

GODREJ CAPITAL POLICY – BUSINESS LOANS

ADITI BIST

Area Manager – Business Loans

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Locations – Cannaught Place 50 km Radius + Sonipat Location

BANKING PROGRAMME

Policy: -

- Ticket Size – 10L to 35L
- Minimum Turnover – 70 L (6 Months Banking Credit *2)
- Calculation: -
 - EMI Eligibility = $ABB - Obligation / FOIR\ GRID$
 - ABB Dates - 5,15,25,30 Last 6 Months
 - Obligation – Less than 4 EMI Paid
 - FOIR Grid -
 - M – 3.5
 - M+ – 3
 - M++ – 2.5
- 1L Minimum ABB Every month
- DTO Ratio - 30%
- Minimum ITR 3 L
- Maximum 3 Bank Accounts

Document List: -

For Proprietorship

- KYC
- Banking (6 months)
- Ownership
- Udyam
- ITR – current year latest

For Partnership

- Firm Pan Card
- Partnership Deed

For Private Limited

- Firm Pan Card
- MOA and AOA
- Corporate Identification Number (CIN)
- List of Directors
- List of Shareholders

Interest Only Variant / OD Substitute (For All PROGRAMS except SBL)

- 1 Year Interest Only Period + 3 Years EMI Loan Tenure

SBL POLICY

Policy: -

- Ticket Size – 5L to 10L
- Minimum Turnover – 40 L (6 Months Banking Credit *2)
- Calculation: -
 - Cibil Score 725 Above
 - EMI Eligibility = $ABB - Obligation / FOIR\ GRID$
 - ABB Dates - 5,15,25,30 Last 6 Months
 - Obligation – Less than 4 EMI Paid
 - FOIR Grid -
 - M – 3.5
 - M+ – 3
 - M++ – 2.5
- 50k Minimum ABB Every month
- DTO Ratio - 30%
- Minimum ITR 3 L
- Maximum 3 Bank Accounts

Document List: -

For Proprietorship

- KYC
- Banking (6 months)
- Ownership
- Udyam
- ITR – current year latest

GST PROGRAMME / OD GST Surrogate

Policy: -

- Ticket Size – 10L to 25L
- Minimum Turnover – 1 Cr
- Calculation: -
 - EMI Eligibility
 - (a) GST PROGRAMME = Turnover * FOIR * Margin / 12 - Obligation
 - (b) OD GST Surrogate = Turnover (6 Months of banking credit*2) * FOIR * Margin / 12 - Obligation

Margins: -

IT Service – 9%

Non-IT Service – 7%

Manufacturer – 7%

Retail Trader – 5%

Wholesale Trader – 5%

FOIR GRID: -

M – 70%

M+ – 75%

M++ – 80%

- DTO Ratio - 30%
- BTO - 85 %
- Minimum ITR 3 L
- Maximum 3 Bank Accounts

Document List: -

For Proprietorship

- KYC
- Banking (6 months)
- Ownership
- Udyam
- ITR – current year latest
- GST Returns 12 months / GST Karza

For Partnership

- Firm Pan Card
- Partnership Deed

For Private Limited

- Firm Pan Card
- MOA and AOA
- Corporate Identification Number (CIN)
- List of Directors
- List of Shareholders

INCOME PROGRAMME

Policy: -

- Ticket Size – 10L to 50L
- Minimum Turnover – 1 Cr
- DSCR > 1 is Good
- Calculation: -

Loan Eligibility = (PBT – Tax + Depreciation) *Multiplier + Interest on Loan + Partner's Remuneration + Partner's Interest - Annual Obligation

Document List: -

For Proprietorship

- KYC
- Banking (12 months)
- Ownership
- Udyam
- Financials - 2 Years
- GST Returns 12 months / GST Karza

For Partnership

- Firm Pan Card
- Partnership Deed

For Private Limited

- Firm Pan Card
- MOA and AOA
- Corporate Identification Number (CIN)
- List of Directors
- List of Shareholders