

## HDFC Policy

Bank / NBFC Name	: HDFC Bank
Applicable to	: salaried
NTH Salary	: Super A CAT A : 25K ; CAT B : 30K; CAT C : 35K ( internal ) 50K ( External); CAT D & CAT E : > 50K ; Govt > 35K
Age (Min / max)	: 22 yrs / 61 yrs ( as per govt law)
Loan Amount (Min / Max)	: 0.5 lakh / 1 Cr
Tenor (Min / Max)	: 12 / 72 months (84 months for top 6 companies)
Hostel Accommodation	: yes (permanent resi verification mandatory)
CIBIL (0 / -1)	: Yes
Listed / Non Listed MCA	: Only Listed companies
Present Employment	: 1 month
Total Employment	: 1 Yr
Minimum Locking period	: 1 EMI
Balance Transfer (BT)	: up to 4 BTs
Top up Policy	: Allowed after 3 months
Foreclosure / partial payment Policy	: After 1 EMI with applicable charges

**Documents Required :**

1. Latest 3 months pay slips.
2. Latest 6 months Bank statements in PDF format.
3. KYC Documents ( PAN & Adhaar).
4. Employee ID card, Form 16, Previous emp proof if any.
5. Employment less than 1 Yr qualification proof required

**Loan Eligibility :**

1. FOIR  
Not Applicable

2. Multiplier : Government

Tenor	Exiting Multiplier Cat GA		Revised Multiplier Cat GA		
	50K - 75K	50k - 75k Risk band A1 - A9	50K - 62K	50K -62K Risk Band A1 - A6	
12	7	8	6	7	
24	12	15	10	12	
36	16	21	16	18	
48	20	25	18	22	
60	24	30	21	23	
FOIR	65%	65%	55%	55%	

Multiplier Super A / Cat A					
Tenor	< 25K	25K -35K	35K -50K	50K -75K	> 75K
12	5 / 5	5 / 5	6 / 6	7 / 7	7 / 7
24	9 / 7	10 / 10	10 / 10	13 / 13	13 / 13
36	12 / 9	14 / 14	16 / 16	18 / 18	18 / 18
48	14 / 11	16 / 16	20 / 20	23 / 21	23 / 22
60	15 / NA	19 / 19	22 / 22	25 / 23	27 / 24

Kicker Multiplier Super A / Cat A				
	A1 - A6	a)Risk band A1 - B6 with MLB A to D & DA to DD b) B7 - D9 7 Debit Score A/B	a)Risk band A1 - B9 with MLB A to D & DA to DD b) C1 - D9 7 Debit Score A/B	
Tenor	35 K - 50 K	50 K 75 K	> 75K	
12	6 / 6	7 / 7	8 / 7	
24	10 / 10	13 / 13	15 / 13	
36	16 / 16	18 / 18	21 / 18	
48	20 / 20	26 / 24	27 / 25	
60	22 / 22	30 / 26	30 / 28	

**Special features of HDFC Bank :**

1. For Loan amount more than 50 lakh co-applicant mandatory (non financial).
2. Pensioners up to 65 yrs can avail up to 10 lakh for pension > 35K.
3. VKYC mandatory in loan Asst App.
4. Official Mail id confirmation Mandatory.

\*Simran (7982565842, 9289393651) (BRANCH MANAGER)

Kindly send files on this mail id delhi.hdfcstarpowerz@gmail.com\* & For status mail on \*paypal22.starpowerz@gmail.com\*

\*Jyoti (88002 03691) for logins (HDFC Personal Loan Backend)

## ICICI Policy

**Bank / NBFC Name**

Applicable to	: ICICI Bank
NTH Salary	: salaried / Self employed
Age (Min / max)	: Pvt (listed) : 30K ( Govt 25K) : Open Market : 40K
Loan Amount (Min / Max)	: 21 yrs / 61 yrs (pensioner : 65 yrs)
Tenor (Min / Max)	: 1 lakh / 1 Cr
Bachelor Accommodation	: 12 / 72 months (84 months for top 6 companies)
Hostel Accommodation	: Yes
CIBIL (0 / -1)	: yes
Listed / Non Listed MCA (1 Yrs)	: Yes
Present Employment	: YES
Total Employment	: 1 month
Minimum Locking period	: 2 yr
Balance Transfer (BT)	: up to 5 BTs
Top up Policy	: Allowed after 6 months
Foreclosure / partial payment Policy	: After 1 EMI (payout reversal) preferable after 12 months Partial payment not allowed

**Documents Required :**

6. Latest 3 months pay slips.
7. Latest 3 months Bank statements.
8. KYC Documents ( PAN & Adhaar).

**Loan Eligibility :**

3. FOIR  
Plus 5% with owned house proof

**4. Multiplier**

Profile	Income	< = 23 Months	24 - 35	36 - 47	48 - 59	>= 60
Elite / Govt / Super Prime	< = 35K	5	9	14	14	19
	35 K - 50 K	6	10	16	16	20
	50 K - 75K	7	13	18	21	23
	> 75K	7	13	18	22	24
preferred	< = 35K	5	9	11	13	13
	35 K - 50 K	5	9	13	15	15
	50 K - 75K	7	11	15	18	19
	> 75K	7	11	15	18	20
Open Market	< = 35K	5	7	7	7	NA
	35 K - 50 K	5	9	7	8	8
	50 K - 75K	5	10	13	14	14
	> 75K	7	11	13	15	15

**Special features of ICICI Bank :**

1. Foreclosure zero after 12 months even if it is BT, Top up or with owned funds.
2. Mostly based on company category and customer profiles eligibility is based on FOIR. Multiplier will not be considered.
3. Top 6 companies and Group companies tenure up to 84 months allowed ( Subject to sal > 50K)
4. Total digital process including disbursement irrespective of loan amount & number of BTs.
5. Pensioner with pension more than 30K can avail up to 5 lakhs with maximum age up to 65 Yrs.
6. NRI with remittances > 50K per month can avail NRI loans up to 15 – 20 lakh based on NRI policy.
7. No insurance required for any loan amount.

**For any further assistance please contact**

**Simran (7982565842, 9289393651) (BRANCH MANAGER)**

**MAIL ID- simran.starpowerz@gmail.com**

**\*Sonia (9315021071) for logins (ICICI Personal Loan Backend)**

**Priyanka Singh (ICICI BANK)**

**Relationship Manager**

**Rm code- 886679**

## AXIS Policy

<b>Bank / NBFC Name</b>	: Axis Bank
Applicable to	: salaried
NTH Salary	: Internal --Super A & Cat A : 25K; Cat B & C : 35K External-----> 35K; Cat D : 60K
Age (Min / max)	: 21 yrs / 60 yrs ( Except Govt : 54 yrs)
Loan Amount (Min / Max)	: 1 lakh / 40 lakh
Tenor (Min / Max)	: 12 / 60 months
Bachelor Accommodation	: No
Hostel Accommodation	: No
CIBIL (0 / -1)	: Yes
Listed / Non Listed MCA (1 Yrs)	: YES
Present Employment	: 1 month
Total Employment	: 1 yr
Minimum Locking period	: 1 EMI
Balance Transfer (BT)	: up to 3 BTs
Top up Policy	: Allowed after 6 months
Foreclosure / partial payment Policy	: After 1 EMI / Partial payment allowed

### Documents Required :

- 9. Latest 3 months pay slips.
- 10. Latest 3 months Bank statements.
- 11. KYC Documents ( PAN & Adhaar).
- 12. Form 16 mandatory.

### Loan Eligibility :

- 5. FOIR  
For NTH > 40K FOIR is taken as 80%
- 6. Multiplier  
Not Applicable

### Special features of Axis Bank :

- 8. Foreclosure zero after 12 months even if it is BT, Top up or with owned funds.
- 9. Mostly based on company category and customer profiles eligibility is based on FOIR. Multiplier will not be considered.
- 10. LIC agents & Consultant Doctors can also avail PL up to 40 lakh.

**For any further assistance please contact**

Simran (7982565842, 9289393651) (BRANCH MANAGER)  
MAIL ID- [simran.starpowerz@gmail.com](mailto:simran.starpowerz@gmail.com)

AXIS BANK SM – Mr. Rajesh Kumar - 8826657798



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## YES Bank Policy

<b>Bank / NBFC Name</b>	: YES bank
Applicable to	: salaried
NTH Salary	: 20k (Except Hyd : 15 K)
Age (Min / max)	: 21 yrs / 60 yrs
Loan Amount (Min / Max)	: 50 K / 50 Lakh
Tenor (Min / Max)	: 12 / 60 months ( Sal > 50K up to 72 months)
Bachelor Accommodation	: Yes ( CIBIL 725 & Sal > 35K)
Hostel Accommodation	: No
CIBIL (0 / -1)	: Yes
Listed / Non Listed MCA (5Yrs)	: Yes
Present Employment	: 1 months
Total Employment	: 6 months ( Except Silver 2 Yrs)
Minimum Locking period	: 12 months
Balance Transfer (BT)	: up to 5 BTs
Top up Policy	: Allowed after 3 months
Foreclosure / partial payment Policy	: After 12 EMIs / allowed up to 20% after 12 EMIs

### Documents Required :

- 13. Latest 3 months pay slips.
- 14. Latest 3 months Bank statements.
- 15. KYC Documents ( PAN & Adhaar ).

### Loan Eligibility :

#### 7. FOIR

Sal	Diamond / Diamond Plus / Yes Sarkar / Yes Guru	Gold / Gold Plus / Silver Plus	Silver
>= 35 K	75%	70%	65%
< 35K	65%	60%	55%

CIBIL -1 & < 700 -----50%

#### 8. Multiplier

Income	Diamond / Diamond Plus / Yes Sarkar / Yes Guru	Gold / Gold Plus / Silver Plus	Silver
20K - 35K	20 Time	20 times	17 times
35 K - 75 K	22 times	21 times	19 times
75 K - 1.25 L	26 times	22 times	20 times
> 1.25 L	30 times	24 times	22 times

### Special features of YES bank:

- 1. G4 employees can also avail ( Sal > 35K net)
- 2. Doctor profiles based on Certificate can do ( registration > 5 Yrs)

**For any further assistance please contact**

Simran (7982565842, 9289393651) (BRANCH MANAGER)

MAIL ID- [simran.starpowerz@gmail.com](mailto:simran.starpowerz@gmail.com)

YES Bank Manager – Mr. Abhishek - 97186 37437



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## IDFC PL Policy

<b>Bank / NBFC Name</b>	: IDFC
Applicable to	: Both salaried & Self Employed
NTH Salary	: 20K
Age (Min / max)	: 23 / 60 yrs
Loan Amount (Min / Max)	: 1 lakh / 50 lakh
Tenor (Min / Max)	: 12 / 60 months
Bachelor Accommodation	: YES
Hostel Accommodation	: YES
CIBIL (0 / -1)	: No
Listed / Non Listed--- MCA 3 Yr	: YES
Present Employment	: 3 months
Total Employment	: 2 Yrs
Minimum Locking period	: 1 Yr
Balance Transfer (BT)	: Allowed up to 3 BTs
Top up Policy	: NO
Foreclosure / partial payment Policy	: after 12 months 5%

### **Documents Required :**

16. Latest 3 months pay slips.
17. Latest 3 months Bank statements.
18. KYC Documents ( PAN & Adhaar).

### **Loan Eligibility :**

1. FOIR

Monthly Income	CAT SA /A /B	CAT C / D
< 20 K	35%	35%
20 - 30 k	60%	50%
30 - 50 K	60%	60%
50 - 75 K	65%	65%
> 75 K	70%	70%

2. Multiplier

Not Applicable

Special features of IDFC:

**FOR ANY FURTHER ASSISTANCE PLEASE CONTACT**

**IDFC Bank Manager – MISS. PUJA 9310675881**

**YOU CAN LOGIN YOUR FILES THROUGH THIS PORTAL**

**IDFC LOGIN PORTAL**

PORTAL LINK: [https://capitalfirst.force.com/loans/s/login/?language=en\\_US](https://capitalfirst.force.com/loans/s/login/?language=en_US)

USER ID: shekharstarpowerz@cfl.com

PASSWORD: Digi@2024

## Aditya Birla Policy

<b>Bank / NBFC Name</b>	:	Aditya Birla
Applicable to	:	salaried
NTH Salary	:	20K
Age (Min / max)	:	23 yrs / 60 yrs
Loan Amount (Min / Max)	:	1 lakh / 50 Lakh
Tenor (Min / Max)	:	24 / 84 months
Bachelor Accommodation	:	Only for CAT A & B
Hostel Accommodation	:	No
CIBIL (0 / -1)	:	YES ( max 5 lakh)
Listed / Non Listed--- MCA 3 Yr	:	YES
Present Employment	:	1 month
Total Employment	:	3 yrs
Minimum Locking period	:	12 Months
Balance Transfer (BT)	:	Up to 7 BTs
Top up Policy	:	After 6 EMIs
Foreclosure / partial payment Policy	:	After 12 EMIs / Partial payments after 12 EMI

**Documents Required :**

19. Latest 3 months pay slips.
20. Latest 3 months Bank statements.
21. KYC Documents ( PAN & Adhaar).

**Loan Eligibility :**

3. FOIR

Sal	Category	FOIR
25 - 35K	NA	55%
35 - 45K	NA	60%
45 - 75K	NA	65%
>75K	NA	70%

4. Multiplier

Not Applicable

**Special features of Aditya Birla :**

1. Employees of Proprietorship , Partnerships & LLP companies can also apply, Minimum salary required is just 18k,
2. Banking Surrogate : Loan upto 5 lacs can be provided just based on Bank statements with ABB 1.10
3. Existing loan Surrogate : Personal Loan upto 7 lacs can be provided based on existing PL, AL, HL, LAP & CC with ABB 1.00.
4. ABB not required for salary upto 35k if PL HIT SCORE  $\geq$  589.
5. Sal < 25k ---- Loan amount 2 lac ( irrespective of ABB).
6. Sal 25k - 35k-----Loan amount 3 lac ( irrespective of ABB).



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## Axis Finance Policy

### Bank / NBFC Name

Applicable to	: Axis Finance
NTH Salary	: salaried
Age (Min / max)	: 40K (Hyderabad) ; 30K ( ROH)
Loan Amount (Min / Max)	: 25 yrs / 60 yrs
Tenor (Min / Max)	: 2 lakh / 50 Lakh
Bachelor Accommodation	: 12 / 60 months
Hostel Accommodation	: Only for CAT A & B
CIBIL (0 / -1)	: No
Listed / Non Listed--- MCA 3 Yr	: YES ( max 5 lakh)
Present Employment	: YES
Total Employment	: 1 yr
Minimum Locking period	: 3 yrs
Balance Transfer (BT)	: Up to 8 BTs
Top up Policy	: After 6 EMIs
Foreclosure / partial payment Policy	: After 12 EMIs / Partial payments after 1 EMI

### Documents Required :

22. Latest 3 months pay slips.
23. Latest 3 months Bank statements.
24. KYC Documents ( PAN & Adhaar).

### Loan Eligibility :

#### 5. FOIR

Sal	Category	FOIR
40 - 75K	CAT A	65%
> 75K	CAT A	70%
40 - 75K	CAT B & C	60%
>75K	CAT B & C	65%

#### 6. Multiplier

Not Applicable

### Special features of Axis Finance :

1. Foreclosure zero after 18 EMIS
2. Zero Partial payments after 1 EMI up to 50% of O/s Principal.
3. All types of BTs allowed such as (CC, PL, Drop line, CD, Jumbo loans, Insta loans, APP loans , AL & GL)
4. Other sources of income such as Rental Income, Bonus or any other income reflecting in bank will be considered for eligibility calculation.

## Tata Capital Policy

<b>Bank / NBFC Name</b>	: Tata Capital
Applicable to	: salaried
NTH Salary	: Super A ,CAT A :20K ; CAT B & Govt : 25K
Age (Min / max)	: 22 yrs / 60 yrsK
Loan Amount (Min / Max)	: 1 lakh / 35 Lakh
Tenor (Min / Max)	: 24 / 72 months
Bachelor Accommodation	: Yes (owned house mandatory)
Hostel Accommodation	: Yes (owned house mandatory)
CIBIL (0 / -1)	: Yes ( Max up to 3 lakh)
Listed / Non Listed	: Only Listed Companies
Present Employment	: I Month
Total Employment	: 3 yr
Minimum Locking period	: 12 months
Balance Transfer (BT)	: up to 5 BTs
Top up Policy	: allowed after 6 months
Foreclosure / partial payment Policy	: Allowed after 12 EMIs / 25% of O/s in a year.

**Documents Required :**

25. Latest 3 months pay slips.
26. Latest 3 months Bank statements.
27. KYC Documents ( PAN & Adhaar ).

**Loan Eligibility :**

7. FOIR

Sal	FOIR
< 25 K	50%
25K - 50K	60%
50K - 75K	65%
> 75K	70%

8. Multiplier  
Not Applicable

**Special features of Tata Capital:**

1. PL OD is allowed.
2. We can Do applicant & Co-applicant.



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## Hero Fincorp Policy

<b>Bank / NBFC Name</b>	Hero Fincorp
Applicable to	: salaried / Self Employed
NTH Salary	: 15K
Age (Min / max)	: 21 yrs / 58 yrs
Loan Amount (Min / Max)	: 1 lakh / 5 Lakh
Tenor (Min / Max)	: 12 / 60 months
Bachelor Accommodation	: Yes ( with owned house proof)
Hostel Accommodation	: No
CIBIL (0 / -1)	: No
Listed / Non Listed--- MCA 3 Yr	: YES
Present Employment	: 6 month
Total Employment	: 1 yr
Minimum Locking period	: 6 Months
Balance Transfer (BT)	: No
Top up Policy	: No
Foreclosure / partial payment Policy	: allowed after 6 EMIs

### Documents Required :

28. Latest 3 months pay slips.
29. Latest 6 months Bank statements.
30. KYC Documents ( PAN & Adhaar).

### Loan Eligibility :

9. FOIR

Not Applicable ( System Generated)

10. Multiplier

Not Applicable

### Self Employed Policy of Hero Fincorp :

Complete Manual Process physical Documents required :

- 1) Minimum 2 years ITR(Latest is mandatory)
- 2) Minimum NET income should be 2.5 lakhs
- 3) There should be a minimum gap of 6 months (180days) between filing
- 4) 2 years Business proof is compulsory ( Accepted proofs )
- 5) GST, LABOUR LICENSE, TRADE LICENSE, REGISTRATION CERTIFICATE)
- 6) 6 Months bank statements is mandatory for calculating ABB.
- 7) Max Tenure 4 years.
- 8) max ticket 5 lakh.

## SCB Policy

<b>Bank / NBFC Name</b>	: SCB
Applicable to	: salaried /self employee
NTH Salary	: 50k Gross ( SCB Sal 30K)
Age (Min / max)	: 23 yrs / 58 yrs
Loan Amount (Min / Max)	: 1 lakh / 50 Lakh
Tenor (Min / Max)	: 12 / 60 months
Bachelor Accommodation	: No
Hostel Accommodation	: No
CIBIL (0 / -1)	: No
Listed / Non Listed MCA (3Yrs)	: YES
Present Employment	: 1 month
Total Employment	: 2 Yrs
Minimum Locking period	: 6 Month
Balance Transfer (BT)	: up to 3 BTs
Top up Policy	: Allowed after 6 months
Foreclosure / partial payment Policy	: After 12 EMIs / allowed up to 25% after 12 EMIs

### Documents Required :

31. Latest 3 months pay slips.
32. Latest 3 months Bank statements.
33. KYC Documents ( PAN & Adhaar).

### Loan Eligibility :

9. FOIR  
Up to 55% allowed.
10. Multiplier  
Up to 18 times of sal

### Special features of SCB:

3. TAT just 4 Hours

## INCRED Policy

<b>Bank / NBFC Name</b>	: INCRED
Applicable to	: salaried
NTH Salary	: 15K
Age (Min / max)	: 21 yrs / 56 yrs
Loan Amount (Min / Max)	: 1 lakh / 10 Lakh
Tenor (Min / Max)	: 24 / 60 months
Bachelor Accommodation	: YES
Hostel Accommodation	: YES
CIBIL (0 / -1)	: YES ( max 3.50 lakh)
Listed / Non Listed--- MCA 1 Yr	: YES
Present Employment	: 3 month
Total Employment	: 1 yr
Minimum Locking period	: 12 Months
Balance Transfer (BT)	: Up to 3 BTs
Top up Policy	: NA
Foreclosure / partial payment Policy	: After 12 EMIs / Partial payments after 12 EMI

### Documents Required :

- 34. Latest 3 months pay slips.
- 35. Latest 3 months Bank statements.
- 36. KYC Documents ( PAN & Adhaar).

### Loan Eligibility :

11. FOIR

Not Applicable (System generated)

12. Multiplier

Not Applicable

### Special features of INCRED :

- 1. Allowed for Zero deduction Employees also.**
2. Allowed funding for Proprietor ship, Partnership, LLP, Pvt Ltd, Public Ltd & Govt (class 4) Employees, maximum up to 10 lakh.
3. Allowed funding for Construction segment and for security service agencies...Construction Segment - applicant should be working with MCA registered companies whether it is public limited / Pvt / LLP or OPC entities... Not lending to prop / partnership and HUF Security Service agencies - can process where cm is employed as administrative staff only... Not lending to Security Guard or Security Supervisor.
4. Login to Disbursal TAT just 24Hrs for FTR cases.

For any further assistance please contact

## Finnable Policy

<b>Bank / NBFC Name</b>	: Finnable
Applicable to	: salaried
NTH Salary	: Prime (20K) ; Emerging (15K)
Age (Min / max)	: 21 yrs / 58 yrs
Loan Amount (Min / Max)	: 1 lakh / 10 Lakh
Tenor (Min / Max)	: 36 / 60 months
Bachelor Accommodation	: Yes
Hostel Accommodation	: Yes
CIBIL (0 / -1)	: Yes ; 690
Listed / Non Listed--- MCA( not mandatory): YES	
Present Employment	: 3 month ( 3 sal credit)
Total Employment	: 1 yr
Minimum Locking period	: 9 months
Balance Transfer (BT)	: unlimited
Top up Policy	: No
Foreclosure / partial payment Policy	: Allowed after 6 EMIs / not allowed

### Documents Required :

- 37. Latest 3 months pay slips.
- 38. Latest 6 months Bank statements.
- 39. KYC Documents ( PAN & Adhaar).

### Loan Eligibility :

- 13. FOIR  
Not applicable
- 14. Multiplier Not  
Applicable

### Special features of Finnable :

1. PF and PT is not mandate but the company should exist in MCA site for min 1year.
2. Will do proprietor and partnership also less than 1year incorporated company also will process with PF deduction.
3. Address proof not required.

For any further assistance please contact

## Indusind Policy

<b>Bank / NBFC Name</b>	: Indusind
Applicable to	: salaried
NTH Salary	: Listed : 25 K ; Open Market : 30 K
Age (Min / max)	: 21 yrs / 58 yrs
Loan Amount (Min / Max)	: 1 lakh / 50 Lakh
Tenor (Min / Max)	: 12 / 72 months
Bachelor Accommodation	: No
Hostel Accommodation	: No
CIBIL (0 / -1)	: Yes ( up to 3 lakh)
Listed / Non Listed MCA (1 Yrs)	: YES
Present Employment	: 1 month
Total Employment	: 2 yr
Minimum Locking period	: 12 Month
Balance Transfer (BT)	: up to 5 BTs
Top up Policy	: Allowed after 6 months
Foreclosure / partial payment Policy	: After 12 EMIs / Not allowed

### Documents Required :

- 40. Latest 3 months pay slips.
- 41. Latest 3 months Bank statements.
- 42. KYC Documents ( PAN & Adhaar).

### Loan Eligibility :

#### 11. FOIR

Sal	FOIR
< 50 K	60%
> 50 K	70%

Plus 5% with owned house proof

#### 12. Multiplier

Not Applicable

### Special features of Indusind :

- 11. Zero foreclosure after 1 yr for listed companies with loan amount > 10 lakh.
- 12. Address proof not required for online process.

## Piramal Finance Policy

**Bank / NBFC Name** : Piramal Finance

Applicable to : salaried

NTH Salary : 28K

Age (Min / max) : 21 yrs / 60 yrs

Loan Amount (Min / Max) : 1 lakh / 12 Lakh

Tenor (Min / Max) : 12 / 60 months

Bachelor Accommodation : No

Hostel Accommodation : No

CIBIL (0 / -1) : YES

Listed / Non Listed--- MCA 1 Yr : YES

Present Employment : 6 month

Total Employment : 3 yrs

Minimum Locking period : After 1 EMI

Balance Transfer (BT) : No

Top up Policy : No

Foreclosure / partial payment Policy : allowed after 1 EMI, zero charges

**Documents Required :**

43. Latest 3 months pay slips.
44. Latest 3 months Bank statements.
45. KYC Documents ( PAN & Adhaar).

**Loan Eligibility :**

15. FOIR

Band	Sal < 35K	Sal > 35 K	Loan Cap
0 / -1	50%	50%	5 lac
V5 - V8	55%	60%	6 lac
V9 - V11	65%	70%	8 lac
V12 - V14	65%	70%	10 lac
V15 - V20	65%	70%	12 lacs

16. Multiplier

Not Applicable

**Special features of Piramal :**

1. Employees of partnership & proprietorship allowed:
    1. Max loan 5 lac
    2. Min Sal 30k for metro & 24k for others.
    3. PF Mandatory with 6 months salary credits bank statements.
    4. Max FOIR --- 50%.
    5. OHP Mandatory ( self / parental).
    6. CIBIL 0 / -1 not allowed.
  2. Govt employees up to 63 years of age.
- Grade 4 Employees policy :
1. Max loan amount-- 5 lac.
  2. Residence must be owned / Company provided.

**Processing fee :**

Loan amount < 5 lac -- 2% + GST

Loan amount > 5 lac --- 1.5% + GST



STAR POWERZ DIGITAL TECHNOLOGIES PVT. LTD.



## Fullerton Policy

<b>Bank / NBFC Name</b>	: Fullerton
Applicable to	: salaried
NTH Salary	: 20K
Age (Min / max)	: 21 yrs / 60 yrsK
Loan Amount (Min / Max)	: 1 lakh / 25 Lakh
Tenor (Min / Max)	: 24 / 60 months
Bachelor Accommodation	: No
Hostel Accommodation	: No
CIBIL (0 / -1)	: Yes ( Max up to 5 alkh)
Listed / Non Listed--- MCA( 1 yr)	: Yes
Present Employment	: 1 Month
Total Employment	: 2 yr
Minimum Locking period	: 9 months
Balance Transfer (BT)	: 7 BTs
Top up Policy	: No
Foreclosure / partial payment Policy	: Allowed after 9 EMIs / not allowed

### Documents Required :

46. Latest 3 months pay slips.
47. Latest 3 months Bank statements.
48. KYC Documents ( PAN & Adhaar).

### Loan Eligibility :

17. FOIR

Sal	FOIR
20K - 35 K	60%
> 35 K	70%

18. Multiplier  
Not Applicable

### Special features of Fullerton :

3. MCA registration 1 month companies also will do.
4. we can do GRADE-4 cases also(own house is mandatory).
5. will do pvt schools and colleges and construction companies.
6. Pensioners can also avail the loan.
7. will do proprietor and partnership, LLP profiles, sal req 25k; max loan amount 7.5L
8. we can do sal DOCTOR profiles; with 100% foir & minimum sal 20K.

## Kotak Policy

<b>Bank / NBFC Name</b>	: Kotak Mahindra
Applicable to	: salaried
NTH Salary	: 30K
Age (Min / max)	: 21 / 60
Loan Amount (Min / Max)	: 1 lakh / 50 lakh
Tenor (Min / Max)	: 12 / 60 months
Bachelor Accommodation	: YES ( Max up to 10 lakh)
Hostel Accommodation	: NO
CIBIL (0 / -1)	: YES ( Max up to 5 lakh)
Listed / Non Listed--- MCA 3 Yr	: Only Listed
Present Employment	: 1 Month
Total Employment	: 3 yrs total
Minimum Locking period	: 1 yr
Balance Transfer (BT)	: Allowed up to 4 BTs
Top up Policy	: after 6 months
Foreclosure / partial payment Policy	: After 1 Yr 4.00% / after 1 Yr up to 20% Principal O/s
<b>Documents Required :</b>	

49. Latest 3 months pay slips.
50. Latest 3 months Bank statements.
51. KYC Documents ( PAN & Adhar).

**Loan Eligibility :**

**19. FOIR :**

Sal	Category	FOIR
< 50K	CAT A / B / Govt	60%
>50K	CAT A / B / Govt	70%
40-50K	CAT C & D	55%
>50K	CAT C & D	60%

**20. Multiplier :**

Income	Super A	CAT A	Govt	CAT B	CAT C	CAT D
< 35K	19	19	19	15	9	8
35- 50k	22	22	22	18	12	10
50 - 75k	30	26	26	24	18	16
> 75K	31	30	30	26	20	18

**Special features of Kotak Mahindra :**

1. Spouse (earning) can be taken as co-applicant.
2. HL EMI will not be obligated if it is in spouse name, provided spouse income documents are provided.
3. 70% of the rental income credited in bank will be considered as income for eligibility.
4. 50% Yearly bonus if it is a part of CTC will be considered as income for eligibility.

## Paysense Policy

<b>Bank / NBFC Name</b>	: paysense
Applicable to	: salaried & self employed
NTH Salary	: 20 K
Age (Min / max)	: 22 yrs / 55 yrs
Loan Amount (Min / Max)	: 5 K / 7.50 Lakh
Tenor (Min / Max)	: 6 / 60 months
Bachelor Accommodation	: Yes
Hostel Accommodation	: No
CIBIL (0 / -1)	: No
Listed / Non Listed MCA (1Yrs)	: Yes
Present Employment	: 3 months
Total Employment	: Up to 5 lakh : 4 months ➤ 5 lakh : 6 months
Minimum Locking period	: 6 Months
Balance Transfer (BT)	: No
Top up Policy	: No
Foreclosure / partial payment Policy	: After 6 EMIs / Not allowed

### Documents Required :

- 52. Latest 3 months pay slips.
- 53. Latest 3 months Bank statements.
- 54. KYC Documents ( PAN & Adhaar).

### Loan Eligibility :

- 13. FOIR  
Not Applicable ( System approval)
- 14. Multiplier  
Not Applicable

### Special features of Paysense:

- 1. Can offer to the employees of Airlines, Hotels ,banquet halls, restaurants, tours & travels including Taxi operators.



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## Bajaj Policy

Bank / NBFC Name	: Bajaj
Applicable to	: salaried
NTH Salary	: Prime : Listed : 36 K ; Open Market : 40 K Growth : Listed : 27 K ; Open Market : 30 K
Age (Min / max)	: 23 yrs / 55 yrs
Loan Amount (Min / Max)	: 1 lakh / 35 Lakh
Tenor (Min / Max)	: 36 / 72 months (OD up to 96 Months)
Bachelor Accommodation	: No
Hostel Accommodation	: No
CIBIL (0 / -1)	: Yes ( listed only up to 15 lakh)
Listed / Non Listed MCA (2 Yrs)	: YES
Present Employment	: 1 month
Total Employment	: 3 Yrs
Minimum Locking period	: 1 Month
Balance Transfer (BT)	: up to 4 BTs
Top up Policy	: Allowed after 6 months
Foreclosure / partial payment Policy	: After 6 EMIs / allowed after 1 EMI

### Documents Required :

55. Latest 3 months pay slips.
56. Latest 3 months Bank statements.
57. KYC Documents ( PAN & Adhaar).

### Loan Eligibility :

15. FOIR  
Up to 65% allowed, up to 70% with Existing HL
16. Multiplier  
Listed Companies : sal \* 14 times  
Unlisted : Sal \* 10 times

### Special features of Bajaj:

4. TAT just 4 Hours

## Cholamandalam Policy

<b>Bank / NBFC Name</b>	: Chola
Applicable to	: salaried & Self employed
NTH Salary	: 25K
Age (Min / max)	: 23 yrs / 59 yrs
Loan Amount (Min / Max)	: 1 lakh / 20 Lakh
Tenor (Min / Max)	: 24 / 60 months
Bachelor Accommodation	: Yes
Hostel Accommodation	: No
CIBIL (0 / -1)	: No
Listed / Non Listed--- MCA 1 Yr	: YES
Present Employment	: 1 month
Total Employment	: 1 yrs
Minimum Locking period	: 12 Months
Balance Transfer (BT)	: No
Top up Policy	: No
Foreclosure / partial payment Policy	: After 12 EMIs / Partial payments not allowed

### Documents Required :

- 58. Latest 3 months pay slips.
- 59. Latest 3 months Bank statements.
- 60. KYC Documents ( PAN & Adhaar).

### Loan Eligibility :

- 21. FOIR

Sal	FOIR
< 50 K	65%
> 50 K	70%

- 22. Multiplier

Not Applicable

### Special features of Chola :



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## Bandhan Bank Policy

<b>Bank / NBFC Name</b>	: Bandhan Bank
Applicable to	: salaried
NTH Salary	: Govt, CAT A & CAT B (25K) : CAT C 30K: CAT D 40K
Age (Min / max)	: 21 yrs / 60 yrs
Loan Amount (Min / Max)	: 1 lakh / 50 Lakh
Tenor (Min / Max)	: 12 / 60 months
Bachelor Accommodation	: Yes ( with owned house proof)
Hostel Accommodation	: No
CIBIL (0 / -1)	: For CAT A up to 5 lakh; Remaining 3 lakh ( Minimum CIBIL 700 required)
Listed / Non Listed--- MCA 5 Yr	: YES
Present Employment	: 1 month ( 1 sal credit) ; Govt 3 months
Total Employment	: 1 yr
Minimum Locking period	: 12 EMIs
Balance Transfer (BT)	: No
Top up Policy	: No
Foreclosure / partial payment Policy	: Allowed after 1 yr / up to 25% of the principal O/s

### Documents Required :

61. Latest 3 months pay slips.
62. Latest 6 months Bank statements.
63. KYC Documents ( PAN & Adhaar).

### Loan Eligibility :

23. FOIR

Sal	FOIR
0 - 30 K	50%
30K -50K	60%
50K - 75K	65%
> 75K	70%

24. Multiplier

Not Applicable

### Special features of Bandhan Bank :

4. Cat A and B Companies where entry restricted official mail id confirmation required.
5. Last 6 EMIs of running loan tenure not to be obligated.
6. Minimum salary require 30K for 700 to 730 Cibil customers, Below 30K not to be sourced.
7. 50% of Average of last 3 months variables reflecting in all the 3 pay slips to be added back to the salary.
8. Incase customer has pension income with salary, it will be clubbed when reflecting in banking and pension order is available.
9. Rental Income to be added subject to bank transfer and availability of notarized rent agreement. Salary income after clubbing the rental income has to be more than 75% of the total income.
10. For Grade 4 Employees, Co-Applicant has to be mandatory added to the application.

## CSB Policy

<b>Bank / NBFC Name</b>	: CSB
Applicable to	: salaried
NTH Salary	: CAT S A / A / B (15 K) ; CAT D (30 K)
Age (Min / max)	: Super A : 21 yrs / 60 yrs Cat A : 23 Yrs to 60 Yrs Cat B & C: 25 Yrs to 60 Yrs Cat D : 30 yrs to 60 yrs
Loan Amount (Min / Max)	: 75 K / 40 Lakh
Tenor (Min / Max)	: 12 / 72 months
Bachelor Accommodation	: Yes (permanent address mandatory)
Hostel Accommodation	: No
CIBIL (0 / -1)	: Yes ( except CAT D)
Listed / Non Listed--- MCA( 1 yr)	: Non listed sal > 1 lakh; exp 5 yrs required
Present Employment	: Super A : 1month ; CAT A & B :3 month; CAT C / D : 6 months
Total Employment	: 1 yr
Minimum Locking period	: 9 months
Balance Transfer (BT)	: 3 BTs
Top up Policy	: allowed after 9 months
Foreclosure / partial payment Policy	: Allowed after 6 EMIs / up to 25% after 9 months twice in a Yr.

### Documents Required :

- 64. Latest 3 months pay slips.
- 65. Latest 3 months Bank statements.
- 66. KYC Documents ( PAN & Adhaar).

### Loan Eligibility :

- 25. FOIR

Category	Sal < 25K	25 k - 40 k	40 k - 75 k	> 75K
<b>Super A, A &amp; Govt( Cass I &amp; II)</b>	<b>50%</b>	<b>60%</b>	<b>65%</b>	<b>70%</b>
<b>CAT B / C</b>	<b>50%</b>	<b>60%</b>	<b>65%</b>	<b>70%</b>
<b>CAT D</b>	<b>40%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>Police / Defence</b>	<b>40%</b>	<b>50%</b>	<b>55%</b>	<b>60%</b>
<b>Govt others</b>	<b>50%</b>	<b>55%</b>	<b>60%</b>	<b>60%</b>

- 26. Multiplier Not Applicable



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## Muthoot Policy

### Bank / NBFC Name

Applicable to	: Muthoot
NTH Salary	: salaried
Age (Min / max)	: Govt, CAT A, B & C (20K) : CAT D & Unlisted 25K
Loan Amount (Min / Max)	: 23 yrs / 60 yrs
Tenor (Min / Max)	: 1 lakh / 15 Lakh
Bachelor Accommodation	: 12 / 60 months
Hostel Accommodation	: Yes ( with existing 1 Yr track and co-applicant)
CIBIL (0 / -1)	: Yes
Listed / Non Listed--- MCA 3 Yr	: allowed maximum up to 1.50 lakh
Present Employment	: YES
Total Employment	: 1 month ( 1 sal credit)
Minimum Locking period	: 3 yr
Balance Transfer (BT)	: 9 months
Top up Policy	: unlimited
Foreclosure / partial payment Policy	: No
Documents Required :	: Allowed after 1 yr / up to 25% of the principal O/s

- 67. Latest 3 months pay slips.
- 68. Latest 6 months Bank statements.
- 69. KYC Documents ( PAN & Adhaar).

### Loan Eligibility :

- 27. FOIR

Sal	FOIR
0 - 30 K	50%
30K -50K	60%
50K - 75K	65%
> 75K	70%

- 28. Multiplier

Not Applicable

### Special features of Muthoot :

- 11. Cat A and B Companies where entry restricted official mail id confirmation required.
- 12. Last 6 EMIs of running loan tenure not to be obligated.
- 13. Minimum salary require 30K for 700 to 730 Cibil customers, Below 30K not to be sourced.
- 14. 50% of Average of last 3 months variables reflecting in all the 3 pay slips to be added back to the salary.
- 15. Incase customer has pension income with salary, it will be clubbed when reflecting in banking and pension order is available.
- 16. Rental Income to be added subject to bank transfer and availability of notarized rent agreement. Salary income after clubbing the rental income has to be more than 75% of the total income.
- 17. For Grade 4 Employees, Co-Applicant has to be mandatory added to the application.



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## Poonawalla Fincorp Policy

<b>Bank / NBFC Name</b>	: Poonawalla Fincorp
Applicable to	: salaried
NTH Salary	: 30K
Age (Min / max)	: 24 yrs / 58 yrs
Loan Amount (Min / Max)	: 1 lakh / 30 Lakh
Tenor (Min / Max)	: 12 / 60 months
Bachelor Accommodation	: Yes
Hostel Accommodation	: Yes
CIBIL (0 / -1)	: No
Listed / Non Listed	: Only Listed
Present Employment	: 1 month
Total Employment	: 1 yr
Minimum Locking period	: 1 Month (with charges)
Balance Transfer (BT)	: Up to 3 BTs ( PL only)
Top up Policy	: After 6 EMIs
Foreclosure / partial payment Policy	: After 1 EMI / Partial payments after 1 EMI

### Documents Required :

- 70. Latest 3 months pay slips.
- 71. Latest 3 months Bank statements.
- 72. KYC Documents ( PAN & Adhaar).

### Loan Eligibility :

- 29. FOIR

Salary	owned house	rented house
< 50K	60%	55%
50 K - 100 K	70%	60%
> 100K	75%	65%

- 30. Multiplier

Not Applicable

Special features of Poonawalla :

1. 3 EMI dates are available 3<sup>rd</sup>, 5<sup>th</sup> & 10<sup>th</sup>.
2. TAT just 4 hrs.
3. Official mail confirmation mandatory.

## Credit Vidya ( Prefr) Policy

<b>Bank / NBFC Name</b>	: Prefr
Applicable to	: salaried & Self employed
NTH Salary	: Salaried : Tier 1 (metro) : 18 K Tier 2-----15 K Self Employed : 20K
Age (Min / max)	: 22 yrs / 55 yrs
Loan Amount (Min / Max)	: 25k / 3 Lakh
Tenor (Min / Max)	: 06 / 48 months
Bachelor Accommodation	: Yes ( Address proof)
Hostel Accommodation	: Yes ( Address proof)
CIBIL (0 / -1)	: No
Listed / Non Listed	: YES
Present Employment	: 3 month
Total Employment	: 3 months
Minimum Locking period	: 3 Months
Balance Transfer (BT)	: No
Top up Policy	: No
Foreclosure / partial payment Policy	: After 3 EMIs / Partial payments not allowed

### Documents Required :

- 73. Latest 3 months pay slips.
- 74. Latest 3 months Bank statements.
- 75. KYC Documents ( PAN & Adhaar).

### Loan Eligibility :

- 17. FOIR  
Not required ( System approval)

- 18. Multiplier  
Not Applicable

### Special features of Prefr : No



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## DBS Policy

<b>Bank / NBFC Name</b>	: DBS
Applicable to	: salaried & Self Employed
NTH Salary	: 25K
Age (Min / max)	: 21 yrs / 58 yrs
Loan Amount (Min / Max)	: 0.25 lakh / 15 Lakh ( BL max 7 lakh)
Tenor (Min / Max)	: 24 / 60 months ( BL max 36 months)
Bachelor Accommodation	: No
Hostel Accommodation	: No
CIBIL (0 / -1)	: No ( Vintage 1 Yr $\geq$ 750)
Listed / Non Listed--- MCA 1 Yr	: YES
Present Employment	: 1 month
Total Employment	: 1 yrs
Minimum Locking period	: 24 Months
Balance Transfer (BT)	: NO
Top up Policy	: After 6 EMIs
Foreclosure / partial payment Policy	: After 24 EMIs / Partial payments after 24 EMI

### Documents Required :

76. Pay Slips & bank statements not required for loan amount up to 5 lakh.
77. KYC Documents ( PAN & Adhaar).

### Loan Eligibility :

31. FOIR

Sal	FOIR
< 50 K	50%
> 50 K	60%

32. Multiplier

Up to 10 times of Net take home.

### Special features of DBS :

1. No income documents / bank statements required up to 5 lakhs.
2. No verifications if current address is updated in Aadhar



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## Credit SAISON Policy

<b>Bank / NBFC Name</b>	: Credit SAISON
Applicable to	: salaried
NTH Salary	: 25K ( Except CAT E 30K)
Age (Min / max)	: 21 yrs / 60 yrs
Loan Amount (Min / Max)	: 1 lakh / 10 Lakh
Tenor (Min / Max)	: 12 / 60 months
Bachelor Accommodation	: YES ( but not sharing)
Hostel Accommodation	: NO
CIBIL (0 / -1)	: NO ( CIBIL >=670)
Listed / Non Listed--- MCA 3 Yr	: YES
Present Employment	: 4 month
Total Employment	: 1 yr ( CAT D 2 Yrs)
Minimum Locking period	: 6 Months
Balance Transfer (BT)	: NA
Top up Policy	: NA
Foreclosure / partial payment Policy	: After 6 EMIs / Partial payments not allowed

### Documents Required :

78. Latest 3 months pay slips.
79. Latest 3 months Bank statements.
80. KYC Documents ( PAN & Adhaar).

### Loan Eligibility :

33. FOIR

Sal	Category Govt Super A/ A / B/ C	CAT D / CAT E
< 35 K	60%	50%
35 - 50 K	65%	55%
> 50K	70%	60%

34. Multiplier

Income	Super A / Govt	CAT A	CAT B	CAT C	CAT D /E
25K - 50 K	18	16	13	12	10
50K - 75K	22	20	18	16	14
> 75 K	25	23	20	18	15

### Special features of Credit SAISON :

1. Rental income- capped at 50% of salary (Regular six months credit in bank account or income from rent in ITR to be validated in latest ITR)
2. Pension income- If the applicant is currently salaried and also receiving pension from past service, in that case pension that can be added for eligibility but cannot be more than 50% of the net current salary. (pension bank account statement for 6 months mandatory, family pension not to be considered)
3. Quarterly incentive- 50% of the average monthly incentives
4. Not more than 5k overdue in any live tradeline
5. No. of unsecured inquiries (only PL and CC) in last 3 months to be not more than 9
6. Not more than 2 obligatory bounces in last 3 months



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## Finzy Policy

Bank / NBFC Name	: Finzy
Applicable to	: salaried
NTH Salary	: 35 K
Age (Min / max)	: 21 yrs / 55 yrs
Loan Amount (Min / Max)	: 50 k / 10 Lakh ( Sal > 1 lakh)
Tenor (Min / Max)	: 06 / 36 months
Bachelor Accommodation	: Yes ( Address proof)
Hostel Accommodation	: No
CIBIL (0 / -1)	: Yes ( up to 5 lakh)
Listed / Non Listed MCA (2 Yrs)	: YES
Present Employment	: 1 month
Total Employment	: 1 yr
Minimum Locking period	: 1 Month
Balance Transfer (BT)	: No
Top up Policy	: Allowed after 6 months
Foreclosure / partial payment Policy	: After 1 EMIs / After 1 EMI ( Zero Charges)

### Documents Required :

81. Latest 3 months pay slips.
82. Latest 3 months Bank statements.
83. KYC Documents ( PAN & Adhaar).

### Loan Eligibility :

#### 19. FOIR

Sal	FOIR
30 K - 40 K	50%
40 K - 60 K	60%
60 K - 100 K	70%
100 K - 150 K	75%
> 150K	80%

20. Multiplier  
Not Applicable

### Special features of Finzy :

13. Zero foreclosure and partial payments available.
14. Incentives, OT & Variable pay considered.

## SBM Policy

### Bank / NBFC Name

Applicable to	SBM
NTH Salary	: salaried / Self Employed
Age (Min / max)	: Listed : 30K ; Non Listed 50K
Loan Amount (Min / Max)	: 2 lakh / 30 Lakh ( max 5 lakh for CIBIL 0/-1)
Tenor (Min / Max)	: 6 / 60 months
Bachelor Accommodation	: Yes ( with owned house proof)
Hostel Accommodation	: No
CIBIL (0 / -1)	: Yes (only for listed, max loan 5 lakh) ; 650
Listed / Non Listed-- MCA 3 Yr	: YES
Present Employment	: 6 month
Total Employment	: 1 yr.
Minimum Locking period	: 6 Months
Balance Transfer (BT)	: PI, CC & flexi loans
Top up Policy	: Yes after 6 EMIs
Foreclosure / partial payment Policy	: allowed with zero charges

### Documents Required :

- 84. Latest 3 months pay slips.
- 85. Latest 6 months Bank statements.
- 86. KYC Documents ( PAN & Adhaar).
- 87. Form -16

### Loan Eligibility :

- 35. FOIR

Sal	FOIR
30 k - 50 K	50%
50 k - 100 K	60%
> 100 K	65%

- 36. Multiplier

Not Applicable

### Special features of SBM :

1. Rate of Interest 13% – 15% (as per individual profile) Processing Fess 2%; Insurance Mandatory.



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## L & T Policy

<b>Bank / NBFC Name</b>	: L & T
Applicable to	: salaried / Self employed
NTH Salary	: NA ( CIBIL based)
Age (Min / max)	: 23 yrs / 58 yrs
Loan Amount (Min / Max)	: 50K / 7 Lakh
Tenor (Min / Max)	: 24 / 48 months
Bachelor Accommodation	: Yes ( with present address proof)
Hostel Accommodation	: Yes ( with present address proof)
CIBIL (0 / -1)	: No
Listed / Non Listed--- MCA 1 Yr	: YES
Present Employment	: No
Total Employment	: No
Minimum Locking period	: After 6 EMI
Balance Transfer (BT)	: No
Top up Policy	: No
Foreclosure / partial payment Policy	: allowed after 1 EMI, applicable charges

### Documents Required :

88. Digital upload

### Loan Eligibility :

37. FOIR

NA

38. Multiplier

Not Applicable