

Parameters	CSC – VLE Program	DUKANDAR – ME Product	DUKANDAR – NON ME Product	Normal Income
Target Customers	ALL CSC/ VLEs and customer sourced by them	To be extended to Retail Segment and HDFC EDC/POS Machine cross-sell is mandatory	To be extended to Small Business where use of EDC/ POS machine is not required such as small manufacturing / wholesaler/ Traders etc	All Self Employed Businessman
Loan Amount	Rs 30000/- to Rs 1 Lakh	Rs 30000/- to Rs 5 Lakhs	Rs 30000/- to Rs 5 Lakhs	Rs 15 Lakhs
Turn Over Norms	NOT Applicable	NOT Applicable	NOT Applicable	HDFC A/c holder- Manf/ Trader – Rs 60 Lakhs Service provider – Rs 40 Lakhs Non HDFC A/c holder- Manf/ Trader – Rs 75 Lakhs Service Provider – Rs 40 Lakhs
Tenor	Max 24 Months	Max 36 Months	Max 36 Months	Up to 48 months
Eligibility Criteria	<ul style="list-style-type: none"> Age From 25 to 65 Years Min Business Vintage of 3 years Ownership of Residence or Office mandatory Min Avg Bank Balance of Rs 10000/- (Avg Bank Balance less than Rs 10000/- but more than Rs 5000/- can be looked for loan of Rs 30000/-) 	<ul style="list-style-type: none"> Age From 25 to 65 Years Min Business Vintage of 3 years Ownership of Residence or Office mandatory Min Avg Bank Balance of Rs 10000/- Installation of HDFC EDC/POS is mandatory before disbursement 	<ul style="list-style-type: none"> Age From 25 to 65 Years Min Business Vintage of 3 years Ownership of Residence or Office mandatory Min Avg Bank Balance of Rs 15000/- Opening HDFC a/c is mandatory 	<ul style="list-style-type: none"> Age From 25 to 65 Years Min Business Vintage of 3 years Ownership of Residence or Office mandatory Min Avg Bank Balance of Rs 15000/- Opening HDFC a/c is mandatory
Documentation	<ul style="list-style-type: none"> KYC Ownership Proof (Resi/ Office) Latest 12-month bank statement Business Continuity Proof Loan Obligation Details 	<ul style="list-style-type: none"> KYC Ownership Proof (Resi/ Office) Latest 6-month bank statement Business Continuity Proof Loan Obligation Details 	<ul style="list-style-type: none"> KYC Ownership Proof (Resi/ Office) Latest 6-month bank statement Business Continuity Proof Loan Obligation Details 	<ul style="list-style-type: none"> KYC ITR copy of latest 2 years (SARAL & Computation of Income Profit & Loss A/c, Balance Sheet Latest 6-month bank statement Business Continuity Proof Loan Obligation Details

Business Loans

TURNOVER GRID FOR INCOME PROGRAM ONLY

City Tier	Turn Over Criteria (In Lakhs)			
	Manufacturing/Trading		Services	
	Internal	External	Internal	External
Tier I and II	60 lakhs	120 Lakhs	40 Lakhs	60 Lakhs
Tier III	60 lakhs	85 Lakhs	40 Lakhs	50 Lakhs
Tier IV and V	60 lakhs	75 Lakhs	40 Lakhs	40 Lakh