

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



B2C - KCC / ODCON / Kisan Samarth



Target customers

Individual & progressive farmers



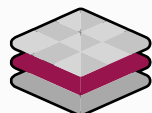
Facility offered -

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 Agro Lite : 1 year



Loan amount

Agro Power : Min. ₹ 10.01 Lakhs to max. ₹ 10 Crores
Agro 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

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

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)

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



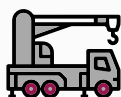
Target customers

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

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

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



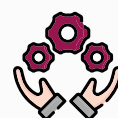
Age

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

SBB – Secured Term Loan eligibility



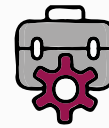
Age

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



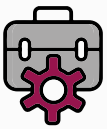
Age

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

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

Thank you