

**Personal Loan - Sales 1 Pager**

PL Normal Salaried				
Product Parameter	Super Cat A & TGE	Cat A	Cat B	Cat C
Target Customer	All Salaried Profile			
Max Tenure	72 months (for Salary >30K)			60 months
Min Age	21 years			
Max Age	58 years or retirement age whichever is later at the last EMI up to max. 65 years			
Minimum Residence Stability	Min 6 months stability in Current Residence			
Total Employment Stability	i) 24 months			
	ii) Applicant whose age is >=26 years & Employment Stability of 1 year is met, 2 years stability proof not required.			
	* Total Job stability proof is not required if the customer has any tradeline in individual capacity with LA > 1 Lakh (other than GL, LAS, LAFD, CD, TW, Education Loan) with open date more than 2 years old.			
Min Income (Net Salary)	TGE – Rs 15,000/-		Rs 25,000/-	
	Super Cat A & Cat A – Rs 20,000/-			
Salary Bonus	70% of average of last 2 Gross Bonus can be incorporated in salary for calculating eligibility provided bonuses are regular in nature.			
	Bonus can be Annual or Half yearly.			
	Salary Slip for bonus months to be documented to calculate Gross Bonus amount.			
Current Employment Stability	Min 12 months			
Min Loan amount	Rs.75,000			
Max Loan amount	Rs 35 Lakhs		Rs 25 Lakhs	
Additional Norms for LA > 25 Lakhs	i) Credit Life Insurance to be mandatorily taken.			
	ii) No deviation on eligibility norms (FOIR & Multiplier)			
	iii) Min monthly salary Rs 1.75 Lakhs required.			
Max No. of BTs	Max 6 BTs allowed (incl. Credit Card BT)			
Total Employment Stability	(i) Min Total Employment Stability of 2 years (mandatory)			
	(ii) When applicant's age is >= 26 years and current employment stability of 1 year is met, documented proof of 2 years stability is not required			
Contractual/ Consultant Profile	Contractual / Consultant profile receiving net income >50k can be considered for funding.			
	a) 2-year Current Employment stability required.			
Salaried Overdraft by Employer	In case applicant has Overdraft, facility provided by the employer which has Bullet principal repayment at the end of the tenure and such date of principal repayment is beyond last EMI date of proposed TCFSL loan.			
	Only interest on full sanctioned value to be considered as obligation of such facility for the purpose of eligibility calculation			
FOIR Band	Salary Band	Max FOIR	Max Unsecured FOIR	
	<= 25K	50%	40%	
	>25K & <=50K	60%	50%	
	>50K & <=75K	65%	55%	
	>75K	75%	65%	

Low Income Program for EM		
Min Income (Net Salary)	Super Cat A & Cat A – Rs 15,000/-	Cat B & Cat C – Rs 20,000/-
	Super CAT A & CAT A NMI: Rs 15k - 20K & CAT B & CAT C NMI: Rs 20k - 25K Max Loan Cap restricted to 2 Lakhs	
Min Loan amount	Rs.75,000/-	
Max Loan amount	Rs. 3 Lakhs	
FOIR Band	Maximum FOIR - 50% & Maximum Unsecured FOIR - 40%	
Current Residence Stability	12 months	
Current Employment Stability	12 months	
Total Employment Stability	24 months	
Profiles not allowed	Non - Supervisory Profiles, Rented Bachelor Acco. with Permanent Address OGL	
CAT - G   Government Employee Policy		
Target Customer	Applicant employed with any of the below: 1. Central/State Govt. Dept./ Organisation/ Ministries 2. Apex/ Independent Offices (Such as CBI, CIC, IRDA, etc.) 3. Judiciary 4. Local Civic Bodies (Municipal Bodies) 5. Defence and Paramilitary	
Profile Exclusions	Applicant employed with Govt. Companies/PSUs shall be treated under normal PL program.	
Minimum Net Salary	Rs. 20,000 NMI (Net monthly salary)	
Max Tenure	72 months	
Min Loan Amount	Rs.75,000/-	
Min Residence Stability	6 months in Current Residence	
Current Employment Stability	12 months	
Special Norms for Defence	Service Certificate duly signed by Commanding Officer/adjutant to be Documented. (Residence Fi and employment validation not-mandatory with this document).	
Max Loan Amount	Junior Commission Officer – Rs.10 Lakhs & Non-commissioned Officer – Rs.7.5 Lakhs	
Permanent Address FI (PA FI)	PA FI not required for Govt. segment in case if the same is employer provided accommodation.	
Other Checks	All other checks not mentioned shall be applicable as per PL Policy.	
Blue Collar Employees		
Target	Working with Industrial house at the Manufacturing Floor, Non-supervisory Profiles and Class IV Govt. employees.	
Profile Exclusions	Security Guard, Peon, Office boy, Driver/conductor, Sweeper, Electrician profile, Railway Grade 4/Level 4 and below. Any other profile which cannot be identified as a skilled job basis credit check.	
Minimum Loan Amount	Rs.75,000/-	
Maximum Loan Amount	For TGE and Govt Employee: NTH <40k = Rs.7.5 Lakhs & >=40K = Rs.12 Lakhs For Other Segments: NTH <50K - Rs.7.5 Lakhs & >=50K - Rs.12 Lakhs	
Company	TGE/Super CAT A/ CAT A/ CAT B/ Govt. (Central/State/PSU)	
Maximum Tenure	TGE/Super CAT A / Govt - 60 months   CAT A/ CAT B: Salary <50k - 48 months & Salary >=50k - 60 months	
Max FOIR	Salary: <=25k - 50%   Salary: >25k to 50k - 60%   Salary: >=50k - 65%	
Work Experience	2 Years in same company with total minimum work experience of 3 Years	

**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.





# BANDHAN BANK

## DOCTORS PROGRAMME -1

Bandhan Bank Personal Loan

Target Category	Salaried/SEP doctors with qualifications such as MBBS, MD, MS, MDS, BDS, BHMS, BAMS, etc.
Co-Applicant	Mandatory in case the applicant's age is more than 60 years. Co-applicant's Income can be clubbed.
Applicant/Co-Applicant's Age	Minimum age: 21 years Maximum age for Salaried: 60 years or age of retirement, whichever is earlier Maximum age for SEP: 65 years (deviation applicable for age > 65 to 70 years as per PL)
Residence Stability	3 months (for salaried) or 6 months (for SEP). Not required for self-owned residence.
Business/Job Stability	Minimum 6 months of job stability required for salaried. Minimum 6 months of business stability required for SEP. - At least 1 month salary slip required for salaried.
Multiple PL Exposure within Bank (Bandhan Bank)	Up to 5 PL is permissible if maximum loan cap and credit conditions are met.
Loan Amount	Minimum: 50,000 Maximum: 40,00,000 Maximum loan amount for NTC: 15,00,000
Tenure	Minimum: 3 Months Maximum: 60 months
Credit Bureau Score cut-off & NTC customer	Applicable as per existing PL norms along with existing deviations.
CIBIL Enquiry Norms	Applicable as per existing PL norms along with deviations.
Banking Requirements	- 3 months main account(s) bank statement required for salaried, 12 months statement required for SEP. - Maximum 4 main (business/operating) bank accounts (including savings) can be clubbed. - Average MAB/ABB for 3 months should be $\geq 1$ EMI at least (Deviations applicable as per PL policy). - For Salaried: Maximum 1 inward cheque return/1 ECS bounce in the last 3 months (non-obligatory like RD, SIP, etc., and technical faults not considered as return). - For SEP: Not more than 3 inward cheque returns/ECS/NACH bounces in the past 6 months due to financial reasons (non-obligatory, technical faults not considered).
Financial Norms (Income) for Salaried	- Minimum gross monthly salary required: 30,000 - 3 months latest salary slip (minimum 1 month if vintage is less than 3 months) - Professional Degree Certificate - Certificate of registration with state medical council or Indian Medical Association. - Form 16 or latest 26AS required. (If required) - Rental income to be added based on supporting documents.
Financial Norms (Income) for SEP	- Minimum business income required: 2.5 lakhs - Business continuity proof of a minimum 6 months in the same line of profession. - Professional Degree Certificate along with Certificate of registration with state medical council or Indian Medical Association. - Latest 2 year ITO verified ITR required with computations along with the latest 26AS (for ITR-based program only). - Rental income to be added based on supporting documents.
FOIR	Maximum 100% for MBBS, MD, MS, MDS, BDS any other master's degree holder. Maximum 75% for BHMS, BAMS or diploma holder.
Eligibility Computation for Salaried	Assessed income = Current year professional income distributed monthly + Monthly salary income + Monthly rental income. - Multiplier will be applicable as per multiplier table given in Doctor's section in the policy.
Eligibility Computation for SEP	Assessed Income based on either banking-based or ITR-based methods
SEP (Banking Based) Assessed Income	Assessed income = (Last 12 Month's Bank credits * 1.4) - Tax paid for current year as per ITR + rental income - Then eligibility will be calculated as per the existing PL programme.
SEP (ITR Based) Assessed Income	Assessed income = (Current year PAT + Salary & interest to partner/director + Depreciation + Professional remuneration (if any) + rental income) - Then eligibility will be calculated as per the existing PL programme.
Loan Purpose, Notional EMI, CPV, PD, FCU, Deviations, Score Card, Sanctioning Authority	Applicable as per the existing PL programme.





Bandhan Bank

## Doctors One Pager to Self-Employed Professional

### Criteria:

- ◆ Target Category - SEP doctors - MBBS, MD, MS, MDS, BDS, BHMS, BAMS etc.
- ◆ Loan Amount : Maximum Upto Rs. 40Lac
- ◆ Minimum age 21 years and maximum age 65 years at Maturity.
- ◆ Tenor : 03 to 60 Month
- ◆ Minimum CIBIL Score Requirement is 700 with Good CIBIL Tradeline
- ◆ Loan approval basis Eligibility Parameters.\*
- ◆ Not More than 10 CIBIL enquiry in last 30 days.
- ◆ City Residence stability of 6 Month.
- ◆ ABB should be  $\geq 1$  for last 12 month.
- ◆ Max running unsecured loan cap upto 11.
- ◆ FOIR - 100% ( BHMS, BAMS or diploma holder maximum FOIR shall be 75%)

**ROI : 11.02% to 12.99% basis CIBIL & Loan Amount.**

**Processing Fee - 1% + GST**

### Documents Required:

1. KYC Doc
2. Photograph
3. Latest 2 Year ITR & Computation
4. 12 month bank statement
5. Professional Degree
6. Certificate of registration

#### Banking program:

Annual income calculation = Last 12 Month bank Credit \* 1.4 - Tax

Maximum four account can be clubbed (Includes Saving account also).

Note : Date for ABB are 5, 15, 20, 25 & last date of month.

