs
Foreclosure/ partial payment Policy	:	After 12 EMIs / Partial payments after 12
Documents Required :		<b>EMI</b>
19. Latest 3 months pay slips.		
20. Latest 3 months Bank statements.		
21.KYC Documents ( PAN & Adhaar).		

### Loan Eligibility :

3. FOIR

	Sal Category FOIR	
25- 35K	NA	55%
35-45K	NA	60%
<b>45 - 75K</b>	<b>NA</b>	<b>65%</b>
<b>&gt;75K</b>	<b>NA</b>	<b>70%</b>

4. Multiplier

Not Applicable

### Special features of Aditya Birla :

1. Employees of Proprietorship, Partnerships & LLP companies can also apply, Minimum salary required is just 18k,
2. Banking Surrogate: Loan upto 5 lacs can be provided just based on Bank statements with ABB 1.10
3. Existing loan Surrogate : Personal Loan upto 7 lacs can be provided based on existing PL, AL, HL, LAP & CC with ABB 1.00.
4. ABB not required for salary upto 35k if PLHIT SCORE >= 589.
5. Sal < 25k ---- Loan amount 2 lac ( irrespective of **ABB**).
6. Sal 25k - 35k ---- Loan amount 3 lac ( irrespective of **ABB**).



## Axis Finance Policy

Bank/ NBFC Name : Axis Finance  
 Applicable to : salaried  
 NTH Salary : 40K (Hyderabad) ; 30K ( ROH)  
 Age (Min/max) : 25 yrs / 60 yrs  
 Loan Amount (Min/ Max) : 2 lakh / 50Lakh  
 Tenor {Min / Max} : 12 / 60 months  
 Bachelor Accommodation : Only for CAT A & B  
 Hostel Accommodation : **No**  
 CIBIL{O / -1) : **YES ( max 5 lakh)**  
 Listed / Non Listed--- MCA 3 Yr : **YES**  
 Present Employment : 1 yr  
 Total Employment : 3 yrs  
 Minimum Locking period : 12 Months  
 Balance Transfer (BT) : Up to 8BTs  
 Top up Policy : After 6 EMIs  
 Foreclosure/ partial payment Policy : After 12 EMIs / Partial payments after 1 EMI  
 Documents Required :

- 22.Latest 3 months pay slips.
- 23.Latest 3 months **Bank** statements.
- 24.KYC Documents ( **PAN** & Adhaar).

Loan Eligibility : \_\_\_\_\_

**5. FOIR** \_\_\_\_\_

	Sal Category FOIR	_____
40- 75K	CATA	<b>65%</b>
>75K	CATA	<b>70%</b>
40- 75K	CATB&C	<b>60%</b>
>75K	CAT B & C	<b>65%</b>

**6. Multiplier** \_\_\_\_\_

Not Applicable

Special features of **Axis** Finance :

1. Foreclosure zero after **18EMIS**
2. Zero Partial payments after 1 EMI up to 50% of 0/s Principal.
3. All types of BTs allowed such as (CC, PL, Drop line, CD, Jumbo loans, Insta loans, APP loans, AL & GL)
4. Other sources of income such as Rental Income, Bonus or any other income reflecting in bank will be considered for eligibility calculation.

## Tata Capital Policy

Bank/ <b>NBFC</b> Name	: Tata Capital
Applicable to	: salaried
NTH Salary	: Super A ,CAT A :20K; CAT B & Govt: 25K
Age (Min / max)	: 22 yrs / 60 yrsK
Loan Amount (Min / Max)	: 1 lakh / 35 Lakh
Tenor (Min / Max)	: 24 / 72 months
Bachelor Accommodation	: Yes (owned house mandatory)
Hostel Accommodation	: Yes (owned house mandatory)
CIBIL (0 / -1)	: Yes ( Max up to 3 lakh)
Listed / Non Listed	: Only Listed Companies
Present Employment	: 1 Month
Total Employment	: 3 yr
Minimum Locking period	: 12 months
Balance Transfer (BT)	: up to 5 BTs
Top up Policy	: allowed after 6 months
Foreclosure/ partial payment Policy:	Allowed after 12 EMIs / 25% of O/s in a year.

Documents Required :

- 25.Latest 3 months pay slips.
- 26.Latest 3 months **Bank** statements.
- 27.KYC Documents ( **PAN** & Adhaar).

Loan Eligibility :

7. FOIR

Sal FOIR	
< 25K	50%
25K- 50K	60%
50K -15K	65%
>75K	70%

8. Multiplier

Not Applicable

Special features of Tata Capital:

- 1.PL OD is allowed.
- 2.We can Do applicant & Co-applicant.



## Hero Fincorp Policy

Bank/ NBFC Name	Hero Fincorp
Applicable to	: salaried / Self Employed
NTH Salary	: 15K
Age (Min/ max)	: 21 yrs/ 58yrs
Loan Amount (Min / Max)	: 1 lakh/ 5 Lakh
Tenor (Min / Max)	: 12 / 60 months
Bachelor Accommodation	: Yes ( with owned house proof) Hostel
Accommodation	: No
CIBIL (0 / -1) :	No
Listed / Non Listed--- MCA 3Yr	: YES
Present Employment	: 6 month
Total Employment	: 1 yr
Minimum Locking period	: 6 Months
Balance Transfer (BT)	: No
Top up Policy	: No
Foreclosure/ partial payment Policy	: allowed after 6 EMIs

### Documents Required :

28. Latest 3 months pay slips.
29. Latest 6 months Bank statements.
30. KYC Documents (**PAN** & Adhaar).

### Loan Eligibility :

9. EOIR

Not Applicable ( System Generated)

10. Multiplier

Not Applicable

### Self Employed Policy of Hero Fincorp :

Complete Manual Process physical Documents required :

- 1) Minimum 2 years ITR (Latest is mandatory)
- 2) Minimum NET income should be 2.5 lakhs
- 3) There should be a minimum gap of 6 months (180 days) between filing
- 4) 2 years Business proof is compulsory ( Accepted proofs)
- 5) GST, LABOUR LICENSE, TRADE LICENSE, REGISTRATION CERTIFICATE)**
- 6) 6 Months bank statements is mandatory for calculating ABB.
- 7) Max Tenure 4 years.
- 8) max ticket 5 lakh.

## SCB Policy

Bank/ NBFC Name	: SCB
Applicable to	: salaried /self employee
NTH Salary	: 50k Gross ( SCB Sal30K)
Age (Min/max)	: 23 yrs / 58 yrs
Loan Amount (Min / Max)	: 1 lakh /, 50 Lakh
Tenor (Min / Max)	: 12 / 60 months
Bachelor Accommodation	: No
Hostel Accommodation	: <b>No</b>
CIBIL {O/ -1)	: <b>No</b>
Listed / Non ListedMCA {3Yrs)	: <b>YES</b>
Present Employment	: 1 month
Total Employment	: 2 Yrs
Minimum Locking period	: 6 Month
Balance Transfer (BT)	: up to 3 BTs
Top up Policy	: Allowed after 6 months
Foreclosure/ partial payment Policy	: After 12 EMIs/ allowed up to 25% after 12 EMIs

### Documents Required :

- 31.Latest 3 montfis pay slips.
- 32.Latest 3 months Bank statements.
- 33.KVC Documents ( PAN & Adhaar).

### Loan Eligibility :

#### 9. FOIR

Up to 55% allowed.

#### 10. Multiplier

Up to 18 times of sal

### SpeGial features of SCB:

3. JAT just 4 Hours

## INCRED Policy

Bank/ NBFC Name	: INCRED
Applicable to	: salaried
NTH Salary	: ISK
Age (Min/max)	: 21 yrs/ 56 yrs
Loan Amount (Min/ Max)	: 1 lakh / 10Lakh
Tenor (Min / Max)	: 24 / 60 months
Bachelor Accommodation	: YES
Hostel Accommodation	: YES
CIBIL (0 / -1)	: YES ( max 3.50lakh)
Listed / Non Listed--- MCA 1 Yr	: YES
Present Employment	: 3 month
Total Employment	: 1 yr
Minimum Locking period	: 12 Months
Balance Transfer (BT)	: Up to 3
BTs	
Top up Policy	: NA
Foreclosure/ partial payment Policy:	After 12 EMIs/ Partial payments after 12EMI

### Documents Required :

34. Latest 3 months payslips.
35. Latest 3 months Bank statements.
36. KYC Documents ( PAN & Adhaar).

### Loan Eligibility :

11. FOIR

Not Applicable (System generated)

12. Multiplier

Not Applicable

### Special features of INCRED :

1. Allowed for Zero deduction Employees also.
2. Allowed funding for Proprietor ship, Partnership, LLP, Pvt Ltd, Public Ltd & Govt (class 4) Employees, maximum up to 10 lakh.
3. Allowed funding for Construction segment and for security service agencies... Construction Segment - applicant should be working with MCA registered companies whether it is public limited / Pvt/ LLP or OPC entities... Not lending to prop/ partnership and HUF Security Service agencies - can process where cm is employed as administrative staff only... Not lending to Security Guard or Security Supervisor.
4. Login to Disbursal TAT just 24Hrs for FTR cases.

## Finnable Policy

Bank/ NBFC Name	: Finnable
Applicable to	: salaried
NTH Salary	: Prime (20K) ; Emerging(15K)
Age (Min / max)	: 21 yrs / 58 yrs
Loan Amount (Min / Max)	: 1 lakh / 10 Lakh
Tenor (Min/ Max)	: 36 / 60 months
Bachelor Accommodation	: Yes
Hostel Accommodation	: Yes
CIBIL (O / -1)	: Yes; 690
Listed / Non Listed--- MCA ( not mandatory)	: YES
Present Employment	: 3 month ( 3 sal credit)
Total Employment	: 1 Vir
Minimum Locking period	: 9 months
Balance Transfer ( <b>BI</b> )	: unlimited
Top up Policy	: <b>No</b>
Foreclosure/ partial payment policy	: Allowed after 6 EMIs / not allowed

### Documents Required :

37. Latest 3 months pay slips.
38. Latest 6 months Bank statements.
39. KYC Documents ( PAN & Adhaar).

### Loan Eligibility :

13. FOIR  
Not applicable
14. Multiplier  
NotApplicable

### Special features of Finnable :

1. PF and PT is not mandate but the company should exist in MCA site for min lyear.
2. Will do proprietor and partnership also less than lyear incorporated company also will process with PF deduction.
3. Address proof not required.

## Indusind Policy

Bank/NBFC Name	: Indusind
Applicable to	: salaried
NTH Salary : Listed	: 25 K ; Open Market : 30K Age (Min / max) : 21 yrs/ 58 yrs
Loan Amount (Min / Max)	: 1 lakh / 50 Lakh
Tenor (Min / Max)	: 12 / 72 months
Bachelor Accommodation	: No
Hostel Accommodation	: No
CIBIL (0 / -1)	: Yes ( up to 3 lakh)
Listed / Non Listed MCA (1 Yrs)	: YES
Present Employment	: 1 month
Total Employment	: 2 yr
Minimum Locking period	: 12 Month
Balance Transfer (BT)	: up to 5 BTs
Top up Policy	: Allowed after 6 months Foreclosure/ partial payment Policy: After 12 EMIs / Not allowed

### Documents Required :

- 40.Latest 3 months pay slips.
- 41.Latest 3 months Bank statements.
- 42.KYC Documents ( **PAN** & Adhaar).

### Loan Eligibility :

#### 11. FOIR

Sal FOIR	
<SOK	60%
>SOK	70%

Plus S% with owned house proof

#### 12. Multiplier

Not Applicable

### Special features of Indusind :

- 11.Zero foreclosure after 1 yr for listed companies with loan amount > 10 lakh.
- 12.Address proof not required for online process.



## Piramal Finance Policy

Bank/ NBFC Name : Piramal Finance  
 Applicable to : salaried  
 NTH Salary : **28K**  
 Age (Min/max) : 21 yrs/60yrs  
 loan Amount (Min/ Max) : 1 lakh / 12 lakh  
 Tenor (Min/ Max) : 12/ 60months  
 Bachelor Accommodation : **No**  
 Hostel Accommodation : **No**  
 CIBIL (0/ -1) : **YES**  
 listed / Nonlisted--- MCA 1 Yr : **YES**  
 Present Employment : 6 month  
 Total Employment : 3 yrs  
 Minimum lockingperiod : After 1 EMI  
 Balance Transfer (BT) : No  
 Top up Policy :No  
 Foreclosure/ partial payment Policy : allowed after 1 **EMI**, zero charges  
 Documents Required :

43. latest 3 months pay slips.

44. latest 3 months Bank statements.

45. KYC Documents ( **PAN** & Adhaar).

Loan Eligibility:

15.FOIR

Band	Sal< 35K	Sal> 35K	Loan Cap
O I -1	<b>50%</b>	<b>50%</b>	Slat
VS - VS	<b>55%</b>	60%	61ac
V9 - VII	65%	70%	Slat
V12 - V14	65%	70%	IOIac
VIS -V20	<b>65%</b>	70%	12 lacs

16. Multiplier

Not Applicable

Special features of Piramal :

1. Employees of partnership & proprietorship allowed:

1. Max loan 5 lac

2. Min Sal 30k for metro & 24k for others.

3. PF Mandatory with 6 months salary credits bank statements.

4. Max **FOIR** --- 50%.

5. OHP Mandatory (self/ parental).

6. CIBIL O / -1 not allowed.

2. Govt employees up to 63 years of age.

Grade 4 Employees policy:

1. Maxloan amount-- 5 lac.

2. Residence must be owned/ Company provided.

Processing fee :

Loan amount < 5 lac -- 2% + GST

Loan amount > 5 lac --- 1.5% + GST

## Fullerton Policy

Bank/ <b>NBFC</b> Name	: Fullerton
Applicable to	: salaried
NTH Salary	: 20K
Age (Min/max}	: 21 yrs / 60 yrsK
Loan Amount (Min / Max}	: 1 lakh / 25Lakh
Tenor (Min / Max}	: 24 / 60 months
Bachelor Accommodation	<b>:No</b>
Hostel Accommodation	:No
CIBIL (0/ -1}	: Yes ( Max up to 5 lakh}
Listed / Non Listed--- MCA( 1 yr}	: Yes
Present Employment	: 1 Monti,
Total Employment	: 2 yr
Minimum Locking period	: 9 months
Balance Transfer (BT}	: 7 BTs
Top up Policy	: No
Foreclosure/ partial payment Policy	: Allowetl after 9 EMIs/ not allowed

### Documents Required:

- 46. Latest 3 months pay slips.
- 47. Latest 3 months Bank statements.
- 48. KYC Documents ( **PAN** & Adhaar).

### Loan Eligibility:

17. FOIR

Sal FOIR	
20K- 35K	60%
>35 k	70%

18. Multiplier  
Not Applicable

### Special features of Fullerton :

- 3. MCA registration 1 month companies also will do.
- 4. we can do GRADE-4 cases also(own house is mandatory).
- 5. will do pvt schools and colleges and construction companies.
- 6. Pensioners can also avail the loan.
- 7. will do proprietor and partnership, LLP profiles, sal req 25k; max loan amount
- 7.SL
- 8 we can do sal DOCTOR profiles; with 100% foir & minimum sal 20K.



## Kotak Policy

Bank/ NBFC Name	: Kotak Mahindra
Applicable to	: salaried
NTH Salary	: 30K
Age (Min / max)	: 21 / 60
Loan Amount (Min/ Max)	: 1 lakh / 50 lakh
Tenor (Min/ Max)	: 12/ 60 months
Bachelor Accommodation	: YES( Max up to 10 lakh)
Hostel Accommodation	: NO
CIBIL (O/ -1)	: YES( Max up to 5 lakh)
Listed / Non Listed--- MCA 3 Yr	: Only Listed
Present Employment	: 1 Month
Total Employment	: 3 yrs total
Minimum Locking period	: 1 yr
Balance Transfer (BT)	: Allowed up to 4 BTs
Top up Policy	: after 6 months
Foreclosure/ partial payment Policy	: After 1 Yr 4.00% / after 1 Yr up to 20% Principal 0/s

Documents Required :

49. Latest 3 months pay slips.

50. Latest 3 months Bank statements.

51. KYC Documents ( PAN & Adhar).

Loan Eligibility :

19. FOIR:

Sal	Category	FOIR
< SOK	CATA/B/Govt	60%
>SOK	CATA/ B /Govt	70%
<b>40-SOK</b>	CATC& D	<b>55%</b>
<b>&gt;SOK</b>	CATC& D	60%

20. Multiplier :

Income	Suoeer A	CATA	Govt	CATB	CATC	CATO
< 35K	19	19	19	15	9	8
35- 50k	<b>22</b>	22	22	18	12	10
<b>50 - 75k</b>	<b>30</b>	<b>26</b>	<b>26</b>	<b>24</b>	<b>18</b>	16
<b>&gt;75K</b>	31	30	30	<b>26</b>	<b>20</b>	<b>18</b>

Special features of Kotak Mahindra:

1. Spouse (earning) can be taken as co-applicant.
2. HLEMI will not be obligated if it is in spouse name, provided spouse income documents are provided.
3. 70% of the rental income credited in bank will be considered as income for eligibility.
4. 50% Yearly bonus if it is a part of CTC will be considered as income for eligibility.

# Paysense Policy

Bank/ NBFC Name : paysense  
 Applicable to : salaried & self employed  
 NTH Salary : 20 K  
 Age (Min/ max) : 22 yrs/ 55 yrs  
 Loan Amount (Min / Max) : 5 K / 7.50 Lakh  
 Tenor (Min / Max) : 6 / 60 months  
 Bachelor Accommodation : Yes  
 Hostel Accommodation : No  
 CIBIL (O/ -1) : No  
 Listed / Non Listed MCA (1Yrs) : Yes  
 Present Employment : 3 months  
 Total Employment : Up to 5 lakh : 4 months 5 lakh : 6 months  
 Minimum Locking period : 6 Months  
 Balance Transfer (BT) : No  
 Top up Policy : No  
 Foreclosure/ partial payment Policy : After: 6 EMIs/ Not allowed

## Documents Required :

- 52. Latest 3 months pay slips.
- 53. Latest 3 months Bank statements.
- 54. KVC Documents ( PAN & Adhaar).

## Loan Eligibility :

- 13. FOIR**  
Not Applicable ( System approval)
- 14. Multiplier**  
Not Applicable

## Special features of Paysense:

1. Can offer to the employees of Airlines, Hotels ,banquet halls, restaurants, tours & travels including Taxi

# Bajaj Policy

<b>Bank/ NBFC Name</b>	: Bajaj
Applicable to	: salaried
NTH Salary : Prime	: Listed : 36 K ; Open Market : 40K
Growth	: Listed : 27 K ; Open Market : 30 K
Age {Min / max}	: 23 yrs / 55 yrs
Loan Amount {Min / Max}	: 1 lakh / 35 Lakh
Tenor {Min / Max}	: 36 / 72 months (OD up to 96 Months)
Bachelor Accommodation	: No
Hostel Accommodation	: No
CIBIL {O / -1}	: Yes ( listed only up to 15 lakh)
Listed / Non Listed MCA {2 Yrs}	: <b>YES</b>
Present Employment	: 1 month
Total Employment	: 3 Yrs
Minimum Locking period	: 1 Month
Balance Transfer <b>(BT)</b>	: up to 4 BTs
Top up Policy	: Allowed after 6 months
Foreclosure / partial payment <b>Policy</b>	: After 6 EMIs/ allowed after 1 EMI

## Documents Required :

- 55.Latest 3 months pay slips.
- 56.Latest 3 months Bank statements.
- 57.KYC Documents ( PAN & Adhaar).

## Loan Eligibility :

### 15. FOIR

Up to 65% allowed, up to 70% with Existing HL

### 16. Multiplier

Listed Companies : sal \* 14 times

Unlisted : Sal \* 10 times

## Special features of Bajaj:

- 4. TAT just 4 Hours



## Cholamandalam Policy

Bank/ NBFC Name	: Chola
Applicable to	: salaried & Self employed
NTH Salary	: 25K
Age (Min/max)	: 23 yrs / 59 yrs
Loan Amount (Min / Max)	: 1 lakh / 20 Lakh
Tenor (Min / Max)	: 24 / 60 months
Bachelor Accommodation	: Yes
Hostel Accommodation	: No
CIBIL (O / -1) :	No
Listed / Non Listed--- MCA 1 Yr	: <b>YES</b>
Present Employment	
Total Employment	: 1 yrs
Minimum Locking period	: 12 Months
Balance Transfer (BT) up Policy	: No
Foreclosure / partial payment Policy	: No
	: After 12 EMIs / Partial payments not allowed

### Documents Required :

- SB.Latest 3 months pay slips.
- 59.Latest 3 months Bank statements.
- 60.KVC Documents (PAN& Adhaar).

### Loan Eligibility :

21. FOIR

Sal	FOIR
< 50 K	<b>65%</b>
>50 K	70%

22. Multiplier

Not Applicable

### Special features of Chola :

## Bandhan Bank Policy

Bank / NBFC Name	: Bandhan Bank
Applicable to	: salaried
NTH Salary	: Govt, CAT A & CAT B (25K} : CAT C 30K: CAT D 40K Age (Min/ max) : 21 yrs/ 60yrs
Loan Amount (Min/ Max)	: 1 lakh / SO Lakh
Tenor (Min/ Max)	: 12 / 60 months
Bachelor Accommodation	: Yes ( with owned houseproof)
Hostel Accommodation	: No
CIBIL (0 / -1) ( Minimum CIBIL 700 required)	: For CAT A up to 5 lakh; Remaining 3 lakh
Listed / Non Listed--- MCA 5Yr	: YES
Present Employment	: 1 month ( 1 sal credit) ; Govt 3 months
Total Employment	: 1 yr
Minimum Locking period	: 12 EMIs
Balance Transfer (BT)	: No
Top up Policy	: No
Foreclosure/ partial payment Policy	: Allowed after 1 yr/ up to 25% of the principal 0/s

### Documents Required :

61. Latest 3 months pay slips.
62. Latest 6 months Bank statements.
63. KYC Documents ( PAN & Adhaar).

### Loan Eligibility :

23. FOIR

Sal FOIR	
0-30 K	50%
30K-SOK	60%
SOK- 75K	<b>65%</b>
>75K	70%

24. Multiplier

Not Applicable

### Special features of Bandhan Bank :

4. Cat A and B Companies where entry restricted official mail id confirmation required.
5. Last 6 EMIs of running loan tenure not to be obligated.
6. Minimum salary require 30K for 700 to 730 Cibil customers, Below 30K not to be sourced.
7. 50% of Average of last 3 months variables reflecting in all the 3 pay slips to be added back to the salary.
8. In case customer has pension income with salary, it will be clubbed when reflecting in banking and pension order is available.
9. Rental Income to be added subject to bank transfer and availability of notarized rent agreement. Salary income after clubbing the rental income has to be more than 75% of the total income.
10. For Grade 4 Employees, Co-Applicant has to be mandatory added to the application.

# CSB Policy

Bank/NBFC Name : CSB  
 Applicable to : salaried  
 NTH Salary : CATS A/ A/ B (15 K); CAT D (30K)  
 Age (Min / max) :  
 Super A : 21 yrs/ 60 yrs  
 Cat A : 23 Yrs to 60 Yrs  
 Cat B & C : 25 Yrs to 60 Yrs  
 Cat D : 30 yrs to 60 yrs  
 Loan Amount (Min/ Max) : 75K/ 40 Lakh  
 Tenor (Min/ Max) : 12/ 72 months  
 Bachelor Accommodation : Yes (permanent address mandatory)  
 Hostel Accommodation : No  
 CIBIL (0 / -1} : Yes ( except CAT D)  
 Listed/ Non Listed--- MCA(1 yr) : Non listed sal > 1 lakh; exp 5 yrs required  
 Present Employment: Super A: 1month; CAT A & B :3 month; CAT C/ D: 6 months  
 Total Employment : 1 yr  
 Minimum Locking period : 9 months  
 Balance Transfer (BT) : 3 BTs  
 Top up Policy : allowed after 9 months  
 Foreclosure / partial payment Policy : Allowed after 6 EMIs / up to 25% after 9 months twice in a Yr.

## Documents Required:

- 64.Latest 3 months pay slips.
- GS.Latest 3 months Bank statements.
- 66.KYC Documents ( PAN & Adhaar).

## Loan Eligibility :

### 25. FOIR

Category	Sal< 25K	25 k- 40 k	40 k - 75 k	>75K
Super A, A & Govt( Cass I & II)	50%	60%	65%	70%
CAT 8/ C	50%	60%	65%	70%
CATD	40%	40%	50%	60%
Police / Defence	40%	50%	55%	60%
Govt others	50%	55%	60%	60%

26. Multiplier  
 Not Applicable

Special features of CSB : No



**Muthoot Finance**

## Muthoot Policy

Bank/ NBFCName : Muthoot  
 Applicable to : salaried  
 NTH Salary: Govt, CAT A, B & C (20K} : CAT D & Unlisted 25K  
 Age (Min / max) : 23 yrs / 60 yrs  
 Loan Amount (Min / Max) : 1 lakh / 15 Lakh  
 Tenor (Min / Max) : 12 / 60 months  
 Bachelor Accommodation : Yes ( with existing 1 Yr track and co-applicant)  
 Hostel Accommodation : Yes  
 CIBIL (0 / -1) : allowed maximum up to 1.50 lakh  
 Listed / Non Listed--- MCA 3 Yr : YES  
 Present Employment : 1 month ( 1 salcredit)  
 Total Employment : 3 yr  
 Minimum Locking period : 9 months  
 Balance Transfer (BT) : unlimited  
 Top up Policy : No  
 Foreclosure/ partial payment Policy : Allowed after 1 yr/ up to 25% of the principal 0/s  
 Documents Required :

- 67.Latest 3 months pay slips.
- 68.Latest 6 months Bank statements.
- 69.KYCDocuments(**PAN** & Adhaar).

Loan Eligibility :

27. FOIR

Sal FOIR	
0-30 K	50%
30K-SOK	60%
SOK- 75K	65%
>75K	70%

28. Multiplier

Not Applicable

Special features of Muthoot :

- 11.Cat A and B Companies where entry restricted official mail id confirmation required.
- 12.Last 6 EMIs of running loan tenure not to be obligated.
- 13.Minimum salary require 30K for 700 to 730 Cibil customers, Below 30K not to be sourced.
- 14.50% of Average of last 3 months variables reflecting in all the 3 pay slips to be added back to the salary.
- 15.Incase customer has pension income with salary, it will beclubbed when reflecting in banking and pension order is available.
- 16.Rental Income to be added subject to bank transfer and availability of notarized rent agreement. Salary income after clubbing the rental income has to be more than 75% of the total income.
- 17. For Grade 4 Employees, Co-Applicant has to be mandatory added to the application.

## Poonawalla Fincorp Policy

Bank/ NBFC Name	: Poonawalla Fincorp
Applicable to	: salaried
NTH Salary	: 30K
Age (Min / max)	: 24 yrs / 58 yrs
Loan Amount (Min / Max)	: 1 lakh / 30 Lakh
Tenor (Min / Max)	: 12 / 60 months
Bachelor Accommodation	: Yes
Hostel Accommodation	: Yes
CIBIL (O/ -1)	: <b>No</b>
Listed / Non Listed	: Only Listed
Present Employment	: 1 month
Total Employment	: 1 yr
Minimum Locking period	: 1 Month (with charges)
Balance Transfer (BT)	: Up to 3 BTs ( P.Lonly)
Top up Policy	: After 6 EMIs
Foreclosure/ partial payment Policy	: After 1 EMI / Partial payments after 1 EMI

### Documents Required :

- 70.Latest 3 months pay slips.
- 71.Latest 3 months Bank statements.
- 72.KYC Documents ( PAN & Adhaar).

### Loan Eligibility :

#### 29. FOIR

Salary	owned house	rented house
< 50K	60%	55%
50 K-100K	70%	60%
> 100K	75%	65%

#### 30. Multiplier

Not Applicable

#### Special features of Poonawalla :

- 1.3 EMI dates are available 3rd, 5th & 10th.
- 2.TAT just 4 hrs.
- 3.Official mail confirmation mandatory.



## Credit Vidya ( Prefr) Policy

Bank/ NBFC Name	: Prefr
Applicable to	: salaried & Self employed
NTH Salary : Salaried	: Tier 1 {metro} : 18 K
Tier 2 -----	15K
Self Employed	: 20K
Age {Min / max}	: 22 yrs / 55 yrs
Loan Amount {Min / Max}	: 25k / 3 Lakh
Tenor {Min / Max}	: 06 / 48 months
Bachelor Accommodation	: Yes { Address proof)
Hostel Accommodation	: Yes { Address proof)
CIBIL {O/ -1}	: No
Listed / Non Listed	: YES
Present Employment	: 3 month
Total Employment	: 3 months
Minimum Locking period	: 3 Months
Balance Transfer {BT}	: No
Top up Policy	: No
Foreclosure / partial payment Policy	: After 3 EMIs / Partial payments not allowed

### Documents Required :

- 73. Latest 3 months pay slips.
- 74. Latest 3 months Bank statements.
- 75. KYC Documents {BAN & dhaar}.

### Loan Eligibility :

- 17. FOIR  
Not required { System approval)
- 18. Multiplier  
Not Applicable

**Special features of Prefr : No**

# DBS Policy

Bank/ NBFC Name	: <b>DBS</b>
Applicable to	: salaried & Self Employed
NTH Salary	: 25K
Age (Min/max)	: 21 yrs / 58 yrs
Loan Amount (Min / Max)	: 0.25 lakh / 15 Lakh ( BL max 7 lakh)
Tenor (Min / Max)	: 24 / 60 months ( BL max 36 months)
Bachelor Accommodation	:No
Hostel Accommodation	: No
CIBIL (0 / -1)	: No ( Vintage 1 Yr >=750)
Listed / Non Listed--- MCA 1 Yr	: YES
Present Employment	: 1 month
Total Employment	: 1 yrs
Minimum Locking period	: 24 Months
Balance Transfer (BT)	: NO
Top up Policy	: After: 6 EMIs
Foreclosure/ partial payment Policy	: After 24 EMIs/ Partialpayments after 24 EMI

## Documents Required :

- 76. Pay Slips & bank statements not required for loan amount up to 5 lakh.
- 77. KVC Documents ( **PAN** & Adhaar).

## Loan Eligibility :

31. FOI	—
Sal	F-OIR
< SOK	50%
>SOK	60%

## 32. Multiplier

Up to 10 times of Net take home.

## Special features of DBS:

- 1.No income documents/ bank statements required up to 5 lakhs.
- 2.No verifications if current address is updated in Aadhar

## Credit SAISON Policy

Bank/ NBFC Name	: Credit SAISON
Applicable to	: salaried
NTH Salary	: 25K ( Except CATE 30K}
Age(Min/ max)	: 21 yrs / 60 yrs
Loan Amount (Min/ Max)	: 1 lakh / 10 Lakh
Tenor (Min/ Max)	: 12 / 60 months
Bachelor Accommodation	: YES( but not sharing)
Hostel Accommodation	: NO
CIBIL {O /-1}	: NO ( CIBIL >=670}
Listed/ Non Listed--- MCA 3 Yr	: YES
Present Employment	: 4 month
Total Employment	: 1 yr ( CAT D 2 Yrs)
Minimum Locking period	: 6 Months
Balance Transfer (BT) : NA	
Top up Policy	:NA
Foreclosure / partial payment Policy allowed	: After 6 EMI's / Partialpayments not

### Documents Required :

78.Latest 3 months pay slips.

79.Latest 3 months Bank statements.

80.KYC Documents ( PAN & Adhaar).

### Loan Eligibility:

33. FOIR

Sal	Category Govt Super A/ A/ B/ C	CAT D /CATE
< 35 K	60%	50%
35 - SOK	65%	55%
>SOK	70%	60%

34 . Multiplier

Income	Suor A/ Govt	CATA	CATB	CATC	CAT D /E
25K -SO K	18	16	13	12	10
SOK-7SK	22	20	18	16	14
>75 K	25	23	20	18	15

### Special features of Credit SAISON :

1. Total income- capped at 50% of salary (Regular six months credit in bank account or income from rent in ITR to be validated in latest)
2. Pension income- If the applicant is currently salaried and also receiving pension from past service, in that case pension that can be added for eligibility but cannot be more than 50% of the net current salary. (pension bank account statement for 6 months mandatory, family pension not to be considered)
3. Quarterly incentive- 50% of the average monthly incentives
4. Not more than Sk overdue in any livetradeline
5. No. of unsecured inquiries (only PL and CC) in last 3 months to be not more than 9
6. Not more than 2 obligatory bounces in last 3 months

# Finzy Policy

Bank/ NBFC Name	: Finzy
Applicable to	: salaried
NTH Salary	: 35 K
Age (Min / max)	: 21 yrs / 55 yrs
Loan Amount (Min / Max)	: 50 k / 10 Lakh ( Sal > 1 lakh)
Tenor (Min / Max)	: 06 / 36 months
Bachelor Accommodation	: Yes ( Address pr.oof)
Hostel Accommodation	: <b>No</b>
CIBIL(O/ -1)	: Yes ( up to 5 lakh)
Listed / Non Listed MCA (2 Yrs)	: <b>YES</b>
Present Employment	: 1 month
Total Employment	: 1 yr:
Minimum Locking period	: .1. Month
Balance Transfer (BT) : No	: Allowed after 6 months
Top up Policy	: After 1 EMIs i After 1 EMI ( Zero Charges)
Foreclosure / partial payment Policy	

## Documents Required

81. Latest 3 months pay slips.
82. Latest 3 months **Bank** statements.
83. KYC Documents (**PAN** & Adhaar).

## Loan Eligibility :

### 19. FOIR

Sal	FOIR
30 K-40 K	50%
40 K- 60 K	60%
60 K-100 K	70%
100 K -150 K	75%
> 150K	80%

20. Multiplier  
Not Applicable

## Special features of Finzy :

13. Zero foreclosure and partial payments available. 14. Incentives, OT & Variable pay considered.



# SBM Policy

Bank/ NBFCName	<b>SBM</b>
Applicable to	: salaried / Self Employed
NTH Salary: Listed	: 30K ; Non Listed SOK
Age (Min / max)	: 23 yrs / 58yrs
Loan Amount (Min / Max)	: 2 lakh / 30 Lakh ( max 5 lakh for CIBIL 0/-1)
Tenor (Min / Max)	: 6 / 60months
Bachelor Accommodation	: Yes ( with owned house proof)
Hostel Accommodation	: No
CIBIL (0 / -1)	: Yes (only for listed, max loan 5 lakh); 650 Listed/ NonListed---
MCA3 Yr	: YES
Present Employment	: 6 month
Total Employment: 1 yr.	
Minimum Locking period	: 6 Months
Balance Transfer (BT)	: PI, CC & flexi loans
Top up Policy	: Yes after 6EMIs
Foreclosure/ partial payment Policy	: allowed with zero charges

## Documents Required :

- 84.Latest 3 months pay slips.
- BS.Latest 6 months Bank statements.
- 86.KVC Documents (**PAN** & Adhaar).
- 87.Form -16

## Loan Eligibility :

35. FOIR

Sal	FOIR
30 k- 50 K	50%
50 k-100K	60%
>100 K	65%

36. Multiplier

Not Applicable

## Special features of SBM :

- 1 Rate of Interest 13%- 15%(as per individual profile) Processing Fess 2%; Insurance
- Mandatory.





L&T Finance

## L & T Policy

Bank/ NBFC Name	: L & T
Applicable to	: salaried / Self employed
NTH Salary	: NA ( CIBIL based)
Age (Min / max)	: 23 yrs / 58 yrs
Loan Amount (Min / Max)	: SOK/ 7 Lakh
Tenor (Min / Max)	: 24 / 48 months
Bachelor Accommodation	: Yes ( with present address proof)
Hostel Accommodation	: Yes ( with present address proof)
CIBIL (O / -1) : No	
Listed / Non Listed--- MCA 1 Yr	: YES
Present Employment	: No
Total Employment : No	
Minimum Locking period	: Afte 6 EMI
Balance Transfer (BT)	: No
Top up Policy : No	
Foreclosure / partial payment Policy	: allowed after 1 EMI, applicable charges

### Documents Required:

88. Digital upload

### Loan Eligibility :

37. FOIR

NA

38. Multiplier

Not Applicable