



CALL NOW: +91 8080801111

APPLY NOW

OUTBOUND ENQUIRY

I am calling from Loan Junction, this is "Agents Name", we have got your enquiry from social media platform regarding the loan requirement you have.

1. Are you Salaried, Professional or into Business?

2. What is the Loan Amount you require?

3. Which City are you residing in?

4. Any existing Loan, Yes/No If yes, take the following Details Type of loan, Loan amount, ROI, EMI

5. Any Overdue in Existing loan and Credit cards Yes/NO If yes, take the following Details Type of loan and overdue amount.

BASIC DOCUMENTATION REQUIRED FOR ALL LOANS.



KYC: AADHAR CARD
/ PAN CARD.



INCOME PROOF AND
DOCUMENTATION.



PROPERTY
DOCUMENTS IN CASE
OF HOME LOAN.



BUSINESS
DOCUMENTS IN CASE
OF BUSINESS LOAN.

RATE OF INTEREST

- ▶ PERSONAL LOAN: 11.5%-36% PA
- ▶ BUSINESS LOAN: 16%-35% PA
- ▶ HOME LOAN: 8.5%-14% PA



CRITERIA FOR ELIGIBILITY FOR ALL LOANS

- ▶ AGE: 21-60 YEARS
- ▶ ADDRESS PROOF
- ▶ SALARY: 25K/MONTH FOR METROPOLITAN CITY.
15K-20K/MONTH FOR NON-METROPOLITAN CITY.
(SALARY BY NEFT/IMPS WITH SALARY SLIP, CASH SALARY NOT DOABLE)
- ▶ CIBIL SCORE: 650+
- ▶ MAXIMUM INQUIRY: 4 TO 6
- ▶ ADDITIONAL DOCS FOR **BUSINESSES LOAN**: BUSINESS REGISTRATION, ITR, GST RETURNS, AVERAGE TURNOVER >3LAKHS.



IN CASE OF SALARIED FOR PERSONAL LOAN.

- ▶ 1. Which company are you working with?
- ▶ 2. What is your net income?
- ▶ 3. Is it a cash Salary or Bank credit?
- ▶ 4. Do you receive a pay slip?

DOCUMENTS REQUIRED PERSONAL LOAN.

- ▶ PAN CARD
- ▶ AADHAR CARD
- ▶ PASSPORT SIZE PHOTO
- ▶ LAST 3 MONTHS SALARY SLIP
- ▶ 6 MONTHS BANK STATEMENT
- ▶ EMPLOYMENT PROOF (APPOINTMENT LETTER, EXPERIENCE CERTIFICATE, RELIVING LETTER, EMPLOYEE ID CARD)
- ▶ INCOME TAX RETURNS/FORM 16
- ▶ FIXED ASSESTS, SHARES, FIXED DEPOSIT, ETC

IN CASE OF SELF EMPLOYED/ PROFESSIONAL FOR PERSONAL LOAN.



1. Which Profession are you in?



2. What is your net monthly income?

DOCUMENTS REQUIRED.

- ▶ PAN CARD
- ▶ AADHAR CARD
- ▶ PASSPORT SIZE PHOTO
- ▶ 6 MONTHS BANK STATEMENT
- ▶ CURRENT RESIDENCE PROOF (RENT AGREEMENT, POST-PAID BILL)
- ▶ 3 YEARS INCOME TAX RETURN
- ▶ LAST 3 YEARS CA CERTIFICATE ,AUDITED BALANCE SHEET, PROFIT AND LOSS ACCOUNT
- ▶ IF ANY EXISTING LOAN, LOAN STATEMENT

IN CASE OF BUSINESS LOAN.

- ▶ Sir/Ma'am-Since you are in Business, you are eligible for Business Loan, Personal Loan is not applicable in your case. If you want to proceed with Business Loan, We would need a Few Information from your end.
- ▶ If Client Says-OK to Proceed ask the below questions.
- ▶ 1. Which business are you in?
- ▶ 2. How long you have been doing this business?
- ▶ 3. How much is the annual turnover?

DOCUMENTS REQUIRED.

- ▶ PAN CARD-FOR COMPANY/FIRM/INDIVIDUAL
- ▶ A COPY OF ANY OF THE FOLLOWING DOCUMENTS AS IDENTITY PROOF:AADHAAR CARD / PASSPORT / VOTER'S ID CARD / PAN CARD / DRIVING LICENSE.
- ▶ A COPY OF ANY OF THE FOLLOWING DOCUMENTS AS ADDRESS PROOF:AADHAAR CARD / PASSPORTVOTER'S ID CARD / DRIVING LICENSE.
- ▶ LAST 1 YEAR BANK STATEMENT
- ▶ LAST 3 YEARS ITR ALONG WITH COMPUTATION OF INCOME, BALANCE SHEET AND PROFIT & LOSS ACCOUNT
- ▶ FOR THEPREVIOUS 2 YEARS, AFTER BEING CA CERTIFIED/AUDITEDPROOF OF CONTINUATION (ITR/TRADE LICENSE/ESTABLISHMENT/SALES TAX CERTIFICATE)
- ▶ GST CERTIFICATE
- ▶ OTHER MANDATORY DOCUMENTS (SOLE PROP. DECLARATION OR CERTIFIED COPY OF PARTNERSHIP DEED, CERTIFIED TRUECOPY OF MEMORANDUM & ARTICLES OF ASSOCIATION (CERTIFIED BY DIRECTOR) & BOARD RESOLUTION (ORIGINAL]]

AFTER GETTING BASIC INFORMATION CONFIRM CLIENT FROM ONE OF THE BELOW OPTIONS ACCORDING TO THE SCENARIO.

- ▶ Thank you very much for sharing the information - We have shared this information to our Expert Loan Advisor, they will get back with you in the next 30 minutes.
- ▶ OR Can you tell me a good time so that our Expert Loan Advisor can call you for further processing? Take Date and Time.
- ▶ OR May I place you on Hold while I connect you to our Expert Loan Advisor for further Processing.





THANK YOU