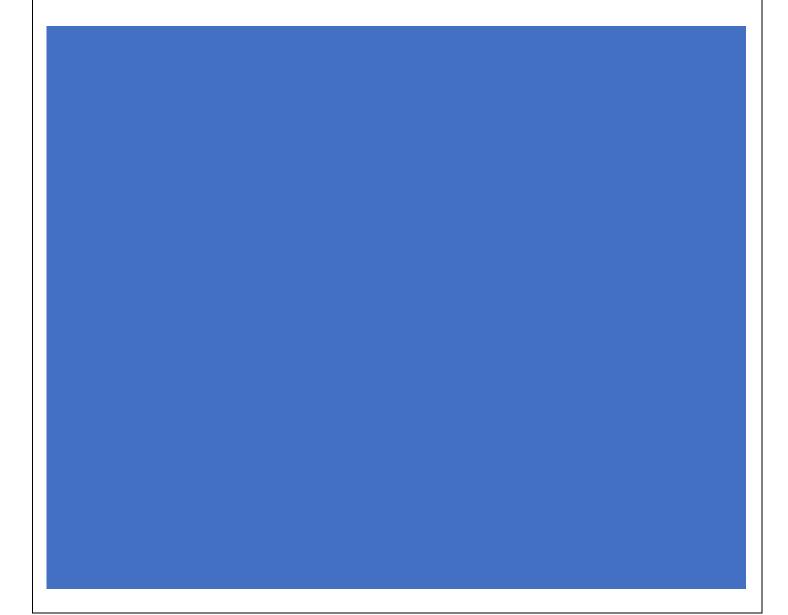
KREDITBEE PRODUCT PORTFOLIO & POLICY BRIEF



Products & Standard Rules

Nomenclature	Туре	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

<u>Risk Policy</u>

	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	

	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 <mark>36 months</mark>	
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 <mark>18 months</mark>	
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	
	1st to 15th of M	2,5,8 of M+1	
PPLSA/PPLSE	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