



# CreditSea Personal Loan

## Benefits of CreditSea Personal Loan



### Loan Amount

Loan from ₹20,000 lakh to ₹2 lakhs



### Tenure

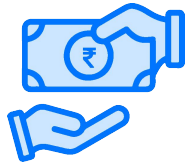
3 months to 24 months



### Application Process

- Hassle-free and paperless
- 100% digital process

## Benefits of CreditSea Personal Loan



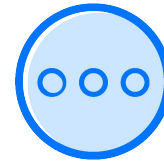
### Disbursal

Instant loan disbursal



### Interest Rates

24% to 36% p.a.



### Others

- Flexible repayment options
- Safe & secure
- Quick customer support
- No hidden charges



# Important Terms & Conditions

- You have to apply for CreditSea Personal Loan using the link sent 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 should be linked with your Aadhaar
- Approval or rejection of the loan application is solely at the discretion of CreditSea

# Eligibility Criteria Salaried

- **Age Group:** 23 to 53 years
- **Income Range:** ₹40,000+
- **Documents Required:**
  - **Identity proof:** Any one of the documents - Passport, PAN Card, Ration Card, Aadhaar Card, Voter's 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



## Other Eligibility Criteria

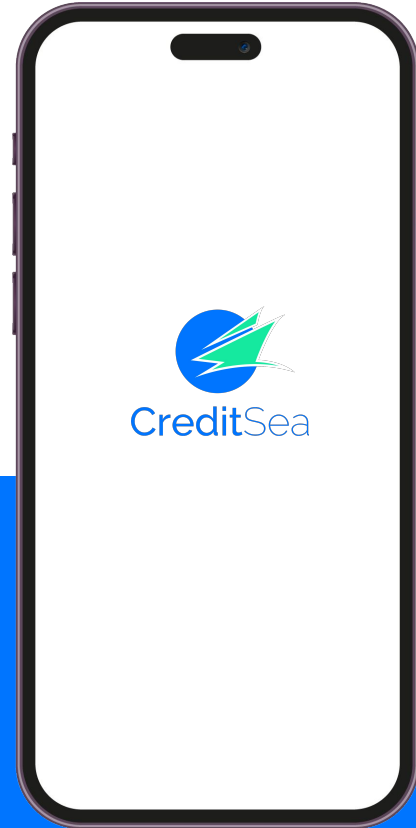
- You must be an Indian resident
- CIBIL score must be 700+



## Application Process

Before we begin, keep the following details handy:

- PAN Card
- Aadhar Card





## Let's start!

Open the link shared by your advisor and begin the application process.

A screenshot of the CreditSea website and mobile app interface. The website header includes the CreditSea logo, navigation links for "Products", "Loan calculators", "Repay Loan", and "About us", and a "My Account" dropdown menu. The main content area features a large green graphic of a smartphone displaying the mobile app. The app screen shows a "Loan Application" section with a description and an "Apply Now" button, followed by "Check Credit Score", "Support", and "Refer a Friend" sections. To the right of the smartphone is a login form titled "Get your Instant Personal loan now!". The form includes a "Please enter your credentials" heading, a phone number field with "+ 91" and "8319585932", a password field labeled "Enter Password", a "Show Password" checkbox, a "Forgot Password?" link, a blue "Sign In" button, and a link for "New to CreditSea? Create an account". At the bottom right, there is a logo for "Partnered with RBI licensed NBFC (Non-Banking Financial Company)" and the text "Partnered with Meghdoot Mercantile Private Limited as Lending Partner".

**Get your  
Instant Personal loan now!**

Please enter your credentials

+ 91

8319585932

Enter Password

Show Password

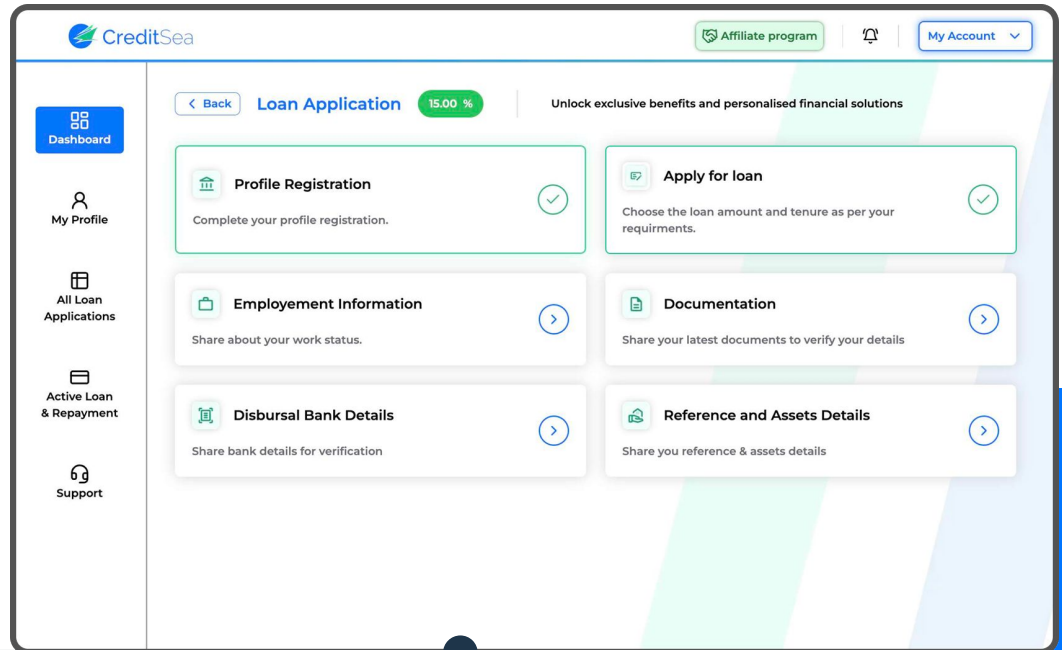
[Forgot Password?](#)

Sign In

[New to CreditSea? Create an account](#)

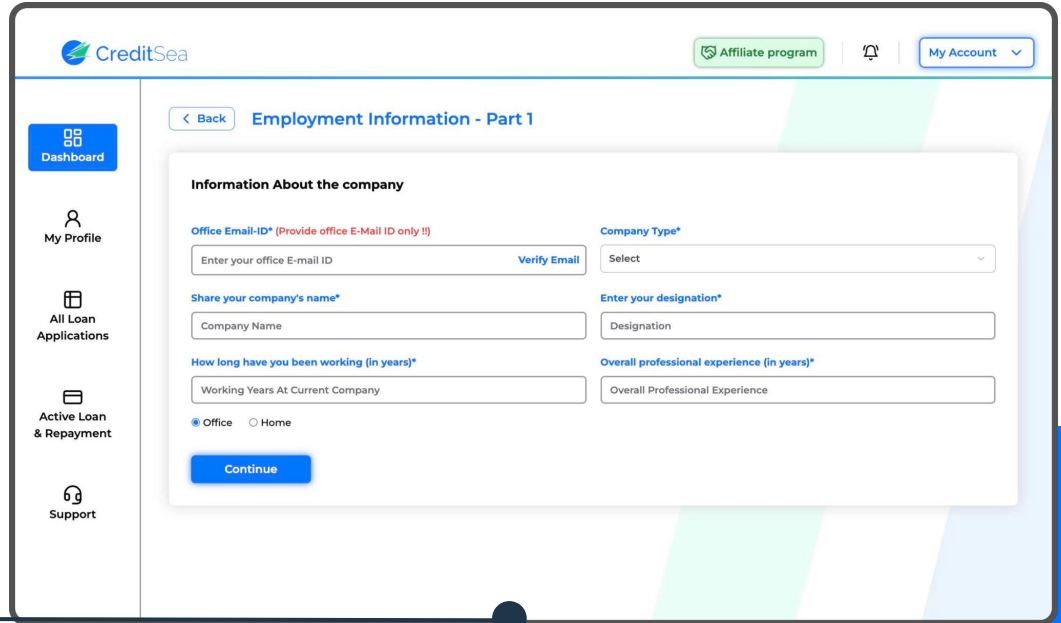
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Create an account on CreditSea by entering your mobile number, password, and sign in.



02

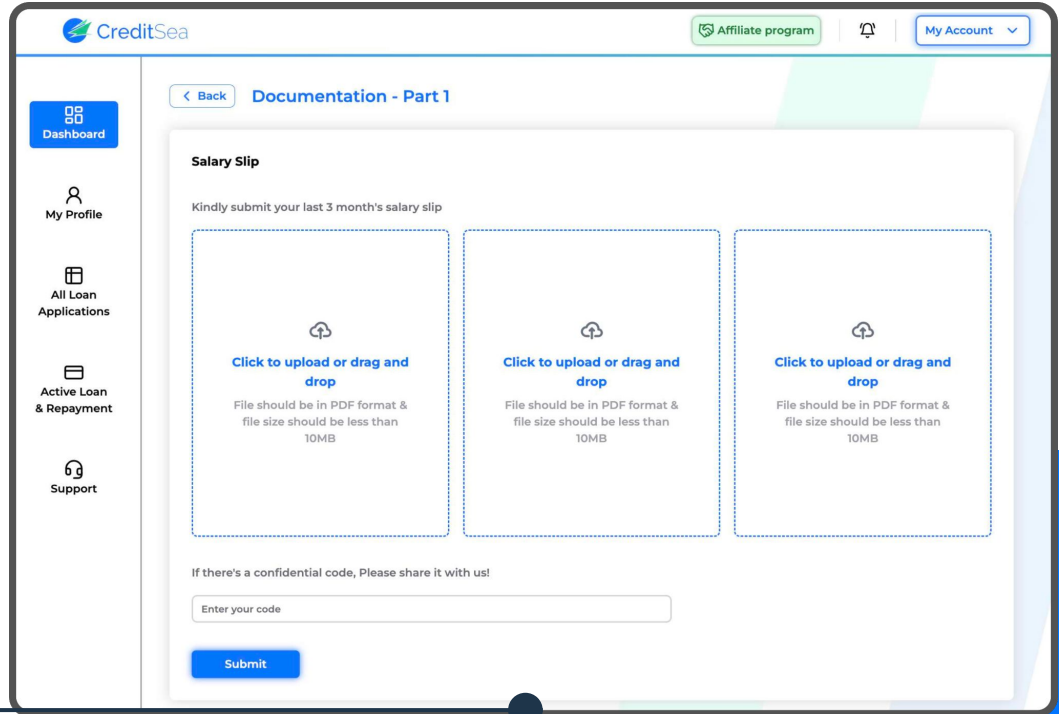
Click on “Apply for Loan” and enter your personal information, such as full name, date of birth, etc.



The screenshot shows the 'Employment Information - Part 1' form on the CreditSea website. The form is titled 'Information About the company' and contains several input fields and a dropdown menu. The fields are: 'Office Email-ID\* (Provide office E-Mail ID only !!)' with a 'Verify Email' link, 'Company Type\*' with a dropdown menu, 'Share your company's name\*' with a 'Company Name' field, 'Enter your designation\*' with a 'Designation' field, 'How long have you been working (in years)\*' with a 'Working Years At Current Company' field, and 'Overall professional experience (in years)\*' with an 'Overall Professional Experience' field. There are also radio buttons for 'Office' (selected) and 'Home'. A 'Continue' button is at the bottom of the form. The left sidebar contains navigation links: Dashboard, My Profile, All Loan Applications, Active Loan & Repayment, and Support. The top right of the page has an 'Affiliate program' button, a notification bell, and a 'My Account' dropdown menu.

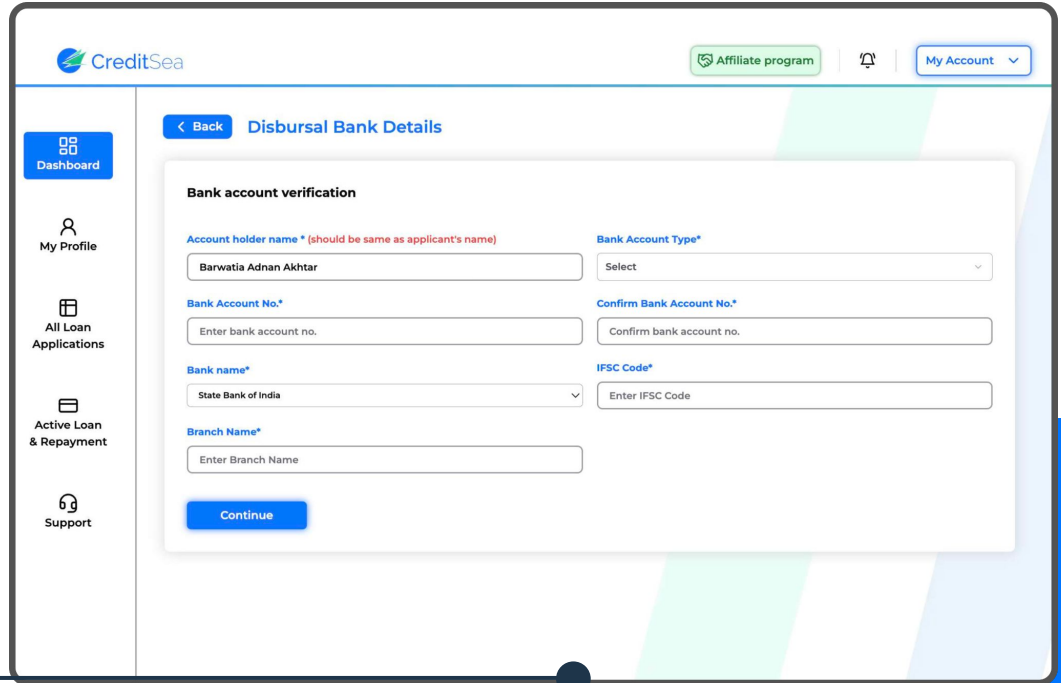
03

Continue to enter employment information, such as your official email ID, company type, company name, designation, work experience in the current company, and total work experience.



The screenshot shows the CreditSea web application interface. At the top, there is a navigation bar with the CreditSea logo, an 'Affiliate program' button, a notification bell, and a 'My Account' dropdown menu. On the left side, there is a sidebar menu with icons and labels for 'Dashboard', 'My Profile', 'All Loan Applications', 'Active Loan & Repayment', and 'Support'. The main content area is titled 'Documentation - Part 1' and contains a section for 'Salary Slip'. The instructions state: 'Kindly submit your last 3 month's salary slip'. Below this, there are three dashed boxes, each containing an upload icon and the text: 'Click to upload or drag and drop' and 'File should be in PDF format & file size should be less than 10MB'. At the bottom of the form, there is a text input field for a confidential code with the label 'Enter your code' and a 'Submit' button.

**04** Next, upload your income proof document, such as your last three months' bank statement.



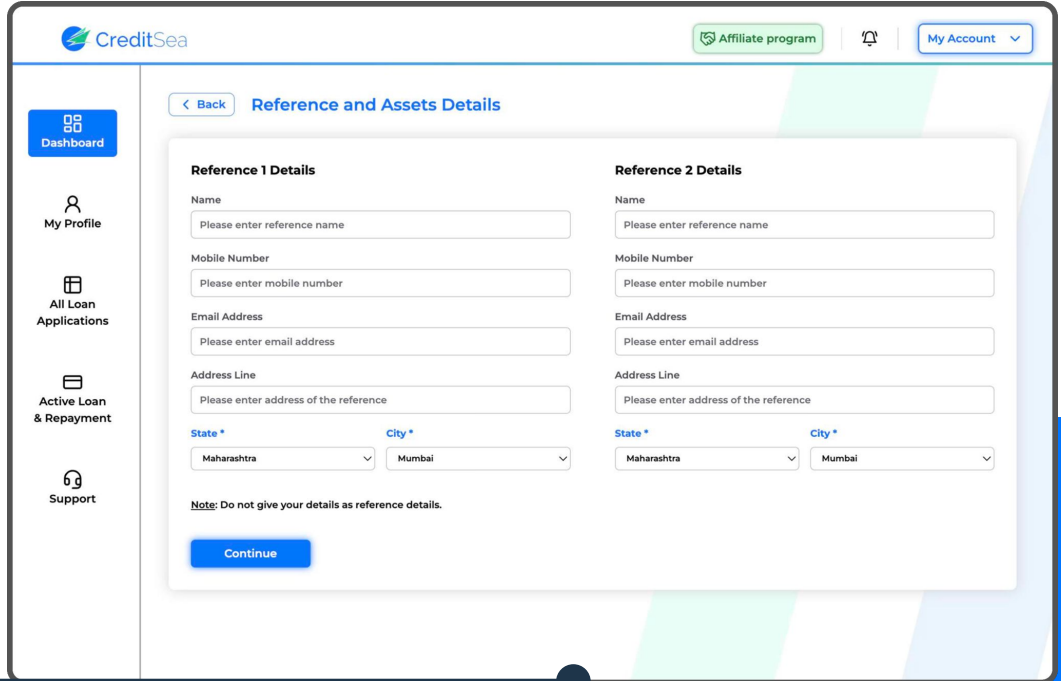
The screenshot shows the 'Disbursal Bank Details' page in the CreditSea application. The page features a sidebar on the left with navigation options: Dashboard, My Profile, All Loan Applications, Active Loan & Repayment, and Support. The main content area is titled 'Disbursal Bank Details' and contains a 'Bank account verification' form. The form includes the following fields:

- Account holder name\*** (should be same as applicant's name): Text input field containing 'Barwatia Adnan Akhtar'.
- Bank Account Type\***: Dropdown menu with 'Select' as the current selection.
- Bank Account No.\***: Text input field with the placeholder 'Enter bank account no.'.
- Confirm Bank Account No.\***: Text input field with the placeholder 'Confirm bank account no.'.
- Bank name\***: Dropdown menu with 'State Bank of India' as the current selection.
- IFSC Code\***: Text input field with the placeholder 'Enter IFSC Code'.
- Branch Name\***: Text input field with the placeholder 'Enter Branch Name'.

A blue 'Continue' button is located at the bottom of the form.

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Continue to enter your bank account details, including your account holder name, account type, account number, IFSC code, bank name, and bank branch.



**Reference and Assets Details**

**Reference 1 Details**

Name  
Please enter reference name

Mobile Number  
Please enter mobile number

Email Address  
Please enter email address

Address Line  
Please enter address of the reference

State \*  
Maharashtra

City \*  
Mumbai

**Reference 2 Details**

Name  
Please enter reference name

Mobile Number  
Please enter mobile number

Email Address  
Please enter email address

Address Line  
Please enter address of the reference

State \*  
Maharashtra

City \*  
Mumbai

**Note:** Do not give your details as reference details.

Continue

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Finally, enter the name and details of two reference contacts for the loan.



# Help & Support FAQs

- **What is CreditSea?**

CreditSea is an online platform that helps people get personal loans. It connects customers with NBFCs and makes the loan process simple and fast—from applying to getting the money and repaying it. You can find further information on the products at <https://www.creditsea.com/>

- **How fast can I get a loan through CreditSea?**

You can get the loan within 2 hours during working hours.

- **What documents do I need to apply for the loan?**

You need to provide:

- ID proof (like Aadhaar, PAN)
- Proof of income (salary slip, bank statement)
- Any other documents needed for KYC and loan approval

# Help & Support FAQs

- **What is the minimum salary required for the loan?**  
You need to have a minimum monthly salary of ₹40,000 (after deductions).
- **What are the processing fees?**  
The processing fee is between 5% to 10% of the loan amount, plus GST.
- **When will I get the loan amount?**  
You will get a soft approval in 30 minutes and the final approval in 2 hours.



# Help & Support FAQs

- **Can I close the loan early?**

Yes, you can pay off the loan early. However, you will have to pay a 4% pre-closure charge on the remaining loan amount.

- **Can I get a loan if I am new-to-credit (NTC)?**

Yes, new-to-credit customers can get a loan of up to ₹30,000.

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

Please email at [help@creditsea.com](mailto:help@creditsea.com) or call +91 8827973499 for any assistance.



# Congratulations!

Your loan will be disbursed to your account in 2 working hours!