

Borrower Eligibility Criteria

Salaried Profile-

- 1) Age should be between 25-55 years.
- 2) Salary– Above 25K per month (Net Take Home)
- 3) Eligible Cities-PAN India (*Except all Pin codes of Ghaziabad City*)
- 4) Minimum 3 Month Current Job Experience.
- 5) Minimum 6 Months current residence stability.
- 6) Credit Score ≥ 550 (*Except Borrower with Score between 775 to 800*)
- 7) No Default ever.
- 8) No Delay in any loan in last 12 Months.
- 9) Customers should have at least 1 year credit history.
- 10) Customer should not have made more than 10 enquiries in last 3 months.
- 11) Customers who have availed any of these HL/AL/Used Car, CC, PL, CL in their credit history shall only be considered.
- 12) Mandatory PF Deduction – PF deduction from Salary of the borrower is Mandatory.

Self-employed Profile –

- 1) Age should be between 25-55 years. (Except customer with age of 41-45 years)
- 2) Minimum ITR – Above 3 Lakhs (Gross Income)
- 3) Eligible Cities-Pan India
- 4) Credit Score ≥ 550
- 5) No Default ever.
- 6) Minimum 6 Months current residence stability.
- 7) Minimum Business Vintage should be 2 years.
- 8) Customer should have at least 36 Months credit history.
- 9) Customer should not have made more than 12 enquiries in last 3 months.
- 10) No Delay in any loan/CC in last 12 Months.
- 11) Customer Should have at least one of these products in their credit history- HL, AL/Used Car, CC, PL, CL, CVL, CEL, TL, BL, OD, GL, Agriculture Loan
- 12) Any lead which qualifies all the PQ rules except CRIF score, will be qualified if Experian score is greater than 700.
- 13) Customer can also be eligible with 18 Months of Credit history if satisfied the below conditions:
 - If Bureau Vintage is less than 36 Months and greater than 18 Months then lead must pass the following conditions.
 - A). Minimum Credit Score ≥ 650
 - B). Remove customers with only Consumer loan, Gold Loan & Two-wheeler Loan.
- 14) If loan Amount is upto 1.5 Lacs then Credit score should be greater than 700.

Documents

Salaried:

1. KYC documents (ID Proof, Current Address Proof & PAN Card)
2. Last 3 Months Salary Slip.
3. Last 3 Months Bank Statement (Till Current Date)
4. Residence ownership Proof (On Loan requirement of 2 Lac & Above)

Self- Employed:

1. KYC documents (ID Proof, Current Address Proof & PAN Card)
2. Last 2 Year ITR
3. Last 6 Months Bank Statement (Till current Date)
4. Business Registration & Address Proof.
5. Residence Ownership Proof (On Loan requirement of 2 Lac & Above)

Note:

1. Metro (Delhi NCR*, Mumbai**, Kolkata, Chennai) *Delhi NCR includes- Delhi, New Delhi, Ghaziabad, Faridabad, Gurgaon, Noida, Gautam Budh Nagar / **Mumbai includes - Mumbai, Navi Mumbai, Thane, Vashi

2.

Abbreviation	Details
HL	Housing Loan
AL	Auto Loan
PL	Personal Loan
BL	Business Loan
LAP	Loan Against Property
CL	Consumer Loan
GL	Gold Loan
CVL	Commercial vehicle loan
CEL	Commercial Equipment Loan
CC	Credit card
OD	Overdraft
TL	Tractor Loan
Prop. Loan	Property Loan
Agri. Loan	Agriculture Loan

3. In case borrower do not have ITR or have 1-year ITR then 12 months bank statement will be required.

4. ITR & Bank Statement should for latest year & Month.