

DSA ONE-PAGER



PRODUCTS

- Self Employed Business Loan (SME Loans)
- Self Employed Professional Loan (Practice Loans)



PROGRAMS

Self Employed Business Loan

- Banking Surrogate
- GSTR Surrogate
- Income Program

Self Employed Professional Loan

- Degree Program
- Gross Receipt/Income Program



USP

- **Instant in principal go/no-go decision** (in principle sanction)
- **Risk Based Pricing**
- **Higher Tenor of 60 months**
- Competitive login to sanction of **24 Hrs. for SEP Customers & 72 Hrs. for SENP Customers**
- **Flat Payout** based on Quarterly Performance
- **Proactive Status Update** to Channels and Customers



PRICING (RISK BASED)

Self Employed Business Loan

- **ROI Range-** 15-19%
- **PF-** 2%

Self Employed Professional Loan

- **ROI Range-** 12-14%
- **PF-** 1.5%



LIVE LOCATIONS

- Mumbai
- Pune

UPCOMING LOCATIONS

- NCR
- Bangalore
- Chennai
- Hyderabad
- Ahmedabad
- Surat
- Jaipur
- Kolkata
- Vadodara
- Indore
- Ghaziabad
- Ludhiana
- Coimbatore
- Rajkot
- Nashik

DSA ONE-PAGER

Payout Range



- **Flat Payout** for consistent performing channel partners
- **Grid Based** for rest

Ticket Size



- **Ticket Size**-5-50L
- **Tenure**-12-60 months
- **Loan Variant**-Term Loan
- **Upcoming**- Dropline Loan

Basic Policy Norms



- **Cibil Score**- ≥ 730 (*min. 690 with deviation*)
- **Business/Practice Vintage**- ≥ 3 Years
- **CMR Score** ≤ 8
- **Age Norms**- >24 years at origination & ≤ 65 years
- **Owned resi/office in LTFS location**
- **EMI Bounce**-No EMI bounce in last 6 months
- **No 30+ DPD in last 12 months** (*except gold loan*)
- **Turnover Criteria**- 80 L-250 Cr for income program
- **Turnover Criteria**- 80 L-100 Cr for ABB
- **Cash Profit to be positive for latest year** (*SENP*)
- **Not more than 3 UBLs disbursed in last 6M**
- **No derogs** (write-off/suit filled/wilful defaulter)

Basic Documentation (Digital)



- **KYC**- of borrower & co-borrower
- **Banking**-latest 6 months
- **Business Continuity Proof**
- **Degree/Qualification Proof**

**Additional documents may be required based on program*

DSA ONE-PAGER-Product Program

Eligibility Programs	SENP			SEP	
	Banking Surrogate (ABB)	GSTR Program	Income Program	Degree Program	Income/Gross Receipt
Income source	Average bank balance	GST Turnover Industry Margins	Actual cash profit from audited financial statements	-	Actual gross receipts/ actual cash profit from audited financial statements
Assessment type	ABB Multiplier	FOIR	DSCR	Based on experience & qualification	FOIR Gross Receipt
Ticket Size (L)	5-35	5-25	5-50	10-35	5-50
Risk Based Pricing (Tier 1)	16.5-18.5% 2% PF	16.5-19% 2% PF	15-18% 2% PF	13-14% 1.5% PF	12-14% 1.5% PF
Tenor	12-60 months	12-48 months	12-60 months	12-60 months	12-60 months
Documentation	<ul style="list-style-type: none"> • KYC of entity & co-borrowers • Pan Details • Property Ownership proof • Business Continuity Proof of 5Y • 6m bank statement till latest month • Latest 1Y ITR & P&L 	<ul style="list-style-type: none"> • KYC of entity & co-borrowers • Pan Details • Business Continuity Proof for 5Y • Property Ownership proof • 6m bank statement • 24M GSTR-3B • Latest year ITR & P&L 	<ul style="list-style-type: none"> • KYC of entity & co-borrowers • Pan Details • Property Ownership Proof • Business Continuity Proof for 5 yrs • 6m Bank statement • Last 2Y ITR,Audited P&L and Balance sheet along with 6m GSTR return 	<ul style="list-style-type: none"> • KYC of all individual/prop. • Qualification proof • Practicing Proof • Property Ownership proof 	<ul style="list-style-type: none"> • KYC of all individual/prop/dir/par. • PAN Details • Property Ownership proof • Qualification proof • Practicing Proof • Property Ownership • Bank statement (6m) • GSTR return (6m) • 2y ITR, P&L

DSA ONE-PAGER-Policy Program (Proposed)

Eligibility Programs	SENP			SEP	
	Banking Surrogate (ABB)	GSTR Program	Income Program	Degree Program	Income/Gross Receipt
Max Loan Amount (Lacs)	35	30	50	35	50
Documents Required	6m banking latest ONLY to be collected	1. 6m Bank statement. 2. 12 months GSTR- 3 B 3. ITR & P&L not required	6m banking latest to be collected	No property ownership proof required	6m banking latest to be collected
Annualised Credit Summary	NA	At least 75 % of GST TO should be present as credits in the bank statement	At least 70% of turnover as per latest P&L to be reflected in last 6 month banking	-	At least 80% of turnover as per latest P&L to be reflected in last 6 month banking
EMI calculated from bureau to be serviced from bank account	50%	30%	30%	-	-
Monthly Transactions	15 Transactions/month (debit/credit)	Dropped	Dropped	-	-
No. of UBL's taken in last 6m	Not more than 2 UBL's in last 6m			-	-
Inward Cheque Returns	Total 6 I/W rtn in last 6 months in banking considered for eligibility	Max 5% allowed	NA	-	-
OD/CC Utilization	Less than <100%			-	-

SEP Degree Revised Loan Ticket Size

Category	Min. exp.	Max Tenor	Revised Loan amount
Doctors (PG eq.) (MD / MS)	>=3 yr	60	25
Doctors (PG eq.) (MD / MS)	>=5 yr	60	30
Doctors (PG eq.) (MD / MS)	>=10 yr	60	35
Doctors (UG eq.)(MBBS)	>=3 yr	60	20
Doctors (UG eq.)(MBBS)	>=5 yr	60	25
Doctors (UG eq.)(MBBS)	>=10 yr	60	30
CA, CS & ICWA	>=3 yr	60	20
CA, CS & ICWA	>=5 yr	60	25
CA, CS & ICWA	>=10 yr	60	30