



Chintamani Finlease Personal Loan



Benefits of Chintamani Finlease Personal Loan



Loan Amount

Loan from ₹40,000 to
₹2 lakh



Tenure

6 months to 18
months



Application Process

- Hassle-free and paperless
- 100% digital process



Benefits of Chintamani Finlease Personal Loan



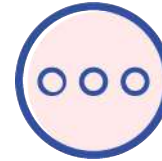
Disbursal

Fast loan disbursal



Interest Rates

26% p.a.



Others

- Flexible tenures
- Low interest rates
- Get loan without high CIBIL Score
- No collateral required



Important Terms & Conditions

- You have to apply for Chintamani Personal Loan using the link shared by your advisor
- You must be a new user to apply for the loan
- You must complete the application on your device
- Your mobile number should be linked with your Aadhaar
- Approval or rejection of the loan application is solely at the discretion of Chintamani Finlease



Eligibility Criteria Salaried

- **Age Group:** 21 to 55 years
- **Income Range:** ₹27,000+
- **Documents Required:**
 - **Identity proof:** Any one of the documents - Passport, PAN Card, Ration Card, Aadhaar Card, Voter ID Card, Driving Licence, or any other government-approved ID, Student ID Card, College Documents
 - **Address proof:** Any one of the documents - Telephone bill, Electricity bill, Passport, Ration card, Rental agreement, Aadhaar card, or any other government-approved ID
 - **Income Proof:** Salary certificate, Recent salary slip, Employment letter, etc.



Eligibility Criteria Self-employed

- **Age Group:** 21 to 55 years
- **Income Range:** You should have a stable source of income
- **Documents Required:**
 - **Identity proof:** Any one of the documents - Passport, PAN Card, Ration Card, Aadhaar Card, Voter ID Card, Driving Licence, or any other government-approved ID, Student ID Card, College Documents
 - **Address proof:** Any one of the documents - Telephone bill, Electricity bill, Passport, Ration card, Rental agreement, Aadhaar card, or any other government-approved ID
 - **Income Proof:** Certified financials, Recent ITR (Income Tax Returns), Audited profit and loss statement or balance sheet, etc
 - **Business Proof:** Udyog Aadhar (However, Udyog Aadhar is optional and subject to being electronically sourced and validated), OR Shops & Establishments Act





Other Eligibility Criteria

- You must be an Indian resident
- You must reside in Delhi NCR



Application Process

Before we start, please keep the following details and documents handy:

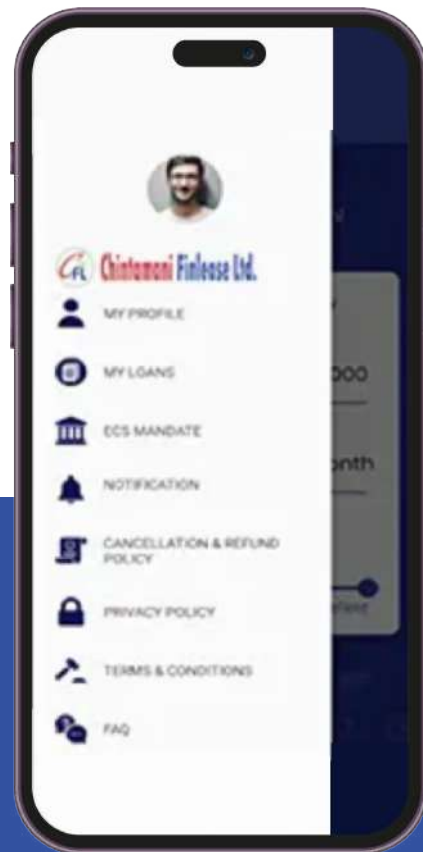
- Aadhaar Card
- PAN Card
- Bank details and statement

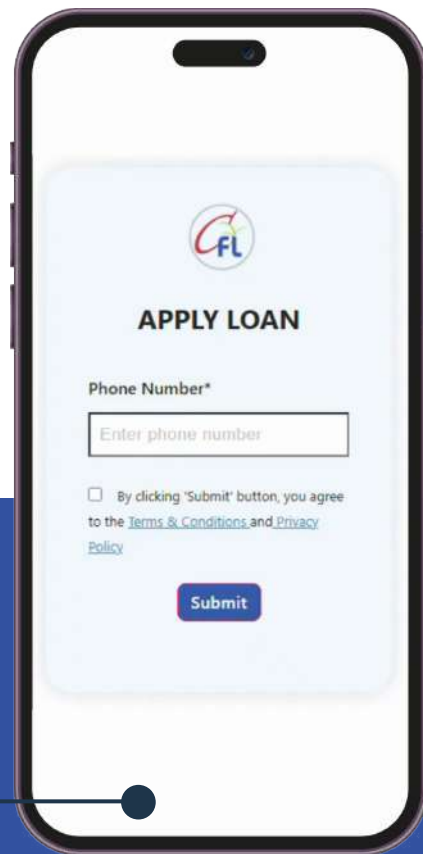




Let's start!

Click on the link shared by your advisor and start your application.





01

Enter your mobile number and submit the OTP received on your phone.



Personal Details

First Name *

Last Name *

Gender*

Email ID*

State*

City*

Pin Code*

Address*

Aadhaar Number*

Pan Number*

SUBMIT HERE

02

Enter your full name, gender, email ID, state, city, pin code, residential address, Aadhaar card, and PAN card numbers.

A black smartphone is shown vertically, displaying a web form titled 'Company Details' on its screen. The form has a light blue background and the CFL logo at the top. It contains several input fields for company information, a dropdown menu for employment type, and a text field for income. A blue 'Submit' button is at the bottom. A black dot on the left side of the phone's frame is connected by a thin black line to the start of the text in step 03.

Company Details	
Company Name*	Address*
<input type="text"/>	<input type="text"/>
Company Email*	Company State*
<input type="text"/>	<input type="text"/>
Company City*	Company Pin*
<input type="text"/>	<input type="text"/>
Working Years*	Employment*
<input type="text"/>	Select ▼
Income *	
<input type="text"/>	
<input type="button" value="Submit"/>	

03

Continue to enter your company name, work email ID, and your company's full address, including state, city, and pin code. Also, enter your number of working years in the company, employment type, and income.



The image shows a smartphone screen with a form titled "Basic Details". The form includes the following fields:

- House Type ***: A dropdown menu with "OWN" selected.
- Staying Years***: A text input field with the placeholder "Enter Staying".
- Alternet Number***: A text input field.
- DOB ***: A date input field with the placeholder "mm/dd/yy" and a calendar icon.
- Reference Name***: Two text input fields.
- Reference Phone***: Two text input fields.
- Marital Status***: A dropdown menu with "Select" selected.

A blue button labeled "SUBMIT HERE" is located at the bottom of the form.

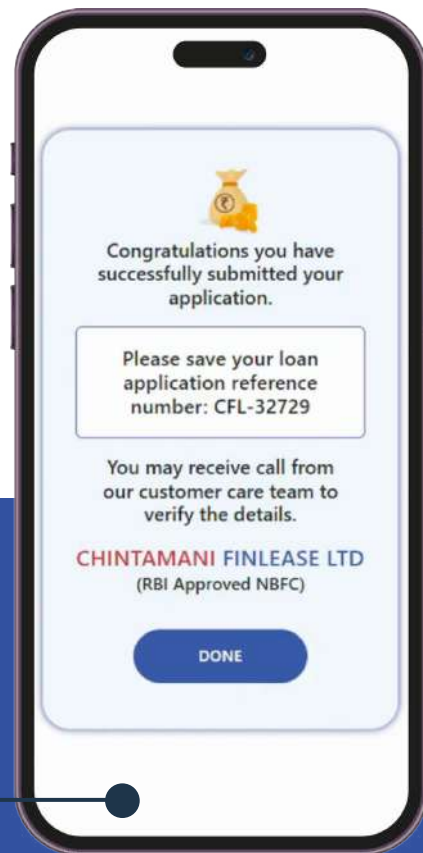
04

Enter your house type, number of years staying at the house, alternate mobile number, date of birth, names and contacts of two references, and marital status.

A smartphone screen showing the 'Document Upload' interface. The screen has a light blue background with the FL logo at the top. Below the title, there are two columns of upload buttons. The first column includes buttons for 'Profile *', 'Aadhaar Front*', 'Bank Statements*', 'Salary Slip 1.*', and 'Salary Slip 3.*'. The second column includes buttons for 'Pancard*', 'Aadhaar Back*', 'Bank Pin*', 'Salary Slip 2.*', and 'Salary Slip Pin*'. Each button is a light yellow rectangle with the word 'Upload' in blue text. At the bottom of the screen is a dark blue button with the text 'SUBMIT HERE' in white. A line from the text block on the left points to the bottom of the smartphone.

05

Next, upload your documents, such as the front and back of your PAN and Aadhaar cards, your bank statement with a PIN, and salary slips with a PIN.



06

After successful verification, your loan amount will be disbursed to your account soon!



Help & Support FAQs

- **What is the eligibility criteria for Chintamani Finlease Personal Loan?**

To apply for a personal loan, you must meet the basic eligibility criteria, which typically include:

- Being an Indian citizen
- Having a stable source of income
- Meeting the minimum age and credit score requirements

- **What is the loan amount I can get?**

You can avail a loan ranging from ₹40,000 to ₹2 lakh based on your eligibility and requirements.

- **How long does it take for the loan to be disbursed?**

The loan approval process is quick and hassle-free, often taking just a few hours to a few days, depending on your eligibility and document verification. Once approved, the loan amount is disbursed quickly to your bank account.

- **What is the interest rate for Chintamani Finlease Personal Loan?**

The interest rate is 26% per annum.



Help & Support FAQs

- **Can I use the loan for any purpose?**

Yes, the loan can be used for various personal or professional needs. However certain restrictions apply, you cannot use the loan for investments, illegal activities, or any restricted purposes as per lender policies.

- **Are there any foreclosure or prepayment charges?**

No, Chintamani Finlease offers zero foreclosure charges, allowing you to repay the loan early without any penalties.

- **What loan tenure is available?**

The loan tenure ranges from 6 months to 18 months, giving you flexible repayment options based on your financial situation.

- **How can I contact the Chintamani Finlease team?**

Please reach out via email/phone number for any support:

- Phone: +91-9212132955, +91-9811329561

- Email: info@chintamanifinlease.com



Congratulations!

Get instant funds with Chintamani Finlease Personal Loan.

Prefer Instant Loan

Benefits of Prefr Instant Loan



Loan Amount

- ₹25,000 to ₹3 lakh



Tenure

- 3 to 36 months



Application Process

- 100% digital process
- Minimal documentation
- No paperwork
- Fast & easy process

Benefits of Prefr Instant Loan



Disbursal

- Quick loan disbursal



Interest Rates

- 18% p.a. onwards



Others

- No collateral required
- Low processing fee
- Fast & flexible

Eligibility Criteria Salaried

- **Age Group:** 22 - 55 years
- **Income Range:** ₹18,000+
- **Documents Required:**
 - **Identity proof:** Any one of the documents - PAN Card, Ration Card, Aadhaar Card, Voter ID Card, Driving Licence
 - **Address proof:** Any one of the documents - Aadhaar card, passport, Voter ID Card
 - **Income Proof:** Salary certificate, Recent salary slip, Employment letter



Eligibility Criteria Salaried

- **Age Group:** 22 - 55 years
- **Income Range:** ₹20,000+
- **Documents Required:**
 - **Identity proof:** Any one of the documents - PAN Card, Ration Card, Aadhaar Card, Voter ID Card, Driving Licence
 - **Address proof:** Any one of the documents - Aadhaar card, passport, Voter ID Card
 - **Business Proof:** Proof of Business Existence, Certificate of Incorporation, Certificate of Registration with Appropriate Registration Body
 - **Income Proof:** ITR of Past 2 years, Certified Profit and Loss Statement



Other Eligibility Criteria

- Customer must be an Indian resident

Application Process

Please keep the following documents and details handy to start the process

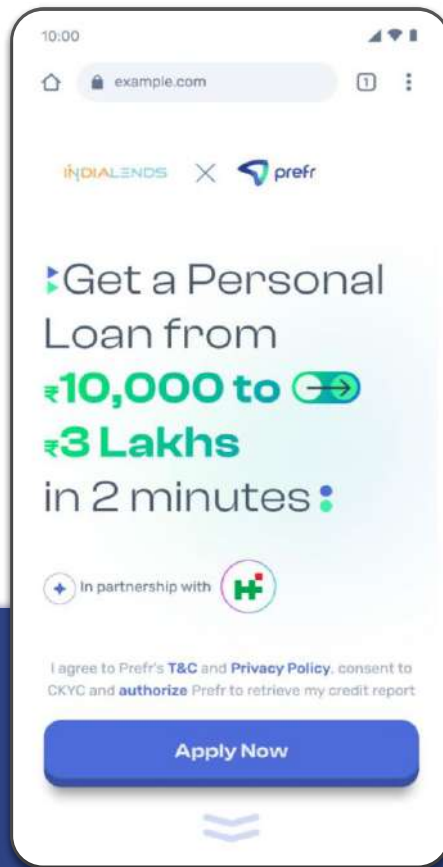
- Your PAN card
- Aadhaar card
- Bank account details
- Last 3 month's bank statement with salary credits **or** business proof





Let's start!

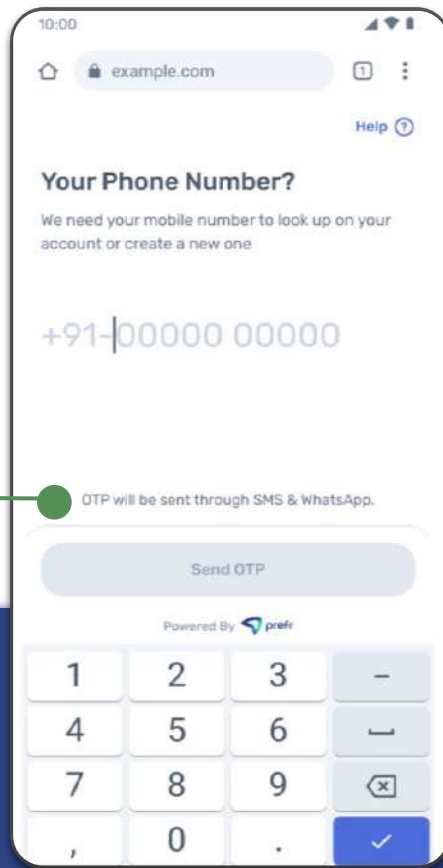
Visit the Prefr website by clicking on the link and start the application journey.



01

Mobile number authentication:

- Click on 'Apply Now', enter your mobile number and click on 'Send OTP'
- Enter the OTP sent to your mobile number and proceed



10:00

example.com


Help ?

Your Phone Number?

We need your mobile number to look up on your account or create a new one

+91-|00000 00000

Send OTP

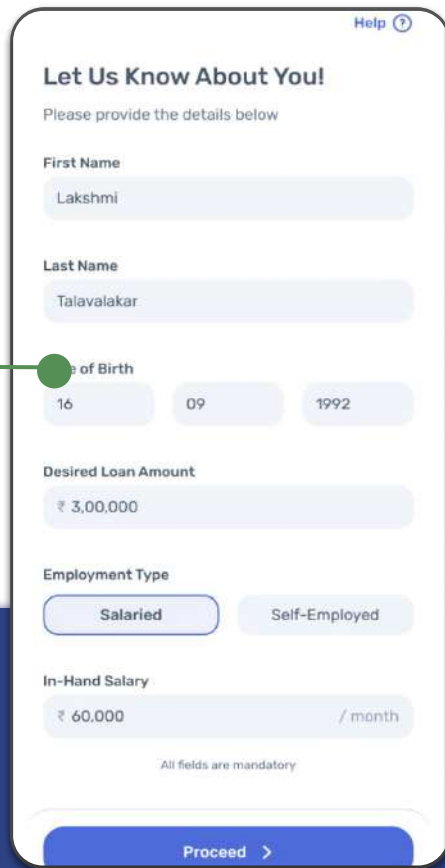
Powered By  prefr

1	2	3	-
4	5	6	←
7	8	9	⌫
,	0	.	✓

OTP will be sent through SMS & WhatsApp.

02 Fill your details:

- Enter your details such as full name, date of birth, desired loan amount, select employment type, etc., and click on 'Proceed'



Help ?

Let Us Know About You!

Please provide the details below

First Name
Lakshmi

Last Name
Talavalakar

Date of Birth
16 09 1992

Desired Loan Amount
₹ 3,00,000

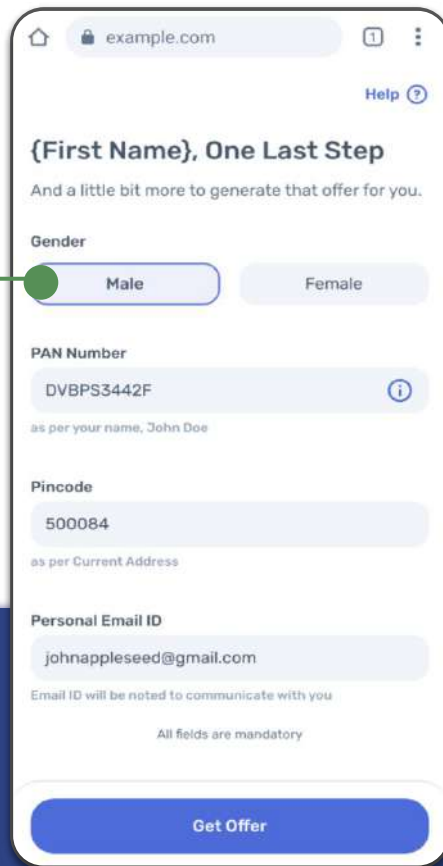
Employment Type
☒ Salaried ☐ Self-Employed

In-Hand Salary
₹ 60,000 / month

All fields are mandatory

Proceed >

- Enter your personal details such as gender, PAN number, Pincode, personal email ID and click on 'Get Offer'



example.com

Help ?

{First Name}, One Last Step

And a little bit more to generate that offer for you.

Gender

☒ Male ☐ Female

PAN Number

DVBPS3442F ⓘ

as per your name, John Doe

Pincode

500084

as per Current Address

Personal Email ID

johnappleseed@gmail.com

Email ID will be noted to communicate with you

All fields are mandatory

Get Offer

03 Credit bureau authentication:

- After completing your application details, you will go through credit bureau authentication.
- An OTP will be sent for authentication, enter the OTP and proceed
- For additional authentication, you have to answer some bureau-related questions and click on 'Generate Offer'



- For additional authentication, you have to answer some bureau-related questions and click on 'Generate Offer'

We're Checking If It's You

Please answer the following 5 questions so that we know it's really you

Q1. Please provide the disbursed amount of your loan account?

- ☐ ₹1 Lakh to ₹5 Lakhs
- ☐ ₹20,000 - ₹50,000
- ☐ ₹0 - ₹50,000
- ☐ ₹5 Lakhs to ₹10 Lakhs

Q2. Select lender with which you have opened Kisan Credit Card in the past 12 months

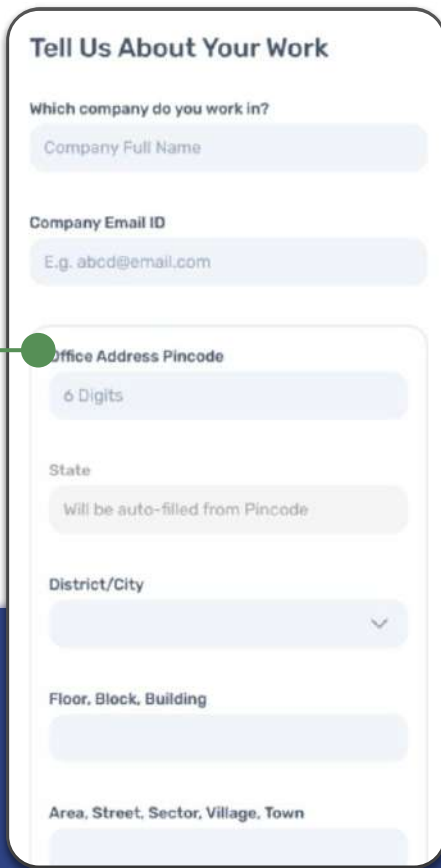
- ☐ BOI
- ☐ Capital First
- ☐ Corporation Bank
- ☐ TCFSI

Powered by
CIBIL
Part of TransUnion

Generate Offer

04 Choose your loan offer:

- Provide your work details based on the type of employment
 - a) If you are salaried, enter your company details such as company name, company email ID and office address



Tell Us About Your Work

Which company do you work in?

Company Full Name

Company Email ID

E.g. abcd@email.com

Office Address Pincode

6 Digits

State

Will be auto-filled from Pincode

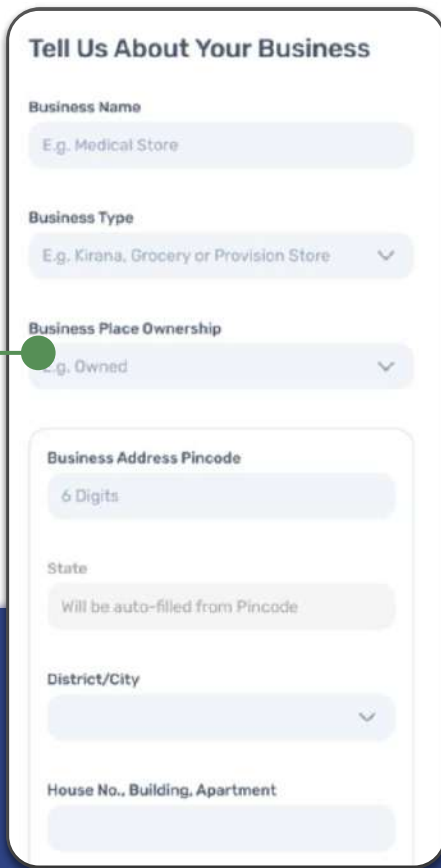
District/City

Floor, Block, Building

Area, Street, Sector, Village, Town

b) If you are self-employed, enter your business details such as business name, business type, business place ownership and business address

- Click on 'Proceed To KYC'



Tell Us About Your Business

Business Name
E.g. Medical Store

Business Type
E.g. Kirana, Grocery or Provision Store

Business Place Ownership
E.g. Owned

Business Address Pincode
6 Digits

State
Will be auto-filled from Pincode

District/City

House No., Building, Apartment


05

The final step is to complete your KYC:

- Upload the required documents and complete KYC

KYC Proof

Select any of the options below




Digilocker

Highly Recommended

Takes only 2 mins, no registration required


Keep your Aadhaar number ready for next steps



OKYC

Takes 2 - 4 hours

Keep your Aadhaar number ready for next steps



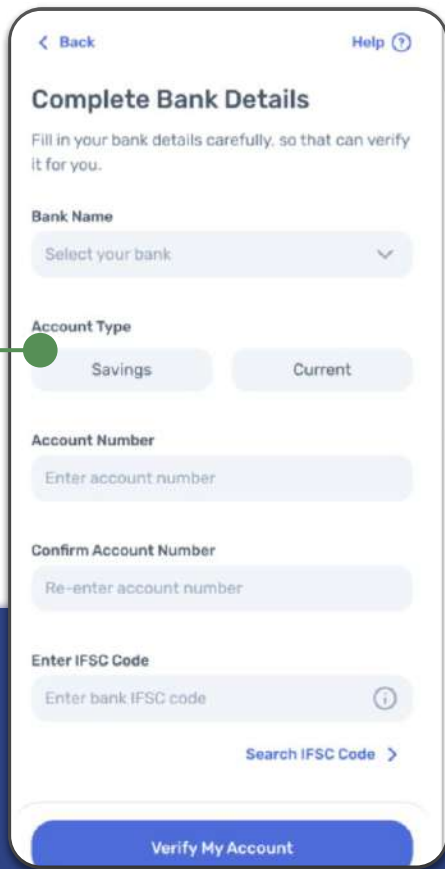
Driving License

Take 1 - 2 days for approval. Keep your driving license photo ready

Check if your aadhaar is linked to mobile no. [here](#)

If not linked, you can link it by following this process [here](#)

Add your bank account details such as bank name, account number, IFSC code, etc., and verify



< Back Help ?

Complete Bank Details

Fill in your bank details carefully, so that can verify it for you.

Bank Name

Select your bank ▼

Account Type

Savings Current

Account Number

Enter account number

Confirm Account Number

Re-enter account number

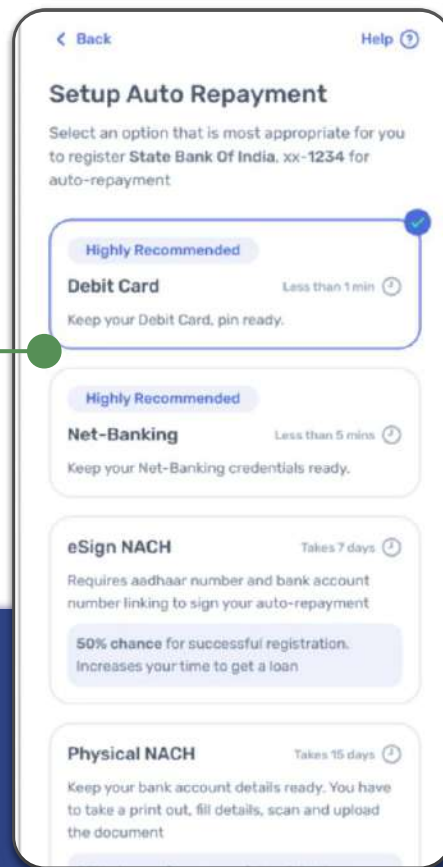
Enter IFSC Code

Enter bank IFSC code i

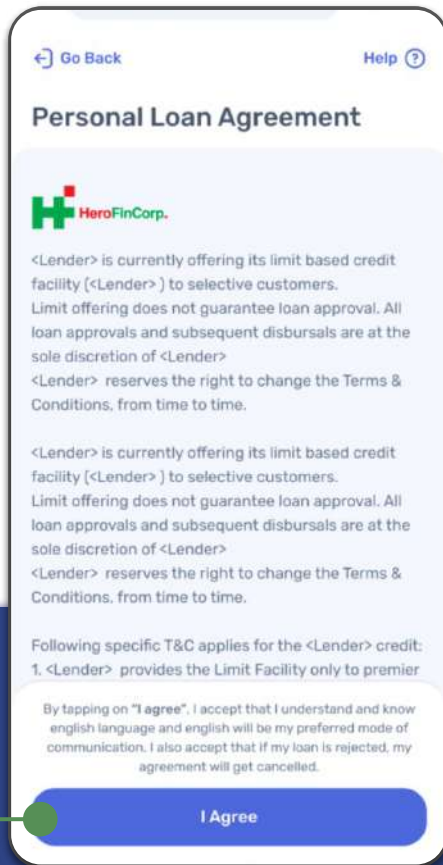
[Search IFSC Code >](#)

[Verify My Account](#)

- Set up auto EMI repayment



- Read the loan agreement and click on 'I Agree'
- Prefr team will review your loan application and disburse the loan within 24 hours



Mobile app screenshot showing a "Personal Loan Agreement" screen. The screen includes a "Go Back" button, a "Help" icon, and the HeroFinCorp logo. The agreement text states that the lender is offering a limit-based credit facility to selective customers, does not guarantee loan approval, and reserves the right to change terms and conditions. It also mentions that specific T&C applies for the credit. At the bottom, there is a blue button labeled "I Agree".

Go Back Help ?

Personal Loan Agreement

HeroFinCorp.

<Lender> is currently offering its limit based credit facility (<Lender>) to selective customers. Limit offering does not guarantee loan approval. All loan approvals and subsequent disbursements are at the sole discretion of <Lender>

<Lender> reserves the right to change the Terms & Conditions, from time to time.

<Lender> is currently offering its limit based credit facility (<Lender>) to selective customers. Limit offering does not guarantee loan approval. All loan approvals and subsequent disbursements are at the sole discretion of <Lender>

<Lender> reserves the right to change the Terms & Conditions, from time to time.

Following specific T&C applies for the <Lender> credit:

1. <Lender> provides the Limit Facility only to premier

By tapping on "I agree", I accept that I understand and know english language and english will be my preferred mode of communication. I also accept that if my loan is rejected, my agreement will get cancelled.

I Agree

Help & Support

FAQs

- **What documents are required to get a personal loan from Prefr?**
List of documents -
 1. PAN Card
 2. Aadhaar Card
 3. 3 months bank statement in PDF format
 4. Business proof
- **I don't have a credit(CIBIL) score. Will I get a loan?**
Yes, Prefr will use your banking data to generate an offer for you.
- **How long will it take to get Prefr Personal Loan?**
Prefr personal loan will be disbursed in your bank account within 24 hours
- **How can I contact prefr customer care?**
You can send an email to wecare@prefr.com



Congratulations!

"Enjoy the benefits of Prefr Instant Loan"

UNITY SFB Personal Loan

Benefits of UNITY SFB Personal Loan



Loan Amount

Loan from ₹50,000
to ₹5 lakhs



Tenure

6 months to 36
months



Application Process

- Hassle-free and paperless
- 100% digital process

Benefits of UNITY SFB Personal Loan



Disbursal

Fast loan disbursal



Interest Rates

18% p.a. to 30% p.a.



Others

- Pay in easy and affordable EMIs
- No hidden charges
- RBI regulated

Important Terms & Conditions

- Customer must be a new user to apply for the loan
- Customer must complete the application on their device
- Customer mobile number should be linked with their Aadhaar
- Approval/Rejection of Loan Application is solely at the discretion of Unity SFB

Eligibility Criteria Salaried

- **Age Group:** 23 to 55 years
- **Income Range:** ₹25,000+
- **Documents Required:**
 - **Identity proof:** Any one of the documents - Passport, PAN Card, Ration Card, Aadhaar Card, Voter ID Card, Driving Licence, or any other government-approved ID, Student ID Card, College Documents
 - **Address proof:** Any one of the documents - Telephone bill, Electricity bill, Passport, Ration card, Rental agreement, Aadhaar card, or any other government-approved ID
 - **Income Proof:** Salary certificate, Recent salary slip, Employment letter, etc.



Eligibility Criteria Self-employed

- **Age Group:** 23 to 55 years
- **Income Range:** ₹25,000+
- **Documents Required:**
 - **Identity proof:** Any one of the documents - Passport, PAN Card, Ration Card, Aadhaar Card, Voter ID Card, Driving Licence, or any other government-approved ID, Student ID Card, College Documents
 - **Address proof:** Any one of the documents - Telephone bill, Electricity bill, Passport, Ration card, Rental agreement, Aadhaar card, or any other government-approved ID
 - **Income Proof:** 6 months bank statement
 - **Business Proof:** Udyog Aadhar (However, Udyog Aadhar is optional and subject to being electronically sourced and validated), OR Shops & Establishments Act



Other Eligibility Criteria

- Customer must be an Indian resident

Application Process

Before we start, please keep the following details and documents handy

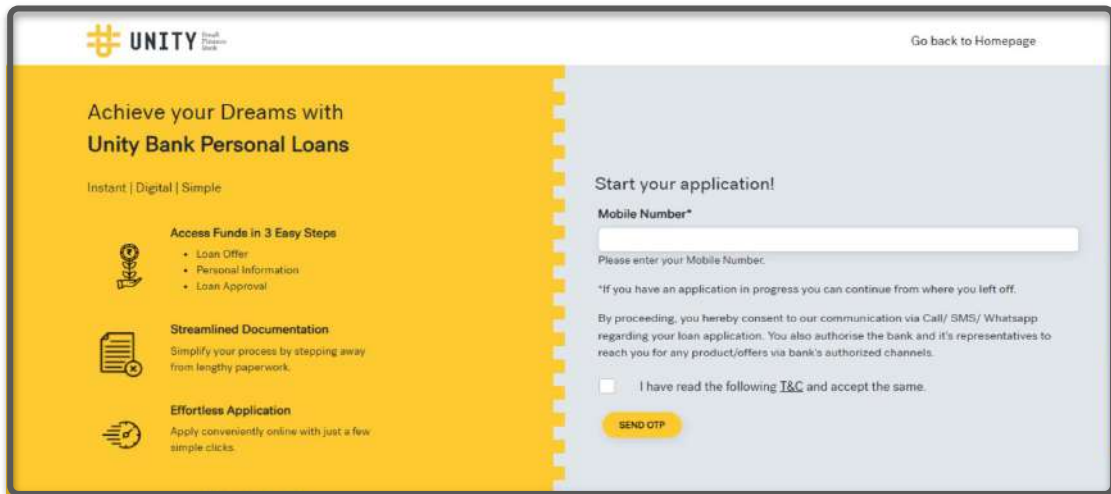
- Aadhar Card
- PAN Card
- Bank details and statement



Let's start!

Click on the link shared by your advisor
and start the application for Unity SFB
Personal Loan

01 Enter your mobile number,
accept the terms and conditions
and click on "Send OTP".



The screenshot shows the Unity Small Finance Bank mobile application interface for a personal loan application. The header includes the bank's logo and a "Go back to Homepage" link. The main heading is "Achieve your Dreams with Unity Bank Personal Loans", followed by the tagline "Instant | Digital | Simple". A yellow sidebar on the left lists three benefits: "Access Funds in 3 Easy Steps" (Loan Offer, Personal Information, Loan Approval), "Streamlined Documentation" (Simplify process by stepping away from lengthy paperwork), and "Effortless Application" (Apply conveniently online with just a few simple clicks). The right side, titled "Start your application!", features a "Mobile Number*" input field, a "Please enter your Mobile Number." prompt, a note about continuing from a previous application, a consent statement for communication via Call/SMS/Whatsapp, a checkbox for accepting terms and conditions, and a yellow "SEND OTP" button.

UNITY Small Finance Bank [Go back to Homepage](#)

Achieve your Dreams with Unity Bank Personal Loans

Instant | Digital | Simple

- Access Funds in 3 Easy Steps**
 - Loan Offer
 - Personal Information
 - Loan Approval
- Streamlined Documentation**
Simplify your process by stepping away from lengthy paperwork.
- Effortless Application**
Apply conveniently online with just a few simple clicks.

Start your application!

Mobile Number*

Please enter your Mobile Number.

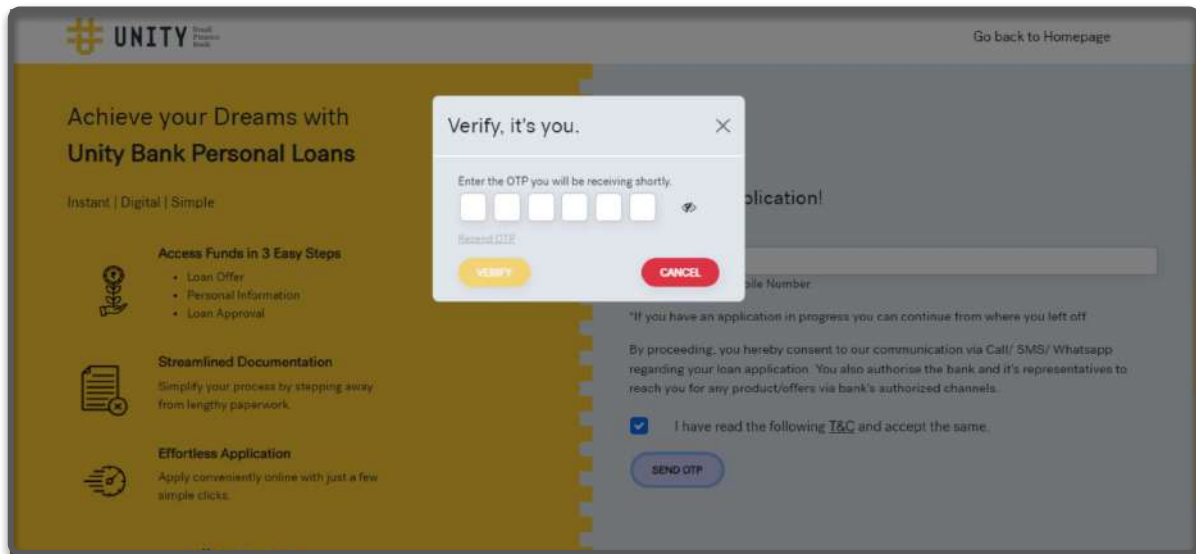
*If you have an application in progress you can continue from where you left off.

By proceeding, you hereby consent to our communication via Call/ SMS/ Whatsapp regarding your loan application. You also authorise the bank and it's representatives to reach you for any product/offers via bank's authorized channels.

☐ I have read the following **T&C** and accept the same.

SEND OTP

02 Enter the OTP received
on your mobile number.



The screenshot displays the Unity Bank website interface during a loan application. The header includes the Unity Bank logo and a "Go back to Homepage" link. The main heading is "Achieve your Dreams with Unity Bank Personal Loans", followed by the subtext "Instant | Digital | Simple". The page is divided into three sections: "Access Funds in 3 Easy Steps" (listing Loan Offer, Personal Information, and Loan Approval), "Streamlined Documentation" (simplifying the process by stepping away from lengthy paperwork), and "Effortless Application" (applying conveniently online with a few clicks). A modal window titled "Verify, it's you." is overlaid on the right side, prompting the user to "Enter the OTP you will be receiving shortly." It features a six-digit input field with a toggle for visibility, a "SEND OTP" button, and "VERIFY" and "CANCEL" buttons. Below the modal, there is a section for "Application!" with a "Mobile Number" input field and a "SEND OTP" button. A checkbox is checked, indicating the user has read and accepted the terms and conditions.

Go back to Homepage

Achieve your Dreams with Unity Bank Personal Loans

Instant | Digital | Simple

Access Funds in 3 Easy Steps

- Loan Offer
- Personal Information
- Loan Approval

Streamlined Documentation

Simplify your process by stepping away from lengthy paperwork.

Effortless Application

Apply conveniently online with just a few simple clicks.

Verify, it's you.

Enter the OTP you will be receiving shortly.

Send OTP

VERIFY CANCEL

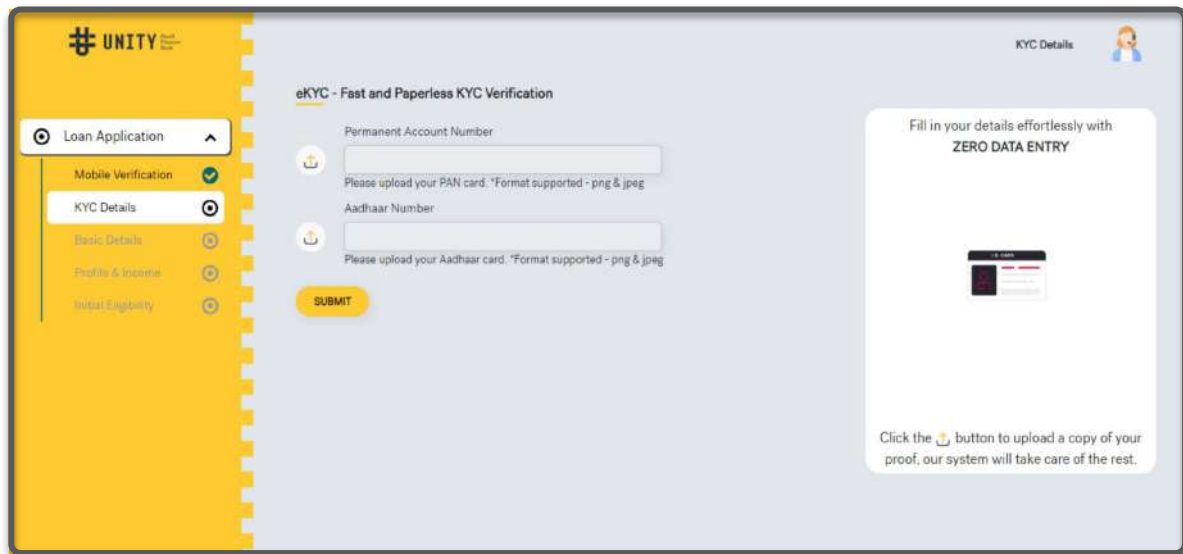
Application!

Mobile Number

SEND OTP

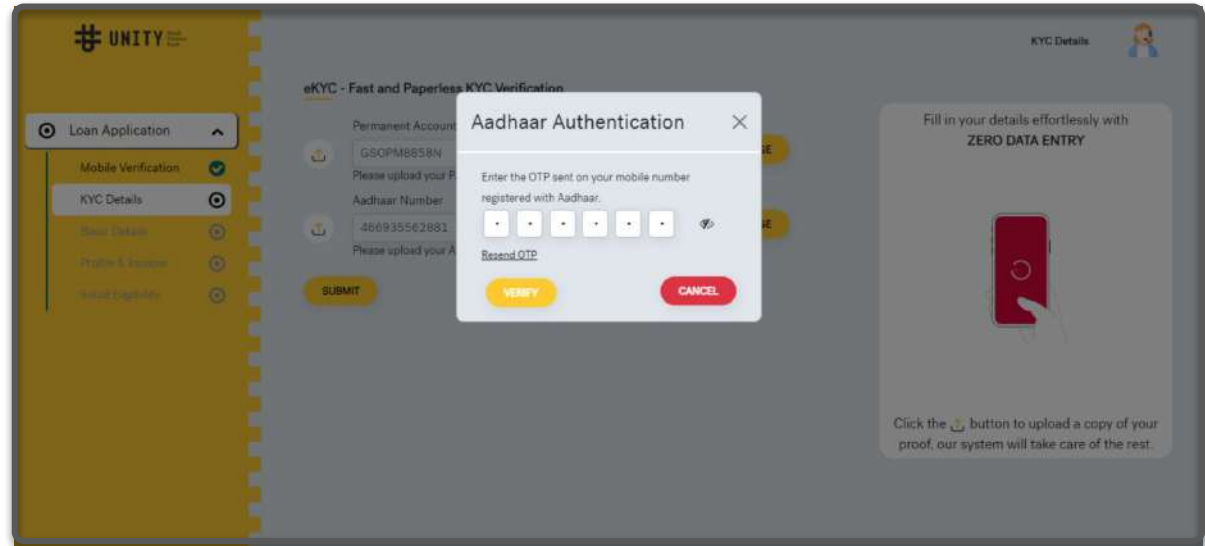
☒ I have read the following [T&C](#) and accept the same.

03 Enter your PAN and Aadhar number. Also, upload png/jpeg files of your Aadhar Card and PAN Card and submit.



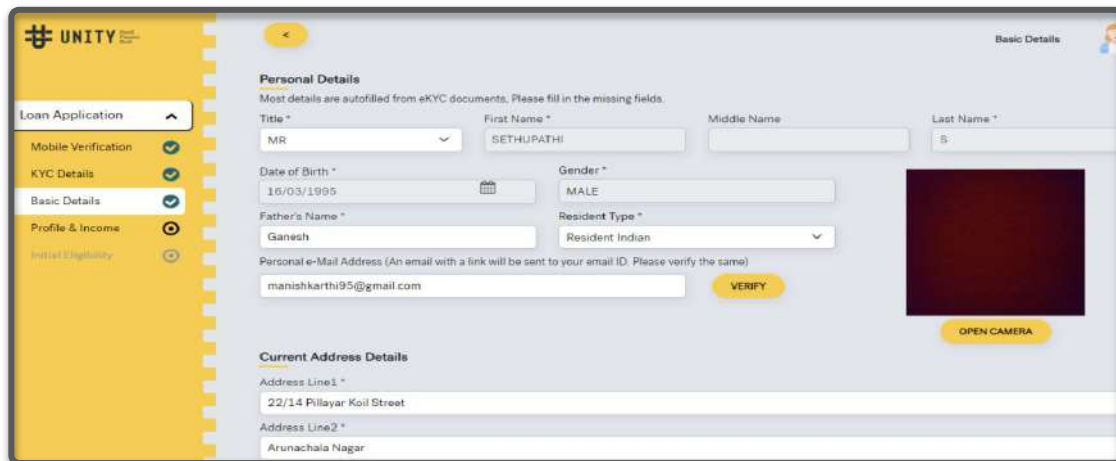
The screenshot displays the eKYC (Fast and Paperless KYC Verification) interface of the Unity Small Finance Bank. On the left, a yellow sidebar contains a menu with options: Loan Application (selected), Mobile Verification (checked), KYC Details (active), Basic Details, Profile & Income, and Initial Eligibility. The main content area is titled "eKYC - Fast and Paperless KYC Verification" and includes a "SUBMIT" button. It features two input fields: "Permanent Account Number" and "Aadhaar Number", each with a camera icon for document upload. Below these fields, instructions state: "Please upload your PAN card. *Format supported - png & jpeg" and "Please upload your Aadhaar card. *Format supported - png & jpeg". On the right, a white box titled "Fill in your details effortlessly with ZERO DATA ENTRY" shows a small image of a document and a note: "Click the 📷 button to upload a copy of your proof, our system will take care of the rest."

04 Enter the OTP sent to your Aadhar registered mobile number.



The screenshot displays the Unity Small Finance Bank eKYC interface. On the left, a sidebar menu includes 'Loan Application', 'Mobile Verification', 'KYC Details' (which is selected), 'Basic Details', 'Profile & Income', and 'Aadhar Registration'. The main content area is titled 'eKYC - Fast and Paperless KYC Verification'. It shows fields for 'Permanent Account Number' (GSOPM8858N), 'Please upload your PAN Card', 'Aadhaar Number' (466935562881), and 'Please upload your Aadhaar Card'. A 'SUBMIT' button is visible. Overlaid on this is a 'Aadhaar Authentication' modal box. The modal prompts the user to 'Enter the OTP sent on your mobile number registered with Aadhaar.' and features a six-digit OTP input field with a 'Resend OTP' link below it. 'VERIFY' and 'CANCEL' buttons are at the bottom of the modal. In the background, a 'KYC Details' section is partially visible, showing a 'Fill in your details effortlessly with ZERO DATA ENTRY' message and an illustration of a smartphone.

05 The next step is to add your personal details. Select your title (Mr/Mrs), and enter your first and last name, date of birth, gender, father's name, residence type, personal email address and full address.



UNITY Small Finance Bank

Basic Details

Personal Details

Most details are autofilled from eKYC documents. Please fill in the missing fields.

Title * MR
First Name * SETHUPATHI
Middle Name
Last Name * S

Date of Birth * 16/03/1995
Gender * MALE

Father's Name * Ganesh
Resident Type * Resident Indian

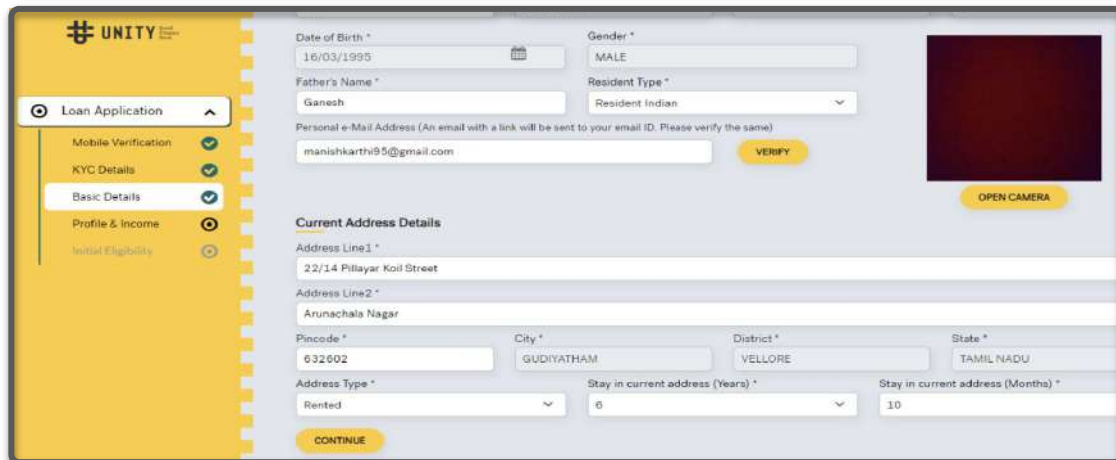
Personal e-Mail Address (An email with a link will be sent to your email ID. Please verify the same)
manishkarthi95@gmail.com

Current Address Details

Address Line1 * 22/14 Pillayar Koil Street
Address Line2 * Arunachala Nagar

VERIFY

OPEN CAMERA



UNITY Small Finance Bank

Basic Details

Date of Birth * 16/03/1995
Gender * MALE

Father's Name * Ganesh
Resident Type * Resident Indian

Personal e-Mail Address (An email with a link will be sent to your email ID. Please verify the same)
manishkarthi95@gmail.com

Current Address Details

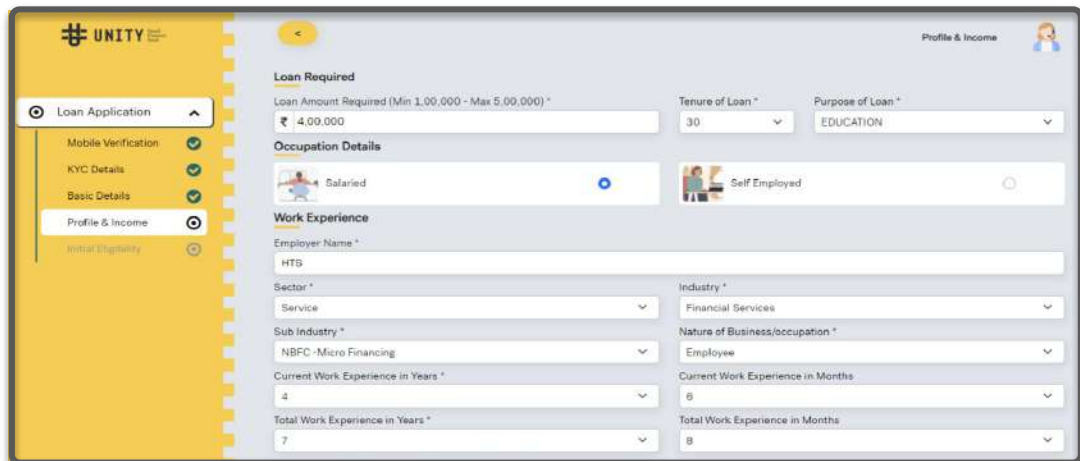
Address Line1 * 22/14 Pillayar Koil Street
Address Line2 * Arunachala Nagar

Pincode * 632602
City * GUDIYATHAM
District * VELLORE
State * TAMIL NADU

Address Type * Rented
Stay in current address (Years) * 6
Stay in current address (Months) * 10

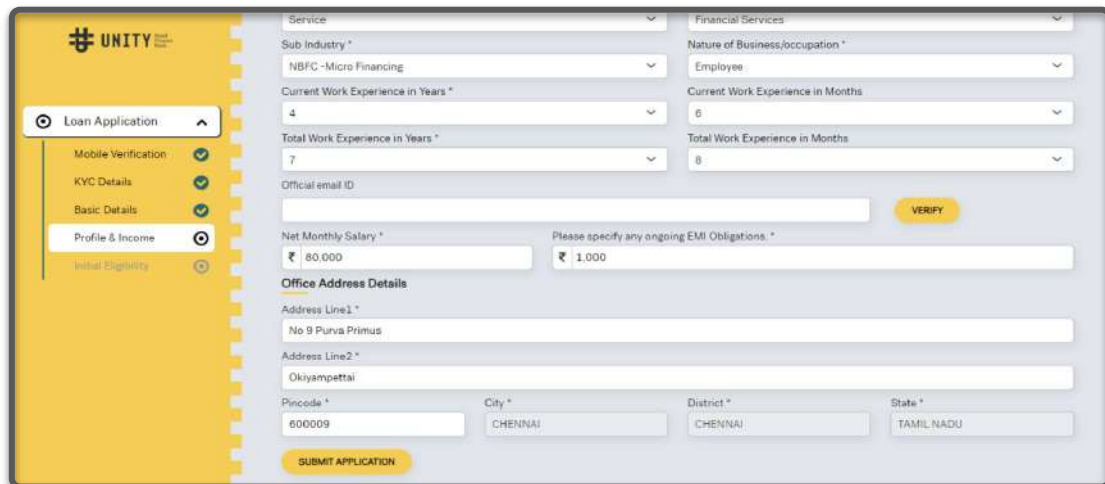
CONTINUE

06 Enter your desired loan amount, tenure and purpose of the loan. Add your occupation details such as salaried/self-employed, company name, sector, industry, sub-industry the nature of the business.



The screenshot shows the 'Loan Application' form in the UNITY Small Finance Bank app. The left sidebar lists the steps: Mobile Verification, KYC Details, Basic Details, Profile & Income (selected), and Initial Eligibility. The main form area is divided into sections: 'Loan Required' with fields for Loan Amount (₹ 4,00,000), Tenure of Loan (30), and Purpose of Loan (EDUCATION); 'Occupation Details' with options for Salaried and Self Employed; and 'Work Experience' with fields for Employer Name (HTS), Sector (Service), Industry (Financial Services), Sub Industry (NBFC - Micro Financing), Nature of Business/occupation (Employee), Current Work Experience in Years (4), Current Work Experience in Months (6), Total Work Experience in Years (7), and Total Work Experience in Months (8).

07 Enter your work experience in your company in years and months, your total work experience in years and months and your official email address. Enter your monthly salary and enter your ongoing EMI amount, if applicable. Enter your office address and submit the details.

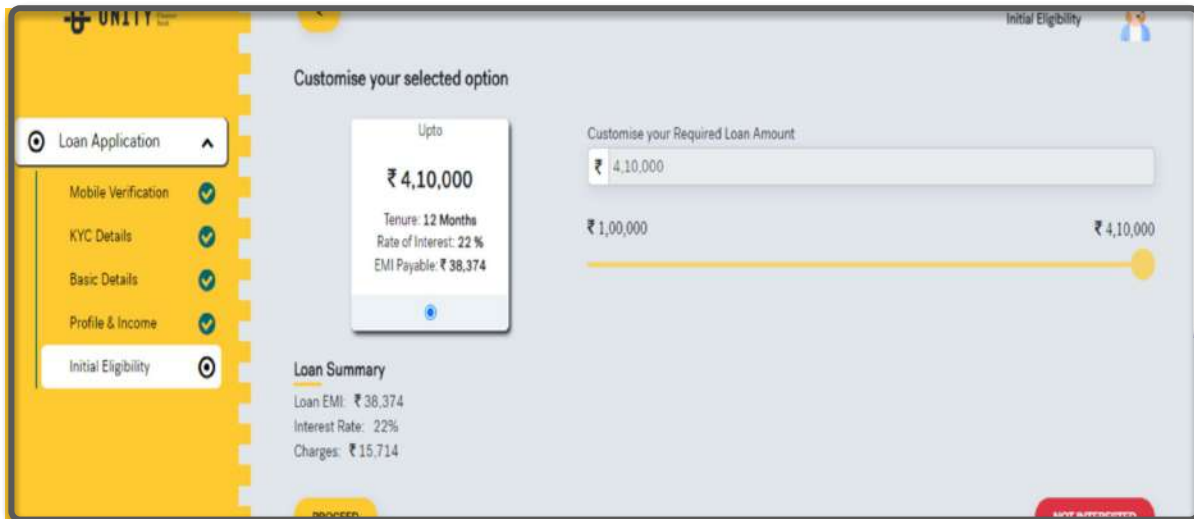


The screenshot shows the 'Loan Application' form on the UNITY Small Finance Bank website. The form is divided into several sections:

- Left Sidebar:** Contains navigation links: 'Loan Application' (active), 'Mobile Verification' (checked), 'KYC Details' (checked), 'Basic Details' (checked), 'Profile & Income' (active), and 'Initial Eligibility' (disabled).
- Main Form Area:**
 - Service:** Financial Services
 - Sub Industry *:** NBFC - Micro Financing
 - Nature of Business/occupation *:** Employee
 - Current Work Experience in Years *:** 4
 - Current Work Experience in Months:** 6
 - Total Work Experience in Years *:** 7
 - Total Work Experience in Months:** 8
 - Official email ID:** [Text input field]
 - Net Monthly Salary *:** ₹ 80,000
 - Please specify any ongoing EMI Obligations. *:** ₹ 1,000
 - Office Address Details:**
 - Address Line1 *:** No 9 Purva Primus
 - Address Line2 *:** Okiyampettai
 - Pincode *:** 600009
 - City *:** CHENNAI
 - District *:** CHENNAI
 - State *:** TAMIL NADU
- Buttons:** 'VERIFY' (yellow) and 'SUBMIT APPLICATION' (yellow).

08

Your loan offers will be displayed on the screen according to your initial eligibility. Select the option that best suits your needs. You can customise the amount and tenure of your selected loan. Review the details and click on “Proceed”.



The screenshot displays the 'Initial Eligibility' screen of the Unity Small Finance Bank app. On the left, a yellow sidebar contains a menu with 'Loan Application' at the top and 'Initial Eligibility' selected at the bottom. Between them are 'Mobile Verification', 'KYC Details', 'Basic Details', and 'Profile & Income', each with a green checkmark. The main area is titled 'Customise your selected option'. It features a central white box showing 'Upto ₹ 4,10,000', 'Tenure: 12 Months', 'Rate of Interest: 22 %', and 'EMI Payable: ₹ 38,374'. To the right, a slider allows customizing the required loan amount from ₹ 1,00,000 to ₹ 4,10,000. Below the slider, a 'Loan Summary' section lists 'Loan EMI: ₹ 38,374', 'Interest Rate: 22%', and 'Charges: ₹ 15,714'. At the bottom, there are 'PROCEED' and 'NOT APPROVED' buttons.

UNITY Small Finance Bank

Initial Eligibility

Customise your selected option

Upto

₹ 4,10,000

Tenure: 12 Months
Rate of Interest: 22 %
EMI Payable: ₹ 38,374

Customise your Required Loan Amount

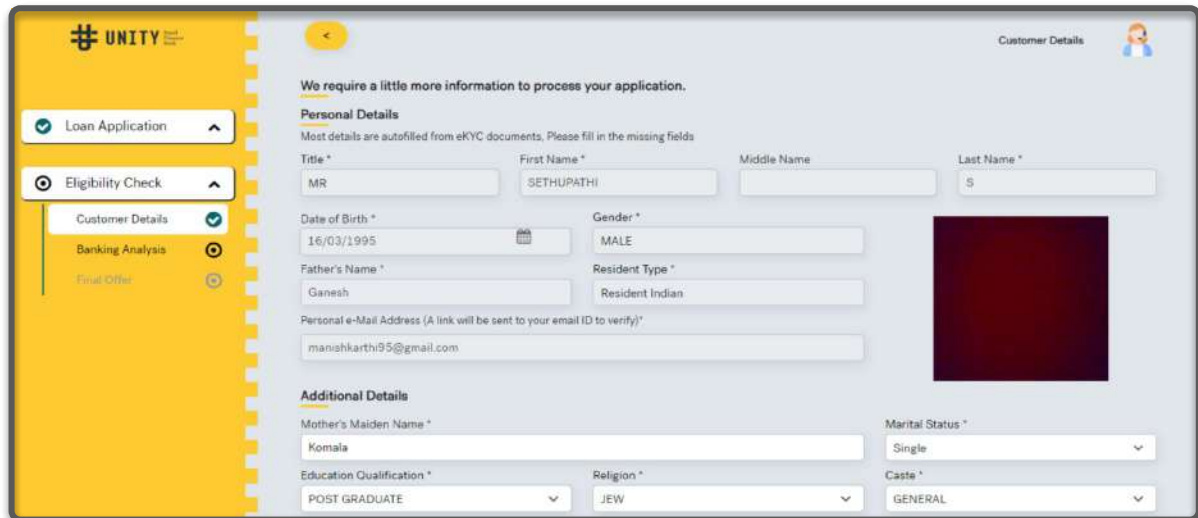
₹ 1,00,000 ₹ 4,10,000

Loan Summary

Loan EMI: ₹ 38,374
Interest Rate: 22%
Charges: ₹ 15,714

PROCEED NOT APPROVED

09 You will be redirected to a Personal Details page where most of your details will be pre-filled. Enter additional details such as your mother's maiden name, your marital status, educational qualification, religion and caste. Review your current address and continue.



UNITY Small Finance Bank

Customer Details

We require a little more information to process your application.

Personal Details
Most details are autofilled from eKYC documents. Please fill in the missing fields

Title * MR First Name * SETHUPATHI Middle Name Last Name * S

Date of Birth * 16/03/1995 Gender * MALE

Father's Name * Ganesh Resident Type * Resident Indian

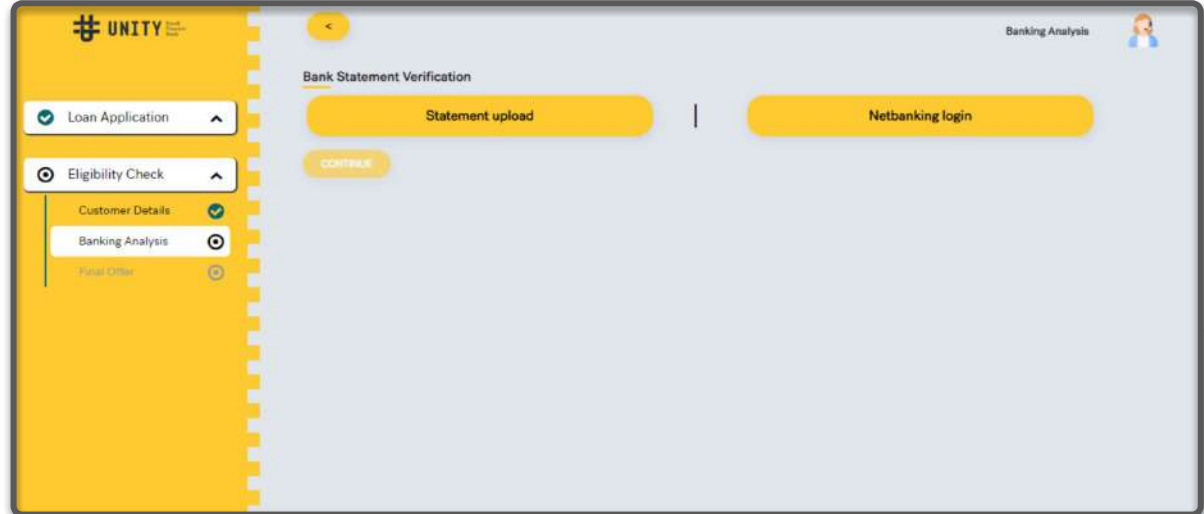
Personal e-Mail Address (A link will be sent to your email ID to verify)* manishkarth95@gmail.com

Additional Details

Mother's Maiden Name * Komala Marital Status * Single

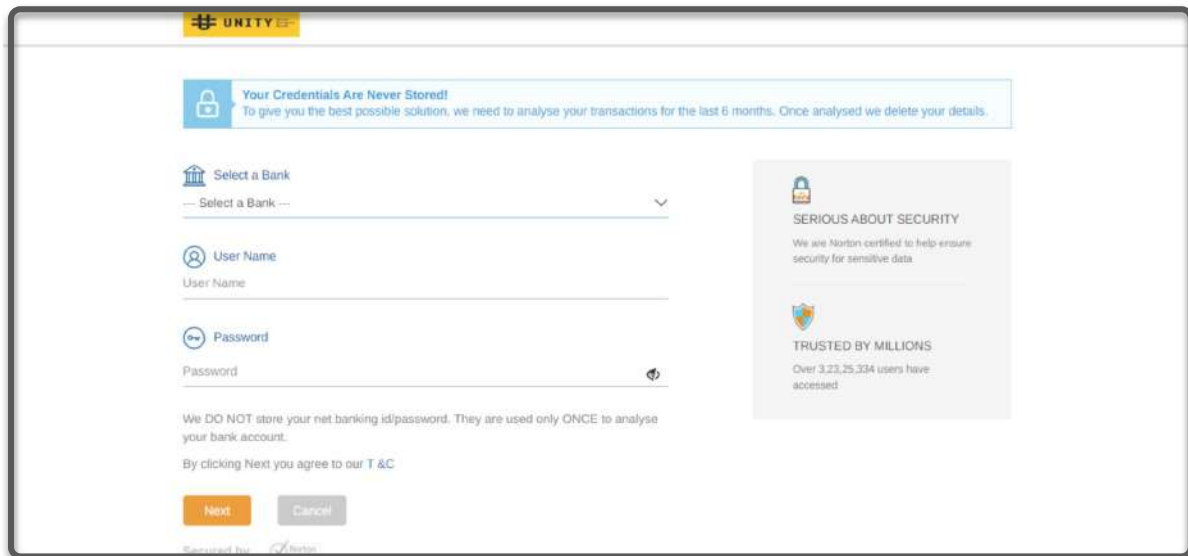
Education Qualification * POST GRADUATE Religion * JEW Caste * GENERAL

10 The next step is banking analysis. Choose to upload your bank statement or go through net banking login to analyse your banking history. Upload at least the last 6 months' bank statements that are bank-generated and in PDF format.



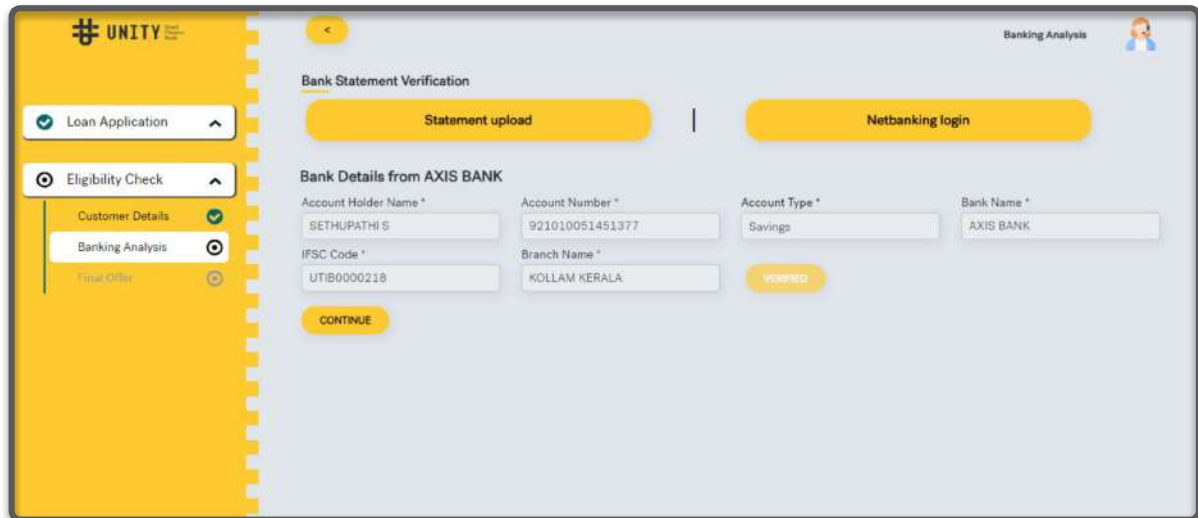
The screenshot displays the 'Bank Statement Verification' section of the Unity Small Finance Bank application. On the left, a yellow sidebar contains a progress indicator with four steps: 'Loan Application' (checked), 'Eligibility Check' (selected), 'Customer Details' (checked), 'Banking Analysis' (current step), and 'Final Offer' (disabled). The main content area is light blue and features two large yellow buttons: 'Statement upload' and 'Netbanking login'. A 'CONTINUE' button is positioned below the 'Statement upload' button. The top right corner shows the 'Banking Analysis' header and a user profile icon.

11 Select your bank name, and enter your username and password. Click on “Next” and upload your 6-month bank statement.



The screenshot shows the login page of the Unity Small Finance Bank mobile app. At the top, the Unity logo and name are displayed. Below the header, a blue banner with a lock icon states: "Your Credentials Are Never Stored! To give you the best possible solution, we need to analyse your transactions for the last 6 months. Once analysed we delete your details." The main form area contains three input fields: "Select a Bank" (with a dropdown arrow), "User Name", and "Password" (with an eye icon for toggling visibility). To the right of the form, there are two security-related sections: "SERIOUS ABOUT SECURITY" (mentioning Norton certification) and "TRUSTED BY MILLIONS" (stating over 3.23,25,334 users have accessed the app). At the bottom of the form, there is a disclaimer: "We DO NOT store your net banking id/password. They are used only ONCE to analyse your bank account." followed by "By clicking Next you agree to our T & C". Two buttons, "Next" (orange) and "Cancel" (grey), are positioned at the bottom of the form. A small "Remember me" checkbox is visible at the very bottom left.

12 Enter your account type, bank name, IFSC Code and branch name. Verify and click on “Continue”.



UNITY

Loan Application

Eligibility Check

Customer Details

Banking Analysis

Final Offer

Bank Statement Verification

Statement upload

Netbanking login

Bank Details from AXIS BANK

Account Holder Name *
SETHUPATHI S

Account Number *
921010051451377

Account Type *
Savings

Bank Name *
AXIS BANK

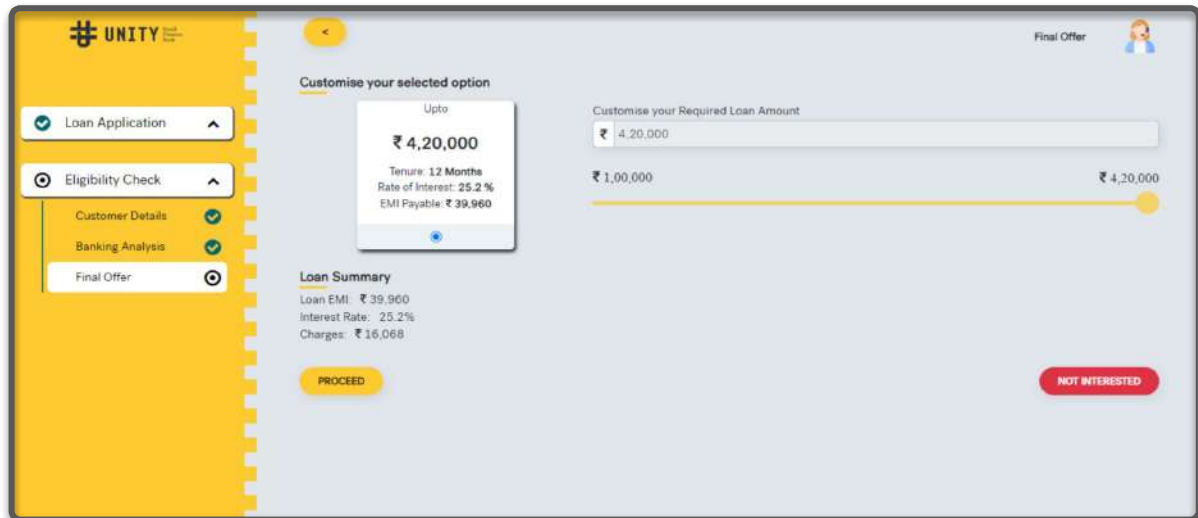
IFSC Code *
UTIB0000218

Branch Name *
KOLLAM KERALA

VERIFY

CONTINUE

13 Your final loan offers will be displayed on the screen again. Choose your desired offer, loan amount and tenure and continue to KYC.



The screenshot displays the 'Final Offer' screen of the Unity Small Finance Bank loan application process. On the left, a yellow sidebar contains a progress menu with four items: 'Loan Application' (checked), 'Eligibility Check' (selected with a circle), 'Customer Details' (checked), 'Banking Analysis' (checked), and 'Final Offer' (selected with a circle). The main content area is titled 'Final Offer' and features a user icon in the top right. Below the title, there's a section 'Customise your selected option' with a pop-up box showing 'Upto ₹ 4,20,000', 'Tenure: 12 Months', 'Rate of Interest: 25.2 %', and 'EMI Payable: ₹ 39,960'. To the right of this, there's a 'Customise your Required Loan Amount' section with a slider ranging from ₹ 1,00,000 to ₹ 4,20,000. Below these, a 'Loan Summary' box lists 'Loan EMI: ₹ 39,960', 'Interest Rate: 25.2%', and 'Charges: ₹ 16,068'. At the bottom, there are two buttons: 'PROCEED' (yellow) and 'NOT INTERESTED' (red).

UNITY

Final Offer

Customise your selected option

Upto
₹ 4,20,000
Tenure: 12 Months
Rate of Interest: 25.2 %
EMI Payable: ₹ 39,960

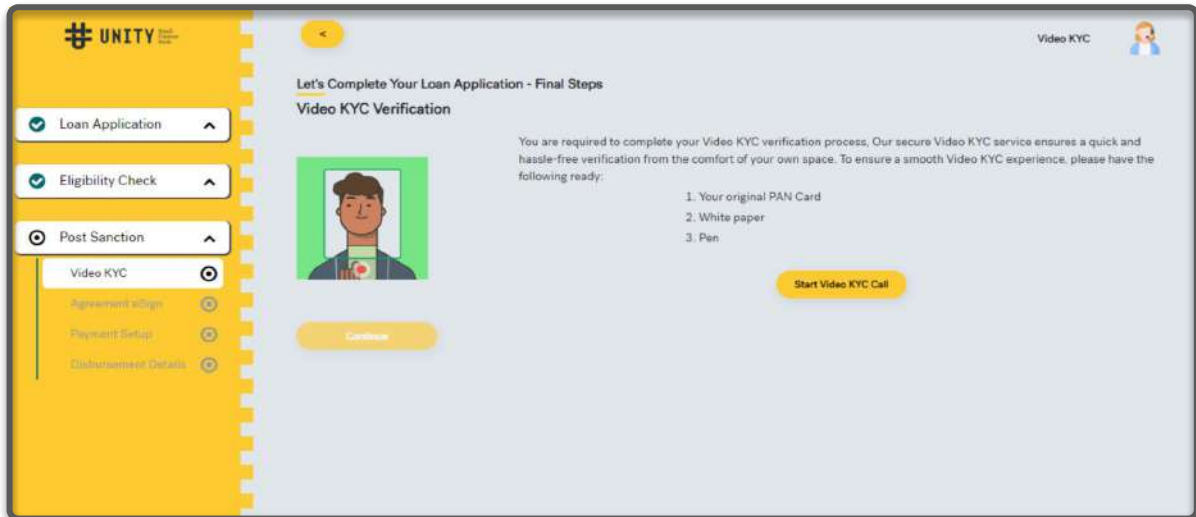
Customise your Required Loan Amount

₹ 1,00,000 ₹ 4,20,000

Loan Summary
Loan EMI: ₹ 39,960
Interest Rate: 25.2%
Charges: ₹ 16,068

PROCEED NOT INTERESTED

14 Keep your physical PAN card, white sheet of paper and black/blue pen and start the video KYC call.



The screenshot shows the Unity Small Finance Bank interface for Video KYC Verification. On the left is a yellow sidebar with a menu: 'Loan Application' (checked), 'Eligibility Check' (checked), 'Post Sanction' (selected), 'Video KYC' (active), 'Agreement eSign', 'Payment Setup', and 'Disbursement Details'. The main content area is light blue and titled 'Let's Complete Your Loan Application - Final Steps' and 'Video KYC Verification'. It features a 'Continue' button, a video call window showing a person, and a list of items to have ready: '1. Your original PAN Card', '2. White paper', and '3. Pen'. A 'Start Video KYC Call' button is at the bottom right. The top right corner shows 'Video KYC' and a user icon.

UNITY Small Finance Bank

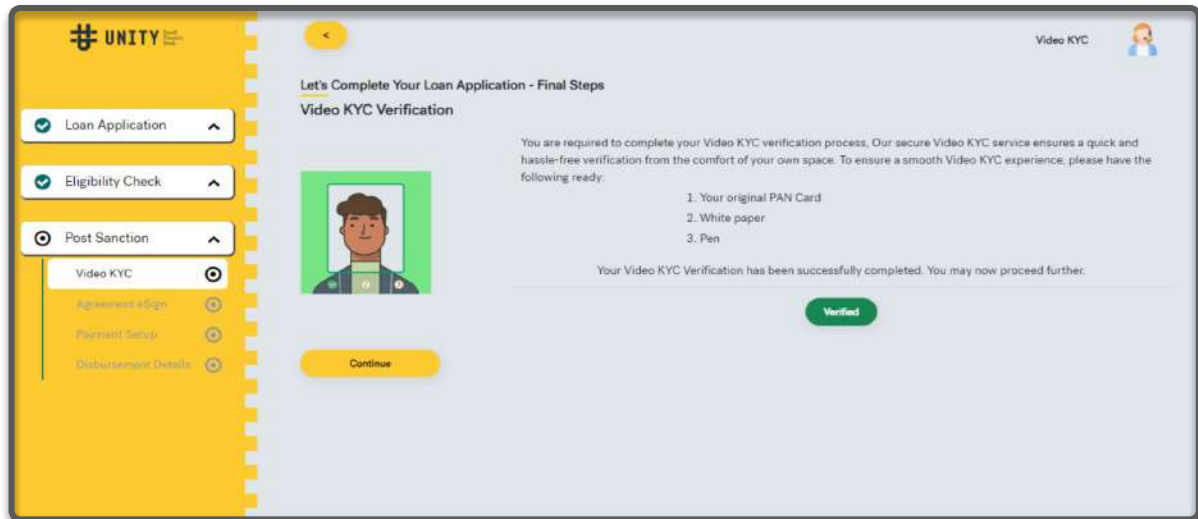
Let's Complete Your Loan Application - Final Steps

Video KYC Verification

You are required to complete your Video KYC verification process, Our secure Video KYC service ensures a quick and hassle-free verification from the comfort of your own space. To ensure a smooth Video KYC experience, please have the following ready:

1. Your original PAN Card
2. White paper
3. Pen

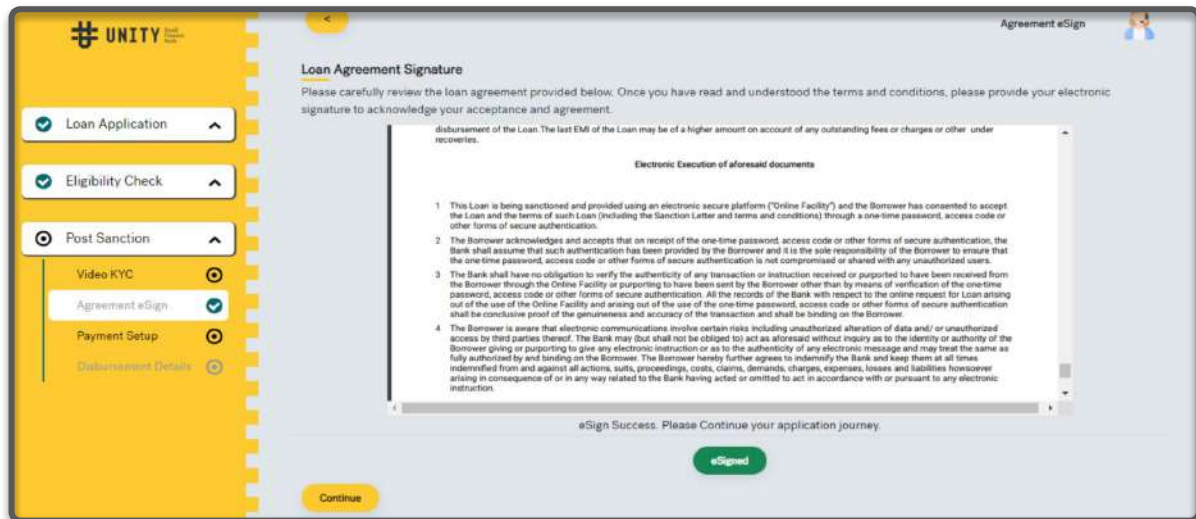
Start Video KYC Call



15 Click on the link given in the message shared to your registered mobile number and start the KYC process. After the KYC process is over, you will be verified, Click on continue.

Greetings from Unity Bank ! Please click www.gs.im/I/SgtCaAJKtKk to complete your Video KYC. Kindly keep your Original PAN Card, a Black/Blue Pen and Blank White paper to confirm your signature.

16 Continue to e-sign your loan agreement. Read your loan agreement carefully and complete the process. After e-signing, move on to initiate the autopay mandate.



UNITY Small Finance Bank

Loan Agreement Signature

Please carefully review the loan agreement provided below. Once you have read and understood the terms and conditions, please provide your electronic signature to acknowledge your acceptance and agreement.

disbursement of the Loan. The last EMI of the Loan may be of a higher amount on account of any outstanding fees or charges or other under recoveries.

Electronic Execution of aforesaid documents

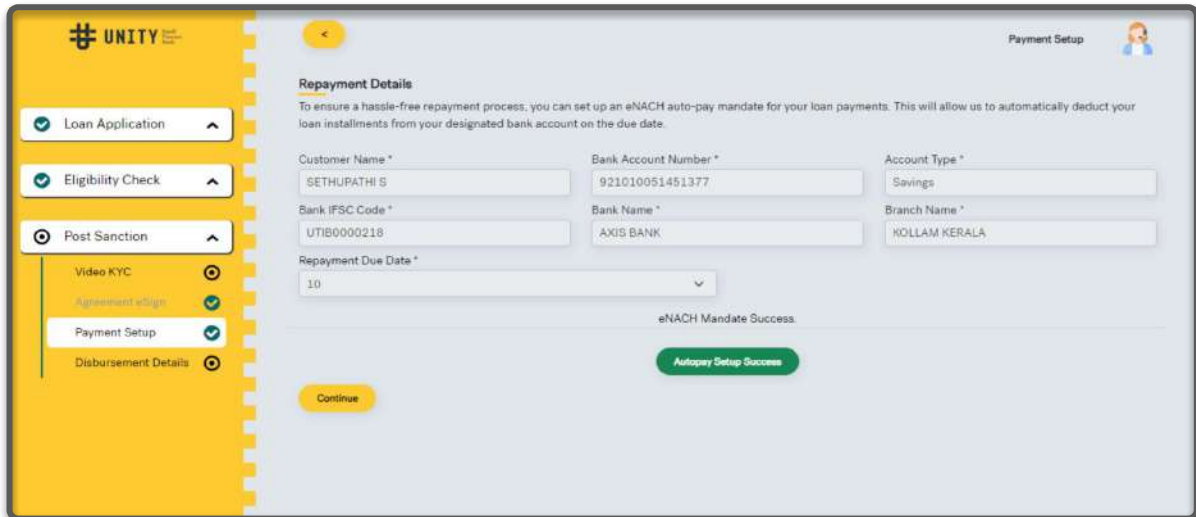
- 1 This Loan is being sanctioned and provided using an electronic secure platform ("Online Facility") and the Borrower has consented to accept the Loan and the terms of such Loan (including the Sanction Letter and terms and conditions) through a one-time password, access code or other forms of secure authentication.
- 2 The Borrower acknowledges and accepts that on receipt of the one-time password, access code or other forms of secure authentication, the Bank shall assume that such authentication has been provided by the Borrower and it is the sole responsibility of the Borrower to ensure that the one-time password, access code or other forms of secure authentication is not compromised or shared with any unauthorized users.
- 3 The Bank shall have no obligation to verify the authenticity of any transaction or instruction received or purported to have been received from the Borrower through the Online Facility or purporting to have been sent by the Borrower other than by means of verification of the one-time password, access code or other forms of secure authentication. All the records of the Bank with respect to the online request for Loan arising out of the use of the Online Facility and arising out of the use of the one-time password, access code or other forms of secure authentication shall be conclusive proof of the genuineness and accuracy of the transaction and shall be binding on the Borrower.
- 4 The Borrower is aware that electronic communications involve certain risks including unauthorized alteration of data and/ or unauthorized access by third parties thereof. The Bank may (but shall not be obliged to) act as aforesaid without inquiry as to the identity or authority of the Borrower giving or purporting to give any electronic instruction or as to the authenticity of any electronic message and may treat the same as fully authorized by and binding on the Borrower. The Borrower hereby further agrees to indemnify the Bank and keep them at all times indemnified from and against all actions, suits, proceedings, costs, claims, demands, charges, expenses, losses and liabilities howsoever arising in consequence of or in any way related to the Bank having acted or omitted to act in accordance with or pursuant to any electronic instruction.

eSign Success. Please Continue your application journey.

eSigned

Continue

17 Review your bank details and select your due date for EMI payment every month and set up AutoPay.



UNITY Small Finance Bank

Payment Setup

Repayment Details

To ensure a hassle-free repayment process, you can set up an eNACH auto-pay mandate for your loan payments. This will allow us to automatically deduct your loan installments from your designated bank account on the due date.

Customer Name *
SETHUPATHI S

Bank Account Number *
921010051451377

Account Type *
Savings

Bank IFSC Code *
UTIB0000218

Bank Name *
AXIS BANK

Branch Name *
KOLLAM KERALA

Repayment Due Date *
10

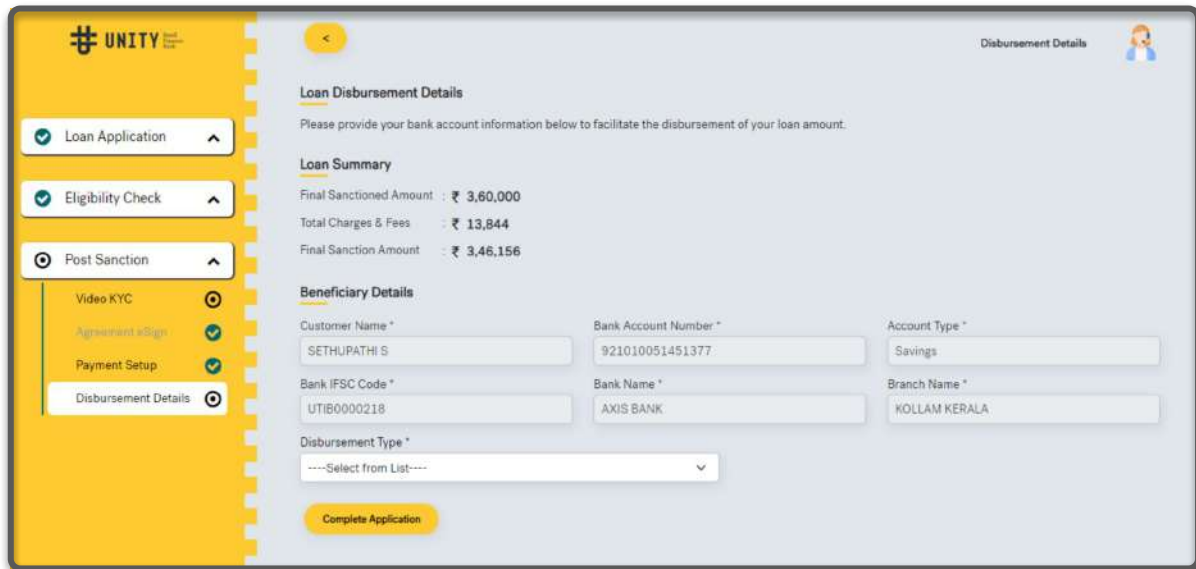
eNACH Mandate Success.

Autopay Setup Success

Continue

18

In the last step, review your loan details and select your disbursement type. Click on “Complete Application”. Your loan will be disbursed to your bank account shortly.



The screenshot shows the 'Disbursement Details' screen of the Unity Small Finance Bank app. On the left is a yellow sidebar with a menu containing: 'Loan Application' (checked), 'Eligibility Check' (checked), 'Post Sanction' (selected with a circle), 'Video KYC' (with a camera icon), 'Agreement & Sign' (with a checkmark), 'Payment Setup' (with a checkmark), and 'Disbursement Details' (with a circle). The main area has a top bar with a back arrow and a user icon labeled 'Disbursement Details'. Below this is the 'Loan Disbursement Details' section with a message: 'Please provide your bank account information below to facilitate the disbursement of your loan amount.' This is followed by a 'Loan Summary' section showing: 'Final Sanctioned Amount : ₹ 3,60,000', 'Total Charges & Fees ₹ 13,844', and 'Final Sanction Amount ₹ 3,46,156'. The 'Beneficiary Details' section contains three columns of input fields: 'Customer Name *' (SETHUPATHI S), 'Bank Account Number *' (921010051451377), 'Account Type *' (Savings), 'Bank IFSC Code *' (UTIB0000218), 'Bank Name *' (AXIS BANK), and 'Branch Name *' (KOLLAM KERALA). At the bottom is a 'Disbursement Type *' dropdown menu with the text '----Select from List----' and a 'Complete Application' button.

UNITY Small Finance Bank

<

Disbursement Details

Loan Disbursement Details

Please provide your bank account information below to facilitate the disbursement of your loan amount.

Loan Summary

Final Sanctioned Amount : ₹ 3,60,000

Total Charges & Fees ₹ 13,844

Final Sanction Amount ₹ 3,46,156

Beneficiary Details

Customer Name *
SETHUPATHI S

Bank Account Number *
921010051451377

Account Type *
Savings

Bank IFSC Code *
UTIB0000218

Bank Name *
AXIS BANK

Branch Name *
KOLLAM KERALA

Disbursement Type *
----Select from List----

Complete Application

Help & Support FAQs

- **Is a guarantor required for me to avail of Unity SFB Personal Loan?**
No, a guarantor is not required as it is an unsecured loan
- **If I am self-employed, do I have to submit my ITR and of how many years?**
No, currently ITR is not mandatory, but bank details, Aadhar and PAN card are necessary to apply for Unity SFB Personal Loan.
- **Is there any processing fee?**
Yes, the processing fee for personal loans is 3% of the total loan amount.

Help & Support FAQs

- **What if my application gets interrupted due to a network issue?**

In case you want to resume your application journey, you can resume by logging in with the same phone number via OTP within 15 days of the date of registration. In case you log in 5 days after the registration date, you will have to start the application process from the beginning.

- **What are the documentation charges?**

There is a processing fee of 3% of the total loan amount and franking charges vary according to the state of residence

- **Are there any pre closure penal charges?**

Unity SFB complies with a lock-in period for the first 6 months of the loan offered. Post 6 months, preclosure charges are 5% of the total remaining loan amount.

Help & Support FAQs

- **How long will it take for me to get the loan amount once approved?**
Your loan will be disbursed in a maximum of two hours.
- **What is the interest rate for the Unity SFB Personal Loan?**
The interest rate for the personal loan is based on risk-based pricing parameters which range from 18% to 30% for an individual.
- **Can I apply for a personal loan jointly with my spouse?**
No, a customer cannot apply jointly for a personal loan offered by Unity SFB.



Congratulations!

Now you can enjoy your hassle-free **UNITY SFB** Personal Loan.

Fibe Instant Loan

Benefits of Fibe Instant Loan



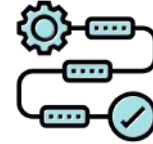
Loan Amount

- ₹5000 to ₹5 lakh



Tenure

- Upto 36 months



Application Process

- 100% Online
- No paperwork is required

Benefits of Fibe Instant Loan



Disbursal

- 10 Minute Disbursal
- Get the loan amount directly into bank account



Interest Rates

- 15% per annum onwards



Others

- Available 24X7
- No pre-closure fee

Eligibility Criteria Salaried

- ❑ Age Group: 21 - 55 years
- ❑ Income Range: ₹15,000 to ₹18,000
- ❑ Documents Required:
 - **Identity proof:** Any one of the documents - PAN Card, Ration Card, Aadhaar Card, Voter ID Card, Driving Licence
 - **Address proof:** Any one of the documents - Aadhaar card, passport, Voter ID Card
 - **Income Proof:** Salary certificate, Recent salary slip, Employment letter



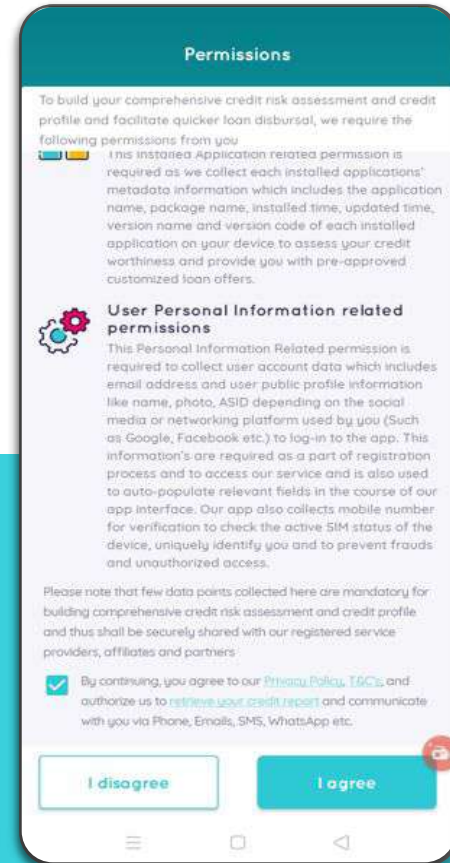
Other Eligibility Criteria

- ☐ You must be a resident of India

Application Process




01 Open the application, accept the terms & conditions by ticking the checkbox, click 'I Agree' and give all required permissions to the app



02 Enter your mobile number and click on 'Get OTP'
Enter the OTP sent to the mobile number and click on 'Login'

Let's get started!

Enter your Mobile number
2/2




Enter the OTP sent to your mobile phone

+91 - 9163542496

719767

You will receive OTP within 46 sec

☒ I agree to [EarlySalary's T&Cs](#) & authorise [EarlySalary](#) to retrieve my credit report

 [Log In](#)

03 Next, click on 'Sign in with Google' and choose the email address



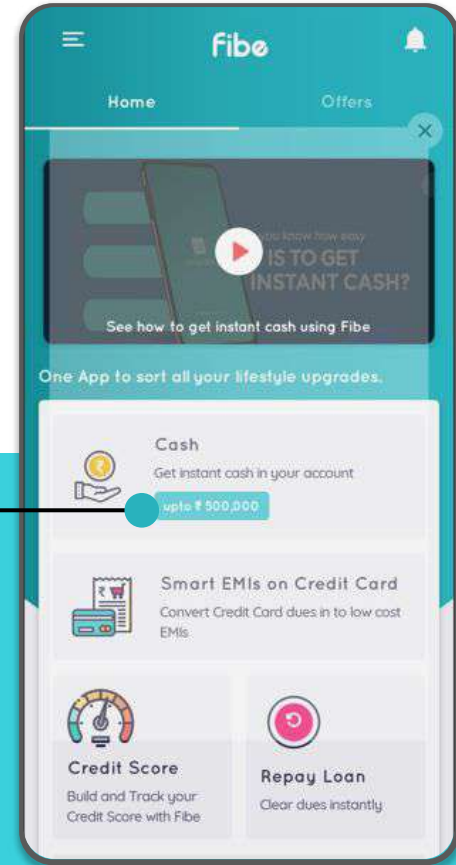
Sign in and never run out of money again

 Sign in with Google

 in Sign in with LinkedIn

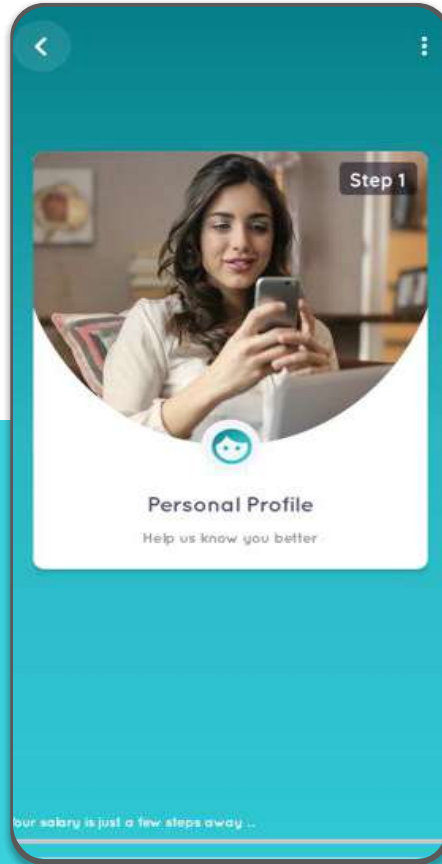
Referred by a friend? [Tap Here](#)

04 From the homepage, choose 'Instant Cash' option



05

Enter your personal details such as name, date of birth, gender, etc., and click on 'Proceed'



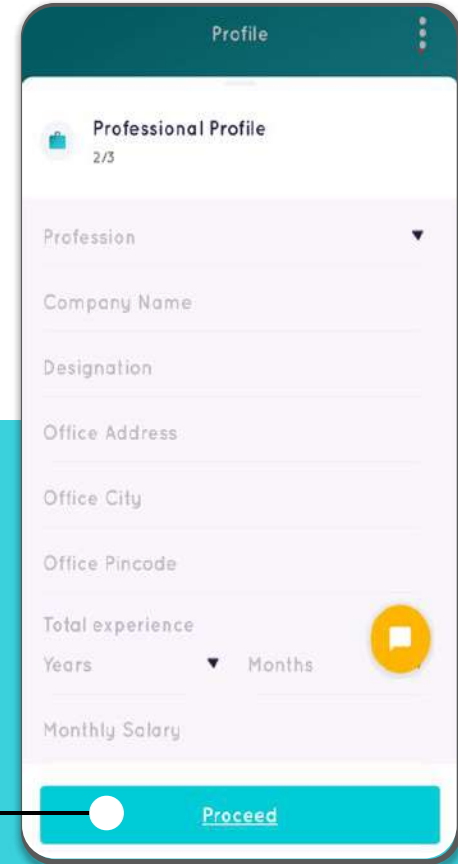
Step 1

Personal Profile
Help us know you better

our salary is just a few steps away ..

06

Next, enter your professional details such as company name, Office address, etc., and click on 'Proceed'



Profile

Professional Profile
2/3

Profession ▼

Company Name

Designation

Office Address

Office City

Office Pincode

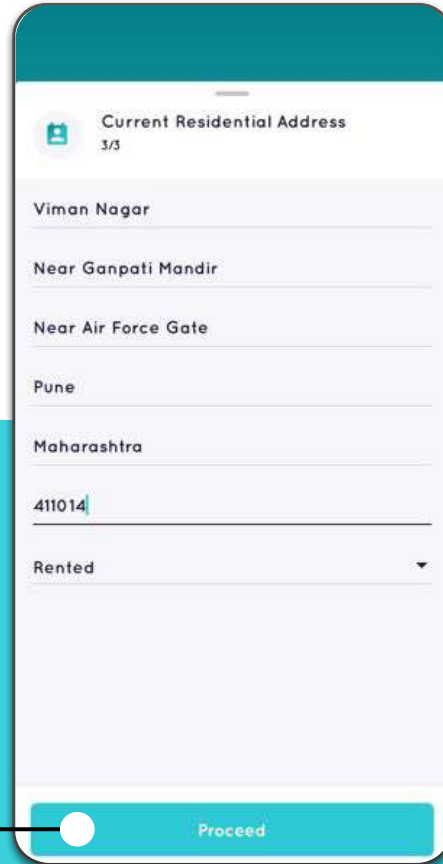
Total experience
Years ▼ Months

Monthly Salary

[Proceed](#)

07

Enter your current residential address details and Proceed



Current Residential Address
3/3

Viman Nagar

Near Ganpati Mandir

Near Air Force Gate

Pune

Maharashtra

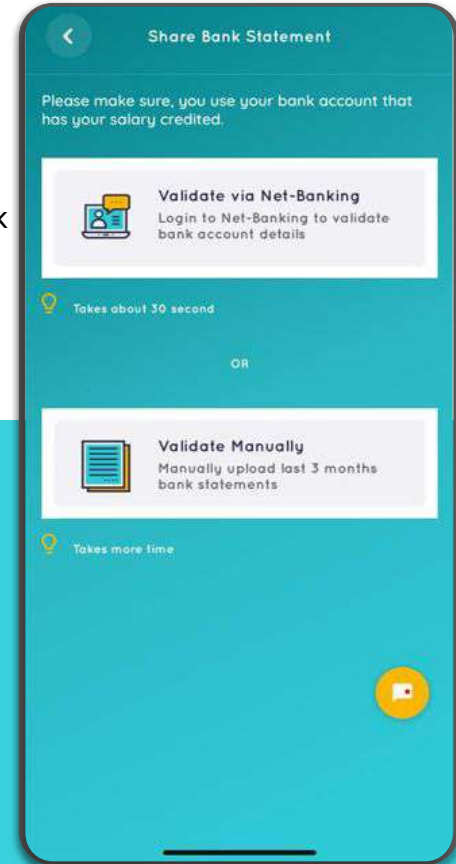
411014

Rented

Proceed

08

Upload your bank statement via Net-Banking or manually



Share Bank Statement

Please make sure, you use your bank account that has your salary credited.

Validate via Net-Banking
Login to Net-Banking to validate bank account details

Takes about 30 second

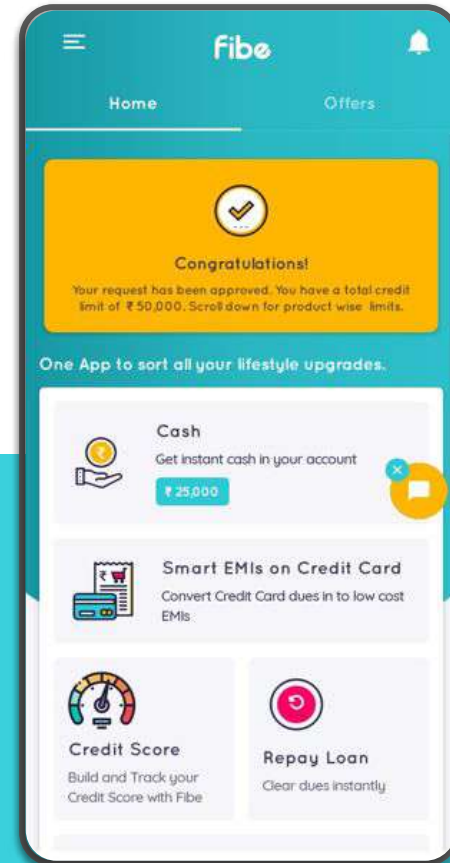
OR

Validate Manually
Manually upload last 3 months bank statements

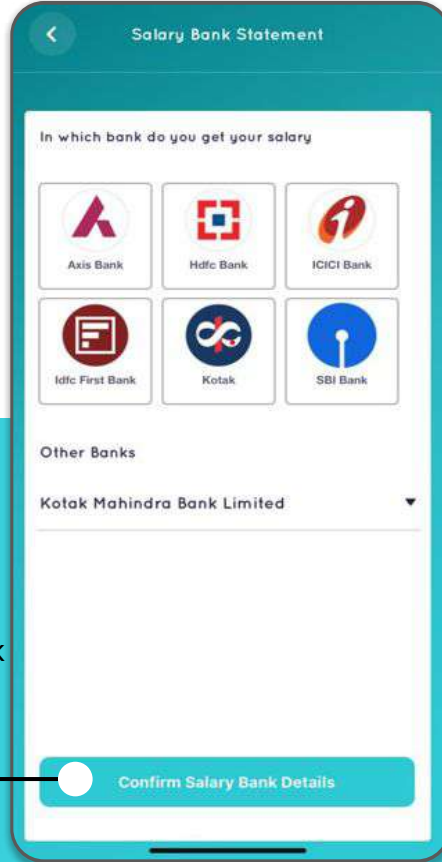
Takes more time

Proceed

09 You can see the eligible loan amount on the home screen









10 Enter your salary bank account details & confirm



Salary Bank Statement

In which bank do you get your salary

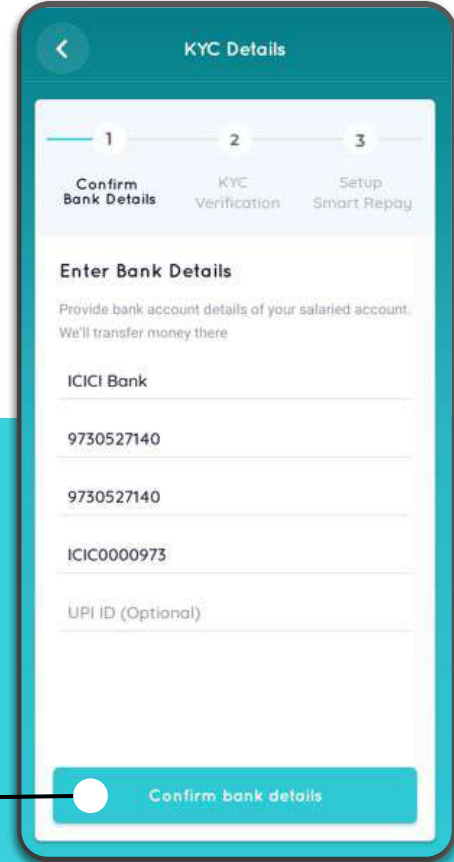
 Axis Bank	 Hdfc Bank	 ICICI Bank
 Idfc First Bank	 Kotak	 SBI Bank

Other Banks

Kotak Mahindra Bank Limited

Confirm Salary Bank Details

11 Complete the KYC either online or manually



KYC Details

1 Confirm Bank Details 2 KYC Verification 3 Setup Smart Repay

Enter Bank Details

Provide bank account details of your salaried account. We'll transfer money there

ICICI Bank

9730527140

9730527140

ICIC0000973

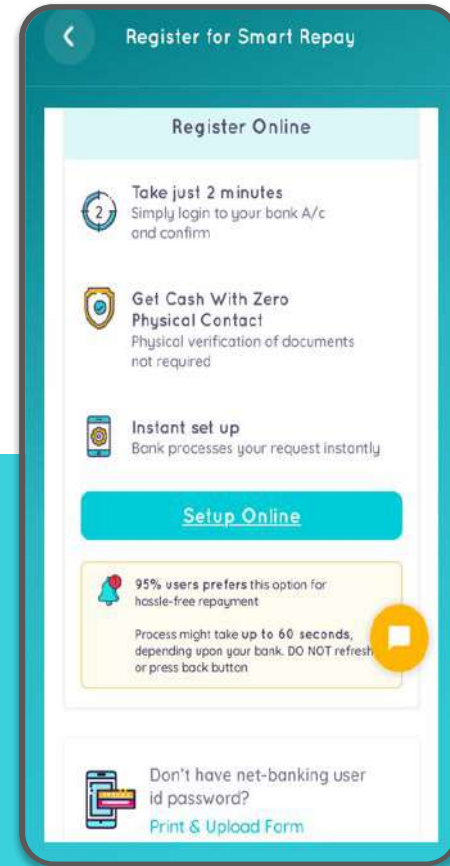
UPI ID (Optional)

Confirm bank details

12

After completing the KYC, Setup smart repay either online or manually to enable auto debit.

Fibe team will take some time to check the information and documents provided by you. You may also receive a call from them. This process usually takes 4 to 6 hours.



Help & Support

FAQs

☐ **Where is my loan disbursed?**

The loan amount is transferred directly to your bank account, which is provided by you during the loan application process.

☐ **Where can I spend the loan amount?**

As it is a personal loan and the amount is transferred directly into your bank account, you can use it for any personal reason anywhere.

☐ **My KYC documents are correct, but they are not being verified, what should I do?**

Please ensure that you are taking a clear photo of the original documents. Taking a photo of an existing photo (from another mobile screen or computer screen) may not work.

Help & Support

FAQs

❑ Is it possible to get a loan above 1 Lakh?

Yes, based on your repayment behaviour and documents provided, you may avail a loan with an amount of more than ₹1,00,000/-

❑ How can I repay my loan?

You can repay your loan by heading over to the Repayments section and making an online payment. We support payments via Net Banking, Debit Card, UPI, Paytm Wallet and Bank Transfer. Use Bank Transfer option to avoid convenience charges.

❑ What happens if I don't repay on time?

Penalty charges will be applied for everyday that the loan is overdue. Your Credit score will be updated as a defaulter with credit rating agencies (CIBIL, CRIF High Mark, etc.) which will make it difficult for you to take loans with any bank or financial institution in the future. Companies also check an individual's credit score and may not offer you employment if your credit score is bad.



Congratulations!

Enjoy the benefits of Fibe Instant Loan.

KreditBee Instant Loan

Benefits of KreditBee Instant Loan



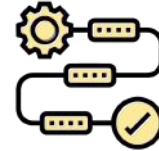
Loan Amount

- ₹1000 to ₹4 lakh



Tenure

- From 64 days to 24 months



Application Process

- 100% Online
- No paperwork is required
- Minimal Documentation

Benefits of KreditBee Instant Loan



Disbursal

- 10 Minute Disbursal
- Get the loan amount directly into bank account



Interest Rates

- 15% to 29.95% per annum



Others

- Easy repayment options
- No collateral required
- Purchase on EMI

Eligibility Criteria Salaried

- ❑ Age Group: 21 - 55 years
- ❑ Income Range: ₹8,000+
- ❑ Documents Required:
 - **Identity proof:** Any one of the documents - PAN Card, Ration Card, Aadhaar Card, Voter ID Card, Driving Licence
 - **Address proof:** Any one of the documents - Aadhaar card, passport, Voter ID Card
 - **Income Proof:** Salary certificate, Recent salary slip, Employment letter



Eligibility Criteria Self-employed

- ❑ Age Group: 21 - 55 years
- ❑ Income Range: You must have a regular source of income
- ❑ Documents Required:
 - **Identity proof:** Any one of the documents - PAN Card, Ration Card, Aadhaar Card, Voter ID Card, Driving Licence
 - **Address proof:** Any one of the documents - Aadhaar card, passport, Voter ID Card
 - **Business Proof:** Proof of Business Existence, Certificate of Incorporation, Certificate of Registration with Appropriate Registration Body
 - **Income Proof:** ITR of Past 2 years, Certified Profit and Loss Statement



Other Eligibility Criteria

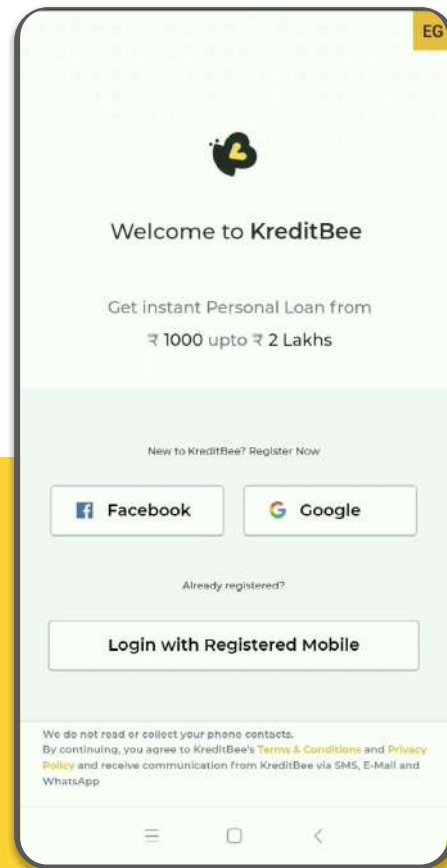
- ☐ You must be a resident of India
- ☐ Credit score should be 680+

Application Process

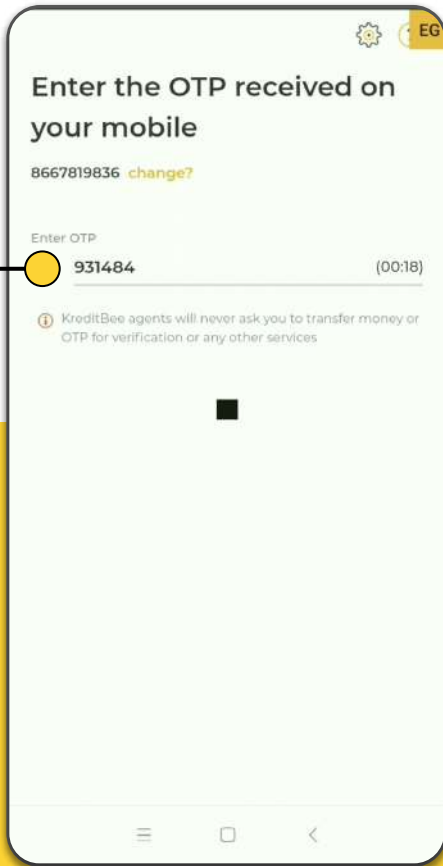
Visit the KreditBee app from the Google Play Store by clicking on the link and start the application journey.

Sign up using mobile number:

- Login and give all the necessary permissions to the app by accepting the terms and conditions and click 'I, Agree'



- Enter your mobile number, skip the referral code section & click on 'Get OTP'
- Enter the OTP sent to your mobile number and click on 'Submit'



Enter the OTP received on your mobile

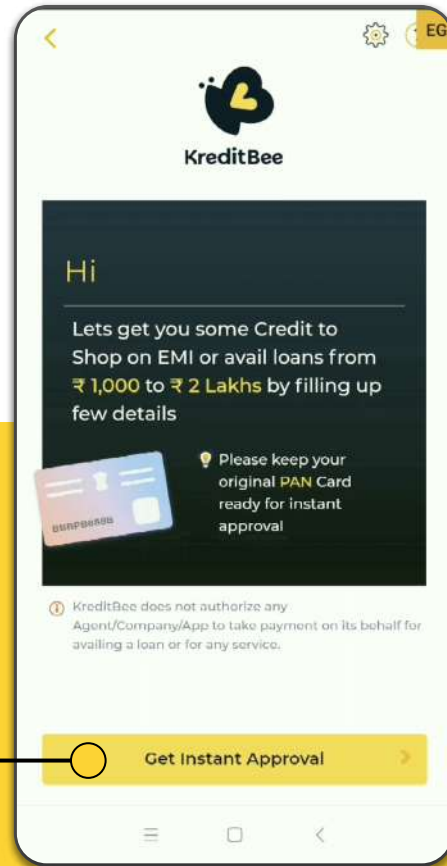
8667819836 [change?](#)


Enter OTP (00:18)

ⓘ KreditBee agents will never ask you to transfer money or OTP for verification or any other services

ⓘ KreditBee does not authorize any Agent/Company/App to take payment on its behalf for availing a loan or for any service.


- Click on 'Get Instant Approval'



 KreditBee

Hi

Lets get you some Credit to Shop on EMI or avail loans from ₹ 1,000 to ₹ 2 Lakhs by filling up few details

 ⓘ Please keep your original PAN Card ready for instant approval

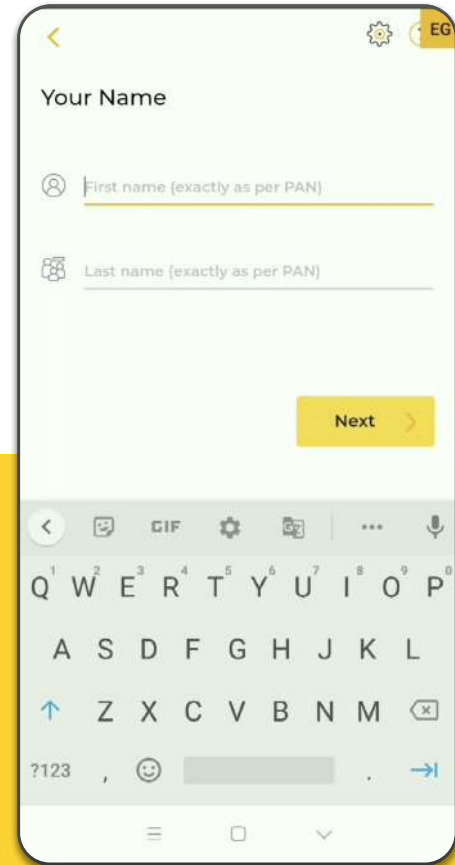
ⓘ KreditBee does not authorize any Agent/Company/App to take payment on its behalf for availing a loan or for any service.

[Get Instant Approval](#)

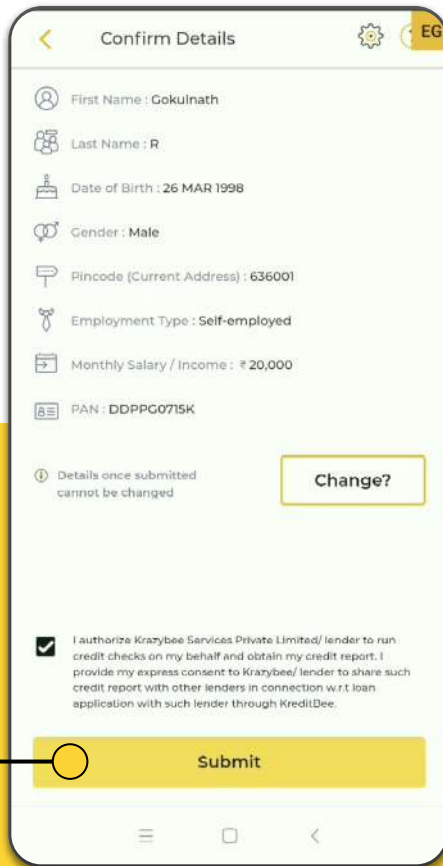
01


Filling your basic details & check eligibility:


- Enter your full name as per your PAN card and click on 'Next'
- Enter your DOB & select Gender
- Enter your pincode, select employment type, enter monthly salary and proceed
- Enter your PAN & confirm





- Now the app will show all the details you have given. Check the details and click on 'Submit'





< Confirm Details  EG


 First Name : Gokulnath


 Last Name : R


 Date of Birth : 26 MAR 1998


 Gender : Male

 Pincode (Current Address) : 636001

 Employment Type : Self-employed

 Monthly Salary / Income : ₹ 20,000

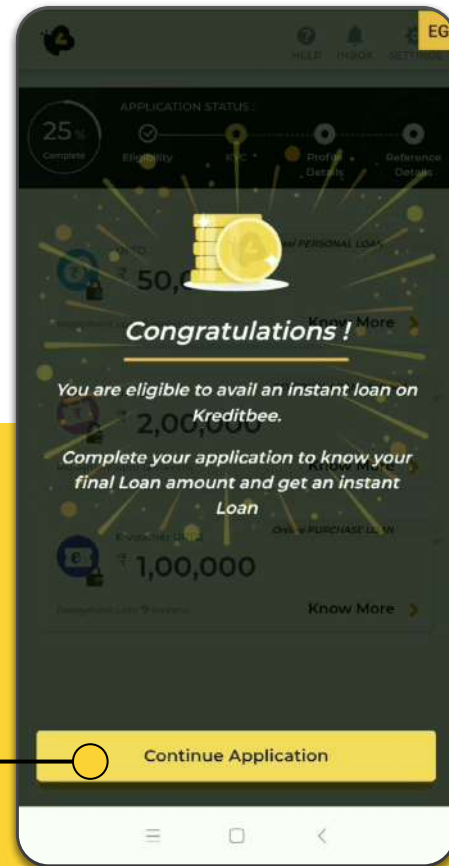
 PAN : DDPPG0715K





 Details once submitted cannot be changed Change?

☒ I authorize Krazybee Services Private Limited/ lender to run credit checks on my behalf and obtain my credit report. I provide my express consent to Krazybee/ lender to share such credit report with other lenders in connection w.r.t loan application with such lender through KreditBee.

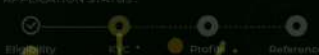
Submit


- The app will let you know if you are eligible. Click on 'Continue Application'



    EG

APPLICATION STATUS : 25% Complete



 **Congratulations!** Know More

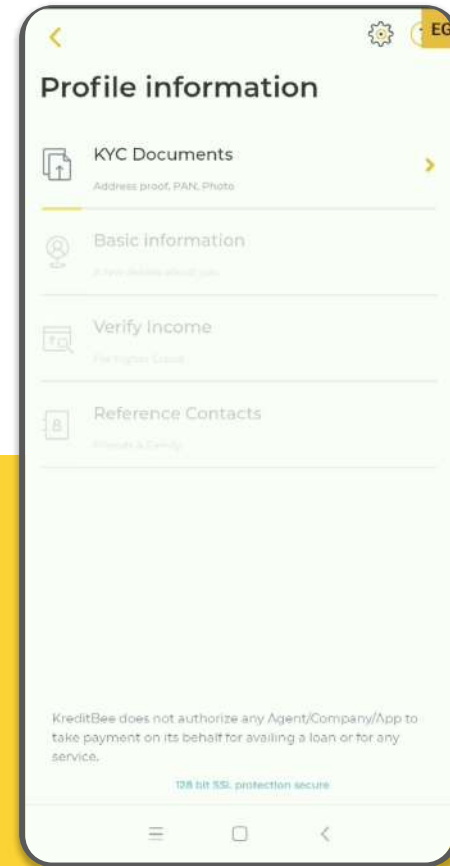
You are eligible to avail an instant loan on KreditBee.

₹ 2,00,000

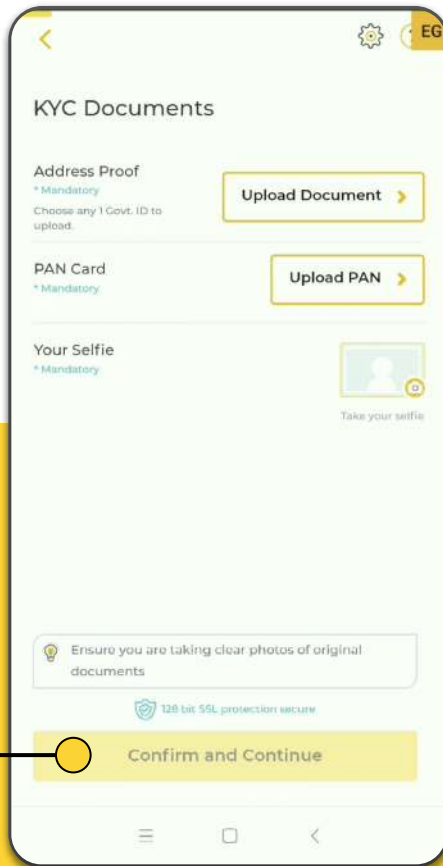
Complete your application to know your final Loan amount and get an instant Loan

Continue Application

02 Verify your profile by uploading KYC documents

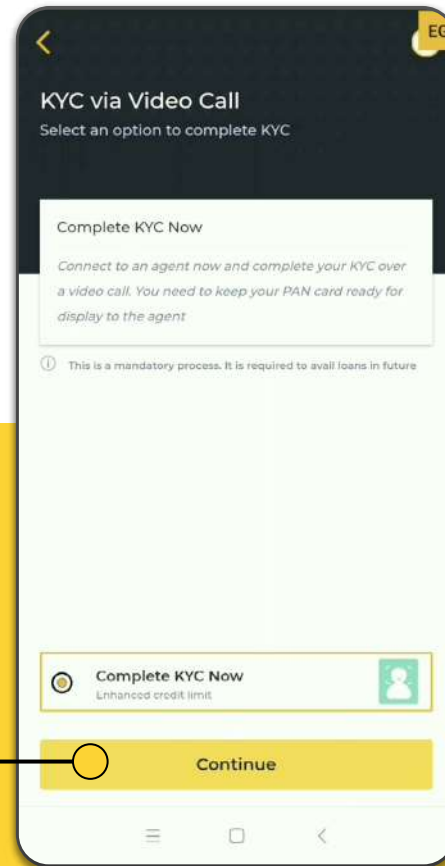


- First, click on KYC documents, attach your address proof, PAN card, and a selfie and then click on 'Confirm and Continue'



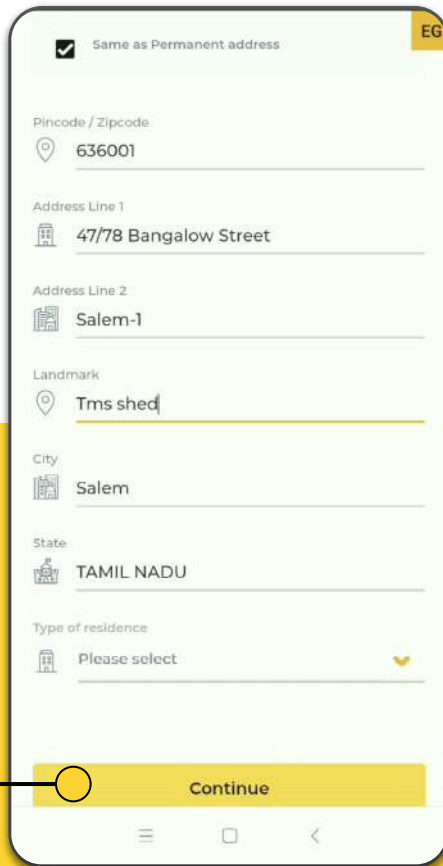
The screenshot shows the 'KYC Documents' screen. At the top, there's a back arrow, a settings gear, and a user icon labeled 'EG'. The main title is 'KYC Documents'. Below it, there are three sections: 'Address Proof' with a mandatory note and an 'Upload Document' button; 'PAN Card' with a mandatory note and an 'Upload PAN' button; and 'Your Selfie' with a mandatory note and a camera icon labeled 'Take your selfie'. At the bottom, there's a note about taking clear photos of original documents, a security badge indicating 128-bit SSL protection, and a large yellow 'Confirm and Continue' button. A yellow circle highlights this button, with a line pointing to the first bullet point.

- Confirm address details and complete video KYC



The screenshot shows the 'KYC via Video Call' screen. At the top, there's a back arrow and a user icon labeled 'EG'. The main title is 'KYC via Video Call' with a subtitle 'Select an option to complete KYC'. Below this, there's a white box titled 'Complete KYC Now' with instructions to connect to an agent and display the PAN card. A note below states that this is a mandatory process for availing loans. At the bottom, there's a yellow bar with a coin icon, the text 'Complete KYC Now' and 'Enhanced credit limit', a camera icon, and a large yellow 'Continue' button. A yellow circle highlights this button, with a line pointing to the second bullet point.

- Next, fill in your basic information such as marital status, education, profession, etc., and click on 'Continue'



EG

☒ Same as Permanent address

Pincode / Zipcode
636001

Address Line 1
47/78 Bangalow Street

Address Line 2
Salem-1

Landmark
Tms shed

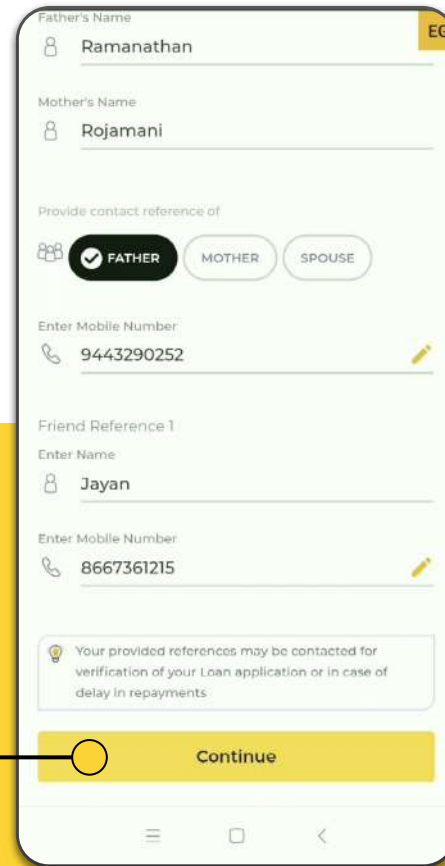
City
Salem

State
TAMIL NADU

Type of residence
Please select

Continue

- Now click on 'Reference Contacts', enter your parent's name, and add the phone number of any of them. Also, add your friend's name and phone number and then click on 'Continue'



EG

Father's Name
Ramanathan

Mother's Name
Rojamani

Provide contact reference of
☒ FATHER ☐ MOTHER ☐ SPOUSE

Enter Mobile Number
9443290252

Friend Reference 1
Enter Name
Jayan

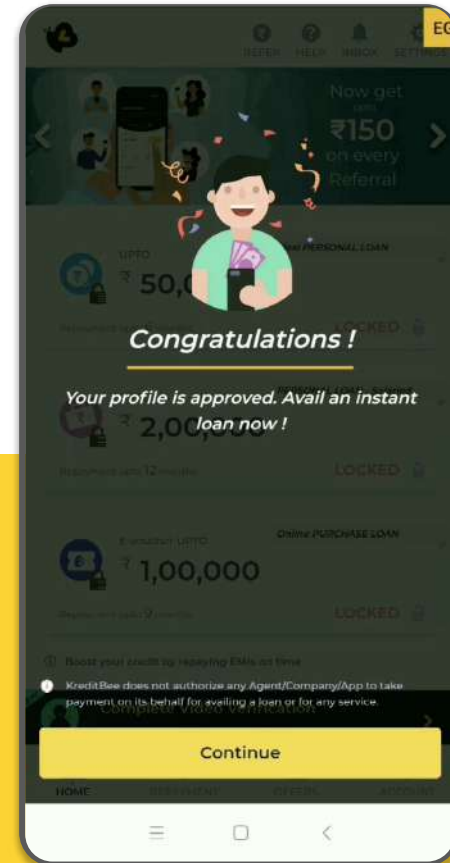
Enter Mobile Number
8667361215

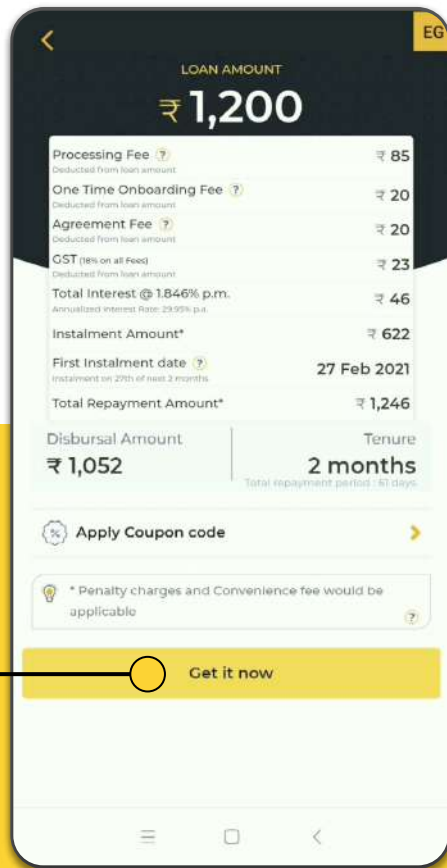
Your provided references may be contacted for verification of your Loan application or in case of delay in repayments

Continue

- The app will now show you that your 'Application is submitted for approval'

Note: The kreditBee team will review your application and notify you once they approve the loan application

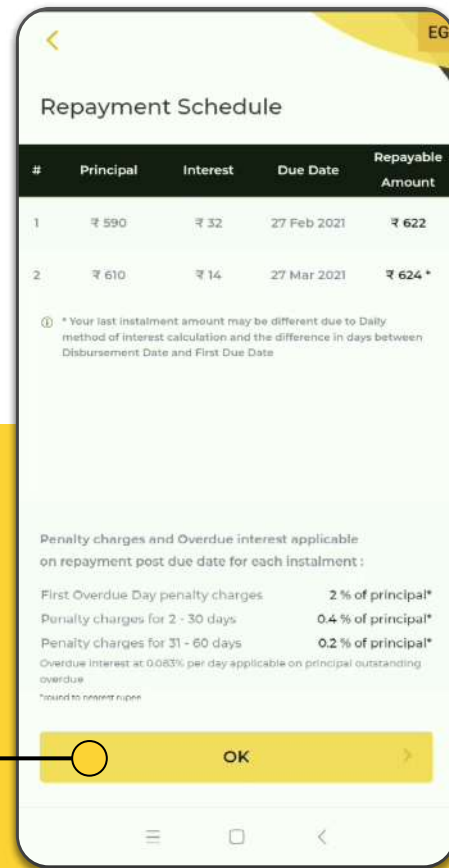




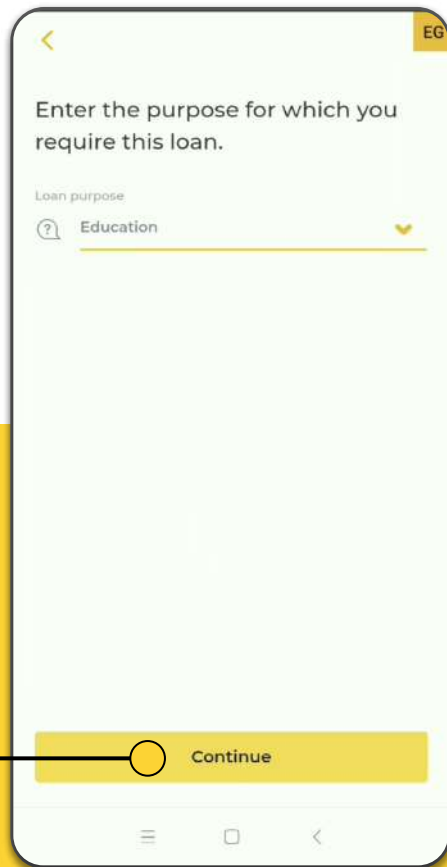
- After the approval, you will see loan offers unlocked for you. Click on 'Get Now'

- Now select the loan amount, tenure and proceed

- Next, the app will show you the repayment schedule, such as the due date and repayable amount. Read it carefully and click on the 'Ok' button.



- Select the loan purpose and click on 'Continue'



EG

<

Enter the purpose for which you require this loan.

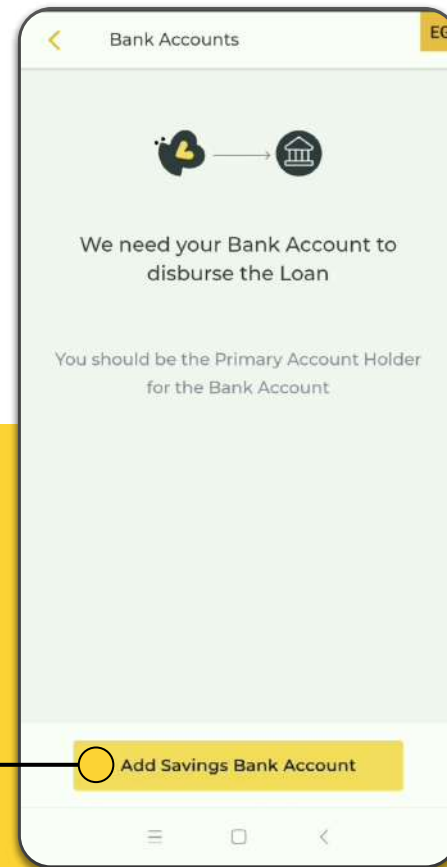
Loan purpose

? Education

Continue



This screen shows a mobile app interface for selecting a loan purpose. At the top, there is a back arrow and a yellow 'EG' label. The main text asks the user to enter the purpose for the loan. Below this, there is a section labeled 'Loan purpose' with a dropdown menu currently showing 'Education'. At the bottom, there is a yellow 'Continue' button. A line from the first bullet point points to this button.

- Now click on 'Add Savings Bank Account' button to receive the loan amount in your bank account



EG

< Bank Accounts

 → 

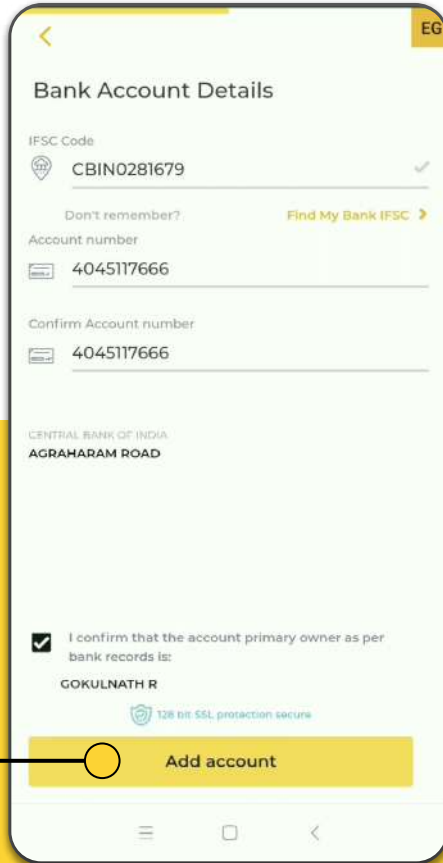
We need your Bank Account to disburse the Loan

You should be the Primary Account Holder for the Bank Account

Add Savings Bank Account

This screen shows a mobile app interface for adding a bank account. At the top, there is a back arrow and a yellow 'EG' label. The title is 'Bank Accounts'. Below the title, there is an illustration showing the KreditBee logo pointing to a bank icon. The main text states: 'We need your Bank Account to disburse the Loan' and 'You should be the Primary Account Holder for the Bank Account'. At the bottom, there is a yellow 'Add Savings Bank Account' button. A line from the second bullet point points to this button.

- Enter your bank account details such as IFSC code, Account number & click on 'Add Account'



< EG

Bank Account Details

IFSC Code
CBIN0281679 ✓

Don't remember? Find My Bank IFSC >

Account number
4045117666

Confirm Account number
4045117666

CENTRAL BANK OF INDIA
AGRAHARAM ROAD

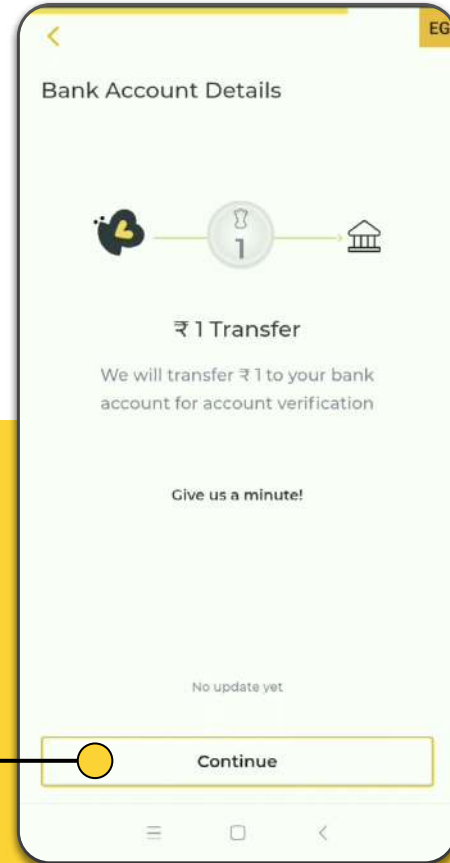
☒ I confirm that the account primary owner as per bank records is:
GOKULNATH R

128 bit SSL protection secure

Add account




≡ □ <

- KreditBee will transfer ₹1 to your bank account for account verification



< EG

Bank Account Details

 →  → 

₹ 1 Transfer

We will transfer ₹ 1 to your bank account for account verification

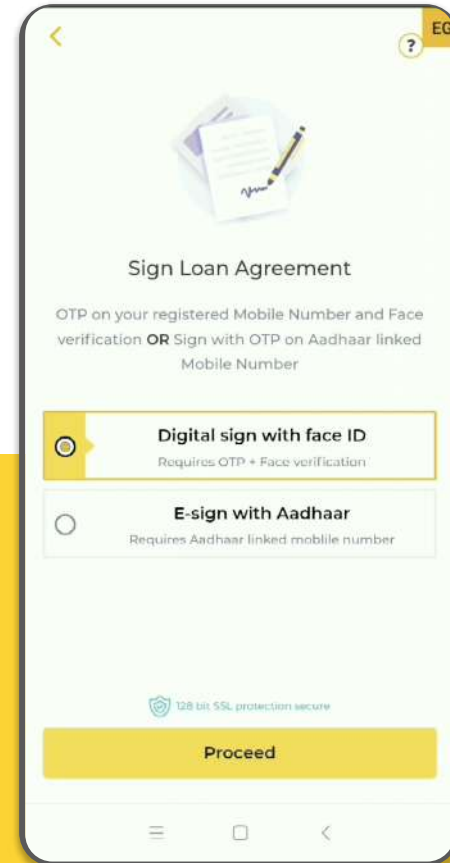
Give us a minute!

No update yet

Continue

≡ □ <

03 Sign the Loan Agreement



- Once you sign the agreement, your application is forwarded for processing

Congratulations!
Now enjoy quick
loan disbursements
directly into your
bank account in just
10 minutes.

Proceed

Help & Support

FAQs

❑ **Where is my loan disbursed?**

The loan amount is transferred directly to your bank account, which is provided by you during the loan application process.

❑ **Where can I spend the loan amount?**

As it is a personal loan and the amount is transferred directly into your bank account, you can use it for any personal reason anywhere.

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Help & Support

FAQs

❑ **Is it possible to get a loan above 1 Lakh?**

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❑ **How can I repay my loan?**

You can repay your loan by heading over to the Repayments section and making an online payment. We support payments via Net Banking, Debit Card, UPI, Paytm Wallet and Bank Transfer. Use Bank Transfer option to avoid convenience charges.

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Congratulations!

Enjoy the benefits of KreditBee Instant Loan.

IDFC Personal Loan

Benefits of IDFC Personal Loan



Loan Amount

- Loan from ₹50,000 to ₹5 lakhs



Tenure

- 2 months to 60 months



Application Process

- No paperwork
- Fast & easy process

Benefits of IDFC Personal Loan



Disbursal

- Quick loan disbursal



Interest Rates

- Starting from 12.5% p.a



Others

- 100% online process
- Fast processing
- Get multiple loans - anytime, anywhere
- Flexible loan repayment options
- Zero foreclosure charges



IDFC FIRST
Bank

Important Terms & Conditions

- Customer Should apply for IDFC FIRSTmoney Smart Personal Loan using ZET Partner link
- You must be a new user to apply for the loan
- You must complete the application on their device
- Your mobile number should be linked with your Aadhaar
- Approval/Rejection of Loan Application is solely at the discretion of IDFC FIRST Bank
- If any kind of fraud is suspected, your account will be deactivated and your earnings will be stopped



Eligibility Criteria Salaried

- **Age Group:** 21 to 60 years
- **Income Range:** ₹35,000+
- **Documents Required:**
 - **Identity proof:** Any one of the documents - Passport, PAN Card, Ration Card, Aadhaar Card, Voter's ID Card, Driving Licence, or any other government-approved ID
 - **Address proof:** Any one of the documents - Telephone bill, Electricity bill, Passport, Ration card, Rental agreement, Aadhaar card, or any other government-approved ID
 - **Income Proof:** Salary certificate, Recent salary slip, Employment letter, etc.





IDFC FIRST
Bank

Other Eligibility Criteria

- You must be an Indian resident
- Credit bureau score must be 750+

Application Process

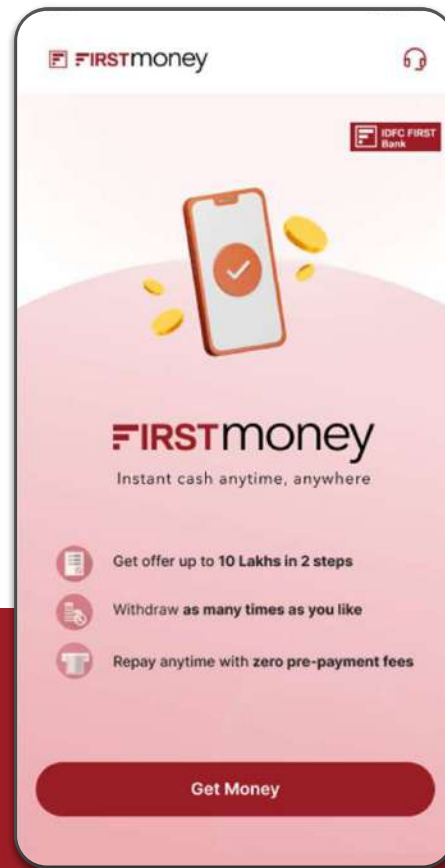
Please keep the following documents and details handy to start the process

- Aadhaar Card
- PAN Card



Let's start!

- Click on the link shared by your advisor and start the application journey for IDFC FIRSTmoney Smart Personal Loan





IDFC FIRST
Bank

- Enter your mobile number, PAN number and date of birth and click on Proceed.

FIRSTmoney

Verify Details Get Offer Get Money

Let's Get Started

Mobile Number

+91 98123 45678 ✓

PAN

XXXXXXXPZ ✓

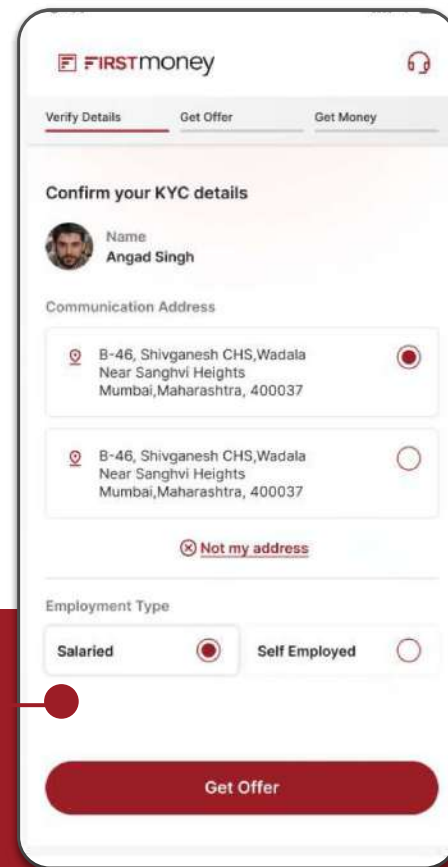
Date of Birth

06 (Jun) 12 1978

Proceed

By proceeding, I accept the T&C and allow use of my KYC details from Cersai registry/UIDAI

- Confirm your KYC details by reviewing your communication address and select your employment type. Click on “Get Offer”.



The screenshot shows the FIRSTmoney app interface. At the top, there's a header with the FIRSTmoney logo and a headset icon. Below the header, there are three tabs: "Verify Details", "Get Offer", and "Get Money". The "Verify Details" tab is selected. The main content area is titled "Confirm your KYC details". It shows a profile picture and the name "Angad Singh". Under "Communication Address", there are two address options, both of which are "B-46, Shivganesh CHS, Wadala Near Sanghvi Heights, Mumbai, Maharashtra, 400037". The first address has a red selection circle, and the second has a white selection circle. Below the addresses, there is a link that says "Not my address" with a red 'X' icon. Under "Employment Type", there are two options: "Salaried" with a red selection circle and "Self Employed" with a white selection circle. At the bottom, there is a large red button labeled "Get Offer".



IDFC FIRST
Bank

- After verifying your details, your credit limit will be displayed. Click on “Draw Money”.





IDFC FIRST
Bank

- Select the loan amount, preferred tenure and EMI payment date and proceed.

The screenshot shows the FIRSTmoney app interface. At the top, there's a header with the FIRSTmoney logo and a help icon. Below the header, there are three tabs: 'Verify Details', 'Get Offer', and 'Get Money'. The 'Get Offer' tab is selected. The main section is titled 'Select Draw Details'. Under 'Draw Amount', there's a slider set to ₹50,000, with a note '@15.5% rate of interest'. Below the slider, the range is shown as ₹ 5,000 to ₹ 2,60,000. Under 'Preferred EMI', there's a table with four options: 48 months (₹ 4,905), 60 months (₹ 4,570), 3 months (₹ 17,099), and 60 months (₹ 4,570). The 60 months option is selected. Under 'EMI Payment Date', there's a dropdown menu set to '3rd of every month'. At the bottom, there's a large red button labeled 'Get ₹50,000'.

FIRSTmoney

Verify Details Get Offer Get Money

Select Draw Details

Draw Amount

₹50,000

@15.5% rate of interest

₹ 5,000 ₹ 2,60,000

Preferred EMI

48 months	₹ 4,905
60 months	₹ 4,570
3 months	₹ 17,099

EMI Payment Date

3rd of every month

Get ₹50,000



IDFC FIRST
Bank

- Confirm your mandate details. Select the bank account, review the mandate details and select your mode of authentication and click on “Set Mandate”.

FIRSTmoney

Verify Details | **Get Offer** | Get Money

Confirm Mandate Details

Selected Account

HDFC Bank
XXXX XXXX XXXX 4272 [Edit Account](#)

Mandate Details

EMI Amount	₹ 4,570
Start date	03 Mar 2023
End date	02 Mar 2033
Mandate Amount ⓘ	₹ 2,60,000

[Hide details](#) ^

Authentication Mode

Netbanking ☒

Debit Card ☐

Set Mandate

This loan is for my Personal use ▼



IDFC FIRST
Bank

- Once your bank account is linked, review your mandate details and proceed.

Verify Details

Get Offer

Get Money

Bank account successfully linked!

Key Fact Sheet

Edit Draw Details

Amount you will receive

₹50,000

EMI ⓘ

₹4,570

Rate of interest

15.5% p.a.

Total loan amount

₹50,500

EMI Details

▼

Charges

▲

Processing fee ⓘ

(+) ₹500

Foreclosure charges

~~₹500~~ ₹0

View detailed KFS >

Repay instantly with ₹0 penalty only at IDFC FIRST

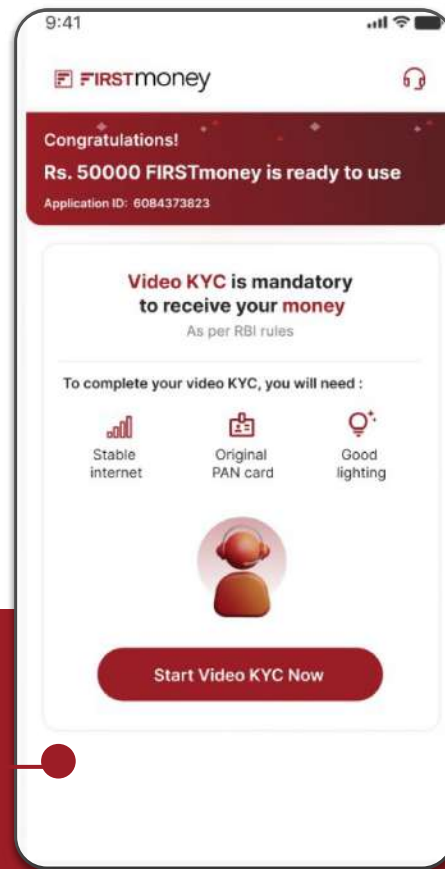
Proceed

By proceeding, I accept the [T&C](#)



IDFC FIRST
Bank

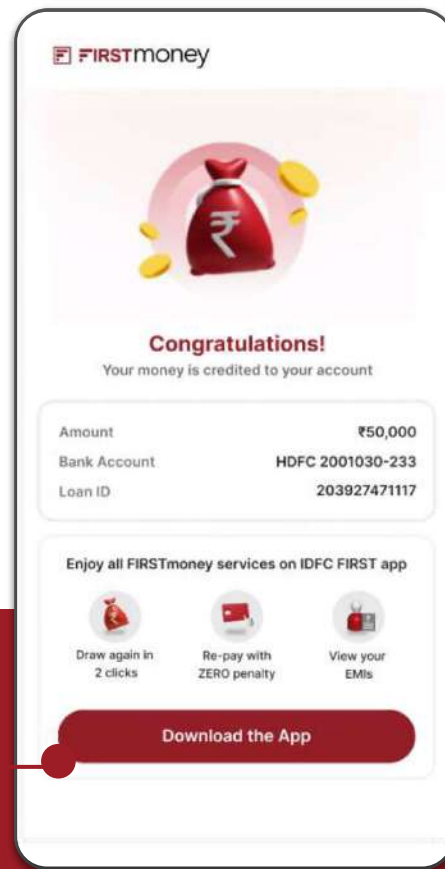
- Start the video KYC process by clicking on the button displayed on the screen.





IDFC FIRST
Bank

- Congratulations! Your loan is approved and your money will be credited to your account soon.





IDFC FIRST
Bank

Help & Support FAQs

- **How do I check my eligibility for a personal loan?**

To determine your eligibility for a personal loan, factors such as your credit score, income, employment status, existing debts, and repayment history are considered. You can check your eligibility by visiting the personal loan section of the IDFC FIRST Bank portal or by using the online eligibility calculator. This tool requires basic information such as your income, employment details, and existing financial commitments.

- **How can I change my EMI schedule?**

If you wish to modify your EMI schedule for your personal loan, you can contact IDFC FIRST Bank directly. You can contact our customer service by dialling 1800-10-888.



IDFC FIRST
Bank

Help & Support FAQs

- **Where can I check my personal loan status?**

You can check the status of your FIRSTmoney personal loan application on the application link or track the progress of your existing loan through IDFC FIRST Bank's Mobile App. The details are available on the Loans Dashboard where FIRSTmoney Personal Loans drawn and credit line available & utilized will be visible. Alternatively, you can contact the customer service by dialling 1800-10-888 for assistance in checking your personal loan status.

- **What is FIRSTmoney?**

FIRSTmoney is a Smart Personal Loan, a first-of-its-kind product offered by a bank. It offers a loan offer to customers, which they can withdraw from anytime without any collateral or co-signee. The money is instantly credited to the customer's preferred bank account. The process is entirely digital, 'Do-It-Yourself' without the need for physical documentation.



IDFC FIRST
Bank

Help & Support FAQs

- **What is a Smart Personal Loan?**

A Smart Personal Loan is an offering where the customer obtains a sanctioned credit limit. Any amount can be withdrawn multiple times until the limit is reached, subject to policy conditions and credit score. Upon successful re-payment of EMIs, the principal component of the repaid amount is credited back, making it a smarter way to borrow.

- **How do I foreclose the loan?**

You can foreclose your loan via the IDFC FIRST Bank mobile app with the following steps:

- Register using mobile number & DOB.
- Under the 'Loans' section on the FIRSTmoney dashboard, select 'Active draw'
- Click on 'Foreclose with 0 Charges' to proceed for closing your loan.
- Alternatively, you can contact our customer service by dialling 1800-10-888



IDFC FIRST
Bank

Help & Support

FAQs

- **How is FIRSTmoney Smart Personal Loan better than a regular personal loan?**

FIRSTmoney is an instant loan where you can withdraw any amount from the available limit with zero documentation. You also get to choose your EMI plan as per your convenience and pre-pay or foreclose the loan without any fees or penalties.

- **Does IDFC FIRST Bank offer monthly reducing rate of interest on FIRSTmoney Smart Personal Loans?**

Yes. Monthly reducing rate of interest is a way of computing the interest charged on the reducing rate principle. As the outstanding principal amount reduces, the interest payable on your loan also reduces.



IDFC FIRST
Bank

Help & Support FAQs

- **What is the minimum and maximum limit or loan amount offered in FIRSTmoney?**

The sanctioned limit is determined based on the bank's internal policies and creditworthiness of the customer. The minimum limit is ₹50,000 and maximum limit offered is ₹10 lakhs for a salaried customer. The minimum tranche/drawdown amount is ₹5000 and maximum tranche amount is the full credit line offered to the customer.

- **Who can apply for the FIRSTmoney Smart Personal Loan?**

IDFC FIRST Bank provides a complete digital experience of availing Smart Personal Loans/Credit Line for salaried individuals. Your eligibility depends on your credit score, income, and your existing liabilities, which will be used to ascertain your credit worthiness. The CIBIL score of the applicant should be 750 or more.



IDFC FIRST
Bank

Help & Support FAQs

- **For how long is the customer's sanctioned amount limit valid?**

The sanctioned limit is available to the customer for a period of 5 years, subject to the Bank's internal policy and creditworthiness of the customer. The customer can withdraw, repay, foreclose the loan without any additional charges within this period. The sanctioned limit may get extended or reduced depending on the customer's repayment behaviour and credit score.

- **Is the information provided by the customer safe with the bank?**

The information provided is safe and stored as per RBI guidelines. IDFC FIRST Bank does not provide any sensitive data to any third-party organizations.



IDFC FIRST
Bank

Help & Support FAQs

- **What are the Do's and Don'ts to keep in mind when applying for FIRSTmoney Smart Personal Loan or credit line?**

Here are the Do's and Don'ts for applying for the smart personal loan:

Do's:

- Check if your credit score is at least 750
- Check your eligibility and requisite documentation i.e. Physical PAN for Video KYC
- Ensure stable internet connection before starting the application process & for completion of Video KYC
- Check if additional charges like processing fees, prepayment charges etc are applicable. FIRSTmoney Credit Line charges zero prepayment fees

Don'ts:

- Forget to check your credit score
- Proceed with the application without calculating your eligibility or charges



IDFC FIRST
Bank

Help & Support FAQs

- **How do I download my loan account statement, loan repayment schedule, and check my due date or payment history?**

One can download the IDFC FIRST Bank's mobile App and login using their mobile number and date of birth. To download loan documents, customers can navigate to the FIRSTmoney dashboard by clicking on the FIRSTmoney card in the 'Loans' section. Under Active loans, click on 'View details' and navigate to 'Loan documents' to download loan-related documents. Additionally, customers can access this section to view all loan-related details like due date and payment history.

- **What are the fees and charges applicable on a FIRSTmoney Smart Loan account?**

Go to

<https://www.idfcfirstbank.com/firstmoney-fees-and-charges> to find the fees and charges associated with FIRSTmoney Smart Loan.



IDFC FIRST
Bank

Help & Support

FAQs

- **Where can I get my No-Dues certificate from?**

You can obtain the No-Dues certificate from the IDFC FIRST Bank mobile app with the following steps:

- Register using mobile number & DOB, if not registered for Mobile Banking Services
- Under the 'Loans' section on the FIRSTmoney dashboard, select 'Fully paid draw'
- Click on 'View Details', then on Loan Documents to download NOC
- Alternatively, you can contact our customer service by dialling 1800-10-888



IDFC FIRST
Bank

Help & Support FAQs

- **How do I make overdue payments of my Personal Loan?**

You can make overdue payments via the IDFC FIRST Bank mobile app with the following steps:

- Register using mobile number & DOB, if not registered for Mobile Banking Services
- Under the Loans section on the FIRSTmoney dashboard, click on 'Clear Overdue' to proceed to clear overdue payments
- Alternatively, you can contact our customer service by dialling 1800-10-888



IDFC FIRST
Bank

Congratulations!

Now enjoy a better borrowing experience with **IDFC**.

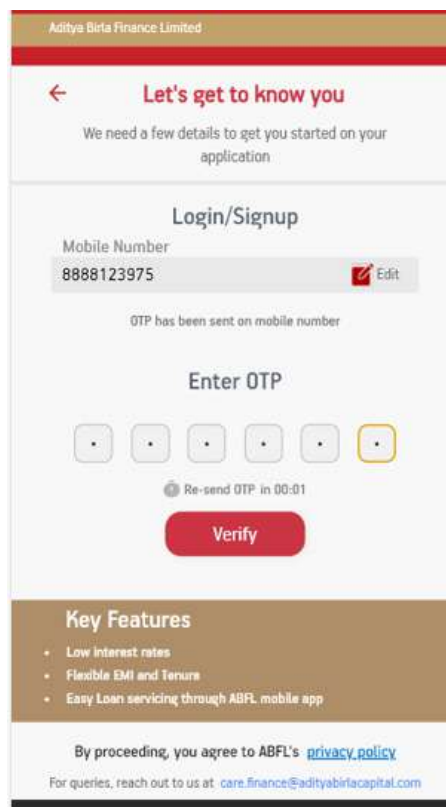
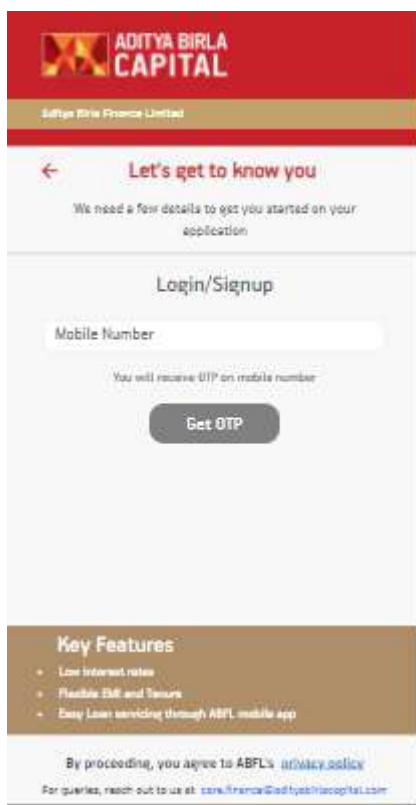
ESB DSA Onboarding product tool kit

Login Screen:

- Click “Get an Instant Personal Loan” button.



- Post Clicking on “Get an Instant Personal Loan”, user will be redirected to the Home Screen.
- Enter Mobile Number and Click on ‘Get OTP’.
- Enter OTP received on the Mobile Number.
- Then, click on “Verify” Proceed button.



ESB DSA Onboarding product tool kit

Personal Screen

- Enter PAN under the personal information section (PAN to be verified based on NSDL and the response of the API will be shown on the screen)
For pre-approved Pan number will auto filled and offer loan amount will be shown to the customer.
- Customer needs to enter Date of Birth & Gender.
- Select 'Marital status' from dropdown.
- Enter personal email address (Domain validation will be performed.)
- Enter Pin code (System will check negative area master, non –serviceable area master and pin code master, if pin code entered is under an area serviced by ABFL, then only will be allowed to proceed.)

ON THE FLY

Aditya Birla Finance Limited

Basic Details

Personal Professional

PAN

Name
MUNAL

Gender ☒ Male ☐ Female

Date Of Birth
01-02-1996

Marital Status
Single

Personal Email Address

Residential Pincode
411035

City Pimpri Chinchwad State Maharashtra

☒ I hereby authorize ABFL to carry out inquiries at credit bureau, fetch KYC details, digitally authenticate & verify my details, contact me and send SMS/Whatsapp to me with reference to my loan application.

Proceed

For queries, reach out to us at: care.finance@adityabirlacapital.com

PRE-Approved

ADITYA BIRLA CAPITAL

Aditya Birla Finance Limited

Basic Details

Personal Professional

PAN

ACIP

Name
AMOL

Gender ☐ Male ☐ Female

Date Of Birth dd-mm-yyyy

Marital Status

Personal Email Address

Congratulations amol!

You are eligible for an Instant loan of up to

₹4,00,000

OK

ESB DSA Onboarding product tool kit

Professional Screen

- Select the employment type

If Salaried:

- Enter the net monthly salary
- Enter Employer Name (User can Select Employer name from List after entering First 3 alphabets of Company name or can enter Manually in case company name not available in list and this will be considered as NC Category).
- Enter professional email address (Domain validation will be performed.)
- Enter the organization's address & pincode

If Self Employed:

- Enter the monthly income
- Enter the business name
- Enter the business address & pincode

Self Employed

Aditya Birla Finance Limited

Basic Details

Personal Professional

Employment Type

☐ Salaried ☒ Self-Employed

Monthly Income

35000

Business Name

ADITYA BIRLA FINANCE LIMITED

Business Address

thane

Business Pincode

400615

City State

Mumbai Maharashtra

Proceed

Screen Salaried Screen

Aditya Birla Finance Limited

Basic Details

Personal Professional

Employment Type

☒ Salaried ☐ Self-Employed

Net Monthly Income

85000

Organization Name

ADITYA BIRLA FINANCE LIMITED

Organization Email Address

kunal.

Organization Address

thane

Organization Pincode

400615

City State

Thane Maharashtra

Proceed

ESB DSA Onboarding product tool kit

Offer Screen:

- By using slider, user can choose required Loan Amount and select Loan Term by clicking on given radio button.
- Choose tenor from the available options.
- Fees, Charges, ROI and the selected loan amount will be shown to the customer

Aditya Bala Finance Limited

Loan Offer

KUNAL MUKTE
Your personal loan of ₹3,00,000 is ready to be availed!

Customise your Loan

Select your Loan amount ₹ 1,94,000

₹ 50,000 ₹ 3,00,000

Loan Tenure (in months) **12** 24 36

Loan Summary

Loan Amount	₹1,94,000
EMI Amount	₹17,717
Processing Fees	₹4,850
Application no.	ESB00000290
Loan Tenure	12 Months
Interest Rate	17.25%

[View Fees & Charges Details](#)

☒ By proceeding, I agree to ABFL's sanction condition and privacy policy.

Proceed

For queries, reach out to us at: sam.finance@adityabala.com

Aditya Bala Finance Limited

Loan Offer

KUNAL MUKTE
Your personal loan of ₹3,00,000 is ready to be availed!

Additional/ Penal Interest	2% of pending amount per month
Instrument Return Charges (Source Charges)	Rs. 500
Foreclosure Charges	Charges: 4 % of the principal outstanding amount for term loan + GST Conditions: Foreclosure is allowed only after 12 months from the date of Loan disbursement.

[View Fees & Charges Details](#)

☒ By proceeding, I agree to ABFL's sanction condition and privacy policy.

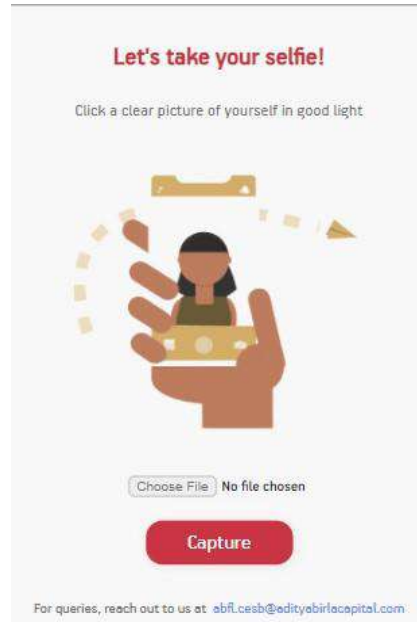
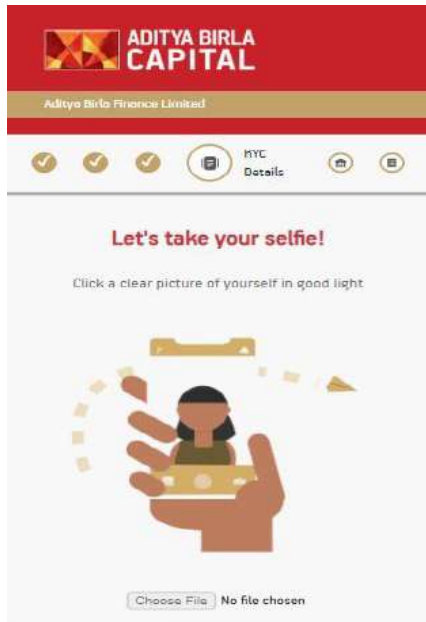
Proceed

For queries, reach out to us at: sam.finance@adityabala.com

ESB DSA Onboarding product tool kit

Selfie Stage:

At selfie stage user will be capturing selfie that will have maximum 3 retry of capturing selfie and process will redirect towards Digi Locker screen for Aadhar verification.

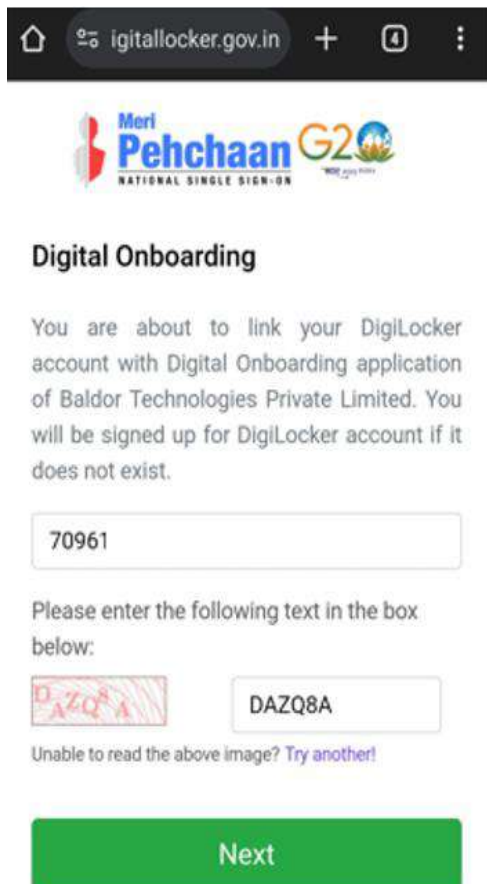


ESB DSA Onboarding product tool kit

KYC Details Screen:

After DIGI locker success, application will redirect to KYC details screen where user will have to select the purpose of loan from drop down list, and is this your current address? **Yes Or No.**

User will select No , than is this your current address updated with Aadhar ? **Yes Or No.**



The screenshot shows the 'Digital Onboarding' page on the digitallocker.gov.in website. It features the 'Meri Pehchaan G20' logo and a message about linking a DigiLocker account. A text input field contains '70961'. Below it, a CAPTCHA image shows 'DAZQ8A' with a text input field also containing 'DAZQ8A'. A green 'Next' button is at the bottom.


digitallocker.gov.in

Meri Pehchaan G20
NATIONAL SINGLE SIGN-ON

Digital Onboarding

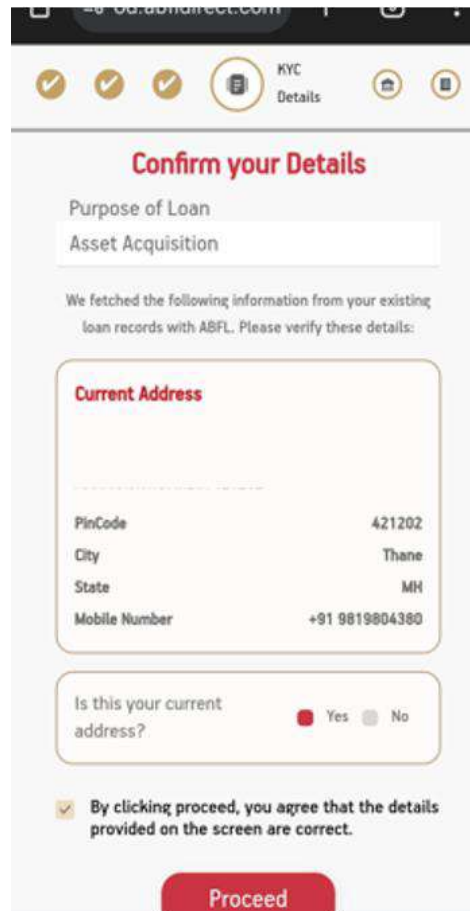
You are about to link your DigiLocker account with Digital Onboarding application of Baldor Technologies Private Limited. You will be signed up for DigiLocker account if it does not exist.

Please enter the following text in the box below:



Unable to read the above image? [Try another!](#)

Next



The screenshot shows the 'Confirm your Details' screen in a mobile app. It includes a progress bar at the top with 'KYC Details' highlighted. The 'Purpose of Loan' is set to 'Asset Acquisition'. It displays fetched information from existing loan records: PinCode 421202, City Thane, State MH, and Mobile Number +91 9819804380. There is a section for 'Current Address' with a dashed line for input. A question 'Is this your current address?' has 'Yes' selected. A checkbox for agreement is checked. A red 'Proceed' button is at the bottom.

KYC Details

Confirm your Details

Purpose of Loan
Asset Acquisition

We fetched the following information from your existing loan records with ABFL. Please verify these details:

Current Address

PinCode 421202
City Thane
State MH
Mobile Number +91 9819804380

Is this your current address? ☒ Yes ☐ No

☒ By clicking proceed, you agree that the details provided on the screen are correct.

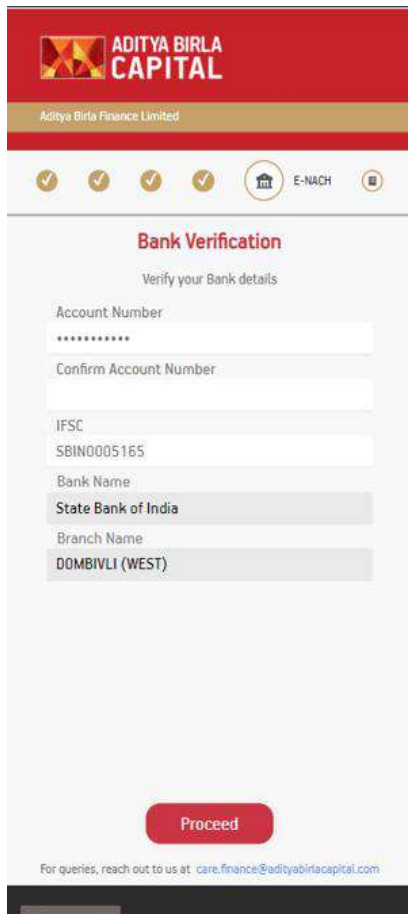
Proceed

ESB DSA Onboarding product tool kit

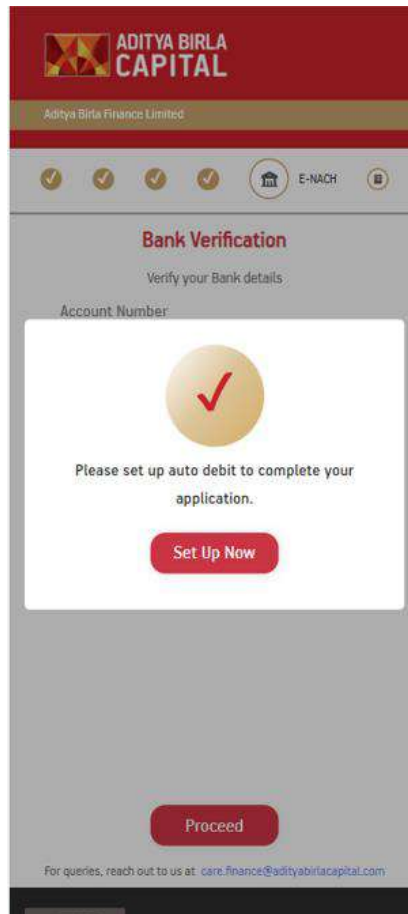
Bank Verification:- Penny Drop Stage

At the bank verification screen user has to enter the following details and user has to verify those details and proceed.

- Bank Name
- Account Number(enter)
- Confirm Account Number(enter)
- IFSC (enter)
- Branch Name(auto populate)



The screenshot shows the 'Bank Verification' screen of the Aditya Birla Capital app. The header includes the Aditya Birla Capital logo and 'Aditya Birla Finance Limited'. Below the header is a progress bar with five icons, the fourth of which is highlighted. The main section is titled 'Bank Verification' with the subtitle 'Verify your Bank details'. It contains the following fields: 'Account Number' (masked with asterisks), 'Confirm Account Number', 'IFSC' (pre-filled with 'SBIN0005165'), 'Bank Name' (pre-filled with 'State Bank of India'), and 'Branch Name' (pre-filled with 'DOMBIVLI (WEST)'). A red 'Proceed' button is at the bottom. A footer note says 'For queries, reach out to us at: care.finance@adityabirlacapital.com'.



The screenshot shows the 'Bank Verification' screen after successful verification. The header and progress bar are the same. The main section displays a large green checkmark icon and the text 'Please set up auto debit to complete your application.' Below this is a red 'Set Up Now' button. A red 'Proceed' button is also visible at the bottom. The footer note is identical to the previous screen.

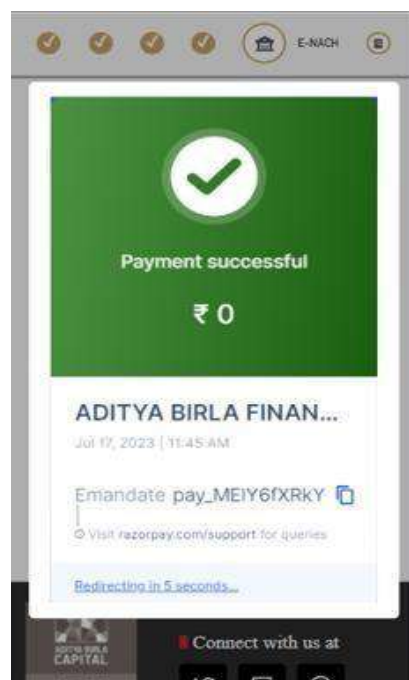
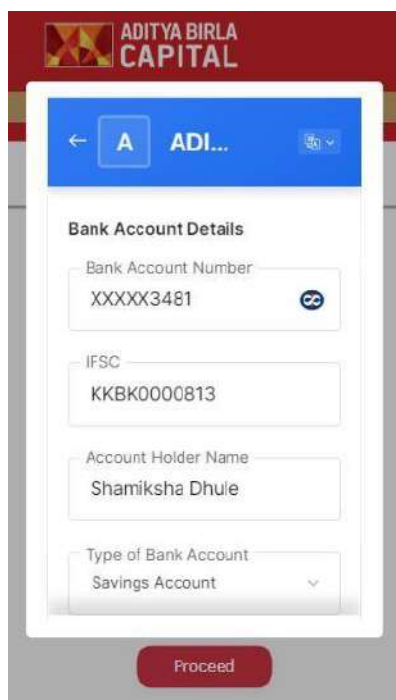
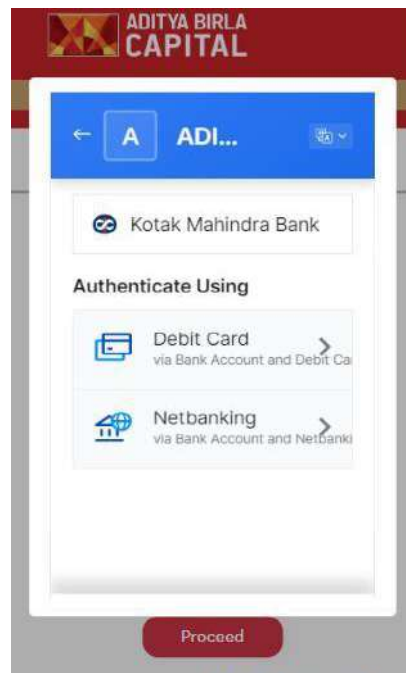
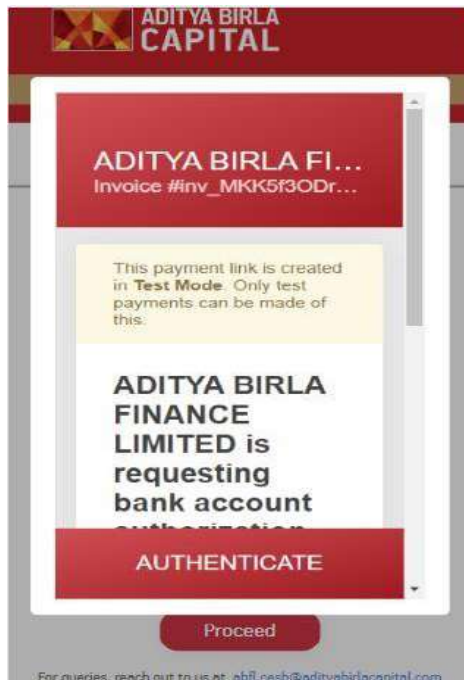
ESB DSA Onboarding product tool kit

E-Mandate Set Up/Razor Pay:

User has to proceed towards set up E-mandate auto debit to complete the application.

User will authenticate the contact number and following two options will display to select for bank details authentication

- **Net Banking**
- **Debit Card**



Review Your Loan Plan/ T and C/ Insurance Attachment:

After successful E-mandate verification, application will land to review your loan plan screen where system will provide following detailed Break up of loan along with the charges applied and will be apply based on terms and conditions.

- Loan Amount
- Loan insurance
- Charges
- Processing Fees
- Interest Closure charges
- Final Amount

Here system provides you a change amount button will redirect to loan offer screen, if user wants to change the loan amount will again change the loan calculation and charges based on edited loan amount.

- Monthly Instalment
- Interest Rate
- Tenure

ADITYA BIRLA CAPITAL
Aditya Birla Finance Limited

✓ ✓ ✓ ✓ ✓ Terms & Condition

Review your Loan Plan

Loan Amount	₹2,94,000
Charges	(-) ₹12,554
<input type="checkbox"/> Insurance	₹5,087
Know More	Hide Breakup
Processing Fees	(-) ₹12,554
Final Amount	₹2,81,446

Will be transferred to the bank account

[Change Amount](#)

Monthly Instalment	Interest Rate
₹13,297	8.00%
1 st of every month	
Tenure	Bank Account
24 Months	*****0049

[Proceed](#)

For queries, reach out to us at: care.finance@adityabirlacapital.com

Reference Details Screen and Nominee Details: -

At reference screen 2 reference details has to get captured, user has to enter the reference name and mobile number and nominee Mandatory name and Relation status if customer opted for the insurance.

Condition

Reference Details

Help us with two references

Reference 1

Name

Mobile Number

Reference 2

Name

Mobile Number

Nominee

Name

Relation Status

Proceed

For queries, reach out to us at care.finance@adityabirlacapital.com

ESB DSA Onboarding product tool kit

Agreement Form Screen and E-signature Stage:-

Once customer agrees with T & C he/ she will be proceeding towards agreement form screen. Agreement form screen basically provides you the below approved loan summary details of your application along with KFS , Sanction letter and Agreement form letter PDF to download and authenticate/Verify the same.

- **Loan amount**
- Processing fees
- EMI Amount
- Loan Tenure
- Interest Rate.

ADITYA BIRLA CAPITAL
Aditya Birla Finance Limited

Terms & Condition

Agreement Form
Please go through the Loan Agreement and accept the Terms and Conditions to proceed

Approved Loan Summary

Loan Amount	₹1,94,000
EMI Amount	₹17,717
Processing Fees	₹4,850
Loan Tenure	12 Months
Interest Rate	17.25%

KFS

Sanction Letter

Agreement

☒ I agree with the loan agreement and accept the T&C.

Send OTP

For queries, reach out to us at: care.finance@adityabirlacapital.com

Terms & Condition

Agreement Form
Please go through the Loan Agreement and accept the Terms and Conditions to proceed

Approved Loan Summary

Loan Amount	₹1,94,000
EMI Amount	₹17,717

Loan Agreement Authorization
give e-consent by entering OTP

• • • • •

Re-send OTP in 00:02

Verify

6 digit verification code sent to registered mobile number and will be valid for next 5 minutes.

☒ I agree with the loan agreement and accept the T&C.

Send OTP

For queries, reach out to us at: care.finance@adityabirlacapital.com

Connect with us at

After verifying the loan approve screen system will trigger an OTP for loan agreement authorization for e-consent by enter OTP and verify.


Post verification below document will be sent to customer

- KFS
- Sanction Letter
- Agreement Form

ESB DSA Onboarding product tool kit

Congrats screen:


At this stage your loan application gets submit to the A3S LMS for LAN generation loan booking api will call , real time disbursement will credit at same day to customer bank account.

**ADITYA BIRLA
CAPITAL**

Aditya Birla Finance Limited

Congrats!

Your Personal Loan of ₹1,94,000 is ready for disbursal. Amount will be credited in your bank account





Approved Loan Summary

Loan Amount	₹1,94,000
EMI Amount	₹17,717
Fees & Charges	₹4,850
Application no.	ESB00000291
Loan Tenure	12 Months
Interest Rate	17.25%
EMI starts from	05 January 2024

For loan applications submitted before 5 pm, the loan amount will be credited the same day to your account. For applications submitted on holidays and weekends, the loan amount will be credited on the next working day. The sanction letter and T&Cs has been sent on your registered email ID.


For queries, reach out to us at care.finance@adityabirlacapital.com

**ADITYA BIRLA
CAPITAL**

Connect with us at


ESB DSA Onboarding product tool kit

Escalation Matrix for tech issue in the journey

<u>Escalation Matrix</u>	 Escalation Matrix - Application support
--------------------------	---

Step1: All tech related issues will be routed directly to ABFL.DigitalDirectSRE@adityabirlacapital.com

Step 2: ABFL.DigitalDirectSRE@adityabirlacapital.com team will provide us the resolution as per the attached escalation matrix.

Step 3: Business Spocs to route Tech issues directly to ABFL.DigitalDirectSRE@adityabirlacapital.com team if any cases received from DSA partners and revert back to DSA partners with appropriate resolutions provided by Digital Direct SRE team.

Step 4: Template to flag Tech issue cases is mentioned below

Customer Name	Mobile Number	Stage	Stage message	Error message
---------------	---------------	-------	---------------	---------------

Final stages of the MIS

Stage	Description
1.1 Primary Screen (Personal)	Personal Page, where the customer enters the personal details
1.2 Primary Screen (professional)	Professional Page, where the customer enters the professional details
2. Offer Screen	User to select the loan amount & tenor
3. Under KYC	Customer at KYC page
4. Mandate Screen	Customer at Mandate page
4.2 MANDATE_REJECTED BY BANK	Mandate rejected by bank
5. Review Offer Screen	Final confirmation on the loan amount & tenor selected by the customer
6. Congratulation Screen (Disbursed)	Disbursed
7.1 Rejected at BRE	ABFL's Policy norms not met
7.2 Rejected at KYC	Declared vs Document Details mismatch (Name, DOB, Selfie)
7.3 Rejected at Penny Drop	NSDL Name vs Bank Account customer's name mismatch
7.4 BRE NSDL Reject	Inactive PAN OR PAN & Aadhar not linked
7.5 Data mismatched	Contact number belongs to someone else

SmartCoin Personal Loan

Benefits of SmartCoin Personal Loan



Loan Amount

- From ₹4000 to ₹1 lakh



Tenure

- 2 to 9 months



Application Process

- 100% digital process
- Minimum paperwork

Benefits of SmartCoin Personal Loan



Disbursal

- Quick loan disbursal



Interest Rates

- 20% to 36% p.a.



Others

- No collateral/ guarantee required
- No pre-closure charges
- Easy repayment options
- Low processing fee
- 100% secure process

Important Terms & Conditions

- Aadhaar should be linked to your mobile number
- Approval/Rejection of Loan Application is solely at the discretion of SmartCoin

Eligibility Criteria Salaried

- ❑ Age Group: 24-45 years
- ❑ Income Range: ₹20,000+
- ❑ Documents Required:
 - **Identity proof:** Any one of the documents - Passport, PAN Card, Ration Card, Aadhaar Card, Voter ID Card, Driving Licence, or any other government-approved ID
 - **Address proof:** Any one of the documents - Telephone bill, Electricity bill, Passport, Ration card, Rental agreement, Aadhaar card, or any other government-approved ID
 - **Income Proof:** Salary certificate, Recent salary slip, Employment letter, etc.





Eligibility Criteria Self-employed

- ❑ **Age Group:** 24-45 years
- ❑ **Income Range:** You must have a regular source of income
- ❑ **Documents Required:**
 - **Identity proof:** Any one of the documents - Passport, PAN Card, Ration Card, Aadhaar Card, Voter ID Card, Driving Licence, or any other government-approved ID
 - **Address proof:** Any one of the documents - Telephone bill, Electricity bill, Passport, Ration card, Rental agreement, Aadhaar card, or any other government-approved ID
 - **Income Proof:** Certified financials, Recent ITR (Income Tax Returns), Audited profit and loss statement or balance sheet, etc.

Other Eligibility Criteria

- You must be an Indian resident
- CIBIL score must be 650+

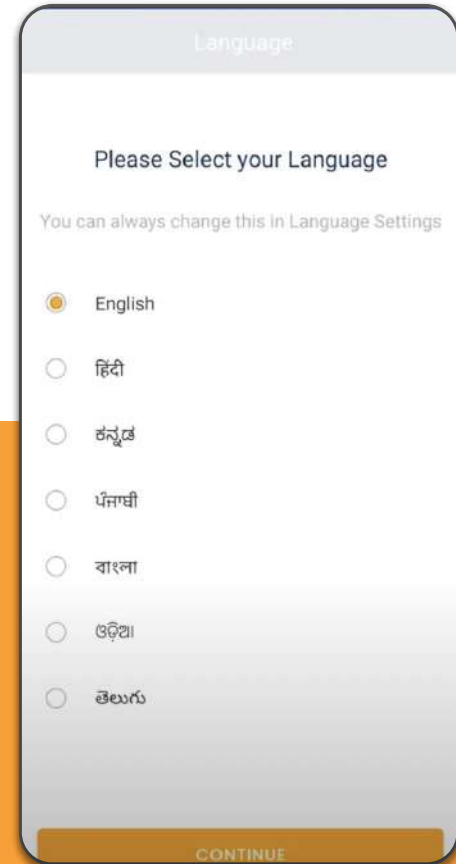
Application process

Download the SmartCoin Personal Loan app from the Google Play Store by clicking on the link and start the application journey.

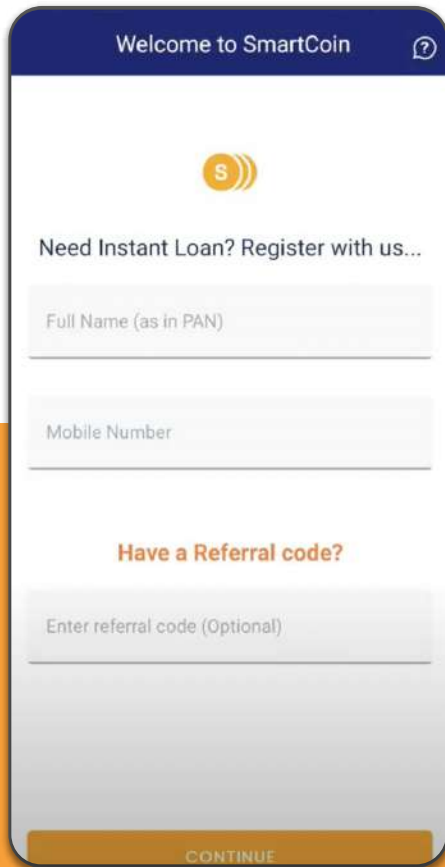


01 Sign-up process:


Open the app, click on 'Sign Up' and select your preferred language



Enter your full name(as per the PAN card) and mobile number. Skip the referral code section and continue



Welcome to SmartCoin



Need Instant Loan? Register with us...

Full Name (as in PAN)

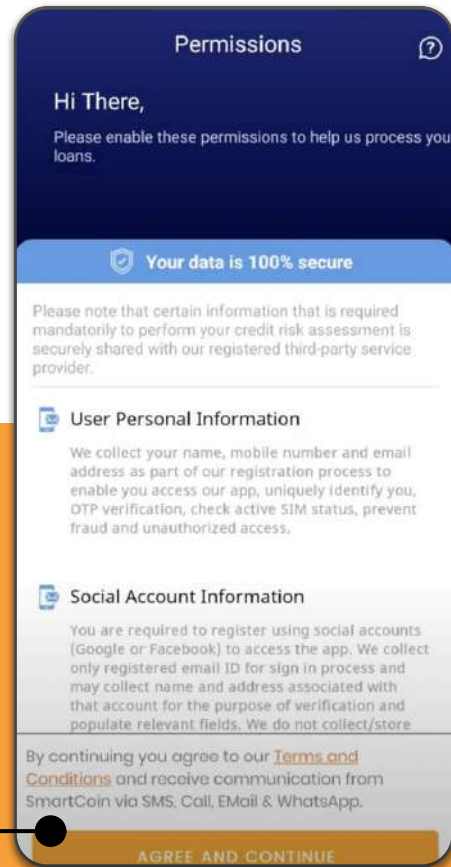
Mobile Number

Have a Referral code?

Enter referral code (Optional)

CONTINUE


Allow all mandatory permissions to the app and accept the terms & conditions




Permissions

Hi There,


Please enable these permissions to help us process your loans.

 Your data is 100% secure

Please note that certain information that is required mandatorily to perform your credit risk assessment is securely shared with our registered third-party service provider.

 **User Personal Information**

We collect your name, mobile number and email address as part of our registration process to enable you access our app, uniquely identify you, OTP verification, check active SIM status, prevent fraud and unauthorized access.

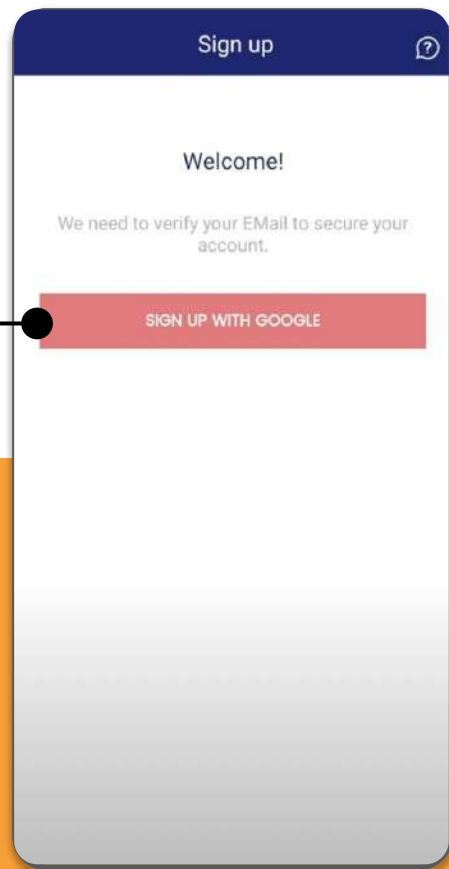
 **Social Account Information**

You are required to register using social accounts (Google or Facebook) to access the app. We collect only registered email ID for sign in process and may collect name and address associated with that account for the purpose of verification and populate relevant fields. We do not collect/store

By continuing you agree to our [Terms and Conditions](#) and receive communication from SmartCoin via SMS, Call, Email & WhatsApp.

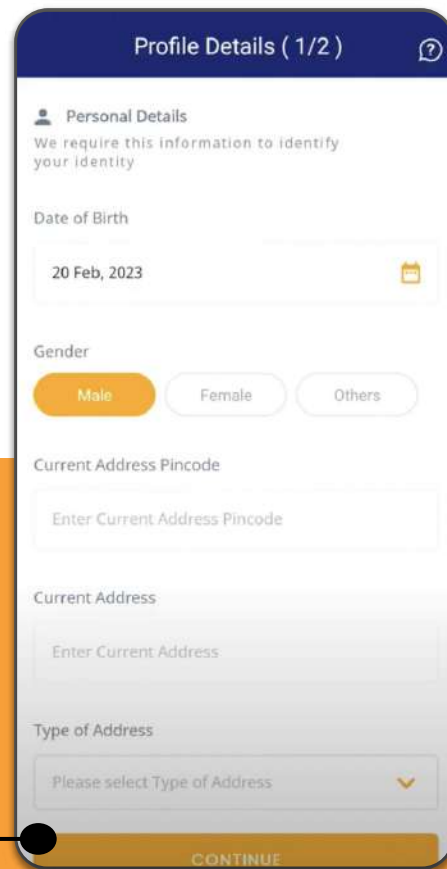
AGREE AND CONTINUE

Click on 'Sign Up with
Google' to verify your email




02 Add your profile details & check eligibility

Enter your personal details such as date of birth, gender, current address details, etc.




Profile Details (1/2)

 **Personal Details**

We require this information to identify your identity

Date of Birth

20 Feb, 2023 

Gender

Male Female Others


Current Address Pincode

Enter Current Address Pincode

Current Address

Enter Current Address

Type of Address

Please select Type of Address 

CONTINUE

Work Details (2/2)



Work Details

We require this information to identify your identity

Employment Type

Please select Employment Type



You hereby request for a copy of your Credit Report on your registered email ID and authorize the Credit Bureau to also provide a copy of the same to SmartCoin Financials on your behalf. By accepting this, you accept the associated terms mentioned in SmartCoin's Terms and Conditions.

CONTINUE

Work Details (2/2)



Work Details

We require this information to identify your identity

Employment Type

Self Employed



Details

Please select Details



PAN Number

Enter PAN Number

Monthly Income

Enter Monthly Income



You hereby request for a copy of your Credit Report on your registered email ID and authorize the Credit Bureau to also provide a copy of the same to SmartCoin Financials on your behalf. By accepting this, you accept the

CONTINUE

Enter your work details such as employment type, PAN number, monthly income, etc., and continue

Now set up a 4-digit pin and confirm

Create a 4-digit Pin

○ ○ ○ ○

1	2	3
4	5	6
7	8	9
	0	✕

Enter the OTP sent to your mobile number and verify

OTP Verification

OTP has been sent to the mobile number

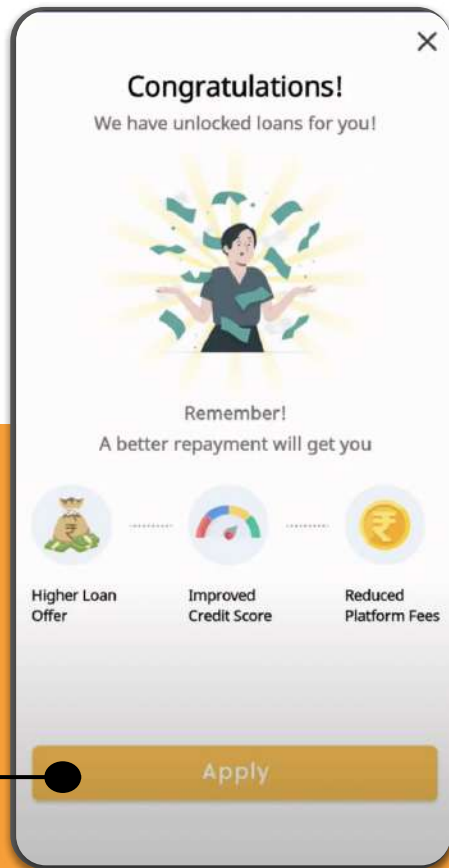
9988575757 [Change](#)

Enter 5 digit OTP

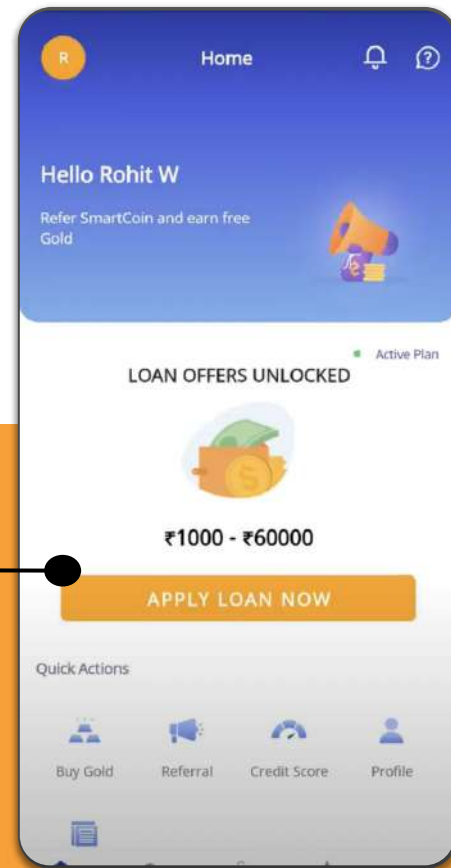
□ □ □ □ □

0:59

VERIFY



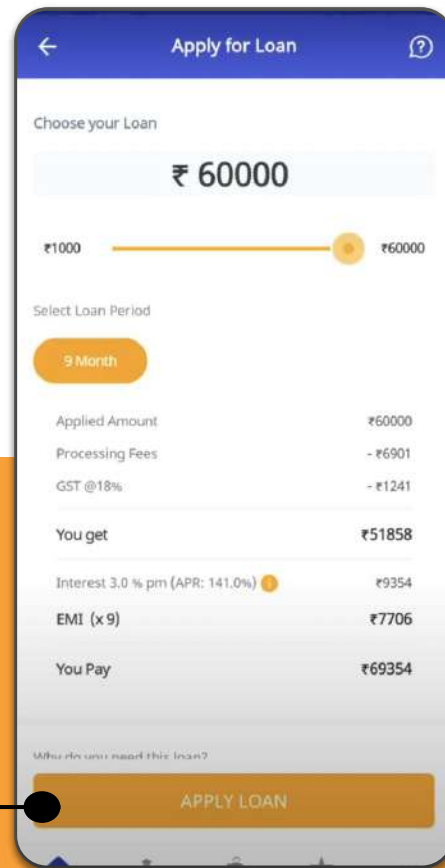
The best loan offer will be shown to you according to your profile. Click on 'Apply'



Now the app will show you the loan amount you are eligible for, click on 'Apply Loan Now'

03 Choose your loan offer:

Choose your preferred loan amount from the maximum loan offer, select loan period, loan purpose and click on 'Apply Loan'



The image shows a mobile app interface for applying for a loan. The title bar is blue with a back arrow, the text 'Apply for Loan', and a help icon. Below the title bar, the text 'Choose your Loan' is displayed. A large white box shows the selected loan amount '₹ 60000'. Below this, a horizontal slider allows selection between ₹1000 and ₹60000, with a yellow dot indicating the current selection. The 'Select Loan Period' section shows '9 Month' as the selected option. A table below lists the loan details: Applied Amount (₹60000), Processing Fees (- ₹6901), GST @18% (- ₹1241), You get (₹51858), Interest 3.0 % pm (APR: 141.0%) (₹9354), EMI (x 9) (₹7706), and You Pay (₹69354). At the bottom, a small text 'Who else can read this loan?' is visible above a large orange 'APPLY LOAN' button.

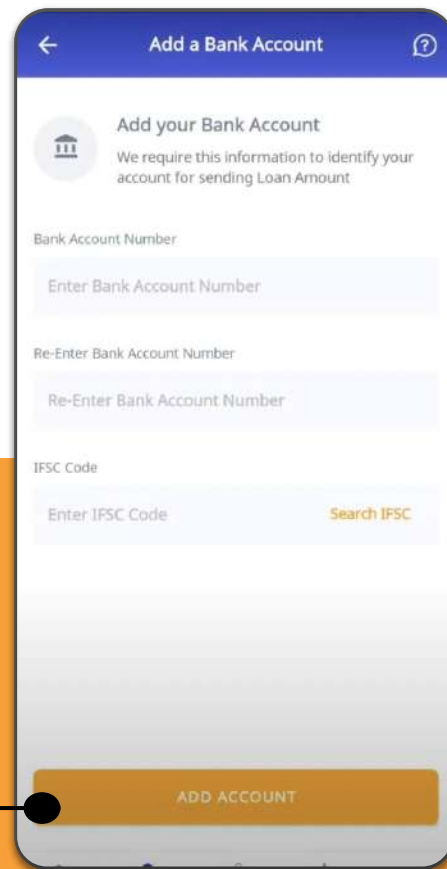
Applied Amount	₹60000
Processing Fees	- ₹6901
GST @18%	- ₹1241
You get	₹51858
Interest 3.0 % pm (APR: 141.0%)	₹9354
EMI (x 9)	₹7706
You Pay	₹69354

Who else can read this loan?

APPLY LOAN

04 Add your bank account details:

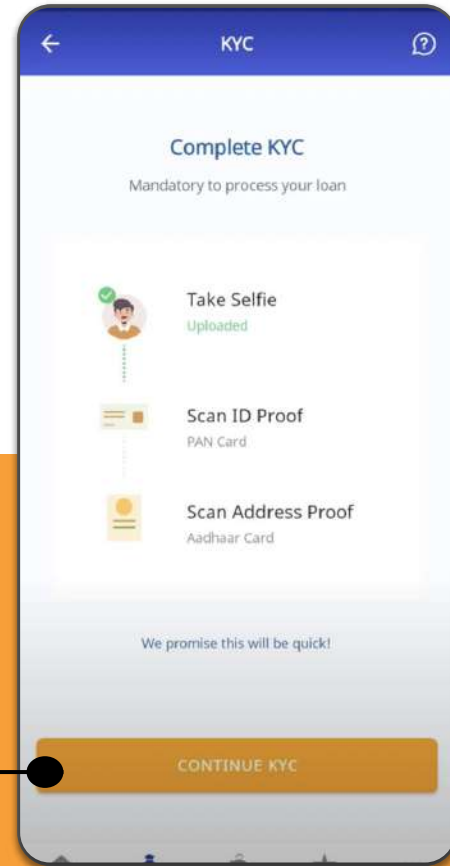
Enter your details such as bank account number, IFSC code, etc., and click on 'Add Account'



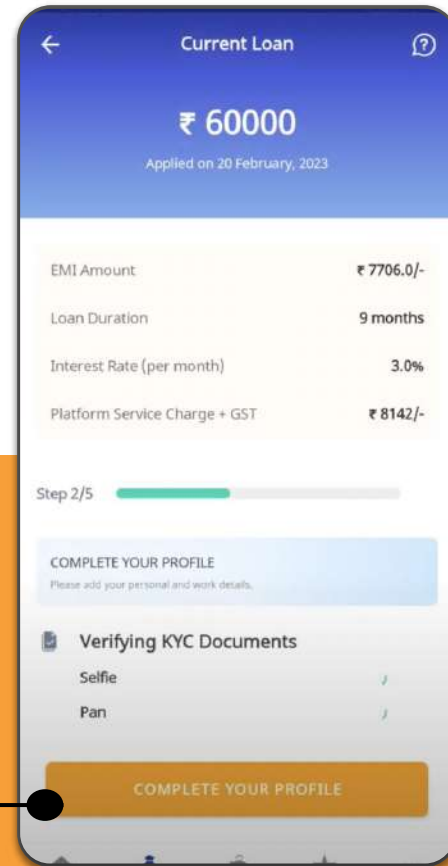
The image shows a mobile app screen titled "Add a Bank Account". At the top, there is a blue header bar with a back arrow, the title "Add a Bank Account", and a help icon. Below the header, there is a section titled "Add your Bank Account" with a bank icon and a message: "We require this information to identify your account for sending Loan Amount". The form contains three input fields: "Bank Account Number" with a placeholder "Enter Bank Account Number", "Re-Enter Bank Account Number" with a placeholder "Re-Enter Bank Account Number", and "IFSC Code" with a placeholder "Enter IFSC Code" and a "Search IFSC" button. At the bottom, there is a large orange button labeled "ADD ACCOUNT". A black dot is placed on the "ADD ACCOUNT" button, with a line extending from it towards the text "Add Account" in the instruction block on the left.

05 Complete your KYC

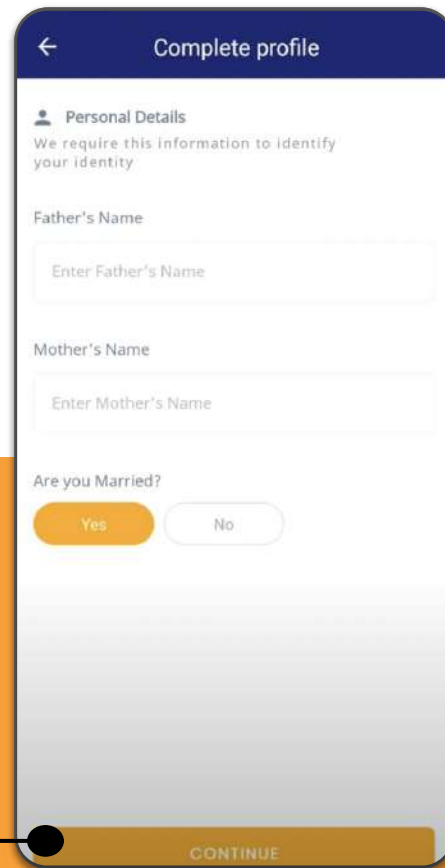
Upload the required documents and continue



Click on 'Complete your Profile'



Enter your personal details such as your father's name, mother's name, marital status and click 'Continue'



The image shows a mobile application screen titled "Complete profile" with a back arrow in the top left corner. The screen is divided into sections for personal details. The first section, "Personal Details", includes a sub-header "We require this information to identify your identity". Below this are two text input fields: "Father's Name" and "Mother's Name", each with a placeholder "Enter [Name]'s Name". The next section is "Are you Married?", featuring two buttons: "Yes" (highlighted in orange) and "No" (in white with an orange border). At the bottom of the screen is a large orange button labeled "CONTINUE". A black dot on the left side of the screen is connected by a horizontal line to the "CONTINUE" button.

← Complete profile

Personal Details

We require this information to identify your identity

Father's Name

Enter Father's Name

Mother's Name

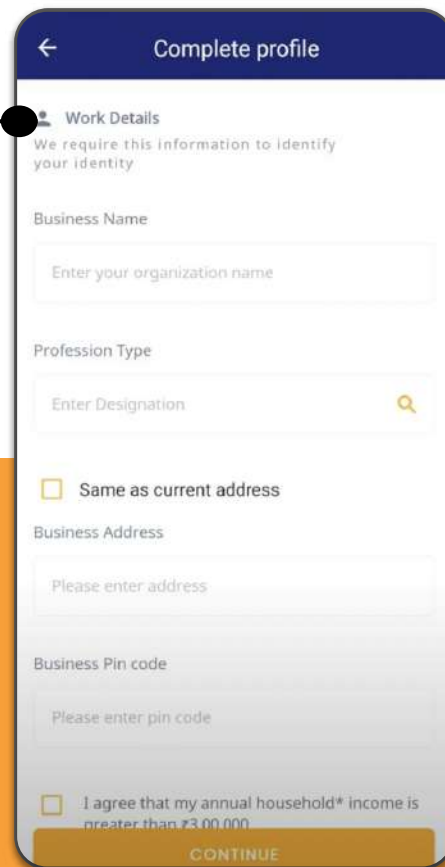
Enter Mother's Name

Are you Married?


Yes No

CONTINUE

Add your work details such as business name, profession type, business address, etc.



← Complete profile


 Work Details

We require this information to identify your identity

Business Name

Enter your organization name

Profession Type

Enter Designation 

☐ Same as current address

Business Address

Please enter address

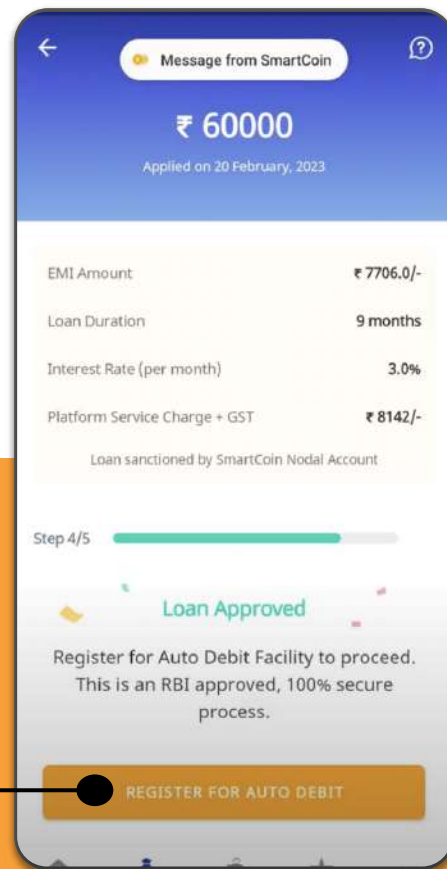
Business Pin code

Please enter pin code

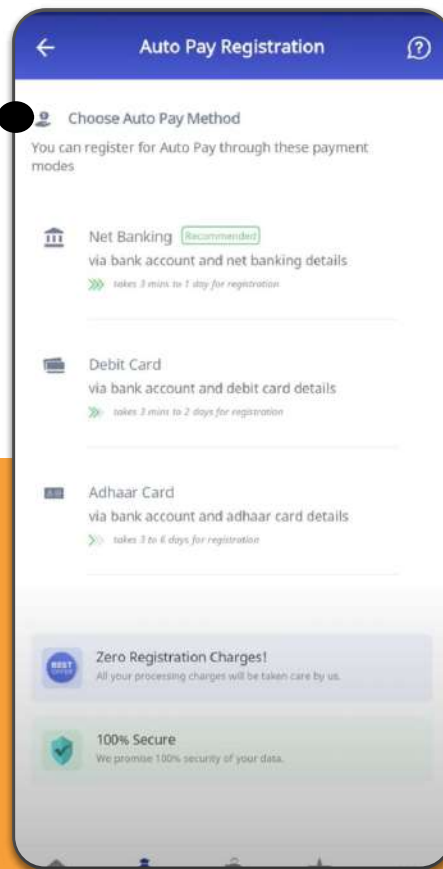
☐ I agree that my annual household* income is greater than ₹3,00,000

CONTINUE

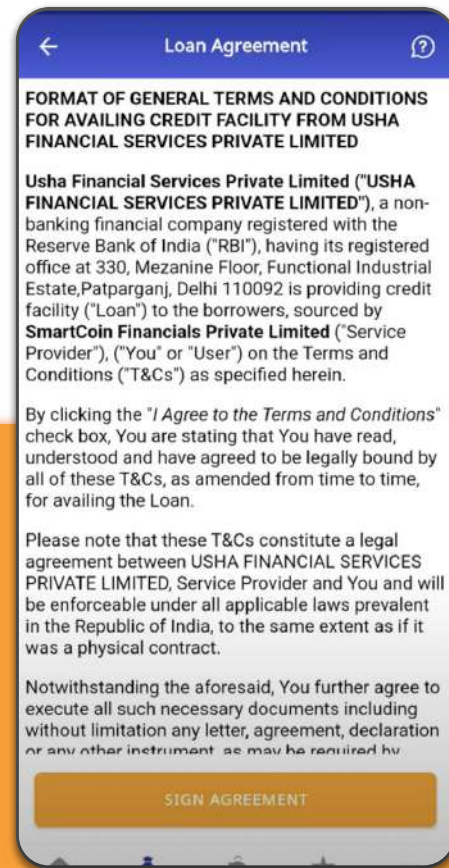
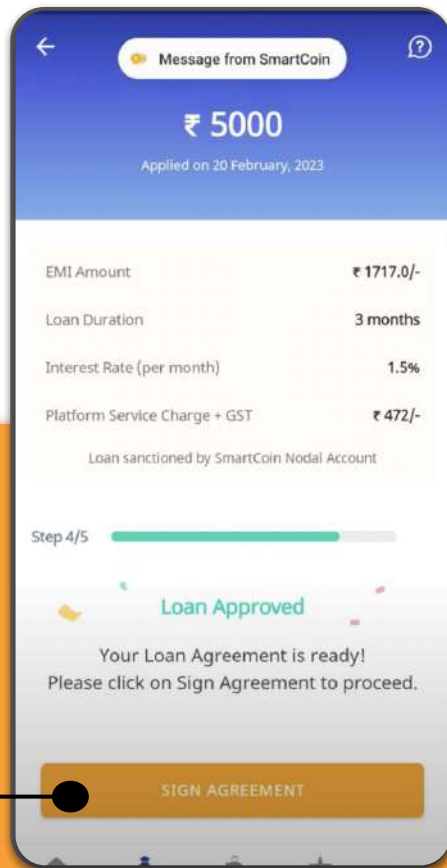
After verification, the app will show that your loan has been approved. Click on 'Register For Auto Debit'



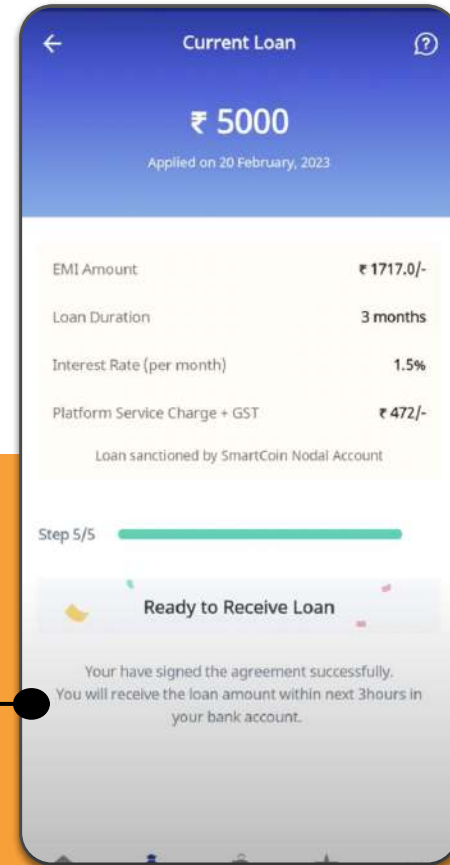
Set up auto EMI repayment



Click on 'Sign Agreement'
and e-Sign the loan
agreement



After the verification, the cash will be transferred to your bank account within 3 hours



Help & Support

FAQs

- **For what purposes can I take a SmartCoin personal loan?**

You can take a SmartCoin personal loan for domestic or international vacations, weddings, higher education, car purchase or home repairs. You can spend this money for any purpose.

- **Can I repay my SmartCoin personal loan early?**

Yes, you can repay your SmartCoin personal loan early without any penalty or additional charges.

- **How can I contact SmartCoin Personal Loan customer care?**

- You can call on +91-9148380504

- You can also send an email to help@smartcoin.co.in

Congratulations!

Now enjoy a hassle-free borrowing experience for all your financial needs.

MoneyView Personal Loan

Benefits of MoneyView Personal Loan



Loan Amount

- ₹5000 to ₹5 lakh



Application Process

- 100% Online
- Minimal documentation



Tenure

- Up to 60 months

Benefits of MoneyView Personal Loan



Disbursal

- 24 hour disbursal
- Direct bank transfer in a few minutes



Interest Rates

- 16% per annum



Others

- Check eligibility in 2 Minutes!
- No hidden charges
- Collateral-free loan
- Easy EMI

Eligibility Criteria Salaried

- ❑ Age Group: 21 to 57 years
- ❑ Income Range: ₹13,500+
- ❑ Documents Required:
 - **Identity proof:** Any one of the documents - Passport, PAN Card, Ration Card, Aadhaar Card, Voter ID Card, Driving Licence
 - **Address proof:** Any one of the documents - Telephone bill, Electricity bill, Passport, Ration card, Rental agreement, Aadhaar card
 - **Income Proof:** Salary certificate, Recent salary slip, Employment letter





Eligibility Criteria Self-employed

- ❑ Age Group: 21 - 57 years
- ❑ Income Range: You must have a regular source of income
- ❑ Documents Required:
 - **Identity proof:** Any one of the documents - Passport, PAN Card, Ration Card, Aadhaar Card, Voter ID Card, Driving Licence
 - **Address proof:** Any one of the documents - Aadhaar card, passport, Voter ID Card
 - **Business Proof:** Proof of Business Existence, Certificate of Incorporation, Certificate of Registration with Appropriate Registration Body
 - **Income Proof:** ITR of Past 2 years, Certified Profit and Loss Statement

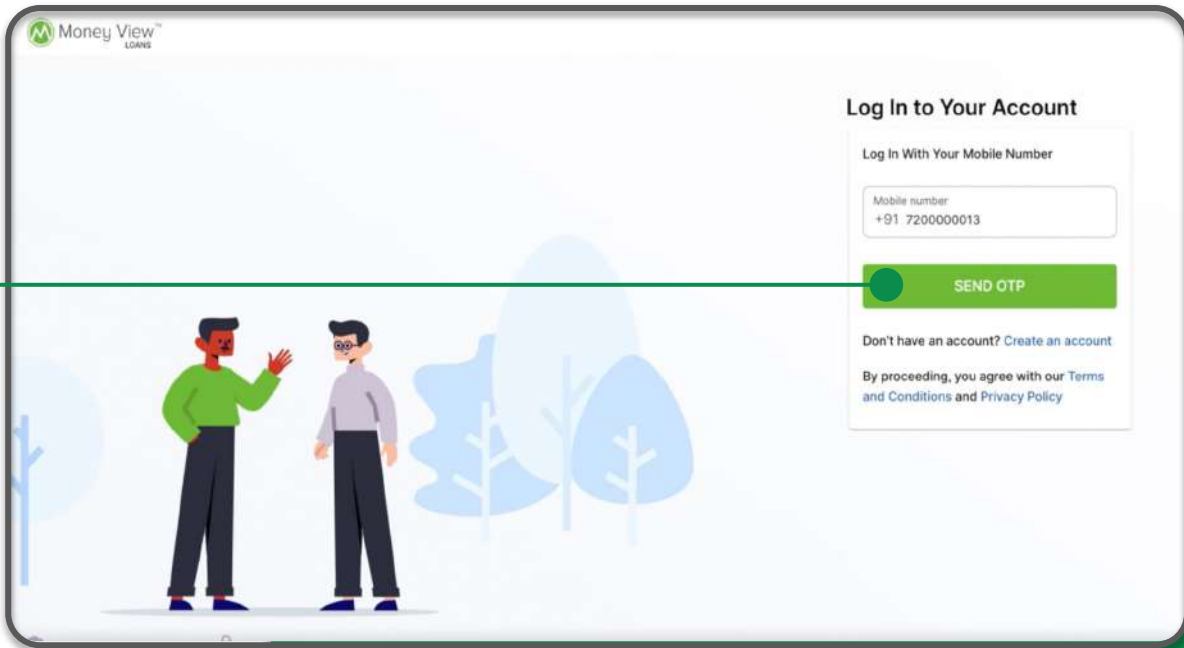
Other Eligibility Criteria

- ☐ You must be a resident of India
- ☐ CIBIL score must be 600+
- ☐ Experian score must be 650+
- ☐ No settlement/ write-off in the last 36 months

01 Visit the MoneyView website by clicking on the link and start the application journey.

Enter your mobile number and click on 'Send OTP'

Enter the OTP sent to the mobile number and click on 'Verify Now'



The screenshot shows the MoneyView login interface. At the top left is the Money View logo with the word "LOGGED" below it. The background features a light blue sky and stylized trees, with two cartoon characters (a man in a green shirt and a man in a grey shirt) standing in the center. On the right side, there is a "Log In to Your Account" section. Below this heading is the text "Log In With Your Mobile Number". A text input field labeled "Mobile number" contains the value "+91 7200000013". Below the input field is a green button labeled "SEND OTP". At the bottom of the login section, there is a link "Don't have an account? Create an account" and a disclaimer "By proceeding, you agree with our Terms and Conditions and Privacy Policy".

Money View™
LOGGED

Log In to Your Account

Log In With Your Mobile Number

Mobile number
+91 7200000013

SEND OTP

Don't have an account? [Create an account](#)

By proceeding, you agree with our [Terms and Conditions](#) and [Privacy Policy](#)

02 Enter your full name as per your PAN card, select employment type, monthly income, etc., and click on 'Continue'

Tell us about your self

First name
Sample
As per PAN card

Last name
S
As per PAN card

Employment type

☒ SALARIED ☐ SELF-EMPLOYED

Monthly income
₹ 55000

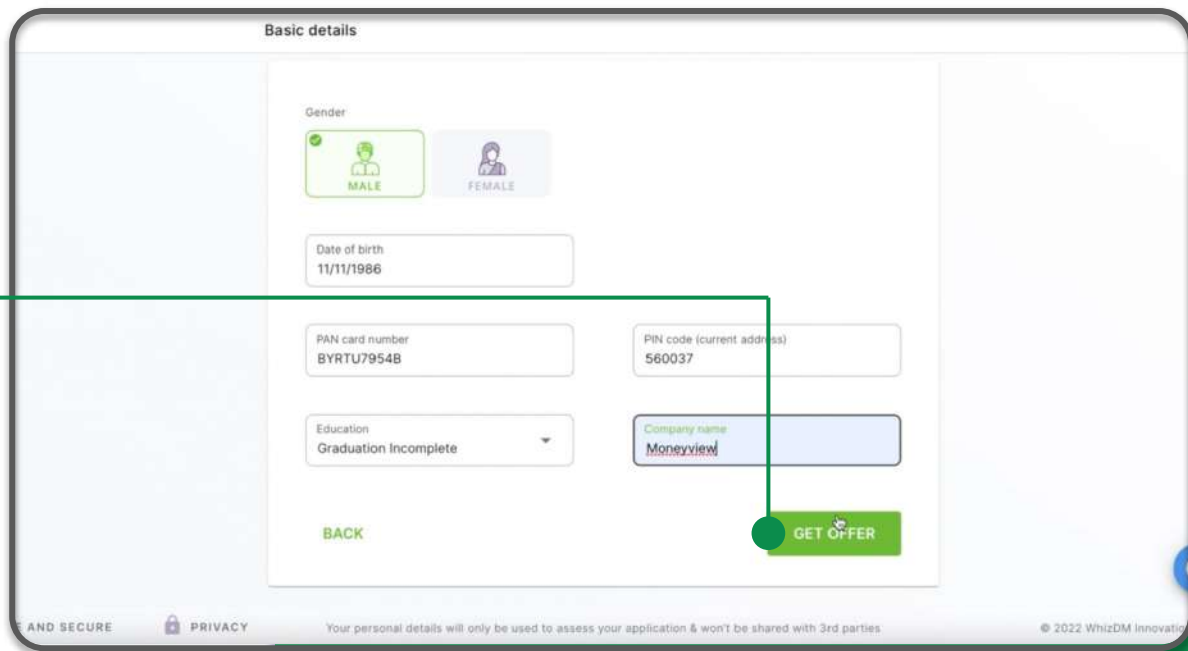
How do you get your salary?

☒ ONLINE ☐ CHEQUE ☐ CASH

I agree to Whizdm Finance (P) LTD T&C, thereby appointing them as my authorized representative to receive my credit information from CIBIL/Experian/Equifax on my behalf.

CONTINUE

03 Select your gender, enter your date of birth, PAN number, etc., and click on 'Get Offer'



Basic details

Gender

☒ MALE ☐ FEMALE

Date of birth
11/11/1986


PAN card number
BYRTU7954B

PIN code (current address)
560037

Education
Graduation Incomplete

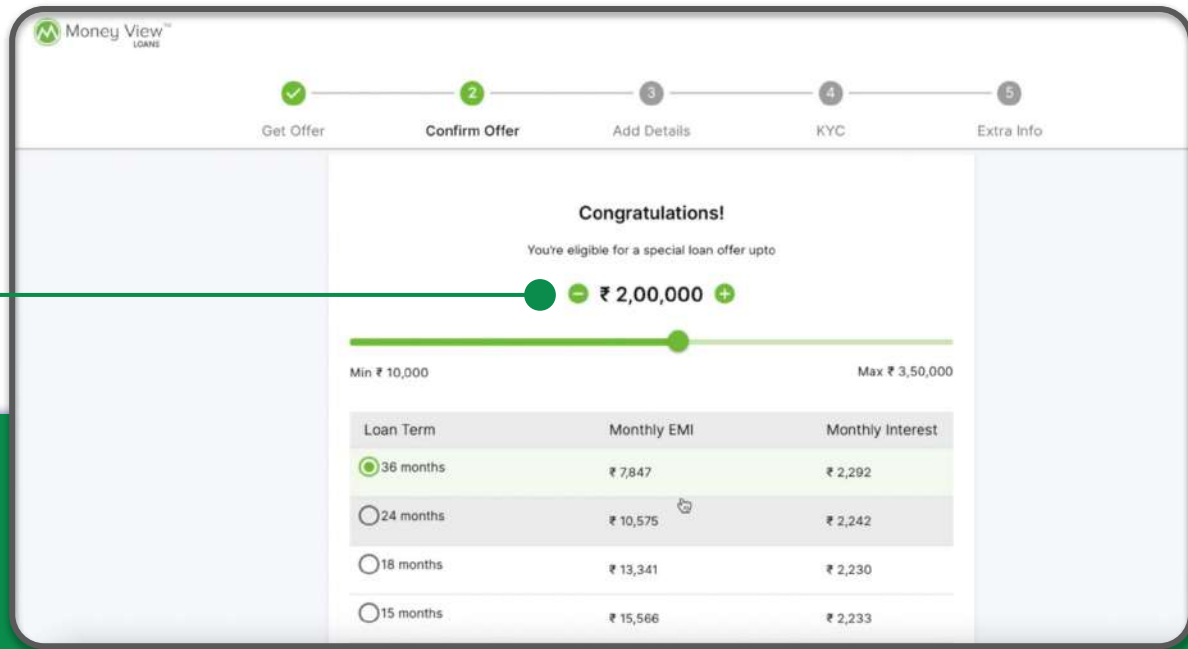
Company name
Moneyview

BACK GET OFFER

SAFE AND SECURE  PRIVACY Your personal details will only be used to assess your application & won't be shared with 3rd parties © 2022 WhizDM Innovations

04 Based on the information provided, the eligible loan amount will be displayed on the screen.

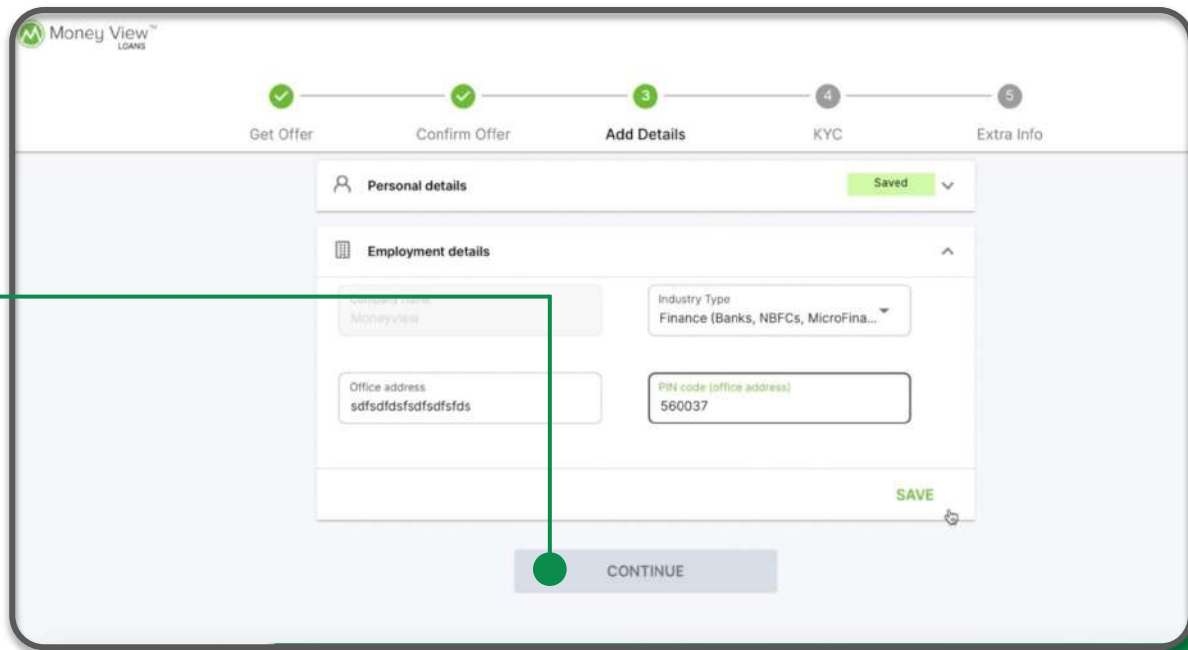
Select the loan amount, repayment tenure and proceed.



The screenshot displays the 'Confirm Offer' step of a loan application process. At the top, a progress bar shows five steps: 1. Get Offer (completed), 2. Confirm Offer (current step), 3. Add Details, 4. KYC, and 5. Extra Info. The main content area features a 'Congratulations!' message stating, 'You're eligible for a special loan offer upto ₹ 2,00,000'. Below this is a slider control for the loan amount, with a minimum value of ₹ 10,000 and a maximum value of ₹ 3,50,000. The slider is currently set at ₹ 2,00,000. A table below the slider lists loan terms, monthly EMIs, and monthly interest rates.

Loan Term	Monthly EMI	Monthly Interest
<input checked="" type="radio"/> 36 months	₹ 7,847	₹ 2,292
<input type="radio"/> 24 months	₹ 10,575	₹ 2,242
<input type="radio"/> 18 months	₹ 13,341	₹ 2,230
<input type="radio"/> 15 months	₹ 15,566	₹ 2,233

05 Enter your employment details such as office address, Pincode, etc., and continue.



The screenshot displays the 'Money View' Loans application interface. At the top, a progress bar indicates five steps: 'Get Offer' (completed), 'Confirm Offer' (completed), 'Add Details' (current step, highlighted with a green circle), 'KYC' (pending), and 'Extra Info' (pending). Below the progress bar, the 'Personal details' section is collapsed, showing a 'Saved' status. The 'Employment details' section is expanded, containing several input fields: 'Company name' (pre-filled with 'Moneyview'), 'Industry Type' (dropdown menu showing 'Finance (Banks, NBFCs, MicroFina...)', 'Office address' (pre-filled with 'sdfsdfsdfsdfsdfs'), and 'PIN code (office address)' (pre-filled with '560037'). A green 'SAVE' button is located at the bottom right of the 'Employment details' section. A green line connects the '05' step indicator to the 'CONTINUE' button at the bottom of the form.

Money View™
LOANS

Get Offer Confirm Offer **Add Details** KYC Extra Info

Personal details Saved

Employment details

Company name
Moneyview

Industry Type
Finance (Banks, NBFCs, MicroFina...)

Office address
sdfsdfsdfsdfsdfs

PIN code (office address)
560037

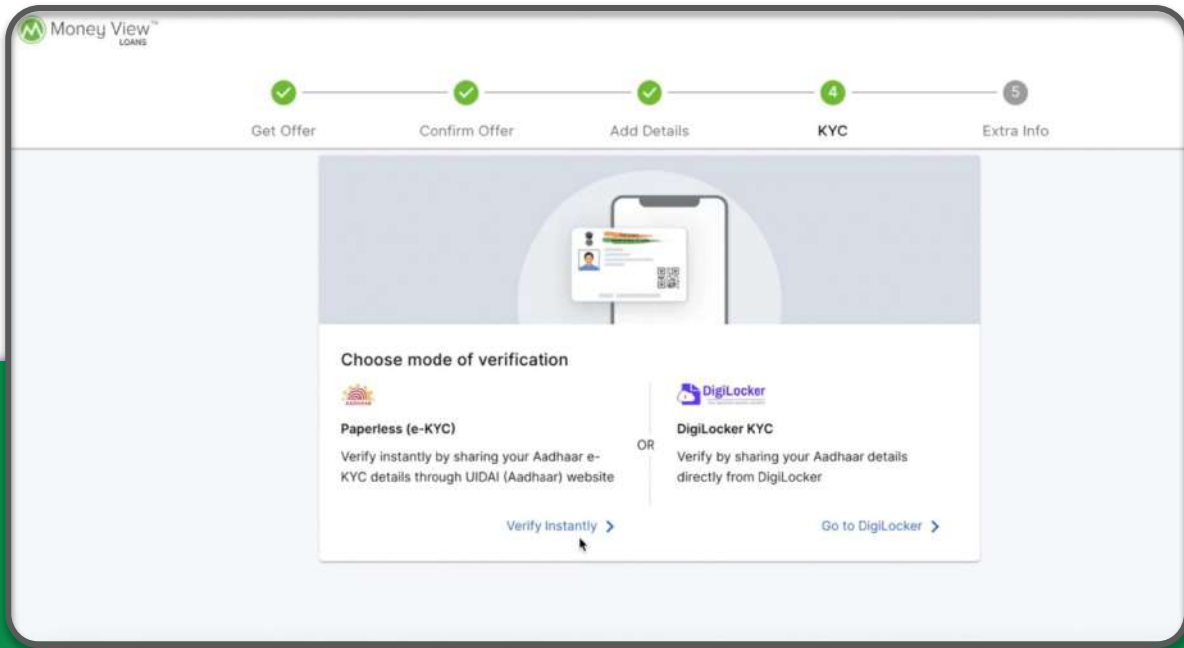
SAVE

CONTINUE

06

Choose the mode of verification and complete the KYC.

Upload and submit the required documents.




The screenshot shows the Money View Loans KYC process. At the top, a progress bar indicates five steps: 1. Get Offer (checked), 2. Confirm Offer (checked), 3. Add Details (checked), 4. KYC (active), and 5. Extra Info. Below the progress bar, there is a central graphic of a smartphone displaying a QR code and a document. Below this, a white box titled "Choose mode of verification" offers two options: "Paperless (e-KYC)" and "DigiLocker KYC". The "Paperless (e-KYC)" option includes the text "Verify instantly by sharing your Aadhaar e-KYC details through UIDAI (Aadhaar) website" and a link "Verify Instantly >". The "DigiLocker KYC" option includes the text "Verify by sharing your Aadhaar details directly from DigiLocker" and a link "Go to DigiLocker >".


Money View[™]
LOANS

1 ✓ Get Offer 2 ✓ Confirm Offer 3 ✓ Add Details 4 KYC 5 Extra Info

Choose mode of verification

 **Paperless (e-KYC)**
Verify instantly by sharing your Aadhaar e-KYC details through UIDAI (Aadhaar) website
[Verify Instantly >](#)

OR

 **DigiLocker KYC**
Verify by sharing your Aadhaar details directly from DigiLocker
[Go to DigiLocker >](#)

07

KYC verification successful and Upload and submit the required documents.

Money View™
LOANS

✕ Aadhaar Verification

✓

KYC Verification Successful

Name

Hari Krishna K

Gender

Male

Date of Birth

21-10-1989

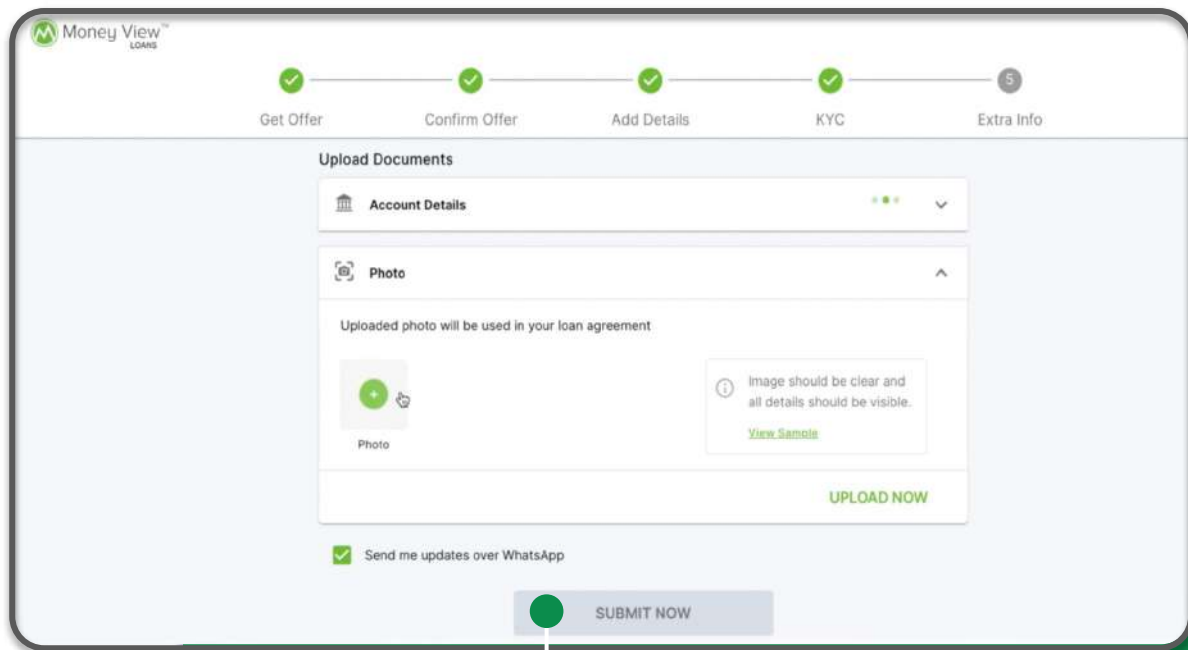
Address

1-21, Malapuram, OC Colony, Malapuram,
Ananthapuramu, Andhra Pradesh, India,
515870

✓

I am currently staying at this address

CONTINUE



The screenshot shows the Money View Loans application interface. At the top, a progress bar indicates five steps: 'Get Offer', 'Confirm Offer', 'Add Details', 'KYC', and 'Extra Info'. The first four steps are marked with green checkmarks, while the fifth step, 'Extra Info', is marked with a grey circle containing the number 5. Below the progress bar, the 'Upload Documents' section is active. It contains two main sections: 'Account Details' and 'Photo'. The 'Photo' section includes a text prompt 'Uploaded photo will be used in your loan agreement', a placeholder for a photo with a green plus icon, and a note stating 'Image should be clear and all details should be visible.' with a link to 'View Sample'. A green 'UPLOAD NOW' button is located at the bottom right of the 'Photo' section. Below the 'Upload Documents' section, there is a checkbox labeled 'Send me updates over WhatsApp' which is checked. At the bottom center, there is a large green circular button labeled 'SUBMIT NOW'.

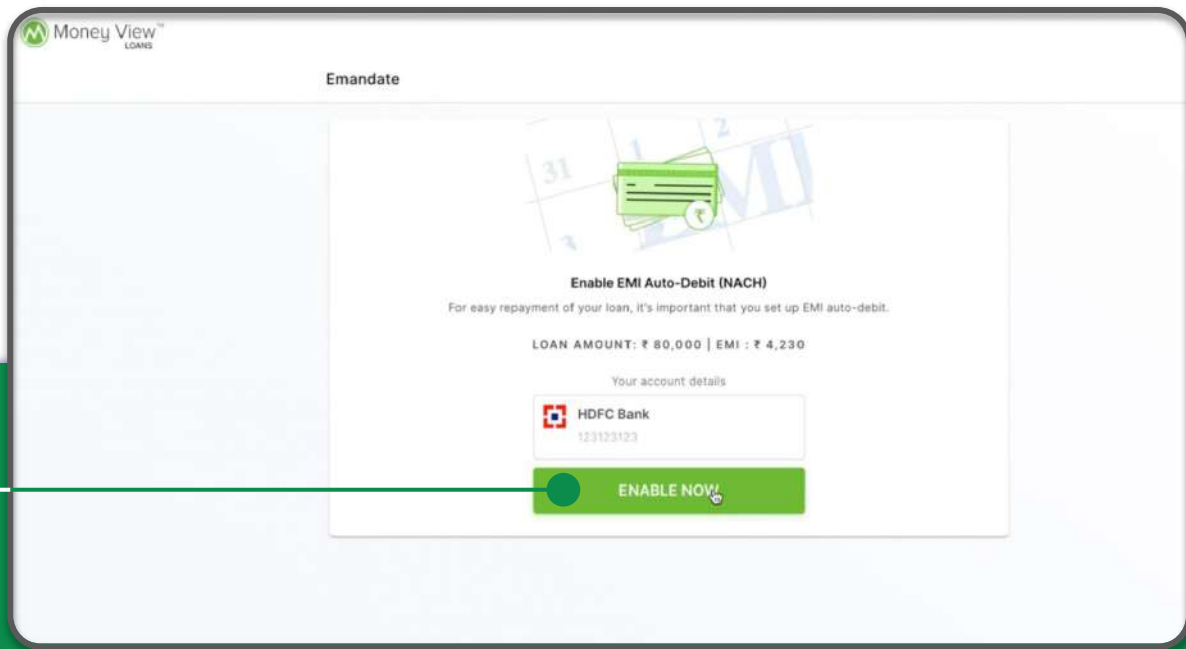
08 Upload and submit the required documents.

Click 'Submit Now'

09 Click 'Enable Now'

Post E Mandate/p-NACH:

- Final Review
- Loan Agreement
- Disbursement
- App download



Help & Support

FAQs

❏ What documents are required to apply for a loan?

1. Proof of Identity: Self-attested photocopy of any one of the following:
 - Driving license
 - Passport
 - Voter ID
 - Aadhaar
 - PAN
2. Income proof: Form 16/ITR for the last 3 years
3. Latest 3 months salary slip
4. Banking: Latest 3 month's salary credit bank statement

❏ How can I repay my Personal Loan?

Loan repayments have to be made in Equated Monthly Instalments (EMIs). The loan will be paid through ECS. You can also pay through a standing instruction to debit your Tata Capital account with the EMI amount.

Help & Support

FAQs

❑ Can I prepay/foreclose my personal loan?

You can prepay/foreclose the entire loan outstanding any time after paying 12 instalments for Salaried Clients and any time after 12 instalments for Self Employed Clients.

Prepayment charges as applicable would be levied on the outstanding loan amount. The exact amount for pre-closure of the loan is available in the Foreclosure Letter issued by the bank.

❑ How much is the processing fee?

2% of the loan amount

Congratulations!

Enjoy the benefits of MoneyView Personal Loan.

Prefer Instant Loan

Benefits of Prefr Instant Loan



Loan Amount

- ₹25,000 to ₹3 lakh



Tenure

- 3 to 36 months



Application Process

- 100% digital process
- Minimal documentation
- No paperwork
- Fast & easy process

Benefits of Prefr Instant Loan



Disbursal

- Quick loan disbursal



Interest Rates

- 18% p.a. onwards



Others

- No collateral required
- Low processing fee
- Fast & flexible

Eligibility Criteria Salaried

- **Age Group:** 22 - 55 years
- **Income Range:** ₹18,000+
- **Documents Required:**
 - **Identity proof:** Any one of the documents - PAN Card, Ration Card, Aadhaar Card, Voter ID Card, Driving Licence
 - **Address proof:** Any one of the documents - Aadhaar card, passport, Voter ID Card
 - **Income Proof:** Salary certificate, Recent salary slip, Employment letter



Eligibility Criteria Salaried

- **Age Group:** 22 - 55 years
- **Income Range:** ₹20,000+
- **Documents Required:**
 - **Identity proof:** Any one of the documents - PAN Card, Ration Card, Aadhaar Card, Voter ID Card, Driving Licence
 - **Address proof:** Any one of the documents - Aadhaar card, passport, Voter ID Card
 - **Business Proof:** Proof of Business Existence, Certificate of Incorporation, Certificate of Registration with Appropriate Registration Body
 - **Income Proof:** ITR of Past 2 years, Certified Profit and Loss Statement



Other Eligibility Criteria

- Customer must be an Indian resident

Application Process

Please keep the following documents and details handy to start the process

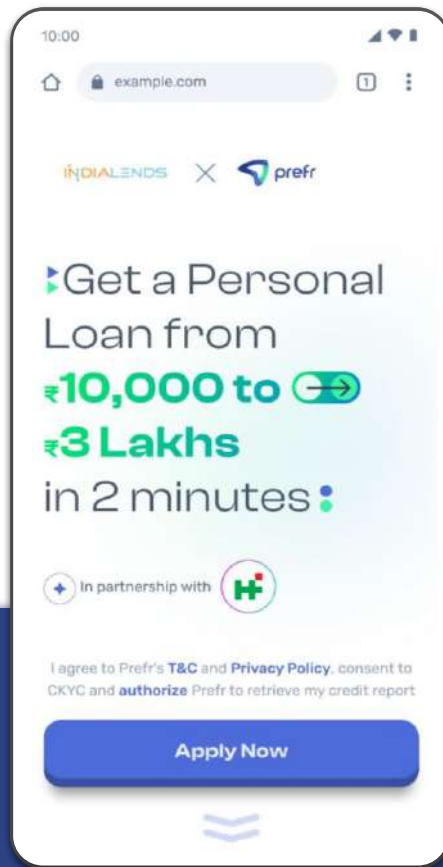
- Your PAN card
- Aadhaar card
- Bank account details
- Last 3 month's bank statement with salary credits **or** business proof





Let's start!

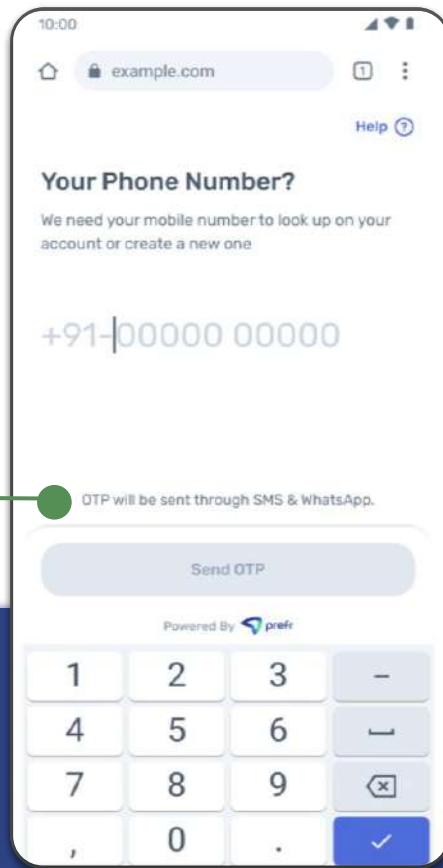
Visit the Prefr website by clicking on the link and start the application journey.



01

Mobile number authentication:

- Click on 'Apply Now', enter your mobile number and click on 'Send OTP'
- Enter the OTP sent to your mobile number and proceed



10:00

example.com


Help ?

Your Phone Number?

We need your mobile number to look up on your account or create a new one

+91-|00000 00000

Send OTP

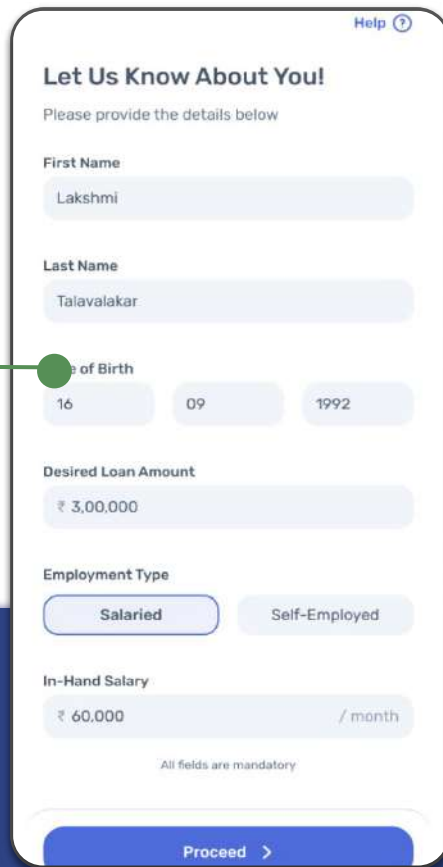
Powered By  prefr

1	2	3	-
4	5	6	←
7	8	9	⌫
,	0	.	✓

OTP will be sent through SMS & WhatsApp.

02 Fill your details:

- Enter your details such as full name, date of birth, desired loan amount, select employment type, etc., and click on 'Proceed'



Help ?

Let Us Know About You!

Please provide the details below

First Name
Lakshmi

Last Name
Talavalakar

Date of Birth
16 09 1992

Desired Loan Amount
₹ 3,00,000

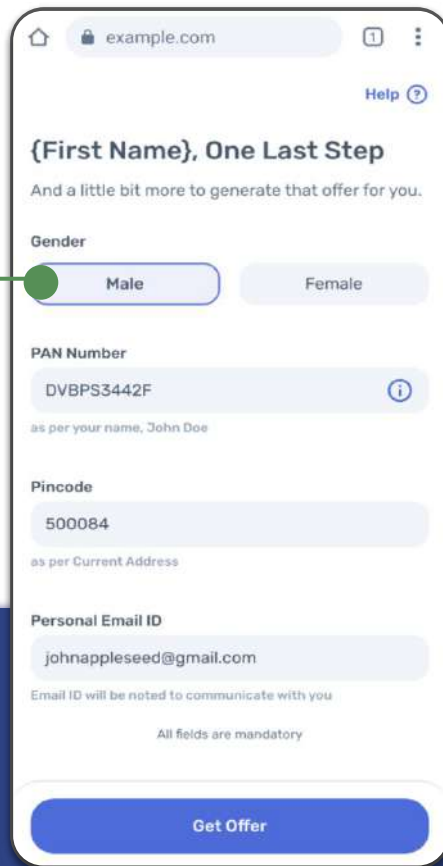
Employment Type
☒ Salaried ☐ Self-Employed

In-Hand Salary
₹ 60,000 / month

All fields are mandatory

Proceed >

- Enter your personal details such as gender, PAN number, Pincode, personal email ID and click on 'Get Offer'



example.com

Help ?

{First Name}, One Last Step

And a little bit more to generate that offer for you.

Gender

☒ Male ☐ Female

PAN Number

DVBPS3442F ⓘ

as per your name, John Doe

Pincode

500084

as per Current Address

Personal Email ID

johnappleseed@gmail.com

Email ID will be noted to communicate with you

All fields are mandatory

Get Offer

03 Credit bureau authentication:

- After completing your application details, you will go through credit bureau authentication.
- An OTP will be sent for authentication, enter the OTP and proceed
- For additional authentication, you have to answer some bureau-related questions and click on 'Generate Offer'



- For additional authentication, you have to answer some bureau-related questions and click on 'Generate Offer'

We're Checking If It's You

Please answer the following 5 questions so that we know it's really you

Q1. Please provide the disbursed amount of your loan account?

- ☐ ₹1 Lakh to ₹5 Lakhs
- ☐ ₹20,000 - ₹50,000
- ☐ ₹0 - ₹50,000
- ☐ ₹5 Lakhs to ₹10 Lakhs

Q2. Select lender with which you have opened Kisan Credit Card in the past 12 months

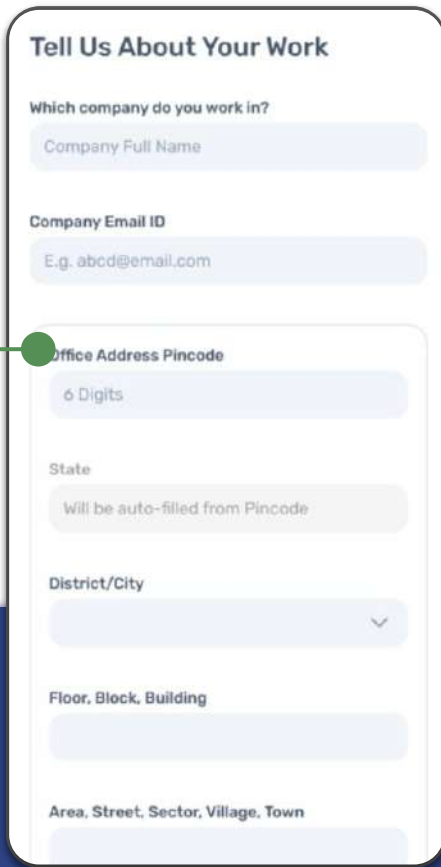
- ☐ BOI
- ☐ Capital First
- ☐ Corporation Bank
- ☐ TCFSI

Powered by
CIBIL
Part of TransUnion

Generate Offer

04 Choose your loan offer:

- Provide your work details based on the type of employment
 - a) If you are salaried, enter your company details such as company name, company email ID and office address



Tell Us About Your Work

Which company do you work in?

Company Full Name

Company Email ID

E.g. abcd@email.com

Office Address Pincode

6 Digits

State

Will be auto-filled from Pincode

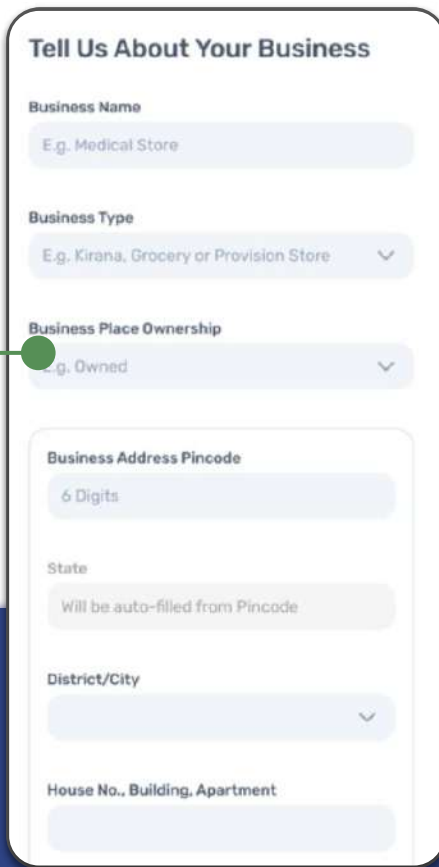
District/City

Floor, Block, Building

Area, Street, Sector, Village, Town

b) If you are self-employed, enter your business details such as business name, business type, business place ownership and business address

- Click on 'Proceed To KYC'



Tell Us About Your Business

Business Name
E.g. Medical Store

Business Type
E.g. Kirana, Grocery or Provision Store

Business Place Ownership
E.g. Owned

Business Address Pincode
6 Digits

State
Will be auto-filled from Pincode

District/City


House No., Building, Apartment

05 The final step is to complete your KYC:

- Upload the required documents and complete KYC

KYC Proof

Select any of the options below




Digilocker

Highly Recommended

Takes only 2 mins, no registration required


Keep your Aadhaar number ready for next steps



OKYC

Takes 2 - 4 hours

Keep your Aadhaar number ready for next steps



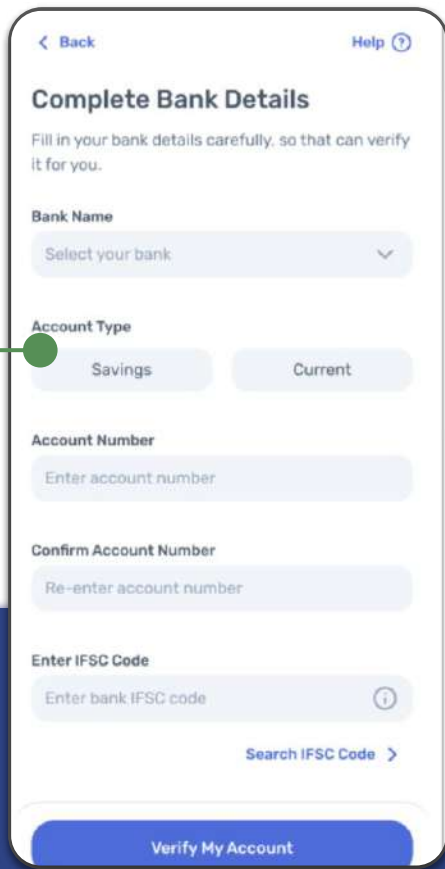
Driving License

Take 1 - 2 days for approval. Keep your driving license photo ready

Check if your aadhaar is linked to mobile no. [here](#)

If not linked, you can link it by following this process [here](#)

Add your bank account details such as bank name, account number, IFSC code, etc., and verify




[< Back](#) [Help ?](#)

Complete Bank Details

Fill in your bank details carefully, so that can verify it for you.

Bank Name

Select your bank 

Account Type

☒ Savings ☐ Current


Account Number

Enter account number

Confirm Account Number

Re-enter account number

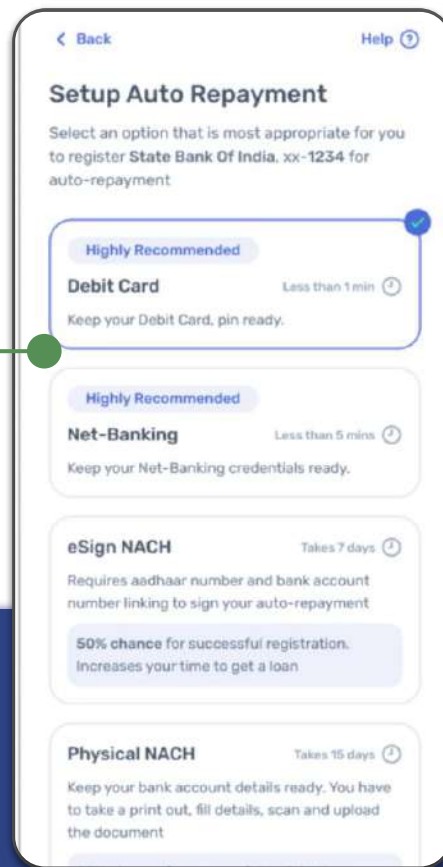
Enter IFSC Code

Enter bank IFSC code 

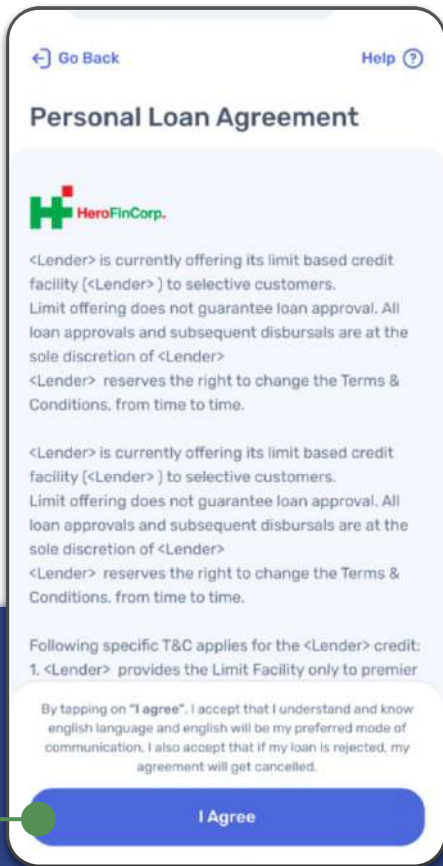
[Search IFSC Code >](#)

[Verify My Account](#)

- Set up auto EMI repayment




- Read the loan agreement and click on 'I Agree'
- Prefr team will review your loan application and disburse the loan within 24 hours



Mobile app screenshot showing a "Personal Loan Agreement" screen. The screen includes a "Go Back" button and a "Help" icon. The agreement text states: "<Lender> is currently offering its limit based credit facility (<Lender>) to selective customers. Limit offering does not guarantee loan approval. All loan approvals and subsequent disbursements are at the sole discretion of <Lender> <Lender> reserves the right to change the Terms & Conditions, from time to time." This text is repeated twice. Below this, it says "Following specific T&C applies for the <Lender> credit: 1. <Lender> provides the Limit Facility only to premier". At the bottom, a disclaimer states: "By tapping on 'I agree', I accept that I understand and know english language and english will be my preferred mode of communication. I also accept that if my loan is rejected, my agreement will get cancelled." A large blue button labeled "I Agree" is at the bottom.

Go Back Help ?

Personal Loan Agreement

 HeroFinCorp.

<Lender> is currently offering its limit based credit facility (<Lender>) to selective customers. Limit offering does not guarantee loan approval. All loan approvals and subsequent disbursements are at the sole discretion of <Lender> <Lender> reserves the right to change the Terms & Conditions, from time to time.

<Lender> is currently offering its limit based credit facility (<Lender>) to selective customers. Limit offering does not guarantee loan approval. All loan approvals and subsequent disbursements are at the sole discretion of <Lender> <Lender> reserves the right to change the Terms & Conditions, from time to time.

Following specific T&C applies for the <Lender> credit:
1. <Lender> provides the Limit Facility only to premier

By tapping on "I agree", I accept that I understand and know english language and english will be my preferred mode of communication. I also accept that if my loan is rejected, my agreement will get cancelled.

I Agree

Help & Support

FAQs

- **What documents are required to get a personal loan from Prefr?**
List of documents -
 1. PAN Card
 2. Aadhaar Card
 3. 3 months bank statement in PDF format
 4. Business proof
- **I don't have a credit(CIBIL) score. Will I get a loan?**
Yes, Prefr will use your banking data to generate an offer for you.
- **How long will it take to get Prefr Personal Loan?**
Prefr personal loan will be disbursed in your bank account within 24 hours
- **How can I contact prefr customer care?**
You can send an email to wecare@prefr.com



Congratulations!

"Enjoy the benefits of Prefr Instant Loan"

L&T Finance Personal Loan

Benefits of L&T Finance Personal Loan



Loan Amount

- From ₹50,000 to ₹7 lakhs



Tenure

- 12 to 48 months



Application Process

- 100% digital process
- No paperwork
- Fast & easy process
- Minimum documentation

Benefits of L&T Finance Personal Loan



Interest Rates

- 11% p.a. onwards



Others

- No income proof required
- Low processing fee

Important Terms & Conditions


- Approval/Rejection of Loan Application is solely at the discretion of L&T Finance

Eligibility Criteria Salaried

- ❑ **Age Group:** 23-57 years
- ❑ **Documents Required:**
 - **Identity proof:** Any one of the documents - Passport, PAN Card, Ration Card, Aadhaar Card, Voter ID Card, Driving Licence, or any other government-approved ID
 - **Address proof:** Any one of the documents - Telephone bill, Electricity bill, Passport, Ration card, Rental agreement, Aadhaar card, or any other government-approved ID
 - **Citizenship proof:** Indian citizen with valid ID proof



Eligibility Criteria Self-employed

- 
- ❑ **Age Group: 23-57 years**
 - ❑ **Documents Required:**
 - **Identity proof:** Any one of the documents - Passport, PAN Card, Ration Card, Aadhaar Card, Voter ID Card, Driving Licence, or any other government-approved ID
 - **Address proof:** Any one of the documents - Telephone bill, Electricity bill, Passport, Ration card, Rental agreement, Aadhaar card, or any other government-approved ID
 - **Citizenship proof:** Indian citizen with valid ID proof

Other Eligibility Criteria

- CIBIL score must be 725+

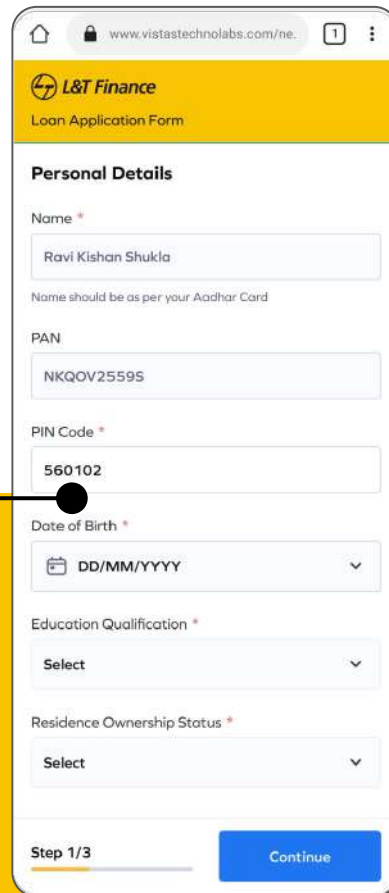
Application process

Start your application journey by
clicking on the link



01 Enter your personal details

Enter your name as per Aadhar card, PAN, pin code, date of birth, education qualification and residence ownership status.



The screenshot shows a mobile application interface for the L&T Finance Loan Application Form. The header is yellow with the L&T Finance logo and the text "Loan Application Form". The form is titled "Personal Details" and contains several input fields: "Name" (with a red asterisk), "PAN", "PIN Code" (with a red asterisk), "Date of Birth" (with a red asterisk), "Education Qualification" (with a red asterisk), and "Residence Ownership Status" (with a red asterisk). The "Name" field contains "Ravi Kishan Shukla" and has a note below it: "Name should be as per your Aadhar Card". The "PAN" field contains "NKQOV2559S". The "PIN Code" field contains "560102". The "Date of Birth" field has a calendar icon and the text "DD/MM/YYYY". The "Education Qualification" field has a dropdown menu with "Select" as the current selection. The "Residence Ownership Status" field has a dropdown menu with "Select" as the current selection. At the bottom, there is a progress indicator showing "Step 1/3" and a blue "Continue" button.

www.vistastechnolabs.com/ne

L&T Finance
Loan Application Form

Personal Details

Name *
Ravi Kishan Shukla
Name should be as per your Aadhar Card

PAN
NKQOV2559S

PIN Code *
560102

Date of Birth *
DD/MM/YYYY

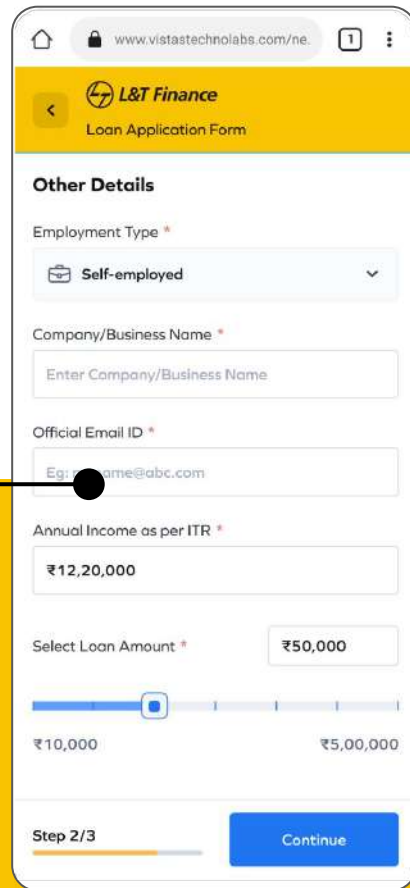
Education Qualification *
Select

Residence Ownership Status *
Select

Step 1/3
Continue

02 Enter your other details

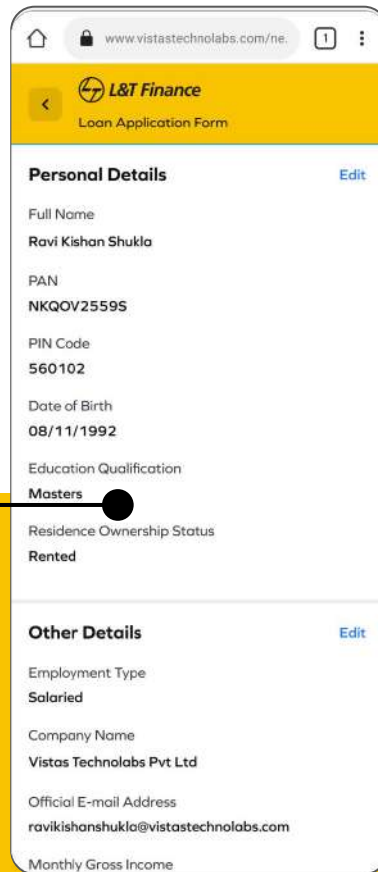
Enter your employment details such as your employment type, company/business name, official email address, annual income as per ITR and select the loan amount you need.



The screenshot shows a mobile application interface for L&T Finance. At the top, there's a yellow header with the L&T Finance logo and the text "Loan Application Form". Below this, the form is titled "Other Details". It contains several input fields: "Employment Type" with a dropdown menu showing "Self-employed"; "Company/Business Name" with a text input field containing the placeholder "Enter Company/Business Name"; "Official Email ID" with a text input field containing the placeholder "Eg: name@abc.com"; "Annual Income as per ITR" with a text input field containing "₹12,20,000"; and "Select Loan Amount" with a range slider set between ₹10,000 and ₹5,00,000, and a text input field showing "₹50,000". At the bottom, there's a progress indicator showing "Step 2/3" and a blue "Continue" button.

03 Review details

Review your personal & other details
and click on "submit"



www.vistastechnolabs.com/ne

L&T Finance
Loan Application Form

Personal Details [Edit](#)

Full Name
Ravi Kishan Shukla

PAN
NKQOV2559S

PIN Code
560102

Date of Birth
08/11/1992

Education Qualification
Masters

Residence Ownership Status
Rented

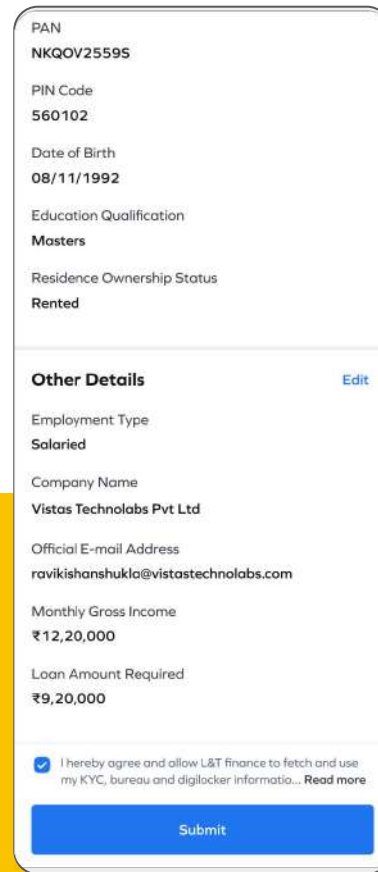
Other Details [Edit](#)

Employment Type
Salaried

Company Name
Vistas Technolabs Pvt Ltd

Official E-mail Address
ravikishanshukla@vistastechnolabs.com

Monthly Gross Income



PAN
NKQOV2559S

PIN Code
560102

Date of Birth
08/11/1992

Education Qualification
Masters

Residence Ownership Status
Rented

Other Details [Edit](#)

Employment Type
Salaried

Company Name
Vistas Technolabs Pvt Ltd

Official E-mail Address
ravikishanshukla@vistastechnolabs.com

Monthly Gross Income
₹12,20,000

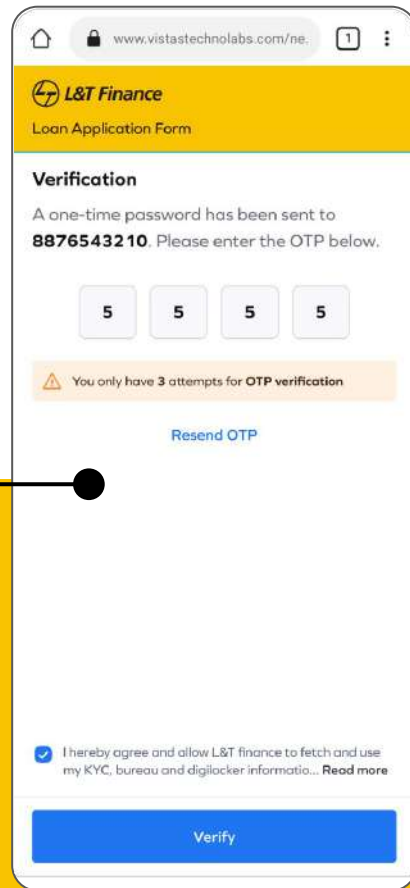
Loan Amount Required
₹9,20,000

☒ I hereby agree and allow L&T finance to fetch and use my KYC, bureau and digilocker informatio... [Read more](#)

Submit

04 Mobile number verification

Verify your mobile number by entering the OTP sent to your mobile number.
Click on "Verify"




www.vistastechlabs.com/ne

L&T Finance
Loan Application Form

Verification

A one-time password has been sent to
8876543210. Please enter the OTP below.

5 5 5 5

 You only have 3 attempts for OTP verification

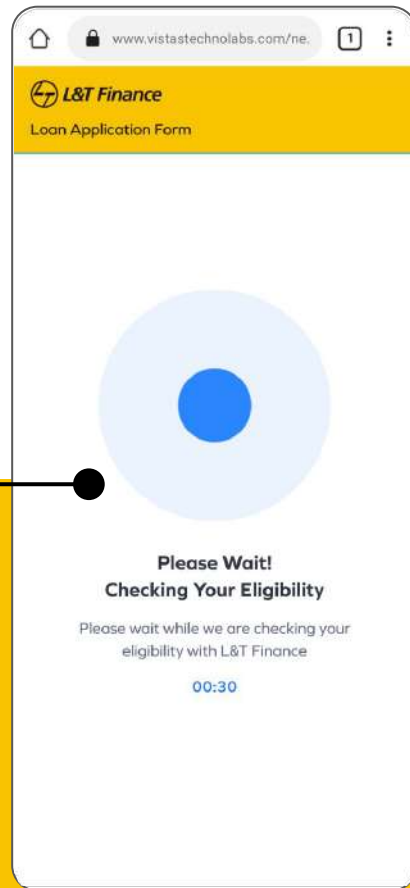
[Resend OTP](#)

☒ I hereby agree and allow L&T finance to fetch and use my KYC, bureau and digilocker informatio... [Read more](#)

Verify

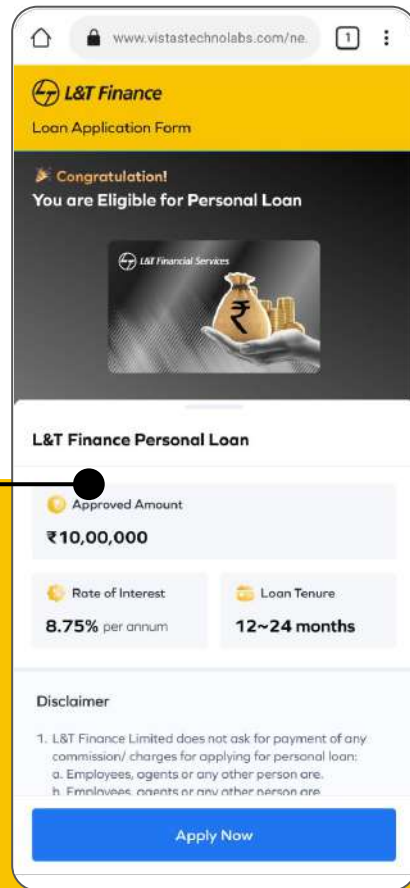
05 Eligibility check

Your eligibility for L&T Finance
Loan will be checked



06 Loan offer


Your personal loan offer will be displayed on the screen. Check the details and click on "Apply Now"



www.vistastechlabs.com/ne

L&T Finance
Loan Application Form

Congratulation!
You are Eligible for Personal Loan



L&T Finance Personal Loan

Approved Amount
₹10,00,000

Rate of Interest
8.75% per annum

Loan Tenure
12~24 months

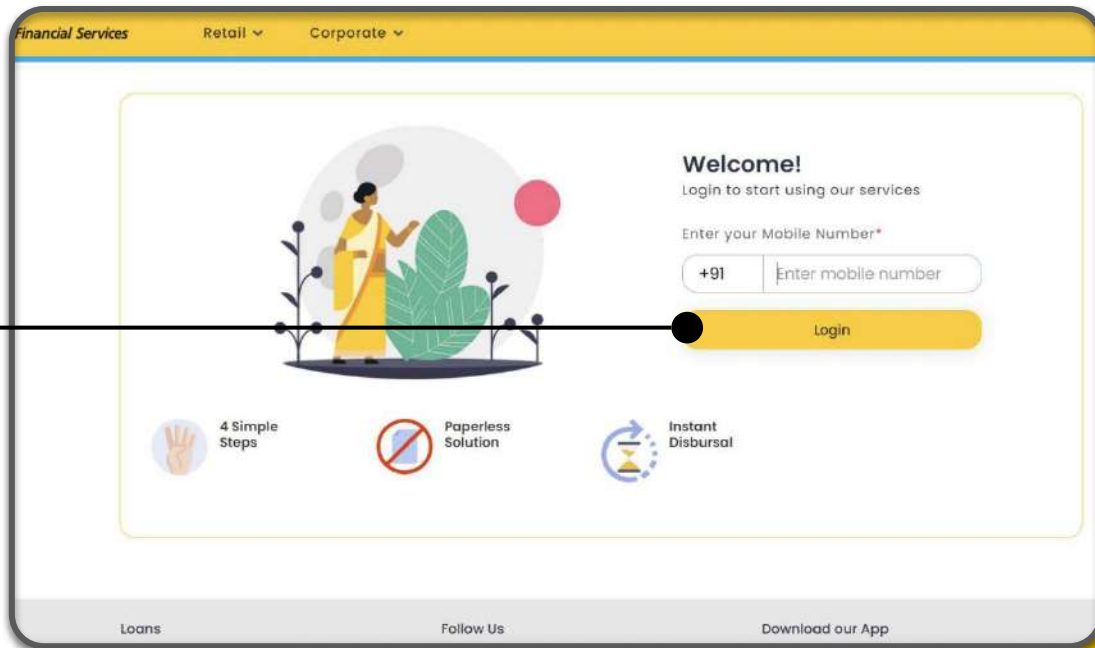
Disclaimer

1. L&T Finance Limited does not ask for payment of any commission/ charges for applying for personal loan:
a. Employees, agents or any other person are.
b. Employees, agents or any other person are.

Apply Now

07 Mobile number authentication:


Enter your mobile number and click on 'Login'



The screenshot shows the L&T Finance mobile number authentication interface. At the top, there is a yellow navigation bar with the text "Financial Services" and two dropdown menus labeled "Retail" and "Corporate". The main content area features a central illustration of a woman in a yellow sari standing next to a large green plant. To the right of the illustration, the text "Welcome!" is followed by "Login to start using our services". Below this, there is a prompt "Enter your Mobile Number*" and a text input field with a placeholder "Enter mobile number". A yellow "Login" button is positioned below the input field. At the bottom of the main content area, there are three icons with corresponding text: "4 Simple Steps" (a hand icon), "Paperless Solution" (a crossed-out document icon), and "Instant Disbursal" (an hourglass icon). The footer is a grey bar with three links: "Loans", "Follow Us", and "Download our App".

Enter the OTP sent to your
mobile number and verify

[Special Services](#) [Retail](#) [Corporate](#) [Login](#)



Verify your Mobile Number


We have sent an OTP to your Registered Mobile Number
9960622164

Enter the One Time Password*

Didn't Receive an OTP?
[Resend in 1 min](#)

[Verify](#)

[Try again with a different number?](#)




Important Security Tips

Please be aware of suspicious emails asking for Login ID, PIN, One-time Password (OTP) etc..

L&T F&E do not call you asking about your PIN or One-time Password (OTP)

[For more information on how to secure your account, Click Here](#)



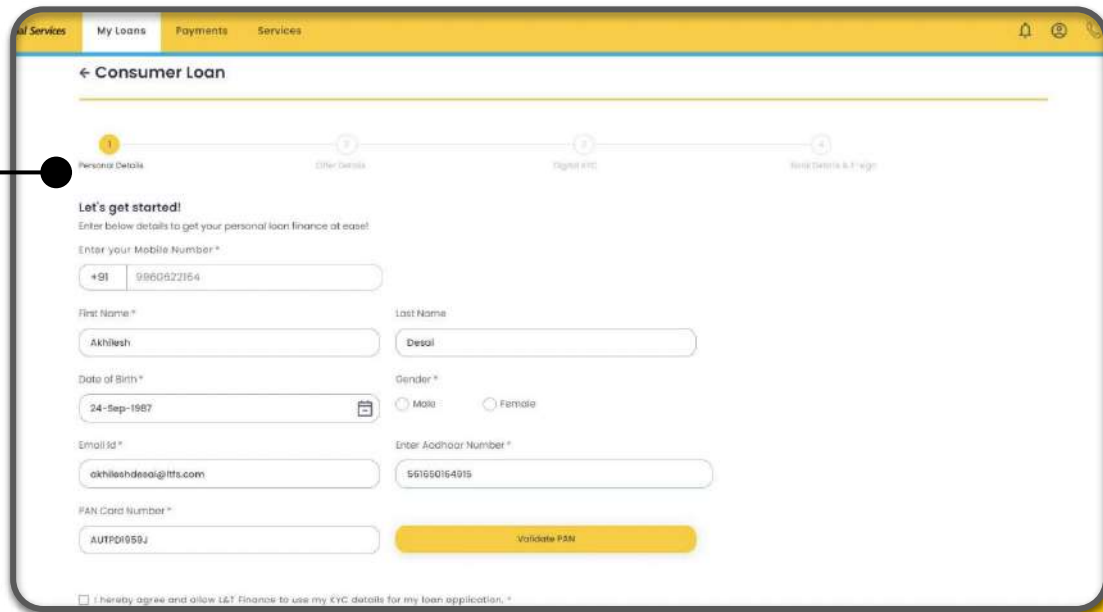
Keep track of your payments

Check your repayment history in your Loan account regularly

Contact customer support if you receive suspicious calls asking for payment

08 Fill in your details & check eligibility:

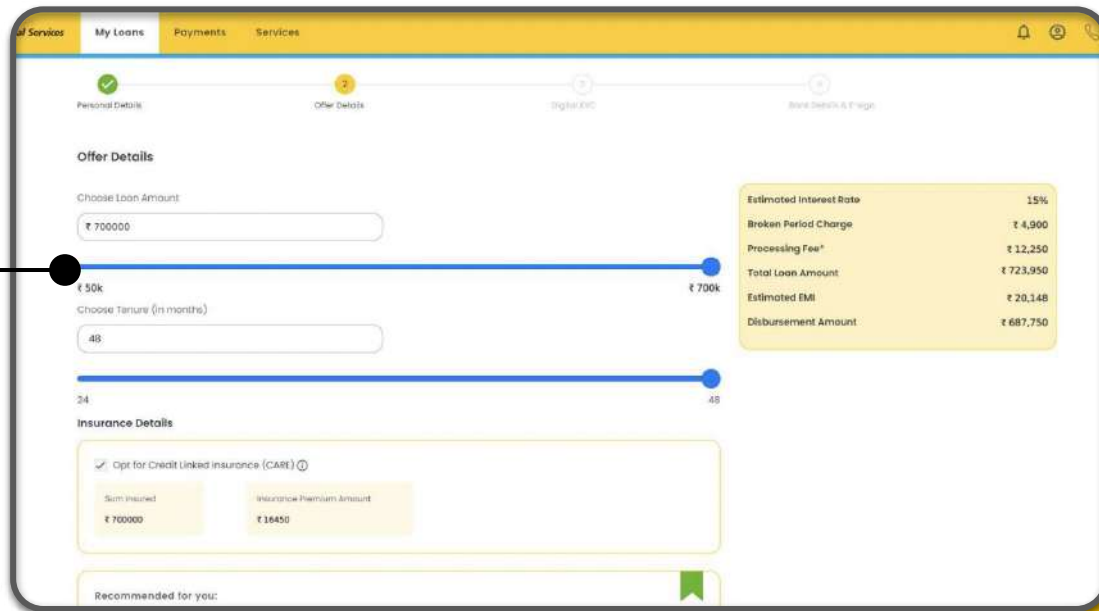
Enter your personal details such as your full name, date of birth, gender, email ID, Aadhaar number, PAN number, etc.



The screenshot shows the 'Consumer Loan' application interface. At the top, there's a navigation bar with 'All Services', 'My Loans', 'Payments', and 'Services'. Below this, a progress bar indicates four steps: 1. Personal Details (active), 2. Offer Details, 3. Sign KYC, and 4. Bank Details & EMI. The 'Personal Details' section includes a heading 'Let's get started!' and a subtext 'Enter below details to get your personal loan finance at ease!'. The form fields are: 'Enter your Mobile Number *' (with a dropdown for country code '+91' and a text input for '9860622364'), 'First Name *' (input: 'Akhllesh'), 'Last Name' (input: 'Desai'), 'Date of Birth *' (input: '24-Sep-1987' with a calendar icon), 'Gender *' (radio buttons for 'Male' and 'Female'), 'Email Id *' (input: 'akhlleshdesai@lts.com'), 'Enter Aadhaar Number *' (input: '561650164915'), 'PAN Card Number *' (input: 'AUTPD0959J'), and a 'Validate PAN' button. At the bottom, there's a checkbox for 'I hereby agree and allow L&T Finance to use my KYC details for my loan application.*'.

09 Choose your loan amount:

If you are eligible for the loan, select your preferred loan amount from the maximum loan offer, loan tenure and proceed



The screenshot displays the 'Offer Details' step in a loan application process. The interface includes a progress bar at the top with four steps: Personal Details (completed), Offer Details (current), Digital KYC, and Bank Details & E-sign. Below the progress bar, the 'Offer Details' section contains two sliders. The first slider is for 'Choose Loan Amount', with a range from ₹ 50k to ₹ 700k, and a selected value of ₹ 700000. The second slider is for 'Choose Tenure (in months)', with a range from 24 to 48, and a selected value of 48. To the right of these sliders is a yellow box containing a table of estimated costs. Below the sliders is the 'Insurance Details' section, which includes a checkbox for 'Opt for Credit Linked Insurance (CRLI)' and a table showing the 'Sum Insured' as ₹ 700000 and the 'Insurance Premium Amount' as ₹ 16450. At the bottom, there is a 'Recommended for you:' section with a green bookmark icon.

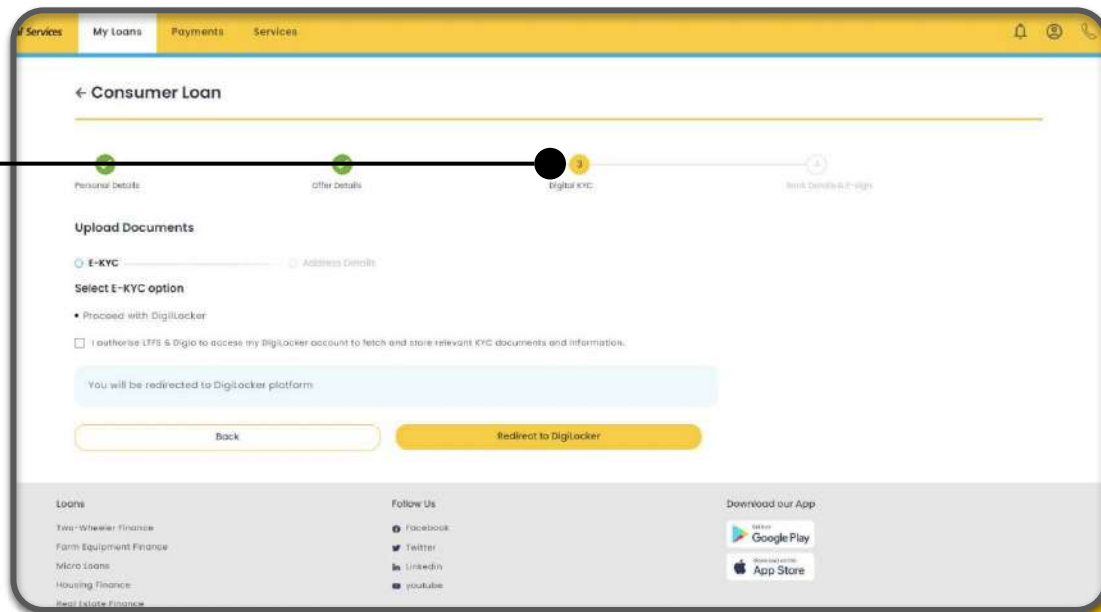
Estimated Costs	
Estimated Interest Rate	15%
Broken Period Charge	₹ 4,900
Processing Fee*	₹ 12,250
Total Loan Amount	₹ 723,950
Estimated EMI	₹ 20,148
Disbursement Amount	₹ 687,750

Insurance Details	
Sum Insured	₹ 700000
Insurance Premium Amount	₹ 16450

10


Complete your KYC:

Select the E-KYC option and proceed with DigiLocker by ticking the checkbox & click on 'Redirect to DigiLocker' platform



The screenshot shows the 'Consumer Loan' KYC completion interface. At the top, a navigation bar includes 'Services', 'My Loans', 'Payments', and 'Services'. Below this, a progress bar indicates four steps: 'Personal Details', 'Offer Details', 'Digital KYC' (the current step, highlighted with a black circle and the number 3), and 'Bank Details & P-ign'. The 'Digital KYC' section contains an 'Upload Documents' area with two radio buttons: 'E-KYC' (selected) and 'Address Details'. Below this, a 'Select E-KYC option' section has a bullet point 'Proceed with DigiLocker' and an unchecked checkbox for authorizing LTF & Digi to access KYC documents. A light blue message box states 'You will be redirected to DigiLocker platform'. At the bottom of this section are two buttons: 'Back' and 'Redirect to DigiLocker'. The footer contains three columns: 'Loans' with links to Two-Wheeler Finance, Farm Equipment Finance, Micro Loans, Housing Finance, and Best Estate Finance; 'Follow Us' with social media icons for Facebook, Twitter, LinkedIn, and YouTube; and 'Download our App' with Google Play and App Store buttons.

Click on
'Authenticate
Aadhaar' and
complete your
KYC process

 **L&T Financial Services**

Digilocker KYC
Please do Digilocker KYC

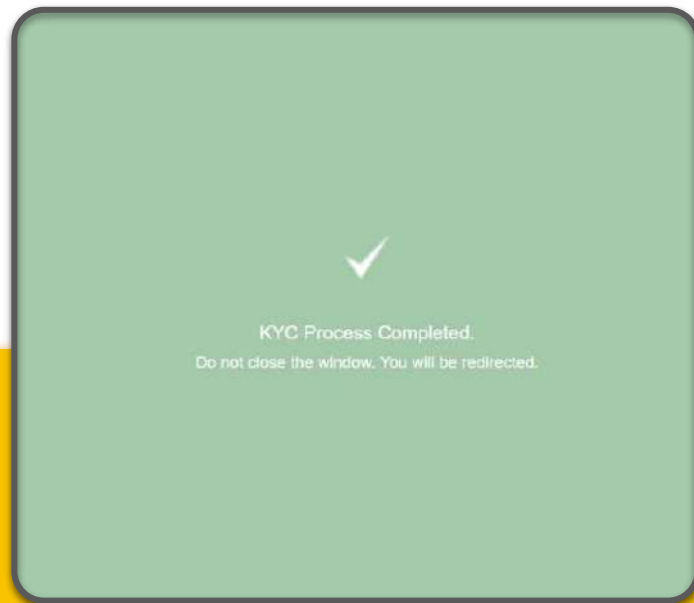
Fetch Document From Digilocker

By proceeding further I hereby authorize Digio to pull my documents from Digilocker and share with L and T Financial Services

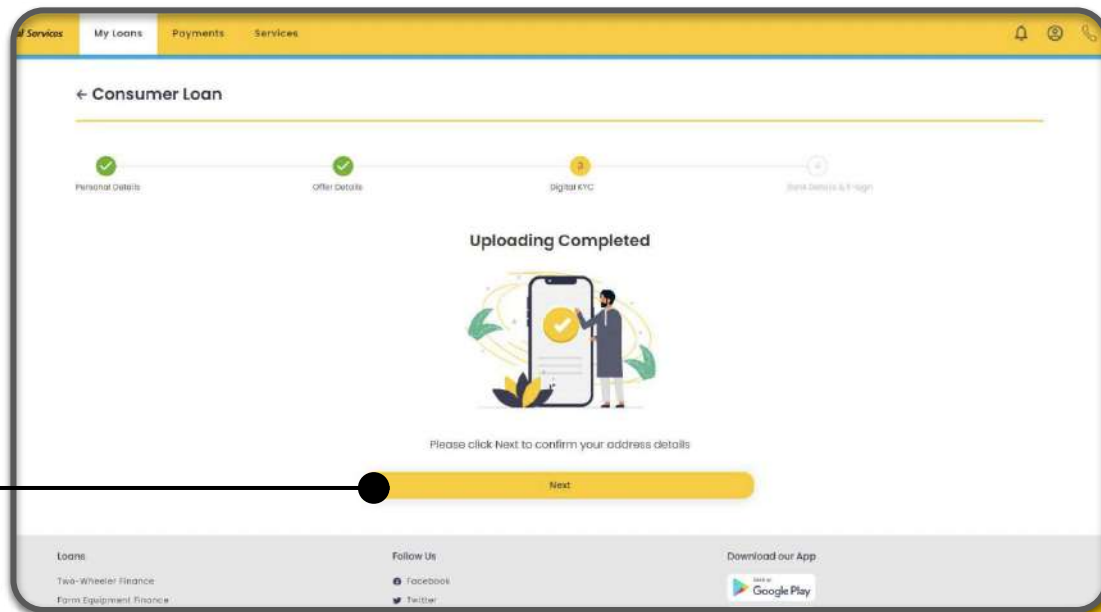
Authenticate Aadhaar

Cancel

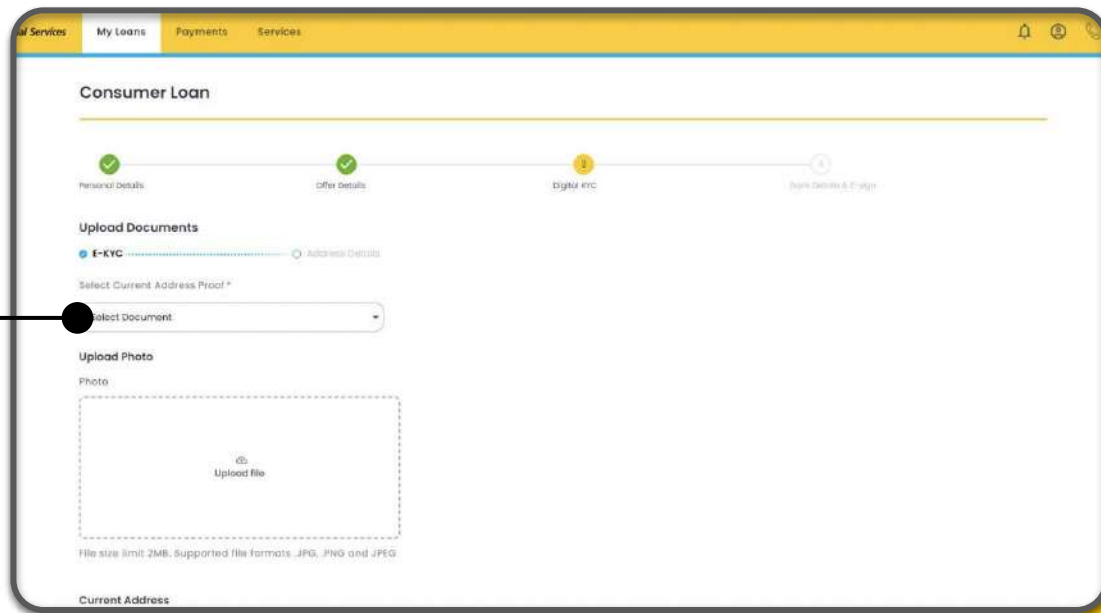
Powered by digio



Click 'Next' to confirm your address details



Select your current address proof –
document type and upload the document



Consumer Loan

Personal Details Office Details Digital KYC Bank Details & E-sign

Upload Documents

E-KYC Address Details

Select Current Address Proof *

Select Document

Upload Photo

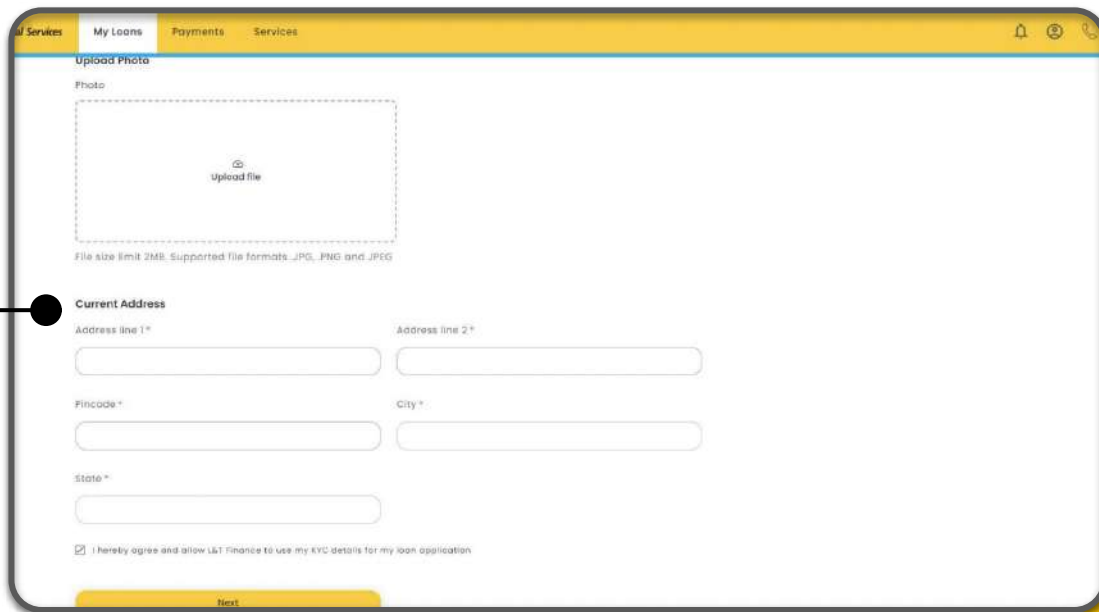
Photo

Upload file

File size limit 2MB. Supported file formats .JPG, .PNG and .JPEG

Current Address

Enter your current address details and
click 'Next'



The screenshot shows a web application interface with a yellow header bar containing navigation links: 'Services', 'My Loans', 'Payments', and 'Services'. On the right side of the header are icons for a bell, a user profile, and a chat bubble. The main content area is titled 'Upload Photo' and features a large dashed rectangular box for a photo. Inside the box is a cloud icon and the text 'Upload file'. Below the box, it states 'File size limit 2MB. Supported file formats JPG, PNG and JPEG'. The section below is titled 'Current Address' and contains several input fields: 'Address line 1*' and 'Address line 2*' (both with asterisks), 'Pincode*' (with an asterisk), 'City*' (with an asterisk), and 'State*' (with an asterisk). At the bottom of this section is a checkbox labeled 'I hereby agree and allow L&T Finance to use my KYC details for my loan application'. A yellow 'Next' button is located at the bottom center of the form area.

Services My Loans Payments Services

Upload Photo

Photo

Upload file

File size limit 2MB. Supported file formats JPG, PNG and JPEG

Current Address

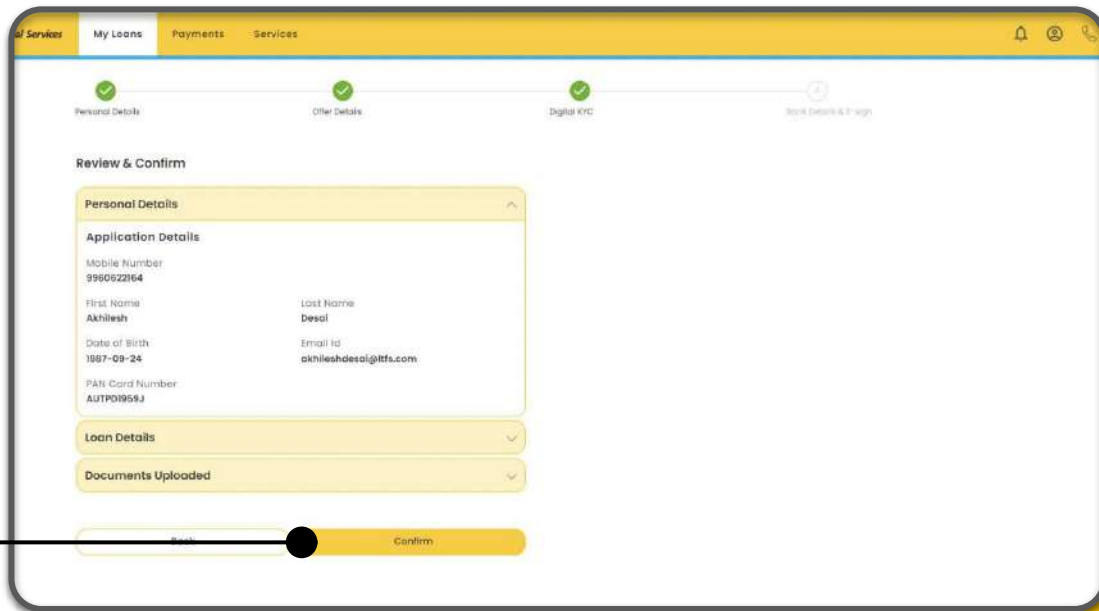
Address line 1* Address line 2*

Pincode* City*

State*

☒ I hereby agree and allow L&T Finance to use my KYC details for my loan application

Next



Services My Loans Payments Services

Personal Details Offer Details Digital KYC Book Details & E-sign

Review & Confirm

Personal Details

Application Details

Mobile Number
9960522164

First Name
Akhilesh

Last Name
Desai

Date of Birth
1987-09-24

Email Id
akhileshdesai@lifs.com

PAN Card Number
AUTP0995J

Loan Details

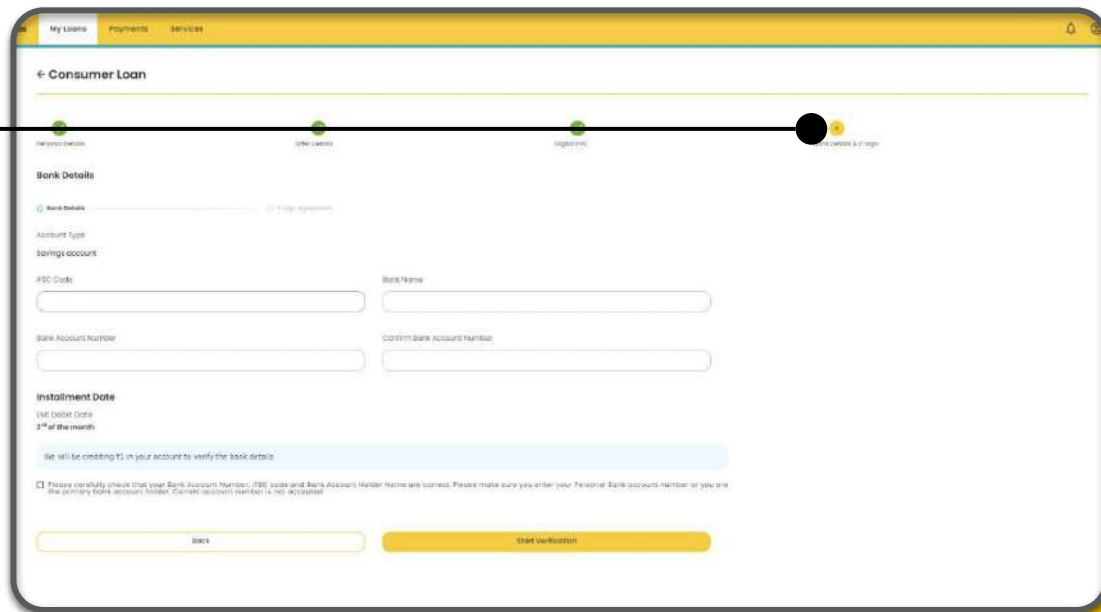
Documents Uploaded

Back Confirm

Review the details you have provided and confirm

11 Add your bank account details:

Enter your bank details such as IFSC code, bank name, account number, etc., and verify



The screenshot shows a web interface for adding bank account details. At the top, there's a navigation bar with 'My Loans', 'Payments', and 'Services'. Below it, a progress bar indicates four steps: 'Personal Details', 'Other Details', 'Payment Info', and 'Add Bank Details' (the current step, highlighted with a black dot). The main form is titled 'Consumer Loan' and 'Bank Details'. It includes a 'Bank Details' section with a 'Bank Details' label and a 'Bank Details' link. Below this, there's a 'Savings account' section with fields for 'IFSC Code', 'Bank Name', 'Bank Account Number', and 'Confirm Bank Account Number'. There's also an 'Installment Date' section with a date picker. At the bottom, there's a 'Start Verification' button and a 'Back' button. A note at the bottom states: 'We will be crediting ₹1 in your account to verify the bank details. Please carefully check that your Bank Account Number, IFSC code and Bank Account Holder Name are correct. Please make sure you enter your Personal Bank account number as you enter the primary bank account holder. Current account number is not accepted.'

Set up auto EMI repayment

Digio | Secure, Legal, Digital signing - Google Chrome

app.digio.in/#/gateway/enachsign/ENA2210091337407268137KA5VADJKES/M7O9WMQDUIR9BET/9960622164?redirect...

digio

CREATE Mandate

I hereby authorize **L and T Financial Services** to debit my Bank account, as per the below mentioned mandate and bank account details.

Ⓢ Bank account number entered below should have your Aadhaar number linked to it.

Ⓢ Customer Name should be as per bank records.

Mandate Details		Bank Details		Customer Details	
Maximum Amount	20,148.00	Bank Name	HDFC Bank Ltd	Name	Akhilesh Prashant Des
Debit Frequency	Monthly	Account Type	Savings	Email Address	
Start Date (dd-mm-yy)	03-12-2022	Account Number	50100202094012	Mobile Number	9900622164
End Date (dd-mm-yy)	Until Cancelled	IFSC or MICR	HDFC0000050		

Code

This is to confirm that the declaration has been carefully read, understood and prepared by me. I understand that I am authorised to cancel/amend this mandate, by appropriately communicating the cancellation/amendment to **L and T Financial Services**.

Ⓢ By continuing, I agree to do eKyc using Aadhaar to eSign with one of ESIPs (NSDL e-Gov or CDAC) Digio is registered as ASP.

eSign Now

My Loans | Payments | Services

Consumer Loan

Your mandate registration is successful!
Please keep sufficient balance in your account on 2nd of every month for successful auto debit.

Reference ID: ENACHSIGN/ENA2210091337407268137KA5VADJKES

Loan ID: 88422000000000000000000000000000

Loan Type: 22 Months

Bank Name: HDFC BANK

Max Amount: ₹ 20,148.00

EMI: ₹ 974 of every month

Account Number: 50100202094012

SHARE **Save as Copy**

Next

LOANS

View All Loans | View All Payments | View All Services

FOLLOW US

Facebook | Twitter | LinkedIn | YouTube

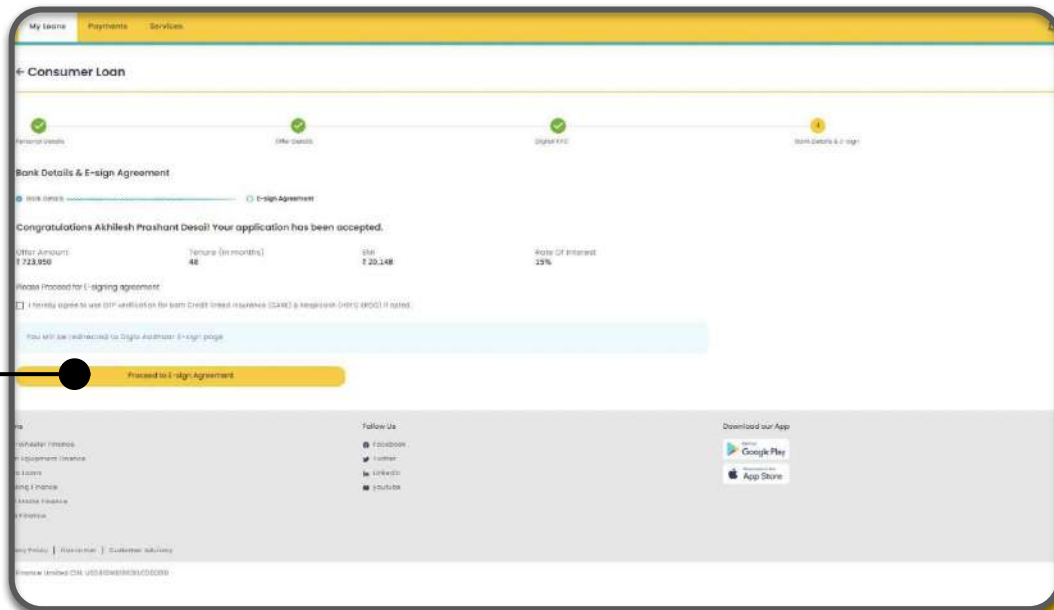
DOWNLOAD OUR APP

Google Play | App Store

Privacy Policy | Disclaimer | Customer Support

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Click on 'Proceed to E-sign Agreement'



My Loans Payments Services

Consumer Loan

Personal Details Offer Details Digital KYC Bank Details & E-sign

Bank Details & E-sign Agreement

Bank Details E-sign Agreement

Congratulations Akhlesh Prashant Desai! Your application has been accepted.

Offer amount:	Tenure (in months):	EMI:	Rate of Interest:
₹ 233,950	48	₹ 20,148	13%

Please Proceed for E-signing agreement.

☐ I hereby agree to use OTP verification for loan Credit limit increase (CAE) & Repayment (early EMI) if opted.

You will be redirected to Digital Signature E-sign page.

[Proceed to E-sign Agreement](#)

Follow Us

Download our App

Google Play App Store

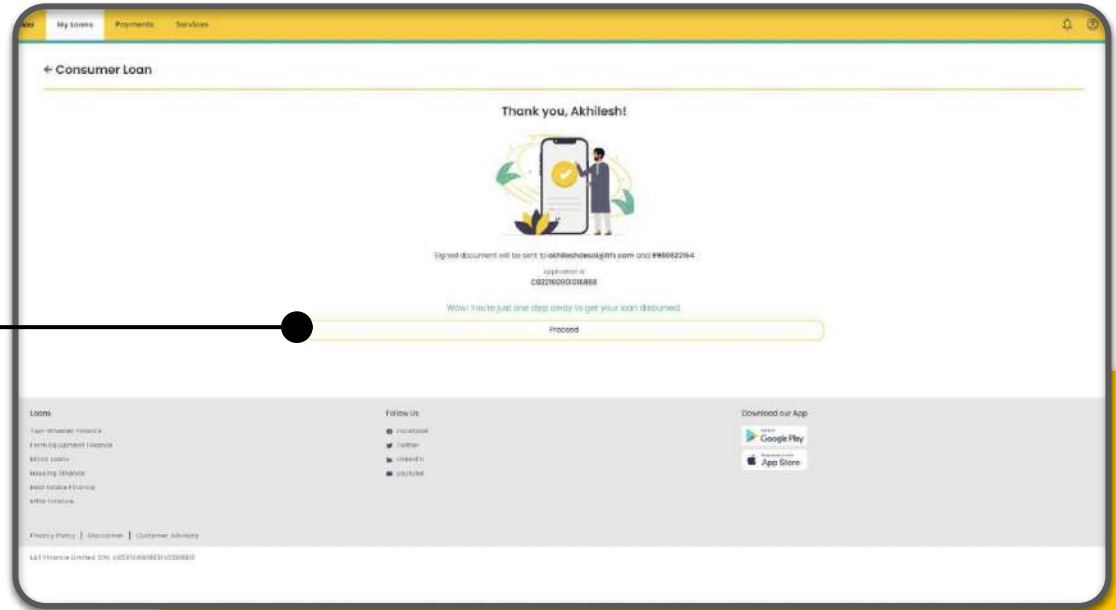
Privacy Policy | Disclaimer | Customer Support

© 2023 L&T Finance. All rights reserved.

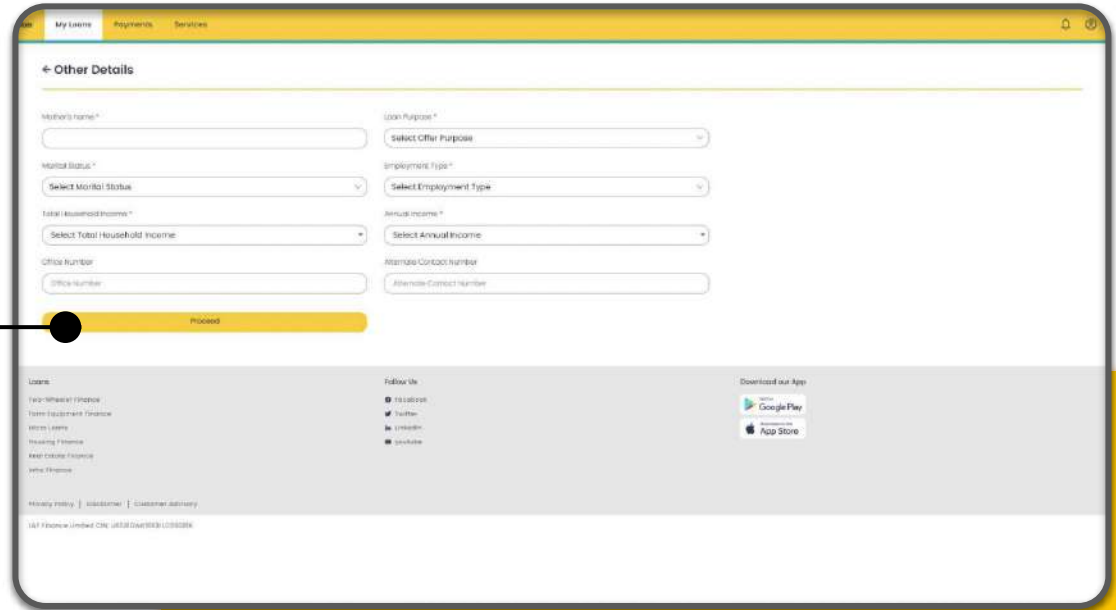


Click 'Sign now' to complete the E-sign process

Now that the document has been signed successfully, click on 'Proceed'



Enter other details such as your mother's name, loan purpose, marital status, etc., and click on 'Proceed'

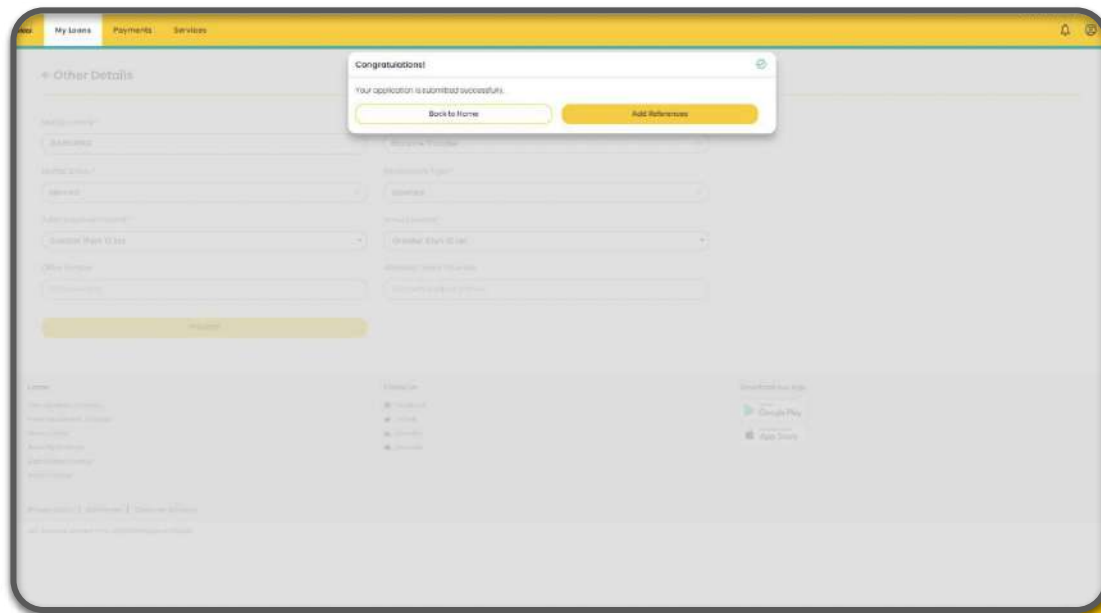


The screenshot shows a web form titled "Other Details" with a yellow header bar containing "My Loans", "My Payments", and "Services". The form contains the following fields:

- Mother's name* (text input)
- Loan Purpose* (dropdown menu with "Select Offer Purpose")
- Marital Status* (dropdown menu with "Select Marital Status")
- Employment Type* (dropdown menu with "Select Employment Type")
- Total Household Income* (dropdown menu with "Select Total Household Income")
- Annual Income* (dropdown menu with "Select Annual Income")
- Office Number (text input)
- Alternate Contact Number (text input)
- Alternate Contact Number (text input)

A yellow "Proceed" button is located below the form fields. The footer of the page includes a list of loan types (Term, Repayment, etc.), social media links (Facebook, Twitter, LinkedIn, YouTube), and app download links for Google Play and the App Store.

After the verification, the cash will be transferred to your bank account within 48 hours



Help & Support FAQs

- **Can I make part payments or foreclose my loan?**

Yes, you are allowed to make a maximum of 25% of the loan amount as part-payment, twice a year. Once you have completed 6 EMIs, you can foreclose the loan. However, charges (and taxes) will be applicable for foreclosing a Personal loan at the discretion of L&T Finance.

- **How can I contact L&T Finance Personal Loan customer care?**

- You can call on +91 7264888777 from 9 AM to 6 PM

- You can also send an email to customercare@ltfs.com

Congratulations!

Now enjoy hassle-free approval with L&T Finance.

ZapMoney

Benefits of ZapMoney



Loan Amount

- Loan from ₹1,000 to ₹1 lakh



Tenure

- 3 months to 12 months



Application Process

- No paperwork
- 100% online process

Benefits of ZapMoney



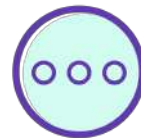
Disbursal

- Fast loan disbursal



Interest Rates

- 18% to 36% p.a.



Others

- Pay in easy and affordable EMIs
- No hidden charges
- RBI regulated

Important Terms & Conditions

- You should apply for ZapMoney loan using your link link shared by your advisor
- You should be a new user to apply for the loan
- You should complete the application on your device
- Your mobile number should be linked with your Aadhaar
- Approval/Rejection of Loan Application is solely at the discretion of ZapMoney

Eligibility Criteria Salaried

- **Age Group:** 21 to 58 years
- **Income Range:** ₹15,000+
- **Documents Required:**
 - **Identity proof:** Any one of the documents - Passport, PAN Card, Ration Card, Aadhaar Card, Voter's ID Card, Driving Licence, or any other government-approved ID, Student ID Card, College Documents
 - **Address proof:** Any one of the documents - Telephone bill, Electricity bill, Passport, Ration card, Rental agreement, Aadhaar card, or any other government-approved ID
 - **Income Proof:** Salary certificate, Recent salary slip, Employment letter, etc.



Other Eligibility Criteria

- Customer must be an Indian resident
- Credit bureau score must be 699+

Application Process

Before starting the application journey, please keep these details handy.

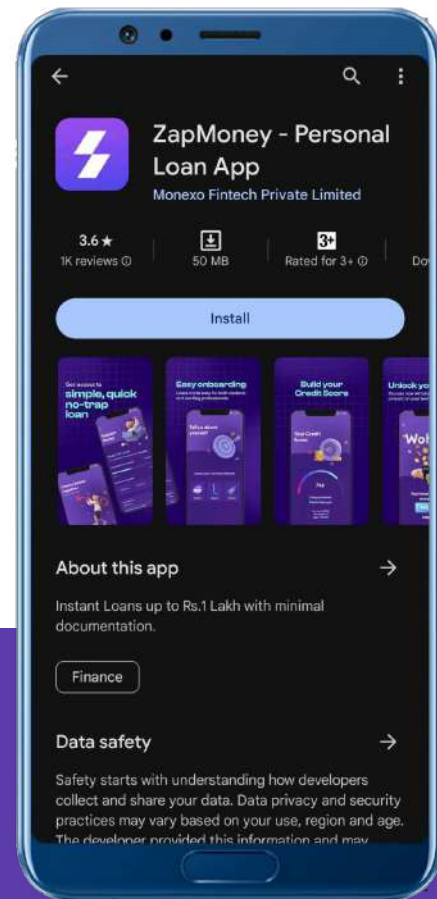
- Your Aadhar Card
- Your PAN Card
- Latest 3 months' salary slip
- Bank details



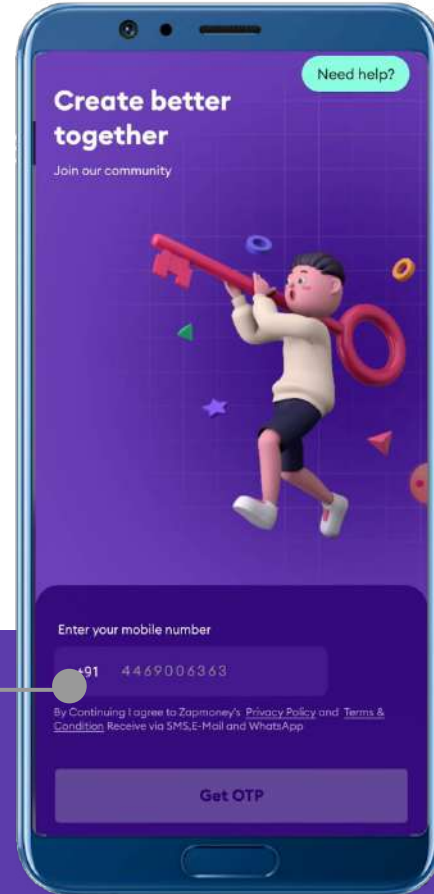


Let's start!

- Click on the link shared by your advisor and download the ZapMoney app from the Google Play Store.

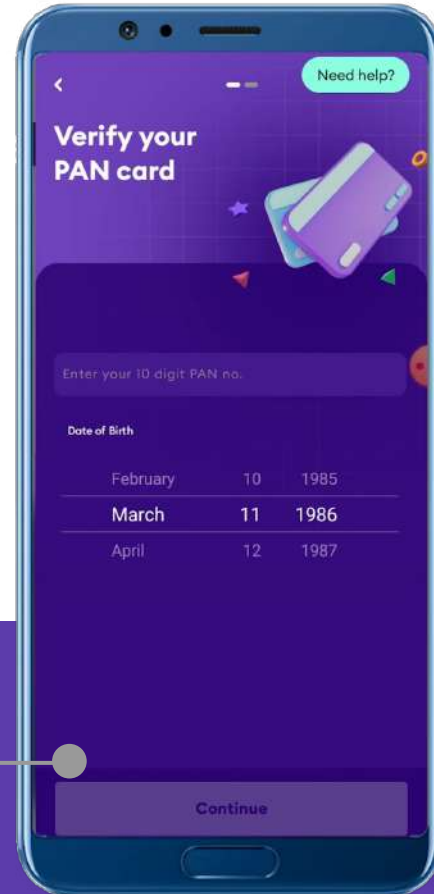


- Enter your mobile number and click on “Get OTP”
- Enter the OTP sent to your mobile number and continue



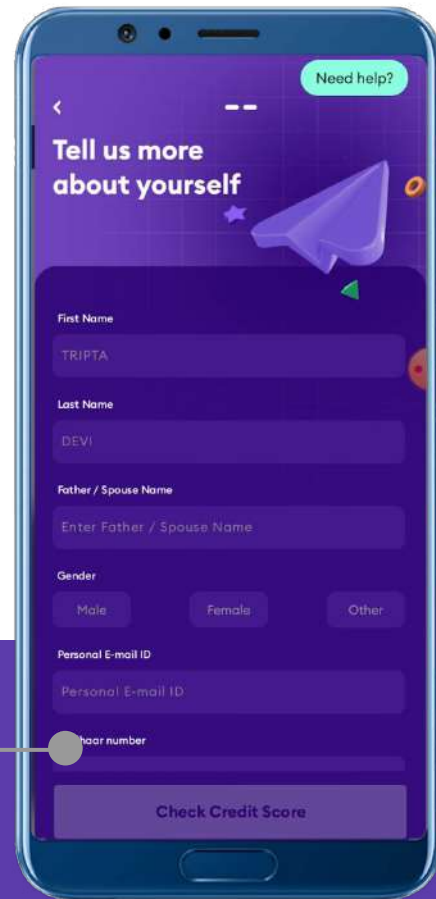
- Select your profession (student/salaried/self-employed) and continue.





- Verify your PAN Card by entering your PAN Card number and selecting your Date of Birth

- Enter your first name, last name, your father's or spouse's name, gender, personal email address and your Aadhar number and click on "Check Credit Score"



Need help?

< --

Tell us more about yourself

First Name

TRIPTA

Last Name

DEVI

Father / Spouse Name

Enter Father / Spouse Name

Gender

Male Female Other

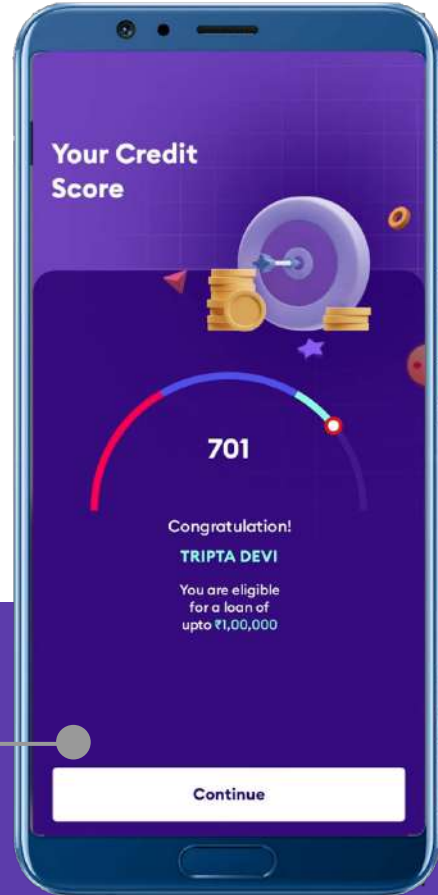
Personal E-mail ID

Personal E-mail ID

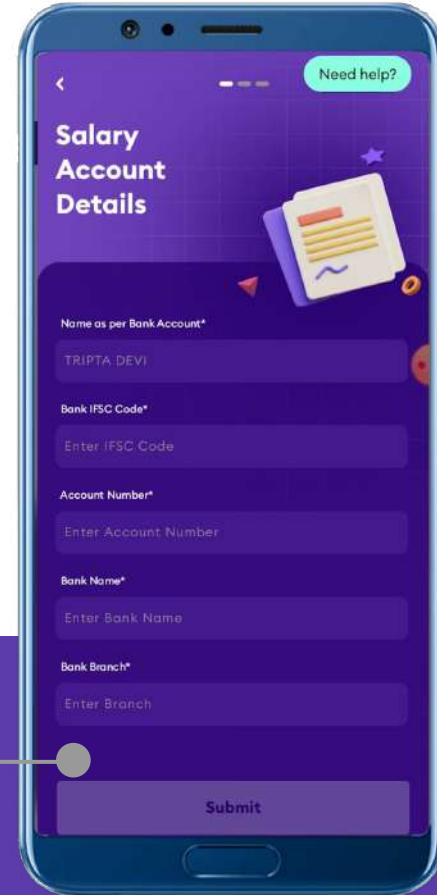
Aadhar number

Check Credit Score

- Your eligible loan amount will be displayed on the screen. Click on “Continue” and then on “Withdraw Now”.



- Enter your salary account details such as your name as per bank account, IFSC code, account number, bank name and bank branch. Click on “Submit”.

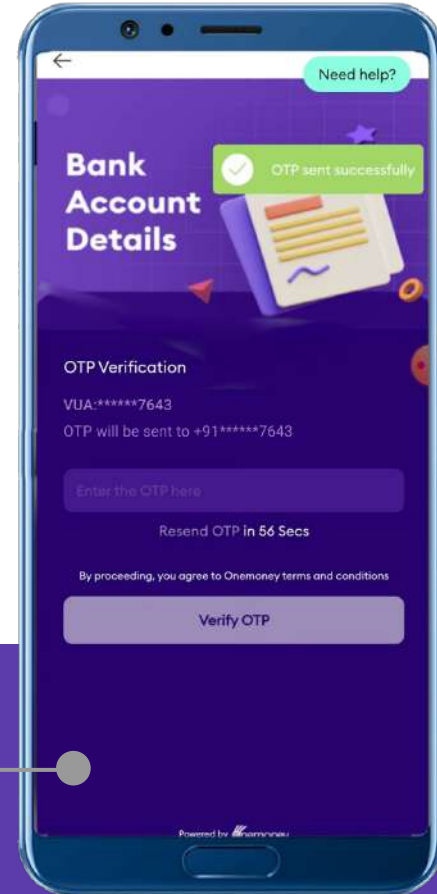


The image shows a smartphone screen with a purple-themed app interface. At the top right, there is a 'Need help?' button. The main heading is 'Salary Account Details'. Below this, there is a decorative illustration of a document with a star and some colorful shapes. The form contains five input fields, each with a label and a placeholder text:

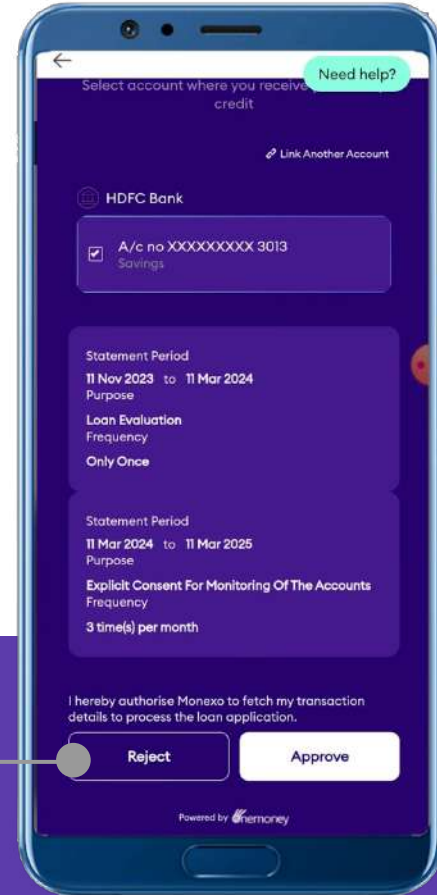
- Name as per Bank Account*** with placeholder 'TRIPTA DEVI'
- Bank IFSC Code*** with placeholder 'Enter IFSC Code'
- Account Number*** with placeholder 'Enter Account Number'
- Bank Name*** with placeholder 'Enter Bank Name'
- Bank Branch*** with placeholder 'Enter Branch'

At the bottom of the form is a large 'Submit' button. A line from the text below points to this button.

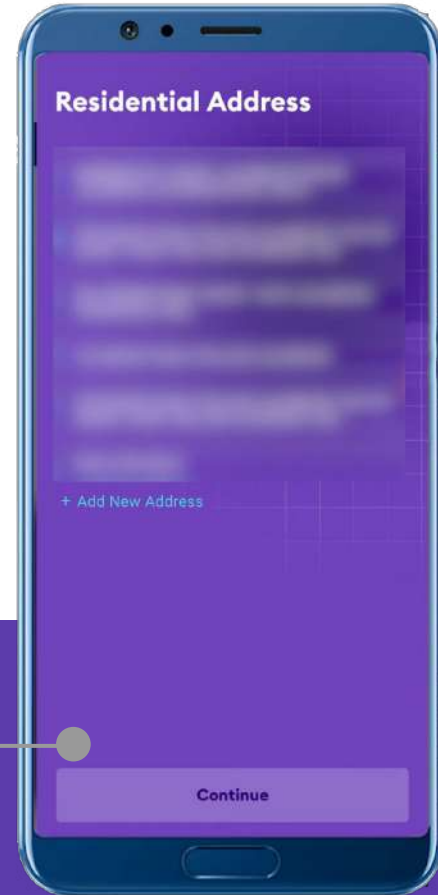
- Enter the OTP sent to your registered mobile number to verify your bank account and get your statement through OneMoney, a bank aggregator.



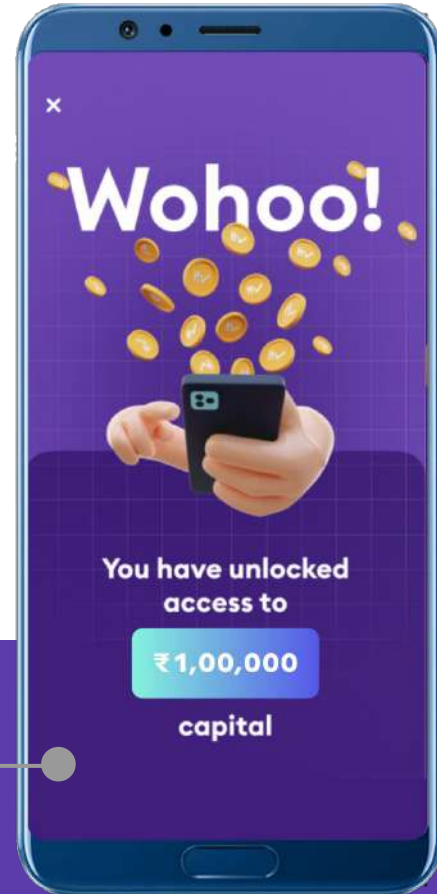
- Select your salary account and click on Proceed.
- Review your statement period and click on “Approve”.



- After you give consent, your application will be verified and your residential address will be displayed on the screen. You can add a new address if needed.



- You will be able to withdraw your approved loan amount. Your amount will be disbursed to your bank account soon!



Help & Support

FAQs

- **What is ZapMoney?**

The ZapMoney app makes personal finance easy, accessible, and affordable. The App is available on Google Play Store and App Store for download, allowing you to sign up and access easy personal loans. ZapMoney is powered by Monexo Fintech Private Limited which is a registered NBFC-P2P.

- **Who can apply for a loan on ZapMoney?**

Any Indian individual above the age of 21 can apply for a loan through the ZapMoney platform.

- **Does ZapMoney have an NBFC license?**

ZapMoney is a brand of Monexo Fintech Private Limited. Monexo Fintech Private Limited is an RBI-registered NBFC-P2P.

Help & Support

FAQs

- **Is my Aadhar required?**

Yes, an Aadhar card which is linked with your mobile number will be required.

- **How long does it take for a loan to be approved?**

Approval of a profile is a one-time activity. After a profile has been approved, subject to a loan limit, money will always be disbursed from ZapMoney side in less than 15 minutes. If you are facing any problem, you can contact us at support@zapmoney.in and mention your registered mobile number in the mail.

- **Is it necessary to install the ZapMoney app to apply for a loan?**

Yes, you need to install the ZapMoney app on your mobile phone via the Google Play store to apply for a personal loan.

Help & Support

FAQs

- **Do I need to do KYC every time I apply for a loan?**

No, once your documents have been successfully verified, you don't need to upload the details again and again. However, you are required to notify us and upload new documents in case there are any changes to employment, salary or residence.

- **What are the processing fees charged on the loans taken?**

ZapMoney charges a flat processing fee depending on the loan amount, starting from ₹399

Congratulations!

Now enjoy a better borrowing experience with ZapMoney.

Kissht Personal Loan

Benefits of Kissht Personal Loan



Loan Amount

Credit line up to
₹2 lakhs



Tenure

6 to 24 months



Application Process

- 100% digital KYC
- No paperwork
- Minimal documentation
- Fast & easy process

Benefits of Kissht Personal Loan



Disbursal

Quick disbursal



Interest Rates

14% to 20% p.a



Others

- Only PAN and Aadhaar card required
- Easy repayment over 24 months



Important Terms & Conditions

- You must complete the application on your device
- Your mobile number should be linked with your Aadhaar
- Approval/Rejection of Loan Application is solely at the discretion of Kissht

Eligibility Criteria Salaried

- **Age Group:** 21 - 58 years
- **Income Range:** ₹30,000+
- **Documents Required:**
 - **Identity proof:** Any one of the documents - Passport, PAN Card, Ration Card, Aadhaar Card, Voter ID Card, Driving Licence, or any other government-approved ID
 - **Address proof:** Any one of the documents - Telephone bill, Electricity bill, Passport, Ration card, Rental agreement, Aadhaar card, or any other government-approved ID
 - **Income Proof:** Salary certificate, Recent salary slip, Employment letter, etc.



Other Eligibility Criteria

- You must be a resident of India
- CIBIL score must be 700+



Application Process

Please keep the following documents and details handy to start the process

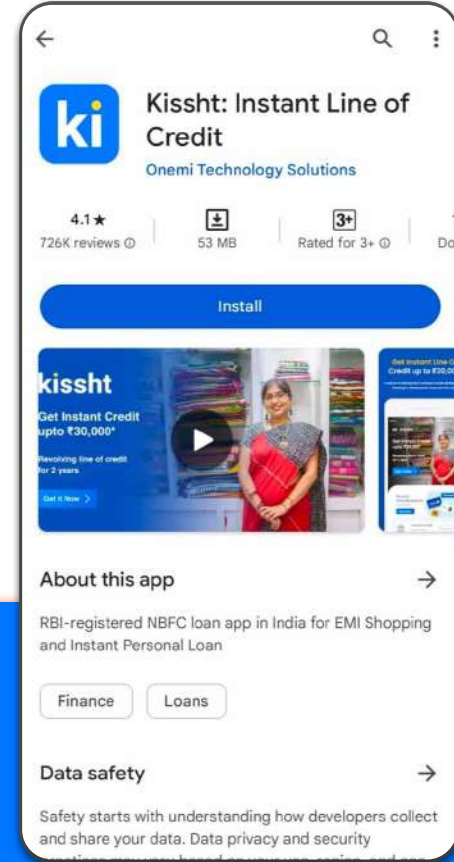
- Your PAN card
- Aadhaar card



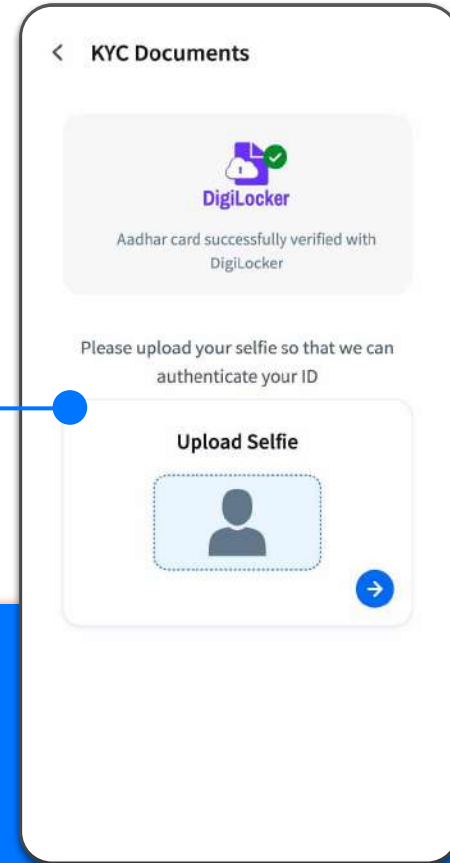


Let's start!

Download the Kissht Personal Loan app from the Google Play Store by clicking on the link shared by your advisor and start the application journey.



- Open the app and click on 'Apply Now'
- Complete the verification of your KYC documents using DigiLocker and enter the OTP sent to your Aadhaar registered mobile number
- Upload your selfie and continue
- Enter your PAN number and proceed
- Enter your personal details such as your father's full name, marital status, employment status, etc.



- Give consent for CKYC and continue
- Enter your address details and click 'Save & Continue'
- Confirm your communication address
- Now you can see your approved credit limit displayed on the screen, click on 'Proceed'
- Link your salary account and verify your income to upgrade your credit limit

← Add Address

Flat/Room No. & Building name
Skyline

Address line1
Opp khera Nagar Bus, S V Road,

Address line2 (optional)
Santacruz(w)

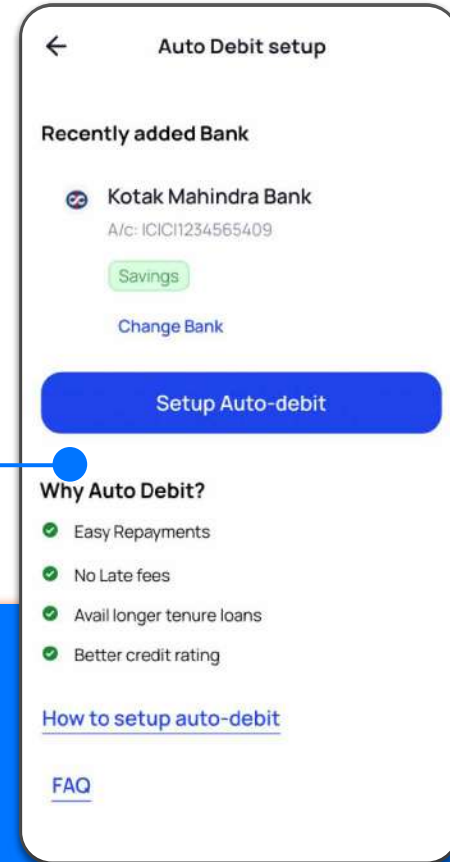
Pincode
400045

City
Mumbai

State
Maharashtra

Save & Continue →

- Select your bank name and verify
- Add your bank account details such as IFSC code, bank account number, account holder name, etc., and confirm
- Set up auto debit for your personal loan
- After the verification, the cash will be transferred to your bank account within few hours





Help & Support FAQs

- **I do not have my original PAN Card but a photocopy of the same, am I still eligible for the loan application process?**

You can submit the photocopy of your PAN Card to Kissht who will do their best to ensure that your loan gets sanctioned. All you have to do is self-attest the photocopy of your PAN card, provide your signature and then upload it on the Kissht app.

- **Can I skip paying the processing fee and request Kissht to deduct it from my loan amount at the time of loan disbursement?**

No, the processing fee has to be paid upfront and we cannot deduct the same from your loan amount. You don't have to worry about losing the processing fee in case of loan cancellation as Kissht refunds 100% of the processing fee in case of loan cancellation before approval.



Help & Support FAQs

- **How can I contact Kissht Personal Loan customer care?**

You can contact Kissht's customer care for any query related to personal loan

- Phone number: 022 62820570 / 022 48914921 from 9:30 AM to 6:30 PM
- Email: care@kissht.com
- You can also use WhatsApp chat to reach us at 022 48913631



Congratulations!

Now enjoy a better borrowing experience with Kissht.

KreditBee Instant Loan

Benefits of KreditBee Instant Loan



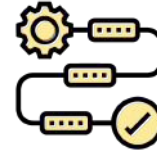
Loan Amount

- ₹1000 to ₹4 lakh



Tenure

- From 64 days to 24 months



Application Process

- 100% Online
- No paperwork is required
- Minimal Documentation

Benefits of KreditBee Instant Loan



Disbursal

- 10 Minute Disbursal
- Get the loan amount directly into bank account



Interest Rates

- 15% to 29.95% per annum



Others

- Easy repayment options
- No collateral required
- Purchase on EMI

Eligibility Criteria Salaried

- ❑ Age Group: 21 - 55 years
- ❑ Income Range: ₹8,000+
- ❑ Documents Required:
 - **Identity proof:** Any one of the documents - PAN Card, Ration Card, Aadhaar Card, Voter ID Card, Driving Licence
 - **Address proof:** Any one of the documents - Aadhaar card, passport, Voter ID Card
 - **Income Proof:** Salary certificate, Recent salary slip, Employment letter



Eligibility Criteria Self-employed

- ❑ Age Group: 21 - 55 years
- ❑ Income Range: You must have a regular source of income
- ❑ Documents Required:
 - **Identity proof:** Any one of the documents - PAN Card, Ration Card, Aadhaar Card, Voter ID Card, Driving Licence
 - **Address proof:** Any one of the documents - Aadhaar card, passport, Voter ID Card
 - **Business Proof:** Proof of Business Existence, Certificate of Incorporation, Certificate of Registration with Appropriate Registration Body
 - **Income Proof:** ITR of Past 2 years, Certified Profit and Loss Statement



Other Eligibility Criteria

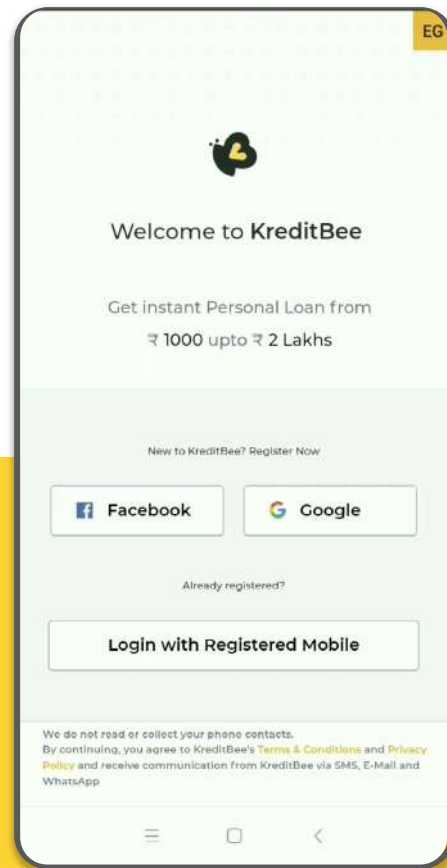
- ☐ You must be a resident of India
- ☐ Credit score should be 680+

Application Process

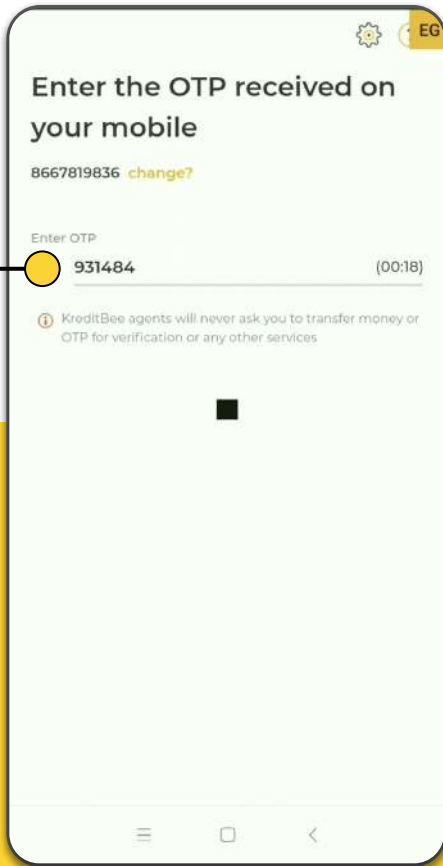
Visit the KreditBee app from the Google Play Store by clicking on the link and start the application journey.

Sign up using mobile number:

- Login and give all the necessary permissions to the app by accepting the terms and conditions and click 'I, Agree'



- Enter your mobile number, skip the referral code section & click on 'Get OTP'
- Enter the OTP sent to your mobile number and click on 'Submit'



Enter the OTP received on your mobile

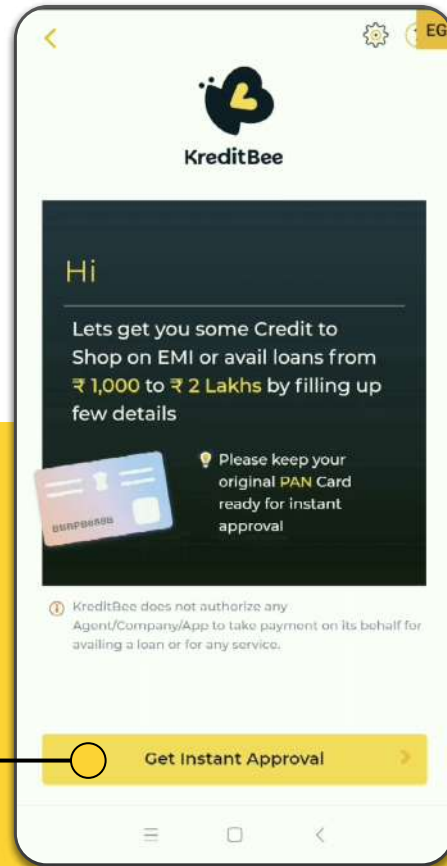
8667819836 [change?](#)


Enter OTP (00:18)

ⓘ KreditBee agents will never ask you to transfer money or OTP for verification or any other services

ⓘ KreditBee does not authorize any Agent/Company/App to take payment on its behalf for availing a loan or for any service.


- Click on 'Get Instant Approval'



 KreditBee

Hi

Lets get you some Credit to Shop on EMI or avail loans from ₹ 1,000 to ₹ 2 Lakhs by filling up few details

 ⓘ Please keep your original PAN Card ready for instant approval

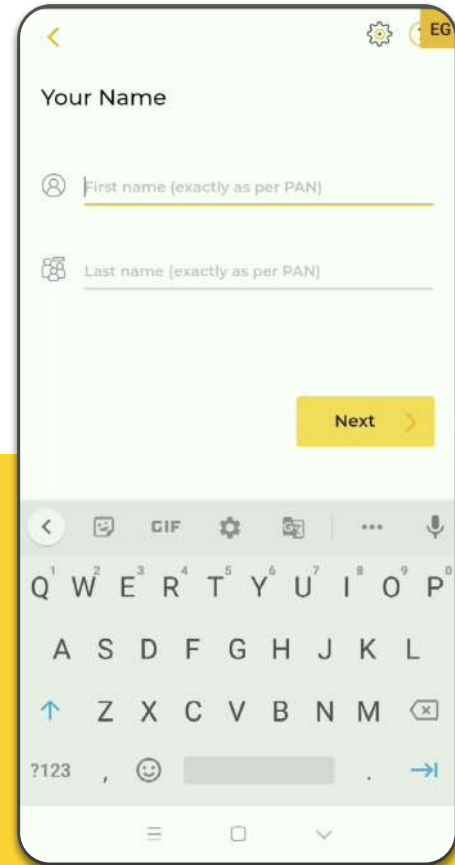
ⓘ KreditBee does not authorize any Agent/Company/App to take payment on its behalf for availing a loan or for any service.

[Get Instant Approval](#)

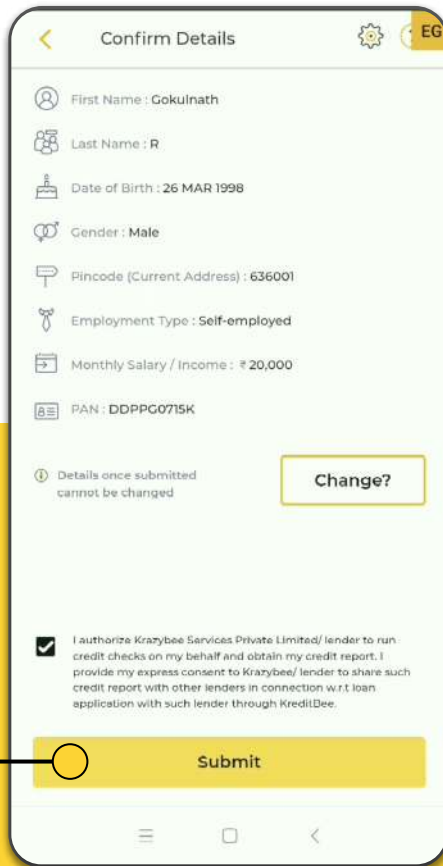
01


Filling your basic details & check eligibility:


- Enter your full name as per your PAN card and click on 'Next'
- Enter your DOB & select Gender
- Enter your pincode, select employment type, enter monthly salary and proceed
- Enter your PAN & confirm





- Now the app will show all the details you have given. Check the details and click on 'Submit'





< Confirm Details  EG


 First Name : Gokulnath


 Last Name : R


 Date of Birth : 26 MAR 1998


 Gender : Male

 Pincode (Current Address) : 636001

 Employment Type : Self-employed

 Monthly Salary / Income : ₹ 20,000

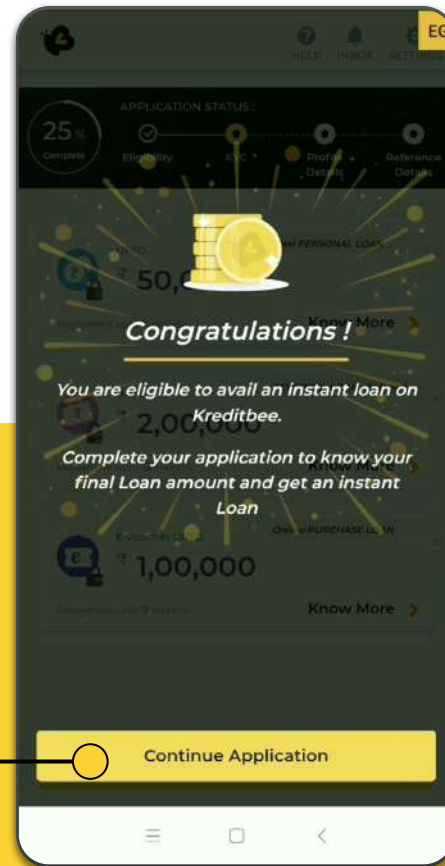
 PAN : DDPPG0715K





 Details once submitted cannot be changed Change?

☒ I authorize Krazybee Services Private Limited/ lender to run credit checks on my behalf and obtain my credit report. I provide my express consent to Krazybee/ lender to share such credit report with other lenders in connection w.r.t loan application with such lender through KreditBee.

Submit


- The app will let you know if you are eligible. Click on 'Continue Application'



    EG

APPLICATION STATUS

25% Complete Eligibility KYC Profile Details Reference Details

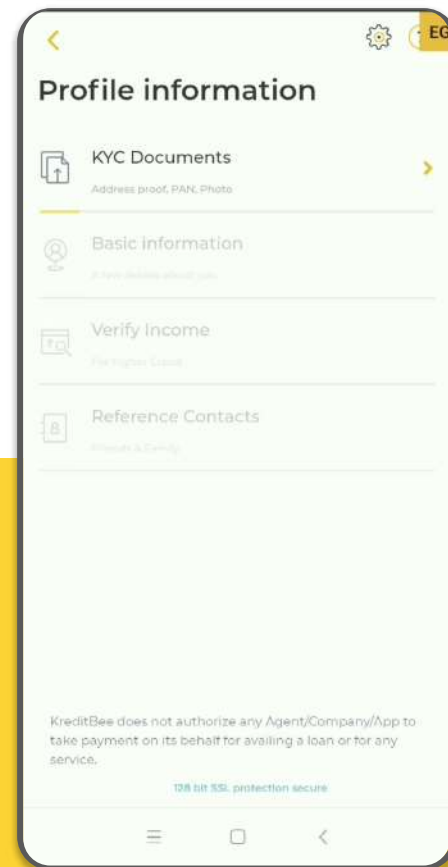
 **Congratulations!** Know More

You are eligible to avail an instant loan on KreditBee.

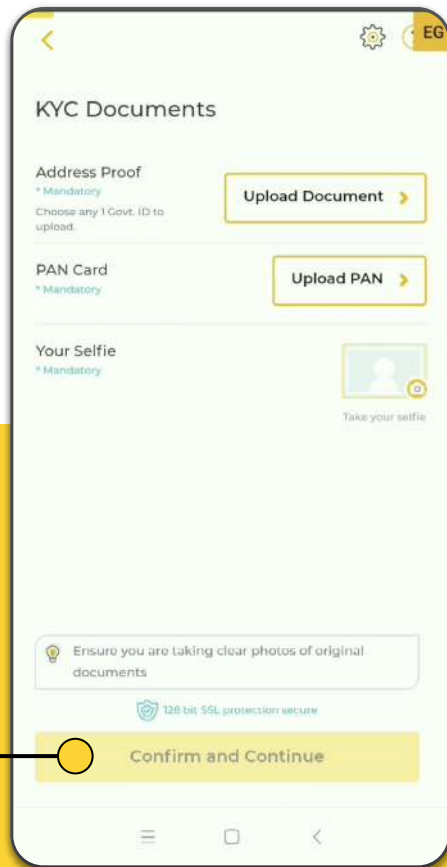
Complete your application to know your final Loan amount and get an instant Loan

Continue Application

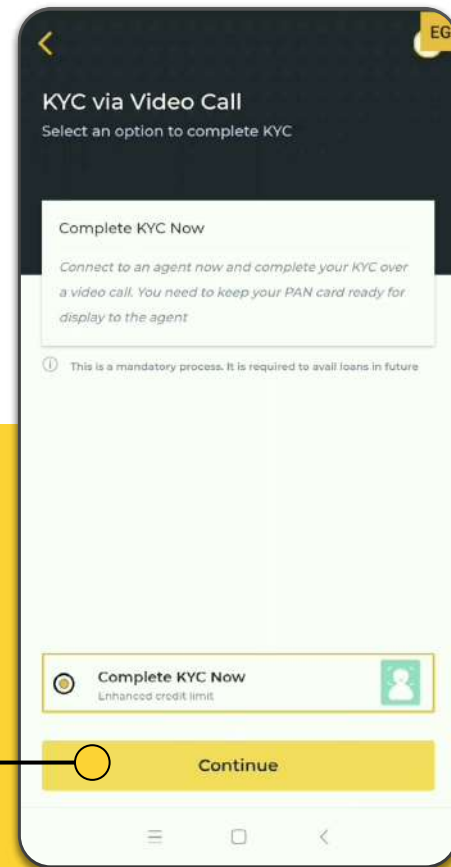
02 Verify your profile by uploading KYC documents



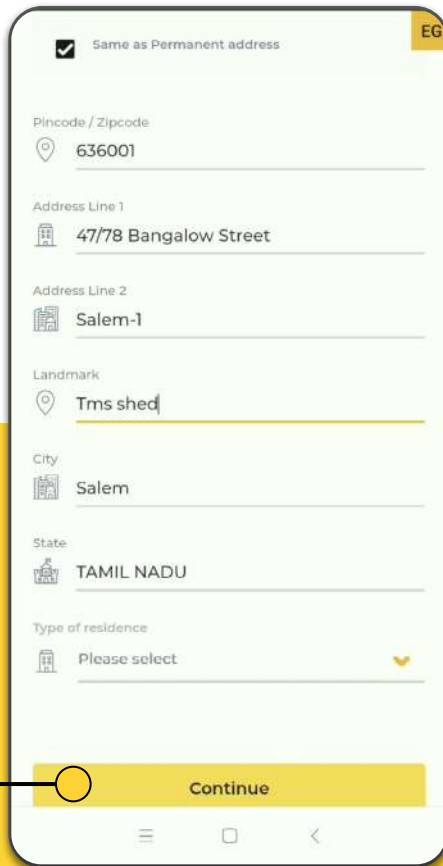
- First, click on KYC documents, attach your address proof, PAN card, and a selfie and then click on 'Confirm and Continue'



- Confirm address details and complete video KYC



- Next, fill in your basic information such as marital status, education, profession, etc., and click on 'Continue'



EG

☒ Same as Permanent address

Pincode / Zipcode
636001

Address Line 1
47/78 Bangalow Street

Address Line 2
Salem-1

Landmark
Tms shed

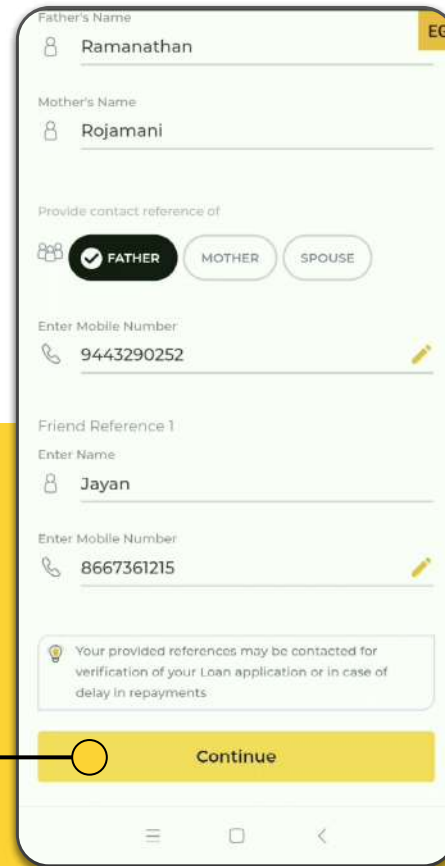
City
Salem

State
TAMIL NADU

Type of residence
Please select

Continue

- Now click on 'Reference Contacts', enter your parent's name, and add the phone number of any of them. Also, add your friend's name and phone number and then click on 'Continue'



EG

Father's Name
Ramanathan

Mother's Name
Rojamani

Provide contact reference of
☒ FATHER ☐ MOTHER ☐ SPOUSE

Enter Mobile Number
9443290252

Friend Reference 1
Enter Name
Jayan

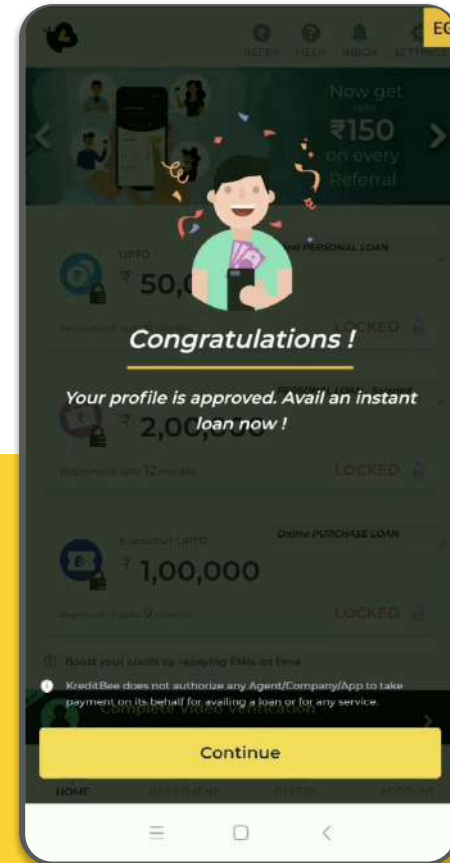
Enter Mobile Number
8667361215

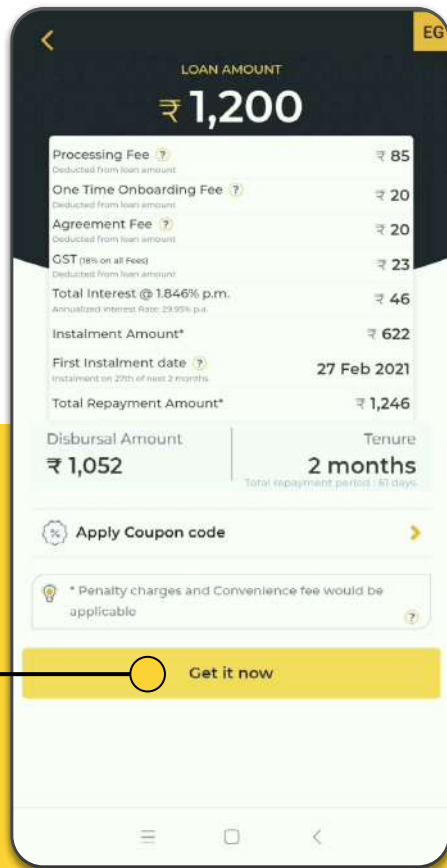
Your provided references may be contacted for verification of your Loan application or in case of delay in repayments

Continue

- The app will now show you that your 'Application is submitted for approval'

Note: The kreditBee team will review your application and notify you once they approve the loan application

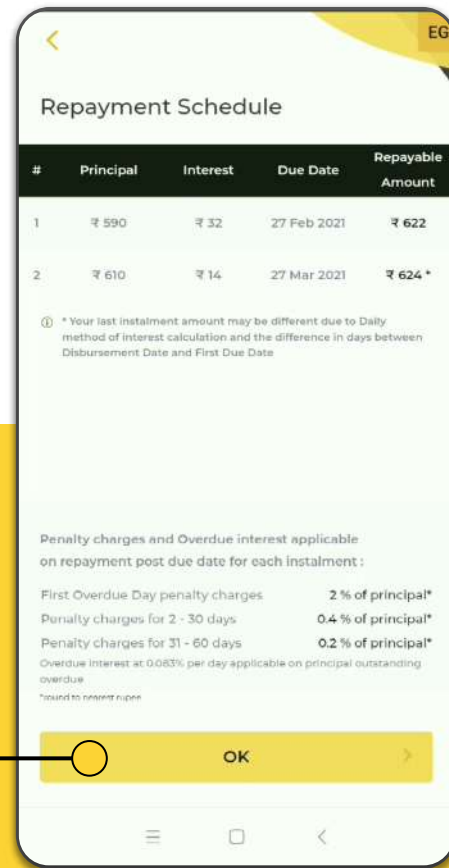




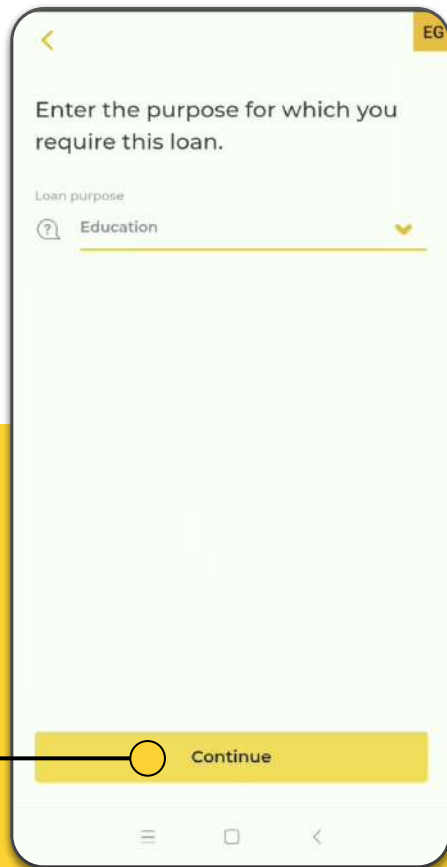
- After the approval, you will see loan offers unlocked for you. Click on 'Get Now'

- Now select the loan amount, tenure and proceed

- Next, the app will show you the repayment schedule, such as the due date and repayable amount. Read it carefully and click on the 'Ok' button.



- Select the loan purpose and click on 'Continue'



EG

<

Enter the purpose for which you require this loan.

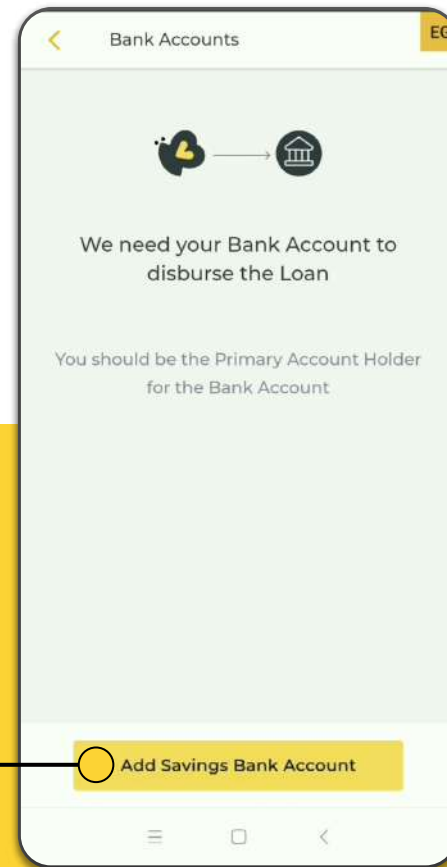
Loan purpose

? Education

Continue



This screen shows a mobile app interface for selecting a loan purpose. At the top, there is a back arrow and a yellow 'EG' label. The main text asks the user to enter the purpose for the loan. Below this, there is a section labeled 'Loan purpose' with a dropdown menu currently showing 'Education'. At the bottom, there is a yellow 'Continue' button. A line from the first bullet point points to this button.

- Now click on 'Add Savings Bank Account' button to receive the loan amount in your bank account



EG

< Bank Accounts

 → 

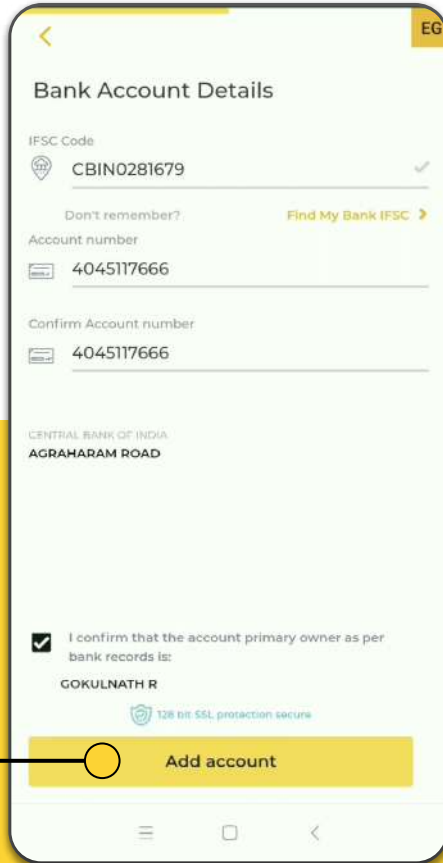
We need your Bank Account to disburse the Loan

You should be the Primary Account Holder for the Bank Account

Add Savings Bank Account

This screen shows a mobile app interface for adding a bank account. At the top, there is a back arrow and a yellow 'EG' label. The title is 'Bank Accounts'. Below the title, there is a visual representation of the loan process: the KreditBee logo followed by an arrow pointing to a bank icon. The main text states, 'We need your Bank Account to disburse the Loan'. Below this, it says, 'You should be the Primary Account Holder for the Bank Account'. At the bottom, there is a yellow 'Add Savings Bank Account' button. A line from the second bullet point points to this button.

- Enter your bank account details such as IFSC code, Account number & click on 'Add Account'



< EG

Bank Account Details

IFSC Code
CBIN0281679 ✓

Don't remember? Find My Bank IFSC >

Account number
4045117666

Confirm Account number
4045117666

CENTRAL BANK OF INDIA
AGRAHARAM ROAD

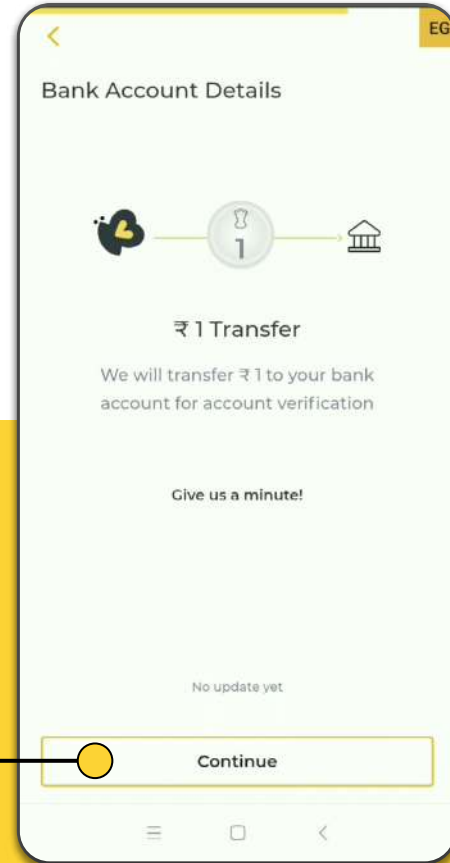
☒ I confirm that the account primary owner as per bank records is:
GOKULNATH R

128 bit SSL protection secure

Add account

≡ □ <

- KreditBee will transfer ₹1 to your bank account for account verification



< EG

Bank Account Details

₹ 1 Transfer

We will transfer ₹ 1 to your bank account for account verification

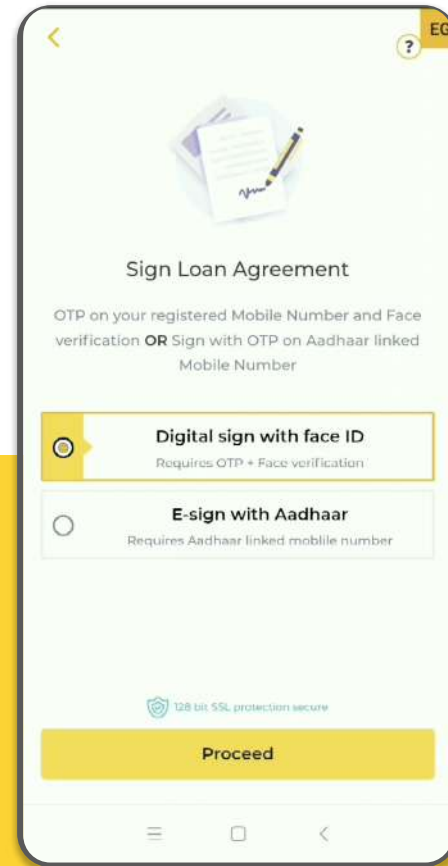
Give us a minute!

No update yet

Continue

≡ □ <

03 Sign the Loan Agreement



- E-sign the loan agreement using an OTP sent to the registered mobile number'

Sign Agreement

KrazyBee Services Private Limited

LOAN APPLICATION FORM

ACCOUNT TYPE	Personal										
NAME	Arjun Singh										
FATHER'S/SPOUSE NAME	Chetan										
MOTHER'S NAME	Geetha										
DATE OF BIRTH	27/05/1994										
GENDER	Female										
MARITAL STATUS	Single										
OCCUPATION	Engineer										
NATIONALITY	Indian										
RESIDENTIAL STATUS	Owned										
PAN	ABUJH12345678										
PROOF OF ADDRESS/IDENTITY	CMH/2019/1234567										
ADDRESS TYPE	Permanent										
ADDRESS	Plot No. 123, Sector 45, Gurgaon, Haryana - 122002										
CURRENT ADDRESS	Plot No. 123, Sector 45, Gurgaon, Haryana - 122002										
PHONE NUMBER	9876543210										
EMAIL	arjun.singh@krazybee.com										
RELATED PERSON	<table border="1"> <tr><td>Name</td><td>Geetha</td></tr> <tr><td>Relation</td><td>Spouse</td></tr> <tr><td>Contact No</td><td>9876543210</td></tr> <tr><td>Mobile</td><td>9876543210</td></tr> <tr><td>Contact No</td><td>9876543210</td></tr> </table>	Name	Geetha	Relation	Spouse	Contact No	9876543210	Mobile	9876543210	Contact No	9876543210
Name	Geetha										
Relation	Spouse										
Contact No	9876543210										
Mobile	9876543210										
Contact No	9876543210										

These Standard Terms & Conditions along with the Most Important Terms and Conditions form a legal and binding agreement upon acceptance pursuant to the Indian Contract Act, 1872 and the Information Technology Act, 2000.

Request OTP to sign

- Once you sign the agreement, your application is forwarded for processing

Congratulations!
Now enjoy quick loan disbursements directly into your bank account in just 10 minutes.

Sign Service

Transaction ID: CMH/2019/1234567

Date & Time: 27/05/2024

Device ID: CMH/2019/1234567

IMEI: CMH/2019/1234567

DIGITALLY SIGNED

Digital Sign Success !

I understand that I have accepted the Standard Terms and Conditions and the Most Important Terms and Conditions for availing a loan on KreditBee, which create a legal and binding agreement between us under the Indian Contract Act, 1872 read with the Information Technology Act, 2000.

Proceed

Help & Support

FAQs

❑ **Where is my loan disbursed?**

The loan amount is transferred directly to your bank account, which is provided by you during the loan application process.

❑ **Where can I spend the loan amount?**

As it is a personal loan and the amount is transferred directly into your bank account, you can use it for any personal reason anywhere.

❑ **My KYC documents are correct, but they are not being verified, what should I do?**

Please ensure that you are taking a clear photo of the original documents. Taking a photo of an existing photo (from another mobile screen or computer screen) may not work.

Help & Support

FAQs

❑ **Is it possible to get a loan above 1 Lakh?**

Yes, based on your repayment behaviour and documents provided, you may avail a loan with an amount of more than ₹1,00,000/-

❑ **How can I repay my loan?**

You can repay your loan by heading over to the Repayments section and making an online payment. We support payments via Net Banking, Debit Card, UPI, Paytm Wallet and Bank Transfer. Use Bank Transfer option to avoid convenience charges.

❑ **What happens if I don't repay on time?**

Penalty charges will be applied for everyday that the loan is overdue. Your Credit score will be updated as a defaulter with credit rating agencies (CIBIL, CRIF High Mark, etc.) which will make it difficult for you to take loans with any bank or financial institution in the future. Companies also check an individual's credit score and may not offer you employment if your credit score is bad.

Congratulations!

Enjoy the benefits of KreditBee Instant Loan.

i2iFunding Personal Loan

Benefits of i2iFunding Personal Loan



Loan Amount

From ₹1,000 to ₹50,000



Tenure

1 to 6 months



Application Process

- Simple online process
- Minimum documentation

Benefits of i2iFunding Personal Loan



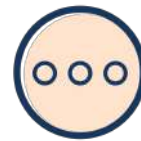
Disbursal

Quick loan disbursal



Interest Rates

2% to 4%



Others

- No prepayment penalty
- Higher loan approval rate
- Low processing fee & Hassle-free process
- No security or collateral required to avail the loan
- Disbursal directly in bank account



Important Terms & Conditions

- You Should apply for i2iFunding Personal Loan using your ZET Link
- You must be a new user to apply for the loan
- Your mobile number should be linked with your Aadhaar
- Approval/Rejection of Loan Application is solely at the discretion of i2iFunding
- Loans available for new to credit and borrowers with Poor CIBIL scores

Eligibility Criteria Salaried

- **Age Group:** 21+ years
- **Income Range:** ₹3 lakhs per annum
- **Documents Required:**
 - **Identity proof:** Any one of the documents - Passport, PAN Card, Ration Card, Aadhaar Card, Voter ID Card, Driving Licence, or any other government-approved ID
 - **Address proof:** Any one of the documents - Telephone bill, Electricity bill, Passport, Ration card, Rental agreement, Aadhaar card, or any other government-approved ID
 - **Income Proof:** Salary certificate, Recent salary slip, Employment letter, etc.





Other Eligibility Criteria

You must be a resident of India

Application Process

Please keep the following documents and details handy to start the process

- Your Aadhaar card
- PAN card
- Bank account statement and
- Latest 3 month's salary account statement (PDF/Netbanking)



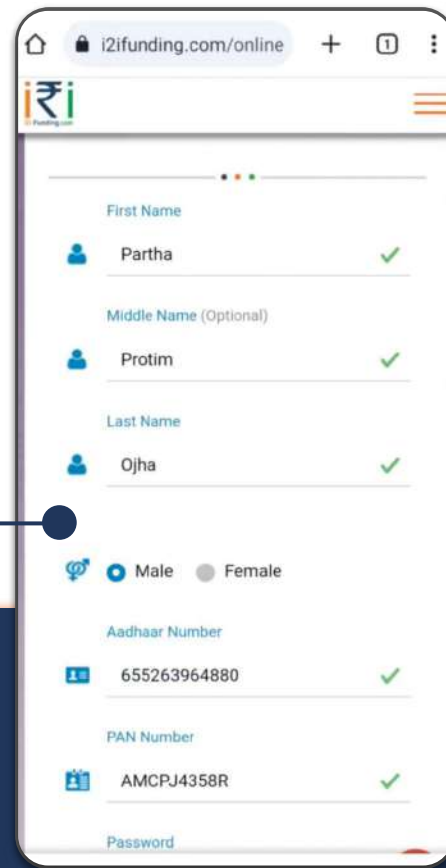
Let's start!

Visit the i2iFunding Personal Loan website by clicking on the link shared by your advisor and start the application journey



The image shows a mobile app interface for i2iFunding. The browser address bar at the top displays "i2ifunding.com". The app header features the i2iFunding logo and a hamburger menu icon. Below the header, the main content area displays the text "Apply for Personal Loan at i2iFunding" in a large, dark font, followed by "Get Personal Loan at Attractive Interest Rates" in a smaller, orange font. A progress indicator with three dots (the second one is filled) is positioned below the text. The form consists of three input fields, each preceded by a person icon: "First Name", "Middle Name (Optional)", and "Last Name". A red circular button with a white question mark icon is located at the bottom right of the form.

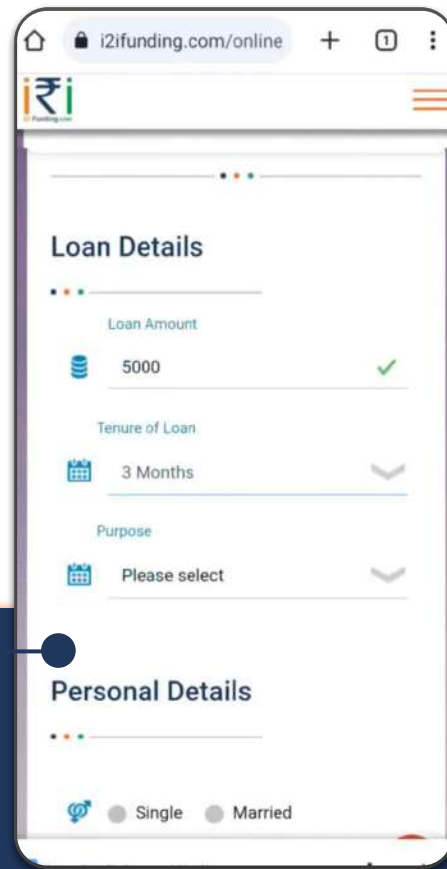
- Enter your full name, gender, Aadhaar number, PAN number, etc., and verify through OTP
- Accept the terms & conditions and click on 'Submit'



Mobile app interface showing a registration form with the following fields and values:

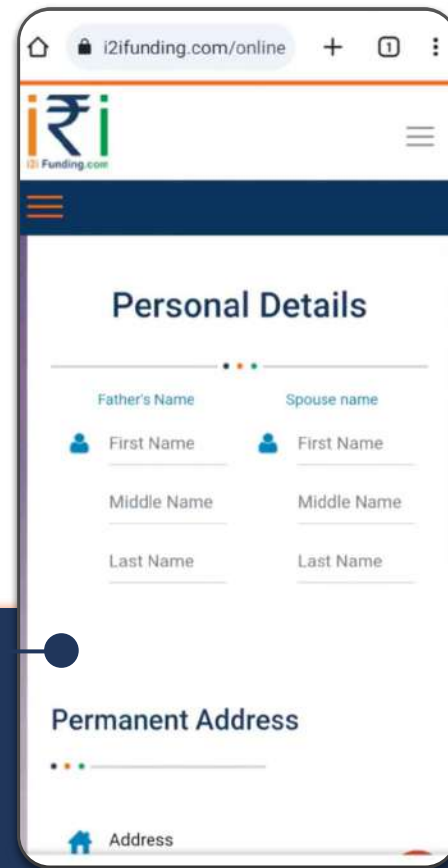
- First Name: Partha ✓
- Middle Name (Optional): Protim ✓
- Last Name: Ojha ✓
- Gender: ☒ Male ☐ Female
- Aadhaar Number: 655263964880 ✓
- PAN Number: AMCPJ4358R ✓
- Password: (field visible, value obscured)

- Enter your loan details, personal details, employment details, financial details, past CIBIL details and click on 'Next'



The image shows a mobile application interface for i2i Funding.com. The browser address bar displays 'i2ifunding.com/online'. The app header features the i2i logo and a hamburger menu icon. The main content area is titled 'Loan Details' and includes three sections: 'Loan Amount' with a value of 5000 and a green checkmark, 'Tenure of Loan' with a value of 3 Months and a dropdown arrow, and 'Purpose' with a 'Please select' prompt and a dropdown arrow. Below this is the 'Personal Details' section, which includes radio buttons for 'Single' and 'Married' status. A blue circle with a white dot is positioned over the 'Next' button, which is partially visible at the bottom of the screen.

- Enter your personal details such as your full name, permanent address, current address and proceed



The image shows a mobile application interface for i2i Funding.com. The browser address bar at the top displays 'i2ifunding.com/online'. The app's header includes the logo and a menu icon. The main content area is titled 'Personal Details' and features a progress indicator with three dots, the second of which is filled. Below the title, there are two columns of input fields. The left column is for 'Father's Name' and the right column is for 'Spouse name'. Each column contains three fields: 'First Name', 'Middle Name', and 'Last Name'. At the bottom of the form, there is a section for 'Permanent Address' with a progress indicator and a single 'Address' field.

Personal Details

Father's Name Spouse name

First Name First Name

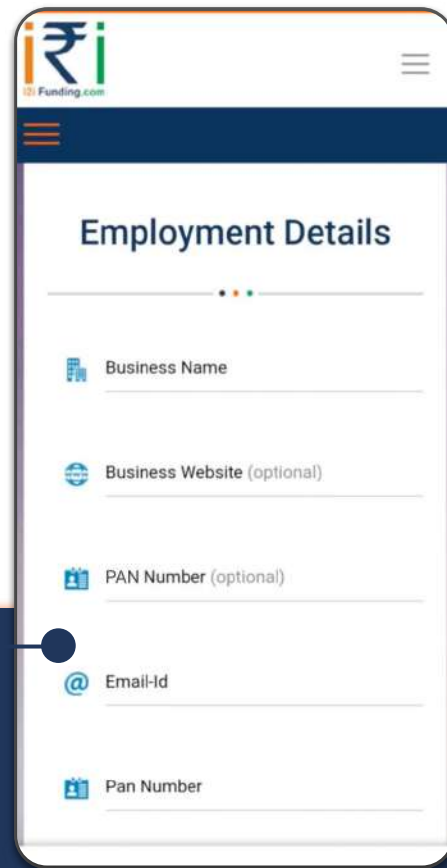
Middle Name Middle Name

Last Name Last Name

Permanent Address

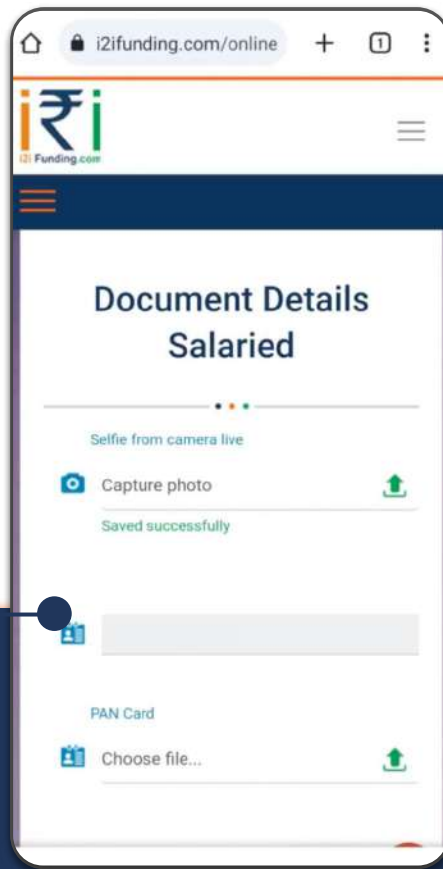
Address

- Enter your employment details, office address and click 'Next'
- Enter your education details and proceed



The image shows a mobile application interface for 'i2i Funding.com'. The screen is titled 'Employment Details' and features a list of input fields for user information. The fields are: 'Business Name' (with a building icon), 'Business Website (optional)' (with a globe icon), 'PAN Number (optional)' (with a person icon), 'Email-Id' (with an '@' icon), and 'Pan Number' (with a person icon). A blue circle with a white dot is positioned to the left of the 'Email-Id' field, connected by a line to the text 'Enter your employment details, office address and click 'Next'' in the list on the left. The app has a dark blue header with the logo and a hamburger menu icon, and a dark blue footer with a hamburger menu icon.

- Upload the required documents, tick the checkboxes and click on 'Submit'
- Now, i2iFunding team will contact you for further processing





Help & Support FAQs

- **How much is the processing fee?**

Processing fee for this loan is 4% to 10% of the loan amount

- **How can I connect with i2iFunding Personal Loan customer care?**

You can contact i2iFunding customer care for any query related to personal loan

- Phone number: +91-923 093 3820
- Email: loan@i2ifunding.com



Congratulations!

Now enjoy a better borrowing experience with i2i Funding.