

lendingplate Instant Personal Loan

Benefits of lendingplate Instant Personal Loan



Loan Amount

- ₹10,000 to ₹2 lakhs



Tenure

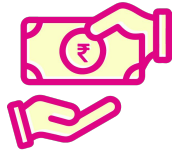
- 3 to 15 months



Application Process

- No paperwork
- 100% online process

Benefits of lendingplate Instant Personal Loan



Disbursal

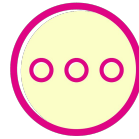
- Fast loan disbursal



Interest Rates

- Starting from 12% p.a

Benefits of lendingplate Instant Personal Loan



Others

- Easy EMIs
- No collateral, no end-use monitoring
- Pay interest only for the days you used the money - effective interest cost gets reduced
- Available to people with lower credit scores

Important Terms & Conditions

- You should apply for lendingplate loan using link shared by your advisor
- You should complete the application on your device
- Your mobile number should be linked with your Aadhaar
- Approval/rejection of Loan Application is solely at the discretion of lendingplate

Eligibility Criteria Salaried

- **Age Group:** 21 to 55 years
- **Income Range:** ₹35,000+
- **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
 - **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.



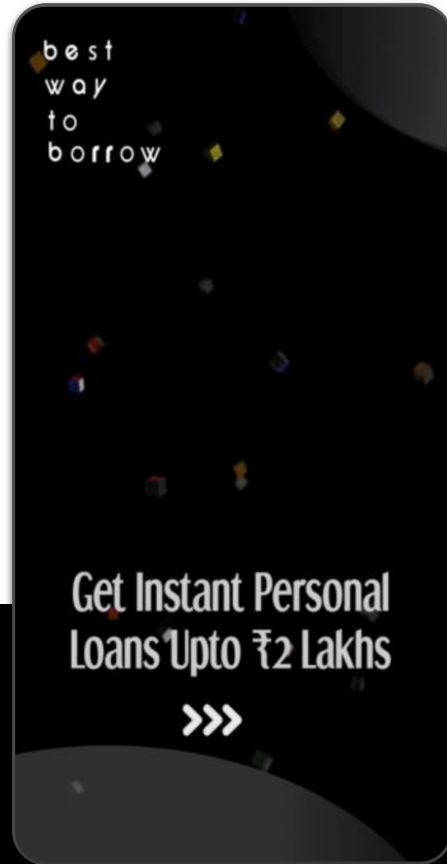
Other Eligibility Criteria

- Customer must be an Indian resident
- Credit bureau score must be 500+

Application Process

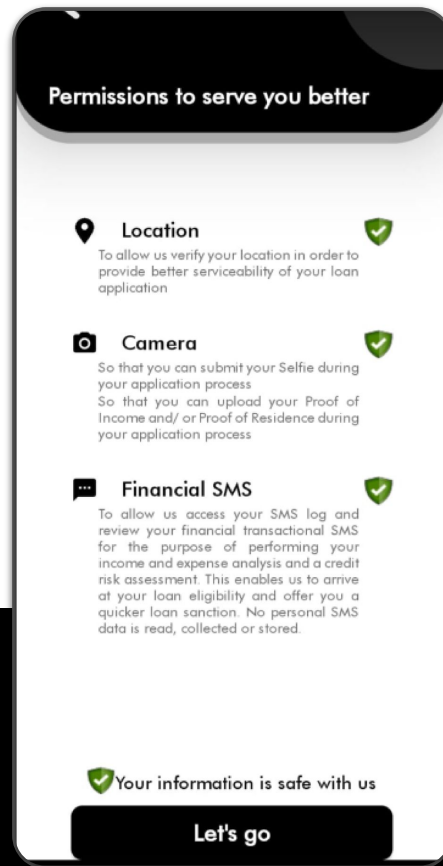
Please keep the following documents and details handy to start the process

- Your PAN card
- Aadhaar card

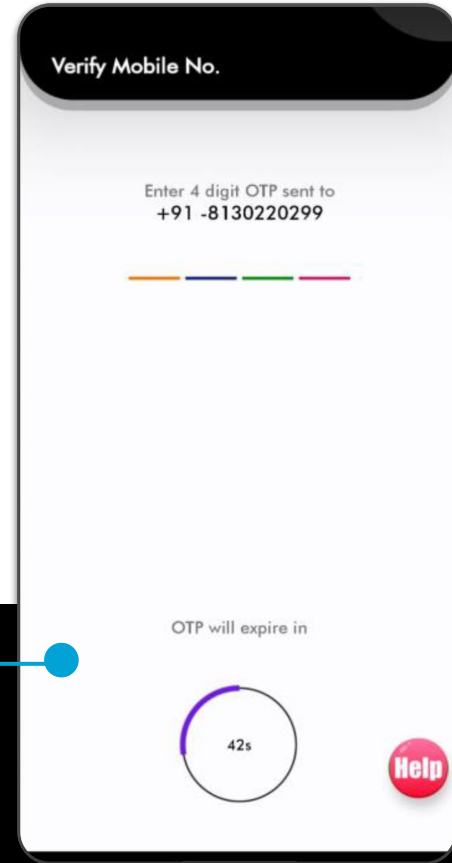


Let's start!

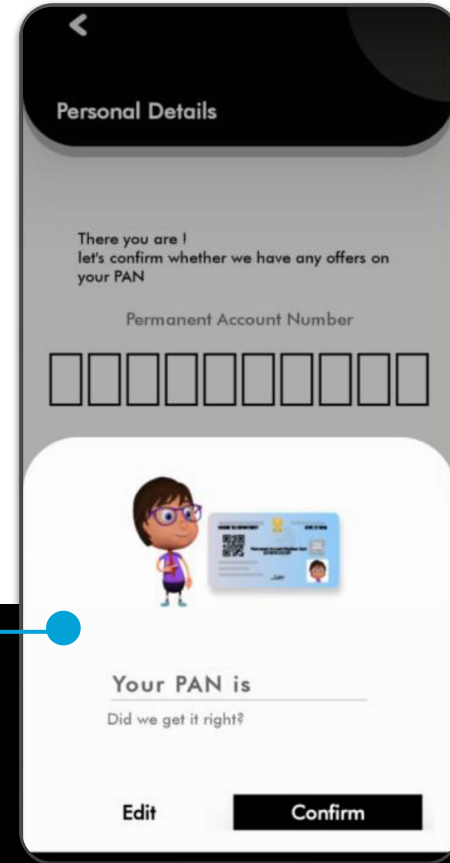
- Click on the link shared by your advisor and start the application journey.
- Give location, camera and SMS permissions and click on "Let's go"



- Enter your mobile number, click the checkbox and click “Get OTP”.
- Enter the OTP sent to your mobile number and proceed.



- Enter your pin code, city and state to verify your location.
- Enter your PAN Number, your first and last name, your date of birth as per your Aadhar and your gender.




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Personal Details

There you are!
let's confirm whether we have any offers on
your PAN

Permanent Account Number

□ □ □ □ □ □ □ □ □ □

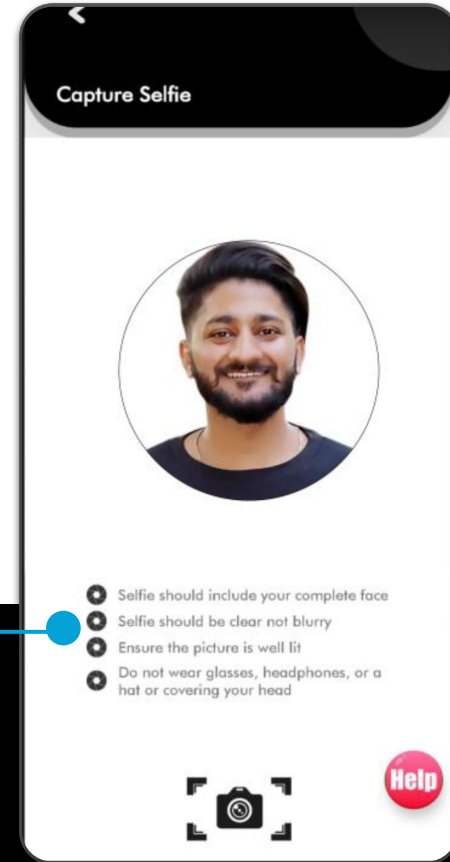


Your PAN is _____

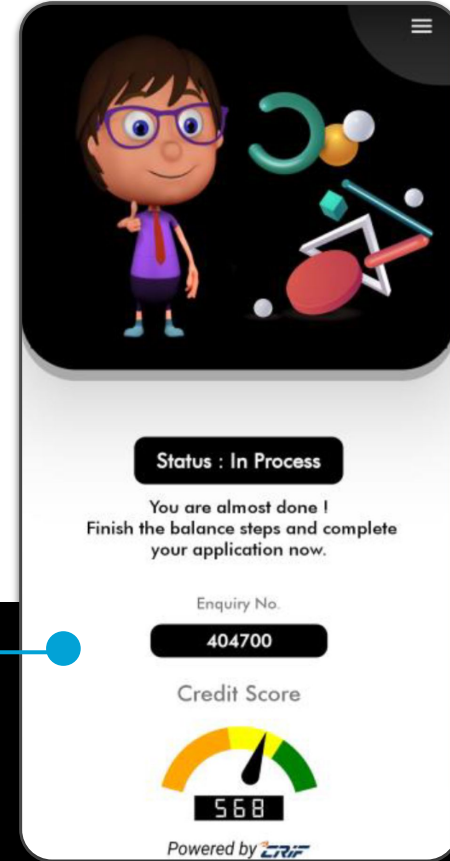
Did we get it right?

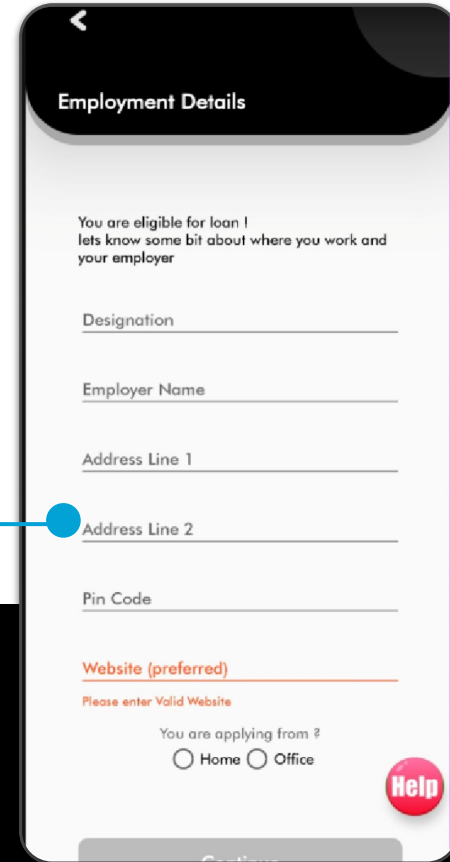
Edit **Confirm**

- Select your mode of salary payment, your residential address and your email address.
- Finally, upload your selfie. Take a clear photo of your full face in a well-lit area and make sure you don't have anything covering your face (hat, spectacles, etc.)



- Your credit report will be generated. If your credit score is eligible, then you will be redirected to the employee verification page.

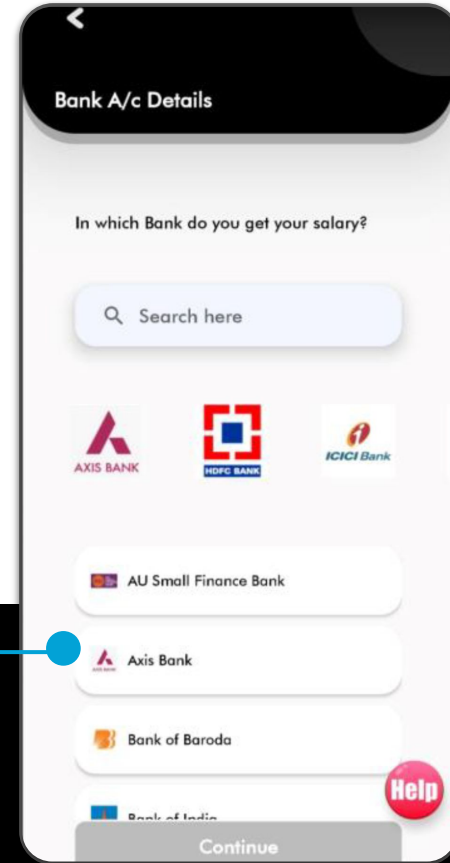




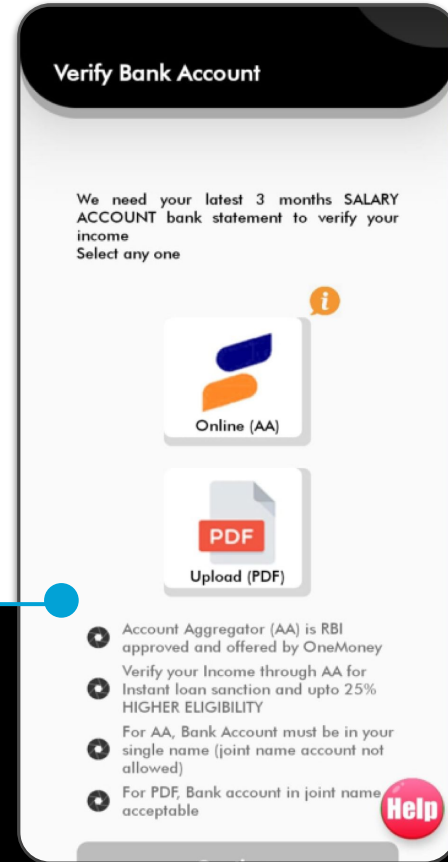
The image shows a smartphone screen displaying the 'Employment Details' form. The form is titled 'Employment Details' and includes a back arrow in the top left corner. The text on the screen reads: 'You are eligible for loan ! lets know some bit about where you work and your employer'. Below this, there are several input fields: 'Designation', 'Employer Name', 'Address Line 1', 'Address Line 2', and 'Pin Code'. A red line is drawn under the 'Address Line 2' field, and a blue circle is placed at the end of this line, with a blue line extending from it to the left towards the text in the adjacent block. Below the input fields, there is a section for 'Website (preferred)' with a red underline and the text 'Please enter Valid Website'. At the bottom, there is a question 'You are applying from ?' with two radio button options: 'Home' and 'Office'. A red 'Help' button is located in the bottom right corner of the form area.

- Enter your designation, company name, office address, pin code and company website.
- Enter your work from home status, your work email address, click the checkboxes and click on continue. If you do not have or want to use your work email, then you can skip this step. However, entering your work email address can approve you for a higher loan amount.

- Verify your email by clicking on the link given in the email sent to you, or enter the OTP sent in the email.
- Enter your bank account details. Select your bank from the list given or search for it.



- Upload your latest 3 months bank statements in PDF format, or use an account aggregator to verify your bank statements.
- You can optionally upload your employment ID card and your payslip to increase your chances for getting a higher loan.



Verify Bank Account

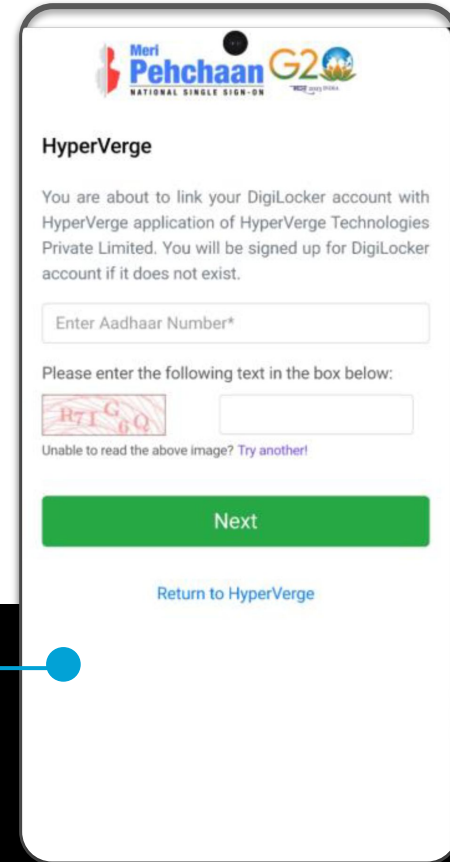
We need your latest 3 months SALARY ACCOUNT bank statement to verify your income
Select any one

Online (AA)

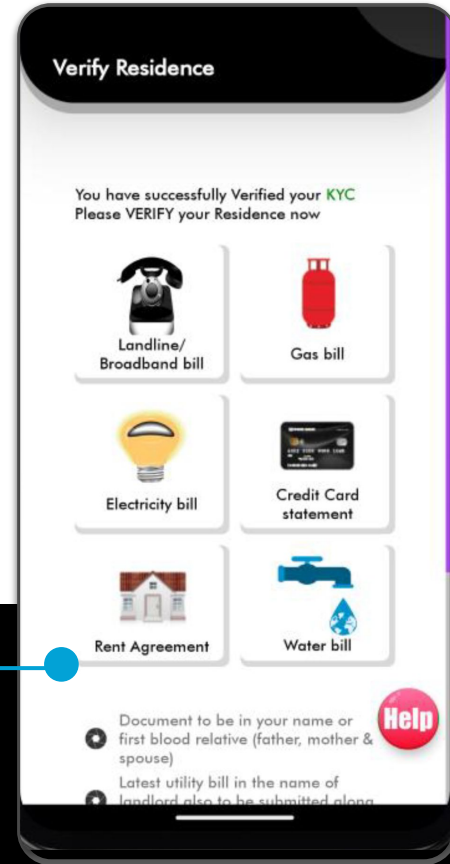
Upload (PDF)

- Account Aggregator (AA) is RBI approved and offered by OneMoney
- Verify your Income through AA for Instant loan sanction and upto 25% HIGHER ELIGIBILITY
- For AA, Bank Account must be in your single name (joint name account not allowed)
- For PDF, Bank account in joint name acceptable

Help

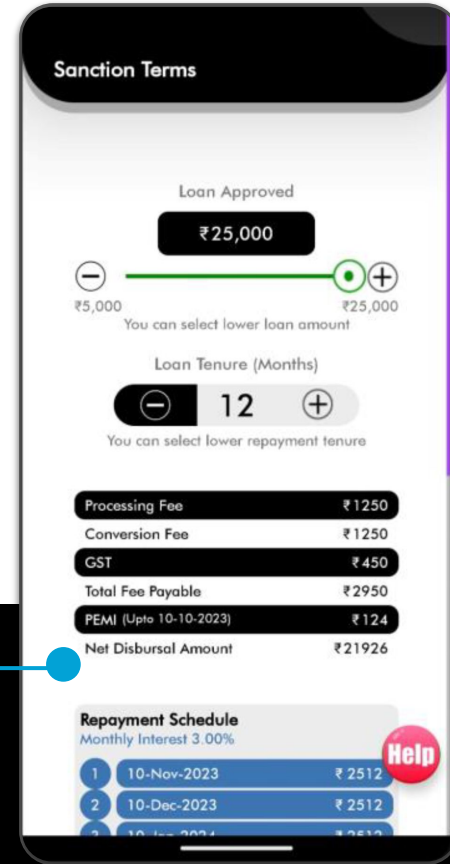


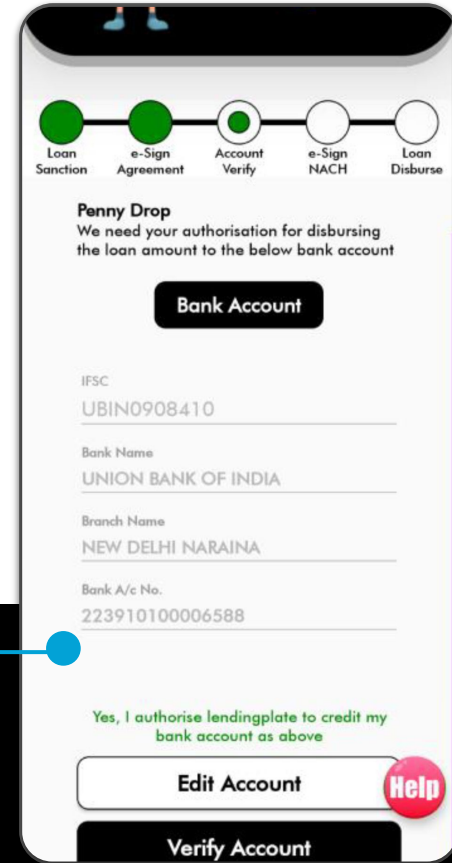
- Proceed to Aadhar verification. Click on “Continue” to continue signing in to DigiLocker. Enter your aadhar number, the captcha and click on “Next”.
- Enter the OTP sent to your mobile number.



- Verify your residence address by choosing an address proof (e.g. telephone bill, electricity bill, gas bill)
- Upload your selected address proof and click on “Submit”

- Once your loan application is reviewed and approved, you will be able to see your loan offer on the screen.
- Choose your loan amount, loan tenure and review all your details such as fees and EMI schedule.



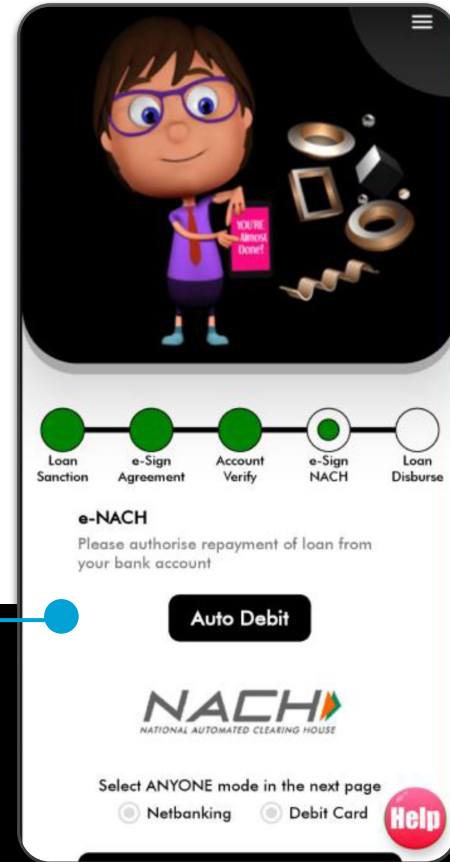


- Enter the name and mobile name of any family member or friend as reference for your loan.
- Continue to bank account verification. Edit your account details if needed and click on Verify.



- Read your sanction letter and the terms & conditions carefully. You can download your letter or download it from your email. E-sign the agreement by clicking on “Sign now”.

- Move on to set up the e-NACH mandate to start auto-repay for your EMIs. Select your mode of payment and click on “Let’s go”.
- Your loan will be credited to your chosen bank account soon and the status will be displayed as disbursed.



Help & Support

FAQs

- **Does lendingplate hold an NBFC license?**

lendingplate is the brand name of Unifinz Capital India Limited (UCIL) under which the company conducts lending operations. UCIL is a Non-Banking Finance Company (NBFC) duly registered with the Reserve Bank of India (RBI).

- **Is my data safe with lendingplate?**

Your data is safe with us. It is transferred over a secure connection to us, and we only share it as per our privacy policy to facilitate a loan for you. You can read our privacy policy [here](#).

- **Who can apply for lendingplate loan?**

Any Indian citizen, residing in India, above the age of 21 years, being gainfully employed with a monthly salary of ₹20,000 and above can apply for a personal loan with lendingplate.

Help & Support

FAQs

- **Do I need to be employed while applying for a loan with a lendingplate?**

You must have a regular source of salary income to be able to avail of any loan from lendingplate.

- **Do I need to provide any collateral for the loan?**

You need not provide any collateral or security for availing of a loan from lendingplate.

- **Can I choose the loan amount I want?**

Eligibility for a loan depends on your present income and other factors like other running obligations, past repayment history and credit score with Bureaus, banking quality, employment type etc. Once you are eligible for the loan, lendingplate shall make an offer of the maximum loan amount based on your past credit history, present repayment capacity and other relevant information. You can choose your loan amount within the offer range.

Help & Support

FAQs

- **Is there any processing fee applicable?**

Processing fee for Personal Loans from lendingplate starts at 5% of the loan amount and varies depending on product norms. The processing fee is deducted from your sanctioned loan amount and the balance loan money is credited to your bank account. There is no fee to be paid by you directly to lendingplate at any time.

- **Can I repay my loan early?**

Yes. You may close your loan anytime. If you close your loan too quickly, a foreclosure charge may apply.



Congratulations!

Now enjoy a better borrowing experience with lendingplate.