Tata Capital Policy

Bank / NBFC Name : Tata Capital
Applicable to : salaried
NTH Salary : Super A ,CAT A :20K ; CAT B & Govt : 25K
Age (Min / max) : 22 yrs / 60 yrsK
Loan Amount (Min / Max) : 1 lakh / 35 Lakh
Tenor (Min / Max) : 24 / 72 months
Bachelor Accommodation : Yes (owned house mandatory)
Hostel Accommodation : Yes (owned house mandatory)
CIBIL (0 / -1) : Yes (Max up to 3 lakh)
Listed / Non Listed : Only Listed Companies
Present Employment : I Month
Total Employment : 3 yr
Minimum Locking period : 12 months
Balance Transfer (BT) : up to 5 BTs
Top up Policy : allowed after 6 months
Foreclosure / partial payment Policy : Allowed after 12 EMIs / 25% of O/s in a year.

Documents Required :

25. Latest 3 months pay slips.
26. Latest 3 months Bank statements.
27. KYC Documents (PAN & Adhaar).

Loan Eligibility :

7. FOIR

Sal	FOIR
< 25 K	50%
25K - 50K	60%
50K - 75K	65%
> 75K	70%

8. Multiplier
Not Applicable

Special features of Tata Capital:

1. PL OD is allowed.
2. We can Do applicant & Co-applicant.

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