I.C.E

Leads Generation Guide

How to identify a prospective lead?

Interested

Wants the specific loan

Contactable

Customer should be contactable / reachable

Eligible

Customer should meet eligibility criteria

AXIS BANK

CSC
Your Trusted Neighbourhood Kiosk

*Policy subject to change.

B2C - KCC / ODCON / Kisan Samarth

Target customers
Individual & progressive farmers

Facility offered -
Cash Credit up to 5 Years
Term Loan up to 7 Years

Age criteria
18 years -75 years (if >60-year co-borrower required)

Minimum Agri holding
KCC - 1 Acre- Join Holding- up to 5 joint Holders
ODCON - 0.5 Acre
Kisan Samarth - 5 Acre (3-5 Acre subject to approval)

Loan amount
KCC - ₹ 25,000 to ₹ 2.5 Crores
ODCON - ₹ 1 Lakh to ₹ 5 Crores
Kisan Samarth - ₹ 1 Lakh to ₹ 5 Crores

B2B Retail and MSME

AGPRO Power

Target customers
For food and Agro Processing Units

Constitution
Individual (Subject to valid license) / Proprietorship / Partnership / Pvt. Ltd. Co. / Limited Co. / LLP

Age criteria
21 years - 65 years

Vintage
Minimum 3 years & cash accruals for last 2 years.
For Agpro Lite : 1 year

Loan amount
Agpro Power : Min. ₹ 10.01 Lakhs to max. ₹ 10 Crores
Agpro Lite : Min. ₹ 10.01 Lakhs to max. ₹ 1 Crore

Acceptable collaterals
Residential, Commercial, Industrial property / factory / godown, NA open plot, Gram Panchayat property

Kisan Mitra (KM)

Target customers
For Agri service providers, Agri Value chain partners

Constitution:
Individual (Subject to valid license) / Proprietorship / Partnership / Pvt. Ltd. Co. / Limited Co. / LLP

Age criteria
21 years - 65 years

Vintage
Minimum 3 years & cash accruals for last 2 years.
For Kisan Mitra Lite : 1 Year

Loan amount
Kisan Mitra : Min. ₹ 10.01 Lakhs to max. ₹ 10 Crores
Kisan Mitra Lite : Min. ₹ 10.01 Lakhs to max. ₹ 1 Crore

Acceptable collaterals
Residential, Commercial, Industrial property / factory / godown, NA open plot, Gram Panchayat property

*Policy subject to change.

MSME Samriddhi

Target customers

Self-employed Non-Professionals - Manufacturers, traders & service providers over & above already covered in AGPRO & Kisan Mitra.
Self-employed Professionals - Doctors, Architects, CA, etc

Constitution

Individual (Subject to valid license) / Proprietorship / Partnership / Pvt. Ltd. Co. / Limited Co. / LLP

Vintage

Minimum 3 years and cash accruals for last 2 years
For MSME Lite: 1 year

Loan amount

MSME : Min. ₹ 10.01 Lakhs to max. ₹ 10 Crores
MSME Lite : Min. ₹ 10.01 Lakhs to max. ₹ 1 Crore

Acceptable collaterals

Residential, Commercial, Industrial property / factory / godown, NA open plot, Gram Panchayat property

Age criteria

21 years - 65 years

Quick GST MAX

Target customers

Food & Agro Processing Units, Agri Service Providers, Agri Value chain Partners, MSME Non Agri customers

Constitution

Individual (Subject to valid license) / Proprietorship / Partnership / Pvt. Ltd. Co. / Limited Co. / LLP

Vintage

Minimum 3 years and Cash accruals for last 2 years

Loan amount

Min. ₹ 10.01 Lakhs to Max. ₹ 2 Crores

Acceptable collateral

Residential, Commercial, Industrial property / factory / godown, NA open plot, Gram Panchayat property

Age criteria

21 years - 65 years

*Policy subject to change.

Secured Term Loan (STL)

Target customers
Food & Agro Processing Units, Agri Service Providers, Agri Value chain partners, MSME Non Agri customers

Loan purpose
Term Loan & Dropline OverDraft for General business & purchase of commercial property

Constitution
Individual (Subject to valid license) / Proprietorship / Partnership / Pvt. Ltd. Co. / Limited Co. / LLP

Vintage
Minimum 3 years and cash accruals for last 2 years

Loan amount
Min. ₹ 10.01 Lakhs to max. ₹ 5 Crores

Acceptable collaterals
Residential, Commercial, Industrial property / factory / godown, NA open plot, Gram Panchayat property

Criteria
Age 21 years - 65 years

Tenure up to 15 Years

Gold Loan eligibility

Target customers
Individuals (only Indian Resident)

Age
18 – 75 years

Geographical limits
Residence / place of agriculture activity within 50 kms from branch

Acceptable gold cartage
18K and above

Tractor Loan eligibility

Target customers
- Self-agricultural usage: Individuals / Proprietorship firms
- Commercial usage: Individuals / Proprietorship firms, Partnership firms, Private Limited Companies / Public Limited Companies

Age
18 – 65 years (at the time of loan closure)t

*Policy subject to change.

Auto Loan eligibility

Target customers

- Salaried with minimum 1 year of experience
- Self-employed with minimum 3 years of experience in the same business

Age

Min. 21 to 70 years

Minimum income requirement*

- Salaried – ₹ 20,000 per month
- Self-employed – ₹ 2 Lakhs per annum

Two Wheeler Loan eligibility

Target customers

- Salaried with minimum 1 year of experience
- Self-employed with minimum 1 years of experience in the same business

Age

21 – 65 years

Minimum income requirement*

- Salaried customer – ₹ 14,000 per month
- Self-employed customer – ₹ 2.5 Lakhs per annum

*Only applicable for cases done through Vanilla (income proof) Scheme

Commercial Vehicle & Commercial Equipment Loan Eligibility

Target customers

Freight Operators, Transport Companies, Market Load Operators, Mining Operators, Builders & Developers, Schools

Borrower constitution

Individual Proprietors, Partnership Firms & LLP, HUF, Public and Private Ltd Co. Trusts & Societies, Educational Institutions, NPOs, Association of Persons

Types of vehicles

Trucks, Buses, Trailers, Tippers, Excavators, Cranes, Backhoe Loaders

Business stability

Minimum 2 years of business experience for new vehicles or minimum 2 acres of agricultural land

Not eligible

Salaried employees, Non-Resident Indians, Unregistered Firms and Trusts

*Policy subject to change.

Home Loan eligibility

Target customer:
Resident of India:
Salaried
- Self-employed- professional
- Self-employed- Non-Professional

Non-Resident Indian

Both salaried and Self-employed

Age

Min.: 21 years
Max.: 65 years or retirement age, whichever is earlier (at the time of loan maturity)

Minimum income requirement

Salaried customer: ₹ 15,000 per month
Self-employed customer: ₹ 1.8 Lakhs per annum

Loan amount

Min. Loan amount: ₹ 3 Lakhs

Loan Against Property eligibility

Target customer

Any customer who has salary or business income and either owns property or wants to purchase commercial property or wants funds for personal or business use.

Age

21 - 65 years (at the time of loan closure)

Loan amount- LAP Min. ₹ 5 lacs for Non MSME & ₹ 10 lacs for MSME.

Max. ₹ 10 Cr for Income, LRD & ₹ 8 Cr for Banking & ₹ 5 Cr for other surrogates

Minimum income requirement

- Salaried customer: ₹ 10,000 per month
- Self-employed customer: ₹ 1.8 Lakhs per annum

*Policy subject to change.

Asha Home Loan

Target customer

Any customer who has salary or business income and wants to purchase residential property / purchase of a plot of land and construction of a house thereon / construction of a house on plot of land already owned / Balance Transfer

Age

21 - 65 years (at time of loan closure)

Income requirement

Salaried: ₹ 8,000 per month
(Cash Salary Acceptable)
SEP & SENP: ₹ 1.2 Lakhs per annum.

Loan amount - Min. Loan amount: ₹ 1 Lakh | Max. Loan Amount: ₹ 50 Lakhs.
(Max. Loan Amount: is ₹ 1 Cr. for ASHA premium loans.)

Asha Loan Against Property

Target customer

Asha LAP is a Micro- Lap which caters to the Affordable Housing Segment. Any customer who has bank salary/cash salary or business income and owns property or wants to purchase commercial property or wants funds for personal or business use.

Age

21 - 65 years (at time of loan closure)

Income requirement

Salaried: ₹ 10,000 per month
(Cash Salary Acceptable)
SEP & SENP: ₹ 1.2 Lakhs per annum.

Loan amount

Min. Loan amount: ₹ 10 Lakh | Combined Exposure Max Loan Amount is ₹ 100 Lakhs.

SBB - Cash Credit and Overdraft eligibility

Age

21 - 70 years

Turnover

₹ 30 Lakhs to
₹ 30 Crores

Minimum business experience

3 years

Minimum income requirement

Non-individual – Positive Net Profit and Cash Profit of ₹ 3 Lakhs
Sole Proprietorship / individuals – ITR income of ₹ 2.5 Lakhs for the last 2 years

*Policy subject to change.

SBB – Secured Term Loan eligibility

Age
21 - 70 years

Turnover
₹ 30 Lakhs to
₹ 30 Crores

Business vintage
Minimum 3 years

Minimum income requirement
For Individuals- ITR Income of INR 300000 for latest year and 250000 for previous year. Proprietorship Concerns – ITR Income of ₹ 250,000 for last 2 years Partnership firm/LLP/ Company –PAT to be positive and should have paid tax in the last 2 years. Cash Profit of ₹ 300,000 for last 2 years

Ownership
Office / residence

SBB - Business Loan

Age
21 - 65 years (for doctors 24 - 65 years)

Turnover
₹ 30 Lakhs to ₹ 1 Crore

Business vintage
Minimum 3 years (2 years for doctor)

Ownership
Office / residence

Minimum income
Min. ₹ 3 Lakhs under all programs.

Disclaimer:
ETB – Existing to bank
NTB – New to bank

Personal Loan eligibility

Target customers
Salaried individuals

Age
21 - 60 years
(at the time of loan closure)

Work experience
Minimum 12 months

Minimum income requirement*
- CSG- >35K,Non CSG - >40K
- Income Norms (NTB) - >50K
- Bureau Score - >740
- Company Category (CSG) - SCATA/CATGA/CATGB/POL/GOVT/DEF
- Company Category (Non CSG & NTB) - SCATA/CATGA/CATGB/Central Government

*Please note
CSG – (Corporate Salary Account holders) Minimum 2 salary credits in Axis Account
ETB Non-CSG – Savings Account with minimum 2 months vintage
ETB – Existing to bank
NTB – New to bank

*Policy subject to change.

Education Loan

Target customer
25 to 35 years for student
50 to 58 years for parent

Customer segment
Salaried / Self-employed

Income criteria
Bureau score - Salaried (S) - 740 & Self Employed (SE) -740
Income Norms - CSG / Axis Salary Account - (S) 40k per month & (SE) 4.8 Lakh
Annual ITR Income Norms (Non CSG) - (S) - 50K per month, (SE) - 50K per month
ABB - (S) - 1.5 Times, (SE) -1.5 Times

Age
Applicant: No age cap
Co-applicant: Up to 60 at end of moratorium period

*Policy subject to change.

Thank you