



**Consolidated Policy Document- SAL PL - Nov'23**

## Summary of Changes –

Sr No	Date	Market	Old Policy Norms	New Policy Norms	Status	Remarks
1	15-07-2023	Prime	Unlisted company category allowed in all locations with Super Green, Green & Amber segment	Unlisted Company category not allowed to source in Green & Amber Segment in below locations including their Annex <ul style="list-style-type: none"> <li>Chennai</li> <li>Delhi</li> <li>Mumbai</li> </ul> Above norm not applicable in ABB program	Live	Policy Change
2	18-07-2023	Growth	Red Segment with Salary <50k not allowed in G1 & G2 locations	Red Segment with Salary >30k allowed in below 10 G1 & G2 locations in all programs	Live	Policy Change
3	01-08-2023	Prime & Growth		Null/ Blank/ -1/ 000-1 handling of PL score	Live	Policy Change
4	02-08-2023	Prime & Growth	Customer working in Co-working Places – Not allowed	Customer working in Co-working Places – allowed	Live	Policy Change
5	03-08-2023	Prime & Growth	Min CIBIL Score required in ABB program is >=720	Min CIBIL Score required in ABB program is >=700	Live	Policy Change
6	14-08-2023	Prime & Growth	If Current employment is less than 1 month and salary slip is not available, then <ul style="list-style-type: none"> <li>CTC letter and</li> <li>official Email confirmation is mandatory</li> </ul> No deviation on current employment norms	If Current employment is less than 1 month and salary slip is not available, then <ol style="list-style-type: none"> <li>CTC letter of current employer</li> <li>Email confirmation is mandatory (No deviation on current employment norms)</li> <li>6 months banking of salary account of previous employer to be documented (Customer might not be getting any salary in last 1/2/3 months in lieu of resignation)</li> </ol> This bank statement to be validated (through AA/ OCR/ Perfios/ Covert)	Live	Policy Change
7	17-08-2023	Growth	Max capping in 12 selected G2 market – SG – 28L Green – 22L	Max capping in 12 selected G2 market – SG – 35L Green – 33L	Live	Policy Change
8	22-08-2023	Prime & Growth	Real Estate/ Infrastructure company employee – Prime: Allowed only for Companies which are listed under Premium developer employee policy  Growth: Allowed under Special profile	No restriction on sourcing Real Estate/ Infrastructure employees Max eligibility as per current policy	Live	Policy Change
9	22-08-2023	Prime & Growth	Employees from below sector/industry allowed to source only for Low & Medium Risk segment in Listed company category <ol style="list-style-type: none"> <li>Travel</li> <li>Staffing/Manpower sourcing companies</li> <li>NBFC</li> <li>Hospitality</li> <li>Airlines</li> </ol>	Employees from below sector/industry will allowed to source in Listed company category in Super Green, Green & Amber segment <ol style="list-style-type: none"> <li>Travel</li> <li>Staffing/Manpower sourcing companies</li> <li>NBFC</li> <li>Hospitality</li> <li>Airlines</li> </ol>	Live	Policy Change
10	22-08-2023	Prime	Max Loan amount allowed in Ludhiana location is 15L	Max loan Ludhiana is as per current Prime market capping	Live	Policy change
11	23-08-2023	Growth		Geo cluster launched for Bureau, Red Segment & Program	Live	Newly introduced
12	02-09-2023	Prime	Employment verification in Govt employees – RSA is mandatory	Employment verification in Govt employees – RSA waiver norms introduced	Live	Policy change
13	05-09-2023	Prime & Growth		Launch of geo cluster norms for– <ul style="list-style-type: none"> <li>Prime &amp; Growth – Multiplier in Pvt Ltd Company Category</li> <li>Prime – Bureau, Red Segment, Program</li> </ul>	Live	Newly Introduced
14	11-09-2023	Prime & Growth	Enquiry & Leverage Norms <ol style="list-style-type: none"> <li>PL/BL NON BFL Enquires in last 12 months &gt;=5 from login date not allowed with Exceptions</li> <li>Total LIVE PL</li> <li>PL availed in last 6 months</li> </ol>	New leverage norms with severity (High, Medium, Low) basis enquiry & count of loan introduced	Live	Policy change
15	13-09-2023	Prime & Growth	Last 6 months banking required in SAL Govt Program	Last 3 months banking required in SAL Govt Program	Live	Policy Change

16	13-09-2023	Prime & Growth	Minimum 50 employee on EPFO for ABB Program/ Profile approval for Unlisted company	<ul style="list-style-type: none"> <li>Minimum 30 employee on EPFO in Low Delinquency geo cluster for ABB program</li> <li>Employee strength should be &gt;30 in Profile approval for Unlisted company</li> </ul>	Live	Policy Change
17	15-09-2023	Prime & Growth	Sourcing to be allowed if W/OFF amount is <100	Sourcing to be allowed if ON US W/OFF amount <ul style="list-style-type: none"> <li>&lt;100 without deviation</li> <li>From &gt;=100 to 1000 with NCM deviation</li> </ul>	Live	Policy Change
18	24-09-2023	Prime & Growth	Max loan Amount capping 35L	Max loan Amount capping 38L	Live	Policy Change
19	25-09-2023	Prime & Growth		DOE1 – Unlisted launched	Live	Newly Introduced
20	26-09-2023	Prime & Growth		DOE2 – Segment launched	Live	Newly Introduced
21	30-09-2023	Prime & Growth	No Norms on On US (BFL) count of loans	Customer level exposure - <ul style="list-style-type: none"> <li>At customer level, max 3 LIVE Unsecured Loans allowed (including BFSD)</li> <li>At customer level, max 7 LIVE Loans allowed (excluding Secured – only mortgages/CC/GL/ VAS)</li> </ul>	Live	Newly Introduced
22	30-09-2023	Prime & Growth		New sourcing under employee loan not allowed before completion of 6 MOB of Personal loan for Purchase of Two wheeler	Live	Newly Introduced
23	18-10-2023	Growth	Applicable locations for Govt Employee Program = 44	Applicable locations for Govt Employee Program = 94	Live	Policy Change
24	18-10-2023	Prime & Growth	On US derog - SETTLEMENT - Call to be taken basis credit comfort	On US derog - SETTLEMENT not allowed	Live	Policy Change
25	23-10-2023	Prime & Growth		MTS Program launched	Live	Newly Introduced
26	01-11-2023	Growth	PL Score 650-718 Allowed with location level salary norms For PL Score <650, salary >75k	PL Score =< 718 with salary <75K, not allowed to source in all locations of Growth market (PL Score <718 with salary <75k can be done in MTS program)	Live	Policy Change

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## 1. Full Underwriting Program

Full underwriting program market tagging.

Policy Parameter	Prime & Growth																																																																																			
Location Master	As per attached location list																																																																																			
Customer Profile	<div>1. Salaried employees working in companies/ Govt are allowed to source</div> <div>2. Contractual employees are not allowed</div> <div>3. Employees of proprietorships, partnerships, HUF, Trusts and co-operative societies not to be funded</div> <div>4. Applicant should not be a promoter of the company/partner in a firm. Same is applicable for BFL Listed/Unlisted/Delisted Company</div> <div>5. No Funding for customer staying in PG, Hostel &amp; guest house</div>																																																																																			
Age Norms	<div>Minimum – 23 years at the time of loan application</div> <div>Maximum – 59 years at the time of loan maturity</div> <div><div><div>For Age 23-25 years,</div><div><div>i. CIBIL Score &lt;720 not allowed</div><div>ii. PL score &lt;650 not allowed</div><div>iii. Red segment not allowed</div></div></div><div>Above norms not applicable in Employee Iona, LINE &amp; Pre-approved TOPUP program</div><div><div>If age &gt; 55 years tenor of the loan to be adjusted for loan expiry at 59 years</div><div>Only Term Loan/ Drop Line Flexi is allowed where Age &gt;55 years</div><div>With Retirement proof, max age upto 62 years at the time of loan maturity allowed for Govt employee</div><div>For professors, age upto 65 is allowed at the time of loan maturity for Govt &amp; University employee</div><div>BSNL employees are allowed with maximum Age – 50 Yrs.</div></div><div><div>In Tier 3 locations of Growth market,</div><div><div>a) Sourcing not allowed if, Age Band 45-55 years where Net Salary is &lt;755 (For Govt employee: Sourcing allowed in the mentioned segment with max cap of 2 lacs)</div><div>b) Age &gt;55 years where Net Salary &gt;=40k</div></div></div></div>																																																																																			
Minimum Loan Amount	1 Lakh																																																																																			
Maximum Loan Amount	<div>Max Loan amount as per below grid:</div> <table><tr><th>MARKET</th><th>SUPER GREEN</th><th>GREEN</th><th>AMBER</th><th>RED</th><th>Dark Red</th></tr><tr><td>PRIME</td><td>38L</td><td>33L</td><td>28L</td><td>17L</td><td>0</td></tr><tr><td>Annex</td><td>28L</td><td>28L</td><td>28L</td><td>17L</td><td>0</td></tr><tr><td>G1</td><td>38L</td><td>33L</td><td>28L</td><td>17L</td><td>0</td></tr><tr><td>G2</td><td>28L</td><td>22L</td><td>17L</td><td>11L</td><td>0</td></tr><tr><td>G3</td><td>28L</td><td>22L</td><td>17L</td><td>11L</td><td>0</td></tr><tr><td>G4</td><td>28L</td><td>17L</td><td>17L</td><td>11L</td><td>0</td></tr><tr><td>Emerging</td><td>28L</td><td>17L</td><td>17L</td><td>11L</td><td>0</td></tr></table> <div>For 180 locations of G4/ Emerging markets, max LA capping will be 17L</div> <table><tr><th rowspan="2">Locations</th><th rowspan="2">Parameter</th><th colspan="2">Max LA Capping</th></tr><tr><th>Super Green</th><th>Green</th></tr><tr><td>Below G2 locations</td><td>Loan Amount Capping</td><td>38Lacs</td><td>33Lacs</td></tr></table> <table><tr><td>GUNTUR</td><td>DEHRADUN</td><td>KOTA</td><td>JALANDHAR</td><td>SHILLONG</td></tr><tr><td>PRAYAGRAJ</td><td>GWALIOR</td><td>SILIGURI</td><td>JAMMU</td><td>SOLAPUR</td></tr><tr><td>UDAIPUR</td><td>PATNA</td><td>BAREILLY</td><td>JAMNAGAR</td><td>TIRUPATI</td></tr><tr><td>JABALPUR</td><td>BHARUCH</td><td>BILASPUR</td><td>KORBA</td><td>TIRUPUR</td></tr><tr><td>BHILAI</td><td>KOLHAPUR</td><td>DURGAPUR</td><td>PUDUCHERRY</td><td>VARANASI</td></tr></table>	MARKET	SUPER GREEN	GREEN	AMBER	RED	Dark Red	PRIME	38L	33L	28L	17L	0	Annex	28L	28L	28L	17L	0	G1	38L	33L	28L	17L	0	G2	28L	22L	17L	11L	0	G3	28L	22L	17L	11L	0	G4	28L	17L	17L	11L	0	Emerging	28L	17L	17L	11L	0	Locations	Parameter	Max LA Capping		Super Green	Green	Below G2 locations	Loan Amount Capping	38Lacs	33Lacs	GUNTUR	DEHRADUN	KOTA	JALANDHAR	SHILLONG	PRAYAGRAJ	GWALIOR	SILIGURI	JAMMU	SOLAPUR	UDAIPUR	PATNA	BAREILLY	JAMNAGAR	TIRUPATI	JABALPUR	BHARUCH	BILASPUR	KORBA	TIRUPUR	BHILAI	KOLHAPUR	DURGAPUR	PUDUCHERRY	VARANASI
MARKET	SUPER GREEN	GREEN	AMBER	RED	Dark Red																																																																															
PRIME	38L	33L	28L	17L	0																																																																															
Annex	28L	28L	28L	17L	0																																																																															
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G2	28L	22L	17L	11L	0																																																																															
G3	28L	22L	17L	11L	0																																																																															
G4	28L	17L	17L	11L	0																																																																															
Emerging	28L	17L	17L	11L	0																																																																															
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Tenor basis Products	<div>Minimum Tenor: 12 Months</div> <div>Term Loan – 72 months</div> <div>Dropline Flexi –72 months</div> <div><div>Eligibility calculation with Tenure as 72 months where max Tenure &gt;60 months in Term Loan/ Drop Line Flexi</div></div>																																																																																			

Policy Parameter	Prime & Growth																												
	<ul style="list-style-type: none"><li>Only Super Green &amp; Green segment AND NTH &gt;50k Salary cases are eligible for max Tenure of 72 months in Term loan &amp; Dropline Flexi</li><li>Cases not meeting above norms can be process with Term Loan/ Dropline Flexi with max Tenure as 60 months</li></ul> <p>Tenure for Hybrid flexi can be 84 months or 96 months</p> <ol style="list-style-type: none"><li>i.e., Pure Flexi Tenure as – 24 months &amp; Dropline Flexi Tenure – 60 or 72 months</li><li>For Hybrid Flexi with 84 months, eligibility will be calculated with tenure of dropline tenure of 60 months</li><li>For Hybrid Flexi with 96 months, eligibility will be calculated with tenure of dropline tenure of 72 months</li></ol> <ul style="list-style-type: none"><li>No other combination of Tenure allowed in Hybrid Flexi other than total Tenure of 84 or 96 months</li><li>No deviation is allowed on same</li></ul> <p>Please note that the Hybrid Flexi in High Risk is not applicable for below profiles</p> <ol style="list-style-type: none"><li>Employees from coal field</li><li>Applicant with age &gt;55 years</li></ol>																												
Due Date	2 <sup>nd</sup> of every month																												
Geographical limits	<ul style="list-style-type: none"><li>Residence to be within the approved city limits and local clearing/at par for cheques. City Limits of business is applicable for SAL/PL Locations</li><li>Residence to be within 27.5 km from the BFL Branch where Market Category &lt;120 locations</li><li>Residence to be within 30 km from the BFL Branch where Market Category &gt;120 locations</li><li>Office outside Geo limit is allowed only if current residence is within BFL location and where customer does daily up down to office from residences. loan can be booked only where applicant is staying</li></ul>																												
Negative area	<p>Sourcing allowed in Negative area if customer is meeting below 2 norms</p> <ol style="list-style-type: none"><li>CIBIL Score &gt;=720 <b>AND</b></li><li>Bureau Thick customer</li></ol> <p>Underwriter to capture Negative Area deviation manually if customer is meeting above norms. No deviation allowed on Negative area if above norms not met.</p> <p>Definition of Bureau Thick as below, Customer meeting any of below condition, will be consider as Bureau Thick customer</p> <table><tr><th>Account Type</th><th>Prime, Annex &amp; G1</th><th>G2</th><th>G3/ G4/ Emerging</th></tr><tr><td>Home Loan</td><td>&gt;10L</td><td>&gt;5L</td><td>Any</td></tr><tr><td>LAP</td><td>&gt;10L</td><td>&gt;5L</td><td>Any</td></tr><tr><td>Business Loan</td><td>3L</td><td>3L</td><td>2L</td></tr><tr><td>Auto Loan</td><td>3L</td><td>2L</td><td>2L</td></tr><tr><td>Personal Loan</td><td>3L</td><td>2L</td><td>2L</td></tr><tr><td>Credit Card Limit</td><td>75K</td><td>50K</td><td>30K</td></tr></table>	Account Type	Prime, Annex & G1	G2	G3/ G4/ Emerging	Home Loan	>10L	>5L	Any	LAP	>10L	>5L	Any	Business Loan	3L	3L	2L	Auto Loan	3L	2L	2L	Personal Loan	3L	2L	2L	Credit Card Limit	75K	50K	30K
Account Type	Prime, Annex & G1	G2	G3/ G4/ Emerging																										
Home Loan	>10L	>5L	Any																										
LAP	>10L	>5L	Any																										
Business Loan	3L	3L	2L																										
Auto Loan	3L	2L	2L																										
Personal Loan	3L	2L	2L																										
Credit Card Limit	75K	50K	30K																										
Geo tagging	As per Annexure 15.10																												
Geo Cluster Norms	As per Annexure 15.5																												
Identity Checks	As per annexure 15.11																												
Salary Norms	<ol style="list-style-type: none"><li>For Kolkata &amp; Ahmedabad - minimum salary is 35k</li><li>For below locations, min salary is 30k<ul style="list-style-type: none"><li>Annex locations</li><li>Hosur</li><li>Nasik</li><li>Aurangabad</li><li>Chandigarh</li><li>Ludhiana</li><li>Vadodara</li><li>Mysore</li></ul></li><li>For remaining Prime locations Minimum Salary is 40k</li><li>For G1 locations of Growth market Minimum Salary is 30k</li><li>For G2/ G3/ G4/ Emerging locations of Growth market minimum salary is 27k</li></ol> <ul style="list-style-type: none"><li>Salary tolerance allowed in only Prime &amp; G1 locations with below norms<ul style="list-style-type: none"><li>10% variance allowed for Low and Medium Risk Segment</li><li>Allowed only for Listed companies</li></ul></li></ul>																												

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Policy Parameter	Prime & Growth
<b>Bounce &amp; Delinquency norms (On-Us)</b>	As per Annexure 15.2
<b>BFL Unsecured Loan norms</b>	As per Annexure 15.3
<b>Risk Segment</b>	<ul style="list-style-type: none"> <li>Dark Red Segment is not allowed to source in all markets</li> <li>For 10 G1/G2 locations, Red Segment allowed with Salary &gt;30k</li> </ul>
<b>Marginal Segment</b>	As per Annexure 15.4
<b>CIBIL norms</b>	As per annexure 15.1
<b>Leverage Norms</b>	As per Annexure 15.6
<b>Salary Slip</b>	<ul style="list-style-type: none"> <li>Super Green &amp; Green Segment – 1 month</li> <li>Amber/ Red – 3 months</li> <li>Salary Slip not required in NIP Program</li> <li>Case can be processed on salary certificate allowed only in Growth locations basis below norm, below to be check by Credit at the time of processing <ul style="list-style-type: none"> <li>Certificate should not be more than 2 months old</li> <li>Supported by last 3 months salary credits in bank</li> <li>Should be on company letter head duly signed &amp; stamped with company seal in original</li> <li>Employee name mentioned</li> <li>Mismatch in salary heads or overwriting not acceptable</li> <li>RCU signoff, if suspected</li> </ul> </li> </ul>
<b>Bank A/c Type</b>	Salary bank account only
<b>Bank Statements</b>	<p>Super Green &amp; Green Segment – 1 month Amber/ Red – 3 months</p> <p>Credit to check below norms at the time of processing.</p> <ol style="list-style-type: none"> <li>All months to show salary credits on regular dates – span of 5 working days for fluctuation in dates allowed.</li> <li>EMI bounce in the last 3 months as per bank statement. (Bounce for technical reasons is ok)</li> <li>Salary credits in bank statement should be only through direct mode and not cash/cheque</li> <li>High credit to be check</li> <li>Bank statement to be available till end of previous month prior to login</li> <li>Salary Delay <ul style="list-style-type: none"> <li>Non Govt allowed only upto 5 days</li> <li>Government – Up to 30 days</li> <li>If Average Bank Balance (ABB) &gt; 2 times of EMI* <ul style="list-style-type: none"> <li>Non-Govt - Up-to 10 days of salary delay allowed</li> <li>Govt - Up-to 45 days of salary delay allowed</li> </ul> </li> </ul> </li> </ol> <p>*Note– Balance of entire month for last 3 months to be consider for ABB calculation Salary shall be credited compulsorily</p>
<b>Bank statement Verification</b>	As per Annexure 15.9
<b>Employment Experience</b>	<p><b>Total Employment experience</b> &gt;=3 years, (this norm not applicable for age Band 23-25)</p> <p><b>Current Employment</b> &gt;= 1 day</p> <p>If Current employment is less than 1 month and salary slip is not available, then</p> <ol style="list-style-type: none"> <li>CTC letter of current employer</li> <li>Email confirmation is mandatory (No deviation on current employment norms)</li> <li>6 months banking of salary account of previous employer to be documented (Customer might not be getting any salary in last 1/2/3 months in lieu of resignation)</li> <li>This bank statement to be validated (through AA/ OCR/ Perfios/ Covert)</li> </ol>
<b>Eligibility Calculation</b>	Eligibility will be calculated as: Minimum of FOIR, Multiplier & Policy Capping

Policy Parameter	Prime & Growth															
Eligibility Consideration	<b>Clarification on Income Consideration</b> <ul style="list-style-type: none"><li>Monthly Incentive-Average of last 3 months will be considered only if received in each of the last 3 months</li><li>Quarterly Incentive (Average of last 2 quarters)/6, will be considered as part of income only if received in each of the last 2 quarters</li><li>Net Salary = Gross Salary-Deductions</li><li>Arrears, Overtime to be excluded from income</li></ul>															
	<b>Clarification on considering Obligations</b> <ul style="list-style-type: none"><li>Monthly obligations to include 5% of Credit Card and 5% of Overdraft O/s as per CIBIL apart from all fixed EMI's serviced by applicant (5% is the industry standard minimum amount due (MAD) required for credit cards for the account to not flow into DPD)</li><li>In case of any Overdraft of &gt; 5 Lacs O/s is appearing as per CIBIL, underwriting team to check and include monthly interest obligation (average of last 3 months) or actual monthly obligation, for eligibility calculations</li><li>Loan EMIs getting over in 6 months not to be considered</li></ul>															
	<ul style="list-style-type: none"><li><b>Gold Loan/ LAS/Loan Against FD</b> - Monthly interest to be obligated in CAM. Interest to be calculated as following<ol style="list-style-type: none"><li>Gold Loan - 15% p.a.</li><li>LAS / Loan Against FD - 12% p.a.</li></ol><i>*Interest rate as per industry standard has been considered</i></li></ul>															
	<ul style="list-style-type: none"><li><b>For Agriculture loan / Kisan Credit Card</b> - Monthly interest to be obligated in CAM. Interest to be calculated as 15% p.a.</li></ul>															
	<b>Clarification on Under Construction Home Loan</b> <ul style="list-style-type: none"><li>Home Loans at under construction stage where customer is paying pre-emi as of now, and the full EMI will start later (varying from 1 year to 3 years) In such scenario's it is decided to take full EMI as obligation and increase the net salary (considered for eligibility) by flat 10% for every year (max increment to be capped at 20%) covering the years which would be required for completion of the property (Full EMI as per sanction amount is considered (not the EMI of Pre EMI period) because customer currently would be paying EMI on Home loan which is only partial and way lesser than actual EMI. Since we are considering higher EMI we also give 10% YOY increment (max 20%) for Pre EMI period)</li><li>Document showing possession date is required. Credit to validate Under-construction basis EMI/Pre-EMI in bank statement</li><li>Proof required if salary increment is to be given</li><li>Credit to validate EMI/Pre-EMI in banking so additional document proof is not required for a flat 10% salary increment</li><li>Customer to provide agreement to sale, which should define date of possession/completion. If date of possession/completion is &gt; 1yr, 10% salary increment can be given For example: if the under-construction property would require 2 more years for completion than net salary to be increased by 10% p.a</li></ul>															
	<b>Clarification on Home Loan Obligation</b> <p>If applicant's spouse is Salaried employee OR Self- employee and transfers 50% EMI amount per month in applicant's account or Full/Half EMI paid by applicant's spouse – then can we obligate half EMI - Yes. If same is proved and documented</p>															
	<b>Clarification on Add backs</b>															
	<table><tr><th>Addback Type</th><th>Remarks</th><th>Deviation Authority</th></tr><tr><td>VPF</td><td>Not allowed</td><td></td></tr><tr><td>GPF</td><td>Not allowed</td><td></td></tr><tr><td>Insurance/ LIC / Other insurance deduction for Govt Employee (i.e., KGID, APGLI)</td><td>Can be added in income if deduction seen in 1 of the months in latest 3 months payslip &amp; banking</td><td>ACM</td></tr><tr><td>Pension income</td><td>Only individuals pension income can be added subject to proof (last 6 months Pension Credited bank statement)</td><td>RCM</td></tr></table>	Addback Type	Remarks	Deviation Authority	VPF	Not allowed		GPF	Not allowed		Insurance/ LIC / Other insurance deduction for Govt Employee (i.e., KGID, APGLI)	Can be added in income if deduction seen in 1 of the months in latest 3 months payslip & banking	ACM	Pension income	Only individuals pension income can be added subject to proof (last 6 months Pension Credited bank statement)	RCM
	Addback Type	Remarks	Deviation Authority													
	VPF	Not allowed														
GPF	Not allowed															
Insurance/ LIC / Other insurance deduction for Govt Employee (i.e., KGID, APGLI)	Can be added in income if deduction seen in 1 of the months in latest 3 months payslip & banking	ACM														
Pension income	Only individuals pension income can be added subject to proof (last 6 months Pension Credited bank statement)	RCM														



Policy Parameter		Prime & Growth			
	Rental income	80% of last 6 months or 15% of Avg last 3 months NTH whichever is lower – Already part of existing policy			
	SIP deduction for Govt & Non Govt companies	Not allowed			
	Society/ Investment deduction from payslip	Not allowed			
	Half yearly/ Annual Bonus	Not allowed – Already part of existing policy			
	Quarterly Incentive	Added in income if seen credited for 2 quarters - Already part of existing policy		RCM – in case of added from Offer letter	
	NPS	Not allowed			
	Overtime	Not allowed – Already part of existing policy			
	LTA	Can be added in income if same is Part of CTC, (LTA as per offer letter/12)		ACM	
	ESOP	Not allowed			
	HRA deduction for Govt employees	Not allowed			
	Arrears	Not allowed – Already part of existing policy			
	Reimbursement	Can be added in income if part of CTC letter or seen credited in last 3 months payslip. (Reimbursement of expenses like travel claims/mobile claims/Sodexo pass cannot be considered as income)			
Clubbing of Rental income	Monthly Rental income received by the applicant can be clubbed for doing eligibility calculations subject to following: <ul style="list-style-type: none"><li>Rental Agreement should be taken</li><li>Monthly rental should reflect continuously for last 6 months in bank statement</li><li>80% of Last 6 months average monthly rental receipts will be considered for eligibility calculations</li><li>Considered rental income will be capped at 15% of the average net salary of applicant (Least of above 2 to be considered as rental income)</li></ul>				
Multiplier	Prime	Revised Multiplier Grid			
		Salary Band			
		<50k	>=50 to <75k	>=75k	
		Super Green	14	20	20
		Green	14	16	20
		Amber	10	12	14
		Red	10	10	10
	Growth	Revised Multiplier Grid			
		Salary Band			
		<50k	>=50 to <75k	>=75k	
		Super Green	18	20	20
		Green	16	16	20
		Amber	12	12	16
		Red	10	10	10
	<ul style="list-style-type: none"><li>For Unlisted company category - flat multiplier of 10 across all risk segments</li><li>For Pvt Ltd company category multiplier applicable as per below grid:</li></ul>				
	High Delinquency		Medium Delinquency	Low Delinquency	
10x		Super Green – 14x Green – 12x	Super Green – 16x Green – 14x		
FOIR	FOIR capping for Prime, Annex & Growth location (except below 14 locations) as below,				
	Net Salary (in Rs)	No HL(Ever) / Property Loan	With HL(Ever) / Property Loan		
	Up to 50k	60%	60%		
	>=50K	65%	70%		
	*FOIR cap is decided considering the maximum that a customer can pay as fixed obligations (EMIs) after household expenses.				

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Policy Parameter	Prime & Growth																								
	<p>- A higher FOIR is allowed for customers with Home loan as it is assumed that the customer with a Home loan will not have to bear rental expenses or earns an additional rental income</p> <p>- Similarly, a lower FOIR is allowed for customers with relatively lower income (&lt;50K) as minimum absolute household expenditure is assumed for sustenance not allowing the customer to run obligations at a higher FOIR compared to customers with higher income</p> <p>For below 14 locations - FOIR capping as below,</p> <table><tr><td>AGRA</td><td>GURDASPUR</td><td>JHANSI</td><td>NAINITAL</td><td>RISHIKESH</td></tr><tr><td>AMRITSAR</td><td>HARDWAR</td><td>KANPUR</td><td>PATHANKOT</td><td>RUDRAPUR</td></tr><tr><td>BATALA</td><td>JALANDHAR</td><td>MORADABAD</td><td>PATIALA</td><td></td></tr></table> <table><tr><th>Net Salary (in Rs)</th><th>No HL(Ever) / Property Loan</th><th>With HL(Ever) / Property Loan</th></tr><tr><td>&lt;50k</td><td>50%</td><td>50%</td></tr><tr><td>&gt;=50K</td><td>65%</td><td>70%</td></tr></table>	AGRA	GURDASPUR	JHANSI	NAINITAL	RISHIKESH	AMRITSAR	HARDWAR	KANPUR	PATHANKOT	RUDRAPUR	BATALA	JALANDHAR	MORADABAD	PATIALA		Net Salary (in Rs)	No HL(Ever) / Property Loan	With HL(Ever) / Property Loan	<50k	50%	50%	>=50K	65%	70%
AGRA	GURDASPUR	JHANSI	NAINITAL	RISHIKESH																					
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Net Salary (in Rs)	No HL(Ever) / Property Loan	With HL(Ever) / Property Loan																							
<50k	50%	50%																							
>=50K	65%	70%																							
Employment Checks	<ol style="list-style-type: none"><li>1. Employment check is mandatory &amp; norms as per Annexure 15.8</li><li>2. No employment confirmation required for Govt cases if employment is not changed. This is applicable for following programs -<ul style="list-style-type: none"><li>• Pre-approved Top-up live</li><li>• Top-up/Parallel full UW</li><li>• Applicable for customers with age up-to 50 years</li></ul></li></ol>																								
Other Credit Checks	<ol style="list-style-type: none"><li>1. <b>Tele PD -</b><ul style="list-style-type: none"><li>○ Tele PD not required for Super Green segment up to Max Loan amount 7 lakh</li><li>*Underwriter allowed to conduct the PD for any clarification</li></ul></li><li>2. <b>Family Exposure Norms (Unsecured Personal Loans)</b><p>Maximum BFL level unsecured exposure capped to be check for individual capacity</p><ul style="list-style-type: none"><li>○ If Applicant taken unsecured loan from BFL 15 lacs within individual capacity, his/her spouse can also avail loan irrespective of applicant loan MOB in his/her individual capacity without any family exposure cap subject to max eligibility</li><li>○ Maximum loan amount for individual to be restricted basis applicable profile capping, segment caps and location capping as per existing Sal PL policy</li></ul></li><li>3. <b>In Unlisted companies Bachelor Accommodation not allowed if meeting below</b><ul style="list-style-type: none"><li>○ Applicant staying with friends/ colleagues in rented house</li><li>○ Applicant staying in guest house/ co-provided guest house</li><li>○ Applicant staying with colleagues in co-provided house</li></ul></li><li>4. <b>Customer working in Co-working Places</b><ul style="list-style-type: none"><li>• UW team to check in TVR, if customer working in Co-working place, (UW to mention the same in reco notes, if customer working in Co-working place if confirm by applicant in TVR)</li><li>• RCU team also can validate if customer is working in Co-working places at the time of verification</li><li>• Below norms to be met if customer working in CO-working place.<ul style="list-style-type: none"><li>○ Official mail confirmation with domain check should be positive</li><li>○ EPFO check should be positive</li><li>○ Employee strength as per EPFO strength should be &gt;=50</li><li>○ Geo tagging should be mandatorily done at residence address only</li><li>○ Company should have existence in &gt;1 cities</li><li>○ Company vintage should be &gt;=2 years</li><li>○ Employees from listed and unlisted (Including LLP) companies are allowed in all programs except No Bureau Hit</li><li>○ Last 6 months banking to be taken and AA/Perfios status must be passed. (Covert/SM visit not allowed)</li></ul></li></ul></li><li>5. <b>IOCL &amp; ONGC Employees -</b><ul style="list-style-type: none"><li>○ Avg Last 6 months income to be consider while calculating eligibility for employees working in IOCL &amp; ONGC</li><li>○ If Difference between minimum &amp; maximum salary of last 6 months is abnormal, then Credit to take final call on income for eligibility</li></ul></li><li>6. <b>Work From Home Profile -</b> For Work from home profile, below is required</li></ol>																								

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Policy Parameter	Prime & Growth
	<ul style="list-style-type: none"> <li>○ HR verification</li> <li>○ Location stamping on salary slips</li> <li>○ Above condition can be waived off basis Official E mail confirmation &amp; Perfios &amp; Video PD/ Residence Geo Tagging</li> </ul> <p><b>7. Norms for Coal Field Employees</b> Growth market, For all COAL FIELD employees of BCCL &amp; CCL below norms are applicable-</p> <ul style="list-style-type: none"> <li>○ Only LR and MR segment to be allowed</li> <li>○ Min net salary should be 60K</li> <li>○ If Net Salary &lt; 1 Lac, Loan to be capped at 7 Lac</li> <li>○ Residence GEO Tagging is mandatory</li> <li>○ Sales Manager visit is mandatory in HUB Locations</li> </ul> <p><b>8. Sourcing in Prohibited sector</b> Employees from below sector/industry will allowed to source <b><u>Only for Super Green, Green &amp; Amber segment in Listed company category</u></b></p> <ul style="list-style-type: none"> <li>• Travel</li> <li>• Staffing/Manpower sourcing companies</li> <li>• Hospitality</li> <li>• Airlines (Ground Staff &amp; Pilot Profile employees are allowed)</li> </ul> <p>Only below coaching institutes are allowed to source only for Super Green &amp; Green Risk segment in Listed category</p> <ul style="list-style-type: none"> <li>• Allen Career Institute</li> <li>• NIIT</li> <li>• FIITJEE</li> </ul> <p><b>9. Bank Employee Check</b></p> <ul style="list-style-type: none"> <li>○ Perfios Banking &amp; Official email confirmation mandatory for Loan Applications of Bank Employees.</li> <li>○ As Salary Accounts of Bank Employees cannot be verified through Covert or FCU given the restrictions on Staff Accounts</li> <li>○ Any loan application of Bank Employee where we do not have Perfios Banking or Official Email/ TAN Check/ Online Check confirmation will require NCM approval</li> </ul> <p><b>10. Textile Industry</b></p> <ul style="list-style-type: none"> <li>○ Listed Textile companies allowed with location level salary</li> <li>○ Unlisted Textile Companies allowed to source with below norms <ul style="list-style-type: none"> <li>▪ LR and MR segment</li> <li>▪ Minimum net salary &gt;=50K</li> <li>▪ Allowed under Full Underwriting</li> </ul> </li> </ul> <p><b>11. Maternity Leave</b> - Loan cannot be processed</p> <p><b>12. Sanction Undisbursed</b></p> <ul style="list-style-type: none"> <li>○ Approval validity: Up to 1 month's post approval</li> <li>○ CIBIL is valid upto 30 days from the date of initiation</li> <li>○ Banking verification is valid upto 30 days</li> </ul> <p><b>13. Co-applicant norms</b></p> <p><b>For Prime &amp; G1 locations -</b> Below norms shall meet for adding Co applicants to a case</p> <ul style="list-style-type: none"> <li>○ Kolkata, Ahmedabad, Chandigarh &amp; G1 -Combined Net Salary of Rs. 60,000 p.m.</li> <li>○ Combined Net Salary of Rs. 70,000 p.m (for locations other than mentioned above)</li> <li>○ Primary applicant's location level salary norms to be meet</li> <li>○ Co-applicant's salary should not be below Rs. 25k</li> <li>○ Co applicants could only be spouse or parents</li> <li>○ Applicant &amp; financial Co- Applicant should be residing at the same residence</li> </ul> <p><b>For Annex &amp; G2/G3/G4/ Emerging locations-</b> Below norms shall meet for adding Co applicants to a case</p> <ul style="list-style-type: none"> <li>○ Combined Net Salary of Rs. 40,000 p.m.</li> <li>○ Primary applicant's location level salary norms to be meet</li> <li>○ Co-applicant salary should not be below 15k</li> <li>○ Co applicants could only be spouse or parents</li> </ul>

Policy Parameter	Prime & Growth																																				
	<ul style="list-style-type: none"><li>○ Applicant &amp; financial Co- Applicant should be residing at the same residence</li></ul> <p><b>14.</b> If customer need disbursal in secondary bank (non-salary bank account), then</p> <ul style="list-style-type: none"><li>• RCM approval is mandatory</li><li>• Secondary bank account to be validated through bank verification policy</li></ul>																																				
Additional Norms for specific program/ profile	<p><b>1. Location specific norms:</b></p> <p><b>For Delhi &amp; it's Annex</b></p> <ul style="list-style-type: none"><li>○ Sourcing from Govt Hospitals will be restricted for Delhi &amp; it's Annex locations</li><li>○ For <b>Pvt ltd Company category</b>,<ul style="list-style-type: none"><li>▪ Max capping as per FUW norms for Super Green &amp; Green Segment</li><li>▪ Max capping for Amber Segment = Rs. 8L</li></ul></li><li>○ For <b>Unlisted companies -</b><ul style="list-style-type: none"><li>▪ Max Loan amount up to 17L allowed</li><li>▪ Cases in Delhi unlisted shall not be processes basis office ID card and Geo Tagging For loan amount above 8 lakhs below conditions needs to be satisfied-<ol style="list-style-type: none"><li>1. Only Low Risk allowed (HL ever mandatorily)</li><li>2. Minimum company Vintage should be &gt;=4 years</li><li>3. Minimum no. of 100 employees should be employed in the given company</li><li>4. Official mail confirmation, Perfios and EPFO check is Mandatory</li><li>5. Final case to be approved by RCM for above 8 lakhs</li><li>6. Only FUW program is allowed i.e., last 3 months Salary Slip is mandatory. NIP not allowed</li><li>7. Negative Sector companies not allowed</li><li>8. All other norms of Unlisted company will continue</li></ol></li></ul></li></ul> <p><b>2. Unlisted Companies</b></p> <table><tr><th colspan="6">Max capping for Unlisted / Unlisted LLP company category</th></tr><tr><th>REVISED RISK</th><th>SUPER GREEN</th><th>GREEN</th><th>AMBER</th><th>RED</th><th>DARK RED</th></tr><tr><td>Prime/ Annex</td><td>22</td><td>22</td><td>22</td><td>0</td><td>0</td></tr><tr><td>G1/ G2/ G3</td><td>22</td><td>22</td><td>17</td><td>0</td><td>0</td></tr><tr><td>G4/ Emerging</td><td>22</td><td>17</td><td>17</td><td>0</td><td>0</td></tr><tr><td>G4 - S (180 locations)</td><td>17</td><td>17</td><td>17</td><td>0</td><td>0</td></tr></table> <ul style="list-style-type: none"><li>• CIBIL Score &lt;685 not allowed</li><li>• Unlisted company should be mandatorily checked in SFDC (if delisted or BL funded)</li><li>• Total volume capped at 15% of monthly volume for each Prime, G1, G2, G3 &amp; G4/ Emerging markets</li><li>• <u>In Prime market</u>, Unlisted Company category not allowed to source in Green &amp; Amber Segment in below locations including their Annex<ul style="list-style-type: none"><li>▪ Chennai</li><li>▪ Delhi</li><li>▪ Mumbai</li><li>▪ Other than above mentioned locations, Unlisted is allowed in Super Green, Green &amp; Amber segments</li></ul></li><li>○ <u>In Growth market -</u><ul style="list-style-type: none"><li>▪ Minimum Salary - 30K</li><li>▪ Current Work Experience - Minimum 3 years, (1 to 3 years allowed only with RCM approval, &lt;1 year allowed only with NCM approval)</li><li>▪ E-mail mandatory for cases for unlisted company from with previous cases processed with email</li></ul></li><li>○ <u>Other checks (Profile approval) -</u><ul style="list-style-type: none"><li>▪ Profile approval should be taken from Area Credit Manager &amp; above</li><li>▪ Unlisted Company Should at least have 2 years vintage</li><li>▪ Company status should only be Active on MCA website</li><li>▪ Company should not be involved in Negative industry</li><li>▪ Employee strength should be &gt;=30</li><li>▪ Only selected large NGOs are allowed - NCM to take a call on company/profile</li><li>▪ Unlisted School/Colleges are not allowed under Profile approval</li></ul></li></ul> <p><b>3. UNLISTED LLP Program</b></p> <ul style="list-style-type: none"><li>○ Salary -</li></ul>	Max capping for Unlisted / Unlisted LLP company category						REVISED RISK	SUPER GREEN	GREEN	AMBER	RED	DARK RED	Prime/ Annex	22	22	22	0	0	G1/ G2/ G3	22	22	17	0	0	G4/ Emerging	22	17	17	0	0	G4 - S (180 locations)	17	17	17	0	0
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G4 - S (180 locations)	17	17	17	0	0																																

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Policy Parameter	Prime & Growth																																										
	<ul style="list-style-type: none"><li>For Prime locations - Location level applicable Salary + 10k (i.e., For Mumbai location applicable net salary =40k, for this program applicable NTH salary will be 50k)</li><li>For Moved to Prime / Annex / Growth - Location level applicable Salary + 5k (i.e., For Vapi location level applicable NTH = 27, for this program applicable Salary tolerance not applicable in this program net salary salary will be 32k)</li></ul> <ul style="list-style-type: none"><li>Employee Strength at EPFO Website</li><li>Company vintage as per MCA (DOI, if available)</li><li>Customer Profile/Designation</li><li>Salary slips and banking mandatory of last 3 months (NIP program &amp; offer letter-based sourcing not allowed)</li><li>Official mail confirmation, EPFO &amp; Office Geo Tagging mandatory (TAN Check is not allowed)</li><li>Office Geo- Tagging mandatory</li><li>Work from Home profile to be excluded</li><li>Monthly capping of 5% in Prime of overall business, this capping is within overall unlisted capping of 15%</li></ul>																																										
<b>4. Norms for No Payslip Program -</b> No salary Slip to be taken where Banking is provided through AA/OCR/Perfios. Below Parameter should also meet for exemption of Salary Slip check <b>(No Payslip Program)</b>																																											
<b>Parameter</b>	<b>Policy Norms</b>																																										
Current employment vintage	<ul style="list-style-type: none"><li>Minimum 3 months</li></ul>																																										
Employment check	<ul style="list-style-type: none"><li>Office E-mail id confirmation mandatory</li><li>For Govt employee, TAN Check/ Online Govt Website check should be positive</li></ul>																																										
Net Salary	<ul style="list-style-type: none"><li>Average of last 3 months salary, if difference between highest and lowest net salary is within 15%, else lowest net salary to be considered</li><li>Each of the last 3 salary credits to be above the minimum income norms</li></ul>																																										
Company category	<ul style="list-style-type: none"><li>Only Listed Companies</li></ul>																																										
Salary credit narration	<ul style="list-style-type: none"><li>Salary credit narration to contain 'Company name' and 'Salary'</li><li>Underwriter to check for salary credit, date and employment in case 'Company name'/ 'Salary' missing in the narration</li></ul>																																										
<ul style="list-style-type: none"><li>If Authenticity norms not meeting, then not to be processed under NIP</li><li>Employees working with Amazon group cannot be process in "No Payslip Program" since employee class seen as "Seasonal/Short Term" in Payslip</li><li>Employee with ".ext" in official mail ID (i.e. - <a href="mailto:jdaksh.ext@deloitte.com">jdaksh.ext@deloitte.com</a>) cannot be process under No Payslip Program for any company</li></ul>																																											
<b>5. Norms for State Government Employees</b> Max Loan Amount capping for State Govt Employee																																											
<table><tr><th>MARKET</th><th>SUPER GREEN</th><th>GREEN</th><th>AMBER</th><th>RED</th><th>Dark Red</th></tr><tr><td>Prime/Annex</td><td>28L</td><td>22L</td><td>17L</td><td>0</td><td>0</td></tr><tr><td>G1</td><td>28L</td><td>22L</td><td>17L</td><td>0</td><td>0</td></tr><tr><td>G2</td><td>28L</td><td>22L</td><td>17L</td><td>0</td><td>0</td></tr><tr><td>G3</td><td>28L</td><td>17L</td><td>17L</td><td>0</td><td>0</td></tr><tr><td>G4</td><td>28L</td><td>17L</td><td>17L</td><td>0</td><td>0</td></tr><tr><td>Emerging</td><td>28L</td><td>17L</td><td>17L</td><td>0</td><td>0</td></tr></table>		MARKET	SUPER GREEN	GREEN	AMBER	RED	Dark Red	Prime/Annex	28L	22L	17L	0	0	G1	28L	22L	17L	0	0	G2	28L	22L	17L	0	0	G3	28L	17L	17L	0	0	G4	28L	17L	17L	0	0	Emerging	28L	17L	17L	0	0
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Emerging	28L	17L	17L	0	0																																						
<ul style="list-style-type: none"><li>State Govt Employee with NTH &lt;50k not allowed in Prime market</li><li>State Govt Employee with Red segment not allowed</li><li>CIBIL Score should be &gt;=685, No deviation allowed for CIBIL score &lt;685</li><li><b>In Growth location:</b><ul style="list-style-type: none"><li>Amber segment allowed in State Govt with capping of <b>12cr</b> of overall business in Growth market</li><li>State Government Employee with High-Risk segment allowed in Growth Market if NTH &gt;75k in Super Green and Green segment only</li></ul></li><li>Central Government entities/ PSU will be treated as listed category from loan amount capping perspective. Rest all checks of central Government will continue</li><li><b>Employment Check In Prime Market,</b> RSA can be waived for TOPUP cases in Govt Employees basis below checks</li></ul>																																											

Policy Parameter	Prime & Growth								
	<ul style="list-style-type: none"> <li>▪ Positive TAN check <b>OR</b> Online website check (screenshot of above check to attach on SFDC)</li> <li>▪ PAN check</li> <li>▪ No change in Repayment bank account. Disbursement should be in salary bank account only</li> <li>▪ All other checks as per FUW policy</li> </ul> <p>Above norms are not applicable for SALPL NTB Customer</p> <ul style="list-style-type: none"> <li>○ In Growth market, employment check as per FUW policy</li> </ul> <p><b>6. Additional Norms for Normal Balance Transfer</b></p> <ul style="list-style-type: none"> <li>• <b>Scope</b> - Personal Loan BT amount can be 100% of the POS of BT loan amount</li> <li>• <b>PL BT Norms</b> - In case customer requests for doing the partial loan disbursement towards closure of any of his live Personal Loans, this Personal Loan EMI loans getting taken over or closed (as a result of Top up &amp; BT) would not be considered as obligation for doing the FOIR calculation <ul style="list-style-type: none"> <li>○ Minimum Personal Loan BT amount should be of Rs 1 Lacs</li> <li>○ Minimum 6 MOB seasoning of the BT loan</li> <li>○ Min 12 MOB seasoning for below banks <ul style="list-style-type: none"> <li>▪ Standard Chartered Bank</li> <li>▪ Kotak Mahindra Bank</li> <li>▪ HSBC Bank</li> </ul> </li> </ul> </li> <li>• <b>Documents</b> - <ul style="list-style-type: none"> <li>○ KYC &amp; Income documents (Banking and Payslip) to be taken as per FUW policy norms</li> <li>○ SOA/ Repayment Schedule/ Foreclosure Letter required for processing of balance transfer at UW stage</li> </ul> </li> <li>• <b>Operation Check</b> - Customer's disbursement cheque can be handed by Ops team to Business team <ul style="list-style-type: none"> <li>○ Operation Manager can handover customer favouring cheque basis deposition slips/ Closure proof/ FC letter with round seal &amp; Sign to business team</li> <li>○ Sales to ensure Bank favouring cheque number is mentioned on Deposit slip (Mandatory)</li> <li>○ Bank stamp is marked on deposit slip (mandatory)</li> <li>○ Ops to check, Cheque number &amp; bank stamp on deposit slip before handover of Customer favouring cheque (Mandatory)</li> </ul> </li> </ul> <p><b>7. Income Surrogate</b></p> <ul style="list-style-type: none"> <li>• Allowed only in Prof SAL.</li> <li>• CIBIL Score <math>\geq 720</math></li> <li>• Only Super Green &amp; Green segment allowed</li> <li>• Email Confirmation is mandatory in this process</li> <li>• Bank statement &amp; payslip not required in this program</li> <li>• Banking Checks- <ul style="list-style-type: none"> <li>○ Snapshot of net-banking with salary credit or salary credit text message from mobile to be documented where either bank account number or last 4 digit of bank account number are visible</li> <li>○ This bank account number should match with bank account mentioned in Karza Report</li> <li>○ In case, bank account number is not matching banking has to be provided at Credit approval stage</li> <li>○ If customer is providing any other account for disbursement and repayment, then Bank verification is required</li> </ul> </li> <li>• Salary Calculation criteria as below:</li> </ul> <table border="1"> <thead> <tr> <th>Gross Salary</th><th>Net Salary</th></tr> </thead> <tbody> <tr> <td>&gt;50k</td><td>Gross Salary - TDS - (5% * (Gross Salary - TDS))</td></tr> <tr> <td>&gt;1L</td><td>Gross Salary - TDS - (10% * (Gross Salary - TDS))</td></tr> <tr> <td>&gt;2L</td><td>Gross Salary - TDS - (15% * (Gross Salary - TDS))</td></tr> </tbody> </table>	Gross Salary	Net Salary	>50k	Gross Salary - TDS - (5% * (Gross Salary - TDS))	>1L	Gross Salary - TDS - (10% * (Gross Salary - TDS))	>2L	Gross Salary - TDS - (15% * (Gross Salary - TDS))
Gross Salary	Net Salary								
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>2L	Gross Salary - TDS - (15% * (Gross Salary - TDS))								
<b>Deviation Matrix</b>	As per Annexure 15.12								

## 2. Line Program

The objective of this program is to offer the TOP up (Line) on Pre-approved offer available in SFDC. The Program is applicable for Prime & Growth markets. No Salary Document is required. Parallel loan is to be given for additional funding in Term/Dropline flexi.

Below are PO names for Line Offers,

- SPL\_LINE\_ASSIGNMENT – PO Name for SALPL Prime/Growth
- WEBSITE\_PREAPPROVED(PL2) – PO Name for SALPL Prime/Growth basis BFSD Loan
- PRO\_Website\_Preapproved (PL2) – PO Name for Prof SAL

**Below are require checks to be done at Credit stage before approval**

Parameters	Line Policy
<b>Process</b>	PO Conversion is mandatory, Sales to trigger CIBIL & Risk Segmentation in SFDC
<b>Seasoning</b>	>=6 MOB completed LAN (MOB to be calculated on First Due Date)
<b>Location</b>	1. Only Sal PL Approved locations considered for sourcing from this program 2. Customers belonging to Non SALPL locations to be excluded
<b>Bounce &amp; Delinquency norms (On-Us)</b>	As per Annexure 15.2
<b>BFL Unsecured Loan norms</b>	As per Annexure 15.3
<b>Marginal Segments</b>	As per Annexure 15.4
<b>Segmentation Norms</b>	<ul style="list-style-type: none"><li>• VHR/ Dark Red– Not allowed</li></ul>
<b>Employment Confirmation</b>	As per Annexure 15.8
<b>Repayment Account</b>	1. Repayment to be taken from Existing repayment bank account (from which existing EMI getting deducted) 2. To be from Salary bank account only 3. Verification of bank statement to be done through Perfios/Covert in case of change in salary bank account than previous LAN
<b>Age</b>	1. Maximum Age 53 Years 2. Maturity of the Loan should be such that customer <= 59 Years at maturity
<b>CIBIL Norms</b>	CIBIL Score >720 Rest norms as per Annexure 15.1
<b>Leverage Norms</b>	High severity not allowed Rest as per Annexure 15.6
<b>Geo Cluster Norms</b>	As per Annexure 15.5
<b>Identity Checks</b>	As per annexure 15.11
<b>Total Exposure</b>	As per existing Product/Profile/ location capping
<b>Additional Norms</b>	To be check at UW stage <ul style="list-style-type: none"><li>• Declined by UW in last 6 months not allowed in this program</li><li>• Existing loan processed with combined income of Applicant/ Co-applicant, then not allowed in this program</li></ul>
<b>Deviation matrix</b>	As per Annexure 15.12



### 3. TOPUP Pre-approved Program

#### Objective

The objective of this program is to offer TOP up pre-approved loans to existing SAL PL Customer. The Program is applicable for Prime & Growth & Prof SAL Business.

Below are the PO names for Top-up offers,

- Pre-Approved Top-up: offer given on SALPL Existing Loan
- PRO Pre-Approved Top-up: offer given on PROF SAL Existing Loan
- Website Top Preapproved (PL2): offer given on BFS D Existing Loan

#### Underwriting Checks

Below are require checks to be done at Credit stage before approval.

Parameters	Policy norms
<b>Seasoning</b>	>=6 MOB completed LAN (MOB to be calculated on First Due Date)
<b>Location</b>	Only Sal PL Approved locations considered for sourcing from this program Customers belonging to Non SALPL locations to be excluded
<b>Segmentation Norms</b>	Dark Red/ VHR – Not allowed
<b>CIBIL Norms</b>	As per Annexure 15.1
<b>Bounce &amp; Delinquency (BFL Loans)</b>	As per Annexure 15.2
<b>Norms for BFL Unsecured loans</b>	As per Annexure 15.3
<b>Marginal Segments</b>	As per Annexure 15.4
<b>Leverage Norms</b>	As per Annexure 15.6
<b>Geo Cluster Norms</b>	As per Annexure 15.5
<b>Identity Checks</b>	As per annexure 15.11
<b>Loan Type</b>	Hybrid/Term/Dropline allowed. Below conditions needs to follow: <ul style="list-style-type: none"> <li>• All existing SALPL loans are required to be closed</li> <li>• At a customer level, customer cannot have more than 2 live loans running with us</li> <li>• At a customer level, multiple hybrid loans are not allowed</li> <li>• For BFS D loans (PO name – Website Top Preapproved (PL2)), new loan to be process under Parallel</li> </ul>
<b>Loan Amount</b>	6-12 MOB <ul style="list-style-type: none"> <li>• Eligibility to be recalculated at Credit Stage as per FUW policy</li> <li>• Income documents required as per FUW policy</li> <li>• Bureau, Segmentation, Salary, employment check, marginal segment norms to be followed as per FUW policy</li> <li>• Profile/Location level capping to be followed as per FUW policy</li> <li>• Fetch POS &amp; closure of existing LAN is mandatory</li> </ul> >=12 MOB <ul style="list-style-type: none"> <li>• Up to 10% increment on existing loan amount <ul style="list-style-type: none"> <li>○ PO conversion is mandatory</li> <li>○ Sales to trigger CIBIL &amp; Risk Segmentation in SFDC</li> <li>○ Eligibility as per offer stamping</li> <li>○ No Salary document to be taken</li> <li>○ Bureau, Segmentation, employment check, marginal segment norms to be followed as per FUW policy</li> <li>○ Profile/Location level capping to be followed as per FUW policy</li> <li>○ Fetch POS &amp; closure of existing LAN is mandatory</li> </ul> </li> <li>• &gt;10% increment on existing loan amount <ul style="list-style-type: none"> <li>○ Eligibility to be recalculated at Credit Stage as per FUW policy</li> <li>○ Income documents required as per FUW policy</li> <li>○ Bureau, Segmentation, Salary, employment check, marginal segment norms to be followed as per FUW policy</li> <li>○ Profile/Location level capping to be followed as per FUW policy</li> <li>○ Fetch POS &amp; closure of existing LAN is mandatory</li> </ul> </li> </ul>



<b>Closed Existing Loan</b>	New Loan to be process with FUW norms if existing SAL PL loan is closed		
<b>Bounce norms from Banking</b>	No cheque/EMI bounce in the last 3 months as per bank statement. (Bounce for technical reasons is ok), Note: this norm to be check wherever TOPUP is processed basis FUW policy		
<b>Employment Confirmation</b>	As per Annexure 15.8		
<b>PD Norms</b>	PD norms to be followed as per FUW policy		
<b>Repayment Account</b>	<ol style="list-style-type: none"> <li>1. Repayment to be taken from Existing repayment bank account (from which existing EMI getting deducted)</li> <li>2. Verification of bank statement to be done through Perfios/Covert in case of change in salary bank account than existing LAN</li> </ol>		
<b>Age</b>	<ol style="list-style-type: none"> <li>1. Maximum Age 55 Years</li> <li>3. Maturity of the Loan should be such that customer &lt;= 59 Years at maturity</li> </ol>		
<b>Offer Computation</b>	<b>Description</b>	<b>Offer Logic</b>	<b>UW Process</b>
	All BFL SALPL Closed Loan	Max sanction amount	Full underwriting
	Only BFSF Loan	Max sanction amount	Full underwriting
	Only 1 Live SALPL Loan	MAX SANCTION AMOUNT*1.10%	TOPUP Policy released on 5 <sup>th</sup> Sep
	Multiple Live SALPL Loans	SUM [POS Of term Loan+ Limit of Flexi] *1.10%	TOPUP Policy released on 5 <sup>th</sup> Sep
	Note: <ul style="list-style-type: none"> <li>• BFSF Loans will not be considered for scenario 3 &amp; 4 also BFSF Loan's Exposure will be considered for group exposure</li> <li>• All location level capping will be applicable as per FUW Policy</li> </ul>		
<b>Additional Norms</b>	<ul style="list-style-type: none"> <li>• Existing loan processed with combined income of Applicant/ Co-applicant, then not allowed in this program</li> </ul>		
<b>Deviation Matrix</b>	As per Annexure 15.12		

## 4. Norms for Balance Transfer

Balance Transfer refers to transferring the existing loan amount from one financial institution to another to get better loan terms such as reduced rate of interest, better product services etc.

In this process customer closes live loan from one institution and opens a new loan with the institution doing BT with equivalent, lesser, or higher loan amount

We have classified the program into two sections

1. Paperless BT
2. BT + Top up (Full UW)

Parameter	Policy norms for Paperless BT																
<b>Scope</b>	<ul style="list-style-type: none"> <li>Original Finance amount allowed under paperless BT</li> <li>We can add foreclosure charges upto 5% of BT Loan Amount if BT bank POS + Foreclosure Charges is higher than BT loan amount. Credit to validate foreclosure charges at the time of approval</li> </ul>																
<b>BT Banks</b>	<p>Will be allowed for banks mentioned below –</p> <table border="1"> <thead> <tr> <th colspan="2">Bank Name</th></tr> </thead> <tbody> <tr> <td>HDFC BANK LTD</td><td>TATA CAPITAL</td></tr> <tr> <td>IDFC FIRST BANK</td><td>YES BANK</td></tr> <tr> <td>ICICI BANK LTD</td><td>AXIS BANK</td></tr> <tr> <td>KOTAK MAHINDRA BANK LTD</td><td>ADITYA BIRLA FINANCE LTD</td></tr> <tr> <td>STANDARD CHARTERED BANK LTD</td><td>STATE BANK OF INDIA</td></tr> <tr> <td>HSBC BANK</td><td>INDUSIND BANK</td></tr> <tr> <td>CITIBANK</td><td></td></tr> </tbody> </table> <p>This is applicable for external BT only*</p>	Bank Name		HDFC BANK LTD	TATA CAPITAL	IDFC FIRST BANK	YES BANK	ICICI BANK LTD	AXIS BANK	KOTAK MAHINDRA BANK LTD	ADITYA BIRLA FINANCE LTD	STANDARD CHARTERED BANK LTD	STATE BANK OF INDIA	HSBC BANK	INDUSIND BANK	CITIBANK	
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HSBC BANK	INDUSIND BANK																
CITIBANK																	
<b>CIBIL Norms</b>	CIBIL Score should be $\geq 720$ As per Annexure 15.1																
<b>Bounce &amp; Delinquency (BFL Loans)</b>	As per Annexure 15.2																
<b>Norms for BFL Unsecured loans</b>	As per Annexure 15.3																
<b>Marginal Segments</b>	As per Annexure 15.4																
<b>Leverage Norms</b>	<ul style="list-style-type: none"> <li>No additional unsecured exposure in last 6 months from the date of application – (up to 50K loans not to be counted)</li> <li>Rest norms as per Annexure 15.6</li> <li>No deviation allowed on High Severity cases</li> </ul>																
<b>Risk Segmentation</b>	Only Super Green & Green segment allowed																
<b>Geo Cluster Norms</b>	<ul style="list-style-type: none"> <li>100% BT allowed in High Geo cluster only for Govt employee (Company category = State Govt Entity/ Central Govt Entity/ PSU or Industry classification Employer = Government Entity)</li> <li>Rest as per Annexure 15.5</li> </ul>																
<b>Identity Checks</b>	As per annexure 15.11																
<b>Minimum Loan amount</b>	Minimum BT loan amount shall be 5 Lakh																
<b>Max Loan Amount</b>	<ul style="list-style-type: none"> <li>FUW capping applicable</li> <li>For Unlisted companies, Max Loan amount capping of <u>22 Lakh</u> allowed.</li> </ul>																
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>Original loan amount of loan which is to be transferred will be considered as Maximum loan amount allowed</li> <li>Max Loan amount of 38 Lakhs allowed. If finance amount of BT loan is greater than 38L and POS amount less than 38L then BFL loan amount will be capped at 38L only.</li> <li>We can add foreclosure charges upto 5% of BT Loan Amount if BT bank POS + Foreclosure Charges is higher than BT loan amount. E.g., If BT Loan amount= 15 Lacs POS of BT Loan = 15 Lacs FC Charges (@4%) = 60 k As per policy we can fund 15.6 Lacs Credit to validate foreclosure charges at the time of approval</li> </ul>																
<b>Documents</b>	<ul style="list-style-type: none"> <li>No salary slips required</li> </ul>																

	<ul style="list-style-type: none"> <li>Other than KYC documents, SOA/ banking is required for processing of loan at UW stage for verifying EMI repayment on due date for last 12 months</li> </ul>
<b>Clubbing of loans for BT</b>	Max 2 loans can be clubbed and transferred. Eligibility norms will remain same
<b>Company Category</b>	<ul style="list-style-type: none"> <li>Listed companies including PSU, State Govt, Central Govt</li> <li>Govt School/ College/ University/ Hospital in listed category</li> <li>Unlisted companies are also allowed to source with max LA capping of 22L <ul style="list-style-type: none"> <li>Definition of Unlisted – Listed on MCA website, Credit to review the company profile as per existing process</li> </ul> </li> </ul>
<b>Repayment norms of BT Loan</b>	<p>For a loan to qualify under Paperless BT program following norms shall meet</p> <ol style="list-style-type: none"> <li>No DPD in BT loan in last 12 months</li> <li>No 30+ DPD ever in BT bank loan</li> <li>No DPD in last 12 months in any EMI based loan</li> <li>Customer shall serve minimum 12 MOB from the source bank</li> <li>Max 3 Live PL/BL Loans are allowed (up to 50K loans not to be counted) <ol style="list-style-type: none"> <li>PL Count &gt;3 to be checked after disbursal. (For e.g., customer serving total 4 live personal loans at the time of acquisition &amp; we are doing balance transfer of 2 live personal loans. IN this scenario, total live personal loans after disbursal will be 3)</li> </ol> </li> </ol>
<b>Repayment</b>	Repayment should be same bank from which BT Loan EMI is deducting
<b>Tenor</b>	<ul style="list-style-type: none"> <li>Minimum Tenor – 12 months</li> <li>Maximum Tenor – <ol style="list-style-type: none"> <li>96 months under hybrid Flexi</li> <li>72 months under Term loan/Dropline Flexi</li> </ol> </li> </ul>
<b>Credit Checks</b>	<p>Below checks to be check at underwriting stage –</p> <ol style="list-style-type: none"> <li>Demographic details checks and validation with KYC</li> <li>Employment confirmation as per existing checks (Official Mail confirmation/EPFO)</li> <li>Dedupe check</li> <li>Tele PD to be done</li> <li>Bureau Check as per existing SAL PL policy</li> <li>Existing BFL Unsecured/SALPL customer is allowed to process however MOB of existing BFL Unsecured SALPL loan should be &gt;=6, Existing BFL track track to be checked at credit approval stages</li> <li>Multiple live SALPL hybrid loans for same customer not allowed</li> </ol>
<b>Operations Checks</b>	<p>For Normal BT/ Paperless BT program, Ops can handover customer favouring cheque to business team basis</p> <ul style="list-style-type: none"> <li>Loan Closure proof (NOC/ SOA with status as Closed)</li> <li>Foreclosure letter with Bank's Seal &amp; Sign</li> <li>Deposition Slip <ul style="list-style-type: none"> <li>Operation Manager can handover customer favouring cheque basis deposition slips to business team</li> <li>Sales to ensure Bank favouring cheque number is mentioned on Deposit slip (Mandatory)</li> <li>Bank stamp is marked on deposit slip (mandatory)</li> <li>Ops to check, Cheque number &amp; bank stamp on deposit slip before handover of Customer favouring cheque (Mandatory)</li> </ul> </li> </ul>
<b>Deviation Matrix</b>	<ul style="list-style-type: none"> <li>No deviations allowed</li> <li>Cases which are not qualifying above norms can be process under full underwriting basis credit/financial assessment</li> </ul>

## 5. Credit Card BT Program

### Objective

This program is to allow Credit Card Balance Transfer for SAL PL Business.

Credit Card Balance Transfer refers to transferring the credit cards outstanding amount from one/multiple financial institutions to BFL to get better loan terms such as reduced rate of interest, better product services etc.

### Program Cap:

Program monthly cap of 25 Cr in Prime, 10 Cr in Growth & 5 Cr in Prof SAL

### Policy Parameters:

Parameters	Underwriter Checks		
<b>Eligibility Norms</b>	<ul style="list-style-type: none"> <li>Overutilized card BT not allowed</li> <li>Late fee, over limit fee in last 3 months not allowed, for individual proposed CC BT Underwriter should attach last 3 months CC statements in SFDC (password to be mentioned in Reco notes, if any)</li> <li>CC Limit &lt;1 lakh not allowed for all for individual proposed CC BT</li> <li>CC outstanding &lt;50k not allowed for all individual proposed CC BT</li> <li>CC outstanding &gt;10Lakh not allowed for combined live Credit Cards</li> <li>LIVE PLCS loan not allowed, (no deviation allowed post completion of 6 months as well)</li> </ul>		
<b>Locations</b>	<ul style="list-style-type: none"> <li>Allowed only for Prime market &amp; G1 locations of Growth market</li> </ul>		
<b>Minimum and Max Loan Amount</b>	<ul style="list-style-type: none"> <li>As per existing SAL PL policy (Location/profile/segment capping)</li> <li>Tier wise capping as per FUW policy is applicable</li> </ul>		
<b>Minimum Net Salary</b>	>=50k		
<b>Age Norms</b>	<ul style="list-style-type: none"> <li>Min Age – 25 years</li> <li>Max Age – 55 years</li> <li>No deviation on age norms</li> </ul>		
<b>CIBIL Norms</b>	<ul style="list-style-type: none"> <li>CIBIL&lt;720 to be excluded</li> <li>Rest norms as per Annexure 15.1</li> </ul>		
<b>Company category</b>	Only Listed company category is allowed in this program Definition of listed companies – Diamond/ Platinum/ Gold /Silver/ Blue /Bronze/ Pvt Ltd		
<b>BT Credit Cards ownership</b>	<ul style="list-style-type: none"> <li>Ownership should only be “Individual” as per bureau</li> </ul>		
<b>Risk Segments</b>	<ul style="list-style-type: none"> <li>Only “Super Green” &amp; “Green” segment allowed</li> </ul>		
<b>Statements</b>	<ul style="list-style-type: none"> <li>Last 3 months CC Statement to be documented for all proposed CC BT to check eligibility norms</li> </ul>		
<b>Clubbing of cards for BT</b>	<ul style="list-style-type: none"> <li>Max 3 cards can be clubbed for BT</li> </ul>		
<b>Income Documents</b>	<ul style="list-style-type: none"> <li>As per current FUW norms</li> </ul>		
<b>Eligibility Calculation Method</b>	<ul style="list-style-type: none"> <li>5% of CC o/s of CC BT not to be obligated while computing eligibility</li> </ul>		
<b>Bounce &amp; delinquency norms (On US)</b>	As per Annexure 15.2		
<b>Norms for BFL Unsecured loans</b>	As per Annexure 15.3		
<b>Leverage norms</b>	As per Annexure 15.6		
<b>Marginal Segment</b>	As per Annexure 15.4		
<b>Geo Cluster Norms</b>	As per Annexure 15.5		
<b>Identity Checks</b>	As per annexure 15.11		
<b>Credit Cards issuers</b>	HSBC	ICICI Bank	Yes Bank
	Amex	Kotak Mahindra Bank	DBS
	Standard Chartered Bank	Axis Bank	RBL
	CITI Bank	SBI	IDFC
	HDFC Bank	IndusInd	
<b>Loan type</b>	Term Loan, Dropline flexi & Hybrid flexi allowed in this program		
<b>Tenure</b>	As per FUW policy		
<b>Disbursement</b>	In Split disbursement,		
	1. DD/Cheque of CC BT amount in favour of CC BT bank 2. Another DD/Cheque of remaining amount of max eligible amount in favour of customer		
<b>Deviation Matrix</b>	As per Annexure 15.12		

**Example of eligibility calculation method**

Eligibility Calculation		
Salary	1,20,000	
FOIR% Applicable considering LR	70%	
Eligible monthly EMI	84,000	
Current Obligations	55,000	
BT Credit Card Outstanding	5,00,000	
Credit Card 5% of Outstanding	25,000	
CC BT (Yes/No)	Yes	If Yes, CC o/s of 5% not to be considered for calculating eligibility
Total Monthly Obligation	55,000	
Remaining Monthly EMI	29,000	
Eligibility	11,92,434	
Eligibility as per Multiplier	2160000	
Max Eligible Loan Amount	11,92,434	

Disbursement:

- DD/Cheque of CC BT of Rs. 5L/- in favour of CC BT bank
- Another DD/Cheque of remaining amount Rs. 692434/- in favour of customer

**Additional Norms:****Sales Team**

- 1) To enter favouring details in SFDC at Post Approval Stage before customer consent
- 2) To take RFD either on mail where BFL on-roll employee is marked in CC **OR** physical RFD Form (mandatory to enter completed Credit Card number on RFD Form)

**UW Team**

to mark sanction condition basis provided statements

- 1) Financier name
- 2) POS
- 3) last 4 digit Card Number of proposed CC BT
- 4) UW team to also ensure NO Credit Card image/ details are attached in SFDC. Case to be sent back in case same is available in SFDC

**Ops team**

- 1) Ops team to also ensure NO Credit Card image is attached in SFDC
- 2) Check & validate Financier Name, POS & Last 4 digit of Card Number of proposed CC BT from Sanction condition, RFD & Favouring in SFDC are matching
- 3) Ops team to also ensure NO Credit Card image/ details are attached in SFDC. Case to be sent back in case same is available in SFDC

Sales/ UW/ Ops to ensure, Credit Card image or Credit Card details i.e., expiry date /CVV **should not** be attached/ updated in SFDC.

## 6. Employee Loans

Parameters	Employee Loan Policy (BFL, BHFL, BFSD, BFHL, BFSL)																				
<b>Exclusion</b>	Employee falling in any of the below norms are not allowed to source <ul style="list-style-type: none"> <li>Employee serving notice period</li> <li>PIP</li> <li>DAC</li> <li>Pre-PIP</li> <li>GB 01 band</li> <li>Min vintage &lt;1 years for Growth locations for GB 02 band employee, <ul style="list-style-type: none"> <li>Consent to be taken from respective dept NSM with band GB 07 &amp; above</li> </ul> </li> </ul>																				
<b>Location</b>	For NON SALPL location, we can process employee loan application from nearest SALPL branch which should be in same state & within <=100 KMs <ul style="list-style-type: none"> <li>If above condition not met for NON SALPL branch, then employee loan application to be process from RSL</li> </ul>																				
<b>CIBIL</b>	As per Annexure 15.1																				
<b>Bounce &amp; Delinquency Norms (On US)</b>	As per Annexure 15.2																				
<b>BFL Unsecured Loans Norms</b>	As per Annexure 15.3																				
<b>Marginal Segment</b>	Not Applicable																				
<b>Segmentation Norms</b>	Deviation on Dark Red Segment is at SCO level (System/mail approval)																				
<b>Leverage Norms</b>	As per Annexure 15.6																				
<b>Geo Cluster Norms</b>	Not applicable																				
<b>Identity Checks</b>	As per annexure 15.11																				
<b>Eligibility Calculation</b>	As per HR confirmation – Below are Guidelines for eligibility calculation at HR <ul style="list-style-type: none"> <li>Average of last 3 months net salary + 80% of all incentive earned in the quarter</li> <li>If employee availed Car Lease benefits, then driver's salary &amp; Petrol reimbursement, Flexi Pay can be added</li> <li>One-time allowances can't be considered as income for eligibility calculation (i.e., Referral Bonus, joining bonus, relocation allowance)</li> <li>Arrears will not be considered as income</li> <li>Advance salary to be excluded from monthly net salary calculation</li> </ul>																				
<b>Loan amount Capping</b>	Band wise max loan amount for bureau hit customers, (No restriction basis of Location level capping) <table border="1"> <thead> <tr> <th>New Bands at</th><th>Applicable LA as per Band</th></tr> </thead> <tbody> <tr> <td>GB 02</td><td>300000</td></tr> <tr> <td>GB 03</td><td>600000</td></tr> <tr> <td>GB 04 A</td><td>1000000</td></tr> <tr> <td>GB 04 B</td><td>1200000</td></tr> <tr> <td>GB 05 A</td><td>1500000</td></tr> <tr> <td>GB 05 B</td><td>1800000</td></tr> <tr> <td>GB 06 A</td><td>2000000</td></tr> <tr> <td>GB 06 B</td><td>2500000</td></tr> <tr> <td>GB 07 A &amp; Above</td><td>3500000</td></tr> </tbody> </table> <ul style="list-style-type: none"> <li>To be process under FUW policy of requirement is &gt; offer amount.</li> <li>In above scenario, loan amount should not exceed band wise capping</li> </ul>	New Bands at	Applicable LA as per Band	GB 02	300000	GB 03	600000	GB 04 A	1000000	GB 04 B	1200000	GB 05 A	1500000	GB 05 B	1800000	GB 06 A	2000000	GB 06 B	2500000	GB 07 A & Above	3500000
New Bands at	Applicable LA as per Band																				
GB 02	300000																				
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GB 05 B	1800000																				
GB 06 A	2000000																				
GB 06 B	2500000																				
GB 07 A & Above	3500000																				
<b>Bajaj Group Employee</b>	<ul style="list-style-type: none"> <li>Full underwriting to be done. All full underwriting norms to be meet</li> <li>Email confirmation is mandatory</li> </ul>																				
<b>Deviation Matrix</b>	As per Annexure 15.12																				

## 7. ABB Program

Parameter	Underwriting Check
<b>Locations</b>	All SAL PL active Location
<b>Minimum and Max Loan Amount</b>	<ul style="list-style-type: none"> <li>- Min Loan amount – 1 Lakh</li> <li>- Max Loan Amount – 17 Lakh</li> </ul>
<b>Eligible Companies</b>	<p>Unlisted Companies, Unlisted LLP, Proprietorship firm, Partnership firm meeting below norms</p> <ul style="list-style-type: none"> <li>• Underwriter to validate latest month Employee strength on EPFO website which should be               <ol style="list-style-type: none"> <li>&gt;=50 for Medium &amp; High Delinquency Geo cluster</li> <li>&gt;=30 employee on EPFO in Low Delinquency Geo Cluster</li> </ol> </li> <li>• Underwriter to validate               <ol style="list-style-type: none"> <li>Company vintage should be 3 Years for Prop/Partnership and LLP companies &amp;</li> <li>Company vintage should be 2 Years for MCA listed companies</li> </ol> </li> </ul> <p>Sales to attach screen shot of EPFO strength &amp; Establishment year in SFDC and Underwriter must validate the same.</p> <p>Only listed State Govt Entity/Central Govt Entity/PSU allowed to source with TAN check/ Online Govt website check is mandatory and TAN to be considered of FY22-23 (Employee Strength &amp; company vintage norms not applicable)</p> <p>FUW cases of Listed/Unlisted companies/ Listed State/Listed Central Govt/ Listed PSU allowed to process under this program only if,</p> <ol style="list-style-type: none"> <li>1. Not meeting Enquiry norms &amp; Red Segment norms not allowed in FUW</li> <li>2. Eligibility will be minimum of FUW and ABB Program</li> </ol> <p>*Negative profile not allowed as per below Annexure 7.1</p>
<b>Loan type</b>	<ol style="list-style-type: none"> <li>1. Term loan for eligibility upto 5Lac</li> <li>2. Term loan/ Dropline Flexi/ Hybrid Flexi for LA &gt;=5L</li> <li>3. Only Term loan allowed for below segments,               <ol style="list-style-type: none"> <li>i. PL/ BL enquiries &gt;=5 &amp; &lt;=7 in last 12 months</li> <li>ii. Red Segment</li> </ol> </li> </ol>
<b>Max Tenor</b>	As per FUW program
<b>Age Norms</b>	<p>Minimum – 25 years at the time of loan application</p> <p>Maximum – 55 years at the time of loan maturity</p> <p>BSNL employees are allowed with maximum Age – 50 Yrs.</p>
<b>CIBIL Norms</b>	<ul style="list-style-type: none"> <li>• CIBIL&gt;=700 allowed</li> <li>• 0/-1 not allowed (0/-1 allowed only if applicant previous track is present)</li> <li>• As per Annexure 15.1</li> </ul>
<b>PL Score</b>	<ul style="list-style-type: none"> <li>• PL Score &lt;650 not allowed</li> </ul>
<b>Bounce &amp; Delinquency norms (On-Us)</b>	<ul style="list-style-type: none"> <li>• As per Annexure 15.2</li> </ul>
<b>Norms for BFL Unsecured Loans</b>	<ul style="list-style-type: none"> <li>• As per Annexure 15.3</li> </ul>
<b>Marginal Segment Norms</b>	Not applicable
<b>Risk Segment</b>	<ul style="list-style-type: none"> <li>• Super Green, Green &amp; Amber Segment with ABB = 1 EMI</li> <li>• Red segment allowed with ABB = 2 EMI (only Term loan allowed)</li> <li>• Dark Red Segment not allowed</li> </ul>
<b>Leverage norms</b>	As per Annexure 15.6
<b>Geo Cluster Norms</b>	As per Annexure 15.5
<b>Identity Checks</b>	As per annexure 15.11
<b>Salary Norms</b>	<ul style="list-style-type: none"> <li>• As per location level salary norms</li> <li>• Deviation on variance in salary credited date is as per FUW policy</li> <li>• Variance in salary credited date &gt;30 days is not allowed</li> </ul>
<b>Current Employment Vintage</b>	<ul style="list-style-type: none"> <li>• Employment vintage should be               <ul style="list-style-type: none"> <li>◦ &gt;=1 months for listed company category employees and</li> <li>◦ 6 months for unlisted companies</li> </ul> </li> <li>- No deviation allowed</li> </ul>
<b>FOIR</b>	<ul style="list-style-type: none"> <li>• Including BFL loan, eligibility cannot be &gt;70%</li> </ul>

<b>ABB Norm</b>	<ul style="list-style-type: none"> <li>ABB of last 6 months and Average Bank Balance of latest month should be <math>\geq 5000</math></li> </ul>
<b>Payslip &amp; Banking</b>	<p>Payslip – 1 months' payslip to be documented In case of Add back, 3 months' payslip is mandatory Addbacks allowed as per FUW policy</p> <p>Banking – min 3 Months banking required; 3 months' salary credited to be checked</p> <p>Salary transactions with IMPS, P2P, N2P, P2A, TPT or any other anomaly are considered suspicious, in such cases – RSA needs to be raised</p> <p>Disbursement &amp; Repayment from Salary bank account only, no deviation allowed on this norm</p>
<b>Perfios/OCR/AA</b>	Mandatory in all cases in this program with authenticity as PASS
<b>Employment Check</b>	<ul style="list-style-type: none"> <li>For Unlisted companies EPFO is mandatory <ul style="list-style-type: none"> <li>Office Email ID &amp; Domain check both should be positive</li> <li>In case, Office Email ID or Domain check is not verified – Office Geo tagging is mandatory in each case (VPD not allowed)</li> </ul> </li> <li>Rest as per Annexure 11.8</li> </ul>
<b>Customer PAN &amp; Mobile check</b>	<p>PAN should be validated from NSDL Mobile number should match with CIBIL report OR Mobile number validation to be done through Karza and number has to be min. 6 months old in Karza</p>
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>Eligibility to be calculated basis ABB of last 6 months OR Average Bank Balance of latest month whichever is lower</li> <li>ABB Based Eligibility Salary based capping</li> </ul>
<b>Monthly Business Capping</b>	<ul style="list-style-type: none"> <li>Prime/ Growth/ Prof SAL – 15 Cr each</li> </ul>
<b>Credit Checks</b>	<p>Mandatory Data entry checks to be done by Credit and to mention in Reco note.</p> <ol style="list-style-type: none"> <li>Employer Name *</li> <li>Employer Type (e.g., Pvt Ltd / Partnership /LLP)</li> <li>EPFO establishment Date as per EPFO</li> <li>Latest month employee strength as per EPFO</li> <li>PL/BL Enquiry in last 12 Month</li> <li>ABB of Last 6 Months along with latest month ABB</li> <li>Latest Salary along with salary credit Date</li> <li>Official Email ID</li> <li>In case Employer name is not present in Company Employer Master then Underwriter to mandatorily mention company name in Loan application along with Others.</li> </ol>
<b>Deviation Matrix</b>	As per Annexure 15.12

## Annexure 7.1: Negative Profile in ABB Program

Product Limitation Profile	Status
Multi-level marketing companies	Not allowed
Panchayats	Not allowed
Tax Dept	Not Allowed
Media Companies like Zee news, Star India Ltd, DD News, DD Sports, etc.	Not Allowed
Police and other related enforcement organizations (BRDO, BRO, BSF, CRPF, RPF etc.)	Not Allowed
Politically connected individuals	Not Allowed
Judge/Lawyers	Not Allowed
Mines	Not Allowed
Shipping and navigations – On ship	Not Allowed
Class IV employees	Not Allowed
Blue collar profiles (Drivers, Sweepers, Peons, Watchman, Office boy, Lift Operator, Courier delivery boy, Security guards etc.)	Not Allowed
DSA / Collection Agency / Verification Agency	Not Allowed
Internet gambling, chit fund, Nidhi, lottery	Not Allowed
SPA / Beauty Parlours & Saloon	Not Allowed
Co-operative societies & Co-operative Banks	Not Allowed



## 8. SAL GOV Program

Below company category allowed in SAL GOV program

1. State Govt Entity
2. Central Govt Entity
3. PSU
4. For below company categories, if "Industry Classification (Employer)" = Government Entity, then only eligible for SAL GOV program
  - a. School
  - b. College
  - c. University
  - d. Hospital

Parameters	Underwriter Checks			
<b>Program Cap</b>	300 Cr for Growth markets for FY24			
<b>Grade</b>	<b>Super Segment</b>	<b>CAT GA</b>	<b>CAT GB</b>	<b>CAT GO</b>
	Grade I/ Grade II	Grade I/ Grade II	Grade I/ Grade II	Grade III
<b>Salary</b>	NTH >=75K	NTH >=50k – 75k	NTH >=27k – 50k	NTH >=27K
<b>Locations</b>	As per attached location list			
<b>Customer Profile</b>	<ul style="list-style-type: none"> <li>Customer Category to be defined basis NTH (mentioned above) &amp; customer profile</li> <li>All Grade III officers with below mentioned &amp; similar profiles will be categorized as GO (irrespective of NTH)               <ul style="list-style-type: none"> <li>Assistant</li> <li>Technician</li> <li>Operator</li> <li>Foreman</li> <li>Plant worker</li> <li>Supervisor</li> <li>Nurse Profile</li> </ul> </li> <li>Grade IV &amp; Negative profile are not allowed. Below sample negative profile for reference,               <ul style="list-style-type: none"> <li>Drivers</li> <li>Sweepers</li> <li>Peons</li> <li>Watchman</li> <li>Office boy</li> <li>Lift Operator</li> <li>MTS (Multi tasking Staff)</li> <li>Chaprasi</li> <li>Mali</li> <li>Security guards</li> <li>Driver</li> <li>Bus Conductor</li> <li>Coal field Employees</li> <li>Railway Employees</li> <li>Defense Employees</li> </ul> </li> <li>Credit to verify customer profile at the time of processing the case</li> </ul>			
<b>Education Qualification</b>	For GO category – <ul style="list-style-type: none"> <li>Min educational qualification should be Graduation</li> <li>With ITI or Diploma Certificate max capping is 3L</li> </ul> (Scan of original Final year marksheet/ Degree/ ITI/ Diploma Certificate will be considered for Educational certificate with SM OSV) <ul style="list-style-type: none"> <li>No Graduation certificate required for GA, GB, Super Segment</li> </ul>			
<b>Minimum Loan Amount</b>	Min loan amount - 1 Lac			
<b>Maximum Loan Amount</b>	<b>Super Segment</b>	<b>CAT GA</b>	<b>CAT GB</b>	<b>CAT GO</b>
	- For PSU, Central Govt employee - 35Lacs - For State Govt	15L	10L	5L

	employee - 25Lacs			
	2 Years	2 Years	3 years	3 years
<b>Current Work Experience</b>	<b>Total Employment experience</b> => 3 years, (this norm not applicable for age Band 23-25)  <b>Credit to confirm work exp basis-</b> a) Payslip where DOJ is mentioned Or b) FORM 16 Or c) Confirmation letter, transfer letter, appointment letter Or d) Bank statement where salary credit is reflecting  No deviation on current employment norms			
<b>Total Work Experience</b>	3 years			
<b>Age</b>	As per FUW norms			
<b>CIBIL Norms</b>	As per Annexure 15.1			
<b>CIBIL Score 0/-1</b>	Allowed - max 10 Lacs - Max Age allowed is 35 years	Allowed - max 10 Lacs - Max Age allowed is 35 years	Not allowed	Not allowed
<b>PL Score</b>	>=650			
<b>Bounce &amp; Delinquency norms (On-Us)</b>	As per Annexure 15.2			
<b>BFL Unsecured Loans Norms</b>	As per Annexure 15.3			
<b>Company category</b>	Only State Govt, Central Govt, PSU companies are allowed For School, College & Universities - if "Industry Classification (Employer)" = Government Entity, then eligible for SAL GOV program.			
<b>&gt;=5 PL/BL Enquiries in last 12 months</b>	Allowed with multiplier of 10x			
<b>Marginal Segment</b>	Not applicable			
<b>Risk Segments</b>	Dark Red Segment not allowed			
<b>Leverage Norms</b>	As per Annexure 15.6			
<b>Geo Cluster Norms</b>	As per Annexure 15.5			
<b>Identity Checks</b>	As per annexure 15.11			
<b>Multiplier</b>	As per FUW policy			
<b>FOIR</b>	70%	70%	NTH 27K-40K - 60% NTH- 40K - 50K - 70%	60%
<b>Salary Slip</b>	<b>Super Segment</b> last 3 months Payslip	<b>CAT GA</b> last 3 months Payslip	<b>CAT GB</b> last 3 months Payslip	<b>CAT GO</b> last 3 months Payslip
<b>Salary Certificate</b>	Allowed with below norms, <ul style="list-style-type: none"> <li>Certificate should not be more than 2 months old</li> <li>Supported by last 3 months salary credits in bank</li> <li>Should be on company letter head duly signed &amp; stamped with company seal in original</li> <li>Employee name should be mentioned</li> <li>Mismatch in salary heads or overwriting not acceptable</li> </ul> RCU signoff is required, if found suspected.			
<b>Salary Delay</b>	Salary delay allowed only till 30 days			
<b>Bank A/c Type</b>	Salary bank account only			
<b>Banking</b>	last 3 months banking			
<b>Norms for No Payslip Program</b>	Not Applicable			
<b>Clarification on Add Back</b>	<b>Addback Type</b>	<b>Remarks</b>		<b>Deviation Authority</b>
	VPF	Allowed		RCM
	GPF	Not allowed		
	LIC	Allowed		RCM
	Insurance/ Other insurance deduction for Govt Employee (i.e., KGID, APGLI)	Can be added in income if deduction seen in 1 of the months in latest 3 months payslip & banking		ACM

	Pension income	Only individuals pension income can be added subject to proof (last 6 months Pension Credited bank statement)		RCM
	Rental income	80% of last 6 months or 15% of Avg last 3 months NTH whichever is lower – Already part of existing policy		
	SIP deduction for Govt & Non Govt companies	Not allowed		
	Society/ Investment deduction from payslip	Not allowed		
	Half yearly/ Annual Bonus	Not allowed – Already part of existing policy		
	Quarterly Incentive	Added in income if seen credited for 2 quarters – Already part of existing policy		RCM – in case of added from Offer letter
	NPS	Not allowed		
	Overtime	Not allowed – Already part of existing policy		
	LTA	Can be added in income if same is Part of CTC, (LTA as per offer letter/12)		ACM
	HRA deduction for Govt employees	Not allowed		
	Arrears	Not allowed – Already part of existing policy		
	Reimbursement	Can be added in income if part of CTC letter or seen credited in last 3 months payslip. (Reimbursement of expenses like travel claims/mobile claims/Sodexo pass cannot be considered as income)		
Clubbing of Rental income	Monthly Rental income received by the applicant can be clubbed for doing eligibility calculations subject to following: <ul style="list-style-type: none"><li>Rental Agreement should be taken</li><li>Monthly rental should reflect continuously for last 6 months in bank statement 80% of Last 6 months average monthly rental receipts will be considered for eligibility calculations</li><li>Considered rental income will be capped at 15% of the average net salary of applicant (Least of above 2 to be considered as rental income)</li></ul>			
Eligibility Calculation	Eligibility will be calculated as: Minimum (FOIR, Multiplier, Policy Capping, Loan Amount Required)			
Loan Variant as Hybrid Flexi	Allowed with 96 months tenure  Tenure for Hybrid flexi can be 84 months or 96 months 1. i.e., Pure Flexi Tenure as – 24 months & Dropline Flexi Tenure – 60 or 72 months 2. For Hybrid Flexi with 84 months, eligibility will be calculated with tenure of dropline tenure of 60 months 3. For Hybrid Flexi with 96 months, eligibility will be calculated with tenure of dropline tenure of 72 months  <ul style="list-style-type: none"><li>No other combination of Tenure allowed in Hybrid Flexi other than total Tenure of 84 or 96 months</li><li>No deviation is allowed on same</li></ul> Please note that only Term Loan/ Dropline Flexi allowed in below profiles, 4. Customer with GO category 5. Applicant with age >55 years			Hybrid Flexi not allowed
Loan Variant as Term Loan/ Dropline Flexi	72 Months	72 Months	72 Months	60 Months
Min Tenure	12 Months			
Co-applicant norms	Not allowed			
Employment Check	<ul style="list-style-type: none"><li>Karza check for ITR/ Form 26AS or</li><li>TAN Check or</li><li>HRMS portal of employer/ Online links for State/ PSU/ Central Govt employees or</li><li>Official Email id confirmation &amp; Domain Check or</li><li>EPFO check positive or</li></ul>			

	<ul style="list-style-type: none"> <li>• TVR at Office Landline with Company ID card allowed in PSU, State/ Central Govt or</li> <li>• Email confirmation in TOPUP Cases is mandatory if available at existing LAN</li> <li>• Office geo tagging with employee ID card <ul style="list-style-type: none"> <li>○ Existing Office geo tagging norms to be continued (Office verification for employment check, wherever email, EPFO, TAN or Online check is not available)</li> <li>○ 3 Photographs to be submitted as per current process with mandatory Lat/long - <ol style="list-style-type: none"> <li>1. First Picture of Main entrance/gate/outside of building with area to be seen</li> <li>2. Second picture from inside the office premises</li> </ol> </li> </ul> </li> </ul> <p>Third picture will be of Employee/PSF along with customer</p>
<b>Identity Check</b>	<ul style="list-style-type: none"> <li>• EPAN through NSDL website</li> <li>• PAN linked with Aadhar and applicant's father name should be matching NSDL online check</li> <li>• Karza check for ITR/ Form 26AS</li> </ul> <p>*RSA to be raised for identity check in case of any of above condition is not met</p> <p>Rest as per As per Annexure 15.11</p>
<b>Domain Check</b>	<p>Domain Check should be positive.</p> <p>Credit shall check: Domain created date employee (Match it with Company registration date in ROC) Company Name in domain check (To match with Company name in SFDC &amp; Pay slip)</p> <ul style="list-style-type: none"> <li>• Domain created API not stamped, RCM deviation required with valid checks &amp; supporting screen shot</li> <li>• Domain not matched with MCA, RCM deviation required with valid checks &amp; supporting screen shot (case can still be raised to RCU, if suspicious)</li> <li>• In case of company acquire by another company due to which domain is mismatch, then ACM can approve the same (i.e., domain mismatch due to Merger of Aakash &amp; Byju's)</li> <li>• If domain is greater than two years old and is "NOT OK" as per system then please route this with your respective RCM's (case can still be raised to RCU, if suspicious) <ul style="list-style-type: none"> <li>○ RSA to be raise in &lt;2 years Domain cases if 1st time login</li> </ul> </li> </ul>
<b>Tele PD</b>	Required in all cases
<b>EMI Due Date</b>	<p>The EMI cycle due date will be</p> <p>2<sup>nd</sup> if last 3 months salary credited on or before 2<sup>nd</sup> of every month</p> <p>7<sup>th</sup> if last 3 months salary credited after 2<sup>nd</sup> of every month</p>
<b>Deviation Matrix</b>	As per Annexure 15.12

## 9. Bureau No-Hit (CIBIL 0/-1) Program

- The objective of this program is to source bureau No hit (CIBIL Score 0/-1) cases under SALPL.
- For SALPL Product, wherever CIBIL Score is 0/-1 from Transunion then CRIF Score is getting triggered & cases getting processed basis CRIF Score. This policy is applicable for cases of CIBIL Score 0/-1 & CRIF is also 0/-1.

Parameter	Underwriting Check
<b>Locations</b>	Only SALPL approved locations considered for sourcing from this program
<b>Monthly Business Capping</b>	25 Cr monthly capping (Prime 15 Cr, Growth 5 Cr & Prof SAL 5 Cr)
<b>Eligible Companies</b>	<ol style="list-style-type: none"> <li>Allowed in Diamond/ Platinum/ Gold/ Silver/ Blue listed company category</li> <li>Listed Govt employees allowed in Bureau No-hit program with below norms, <ul style="list-style-type: none"> <li>EPAN is mandatory (UW to validate &amp; attached the same in SFDC)</li> <li>Mobile verification from Karza mandatory in every case (UW to validate &amp; attached the same in SFDC)</li> <li>TAN check or Online website check is mandatory if employment check is not verified through Email/ EPFO</li> <li>Geo tagging is applicable as per geo tagging policy</li> </ul> </li> </ol>
<b>Age Norms</b>	Minimum – 23 years at the time of loan application Maximum – 35 years at the time of loan application
<b>Geo Cluster Norms</b>	As per Annexure 15.5
<b>Identity Checks</b>	As per annexure 15.11
<b>Minimum Net Salary</b>	As per existing SALPL norms (Offer letter-based processing not allowed in this program)
<b>Tenor Norms</b>	Minimum Tenor: 12 Months  Term Loan – 60 Months Dropline Flexi – 60 months Hybrid Flexi – only 84 months allowed for LA > 5Lakh (Pure Flexi Tenure as – 24 months & Dropline Flexi Tenure – 60 months) <ol style="list-style-type: none"> <li>No other combination of Tenure allowed in Hybrid Flexi other than total Tenure of 84 months</li> <li>No deviation is allowed on same</li> </ol>
<b>Loan type</b>	<ul style="list-style-type: none"> <li>For LA &gt;=5L, Term/Dropline Flexi/ Hybrid Flexi allowed</li> <li>For LA &lt;5L, only Term &amp; Dropline Flexi is allowed (Hybrid Flexi not allowed)</li> </ul>
<b>Minimum and Max Loan Amount</b>	<ul style="list-style-type: none"> <li>Min Loan amount – 1 Lac</li> <li>Max Loan Amount – <ul style="list-style-type: none"> <li>Prime &amp; G1 Market 25 Lac</li> <li>G2/G3/G4 Market – 15 Lac</li> </ul> </li> </ul>
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>FOIR – 60%</li> <li>Multiplier of 14</li> </ul>
<b>Payslip &amp; Banking</b>	<ul style="list-style-type: none"> <li>Payslip– 3 months' payslip to be documented</li> <li>Banking – min 3 Months banking required; 3 months salary credited to be checked</li> <li>Salary transactions with IMPS, P2P, N2P, P2A, TPT or any other anomaly are considered suspicious, In such cases – RSA needs to be raised</li> <li>Disbursement &amp; Repayment from Salary bank account only, no deviation allowed on this norm</li> </ul>
<b>Perfios/OCR/ Account Aggregator</b>	<ul style="list-style-type: none"> <li>Mandatory in all cases in this program</li> <li>In case of Authenticity failed from Perfios/ OCR, then case is not allowed to process</li> </ul>
<b>Employment Check</b>	<ul style="list-style-type: none"> <li>Email confirmation is mandatory without any deviation</li> <li>Rest as per Annexure 15.8</li> </ul>
<b>Credit Checks</b>	Credit needs to mandatorily validate checks as below: <ul style="list-style-type: none"> <li>PAN should be validated from NSDL. If not validated through NSDL then Karza PAN mandatory to be done.</li> <li>Mobile number validation to be done through Karza and number must be min. 6 months old in Karza <ul style="list-style-type: none"> <li>If Mobile no is reflecting in Bureau, no need to do Karza validation</li> </ul> </li> <li>Applicant name to be validated with Perfios/OCR/AA &amp; NSDL/Karza &amp; Bureau.</li> <li>Credit should check Secondary/External CIBIL in all the cases for derogs</li> </ul>
<b>Deviation Matrix</b>	As per Annexure 15.12

## 10. Manufacturing Program

### Objective

A separate product program for tapping employees from Manufacturing sector

### Policy Parameters:

Parameters	Underwriter Checks
<b>Eligibility Norms</b>	<ol style="list-style-type: none"> <li>1. FOIR – As per FUW policy norms</li> <li>2. Additional kicker of 10% on FUW multiplier for current work experience &gt;2 years in the company</li> <li>3. For current work experience &lt;2 years, no additional kicker allowed <ul style="list-style-type: none"> <li>• Current work experience in the company to be validated from Date of Joining mentioned in the salary slip</li> <li>• In case date of joining not mentioned in salary slip, additionally Joining letter to be documented to validate vintage</li> <li>• Credit to validate the document &amp; attach the same in SFDC</li> </ul> </li> </ol>
<b>Locations</b>	All Sal PL approved Locations
<b>Minimum and Max Loan Amount</b>	<ul style="list-style-type: none"> <li>• As per existing SAL PL policy (Location/profile/segment capping)</li> <li>• Tier wise capping as per FUW policy is applicable</li> </ul>
<b>Minimum Net Salary</b>	Minimum salary should be >=30k
<b>Age Norms</b>	As per full underwriting policy norms
<b>CIBIL Norms</b>	<ul style="list-style-type: none"> <li>• As per Annexure 15.1</li> <li>• For CIBIL 0/-1 If company is falling in manufacturing companies (list attached) is Diamond/Platinum/Gold/ Silver/ Blue/ Govt entity, then CIBIL 0/-1 policy will be applicable</li> </ul>
<b>Bounce &amp; Delinquency norms (On-Us)</b>	As per Annexure 15.2
<b>BFL Unsecured Loans Norms</b>	As per Annexure 15.3
<b>Marginal Segment</b>	As per Annexure 15.4
<b>Leverage Norms</b>	As per Annexure 15.6
<b>Geo Cluster Norms</b>	As per Annexure 15.5
<b>Identity Checks</b>	As per annexure 15.11
<b>Company category</b>	identifier for Eligible manufacturing companies in this program: "Industry Classification Employer = Manufacturing Specific Program"
<b>Risk Segments</b>	Only Dark Red Segment not allowed
<b>Income Documents</b>	As per current FUW norms
<b>Loan type</b>	Term Loan, Dropline flexi & Hybrid flexi allowed in this program as per FUW policy norms
<b>Additional Norms</b>	<ol style="list-style-type: none"> <li>1. Sales manager to mandatorily select Program Type as "Manufacturing Program" at the time of login. To be validated at Underwriting stage by Credit manager</li> <li>2. Any addition of companies in this program will be done on monthly basis post joint approval from Business Head &amp; Risk Head</li> <li>3. Only attached list of companies are allowed to process in "Manufacturing Program"</li> </ol>
<b>Deviation Matrix</b>	As per Annexure 15.12

## 11. MTS Program

**Objective** – The objective of the program is to allow customers falling in marginal segments and are not allowed in SALPL existing policy

Policy Parameter	Norms		
<b>Program Cap</b>	8% of monthly volume		
<b>Program Type/ Product Program</b>	MTS		
<b>BFL Existing customer norms</b>	<ul style="list-style-type: none"> <li>Not allowed if PLCS offer is LIVE</li> <li>B2B customer with &lt;=5 MOB is allowed with                             <ul style="list-style-type: none"> <li>salary &gt;= 75K in Prime</li> <li>salary &gt;= 50K in Growth</li> </ul> </li> </ul>		
<b>Location Master</b>	Only Low & Medium delinquency Geo cluster segment		
<b>Leverage Norms</b>	High Severity not allowed No deviation allowed in this program		
<b>Segments Allowed</b>	If customer falls in marginal segment in FUW Policy, then case can be processed in this program if any of the below norms are met:		
	<b>Segment</b>	<b>Prime Locations</b>	<b>*Prime T2/ Annex/ Growth</b>
	PL Score	-	PL Score <718 allowed in Low & Medium delinquency cluster. This norm is applicable on Growth market only.
	NO DPD (OFF US) in last 4 months	DPD in 5/6 months is allowed with Salary >75K	DPD in 5/6 months is allowed with Salary >50K
	Marginal Segment	Allowed with Salary >75K Allowed with Salary 40K -75K and having CC (Ever)	Allowed with Salary >50K Allowed with Salary 30K-50K and having CC (Ever)
<b>Age</b>	<b>Minimum</b> – 25 years at the time of loan application <b>Maximum</b> – 55 years at the time of loan application BSNL employees are allowed with maximum Age – 50 Yrs.		
<b>Minimum Loan Amount</b>	1 Lacs		
<b>Maximum Loan Amount</b>	10 Lacs		
<b>Min. IRR</b>	Prime: 15.00% Growth: 15.50%		
<b>Tenor &amp; Loan Variant</b>	As per FUW norms		
<b>Salary</b>	1. Prime & Annex Location - location level salary norms 2. Growth – minimum salary 30k		
<b>Multiplier</b>	10x		
<b>FOIR</b>	As per FUW norms		
<b>Salary Slip</b>	1 month salary slip is mandatory		
<b>Bank A/c Typex</b>	Salary bank account only		
<b>Bank Statements</b>	Minimum 3 months bank statement is required		
<b>Employment Check</b>	As per Annexure 15.8		
<b>CIBIL Parameters (Off-Us)</b>	As per FUW norms except below norm, - No DPD in last 4 months - DPD in 5/6 months is allowed with Salary >75K in Prime market - DPD in 5/6 months is allowed with Salary >75K in Growth, Annex & Prime T2 market Deviation on bureau norms as per FUW policy		
<b>Bounce &amp; Delinquency norms (On-Us)</b>	As per Annexure 15.2		
<b>BFL Unsecured Loans norms</b>	As per Annexure 15.3		
<b>Employment Experience</b>	Total Employment experience => 3 years  Current work exp = >1 month		
<b>Clubbing of other income</b>	Not allowed, case will be process with net take home salary only Only monthly/ quarterly Incentive can be added in salary		
<b>Co-applicant norms</b>	Not allowed		
<b>Tele PD</b>	Required in all cases		
<b>Norms for No Payslip Program</b>	Not Applicable		

Policy Parameter	Norms
<b>Account Aggregator/ Perfios/ OCR Status Check</b>	As per Annexure 15.9
<b>Geo Tagging</b>	As per Annexure 15.10
<b>Geographical limits</b>	As per FUW norms
<b>Negative area</b>	As per FUW norms
<b>EMI Due Date</b>	2 <sup>nd</sup> of every month No other due date will be allowed *No Deviation allowed for EMI due date change
<b>Identity Checks</b>	As per Annexure 15.11



## 12. SLV Program

Parameter	Guideline
<b>Definition of Product</b>	Offer Flexi customers with low utilisation an option to convert to term loan. This offering is named internally as Switch loan variant. This will enable the customers to switch the loan variant of a Hybrid/Pure/Dropline flexi loan into a term loan at same or a lower Rate of interest.
<b>Applicable Product</b>	SPL
<b>Minimum eligible norms</b>	<ul style="list-style-type: none"> <li>a) Existing SALPL Customer having live Product offer (PO) uploaded in SFDC</li> <li>b) Status of existing LAN must be "LIVE" at the time of processing the case</li> <li>c) Customer running Dropline Flexi or Hybrid Flexi loan in SPL</li> <li>d) Remaining tenure &gt;= 12 months</li> <li>e) LAN Dropline Limit &gt;=Rs 1,00,000</li> <li>f) LAN MOB &gt; 9</li> <li>g) Never Delinquent</li> </ul>
<b>PO Name</b>	<ul style="list-style-type: none"> <li>• SLV</li> <li>• PO conversion is mandatory</li> <li>• Cannot process in SLV if offer is not available on system</li> </ul>
<b>PO Type</b>	<p>Centrally uploaded product offering for customer qualify selection norms for SLV</p> <p>Any change in uploaded Offer amount is not allowed in SLV (Increment in offer)</p> <p>Any change in below demog details will move case to credit underwriting stage instead of Post Approval Sales Stage</p> <ol style="list-style-type: none"> <li>1. Mobile No</li> <li>2. Repayment Bank A/c number</li> <li>3. Disbursement Bank A/c number</li> <li>4. Name</li> <li>5. DOB</li> <li>6. PAN</li> </ol>
<b>Offer Amount</b>	As per PO
<b>Program Category &amp; Program Type</b>	Process Segmentation – SLV; Program Type – SLV
<b>Minimum loan amount</b>	Rs. 100000/-
<b>Maximum loan amount</b>	Rs. 4000000/- (Inclusive of Switch fees, Broken Period interest and other charges)
<b>Age Norms</b>	<p>Min – 23 years at loan application of primary Applicant</p> <p>Max – 59 years at loan maturity of primary applicant</p>
<b>Loan Structure</b>	<ul style="list-style-type: none"> <li>• Loan structure to be same as that of base loan</li> <li>• Loan booking will be at same customer id</li> </ul>
<b>Risk Segmentation</b>	Not Applicable
<b>CIBIL Score</b>	Not Applicable
<b>Loan Type &amp; Tenor</b>	<p>Only Term Loan allowed</p> <p>Min 12 Months</p> <p>Max 72 Months</p>
<b>FDD</b>	2 <sup>nd</sup> of each month
<b>KYC Checks</b>	Underwriter should complete POI, POA activities

Operation Additional Check Point for SLV cases	
1	Program Type = SLV
2	Process Segmentation should be SLV
3	Loan Structure = Existing Lan to be checked, Name should match, Old & New Loan structure should match
4	In case, case is at UW stage then below checks to be done <ul style="list-style-type: none"> <li>Banking check (OCR/Perfios/AA) is required incase existing Repayment /Disbursement bank account is changed</li> </ul>
5	Mobile Number = To be same as Old LAN
6	Repayment & Disbursement Bank = To be same as Existing LAN <ul style="list-style-type: none"> <li>Credit approval required if change in Disbursement/ repayment bank account</li> </ul>
7	Interest Rate = Max allowed rate reduction from existing LAN is up to 1.5% for SPL
8	Loan Variant = Only Term Loan allowed Tenor - Min 12 Months & Max 72 Months
9	Switch Fee - Up to 1.18% of the conversion amount (Inclusive of applicable taxes) and same will be added to loan amount Stamp Duty - Payable as per state laws and deducted upfront from loan amount
10	Processing fees, Flexi fees, Documentation charges are not applicable for this program
11	Existing LAN on which SLV offer is uploaded need to be internally closed, if same is already closed then case to be put on hold

### 13. DOE1 – Unlisted

Parameter	Underwriting Check
<b>Program Type</b>	DOE1 - Unlisted
<b>Locations</b>	All SALPL live Locations with Low delinquency Geo cluster
<b>Loan Amount</b>	Min LA – 1L Max LA – 15L
<b>Eligible Companies</b>	Only MCA registered companies Negative Sector not allowed <ul style="list-style-type: none"> <li>Credit to attach MCA website screen shot with company name in SFDC</li> </ul>
<b>Loan type</b>	Term Loan, Dropline Flexi & Hybrid Flexi allowed
<b>Tenure</b>	As per FUW norms
<b>Minimum Net Salary</b>	>=50k
<b>Age Norms</b>	<b>As per FUW policy</b>
<b>Work experience</b>	As per FUW policy
<b>CIBIL Score/ PL Score Norms</b>	<ul style="list-style-type: none"> <li>CIBIL Score &gt;=720</li> <li>PL Score &gt;=650</li> <li>Only Thick Bureau customers allowed <ul style="list-style-type: none"> <li>Prime - ever HL &gt;10L or PL&gt;3L or AL &gt;3L or CC Limit &gt;75k</li> <li>Growth - ever HL &gt;5L or PL&gt;2L or AL &gt;2L or CC Limit &gt;50k</li> </ul> </li> <li>Rest as per FUW Policy norms</li> </ul>
<b>On US Bounce/ delinquency &amp; MOB norms</b>	As per FUW policy
<b>Risk Segment</b>	Only Super Green & Green segment allowed
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>Max multiplier of 10 on Net Take Home (NTH) Salary</li> <li>FOIR as per FUW policy</li> </ul>
<b>Banking Norms</b>	<ul style="list-style-type: none"> <li>Last 6 months banking with salary credit</li> <li>Bank verification to be done only from below medium <ol style="list-style-type: none"> <li>Account Aggregator</li> <li>OCR</li> <li>Perfios (Net-Banking or PDF Perfios)</li> <li>Covert</li> </ol> </li> </ul>
<b>Leverage</b>	Applicable NO deviation allowed in High Severity leverage norms
<b>Employment confirmation</b>	EPFO check is mandatory
<b>Additional Norms</b>	<ul style="list-style-type: none"> <li>Delhi, Mumbai &amp; Chennai &amp; it's annex locations - Allowed with Super Green segment</li> <li>NO deviation on Leverage norms, Standard Derog &amp; EMI bounce</li> </ul>

Companies from only below negative sector are not allowed in DOE1 - Unlisted.

Product Limitation Profile	Status
Multi-level marketing companies	Not allowed
Panchayats	Not allowed
Tax Dept	Not Allowed
Media Companies like Zee news, Star India Ltd, DD News, DD Sports, etc.	Not Allowed
Police and other related enforcement organizations (BRDO, BRO, BSF, CRPF, RPF etc.)	Not Allowed
Politically connected individuals	Not Allowed
Judge/Lawyers	Not Allowed
Mines	Not Allowed
Shipping and navigations – On ship	Not Allowed
Class IV employees	Not Allowed
Blue collar profiles (Drivers, Sweepers, Peons, Watchman, Office boy, Lift Operator, Courier delivery boy, Security guards etc.)	Not Allowed
DSA / Collection Agency / Verification Agency	Not Allowed
Internet gambling, chit fund, Nidhi, lottery	Not Allowed
SPA / Beauty Parlours & Saloon	Not Allowed
Co-operative societies & Co-operative Banks	Not Allowed

## 14. DOE2 – Segment

Parameter	Underwriting Check
<b>Program Type</b>	DOE2 – Segment
<b>Locations</b>	All SALPL live Locations with Low delinquency Geo cluster
<b>Loan Amount</b>	Min LA – 1L Max LA – <ul style="list-style-type: none"> <li>15L in Prime, Annex &amp; G1</li> <li>10L in G2, G3, G4, Emerging</li> </ul>
<b>Eligible Companies</b>	Allowed only in these Listed company category- Diamond, Platinum, Gold, PSU, Central Govt Entity
<b>Loan type</b>	Term Loan, Dropline Flexi & Hybrid Flexi allowed
<b>Tenure</b>	As per FUW norms
<b>Minimum Net Salary</b>	<ul style="list-style-type: none"> <li>Prime: &gt;=75k</li> <li>Growth: &gt;=50k</li> <li>Annex: &gt;=50k</li> <li>Mysore, Aurangabad, Chandigarh, Baroda: &gt;=50k</li> </ul>
<b>Age Norms</b>	As per FUW policy
<b>Work experience</b>	As per FUW policy
<b>CIBIL Score/ PL Score Norms</b>	<ul style="list-style-type: none"> <li>CIBIL Score &gt;=720 &amp; PL Score &gt;=650</li> <li>Rest as per FUW Policy norms</li> </ul>
<b>On US Bounce/ delinquency &amp; MOB norms</b>	As per FUW policy
<b>Risk Segment</b>	Dark red segment allowed
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>Max multiplier of 8x on Net Take Home (NTH) Salary</li> <li>FOIR as per FUW policy</li> </ul>
<b>Banking Norms</b>	<ul style="list-style-type: none"> <li>Last 3 months banking is mandatory</li> <li>Bank verification to be done only from below medium <ol style="list-style-type: none"> <li>Account Aggregator</li> <li>OCR</li> <li>Perfios (Net-Banking or PDF Perfios)</li> <li>Covert</li> </ol> </li> </ul>
<b>Leverage</b>	High Leverage norms, Standard Derog not allowed
<b>Employment confirmation</b>	As per FUW policy
<b>Additional Norms</b>	Minimum 2 month's payslip is mandatory

## 15. Annexure

### 15.1CIBIL Norms

1. CIBIL Score  $\geq 685$ 
  - o CIBIL  $< 685$  with salary  $> 2L$  is allowed in Prime & Annex
2. No DPD (less than 30 DPD) in last 6 months
3. No 30+ DPD allowed in last 12 months except credit card
4. W/off with w/off amount  $> 500$  (loans) & 1500 (Card). No W/off amount will also be considered as derog
5. SMA /DBT/ SUB/LSS/90+  $< 5$  yrs. AND Overdue amount  $> 500$  (Loans) / 1500 (Cards)
6. Ever 60+ DPD in last 36 months AND Overdue amount  $> 500$  (Loans) / 1500 (Cards)
7. Ever 30+ in 6 months
8. Overdue Amount  $> 500$  (Loans) / 1500 (Cards) in last 6 month
9. Restructured within 5 yrs. (Restructure due to covid-19 to be excluded)
10. Current Outstanding on all Credit cards  $\geq$  Rs 10 Lacs – Not Allowed

Deviation allowed as per deviation matrix (refer annexure 15.12)

### 15.2 Bounce & Delinquency norms (On-Ups)

Underwriter to check dedupe from Customer360 as well as SFDC.

Delinquency norms to be check at Customer ID level at Credit Underwriting stage

1. Current Bucket  $> 0$
2. No bounce in last 3 months
3. Not more than 1 bounce in last 6 months (should be paid within 10 days)
4. Not more than 2 bounce in last 12 months (should be paid within 10 days)
5. Not more than 4 bounce in last 24 months
6. Sourcing to be allowed if ON US W/OFF amount
  - a.  $< 100$  without deviation
  - b. From  $\geq 100$  to 1000 with NCM deviation
7. On us Restructure not allowed
8. On us Settled – not allowed

VAS Product bounce not to be considered for exclusion

Deviation allowed as per deviation matrix (refer annexure 15.12)

### 15.3 BFL Unsecured Loan norms

Underwriter to check dedupe from Customer360 as well as SFDC

1. Any top-up/parallel loan (Master Line enhancement) is allowed after 6 mob only under full underwriting norms. (6 MOB to be counted from First Due Date)
2. Only one top-up allowed between 6-12 MOB
3. Sourcing not allowed in any program for customers availed BFL unsecured disbursement (SALPL, PLCS, Rural, BFSD, PSBL, Prof Loan, Personal loan for Purchase of Two W) in last 6 months. In case, BFL Unsecured Loan is availed in last 6 months & is foreclosed, then above norms are not applicable
4. BFSD Loan obligation to be considered in FOIR while processing SALPL eligibility
5. Live BFL PLCS customer not to be funded in SAL PL
6. If PLCS Loan is closed, then 1-month cooling period is required  
Deviation on above 2 norms to be approved by Business Head
7. At a customer level, customer cannot have more than 2 SALPL live loans running with BFL
8. If FUW Top-up is being processed- all existing live SALPL loans are required to be closed, sanction condition to be marked at Underwriting stage
9. At a customer level, multiple hybrid loans are not allowed however,
  - a. If Pure Flexi Tenure (Interest Only Period) is over, then allowed to source under Hybrid Flexi in Parallel Program
  - b. Credit to ensure above conditions are adhere & mentioned in Sanction Condition at Underwriting stage
10. Count of Unsecured live loans from BFL – At customer level, max 3 LIVE Unsecured Loans allowed (including BFSD)
11. Count of BFL live loan – At customer level, max 7 LIVE Loans allowed (excluding Secured – only mortgages/CC/GL/ VAS)

## 15.4 Marginal Segment Norms

1. In Prime & Annex locations, PL score <=650 with NTH <75k not allowed to source
2. In Prime market, Amber segment with NTH <50k not allowed (This norm is not applicable in Employee loan Program, ABB Program & Bureau no-hit program)
3. In Growth locations, PL score <=718 with NTH <75k not allowed to source
4. Red & Dark Red Segment not allowed in State Govt Entity, Unlisted company, Delisted & Private Limited company category in Prime, Annex & Growth
5. State Govt Employee with NTH <50k not allowed in Prime, Annex & Growth
6. Sourcing from Govt Hospitals will be restricted for Delhi & it's Annex locations  
In Growth Market, State Government Employee with High-Risk segment allowed if NTH >75k in Super Green and Green segment only
7. Net take home salary <50k not allowed to source for all Railway Employees
8. For Prime, Annex & Growth locations - Customers with HR Risk segment and salary < 50K not allowed to source in below company category
  - o Unlisted/ Unlisted LLP/ Delisted
  - o School
  - o Colleges
  - o Universities
  - o State Govt
  - o Central Govt
  - o PSU
  - o Hospital
9. SAL PL NTB Customer with HR Segment, working in below listed company with Salary >=50k & not having credit card ever in bureau, not allowed to source in Prime & Annex locations
  - o Diamond
  - o Platinum
  - o Gold
  - o Silver
  - o Blue
  - o Bronze
  - o Pvt Ltd

Note – Above mentioned salary including variable components as well i.e., monthly Incentive, quarterly Incentive

Marginal segment cases allowed to process with below intervention

1. NCM Deviation
2. Net taken home salary >=50k
3. Eligibility to be reduced by 20% (i.e., if case is eligible for 15L, then max eligible loan amount with high severity will be 12L)
4. No change overall exposure norms

## 15.5 Geo Cluster Norms

Parameter	High Delinquency	Medium Delinquency	Low Delinquency
<b>CIBIL Score</b>	>720 allowed to source (Bureau No-hit not allowed)	>685 allowed to source	>685 allowed to source
<b>Risk Segment</b>	Red Segment not allowed (Except employee loan)	Red Segment allowed with Salary >50k	Red Segment allowed with Salary >50k
<b>Applicable multiplier in Pvt Ltd Company category</b>	<b>10x</b>	Super Green – <b>14x</b> Green – <b>12x</b>	Super Green – <b>16x</b> Green – <b>14x</b>

## 15.6 Leverage Norms

We have created new leverage norms with severity basis enquiry & leverage. Accordingly, below are the severity & applicable policy norms respectively

Severity	Applicable norms
High	Not allowed as per policy
Medium	Allowed as per policy
Low	Allowed as per policy

- No exception allowed in count of Enquiries basis same day enquiry
- BFL enquiries not to be counted

- No change in existing marginal segment/ risk segmentation norms
- For High Severity cases with below 2 **Trigger name** allowed to process with below intervention
  - "At least 1 BNPL / No BNPL – High" **OR**
  - "At least 1 BNPL / No BNPL – Medium"

**Norms:**

- RCM Deviation for Super Green Segment
- NCM deviation for rest all revised risk segments
- Net taken home salary >=50k
- Eligibility to be reduced by 20% (i.e., if case is eligible for 15L, then max eligible loan amount with high severity will be 12L)
- No change overall exposure norms

## 15.7 Risk Segmentation

PRIME	SUPER GREEN	GREEN	AMBER	RED	Dark Red
LR	>=711	Null/ Blank/ -1/ 000-1	-	0-710	-
MR	>=821	711-820	Null/ Blank/ -1/ 000-1	0-710	-
HR	>=821	796 - 820	711 - 795	Null/ Blank/ -1/ 000-1	0-710
VHR	-	-	-	-	>=0 <b>or</b> Null Null/ Blank/-1/ 000-1/ -1

Growth	SUPER GREEN	GREEN	AMBER	RED	Dark Red
LR	>=796	711-795 <b>or</b> Null/ Blank/ -1/ 000-1	<=710	-	-
MR	>=821	796 - 820	711 - 795 <b>or</b> Null/ Blank/ -1/ 000-1	0-710	-
HR	>=821	796 - 820	711 - 795	Null/ Blank/ -1/ 000-1	0-710
VHR	-	-	-	-	>=0 <b>or</b> Null/ Blank/ -1/ 000-1

Policy Parameter	Tier 1 & Tier 2	Tier 3
<b>Risk Categorization</b>	<p><b>Low risk</b></p> <ul style="list-style-type: none"> <li>• CIBIL &gt;=755 &amp; HL = Yes <b>OR</b></li> <li>• CIBIL &gt;=755 &amp; HL = No &amp; No. of Live Credit Card &gt;1 with Live Credit Card MOB &gt;=60</li> </ul> <p><b>Medium Risk</b></p> <ul style="list-style-type: none"> <li>• CIBIL &lt;755 &amp; HL =Yes or CIBIL &gt;=755 &amp; HL = NO <b>OR</b></li> <li>• CIBIL &gt;=685 &amp; No. of Live Credit Card &gt;1 with Live Credit Card MOB &gt;=60</li> </ul> <p><b>High Risk</b></p> <ul style="list-style-type: none"> <li>• CIBIL &lt;755 &amp; HL = No &amp; PL Enq in last 6 Month &lt;4 &amp; PL Enq in last 12 month &lt;7 &amp; No. of Live Credit Card &lt;2 or Live Credit Card MOB &lt; 60</li> </ul> <p><b>Very High Risk</b></p> <ul style="list-style-type: none"> <li>• CIBIL &lt;755 and Home Loan (Ever)/ Property Loan - No and PL enquiries in Last 6 month &gt;=4 <b>OR</b></li> <li>• CIBIL &lt;755 and Home Loan (Ever)/ Property Loan - No and PL enquiries in Last 12 month &gt;=7</li> <li>• Same day PL enquiries (excluding BFL) to be treated as one</li> <li>• Enquires to be counted from CIBIL fire date</li> <li>• Same day PL enquiries (excluding BFL) to be treated as one</li> </ul>	<p><b>Low risk</b></p> <ul style="list-style-type: none"> <li>• CIBIL &gt;=755 &amp; HL = Yes <b>OR</b></li> <li>• CIBIL &gt;=755 &amp; HL = No &amp; No. of Live Credit Card &gt;1 with Live Credit Card MOB &gt;=60</li> </ul> <p><b>Medium Risk</b></p> <ul style="list-style-type: none"> <li>• CIBIL &lt;755 &amp; HL =Yes <b>OR</b></li> <li>• CIBIL &gt;=755 &amp; HL = NO <b>OR</b></li> <li>• CIBIL 720 - 754 &amp; HL = No &amp; and PL/BL &gt;=2 lakh with MOB &gt;=12 Months <b>OR</b></li> <li>• CIBIL &gt;=685 &amp; HL = NO &amp; No. of Live Credit Card &gt;1 with Live Credit Card MOB &gt;=60</li> </ul> <p><b>High Risk</b></p> <ul style="list-style-type: none"> <li>• CIBIL 720-754 &amp; HL = No &amp; (No. of Live Credit Card &lt;2 &amp; Live Credit Card MOB &lt; 60) &amp; (PL/BL &lt;2 Lakh or MOB of PL/BL of amt. &gt;2 L is &lt;12) &amp; PL Enq in last 6 Month &lt;4 &amp; PL Enq in last 12 month &lt;7 &amp; No. of Live Credit Card &lt;2 or Live Credit Card MOB &lt; 60 <b>OR</b></li> <li>• CIBIL &lt;720 &amp; HL = NO &amp; PL Enq in last 6 Month &lt;4 &amp; PL Enq in last 12 month &lt;7 &amp; No. of Live Credit Card &lt;2 or Live Credit Card MOB &lt; 60</li> </ul>

		<b>Very High Risk –</b> <ul style="list-style-type: none"> <li>CIBIL 720-754 &amp; HL = No &amp; No. of Live Credit Card &lt;2 or Live Credit Card MOB &lt; 60 &amp; PL/BL &lt;2 Lakh or MOB of PL/BL of amt. &gt;2 L is &lt;12 &amp; PL Enq in last 6 Month &gt;=4 &amp; PL Enq in last 12 month &gt;=7 &amp; No. of Live Credit Card &lt;2 or Live Credit Card MOB &lt; 60 <b>OR</b> CIBIL &lt;720 &amp; HL = NO &amp; PL Enq in last 6 Month &gt;=4 &amp; PL Enq in last 12 month &gt;=7 &amp; No. of Live Credit Card &lt;2 or Live Credit Card MOB &lt; 60</li> <li>Same day PL enquiries (excluding BFL) to be treated as one</li> <li>Enquires to be counted from CIBIL fire date</li> <li>Same day PL enquiries (excluding BFL) to be treated as one</li> </ul>
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HL = Housing Loan, Home Loan, Property Loan, Loan against Property, PMAY, Microfinance – Housing Loan

## 15.8 Employment check

### ➤ Employment Check

- Official Email id confirmation & Domain Check **OR**
- EPFO check positive **OR**
- TAN Check (TAN to be considered of FY22-23) **OR**
- Online Employment checks for Govt employees (link available in Annexure 15.13) **OR**
- TVR at Office Landline with Company ID card only allowed in State/ Central Govt, School, College, Universities **OR**
- RSA

### ➤ Additional employment check norms:

- Email confirmation in TOPUP Cases is mandatory if available at existing LAN and no change in employer
- Office mail confirmation or HR confirmation from generic mail ID not allowed
- Non-Government Employee, E-mail mandatory for cases with previous cases with email
- With official e-mail id check, Credit also needs to check "Employee Provident Fund details" basis PF deduction available in payslip
  - If PF deduction seen in payslip, then EPFO should be mandatorily positive
- Below process to be followed if cases is processed only basis EPFO (Employment Check)
  - UAN details to be validated – Demog details to be match with epfigms website using link (<https://epfigms.gov.in/Grievance/GrievanceMaster> )
  - Screen shot to be attach in SFDC
  - If details are not matching/ mismatched, then PF statement to be asked if applicant not having PF statement then only RSA to be raised
  - PF Statement to be attach in SFDC, if case getting processed basis PF statement
- Employment confirmation to be mandatorily done by Office mail confirmation for all employees working with Accenture group, Cognizant Group, Meta (employees of Facebook, Instagram, WhatsApp), Twitter, Zomato, CISCO, Reliance, Oracle till further communication
- Cases where there is no official email or EPFO for employment confirmation, and is processed based on ID Card and Geo-tagging, following to be done: -
  - If TAN check is positive, current process to follow
  - If TAN check is negative, cases to be forwarded to RCU team, and approved only post confirmation from them
- Screen shot should be attached in SFDC where employment check is done basis TAN, TVR & through website

### ➤ Domain Check –

Domain Check should be positive. Credit shall check:

- Domain created date of employer:



- If domain is greater than two years old and is "NOT OK" as per system then please route this with your respective RCM's (case can still be raised to RCU, if suspicious)
  - RSA to be raise in <2 years Domain cases if 1st time login (case can still be raised to RCU, if suspicious)
2. Company Name in domain check (To match with Company name in SFDC & Pay slip)
- Domain created API not stamped, RCM deviation required with valid checks & supporting screen shot
  - Domain not matched with MCA, RCM deviation required with valid checks & supporting screen shot (case can still be raised to RCU, if suspicious)
  - In case of company acquire by another company due to which domain is mismatch, then ACM can approve the same (i.e., domain mismatch due to Merger of Aakash & Byju's)
- **TAN Check -**
- TAN check should be positive for latest financial year
  - Count of Records Present >0
  - Type of Return should be Salary
  - Screen shot of positive TAN check should be attached in SFDC
- **Online Link Check-**
- Screen shot of positive TAN check should be attached in SFDC
- **TVR -**
- TVR is only allowed in State/ Central Govt, School, College, Universities
  - TVR should be done at Office Landline number only
  - Screen shot of Source of Office landline number (Google, company website, etc) should be attached in SFDC

## 15.9 Bank Verification Norms

### Account Aggregator/ Perfios Net Banking

If Account Aggregator or Perfios Net Banking is done, then no Covert Required

Type of Verification	Status	Statement Status	Action
Account Aggregator	Fail	Not Verified	Priority-wise actions as below A. If EPDF is there 1. OCR 2. Perfios by statement upload 3. Covert  B. If EPDF is not there 1. Perfios Net-banking

### Perfios PDF upload

If Perfios Statement Status "Fraud" then mandatorily need Net Banking Perfios  
Covert verification Not allowed as they only check for salary credits.

Actions on Perfios PDF uploaded as below,

Authenticity Score Flag	Bank Name	Perfios statement status	Action
Pass	All Banks	Verified	OK (No Covert)
Fail		Refer	Account Aggregator Or Net Banking Perfios Or Covert is mandatory
Fail		Fraud	Account Aggregator Or Net Banking Perfios

### No Perfios

If no Perfios is done (Net banking / PDF upload) and physical statements are submitted, then Covert to be mandatory in all cases

### Covert check

Covert Management Services Limited is the name of the company on which this check is named. In Sal PI we use their services for Banking verification where we provide Name and Bank Account number of the applicant to the company, and they provide back salary of the applicant.  
Covert helps to cross check salary details mentioned in Bank statement for any suspected fraud bank statements

## List of Banks Covered by Verification Agency

S.NO	Bank Name	S.NO	Bank Name
1	HDFC BANK LTD	12	INDIAN OVERSEAS BANK
2	ICICI BANK LTD	13	INDUSIND BANK
3	AXIS BANK LTD	14	KARNATAKA BANK
4	BANK OF BARODA	15	KARUR VYSA BANK
5	CANARA BANK	16	KOTAK MAHINDRA BANK
6	CENTRAL BANK OF INDIA	17	PUNJAB NATIONAL BANK
7	DCB BANK LTD	18	RATNAKAR BANK LTD
8	FEDERAL BANK LTD	19	STANDARD CHARTERED BANK
9	HSBC BANK	20	STATE BANK OF INDIA
10	IDBI BANK	21	UNION BANK OF INDIA
11	INDIAN BANK	22	YES BANK LTD

Sales Visit along with Digital Sampling would be done where applicant Salary Credit Bank is not under coverage of AA/ OCR/ Perfios/ Covert Bank checks

1. For cases where Sales Visit done, below norms to be followed
  - a. Visit to branch by BFL On-Roll Sales manager is mandatory along with Customer
  - b. Location head (with Employee Band GB 06 & above only) approval is mandatorily documented in Prime / NSM approval mandatory documented in Growth after BFL On-Roll Sales manager's visit
  - c. Geo tagged pictures to be documented with Customer from bank premises
    - i. SM goes to branch update the transactions on Passbook/Bank Statement in front of him through bank manager / Machine with Geo tagging
    - ii. SM goes to branch, takes print out statement in front of him, confirm verbally the last credited Salary amount with bank manager, Get the Geo tagging done with customer in branch
  - d. Digital sampling is mandatory for cases where Sales visit done for bank verification
    - i. If DS report is Screened, then we can proceed ahead
    - ii. If DS report is Sampled, then cases to referred to RSA

*Note – Credit shall also check Salary narration for any fraud instances*

### Suspicious Transactions (For both Perfios and Non Perfios cases)

Salary transactions with IMPS, P2P, N2P, P2A, TPT or any other anomaly are considered suspicious. For any such suspicious transactions below process to be followed:

- In Unlisted companies' cases with Suspicious transactions shall be routed through RCU as a part of RSA framework
- In Listed companies such suspicious transactions are triggers, credit to cross check with transactions of same companies in past. If not validated same shall be referred to RCU stating the suspected reason under RSA

Below process needs to be followed for Banks where covert doesn't have a Tie-up

- 1) This process to be allowed for banks which Covert does not have tie-up. Other than the attached banks/list, Co-operative bank is passed on to RCU for verification
- 2) SM to do a geo-tag at the bank when he/she goes for getting it stamped at the bank – Credit to check for the geotag before such cases are approved

## 15.10 Geo tagging Norms

Parameter	Policy Norms
Norms for SALPL NTB	Geo tagging is mandatory for all SALPL NTB Customer
Norms for SAL ETB customer	For SALPL ETB customer with LA >=15L <ul style="list-style-type: none"><li>• VKYC is mandatory <b>else</b></li><li>• Geo tagging mandatory</li></ul>
	For SALPL ETB customer with LA <15L <ul style="list-style-type: none"><li>• VKYC <b>or</b></li><li>• Geo tagging <b>or</b></li><li>• Fresh KYC is mandatory</li></ul>
Employee Loan, LINE Program & Pre-approved TOPUP Program with 10% increment	Geo tagging not required

### Additional Norms:

1. Login branch should be current residence address city
2. Permanent Address needs to be captured in system for all cases

3. Credit to mandatorily verify permanent address in Tele Verification along with ownership type of permanent address
4. If current residence & office are in same city then, Geo tagging required either at current residence or Office address
5. If current residence & office are not in same city, then Geo tagging mandatorily required at residence address
6. Photos without Geo Co-ordinates are not allowed
7. Geo tagging can be done at Residence address or Office address
8. 3 Photos (Selfie, with customer & Main entrance/Gate/Outside of building with nearby area) to be submitted with mandatory Lat/long

Sr No	Residence Address	Office Address
1	Photo with customer covering Main entrance/Gate/Outside of building with nearby area to be seen	Photo with customer covering Main entrance/Gate/Outside of building with nearby area to be seen
2	Photo with customer from inside the house	Photo with customer from outside the office premised with office name board
3	Selfie with customer by BFL On-roll Employee/PSF	Selfie with customer by BFL On-roll Employee/PSF either from inside office premises or outside office premises, in case of entry restricted

9. **Credit Checks -**

- Current work experience & residence type should be validated with provided or with customer during Tele-verification
- Mark sanction condition wherever geo tagging is required
- Pictures with Geo co-ordinates should be attached in respective section of Geo Tagging only
- Check LAT/ Long details in provided pictures
- Geo tagging to be fulfilled before disbursement of the file

## 15.11 Identity Check

Underwriter to perform below checks at underwriting stage -  
PAN needs to be validated mandatory through below:

- **NSDL PAN check**
  - NSDL PAN check result to be checked for each case in SFDC
  - PAN should be Existing and valid &
  - Name should match with name in SFDC
  - If there is complete mismatch in Name fetched from NSDL compared to Name in application, then case is not allowed to be processed
  - If system API of NSDL is not working, then both to be done manually
- **CIBIL PAN check**
  - CIBIL PAN Check result should be Match on One Pager, if it is other than Match, bank verification is required and secondary CIBIL to be checked on additional PAN
  - Credit to verify CIBIL DOB & CIBIL PAN with DOB & PAN on application, in case there is mismatch, Credit to pull external CIBIL & verify
- **CIBIL Mobile check**
  - If mobile number mismatch with bureau, then below process to follow at Credit stage
    - UW need to validate applicant's name with name on UPI app, and if details not found/ mismatch then RSA to be raised
    - UW to attach UPI Screen shot in SFDC

## 15.12 Deviation Matrix

Sr. No.	Deviation Name	Approving Level	Deviation Type
1	Credit card Outstanding amount >= 10L	Regional Credit Manager	Auto
2	Restructured within 5 yrs	Regional Credit Manager	Auto
3	W/O with amount >500 (non-card) & 1500 (card)	Regional Credit Manager	Auto
4	30 DPD & above in last 12 months on all tradelines from CIBIL creation date	Regional Credit Manager	Auto
5	Addback deviation - Insurance/ LIC/ LTA	Credit Officer	Auto
6	Ever 60+ DPD in last 36 months AND Overdue amount > 500 (Loans) / 1500 (Cards)	Regional Credit Manager	Auto
7	Special Profile Norms	National Credit Manager	Auto
8	>0 DPD in any tradelines in last 6 months from CIBIL creation date	Area Credit Manager	Auto
9	Suit file in any tradeline except (Credit card & Gold Loan)	Regional Credit Manager	Auto
10	Domain < 2 years	Regional Credit Manager	Auto
11	>10000 Overdue Amount	National Credit Manager	Auto
12	Loan Amount Deviation (Higher than Eligibility)	Zonal Credit Manager	Auto
13	EMI bounced deviation	Regional Credit Manager	Manual
14	DISBURSAL Deviation-Non OCR Banking Deviation	Area Credit Manager	Auto
15	Repay Deviation-Non OCR Banking Deviation	Area Credit Manager	Auto
16	Email and EPFO not Available	Regional Credit Manager	Auto
17	CIBIL SCORE DEVIATION (CIBIL V3 Score < 685)	Regional Credit Manager	Auto
18	PERFIOS STATEMENT STATUS IS FRAUD	Regional Credit Manager	Auto
19	MULTIPLIER DEVIATION	Zonal Credit Manager	Auto
20	FOIR DEVIATION	Zonal Credit Manager	Auto
21	Salary Delay >30 days	Zonal Credit Manager	Auto
22	Total Experience <3 Years	Area Credit Manager	Auto
23	Salary Delay >5 days for Non Govt	Regional Credit Manager	Auto
24	>1 OFF US UNSECURED LOANS IN LAST 6 MONTH	National Credit Manager	Manual
25	DEDUPE BAD MATCH	Area Credit Manager	Auto
26	FRAUD MATCH DEVIATION	Regional Credit Manager	Auto
27	Bank employee No Perfios	Regional Credit Manager	Auto
28	Overdue Amount > 500 (Loans) / 1500 (Cards) in last 12 months	Regional Credit Manager	Auto
29	SMA /DBT/ SUB/LSS/90+ < 5 yrs AND Overdue amount > 500 (Loans) / 1500 (Cards)	Regional Credit Manager	Auto
30	Domain Check NOT OK + EPFO Done	Area Credit Manager	Auto
31	Domain Check NOT OK + EPFO NOT Done	Regional Credit Manager	Auto
32	Ever Bucket in BFL loans (to be considered from posidex dedupe)	National Credit Manager	Manual
33	Payslip waiver	Area Credit Manager	Manual
34	Negative Company Segment - Unlisted	Zonal Credit Manager	Manual
35	Unlisted Company DOI<2 year	Zonal Credit Manager	Manual
36	Marginal Segment Norms not met	National Credit Manager	Manual
37	AREA IS NEGATIVE	Area Credit Manager	Manual
38	Rejected in last 12 months basis Customer Withdrawal / Customer Not Interested	Credit Officer	Manual
39	Addback deviation - Pension/ incentive from Offer letter	Regional Credit Manager	Manual
40	Rejected in last 6-12 months basis Financial/ CIBIL /RTR /PD /Other policy norms	Area Credit Manager	Manual
41	Domain Created API Not Stamped	Regional Credit Manager	Manual
42	Rejected in last 6 months basis Financial/ CIBIL /RTR /PD /Other policy norms	Regional Credit Manager	Manual
43	On US Standard Derog - Write-off Amount 100-1000	National Credit Manager	Manual
44	Leverage Norms - High Severity	National Credit Manager	Manual
45	Leverage Norms - High Severity - Super Green Segment	Regional Credit Manager	Manual

\*Any deviation not covered in deviation matrix, can be approved by SCO/ NCM

### 15.13 Links for Employment Checks

Govt/Non Govt	Link	State
EPFO	<a href="https://unifiedportal-epfo.epfindia.gov.in/publicPortal/no-auth/misReport/home/loadEstSearchHome">https://unifiedportal-epfo.epfindia.gov.in/publicPortal/no-auth/misReport/home/loadEstSearchHome</a>	
TAN Check	To validate TAN of Employer - <a href="https://onlineservices.tin.egov-nsdl.com/etaxnew/tdsnotds.jsp">https://onlineservices.tin.egov-nsdl.com/etaxnew/tdsnotds.jsp</a> To confirm Employment - <a href="https://www.tdscpc.gov.in/app/tapn/tdstcscredit.xhtml">https://www.tdscpc.gov.in/app/tapn/tdstcscredit.xhtml</a>	
Salary slips verification of Central Govt Employee	<a href="#">PFMS</a>	
BCCL	<a href="http://www.bcclweb.in/PaySlip/">http://www.bcclweb.in/PaySlip/</a>	Jharkhand
State Govt	<a href="https://treasury.telangana.gov.in/">https://treasury.telangana.gov.in/</a>	TELANGANA
State Govt	<a href="http://treasury2.tn.gov.in/default.aspx">http://treasury2.tn.gov.in/default.aspx</a>	TN
State Govt	<a href="https://www.mptreasury.org/mpt/dynamic/myarea.htm">https://www.mptreasury.org/mpt/dynamic/myarea.htm</a>	Madhya Pradesh
Teacher	<a href="https://ekoshonline.cg.nic.in/ePayroll/frmEmpDetails.aspx">https://ekoshonline.cg.nic.in/ePayroll/frmEmpDetails.aspx</a>	Chhattisgarh
Indian Railway	<a href="http://indianrailways.gov.in/railwayboard/EmpData/SearchEmployee.jsp">http://indianrailways.gov.in/railwayboard/EmpData/SearchEmployee.jsp</a>	Pan India
State Govt	<a href="http://sikkimdop.gov.in/EmployeeContent?contentType=Service">http://sikkimdop.gov.in/EmployeeContent?contentType=Service</a>	Sikkim
Teacher	<a href="http://ehrms.upsdc.gov.in/">http://ehrms.upsdc.gov.in/</a>	UP
State Govt	<a href="https://esalaryhry.nic.in/">https://esalaryhry.nic.in/</a>	Haryana
State Govt	<a href="http://jharpis.gov.in/Aspx/EmployeeSearchByName.aspx">http://jharpis.gov.in/Aspx/EmployeeSearchByName.aspx</a>	Jharkhand
State Govt	<a href="http://jharpis.gov.in/Aspx/SearchEmployee_new.aspx">http://jharpis.gov.in/Aspx/SearchEmployee_new.aspx</a>	Jharkhand
LIC Employees	<a href="https://www.licindia.in/Bottom-Links/RTI/X-The-monthly-remuneration">https://www.licindia.in/Bottom-Links/RTI/X-The-monthly-remuneration</a>	ALL INDIA
TSRTC	<a href="http://183.82.0.104/tspfweb/pfstf.html">http://183.82.0.104/tspfweb/pfstf.html</a>	TELANGANA
APSRTC	<a href="http://www.apsrtcpf.in/">http://www.apsrtcpf.in/</a>	ANDHRA PRADESH
State Govt	<a href="https://treasury.ap.gov.in/ddoreq/index.php?service=lpccreationtot">https://treasury.ap.gov.in/ddoreq/index.php?service=lpccreationtot</a>	ANDHRA PRADESH
State Govt	<a href="https://tms.ap.gov.in/dinfo/emprrreport.aspx">https://tms.ap.gov.in/dinfo/emprrreport.aspx</a>	ANDHRA PRADESH
State Govt	<a href="https://tshrms.cgg.gov.in/DownloadEmpDetails.do?sessionId=13C59D98147C5CFAF17EC5FACC87EA62">https://tshrms.cgg.gov.in/DownloadEmpDetails.do?sessionId=13C59D98147C5CFAF17EC5FACC87EA62</a>	TELANGANA
State Govt	<a href="https://www.spark.gov.in/webspark/(S(wb5xu4yf0lmdzpu4kdaj0k))/Leavemanagement.aspx">https://www.spark.gov.in/webspark/(S(wb5xu4yf0lmdzpu4kdaj0k))/Leavemanagement.aspx</a>	Kerala
State Govt	<a href="http://epayroll.tn.gov.in/epayslip/Login/EmployeeLogin.aspx">http://epayroll.tn.gov.in/epayslip/Login/EmployeeLogin.aspx</a>	TN
PVT institute	<a href="https://www.allen.ac.in/apps1617/employeezone/login.aspx">https://www.allen.ac.in/apps1617/employeezone/login.aspx</a>	Rajasthan
State Govt	<a href="http://ihrms.raj.nic.in/">http://ihrms.raj.nic.in/</a>	Rajasthan
Govt	<a href="http://www.bcclweb.in/PaySlip/">http://www.bcclweb.in/PaySlip/</a>	Overall
Govt	<a href="https://sbi.co.in/web/corporate-governance/directory-and-gross-emoluments-of-state-bank-of-india-staff">https://sbi.co.in/web/corporate-governance/directory-and-gross-emoluments-of-state-bank-of-india-staff</a>	Pan India
MP	<a href="https://www.mptreasury.org/mpt/dynamic/myarea.html">https://www.mptreasury.org/mpt/dynamic/myarea.html</a>	Pan India
Bhabha Atomic Centre	<a href="http://www.barc.gov.in/rti/emplist.html">http://www.barc.gov.in/rti/emplist.html</a>	Pan India
Employer as Partnership firm or Proprietorship	<a href="https://www.knowyourgst.com/gst-number-search/by-name-pan/">https://www.knowyourgst.com/gst-number-search/by-name-pan/</a>	Pan India
Govt emp check	<a href="https://www.mptreasury.org/mpt/dynamic/myarea.html">https://www.mptreasury.org/mpt/dynamic/myarea.html</a>	Pan India
Rajasthan	<a href="http://www.sipf.rajasthan.gov.in/EmployeeDetails.aspx">http://www.sipf.rajasthan.gov.in/EmployeeDetails.aspx</a>	Rajasthan
	<a href="http://indianrailways.gov.in/railwayboard/EmpData/InputOption.jsp">http://indianrailways.gov.in/railwayboard/EmpData/InputOption.jsp</a>	
	<a href="http://ihrms.raj.nic.in/">http://ihrms.raj.nic.in/</a>	