

Funding to Police Personnel:

Parameters	Corp Salary	Non Corp
Grade	Any	Inspector and above
CIBIL Score	700 V3 (-1 not allowed)	700 V3 (-1 not allowed)
Deputation	Not allowed	Not allowed
EMP ID	Required	Required
NTH cut off	Rs.35K	Rs.50K
Product cap	Rs.10L for sub inspector & above and 5L for below grades	Rs.5L for All
KLI	Compulsory	Compulsory
Locations	RA locations	SPLN locations
Repayment	Kotak Account	Kotak/Salary account

Multiplier:

Income	Kotak salary account	Non Kotak account
<35K	19	8
>=35K to 50k	22	10
>=50K to 75k	26	16
>=75k	30	18

Foir:

Income	Kotak salary account	Non Kotak account
NTH<=20K	50%	45%
>20K to <=35k	60%	50%
>35K to <=50k	60%	55%
>=50k	70%	60%

Important Notes:

- I. Corporate salary team to check the source to trace the delinquent /skip customers
- II. Salary account to be moved to Kotak- not insisted for higher grade – inspector and above
- III. IPS to be treated as per SPLN policy
- IV. No deviation on FOIR and multiplier
- V. Employee ID is mandatory.