INCRED Policy

Bank / NBFC Name	: INCRED
Applicable to	: salaried
NTH Salary	: 15K
Age (Min / max)	: 21 yrs / 56 yrs
Loan Amount (Min / Max)	: 1 lakh / 10 Lakh
Tenor (Min / Max)	: 24 / 60 months
Bachelor Accommodation	: YES
Hostel Accommodation	: YES
CIBIL (0 / -1)	: YES (max 3.50 lakh)
Listed / Non Listed--- MCA 1 Yr	: YES
Present Employment	: 3 month
Total Employment	: 1 yr
Minimum Locking period	: 12 Months
Balance Transfer (BT)	: Up to 3 BTs
Top up Policy	: NA
Foreclosure / partial payment Policy	: After 12 EMIs / Partial payments after 12 EMI

Documents Required :

34. Latest 3 months pay slips.
35. Latest 3 months Bank statements.
36. KYC Documents (PAN & Adhaar).

Loan Eligibility :

11. FOIR

    Not Applicable (System generated)

12. Multiplier

    Not Applicable

Special features of INCRED :

1. **Allowed for Zero deduction Employees also.**
2. Allowed funding for Proprietor ship, Partnership, LLP, Pvt Ltd, Public Ltd & Govt (class 4) Employees, maximum up to 10 lakh.
3. Allowed funding for Construction segment and for security service agencies...Construction Segment - applicant should be working with MCA registered companies whether it is public limited / Pvt / LLP or OPC entities... Not lending to prop / partnership and HUF Security Service agencies - can process where cm is employed as administrative staff only... Not lending to Security Guard or Security Supervisor.
4. Login to Disbursal TAT just 24Hrs for FTR cases.

   For any further assistance please contact

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