Hero Fincorp Policy

Bank / NBFC Name	Hero Fincorp
Applicable to	: salaried / Self Employed
NTH Salary	: 15K
Age (Min / max)	: 21 yrs / 58 yrs
Loan Amount (Min / Max)	: 1 lakh / 5 Lakh
Tenor (Min / Max)	: 12 / 60 months
Bachelor Accommodation	: Yes (with owned house proof)
Hostel Accommodation	: No
CIBIL (0 / -1)	: No
Listed / Non Listed--- MCA 3 Yr	: YES
Present Employment	: 6 month
Total Employment	: 1 yr
Minimum Locking period	: 6 Months
Balance Transfer (BT)	: No
Top up Policy	: No
Foreclosure / partial payment Policy	: allowed after 6 EMIs

Documents Required :

28. Latest 3 months pay slips.
29. Latest 6 months Bank statements.
30. KYC Documents (PAN & Adhaar).

Loan Eligibility :

9. FOIR

Not Applicable (System Generated)

10. Multiplier

Not Applicable

Self Employed Policy of Hero Fincorp :

Complete Manual Process physical Documents required :
1) Minimum 2 years ITR(Latest is mandatory)
2) Minimum NET income should be 2.5 lakhs
3)There should be a minimum gap of 6 months (180days) between filing
4)2 years Business proof is compulsory (Accepted proofs)
5) GST, LABOUR LICENSE, TRADE LICENSE, REGISTRATION CERTIFICATE)
6) 6 Months bank statements is mandatory for calculating ABB.
7) Max Tenure 4 years.
8) max ticket 5 lakh.

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