



Upwards Credit Policy

1. Policy Rules

Sr. No	Parameter	Criteria																												
1	Product	Unsecured Personal Loans																												
2	Loan amount	50K to 5 lacs For NTC – loan amount cap at 1 lac and allowed for tier 1 and 2 company only, ST EPFO check positive mandatory. Max tenure 24 months.																												
4	Profile	Salaried individual																												
5	Age	Minimum Age >=21: Applicant should be at the age of 21 year at the time of application Maximum Age: Salaried: <=55 years at onboarding																												
6	Employment	Minimum 1 year work experience and >= 6 months at current employment																												
7	Income	Latest net monthly salary >= Rs.18,000 for non-metro and >=20000 for metro (Average to be consider of last 3 month, Excluding incentives, variables and OT)																												
8	Bureau	CIBIL TU Score > 680 and NTC (-1 to 5) <ul style="list-style-type: none">Maximum CIBIL enquiries: 8 in last 30 days - Max unsecured enquiry of 6 in last 30 days (CC+PL)No Settled / Written off/ SMA, SUB, DBT, LSS in the last 24 months. Willful default, Suit Filed in last 10 years.No DPDs >=30 days in last 03 months, >=60 DPD in last 6 months and >=90 in 12 months Active Overdue of >= Rs.500 in last 4 months and account > 0 DPD in any Active tradeline will be rejected in relevant loan only.																												
9	FOIR	<table><tr><th>Risk Bucket</th><th>18-30K</th><th>30-50K</th><th>>=50K</th></tr><tr><td>A1</td><td>55%</td><td>65%</td><td>75%</td></tr><tr><td>A2</td><td>55%</td><td>60%</td><td>70%</td></tr><tr><td>B1</td><td>50%</td><td>55%</td><td>65%</td></tr><tr><td>B2</td><td>50%</td><td>50%</td><td>60%</td></tr><tr><td>C1</td><td>35%</td><td>45%</td><td>45%</td></tr><tr><td>C2</td><td>30%</td><td>40%</td><td>40%</td></tr></table>	Risk Bucket	18-30K	30-50K	>=50K	A1	55%	65%	75%	A2	55%	60%	70%	B1	50%	55%	65%	B2	50%	50%	60%	C1	35%	45%	45%	C2	30%	40%	40%
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10	Banking	<ul style="list-style-type: none">• Last 3-month Salary Bank Statement to be obtained, updated banking prior to Disbursal.• Salary credit - IMPS / Cheque deposit / Bank transfer via TPT / Cash salary / UPI - To be Rejected• More than 1 EMI bounce or total 3 bounces in last 3 months in bank (non-technical): To be rejected														
11	Limit assignment	Graded basis Tiers and FOIR, based on model output <ul style="list-style-type: none">• Cap: Maximum 10x of Net monthly salary														
12	Restricted profile	Negative industry and profile to be rejected														
13	Geography	Only as per serviceable pin codes, high risk geographies to be rejected														
14	Others	Cap NTC at 5% of TTD disbursals for each month Tier 1-3 classification as per existing norms														
15	Verification	Field visit for cases > 3 lac for select cases. (Not required for tier 1,2 company where EPF or work email is validated)														
16	Tenure	<table><tr><th>Risk Bucket</th><th>Criteria</th></tr><tr><td>A1</td><td>cibil vintage >=12 and cibil>=700 then 48 else 36</td></tr><tr><td>A2</td><td>cibil vintage >=12 and cibil>=700 then 48 else 36</td></tr><tr><td>B1</td><td>cibil vintage >=18 and cibil>=730 then 48 else 36</td></tr><tr><td>B2</td><td>cibil vintage >=18 and cibil>=730 then 48 else 36</td></tr><tr><td>C1</td><td>cibil vintage >=18 and cibil>=730 then 36 else 24</td></tr><tr><td>C2</td><td>cibil vintage >=18 and cibil>=730 then 36 else 24</td></tr></table>	Risk Bucket	Criteria	A1	cibil vintage >=12 and cibil>=700 then 48 else 36	A2	cibil vintage >=12 and cibil>=700 then 48 else 36	B1	cibil vintage >=18 and cibil>=730 then 48 else 36	B2	cibil vintage >=18 and cibil>=730 then 48 else 36	C1	cibil vintage >=18 and cibil>=730 then 36 else 24	C2	cibil vintage >=18 and cibil>=730 then 36 else 24
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2.NEGATIVE INDUSTRY / PROFILE

- Security Guard / Driver / Conductor / Delivery Boy
- Govt. sweeper working in Municipalities
- Employees working in collection vertical of different Banks -NBFCs
- Person involved in political activism (PEP as well)
- Insurance Agents, Commission Agent
- Small time Video Parlours/ photo studio
- Manpower Consultants / Placement Agencies / Labor Contractors/ Civil Contractor. (TBD)
- Private Moneylenders
- Practicing Lawyers / Law enforcement agency and their employees.
- Gambling business / Massage parlours, Cybercafés / Internet companies/Beauty Parlours.
- Govt Contractual & part time employees.
- Share brokers and sub brokers
- Employees of NGO, Local Temp staff of Housekeeping Facilities services, Small time Restaurant, Security Agencies
- Local Tour and Travel Agencies
- Employees & Firms / companies dealing in plantation / aquaculture / chit funds / Nidhi's money lending/ NRIs / NGO's/ Astrologers / purohits.
- Employees & Owners of Wine shops and exclusive bars. (TBD)
- Employee & Self-employed in Builders / Real estate developers / Security Firm (TBD)
- Employees & DSA's / verification agencies / Collection agencies / repossession agencies

- Diamond traders, Chit funds Employees

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