

Indus Easy Credit Personal Loan

Benefits of Indus Easy Credit Personal Loan



Loan Amount

Loan from ₹30,000
to ₹5 lakh



Tenure

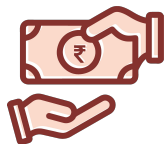
12 months to
48 months



Application Process

- Hassle-free and paperless
- 100% digital process

Benefits of Indus Easy Credit Personal Loan



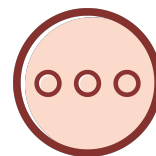
Disbursal

Instant loan disbursal



Interest Rates

Starting from
10.49% p.a.



Others

- Low interest rates
- Flexible repayment plans
- Minimal processing fees
- No collateral required

Important Terms & Conditions

- You must apply for Indus Easy Credit Personal Loan using the link shared by your advisor
- You must be a new user to apply for the loan
- You must complete the application on your device
- Your mobile number must be linked with your Aadhaar card
- Approval or rejection of your loan application is solely at the discretion of IndusInd Bank

Eligibility Criteria Salaried

- **Age Group:** 21 to 60 years
- **Income Range:** ₹25,000+
- **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, Student ID Card, College Documents
 - **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:** Bank statements, salary certificate, recent salary slip, employment letter, etc



Eligibility Criteria Self-employed

- **Age Group:** 25-60 years
- **Income Range:** Customer should have a stable source of income
- **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, Student ID Card, College Documents
 - **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:** Certified financials, Recent ITR (Income Tax Returns), Audited profit and loss statement or balance sheet, etc.
 - **Business Proof:** Udyog Aadhar (However, Udyog Aadhar is optional and subject to being electronically sourced and validated), OR Shops & Establishments Act



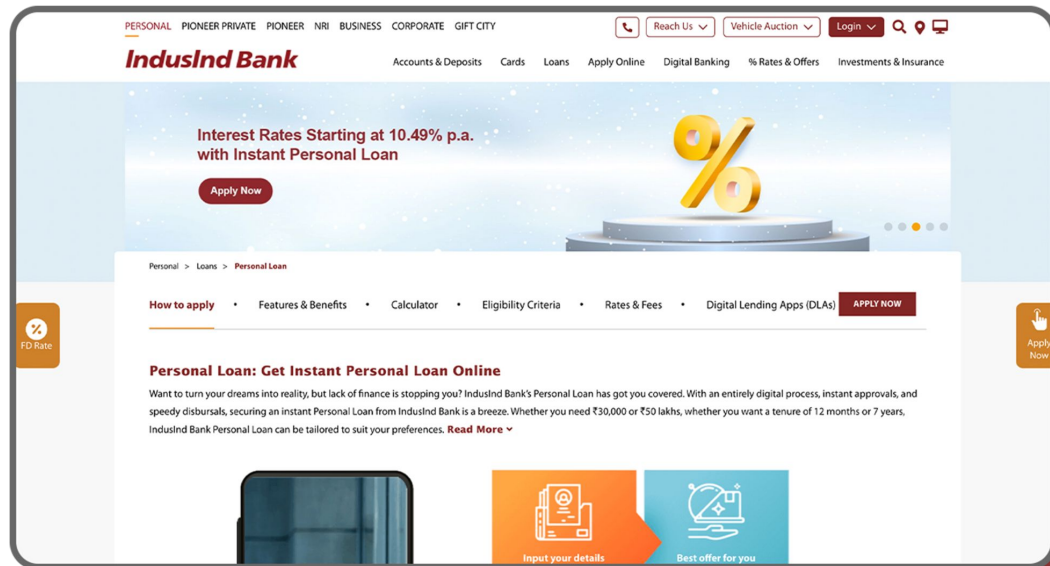
Other Eligibility Criteria

- You must be a resident of India
- CIBIL Score must be 730+

Application Process

Before we begin, keep the following details handy:

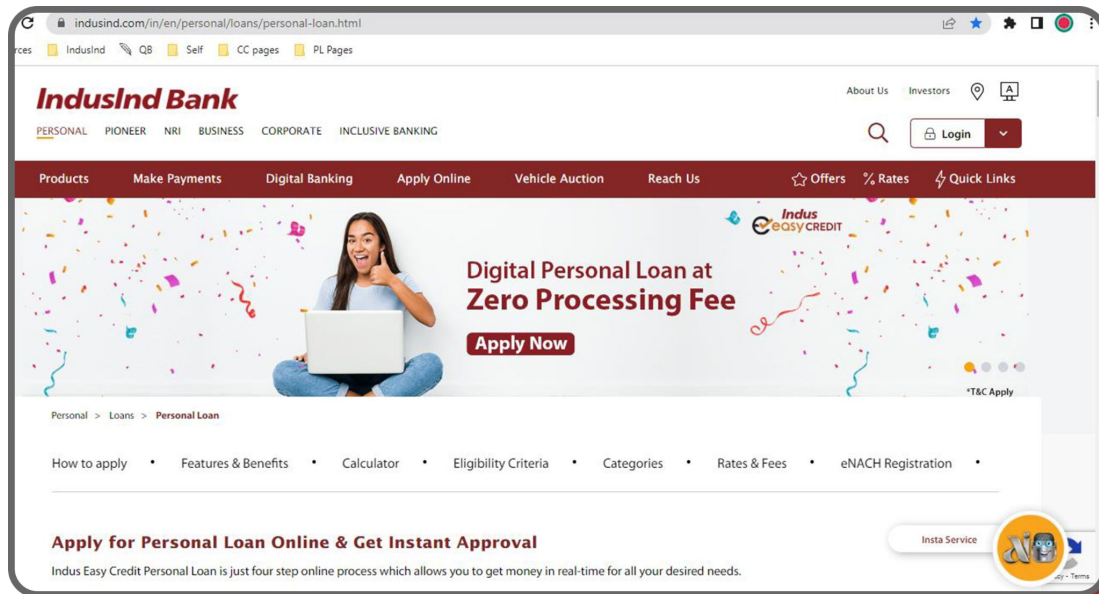
- PAN Card
- Aadhar Card
- Bank details
- 6 months' bank statement
- Latest 3 months' payslips



IndusInd Bank

Let's start!

Open the link shared by your advisor and click on "Start Loan Application"



induseasycredit.indusind.com/customer/personal-loan/new-lead

IndusInd QB Self CC pages PL Pages To do

Indus easyCREDIT
PERSONAL LOANS

IndusInd Bank

RESUME APPLICATION CONTACT US

Get an Instant Personal Loan
Apply Now!

Input your details Best offers for you Get money in your account

PAN Number*
Enter your PAN Number

Mobile Number*
Enter Your Aadhar Linked Mobile Number

Email ID*
Enter the Pin Code of your current residence address

Current Pin Code*
Enter the Pin Code of your current residence address

☒ I accept the Terms & Conditions, Terms of Use, Privacy Policy and unconditionally consent to IndusInd Bank to receive my Consumer Credit information from TU CIBIL. I authorize IndusInd Bank and its representatives to contact me via channels like SMS, Email or Whatsapp, regarding this application and other applicable offers. This consent will override any registration under DNC/NDNC.

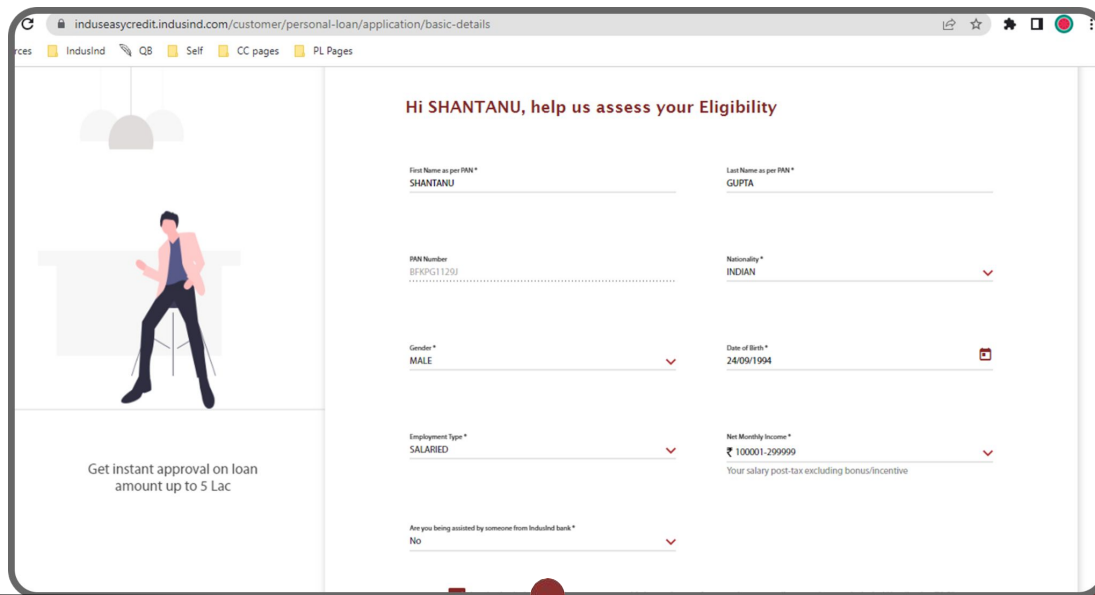
☒ I also confirm that I am major resident of India and currently residing in India. And, I am not Politically Exposed Person

Please keep your Aadhaar, PAN, Address & Income details handy for faster application processing

NEXT

01

Enter your PAN card number, mobile number, email ID and PIN code.



The screenshot shows a web browser window with the URL `induseasycredit.indusind.com/customer/personal-loan/application/basic-details`. The browser's address bar and tabs are visible at the top. The page layout is split into two main sections. On the left, there is a vertical panel featuring an illustration of a man sitting on a stool at a desk, with the text "Get instant approval on loan amount up to 5 Lac" below it. On the right, the main content area is titled "Hi SHANTANU, help us assess your Eligibility". It contains a form with several input fields, each with a red checkmark indicating successful validation. The fields and their values are: "First Name as per PAN*" (SHANTANU), "Last Name as per PAN*" (GUPTA), "PAN Number" (BFRPG1125J), "Nationality*" (INDIAN), "Gender*" (MALE), "Date of Birth*" (24/09/1994), "Employment Type*" (SALARIED), "Net Monthly Income*" (₹ 100001-299999), and "Are you being assisted by someone from IndusInd bank*" (NO). The "Net Monthly Income*" field includes a subtext: "Your salary post-tax excluding bonus/incentive".

induseasycredit.indusind.com/customer/personal-loan/application/basic-details

IndusInd QB Self CC pages PL Pages

Hi SHANTANU, help us assess your Eligibility

First Name as per PAN*
SHANTANU

Last Name as per PAN*
GUPTA

PAN Number
BFRPG1125J

Nationality*
INDIAN

Gender*
MALE

Date of Birth*
24/09/1994

Employment Type*
SALARIED

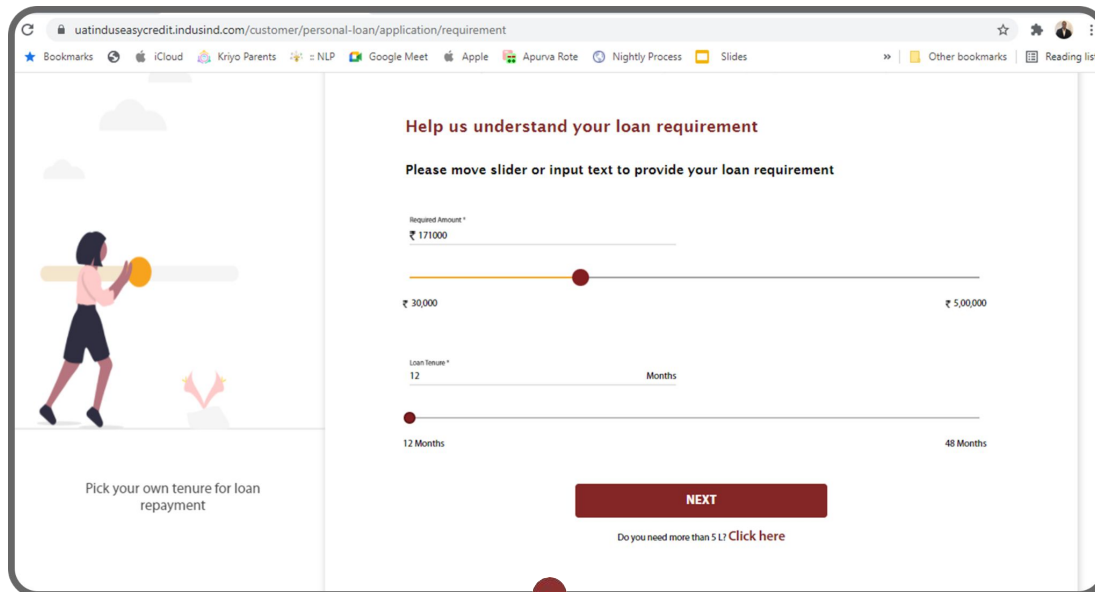
Net Monthly Income*
₹ 100001-299999
Your salary post-tax excluding bonus/incentive

Are you being assisted by someone from IndusInd bank*
NO

Get instant approval on loan
amount up to 5 Lac

02

Check your full name as per your PAN, nationality, gender, date of birth, employment type, net monthly income and continue.



The screenshot shows a web browser window with the URL `uatinduseasycredit.indusind.com/customer/personal-loan/application/requirement`. The page is titled "Help us understand your loan requirement" and asks the user to "Please move slider or input text to provide your loan requirement".

On the left side of the page, there is an illustration of a person in a pink shirt and dark shorts holding a large yellow coin, with a small pink bird-like character below it. Below the illustration, the text reads: "Pick your own tenure for loan repayment".

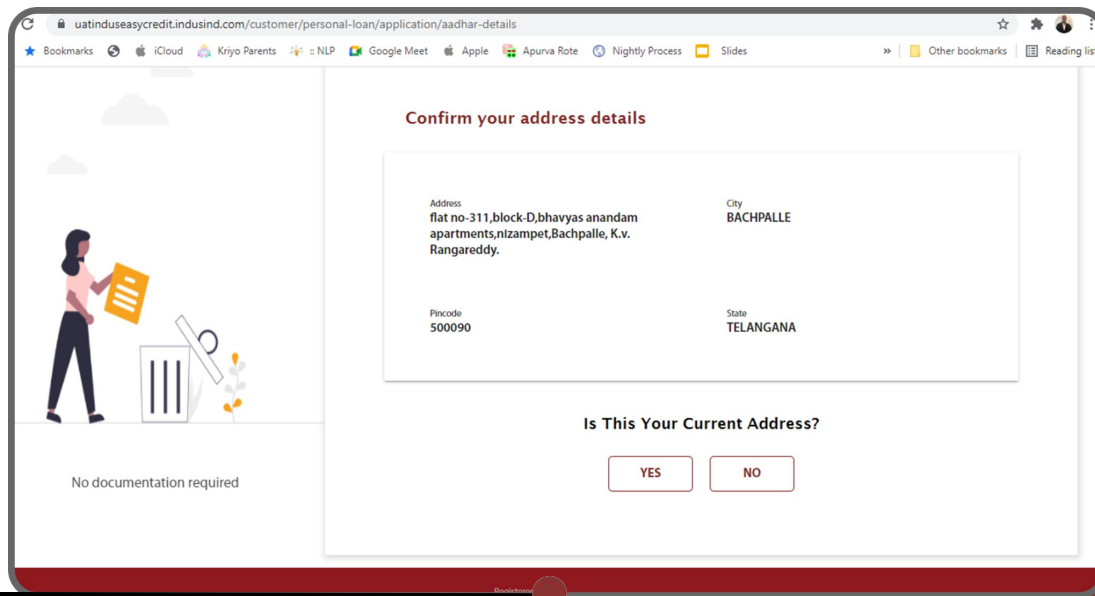
On the right side, there are two sliders:

- Required Amount ***: A slider ranging from ₹ 30,000 to ₹ 5,00,000. The current value is ₹ 1,71,000.
- Loan Tenure ***: A slider ranging from 12 Months to 48 Months. The current value is 12 Months.

At the bottom right, there is a red button labeled "NEXT" and a link that says "Do you need more than 5 L? [Click here](#)".

03

Select your required loan amount and tenure, and enter your Aadhaar card number. Enter the OTP sent to your Aadhaar-linked mobile number to verify your Aadhaar.



uatinduseasycredit.indusind.com/customer/personal-loan/application/aadhar-details

Confirm your address details

Address
flat no-311, block-D, bhavyas anandam
apartments, nizampet, Bachpalle, K.v.
Rangareddy.

City
BACHPALLE

Pincode
500090

State
TELANGANA

Is This Your Current Address?

YES NO

No documentation required

04

Confirm your address details and continue. Next, enter your employment details such as the name of your company, organisation type, industry type, complete office address, official email ID, designation, duration working in the current organisation and total work experience in years.

uatinduseasycredit.indusind.com/customer/personal-loan/application/loan-offer

Bookmarks iCloud Kriyo Parents NLP Google Meet Apple Apurva Rote Nightly Process Slides Other bookmarks Reading list

Congratulations! You are eligible for a loan amount of ₹2,00,000

Please move slider or input text to provide your loan requirement

Request Amount *

₹ 17,000

₹ 30,000 ₹ 2,00,000

Loan Tenure *

12 Months

12 Months 48 Months

Borrow as per your need

Interest Rate	Loan Monthly EMI
17.00%	₹15,596

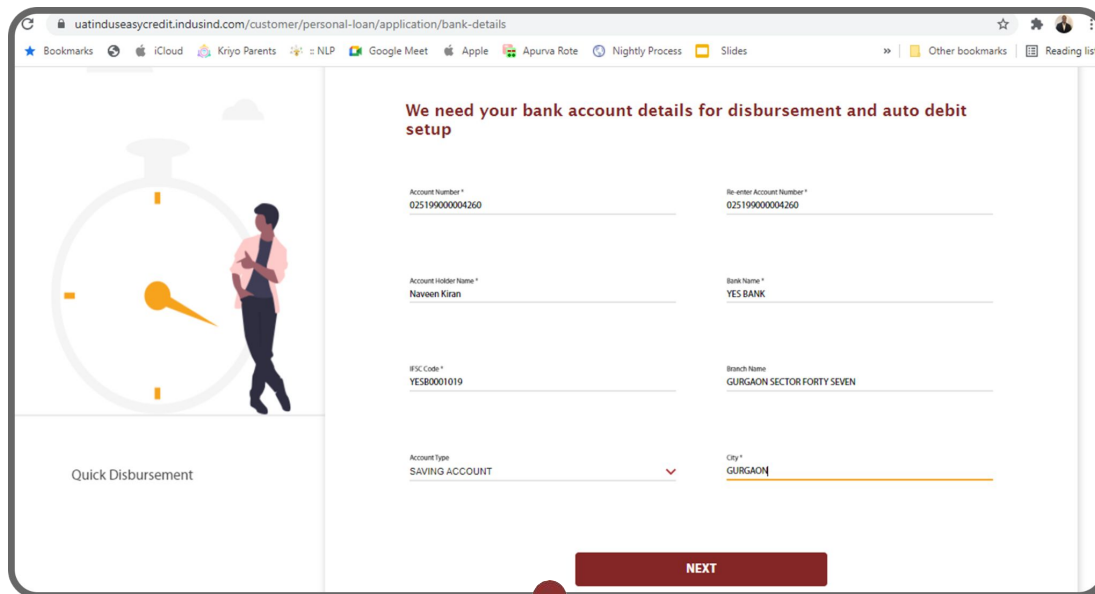
Selected Amount	₹1,71,000
Processing Fees	₹4,275
Stamp Duty	₹100
GST	₹769.5
Final Disbursal Amount	₹1,65,855.50

ACCEPT AND PROCEED

[Click here](#)

05

Your loan offer will be displayed on your screen based on your eligibility. Select your required loan amount and tenure.



The screenshot shows a web browser window with the URL `uatinduseasycredit.indusind.com/customer/personal-loan/application/bank-details`. The browser's address bar and tabs are visible at the top. The page content is divided into two main sections. On the left, there is a large illustration of a clock face with a person standing next to it, and the text "Quick Disbursement" below it. On the right, there is a form titled "We need your bank account details for disbursement and auto debit setup". The form contains several input fields with labels and asterisks indicating required fields. The fields are: "Account Number *" with the value "025199000004260", "Re-enter Account Number *" with the value "025199000004260", "Account Holder Name *" with the value "Naveen Kiran", "Bank Name *" with the value "YES BANK", "IFSC Code *" with the value "YESB0001019", "Branch Name" with the value "GURGAON SECTOR FORTY SEVEN", "Account Type" with the value "SAVING ACCOUNT" and a dropdown arrow, and "City *" with the value "GURGAON". At the bottom right of the form, there is a red button labeled "NEXT".

uatinduseasycredit.indusind.com/customer/personal-loan/application/bank-details

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We need your bank account details for disbursement and auto debit setup

Account Number *
025199000004260

Re-enter Account Number *
025199000004260

Account Holder Name *
Naveen Kiran

Bank Name *
YES BANK

IFSC Code *
YESB0001019

Branch Name
GURGAON SECTOR FORTY SEVEN

Account Type
SAVING ACCOUNT

City *
GURGAON

Quick Disbursement

NEXT

06

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

The screenshot shows a web browser window with the URL `uatinduseasycredit.indusind.com/customer/personal-loan/application/other-details`. The browser's address bar and tabs are visible at the top. The main content area is titled "Last few things to complete your application". On the left side of the form, there is a vertical progress indicator with four steps; the second step is highlighted with an orange bar and a plant icon. Below this indicator is a button labeled "Quick Disbursement". The form fields are arranged in two columns. The first column contains "Marital Status *" (Married), "Spouse Name *" (VIDYA), "Alternative Contact Person's Mobile No *" (9888888888), and "2nd Alternative Contact Person's Mobile No *" (8999999999). The second column contains "Mother's Maiden Name *" (PADMA), "Alternative Contact Person *" (VENKAT), "2nd Alternative Contact Person *" (SUNNY), and "Purpose of Loan *" (HOME RENOVATION). Each field has a red asterisk indicating it is required. A red "NEXT" button is located at the bottom right of the form.

uatinduseasycredit.indusind.com/customer/personal-loan/application/other-details

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Quick Disbursement

Last few things to complete your application

Marital Status *
Married

Mother's Maiden Name *
PADMA

Spouse Name *
VIDYA

Alternative Contact Person *

Alternative Contact Person's Mobile No *
9888888888

2nd Alternative Contact Person *SUNNY

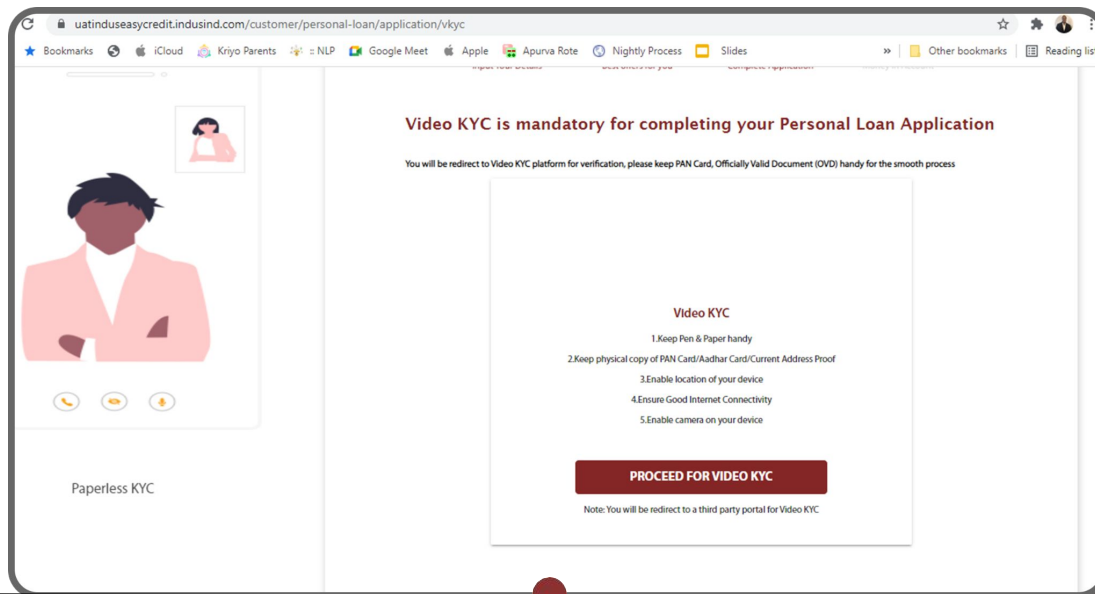
2nd Alternative Contact Person's Mobile No *
8999999999

Purpose of Loan *
HOME RENOVATION

NEXT

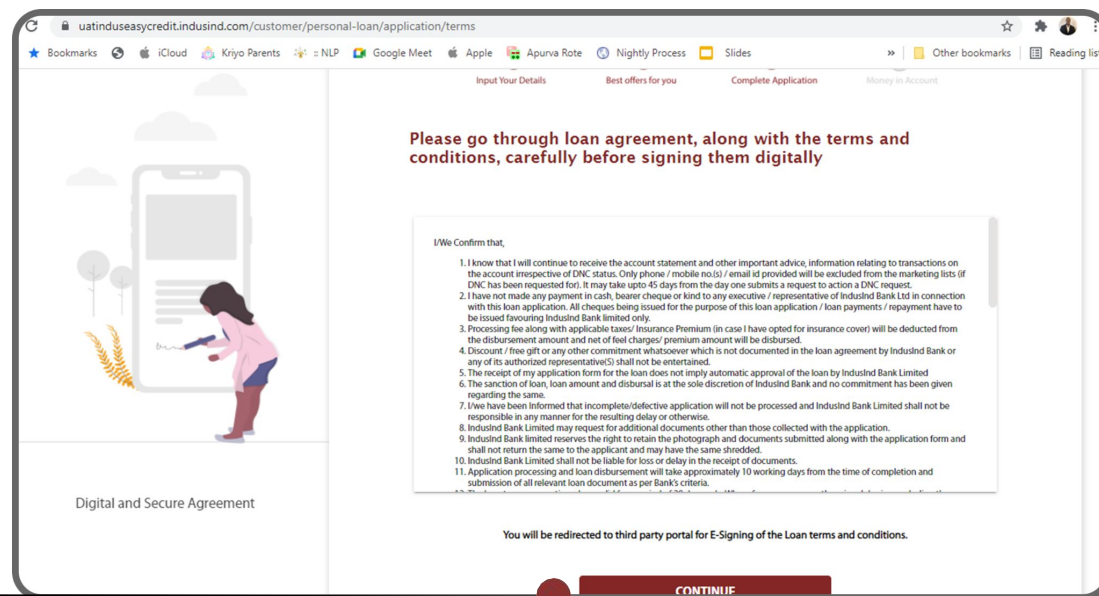
07

Continue to fill in additional personal details such as your marital status, mother's maiden name, spouse's name (if you are married), names and mobile numbers of two alternate contacts and the purpose of taking the loan.



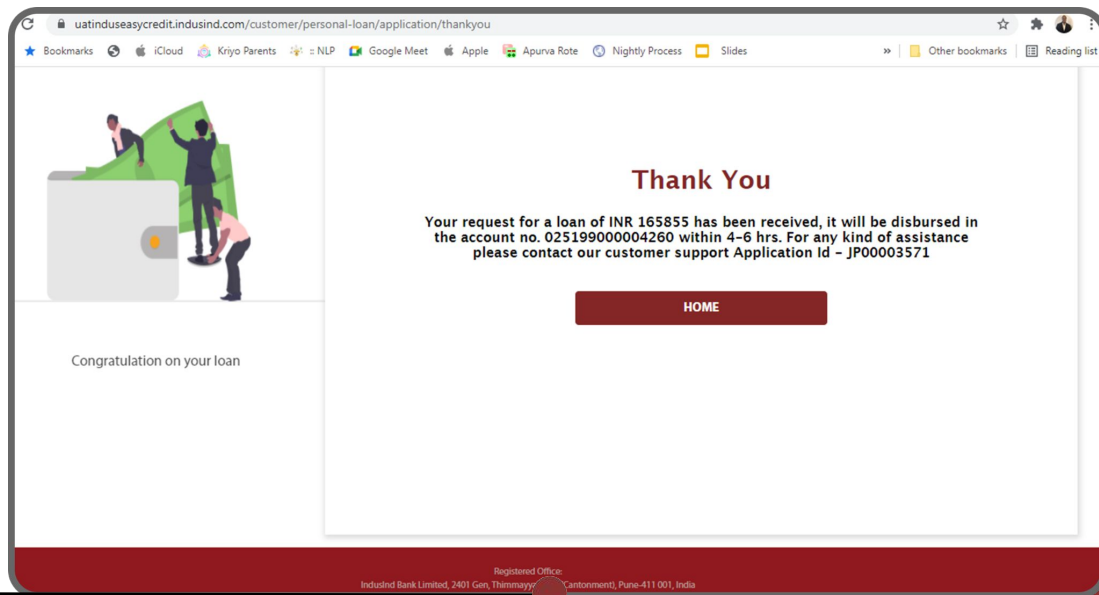
08

Complete your video KYC process with IndusInd Bank. Make sure you are in a well-lit area with good internet connectivity and have the required documents on hand. Do not wear a hat/mask/spectacles during the KYC interview.



09

Carefully read and sign your loan agreement and finish setting up auto-debit for your EMI's.



10

After your loan is approved, your loan amount will be disbursed in your bank account soon.

Help & Support

FAQs

- **Who is eligible for an Easy Credit Personal Loan?**

To apply, you must meet the following criteria:

- **Age:** Minimum 21 years; maximum 60 years or retirement age (whichever is earlier).
- **Income:** Minimum net monthly income of ₹15,000.
- **Employment:** At least 2 years of total work experience, with at least 1 year in the current organisation.
- **Residence:** If rented, you must have lived at your current address for at least 1 year.

- **What documents are required for the loan?**

- Aadhaar Number
- PAN Card
- Proof of residence (if your Aadhaar address is different from your current address) – Driving License, Voter ID, or Passport.
- Optional: 6-month bank statement (for higher loan eligibility).

Help & Support

FAQs

- **What are the loan tenure options?**

You can repay the loan over 12 to 48 months.

- **How long will my loan disbursal take?**

If all your details are correct and verified in real time, disbursal happens within a few hours (up to 6 hours). In other cases, it may take 1-2 days.

- **How can I foreclose my loan?**

You can foreclose your loan after paying at least 12 EMIs. Foreclosure charges, as applicable, will be levied. The exact amount for foreclosure is available in the Foreclosure Letter, which will be issued within 15 working days of your request. Please note that part-payments are not allowed. You must either repay the full loan amount early or continue for the agreed tenure.

Help & Support

FAQs

- **Do I need to provide my bank account statements?**

Based on your PAN and employment details, you will get a pre-approved loan offer. If you need a higher loan amount, you can submit 6-month bank statements for a better offer.

- **What documents are required for the video KYC?**

- Aadhaar Card
- PAN Card
- If your Aadhaar address differs from your current address, an additional address proof (Driving License, Passport, etc.) is required.

Help & Support

FAQs

- **What other charges are applicable on the personal loan?**

- Processing Fee: Up to 2.5% of the loan amount.
- Stamp Duty: As per the applicant's state of residence.
- Documentation Charges: Based on the loan amount.
- GST & Other Government Taxes: As applicable.

- **How can I contact IndusInd Bank customer support?**

You can contact IndusInd Bank through:

Phone: 1860 267 7777 / +91 22 44066666

Email: reachus@indusind.com

IndusInd Bank

Congratulations!

Experience an easy borrowing experience with Indus Easy Credit Personal Loan.