## CIMS Change Request Feb 2020 - Feature #34

## **CB** Criteria

03/23/2020 04:56 PM - NOCPL

Status:	New	Start date:	02/03/2020
Priority:	High	Due date:	02/05/2020
Assignee:	Shiva_CIMS	% Done:	0%
		Estimated time:	0.00 hour
		Spent time:	0.00 hour
Project categorizatio			
n:			

## **Description**

- "• Loan Limit: First Cycle INR 22000/ INR 24000/ INR 26000 / INR 28000/ INR 30000 as per customer requirement
- For first time borrower with no bureau hit cases, the maximum loan amount to be capped at INR 26000/-
- Borrower should NOT have overdue from any lender at the time of sanction
- Loan outstanding and overdue of any lender which is up to INR 100/- shall not be considered while arriving at the no. of lenders as well as overdue.
- Written off/Settled/NPA profiles not to be considered
- Loans from Indusind Bank and BFIL may be considered as one lender entity, however borrowings from Indusind and BFIL to be aggregated and considered while arriving at INR 100,000/- indebtedness"

06/27/2025 1/1