AXIS Policy

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

Documents Required :

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

Loan Eligibility :

5. FOIR

For NTH > 40K FOIR is taken as 80%

6. Multiplier

Not Applicable

Special features of Axis Bank :

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

For any further assistance please contact

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