

Aditya Birla Capital Digital Personal Loan

Benefits of Aditya Birla Capital Digital Personal Loan



Loan Amount

Up to ₹50,000 to
₹5 lakhs



Tenure

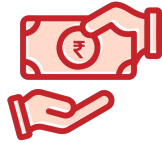
12 to 36 months



Application Process

- Hassle-free and paperless
- 100% digital process

Benefits of Aditya Birla Capital Digital Personal Loan



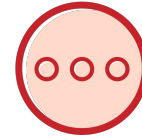
Disbursal

Fast loan disbursal



Interest Rates

Starting from
10.99% p.a.



Others

Instant approval

Important Terms & Conditions

- You must be a new user to apply for the ABCD loan using your link
- You should be a new user to apply for the loan
- You should complete the application on your device
- Your mobile number should be linked with your Aadhaar

Eligibility Criteria Salaried

- **Age Group:** 21 - 60 years
- **Income Range:** ₹30,000+
- **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 - 60 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



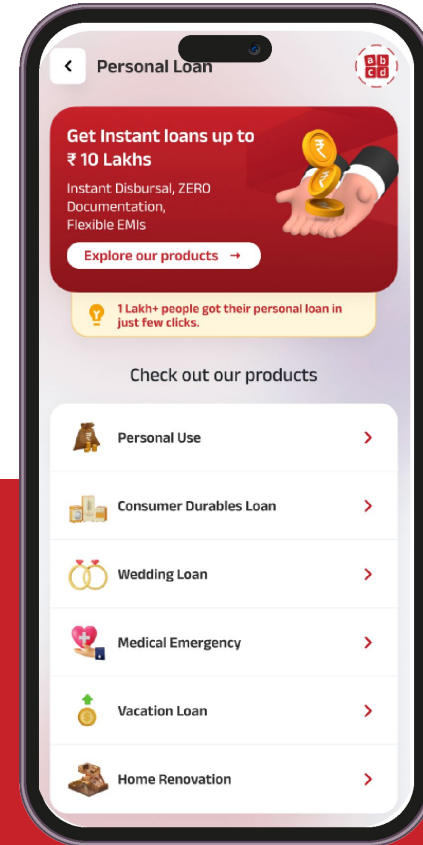
Other Eligibility Criteria

- You must be a resident of India
- CIBIL score must be 700+

Application Process

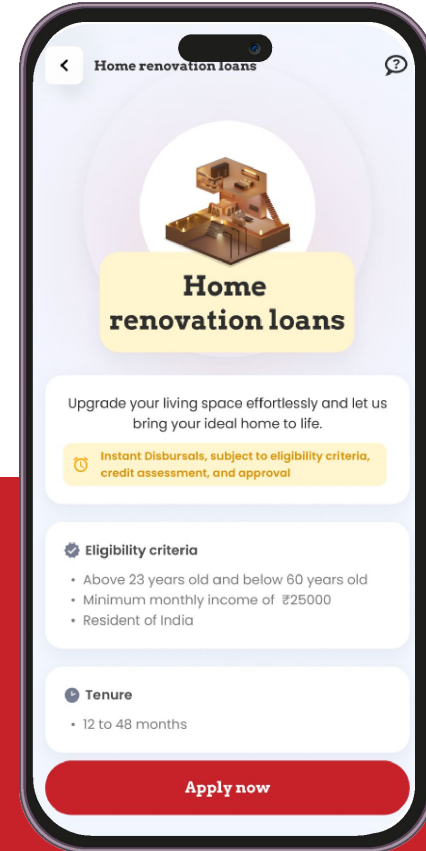
Please keep the following documents and details handy to start the process

- Aadhaar Card
- PAN Card
- Bank Details

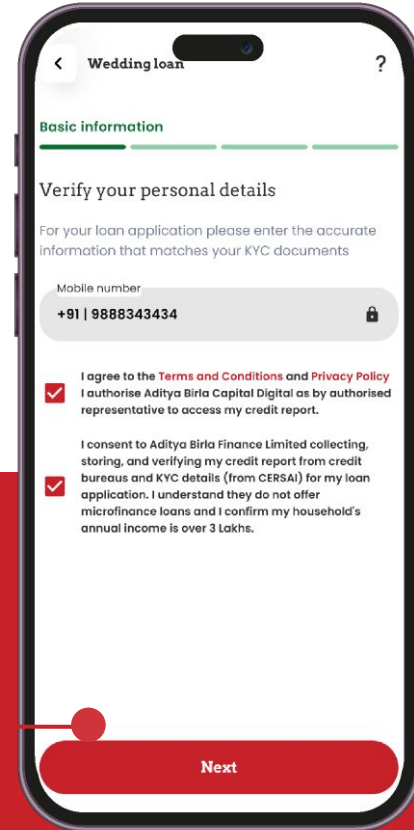


Let's start!

Click the link shared by your advisor and start the application process.



01 Enter your mobile number, agree to the terms and conditions and continue.



< Wedding loan ?

Basic information

Verify your personal details

For your loan application please enter the accurate information that matches your KYC documents

Mobile number

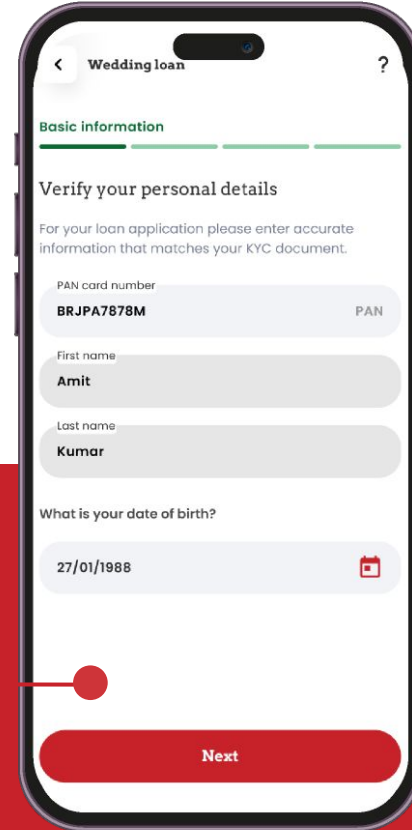
+91 | 9888343434

I agree to the [Terms and Conditions](#) and [Privacy Policy](#)
I authorise Aditya Birla Capital Digital as by authorised representative to access my credit report.

I consent to Aditya Birla Finance Limited collecting, storing, and verifying my credit report from credit bureaus and KYC details (from CERSAI) for my loan application. I understand they do not offer microfinance loans and I confirm my household's annual income is over 3 Lakhs.

Next

02 Enter your PAN number and review your PAN details. Enter your date of birth as per PAN Card and continue.



Wedding loan

Basic information

Verify your personal details

For your loan application please enter accurate information that matches your KYC document.

PAN card number
BRJPA7878M PAN

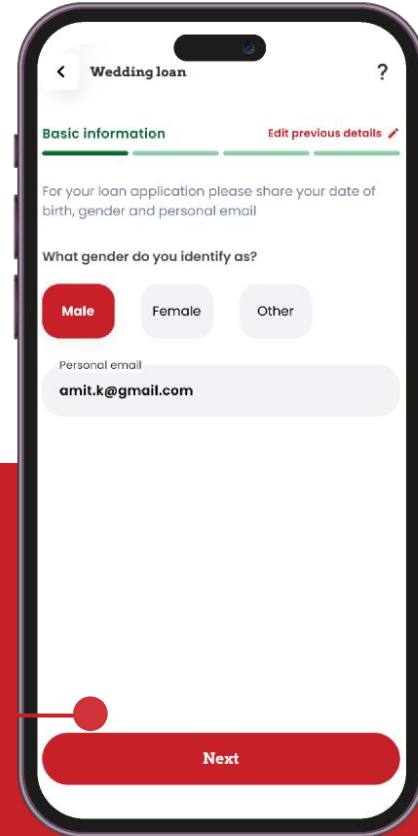
First name
Amit

Last name
Kumar

What is your date of birth?
27/01/1988

Next

03 Select your gender and enter your personal email address.



Wedding loan

Basic information [Edit previous details](#)

For your loan application please share your date of birth, gender and personal email

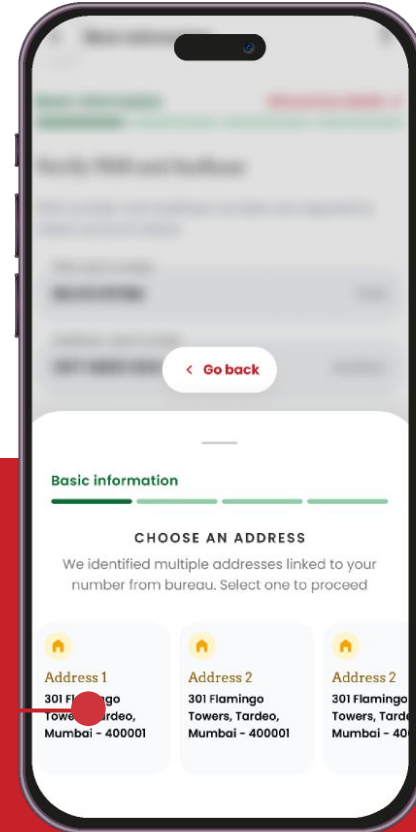
What gender do you identify as?

Male Female Other

Personal email
amit.k@gmail.com

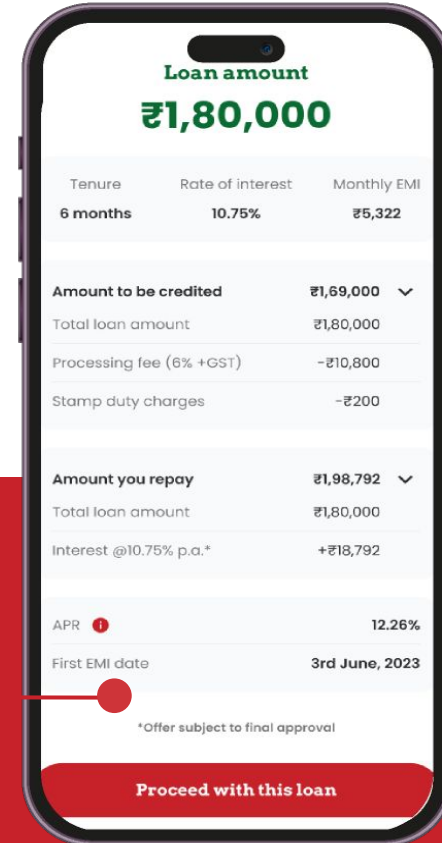
Next

04 Select your current residential address, edit the details if required and continue.

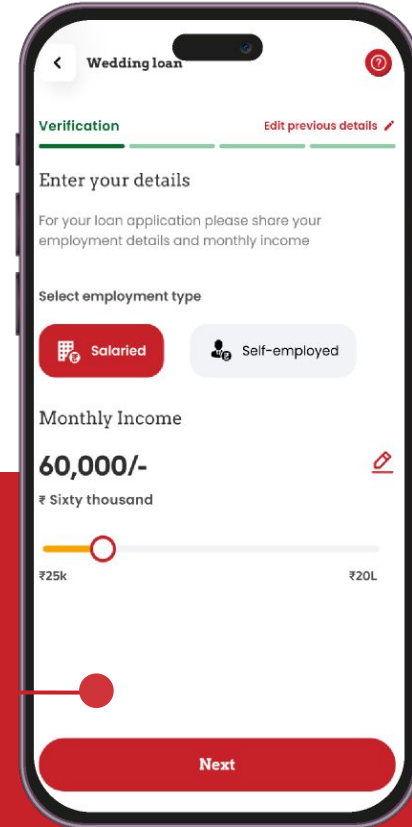


05

Your loan offer will be displayed on the screen. Select your desired loan amount and EMI plan. Click on “Proceed with this loan”.



06 Continue to enter your employment type and monthly income details. Select your desired loan amount and continue.



< Wedding loan ⓘ

Verification [Edit previous details](#)

Enter your details

For your loan application please share your employment details and monthly income

Select employment type

Salaried Self-employed

Monthly Income

₹60,000/- ⓘ

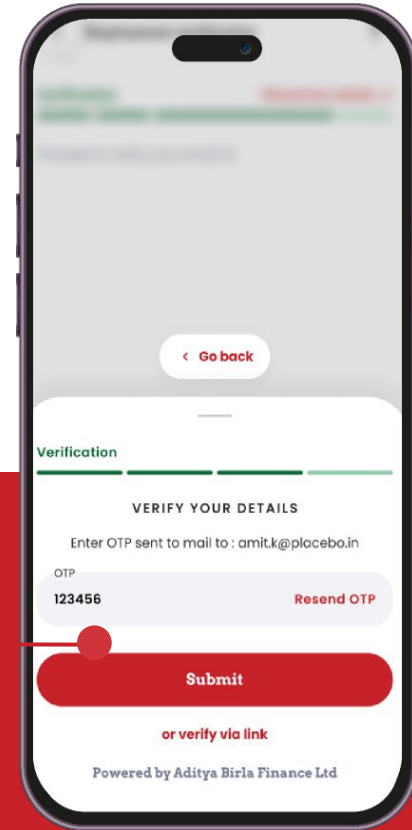
₹ Sixty thousand

₹25k ₹20L

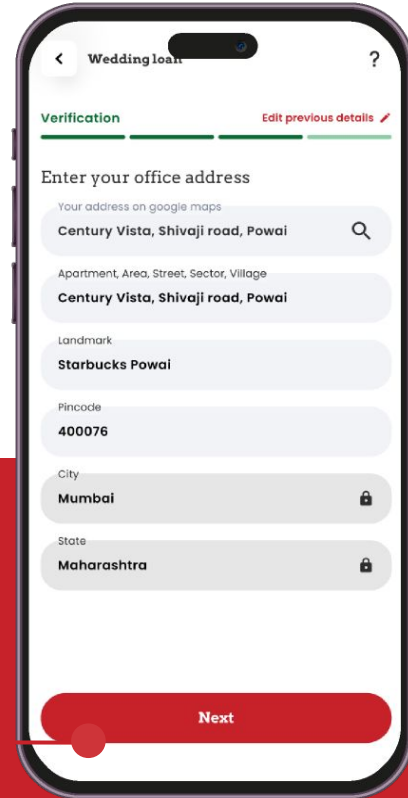
Next

07

Select the bank in which you have your salary account and enter your work email address. Enter the OTP received on your work email address.



08 Enter your office address and continue.



Wedding loan

Verification [Edit previous details](#)

Enter your office address

Your address on google maps

Century Vista, Shivaji road, Powai

Apartment, Area, Street, Sector, Village

Century Vista, Shivaji road, Powai

Landmark

Starbucks Powai

Pincode

400076

City

Mumbai

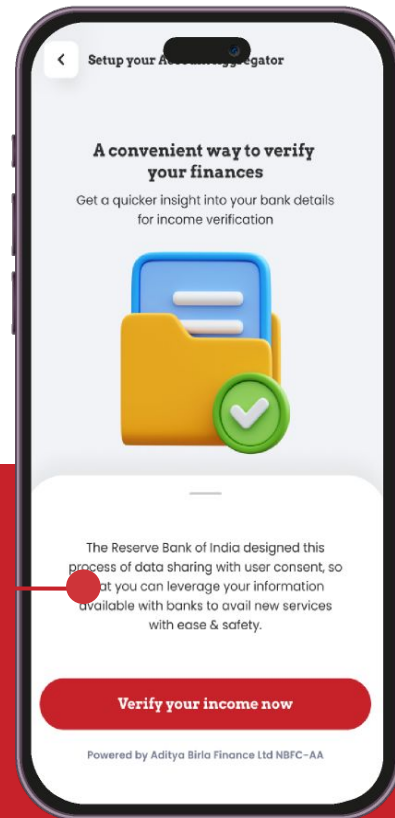
State

Maharashtra

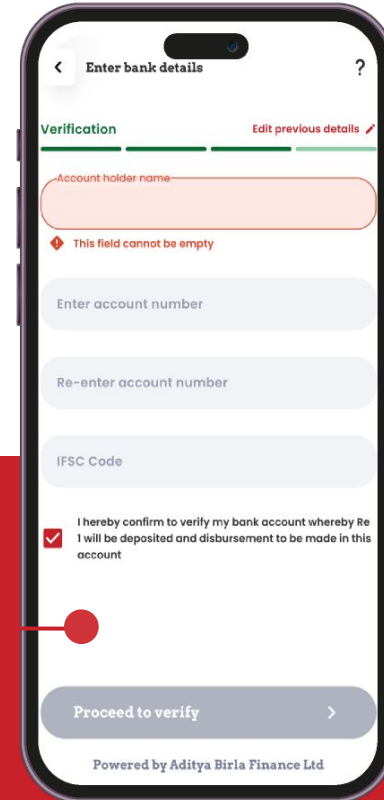
Next

09

In the next step, you will have to upload your income proof. Choose to upload your bank statement manually, through net banking or account aggregator. Verify your income and continue.



- 10 Enter your bank account details such as account holder name, bank account number, IFSC code, agree to the terms and conditions and continue.

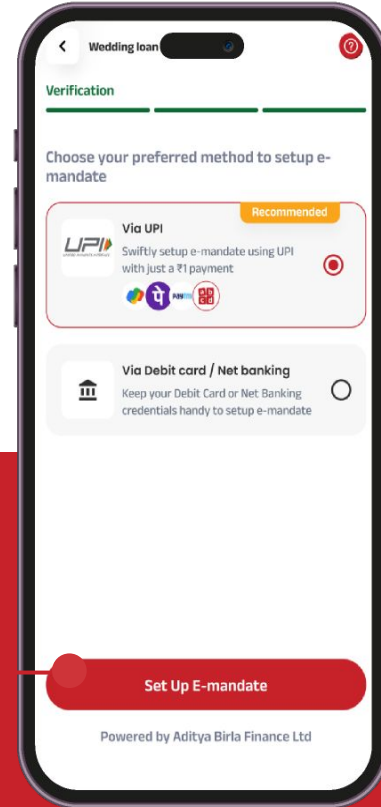


The image shows a smartphone screen with the following elements:

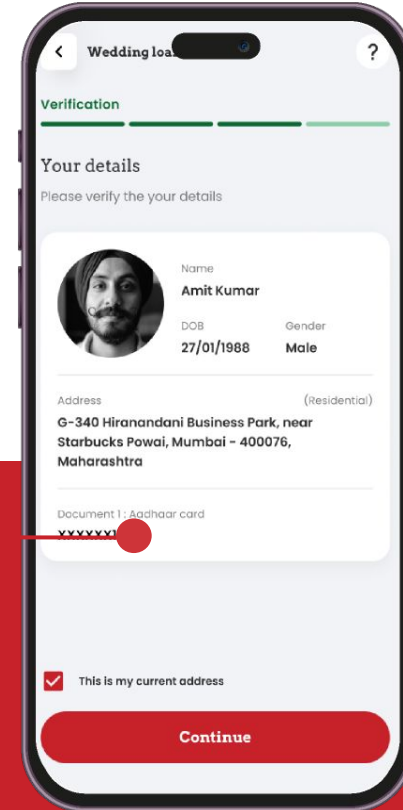
- Header: < Enter bank details ?
- Section: Verification Edit previous details ✎
- Form fields:
 - Account holder name (highlighted in red with error message: This field cannot be empty)
 - Enter account number
 - Re-enter account number
 - IFSC Code
- Confirmation: I hereby confirm to verify my bank account whereby Re 1 will be deposited and disbursement to be made in this account
- Button: Proceed to verify >
- Footer: Powered by Aditya Birla Finance Ltd

11

Continue to set up your eNACH mandate. You can choose to proceed with net-banking, credit/debit card or UPI.

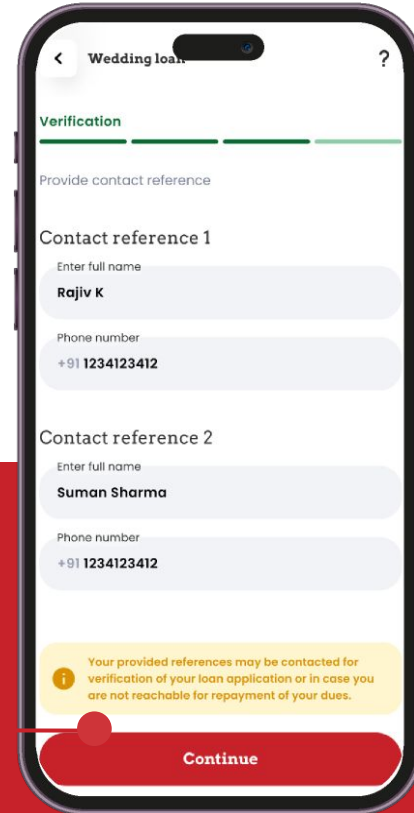


12 Once your autopay mandate is successfully set up, continue to complete KYC. Login via DigiLocker and verify your details. Upload a selfie in a well-lit area. Ensure your face is within the circle and do not wear hat/mask/spectacles.



13

Add two contacts as references for your loan.



< Wedding loan ?

Verification

Provide contact reference

Contact reference 1

Enter full name
Rajiv K

Phone number
+91 1234123412

Contact reference 2

Enter full name
Suman Sharma

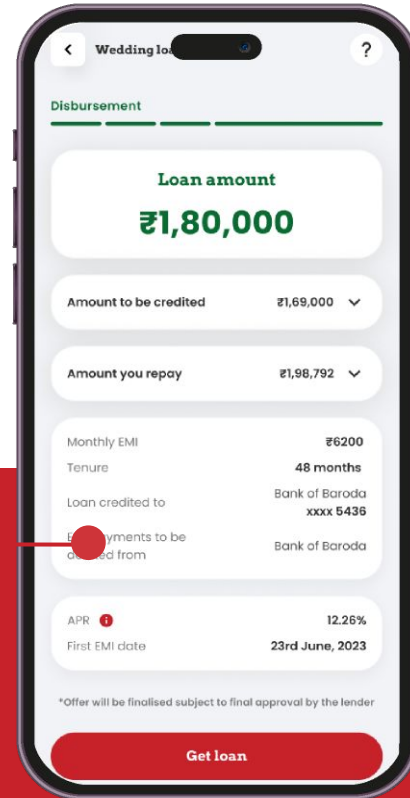
Phone number
+91 1234123412

i Your provided references may be contacted for verification of your loan application or in case you are not reachable for repayment of your dues.

Continue

14

Your loan details will be displayed on the screen. Click on “Get Loan”. Your loan agreement letter will be visible. Review your agreement carefully, accept the terms and conditions and click on “Transfer money to bank”.



15 Review your agreement carefully, accept the terms and conditions and click on “Transfer money to bank”.



Help & Support FAQs

- **What is a personal loan?**

A personal loan is a credit option that allows you to meet financial obligations without providing security or collateral. It comes without an end-use restriction thus it can be used for a variety of purposes making it easy to manage.

- **Am I eligible for an ABCD Personal Loan?**

To qualify for an ABCD Personal Loan, you need a consistent income, whether you're a salaried employee, self-employed, or a professional. Your eligibility depends on factors like employer, age, credit history, residential location, and other criteria.

- **Is there a minimum personal loan amount that I can get from ABCD?**

Yes, the minimum personal amount that you can borrow is ₹50,000.

Help & Support

FAQs

- **Can I apply for the ABCD Personal Loan with a co-applicant?**

Yes! You can apply for ABCD Personal Loan individually or jointly with a family member, such as your spouse or parents. Applying with a co-applicant, especially with a higher income, increases the potential for a larger loan amount. However, if the co-applicant has a poor credit history, it could negatively impact the loan application's success.

- **What factors determine the maximum loan amount while applying for a personal loan?**

The maximum personal loan amount for salaried individuals is determined by ensuring that the monthly EMI does not surpass 30% to 40% of the applicant's take-home salary.

Help & Support

FAQs

- **Is there any extra charge payable when applying for ABCD Personal Loan?**

Along with the interest on the principal amount, there is a non-refundable processing fee of up to 1.5% to 4% of the loan amount when applying for ABCD Personal Loan.

- **Can I foreclose or prepay my personal loan?**

Yes! You can prepay or foreclose your Personal Loan once the lock-in period of 12 months is over. Remember that charges (and taxes) apply for foreclosing a Personal Loan. No partial prepayment is allowed.

Congratulations!

Congratulations! Your loan will be disbursed to your bank account shortly!