

1 Product Unsecured Personal Loans

2 Loan amount 50K to 5 lacs

3 Age Minimum Age ≥ 21 : Applicant should be at the age of 21 year at the time of application

Maximum Age: Salaried: ≤ 55 yr

4 Employment Minimum 1 year work experience and ≥ 6 months at current employment

5 Income Latest net monthly salary =20000

(Average to be consider of last 3 month, Excluding incentives, variables and OT)

6 Bureau CIBIL TU Score > 680 and NTC (-1 to 5)

7 Loan amount cap for NTC at 1 lac and Tier 1 & 2 company only

8 Maximum CIBIL enquiries: 8 in last 30 days - Max unsecured enquiry of 6 in last 30 days (CC+PL)

09 No Settled / Written off/ SMA, SUB, DBT, LSS in the last 24 months. Willful default, Suit Filed in last 10 years.

10 No DPDs ≥ 30 days in last 03 months, ≥ 60 DPD in last 6 months and ≥ 90 in 12 months

Active Overdue of \geq Rs.500 in last 4 months and account > 0 DPD in any Active tradeline will be rejected in relevant loan only.

11 FOIR

Risk Bucket 18-30K 30-50K ≥ 50 K

A1 55% 65% 75%

A2 55% 60% 70%

B1 50% 55% 65%

B2 50% 50% 60%

C1 35% 45% 45%

C2 30% 40% 40%

12 Banking

- 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

13 Limit assignment Graded basis Tiers and FOIR, based on model output

- Cap: Maximum 10x of Net monthly salary

14 Restricted profile Negative industry and profile to be rejected

15 Geography Only as per serviceable pin codes, high risk geographies to be rejected

16 Others Cap NTC at 5% of TTD disbursements for each month

Tier 1-3 classification as per existing norms

17 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 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