# Aditya Birla Finance – Personal Loan (Unsecured Loan) -Saurashtra & Kutch

**Loan amount**: 1 to 50 lakhs

**Tenure**: Minimum 12 Months & Maximum 84 months

Job Vintage : Minimum 2 year of Job vintage Age : Applicant - 23 to 65 year

Source : LTD. | PVT. LTD. | Govt. | LLP | Trust | Partnership | Proprietorship

## Profile

Employee's Salary must be Credit in Banking in any Source.

## Geography Limit

- 30km for **Rajkot**, **Jamnagar** & **Gandhidham** location
- 20km for **Bhavnagar**, **Junagadh** & **Bhuj** location

### CIBIL

- CIBIL Score :>= 700 & -1

- CIBIL inquiry : <=5 in last 3 month

## Product Program

#### 1. Salary Multiplier:

We are funding as per FOIR in this program.

#### 2. Banking Surrogate:

We are funding as per ABB of last 6 month for overleverage customer.

#### 3. BT surrogate:

We can takeover PL and credit card in this program.

#### 4. BT surrogate with 100% FOIR

We can BT only PL can be as per multiplier.

#### 5. Repayment Surrogate

Multiplier as per running loan

## List of Documents

- 1. KYC Pan card, Aadhar Card, Photo
- 2. Address Proof: Voter Id / Aadhar Card / DL / Post-paid Bill / Rent Agreement with Electricity bill / Passport / Electricity Bill
- 3. Banking: Last 6-month Banking of Salary Credit
- **4. Salary:** 3-month Salary Slip (not require in surrogate)

Details	
Your Complete Name (As mentioned on PAN card)	
Mobile Number	
Personal E-mail address	
Educational Qualification	
Customer Personal Details	
Marital Status	
Father Name	
Mother Name	
Spouse Name	
Current Address Doc	
Own house / Rented	
Permanent Address	
No of years in current Residence	
No of years in current City	
Customer Employee Details	
Company Name	
Office Address with Pin code	
Net Salary	
Incentive	
Total Work Experience	
Current Company work Experience	
Loan Details	
Loan Amount	
Tenure	
Purpose of Loan	
Program	
Reference Details	
Reference 1	Relative
Reference Name	
Reference Contact Number	
Reference Complete Address with pin code	
Reference 2 (Relative)	Friend
Reference Name	
Reference Contact Number	
Reference Complete Address with pin code	