Aditya Birla Policy

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

Documents Required :

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

Loan Eligibility :

3. FOIR

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

4. Multiplier

Not Applicable

Special features of Aditya Birla :

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

Scanned with OKEN Scanner