



Dr Finance India

— DAILY —

MAKING BANKING SIMPLE.
ONE INSIGHT AT A TIME.

— THE —
FIRST
50

THE BANKING KNOWLEDGE COLLECTION

50 VISUAL LESSONS IN BANKING & CREDIT

From Banking Basics to Smarter Borrowing



— COLLECTOR'S POSTER EDITION —

2026

50 ISSUES. 5 CHAPTERS. ONE JOURNEY.



BANKING
BASICS



HOW IT
WORKS



SMARTER
DECISIONS



BETTER
BORROWING



STRONGER
FUTURE



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WELCOME TO

THE FIRST 50

• COLLECTOR'S POSTER EDITION •

• 50 VISUAL LESSONS IN BANKING & CREDIT •

From Banking Basics to Smarter Borrowing

Over the past 50 days, we have simplified complex banking and credit concepts into clear, visual insights. This collection brings them together — so you can learn, revisit and apply them anytime.



50 ISSUES

Curated daily
insights on
banking & credit.



50 TOPICS

From fundamentals
to advanced
financial concepts.



1 PURPOSE

To build financial
literacy for
a smarter India.



FOR EVERYONE

Students, professionals,
business owners,
borrowers & beyond.



REAL IMPACT

Better knowledge.
Better decisions.
Better financial future.

“

FINANCIAL KNOWLEDGE ISN'T JUST POWER.

IT'S FREEDOM.

”

WHAT'S INSIDE

- ✓ 5 Parts. 50 Issues. One Complete Collection.
- ✓ Visually designed for quick understanding.
- ✓ Perfect for learning, teaching and reference.
- ✓ A timeless resource on Banking & Credit.

I	BANKING FOUNDATIONS	#001 – #010
II	CREDIT RISK & BORROWER FUNDAMENTALS	#011 – #020
III	LOANS, CREDIT & BORROWING	#021 – #030
IV	INSIDE THE LENDING DECISION	#031 – #040
V	THE SMART BORROWER	#041 – #050



THIS IS MORE THAN A COLLECTION.
IT'S OUR 50-DAY JOURNEY TOWARDS
FINANCIAL LITERACY FOR ALL.

*Let's continue
this journey
together.*

★ 50 ISSUES. 5 PARTS. ONE JOURNEY. ★

THANK YOU FOR BEING PART OF THE JOURNEY.



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PUBLISHER'S NOTE

A NOTE FROM THE PUBLISHER

Dear Reader,

Banking touches every part of our lives, yet most of it remains complex, confusing and often overlooked.

That's why, **50 days** ago, we began a simple promise — to explain **one banking concept every day** in the simplest and most visual way possible.

What started as a daily series of posters soon became something bigger. Your response, feedback and encouragement turned this journey into a meaningful movement of financial literacy.

This collection is a celebration of that journey — the first 50 concepts that build the foundation of **smarter understanding**, **better decisions** and **stronger financial futures**.

“

*Financial knowledge is not
just for bankers.
It is for every dreamer,
decision maker and doer.*

”

WHAT THIS COLLECTION IS



50 visually crafted posters
for easy learning and quick recall.



From basics to advanced
concepts in a simple flow.



Designed for real-life
application, not just information.



For students, professionals,
business owners and borrowers.



A timeless reference on
banking & credit.



The First 50 is more than a collection of posters.
It is the beginning of a lifelong learning journey.

We hope this becomes your go-to resource, your revision guide
and your companion in building financial confidence.

Thank you for being a part of this journey.

Let's continue learning. Let's continue growing. Together.

Arun Govardhan

ARUN GOVARDHAN

Publisher
Dr Finance India Daily



ONE INSIGHT
EVERY DAY



ONE GOAL
FINANCIAL LITERACY
FOR ALL



ONE MISSION
SIMPLIFY BANKING
FOR EVERYONE



ONE JOURNEY
TOWARDS A
STRONGER INDIA



ONE COMMUNITY
LEARNING TOGETHER
GROWING TOGETHER



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HOW TO USE • THIS COLLECTION •

This collection brings together 50 visually designed posters, each explaining one important banking or credit concept in the simplest way.

Use it in a way that fits your learning style and goals.

• 5 WAYS TO USE THIS COLLECTION •



01

LEARN
DAILY

Spend 10–15 minutes a day with one poster.
Read, understand and reflect.
Consistency builds clarity.



02

REVISE
WEEKLY

Review the entire week's posters over the weekend.
Reinforce what you learned
and strengthen retention.



03

APPLY IN
REAL LIFE

Relate each concept to real-life examples
or your work and business.
Application creates understanding.



04

TEACH &
SHARE

Explain a concept to someone else.
Teaching is one of the best ways
to deepen your own knowledge.



05

KEEP AS YOUR
REFERENCE

Use this collection as your go-to guide
whenever you need to revisit or refresh
any banking concept.

• BEST PRACTICES •

- ✓ Keep an open mind and stay curious.
- ✓ Take your own notes if it helps.
- ✓ Discuss concepts with peers or colleagues.
- ✓ Use it along with real-life banking experience.
- ✓ Make it a habit. Small steps, big impact.

“ Knowledge is most powerful
when it is understood,
applied and shared.

”

LET THIS COLLECTION
BE YOUR COMPANION ON THE JOURNEY
TO FINANCIAL LITERACY.



SIMPLE
TO UNDERSTAND



EASY
TO REMEMBER



EASY
TO APPLY



USEFUL
FOR LIFE

• ONE COLLECTION. ENDLESS VALUE. •



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THE BANKING
KNOWLEDGE
COLLECTION

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PART

I



BANKING
FOUNDATIONS

BANKING FOUNDATIONS

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#010



What Is SLR?



ATLAS
PERSPECTIVE

Before understanding loans, credit and borrowing,
it helps to understand the banking system
that makes them possible.



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PART II



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How Do Banks Evaluate Borrowers?



ATLAS
PERSPECTIVE

Credit risk is at the heart of every lending decision.
Banks evaluate risk long before they evaluate potential.
Stronger credit quality builds stronger financial opportunities.



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ATLAS
PERSPECTIVE

Understanding loan structures and credit options helps borrowers choose the right solution and use credit responsibly for long-term financial growth.



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ATLAS
PERSPECTIVE

Behind every loan approval is a careful analysis of risk, capacity and intent. Understanding the lending decision helps you prepare better and get approved faster.



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THE BANKING
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PART

V



THE SMART
BORROWER

*Think Like a Bank.
Borrow Like a
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Think Like a Bank. Borrow Like a Professional.

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Borrow Smart, Not Just More



ATLAS
PERSPECTIVE

The smartest borrowers are not those who get the most credit, but those who understand it best. Knowledge, discipline and the right decisions today build financial freedom tomorrow.



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PART

I

BANKING FOUNDATIONS

*Understanding how banks, deposits,
interest rates and monetary policy work.*



50 ISSUES. 5 PARTS. ONE JOURNEY.



Where Does Your Money Go After You Deposit It?

You deposit ₹10,000 in your bank.
But it doesn't just sit in a locker.
Here's what really happens.



THE JOURNEY OF YOUR MONEY



1

YOU DEPOSIT

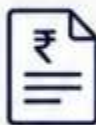
You deposit ₹10,000 in your bank.



2

BANK KEEPS A PART

The bank keeps a small portion as reserves (required by RBI) to manage daily needs and withdrawals.



3

BANK LENDS THE REST

The remaining money is lent to individuals and businesses as loans.



4

ECONOMY GROWS

Borrowers use this money to expand businesses, buy homes, create jobs and contribute to the economy.



5

MONEY COMES BACK

Loan repayments with interest come back to the bank, supporting more lending and more growth.

IN SIMPLE WORDS

Banks act like a **bridge** between people who have money and people who need money.

THINK ABOUT IT



The next time you deposit money, remember—you are not just saving, you are helping build someone's dreams.



ATLAS PERSPECTIVE

Banks are not vaults.
They are financial bridges connecting savers and borrowers.

Every deposit helps support economic activity.

**You save. Someone grows.
Together, the economy moves.**

TOMORROW'S TOPIC



Why Do Banks Need Deposits More Than You Think?

Stay tuned.
Knowledge builds power.



KEY TAKEAWAY

Your money doesn't sleep in the bank.
It **works**, it creates **impact**, and it comes back **stronger**.





Why Do Banks Need Deposits More Than **You Think?**

Every loan a bank gives starts with a deposit someone makes. Deposits are the fuel that powers the banking system.



WHY BANKS NEED DEPOSITS



PROVIDES FUNDING

Deposits give banks the money they need to lend.



ENABLES LENDING

More deposits mean more loans for homes, businesses, education and more.



GENERATES INCOME

Banks earn interest on loans, which is possible only when they have deposits.



IMPROVES STABILITY

Strong deposits make banks stable, trusted and ready to support the economy.



SUPPORTS GROWTH

Deposits help create jobs, support businesses and drive economic growth.

THE JOURNEY OF A DEPOSIT



1 PEOPLE DEPOSIT MONEY

You deposit your money in the bank.



2 BANK GETS FUNDING

The bank uses these deposits as funds.



3 BANK LENDS MONEY

The bank lends this money to individuals and businesses.



4 BANK EARNs INTEREST

Borrowers repay with interest, which becomes the bank's income.



5 BANK GROWS, ECONOMY GROWS

The bank grows stronger and the economy grows too.

IN SIMPLE WORDS



Deposits are the financial bridge between savers and borrowers.



ATLAS PERSPECTIVE

Banks compete just as hard for depositors as they do for borrowers. Because without deposits, **there can be no lending.** Every loan begins with someone's savings.



THINK ABOUT IT

The next time you see a bank offering higher FD rates, special deposit schemes or salary account benefits, **Ask yourself: Are they attracting customers... or attracting deposits?**



KEY TAKEAWAY

Deposits are not just a banking product. **Deposits are a bank's fuel.**



No deposits.
No lending.
No growth.





Why Every Bank Wants More CASA Deposits

The Secret Behind Low-Cost Banking



Banks focus on CASA because these deposits are their **lowest-cost source of funds**, helping them lend more and grow stronger.



1 WHAT IS CASA?



CASA Deposits are funds parked in Current and Savings Accounts.

2 WHY DOES CASA MATTER?

Not all deposits cost the same.

Deposit Type	Cost to Bank
Current Account	Lowest Cost
Savings Account	Low Cost
Fixed Deposit	Higher Cost



Which source of funds would a bank prefer? **CASA Deposits.**

3 IN SIMPLE WORDS

Imagine you run a restaurant. Would you rather buy:



Ingredients at a discount

OR



Ingredients at full price

Most business owners would choose the discount.

Banks think the same way. CASA is their low-cost source of funds.

4 WHY INVESTORS CARE



A higher CASA ratio often supports:

- ✓ Better profitability
- ✓ Competitive lending rates
- ✓ Stronger operating efficiency

i Higher CASA often supports profitability, but it is only one of many factors used to assess a bank.

5 ATLAS PERSPECTIVE

“A bank’s competitive advantage often begins with the **quality and cost of its deposits.**”

- ✓ Strong CASA deposits help lower funding costs
- ✓ Support lending and business growth
- ✓ Strengthen long-term profitability
- ✓ Reflect strong customer relationships and a stable deposit base

6 THINK ABOUT IT

The next time you see a bank promoting salary accounts, savings accounts, or digital banking, ask yourself:



Are they acquiring customers... or improving CASA?



KEY TAKEAWAY

CASA = Current Account + Savings Account

The higher the CASA ratio, the lower the bank's average funding cost.

Lower funding costs can help support profitability, growth, and lending competitiveness.



TOMORROW'S TOPIC

ISSUE #004

How Does RBI Influence Interest Rates?



How Does RBI Influence Interest Rates?

Understanding the Invisible Hand Behind Borrowing Costs



1. THE QUESTION

Why do home loan EMIs sometimes increase even when you haven't taken a new loan?
Why do banks suddenly increase or decrease lending rates?
And why does the financial media closely watch every RBI policy announcement?



2. SIMPLE EXPLANATION

The Reserve Bank of India (RBI) is India's central bank. Its key responsibilities are to:

- ✓ Manage Inflation
- ✓ Support Economic Growth
- ✓ Maintain Financial Stability

To achieve this, RBI uses various monetary policy tools that influence interest rates across the banking system.



3. WHY DOES THIS MATTER?

Interest rates affect:



In simple terms: When RBI acts, the impact eventually reaches businesses, borrowers, and savers.



4. HOW DOES RBI INFLUENCE RATES?

RBI influences the cost of money in the banking system through tools such as:



These tools help RBI manage liquidity and borrowing costs in the economy.



5. WHEN INFLATION IS RISING

If inflation becomes a concern, RBI may tighten policy.

- ↓ Higher borrowing costs
- ↓ Higher loan interest rates
- ↓ Slower credit growth
- ↓ Reduced spending



6. WHEN ECONOMIC GROWTH NEEDS SUPPORT

If economic activity slows down, RBI may adopt a supportive stance.

- ✓ Lower borrowing costs
- ✓ Lower lending rates
- ✓ Increased spending and investment
- ✓ Improved credit demand



ATLAS PERSPECTIVE

“
Interest rates are not just numbers. They influence borrowing, spending, saving, and investment decisions across the economy.
”

Understanding RBI's role helps individuals and businesses make better financial decisions and anticipate changes in the lending environment.

KEY TAKEAWAY



RBI does not directly decide every loan rate.

However, through monetary policy and liquidity management, it significantly influences the cost of borrowing across the banking system.

Understanding RBI is the first step to understanding how interest rates move.

TOMORROW'S TOPIC



Issue #005 / 365

What Is Repo Rate?

The most discussed interest rate in Indian banking—explained simply.

WHAT IS REPO RATE?

THE MOST IMPORTANT INTEREST RATE IN INDIAN BANKING



1. THE QUESTION

Whenever the RBI announces its monetary policy, news headlines immediately focus on one term: Repo Rate.

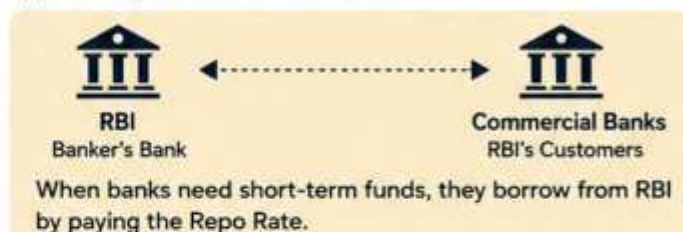
But what exactly is it?

Why do banks, businesses, borrowers, and investors pay so much attention to it?



2. SIMPLE EXPLANATION

The Repo Rate is the interest rate at which banks borrow money from the Reserve Bank of India (RBI) against approved government securities.



3. HOW DOES IT WORK?

Imagine a bank needs additional funds to support lending activities.



Lower Repo Rate
Cheaper for banks to borrow



Higher Repo Rate
More expensive for banks



4. WHY DOES REPO RATE MATTER?

Repo Rate influences the cost of money across the economy.



Home Loans



Business Loans



Vehicle Loans



Education Loans



Personal Loans



Fixed Deposit Rates



5. WHEN RBI CUTS REPO RATE

Banks can borrow at a lower cost.

- ✓ Lower lending rates
- ✓ Lower EMIs
- ✓ Increased borrowing
- ✓ Higher spending and investment
- ✓ Support for economic growth



6. WHEN RBI INCREASES REPO RATE

Banks borrow at a higher cost.

- ✓ Higher lending rates
- ✓ Higher EMIs
- ✓ Reduced borrowing
- ✓ Controlled spending
- ✓ Support in managing inflation



ATLAS PERSPECTIVE

Repo Rate is the price of money for banks.

When the price of money falls, borrowing becomes attractive.

When the price of money rises, borrowing becomes expensive.

This is one of the most powerful tools RBI uses to influence economic activity.

KEY TAKEAWAY

Repo Rate is not just a banking term.

It influences:

- Your Home Loan EMI
- Business Borrowing Costs
- Consumer Spending
- Investment Decisions
- Economic Growth

Understanding Repo Rate helps you understand why interest rates move.

TOMORROW'S TOPIC

Issue #006 / 365

How Repo Rate Affects Your Loan EMI

A practical example of how RBI decisions eventually reach your monthly EMI.

HOW REPO RATE AFFECTS YOUR LOAN EMI

FROM RBI'S POLICY ROOM TO YOUR MONTHLY BUDGET

THE QUESTION

The RBI announces:

"Repo Rate Increased by 0.50%"

The next day, newspapers start talking about:

- ↑ Higher EMIs
- ↑ Costlier Loans
- ↓ Reduced Borrowing

But how does a decision taken by RBI eventually affect your monthly loan repayment?

SIMPLE EXPLANATION

Banks borrow and raise funds at different costs. One of the most important benchmarks influencing these costs is the Repo Rate, which is the rate at which banks borrow money from the RBI.

When RBI changes the Repo Rate:

- ✓ Banks review their cost of funds
- ✓ Lending rates may be revised
- ✓ Floating-rate loans linked to external benchmarks may be affected
- ✓ Borrowers may eventually see changes in their EMI or loan tenure



In simple terms:
Changes in the cost of money eventually influence the cost of borrowing.

THE CHAIN REACTION



WHEN RBI REDUCES REPO RATE

Banks may be able to borrow at a lower cost.
Possible outcomes:

- ✓ Lower Lending Rates
- ✓ Lower EMIs
- ✓ Shorter Loan Tenure
- ✓ Increased Borrowing & Spending
- ✓ Support for Economic Growth



WHEN RBI INCREASES REPO RATE

Banks may face a higher cost of funds.
Possible outcomes:

- ✓ Higher Lending Rates
- ✓ Higher EMIs
- ✓ Longer Loan Tenure
- ✓ Reduced Borrowing
- ✓ Support in Managing Inflation



WHICH LOANS ARE MOST AFFECTED?

MOST AFFECTED

-  Floating Rate Home Loans
-  Loan Against Property (LAP)
-  Business Loans Linked to External Benchmarks
-  Working Capital Facilities

LESS AFFECTED

-  Fixed Rate Loans
Because their interest rate remains fixed for a specified period.

DID YOU KNOW?

Many retail floating-rate loans today are linked to:

- Repo Linked Lending Rate (RLLR)
- or
- External Benchmark Lending Rate (EBLR)

This is one reason why Repo Rate changes are transmitted more quickly than before.

ATLAS PERSPECTIVE

“A Repo Rate change may begin in RBI's boardroom, but its impact is eventually felt in living rooms, factories, and businesses across the country.”

Understanding this connection helps borrowers anticipate changes in borrowing costs and make better financial decisions.



KEY TAKEAWAY

RBI doesn't send you an EMI bill. But its policy decisions influence the lending rates that help determine what borrowers ultimately pay.

Understanding Repo Rate helps you understand why loan costs change over time.

TOMORROW'S TOPIC

Issue #007 / 365

Fixed Rate vs Floating Rate Loans

Which one should you choose?
And more importantly... When?



FIXED RATE VS FLOATING RATE LOANS

WHICH ONE SHOULD YOU CHOOSE?

THE QUESTION

You're applying for a loan.
The bank asks:

"Would you prefer a Fixed Rate or a Floating Rate?"

Most borrowers make a choice without fully understanding the difference.

Yet this decision can influence your EMI, loan tenure, and total interest cost for years.

SIMPLE EXPLANATION

FIXED RATE LOAN



The interest rate remains fixed for a specified period.

Your EMI generally remains unchanged during that period.

Think of it as:
Predictability and Stability

FLOATING RATE LOAN



The interest rate moves up or down based on benchmark rates and market conditions.

Your EMI or loan tenure may change over time.

Think of it as:
Flexibility and Market-Linked Pricing

REAL-LIFE EXAMPLE

Imagine a ₹50 lakh home loan.

FIXED RATE BORROWER



EMI remains largely predictable during the fixed-rate period.

FLOATING RATE BORROWER



EMI or loan tenure may increase or decrease depending on future interest rate movements.

Over a long period, floating-rate loans have often been more economical, but they come with uncertainty.

SIDE-BY-SIDE COMPARISON

FEATURE	FIXED RATE	FLOATING RATE
 EMI Stability	✓ High	⚠ Can Change
 Benefit from Rate Cuts	✗ No	✓ Yes
 Protection from Rate Hikes	✓ Yes	✗ No
 Predictability	✓ High	⚠ Moderate
 Long-Term Cost	Generally Higher	Often Lower (Over Long Periods)

WHEN FIXED RATE MAY BE SUITABLE

- ✓ You prefer certainty
- ✓ You have a fixed monthly budget
- ✓ You expect interest rates to rise
- ✓ You prefer stable EMIs

WHEN FLOATING RATE MAY BE SUITABLE

- ✓ You are comfortable with market movements
- ✓ You expect interest rates to decline
- ✓ You want to benefit from future rate cuts
- ✓ You have flexibility in your monthly cash flow

DID YOU KNOW?

Most home loans in India today are offered on floating-rate structures linked to:

- Repo Linked Lending Rate (RLLR)
- or
- External Benchmark Lending Rate (EBLR)

This means RBI policy decisions can eventually influence borrowing costs.

ATLAS PERSPECTIVE

*"A Fixed Rate buys peace of mind.
A Floating Rate buys flexibility."*

Neither option is universally better. The right choice depends on your risk appetite, income stability, and expectations about future interest rates.



DECISION FRAMEWORK

CONSIDER FIXED RATE IF:

- ✓ Stability matters more than flexibility
- ✓ You prefer predictable cash flows
- ✓ You are concerned about future rate increases

CONSIDER FLOATING RATE IF:

- ✓ Flexibility matters more than certainty
- ✓ You can absorb interest rate fluctuations
- ✓ You want to benefit from future rate reductions

TOMORROW'S TOPIC

Issue #008 / 365

What Is Reverse Repo Rate?

The lesser-known RBI tool that helps manage liquidity in the banking system.



KEY TAKEAWAY

The cheapest loan is not always the best loan.

The most suitable loan is.



Income Stability



Risk Tolerance



Financial Goals



Comfort with Changing EMIs

WHAT IS REVERSE REPO RATE?

RBI'S TOOL FOR ABSORBING EXCESS MONEY



1 THE QUESTION

If the Repo Rate is how banks borrow money from RBI...

What happens when banks have too much money?



2 THE SIMPLE ANSWER

Reverse Repo Rate

is the interest rate at which:

Banks park surplus funds with RBI and earn interest.

THINK OF IT LIKE THIS:

REPO RATE

RBI → BANKS



INJECTS LIQUIDITY

REVERSE REPO RATE

BANKS → RBI



ABSORBS LIQUIDITY



3 WHY IT MATTERS

When there is too much money in the banking system:



Inflation may rise



Excessive lending may occur



Asset bubbles may form

Reverse Repo helps RBI absorb surplus liquidity and maintain balance.



4 ATLAS PERSPECTIVE

“ Repo Rate is RBI's **accelerator**.
Reverse Repo Rate is RBI's **brake**. ”



One pushes money into the economy. • The other helps pull excess money out. • Together, they help RBI balance growth and inflation.



5 KEY TAKEAWAY



Repo Rate influences the cost of money.



Reverse Repo Rate helps manage the quantity of money.



Both are important tools used by RBI to maintain economic stability.



TOMORROW'S TOPIC

Issue #009 / 365

WHAT IS
CRR?

Why Banks Cannot Lend Every Rupee You Deposit



WHAT IS CRR?

WHY BANKS CANNOT LEND EVERY RUPEE YOU DEPOSIT



THE SIMPLE ANSWER

Banks are required to keep a portion of deposits with RBI.

This requirement is called:

CRR – Cash Reserve Ratio

It is the percentage of a bank's deposits that must be maintained as cash reserves with the Reserve Bank of India.



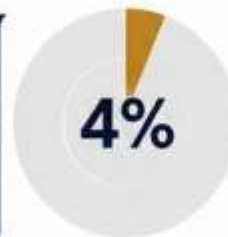
HOW IT WORKS – AN EXAMPLE

If Total Deposits = ₹100 Crore

And CRR = 4%

₹4 Crore

Must be kept with RBI (Reserves)



₹96 Crore

Available for Lending & other permitted activities

WHY DOES IT MATTER?



PROTECTS THE BANKING SYSTEM

Creates a safety buffer for uncertain times.



ENSURES LIQUIDITY

Helps banks meet withdrawal demands.



MAINTAINS FINANCIAL STABILITY

Reduces risk of excessive lending and instability.



SUPPORTS DEPOSITOR CONFIDENCE

Builds trust in the banking system.

ATLAS PERSPECTIVE



“ Not every rupee deposited can be lent. Safety comes before profitability in banking.

CRR is one of the safeguards that helps maintain trust in the banking system.



KEY TAKEAWAY

- ✓ CRR is the Cash Reserve Ratio.
- ✓ Banks must keep a portion of deposits as reserves with RBI.
- ✓ It ensures liquidity, stability and confidence.
- ✓ It influences how much banks can lend.
- ✓ It is an important monetary policy tool.



TOMORROW'S TOPIC

ISSUE #010

What Is SLR?

Another Important Safety Requirement for Banks.



WHAT IS SLR?

ANOTHER IMPORTANT SAFETY REQUIREMENT FOR BANKS



SLR stands for **Statutory Liquidity Ratio**. It is the percentage of a bank's deposits that must be invested in safe and approved assets.



HOW IT WORKS – AN EXAMPLE

If Total Deposits = ₹100 Crore
And **SLR = 18%**

₹18 Crore

Must be invested
in approved
securities

18%

₹82 Crore

Available for
lending & other
permitted
activities



WHY IS SLR IMPORTANT?



ENSURES LIQUIDITY & SAFETY

Investments can be converted into cash in times of need.



SUPPORTS FINANCIAL STABILITY

Helps banks remain stable even during economic stress.



GOVERNMENT SECURITIES FIRST

Encourages banks to support government borrowing and nation building.



BUILDS DEPOSITOR CONFIDENCE

A stronger bank creates greater trust in the system.

ATLAS PERSPECTIVE



“ SLR investments are not for higher profits. They are for higher stability.

SLR protects depositors, strengthens banks, and supports the economy.



KEY TAKEAWAY

SLR stands for Statutory Liquidity Ratio.

- ✓ Banks must invest a part of deposits in safe and approved securities.
- ✓ SLR ensures liquidity, stability and confidence.
- ✓ SLR reduces risk and strengthens the banking system.



TOMORROW'S TOPIC

ISSUE #011

What Is NPA?

Let's understand bad loans and their impact on banks.



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MAKING BANKING SIMPLE.
ONE INSIGHT AT A TIME.



THE BANKING
KNOWLEDGE
COLLECTION

PART II

CREDIT RISK & BORROWER FUNDAMENTALS

*Understanding credit quality, repayment stress,
borrower risk and how banks assess creditworthiness.*



50 ISSUES. 5 PARTS. ONE JOURNEY.

WHAT IS NPA?

WHEN A LOAN STOPS GENERATING INCOME FOR A BANK



1 THE QUESTION

Banks give loans expecting borrowers to repay on time.
But what happens when repayments stop?
Can the bank still treat that loan as a healthy asset?



The answer:
NO. | The loan may become an **NPA**.



2 SIMPLE EXPLANATION

NPA = Non-Performing Asset

A loan becomes an NPA when:



The borrower has not paid interest or principal for more than **90 days**.

In simple terms,
the loan is **no longer generating income** for the bank.

3

SIMPLE EXAMPLE

HEALTHY LOAN

You pay your EMI every month.



Loan remains **STANDARD**.

PROBLEM LOAN

You stop paying EMIs.
90+ days pass.



Loan becomes **NPA**.

4

WHY DOES IT MATTER?



Lower
Bank Profits



More
Provisions



Reduced
Lending Capacity



Increased
Credit Risk



ATLAS PERSPECTIVE

“

A loan becomes an asset only when it performs.

The moment repayments stop, risk begins to replace income.

”

KEY TAKEAWAY



NPA is not just a banking term.



It reflects borrower repayment behaviour.



It impacts bank profitability and lending capacity.



A lower NPA ratio indicates a healthier banking system.

LOAN TO NPA – THE JOURNEY



Regular
Loan

Loan is active and income generates.



Missed
EMI

Payment not made on due date.



90 Days
Overdue

Dues remain unpaid for more than 90 days.



NPA

Loan is classified as Non-Performing Asset.

TOMORROW'S TOPIC



Issue #012 / 365

Gross NPA vs Net NPA

Understanding Two Important Measures of Asset Quality





Dr Finance India



WHAT IS SMA?

UNDERSTANDING THE EARLY WARNING SIGNAL

SMA stands for Special Mention Account.
It is the first sign that a loan may turn risky.

1 WHAT IS SMA?



When a borrower starts missing payments, the account is marked as SMA before it becomes NPA.



SMA helps banks identify potential stress early and take corrective action.

2 SMA CATEGORIES

RBI classifies SMA into three stages based on number of days overdue in payment.

SMA-0	SMA-1	SMA-2
 1 to 30 days past due	 31 to 60 days past due	 61 to 90 days past due
First level of delinquency. Needs close monitoring.	Higher risk. Repayment stress is increasing.	High risk. Account is close to becoming NPA.



If the overdue crosses 90 days, the account is classified as NPA.

3 THE JOURNEY OF A LOAN ACCOUNT



Regular Account



SMA-0
(1-30 days)



SMA-1
(31-60 days)



SMA-2
(61-90 days)



NPA
(90+ days)



SMA is the warning. NPA is the result.
Banks act during SMA to avoid NPA.

ATLAS PERSPECTIVE



SMA is the early alert that helps banks act before a small delay becomes a big loss.

The earlier the signal, the better the outcome.



KEY TAKEAWAY



SMA is an early warning of payment stress.



It helps banks detect risk before it turns into loss.



SMA classification is based on days past due.



Timely action during SMA can prevent NPA.

QUICK TIP



If your account is in SMA, act early. Communicate with your bank and regularize payments to avoid NPA.



TOMORROW'S TOPIC

Issue #013 / 365

How Does A Loan Become NPA?

The journey from a regular account to NPA.



Understand the stages that lead to NPA and how banks classify accounts.





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Issue #013 / 365

HOW DOES A LOAN BECOME NPA?

THE JOURNEY FROM A REGULAR ACCOUNT TO NPA

A loan does not become NPA overnight.
It goes through a well-defined journey.

1 THE NPA JOURNEY – STEP BY STEP



REGULAR ACCOUNT

Loan is active.
Payments are made on time.



SMA-0 (1-30 DAYS)

Payment is overdue by 1 to 30 days.



SMA-1 (31-60 DAYS)

Payment is overdue by 31 to 60 days.



SMA-2 (61-90 DAYS)

Payment is overdue by 61 to 90 days.



NPA (90+ DAYS)

Payment is overdue for more than 90 days.



Once the overdue crosses 90 days, the loan is classified as NPA as per RBI norms.

2 SMA STAGES – WHAT THEY MEAN

SMA stands for Special Mention Account.
These are early warning signals of stress.

SMA STAGE	DAYS PAST DUE	WHAT IT MEANS	BANK'S FOCUS
SMA-0	1 – 30 Days	Slight delay. Needs attention.	Monitor closely and reach out.
SMA-1	31 – 60 Days	Risk is increasing. Payment stress is visible.	Increase follow-up. Suggest solutions.
SMA-2	61 – 90 Days	High risk. Account is likely to turn NPA.	Intensive action to prevent NPA.
NPA	90+ Days	Default has happened. System treats it as bad loan.	Recovery process and provisioning start.

3 EXAMPLE

A borrower has an EMI due on 1st of every month.



1 APR

EMI paid on time.
Account is Regular.



5 APR

EMI missed.
Account becomes SMA-0.



5 MAY

Overdue 35 days.
Account moves to SMA-1.



5 JUN

Overdue 65 days.
Account moves to SMA-2.



5 JUL

Overdue 95 days.
Account is now NPA.



ATLAS PERSPECTIVE

“

*Every NPA
was once a good loan.
The difference is
a missed payment
and delayed action.*

*Early awareness.
Timely action.
Better outcome.*

”

KEY TAKEAWAY



A loan becomes NPA when payment is overdue for more than 90 days.



Before that, it goes through SMA-0, SMA-1, and SMA-2 stages.



SMA helps banks detect stress early and act before it turns into loss.



Timely communication and repayment can stop an account from becoming NPA.

QUICK TIP



If you see your account is in SMA stage, act immediately. Talk to your bank, explain the situation, and regularize the payment. Early action saves your credit and your future.



TOMORROW'S TOPIC

Issue #014 / 365

What Is Provisioning?

How banks prepare today for losses that may happen tomorrow.



Provisioning is the bank's way of staying prepared and protecting the financial system.



Financial literacy today,
financial freedom tomorrow.

INDUSTRIAL CREDIT SURGES 17%

Bank lending to industry accelerates as infrastructure, power and manufacturing investments gather momentum.



17%

**GROWTH IN
INDUSTRIAL CREDIT**

WHAT'S DRIVING GROWTH?



POWER SECTOR

- Generation
- Transmission
- Renewable Energy Projects



INFRASTRUCTURE

- Roads
- Ports
- Logistics
- Urban Development



MANUFACTURING

- Capacity Expansion
- Modernization
- New Investments



AUTO & ANCILLARY

- Production Growth
- Supply Chain Expansion

WHY IT MATTERS



**NEW
FACTORIES**



**INFRASTRUCTURE
CREATION**



**EMPLOYMENT
GENERATION**



**ECONOMIC
GROWTH**



**FUTURE
PRODUCTIVE
CAPACITY**

ATLAS PERSPECTIVE

“ A personal loan may change one life.
An industrial loan can change
an entire region.

The strongest economies are built
when credit flows into productive
assets, not just consumption.

”



**BANK CREDIT ISN'T JUST FUNDING BUSINESSES.
IT'S FINANCING INDIA'S NEXT PHASE OF GROWTH.**

STRONG BANKS • STRONG INDUSTRY • STRONGER INDIA



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Issue #015



09 July 2026



Thursday

CREDIT CARDS ARE GROWING SLOWER. THAT MAY BE GOOD NEWS.

India's credit card industry is entering a phase of quality-focused growth as lenders prioritize responsible lending over rapid expansion.

THEN: GROWTH AT ANY COST

NOW: GROWTH WITH DISCIPLINE



- ✗ Easy approvals
- ✗ Aggressive acquisition
- ✗ Higher risks
- ✗ More defaults



- ✓ Selective approvals
- ✓ Focus on credit quality
- ✓ Lower risks
- ✓ Healthier portfolios

THE BIG QUESTION



Why are banks issuing fewer new credit cards?

After years of aggressive growth, many banks are now focusing on responsible lending and long-term sustainability.



BANKS ARE BECOMING MORE SELECTIVE

Lenders prefer customers with stable income, strong repayment history and healthy credit scores.



SLOWER GROWTH ≠ WEAK DEMAND

Consumers continue to use credit cards actively. The change is in approval standards and risk management.



BETTER RISK MANAGEMENT

Banks are using advanced analytics and data to assess risk more accurately and prevent future delinquencies.



RBI'S FOCUS

Regulators have emphasized responsible lending, sustainable growth and asset quality preservation.

WHY IT MATTERS



FOR BANKS

- ✓ Better asset quality
- ✓ Lower defaults
- ✓ Stronger profitability
- ✓ Resilient balance sheets



FOR CUSTOMERS

- ✓ More responsible credit access
- ✓ Reduced risk of over-borrowing
- ✓ Healthier financial discipline

ATLAS PERSPECTIVE



Growth is exciting. Sustainable growth is valuable.

A credit card becomes a powerful financial tool only when it is used responsibly by borrowers and issued responsibly by lenders.

Sometimes slower growth is a sign of a healthier system.



QUICK FACT

India still has significant room to grow. Credit card penetration remains relatively low compared to many developed markets.



~52 MILLION

Credit Card Holders in India
(Out of 250 Million+ Credit Active Consumers)

This suggests an enormous growth opportunity ahead, with quality at the core.



MORE CARDS DON'T ALWAYS MEAN BETTER BANKING. BETTER CREDIT DECISIONS DO.



SECURED VS UNSECURED LOANS

How Banks Reduce Credit Risk



Banks lend your money. Their goal is simple: minimise the risk of not getting it back.



SIMPLE EXPLANATION



Secured Loan

A loan backed by collateral that the bank can claim if the borrower defaults.



Unsecured Loan

A loan given without any specific collateral. It is based on the borrower's repayment ability and credit.

HOW BANKS REDUCE CREDIT RISK



BORROWER
Applies for a loan



LOAN REQUEST
Type of loan (secured / unsecured)



SECURITY / RISK
Collateral (if any) reduces potential loss for the bank



LENDER ASSESSMENT
Bank evaluates both the borrower and the security



Collateral provides a **safety net** for the lender. Good repayment ability provides confidence in the borrower. Both together create a stronger loan decision.

SECURED VS UNSECURED LOANS – KEY DIFFERENCES

FEATURE	SECURED LOANS	UNSECURED LOANS
 Collateral	Backed by collateral (property, vehicle, fixed deposit, etc.)	No collateral required
 Risk to Bank	Lower risk because of security	Higher risk as there is no security
 Interest Rate	Generally lower since risk is lower	Generally higher to compensate for risk
 Loan Amount	Usually higher based on value of collateral	Usually lower based on income & credit profile
 Tenure	Longer tenure options available	Shorter tenure in most cases
 Approval Factors	Collateral value + Repayment ability + Credit profile	Repayment ability + Credit profile are the key factors
 Examples	Home Loan, LAP, Vehicle Loan, Loan Against FD, Gold Loan	Personal Loan, Credit Card, Education Loan, Instant Loan



IMPORTANT



Collateral does NOT guarantee loan approval.



Unsecured loan does NOT mean high-risk borrower.



Banks look at both the borrower and the risk involved.



Your repayment ability is the most important factor in every loan.



WHY IT MATTERS

- ✓ Security gives the bank comfort.
- ✓ Lower risk often means better interest rates and higher loan amounts.
- ✓ Helps you choose the right loan for your need.
- ✓ Supports better credit management and financial planning.



ATLAS PERSPECTIVE

“ Security protects the lender against loss. It does not replace the borrower's repayment capacity. Strong character and cash flow remain the real foundation of every loan. ”



KEY TAKEAWAY

- ✓ Secured loans have collateral.
- ✓ Unsecured loans rely on your credit and income.
- ✓ Collateral reduces risk; it does not remove it.
- ✓ Both types of loans require disciplined repayment.
- ✓ Choose the loan that fits your need and repayment capacity.



TOMORROW'S TOPIC
ISSUE #017 / 365

WHAT IS A LOAN WRITE-OFF?

One of Banking's Most Misunderstood Terms



STAY CURIOUS.
STAY INFORMED.



ONE INSIGHT A DAY.
BETTER DECISIONS EVERY DAY.



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ISSUE #017 / 365

WHAT IS A LOAN WRITE-OFF?

One of Banking's Most Misunderstood Terms



SIMPLE EXPLANATION

A loan write-off is an **accounting action** taken by a bank.

“

The bank removes a loan from its reported loan assets after making the required provisions for potential loss.

”



IMPORTANT

Write-off does NOT mean:

- ✗ Loan Waiver
- ✗ Loan Forgiveness

The borrower still owes the money and repayment responsibility continues.

THE JOURNEY TO WRITE-OFF



Write-off is about **ACCOUNTING**.
Recovery is about **CASH COLLECTION**.



WHY IT MATTERS



Helps banks reflect the true quality of their assets.



Prevents overstating profits and maintains transparency.



Ensures compliance with RBI accounting standards.



Does not stop recovery or legal action against the borrower.



ATLAS PERSPECTIVE

“

A write-off changes the bank's accounting treatment.

It does not automatically erase the borrower's repayment obligation.

Borrowers should take every communication seriously and work towards resolution.

”



KEY TAKEAWAY

- ✓ Write-off = Accounting. Not a waiver.
- ✓ Your responsibility to repay continues.
- ✓ Recovery can continue even after write-off.
- ✓ Ignoring dues can lead to legal action and credit damage.



TOMORROW'S TOPIC
ISSUE #018 / 365

RECOVERY VS WRITE-OFF

Two Very Different Banking Concepts

STAY CURIOUS.
STAY INFORMED.

ONE A DAY.
BETTER DECISIONS EVERY DAY.

A STRONGER TOMORROW,
EVERY DAY.

RECOVERY VS WRITE-OFF

Two Very Different Banking Concepts



Both are part of the credit lifecycle, but they serve different purposes and happen at different stages.

WRITE-OFF (Accounting Action)



Bad loan is identified (NPA).



Bank makes required provisions for potential loss.



Loan amount is written off from the bank's books.

VS

RECOVERY (Collection Process)



Bank/Recovery team tries to collect dues.



Various methods used – reminders, negotiation, legal action, etc.



Any amount recovered is credited back.

WHAT IT MEANS

- Changes how the loan appears in the bank's books.
- Helps clean up the balance sheet.
- **Does NOT** mean the borrower is free from liability.
- Recovery efforts may still continue.

WHAT IT MEANS

- A process to collect overdue money.
- Can happen before or after write-off.
- Even small recoveries reduce the bank's loss.
- Benefits both the bank and the borrower.

HOW THEY ARE CONNECTED



LOAN TURNS STRESSED



PROVISIONS MADE



LOAN WRITTEN-OFF (ACCOUNTING)



RECOVERY EFFORTS CONTINUE



COLLECTION ACTIONS



AMOUNT RECOVERED



AMOUNT CREDITED BACK TO BANK



Write-off affects the **BOOKS**.
Recovery affects the **CASH**.

Better recovery reduces losses,
strengthens profitability and improves asset quality.



WHY IT MATTERS



Keeps banks' financial statements realistic and transparent.



Encourages early recognition of problem loans.



Helps management focus on real recovery.



Supports a healthier banking system and credit availability.



ATLAS PERSPECTIVE



Write-off and recovery are not opposites. One is about accounting transparency; the other is about persistently recovering what is due.

Strong recovery culture turns written-off accounts from permanent losses into partial or full recoveries.



KEY TAKEAWAY

- ✓ Write-off = Accounting treatment.
- ✓ Recovery = Collection process.
- ✓ Both can happen together.
- ✓ Recovery can continue even after write-off.
- ✓ Every rupee recovered matters.



TOMORROW'S TOPIC
ISSUE #019 / 365

WHAT IS A CIBIL SCORE?

Your Financial Report Card



STAY CURIOUS.
STAY INFORMED.



ONE INSIGHT A DAY.
BETTER DECISIONS EVERY DAY.



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EVERY DAY.

WHAT IS A CIBIL SCORE?

Your Financial Report Card



A simple three-digit number that shows how you have managed credit in the past and helps lenders assess your credit risk.

HOW YOUR CIBIL SCORE IS CALCULATED



Higher score indicates **lower** credit risk.
Lower score indicates **higher** credit risk.

CIBIL SCORE RANGE - WHAT IT INDICATES



750 - 900
Excellent

Very strong credit profile. High chances of approval with better terms.



700 - 749
Good

Good credit profile. Generally eligible for most loans.



650 - 699
Average

Fair credit profile. Approval possible, may get less favorable terms.



300 - 649
Needs Improvement

Higher credit risk. Approval may be difficult or come with higher cost.

*Score range as per TransUnion CIBIL. Lenders may have their own policies.

WHAT AFFECTS YOUR CIBIL SCORE?



PAYMENT HISTORY

Timely payments improve your score the most.



CREDIT UTILISATION

Lower usage of your credit limit is better (below 30%).



CREDIT MIX

A healthy mix of secured and unsecured credit helps.



CREDIT INQUIRIES

Too many loan/credit applications in a short time can lower score.



CREDIT HISTORY

Older accounts with good history improve your score.

WHY IT MATTERS

- ✓ Helps lenders assess your repayment reliability quickly.
- ✓ Influences loan approval, credit limit and interest rate.
- ✓ A higher score can save you money over the long term.
- ✓ Builds trust and improves your financial opportunities.



ATLAS PERSPECTIVE

“Your CIBIL score is not destiny, it is a reflection of your habits. Build good habits, maintain discipline and your score will take care of itself.”

Use credit wisely.
Repay responsibly.
Build a stronger financial future.



KEY TAKEAWAY

- ✓ CIBIL score ranges from 300 to 900.
- ✓ Higher score = lower credit risk. Lower score = higher credit risk.
- ✓ No single score guarantees approval. Lenders consider multiple factors.
- ✓ Good financial habits today build better credit tomorrow.
- ✓ Check your score, understand it and improve it consistently.



TOMORROW'S TOPIC
ISSUE #020 / 365

HOW DO BANKS EVALUATE BORROWERS?
Before Approving a Loan



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ISSUE #020 / 365

HOW DO BANKS EVALUATE BORROWERS?

Before Approving a Loan



SIMPLE EXPLANATION

Before approving a loan, banks evaluate borrowers based on four key factors.



Can you repay?

Your income and repayment capacity.



Have you repaid loans before?

Your credit history and CIBIL score.



Do you already have too much debt?

Your existing loans and obligations.



Is there security available?

Collateral reduces the bank's risk.

THE EVALUATION FRAMEWORK



CIBIL SCORE

Your credit history and repayment behaviour.

+



INCOME

Your income and repayment capacity.

+



EXISTING LOANS

Your current loans and credit utilization.

+



COLLATERAL

Security (if any) reduces the bank's risk.



LOAN DECISION

Approve / Approve with conditions / Decline



ATLAS PERSPECTIVE

“

Banks don't lend based on need.

They lend based on repayment ability.

”



KEY TAKEAWAY

Loan approval is a combination of your credit history, income, existing debt and available security.

The stronger your profile, the better your approval chances.



TOMORROW'S TOPIC
ISSUE #021 / 365

WHAT IS LOAN-TO-VALUE (LTV) RATIO?

How Banks Decide the Loan Amount Against Property



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PART III LOANS, CREDIT & BORROWING

*Understanding loan types, credit facilities,
lending options and the mechanics of borrowing.*



50 ISSUES. 5 PARTS. ONE JOURNEY.



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WHAT IS A HOME LOAN?



THE QUESTION

How do banks help people buy homes worth far more than their annual income?



THE SIMPLE ANSWER

A Home Loan is a long-term loan provided by a bank or housing finance company to purchase, construct, or renovate a residential property.



The property remains mortgaged to the lender until the loan is fully repaid.



WHY IT MATTERS

For most families, buying a home is the largest financial decision of their lifetime. Without home loans, property ownership would be out of reach for many households.



ATLAS PERSPECTIVE

Banks are not financing a house. They are financing your ability to repay for the next 20–30 years.



The property is the security.



Your income is the real repayment source.



KEY TAKEAWAYS



Long repayment tenure
(up to 30 years)



Lower interest rates compared to unsecured loans



Property serves as collateral



Tax benefits may be available



Most common retail loan product in India



QUICK FACT

A borrower earning ₹1 lakh per month may qualify for a home loan of approximately ₹45–60 lakhs, depending on income, existing obligations, tenure, and lender policies.





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WHAT IS LOAN AGAINST PROPERTY (LAP)?



THE QUESTION

Can your existing property help grow your business, fund education, or meet major financial needs?



THE SIMPLE ANSWER

Loan Against Property (LAP) allows you to mortgage your residential, commercial, or industrial property and raise funds for any legitimate purpose.



The property remains your asset while it is mortgaged to the lender.



WHY IT MATTERS

Many individuals and businesses own valuable property but face cash flow constraints.

LAP converts idle property value into working capital or funds for growth.



ATLAS PERSPECTIVE

Property opens the door, but cash flow gets the loan approved.



Property is the security.



Cash flow is the repayment capacity.



KEY TAKEAWAYS



Higher loan eligibility



Flexible end-use



Long repayment tenure
(up to 15–20 years)



Lower interest rate than unsecured loans



Ideal for business expansion, education, medical needs & more



QUICK FACT

LAP loan amount can be up to 50–75% of the property's market value, depending on property type, location, income, and lender policies.





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MORTGAGE OD vs LAP – WHICH IS BETTER?



THE QUESTION

Should businesses choose a term loan (LAP) or an overdraft facility against property?



THE SIMPLE ANSWER

LAP provides a fixed loan amount with EMIs.



Mortgage OD allows flexible withdrawals and repayments against the sanctioned limit.



WHY IT MATTERS

Choosing the right structure impacts cash flow, interest cost, flexibility, and business growth. The wrong choice can increase costs or reduce liquidity.



KEY TAKEAWAYS

- ✓ OD offers maximum flexibility with interest on utilization.
- ✓ LAP provides certainty with fixed EMIs and long tenure.
- ✓ Use OD for working capital and short-term needs.
- ✓ Use LAP for long-term business investments.
- ✓ Choose based on cash flow pattern and business goals.



ATLAS PERSPECTIVE

Many businesses need flexibility, not a larger loan.

MORTGAGE OD vs LAP – KEY COMPARISON

FEATURE	MORTGAGE OD	LAP (TERM LOAN)
Loan Type	Overdraft Facility	Term Loan
Disbursement	Withdraw as per need	Lump sum
Repayment	Flexible – Pay & Reuse	Fixed EMIs
Interest	Interest on utilized amount only	Interest on full disbursement
Tenure	Usually 5–10 years (can be renewed)	Usually 5–20 years
Best Suited For	Working capital needs, seasonal business, cash flow gaps	Long term needs, expansion, asset creation
Flexibility	★★★★★	★★★☆☆
Security	Property Mortgage	Property Mortgage



QUICK FACT

For the same property, OD limits are usually lower than LAP amounts, but the flexibility of OD often improves overall business efficiency.





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ISSUE #024

21 JULY 2026

TUESDAY

WHAT IS A DROPLINE OVERDRAFT (DOD)?



THE QUESTION

Why do banks offer Dropline Overdraft (DOD) instead of a normal overdraft?



THE SIMPLE ANSWER

A DOD works like an overdraft, but the sanctioned limit reduces periodically over time as per a pre-defined schedule. It offers flexibility like an OD with structured repayment like a term loan.



WHY IT MATTERS

It combines the best of both worlds – flexibility for day-to-day business needs and a discipline of reducing debt over time. Ideal for businesses that want working capital with a planned exit of borrowings.



KEY TAKEAWAYS

- ✓ Flexible withdrawals as per need
- ✓ Limit reduces over time (dropline)
- ✓ Interest only on utilized amount
- ✓ Encourages discipline & debt reduction
- ✓ Suitable for growing businesses
- ✓ Property security typically required



ATLAS PERSPECTIVE

DOD is an excellent middle ground between a term loan and an overdraft.



Flexibility when you need it.

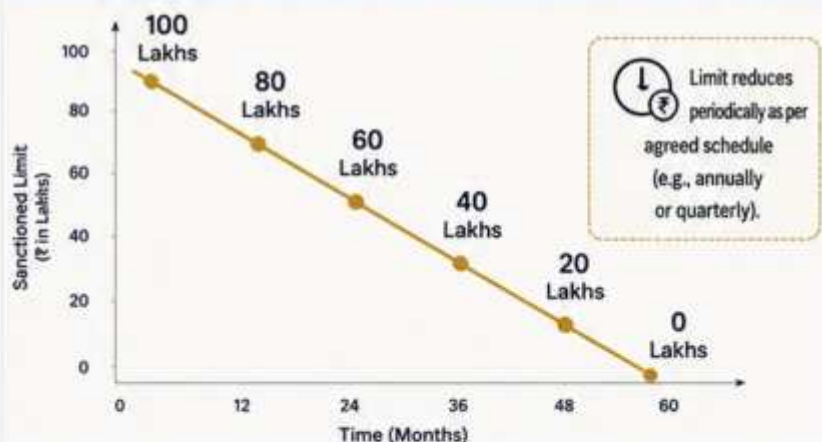


Structured repayment over time.



Better cash flow management.

HOW DOD LIMIT REDUCES OVER TIME (EXAMPLE)



You can withdraw and repay within the available limit anytime. The limit reduces as per the dropline schedule.



QUICK FACT

DOD facilities help businesses maintain liquidity today while ensuring lower debt tomorrow.





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ISSUE #025

22 JULY 2026

WEDNESDAY

WHAT IS A GOLD LOAN?



THE QUESTION

Why is gold the most accepted collateral for loans in India?



THE SIMPLE ANSWER

A Gold Loan is a secured loan where borrowers pledge their gold jewellery to a bank or NBFC and get funds in return. Once the loan is repaid, the gold is returned.



WHY IT MATTERS

Gold loans provide one of the fastest and most convenient ways to get credit, especially in urgent times. Gold is a trusted, liquid and universally valued asset.



ATLAS PERSPECTIVE

The strength of a gold loan lies in simplicity. Simple collateral, simple process, quick decision.



Quick approval



Minimal documentation



Immediate liquidity



KEY TAKEAWAYS



Quick approval and disbursal



Minimal documentation



Lower interest rates



Secured loan with low risk for lender



Retain ownership after repayment



QUICK FACT

Gold loans are usually sanctioned up to 75% of the gold value, depending on the lender and gold purity.





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RETAIL GOLD LOAN VS BUSINESS GOLD LOAN



THE QUESTION

Same gold. Different purpose?
How do Retail Gold Loans and Business Gold Loans differ?



THE SIMPLE ANSWER

Both loans use gold jewellery as collateral, but Retail Gold Loans are for personal needs, while Business Gold Loans are for business and working capital needs.



WHY IT MATTERS

Understanding the difference helps you choose the right loan for the right purpose, with the right terms, documentation and repayment structure.



ATLAS PERSPECTIVE

The collateral may be identical, but the credit assessment, purpose and repayment expectations are very different.

FEATURE	RETAIL GOLD LOAN	BUSINESS GOLD LOAN
Purpose	Personal needs (education, medical, marriage, etc.)	Business needs (working capital, expansion, operational)
Borrower Profile	Individuals / Salaried / Self-employed	Proprietors / Partners / Companies / Business entities
Documentation	Minimal (KYC proofs)	Additional business documents (ITR, GST, etc.)
Loan Amount	Typically smaller (based on gold value)	Higher limits (based on gold value & business profile)
Interest Rate	Competitive rates	May be slightly higher than retail (varies by lender)
Repayment Structure	Flexible – bullet or monthly interest options	Flexible – bullet / structured repayment options
Tenure	Usually 3 – 12 months (can be renewed)	Usually 6 – 24 months (can be renewed)
Assessment Focus	Gold purity & borrower profile	Gold value + business cash flow & conduct



KEY TAKEAWAYS



Same gold collateral



Different end-use purpose



Different borrower profiles



Different documentation and underwriting



Choose the right product for better terms & flexibility



QUICK FACT

Business Gold Loans can offer significantly higher loan amounts and longer tenures compared to Retail Gold Loans, subject to business profile and lender guidelines.





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WHAT IS EQUIPMENT FINANCE?



THE QUESTION

How do businesses get the machines, vehicles or tools they need without paying the full cost upfront?



THE SIMPLE ANSWER

Equipment Finance is a loan used to buy or lease productive assets like machines, vehicles or equipment. The asset itself acts as collateral.



WHY IT MATTERS

It helps businesses acquire high-value assets, increase productivity and maintain cash flow for day-to-day operations.



ATLAS PERSPECTIVE

Equipment Finance turns equipment into opportunity. You pay over time, while the equipment works for you today.



KEY TAKEAWAYS

 Enables business growth & efficiency

 Preserves working capital

 Flexible tenures & repayment options

 Equipment acts as loan security

 Builds assets while building your business

KEY FEATURES



Purpose

Purchase or lease productive equipment for business use.



Collateral

The equipment itself serves as security for the loan.



Tenure

Flexible repayment from 1 year up to 7 years or more.



Financing

Up to 80-90% of the equipment value can be funded.



Repayment Options

EMIs, step-up/step-down EMIs, seasonal or balloon payments.



Asset Ownership

100% ownership after full repayment of the loan.

IDEAL FOR



Manufacturing Businesses



Transport Operators



Construction Companies



Healthcare Providers



Agriculture & Other Equipment Users



QUICK FACT

India's Equipment Finance industry is growing rapidly, powering businesses with the right equipment to scale and stay competitive.





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WHAT IS VEHICLE FINANCE?



THE QUESTION

Need a car, truck or two-wheeler for your personal or business needs but don't want to pay the full amount upfront?



THE SIMPLE ANSWER

Vehicle Finance is a loan that helps you buy a vehicle by paying in easy instalments (EMIs) over a fixed period.



WHY IT MATTERS

It helps individuals and businesses meet their transport needs without straining cash flow. You get the vehicle today and pay over time.



ATLAS PERSPECTIVE

A vehicle is not just a mode of transport—it's a productivity tool and a growth enabler. Financing it smartly keeps your cash flow healthy while you move forward.

TYPES OF VEHICLE FINANCE



PASSENGER VEHICLE LOAN

For cars and jeeps for personal or professional use.



TWO-WHEELER LOAN

For bikes and scooters for personal or commercial use.



COMMERCIAL VEHICLE LOAN

For goods carriers, trucks, pick-ups and other commercial vehicles.



USED VEHICLE LOAN

Finance for pre-owned vehicles at competitive rates.

KEY BENEFITS



100% FINANCE OPTIONS

Finance up to 100% of the on-road price (varies by lender and profile).



FLEXIBLE TENURE

Choose a repayment tenure that suits your budget – from 1 year up to 7 years.



AFFORDABLE EMIs

Easy EMIs designed to fit your monthly cash flow.



MINIMAL DOCUMENTATION

Quick approvals with minimum paperwork.



OWNERSHIP

The vehicle is yours after completing the loan.



QUICK & EASY PROCESS

Fast approval and disbursal so you can get on the road sooner.



KEY TAKEAWAYS

- ✓ Vehicle Finance makes ownership easy.
- ✓ Choose the right loan for the right vehicle.
- ✓ Compare offers on rate, tenure and charges.
- ✓ Timely EMIs build a strong credit history.
- ✓ Smart financing keeps your business moving.



Salaried Individuals



Self-employed Professionals



Business Owners



Transport Operators



Companies & Firms



QUICK FACT

Vehicle Finance helps you drive your goals forward – personally and professionally.





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ISSUE #029

26 JULY 2026

SUNDAY

WHAT IS INVOICE DISCOUNTING?



THE QUESTION

How can businesses get cash today for the invoices they've already raised?



THE SIMPLE ANSWER

Invoice Discounting is a financing solution where businesses get early payment (up to 90%) against their outstanding invoices.



WHY IT MATTERS

It helps businesses improve cash flow, meet working capital needs and focus on growth without waiting for customers to pay.



ATLAS PERSPECTIVE

In a cash-flow driven world, Invoice Discounting turns your invoices into immediate working capital—fuel for continuous business growth.



KEY TAKEAWAYS

- Invoice Discounting converts your credit sales into immediate cash.
- You get up to 90% of invoice value upfront.
- It improves cash flow without increasing debt.
- Your buyers pay on due date – you focus on growth.
- A smart working capital solution for modern businesses.

HOW INVOICE DISCOUNTING WORKS



KEY BENEFITS



IDEAL FOR BUSINESSES



EXAMPLE

Invoice Value	: ₹10,00,000
Amount Disbursed (90%)	: ₹9,00,000 (Today)
Buyer Payment (after 45 days)	: ₹10,00,000
Charges & Interest	: ₹30,000
Balance Paid to You	: ₹70,000



You get ₹9,00,000 today to run and grow your business!



QUICK FACT

Businesses using Invoice Discounting can improve their liquidity by up to 30–40% and accelerate growth.





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INVOICE DISCOUNTING VS BILL DISCOUNTING

INVOICE DISCOUNTING



BILL DISCOUNTING



VS



THE QUESTION

Both options help businesses unlock cash from trade receivables. But what's the difference?



THE SIMPLE ANSWER

Invoice Discounting is based on invoices raised.
Bill Discounting is based on bills of exchange.



WHY IT MATTERS

Choosing the right option depends on your buyer relationship, documentation and the type of credit support you need.



ATLAS PERSPECTIVE

Understand the difference. Choose smart. Improve cash flow. Grow faster.

FEATURE	INVOICE DISCOUNTING	BILL DISCOUNTING
Basis	Based on invoices raised against goods or services supplied.	Based on bills of exchange (a written instrument) accepted by the buyer.
Instrument	Commercial Invoice	Bill of Exchange / Promissory Note
Buyer's Role	Buyer need not accept or sign the invoice.	Buyer must accept and sign the bill.
Security	Relies on the credit worthiness of the buyer.	Stronger legal instrument as buyer accepts the bill.
Funding	Up to 90% of invoice value can be financed.	Up to 90% of bill value can be financed.
Tenure	Short term – based on invoice due date.	Short term – based on bill due date.
Documentation	Invoice, Purchase Order, Delivery Challan (if any).	Bill of Exchange, Invoice, PO, DC, etc.
Use Case	Works well with recurring invoice-based sales.	Used where buyers agree to accept & sign bills.
Cost	Usually slightly higher (as risk lies with buyer).	Usually competitive (lower risk for lender).

KEY BENEFITS OF BOTH



Improve cash flow



Reduce working capital gap



Focus on business growth



Minimal collateral



Flexible & quick access to funds



KEY TAKEAWAYS

- Invoice Discounting is simpler – buyer need not be involved.
- Bill Discounting is stronger – buyer accepts and signs the bill.
- Both help businesses unlock cash tied up in receivables.
- Choose based on buyer relationship and documentation.
- Better cash flow today leads to a stronger business tomorrow.

WHEN TO USE?

INVOICE DISCOUNTING



When you have good buyers, but they don't accept bills.

VS

BILL DISCOUNTING



When your buyers are willing to accept and sign bills of exchange.



QUICK FACT

Both Invoice Discounting and Bill Discounting can improve your liquidity by up to 30–40% and strengthen your working capital cycle.





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THE BANKING
KNOWLEDGE
COLLECTION

PART IV

INSIDE THE LENDING DECISION

*Understanding how lenders analyse applications,
evaluate risk and arrive at credit decisions.*

CREDIT APPRAISAL



INCOME • STABILITY
• CAPACITY

RISK ASSESSMENT



LOW HIGH

CREDIT ANALYSIS



• FINANCIALS
• CASH FLOW
• COLLATERAL

DECISION OUTCOME



APPROVE



REJECT



50 ISSUES. 5 PARTS. ONE JOURNEY.



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ISSUE

#031



ATLAS LENDING ACADEMY – SEASON 4

HOW BANKS DECIDE YOUR LOAN

WHY DO LOANS GET REJECTED?



COMMON REASONS FOR LOAN REJECTION



1. POOR CREDIT HISTORY

Low credit score, past defaults, late payments or high credit utilisation reduce your creditworthiness.



2. INSUFFICIENT REPAYMENT CAPACITY

Income may be good, but if existing EMIs consume too much of your income, repayment capacity is weak.



3. INCOMPLETE OR INCORRECT DOCUMENTATION

Missing documents, inconsistent details or unverifiable information create doubt and lead to rejection.



4. COLLATERAL NOT ADEQUATE

Low property value, unclear ownership, legal issues or improper documentation of collateral can result in rejection.



5. HIGH RISK PROFILE

Irregular income, unstable business, industry risk, or frequent job changes increase the lender's perceived risk.



6. POLICY & INTERNAL RULES

Each bank has its own credit policies. If your profile doesn't fit their criteria, the application may be declined.



THE QUESTION

Why do banks reject loan applications—even from people with good income?



THE SIMPLE ANSWER

Banks reject loans when they believe the risk of non-repayment is too high. Income is only one part of the decision.



WHY IT MATTERS

Understanding the common reasons for rejection helps borrowers prepare stronger loan applications.



ATLAS PERSPECTIVE

Banks don't reject people—they reject **unmanaged risk**.

KEY TAKEAWAYS



CREDIT HISTORY
MATTERS



REPAYMENT CAPACITY
IS CRITICAL



DOCUMENTATION
MUST BE COMPLETE



COLLATERAL ALONE
DOESN'T GUARANTEE
APPROVAL



PREPARE WELL.
APPLY SMART.
GET APPROVED.



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#032



ATLAS LENDING ACADEMY – SEASON 4

HOW BANKS DECIDE YOUR LOAN

WHAT IS FOIR?

Fixed Obligation to Income Ratio



FOIR FORMULA

$$\text{FOIR (\%)} = \frac{\text{Total Monthly Fixed Obligations (EMIs + Rent + Credit Card Payments + Other Commitments)}}{\text{Gross Monthly Income}} \times 100$$

EXAMPLE

Gross Monthly Income	₹1,00,000
Home Loan EMI	₹20,000
Car Loan EMI	₹10,000
Credit Card Payment	₹5,000
Personal Loan EMI	₹5,000
Total Monthly Obligations	₹40,000

$$\text{FOIR (\%)} = \frac{40,000}{1,00,000} \times 100$$

FOIR = 40%

If the lender's maximum allowed FOIR is 50%, your profile is within the acceptable limit.



THE QUESTION

How do banks decide how much EMI you can afford?



THE SIMPLE ANSWER

FOIR (Fixed Obligation to Income Ratio) measures the portion of your income already committed to EMIs and other fixed obligations.



WHY IT MATTERS

A lower FOIR generally improves your loan eligibility. It shows that you have sufficient income left after paying your existing obligations.



ATLAS PERSPECTIVE

Income earns attention.
Repayment capacity earns approval.

WHAT DO LENDERS PREFER?

Typical FOIR Benchmarks (Indicative)

	Below 40%	Excellent Strong eligibility
	40% – 50%	Acceptable May be approved
	Above 50%	High Risk Approval difficult

Note: Limits vary across lenders and loan types.

KEY TAKEAWAYS



FOIR helps banks assess your repayment capacity.



Higher existing EMIs increase your FOIR and reduce eligibility.



Different lenders have different FOIR norms and risk appetite.



Stable income and lower obligations improve your approval chances.



Manage your obligations, maintain a healthy FOIR and stay bankable.



PLAN SMART.
BORROW WISELY.
STAY BANKABLE.



A LOW FOIR TODAY,
BUILDS YOUR FINANCIAL
FREEDOM TOMORROW.



LEARN DAILY.
GROW FINANCIALLY.
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ISSUE

#033



ATLAS LENDING ACADEMY – SEASON 4

HOW BANKS DECIDE YOUR LOAN

WHAT IS DSCR?

Debt Service Coverage Ratio

A key metric banks use to assess a business's ability to repay its loans.



DSCR FORMULA

$$\text{DSCR} = \frac{\text{Operating Cash Flow (before interest \& tax)}}{\text{Total Debt Obligations (Principal + Interest)}} : 1$$

EXAMPLE

Operating Cash Flow (before interest & tax)	₹15,00,000
Interest Expense	₹3,00,000
Principal Repayment	₹6,00,000
Total Debt Obligations	₹9,00,000

$$\text{DSCR} = \frac{15,00,000}{9,00,000} = 1.67 : 1$$

Strong DSCR
Healthy repayment capacity

THE QUESTION

How do banks assess whether a business can comfortably repay its loan?



THE SIMPLE ANSWER

DSCR (Debt Service Coverage Ratio) compares a business's Operating Cash Flow with its Debt Obligations. It shows how many times the business can cover its debt payments.



WHY IT MATTERS

It helps lenders evaluate repayment capacity and business stability. A healthy DSCR improves your chances of loan approval and better terms.



ATLAS PERSPECTIVE

Profits may impress—but cash flow repays loans.
Cash flow is the lifeline of credit.

WHAT DO LENDERS PREFER?



DSCR > 1.5

Strong
Very comfortable



DSCR 1.20 – 1.50

Acceptable
Moderate comfort



DSCR < 1.20

Weak
High risk

Note: Benchmarks vary across lenders and industries.

GOOD TO KNOW



A higher DSCR indicates stronger cash flow and lower risk for the bank. Seasonal businesses should demonstrate consistent average cash flow.

KEY TAKEAWAYS



DSCR measures the ability to repay debt from cash flow.



Higher DSCR means lower risk for lenders.



Strong cash flow improves loan eligibility.



Important for MSME and business loans.



Consistent cash flow is more valuable than occasional profits.



ATLAS PERSPECTIVE

Understand your numbers.
Strengthen your cash flow.
Make your business bankable.



**Better Cash Flow Today,
Better Credit Tomorrow.**
Plan. Prepare. Prosper.





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ATLAS LENDING ACADEMY – SEASON 4

HOW BANKS DECIDE YOUR LOAN

WHAT IS LOAN-TO-VALUE (LTV)?

Why don't banks finance 100%
of a property's value?



LTV FORMULA

$$\text{LTV (\%)} = \frac{\text{Loan Amount}}{\text{Property Value (as assessed by bank)}} \times 100$$

EXAMPLE

₹	Property Market Value (as assessed)	₹1,00,00,000
%	Bank's Maximum LTV Allowed	75%
₹	Maximum Loan Amount	= ₹75,00,000
₹	Your Contribution (Minimum)	= ₹25,00,000 (25%)

The borrower contributes 25%, the bank finances up to 75%.

TYPICAL LTV LIMITS (INDICATIVE)

Loan Type	Typical LTV
Home Loan	Up to 75% – 90%
Loan Against Property (LAP)	Up to 60% – 75%
Commercial Property Loan	Up to 50% – 65%
Equipment Loan	Up to 70% – 85%

Note: Limits vary based on lender policy, property type, location, borrower profile and market conditions.

GOOD TO KNOW

- A lower LTV generally means lower risk for the bank.
- A lower risk can lead to better interest rates.
- LTV is not the only factor—repayment capacity and credit profile matter most.

KEY TAKEAWAYS



LTV is the loan amount compared to the property's value.



Banks keep a margin to manage risk effectively.



Different loan types have different LTV limits.



Your contribution shows commitment and reduces risk.



LTV is important but not the only approval factor.



ATLAS PERSPECTIVE

Smart borrowing starts with understanding the numbers behind the loan. Know the value. Know your limit. Plan better.



NEXT UP IN ISSUE #035

The 5 Cs of Credit
Stay tuned. Stay informed.



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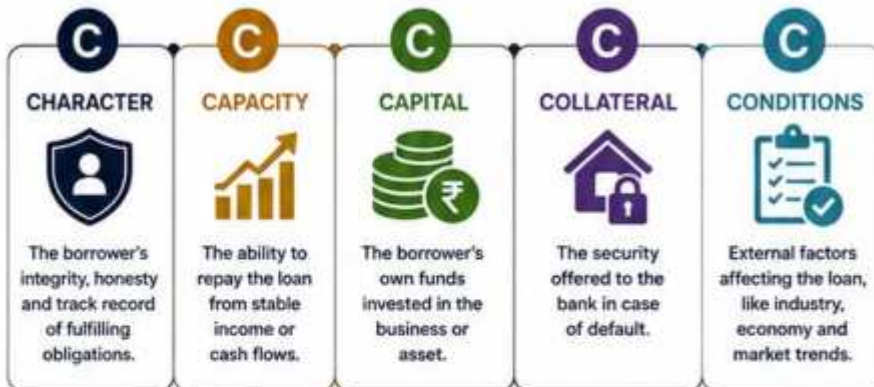


ATLAS LENDING ACADEMY – SEASON 4

HOW BANKS DECIDE YOUR LOAN

THE 5 Cs OF CREDIT

The key factors banks evaluate before approving a loan.



THE QUESTION

What do banks look at before approving your loan?



THE SIMPLE ANSWER

Banks evaluate five key factors—the 5 Cs of Credit—before deciding to approve a loan.



WHY IT MATTERS

These five principles help banks assess risk and ensure the loan is safe to approve and sustainable to repay.



ATLAS PERSPECTIVE

A strong loan proposal succeeds by balancing all five Cs—not just one.

HOW EACH C HELPS THE BANK



CHARACTER

Helps the bank trust your intention and reliability.



CAPACITY

Shows whether you have the ability to repay.



CAPITAL

Shows your commitment and reduces the bank's risk.



COLLATERAL

Provides security and lowers the bank's exposure.



CONDITIONS

Helps the bank understand the environment around your loan.

THE BALANCED APPROACH

Banks look for strength in all five Cs.

A weakness in one area can be compensated by strength in others—but balance is the key.



KEY TAKEAWAYS



The 5 Cs are the foundation of every credit decision.



Strong capacity with good character creates confidence.



Collateral supports the loan, but does not replace capacity.



External conditions influence risk and lender comfort.



Balanced borrowers earn better approval and better terms.



ATLAS PERSPECTIVE

Understand the 5 Cs.
Strengthen every C.
Build trust. Get approved.



**"Good loans are not accidents.
They are the result of good assessment."
– Atlas**



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ATLAS LENDING ACADEMY – SEASON 4

HOW BANKS DECIDE YOUR LOAN

HOW BANKS READ YOUR BANK STATEMENT

Why do lenders ask for 6 months of bank statements?



Bank statements reveal your financial behaviour better than any other document.



THE QUESTION

Why do banks ask for six months of bank statements?



THE SIMPLE ANSWER

Bank statements show your income patterns, repayment behaviour, cash management and account discipline. They help banks understand the real story behind your finances.



WHY IT MATTERS

They provide insights that payslips or financial statements alone cannot. It helps banks assess your repayment capacity and financial stability.



ATLAS PERSPECTIVE

Your bank statement tells the **story** behind your numbers.

WHAT BANKS LOOK FOR IN YOUR STATEMENT



1. REGULAR INCOME CREDITS

Consistent salary or business receipts indicate stability and reliability.



2. EMI REPAYMENT BEHAVIOUR

Timely EMI payments show your commitment and financial discipline.



3. AVERAGE BALANCE

A healthy and consistent balance reflects financial strength and liquidity.



4. TRANSACTION PATTERNS

Frequent and genuine transactions indicate active financial behaviour.



5. CHEQUE RETURNS & ACCOUNT DISCIPLINE

No bounced cheques, overdraft abuse or frequent limits breach builds trust.



GOOD TO KNOW

- ✓ Banks prefer consistent patterns over occasional high balances.
- ✓ Sudden large credits may be verified for source.
- ✓ Maintain a healthy balance and avoid unnecessary cash withdrawals.
- ✓ A well-managed account improves your loan eligibility.



BAD HABITS THAT HURT YOUR PROFILE

- ✗ Frequent low balance or balance dipping
- ✗ Multiple cheque bounces
- ✗ High cash deposits without explanation
- ✗ Excessive EMI defaults or delays
- ✗ Overuse of overdraft or limits

KEY TAKEAWAYS



Bank statements reflect your real financial behaviour.



Consistency, discipline and stability build lender trust.



Good patterns improve your loan approval chances.



6 months is the minimum window lenders analyse.



Manage your account well, get better financial opportunities.



ATLAS PERSPECTIVE

Your finances speak every day. Make sure your statement tells the right story.



"Discipline in small transactions creates confidence in big decisions."

– Atlas





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ATLAS LENDING ACADEMY – SEASON 4

HOW BANKS DECIDE YOUR LOAN

WHY PROPERTY ALONE DOESN'T GET LOANS APPROVED

Property may be valuable, but banks lend based on your **ability to repay.**



Collateral acts as security. Repayment capacity gets the loan approved.



THE QUESTION

If I own valuable property, why can my loan still be rejected?



THE SIMPLE ANSWER

Property acts as security, but banks primarily assess your ability to repay the loan.



WHY IT MATTERS

Many borrowers believe that property guarantees approval. In reality, repayment capacity, income stability and credit behaviour matter the most.



ATLAS PERSPECTIVE

Banks recover from collateral only as a last resort. They lend based on **repayment confidence.**

WHAT BANKS REALLY EVALUATE



1

INCOME STABILITY

Regular and stable income gives confidence that you can repay the loan.



2

CASH FLOW

Strong cash flow shows you can manage EMIs even during tough times.



3

CREDIT HISTORY

Your past repayment behaviour reflects your discipline and reliability.



4

EXISTING OBLIGATIONS

Existing loans, credit cards and EMIs impact your repayment capacity.



5

COLLATERAL QUALITY

Collateral helps reduce risk, but it supports the loan—it does not replace income.



GOOD TO KNOW

- ✓ Banks prefer borrowers who can repay comfortably.
- ✓ Higher income and clean credit improve approval chances.
- ✓ Collateral helps in better terms but not in guaranteeing approval.
- ✓ Different lenders have different policies and thresholds.



COMMON MISCONCEPTIONS

- ✗ "I have property, so loan will be approved."
- ✗ "I'll manage EMIs somehow."
- ✗ "Collateral value = Loan amount."
- ✗ "Only salaried people get loans."

KEY TAKEAWAYS



Ability to repay is more important than collateral.



Income, cash flow and credit history drive decisions.



Collateral reduces risk but does not guarantee approval.



Lower risk profile leads to faster approvals.



Banks lend with confidence, not just security.



ATLAS PERSPECTIVE

Lending is not about what you own. It's about what you earn, what you manage and how you repay.



"Banks lend to your repayment capacity, not to your property."
– Atlas





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ATLAS LENDING ACADEMY – SEASON 4

HOW BANKS DECIDE YOUR LOAN

WHAT MAKES A LOAN PROPOSAL BANKABLE?

A bankable proposal reduces uncertainty and **increases your chances** of approval.



THE QUESTION

What differentiates an average loan application from a strong one?



THE SIMPLE ANSWER

A bankable proposal demonstrates stable income, strong financials, complete documentation and manageable risk.



WHY IT MATTERS

A well-prepared proposal reduces the lender's risk and speeds up the approval process.



ATLAS PERSPECTIVE

A well-prepared proposal reduces uncertainty—**and uncertainty is what lenders price.**

THE FIVE PILLARS OF A BANKABLE PROPOSAL

1

COMPLETE DOCUMENTATION



All required documents ready, accurate and updated. It shows seriousness and saves valuable time.

2

STABLE INCOME / CASH FLOW



Regular income or steady cash flow assures the bank that you can comfortably repay the loan.

3

HEALTHY CREDIT HISTORY



A good credit score and strong repayment history build trust and lower the perceived risk.

4

APPROPRIATE COLLATERAL



Quality collateral provides security and supports the loan without being the only deciding factor.

5

REALISTIC REQUIREMENT



Borrow only what you need and can repay. A realistic ask is easier to justify and approve.



GOOD TO KNOW

- Prepared borrowers get faster approvals.
- Transparent information builds lender confidence.
- Clear purpose and repayment plan strengthen your case.
- A strong proposal can also help you get better terms.



AVOID THESE MISTAKES

- Incomplete or incorrect documentation
- Inconsistent income or cash flow
- Multiple credit enquiries in a short time
- Over-borrowing or unclear loan purpose
- Hiding information or giving vague answers

KEY TAKEAWAYS



Preparation shows commitment.



Lower risk means higher approval chances.



Complete today, approve faster tomorrow.



Strong proposals get better terms.



Remember: Banks fund confidence, not just needs.



ATLAS PERSPECTIVE

A bankable proposal is not about impressing the bank—it's about reducing their uncertainty.



"The better your proposal, the better your possibilities."
– Atlas



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ISSUE

#039



ATLAS LENDING ACADEMY – SEASON 4

HOW BANKS DECIDE YOUR LOAN

WHY TWO BORROWERS GET DIFFERENT INTEREST RATES

Banks don't price loans by amount alone—
they price the **level of risk**.

BORROWER A

- High Credit Score
- Stable Income
- Low Existing EMIs
- Good Collateral
- Longer Relationship with Bank

INTEREST RATE
8.50%

VS



BORROWER B

- Average Credit Score
- Variable Income
- High Existing EMIs
- No / Weak Collateral
- New to Bank

INTEREST RATE
11.75%



Higher risk = **higher** interest rate.
Lower risk = **better** interest rate.



THE QUESTION

Why do two people borrowing the same amount receive different interest rates?



THE SIMPLE ANSWER

Interest rates are based on your risk profile. Banks evaluate several factors to decide the price of the risk they take.



WHY IT MATTERS

A better risk profile can save you lakhs of rupees over the loan tenure and improve your overall borrowing experience.



ATLAS PERSPECTIVE

Banks reward stability, discipline and predictability with **better rates**.

KEY FACTORS THAT INFLUENCE YOUR INTEREST RATE



1. CREDIT SCORE

A higher credit score shows strong repayment behaviour and lowers perceived risk.



2. INCOME STABILITY

Regular, stable and verifiable income gives confidence in your repayment capacity.



3. EMPLOYER / BUSINESS PROFILE

Working with a reputed employer or running a well-established business reduces risk.



4. LOAN TENURE

Shorter tenures carry lower risk for the bank and usually get better interest rates.



5. COLLATERAL QUALITY

Strong, marketable and legally clean collateral reduces the bank's exposure.



6. LOAN TYPE & LENDER POLICY

Different loan products and lenders have different pricing models.



GOOD TO KNOW

- Improving your credit score can reduce your interest rate.
- Lower EMIs and higher income stability improve your profile.
- Providing strong collateral can help negotiate better rates.
- Being an existing customer with a good track record helps.



WHAT CAN INCREASE YOUR INTEREST RATE?

- Low credit score or poor repayment history
- High existing EMIs or over-leveraged profile
- Irregular income or cash-based earnings
- Weak collateral or unsecured loan
- Short borrowing history with the bank

KEY TAKEAWAYS



Interest rate reflects your risk profile.



Better financial habits lead to better rates.



Consistency and discipline are rewarded.



Strong relationships with banks create better opportunities.



Small improvements today can lead to big savings over the loan tenure.



ATLAS PERSPECTIVE

When you reduce risk in the bank's eyes, you unlock better interest rates, better terms and a better future.



"Banks don't fear lending money. They fear uncertainty."

– Atlas



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ISSUE

#040



ATLAS LENDING ACADEMY – SEASON 4

HOW BANKS DECIDE YOUR LOAN

THE LOAN PROCESS JOURNEY FROM APPLICATION TO DISBURSEMENT

A loan is not approved in a day.
It goes through a **structured process**.



THE QUESTION

What happens after I apply for a loan?



THE SIMPLE ANSWER

Your application goes through 6 key steps before the loan amount reaches your account.



WHY IT MATTERS

Understanding the process helps you prepare better, respond faster and avoid delays.



ATLAS PERSPECTIVE

A smooth process is a result of complete information, timely responses and good financial discipline.

WHAT AFFECTS THE SPEED OF YOUR LOAN?



TYPICAL TIMELINES*



Personal Loan
1 – 3 Working Days



Business Loan
3 – 7 Working Days



Home Loan
7 – 15 Working Days



Loan Against Property
5 – 10 Working Days

*Timelines may vary by lender and loan type.



GOOD TO KNOW

- Keep your documents updated and ready.
- Always provide accurate and complete information.
- Track your application and follow up proactively.
- Maintain a good credit score and repayment history.
- Choose the right loan product that fits your needs.



COMMON REASONS FOR DELAYS

- Incomplete or incorrect documents
- Delayed responses to lender queries
- High credit utilization or low credit score
- Unclear income or unstable cash flow
- Property valuation or legal verification delays

KEY TAKEAWAYS



The loan process has 6 key steps.



Preparation and responsiveness save time.



Strong profile + complete info = faster approval.



Stay proactive and keep track of your loan.



Discipline and transparency build lender confidence.



ATLAS PERSPECTIVE

Banks follow a process. Your preparation determines the speed of that process.



**"Good preparation today,
creates smooth disbursement tomorrow."**
– Atlas





DR FINANCE
INDIA

Dr Finance India Daily

MAKING BANKING SIMPLE.
ONE INSIGHT AT A TIME.



THE BANKING
KNOWLEDGE
COLLECTION

PART V

THE SMART BORROWER

*Smart borrowing. Responsible decisions.
Stronger credit. Better financial future.*



SET CLEAR GOALS



CHOOSE WISELY



PLAN REPAYMENTS



IMPROVE CREDIT



SECURE YOUR FUTURE

50 ISSUES. 5 PARTS. ONE JOURNEY.



Dr Finance India

DR FINANCE INDIA DAILY

MAKING BANKING SIMPLE. ONE INSIGHT AT A TIME.

ISSUE

#041



7 AUGUST 2026
FRIDAY

THE SMART BORROWER SERIES

WHY BANKS SAY "NO" TO RICH CUSTOMERS



WEALTH ≠
LOAN APPROVAL



LIQUIDITY
vs NET WORTH



REPAYMENT ABILITY
MATTERS MORE
THAN ASSETS



THE QUESTION

If someone owns multiple properties and expensive cars... Why would a bank still reject their loan application?

REAL-WORLD EXAMPLE

APPLICANT A



Owns property worth ₹10 crore



Irregular income



High existing EMIs



Weak cash flow

LOAN REJECTED

VS

APPLICANT B



Annual salary: ₹18 lakh



Stable employment



Healthy bank statements



Excellent repayment record

LOAN APPROVED



THE SIMPLE ANSWER

Banks don't lend based on how wealthy you appear. They lend based on your **ability to repay**.



WHY IT MATTERS

Banks assess much more than visible wealth.

- ✓ Regular & verifiable income
- ✓ Monthly cash flow
- ✓ Existing loan obligations
- ✓ Credit history & repayment behaviour
- ✓ Financial stability

Assets create comfort.

Cash flow creates confidence.



SMART BORROWER TIP

Before applying for a loan:

- ✓ Maintain stable income records.
- ✓ Keep bank statements healthy.
- ✓ Avoid excessive existing debt.
- ✓ Demonstrate consistent repayment discipline.



Who is more likely to get the loan?

In many cases, **APPLICANT B**.

Because banks finance repayment capacity, not just wealth.



ATLAS PERSPECTIVE

“A bank cannot recover an EMI from a luxury car parked in your garage every month. It needs confidence that your income and cash flow can support regular repayments. Wealth opens the door—but repayment ability keeps it open.”

”

KEY TAKEAWAYS



Net worth alone does not guarantee loan approval.



Banks focus on repayment capacity.



Stable cash flow is often more important than expensive assets.



Good financial discipline improves lender confidence.



Responsible borrowing begins long before the loan application.





8 AUGUST 2026
SATURDAY

THE SMART BORROWER SERIES

WHY YOUR CIBIL SCORE ISN'T EVERYTHING

Banks look beyond the score. They look at the **story** behind the score.



SCORE GIVES
A SNAPSHOT



BANKS NEED
THE FULL PICTURE



MORE FACTORS,
MORE CONFIDENCE



LOW SCORE CAN
STILL GET APPROVAL



GOOD PROFILE CAN
OVERCOME SCORE



DISCIPLINE BUILDS
TRUST



THE QUESTION

I have a good CIBIL score,
so why was my loan
application still rejected?



THE SIMPLE ANSWER

Your CIBIL score is important,
but banks evaluate many
other factors before deciding.
The score is just one piece
of the puzzle.



WHY IT MATTERS

Understanding all key factors
helps you build a stronger
loan profile and improves
your approval chances.



SMART BORROWER TIP

Focus on strengthening all aspects
of your financial profile, not just
the score.

- ✓ Keep credit utilization low.
- ✓ Pay EMIs and bills on time.
- ✓ Maintain healthy bank balance.
- ✓ Avoid too many credit enquiries.
- ✓ Maintain stable income records.

THE 5+ FACTORS BANKS EVALUATE BEYOND YOUR CIBIL SCORE



INCOME STABILITY

Regular, stable
income gives
confidence that
you can repay
consistently.



EMPLOYMENT TYPE & TENURE

Stable job or
business with a
longer track record
reduces the risk
in the bank's eyes.



EXISTING LOAN OBLIGATIONS

High existing EMIs
reduce your
repayment capacity,
even if your score
is excellent.



CREDIT HISTORY LENGTH

A longer credit
history shows
experience in
managing credit
responsibly.



BANK ACCOUNT BEHAVIOUR

Healthy balance,
regular credits,
and proper account
operations build
trust.



PURPOSE OF THE LOAN

Genuine purpose
with clear cash flow
makes the loan
less risky for
the bank.



A high CIBIL score **opens the door**.
A strong overall profile **walks you through it**.

REAL-WORLD EXAMPLE

APPLICANT A

- 🏠 CIBIL SCORE: 780
- 💼 Freelance with irregular income
- 💰 High existing EMIs (₹65,000/month)
- 🏦 Low average bank balance
- 📅 Short credit history (1 year)

LOAN REJECTED

APPLICANT B

- 🏠 CIBIL SCORE: 720
- 💼 Salaried with stable income
- 💰 Low existing EMIs (₹15,000/month)
- 🏦 Healthy bank balance
- 📅 Long credit history (5 years)

LOAN APPROVED

VS

HOW TO BUILD A STRONG PROFILE

- 🎯 **Maintain low credit utilization**
Use less than 30% of your credit limit.
- 🕒 **Pay on time, every time**
Timely payments build trust.
- 🏦 **Maintain healthy bank records**
Consistent activity builds confidence.
- 📄 **Avoid multiple loan/enquiries**
Too many enquiries reduce your score.
- 📈 **Show consistent cash flow**
Regular income and savings matter.



ATLAS PERSPECTIVE

“ Banks don't just look at your past, they look at your potential.
A good score is valuable, but a strong profile is powerful. ”

KEY TAKEAWAYS



CIBIL score is
important, but
not everything.



Banks evaluate
multiple factors
together.



A strong profile
can overcome an
average score.



Build stability,
discipline and
consistency.



Healthy behaviour
builds lender
confidence.



Focus on the full
picture, not just
the number.



9 AUGUST 2026
SUNDAY

THE SMART BORROWER SERIES

HOW TO BECOME A BANK'S PREFERRED BORROWER

Banks love borrowers who are low risk, high trust and relationship oriented. **Become that borrower.**



THE QUESTION

What can I do to become a bank's preferred borrower?



THE SIMPLE ANSWER

Build a strong financial profile, maintain clean records, and develop a trusting relationship with your bank over time.



WHY IT MATTERS

Preferred borrowers get faster approvals, higher limits, better interest rates and flexible solutions.



SMART BORROWER TIP

- Stay consistent in all your financial behaviour.
- Communicate proactively with your banker.
- Share realistic business and financial plans.
- Use facilities responsibly and within limits.
- Build a long-term relationship, not just a loan relationship.



LOW RISK



HIGH TRUST



GOOD TRACK
RECORD



STRONG
FINANCIAL HABITS



LONG TERM
RELATIONSHIP



BETTER ACCESS
TO CREDIT

8 HABITS OF A PREFERRED BORROWER

1



MAINTAIN STRONG CREDIT PROFILE

Keep your CIBIL score high (750+), avoid defaults, and pay on time.

2



PAY ON TIME, EVERY TIME

Timely EMIs and bill payments build trust and improve your score.

3



MAINTAIN HEALTHY CASH FLOW

Show consistent inflow of funds and proper cash flow management.

4



MAINTAIN A STRONG BANK RELATIONSHIP

Keep regular interaction with your banker and respond promptly.

5



SHARE ACCURATE INFORMATION

Provide complete, accurate and updated financial and business information.

6



USE CREDIT RESPONSIBLY

Utilize limits wisely. Low utilization shows financial discipline.

7



KEEP DOCUMENTS UPDATED

Keep KYC, financials and statutory documents always up to date.

8



PLAN FOR THE LONG TERM

Work with your bank for long term goals, not just short term needs.

REAL-WORLD EXAMPLE

NOT A PREFERRED BORROWER

- Irregular income & deposits
- Delayed EMI payments
- High credit card utilization
- Multiple loan enquiries
- Incomplete documentation
- Little or no relationship with the bank

VS

PREFERRED BORROWER

- Regular income & deposits
- Timely EMI payments
- Low credit utilization
- Few loan enquiries
- Complete documentation
- Strong relationship with the bank



Preferred borrowers don't just get loans. They get **opportunities, better terms and lasting partnerships.**

WHAT PREFERRED BORROWERS ENJOY



FASTER APPROVALS

Less paperwork, quicker decisions.



HIGHER LIMITS

More credit when you need it.



BETTER INTEREST RATES

Lower rates because of lower risk.



FLEXIBLE SOLUTIONS

Customized products and repayment options.



RELATIONSHIP ADVANTAGE

Your bank supports your growth journey.



ATLAS PERSPECTIVE

Banks are not just lending money, they are lending trust. Earn it once, and the doors will always stay open.

- Atlas



KEY TAKEAWAYS



Good credit score opens the door.



Timely payments build your reputation.



Strong cash flow shows repayment capacity.



Relationship with your bank creates long term value.



Consistency today, preferences tomorrow.



Be a trusted borrower. Be a preferred borrower.



10 AUGUST 2026
MONDAY

THE SMART BORROWER SERIES

WHY EXISTING CUSTOMERS GET BETTER DEALS



Banks value trust, history and relationship.
Loyal customers enjoy better offers.



THE QUESTION

Why do banks often give better interest rates, higher limits and priority service to existing customers?



THE SIMPLE ANSWER

Because existing customers have already proven their trustworthiness through their past behaviour and relationship with the bank.



WHY IT MATTERS

It helps you save money, get faster approvals and unlock premium benefits that new customers may not get.



TRUST
BUILT OVER TIME



PROVEN
RELATIONSHIP



BETTER RISK
UNDERSTANDING



HIGHER
CREDIT LIMITS



LOWER INTEREST
RATES



PERSONALISED
OFFERS

7 REASONS EXISTING CUSTOMERS GET BETTER DEALS

1



LOWER
PERCEIVED RISK

Your repayment history is already known, so banks see you as a lower risk.

2



PROVEN
CREDIT
BEHAVIOUR

On-time payments and good account usage build a strong credit behaviour score.

3



HIGHER
CREDIT LIMITS

Banks are more comfortable offering higher limits to trusted customers.

4



LOWER
INTEREST
RATES

Risk is priced lower, which results in better interest rates.

5



FASTER
APPROVALS

Less paperwork, priority processing and quicker decision-making.

6



EXCLUSIVE
OFFERS

Special schemes, waived fees and relationship benefits are often for you.

7



BETTER
SERVICE

Relationship managers understand your needs and give personal support.



SMART BORROWER TIP

- ✓ Maintain a good track record with your bank.
- ✓ Use your existing relationship to negotiate better terms.
- ✓ Share your complete banking and income profile.
- ✓ Keep your accounts active and healthy.
- ✓ Ask your bank about offers available for existing customers.

REAL-WORLD EXAMPLE

NEW CUSTOMER

- ✗ Limited credit history with bank
- ✗ Lower initial credit limit
- ✗ Higher interest rate
- ✗ More documentation
- ✗ Standard processing time
- ✗ Fewer offers and benefits

STANDARD DEAL

VS

EXISTING CUSTOMER

- ✓ Strong track record with bank
- ✓ Higher credit limit
- ✓ Lower interest rate
- ✓ Simplified documentation
- ✓ Priority processing
- ✓ Exclusive offers and benefits

BETTER DEAL

HOW BANKS REWARD LOYAL CUSTOMERS



LOWER INTEREST RATES

Reward for your good repayment history.



HIGHER CREDIT LIMITS

More trust leads to higher limits.



FAST TRACK APPROVALS

Your profile is already verified.



EXCLUSIVE PRIVILEGES

Special schemes, fee waivers and more.



PERSONALISED RELATIONSHIP

Better service and customised solutions.



ATLAS PERSPECTIVE



A bank remembers how you behaved when you borrowed.

Good behaviour today earns you better opportunities tomorrow.

– Atlas ”

KEY TAKEAWAYS



Banks reward trust and good behaviour.



Existing customers get better rates, higher limits.



Strong relationships lead to exclusive benefits.



Stay loyal, stay consistent and keep growing.



Good banking habits today = stronger financial future.



11 AUGUST 2026
TUESDAY

THE SMART BORROWER SERIES

THE BIGGEST LOAN MISTAKES PEOPLE MAKE

Avoid these common mistakes and borrow smart.

Good decisions today save you stress and money tomorrow.



THE QUESTION

What are the most common loan mistakes that can hurt your finances?



THE SIMPLE ANSWER

People borrow without planning, ignore the fine print, overborrow, delay repayments and damage their credit score. Avoid these mistakes to stay financially strong.



WHY IT MATTERS

Loan mistakes cost more than money. They impact your credit score, limit future opportunities and increase financial stress.



THINK BEFORE
YOU BORROW



PLAN YOUR
REPAYMENT



PROTECT YOUR
CREDIT HEALTH



BORROW WITH
A PURPOSE



BUILD A STRONG
FINANCIAL FUTURE

8 BIGGEST LOAN MISTAKES

1



BORROWING MORE THAN YOU NEED

Higher loan amounts mean higher EMIs, more interest and financial pressure.

2



NOT CHECKING ELIGIBILITY

Applying without checking eligibility leads to rejections and credit score drop.

3



IGNORING THE FINE PRINT

Hidden charges, penalties and clauses can make loans costlier.

4



FOCUSING ONLY ON LOW INTEREST RATE

Processing fees, prepayment charges and insurance can increase the real cost.

5



DELAYING REPAYMENTS

Late payments attract penalties and hurt your credit score.

6



MAXING OUT CREDIT LIMITS

High credit utilisation reduces your credit score and loan approval chances.

7



TAKING MULTIPLE LOANS TOGETHER

Too many loans increase your EMI burden and risk of default.

8



NOT CHECKING YOUR CREDIT SCORE

A low score leads to higher interest rates and lower loan approvals.



SMART BORROWER TIP

- ✓ Borrow only what you need.
- ✓ Understand all terms before you sign.
- ✓ Compare offers from different lenders.
- ✓ Repay on time, every time.
- ✓ Keep your credit utilisation low.
- ✓ Plan today. Stay stress-free tomorrow.

REAL-WORLD EXAMPLE

MISTAKE SCENARIO

- ✗ Borrowed ₹10,00,000 without planning
- ✗ Ignored processing fees and insurance
- ✗ Missed 2 EMIs
- ✗ Credit score fell
- ✗ Next loan rejected at higher rate

COSTLY MISTAKE

VS

SMART SCENARIO

- ✓ Borrowed only what was needed (₹6,00,000)
- ✓ Compared offers and read all terms
- ✓ Paid EMIs on time
- ✓ Credit score improved
- ✓ Got better rates on future loans

SMART CHOICE

WHAT YOU GAIN BY AVOIDING MISTAKES



LOWER COST

Better rates, lower fees and savings.



STRONG CREDIT SCORE

More approvals, better limits.



FINANCIAL STABILITY

Peace of mind and better cash flow.



MORE OPPORTUNITIES

Easier access to bigger loans in future.



ATLAS PERSPECTIVE



Loans are powerful tools, but only when used wisely.

Avoid mistakes today. Build a stronger tomorrow.

– Atlas



KEY TAKEAWAYS



Plan before
you borrow.



Read and understand
all terms.



Repay on time.
Always.



Keep your credit
healthy.



Smart borrowing
leads to a better life.

THE SMART BORROWER SERIES

CAN YOU IMPROVE YOUR LOAN ELIGIBILITY?

Yes, you can! With the right steps, you can strengthen your profile and unlock **better loan opportunities**.



THE QUESTION
Can I take steps to improve my loan eligibility?

THE SIMPLE ANSWER
Absolutely! By improving a few key factors in your financial profile, you can increase your eligibility and qualify for better loan terms.

WHY IT MATTERS
Higher eligibility means bigger loan amounts, better interest rates and more financial freedom.

-  **BETTER PROFILE**
-  **HIGHER ELIGIBILITY**
-  **LOWER INTEREST RATES**
-  **FASTER APPROVALS**
-  **MORE LOAN OPTIONS**

8 WAYS TO IMPROVE YOUR LOAN ELIGIBILITY

- 1 MAINTAIN A GOOD CREDIT SCORE**
Pay EMIs and bills on time. A higher score improves your eligibility.
- 2 REDUCE EXISTING DEBT**
Lower your outstanding loans and credit card balances.
- 3 INCREASE YOUR INCOME**
A stable and higher income boosts your repayment capacity.
- 4 MAINTAIN STEADY EMPLOYMENT**
A stable job or business history builds trust with lenders.
- 5 MANAGE CREDIT UTILISATION**
Keep your credit card usage below 30% of your limit.
- 6 AVOID MULTIPLE LOAN APPLICATIONS**
Too many enquiries can reduce your score and eligibility.
- 7 KEEP FINANCIAL DOCUMENTS READY**
Updated documents speed up verification and approvals.
- 8 BUILD A STRONG FINANCIAL HABIT**
Save regularly and maintain a healthy credit and banking relationship.

SMART BORROWER TIP

- Small improvements today can lead to big loan advantages tomorrow.
- Consistency is the key to a strong profile.
- Banks reward responsible financial behaviour.
- Plan ahead and keep optimising your profile.
- A good profile gives you power to choose.

REAL-WORLD EXAMPLE

BEFORE IMPROVEMENT	AFTER IMPROVEMENT
✗ Low credit score (650)	✓ Good credit score (780)
✗ High credit card usage (85%)	✓ Low credit card usage (25%)
✗ Multiple loan enquiries	✓ Limited loan enquiries
✗ Unstable income	✓ Stable and higher income
✗ Loan eligibility: ₹8 Lakh	✓ Loan eligibility: ₹18 Lakh
✗ High interest rate: 15.5%	✓ Better interest rate: 10.25%
LOW ELIGIBILITY	HIGH ELIGIBILITY

WHAT YOU GAIN BY IMPROVING ELIGIBILITY

- BIGGER LOAN AMOUNTS**
Qualify for higher loan amounts as per your needs.
- BETTER INTEREST RATES**
Lower rates save you a significant amount.
- FASTER APPROVALS**
Strong profiles get quicker approvals.
- MORE OPTIONS**
Access to premium products and flexible solutions.
- FINANCIAL GROWTH**
Better eligibility opens doors to bigger goals.



ATLAS PERSPECTIVE

“Eligibility is not luck, it is built by your financial habits. Improve today, borrow better tomorrow.”

– Atlas

KEY TAKEAWAYS

-  Pay on time, every time.
-  Keep your credit utilisation low.
-  Increase income and stay stable.
-  Avoid multiple applications.
-  Strengthen your financial profile.
-  Better eligibility, better life.



13 AUGUST 2026
THURSDAY

THE SMART BORROWER SERIES

WHY TIMING MATTERS WHEN APPLYING FOR A LOAN



The right time to apply can help you get **better approval chances**, lower interest rates and higher loan amounts.



BETTER APPROVAL CHANCES



LOWER INTEREST RATES



HIGHER LOAN AMOUNTS



FASTER PROCESSING



STRONGER NEGOTIATING POWER

BEST TIMES TO APPLY FOR A LOAN



START OF FINANCIAL YEAR (APRIL-JUNE)

Banks have fresh targets and higher appetite to grow their portfolio.



END OF QUARTER OR HALF YEAR

Banks push to meet targets, which can work in your favour.



WHEN INTEREST RATES ARE FALLING

Lower rates now mean lower EMIs and overall savings.



AFTER STABLE EMPLOYMENT

A stable job or income history improves your approval chances.



AFTER IMPROVING YOUR CREDIT SCORE

A better score leads to better terms and higher loan amounts.

TIMES TO AVOID APPLYING



DURING ECONOMIC UNCERTAINTY

Unstable times make banks more cautious with lending.



END OF FINANCIAL YEAR (JAN-MARCH)

Banks focus on closing books, fewer resources for approvals.



WHEN YOUR CREDIT SCORE IS LOW

Low score can lead to rejections or high interest rates.



WITH INCOMPLETE DOCUMENTS

Delays or missing docs can lead to rejections or long delays.



IN URGENT NEED OF FUNDS

Urgency reduces your negotiation power and options.



SMART BORROWER TIP

- ✓ Plan your loan in advance.
- ✓ Keep your documents ready.
- ✓ Track interest rate trends.
- ✓ Improve your credit score before applying.
- ✓ Choose the right time and the right lender.

TIMING IMPACT EXAMPLE

POOR TIMING

- ✗ Apply in Jan without planning
- ✗ Low credit score (670)
- ✗ High interest rate (11.25%)
- ✗ Lower loan amount offered
- ✗ Longer processing time

VS

GOOD TIMING

- ✓ Apply in May after planning
- ✓ Good credit score (780)
- ✓ Lower interest rate (9.25%)
- ✓ Higher loan amount offered
- ✓ Faster processing

HIGHER COST & STRESS

LOWER COST & MORE BENEFITS

BENEFITS OF APPLYING AT THE RIGHT TIME



LOWER COST

Enjoy lower interest rates and reduce total repayment.



HIGHER APPROVAL CHANCES

Banks are more open to lending at the right time.



BETTER LOAN AMOUNT

Stronger profile + right timing = higher eligibility.



FASTER PROCESSING

Less queue, quicker verification and disbursal.



STRONGER NEGOTIATING POWER

You have more options to choose the best deal.



ATLAS PERSPECTIVE

“ The right decision at the wrong time may not give the right result. The right decision at the right time gives you the best result. Plan well. Time right. Borrow smart. ”

- Atlas

KEY TAKEAWAYS



Timing can impact your interest rate and approval.



Plan ahead and avoid last-minute applications.



A strong profile + good timing = best results.



Banks have targets and cycles - use them to your advantage.



Smart timing today leads to financial freedom tomorrow.

THE SMART BORROWER SERIES

DOES YOUR PROFESSION AFFECT YOUR LOAN?

Yes, your profession plays a **big role** in how banks assess your loan application, **eligibility, interest rate and approval chances.**



THE QUESTION

Does the type of profession you are in affect your loan?

THE SIMPLE ANSWER

Absolutely! Banks evaluate risk based on income stability, job security, business nature and earning potential – all of which vary across professions.

WHY IT MATTERS

Your profession influences your credit assessment, loan amount, interest rate and repayment flexibility.



AFFECTS ELIGIBILITY



DETERMINES LOAN AMOUNT



IMPACTS INTEREST RATE



INFLUENCES APPROVAL SPEED



AFFECTS LOAN TERMS & FLEXIBILITY

HOW DIFFERENT PROFESSIONS ARE VIEWED BY BANKS



SALARIED (GOVT.)

- ✓ High job security
- ✓ Stable income
- ✓ Highest approval chances
- ✓ Better interest rates
- ✓ Higher loan amounts



SALARIED (PVT.)

- ✓ Moderate job security
- ✓ Depends on company profile & income stability
- ✓ Good approval chances
- ✓ Competitive rates



SELF-EMPLOYED (BUSINESS)

- ✓ Income may vary
- ✓ Requires strong financials
- ✓ Higher scrutiny
- ✓ Good approval with proper documents
- ✓ Interest rate may be slightly higher



PROFESSIONALS (Doctors, CA, Lawyers, Architects, etc.)

- ✓ High earning potential
- ✓ Respected profession
- ✓ Good approval chances
- ✓ Special loan programs available
- ✓ Attractive rates from select lenders



FREELANCERS / GIG WORKERS

- ✓ Irregular income
- ✓ Higher risk perception
- ✓ Requires more documents
- ✓ Lower loan amount may be offered
- ✓ Higher interest rates possible



SMART BORROWER TIP

- ✓ Maintain a stable income or business cash flow.
- ✓ File your income tax returns regularly.
- ✓ Keep your documents organised.
- ✓ Build a strong credit score.
- ✓ Communicate transparently with your lender.

REAL-WORLD EXAMPLE

SAME INCOME, DIFFERENT PROFESSION

Freelancer Designer

- ✗ Irregular income proof
- ✗ No ITR / financials
- ✗ Loan amount: ₹10 Lakhs
- ✗ Interest rate: 13.50%
- ✗ Approval time: Longer

VS

Chartered Accountant (CA)

- ✓ Stable & proven income
- ✓ Filed ITR & strong financials
- ✓ Loan amount: ₹25 Lakhs
- ✓ Interest rate: 9.25%
- ✓ Approval time: Faster



Profession + Financial discipline = Better loan outcome

BENEFITS OF HAVING A STRONG PROFESSIONAL PROFILE



HIGHER TRUST Banks trust stable and reputed professions more.



BETTER LOAN OFFERS Higher amounts and lower interest rates.



FASTER APPROVALS Less paperwork and quicker processing.



FLEXIBLE TERMS Better repayment options and customised solutions.



LONG-TERM RELATIONSHIP Opens doors to future credit and wealth products.



ATLAS PERSPECTIVE

“Your profession may open the door, but your financial discipline keeps it open. Build trust. Build stability. Build your future.”

– Atlas



KEY TAKEAWAYS



Your profession impacts your loan journey.



Stable income builds lender confidence.



Better profile = Lower interest rate.



Strong documents and credit score matter.



Right profession + right planning = better loans.



Build today for a stronger financial tomorrow.

THE SMART BORROWER SERIES

THE HIDDEN COST OF CHEAP LOANS

A low interest rate may look attractive, but cheap loans can come with hidden costs that make them expensive in the long run. Look beyond the rate. **Understand the real cost.**



THE QUESTION
Why can some loans with low interest rates still be costly?

THE SIMPLE ANSWER
Because hidden charges, conditions and fees can increase the total cost of the loan significantly.

WHY IT MATTERS
The real cost of a loan affects your EMI, total repayment and financial well-being.

-  NOT EVERYTHING IS VISIBLE
-  LOW RATE ≠ LOW COST
-  CHECK THE FULL PICTURE
-  CALCULATE BEFORE YOU SIGN
-  PROTECT YOUR FINANCIAL FUTURE

8 HIDDEN COSTS OF CHEAP LOANS

- PROCESSING FEES**
High processing fees increase the upfront cost of the loan.
- INSURANCE CHARGES**
Bundled or high insurance premiums can add a significant cost.
- ADMIN & DOCUMENT CHARGES**
Documentation, legal and admin fees may be high.
- PREPAYMENT PENALTIES**
High charges for early repayment reduce your flexibility.
- LONGER TENURE TRAP**
Extending tenure reduces EMI but increases total interest paid.
- VARIABLE RATE RISK**
Low starting rates can rise later and increase your future cost.
- FORCED PRODUCTS**
Mandatory add-ons or products increase the overall cost.
- CONVERSION COSTS**
Charges for changes in loan type, transfer or top-up can be high.

SMART BORROWER TIP

- ✓ Compare the Total Cost, not just the interest rate.
- ✓ Read the fine print carefully.
- ✓ Ask for a break-up of all charges.
- ✓ Use a loan calculator to compare.
- ✓ Choose the loan that is affordable and transparent.

REAL-WORLD EXAMPLE

CHEAP LOAN – LOOKS GOOD

- ✗ Interest Rate: 8.49% p.a.
- ✗ Processing Fee: 2.50%
- ✗ Insurance: ₹18,000
- ✗ Documentation: ₹5,000
- ✗ Prepayment Penalty: 3%
- ✗ Total Interest (20 Lakh, 5 Yrs): ₹2,34,000
- ✗ Total Cost of Loan: ₹58,000

CHEAP TODAY, COSTLY TOMORROW

VS

SMART LOAN – COST EFFECTIVE

- ✓ Interest Rate: 9.25% p.a.
- ✓ Processing Fee: 0.50%
- ✓ Insurance: ₹6,000
- ✓ Documentation: ₹1,000
- ✓ Prepayment Penalty: NIL
- ✓ Total Interest (20 Lakh, 5 Yrs): ₹2,46,000
- ✓ Total Cost of Loan: ₹7,500

SMART TODAY, SAVES TOMORROW

WHAT YOU GAIN BY LOOKING BEYOND THE RATE

-  **LOWER TOTAL COST**
Pay less over the entire loan tenure.
-  **BETTER FINANCIAL PLANNING**
Predictable EMIs and fewer surprises.
-  **MORE FLEXIBILITY**
Freedom to prepay or change if needed.
-  **PEACE OF MIND**
Transparent terms and no hidden shocks.
-  **STRONGER FINANCIAL HEALTH**
Save more, invest more, grow more.



ATLAS PERSPECTIVE

“A low rate can be an illusion. True savings come from transparency. Choose wisely. Borrow smart.”

– Atlas

KEY TAKEAWAYS

-  Look beyond the interest rate.
-  Compare the total cost.
-  Understand all fees and charges.
-  Choose transparency over temptation.
-  Smart loans build a strong future.



16 AUGUST 2026
SUNDAY

THE SMART BORROWER SERIES

BORROW SMART, NOT JUST MORE

Bigger loans don't always mean a better life. Smart borrowing is about taking the right loan, for the right purpose, at the right time.
Borrow wisely. Live better. Build your future.



THE QUESTION

How can I borrow wisely without overburdening my future?



THE SIMPLE ANSWER

By borrowing with clarity, planning your repayments and focusing on long-term financial well-being instead of short-term gains.



WHY IT MATTERS

Smart borrowing helps you avoid debt traps, protects your cash flow and brings you closer to your financial goals.



BORROW WITH PURPOSE



PLAN BEFORE YOU BORROW



BORROW WHAT YOU CAN REPAY



BALANCE TODAY & TOMORROW



BUILD WEALTH, NOT DEBT

6 PRINCIPLES OF SMART BORROWING



1 BORROW WITH PURPOSE

Take a loan only when it serves a clear need or helps in wealth creation, not for lifestyle upgrades.



2 PLAN YOUR REPAYMENT

Calculate your EMI, tenure and total repayment before you commit. Plan for your future cash flows.



3 BORROW WHAT YOU CAN REPAY

Choose a loan amount that fits your income and keeps your finances stress-free.



4 BALANCE NEEDS & GOALS

Ensure today's loan doesn't stop you from achieving tomorrow's goals.



5 CHOOSE THE RIGHT LOAN

Pick the right lender and product with the best terms for your situation.



6 FOCUS ON LONG-TERM WEALTH

Use loans as a tool to build assets and create financial freedom, not just for spending.



SMART BORROWER TIP

- ✓ Borrow only for needs or growth, not wants.
- ✓ Compare offers beyond just the interest rate.
- ✓ Check total cost of the loan, not just EMI.
- ✓ Keep your EMI below 40% of income.
- ✓ Build an emergency fund before taking big loans.
- ✓ Review and prepay when possible to save more.

THE REAL DIFFERENCE

BORROW MORE WITHOUT THINKING

- ✗ Higher loan amount than needed
- ✗ Higher EMIs & financial stress
- ✗ More total interest paid
- ✗ Less savings & investments
- ✗ Risk of default & credit damage
- ✗ Short-term comfort, long-term regret

DEBT TRAP

VS

BORROW SMART WITH PLANNING

- ✓ Right loan for the right purpose
- ✓ Affordable EMIs
- ✓ Lower total cost
- ✓ More savings & investments
- ✓ Strong credit & peace of mind
- ✓ Long-term financial freedom

WEALTH PATH

WHAT YOU GAIN BY BORROWING SMART



LOWER COST

Pay less interest and save more money.



FINANCIAL STABILITY

Manage EMIs comfortably and avoid stress.



BETTER OPPORTUNITIES

Strong finances open doors to bigger goals.



PEACE OF MIND

Sleep better knowing your finances are in control.



WEALTH CREATION

Smart borrowing today builds wealth for tomorrow.



ATLAS PERSPECTIVE

“A loan is a tool, not a trophy. Use it wisely to build your future, not to impress today.”

– Atlas



KEY TAKEAWAYS



Borrow with a clear purpose.



Plan before you borrow.



Repay comfortably.



Balance today and tomorrow.



Choose the right loan smartly.



Build wealth, not just debt.



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MAKING BANKING SIMPLE.
ONE INSIGHT AT A TIME.



THE BANKING
KNOWLEDGE
COLLECTION

THE FIRST

50



500+
KEY INSIGHTS



1
JOURNEY



50
ISSUES



5
PARTS

A MILESTONE IN MAKING BANKING SIMPLE.

Fifty insights. Five parts.
One mission — to make banking simple,
practical and meaningful for everyone.

ISSUE
#001

ISSUE
#050

5 PARTS. ONE JOURNEY.

I

BANKING
FOUNDATIONS



Building the basics
of banking.

II

CREDIT RISK &
BORROWER
FUNDAMENTALS



Understanding credit
quality and borrower risk.

III

LOANS, CREDIT &
BORROWING



Exploring loans,
credit and borrowing
pathways.

IV

INSIDE THE
LENDING DECISION



How lenders analyse,
evaluate and decide.

V

THE SMART
BORROWER



Smart borrowing for
a stronger tomorrow.

Thank you for being part of this journey.
Let's continue learning. Let's continue growing.

50 ISSUES. 10 BIG LESSONS.

A decade of insights. One mission — to make banking simple, practical and meaningful.

1



BANKING EXISTS TO BUILD TRUST.

At its core, banking is about safeguarding money, enabling payments and creating trust in the economy.

2



MONEY HAS A COST. VALUE IT.

Interest rates, inflation and time value influence every financial decision. Nothing in finance is truly free.

3



CREDIT FUELS GROWTH.

Loans empower businesses, create opportunities and drive progress when used responsibly.

4



GOOD LOANS ARE BUILT, NOT LUCKY.

Strong underwriting, proper due diligence and continuous monitoring create healthy loan portfolios.

5



REGULATION CREATES STABILITY.

RBI policies, capital norms and compliance ensure safety, stability and fairness in the financial system.

6



RISK IS REAL. MANAGEMENT IS KEY.

Banks earn by taking calculated risks. Credit risk, market risk and operational risk must always be managed, not ignored.

7



DATA DRIVES EVERY DECISION.

From credit scores to financial statements, data helps banks assess, decide and price risk fairly and efficiently.

8



PEOPLE & PURPOSE BEHIND BANKS.

Behind every loan, policy and product are people and purpose — serving customers and strengthening communities.

9



FINANCIAL LITERACY EMPOWERS YOU.

The more you understand banking, the better your decisions, choices and financial future.

10



SMART BORROWING. STRONGER TOMORROW.

Borrow with a purpose. Plan repayments. Build credit. Secure today. Prosper tomorrow.



**50
INSIGHTS**

Curated for clarity and simplicity.



**5
PARTS**

A structured journey of learning.



**1
MISSION**

Make banking simple, practical and meaningful.



**COUNTLESS
IMPACTS**

Better decisions. Better future.



**LIFELONG
LEARNING**

The journey continues with you.

“ Banking is not just about money. It's about trust, responsibility and building a better tomorrow for all. ”



50 ISSUES. 10 LESSONS. ONE JOURNEY.

Thank you for being part of this knowledge journey.





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MAKING BANKING SIMPLE.
ONE INSIGHT AT A TIME.



THE BANKING
KNOWLEDGE
COLLECTION

QUICK REVISION — The First 50

Your One-Page Reference Guide to Everything You've Learned



50
ISSUES
OF INSIGHTS



5
PARTS
OF KNOWLEDGE



1
MISSION
Making Banking
Simple



COUNTLESS
LEARNINGS
For a Better
Financial Future



LIFELONG
IMPACT
Stronger Decisions.
Stronger Tomorrow.

1. BANKING FOUNDATIONS (I)



- 1 Where Does Your Money Go After You Deposit It?
- 2 Why Do Banks Need Deposits More Than You Think?
- 3 Why Every Bank Wants More CASA Deposits
- 4 How RBI Influences Interest Rates
- 5 What is Repo Rate?
- 6 Repo Rate and Your EMI
- 7 Fixed vs Floating Interest Rates
- 8 Reverse Repo Rate
- 9 What is CRR?
- 10 What is SLR?

Key Takeaway:

Strong foundations help you understand how the banking system works and why it matters.

2. CREDIT RISK & BORROWER FUNDAMENTALS (II)



- 11 What is an NPA?
- 12 What is SMA?
- 13 How Does a Loan Become NPA?
- 14 What is Provisioning?
- 15 What is Credit Risk?
- 16 Secured vs Unsecured Loans
- 17 What is a Loan Write-Off?
- 18 Recovery vs Write-Off
- 19 What is a CIBIL Score?
- 20 How Banks Evaluate Borrowers

Key Takeaway:

Understanding risk and borrowers helps banks lend wisely and safely.

3. LOANS, CREDIT & BORROWING (III)



- 21 What is a Home Loan?
- 22 What is a LAP (Loan Against Property)?
- 23 Mortgage OD vs LAP
- 24 What is a Dropline OD?
- 25 What is a Gold Loan?
- 26 Retail vs Business Gold Loan
- 27 What is Equipment Finance?
- 28 What is Vehicle Finance?
- 29 What is Invoice Discounting?
- 30 What is Bill Discounting?

Key Takeaway:

Different credit solutions serve different needs. Choose the right tool for the right purpose.

4. INSIDE THE LENDING DECISION (IV)



- 31 Why Do Loans Get Rejected?
- 32 What is FOIR?
- 33 What is DSCR?
- 34 What is Loan-to-Value (LTV)?
- 35 The 5 Cs of Credit
- 36 How Banks Read Your Bank Statement
- 37 Why Property Alone Doesn't Get Loans Approved
- 38 What Makes a Loan Proposal Bankable?
- 39 Why Two Borrowers Get Different Interest Rates
- 40 The Loan Process Journey: From Application to Disbursement

Key Takeaway:

Knowing what lenders look for helps you prepare better and get approved faster.

5. THE SMART BORROWER (V)



- 41 Why Banks Say "NO" to Rich Customers
- 42 Why Your CIBIL Score Isn't Everything
- 43 How to Become a Bank's Preferred Borrower
- 44 Why Existing Customers Get Better Deals
- 45 The Biggest Loan Mistakes People Make
- 46 How to Improve Loan Eligibility
- 47 Why Timing Matters When Applying for a Loan
- 48 Does Your Profession Affect Your Loan?
- 49 Hidden Costs of a "Cheap" Loan
- 50 Borrow Smart, Not Just More

Key Takeaway:

Smart borrowing today creates a stronger financial future.

THE BANKING ECOSYSTEM



A connected ecosystem working together for stability, growth and prosperity.

CORE CONCEPTS AT A GLANCE



KEY RATES & POLICIES

- Repo Rate
- Reverse Repo Rate
- CRR
- SLR
- Monetary Policy
- Inflation Targeting



CREDIT QUALITY INDICATORS

- Standard
- SMA (0, 1, 2)
- NPA (Sub-Standard, Doubtful, Loss)
- Provisioning
- Write-Off vs Recovery



LOAN & CREDIT SOLUTIONS

- Home Loan
- LAP
- Mortgage OD vs LAP
- Dropline OD
- Gold Loan
- Equipment Finance
- Vehicle Finance
- Invoice Discounting
- Bill Discounting
- Working Capital Loans
- Business Loan



FINANCIAL DOCUMENTS

- Bank Statements
- ITR / Income Proof
- Balance Sheet
- P&L Statement
- Cash Flow Statement
- Financial Health Analysis



KEY FINANCIAL RATIOS

- Current Ratio
- Debt-Equity Ratio
- Interest Coverage Ratio
- DSCR
- ROE / ROA
- FOIR



SMART BORROWER HABITS

- Good CIBIL Score
- Timely Repayments
- Low Credit Utilization
- Insurance Protection
- Financial Discipline

THE LENDING FLOW



Loan Application



Credit Assessment



Approval & Sanction



Disbursement



Repayment & Monitoring

Right Evaluation. Right Decision. Right Outcome.

REMEMBER THIS ALWAYS

- ✓ Understand before you borrow.
- ✓ Compare before you commit.
- ✓ Plan before you take credit.
- ✓ Repay on time. Always.
- ✓ Good credit is your financial reputation.
- ✓ Knowledge is your greatest financial asset.



“ Knowledge builds confidence. Confidence builds better decisions. Better decisions build a better future. ”

50 ISSUES. 5 PARTS. 1 MISSION. ONE JOURNEY.

BANKING GLOSSARY

Key Banking Terms Explained in Simple Words

PAGE

1

OF 2

TERM	MEANING
 BANK	A financial institution that accepts deposits from the public and uses them to lend money and provide other financial services.
 DEPOSIT	Money placed with a bank by a customer, which the bank holds safely and may pay interest on.
 LOAN	Money borrowed from a bank that must be repaid over a period of time with interest.
 INTEREST RATE	The cost of borrowing money (for loans) or the amount earned on savings or deposits, usually expressed as a percentage.
 REPO RATE	The rate at which RBI lends short-term funds to banks by buying government securities from them.
 REVERSE REPO RATE	The rate at which RBI borrows money from banks by selling government securities to them.
 RBI (RESERVE BANK OF INDIA)	The central bank of India. It regulates the banking system, controls money supply and sets key interest rates.
 CRR (CASH RESERVE RATIO)	The percentage of deposits banks must keep with RBI and cannot lend out.
 SLR (STATUTORY LIQUIDITY RATIO)	The portion of deposits banks must invest in approved securities like government bonds.
 INFLATION	A rise in the general price level of goods and services over time, reducing purchasing power.
 NPA (NON-PERFORMING ASSET)	A loan or advance where the borrower has failed to repay interest or principal for a specified period.
 SMA (SPECIAL MENTION ACCOUNT)	An account that shows early signs of repayment stress but has not yet become an NPA.
 PROVISIONING	The amount set aside by banks to cover potential losses on loans that may not be repaid.
 CREDIT RISK	The risk that a borrower will default on repayment, causing financial loss to the lender.
 DIVERSIFICATION	Spreading loans across different sectors, borrowers and geographies to reduce risk.
 CREDIT APPRAISAL	The process banks use to evaluate a borrower's ability and willingness to repay a loan.
 CREDIT SCORE (CIBIL SCORE)	A 3-digit number that reflects a borrower's credit history and helps lenders assess repayment risk.
 REPAYMENT CAPACITY	The borrower's ability to repay the loan on time from regular income or cash flows.



These terms are the building blocks of banking.
Understanding them is the first step to financial wisdom.



Keep learning.
Stay ahead.

BANKING GLOSSARY

Key Banking Terms Explained in Simple Words

PAGE
2
OF 2

TERM	MEANING
 SECURED LOAN	A loan backed by collateral or security offered by the borrower.
 UNSECURED LOAN	A loan given without any collateral or security.
 WRITE-OFF	When a loan that cannot be recovered is removed from the bank's books, though recovery efforts may continue.
 RECOVERY	The process of collecting overdue payments from borrowers.
 HOME LOAN	A loan taken to purchase, construct or renovate a residential property.
 LAP (LOAN AGAINST PROPERTY)	A loan granted by mortgaging residential or commercial property.
 DOD (DEMAND OVERDRAFT)	An overdraft facility where the borrower can withdraw funds as and when required, up to a limit.
 GOLD LOAN	A secured loan granted against the pledge of gold ornaments or coins.
 EQUIPMENT FINANCE	A loan used to purchase machinery or equipment for business use.
 VEHICLE FINANCE	A loan used to purchase commercial vehicles or cars.
 INVOICE / BILL DISCOUNTING	A short-term financing option where businesses get immediate funds by discounting their unpaid invoices or bills.
 FOIR (FIXED OBLIGATION TO INCOME RATIO)	The percentage of income that goes towards paying existing EMI's and fixed obligations.
 DSCR (DEBT SERVICE COVERAGE RATIO)	A ratio that shows a borrower's ability to repay debt from their operating income.
 LTV (LOAN TO VALUE RATIO)	The ratio of loan amount to the value of the asset offered as collateral.
 5 Cs OF CREDIT	The key principles banks use to assess creditworthiness: Character, Capacity, Capital, Collateral, Conditions.
 COLLATERAL / SECURITY	An asset or guarantee pledged to the bank to secure a loan.
 SANCTION	The formal approval of a loan by the bank.
 DISBURSEMENT	The release of the sanctioned loan amount to the borrower.
 EMI (EQUATED MONTHLY INSTALLMENT)	A fixed monthly payment made by the borrower to repay the loan along with interest.
 TENURE	The total period over which a loan is to be repaid.



Understanding these terms helps you make smarter financial decisions and build a stronger financial future.



Knowledge is power.
Use it wisely. Share it widely.



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MAKING BANKING SIMPLE.
ONE INSIGHT AT A TIME.



THE BANKING
KNOWLEDGE
COLLECTION

WHAT'S NEXT?

The Journey Continues

We've completed the first 50 insights together.
But the world of banking is full of questions, beliefs and deeper realities.
The next 50 issues (051–100) will challenge what we think we know,
take us deeper into how banking works and prepare us for the future.

You know how banking works.

Now let's challenge what you think you know.



COMING NEXT – PART VI
BANKING MYTHS
ISSUES #051 – #060

Some things we believe
about banking are true.
Some are only half true.
And some are simply myths.

MYTHS WE'LL CHALLENGE

01



**LOAN
APPROVAL MYTHS**

Does a high income
automatically mean
your loan will be
approved?

02



**CREDIT SCORE
MYTHS**

Is a high CIBIL score
enough to guarantee
loan approval?

03



**INTEREST RATE
MYTHS**

Is the lowest
interest rate always
the cheapest
loan?

04



**COLLATERAL
MYTHS**

Does owning valuable
property guarantee
you a loan?

05



**REPAYMENT
MYTHS**

Is closing a loan
early always the
smartest financial
decision?

06



**BANKING
MYTHS**

From deposits to
EMIs – separate
beliefs from banking
reality.

THE ROAD AHEAD – PARTS VI TO X

VI



BANKING MYTHS

Separating perception
from banking reality.

#051 – #060

VII



**ADVANCED CREDIT
& LENDING**

Go deeper into credit
structures, assessment
and pricing.

#061 – #070

VIII



**RISK, FRAUD &
FINANCIAL SAFETY**

Understand the risks
behind transactions
and how to stay safe.

#071 – #080

IX



**DIGITAL BANKING &
THE FUTURE OF FINANCE**

Fintech, digital lending,
AI and the changing
face of banking.

#081 – #090

X



**INSIDE THE
MODERN BANK**

Understand how banks
operate, manage money,
compete and create value.

#091 – #100



ANOTHER 50 INSIGHTS. A DEEPER UNDERSTANDING.
ONE CONTINUING JOURNEY.



Let's continue learning. Let's continue growing.
Welcome to the **next chapter** of the journey.

50 ISSUES COMPLETED.



MANY MORE TO TRANSFORM.
ONE JOURNEY. ENDLESS POSSIBILITIES.