HDFCPolicy

Bank/NBFCName :HDFC Bank
Applicableto :salaried
NTHSalary :SuperACATA: 25K;CATB:30K;CATC:35K(internal)50K (External); CAT D & CAT E : > 50K ; Govt > 35K
Age(Min/max) :22yrs/61yrs(aspergovt law)
LoanAmount(Min/Max) :0.5lakh/1Cr
Tenor (Min / Max)
:12/72months(84monthsfortop6companies)Host
elAccommodation : yes (permanent resi verification
mandatory)CIBIL (0 / -1) :Yes
Listed/NonListedMCA :OnlyListed companies
PresentEmployment :1month
TotalEmployment :1Yr
MinimumLockingperiod :1EMI
BalanceTransfer(BT) :upto4BTs
Top up Policy : Allowed after 3
monthsForeclosure/partialpaymentPolicy:After1EMIwithapplicablecharges

Documents Required :

1. Latest3monthspay slips.
2. Latest6monthsBankstatementsinPDF format.
3. KYCDocuments(PAN&Adhaar).
4. EmployeeIDcard,Form16,Previousempproofifany.
5. Employmentlessthan1Yrqualificationproofrequired

LoanEligibility:

1. FOIRNotApplicable
2. Multiplier:Government

	ExitingMultiplierCat GA		**RevisedMultiplierCatGA**	
Tenor	**50K - 75K**	**50k-75kRiskbandA1 - A9**	**50K - 62K**	**50K -62K Risk Band A1 - A6**
12	**7**	**8**	**6**	**7**
24	**12**	**15**	**10**	**12**
36	**16**	**21**	**16**	**18**
48	**20**	**25**	**18**	**22**
60	**24**	**30**	**21**	**23**
FOIR	**65%**	**65%**	**55%**	**55%**

	MultiplierSuperA/CatA				
Tenor	**<25K**	**25K -35K**	**35K -50K**	**50K -75K**	**>75K**
12	**5/5**	**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**

	KickerMultiplierSuperA/CatA		
	A1- A6	**a)RiskbandA1-B6withMLBAtoD&DAto DD b) B7 - D9 7 Debit Score A/B**	**a)RiskbandA1-B9withMLBAtoD&DAto DD b) C1 - D9 7 Debit Score A/B**
Tenor	**35K - 50K**	**50K 75K**	**>75K**
12	**6/6**	**7/7**	**8/7**
24	**10/10**	**13/13**	**15/13**
36	**16/16**	**18/18**	**21/18**
48	**20/20**	**26/24**	**27/25**
60	**22/22**	**30/26**	**30/28**

SpecialfeaturesofHDFCBank:

1. ForLoanamountmorethan50lakhco-applicantmandatory(nonfinancial).
2. Pensionersupto 65yrscanavailupto 10lakhforpension >35K.
3. VKYCmandatoryinloanAsstApp.
4. OfficialMailidconfirmationMandatory.

ICICIPolicy

Bank/NBFCName : ICICI Bank
Applicableto :salaried/ Self employed
NTH Salary :Pvt(listed):30K(Govt25K):OpenMarket:40K
Age(Min/max) :21yrs/61yrs(pensioner:65 yrs)
LoanAmount(Min/ Max) :1 lakh/ 1 Cr
Tenor(Min/ Max) :12/ 72months(84months fortop6 companies)
BachelorAccommodation : Yes
HostelAccommodation : yes
CIBIL (0 / -1) : Yes
Listed / Non ListedMCA (1 Yrs) : YES
PresentEmployment :1month
Total Employment : 2 yr
Minimum Locking period :1EMI(payoutreversalbefore12EMIs)
Balance Transfer (BT) : up to 5 BTs
Topup Policy :Allowedafter6months
Foreclosure/partialpaymentPolicy: After1EMI(payoutreversal)preferableafter12months
Partialpaymentnotallowed

DocumentsRequired:

6. Latest3monthspayslips.
7. Latest3monthsBankstatements.
8. KYCDocuments(PAN&Adhaar).

LoanEligibility:

3. FOIR
Plus5% withownedhouse proof

4. Multiplier

Profile	Income	<=23 Months	24 - 35	36 - 47	48 - 59	>=60
Elite/Govt/Super Prime	<=35K	5	9	14	14	19
	35 K- 50 K	6	10	16	16	20
	50 K- 75K	7	13	18	21	23
	>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
Open Market	<=35K	5	7	7	7	NA
	35 K- 50 K	5	9	7	8	8
	50 K- 75K	5	10	13	14	14
	>75K	7	11	13	15	15

SpecialfeaturesofICICIBank:

1. Foreclosurezero after12months evenifitisBT,Topuporwithowned funds.
2. MostlybasedoncompanycategoryandcustomerprofileseligibilityisbasedonFOIR.Multiplierwill notbe considered.
3. Top6companiesandGroupcompaniestenure upto 84monthsallowed(Subjectto sal>50K)
4. Totaldigitalprocessincludingdisbursement irrespectiveofloanamount&numberofBTs.
5. Pensionerwithpensionmorethan30Kcanavailupto 5lakhswith maximumage upto 65Yrs.
6. NRIwithremittances>50K permonthcanavailNRIloansupto15–20lakhbasedon NRIpolicy.
7. Noinsurancerequiredforanyloanamount.

AXISPolicy

Bank/NBFCName :AxisBank
Applicableto :salaried
NTH Salary :Internal---SuperA&CatA:25K;CatB&C:35K External
-----------------> 35K; Cat D : 60K
Age(Min/max) :21yrs/ 60yrs (ExceptGovt:54yrs)
LoanAmount(Min/Max) :1lakh/ 40lakh
Tenor(Min/Max) :12/60months
BachelorAccommodation :No
HostelAccommodation :No
CIBIL(0/-1) :Yes
Listed / Non ListedMCA (1 Yrs) : YES
Present Employment :1month
TotalEmployment :1yr
MinimumLockingperiod :1EMI
BalanceTransfer(BT) : upto3BTs
TopupPolicy :Allowedafter6months
Foreclosure/partialpaymentPolicy:After1EMI/Partialpaymentallowed

DocumentsRequired:

9. Latest3monthspay slips.
10. Latest3monthsBank statements.
11. KYCDocuments(PAN&Adhaar).
12. Form16 mandatory.

LoanEligibility:

5. FOIR
ForNTH>40KFOIRistakenas80%

6. Multiplier
Not Applicable

SpecialfeaturesofAxisBank:

8. Foreclosurezeroafter12monthsevenifit isBT,Topuporwithownedfunds.
9. MostlybasedoncompanycategoryandcustomerprofileseligibilityisbasedonFOIR.Multiplierwillnotbe considered.
10. LICagents&ConsultantDoctorscanalsoavailPLupto40lakh.

YESBankPolicy

Bank/NBFCName :YESbank
Applicableto :salaried
NTH Salary :20k(Except Hyd:15K)
Age(Min/max) :21yrs/ 60yrs
LoanAmount(Min/Max) :50 K/50Lakh
Tenor (Min / Max) :12/60months(Sal>50Kupto72months)
Bachelor Accommodation : Yes (CIBIL 725 & Sal > 35K)
HostelAccommodation :No
CIBIL(0/-1) :Yes
Listed / Non ListedMCA (5Yrs) : Yes
Present Employment :1months
TotalEmployment :6months(ExceptSilver2Yrs)
MinimumLockingperiod :12months
BalanceTransfer(BT) : upto5BTs
TopupPolicy :Allowedafter3months
Foreclosure/partialpaymentPolicy:After12EMIs/allowedupto20%after12EMIs

DocumentsRequired:

13. Latest3monthspayslips.
14. Latest3monthsBankstatements.
15. KYCDocuments(PAN&Adhaar).

LoanEligibility:

7. FOIR

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

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

8. Multiplier

Income	Diamond/DiamondPlus/Yes Sarkar / Yes Guru	Gold/GoldPlus/SilverPlus	Silver
20K-35K	20Time	20times	17times
35K -75K	22times	21times	19times
75K -1.25L	26times	22times	20times
>1.25L	30times	24times	22times

SpecialfeaturesofYES bank:

1. G4employeescanalsoavail(Sal>35Knet)
2. DoctorprofilesbasedonCertificatecando(registration>5Yrs)

IDFCPLPolicy

Bank/NBFCName :IDFC
Applicableto :Bothsalaried&Self Employed
NTH Salary :20K
Age(Min/max) :23/60yrs
LoanAmount(Min/Max) :1lakh/ 50lakh
Tenor(Min/Max) :12/60months
BachelorAccommodation :YES
HostelAccommodation :YES
CIBIL(0/-1) :No
Listed / Non Listed--- MCA 3 Yr : YES
Present Employment :3months
TotalEmployment :2Yrs
MinimumLockingperiod :1Yr
BalanceTransfer(BT) :Allowedupto3 BTs
TopupPolicy :NO
Foreclosure/partialpaymentPolicy:after12months5%

DocumentsRequired:

16. Latest3monthspay slips.
17. Latest3monthsBank statements.
18. KYCDocuments(PAN&Adhaar).

LoanEligibility:

1. FOIR

MonthlyIncome	CATSA/A/B	CATC/D
< 20 K	35%	35%
20 -30k	60%	50%
30 -50K	60%	60%
50 -75K	65%	65%
> 75 K	70%	70%

2. Multiplier

Not Applicable

SpecialfeaturesofIDFC:

AdityaBirlaPolicy

Bank/NBFCName	:	AdityaBirla
Applicableto	:	salaried
NTH Salary	:	20K
Age(Min/max)	:	23yrs/60yrs
LoanAmount(Min/Max)	:	1 lakh/50Lakh
Tenor(Min/Max)	:	24/84months
BachelorAccommodation	:	OnlyforCATA&B
HostelAccommodation	:	No
CIBIL (0 / -1)	:	YES(max5lakh)
Listed / Non Listed--- MCA 3 Yr	:	YES
PresentEmployment	:	1month
TotalEmployment	:	3yrs
MinimumLockingperiod	:	12Months
BalanceTransfer(BT)	:	Upto7BTs
TopupPolicy	:	After6 EMIs
Foreclosure/partialpaymentPolicy	:	After12EMIs/Partialpaymentsafter12EMI

DocumentsRequired:

19. Latest3monthspayslips.
20. Latest3monthsBankstatements.
21. KYCDocuments(PAN&Adhaar).

LoanEligibility:

3. FOIR

Sal	Category	FOIR
25-35K	**NA**	**55%**
35-45K	**NA**	**60%**
45-75K	**NA**	**65%**
>75K	**NA**	**70%**

4. Multiplier

NotApplicable

SpecialfeaturesofAdityaBirla:

1. EmployeesofProprietorship,Partnerships&LLPcompaniescanalsoapply,Minimumsalaryrequiredisjust18k,
2. Banking Surrogate:Loanupto 5lacscanbeprovidedjustbasedonBankstatementswithABB 1.10
3. ExistingloanSurrogate:PersonalLoanupto 7lacscanbeprovided basedon existingPL,AL,HL,LAP&CCwithABB 1.00.
4. ABBnotrequiredforsalary upto35kifPLHIT SCORE>=589.
5. Sal<25k ------Loanamount2lac(irrespectiveof ABB).
6. Sal25k- 35k-------Loanamount3lac(irrespectiveofABB).

Foranyfurtherassistancepleasecontact

AxisFinancePolicy

Bank/NBFCName :Axis Finance
Applicableto :salaried
NTH Salary :40K(Hyderabad);30K (ROH)
Age(Min/max) :25yrs/ 60yrs
LoanAmount(Min/Max) :2lakh/ 50Lakh
Tenor(Min/Max) :12/60months
BachelorAccommodation :Only forCATA&B
HostelAccommodation :No
CIBIL (0 / -1) :YES(max5lakh)
Listed / Non Listed--- MCA 3 Yr : YES
PresentEmployment :1yr
TotalEmployment :3yrs
MinimumLockingperiod :12Months
BalanceTransfer(BT) :Upto8BTs
TopupPolicy :After6 EMIs
Foreclosure/partialpaymentPolicy:After12EMIs/Partialpaymentsafter1EMI

DocumentsRequired:

22. Latest3monthspayslips.
23. Latest3monthsBankstatements.
24. KYCDocuments(PAN&Adhaar).

LoanEligibility:

5. FOIR

Sal	Category	FOIR
40-75K	CATA	65%
>75K	CATA	70%
40-75K	CATB&C	60%
>75K	CATB&C	65%

6. Multiplier

NotApplicable

SpecialfeaturesofAxisFinance:

1. Foreclosurezeroafter18EMIS
2. ZeroPartialpaymentsafter1EMIupto50%ofO/sPrincipal.
3. AlltypesofBTsallowedsuchas(CC,PL,Dropline,CD,Jumboloans,Instaloans,APPloans,AL&GL)
4. OthersourcesofincomesuchasRentalIncome,Bonusoranyotherincomereflectingin bankwillbeconsideredfor eligibility calculation.

TataCapitalPolicy

Bank/NBFC Name :TataCapital
Applicableto : salaried
NTHSalary :SuperA,CATA:20K;CATB&Govt:25K
Age(Min/max) :22yrs/60yrsK
LoanAmount(Min/Max) :1lakh/ 35Lakh
Tenor(Min/Max) :24/72 months
Bachelor Accommodation :Yes(ownedhousemandatory)
HostelAccommodation :Yes(ownedhousemandatory)
CIBIL(0/-1) :Yes(Maxupto 3lakh)
Listed/NonListed :OnlyListedCompanies
PresentEmployment :IMonth
TotalEmployment :3yr
MinimumLockingperiod :12months
BalanceTransfer(BT) :up to5BTs
Topup Policy :allowedafter6months
Foreclosure/partialpaymentPolicy:Allowedafter12EMIs/25%ofO/sinayear.

DocumentsRequired:

25. Latest3monthspayslips.
26. Latest3monthsBankstatements.
27. KYCDocuments(PAN&Adhaar).

LoanEligibility:

7. FOIR

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

8. Multiplier
   NotApplicable

SpecialfeaturesofTataCapital:

1. PLODisallowed.
2. WecanDoapplicant&Co-applicant.

HeroFincorpPolicy

Bank/NBFCName	HeroFincorp
Applicableto	:salaried/Self Employed
NTH Salary	:15K
Age(Min/max)	:21yrs/ 58yrs
LoanAmount(Min/Max)	:1lakh/5Lakh
Tenor(Min/Max)	:12/60months
Bachelor Accommodation	:Yes(withownedhouseproof)
Hostel Accommodation	: No
CIBIL(0/-1)	:No
Listed / Non Listed--- MCA 3 Yr	: YES
Present Employment	:6month
TotalEmployment	:1yr
MinimumLockingperiod	:6Months
BalanceTransfer(BT)	:No
TopupPolicy	:No

Foreclosure/partialpaymentPolicy:allowedafter6EMIs

DocumentsRequired:

28. Latest3monthspay slips.
29. Latest6monthsBank statements.
30. KYCDocuments(PAN&Adhaar).

LoanEligibility:

9. FOIR

   NotApplicable(System Generated)

10. Multiplier

    NotApplicable

SelfEmployedPolicyofHeroFincorp:

CompleteManualProcessphysicalDocumentsrequired:
1) Minimum2yearsITR(Latestismandatory)
2) MinimumNETincomeshouldbe2.5lakhs
3) Thereshouldbeaminimumgapof6months(180days)betweenfiling
4) 2yearsBusinessproofiscompulsory(Acceptedproofs)
5) GST,LABOURLICENSE,TRADELICENSE,REGISTRATIONCERTIFICATE)
6) 6MonthsbankstatementsismandatoryforcalculatingABB.
7) MaxTenure4 years.
8) maxticket5 lakh.

Foranyfurtherassistancepleasecontact

SCBPolicy

Bank/NBFCName	:SCB
Applicableto	:salaried/selfemployee
NTH Salary	:50kGross(SCBSal30K)
Age(Min/max)	:23yrs/ 58yrs
LoanAmount(Min/Max)	:1lakh/ 50 Lakh
Tenor(Min/Max)	:12/60months
BachelorAccommodation	:No
HostelAccommodation	:No
CIBIL(0/-1)	:No
Listed / Non ListedMCA (3Yrs)	: YES
Present Employment	:1month
TotalEmployment	:2Yrs
MinimumLockingperiod	:6Month
BalanceTransfer(BT)	: upto3BTs
TopupPolicy	:Allowedafter6months

Foreclosure/partialpaymentPolicy:After12EMIs/allowedupto25%after12EMIs

DocumentsRequired:

31. Latest3monthspay slips.
32. Latest3monthsBank statements.
33. KYCDocuments(PAN&Adhaar).

LoanEligibility:

9. FOIR

Upto55% allowed.

10. Multiplier

Upto18 timesofsal

SpecialfeaturesofSCB:

3.TATjust4Hours

INCREDPolicy

Bank/NBFCName :INCRED
Applicableto :salaried
NTH Salary :15K
Age(Min/max) :21yrs/ 56yrs
LoanAmount(Min/Max) :1lakh/ 10Lakh
Tenor(Min/Max) :24/60months
BachelorAccommodation :YES
HostelAccommodation :YES
CIBIL(0/-1) :YES(max3.50 lakh)
Listed / Non Listed--- MCA 1 Yr : YES
Present Employment :3month
TotalEmployment :1yr
MinimumLockingperiod :12Months
BalanceTransfer(BT) :Upto3BTs
TopupPolicy :NA
Foreclosure/partialpaymentPolicy:After12EMIs/Partialpaymentsafter12EMI

DocumentsRequired:

34. Latest3monthspay slips.
35. Latest3monthsBank statements.
36. KYCDocuments(PAN&Adhaar).

LoanEligibility:

11. FOIR

    NotApplicable(Systemgenerated)

12. Multiplier

    Not Applicable

SpecialfeaturesofINCRED:

1. **AllowedforZerodeductionEmployees also.**
2. AllowedfundingforProprietorship,Partnership,LLP,Pvt Ltd,PublicLtd& Govt (class4)Employees,maximum up to 10 lakh.
3. AllowedfundingforConstructionsegmentandforsecurityserviceagencies...ConstructionSegment-applicant should be working withMCA 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. LogintoDisbursalTATjust24HrsforFTRcases.
   Foranyfurtherassistancepleasecontact

FinnablePolicy

Bank/NBFCName :Finnable
Applicableto :salaried
NTH Salary :Prime(20K);Emerging(15K)
Age(Min/max) :21yrs/ 58yrs
LoanAmount(Min/Max) :1lakh/ 10Lakh
Tenor(Min/Max) :36/60months
BachelorAccommodation :Yes
HostelAccommodation :Yes
CIBIL(0/-1) : Yes;690
Listed/NonListed---MCA(notmandatory):YES
PresentEmployment :3month(3 salcredit)
TotalEmployment :1yr
MinimumLockingperiod :9months
BalanceTransfer(BT) :unlimited
TopupPolicy :No
Foreclosure/partialpaymentPolicy:Allowedafter6EMIs/not allowed

DocumentsRequired:

37. Latest3monthspay slips.
38. Latest6monthsBank statements.
39. KYCDocuments(PAN&Adhaar).

LoanEligibility:

13. FOIR Notapplicable
14. Multiplier Not Applicable

SpecialfeaturesofFinnable:

1. PFandPTisnotmandatebutthecompanyshouldexistinMCAsiteformin 1year.
2. Willdoproprietorandpartnershipalsolessthan1yearincorporatedcompanyalsowill process with PF deduction.
3. Addressproofnotrequired.

IndusindPolicy

Bank/NBFCName :Indusind
Applicableto :salaried
NTH Salary :Listed:25K;OpenMarket:30K
Age(Min/max) :21yrs/ 58yrs
LoanAmount(Min/Max) :1lakh/ 50Lakh
Tenor(Min/Max) :12/72months
BachelorAccommodation :No
Hostel Accommodation :No
CIBIL (0 / -1) :Yes(upto3lakh)
Listed / Non ListedMCA (1 Yrs) : YES
PresentEmployment :1month
TotalEmployment :2yr
MinimumLockingperiod :12Month
BalanceTransfer(BT) : upto5BTs
Top up Policy : Allowed after 6 months
Foreclosure/partialpaymentPolicy:After12EMIs/Notallowed

DocumentsRequired:

40. Latest3monthspay slips.
41. Latest3monthsBank statements.
42. KYCDocuments(PAN&Adhaar).

LoanEligibility:

11. FOIR

Sal	FOIR
< 50 K	60%
> 50 K	70%

Plus5%withownedhouseproof

12. Multiplier

Not Applicable

SpecialfeaturesofIndusind :

11. Zeroforeclosureafter1yrforlistedcompanieswithloanamount>10lakh.
12. Addressproofnotrequiredforonline process.

Foranyfurtherassistancepleasecontact

PiramalFinancePolicy

Bank/NBFCName :PiramalFinance
Applicableto : salaried
NTH Salary : 28K
Age(Min/max) :21 yrs/ 60 yrs
LoanAmount(Min/ Max) :1lakh/12 Lakh
Tenor(Min/ Max) :12 / 60 months
BachelorAccommodation : No
HostelAccommodation : No
CIBIL (0 / -1) : YES
Listed / Non Listed--- MCA 1 Yr : YES
PresentEmployment :6month
Total Employment : 3 yrs
MinimumLockingperiod :After1EMI
BalanceTransfer(BT) : No
Topup Policy : No
Foreclosure/partialpaymentPolicy: allowedafter1EMI,zero charges
DocumentsRequired:

43. Latest3monthspayslips.
44. Latest3monthsBankstatements.
45. KYCDocuments(PAN&Adhaar).

LoanEligibility:

15. FOIR

Band	Sal<35K	Sal>35K	LoanCap
0/-1	50%	50%	5lac
V5-V8	55%	60%	6lac
V9-V11	65%	70%	8lac
V12- V14	65%	70%	10lac
V15- V20	65%	70%	12lacs

16. Multiplier

NotApplicable

SpecialfeaturesofPiramal:

1. Employeesofpartnership&proprietorshipallowed:
   1. Maxloan5lac
   2. MinSal30kformetro&24kfor others.
   3. PFMandatorywith6monthssalarycreditsbankstatements.
   4. MaxFOIR--- 50%.
   5. OHPMandatory(self/ parental).
   6. CIBIL0/-1not allowed.

2. Govtemployeesupto63yearsofage.Grade 4 Employees policy :
   1. Maxloanamount--5lac.
   2. Residencemustbeowned/Companyprovided.

Processingfee:
Loan amount < 5 lac -- 2% + GST
Loanamount>5lac---1.5%+GST

Foranyfurtherassistanceplease contact

FullertonPolicy

Bank/NBFCName :Fullerton
Applicableto :salaried
NTH Salary :20K
Age(Min/max) :21yrs/ 60yrsK
LoanAmount(Min/Max) :1lakh/25Lakh
Tenor(Min/Max) :24/60months
BachelorAccommodation :No
HostelAccommodation :No
CIBIL (0 / -1) :Yes(Maxupto5alkh)
Listed / Non Listed--- MCA(1 yr) : Yes
PresentEmployment :lMonth
TotalEmployment :2yr
MinimumLockingperiod :9months
BalanceTransfer(BT) :7BTs
TopupPolicy :No
Foreclosure/partialpaymentPolicy:Allowedafter9EMIs/not allowed

DocumentsRequired:

46. Latest3monthspayslips.
47. Latest3monthsBankstatements.
48. KYCDocuments(PAN&Adhaar).

LoanEligibility:

17. FOIR

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

18. Multiplier
    Not Applicable

SpecialfeaturesofFullerton:

3. MCAregistration1monthcompaniesalsowilldo.
4. wecandoGRADE-4casesalso(ownhouseismandatory).
5. willdopvtschoolsandcolllegesandconstructioncompanies.
6. Pensionerscanalsoavailtheloan.
7. willdopropriatorandpartnership,LLPprofiles,salreq25k;maxloanamount7.5L
8. wecandosalDOCTORprofiles;with100%foir&minimumsal20K.

KotakPolicy

Bank/NBFCName :**KotakMahindra**
Applicableto : salaried
NTHSalary :30K
Age(Min/max) :21/60
LoanAmount(Min/Max) :1lakh/50lakh
Tenor (Min / Max) : 12 / 60 monthsBachelor
Accommodation :YES(Maxupto10lakh)
Hostel Accommodation : NO
CIBIL (0 / -1) :YES(Maxupto5lakh
Listed / Non Listed--- MCA 3 Yr : Only Listed
PresentEmployment :1Month
TotalEmployment :3yrs total
MinimumLockingperiod :1yr
BalanceTransfer(BT) :Allowedupto4BTs
TopupPolicy :after6months
Foreclosure/partialpaymentPolicy:After1Yr4.00%/after1Yrupto20%PrincipalO/s

DocumentsRequired:

49. Latest3monthspayslips.
50. Latest3monthsBankstatements.
51. KYCDocuments(PAN&Adhar).

LoanEligibility:

19. **FOIR:**

Sal	Category	FOIR
<50K	CATA/B /Govt	60%
>50K	CATA/B /Govt	70%
40-50K	CATC&D	55%
>50K	CATC&D	60%

20. **Multiplier:**

Income	SuperA	CATA	Govt	CATB	CATC	CATD
<35K	19	19	19	15	9	8
35-50k	22	22	22	18	12	10
50 - 75k	30	26	26	24	18	16
>75K	31	30	30	26	20	18

SpecialfeaturesofKotakMahindra:

1. Spouse(earning)canbetakenas co-applicant.
2. HLEMIwillnotbeobligatedifitisinspouse name,providedspouseincomedocumentsare provided.
3. 70% oftherentalincomecreditedinbankwillbeconsideredasincomeforeligibility.
4. 50%YearlybonusifitisapartofCTCwillbeconsideredas income foreligibility.

Foranyfurtherassistancepleasecontact

PaysensePolicy

Bank/NBFCName :paysense
Applicableto :salaried&selfemployed
NTH Salary :20K
Age(Min/max) :22yrs/ 55yrs
LoanAmount(Min/Max) :5K/7.50Lakh
Tenor(Min/Max) :6/60months
BachelorAccommodation :Yes
HostelAccommodation :No
CIBIL(0/-1) :No
Listed / Non ListedMCA (1Yrs) : Yes
Present Employment :3months
TotalEmployment :Upto5lakh:4months
- 5 lakh:6months

MinimumLockingperiod :6Months
BalanceTransfer(BT) :No
TopupPolicy :No
Foreclosure/partialpaymentPolicy:After6EMIs/Notallowed

DocumentsRequired:

52. Latest3monthspay slips.
53. Latest3monthsBank statements.
54. KYCDocuments(PAN&Adhaar).

LoanEligibility:

13. FOIR
NotApplicable(System approval)

14. Multiplier
NotApplicable

Specialfeaturesof Paysense:

1.CanoffertotheemployeesofAirlines,Hotels,banquethalls,restaurants,tours&travelsincludingTaxi operators.

Foranyfurtherassistancepleasecontact

BajajPolicy

Bank/NBFCName :Bajaj
Applicableto :salaried
NTH Salary : Prime : Listed : 36 K ; Open Market : 40 K
Growth:Listed:27K;OpenMarket:30K
Age(Min/max) :23yrs/ 55yrs
LoanAmount(Min/Max) :1lakh/ 35Lakh
Tenor(Min/Max) :36/ 72months(ODupto 96 Months)
BachelorAccommodation :No
HostelAccommodation :No
CIBIL (0 / -1) :Yes(listedonlyupto15lakh)
Listed / Non ListedMCA (2 Yrs) : YES
PresentEmployment :1month
TotalEmployment :3Yrs
MinimumLockingperiod :6Month
BalanceTransfer(BT) : upto4BTs
Top up Policy : Allowed after 6 months
Foreclosure/partialpaymentPolicy:After6EMIs/allowedafter1EMI

DocumentsRequired:

55. Latest3monthspay slips.
56. Latest3monthsBank statements.
57. KYCDocuments(PAN&Adhaar).

LoanEligibility:

15. FOIR
Upto65%allowed,upto70%withExistingHL

16. Multiplier
ListedCompanies:sal*14times
Unlisted: Sal * 10 times

Specialfeaturesof Bajaj:

4.TATjust4Hours

CholamandalamPolicy

Bank/NBFCName :Chola
Applicableto :salaried&Selfemployed
NTH Salary :25K
Age(Min/max) :23yrs/ 59yrs
LoanAmount(Min/Max) :1lakh/ 20Lakh
Tenor(Min/Max) :24/60months
BachelorAccommodation :Yes
HostelAccommodation :No
CIBIL(0/-1) :No
Listed / Non Listed--- MCA 1 Yr : YES
Present Employment :1month
TotalEmployment :1yrs
MinimumLockingperiod :12Months
BalanceTransfer(BT) :No
TopupPolicy :No
Foreclosure/partialpaymentPolicy:After12EMIs/Partialpaymentsnot allowed

DocumentsRequired:

58. Latest3monthspay slips.
59. Latest3monthsBank statements.
60. KYCDocuments(PAN&Adhaar).

LoanEligibility:

21. FOIR

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

22. Multiplier

NotApplicable

SpecialfeaturesofChola:

Foranyfurtherassistancepleasecontact

BandhanBankPolicy

Bank/NBFCName :Bandhan Bank
Applicableto : salaried
NTHSalary :Govt,CATA&CATB(25K):CATC30K:CATD40K
Age(Min/max) :21yrs/60yrs
LoanAmount(Min/Max) :1lakh/50Lakh
Tenor(Min/Max) :12/60 months
Bachelor Accommodation :Yes(withownedhouseproof)
Hostel Accommodation : No
CIBIL (0 / -1) :ForCATAupto5lakh;Remaining3lakh (Minimum CIBIL 700 required)
Listed/NonListed---MCA5Yr :YES
PresentEmployment :1month(1salcredit);Govt3months
TotalEmployment :1yr
MinimumLockingperiod :12EMIs
BalanceTransfer(BT) :No
TopupPolicy :No
Foreclosure/partialpaymentPolicy:Allowedafter1yr/upto25%oftheprincipalO/s

DocumentsRequired:

61. Latest3monthspay slips.
62. Latest6monthsBank statements.
63. KYCDocuments(PAN&Adhaar).

LoanEligibility:

23. FOIR

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

24. Multiplier

Not Applicable

SpecialfeaturesofBandhanBank:

4. CatAandBCompanieswhereentryrestrictedofficialmailidconfirmationrequired.
5. Last6EMIsofrunningloantenurenottobe obligated.
6. Minimumsalaryrequire30Kfor700to730Cibilcustomers,Below30Knottobesourced.
7. 50%ofAverageoflast3monthsvariablesreflectinginallthe3payslipstobeaddedbacktothesalary.
8. Incasecustomerhaspensionincomewithsalary,itwillbeclubbedwhenreflectinginbankingandpensionorderis available.
9. RentalIncometobeaddedsubject tobanktransferandavailabilityof notarizedrentagreement.Salaryincomeafterclubbingtherentalincomehasto be more than 75% of the total income.
10. ForGrade4Employees,Co-Applicanthastobemandatoryaddedtotheapplication.

Foranyfurtherassistancepleasecontact

CSBPolicy

Bank/NBFCName :CSB
Applicableto :salaried
NTH Salary : CATSA/ A/B(15K);CAT D(30K)
Age (Min / max) : Super A :21 yrs / 60 yrs
Cat A : 23 Yrs to 60
YrsCatB&C:25Yrsto60Yrs
Cat D : 30 yrs to 60 yrs
LoanAmount(Min/Max) :75 K/ 40Lakh
Tenor(Min/Max) :12/72months
Bachelor Accommodation :Yes(permanentaddressmandatory)
Hostel Accommodation : No
CIBIL(0/-1) :Yes(exceptCATD)
Listed/NonListed---MCA(1yr) :Nonlistedsal>1lakh; exp5yrsrequired
Present Employment :SuperA:1month;CATA&B:3month;CATC/D:6months Total
Employment : 1 yr
MinimumLockingperiod :9months
BalanceTransfer(BT) :3BTs
TopupPolicy :allowedafter9months
Foreclosure/partialpaymentPolicy:Allowedafter6EMIs/upto25%after9monthstwiceinaYr.

DocumentsRequired:

64. Latest3monthspay slips.
65. Latest3monthsBank statements.
66. KYCDocuments(PAN&Adhaar).

LoanEligibility:

25. FOIR

Category	Sal<25K	25 k-40k	40k- 75 k	>75K
SuperA, A&Govt(CassI&II)	50%	60%	65%	70%
CAT B/C	50%	60%	65%	70%
CATD	40%	40%	50%	60%
Police/ Defence	40%	50%	55%	60%
Govtothers	50%	55%	60%	60%

26. MultiplierNot Applicable

SpecialfeaturesofCSB:No

Foranyfurtherassistancepleasecontact

MuthootPolicy

Bank/NBFCName : Muthoot
Applicableto : salaried
NTHSalary :Govt,CATA,B&C(20K):CATD&Unlisted25K
Age(Min/max) :23yrs/60yrs
LoanAmount(Min/Max) :1lakh/15Lakh
Tenor(Min/Max) :12/60 months
Bachelor Accommodation :Yes(withexisting1Yrtrackandco-applicant)
Hostel Accommodation : Yes
CIBIL (0 / -1) :allowedmaximumupto1.50lakh
Listed / Non Listed--- MCA 3 Yr : YES
PresentEmployment :1month(1sal credit)
TotalEmployment :3yr
MinimumLockingperiod :9months
BalanceTransfer(BT) : unlimited
TopupPolicy :No
Foreclosure/partialpaymentPolicy:Allowedafter1yr/upto25%oftheprincipalO/s
DocumentsRequired:

67. Latest3monthspayslips.
68. Latest6monthsBankstatements.
69. KYCDocuments(PAN&Adhaar).

LoanEligibility:

27. FOIR

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

28. Multiplier

NotApplicable

SpecialfeaturesofMuthoot:

11. CatAandBCompanieswhereentryrestrictedofficialmailidconfirmationrequired.
12. Last6EMIsofrunningloantenurenottobeobligated.
13. Minimumsalaryrequire30Kfor700to730Cibilcustomers,Below30Knottobesourced.
14. 50%ofAverageoflast3monthsvariablesreflectinginallthe3payslipstobeaddedbacktothesalary.
15. Incasecustomerhaspensionincomewithsalary,itwillbeclubbedwhenreflectinginbankingandpensionorderisavailable.
16. RentalIncometobeaddedsubjecttobanktransferandavailabilityofnotarizedrentagreement.Salaryincomeafterclubbing the rental income has to be more than 75% of the total income.
17. ForGrade4Employees,Co-Applicanthastobemandatoryaddedtotheapplication.

PoonawallaFincorpPolicy

Bank/NBFCName :PoonawallaFincorp
Applicableto :salaried
NTH Salary :30K
Age(Min/max) :24yrs/ 58yrs
LoanAmount(Min/Max) :1lakh/ 30Lakh
Tenor(Min/Max) :12/60months
BachelorAccommodation :Yes
HostelAccommodation :Yes
CIBIL(0/-1) :No
Listed/ Non Listed :Only Listed
PresentEmployment :1month
TotalEmployment :1yr
MinimumLockingperiod :1Month(withcharges)
BalanceTransfer(BT) :Upto3 BTs(PLonly)
TopupPolicy :After6 EMIs
Foreclosure/partialpaymentPolicy:After1EMI/Partialpaymentsafter1EMI

DocumentsRequired:

70. Latest3monthspay slips.
71. Latest3monthsBank statements.
72. KYCDocuments(PAN&Adhaar).

LoanEligibility:

29. FOIR

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

30. Multiplier

NotApplicable

SpecialfeaturesofPoonawalla:

1. 3EMIdatesareavailable3rd,5th&10th.
2. TATjust4 hrs.
3. Officialmailconfirmationmandatory.

CreditVidya(Prefr)Policy

Bank/NBFCName	:Prefr
Applicableto	:salaried&Selfemployed
NTH Salary	:Salaried:Tier1(metro):18K Tier 2 ------------15 K SelfEmployed:20K
Age(Min/max)	:22yrs/ 55yrs
LoanAmount(Min/Max)	:25k/3Lakh
Tenor (Min / Max)	: 06 / 48 months
Bachelor Accommodation	: Yes (Address proof)
HostelAccommodation	:Yes(Addressproof)
CIBIL(0/-1)	:No
Listed/ Non Listed	:YES
PresentEmployment	:3month
TotalEmployment	:3months
MinimumLockingperiod	:3Months
BalanceTransfer(BT)	:No
TopupPolicy	:No

Foreclosure/partialpaymentPolicy:After3EMIs/Partialpaymentsnotallowed

DocumentsRequired:

73. Latest3monthspay slips.
74. Latest3monthsBank statements.
75. KYCDocuments(PAN&Adhaar).

LoanEligibility:

17. FOIR

Notrequired(System approval)

18. Multiplier

Not Applicable

SpecialfeaturesofPrefr:No

DBSPolicy

Bank/NBFCName :DBS
Applicableto :salaried&SelfEmployed
NTH Salary :25K
Age(Min/max) :21yrs/ 58yrs
Loan Amount (Min / Max) : 0.25 lakh / 15 Lakh (BL max 7 lakh)
Tenor (Min / Max) :24/60months(BLmax36months)
BachelorAccommodation :No
HostelAccommodation :No
CIBIL(0/-1) :No(Vintage1Yr>=750)
Listed / Non Listed--- MCA 1 Yr : YES
Present Employment :1month
TotalEmployment :1yrs
MinimumLockingperiod :24Months
BalanceTransfer(BT) :NO
TopupPolicy :After6 EMIs
Foreclosure/partialpaymentPolicy:After24EMIs/Partialpaymentsafter24EMI

DocumentsRequired:

76. PaySlips&bankstatementsnotrequiredforloanamountupto5lakh.
77. KYCDocuments(PAN&Adhaar).

LoanEligibility:

31. FOIR

Sal	FOIR
< 50 K	50%
> 50 K	60%

32. Multiplier

Upto10 timesofNettakehome.

SpecialfeaturesofDBS:

1. Noincomedocuments/bankstatementsrequiredupto5 lakhs.
2. NoverificationsifcurrentaddressisupdatedinAadhar

CreditSAISONPolicy

Bank/NBFCName :CreditSAISON
Applicableto : salaried
NTHSalary :25K(ExceptCATE30K)
Age(Min/max) :21yrs/60yrs
LoanAmount(Min/Max) :1lakh/10Lakh
Tenor (Min / Max) : 12 / 60 months
Bachelor Accommodation :YES(butnotsharing)
Hostel Accommodation : NO
CIBIL(0/-1) :NO(CIBIL>=670)
Listed / Non Listed--- MCA 3 Yr : YES
Present Employment :4month
TotalEmployment :1yr(CATD2Yrs)
MinimumLockingperiod :6Months
BalanceTransfer(BT) :NA
TopupPolicy :NA
Foreclosure/partialpaymentPolicy:After6EMIs/Partialpaymentsnotallowed

DocumentsRequired:

78. Latest3monthspayslips.
79. Latest3monthsBankstatements.
80. KYCDocuments(PAN&Adhaar).

LoanEligibility:

33. FOIR

Sal	CategoryGovtSuperA/A/B/C	CATD/CATE
<35 K	60%	50%
35 - 50 K	65%	55%
>50K	70%	60%

34. Multiplier

Income	SuperA/Govt	CATA	CATB	CATC	CATD/E
25K- 50 K	18	16	13	12	10
50K- 75K	22	20	18	16	14
>75 K	25	23	20	18	15

SpecialfeaturesofCredit SAISON:

1. Rentalincome-cappedat50%ofsalary(Regular sixmonthscredit inbankaccountorincomefromrentinITRtobevalidatedinlatest ITR)
2. Pensionincome-Iftheapplicantiscurrentlysalariedandalsoreceivingpensionfrompastservice,inthatcasepensionthatcanbeadded 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. Quarterlyincentive-50%oftheaveragemonthly incentives
4. Notmorethan5koverdueinanylivetradeline
5. No.ofunsecuredinquiries(onlyPL andCC)inlast3months to be notmorethan9

FinzyPolicy

Bank/NBFCName :Finzy
Applicableto :salaried
NTH Salary :35K
Age(Min/max) :21yrs/ 55yrs
Loan Amount (Min / Max) :50k/10Lakh(Sal>1lakh)
Tenor (Min / Max) : 06 / 36 months
Bachelor Accommodation :Yes(Addressproof)
Hostel Accommodation : No
CIBIL (0 / -1) :Yes(upto5lakh)
Listed / Non ListedMCA (2 Yrs) : YES
PresentEmployment :1month
TotalEmployment :1yr
MinimumLockingperiod : 1Month
BalanceTransfer(BT) :No
TopupPolicy :Allowedafter6months
Foreclosure/partialpaymentPolicy:After1EMIs/After1EMI(ZeroCharges)

DocumentsRequired:

81. Latest3monthspay slips.
82. Latest3monthsBank statements.
83. KYCDocuments(PAN&Adhaar).

LoanEligibility:

19. FOIR

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

20. Multiplier

Not Applicable

SpecialfeaturesofFinzy:

13. Zeroforeclosureandpartialpaymentsavailable.
14. Incentives,OT&Variablepayconsidered.

SBMPolicy

Bank/NBFCName SBM
Applicableto :salaried/Self Employed
NTH Salary :Listed:30K;NonListed50K
Age(Min/max) :23yrs/ 58yrs
Loan Amount (Min / Max) :2lakh/30Lakh(max5lakhforCIBIL0/-1) Tenor
(Min / Max) : 6 / 60 months
Bachelor Accommodation :Yes(withownedhouseproof)
Hostel Accommodation : No
CIBIL (0 / -1) :Yes(onlyforlisted,maxloan5lakh);650
Listed / Non Listed--- MCA 3 Yr : YES
PresentEmployment :6month
TotalEmployment :1yr.
MinimumLockingperiod :6Months
BalanceTransfer(BT) :Pl,CC& flexiloans
Top up Policy : Yes after 6 EMIs
Foreclosure/partialpaymentPolicy:allowedwithzerocharges

DocumentsRequired:

84. Latest3monthspay slips.
85. Latest6monthsBank statements.
86. KYCDocuments(PAN&Adhaar).
87. Form-16

LoanEligibility:

35. FOIR

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

36. Multiplier

NotApplicable

SpecialfeaturesofSBM:

1. RateofInterest13%–15%(asperindividualprofile)ProcessingFess2%;Insurance Mandatory.

L&TPolicy

Bank/NBFCName :L&T
Applicableto :salaried/Selfemployed
NTH Salary :NA(CIBIL based)
Age(Min/max) :23yrs/ 58yrs
LoanAmount(Min/Max) :50K/7Lakh
Tenor(Min/Max) :24/48months
Bachelor Accommodation : Yes (withpresent addressproof)
HostelAccommodation :Yes(withpresentaddressproof)
CIBIL(0/-1) :No
Listed / Non Listed--- MCA 1 Yr :YES
PresentEmployment :No
TotalEmployment :No
MinimumLockingperiod :Afte 6EMI
BalanceTransfer(BT) :No
TopupPolicy :No
Foreclosure/partialpaymentPolicy:allowedafter1EMI,applicablecharges

DocumentsRequired:

88. Digitalupload

LoanEligibility:

37. FOIR

NA

38. Multiplier

NotApplicable