

Sr. No	Parameter	GST_UBL	Non_GST_UBL												
1	Loan Amount	Min Rs 2L and Max Rs 50L Both Rented 10 lacs Caution Profile Both rented 5 lacs	1 Lac - 15 Lacs												
2	TO Norms	40 Lacs - 250 Cr	>= Rs 6Lacs												
3	Ownership of Property	Owned Residence or Owned Business premises at any approved PFL location is Mandatory.	NA												
		Owner to be taken as co-applicant along with Latest Electricity Bill / Ownership proof (mandatory) and relationship proof to be obtained wherever required.													
		In Case of running HL / LAP in CIBIL, it will be considered as Owned Property (either individual or joint, guarantor not to be considered).													
		3rd Property in same city is also allowed.													
4	Constitution	Proprietorship firm / Partnership firm / Pvt Ltd Co / LLP /Unlisted Public Ltd Co / OPC	Proprietorship firm / Partnership firm / Pvt Ltd Co / LLP												
5	Age of Applicant and Co-applicant	Minimum 24 Years at the time of loan origination for both Applicant and Co-applicant. (Deviation upto 21 years allowed)													
		Maximum 65 Years at the time of loan maturity for Key applicant, both Applicant and Co-applicant.													
6	Co-Applicant	For Primary applicant's Age > 50 years: Co-applicant is mandatory.													
		For Companies and Partnerships: Directors/Partners to be taken as co-applicant with a minimum shareholding of not less than 51% and at least 2 in number.													
7	Business Vintage	36 Months	24 Months												
8	Bureau Vintage	12 Months	6 Months												
9	CIBIL Norms	Key Applicant/s CIBIL Score > =700													
		Co-applicant (non-key applicant) CIBIL score >=700 (Deviation allowed > 650 and <700)													
		For additional co-applicant/ Property Owner in Proprietorship cases, CIBIL score 0/-1 or > 650.													
		No DPD>0 in last 6M for all tradelines excluding CreditCard, Gold Loan, Loan against Bank Deposit/Shares, Kisan Credit Card													
		No DPD>30 in last 12M for all tradelines excluding CreditCard, Gold Loan, Loan against Bank Deposit/Shares, Kisan Credit Card													
		No SMA/SUB/90+ DPD in last 24M for all tradelines excluding Credit Card, Gold Loan, Loan against Bank Deposit/Shares, Kisan Credit Card													
		Never LSS / DBT / Restructured / Write-off / settled / Legal / SMA / SUB status in last 36 months.													
10	Enquires in CIBIL	Maximum Enquiries: 10 (BL) in last 6 months for Key applicant/s, upto 15 with deviation													
		Maximum Enquiries: 20 (all enquiries) in last 6 months for Key applicant/s, upto 25 with deviation													
11	Commercial CIBIL	CMR 9 & CMR 10 not allowed and above CIBIL norms for DPDs to be followed													
12	Eligibility Calculation	<table border="1"> <thead> <tr> <th></th> <th>USL POS/TO</th> <th>Total POS/TO</th> </tr> </thead> <tbody> <tr> <td>Manufacturer</td> <td>30%</td> <td>80%</td> </tr> <tr> <td>Service</td> <td>30%</td> <td>80%</td> </tr> <tr> <td>Trader</td> <td>20%</td> <td>60%</td> </tr> </tbody> </table>		USL POS/TO	Total POS/TO	Manufacturer	30%	80%	Service	30%	80%	Trader	20%	60%	Proposed EMI should not exceed 75% of ABB
			USL POS/TO	Total POS/TO											
Manufacturer	30%	80%													
Service	30%	80%													
Trader	20%	60%													
AO/TO : 20% for Normal Profile :15 % for Caution Profile															

13	Bank statement norms	BTO>70%	
		CC Utilization allowed upto 98%	
14	Unsecured exposure	PFL can be max 15 th USL lender	PFL can be max 5 th USL lender
15	EMI Bouncing	EMI bounce not allowed in latest 3 months	
16	First time UBL customer	1st time Unsecured borrower (term loan) upto INR 10 lacs.	Allowed
17	GST Payment	Delay in GST is allowed up to 2 months	NA
18	Dip in Sales/Turnover as per last 2 Years' Financials / GST	Dip in Sales/Turnover should not be more than 30% for latest FY. Dip parameter will be compared to the previous FY (completed year).	NA
19	Caution Profile	Max Loan Amount – 20 Lacs for new borrowers; 30 Lacs for existing borrowers	NA
		Mandatory Property Ownership	
		GST filing to be on time (Delay of 1 Month Allowed)	
		Annual Obligation (including proposed EMI) to Turnover should be <=15%	
20	Geo Limit	80 Kms	
21	Express Customer	<p>Only Proprietorship cases can be considered as Express Customer if below parameters are met:</p> <ol style="list-style-type: none"> 1. CIBIL Score 750 & Above, 2. OHP Mandatory, 3. EMI to ABB <= 50%, 4. Bureau vintage of 24 Months, 5. Business Vintage of 48 Months, 6. Shouldn't be FTB for USL 7. Maximum Loan amount 20Lac 8. Turnover Based Loan amount capping is applicable (as per table below) 	NA
22	Additional Norms for Loan Amount Capping	1st time Unsecured borrower (term loan) upto INR 10 lacs.	Rented Resi Cum Office not allowed
		FMCG: Loan amount to capped to INR 10 lacs and upto INR 30 lacs with deviation	
		Traders in Agriculture (Grains, Edible Oil, Pulses) related profiles: o Turnover < 10 Cr: Max 10 Lacs o Turnover >= 10 Cr: Max 20 Lacs	
		Rented Resi Cum Office not allowed	
23	Additional Norms for customers for Loan Amount > 30 lacs (Fresh/Top up)	CIBIL Score of Key Applicant >750, CMR upto 6 only	NA
		Business Vinatge of min 5 Years and Ownership is Mandatory	
		Annual Obligation (AO) to Turnover (TO) should be <=10%	
		EMI to ABB should <=50%	

Loan to Turnover Norms- Annexure

Profile	Manufacturer / Service	Trader
Turnover/ Segment	Maximum Loan Amount (Rs. L)	Maximum Loan Amount (Rs. L)
>= 50 Lacs	7	5
>= 100 Lacs	10	10
>=200 Lacs	15	12
>=300 Lacs	20	15
>=400 Lacs	25	17.5
>=500 Lacs	30	20
>=750 Lacs	30	25
>=1000 lacs	30	30

KYC and Mandatory Documents

Individual	Document name	Requirement	Purpose	
			Identity proof	Current Address Proof
Applicant/ Co-applicant	PAN Card	Mandatory	Yes	No
	Driving License, Passport, Voter ID, Aadhar (MASKED), NREGA Job card	Any 1 OVD* is mandatory	Yes	Yes (if address available)
	Bank Statement, Utility Bill, Registered or Notarized Rent Agreement, Index II / Property Tax Receipt	Accepted as Proof of Correspondence, if current address is not matching with OVD (Current Address Proof)	No	Yes (when taken with OVD)
	Udyam Certificate	Mandatory	No	No

Mandatory Documents	
Pvt./Public Ltd. Company	PAN card, Business Address Proof, Firm Registration, GST Registration, COI, MOA, AOA, Shareholding Pattern, Key Person & Co-Applicant PAN card, Address Proof.
Proprietorship Firm	Business Address Proof, Firm Registration, GST Registration, Key Person & Co-Applicant PAN card, Address Proof.
Partnership Firm/LLPs	PAN card, Business Address Proof, Firm Registration, GST Registration, Partnership Deed, Key Person & Co-Applicant PAN card, Address Proof