IDFC PL Policy

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

Documents Required :

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

Loan Eligibility :

1. FOIR

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

2. Multiplier

Not Applicable

Special features of IDFC :

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