

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



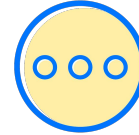
Disbursal

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

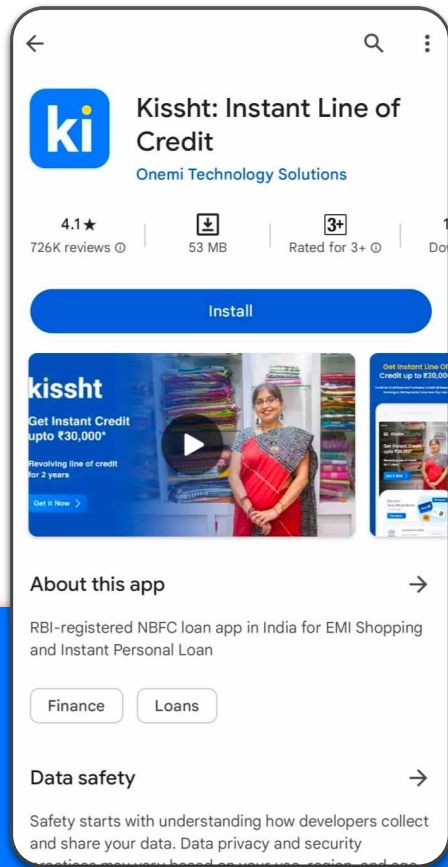
A graphic of a white smartphone with rounded corners, centered on a blue background. The screen of the phone displays the "kissht" logo in blue, with a yellow dot above the "i".

kissht

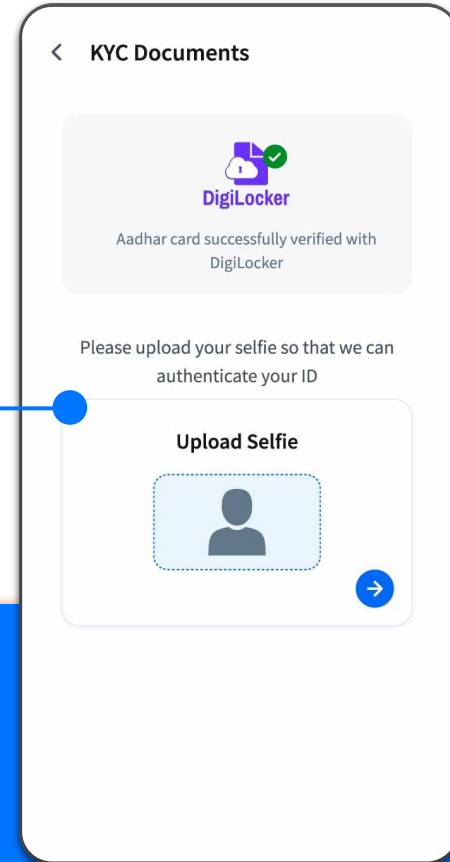


Let's start!

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)

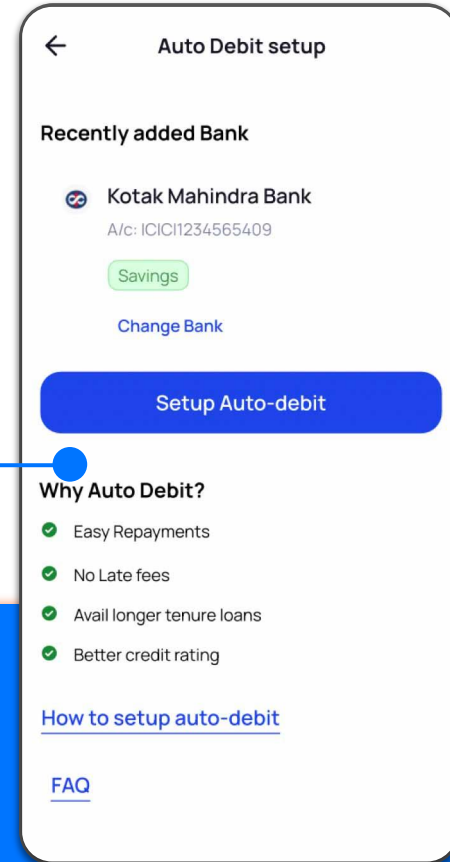
Pincode
400045

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.