Indusind Policy

Bank / NBFC Name : Indusind
Applicable to : salaried
NTH Salary : Listed : 25 K ; Open Market : 30 K
Age (Min / max) : 21 yrs / 58 yrs
Loan Amount (Min / Max) : 1 lakh / 50 Lakh
Tenor (Min / Max) : 12 / 72 months
Bachelor Accommodation : No
Hostel Accommodation : No
CIBIL (0 / -1) : Yes (up to 3 lakh)
Listed / Non Listed MCA (1 Yrs) : YES
Present Employment : 1 month
Total Employment : 2 yr
Minimum Locking period : 12 Month
Balance Transfer (BT) : up to 5 BTs
Top up Policy : Allowed after 6 months
Foreclosure / partial payment Policy : After 12 EMIs / Not allowed

Documents Required :

40. Latest 3 months pay slips.
41. Latest 3 months Bank statements.
42. KYC Documents (PAN & Adhaar).

Loan Eligibility :

11. FOIR

Sal	FOIR
< 50 K	**60%**
> 50 K	**70%**

Plus 5% with owned house proof

12. Multiplier

Not Applicable

Special features of Indusind :

11. Zero foreclosure after 1 yr for listed companies with loan amount > 10 lakh.
12. Address proof not required for online process.

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