GRID FOR FINANCING AGAINST GOODS CARRYING VEHICLES w.e.f. 1 April 2019

MAKE/MODEL	CAT.	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	
TATA ACE HT / HT HIGH DECK	Α	3.40	3.05	2.75	2.40	2.15	1.90	1.65	1.40	1.20		2008
TATA ACE MEGA	В	3.75	3.50	3.10	2.85	2.50	2.25	2.00	X.40	1.20	1.05 X	0.90
TATA ACE HL / DICOR	C	X	2.5	2.25	1.8	1.7	1.5	1,25	1.15	1.0	0.9	0.8
M&M Maxximo Loading / Plus	8								25.500	Twitten	AND THE PERSON	0.0
AL DOST	C	3.75	3.25	3.00	2.50	2.20	1.90	1.60	X	X	X	
TATA 407 SFC	В	7.20	6.25	5.50	5.00	4.50	4.00	3.75	3,40	3.00	2.75	X
TATA 407 LPT	A	7.50	6.75	6.25	5.75	5.25	4.75	4.25	3.85	3,50	3.20	2.90
TATA 407 SFC PICK UP	C	6.0	5.25	4.80	4.25	3.80	3.50	3.10	2.75	2.50	2.25	X
M&M BOLERO PICKUP 2WD/MAXX	A	6.25	5.75	5.25	4.80	4.25	4.00	3.75	3.50	3.25	3.00	2.75
M&M BOLERO PICKUP 4WD	A	6.50	6.00	5.50	5.00	4.25	4.00	3.75	3.50	3.25	X	X
M&M BOLERO PICKUP CBC	A	5.70	5.40	5.00	4.50	4.10	3.75	3.40	3.10	2.75	2.50	2.25
M&M BOLERO MAXXI TRUCK (BMT)	A	5.0	4,60	4.25	4.00	3.65	3,40	3.00	2.75	2.50	2.25	2.00
M&M BOLERO CAMPER 2WD/UTILITY	A	6.10	5.75	5.25	4.75	4.30	4.00	3.60	3.25	3.00	2.75	2.50
M&M BOLERO CAMPER GOLD	A	7.00	6.25	5.50	5.00	4.50	4.10	3.75	3.50	3.10	2.80	2,60
LPT 709(14FT)/SFC 709(12FT)	C	X	6.00	5.5	5.00	4.75	4.25	4.00	3.50	3.25	2.75	2.50
LPT 709(17FT)	C	X	7.00	6.5	5.75	5.40	4.75	4.25	3.75	3.50	3.00	2.60
TATA 909/912 LPT (16 FT ONLY)	c	X	7.25	6.75	6.25	5,60	5.25	4.75	4.50	4.00	3.50	3.00
TATA 1109	A	10.0	9.0	8.0	7.5	7.0	6.5	6.0	5.5	5.0	4.5	4.0
TATA 1613/1612/1616 LPT/SE	В	X	11.50	10.5	9.00	7.50	7.00	6.25	5.75	5.25	4,75	4.00
TATA 2515/2518 LPT	В	X	13.00	12.5	11.50	10.00	9,00	7.50	7.00	6.50	5.50	4.50

NOTES:		
CATEGORY	FINANC E LTV	REMARKS
A .	85%	Existing customer with 12 months clear track (max 60 day DPD) or outside customer with CIBIL score of 700+
	80%	Other Existing customer (min 3 clear EMI) or Customer with CIBIL score of 650+ or customer with two year tax paying ITR or customer has commercial D/L
	75%	All other customers
В	80%	Existing customer with 12 months clear track (max 60 day DPD) or outside customer with CIBIL score of 700+
	75%	Other Existing customer (min 3 clear EMI) or Customer with CISIL score of 650+ or customer with two year tax paying ITR or customer has commercial D/L
	70%	All all and an area
_	70%	Existing customers with 12 months clear track (max 60 day DPD) or outside customer with CIBIL score of 700+
	65%	Other Existing customer (min 3 clear EMI) or Customer with CIBIL score of 650+ or customer with two year tax paying ITR or customer has commercial D/L
	55%	All other customers
÷	+ 5%	All other customers Above LTV may be increased by 5% if (a) Guarantor is KAFL existing customer with 6 EMIs paid on time, or (b) Guarantor has 12 EMI paid track of some other finance company. (c) Guarantor is a government servant

NOTE: Above LTVs are for vehicles with OTT. For other vehicles, 5% less LTV to be allowed

Tenure Norms

For A Category vehicles - Max. 60 months For B Category vehicles - Max. 48 months For C Category vehicles - Max. 42 months

Financing Rules for GCV models below 2008:-

2. For Loan Amount, 20% less than loan available to customer against 2008 model value to be allowed, not exceeding Rs. 1.50 lacs + subject to valuation.

3. Maximum tenure 24 months

Model Description	Cat	2018	2017	2016	2015					1		
TAFE MF 1030/30	В	370000	350000		2015	2014	2013	2012	2011	2010	2009	2008
TAFE MF 1035 R	A	445000	420000	325000	300000	275000	260000	240000	225000	210000	200000	
TAFE 1035 DI		443000	420000	400000	371000	345000	318000	302000	292000	265000	238500	175000
MAHASHAKTI	A	450000	420000								230300	212000
TAFE MF 241 ALL		430000	420000	400000	375000	350000	325000	300000	280000	260000	235000	210000
/ARIANTS	A	480000	450000		3						233000	210000
TAFE 245 DI		460000	460000	435000	405000	380000	368000	345000	325000	315000	292000	270000
MAHASHAKTI		545000							22000	313000	232000	270000
TAFE MF 7250	Α	515000	485000	450000	410000	390000	370000	340000	320000	200000	350000	240000
	В	500000	475000	435000	400000	350000	315000	NA .	NA	290000	260000	240000
ICHER 242	Α	308000	295000	275000	255000	235000	215000	the state of the s	The state of the s	NA	NA .	NA I
ICHER 241	Α	315000	300000	270000	240000			200000	180000	165000	150000	145000
EICHER 312	В	350000	330000	300000		220000	195000	175000	150000	145000	140000	NA
EICHER 333	Α	380000	372000		280000	260000	240000	225000	215000	200000	175000	150000
EICHER 364	В	390000	375000	325000	300000	275000	250000	225000	200000	180000	165000	NA
EICHER 368	В	400000		300000	250000	225000	200000	190000	180000	160000	150000	140000
EICHER 380	A		385000	325000	300000	250000	200000	185000	175000	150000	NA	NA !
EICHER 480		430000	400000	375000	350000	300000	275000	250000	225000	200000	NA	NA.
EICHER 485	В	470000	440000	375000	350000	315000	250000	225000	200000	175000	150000	THE PARTY OF THE P
	A	460000	425000	385000	350000	325000	290000	250000	240000			NA
M&M 215 YUVRAJ	В	210000	196000	180000	170000	150000	145000	125000	120000	225000	200000	175000
M&M 255 YUVRAJ	В	320000	312000	290000	270000	250000	230000	210000		115000	NA	NA
M&M 265						250000	230000	210000	195000	180000	165000	150000
BHOOMIPUTRA	A	415000	385000	360000	340000	220000	200000	2000				
M&M 265 SARPANCH	Α	420000	400000	375000		320000	300000	280000	265000	240000	220000	200000
M&M 275 BP/ECO	A	450000	424000		350000	325000	300000	275000	250000	225000	200000	17500
M&M 295 TURBO	A	450000		390000	375000	340000	320000	300000	280000	260000	240000	220000
M&M 475	<u> </u>	-20000	410000	380000	350000	330000	300000	280000	270000	NA	NA:	NA.
BHOOMIPUTRA		400000	4-4							and the same and the same and	PARAMETER STATE OF THE	THE STATE OF THE S
M&M 475 SARPANCH	A	490000	470000	440000	410000	390000	360000	330000	300000	285000	260000	24000
M&M 575	Α	480000	464000	425000	390000	350000	320000	285000	260000	240000	225000	
								203000	200000	240000	225000	215000
BHOOMIPUTRA	Α	530000	500000	470000	430000	395000	370000	335000	205000			
M&M 575 SARPANCH	Α	550000	510000	480000	440000	405000			305000	280000	250000	240000
M&M 595	В	487350	468750	437500	406250		380000	345000	315000	290000	260000	25000
M&M 455 ARJUN	С	480000	468750	437500		375000	343750	312500	281250	250000	218750	18750
M&M 555 ARJUN	С	520000	510000		406250	375000	343750	312500	281250	250000	218750	18750
M&M 605 ARJUN	В	580000		476000	442000	408000	374000	340000	306000	272000	238000	20400
SCORTS FT-30 HERO	C		562500	525000	487500	450000	412500	375000	337500	300000	262500	22500
SCORTS FT-35 ALL		NA	370000	320000	275000	250000	225000	200000	175000	150000	135000	12000
	В	NA .	420000	375000	340000	315000	275000	250000	225000	200000	190000	
SCORTS FT 40	В	NA .	440000	400000	375000	340000	300000	275000	250000			17500
SCORTS FT 45	Α	515000	485000	445000	405000	375000	355000	330000		225000	200000	17500
SCORTS FT 60	Α	540000	508000	475000	440000	415000	380000		310000	285000	270000	24500
SCORTS FT 65	В	NA	503250	469700	436150	402600	369050	360000	340000	310000	280000	25000
SCORTS FT 6055	В	NA	500000	450000	400000		Separate Sep	335500	301950	268400	234850	20130
SCORTS FT 6060	В	NA	550000	500000		375000	NA	NA	NA	NA	NA	NA
SCORTS FT 6065	В	NA	500000	450000	450000	400000	NA	NA	NA	NA NA	NA NA	NA.
SCORTS PT 439 41 HP	В	NA	470000		400000	350000	NA	NA NA	NA -	NA	NA:	NA
SCORTS PT 439 39 HP	В			420000	390000	350000	300000	260000	240000	220000	200000	17500
.500KT5TT 455 55TF	-	NA .	428000	400000	360000	320000	280000	260000	230000	200000	170000	
NOTES				-				-		200000	170000	16000
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CATEGORY	LTV		REMARKS	•	-							
A	80%		Existing	ustomer wit	h 12 months	closeteral	Image CO :	200;				
			Other Evi	sting custon	th 12 months	ciear track	max 60 day	DPD) or out	side custom	er with CIBI	L score of 7	00+
	75%			sting custon	ner (min 3 cl	ear EMI) or (ustomer wit	th CIBIL scor	e of 650+ or	customer v	vith two ve	ar tax nav
	70%											- an pay
В			All other	customers								T
	70%		Existing c	ustomer wit	h 12 months	s clear track	(max 60 day	DPD) or out	side custom	er with CIPI	I score of 7	/00÷
1 1	65%		Other Exi	sting custon	ner (min 3 cl	ear EMI) or (Customer wit	th CIBIL scor	e of 650± c-	custom-	Lacore of 7	UU+
2,000	5570		ITR			• •		3001	C 01 030+ 01	customerv	vitn two yea	ar tax pay
	60%		All other	customers							_	
C	65%				h 12 manth	clear to -1	Impo CO	DDC'	<u> </u>			
and the same			Other Evi	sting custon	h 12 months	ciedr track	(max 60 day	DPD) or out	side custom	er with CIBI	L score of 7	/00+
	60%	,17	Other Ex	Still Custon	ner (min 3 cl	ear EMI) or (ustomer wi	th CIBIL scor	e of 650+ or	customer v	with two ye	ar tax pay
	E00/						<u> </u>				, -	F-7)
	50%			customers								
	+ 5%		Above LT	V may be in	creased by 5	% if (a) Guar	antor is KAF	L existing cu	stomer with	6 FMIs not	d on time	
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or B Category vehicles -	Max. 36 mon	ths	51							-		٠٠,٠٠٠ کې
or C Category vehicles -	Max. 30 mon	ths		1 mm	 					+		عد ولي
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nancing Rules for Tract Allowed only against A	100 M. S.		8 - 6-									

GRID FOR FINANCING AGAINST PASSENGER CARRYING VEHICLES (COMMERCIAL) w.e.f. 1 April 2019

Model Description	Cat	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
									4.00	1.60	1.40	1.25
Tata Magic	Α	3.50	3.25	2.90	2.75	2.50	2.25	2.0	1.80		1.40 X	X.
M&M Maxximo	В	2.75	2.50	2.25	2.00	1.80	1.60	1.40	1.25	1.10	3.25	2.95
M&M Savari (with OTT)	Α	X	X	X	X	X	4.50	4.20	4.00	3.75		2.40
N&M CL 550 / 500 Major	A	X	X	X	X	X	X	X	3.10	2.80	2.60	2.40
M&M Bolero DI	Α	7.00	6.0	5.40	4.80	4.40	4.0	3.50	3.25	2.90	2.50 X	Z.23
M&M Thar DI	В	5.5	5.0	4.50	4.0	3.75		X	X	X	THE REAL PROPERTY.	2.50
M&M Bolero SLE (7 str)	Α	7.25	6.25	5.75	5.20	4.70	4.20	3.75	3.40	3.0	2.75	
M&M Bolero SLX / VLX / ZLX	Α	7.75	6.75	6.10	5.50	5.0	4.50	4.0	3.75	3.50	3.20	2.75
		۱		5.50	4.85	4.40	4.00	3.60	3.30	2.80	2.60	2.30
Force Cruiser / Toofan	A	7.0	6.0	6.75	6.0	5.25	4.75	4.40	4.0	3.50	3.25	3.0
Force Traveller	A	8.5	7.50 X	0.75 X	X	X X	X	X	5.0	4.50	4.0	3.0
Toyota Innova E	В	X	Annual Section	mark a make my take	9.0	8.0	7.25	6.50	6.0	5.25	4.75	4.25
Toyota Innova G / GX	Α	X	11.0	10.0	10.0	9.0	8.0	7.25	6.50	6.0	5.50	4.75
Toyota Innova V / VX	В	X	12.50	11.0	10.0	5.0	0.0					
Maruti Omni	A	2.25	2.0	1.80	1.65	1.50	1.35	1.20	1.0	0.90	0.75	0.75
Tata Bus 407/31, 410/31 CityRide (24 str)	Α ,	7.0	6.0	5.50	5.0	4.50	4,25	4.0	3.75	3.50	3.0	2.75
Tata Bus 709/712 LP, 709/38,												
709/42, 712/38, 712/42 Starbus (32 str)	Α	×	9.00	8.75	8.25	7.25	6.75	6.25	6.00	5.75	5.25	4.50
Tata Bus 1510/1512 (Route / School Bus)	A	X	12.50	11.25	10.75	9.75	8.75	7.75	6.75	6.00	5.25	4.75

NOTE: If vehicle is Taxl number then finance LTV to be reduced by 5%

NOTES:		
CATEGORY	FINANC E LTV	REMARKS
A	80%	Existing customer with 12 months clear track (max 60 day DPD) or outside customer with CIBIL score of 700+
^	75%	Other Existing customer (min 3 clear EMI) or Customer with CIBIL score of 650+ or customer with two year tax paying ITR or customer has commercial D/L
. 191	70%	All other customers
В	75%	Existing customer with 12 months clear track (max 60 day DPD), or outside customer with CIBIL score of 700+
d's	70%	Other Existing customer (min 3 clear EMI) or Customer with CIBIL score of 650+ or customer with two year tax paying ITR or customer has commercial D/L
	65%	All other customers
C	65%	Existing customer with 12 months clear track (max 60 day DPD) or outside customer with CIBIL score of 700+
	60%	Other Existing customer (min 3 clear EMI) or Customer with CIBIL score of 650+ or customer with two year tax paying ITR or customer has commercial D/L
	55%	All other customers
	+ 5%	Above LTV may be increased by 5% if (a) Guarantor is KAFL existing customer with 6 EMIs paid on time, or (b) Guarantor has 12 EMI paid track of some other finance company. (c) Guarantor is a government servant

Tenure Norms

For A Category vehicles - Max. 60 months For B Category vehicles - Max. 48 months For C Category vehicles - Max. 36 months

Financing Rules for PCV models below 2008:-

1. Allowed only against A category vehicles
2. For Loan Amount, 20% less than loan available to customer against 2008 model value to be allowed, not exceeding Rs. 1.50 lacs + subject to valuation.

3. Maximum tenure 24 months

GRID FOR FINANCING AGAINST PRIVATE CARS w.e.f. 1 April 2019

Vehicle Category

Maruti - Alto 800, Alto K10, WagonR, Swift, Dzire, All Nexa models

Hyundai - i10, i20, Verna Fluidic, Creta

Toyota - Innova, Corolla, Etios

Honda - City

Mahindra - Scorpio

Maruti - Omni, Eeco, Ritz, Celerio, Ertiga

Hyundai - Eon, Xcent

Toyota - Liva

Honda - Amaze

Ford - Ecosport

Renault - Duster, Kwid

Mahindra - XUV 500, XUV 300

Maruti - AStar

C

Honda - Brio, Mobilio, WRV, BRV

Ford - Figo, Aspire, Fiesta

Nissan - All models

Mahindra - Xylo, Verito, TUV 300,

KUV 100, Scorpio Getaway

(i) Vehicles not mentioned in the above list need to be approved specifically by Director on a case to case basis.

(ii) Value to be considered as per Valuation Report. Credit team to double check Valuation Report with online reports.

(iii) Loan Value not to exceed 90% of IDV Value.

NOTES:		
CATEGORY	FINANC E LTV	REMARKS Existing customer with 12 months clear track (max 60 day DPD) or outside customer with CIBIL score of 700+ Existing customer with 12 months clear track (max 60 day DPD) or outside customer with CIBIL score of 650+ or customer with two year tax paying
A	85%	Existing customer with 12 months clear track (max of day 5.7)
	80%	Other Existing customer (min 3 clear EWI) of customer ITR
	75%	All other customers All other customers with Clair track (max 60 day DPD) or outside customer with Clair score of the paying
В	80%	All other customers All other customer with 12 months clear track (max 60 day DPD) or outside customer with CIBIL score of 700+ Existing customer with 12 months clear EMI) or Customer with CIBIL score of 650+ or customer with two year tax paying
	75%	Other Existing customer (Hill 3 cical Envi
	70%	All other customers All other customers The 12 months clear track (max 60 day DPD) or outside customer with two year tax paying the 12 months clear track (max 60 day DPD) or outside customer with two year tax paying the 12 months clear track (max 60 day DPD) or outside customer with two year tax paying the 12 months clear track (max 60 day DPD) or outside customer with two year tax paying the 12 months clear track (max 60 day DPD) or outside customer with two year tax paying the 12 months clear track (max 60 day DPD) or outside customer with two year tax paying the 12 months clear track (max 60 day DPD) or outside customer with two year tax paying the 12 months clear track (max 60 day DPD) or outside customer with two year tax paying the 12 months clear track (max 60 day DPD) or outside customer with two year tax paying the 12 months clear track (max 60 day DPD) or outside customer with two years tax paying the 12 months clear track (max 60 day DPD) or outside customer with two years tax paying the 12 months clear track (max 60 day DPD) or outside customer with two years tax paying the 12 months clear track (max 60 day DPD) or outside customer with two years tax paying the 12 months clear track (max 60 day DPD) or outside customer with two years tax paying the 12 months clear track (max 60 day DPD) or outside customer with the 12 months clear track (max 60 day DPD) or outside customer with the 12 months clear the 12 mont
C	70%	Existing customer with 12 months of EMI) or Customer with CIBIL score of 630 for Green
	65%	All other customers Existing customer with 12 months clear track (max 60 day DPD) or outside customer with CIBIL score of 700. Other Existing customer (min 3 clear EMI) or Customer with CIBIL score of 650+ or customer with two year tax paying ITR All other customers All other customers Above LTV may be increased by 5% if (a) Guarantor is KAFL existing customer with 6 EMIs paid on time, or a characteristic paid track of some other finance company.
2	55%	All other customers All other customers All other customers All other customers
	+ 5%	(b) Guarantor has 12 Ethic particles a government servant
		(c) Guarantor is a government of the companion of ex-showroom value

^{*} For New Cars, 5% extra LTV to be allowed over the above, subject to maximum 90% of ex-showroom value

Tenure Norms

For A Category vehicles - Max. 60 months

For & Category vehicles - Max. 48 months

For C Category vehicles - Max. 42 months