



DIGI CREDIT
Because Your Needs Can't Wait

DigiCredit Personal Loan

Benefits of DigiCredit Personal Loan



Loan Amount

Loan from ₹3,000 to
₹35,000



Tenure

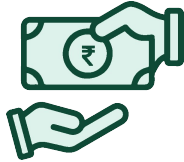
15 days to 45 days



Application Process

- Hassle-free and paperless
- 100% digital process

Benefits of DigiCredit Personal Loan



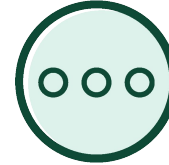
Disbursal

Quick loan disbursal



Interest Rates

Starting from 3%



Others

- Zero pre-closure charges
- No hidden charges
- Flexible terms
- Dedicated loan specialists to help you through every step



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Important Terms & Conditions

- You have to apply for DigiCredit 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 should be linked with your Aadhaar
- Approval or rejection of the loan application is solely at the discretion of DigiCredit

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:** Salary certificate, Recent salary slip, Employment letter, etc.



Eligibility Criteria Self-employed

- **Age Group:** 21 to 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'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:** 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

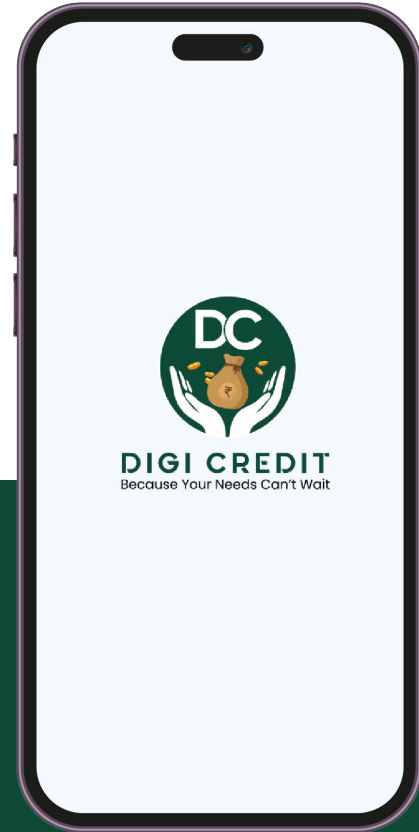
- You must be an Indian resident
- Credit score must be 600+
- DigiCredit is not serviceable in Assam, Jammu & Kashmir, Arunachal Pradesh, Nagaland, Sikkim, Manipur, Meghalaya, Mizoram, Tripura and West Bengal



Application Process

Before we begin, please keep the following details handy:

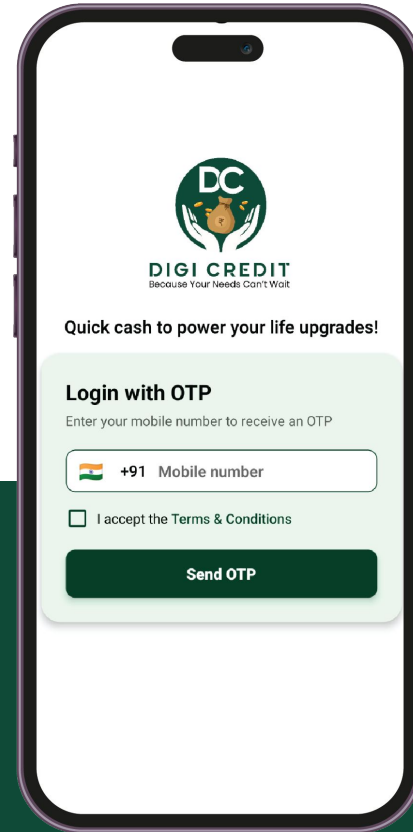
- PAN Card
- Aadhaar details with linked mobile number

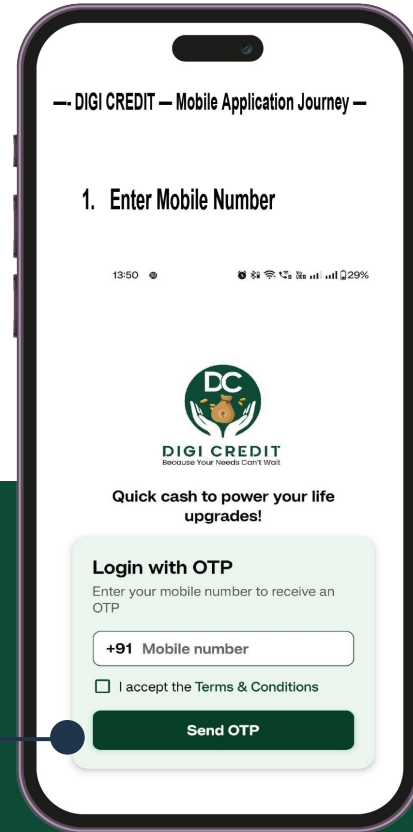




Let's start!

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

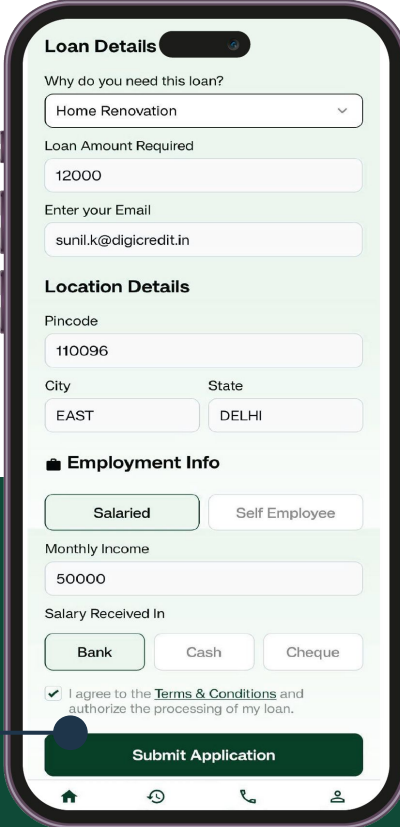




01 Enter your mobile number and the OTP received on your phone.

02

Select your purpose for taking the loan, enter your desired loan amount, email ID, PIN code, employment type, income and mode of salary payment.



Loan Details

Why do you need this loan?
Home Renovation

Loan Amount Required
12000

Enter your Email
sunil.k@digicredit.in

Location Details

Pincode
110096

City State
EAST DELHI

Employment Info

Salaried Self Employee

Monthly Income
50000

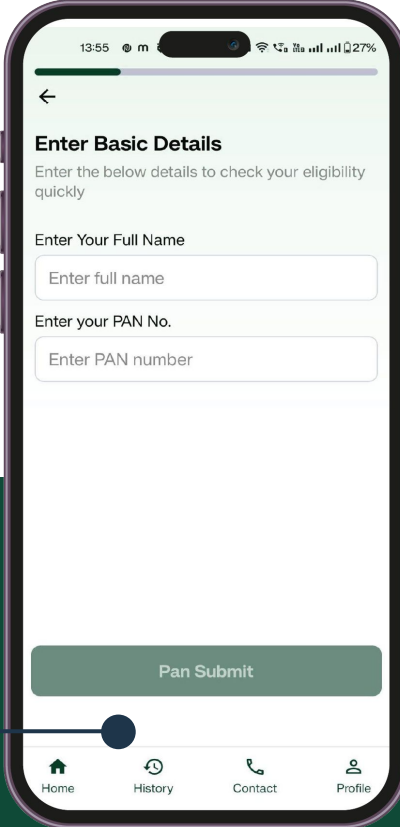
Salary Received In
Bank Cash Cheque

I agree to the [Terms & Conditions](#) and authorize the processing of my loan.

Submit Application

03

Enter your full name and PAN card details. Continue to verify your Aadhaar details.



13:55 m [Signal] [Wi-Fi] [Battery 27%]

←

Enter Basic Details

Enter the below details to check your eligibility quickly

Enter Your Full Name

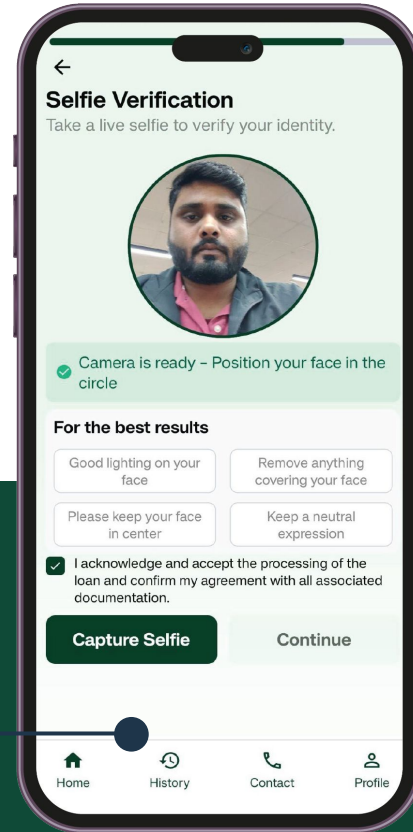
Enter your PAN No.

Pan Submit

Home History Contact Profile

04

Click a selfie in good lighting. Ensure your face is visible within the frame and don't wear a mask, spectacles or a hat.





05

Enter your company name, designation, official email ID, Aadhaar-linked and alternate mobile number, office address, marital status, educational qualification, residence type and work experience.

A smartphone screen displaying a form titled 'Additional Details'. The form has a light green background and contains several input fields. The fields are: 'Company Name' (filled with 'Digi credit'), 'Designation' (filled with 'Qa'), 'Official Email' (filled with 'Sunil.k@digicredit.in'), 'Aadhaar Linked Mobile Number' (filled with '9632840888'), 'Alternate Mobile' (filled with '9795468488'), and 'Office Address' (filled with 'Noida sec 16'). Below these fields is a section titled 'What is your Salary/Income Date?' with a date picker grid. The date picker shows a grid of numbers from 1 to 31, with the number 7 highlighted in a dark green box. A dark blue circle is positioned over the number 16 in the grid.

←

Additional Details

Company Name
Digi credit

Designation
Qa

Official Email
Sunil.k@digicredit.in

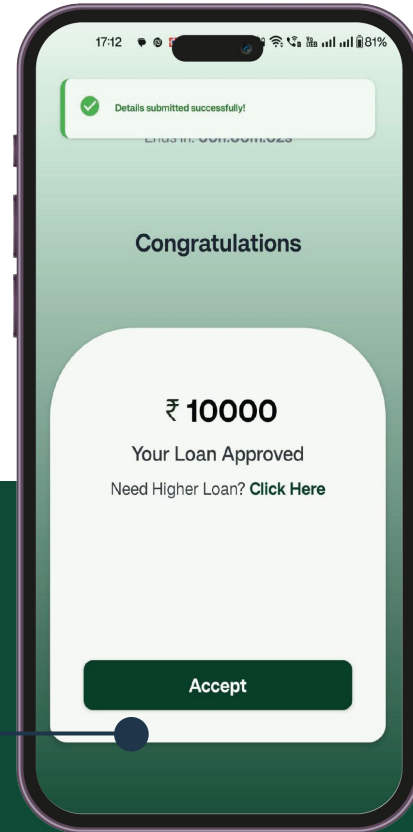
Aadhaar Linked Mobile Number
9632840888

Alternate Mobile
9795468488

Office Address
Noida sec 16

What is your Salary/Income Date?

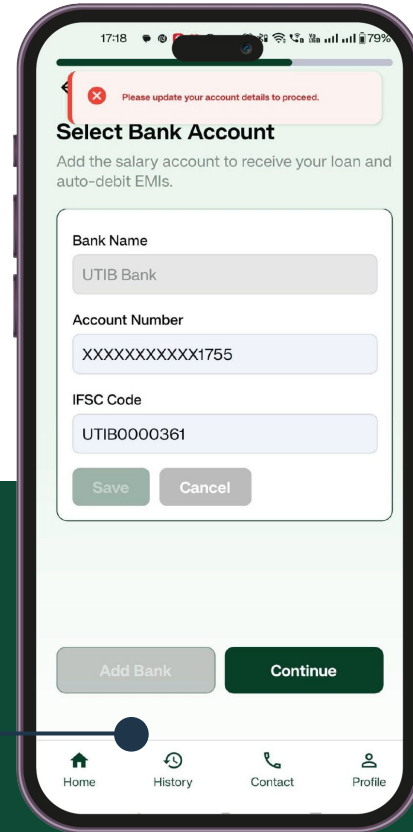
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	24	25	26	27	28	
29		30				31



06 Your approved loan amount will be displayed on the screen. Choose your repayment plan.

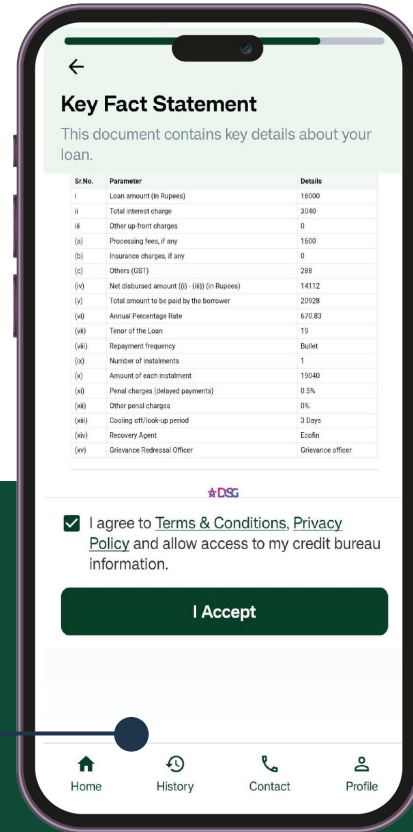
07

Add your bank account details and continue to set up your autopay mandate. Continue to enter the details of a reference contact.



08

Review your key fact statement carefully and sign your loan agreement. Your loan will be disbursed shortly.





Help & Support FAQs

- **What is DigiCredit?**
DigiCredit is a digital platform by IESOUS that offers personal loans based on your profile, with a simple and fully online process.
- **What is the processing fee?**
DigiCredit charges a processing fee starting from 5%.
- **Are there any pre-closure charges?**
No, there are no pre-closure charges.
- **How do I contact customer support?**
You can reach the customer support team via email at support@digicredit.in or call at +91-9211728443.



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Congratulations!

Now enjoy a better borrowing experience with DigiCredit Personal Loan.