

CAT	LIST	SALARY	LOAN AMT
VCP	ELITE	50k	50 L
	SUPER PRIME		
	GOVT		
	PREFERRED		
	Open Market/ Preferred	75k	
	Tenure	18 Months - 6Yrs	
	CIBIL 0 / - 1	Loan Amt Max 5 L	
	>740	6 years applicable	
	<740	5 years	
	Score Card	A & B	
		C/D/M	OTHERS Category norms Applicable
	FOIR	SAL 50K - 60K - 60%	
		SAL 60K Above - 65%	
LIVE HL (EMI paying from applicant end)	5 % additional FOIR		

CAT	LIST	SALARY	LOAN AMT
OTHERS	ELITE	35K - 50k	15 L
	SUPER PRIME		
	GOVT		
	PREFERRED		
	Open Market/ Preferred	40K - 75k	10 L
	Tenure	18 Months - 5Yrs	
	CIBIL 0 / - 1	NIL	
	>740	5 years applicable	
	Open Market/ preferred	4 years	
	Score Card	A & B – (C/D M - Avoidable Profile)	
	Multiplier and FOIR both applicable whichever are lower		
	FOIR	SAL 40K - 50K - 55%	
		<50K - 50 %	
LIVE HL (EMI paying from applicant end)	5 % additional		

INBT NORMS

Must clear 6 EMI
Nil FC charges for TOP-UP loan

LOAN TYPE

Fresh / Topup/ parallel / Balance Transfer
ICICI Parallel - 3 Months / Top-up - 6 Months
PL BT – 4 LAONS BT - 6 EMI Must Complete (6 MN's Bank St or Full SOA) & BT schedule copy must at the time of Login
(OD Accept – Only BAJA Flexi)
Card / Jumbo / Instant Loan / App Loan BT not Accept

NRI/NRO/NRE

Customer must in India/ Co -Applicant must / Max Loan 15 L	Applicant 6 MT's Payslip & Bank St
Address for Both App/ Co-App must Same (Proof Need) / Own House Must	Visa Copy, Passport Copy & India Reached date proof
Need Both Account (Foreign Ac & Indian AC & NRI and NRO account)	Disburse in NRO account / EMI NRI Account

ICICI Group, Infosys Group, CITI Group		
Loan Amount	ROI	PF
>= 15 Lakhs	10.90%	Lower of Rs. 3,999 or 1.00% of LA
>=10-14.99 Lakhs	11.05%	
>= 5-9.99 Lakhs	11.25%	
< 5 Lakhs	11.35%	

LA >= 20 Lakhs - All categories, FUNDED and UNFUNDED		
CIBIL BAND	ROI	PF
>= 770	11.00%	₹ 6,999.00
>=725 to 769/-1/0	11.10%	₹ 7,999.00
< 725	11.25%	₹ 8,999.00

LA < 5 Lakhs except ICICI, INFOSYS and CITI		
Loan Amount	ROI	PF
>= 2 to 4.99 Lakhs	13.25%	₹ 3,999.00
>= 1 to 1.99 Lakhs	14.25%	₹ 1,999.00
>= 50K to 99.99K	15.25%	₹ 999.00
< 50K	16.25%	₹ 499.00

5L to 19.99L, FUNDED - CIBIL < 725, All Categories		
Loan Amount	ROI	PF
>= 15 to 19.99 Lakhs	11.90%	₹ 9,999.00
>= 10 to 14.99 Lakhs	12.60%	₹ 9,499.00
>= 5 to 9.99 Lakhs	13.10%	₹ 8,999.00

FD Backed Personal Loan		
Loan Amount	ROI	PF
All Loan Amounts	13.25%	1.25% of LA

LA >= 5 Lakhs to 19.99 Lakhs - All categories, FUNDED only				
Loan Amount Band	CIBIL	ROI	PF	
Top Corporate				
>=15 Lakhs to 19.99 Lakhs	>=770	11.05%	₹	7,999.00
	>=725 to 769/ 0/ -1	11.15%	₹	8,499.00
>=10 Lakhs to 14.99 Lakhs	>=770	11.65%	₹	7,499.00
	>=725 to 769/ 0/ -1	11.75%	₹	7,999.00
>=5 Lakhs to 9.99 Lakhs	>=770	11.95%	₹	6,499.00
	>=725 to 769/ 0/ -1	12.05%	₹	6,999.00
Elite				
>=15 Lakhs to 19.99 Lakhs	>=770	11.15%	₹	8,999.00
	>=725 to 769/ 0/ -1	11.25%	₹	9,499.00
>=10 Lakhs to 14.99 Lakhs	>=770	11.75%	₹	8,499.00
	>=725 to 769/ 0/ -1	11.85%	₹	8,999.00
>=5 Lakhs to 9.99 Lakhs	>=770	12.00%	₹	7,999.00
	>=725 to 769/ 0/ -1	12.10%	₹	8,499.00
Superprime				
>=15 Lakhs to 19.99 Lakhs	>=770	11.20%	₹	8,999.00
	>=725 to 769/ 0/ -1	11.35%	₹	9,499.00
>=10 Lakhs to 14.99 Lakhs	>=770	11.80%	₹	8,499.00
	>=725 to 769/ 0/ -1	11.95%	₹	8,999.00
>=5 Lakhs to 9.99 Lakhs	>=770	12.05%	₹	7,999.00
	>=725 to 769/ 0/ -1	12.20%	₹	8,499.00
Preferred				
>=15 Lakhs to 19.99 Lakhs	>=770	11.25%	₹	8,999.00
	>=725 to 769/ 0/ -1	11.45%	₹	9,499.00
>=10 Lakhs to 14.99 Lakhs	>=770	11.85%	₹	8,499.00
	>=725 to 769/ 0/ -1	12.05%	₹	8,999.00
>=5 Lakhs to 9.99 Lakhs	>=770	12.15%	₹	7,999.00
	>=725 to 769/ 0/ -1	12.35%	₹	8,499.00

Relook Norms:

(All documents sent through only mail without password removal documentation)

* Strictly No Wats-up documentation

Tat Time 48 Hrs from Relook Documents Submission with Proper Mitigants

Fi Negative: 2nd Time Must Need Meet Applicant / 3rd Time Direct Rejected

2ND TIME VISTI Need below details in mail Name: Proper full address: Landmark: Alternative Mobile Number with Home and street full photo with Door No:

CIBIL Derog: Deviation will take based on over all profile.

CC payment: CC payment done before the login (Latest screen shot and last 2-month CC statement only consider).

NOTE:

VKYC Must for all the Customer

Based on RM confirmation Physical KYC will accept

Get applicant signature in Loan agreement for Physical disbursement from DMA end

Age 21Yrs - 58Yrs	Locking Period - 1 Month
Non-List Accept - MCA 3Yrs	7 YRS DOABLE – INFOSYS/TCS/WIPRO/ACCENTURE/IBM/TECH MAH/CTS/ 740< MUST SALARY 50 K < ONLY SCORE CARD A/B
All TN Location (Except HOSUR & KRISHNAGIRI)	Multiplier as per CAT List
Job Stability - Total 2Yrs for Listed & 3 Yrs. for Others	Partial Payment accept / Director profile login only in RLOS
Bachelor Accommodation / Hostel /PG Accept - Own House Proof	Pre-closure Charge before 1 Yr. 3.5% & After 1 Yr. 0% (Own Fund or BT)
(For Hostel/Pg - CPV must 1st time positive & Cust to meet)	1 Cheque Bounce Accepted within 10 MN's / Last 3 EMI not Obligated
Official Mail Confirmation Must (If not Form 16/ Form 26A and PF St)	4 Enquiry with 3 MN's

NOT DOABLE CASES

IF APPLICANT HAVE 5 LIVE PL 6TH LOAN WILL NOT FUND FROM ICICI BANK

Product	CIBIL Score	Customer Segmentation	Channel	Employer type	Salary	Salary Funded status	Strengthening
PL	<750	"OTHERS"	Any	ELITE / Super Prime	< 50K	Any (Funded / Unfunded)	No Go Profile NO FUNDING No Deviation
PL	>=725 to <=749	NA	Any (Branch / DMA / Alternate)	Open Market Companies / Companies not even meeting Open Market Norms	< 75 K	Any (Funded / Unfunded)	
PL	0 / -1	NA	Any (Branch / DMA / Alternate)	Open Market Companies / Companies not even meeting Open Market Norms	< 75 K	Any (Funded / Unfunded)	
PL	>=725 to <=749	NA	Any (Branch / DMA / Alternate)	Preferred Companies	< 75 K	NTB and ETB Unfunded	
PL	>=725 to <=740	NA	Any	Government (All Govt. Grades including Govt. Teachers)	< 50K	NTB and ETB Unfunded	

MULTIPLIER

List	Salary / Tenure	<=23	24	36	48	60
Elite / Super Prime /Govt	<=35k	5	9	14	14	19
	35k - 50 k	6	10	16	16	20
	50k- 75k	7	13	18	21	23
	75k	7	13	18	22	24
Preferred	<=35k	5	9	11	13	13
	35k - 50 k	5	9	13	15	15
	50k- 75k	7	11	15	18	19
	75k	7	11	15	18	20
open Market / Non-List	<=35k	5	7	7	7	NA
	35k - 50 k	5	9	7	8	8
	50k- 75k	5	10	13	14	14
	75k	7	11	13	15	15

PARTPAYMENT NORMS



Dear Colleagues,

Greetings!!

In our continuous endeavor of process standardization and improvement, we are introducing and enabling the Part Payment facility in PL/BIL.

Highlights:

1. Part payment allowed for Min amount equals to 3 EMIs and Max 3 times in one Financial Year.
2. Eligibility: Post 1st EMI is paid
3. Both EMI & tenure modification(either one) are allowed as part-payment effect

Part-Payment with EMI/tenure change will be given on immediate basis.

4. Charges:

Part Payment Charges	A. Within 24 months, 3% + GST on the pp amount being paid. B. Nil charges above 24 months. C. Charges not applicable to ICICI/Infosys employees.
----------------------	--

4. Restrictions: At the time of part payment, the customer account should be regular, i.e. have no overdue. Customer to first clear all such pending dues. EMI pendency includes current month EMI too.

8. SR Paths:

SR for Cash/cheque: LN_Part payment-Resched/Conversion/Reposses_Part Prepayment with EMI/Tenor Change Cash_HL/CL

SR for other bank cheque: LN_Part payment-Resched/Conversion/Reposses_Part Prepayment with EMI/Tenor Change_Cheque_HL/CL