



Ring Power Loan



Benefits of Ring Power Loan



Loan Amount

Loan from ₹20,000
to ₹5 lakhs



Tenure

3 months to 24 months

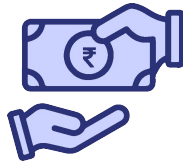


Application Process

- Hassle-free and paperless
- 100% digital process
- Easy eligibility

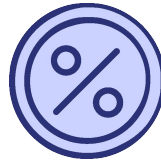


Benefits of Ring Power Loan



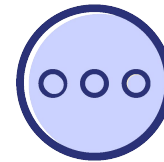
Disbursal

Instant disbursal



Interest Rates

18% to 33% p.a.



Others

- Collateral-free loan
- Flexible repayment
- Zero-prepayment charges
- Direct bank transfer
- Low processing fees



Important Terms & Conditions

- You have to apply for Ring Power Loan using your advisor's link
- 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 Ring



Eligibility Criteria Salaried

- **Age Group:** 24 - 59 years
- **Income Range:** ₹20,000+
- **Documents Required:**
 - **Identity proof:** PAN Card
 - **Address proof:** Aadhaar Card
 - **Income Proof:** Bank statement





Eligibility Criteria Self-employed

- **Age Group:** 24 - 59 years
- **Income Range:** You should have a stable source of income
- **Documents Required:**
 - **Identity proof:** PAN Card
 - **Address proof:** Aadhaar Card
 - **Income Proof:** Bank statement





Other Eligibility Criteria

- You must be an Indian resident
- CIBIL score must be 700+



Application Process

Before we begin, keep the following details handy:

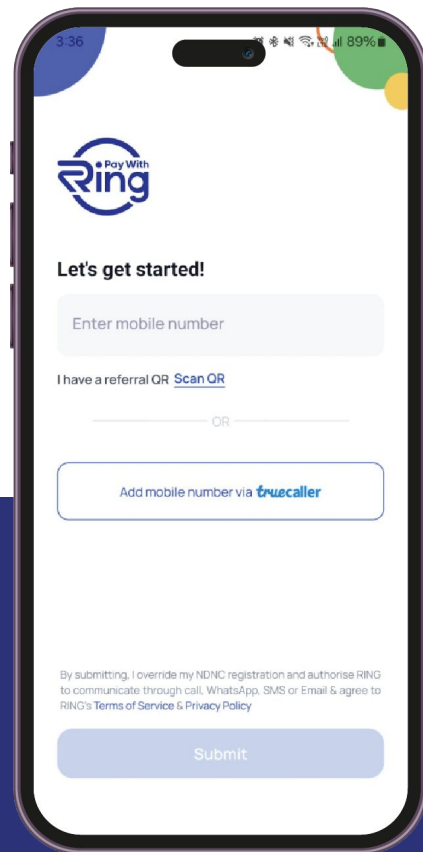
- PAN Card
- Aadhar Card

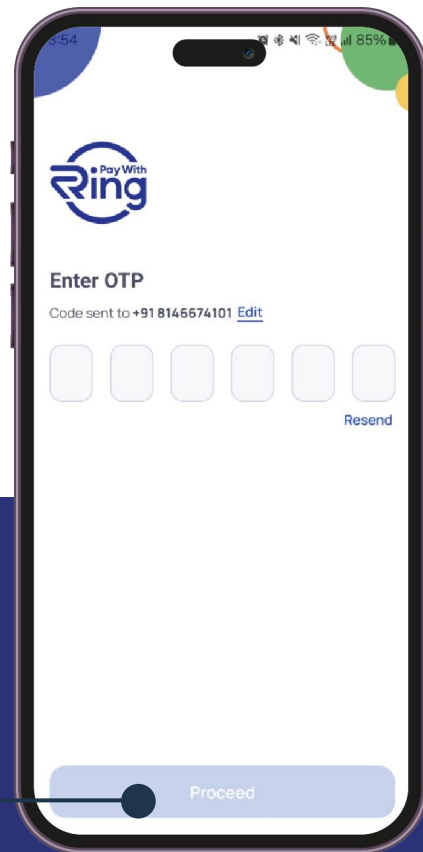




Let's start!

Click on the link shared by your advisor and begin the application process.





01

Enter your phone number and submit the OTP sent to your mobile.



02

Enter your full name, father's name, email ID, date of birth, gender, marital status, and continue.

A smartphone screen showing a 'Personal Details' form. The form includes input fields for 'First Name (as per PAN)', 'Last Name (as per PAN)', 'Father's Name', and 'Email ID'. Below the email field, a note states 'Verification link will be sent on the above email.' The 'Date of Birth' section has three dropdown menus for 'DD', 'MM', and 'YYYY'. The 'Select Gender' section has two buttons: 'Male' and 'Female'. The 'Marital Status' field is partially visible at the bottom. The phone's status bar at the top shows the time as 4:03 and battery at 83%. The phone is decorated with colorful circular stickers on the top corners.

4:03 83%

< Personal Details

First Name (as per PAN)

Last Name (as per PAN)

Father's Name

Email ID

Verification link will be sent on the above email.

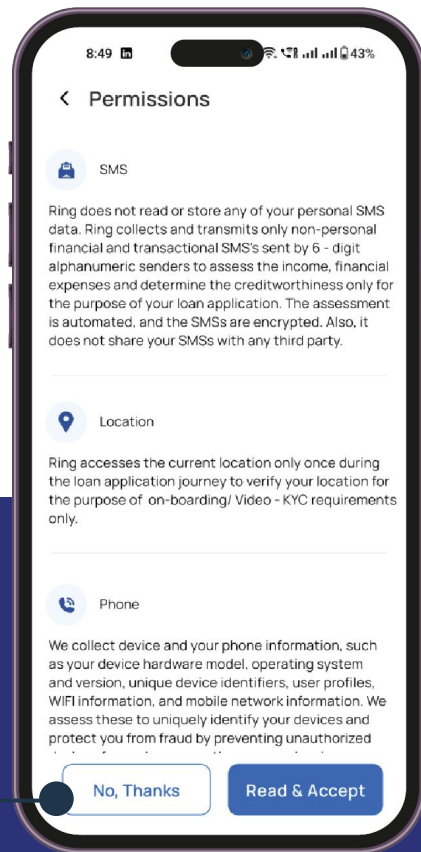
Date of Birth

DD ▼ MM ▼ YYYY ▼

Select Gender

Male Female

Marital Status



03

Click on "Apply Now" and provide the required permissions to continue. Click on "Read & Accept".



04

Now, enter your income details. Enter your type of employment, profession, income, purpose of your loan, and desired loan amount.

A smartphone screen displaying the 'Income Details' form. The status bar at the top shows the time 8:55, signal strength, and 41% battery. The form has a back arrow at the top left. The sections are: 'Employment Status' with 'Salaried' and 'Self Employed' buttons; a text input field for 'Enter your profession'; 'Personal Income' with a 'Monthly Income' input field; a 'Purpose of your Loan' dropdown menu; a 'Required loan Amount' input field; and a blue 'Continue' button at the bottom. A dark blue line with a circle at the end points from the 'Continue' button to the text in the previous block.

8:55 41%

Income Details

Employment Status

Salaried Self Employed

Enter your profession

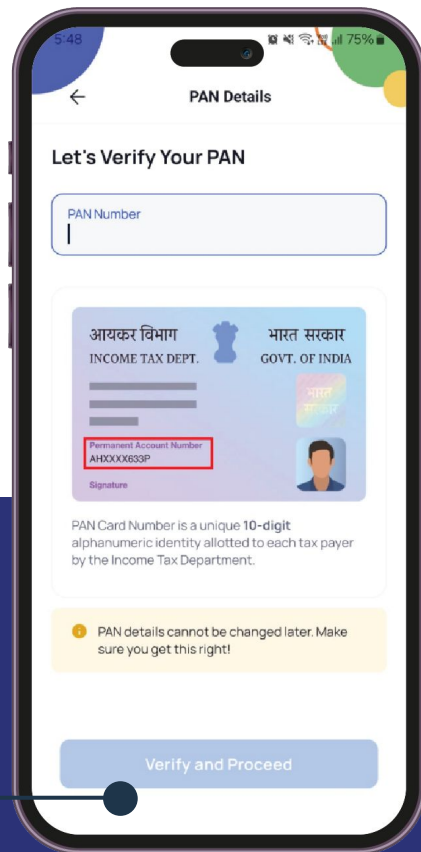
Personal Income

Monthly Income

Purpose of your Loan

Required loan Amount

Continue



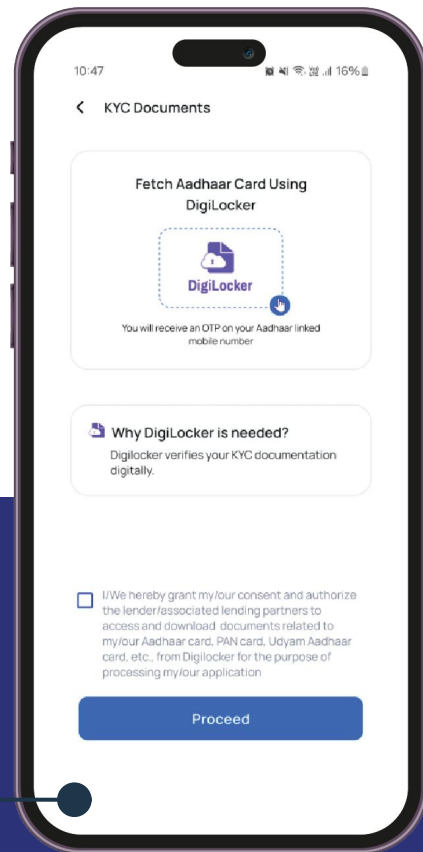
05

Enter your PAN Card details carefully to verify your identity.

A smartphone screen displaying the 'Add Address' form. The form has a white background with rounded rectangular input fields. The fields are labeled: 'Flat/Room No. & Building Name', 'Address line 1', 'Address line 2 (Optional)', 'Landmark', 'Pincode', and 'Residing since' (with a dropdown arrow). A blue 'Save & Continue' button is at the bottom. The phone's status bar at the top shows the time 5:52, signal strength, and 74% battery. The phone is set against a dark blue background with a white circle at the bottom left of the screen.

06

Enter your full address details along with pin code and residential status.



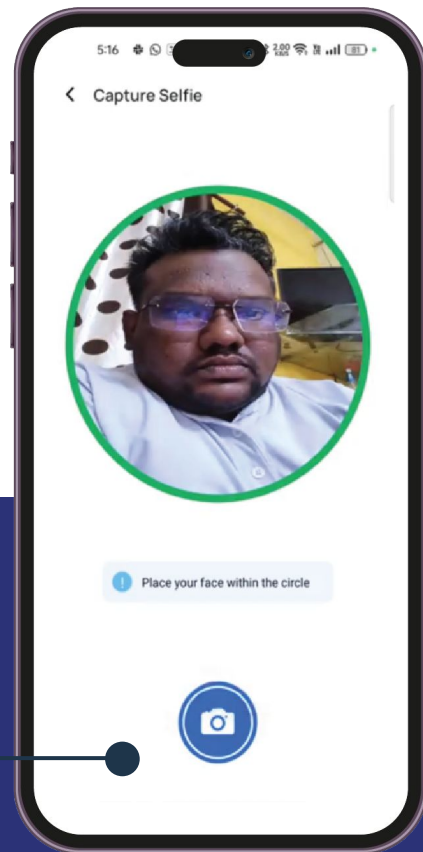
07

Continue to start the digital KYC by logging in to DigiLocker to verify your Aadhaar card details.



08

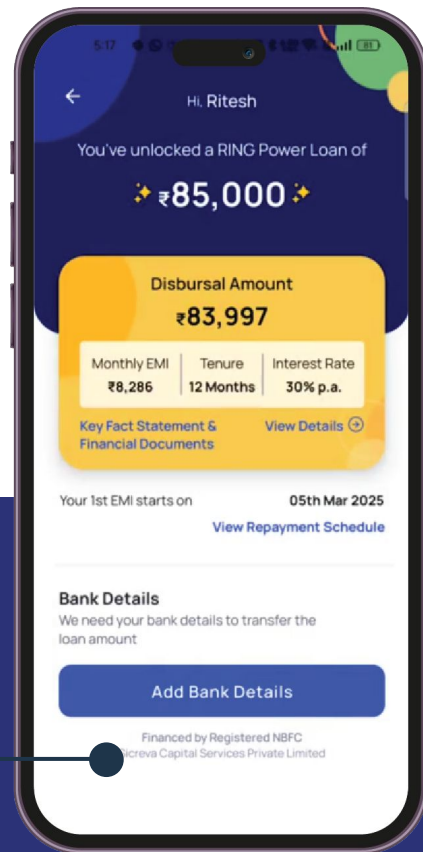
Click a selfie in a well-lit area, ensure you do not wear spectacles, a hat, or a mask, and make sure your whole face is visible within the frame.





09

Your loan offer will be visible on the screen along with your EMI details, continue to enter your bank account details to set up fund transfer and auto-debit.



A smartphone screen displaying the "Add New Bank" form. The form includes fields for IFSC Code, Bank Account Number, Confirm Account Number, Account Holder Name, and Account Type. A "Continue" button is at the bottom. A blue dot on the bottom left of the screen is connected by a line to the number "10" in the text block below.

12:47 50%

← Add New Bank

ⓘ Please add bank that supports auto-debit

IFSC Code [Search for IFSC](#)

Bank Account Number

Confirm Account Number

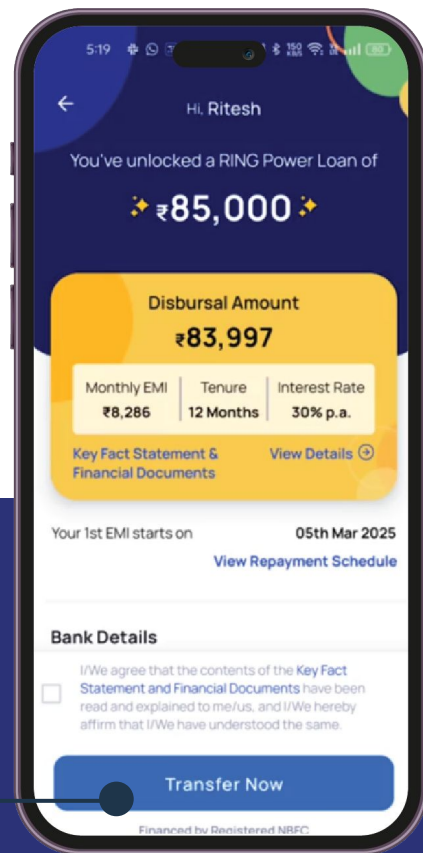
Account Holder Name

Account Type ▾

Continue

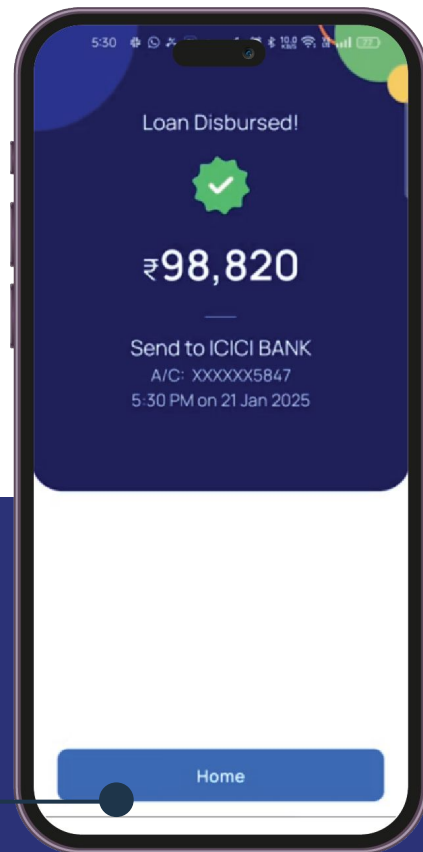
10

Enter your IFSC code, bank account number, account holder name, and account type.



11

Once your auto-debit is set up, click on "Transfer Now" to get the loan disbursed.



12

Your funds will be transferred to your account very soon.



Help & Support

FAQs

- **What are the minimum documents required for the Ring Power Loan?**

You will need the following documents to apply:

- Selfie
- PAN Card
- Aadhaar Card (for address proof)

- **Is income proof required for the Ring Power Loan?**

Income proof is not needed for everyone. For some high-value loans, depending on your credit profile, you may be asked to share your bank statement or link your bank account for verification.



Help & Support

FAQs

- **Do I need to provide security or a guarantor for the loan?**

No, we don't need any security or guarantor. Once your basic details are verified and your digital KYC is done, the system will approve the loan based on your eligibility.

- **How will I know my EMI amount?**

The EMI amount is calculated instantly and shown during the loan application. It depends on the loan amount, interest rate, and repayment tenure you choose.

- **Will I be charged for late EMI payments?**

Yes, late payment penalties apply. The charges depend on how much is overdue and the delay period.



Help & Support FAQs

- **Can I increase the loan tenure after approval?**

No, once the loan is approved, the tenure cannot be extended.

- **Are there charges for closing the loan early?**

- If you close the loan during the cooling-off period, there are no charges.
- After the cooling-off period, foreclosure charges up to 7% + GST may apply, depending on the loan financier.

- **How do I contact customer service?**

For any support, please send an email to care@paywithring.com



Congratulations!

Your loan will be disbursed in 24-48 hours.