KREDITBEE PRODUCT PORTFOLIO & POLICY BRIEF

Products & Standard Rules

Nomenclature	Type	Features
FPL (Flexi Personal Loan)	Personal Laon (For Salaried/Self Employed)	• Credit Limit of Rs.7,000 to Rs.30,000 • Repayment done over multiple month in EMIs (FPL 8 Months) • FPL – Entry level loan, FPL+ - Upgraded
FPL+ (Flexi Personal Loan Plus)	Personal Loan Plus (For Salaried/Self Employed)	• Credit Limit of Rs.30,000 to Rs.80,000 • Repayment done over multiple months in EMIS (8-12 months)
PPLSE (Premium PersonalLoan for Self Employed)	Premium Personal Laon (For Self Employed)	• Credit Limit of Rs.10,000 to Rs.2 Lac • Repayment done over multiple months in EMIS (8-18 months) • Based on customer credit card limit as a multiplier or bank statement • Can also be upgraded from FPL/FPL+ based on payment behavior or extra furnishing of related documents • For Self Employed extra data related to the customer
PPLSA (Premium Personal Loan for Salaried	Premium Personal Loan (For Salaried)	• Credit Limit of Rs.10,000 to Rs.5 Lac • Repayment done over multiple months in EMIS (8-36 months) • Based on salary/Bank statement/official email ID verification

Risk Policy

Age		
Rule	**Value**	**Additional conditions if any**
Min age at loan application	21 years	
Max age at loan maturity	55 years	

CIBIL score norms		
Minimum score	**Rule**	**Additional conditions if any**
<680	Not allowed	
0/-1	Allowed	

CIBIL Derog rejection		
Rule	**Applicable tradeline**	**Additional conditions if any**
Latest >=30 DPD in last 3 months	All loans	
Latest >=60 DPD in last 6 months	All loans	
Enquiries in 3 months >=16	All loans	

Final Eligibility rule	Rule required for picking final eligibility basis Eligibility computed in all logics above	
Rule	**Multiplier**	**Tenure**
Salaried with CIBIL >= 700	4x of monthly salary	Upto 36 months
Salaried with CIBIL < 700	1.2x of monthly salary	Upto 18 months
Self Employed with CIBIL >= 700	2x of monthly income Credit card available: 0.3X OR 0.5X of CC limit Bank statement shared: 0.5X to 1X of last 3 months average bank balance	Upto 18 months
Self Employed with CIBIL < 700	Upto 35,000	Upto 10 months

First EMI Date		
Product	**Disbursal Date**	**Due Date**
FPL/FPLP	Disbursal date	1st to 28th M - Daily due logic i.e. same day M+1 29th, 30th M - 1st M+2 31st M - 2nd M+2
PPLSA/PPLSE	1st to 15th of M	2,5,8 of M+1
	16th to 20th of M	5,8,10th of M+1
	21st to 25th of M	10th of M+1 or 2,5 of M+2
	26th to 31st M	2,5,8 of M+2

Open Market Journey API checks			
Sr. No	**Partner**	**Risk Check**	**Stage**
1	NSDL	PAN validation	MCP
2	CIBIL	Loan repayment	MCP
3	Perfios	Banking validation	Listing
4	CreditVidya	Official email domain	Listing
5	Karza	Employment validation	Karza BRE

Below derog rules and comments are applicable only for CIBIL<700, For CIBIL 700+ none of the below factors are considered.

Derog types	**Comment**
Willful_Default	Reject if current CIBIL < 700,Applicable for both live and closed loans
Suit_Filed	Reject if current CIBIL < 700,Applicable for both live and closed loans
Special_Mention	Not applicable
Sub_standard	Not applicable
Charge_Off_Written_Off	Reject if current CIBIL < 700,Applicable for both live and closed loans
Settled	Reject if current CIBIL < 700,Applicable for both live and closed loans
Doubtful	Reject if current CIBIL < 700,Applicable for both live and closed loans
Loss	Reject if current CIBIL < 700,Applicable for both live and closed loans
Post_Written_Off_Settled	Reject if current CIBIL < 700,Applicable for both live and closed loans