

Hero FinCorp Personal Loan

Benefits of Hero Fincorp Personal Loan



Loan Amount

Loan from ₹50,000
to ₹5 lakh



Tenure

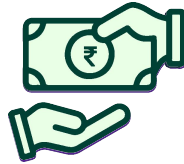
12 months to
36 months



Application Process

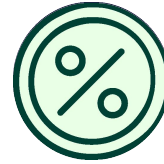
- Hassle-free and paperless
- 100% digital process

Benefits of Hero Fincorp Personal Loan



Disbursal

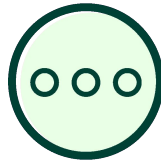
Fast loan disbursal



Interest Rates

19% to 30% p.a.

Benefits of Hero Fincorp Personal Loan



Others

- Instant approval in 10 minutes
- Competitive interest rates
- No collateral required

Important Terms & Conditions

- You have to apply for Hero Fincorp 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 Hero Fincorp

Eligibility Criteria Salaried

- **Age Group:** 21 to 58 years
- **Income Range:** ₹20,000+
- **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 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'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 750+



Application Process

Before we begin, please keep the following details handy:

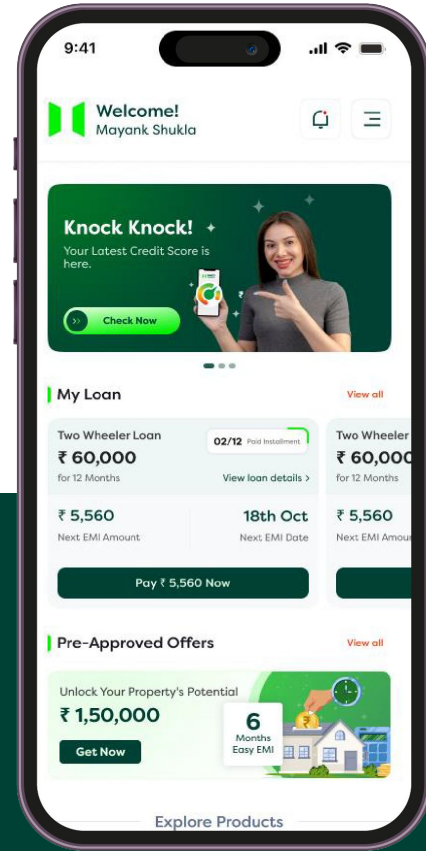
- PAN Card
- Aadhar Card
- Bank details and the latest 3 months' bank statements

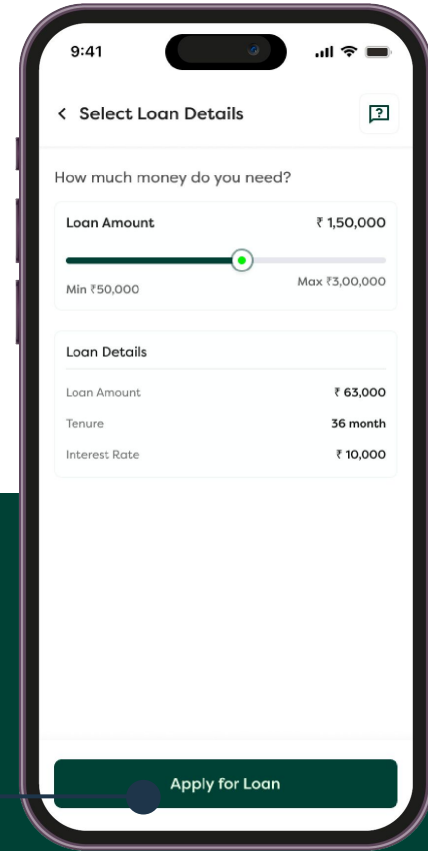




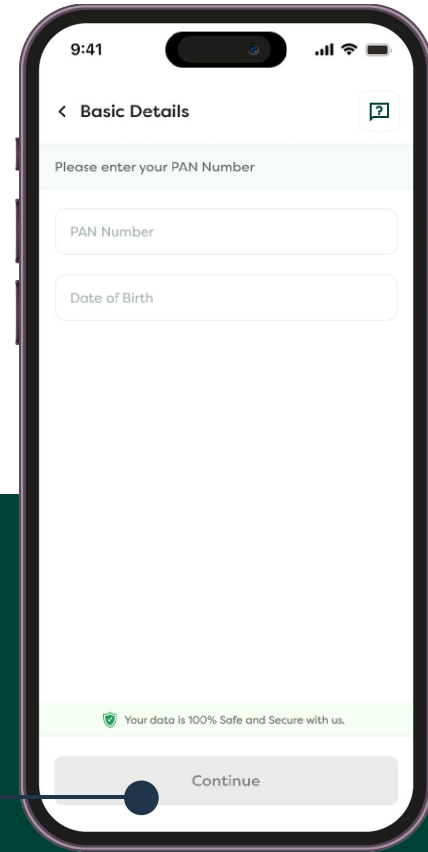
Let's start!

Click on the link shared by your advisor and start the application journey.

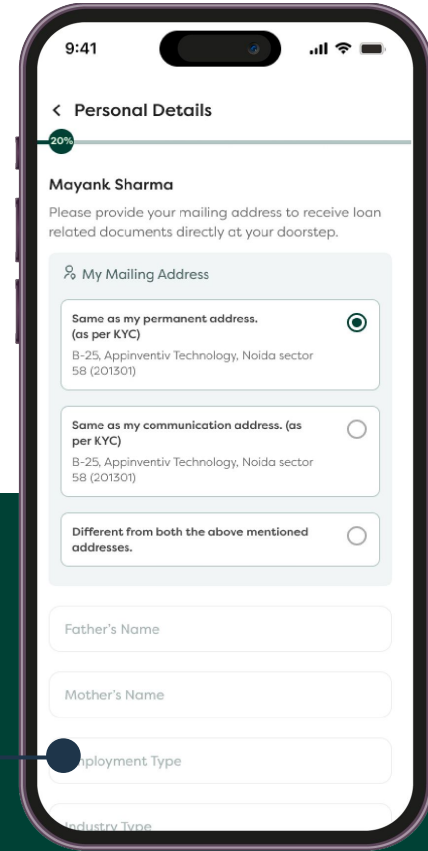




01 Select your loan amount, provide the required permissions, and continue.



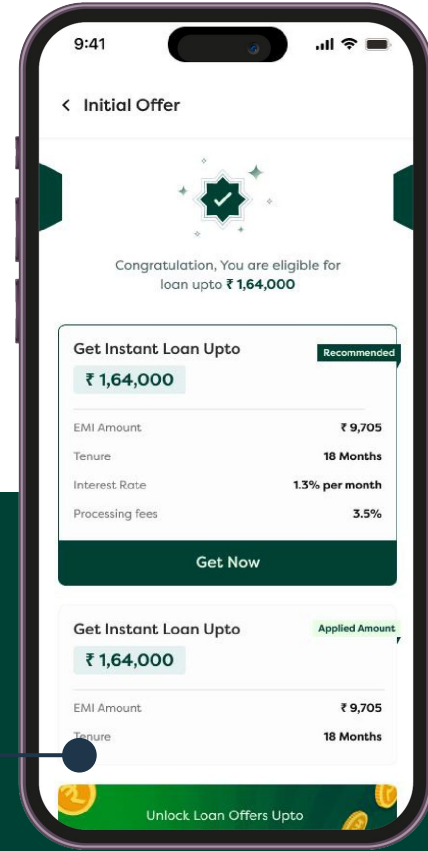
02 Enter your PAN number, date of birth, gender and continue.

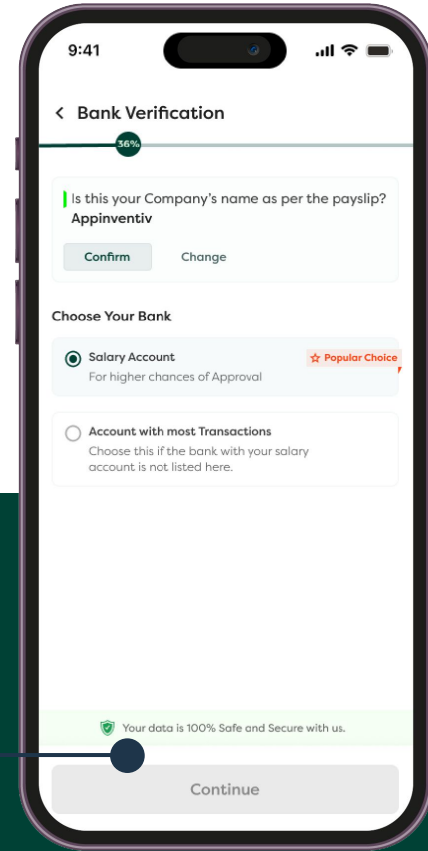


03 Enter your communication address and continue.
Enter your father's name, mother's name,
employment type, industry type, and company type.

04

Your approved loan amount will be displayed on the screen. Select your desired loan amount, review your EMI details and continue.



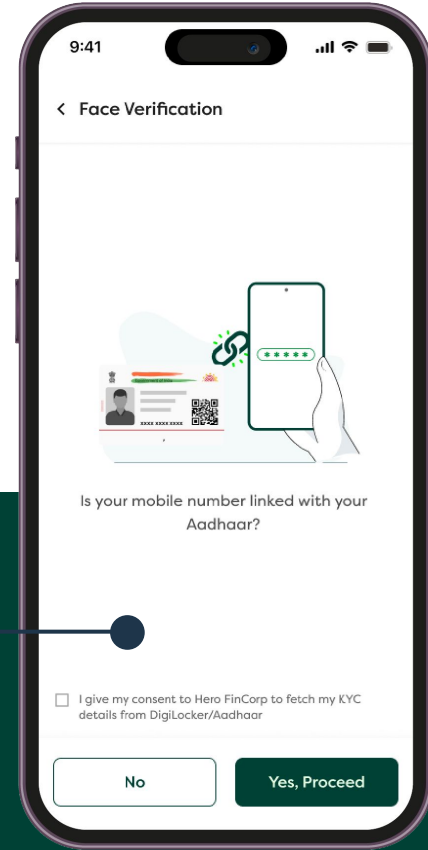


05

Continue to complete the bank verification.
Choose your bank account type, bank name,
account number and continue.

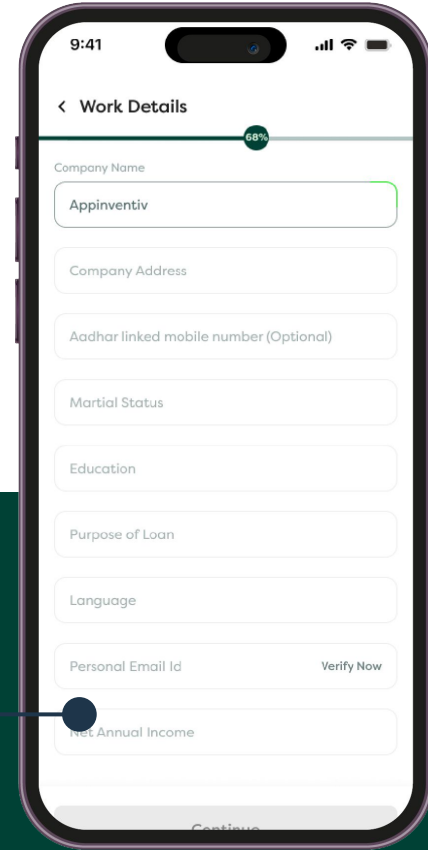
06

Next, complete the KYC process. Enter your Aadhaar details and sign in to DigiLocker. Provide the required consent to complete Aadhaar KYC and finish the process by clicking a selfie. Make sure you are in a well-lit area, that your entire face is visible within the frame, and that you are not wearing a mask, hat, or spectacles.



07

Enter your company name, company address, Aadhaar-linked mobile number, marital status, educational qualification, purpose of taking the loan, language, personal email ID and net annual income.



9:41

< Work Details

68%

Company Name

Appinventiv

Company Address

Aadhar linked mobile number (Optional)

Marital Status

Education

Purpose of Loan

Language

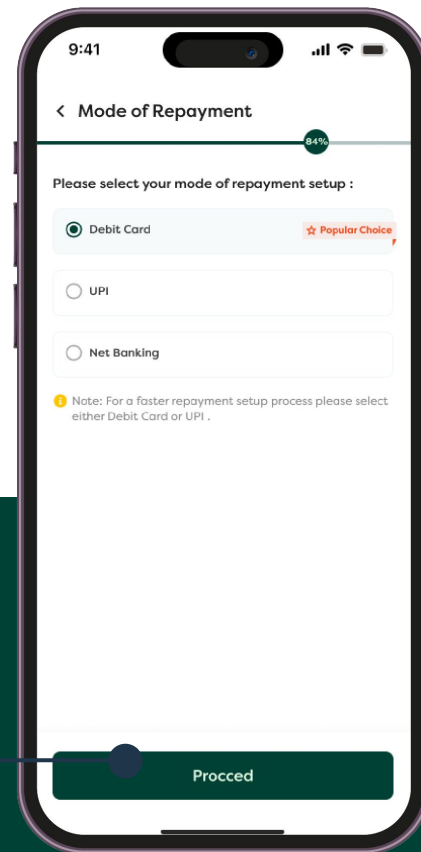
Personal Email Id Verify Now

Net Annual Income

Continue

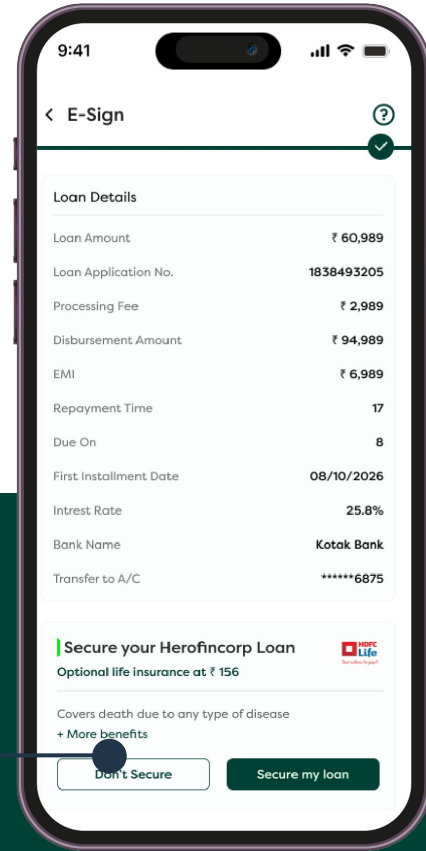
08

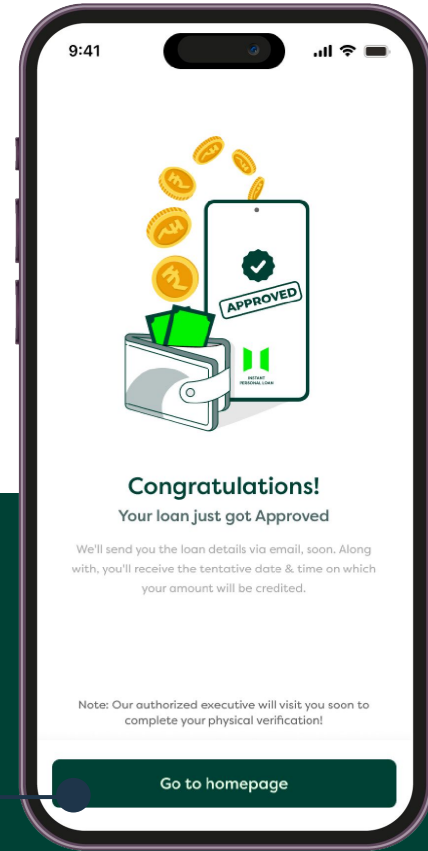
Finish setting up your eNACH mandate to turn on autopay of your EMIs. You can do this via UPI, debit card or netbanking.



09

Continue to e-sign your document. Read your loan agreement carefully and complete e-sign by entering your Aadhaar number and OTP.





10 Your loan amount will be disbursed to your account shortly.

Help & Support

FAQs

- **What is the maximum Personal Loan I can get from Hero FinCorp?**

Hero FinCorp offers instant Personal Loans starting from ₹50,000 up to ₹5 lakh. The exact loan amount depends on your monthly income, credit score, and documents.

- **What is the minimum salary required to apply for a Hero FinCorp Personal Loan?**

To be eligible for a Personal Loan from Hero FinCorp, your minimum monthly income should be ₹25,000. Along with this, your credit score, job stability, and submitted documents will also be considered.

- **How fast can I get my loan approved and disbursed?**

Hero FinCorp provides instant loan approval within 10 minutes if you meet the eligibility criteria. Once approved, the loan amount is disbursed quickly into your bank account.

Help & Support

FAQs

- **What documents are required to apply?**

You need to submit your KYC documents (like PAN card and Aadhaar card), along with income proof such as salary slips, bank statements, or Income Tax Returns—depending on whether you are salaried or self-employed.

- **What credit score is required for a Personal Loan from Hero FinCorp?**

A CIBIL score of 750 or above is ideal to get faster approval and better interest rates from Hero FinCorp. However, some customers without a credit score may still be eligible based on their income and employment profile.

- **How can I calculate my EMI for a Hero FinCorp Personal Loan?**

You can use the Personal Loan EMI Calculator available on the Hero FinCorp website. Just enter the loan amount, interest rate, and tenure to get an accurate EMI estimate instantly.

Help & Support

FAQs

- **What are the repayment tenure options available at Hero FinCorp?**

Hero FinCorp offers flexible repayment terms between 12 and 36 months. You can choose the loan tenure that best suits your financial comfort.

- **Can I close my Personal Loan from Hero FinCorp before the end of the tenure?**

Yes, Hero FinCorp allows you to prepay or foreclose your loan before the full tenure. You will need to pay the remaining loan amount and can request a No Objection Certificate (NOC) after that.



Congratulations!

Now fund big and small expenses with Hero FinCorp Instant Personal Loan.