



PRODUCT PROGRAM NOTE

- **HIGH VALUE LOAN V.1.1**
- **GST PROGRAM V.1.0**
- **BTO PROGRAM V.1.0**

Requirements		HVL (high value loan)	GST	BTO (Banking Turn Over)
Target Constitutions		<ul style="list-style-type: none"> } Sole Proprietorship Firm } Partnership Firm } Limited Liability Partnerships } Private Limited Company } Public Limited (Closely held) Company 	<ul style="list-style-type: none"> } Sole Proprietorship Firm } Partnership Firm } Limited Liability Partnerships } Private Limited Company } Public Limited (Closely held) Company 	<ul style="list-style-type: none"> } Sole Proprietorship Firm } Partnership Firm } Limited Liability Partnerships } Private Limited Company } Public Limited (Closely held) Company
Business Vintage	(Minimum)	24 Months	24 Months	24 Months
Age of Prop/Main Applicant	(Minimum)	25+	25+	25+
Age of other Co-applicants	Minimum	18+	18+	18+
CIBIL	Minimum	700	700	725
CIBIL Track Requirement		Live loan with 12 months history on major loans is required (excl Gold loan, Consumer Durable, Personal Loan, Vehicle loan, Commercial Vehicle Loan, Credit card, Agri Loans, any other loans sanctioned <1 lac) OR clean repayment history of 12 months on major loan closed in the last 24 months.	Live loan with 12 months history on major loans is required (excl Gold loan, Consumer Durable, Personal Loan, Vehicle loan, Commercial Vehicle Loan, Credit card, Agri Loans, any other loans sanctioned <1 lac) OR clean repayment history of 12 months on major loan closed in the last 24 months.	Live loan with 12 months history on major loans is required (excl Gold loan, Consumer Durable, Personal Loan, Vehicle loan, Commercial Vehicle Loan, Credit card, Agri Loans, any other loans sanctioned <1 lac) OR clean repayment history of 12 months on major loan closed in the last 24 months.
Bank statement	All Business related. Major statement must be in Original PDF/Net banking or Account aggregator	3 Months	3 Months	12 Months
Field Investigation		Must	Must	Must
Minimum Turnover		50L		
Maximum Turnover		150 Cr		
GSTR 3B		latest 12 Months	latest 12 Months	NA
ITR and all financial documents (Audited)	AY21-22	Latest applicable year (FY20-21 or AY21-22)	NA	NA
Latest ITR acknowledgment		mandatory	mandatory	mandatory
Minimum Loan Amount		10L	1L	1L
Maximum Loan amount (Individual firm)		35L	15L	10L
Maximum Loan Group exposure		50L	40L	40L
EMI returns (insufficient balance)	Maximum allowed	1 in 3 months	1 in 3 months	1 in 3 months

Amount Capping for specific Industries		Max Loan amount -HVL	Max Loan amount - GST	Max Loan amount- BTO
CAT A - Civil Contractor and above (CAT A Certificate to be documented at time of Login)		20L	7.5L	7.5L
Coaching/Tuition Centres		20L	7.5L	7.5L
Gems/Jewellery/Diamonds		20L	7.5L	7.5L
Iron & Steel traders without any stock		20L	7.5L	7.5L
Computer training institutes and cyber-café		20L	7.5L	7.5L
Construction/Building Material Supplier except Sanitary/Marble/Ceramic tiles		20L	7.5L	7.5L
Scrap Dealers (Metals & Non-Metals)		20L	7.5L	7.5L
Edible Oil		20L	7.5L	7.5L
Telecom Retailers/E-Recharge/Recharge Coupons/Sale of Sim Cards/DTH Recharge		20L	7.5L	7.5L
Retail/Wholesale trading of Mobile Phone and accessories		20L	7.5L	7.5L
Astrologer/Priest & Vaastu Consultant		20L	7.5L	7.5L
Courier Company		20L	7.5L	7.5L
Restaurants		20L	7.5L	7.5L

For these specific industries:

1. Entity should have minimum USL track >10lacs with 12 MOB or a Secured Loan track (other than CC/OD) of > 20lacs with 12 MOB seasoning.
2. Banking required for the last 12 months.

Special CIBIL Relaxation for all 3 programs

1) Cases where CIBIL <650, score of co-applicant to be considered only if co- applicant is Person actively managing the business.

2) Cibil score of 0/-1 will be funded subject to:

*CC/OD track of 12 month if the same is >=5 lacs & average utilization in last 9 months is within the drawing power

Location Restrictions (only for 3 programs mentioned above)

Agra	Delhi	Jodhpur	Rajahmundry
Ahmedabad	Dhanbad	Kakinada	Rajkot
Allahabad	Durg	Kanpur	Ranchi
Amritsar	Ernakulam	Kolkata	Salem
Asansol	Faridabad	Lucknow	Surat
Belagavi	Ghaziabad	Ludhiana	Thane
Bengaluru	Guntur	Madurai	Tiruchirappalli
Bhopal	Gurgaon	Meerut	Tirupur
Bhubaneswar	Guwahati	Mumbai	Trichur
Bikaner	Gwalior	Mysuru	Trivandrum
Bilaspur	Hyderabad	Nagpur	Vadodara
Chandigarh	Indore	Nasik	Varanasi
Chennai	Jaipur	Patna	Vijayawada
Baddi	Panipat	Ambala	K V Rangareddy (adjacent areas of Hyderabad)
North 24 Pargana (Adjacent areas of Kolkata)	Howrah	Navi Mumbai (only Khargar, Belapur, Vashi)	Tiruvallur
Noida & Greater Noida	Gandhinagar	Panchkula	Mohali
Coimbatore	Jalandhar	Pune	Visakhapatnam
Cuttack	Jamnagar	Raipur	Warangal

Documents Requirements:

HVL	GST	BTO
<ul style="list-style-type: none">✓ KYC of all applicants including co-applicants, guarantors to be given along with the application as per existing LK policy.✓ GST Registration.✓ Last 1-year audited financials with ITR/computation/ 3CD/ 3CB/Audit report✓ Last 12 months GST returns (3B)✓ Bank statement of last 3 Months for all the business accounts✓ Partnership Deed in case of Partnership Firms✓ MOA / AOA along with certificate of incorporation in case of Companies✓ Latest shareholding pattern	<ul style="list-style-type: none">✓ KYC of all applicants including co-applicants, guarantors to be given along with the application as per existing LK policy.✓ GST Registration.✓ Last 12 months GST returns (3B)✓ Bank statement of last 3 Months✓ Latest ITR acknowledgement to check that the entity should not be loss-making.✓ Partnership Deed in case of Partnership Firms✓ MOA / AOA along with certificate of incorporation in case of Companies✓ Latest shareholding pattern	<ul style="list-style-type: none">✓ KYC of all applicants including co-applicants, guarantors to be given along with the application as per existing LK policy.✓ GST Registration.✓ Bank statement of last 12 Months✓ Latest ITR acknowledgement to check that the entity should not be loss-making.✓ Partnership Deed in case of Partnership Firms✓ MOA / AOA along with certificate of incorporation in case of Companies✓ Latest shareholding pattern

Login Procedure:

- Login the case as per normal LK login process
- Upload Relevant documents
- Share Financial and GSTR docs with Lendingkart RM for upload
- **Please do not transfer the case for these 3 programs. Inform your RM to transfer the case**