

# Ram Fincorp Digital Personal Loan

## Benefits of Ram Fincorp Digital Personal Loan



### Loan Amount

Up to ₹1,000 to  
₹1 lakhs



### Tenure

Upto 45 days



### Application Process

- Hassle-free and paperless
- 100% digital process

## Benefits of Ram Fincorp Digital Personal Loan



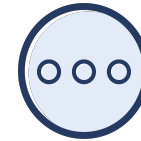
### Disbursal

Instant loan disbursal



### Interest Rates

Starting from  
0.4% per day



### Others

- Quick approval
- Zero Foreclosure charges with no lock-in period
- Approval within 5 minutes
- 24 x 7 customer support

# Important Terms & Conditions

- You must be a new user to apply for the Ram Fincorp Personal loan using your link
- You should be a new user to apply for the loan
- You should complete the application on your device
- Your mobile number should be linked with your Aadhaar

## Eligibility Criteria Salaried

- **Age Group:** 18 - 58 years
- **Income Range:** ₹18,000+
- **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:** Salary certificate, Recent salary slip, Employment letter, etc



# Eligibility Criteria Self-employed

- **Age Group:** 18 - 58 years
- **Income Range:** You 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



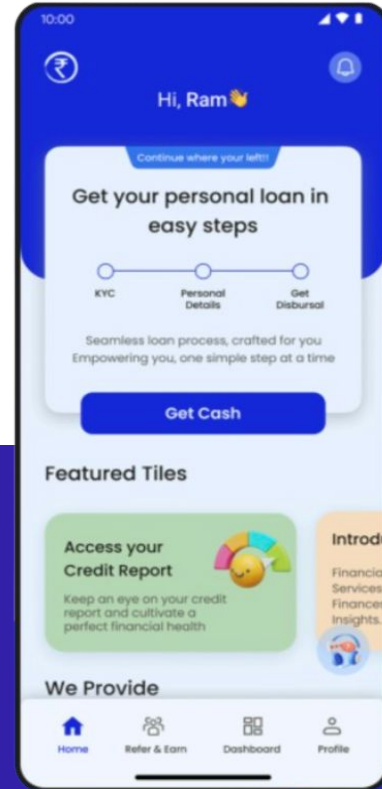
## Other Eligibility Criteria

- You must be a resident of India
- CIBIL score must be 700+

# Application Process

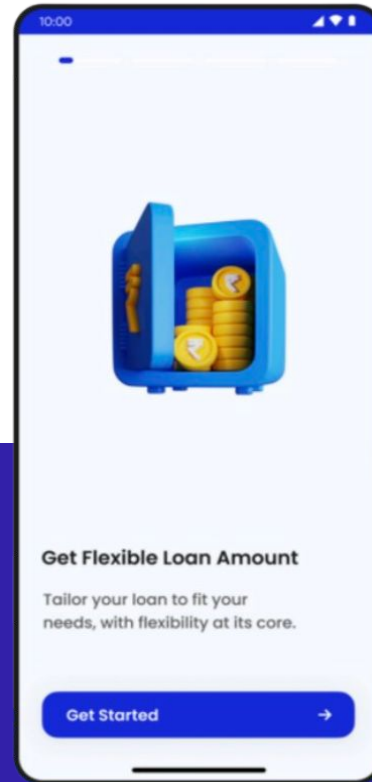
Please keep the following documents and details handy to start the process

- Aadhaar Card
- PAN Card
- Bank Details



## Let's start!

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

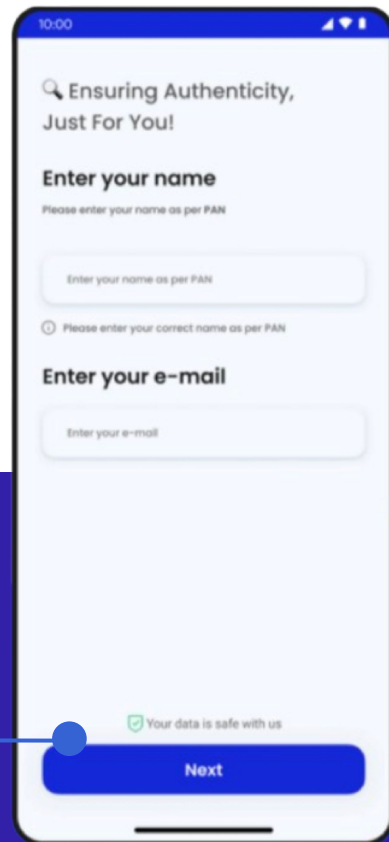


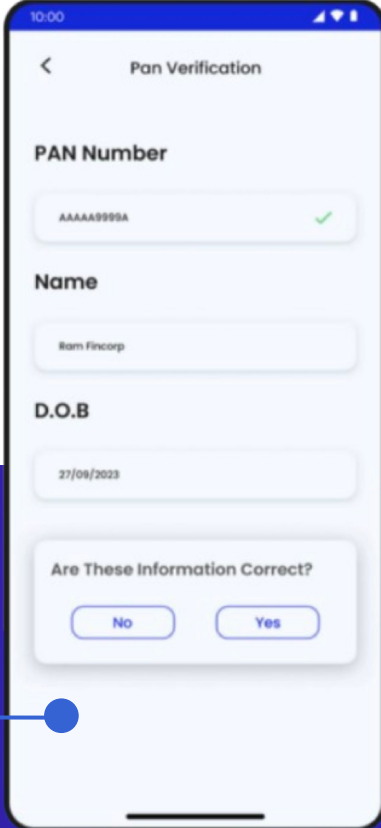
01

Click on “Get Started” and provide the necessary permissions and continue. Enter your mobile number and click on “Get OTP”. Enter the OTP Sent to your mobile number and verify



**02** Enter your name and email ID and continue





10:00

< Pan Verification

**PAN Number**

AAAAA9999A ✓

**Name**

Ram Fincorp

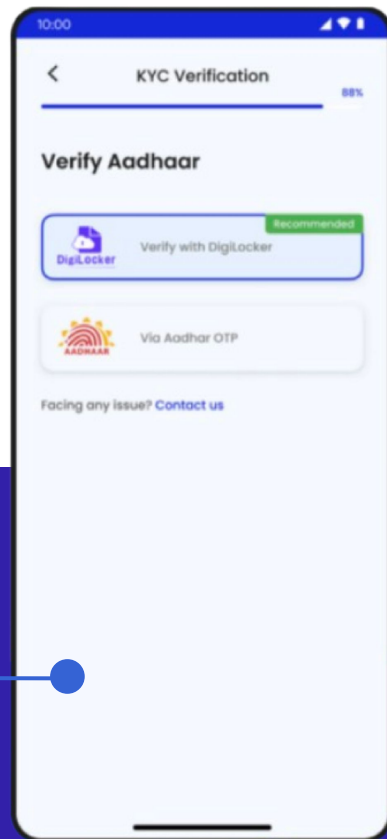
**D.O.B**

27/09/2023

Are These Information Correct?

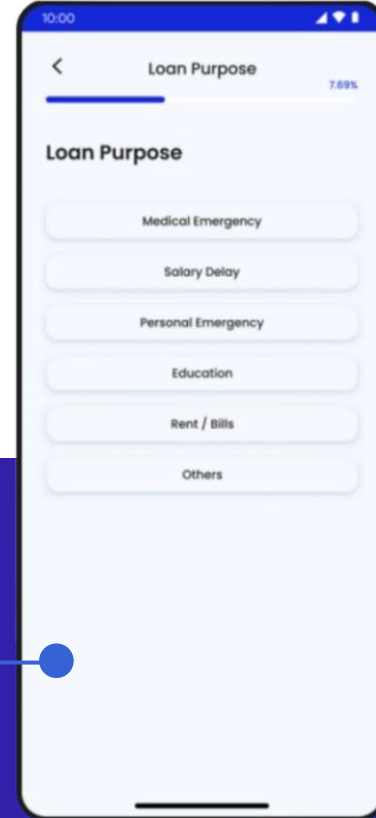
No Yes

**03** Enter your PAN number, and verify your name and date of birth



04

Continue to Aadhaar verification. You can choose to complete the process through DigiLocker or Aadhaar OTP



05

After verifying your Aadhaar, select your purpose for taking the loan, desired loan amount, gender, marital status and educational qualification.

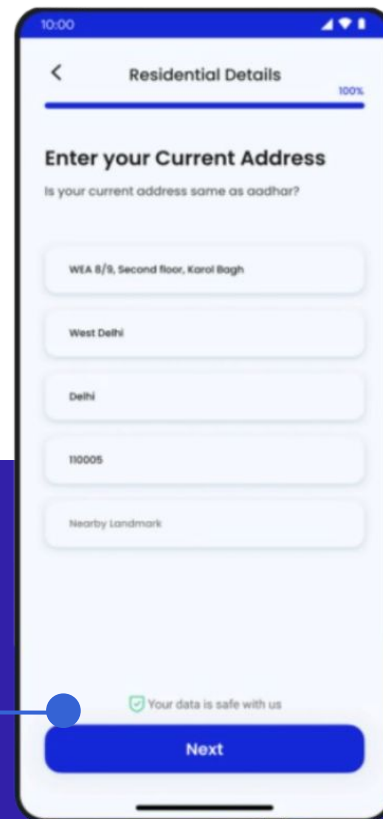


06

Select your employment type, mode of salary payment, company name, industry, designation, monthly income, work experience and date of salary

07

Continue to enter your residential address such as type of residence and full current address



10:00

< Residential Details 100%

**Enter your Current Address**

Is your current address same as aadhar?

WEA 8/8, Second floor, Karol Bagh

West Delhi

Delhi

110005

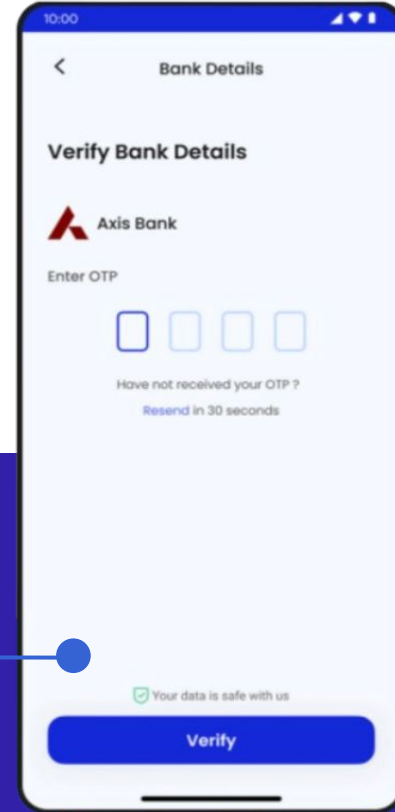
Nearby Landmark

Your data is safe with us

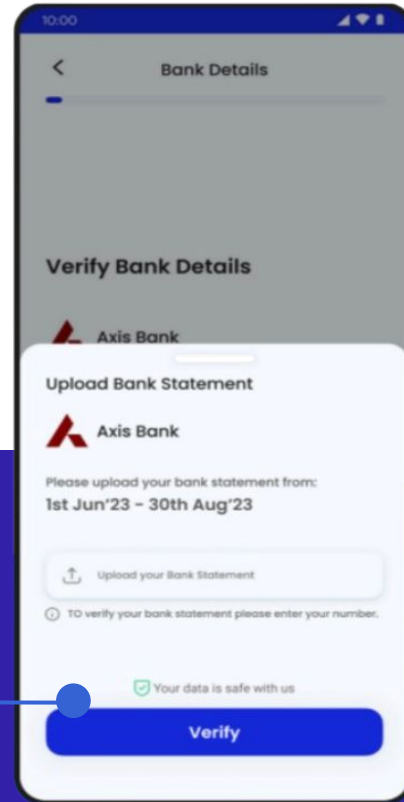
Next

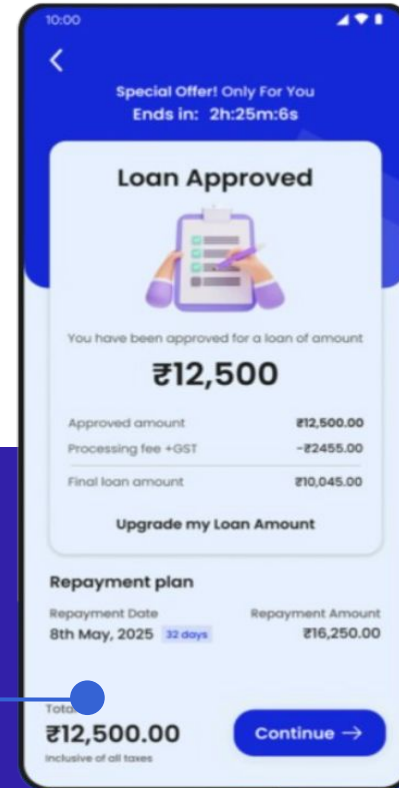
08

Continue to enter your bank details. Choose your bank and enter your mobile number. Enter the OTP received on your number and click on “Verify”

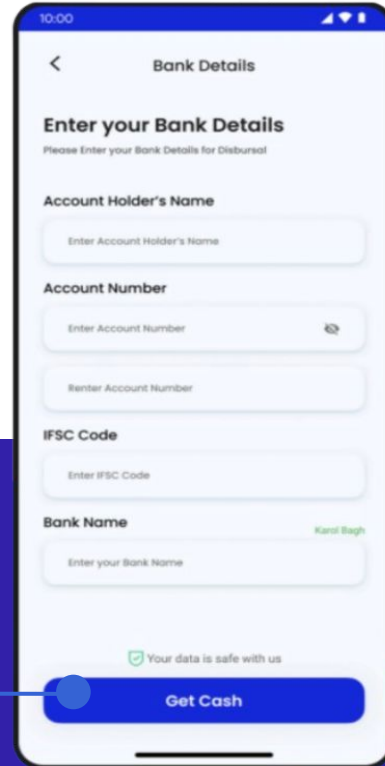


09 Login with net banking and upload your bank statement





**10** Your approved loan amount will be displayed on the screen. Review all the loan details and continue




10:00

< Bank Details


**Enter your Bank Details**  
Please Enter your Bank Details for Disbursal

**Account Holder's Name**  
Enter Account Holder's Name

**Account Number**  
Enter Account Number   
Renter Account Number

**IFSC Code**  
Enter IFSC Code

**Bank Name** Kard Bagh  
Enter your Bank Name

 Your data is safe with us

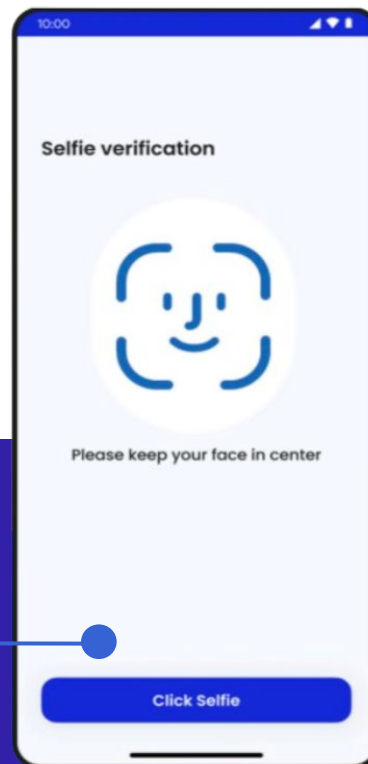
**Get Cash**

11

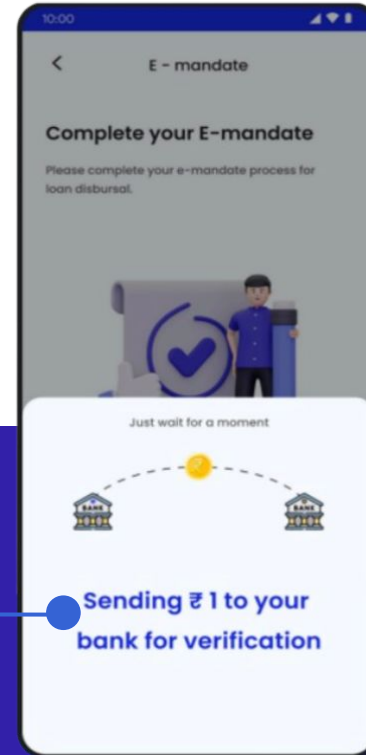
Enter your bank account holder name, account number, ISFC code and bank name

12

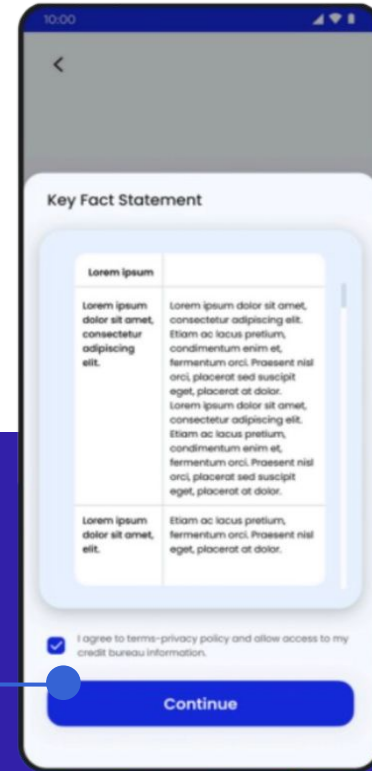
Continue to click a selfie in a well-lit area. Make sure your face is within the frame and do not wear spectacles/hat/mask



- 13 Set up your e-mandate. Verify your bank account and select the account you choose to use for EMI payment



14 Review your loan agreement and key fact statement carefully and continue



# Help & Support FAQs

- **Why should I choose Ram Fincorp for my personal loan?**

Ram Fincorp provides a quick and efficient lending experience, with loans ranging from ₹1,000 to ₹1 lakh and approval typically within just 5 minutes. The process is 100% paperless, ensuring a simple and secure experience with minimal documentation required. We pride ourselves on excellent customer support available 24/7, and with over 1,57,000 loans disbursed and more than 50,000 satisfied users, you can trust Ram Fincorp for your financial needs.

- **Are there any charges associated with the loan?**

Ram Fincorp offers zero foreclosure charges, and there is no lock-in period for your loan. However, please note that processing fees start at 4% of the loan amount.

# Help & Support FAQs

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

For any feedback or complaints, you can reach out to the Customer Relationship Manager on weekdays from 10 am to 6 pm. If you're not satisfied with the response, you can contact the Customer Service Help Desk at +91-9899985495 or email [info@ramfincorp.com](mailto:info@ramfincorp.com), available from 9 am to 6 pm on weekdays.

- **What if I need to escalate my complaint?**

If you're not satisfied with the response from the Customer Service Help Desk, you can escalate your issue to the Grievance Redressal Officer, Mr. Samir Sethi. Contact +91-9311417272 or email at [Samir@ramfincorp.com](mailto:Samir@ramfincorp.com). You will receive a response within 5 working days.

**Congratulations!**

Your loan will be disbursed soon