

KreditBee Instant Loan

Benefits of KreditBee Instant Loan



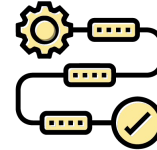
Loan Amount

- ₹1000 to ₹4 lakh



Tenure

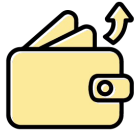
- From 64 days to 24 months



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

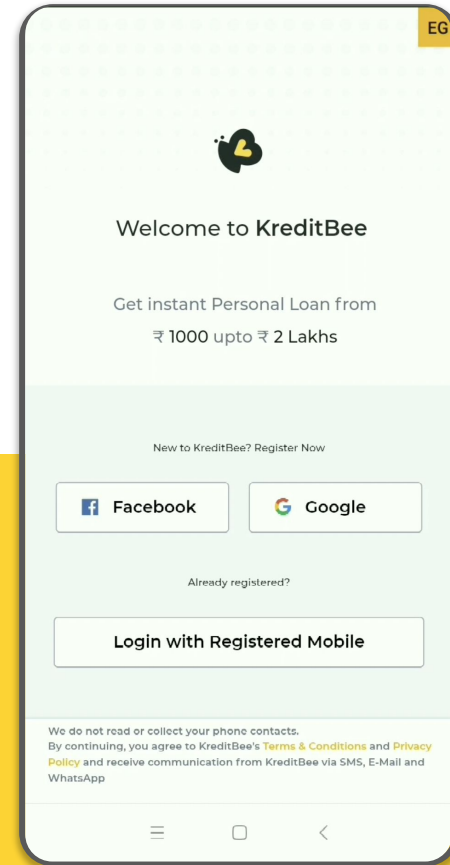
- ☐ You must be a resident of India
- ☐ Credit score should be 680+

Application Process

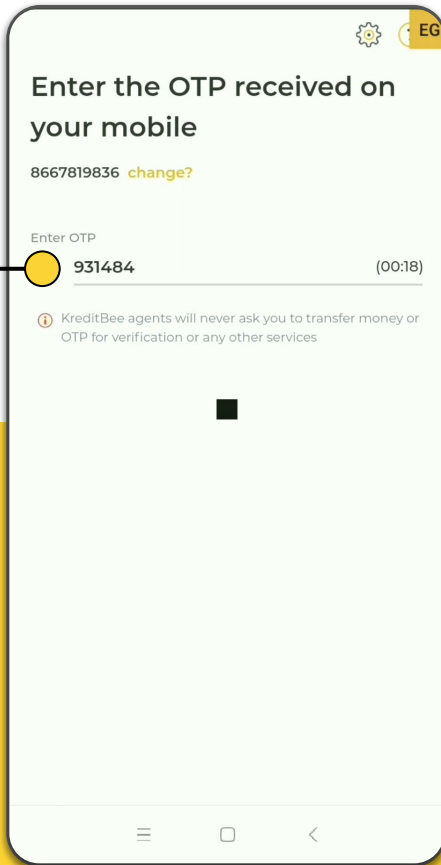
Visit the KreditBee app from the Google Play Store by clicking on the link and start the application journey.

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?](#)

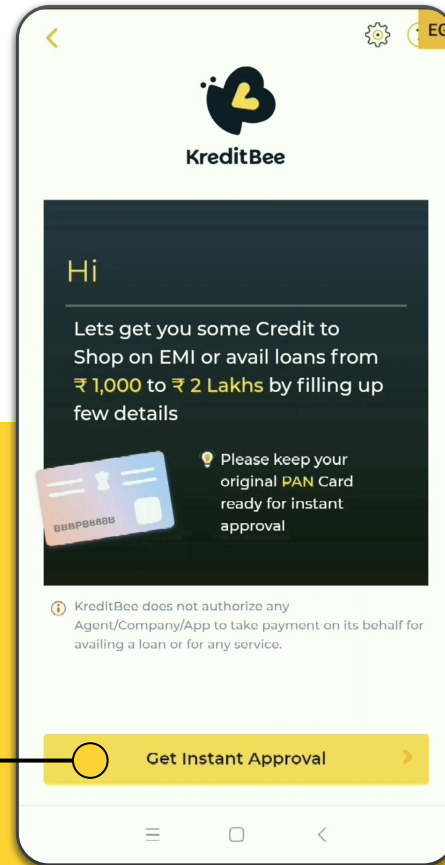
Enter OTP

931484 (00:18)

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

■

- 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

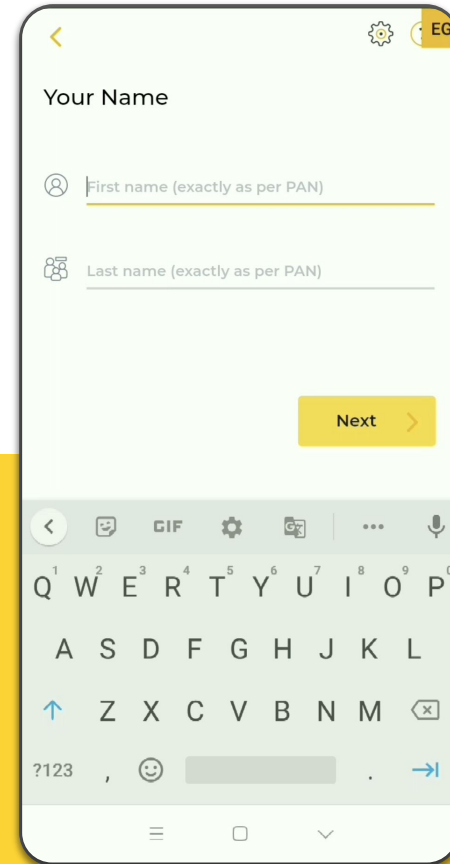
KreditBee does not authorize any Agent/Company/App to take payment on its behalf for availing a loan or for any service.


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







<  EG

Your Name

 First name (exactly as per PAN)


 Last name (exactly as per PAN)


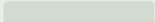
Next >




<  GIF   ... 

Q¹ W² E³ R⁴ T⁵ Y⁶ U⁷ I⁸ O⁹ P⁰

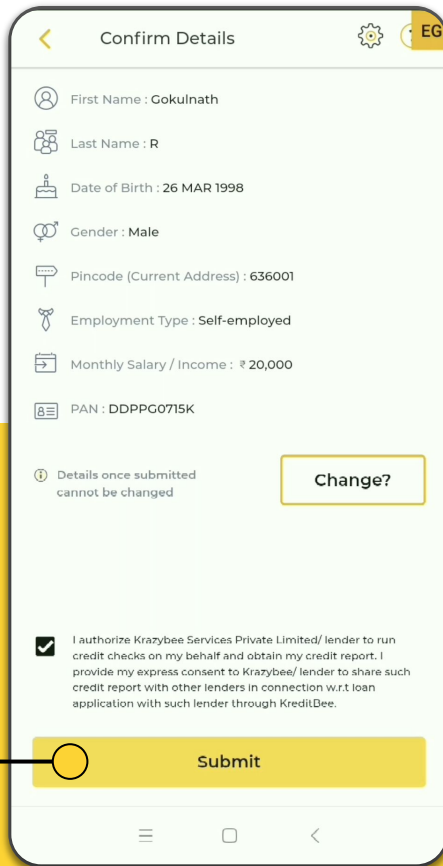
A S D F G H J K L


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?123 ,   . →


  


- 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

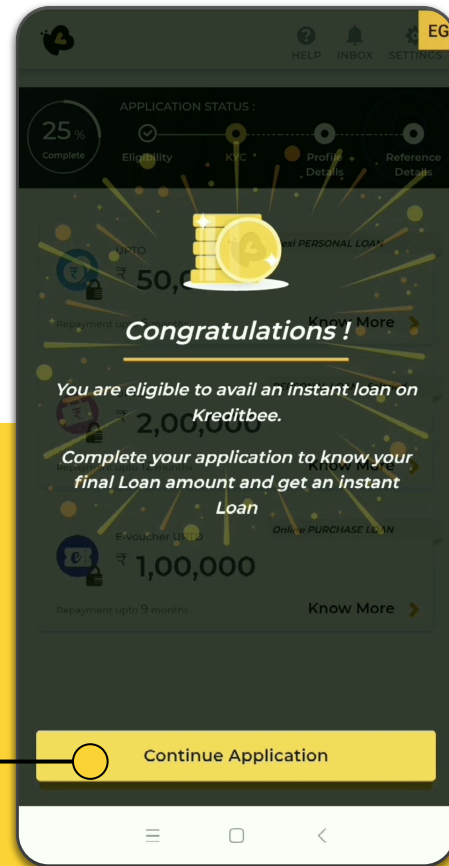
 PAN : DDPPG0715K

 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'



HELP INBOX SETTINGS EG

APPLICATION STATUS : 25% Complete

Eligibility KYC Profile Details Reference Details

Congratulations!

You are eligible to avail an instant loan on Kreditbee.

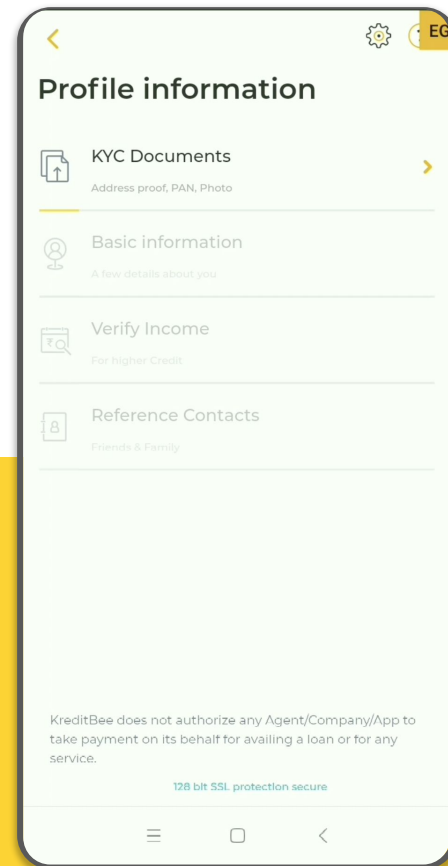
₹ 2,00,000

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

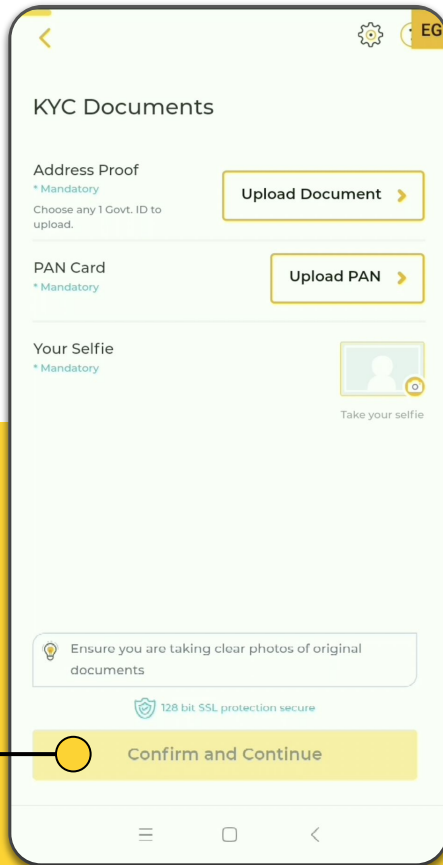
₹ 1,00,000

Continue Application

02 Verify your profile by uploading KYC documents

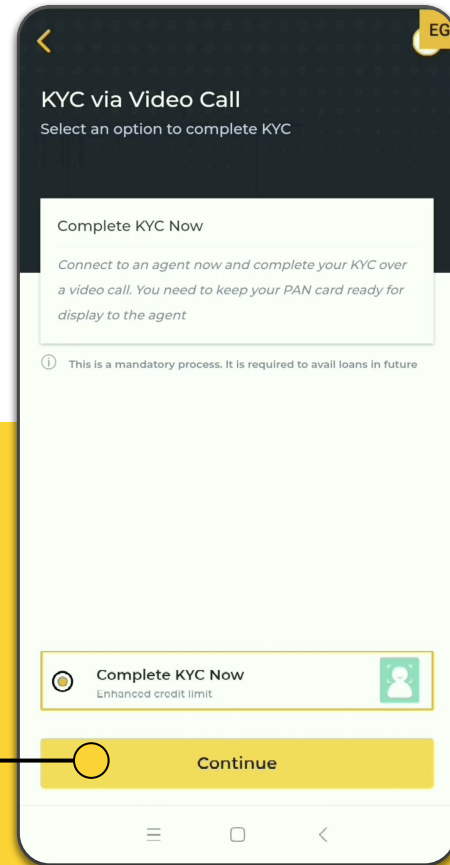


- First, click on KYC documents, attach your address proof, PAN card, and a selfie and then click on 'Confirm and Continue'



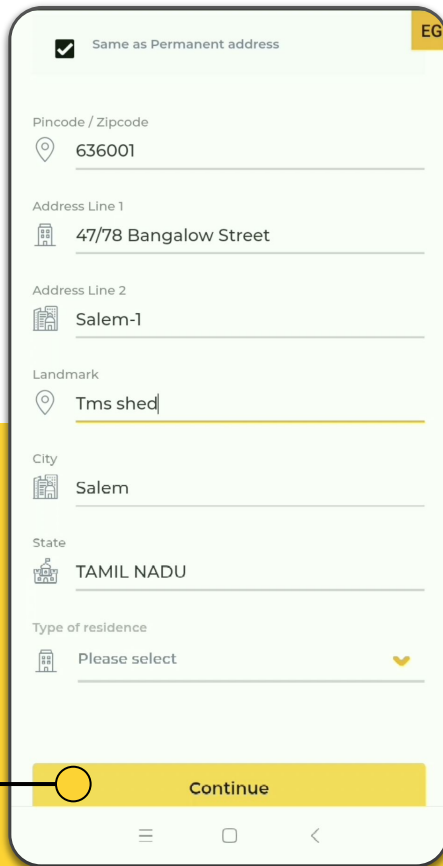
The screen is titled "KYC Documents" and has a light green background. At the top right, there is a settings gear icon and a yellow badge with "EG". Below the title, there are three sections: "Address Proof" with a mandatory note and an "Upload Document" button; "PAN Card" with a mandatory note and an "Upload PAN" button; and "Your Selfie" with a mandatory note and a "Take your selfie" button with a camera icon. A light blue box at the bottom contains a lightbulb icon and the text "Ensure you are taking clear photos of original documents". Below this is a green shield icon with "128 bit SSL protection secure". At the very bottom is a yellow button labeled "Confirm and Continue".

- Confirm address details and complete video KYC



The screen is titled "KYC via Video Call" and has a dark blue background. At the top right, there is a yellow badge with "EG". Below the title, it says "Select an option to complete KYC". A white box in the center contains the text "Complete KYC Now" and "Connect to an agent now and complete your KYC over a video call. You need to keep your PAN card ready for display to the agent". Below this is a small information icon and the text "This is a mandatory process. It is required to avail loans in future". At the bottom, there is a yellow button labeled "Continue".

- 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

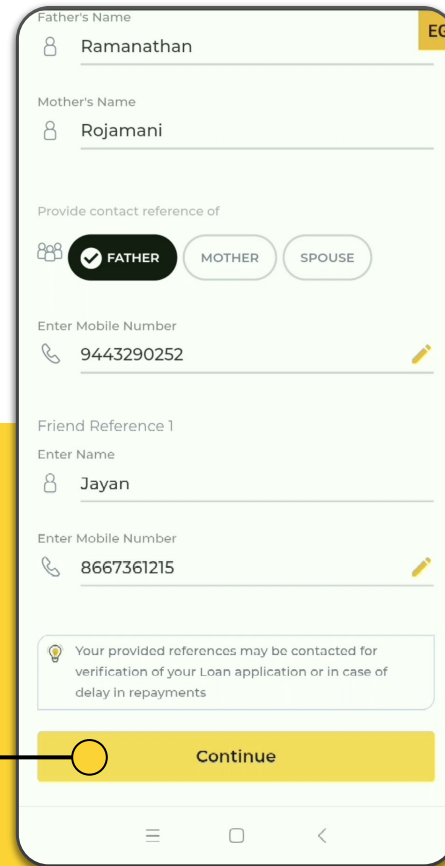
City
Salem

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

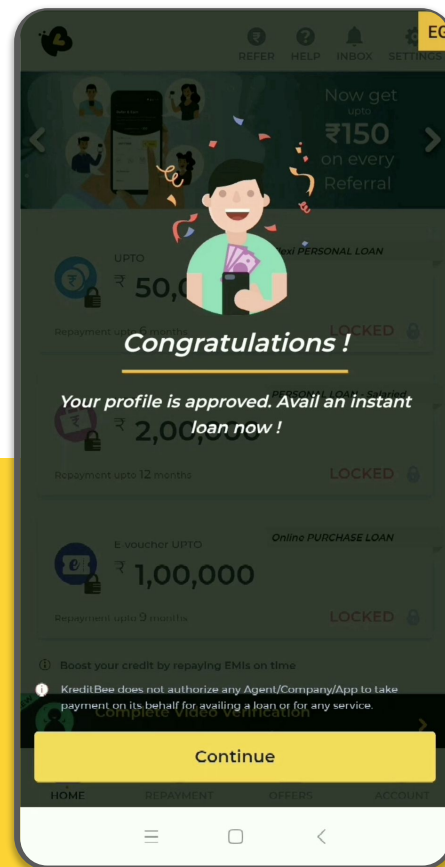
Enter Mobile Number
8667361215

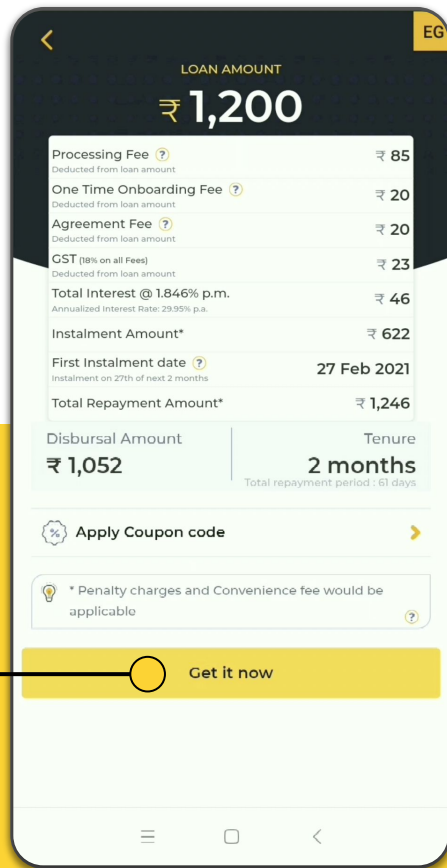
Your provided references may be contacted for verification of your Loan application or in case of delay in repayments

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





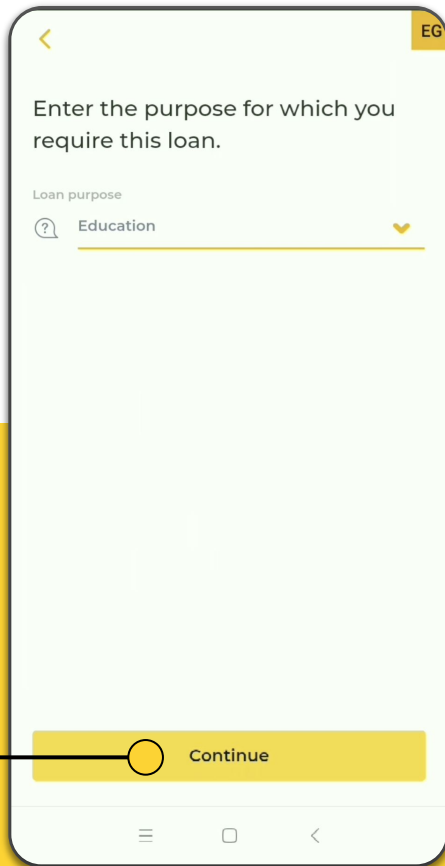
- After the approval, you will see loan offers unlocked for you. Click on 'Get Now'

- 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

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Enter the purpose for which you require this loan.

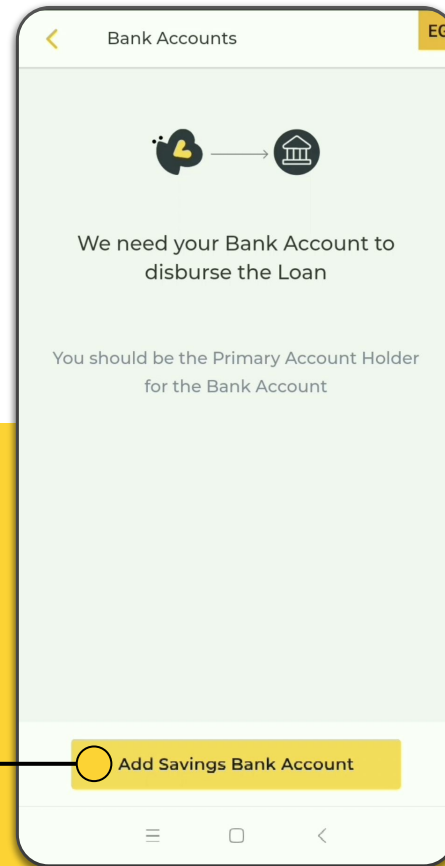
Loan purpose

? Education

Continue



This screen shows the loan purpose selection step. 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 for 'Loan purpose' with a dropdown menu currently set to 'Education'. At the bottom, there is a yellow 'Continue' button. A line from the instruction points to this button.

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



EG

< Bank Accounts

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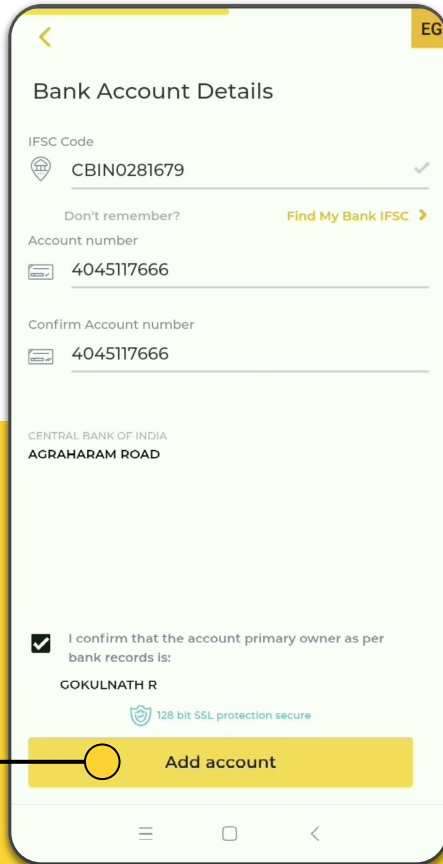
We need your Bank Account to disburse the Loan

You should be the Primary Account Holder for the Bank Account

Add Savings Bank Account

This screen shows the bank account addition step. 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 instruction points to this button.

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



Bank Account Details

IFSC Code
CBIN0281679 ✓

Don't remember? Find My Bank IFSC >

Account number
4045117666

Confirm Account number
4045117666

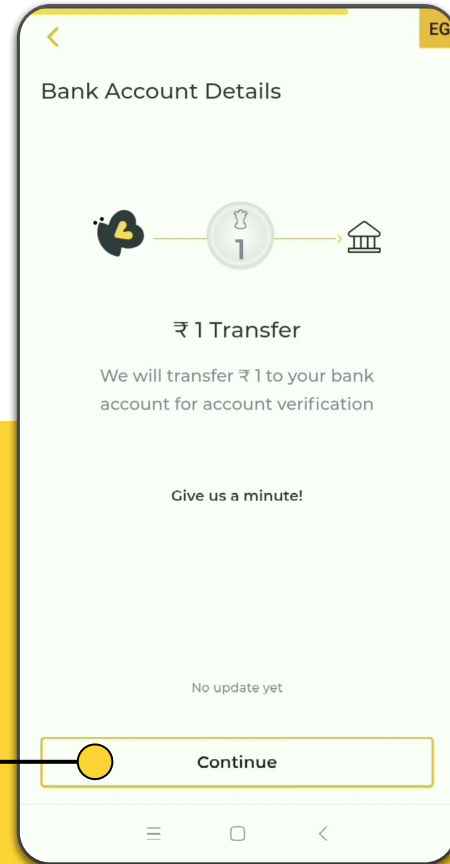
CENTRAL BANK OF INDIA
AGRAHARAM ROAD

☒ 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



Bank Account Details

₹ 1 Transfer

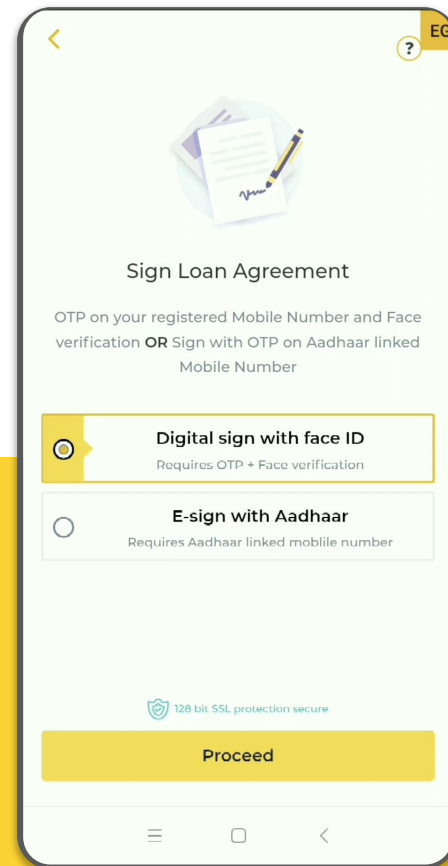
We will transfer ₹ 1 to your bank account for account verification

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.

❑ **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.