PRODUCT:

Particular	Details
Type of Loan	Instant Short term personal Loan
Customer Segment	Salaried
Loan Amount	Rs. 10K to 90k
Rate of Interest	1% per day
Penal Interest	2X% of the prevailing ROI per day
Processing Fee	10% of Sanction Amount.
Tenure of Loan	Max tenure 40 days nearby salary credit date
Repay date	Salary credit date + 1 day
Salary	Minimum Salary 26000

APPLICATION TAB:

1. **Internal Dedupe**: no application will be proceeded further is status shown is disbursed, blacklist, part payment.
2. **Cibil**: mandatory in every case, dual pan verification screenshot.
   If dual pan is there in CRIF, and customer name matched and father name not shown, then TU CIBIL is required.
3. If any customer loan is already running with us and any of his relatives i.e. husband or wife applies for a loan, then we will process the loan of only that customer who is already running on our platform.

CIBIL:

While Analysing CIBIL we must see the following details

- There must be zero overdue accounts reflecting in CIBIL in current and recent past (6 Months). In case of account in overdue and paid back after certain period, in this case the case may be considered for valuation as it reflects the customer's intention to pay the amount.

- If there is settled or write-off closed loan in recent 6-7 months, then we will not proceed further. If the amount is minimal such as 500/1000 then we can consult with your senior.
- If there is a scenario that customer is getting loans in current months but have not closed because due is not arrived, then we can process with the case.
- In case, customer is not taking any loan or closed any loan in recent year, then we will check the previous history and take call on it consulting with your seniors.
- In case of Low CIBIL score, if we see that there is considerable change in payments pattern of customer and improvement in CIBIL Score, we may consider the same for evaluation.
- If the CIBIL of the customer shows defaults in his last few loans and at present he is regularly paying his current PLs for last few months, the same case may be considered.
- If the CIBIL of the customer shows that in previous month customer track is clear, but there are overdue in recent 1 month, that shows that customer is incapable or does not have intention, so we will not proceed with the case.
- In case, there is EMI bounce, then we will have to see the ratio of payment. In case that Emi bounce is before salary is credited then we can take call on that but if the Emi bounce is after receiving of salary, then we will not proceed.
- Sanction Manager must use his/her wisdom and take the decision only after evaluating the Customer in other parameters like his financial status at present, his financial habits, his current spending, his income from other sources and his professional journey.

DOCUMENTS:

KYC: Adhar card, Pan card (original but photocopy not accepted)

	ONWED PROFILE	
	case 1 (ADHAR ADDRESS MATCH) 1 DOCUMENT REQUIRED FROM FOLLWING	case 2 (ADHAR ADDRESS DOES NOT MATCH) 2 DOCUMENTS REQUIRED FROM FOLLOWING
Mandatory document IN ALL CASES	electricity bill, gas bill, wifi bill, water bill	electricity bill, gas bill, wifi bill, water bill, SALE DEED
Government ID accepted & additional document		DL // VOTER ID // PASSPORT // RATION CARD // FAMILY ID // RATION CARD // COMPANY ALLOTMENT LETTER WITH COMPNAY SEAL // Credit card statement accepted only of another bank // Maintenance bill

	RENTED PROFILE	
	rent agreement is there (1 doc required)	no rent agreement (2 docs)
Mandatory document	electricity bill, gas bill, wifi bill, water bill (customer, relation and owner name)	electricity bill, gas bill, wifi bill, water bill (customer, relation) // if bill is on owner name then one bill on customer name is also mandatory
Government ID accepted & additional document		Adhar card // DL // VOTER ID // PASSPORT // RATION CARD // FAMILY ID // RATION CARD // COMPANY ALLOTMENT LETTER WITH COMPNAY SEAL // Maintenance bill

Note:

- Rented profile either rent agreement or any utility bill is mandatory on customer name or in blood relation
- **Relationship accepted**: Grandfather, Father, Mother, Brother & Wife

Note: Current location in every case. Video is mandatory only in fresh case.

Doable Cities: Delhi, Ghaziabad, Gurugram, Noida, Faridabad, Mumbai, Pune, Thane, Indore, Bangalore, Raigarh, Maharashtra, Nashik, Ahmedabad, Hyderabad, Ranga Reddy, Navi Mumbai, Jaipur, Bhopal, Surat, Vadodara, Gandhinagar, Coimbatore, Chennai, Kanchipuram, Mysore, Vishakhapatnam, Guntur, Vellore, Tiruvallur, Nellore.

PERSONAL DETAILS:

First Name	Middle Name
Surname	Gender
DOB	PAN
Mobile	Alternate Mobile
Email Personal	Email Office
Screened By	Screened On
Marital Status	Religion

Note:

- All the fields are mandatory.
- Every other detail should match with KYC (Pan and Adhar card).
- Official mail id is mandatory in cases above 50,000. In case of government employee ID card is accepted.

EMPLOYMENT:

- One employer proof is mandatory to be uploaded like (salary slip, salary certificate, joining letter, offer letter, id card mostly in Govt job).
- In government job, ID card is mandatory.

- Salary slip should be of latest 3 months only, old salary slips will not work.
- All the documents should in pdf format, screenshots will not be considered.
- WFH: official email should be verified in each of such case and current location should match with current address. In case customer is travelling for office purpose, then proper proofs are required.
- If the customer's latest month's salary has not been received, then we will not proceed with the case.
- In case of new joining, one salary credit is mandatory along with offer letter or salary slip and relieving letter from previous company. In case relieving letter is not there, then previous company any employment proof required.
- If the customer is on third-party payroll, then both the employer's name should be mentioned in the system and the employer address should be where the custom.er is located.

  Example: the customer is on the payroll of team-lease but works in airtel company or any other company, then the names of both employers will be mentioned in the system.

  Employer name → airtel (team-lease).

VERIFICATION:

Official mail is mandatory to be verify if the loan amount more than 50k

BANKING:

1. Three-month bank statement Required, customer name matched with KYC, also bank account details should be matched with panny-drop.
2. If salary credit variance is there, then six-month banking is required
3. Banking analysis should be mandatory (if banking analysis fraud indicator show fraud alert score, then bank aggregator is mandatory or reject the case)

Note: Till date banking is required.

CAM DETAILS:

1. All three salary should be mention according to bank statement (date & amount), if customer joined new company & only one salary received in bank then offer letter or joining letter and previous company relieving letter are mandatory, also remarks are required in CAM.
2. All salary received in bank statement with same narration & if narration is changed then remarks required are mandatory.
3. If variation in salary credit date is more than 5 days, then remarks required and call will be taken by head.
4. Clarify any other transaction from company name such as incentive, bonus, reimbursement, advance.
5. Appraised salary should not include any one-time bonus, incentive and advance. In case customer take advance every month then, Foir should not increase 35%
6. Repay date should not be on Sunday and national holidays.
7. If salary is increased, then increment letter is required. Salary slip will only be considered in case of only upto20% hike.

FOIR :

- Fresh Case 40 maximum
- In case customer take advance every month then, Foir should not increase 35%
- Repeat Case 50 maximum

SANCTION CONDITIONS:

- **Type 1 (10k to 49,999)** – you can recommend the case directly.
- **Type 2 (50,000 to 59,999)** – cheque and courier slip, form 16, ITR, form 26s (any one) and verification, CIBIL
- **Type 3 (60,000 to 90,000)** – cheque, fi, CIBIL, form 16, ITR, form 26s and verification

Note: if credit head or audit feels that any case require check or fi no matter the amount, then it will be required.

FI IS AVAILABLE IN DELHI, DELHI NCR, BANGLORE, PUNE, THANE, CHENNAI

REPEAT CASE:

Conditions for processing a case

0 to 7 days delay – only repayment amount

7 to 14 days delay – repayment amount + penalty amount

15 days and above – auto blacklist

- Documents accepted will be same as fresh case. remember postpaid bill of mobile are not accepted.
- Consult with your head, if current salary is not credited.
- Video is not required in repeat case