

# **BharatPe Credit Line on UPI**

# Benefits of BharatPe Credit Line on UPI



## Highlights

- Access credit immediately without waiting for a physical card
- Enjoy up to 45 days of interest-free credit on merchant spends
- Scan and pay at any merchant UPI QR code
- Flexible repayment: pay in full or monthly EMIs
- No joining fees
- 100% digital journey

## Benefits of BharatPe Credit Line on UPI



Others

- Get limit between ₹5,000 to ₹60,000
- Manage payments, track spends and EMIs easily on the BharatPe app
- Powered by YES Bank
- Helps improve credit score with disciplined usage



# Important Terms & Conditions

- Bank runs certain internal policy criteria to select a customer for issuing credit line
- You have to apply for BharatPe Credit Line on UPI using the link shared by your advisor
- You should be new to BharatPe Credit Line on UPI
- Your Aadhaar must be linked to your registered mobile number

# Eligibility Criteria Salaried

- **Age Group:** 21 to 60 years
- **Income Range:** Customer must have a stable source of income
- **Documents Required:**
  - **Identity proof:** Any one of the documents - Passport, PAN Card, Ration Card, Aadhaar Card, Voter ID Card, Driving Licence.
  - **Address proof:** Any one of the documents - Telephone bill, Electricity bill, Passport, Ration card, Rental agreement, Aadhaar card.
  - **Income Proof:** Salary certificate, Recent salary slip, Employment letter.



## Eligibility Criteria Self Employed

- **Age Group:** 21 to 60 years
- **Income Range:** Customer must have a stable source of income
- **Documents Required:**
  - **Identity proof:** Any one of the documents - Passport, PAN Card, Ration Card, Aadhaar Card, Voter ID Card, Driving Licence.
  - **Address proof:** Any one of the documents - Telephone bill, Electricity bill, Passport, Ration card, Rental agreement, Aadhaar card.
  - **Income Proof:** Certified financials, Recent ITR (Income Tax Returns), Audited profit and loss statement or balance sheet, etc.



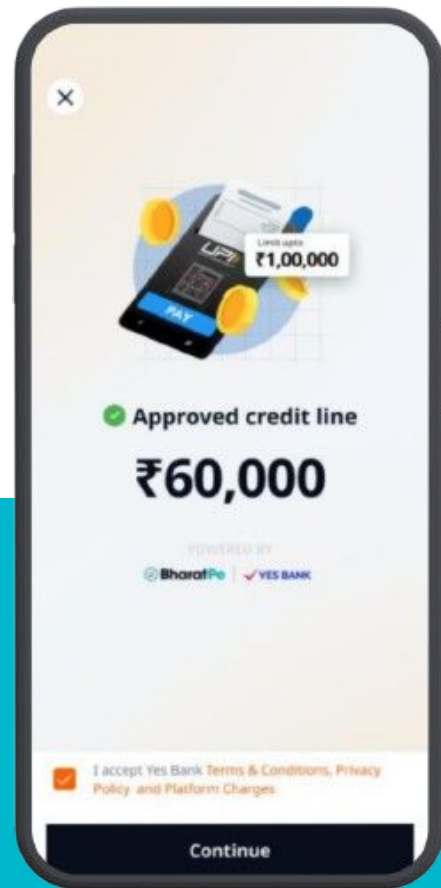
## Other Eligibility Criteria

- You must be an Indian resident
- Credit score must be 650+

## Application Process

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

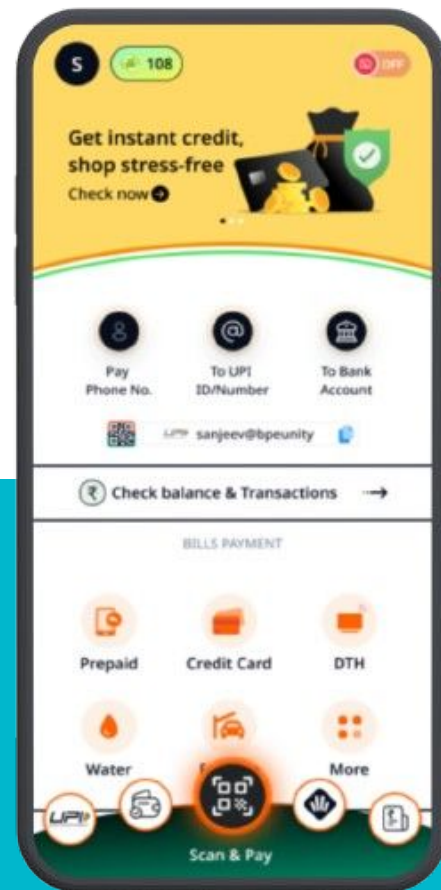
- Your PAN Card
- Aadhaar Card and
- A mobile number linked with Aadhaar card

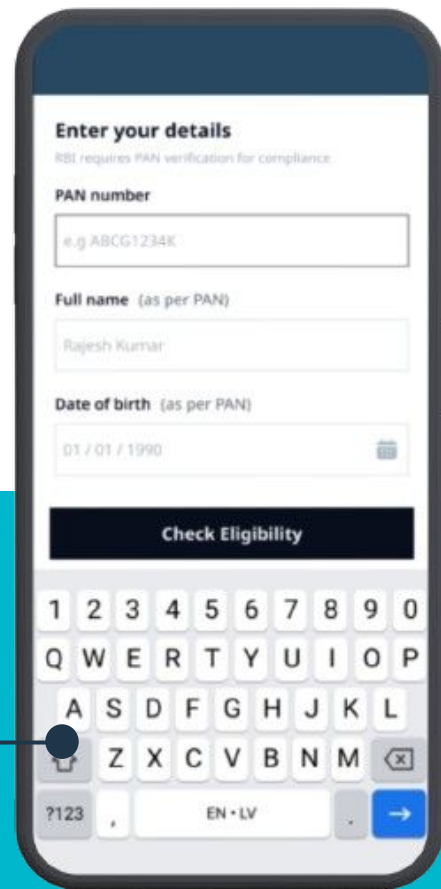




## Let's start!

Click on the link shared by your advisor and open the BharatPe app on your phone





**Enter your details**  
RBI requires PAN verification for compliance.

**PAN number**  
e.g. ABCG1234K

**Full name (as per PAN)**  
Rajesh Kumar

**Date of birth (as per PAN)**  
01 / 01 / 1990

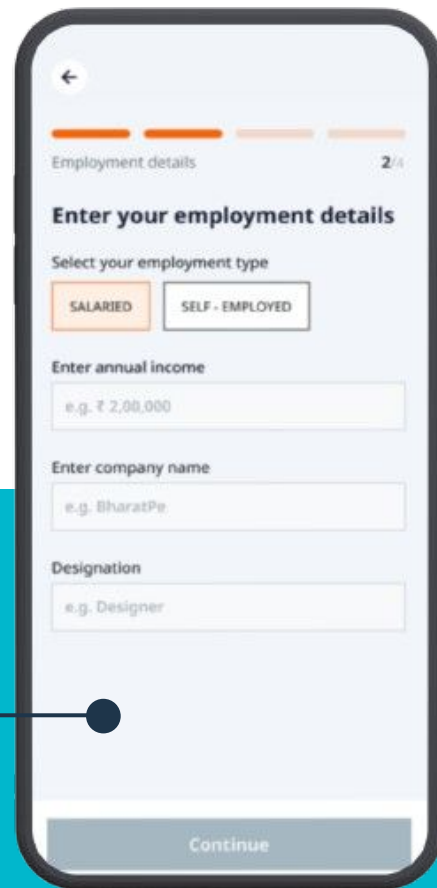
**Check Eligibility**

**01**

Enter your PAN number, full name and date of birth.  
Continue to click on “Credit Line on UPI”.

02

Verify your Aadhaar and enter your employment details such as your employment type, annual income, company name and designation.



←

Employment details 2/4

### Enter your employment details

Select your employment type

SALARIED  SELF - EMPLOYED

Enter annual income

e.g. ₹ 2,00,000

Enter company name

e.g. BharatPe


Designation

e.g. Designer

Continue

**03**

Enter your personal details such as your father's full name, email address, marital status and confirm your current address.



←

Employment details 2/4

**Enter your personal details**

Father's full name

e.g. Akash Deep

Email address

e.g. sachin@gmail.com

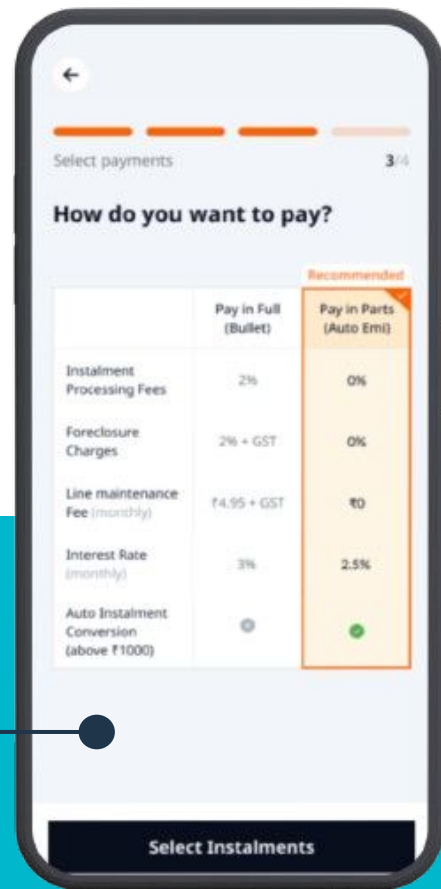
Marital status

SINGLE  MARRIED

Continue

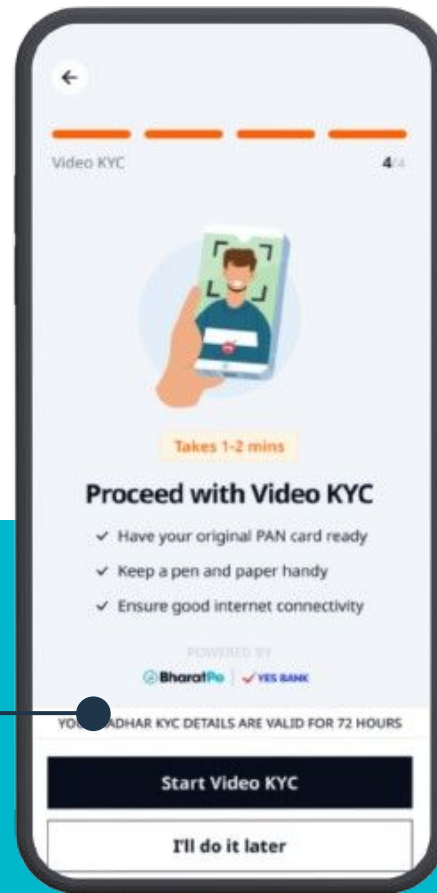
# 04

Your approved credit line will be displayed on screen. Select your instalments and agree to the Key Fact Statement after reviewing it carefully. Enter the OTP received on your phone.



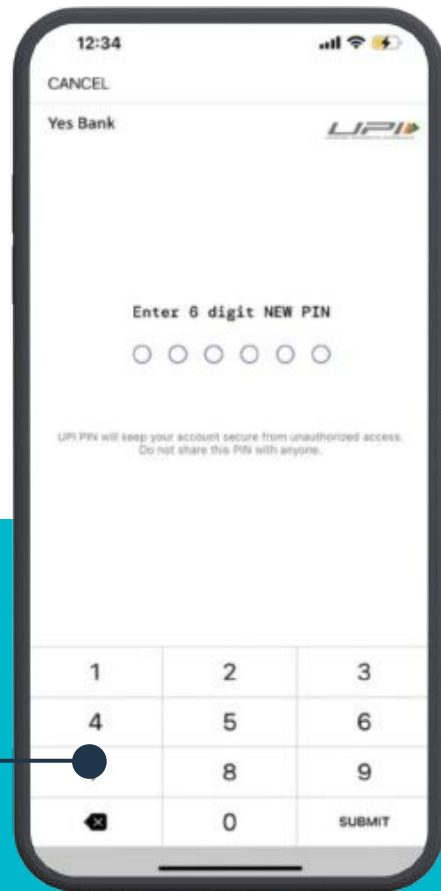
05

Complete your video KYC process. Ensure you are alone in a well-lit area with a good internet connection. Keep your original PAN card with you along with a blank sheet and black/blue pen.



**06**

Click on “Activate Credit Line”. Continue to set your PIN by providing your Aadhaar details and entering the OTP sent to your Aadhaar-linked mobile number.



# Help & Support

## FAQs

- **What is a Credit Line on UPI?**

A Credit Line on UPI lets you make UPI payments using a pre-approved credit limit instead of your bank balance. You can scan any merchant UPI QR and pay instantly, then repay later.

- **How can I start using BharatPe Credit Line on UPI?**

Once approved, you can access your credit line immediately in the BharatPe app. There is no paperwork and no need to wait for a physical card. You can track your usage, available limit, outstanding amount, and EMIs directly inside the BharatPe app.

- **Where can I use the credit line?**

You can scan and pay at any merchant UPI QR code. It works just like a regular UPI payment, but the amount is deducted from your credit limit.

# Help & Support FAQs

- **How does repayment work?**

You can repay in full by the due date or convert your spends into monthly EMIs. You have the flexibility to choose what works for you.

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

For any queries or assistance:

- Email: [yestouchclou@yesbank.in](mailto:yestouchclou@yesbank.in)
- Helpline: 1800 103 6000

# **Congratulations!**

Enjoy the ease of UPI on credit with BharatPe