YES BANK

Bank | Personal loan policy updates | Source: user-provided policy text

Recorded 16 November 2026. Supplied material; current lender confirmation required.

Eligibility & enquiry norms

- Minimum age: 21 years. Maximum age: 65 years, with retirement proof.
- Minimum salary: ₹25,000. Minimum CIBIL: 700. Maximum FOIR: 75%. Maximum multiplier: 35.
- Maximum tenure: 72 months for NTH above ₹50,000, as stated in the supplied text.
- PL enquiries: maximum 4 in the latest 30 days; maximum 4 in days 31-60; maximum 8 total enquiries in 3 months.
- BPO: CIBIL 725 and NTH above ₹35,000.

Repayment, banking & existing loans

- No bounces in the last 3 months. For BT: no bounces in the last 6 months; one incident allowed in months 7-12.
- Maximum DPD allowed: 10 days with alternative banking. Source also states: more than 90 DPD in the last 12 months is not allowed.
- Maximum active STPL: 3. Maximum live PL: 4.

Employment & Class 4 profiles

- Real estate allowed for Silver employers with NTH above ₹50,000. Blue collar and manpower consultancy not allowed.
- Lab assistants and technicians are outside Class 4 and funded as per normal policy.
- Class 4 profiles listed: electrician, driver, mechanic, operator, conductor and lineman. NTH above ₹50,000; maximum funding ₹5 lakh.
- Class 4 exclusions: attendant, cleaner, office boy, helper, housekeeping assistant, lab attendant, laborer, painter, waiter, ward boys, watchman, daftari, safai karmchari, darwan, gate keeper and gardener.

Balance transfer & top-up

- BT and top-up allowed after 3 EMIs paid. Maximum BT count: 3.
- OD BT allowed after 6 MOB, for TATA and BAJAJ only.
- NOC for all OD BT cases must be furnished within 15 days of YBL disbursement.

Clarification needed: The general blue-collar exclusion overlaps with the listed Class 4 profiles. The relationship between the 10-day DPD limit and the separate 90-DPD statement is unspecified. Both source statements are retained.

This collection reproduces user-supplied policy text and promotional images. No independent lender verification is claimed. Policies and rates can change. Missing criteria remain unspecified; advertised processing times are not guarantees.

IDFC FIRST Bank

Bank | Personal loan offers | Source: user-provided promotional image

Recorded 16 November 2026. Supplied material; current lender confirmation required.

Offer & basic eligibility

- ROI starting from 9.99%, advertised as a limited-period offer; no end date supplied.
- Fresh and balance transfer cases available. Pan-India funding, subject to listed pincodes.
- Up to 3 personal loan BTs + 3 credit card BTs allowed.
- Minimum salary: ₹20,000. Latest 3 months of salary credits required in the bank account.
- Employer must be listed in approved company categories SA, A, B, C or D.

Verification benefits

- Office verification waiver: official email ID available OR UAN number available.
- Residence verification waiver: Platinum and Gold category customers.

Government employee program

- 4th grade employees eligible; any designation accepted.
- Loan eligibility up to ₹15 lakh.

Special tenure facility: 6 & 7 years

- Salary above ₹50,000; company category A, B or C.
- Minimum 1.5 years running track OR closed track of a home loan, personal loan or auto loan, as worded in the image.
- IDFC salary account customers: salary ₹35,000+; eligible for 6- and 7-year tenure.

Documents & digital process

- PAN card; Aadhaar card; latest 3 months of salary slips; last 3 months of bank statements.
- Advertised process: no physical documents required, 100% digital, faster approval and disbursement.

DSA focus points from the source

- Check salary, verify company category and check existing loan track.
- Promote balance transfers, highlight the advertised starting ROI and explain the digital process.
- Target government employees and salaried professionals.

Source limits: The image does not state age, CIBIL, FOIR, processing fee or a general loan cap. It does not clearly specify whether the 1.5-year minimum applies to closed loan tracks. No additional conditions have been inferred.

ICICI Bank

Bank | Personal loan rate communication | Bank identified by the user

Recorded 16 November 2026. Supplied material; current lender confirmation required.

Revised offer effective 1 November 2026

- The special offer of 10.04% is being revised for all fresh logins effective 1 November 2026.
- Eligible categories listed: Elite, Super prime, Preferred, Doctors (Sal and SEP), Professionals (Sal and SEP), and Government Employees excluding Armed Forces.

Revised rate tiers

- CIBIL 775 or above: income stated ₹50,000; new loan amount ₹15 lakh or above; applicable offer 10.35%.
- CIBIL 750 to 774: income stated ₹50,000; new loan amount ₹15 lakh or above; applicable offer 10.65%.

Specific corporate offer - validity ended

- Valid for logins through 15 November 2026. This validity has ended as of the compilation date, 16 November 2026.
- Product: personal loan. Offer for loan amounts below ₹10 lakh; stated maximum ₹9.99 lakh.
- Corporates: JSW Steel, Reliance Group, L & T Limited, and Cemindia Projects Limited.
- ROI: 11.04%, labelled “Flat ROI” in the image.
- Processing fee: ₹499 + GST, labelled “Flat PF”.
- Offer subject to eligibility. Terms and conditions apply.

The source says “Income: 50k”; it does not specify the income period or whether this is a minimum threshold.

Rate terminology: “Flat ROI” is reproduced from the supplied image. The calculation basis is not explained in the source.

Axis Bank

Bank | User-supplied Delhi NCR personal loan image; no policy effective date shown

Recorded 16 November 2026. Supplied material; current lender confirmation required.

Coverage & general salary policy

- Delhi, Gurgaon, Faridabad, Noida, Greater Noida, Ghaziabad and locations within 75 km of Delhi.
- S and Category A: ₹25,000 salary; Category A-: ₹25,000; Categories B and C: ₹30,000; Category D: ₹50,000.

Seven-year tenure: salary & credit criteria

- Axis Bank salary account, new customer: minimum salary ₹35,000 and CIBIL 740.
- Existing savings account, minimum 60 days old: minimum salary ₹50,000 and CIBIL 740.
- Pure NTB customer, no Axis account: minimum salary ₹75,000 and CIBIL 780.
- Salary ₹1,00,000 and above: minimum CIBIL 740. Apply the customer-type salary policy stated above.

FOIR & loan parameters

- Salary ₹50,000 and above: up to 70% FOIR. Maximum FOIR stated: 75% for five-year tenure.
- Maximum tenure: 7 years. Maximum loan amount: ₹50 lakh. Minimum CIBIL stated: 740, subject to the higher NTB criterion above.
- Top 4 App Score: 17-20, as stated in the image.
- Salary ₹1.75 lakh+ required for maximum ₹50 lakh eligibility with seven-year tenure.
- Seven-year loan amount calculated using seven-year tenure eligibility. For five-year tenure and ₹75,000 monthly salary, FOIR may go up to 75%, subject to policy.

Part-payment & foreclosure

- Lock-in: 1 month. Part-payment after 1 month: up to 90% of outstanding principal.
- Foreclosure charges: 0% after 12 EMIs if closed through own funds; applicable only to loan amounts ₹10 lakh and above.
- After every 12 EMIs: part-pay up to 25% of outstanding principal with no charges and no loan amount cap.

Balance transfer

- Credit card BT: no amount cap; unlimited card BT; must not have been converted into EMI; no overutilization or late-payment charges; applicable for five years.
- Balance transfer after a minimum of 6 EMIs paid.
- Bajaj OD BT: after 30 months of OD vintage, subject to a minimum of 6 EMIs paid.

Income treatment & digital process

- Bonus: last two years of bonus credits mandatory. Incentives: considered based on the last three months.
- Gold loan is not obligated in personal loan calculation, according to the image.
- Instant digital login, online disbursement and no manual paperwork advertised. Current address proof not required in digital login.

The 90% part-payment facility and the separate 25% charge-free facility are stated separately; charges for the 90% facility are not specified. Confirm how the two apply together.

The image does not define Top 4 App Score. The phrase “applicable for five years” under credit card BT is retained without interpretation. No ROI or age criteria supplied.

Axis Finance

NBFC | User-supplied policy relaxation image; no effective date shown

Recorded 16 November 2026. Supplied material; current lender confirmation required.

All-in-one program: categories A, B & C

• Maximum tenure: Green band 60 months; Yellow band 60 months; Amber band 48 months.

Minimum income: Flexi, Flexi Plus & All-in-One

• Categories A, B and C: Metro ₹35,000; Urban ₹30,000; Semi-Urban ₹30,000; Rural ₹30,000.
• Categories D and U: Metro ₹50,000; Rural ₹30,000. Urban and semi-urban figures are not supplied for D and U.

Additional eligible employment

• Frontline sales staff of banks and NBFCs, SM/SO, are now financed under revised policy guidelines.

This is a policy relaxation update, not a complete eligibility policy. Age, CIBIL, rates, fees, loan limits and other conditions are not supplied. Employer category and risk band definitions require confirmation.

Chola

NBFC | User-supplied Delhi NCR personal loan / Flexi OD policy image; no general effective date shown

Recorded 16 November 2026. Supplied material; current lender confirmation required.

Product & base eligibility

• Delhi NCR policy. CIBIL 700; NTH applicable to Delhi location, but no base NTH amount is supplied.
• Multiplier applicable to customers in the lowest salary bracket; multiplier value not supplied.
• Minimum age 21. Private employment: maximum age 58 at maturity; government employment: retirement-age rules apply.
• ₹30 lakh loan amount: salary stated ₹1.25 lakh for Categories A/B and government employees; government NTH stated ₹1 lakh. JCP 5 years. Owned house in self or spouse name mandatory.

Flexi OD & tenure

• Loan amount ₹10 lakh to ₹30 lakh. Salary: government ₹1 lakh; Categories A and B ₹1.5 lakh. CIBIL 725.
• Flexi period 2 years, then DOD; JCP 5 years. BT not allowed in Flexi OD.
• Maximum tenure and eligibility calculation: 84 months. Personal loans and Flexi OD calculated over 84 months; Flexi period 2 years plus drop-line period 5 years.
• Advertised Flexi OD ROI 13.5% and 14.5% for Category A and government employees was valid through 30 September 2026. This rate offer has expired; the image does not map each rate to a specific category.

Balance transfer documents & tracks

• BT: repayment schedule and three months of EMI-debit banking or statement of account required.
• Credit card BT: latest one-month card statement mandatory. Attach repayment schedule, repayment banking or SOA, and latest card statement at login.
• Up to six tracks allowed for BT across PL/OD/DOD/CC; six MOB to be paid without bounces.
• Credit card outstanding up to three times gross salary is not obligated; credit card outstanding up to eight times is allowed for BT, as stated.

Income & obligation treatment

• Monthly or quarterly incentives and rental income can be added up to 60% for eligibility calculation, as worded in the source.
• GL and KCC: zero obligation if monthly interest is not going from the bank account.
• Joint-loan EMI not obligated based on income documents and documented repayment banking.
• Six pending EMIs not obligated if original tenure is above 18 months; three pending EMIs for 18-month tenure. CD loans not obligated if total tenure is six months.

Chola - continued

Special profiles, verification and clarification notes

Special profiles

• CIBIL -1 government employee: funding up to ₹20 lakh; avoid multiple funding cases for -1 CIBIL.
• CIBIL -1 Categories A/B: up to ₹10 lakh, age up to 30, co-applicant mandatory.
• Fourth-grade employees such as drivers, peons, MTS and attendants: funding up to ₹7.5 lakh, excluding safai karamchari and fourth-grade railway/MCD employees.
• Government contractual employees: up to ₹7.5 lakh, salary above ₹50,000 and documented JCP of two years.

Verification, enquiries & restricted profiles

• HR letterhead may be accepted as current address proof for Category A limited companies, subject to PA OHP and positive current and permanent FI, as stated.
• Image wording: “5 unique inquiries required in last 30 days”; top-up enquiry can be ignored. This is not interpreted as a maximum.
• Restricted profiles: manpower company, law profile, collection department, court employees, any police and belt jobs.

The enquiry statement is ambiguous: confirm whether five is a maximum or another requirement. Salary and NTH wording in the ₹30 lakh rule also needs confirmation.

JCP, DOD, PA OHP and the precise 60% income calculation basis are not explained in the image. Confirm these before assessing eligibility. The expired rate banner does not establish that every other rule has expired.

Aditya Birla Capital

NBFC | User-supplied ABCL personal loan & OD key policy USP image; no effective date shown

Recorded 16 November 2026. Supplied material; current lender confirmation required.

Eligibility & credit card BT

- No salary multiplier considered while calculating eligibility.
- Credit card BT can be considered up to six times net take-home salary.
- Eligibility can be calculated for tenure up to six years, subject to product and customer-segment norms.

Residence verification

- LR (Low Risk) and VLR (Very Low Risk) segments: self-residence verification can be considered; physical verification not required.
- Residence FI waiver can be considered when the current residence is owned and the latest electricity/light bill is provided.

Balance transfer

- BT considered after three EMIs for PL/OD from Kotak, HDFC, ICICI, Bajaj, TATA, Axis and SBI.
- App-based loan BT can be considered with a foreclosure letter including NEFT/RTGS or BT-favouring details.

OD drop-line tenure

- For eligible segments, drop-line tenure starts after three years; total tenure up to eight years, as per applicable policy.
- All facilities subject to ABCL credit policy, customer profile, segment eligibility and final credit approval.

This is a USP summary, not a complete policy. Minimum salary, age, CIBIL, rates, fees, funding limits and full documentation requirements are not supplied.

Fibe (formerly EarlySalary)

NBFC / digital lending platform | User-supplied personal loan policy text; no effective date supplied

Recorded 16 November 2026. Supplied material; current lender confirmation required.

Eligibility

• Salaried employees of partnership, proprietorship, LLP, trust, NGO and private limited employers; minimum company vintage three years.
• Minimum salary ₹20,000, marked revised in the source. Age 21-55. Minimum CIBIL 700+.
• NTC / CIBIL 0 / -1 eligible at ages 19-35: up to ₹4 lakh; OHP up to ₹5 lakh.
• Government special category: Group D, SK, drivers, LDC, MTS and similar profiles eligible. Fourth-grade employees eligible.

Loan terms

• Loan amount ₹75,000 to ₹5,00,000. Tenure 18-36 months. ROI 22%-26%; calculation basis and rate period not specified.
• No lock-in period. Zero foreclosure charges after one EMI. Unlimited part-payments with no charges, as supplied.

Coverage & verification

• Pan-India sourcing; 7,000+ PIN codes advertised.
• Residence CPV not required up to ₹2.99 lakh; mandatory above ₹3 lakh.
• Office CPV mandatory if EPFO check and official email ID are not available.
• No payslip or address proof required, as stated in the supplied text.

Advertised service features

• Green Channel turnaround time: one minute. Normal turnaround time: maximum 3-4 hours.
• Same-day login and disbursement; 100% digital process. These are advertised timings, not a guarantee.
• Unlimited enquiry norms, as stated.

The residence CPV rule does not cover amounts above ₹2.99 lakh through exactly ₹3 lakh. Confirm treatment at that boundary.

The NTC age range is a separate exception to the general 21-55 range. OHP and SK are not defined. Confirm the actual lending entity and applicable loan terms before application.