

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+

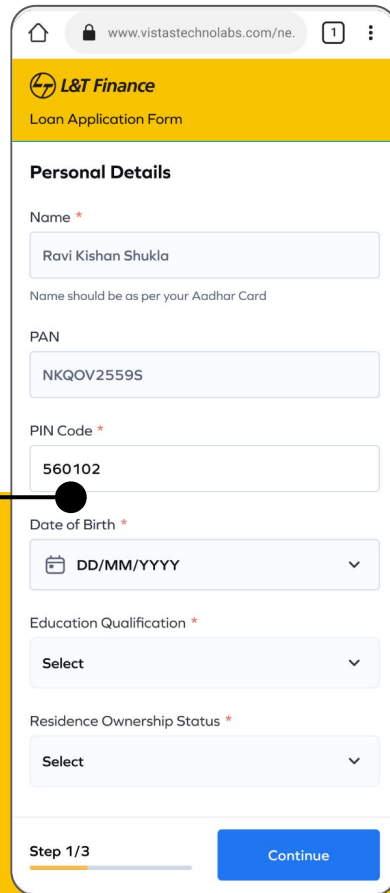
Application process

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 a loan application. 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 "Personal Details". It 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. Each field has a corresponding input box. 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" and "Residence Ownership Status" fields both have a "Select" dropdown menu. At the bottom, there's 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

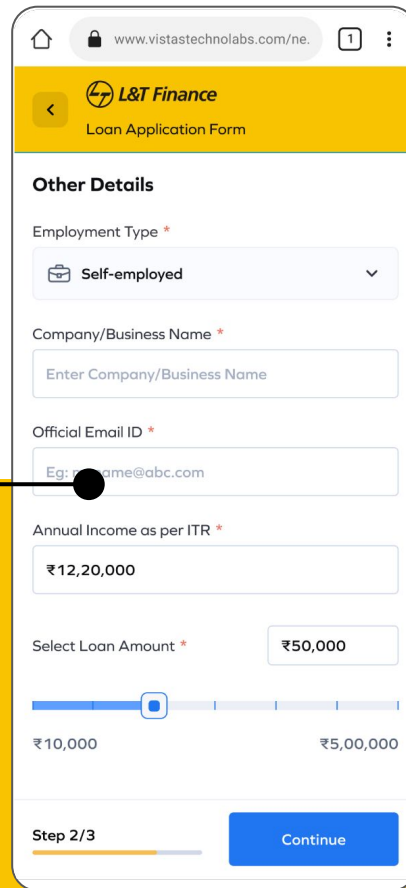
Education Qualification *
Select

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.



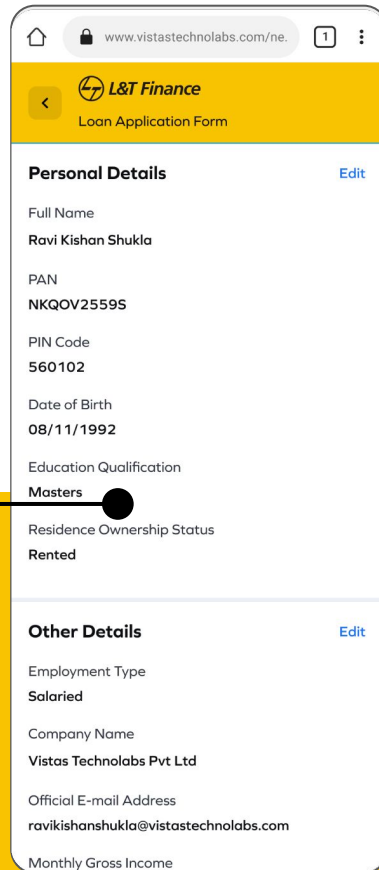
The screenshot shows a mobile application interface for the L&T Finance Loan Application Form. The header is yellow with the L&T Finance logo and a back arrow. Below the header, the title "Loan Application Form" is displayed. The main section is titled "Other Details" and contains several input fields:

- Employment Type ***: A dropdown menu with "Self-employed" selected.
- Company/Business Name ***: A text input field with the placeholder "Enter Company/Business Name".
- Official Email ID ***: A text input field with the placeholder "Eg: name@abc.com".
- Annual Income as per ITR ***: A text input field with the value "₹12,20,000".
- Select Loan Amount ***: A range selector with a slider. The slider is positioned between ₹10,000 and ₹5,00,000, with a blue square indicating the selected amount of ₹50,000.


At the bottom, there is a progress indicator showing "Step 2/3" and a blue "Continue" button.

03 Review details

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



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 **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

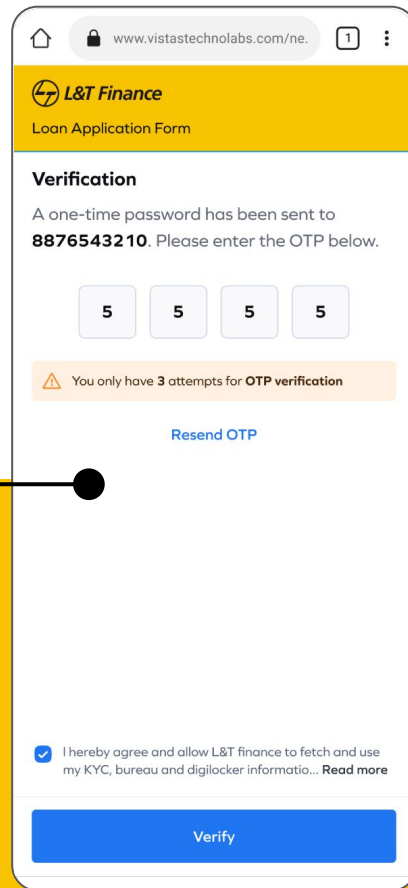
Loan Amount Required
₹9,20,000

☒ 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"



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 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

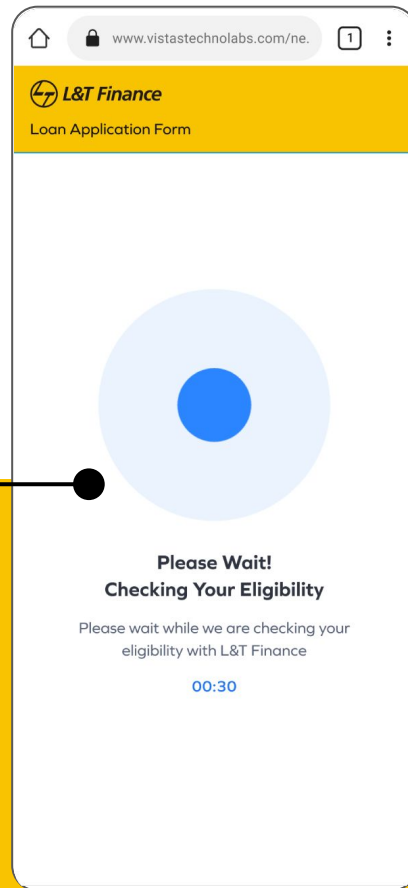
[Resend OTP](#)

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

Verify

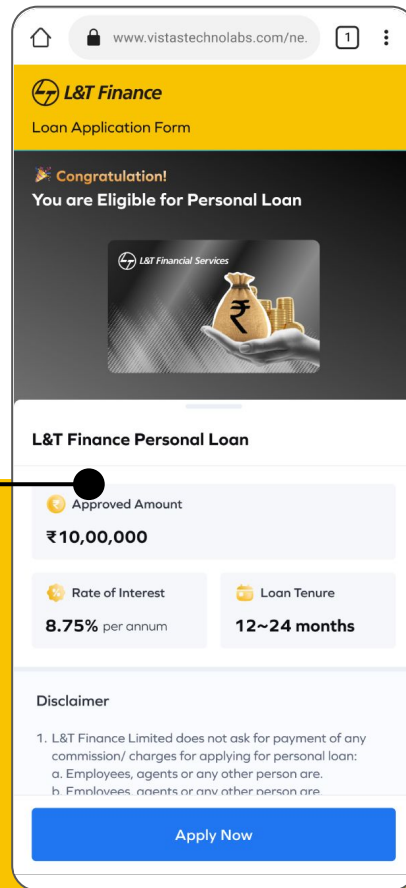
05 Eligibility check

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.vistastechnolabs.com/ne

L&T Finance
Loan Application Form

Congratulation!
You are Eligible for Personal Loan

L&T Financial Services

L&T Finance Personal Loan

Approved Amount
₹10,00,000

Rate of Interest
8.75% per annum

Loan Tenure
12~24 months

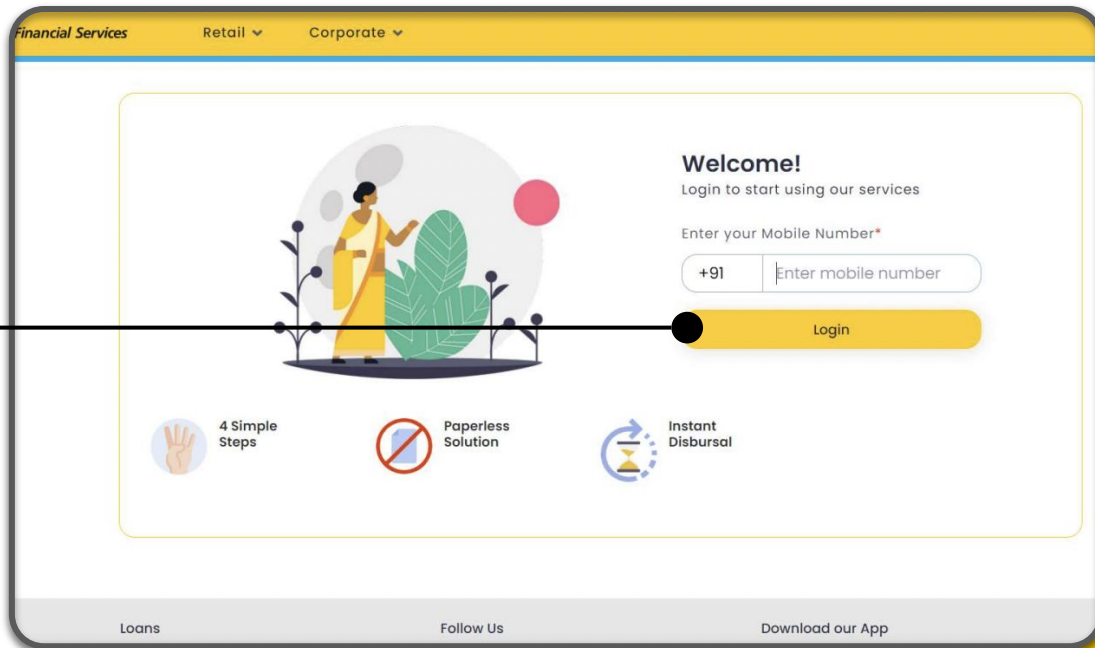
Disclaimer

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:

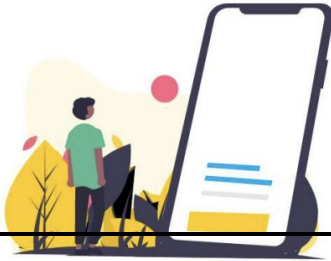
Enter your mobile number and click on 'Login'



The screenshot shows the L&T Finance mobile number authentication login page. 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 to the right of 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 document with a red 'X' over it), and "Instant Disbursal" (an hourglass icon). The footer of the page 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](#)
1:11

[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 FS do not call you asking about your PIN or One-time Password (OTP)



Keep track of your payments

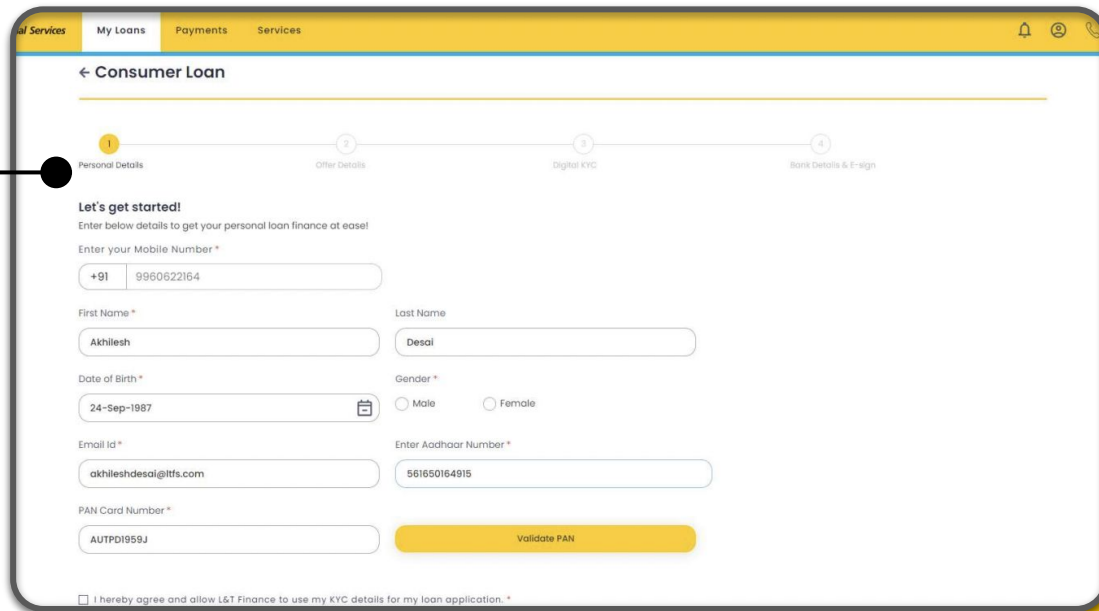
Check your repayment history in your Loan account regularly

Contact customer support if you receive suspicious calls asking for payment

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

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 'Services', 'My Loans', 'Payments', and 'Services'. Below this, a progress bar indicates four steps: 1. Personal Details (active), 2. Offer Details, 3. Digital KYC, and 4. Bank Details & E-sign. The main heading is 'Consumer Loan'. Below the progress bar, a section titled 'Let's get started!' instructs the user to enter details to get a personal loan. The form includes fields for Mobile Number (with a country code dropdown set to +91 and the number 9960622164), First Name (Akhilesh), Last Name (Desai), Date of Birth (24-Sep-1987 with a calendar icon), Gender (radio buttons for Male and Female), Email Id (akhileshdesai@lftfs.com), and Aadhaar Number (561650164915). There's also a field for PAN Card Number (AUTPD1959J) and a 'Validate PAN' button. At the bottom, a checkbox states 'I hereby agree and allow L&T Finance to use my KYC details for my loan application.'.

Services My Loans Payments Services

← Consumer Loan

1 Personal Details 2 Offer Details 3 Digital KYC 4 Bank Details & E-sign

Let's get started!
Enter below details to get your personal loan finance at ease!

Enter your Mobile Number *

+91 9960622164

First Name * Last Name

Akhilesh Desai

Date of Birth * Gender *

24-Sep-1987 ☐ Male ☐ Female

Email Id * Enter Aadhaar Number *

akhileshdesai@lftfs.com 561650164915

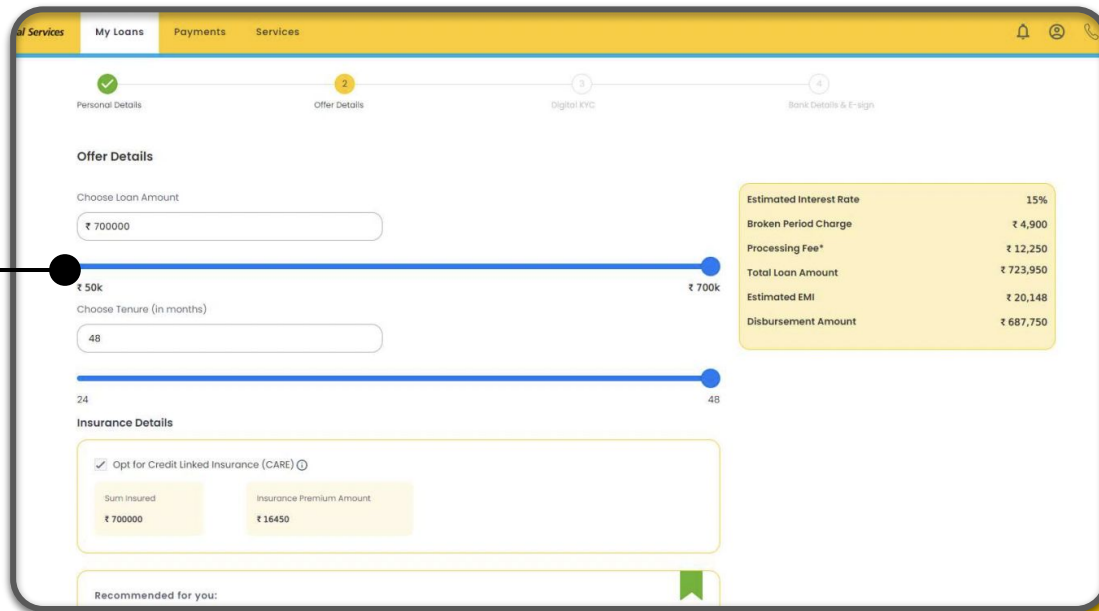
PAN Card Number *

AUTPD1959J Validate PAN

☐ 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: 1. Personal Details (completed), 2. Offer Details (current step), 3. Digital KYC, and 4. Bank Details & E-sign. Below the progress bar, the 'Offer Details' section contains two input fields: 'Choose Loan Amount' with a value of ₹ 700000 and 'Choose Tenure (in months)' with a value of 48. A blue slider bar is positioned between these two fields, with markers at ₹ 50k, ₹ 700k, and ₹ 700k. Below the slider, the 'Insurance Details' section shows a checked box for 'Opt for Credit Linked Insurance (CARE)' and two summary boxes: 'Sum Insured ₹ 700000' and 'Insurance Premium Amount ₹ 16450'. On the right side, a yellow box displays a summary of loan terms: Estimated Interest Rate 15%, Broken Period Charge ₹ 4,900, Processing Fee* ₹ 12,250, Total Loan Amount ₹ 723,950, Estimated EMI ₹ 20,148, and Disbursement Amount ₹ 687,750. At the bottom, there is a 'Recommended for you:' section with a green bookmark icon.

Offer Details	
Choose Loan Amount	₹ 700000
Choose Tenure (in months)	48

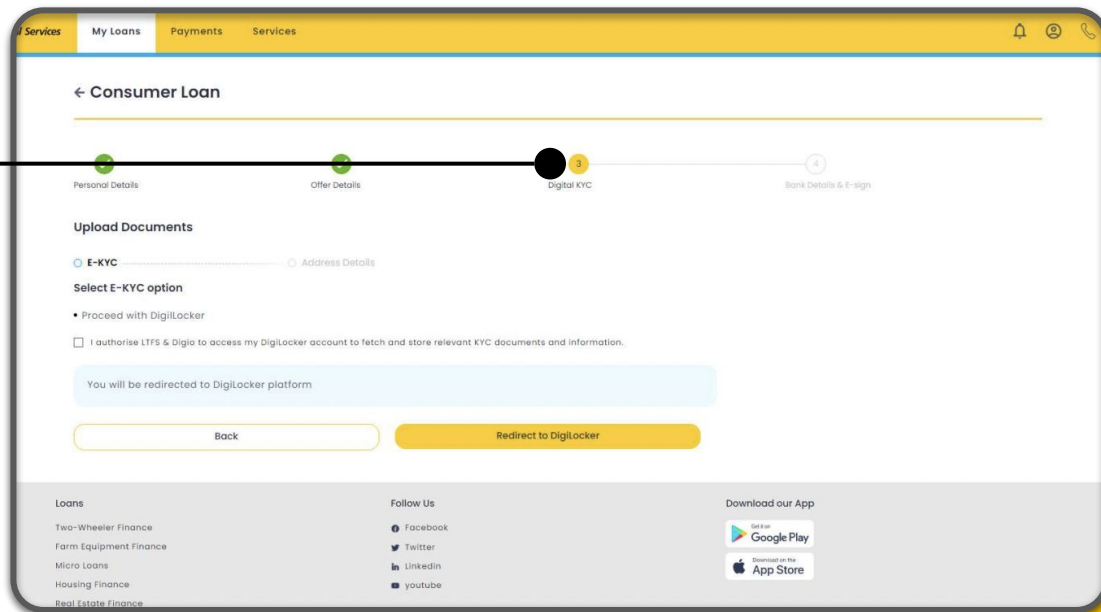
Insurance Details	
<input checked="" type="checkbox"/> Opt for Credit Linked Insurance (CARE) ⓘ	
Sum Insured	₹ 700000
Insurance Premium Amount	₹ 16450

Loan Summary	
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

10

Complete your KYC:

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



Services My Loans Payments Services

← Consumer Loan

1 Personal Details 2 Offer Details 3 Digital KYC 4 Bank Details & E-sign

Upload Documents

☒ E-KYC ☐ Address Details

Select E-KYC option

- Proceed with DigiLocker

☐ I authorise LTF & Digi to access my DigiLocker account to fetch and store relevant KYC documents and information.

You will be redirected to DigiLocker platform

Back Redirect to DigiLocker

Loans

- Two-Wheeler Finance
- Farm Equipment Finance
- Micro Loans
- Housing Finance
- Real Estate Finance


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Get it on Google Play

Download on the App Store

 **L&T Financial Services**


Digilocker KYC
Please do Digilocker KYC

Fetch Document From Digilocker

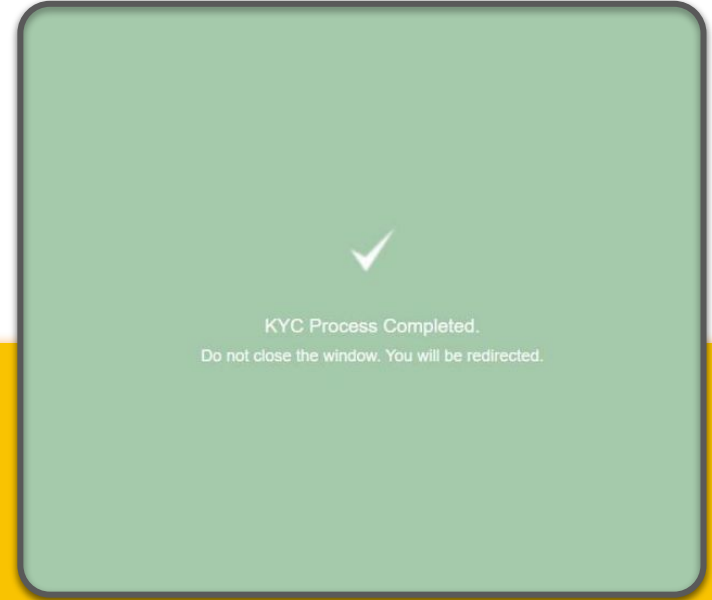
By proceeding further I hereby authorize Digio to pull my documents from Digilocker and share with L and T Financial Services

Authenticate Aadhaar

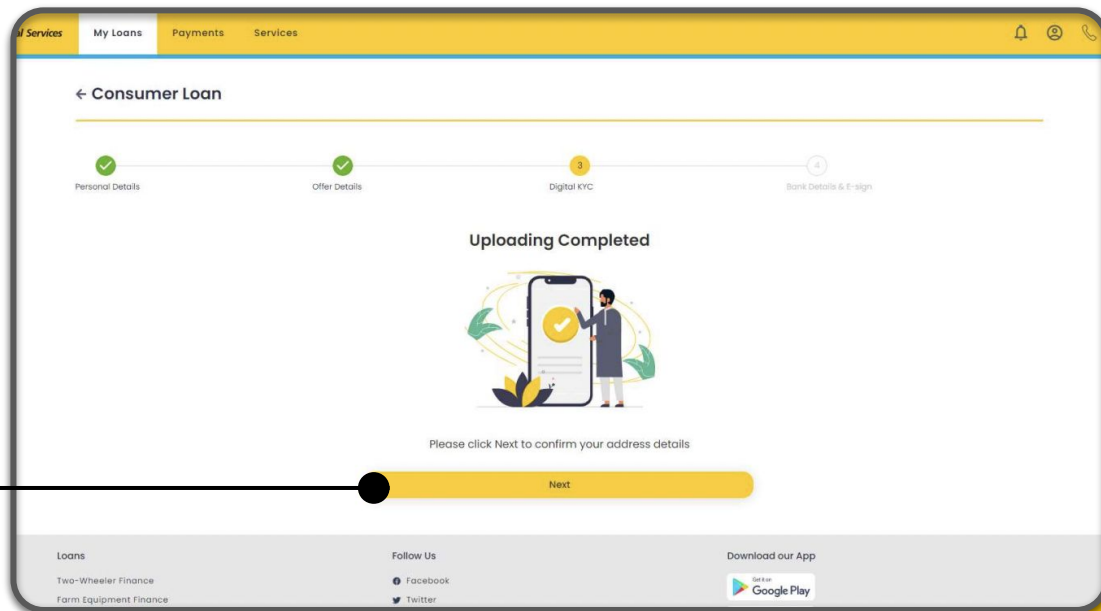
Cancel

Powered by 

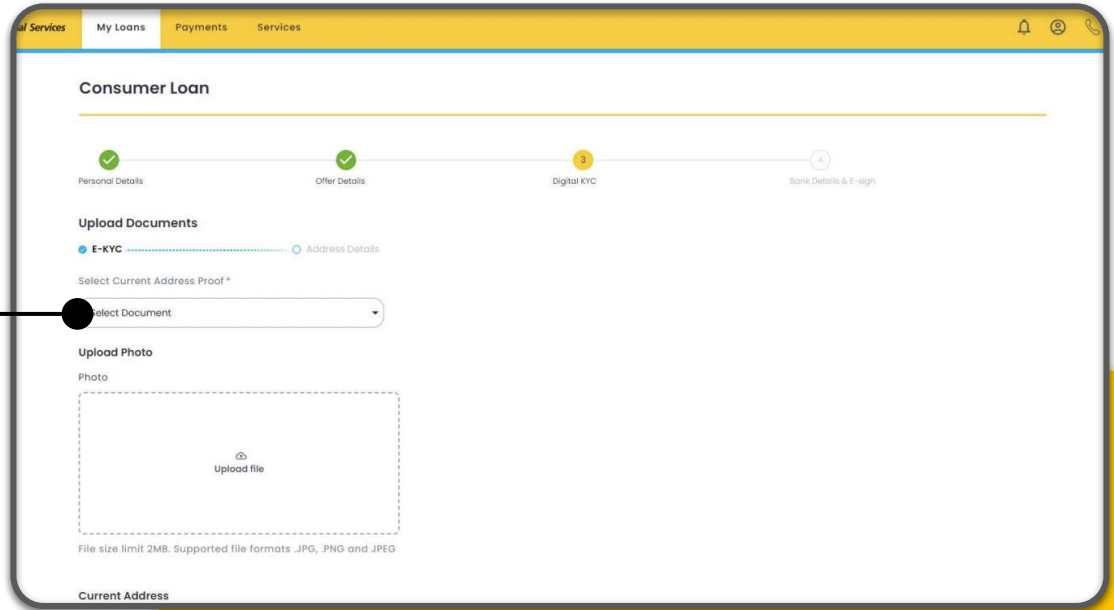
Click on
'Authenticate
Aadhaar' and
complete your
KYC process



Click 'Next' to confirm your address details



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



Services My Loans Payments Services

Consumer Loan

Progress: 1. Personal Details (Completed) 2. Offer Details (Completed) 3. Digital KYC (Current) 4. Bank Details & E-sign (Pending)

Upload Documents

☒ E-KYC ☐ Address Details

Select Current Address Proof *

Select Document

Upload Photo

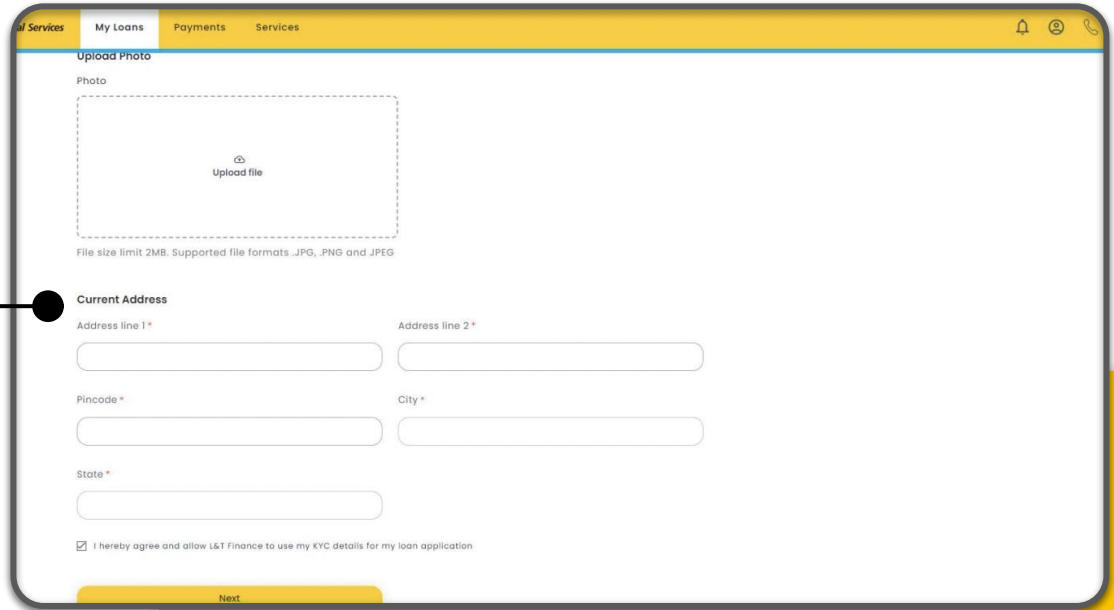
Photo

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 mobile app interface with a yellow header bar containing navigation tabs: 'Services', 'My Loans', 'Payments', and 'Services'. On the right side of the header are icons for a bell, a user profile, and a phone. The main content area is titled 'Upload Photo' and features a dashed rectangular box for a photo. Inside the box is a small 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 is titled 'Current Address' and contains four input fields: 'Address line 1 *', 'Address line 2 *', 'Pincode *', and 'City *'. Below these is a 'State *' field. At the bottom of the form 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 screen.

Services My Loans Payments Services

Upload Photo

Photo

Upload file

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

Current Address

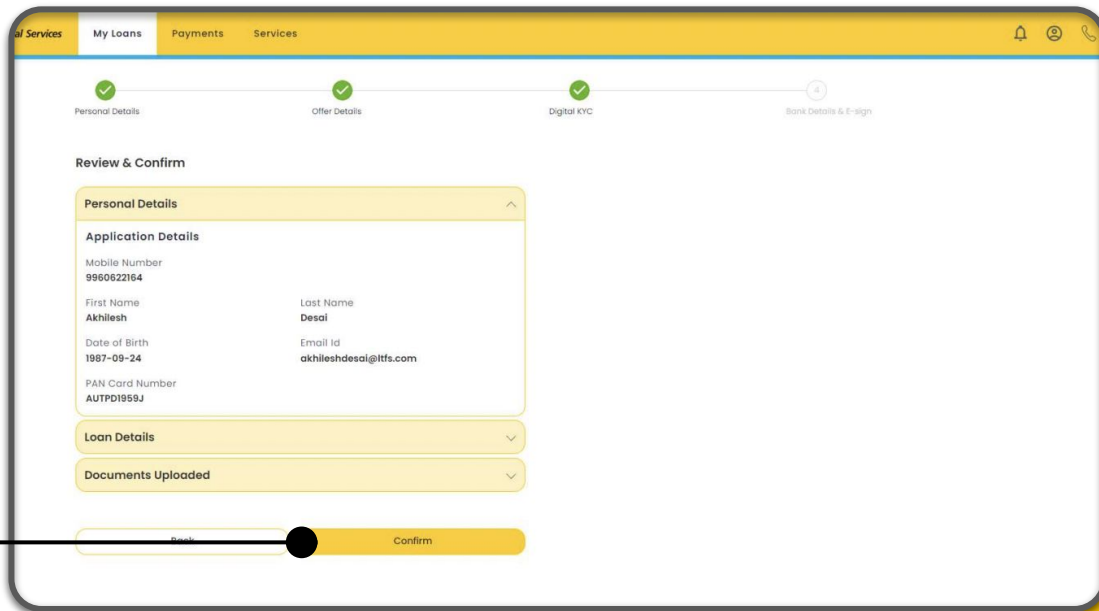
Address line 1 * Address line 2 *

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 Bank Details & E-sign

Review & Confirm

Personal Details ^

Application Details
Mobile Number
9960622164
First Name
Akhilesh
Last Name
Desai
Date of Birth
1987-09-24
Email Id
akhileshdesai@lifs.com
PAN Card Number
AUTPD1959J

Loan Details v

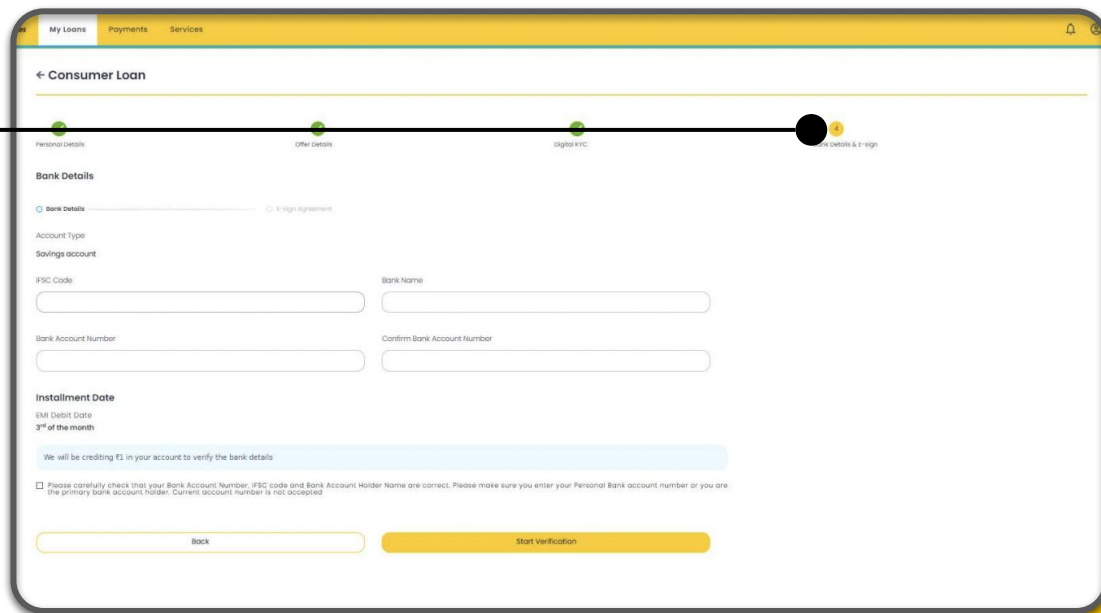
Documents Uploaded v

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 application interface for a 'Consumer Loan'. At the top, there's a navigation bar with 'My Loans', 'Payments', and 'Services'. Below this, a progress bar indicates four steps: 'Personal Details', 'Offer Details', 'Digital KYC', and 'Bank Details & E-sign', with the fourth step being the active one. The 'Bank Details' section includes a radio button for 'Bank Details' (selected) and a link for 'E-sign Agreement'. Under 'Account Type', 'Savings account' is selected. There are input fields for 'IFSC Code', 'Bank Name', 'Bank Account Number', and 'Confirm Bank Account Number'. The 'Installment Date' is set to 'EMI Debit Date' as '3rd of the month'. A light blue banner states: 'We will be crediting ₹1 in your account to verify the bank details'. A disclaimer at the bottom asks the user to verify their bank details. At the bottom, there are 'Back' and 'Start Verification' buttons.

My Loans Payments Services

← Consumer Loan

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

☒ Bank Details [E-sign Agreement](#)

Account Type
Savings account

IFSC Code: Bank Name:

Bank Account Number: Confirm Bank Account Number:

Installment Date
EMI Debit Date
3rd of the month

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 or you are the primary bank account holder. Current account number is not accepted

Back Start Verification

Set up auto EMI repayment

Digio | Secure, Legal, Digital signing - Google Chrome

app.digio.in/#/gateway/enachsign/ENA2210091337407268I37KA5VADJKES/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	50100202694012	Mobile Number	9960622164
End Date (dd-mm-yy)	Until Cancelled	IFSC or MICR	HDFC0000060		

Code

yyyy) 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 ESPs (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: ENA2210091337407268I37KA5VADJKES

Loan Amount: ₹ 20,148.00

Term: 48 Months

Start Date: 03-12-2022

Bank Name: HDFC BANK

EMI: ₹ 438.00

Start Date: 2nd of every month

Account Number: 50100202694012

SHARE Save a copy

Next

Loans

Follow Us

Facebook Twitter LinkedIn YouTube

Download our App

Google Play App Store

Privacy Policy | Disclaimer | Customer Advisory

L&T Finance Limited CIN: U65900WB1993PLC000000

Click on 'Proceed to E-sign Agreement'

My Loans

Payments

Services

← Consumer Loan

✓

✓

✓

4

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:
₹ 723,950

Tenure (in months):
48

EMI:
₹ 20,148

Rate Of Interest:
15%

Please Proceed for E-signing agreement.

☐ I hereby agree to use OTP verification for both Credit linked insurance (CLI) & Healthlink (NOT C-Link) if opted.

You will be redirected to Digital Aadhaar E-sign page

Proceed to E-sign Agreement

TS

Wheeler Finance

Equipment Finance

Loans

Insurance Finance

Vehicle Finance

Finance

Follow Us

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LinkedIn

YouTube

Download our App

Google Play

App Store

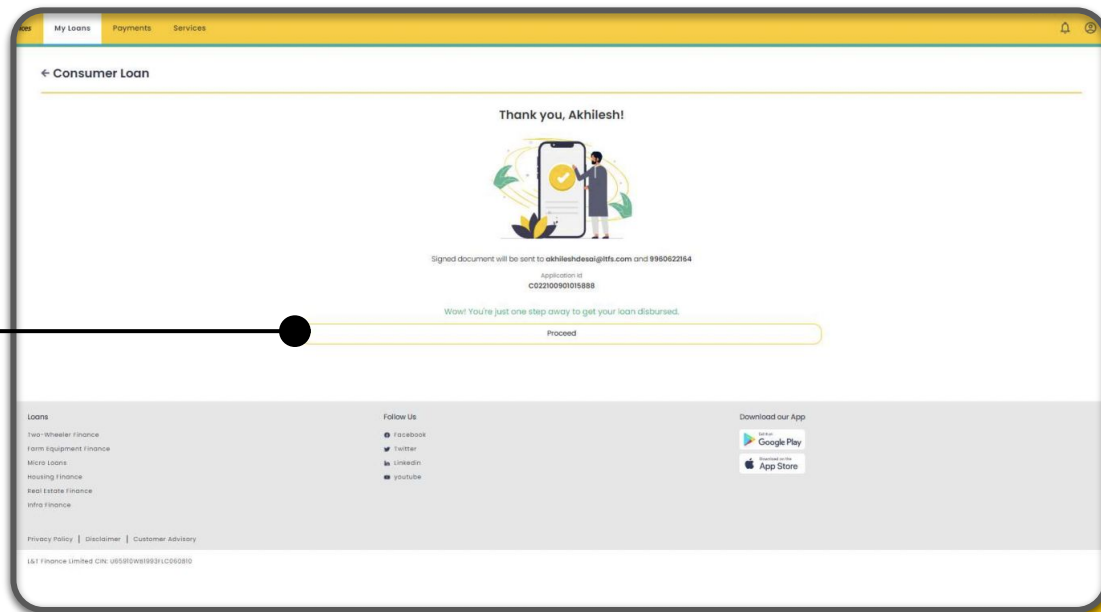
Privacy Policy | Disclaimer | Customer Advisory

Finance Limited CIN: U65902WB1993PLC060810

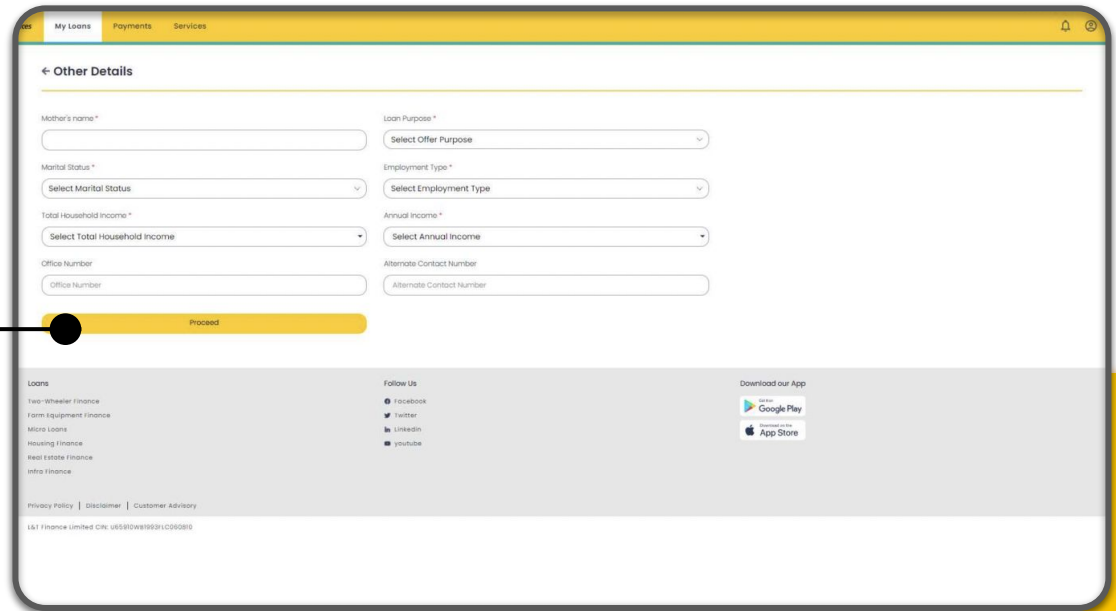


Click 'Sign now' to complete the E-sign process

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 mobile application interface for L&T Finance. At the top, there is a yellow navigation bar with the text "My Loans", "Payments", and "Services". Below this, the title "Other Details" is displayed. The form contains several input fields and dropdown menus:

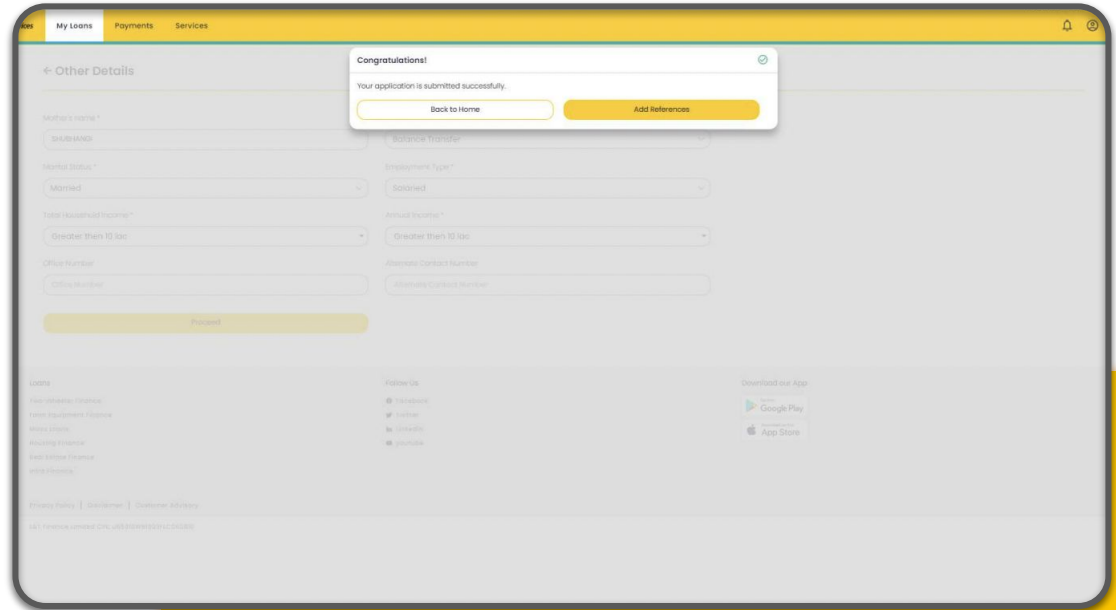
- Mother's name *
- Loan Purpose * (dropdown menu)
- Marital Status * (dropdown menu)
- Employment Type * (dropdown menu)
- Total Household Income * (dropdown menu)
- Annual Income * (dropdown menu)
- Office Number
- Alternate Contact Number

A yellow "Proceed" button is located at the bottom of the form. Below the form, there is a footer section with the following content:

- Loans**
 - Two-Wheeler Finance
 - Farm Equipment Finance
 - Micro Loans
 - Housing Finance
 - Real Estate Finance
 - Other Finance
- Follow Us**
 - Facebook
 - Twitter
 - LinkedIn
 - YouTube
- Download our App**
 - Google Play
 - App Store

At the very bottom, there is a link to the Privacy Policy and a disclaimer.

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



The screenshot displays the 'My Loans' section of the L&T Finance mobile application. A yellow notification banner at the top contains the text 'Congratulations! Your application is submitted successfully.' with two buttons: 'Back to Home' and 'Add References'. Below the banner, the 'Other Details' section is visible, featuring a grid of input fields for personal and financial information. The fields are as follows:

Field Label	Value
Debit card name *	SHUBHANGI
Debit card type *	Balance Transfer
Marital Status *	Married
Employment Type *	Salaried
Total Household Income *	Greater than 10 lac.
Annual Income *	Greater than 10 lac.
Office Number	Office Number
Alternate Contact Number	Alternate Contact Number

A yellow 'Proceed' button is located below the input fields. At the bottom of the screen, there is a footer section with links for 'Loans', 'Follow Us' (Facebook, Twitter, LinkedIn, YouTube), and 'Download our App' (Google Play, App Store). The footer also includes a 'Privacy Policy' link, a 'Disclaimer' link, and a 'Customer Support' link.

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.