

## **Borrower Eligibility Criteria - EZEE**

### **Salaried Profile & Self-Employed Customers**

- 1) Age should be between 21-58 years.
- 2) Monthly Income – Above 25K per month
- 3) Eligible Cities- Pin Codes in Serviceable List
- 4) Credit Score  $\geq 600$
- 5) No Default ever.
- 6) No Delay in any EMI/Credit card payment.
- 7) Customers should have at least 1 year's credit history.
- 8) Customer should not have made more than 6 enquiries in the last 3 months.
- 9) Customer should not have made more than 3 PL/BL enquiries in last 1 month.
- 10) No Overdue in any loan/Credit Card.
- 11) Mandatory PF Deduction – PF deduction from Salary of the salaried borrower is Mandatory.
- 12) Customer should not have utilized more than 75% of credit limit of any credit card.
- 13) Customer should not have **only** Two-Wheeler loan.
- 14) Customer should have E-mandate enabled Active Bank account with Debit Card/Net Banking available.
- 15) Customer should not have more than 3 active PL/BL (Loan below 10K amount will not be considered in calculation)
- 16) Customer should not have taken more than 2 PL in last 3 Months (Loan below 10K amount will not be considered in calculation)
- 17) Customer must pass the automatic loan amount calculation.

**Documents Required for Salaried & Self-Employed:**

1. PAN Card
2. Current Residence Address Proof
3. Bank Statement/Cancelled Cheque/Passbook Front Page.