

# **Prefer Instant Loan**

## Benefits of Prefr Instant Loan



### Loan Amount

- ₹25,000 to ₹5 lakh



### Tenure

- 3 to 48 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

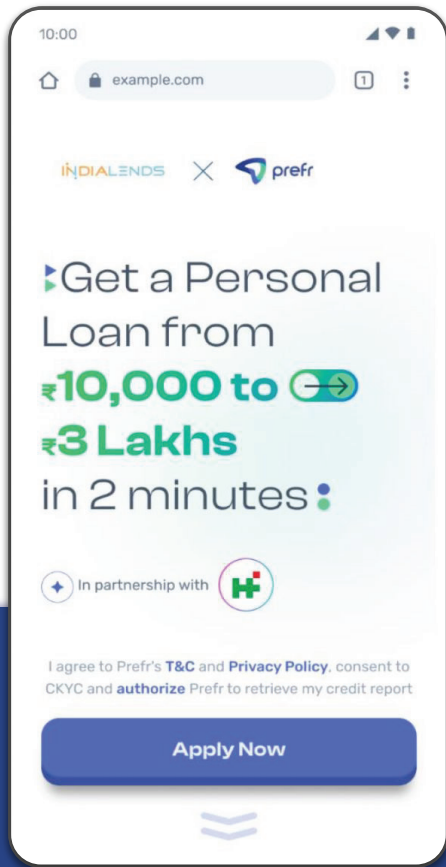
- Your PAN card
- Aadhaar card
- Bank account details
- Last 3 month's bank statement with salary credits **or** business proof





## Let's start!

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

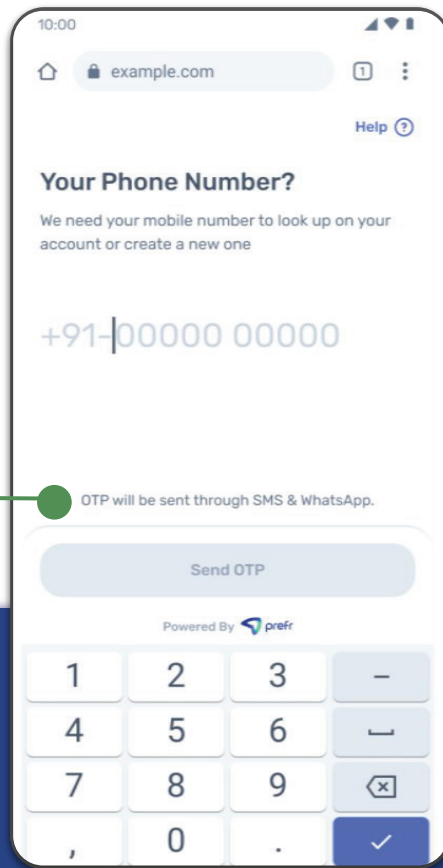




# 01

## 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

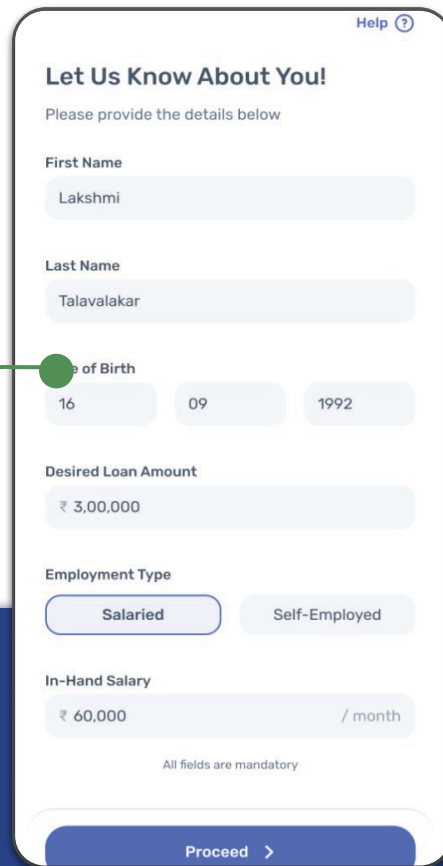
Powered By  prefr

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

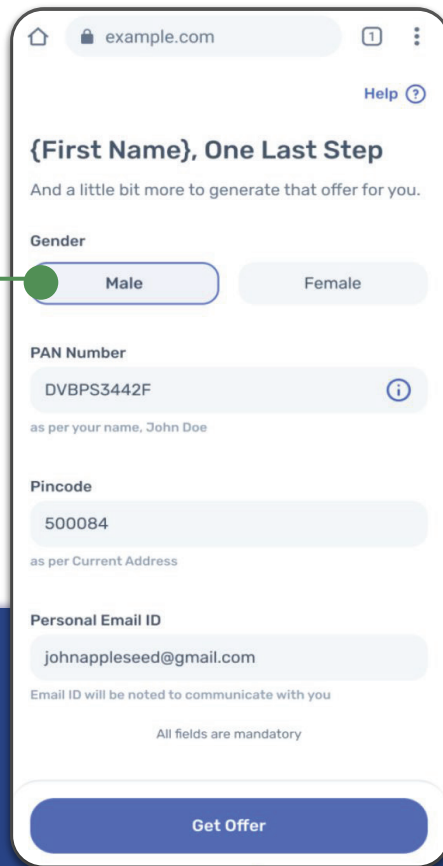
Employment Type  
☒ Salaried ☐ Self-Employed

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

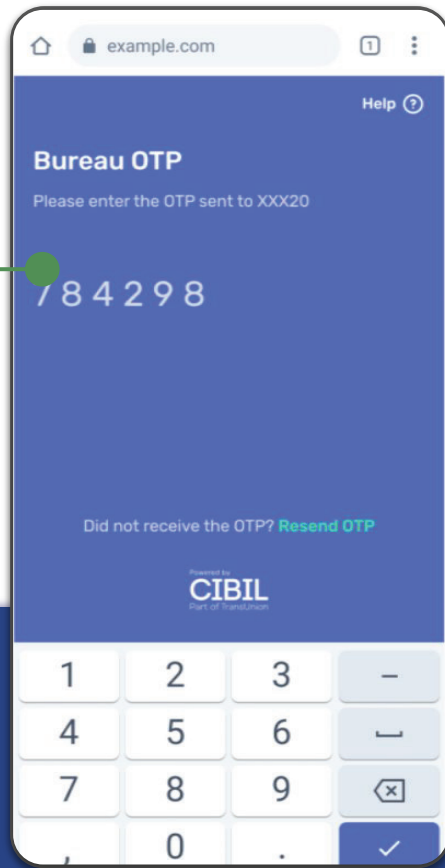
Email ID will be noted to communicate with you

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

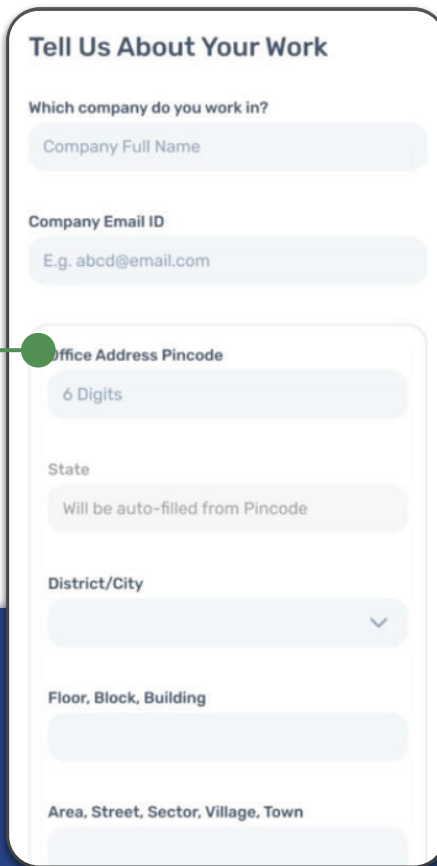
- ☐ BOI
- ☐ Capital First
- ☐ Corporation Bank
- ☐ TCFSI

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

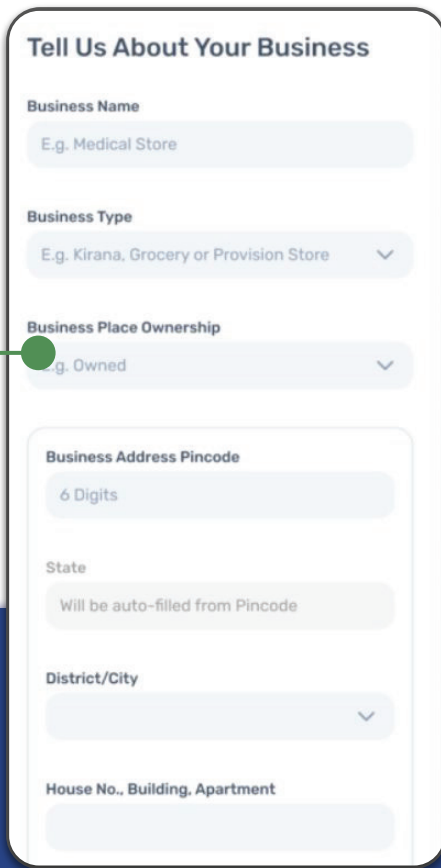
District/City

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

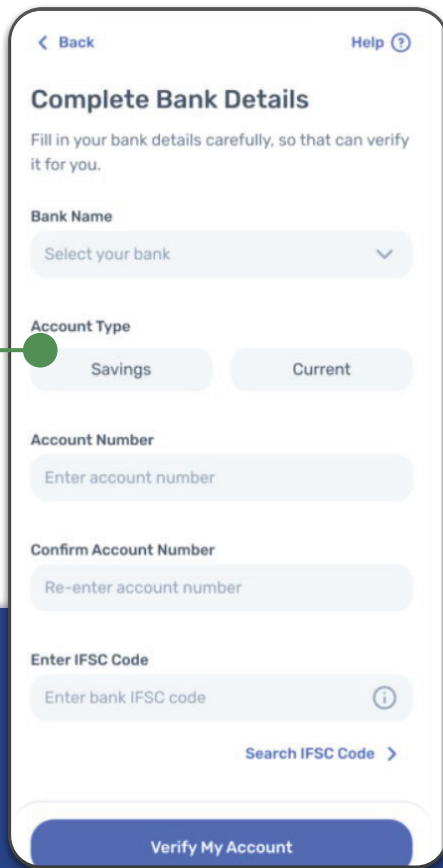
Take 1 - 2 days for approval. Keep your driving license photo ready

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](#)