

# InstaMoney Personal Loan

# Benefits of InstaMoney Personal Loan



## Loan Amount

Loan from ₹5,000  
to ₹50,000



## Tenure

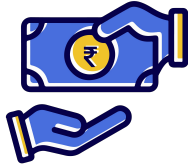
3 months to 5  
months



## Application Process

- Hassle-free and paperless
- 100% digital process

# Benefits of InstaMoney Personal Loan



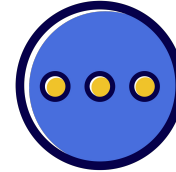
## Disbursal

Quick disbursal



## Interest Rates

24% p.a. to 48% p.a.



## Others

Flexible loan tenure

# Important Terms & Conditions

- Customer has to apply for InstaMoney Personal Loan using your link
- Customer must be a new user to apply for the loan
- Customer must complete the application on their device
- Customer mobile number should be linked with their Aadhaar
- Approval/Rejection of Loan Application is solely at the discretion of InstaMoney
- If any kind of fraud is suspected, your account will be deactivated and your earnings will be stopped

## Eligibility Criteria Salaried

- ❑ **Age Group:** 21 to 55 years
- ❑ **Income Range:** ₹25,000+
- ❑ **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.



# Eligibility Criteria Self-employed

- ❑ **Age Group:** 21 to 55 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:** 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

- Customer must be an Indian resident

# Application Process

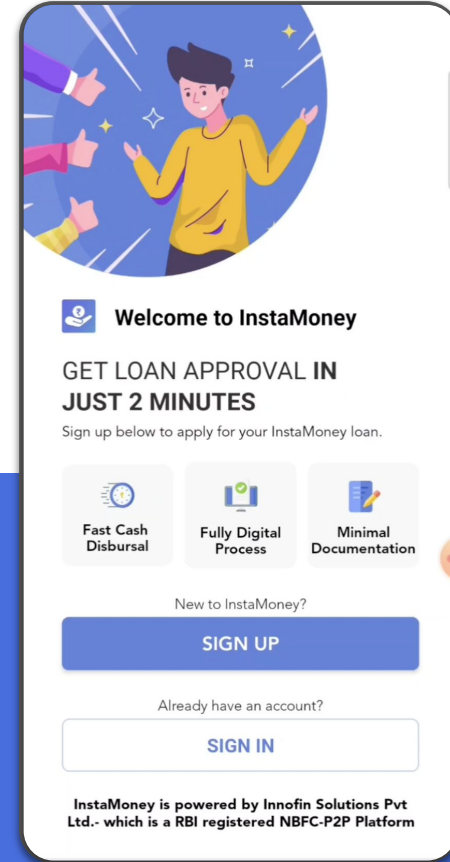
Before we start, please keep the following details and documents handy:

- Aadhar Card
- PAN Card
- Bank details and statement

# Let's Start

Click on the link shared by your advisor, download the InstaMoney app and start your application for a personal loan.

- 01 Open the application, allow necessary permissions and click "Sign Up".



## 02

Enter your mobile number and enter the OTP sent to your SMS.

**Verify Your Phone Number**

Mobile Number

7778859632 Wait 58s

OTP

1 2 3 -

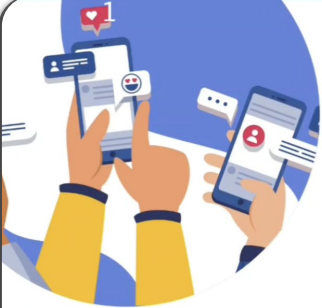
4 5 6 ↵

7 Otp sent successfully ✕

, 0 . →


## 03

To link your Google account, click “Sign in with Google”.



**CONNECT YOUR GOOGLE ACCOUNT**

Login faster by using google sign in and enhance your Instamoney Score.



### Complete your Application

Please fill in the details below to complete your loan application.

PAN Number

GOVPB8528B

Full Name as per PAN

Enter your full name

Date of Birth

DD/MM/YYYY



PIN Code

Enter your PIN Code

Preferred Language

SELECT PREFERRED LANGUAGE

**IMPORTANT\***

Your PAN, Full Name and Date of Birth help us verify your details quickly. Please ensure you enter correct information.

PROCEED

04

Enter your PAN number, full name as per your PAN, date of birth, and pin code and select your preferred language. Click on Proceed.

05

Choose your employment type (Salaried or Self-employed), enter your company name, your desired loan amount and your interest rate per month. Click "Submit & Check Your Eligibility"

### Professional Details

Employment Type

Salaried

Company Name

Enter your company name

### Loan Requirement

Loan Amount Required

₹ Enter Loan Amount

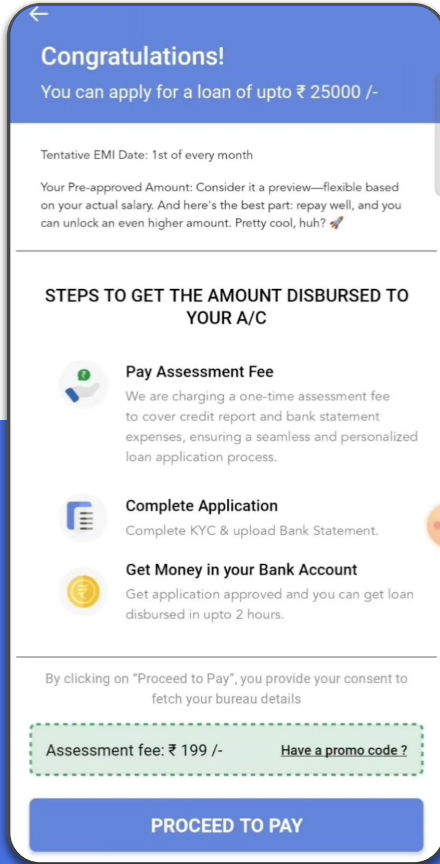
Please enter an amount between ₹ 5000 to ₹ 50000

At what interest rate? (% per month)

Select interest rate

\*Interest rate may vary at the time of approval\*

SUBMIT & CHECK YOUR ELIGIBILITY

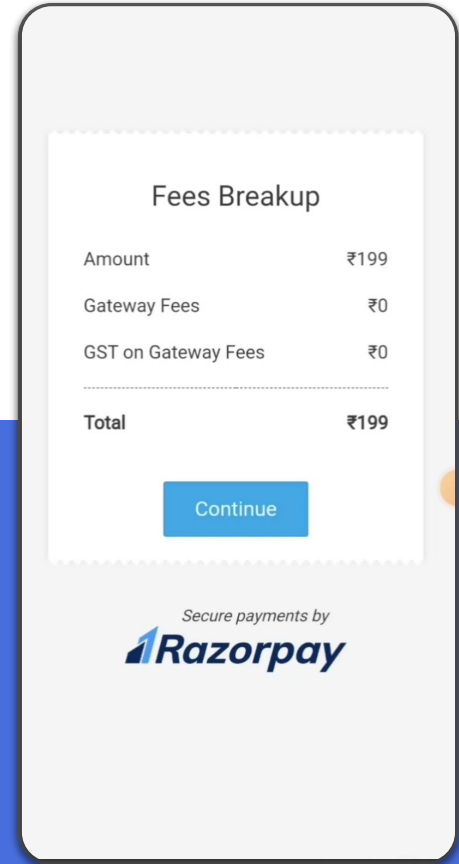


06

Your eligible loan amount will be displayed on the screen. You will have to pay an assessment fee of ₹199. Click on “Proceed to Pay”.

07


Choose your mode of payment and pay the assessment fee amount.



08


The next step is KYC. Tick the checkboxes and click on "Proceed to Live KYC".

### Live KYC



Please ensure that you remember your PAN and Aadhaar Number

We take following permissions:

 **Camera**  
The app needs camera access to capture your selfie for Live KYC.  
This is a one time consent.

**Note :** By Clicking on "PROCEED TO LIVE KYC", you give consent to:

- Fetch your personal data from CKYC
- Fetch your Bureau report

And further, declare that,

- You are not a politically exposed person
- You confirm that you are not a US citizen nor a resident for Tax purposes in any country other than India


**PROCEED TO LIVE KYC**


09

Ensure that your full face is visible in the frame. Take a selfie in a well-lit area and remove your spectacles, hat or mask while taking the selfie.

### Liveness Check Instructions

Ensure that your photo looks like a passport-sized photo.

 **DO'S**  
Make sure you align your face at the center of the frame.

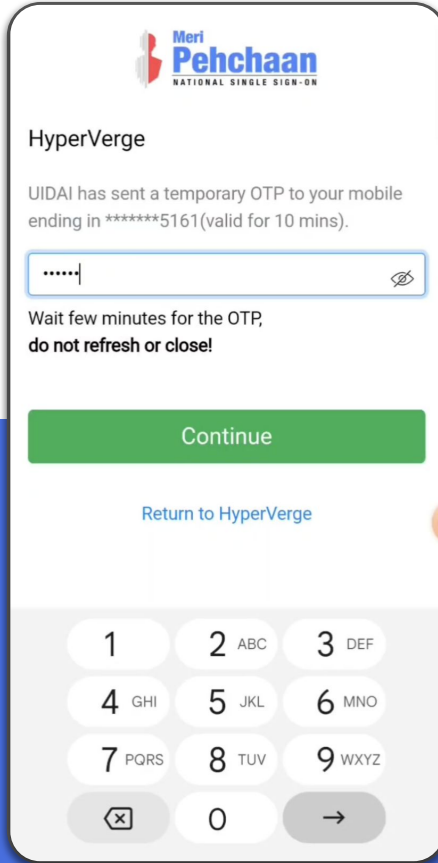
 **DON'TS**  
Do not crop your face or add any angle while taking a selfie.

NOTE: Improper alignment of your selfie will result to failure of liveness check.  
LenDenClub uses Hyperverge, a recognized third party agent, to collect document on your behalf

**Proceed**

# 10


Continue to DigiLocker login. Enter your Aadhar number and the captcha and click on “Next”. Enter the OTP sent by UIDAI to your Aadhar-0registered mobile number.



**Meri Pehchaan**  
NATIONAL SINGLE SIGN-ON

### HyperVerge

UIDAI has sent a temporary OTP to your mobile ending in \*\*\*\*\*5161(valid for 10 mins).

.....| 

Wait few minutes for the OTP,  
**do not refresh or close!**

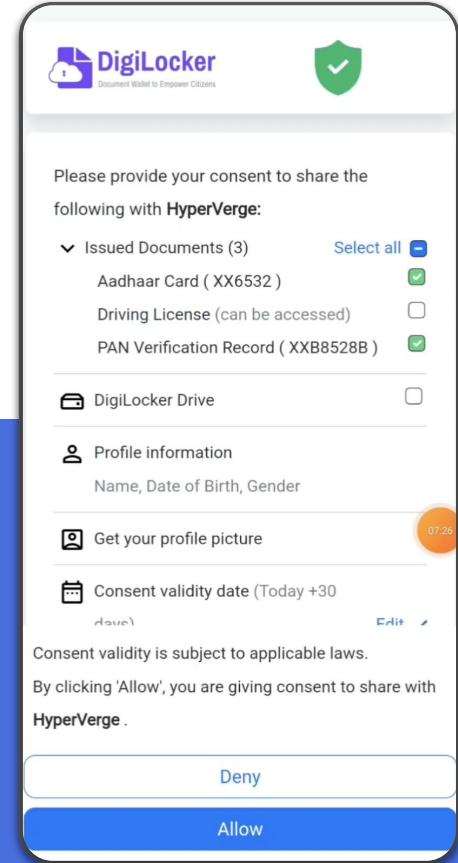
**Continue**

[Return to HyperVerge](#)

1 2 ABC 3 DEF  
4 GHI 5 JKL 6 MNO  
7 PQRS 8 TUV 9 WXYZ  
⌫ 0 →







# 11

If you are already registered with DigiLocker, enter your 6-digit PIN to log in. Click on “Allow” to give HyperVerge Technologies consent to your documents for KYC.



**DigiLocker**  
Document Wallet to Empower Citizens

Please provide your consent to share the following with **HyperVerge**:

- ✓ Issued Documents (3) [Select all](#) 
  - Aadhaar Card ( XX6532 )
  - Driving License (can be accessed)
  - PAN Verification Record ( XXB8528B )
-  DigiLocker Drive
-  Profile information  
Name, Date of Birth, Gender
-  Get your profile picture 07:26
-  Consent validity date (Today +30 days) [Edit](#) 

Consent validity is subject to applicable laws.  
By clicking 'Allow', you are giving consent to share with **HyperVerge**.

**Deny**

**Allow**

## 12

Confirm your address details. If your current address is the same as your address in your Aadhar Card, click on “Yes, I stay here” and submit.

### Confirm your address details

Aadhaar Number

### Confirm Address

Address

Pincode

City State

Is this your current address?

Yes, I stay here


No, I don't stay here







**SUBMIT**

## 13

After your KYC process is successful, you will be redirected to the app. Your credit history will be analysed and you will be redirected to the bank statement verification page.

In which bank do you receive salary?

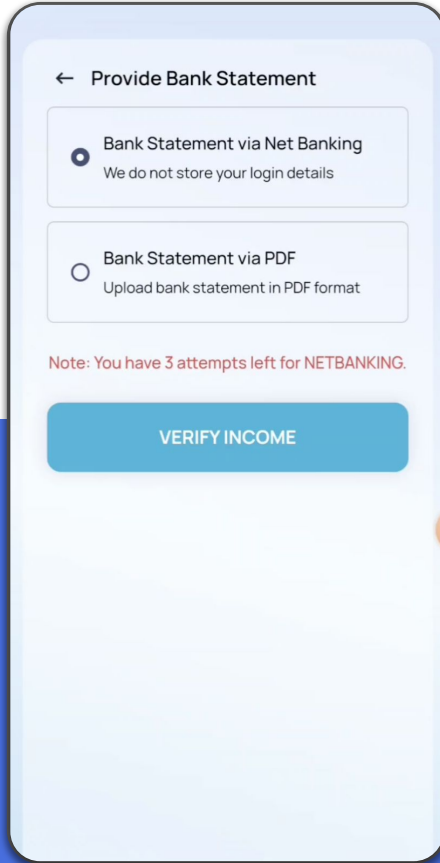
   

 State Bank Of India	 Kotak Mahindra Bank	 Hdfc Bank
 Axis Bank	 Central Bank Of India	 Icici Bank

**PROCEED**

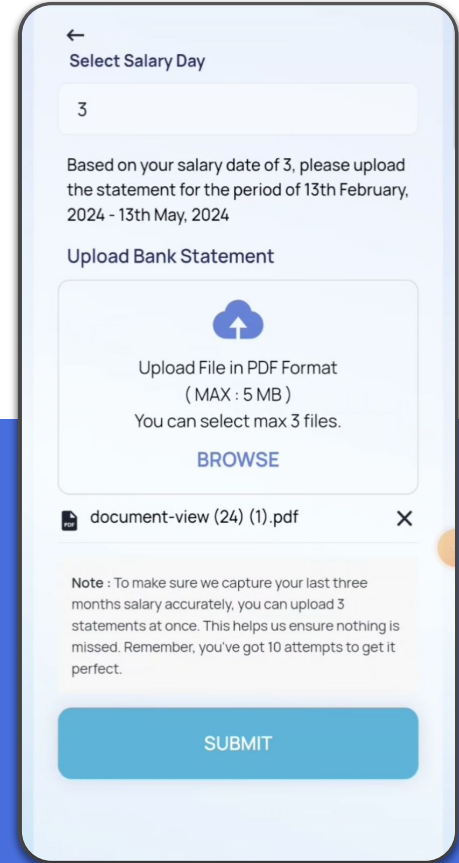
# 14

Select the bank in which you receive your salary. Choose to upload your bank via Netbanking or PDF format. Click on “Verify Income”.



# 15

If you choose to upload via PDF, upload a bank-generated statement. Do not upload your salary slip or other documents. Select your salary day and upload up to 3 files containing your latest 3-month bank statement. Click on “Submit”.



### Verify Bank Details

Please double-check and confirm the details of your income bank account. It ensures a smooth process, whether you're salaried or self-employed.

Bank A/C Number

●●●●●●●●

Re-enter bank a/c number

0254016776648

IFSC Code

ICIC0000198

SUBMIT

16

Enter your bank details such as your account number and IFSC code and submit.

17

After your bank details are verified, you see your loan offer based on your credit eligibility. Review your loan offer details, you will be able to see three options with different interest rates and funding probability.



Your InstaMoney Score is 716

Based on your score you are eligible for following offers:



A

Recommended

Fast funding in Minimum 2 hours

4.0 %

Monthly Rate

HIGH

Funding Probability



B

Funding in Minimum 2 days

3.98 %

Monthly Rate

MEDIUM

Funding Probability



C

Funding in Minimum 5 days

3.96 %

Monthly Rate

LOW

Funding Probability

#### NOTE :


\* Approval and disbursement of loan amount is subject to credit approval & loan offering by platform lenders.

\*\* Funding probability and duration are based on historical data and may change from time to time.

CONTINUE

# 18

Select your preferred loan choice and the loan tenure and click “Continue”

 **Your InstaMoney Score is 716**  
Based on your score you are eligible for following offers:

**A** Recommended  
Fast funding in Minimum 2 hours

<b>4.0 %</b> Monthly Rate	<b>HIGH</b> Funding Probability
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Choose a Tenure

**3 Months**  
EMI : ₹ 1867

**B**  
Funding in Minimum 2 days

<b>3.98 %</b> Monthly Rate	<b>MEDIUM</b> Funding Probability
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**NOTE :**  
\* Approval and disbursal of loan amount is subject to credit approval & loan offering by platform lenders.  
\*\* Funding probability and duration are based on historical data and may change from time to time.

**CONTINUE**

# 19

Move on to set up auto-debit for your EMI. You can pay Your EMIs via UPI or net banking/debit card.

←

## Auto-debit Setup

Congrats! You are almost done. As a final step, complete this Auto Debit Setup process to get your profile approved.

**Auto Debit via UPI** Recommended  
Setup mandate using PhonePe, Google Pay, Paytm etc

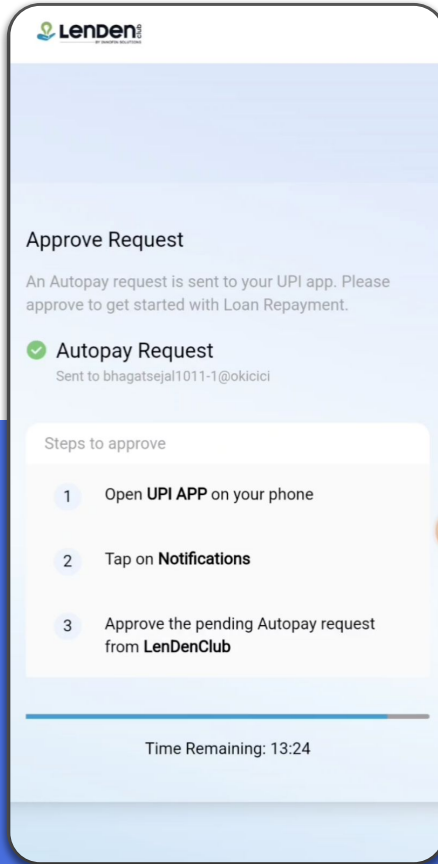
**Auto Debit via Net Banking/ Debit Card**  
Setup mandate using net banking or debit card

• You have a total of 3 attempts remaining  
• ₹1 will be deducted from your account during the setup process

**NEXT**

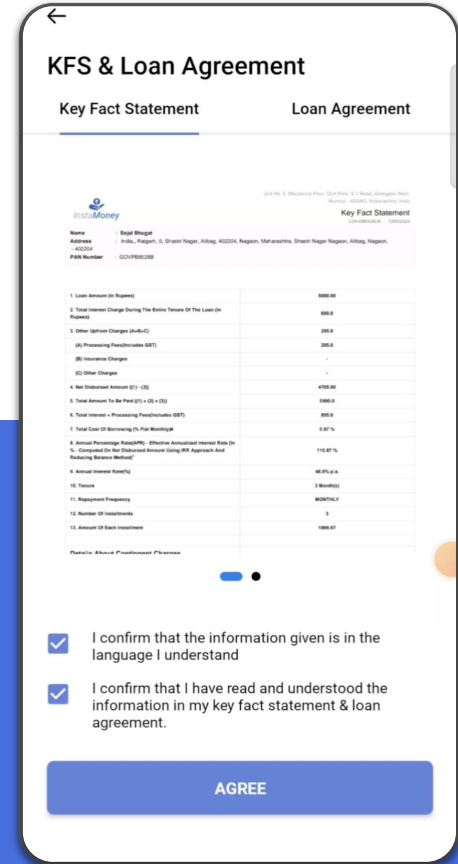
20

Set up your autopay by entering your payment details and paying a refundable amount of ₹1 for confirmation.



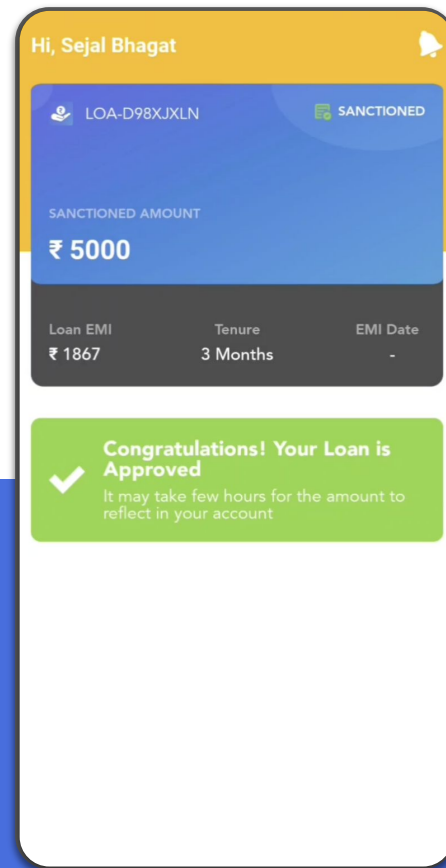
21

Carefully review your Key Fact Statement and your Loan Agreement. Tick the checkboxes and click on "Agree".



Your loan amount will be disbursed  
to your account within 2 hours.

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# Help & Support FAQs

- **Is InstaMoney (Peer to Peer Lending platform) regulated by RBI?**

Yes, Peer-to-peer lending in India is regulated by the Reserve Bank of India. LenDenClub (Innofin Solution Pvt Ltd) is registered as an NBFC - P2P (Non-Banking Financial Company - Peer to Peer) with RBI.

- **What is the interest rate for the loan?**

The interest rate depends on your profile, credit history, and multiple aspects, ranging from 24% to 35.88%.

- **How much is the processing fee?**

The processing fee for the InstaMoney loan is 5% + GST.

# Help & Support FAQs

- **What documents are required to avail of an InstaMoney loan?**

- KYC: PAN & Aadhaar Card
- Bank Statement: Last 3 months (Salary should be visible)
- NACH Form (E-NACH option available)

The loan will be disbursed to the bank account where your salary is reflected.

- **How can I check my loan status?**

You can check your loan status in the InstaMoney app. After submitting your application, you will see a timeline indicating the verification process. You will also receive an email once your loan is approved, and it will be disbursed within 6-7 hours, excluding weekends and bank holidays.

# Help & Support

## FAQs

- **How do I apply for an InstaMoney loan?**

To apply for an InstaMoney loan:

- Download the InstaMoney app from the Play Store. App Download Link
- Do a social login via Gmail or Facebook.
- Answer a few basic questions about your personal and credit details. You will then see your eligible loan amount.
- If you wish to proceed, confirm your request and pay a Registration fee of Rs.199/-.
- Upload documents-KYC/Bank statements, NACH forms, and accept the loan agreements. Your loan will be approved within 2 hours if all documents are correct.

# Help & Support FAQs

- **How do I check my EMI date?**

Your EMI date is mentioned in the InstaMoney app. If you cannot find it, use the Chatbot option:

EMI Queries -> What is my EMI date?

- **How long will it take to get my loan approved?**

If all documents are correct, your loan is usually approved within 2 hours. Approval may be delayed if details like your salary, address, or NACH format are not verified.

- **Can I close my loan partially?**

Currently, partial closure is not available. However, you can opt for Pre-closure/Foreclosure of your loan.

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

Most queries are answered at the Helpdesk. For specific queries, you can use the Customer Support assistant “Ira” in the InstaMoney app, which provides 24x7 assistance.

# Congratulations!

Now enjoy a better borrowing experience with InstaMoney Personal Loan