

1. Minimum NTH salary >15K
- 2. Loan Amount: Upto 10 Lakh**
- 3. ROI starting from 13.99%**
4. Minimum CIBIL : 650
5. Age criteria: 21 to 55
6. We will fund to employees of Proprietor ship, Partnership, LLP, Pvt Ltd, Public Ltd & Govt (class 4)
7. Tenure: upto 60 months
8. FOIR: upto 70% (Salary-wise)
- 9. New to Credit- Yes (-1/0 CIBIL) funding upto 5.00 Lakh with EPF check**
- 10. We can fund Zero deduction salary Employees as well.**
11. We will fund for Single stay / Bachelor accommodation/ Staying with friends (**Employees NTH should be 25K+ & PF verified/ EPFO positive**)
- 12. Login to Disbursal TAT 24Hrs for FTR cases.**

Mandatory Area for Process

1. No Physical documents required, End to end fully digital process.
2. Digital verification's / Waiver also available on case to case basis
3. Salary slips required only if salary narration is not clear or salary credit in multiple parts in banking.
4. No current address proof required
- 5. VKYC mandatory in every cases, PL& BL both**
6. Latest 3 months net banking (PDF) statement / Scanned in a single file.

Restricted Sectors :

Security services, media, TV, film, entertainment, publishing, lawyers, police, Army, DSA's, collection, Jewellers, liquor shops, massage Parlours

SELF EMPLOYED NON PROFESSIONAL - BL

InCred Personal Loan For Self Employed Opened now for all

1. Loan Amount 50k to 7.5 Lac
2. Min. Cibil - 650 (NTC Not allowed)
3. Min. Age 23 to 60 Years
4. ROI - 24% to 32%
5. Tenure- upto 48 months
6. Physical Verification Mandatory for office and residence.
7. Customer Profile-Proprietorship(Business Owned by single person allowed only)
8. Resident Profile-Owned & Rented
9. Resi Cum office allowed if Owned & GST mandatory
10. Business Vintage--(In same business)Business has to be in existence more than 24 Months.
11. Business Proof-

Pref 1 : GSTIN Certificate OR
Pref 2 : ITR (Last two year with COI, minimum gap of 6 months)
Note-Udyog Aadhar will not be accepted as business proof still it's mandatory.

Documents required for login:-

1. KYC Documents
2. Last 6 Month bank statement (Saving/Current)
3. GSTIN Certificate OR ITR

- original PDF banking is preferred
- 6 full months and current updated banking would make it easy for the system to parse through.

Restricted Profile List

1. Doctors/CA/Tax Consultants/Lawyers/Architects not allowed.
2. Partnership Firms, PVT LTD Companies with more thn 1 owner.
3. Liquor Shops.
4. Police, Ex-Police, National Security Forces, Navy, Army, Air Force, BSF, etc
5. Bars(Including Restaurants Serving Alcohol.
6. Gambling, Casinos, Lottery, and Equivalent Enterprises.
7. Massage Parlours.
8. Salon with ITR.
9. Cryptocurrency related business.
10. Gems and Jewellers (Real).
11. Money Transfer/Lending.
12. Multi-level marketing.
13. Advocate and Law firms.
14. Construction Contractors.
15. Real Estate Agent.
16. Politically influential persons.
17. Foreign nationals/Non-resident indian nationals.
18. DSA/Collection/Tele-calling agency.
19. Builder/Developer (Residential/Commercial/Industrial)
20. Poultry/Fisheries/Meat Shop/Animal related business.
21. Security/Housekeeping/Facility management services.
22. Astrology Consultation Firm.
23. Scrap business with ITR.
24. Dairy Farms.
25. Exclusive Car Washing Centers.
26. Stock market related services/business.
27. Any type of contractor/broker.
28. Travel agent/tours & travels.
29. Used car business/Car sales purchase.

