

## PIRAMAL CAPITAL DOCTOR POLICY

### LEAD PROGRAM: **DOCTOR**

**Eligible Profiles:** Salaried Doctors, Consultant Doctors, Both – Regd. With National Medical Council (N.M.C.)

**Eligible Doctor Qualifications:** **MBBS** (Bachelor of Medicine, Bachelor of Surgery); **M.D.** (Doctor of Medicine) ; **B.D.S.** (Bachelor of Dental Surgery) \*; **M.D.S.\*** (Master of Dental Surgery) ;

**M.S.** (Master of Surgery) / **M. Ch.** (Master of Chirurgiae); **D.M.** (Doctor of Medicine)

**Max Loan Amount:** 15L (7L MDS, 5L BDS)

#### **FOIR GRID:**

Ventile band	A. Maximum FOIR on Net Monthly Income (in ₹)		B. Maximum loan amount cap (in ₹)
	<35K	>=35K	
NTC	50%	50%	7 lakhs
V6-V11	65%	70%	8 lakhs
V12-14	65%	75%	12 lakhs
V15-V20	70%	75%	15 lakhs

Note - Applicant having live/closed home loan or active credit card with vintage >=3 years on bureau will be allowed for 5% extra FOIR as per the defined loan eligibility norms applicable only for Ventile V15-V20

**Salary Income:** As per **PL** norms

**Consultant Income:** **Avg.** of last 3 months

**Qtrly / Yearly Incentives:** **50%** of monthly average receipt

**Additional Income Headers allowed (Other than normal Salary Components) (to be converted to monthly components):** Monthly Rental (max 50% of income), 75% of Pension Income

**Practice Stability from Date of Registration:** 1 years for P.G. ; 2 years ( MBBS, MDS); 3 years (BDS)

**Documentation:**

1. Degree Certificate
2. National Medical Council Registration Proof
3. Salaried:- Last 3 months Salary Slip / E-slip  
Consultant:- 1 years ITR OR Form 16/16A/26AS (12 months ) OR Last 3 months letter from corporate
4. Bank statement: Consistent Credits of latest 3 months for all income heads
5. Rental Income to be backed by Regd. Rent agreement and credit in applicant's Bank account
6. Pension Income to be backed by Pension order and Credit in applicant's Bank account.

**Pricing:**

Program	Ventile	Net Monthly Take Home Salary p.m.	Offer Rate	
Doctors	V7 to V10 (Exl V0 & V6)	All	17.99 %	Rack or offer whichever is less <i>(No further deviation is allowed)</i>
	V11 & Above (exl. V0 & V6-V10)	Less than 75K	14.49 %	
		75K - 100K	13.99 %	
		100K and Above	12.99 %	

**T & C:-**

- Offer is valid on all logins from 25<sup>th</sup> July 2023
- Offer is valid for all disbursement submitted to ops till 31<sup>st</sup> Aug 2023
- Offer is valid only for sourcing from All Channels
- Offer is only valid for cases where lead program DOCTOR is capture and verified by Credit Team
- Only Ventile V7 to V20 customer can avail this offer. Offer not valid for V0 & V6 ventile.
- Rack Rate or Offer Rate whichever is less can be availed.

No further deviation is allowed on this offer

