

# FatakPay Loan

## Benefits of FatakPay Loan



### Loan Amount

Loan from ₹4,500 to  
₹20,000



### Tenure

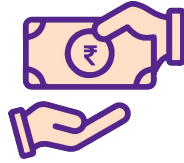
1 month



### Application Process

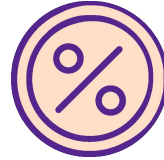
- Hassle-free and paperless
- 100% digital process
- Minimum documentation

## Benefits of FatakPay Loan



### Disbursal

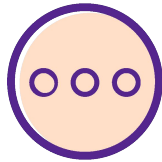
Fast loan disbursal



### Interest Rates

18% to 24% p.a.

## Benefits of FatakPay Loan



Others

- Get rewards worth ₹1500 and discount coupons on 500+ brands and 5000+ hyper local merchants such as Zomato, Myntra, Lifestyle, Big Bazaar, etc.
- Instant approval
- No collateral needed
- Easy repayment options

## Important Terms & Conditions

- You have to apply for FatakPay 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 FatakPay

## Eligibility Criteria Salaried

- **Age Group:** 18+ years
- **Income Range:** ₹15,000+
- **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:** 18+ 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'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

## Application Process

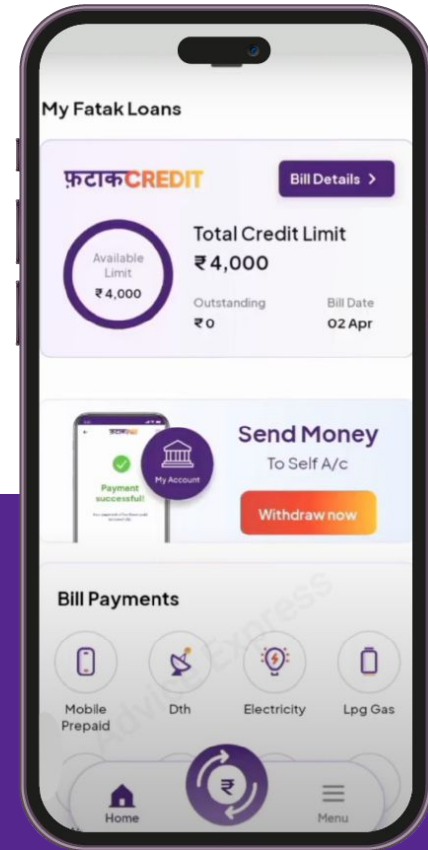
Before we begin, please keep the following details and documents handy:

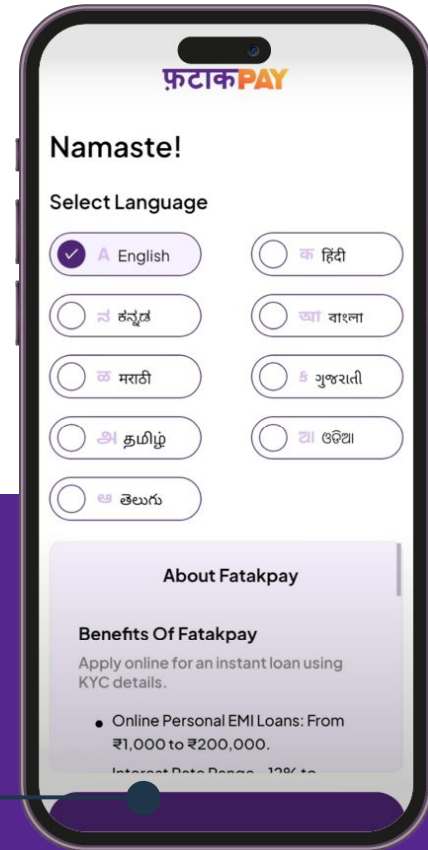
- PAN Card
- Aadhar Card
- Bank details and statement



## Let's start!

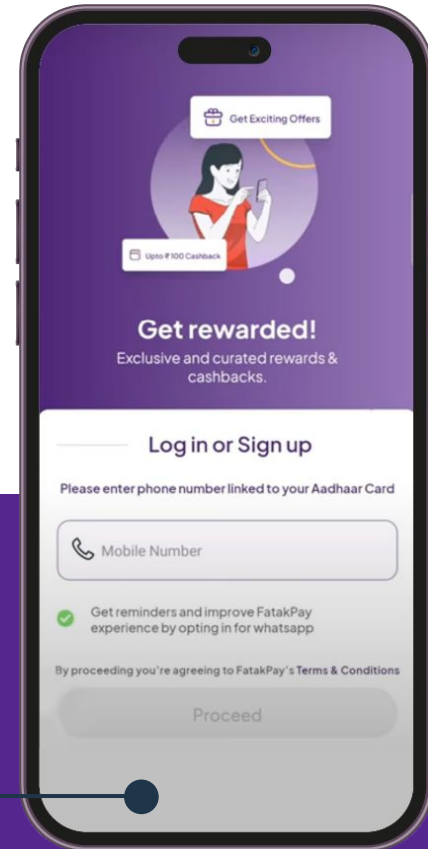
Click on the link shared by your advisor, download the FatakPay app, and start your application.



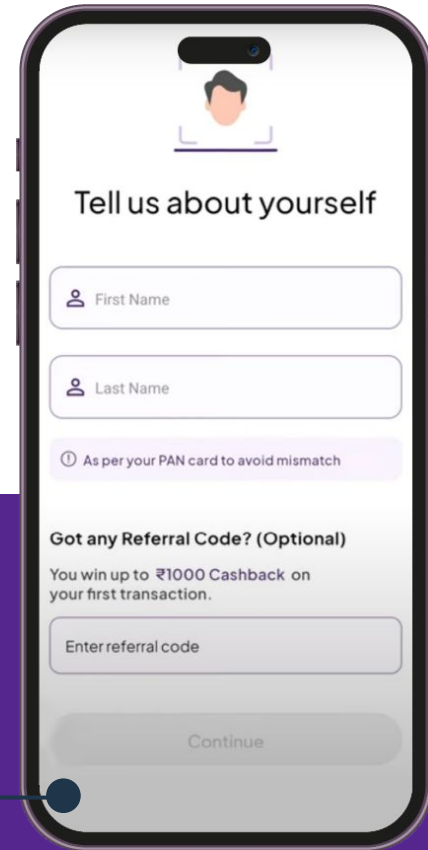


01

Select your preferred language and allow the mandatory permissions necessary to sign up.



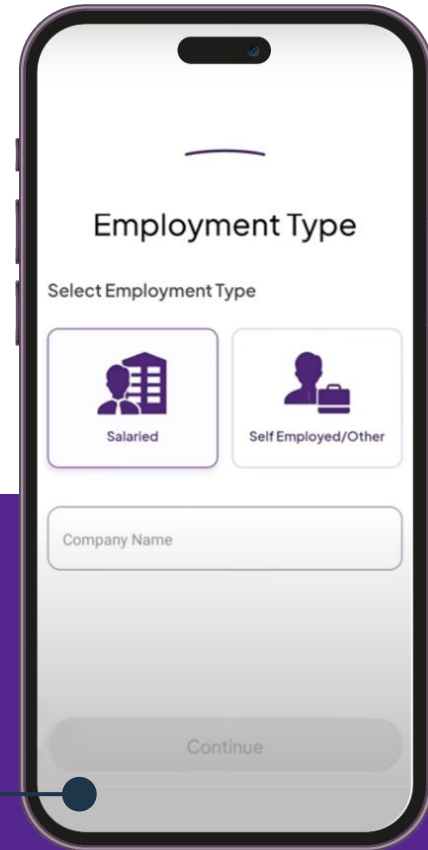
**02** Enter your mobile number and submit the OTP received on your registered number.



The image shows a smartphone screen with a registration form. At the top, there is a camera icon and a placeholder for a profile picture. Below that, the title 'Tell us about yourself' is displayed. The form consists of two input fields: 'First Name' and 'Last Name', each with a person icon on the left. A purple note below the fields reads 'As per your PAN card to avoid mismatch'. Underneath, there is a section titled 'Got any Referral Code? (Optional)' with a subtext: 'You win up to ₹1000 Cashback on your first transaction.' This is followed by an input field for the referral code and a 'Continue' button at the bottom.

03

Enter your first and last name as per your PAN Card and continue.

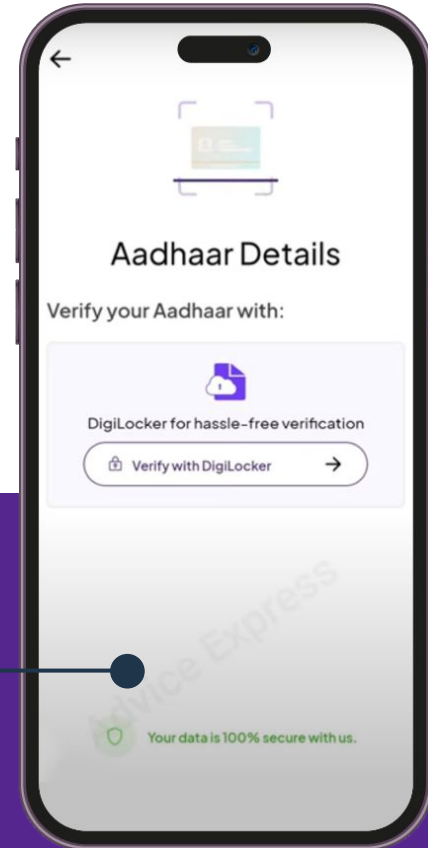


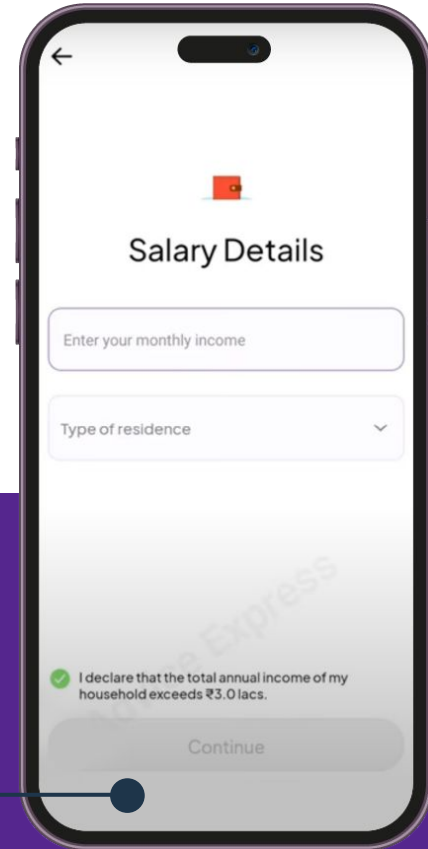
04

Enter your employment type and company name, then continue to enter your date of birth and PAN Card number.

05

Next, verify your Aadhaar Card using DigiLocker. Enter your Aadhaar number, OTP received on your Aadhaar-registered mobile number, and sign in to DigiLocker. Allow Aadhaar access and complete the Aadhaar verification process.

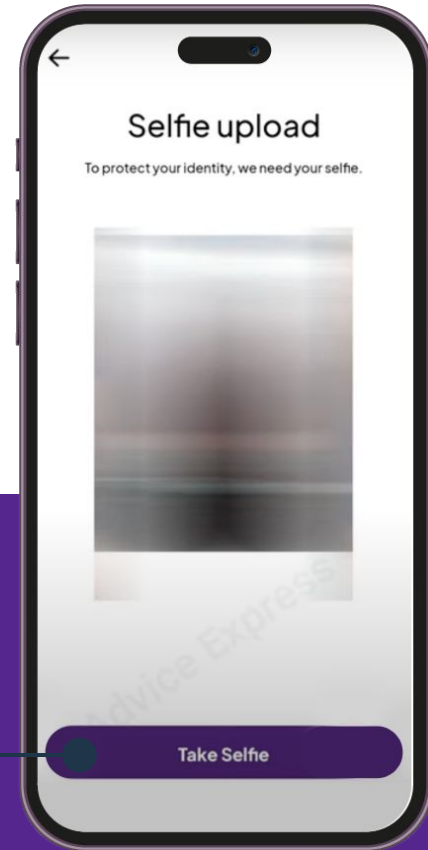


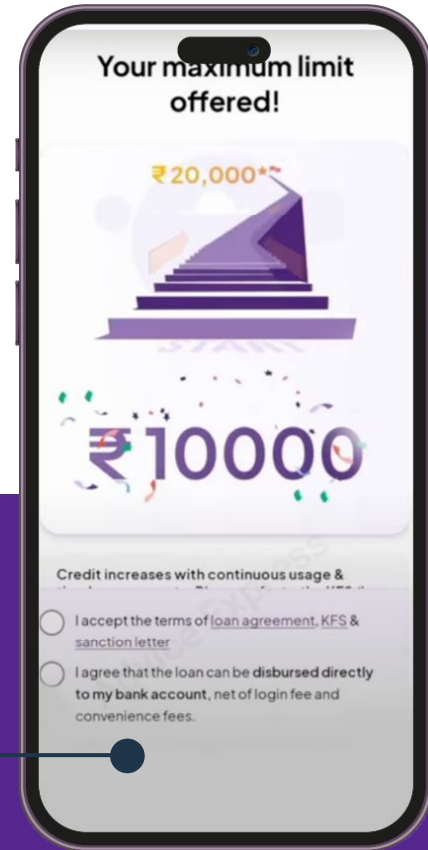


**06** Enter your monthly income and type of residence, then submit to continue to selfie verification.

07

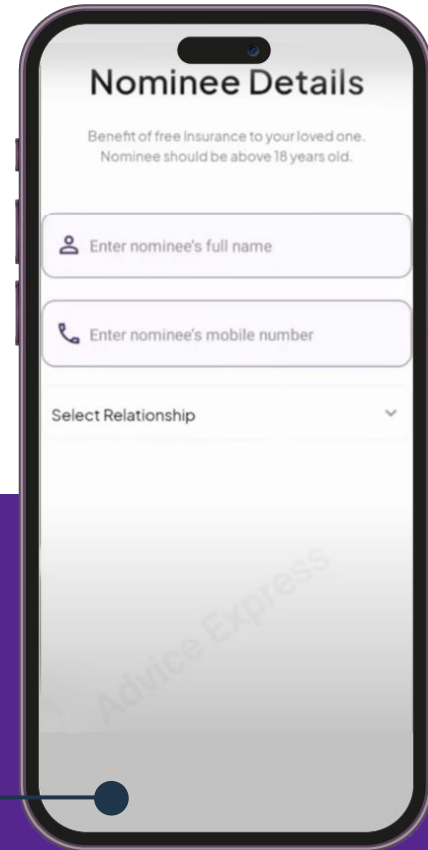
Click a selfie in a well-lit area. Make sure your entire face is visible within the frame, and do not wear a hat, spectacles, or mask.





08

After your application has been reviewed, your approved loan offer will be displayed on the screen. Accept the terms and conditions, then click on "Accept Offer."



09

Enter your nominee details, including their full name, mobile number, and relationship with the nominee.

**Bar Details**  
Enter your savings account detail

IFSC Code

Bank Name

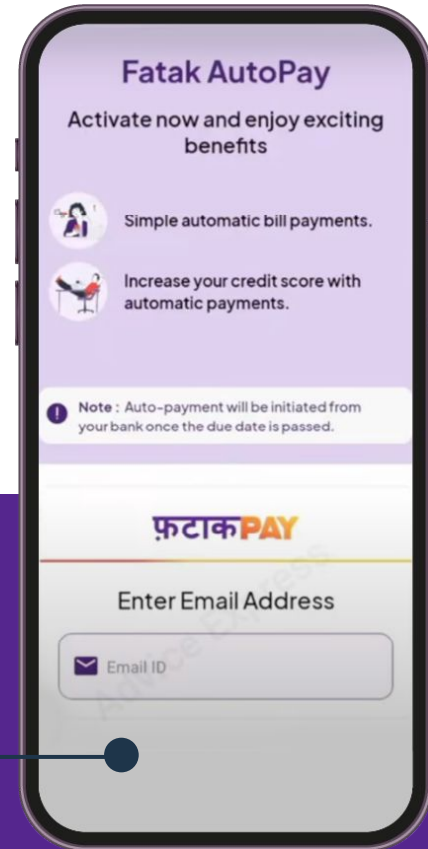
Account Number

Re-enter Account Number

**PLEASE NOTE:**  
Dear Customer,  
We recommend not to use small finance banks and payment banks for transactions.

10

Next, submit your bank details, including your IFSC code, bank name, and account number.



11

Continue to set up your eNACH/UPI autopay mandate. Enter your email ID, select your authentication method via net banking or UPI, and complete setting up your autopay.

# Help & Support FAQs

- **What is FatakPay?**

FatakPay is a digital credit service that provides quick and secure access to credit for daily needs. It offers easy repayment options and supports multiple languages.

- **What are the interest rates for using FatakPay?**

The interest rate depends on your credit profile and the loan. You can find the exact rate and other charges (processing fees, late fees, etc.) in your Key Fact Statement, which is provided when your loan is approved.

- **How quickly will I receive my money?**

Your account verification usually takes 24 hours, including document checks (Aadhaar, PAN, etc.). Once verified, the credit is sent to your bank account.

## Help & Support FAQs

- **Does FatakPay affect my credit score?**

Yes, it does. Your credit score may go down if you delay or miss payments. Paying your EMI on time can help improve your score.

- **What is the maximum credit limit I can get?**

You can start with a credit limit of up to ₹20,000. If you use FatakPay regularly and repay on time, your limit may be increased with your consent.

- **What happens if I miss a repayment?**

If you miss a payment, you cannot use FatakPay until you clear the outstanding amount. As mentioned in your Key Fact Statement, a late fee will also be charged.

## Help & Support FAQs

- **Does FatakPay charge interest?**

Instead of interest, we charge a small flat convenience fee. This fee, which covers the cost of credit, is mentioned in your Key Fact Statement.

- **How can I contact the FatakPay team?**

You can reach us through:

Email: [help@fatakpay.com](mailto:help@fatakpay.com) (24/7 support)

In-App Help Center: Under the 'Account' tab

Phone: +91 9820476476 (Monday-Saturday, 10 AM - 7 PM IST)



**Congratulations!**

Use FatakPay Loan to make daily spending easy.