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Olyv Personal Loan

Benefits of Olyv Personal Loan



Loan Amount

- From ₹1000 to ₹5 lakhs



Tenure

- 2 to 12 months



Application Process

- 100% digital process
- Minimal paperwork

Benefits of Olyv Personal Loan



Disbursal

- Quick loan disbursal



Interest Rates

- 18% to 24% p.a.

Benefits of Olyv Personal Loan



Others

- No hidden charges
- No collateral/ guarantee required
- No pre-closure charges
- Easy repayment options
- Instant bank transfer
- Low processing fee
- 100% secure process



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Important Terms & Conditions

- You Should apply for Olyv Personal Loan using ZET Link
- You must be a new user to apply for the loan
- Your mobile number should be linked with your Aadhaar card
- Approval/Rejection of Loan Application is solely at the discretion of Olyv



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Eligibility Criteria Salaried

- ❑ **Age Group:** 24 - 45 years
- ❑ **Income Range:** ₹20,000+
- ❑ **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.





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Eligibility Criteria Self-employed

- ❑ **Age Group:** 24 - 45 years
- ❑ **Income Range:** You must have a regular source of income of ₹25,000+
- ❑ **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:** Certified financials, Recent ITR (Income Tax Returns), Audited profit and loss statement or balance sheet, etc.





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Other Eligibility Criteria

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



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Application process

Download the Olyv Personal Loan app from the Google Play Store by clicking on the link and start the application journey.

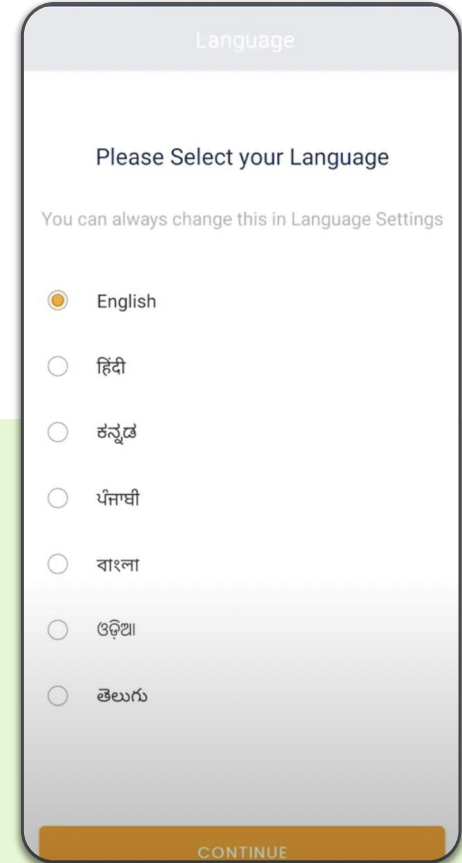
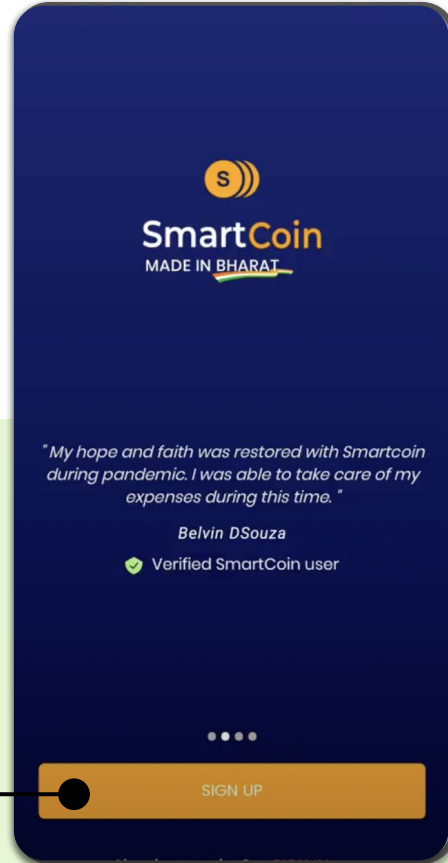




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01 Sign-up process:

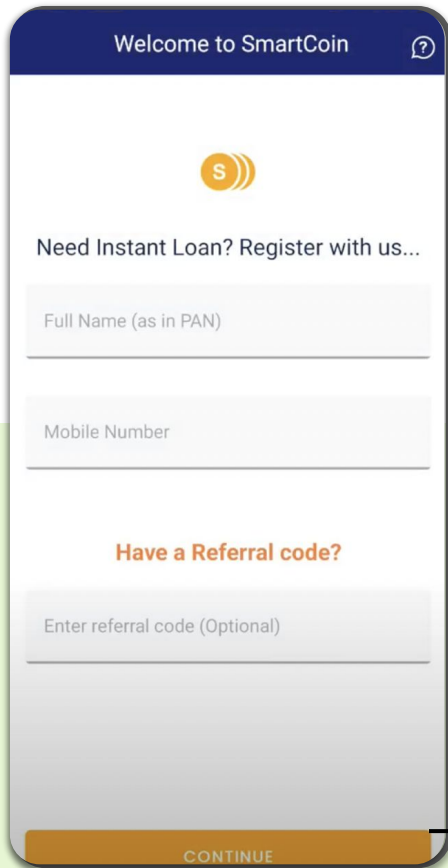
Open the app, click on 'Sign Up' and select your preferred language






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Enter your full name(as per the PAN card) and mobile number. Skip the referral code section and continue



SmartCoin registration form with fields for Full Name, Mobile Number, and optional Referral Code.

Header: Welcome to SmartCoin

Logo: 

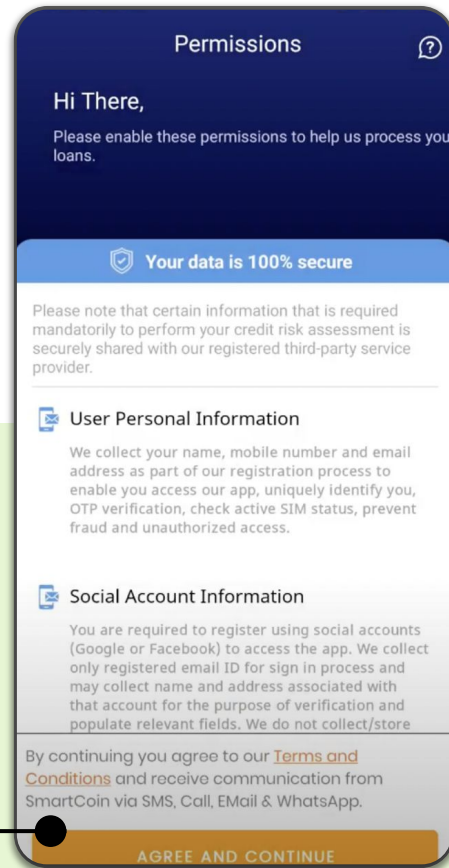
Text: Need Instant Loan? Register with us...

Form fields:

- Full Name (as in PAN)
- Mobile Number
- Have a Referral code?
- Enter referral code (Optional)

Button: CONTINUE

Allow all mandatory permissions to the app and accept the terms & conditions




SmartCoin permissions screen with sections for User Personal Information and Social Account Information.

Header: Permissions

Greeting: Hi There,

Text: Please enable these permissions to help us process your loans.

Security banner:  Your data is 100% secure

Disclaimer: Please note that certain information that is required mandatorily to perform your credit risk assessment is securely shared with our registered third-party service provider.

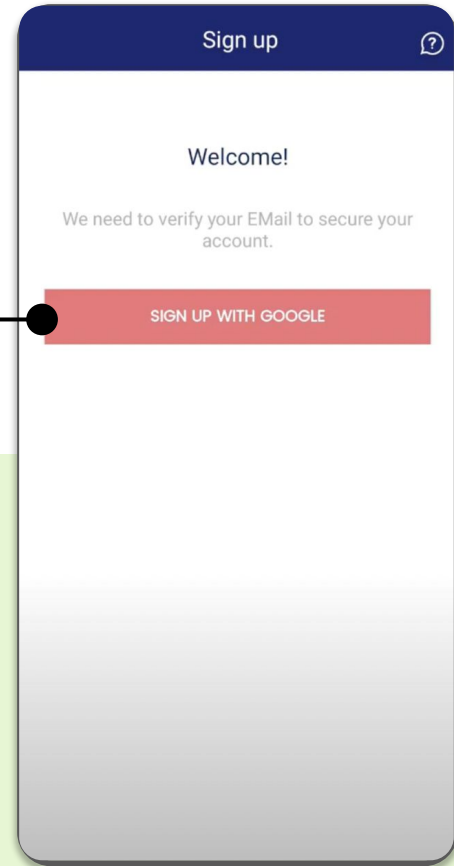
Sections:

- User Personal Information**
We collect your name, mobile number and email address as part of our registration process to enable you access our app, uniquely identify you, OTP verification, check active SIM status, prevent fraud and unauthorized access.
- Social Account Information**
You are required to register using social accounts (Google or Facebook) to access the app. We collect only registered email ID for sign in process and may collect name and address associated with that account for the purpose of verification and populate relevant fields. We do not collect/store

Footer: By continuing you agree to our [Terms and Conditions](#) and receive communication from SmartCoin via SMS, Call, Email & WhatsApp.

Button: AGREE AND CONTINUE

Click on 'Sign Up with
Google' to verify your email

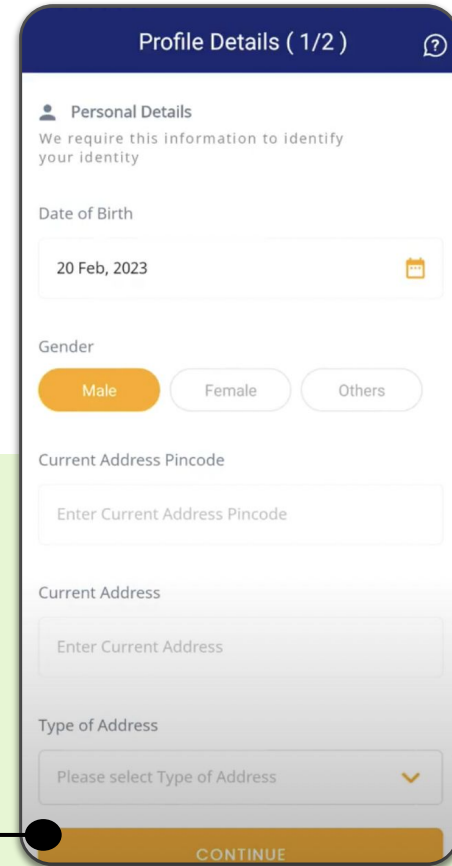




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02 Add your profile details & check eligibility

Enter your personal details such as date of birth, gender, current address details, etc.



The image shows a smartphone screen displaying the 'Profile Details (1/2)' form. The form is titled 'Profile Details (1/2)' and includes a help icon. It is divided into sections for 'Personal Details' and 'Address Details'. The 'Personal Details' section includes a 'Date of Birth' field with a calendar icon, a 'Gender' section with three buttons ('Male', 'Female', 'Others'), and a 'Current Address Pincode' field. The 'Address Details' section includes a 'Current Address' field and a 'Type of Address' dropdown menu. A 'CONTINUE' button is located at the bottom of the screen.

Profile Details (1/2)

Personal Details
We require this information to identify your identity

Date of Birth
20 Feb, 2023

Gender
Male Female Others

Current Address Pincode
Enter Current Address Pincode

Current Address
Enter Current Address

Type of Address
Please select Type of Address

CONTINUE



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Enter your work details such as employment type, PAN number, monthly income, etc., and continue

Work Details (2/2)

Work Details
We require this information to identify your identity

Employment Type

Please select Employment Type

You hereby request for a copy of your Credit Report on your registered email ID and authorize the Credit Bureau to also provide a copy of the same to SmartCoin Financials on your behalf. By accepting this, you accept the associated terms mentioned in SmartCoin's Terms and Conditions.

CONTINUE

Work Details (2/2)

Work Details
We require this information to identify your identity

Employment Type

Self Employed

Details

Please select Details

PAN Number

Enter PAN Number

Monthly Income

Enter Monthly Income

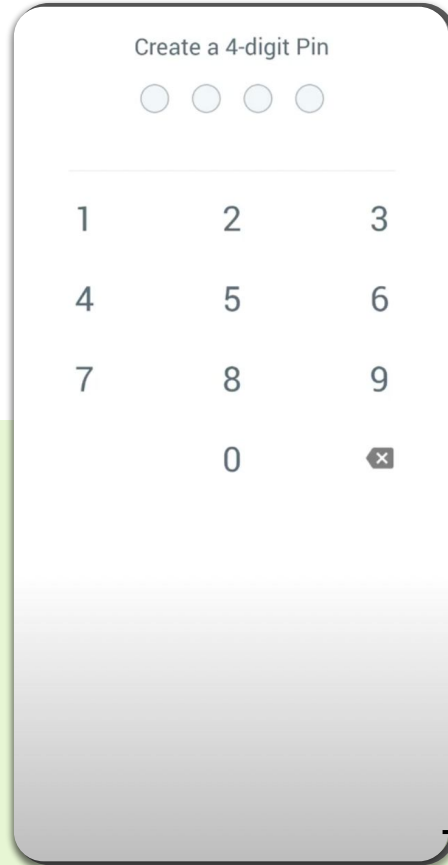
You hereby request for a copy of your Credit Report on your registered email ID and authorize the Credit Bureau to also provide a copy of the same to SmartCoin Financials on your behalf. By accepting this, you accept the

CONTINUE

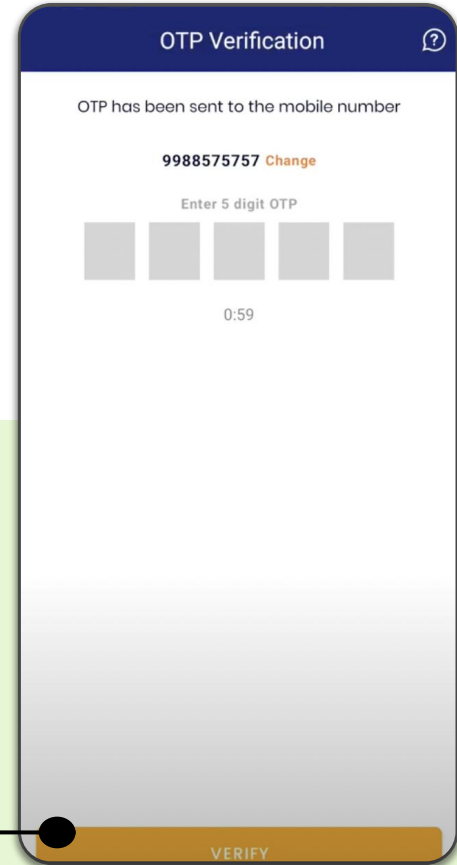


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Now set up a 4-digit pin and confirm



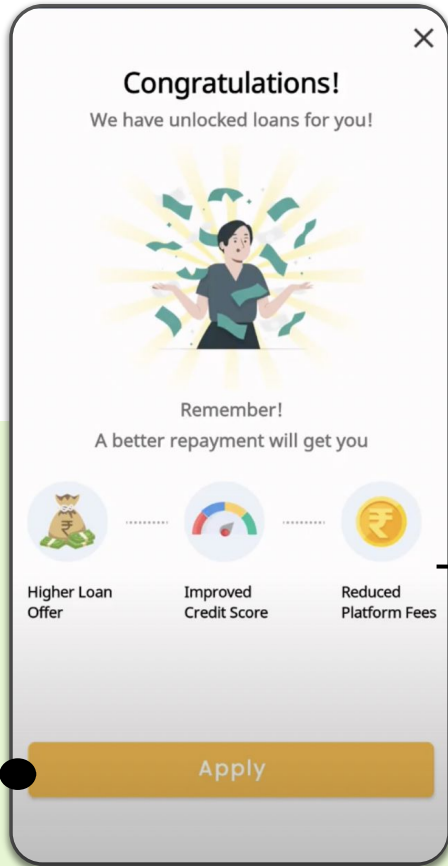
Enter the OTP sent to your mobile number and verify



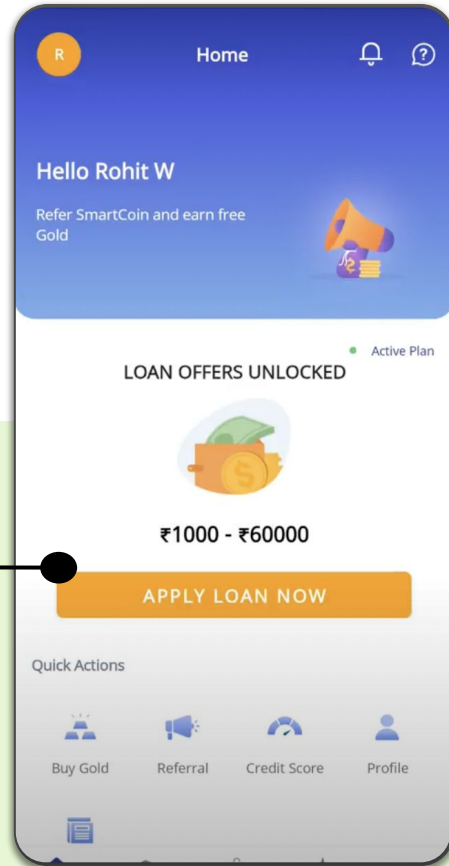
VERIFY



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The best loan offer will be shown to you according to your profile. Click on 'Apply'



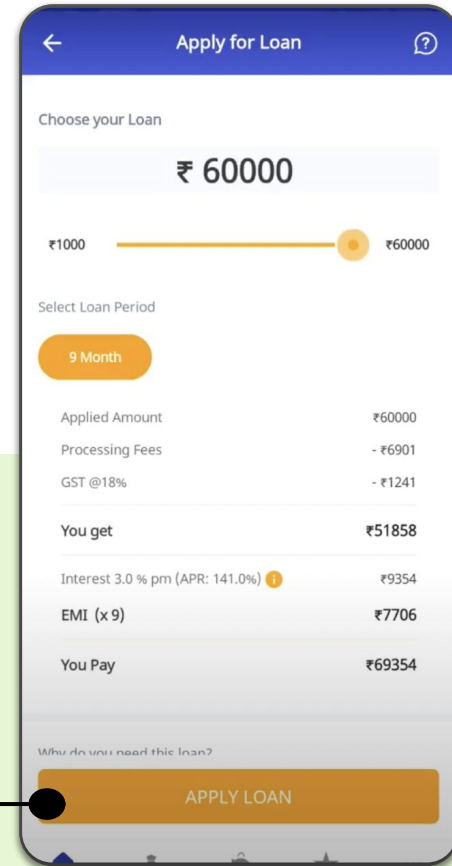
Now the app will show you the loan amount you are eligible for, click on 'Apply Loan Now'



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03 Choose your loan offer:

Choose your preferred loan amount from the maximum loan offer, select loan period, loan purpose and click on 'Apply Loan'

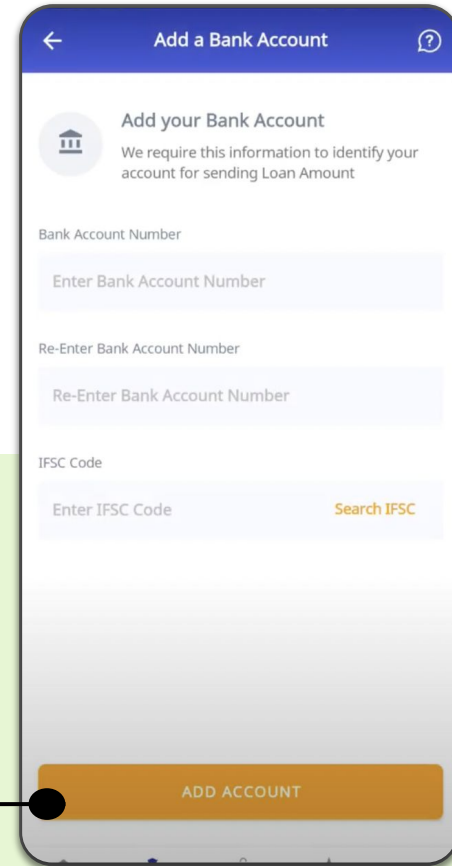





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04 Add your bank account details:

Enter your details such as bank account number, IFSC code, etc., and click on 'Add Account'

A smartphone screenshot of the "Add a Bank Account" screen. The screen has a blue header with a back arrow, the title "Add a Bank Account", and a help icon. Below the header is a bank icon and the text "Add your Bank Account" followed by "We require this information to identify your account for sending Loan Amount". The form contains three sections: "Bank Account Number" with a text input field labeled "Enter Bank Account Number"; "Re-Enter Bank Account Number" with a text input field labeled "Re-Enter Bank Account Number"; and "IFSC Code" with a text input field labeled "Enter IFSC Code" and a "Search IFSC" button. At the bottom is a large orange button labeled "ADD ACCOUNT".

← Add a Bank Account ?

 **Add your Bank Account**
We require this information to identify your account for sending Loan Amount

Bank Account Number

Enter Bank Account Number

Re-Enter Bank Account Number

Re-Enter Bank Account Number

IFSC Code

Enter IFSC Code [Search IFSC](#)

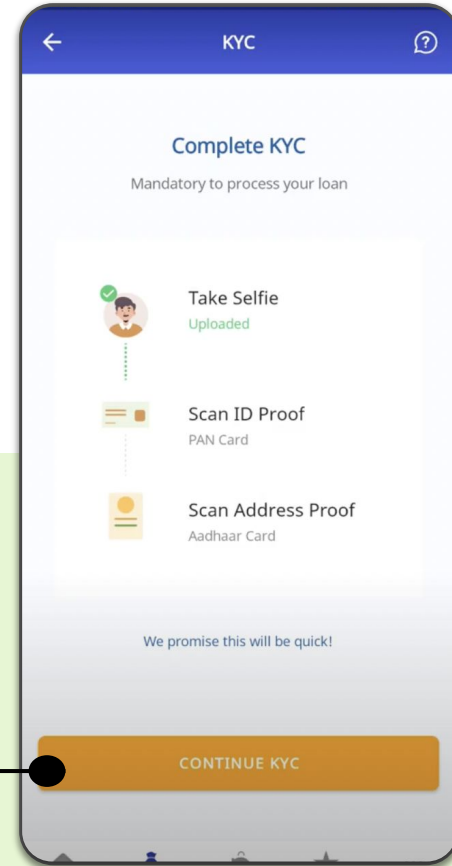
ADD ACCOUNT



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05 Complete your KYC

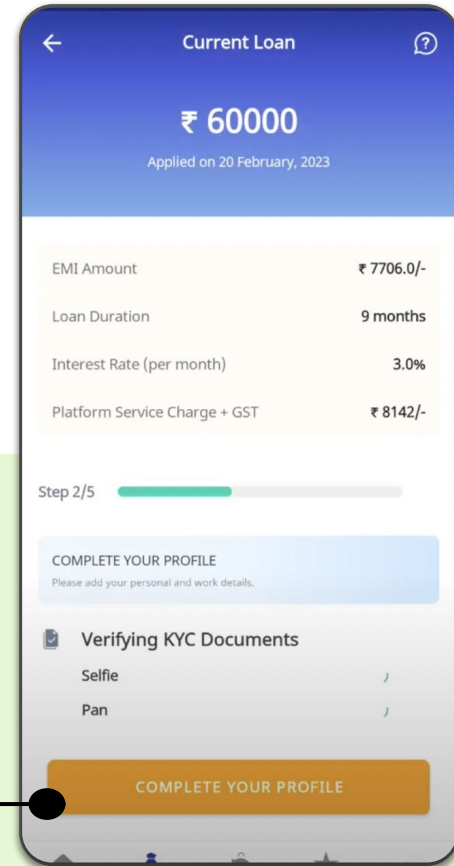
Upload the required documents and continue





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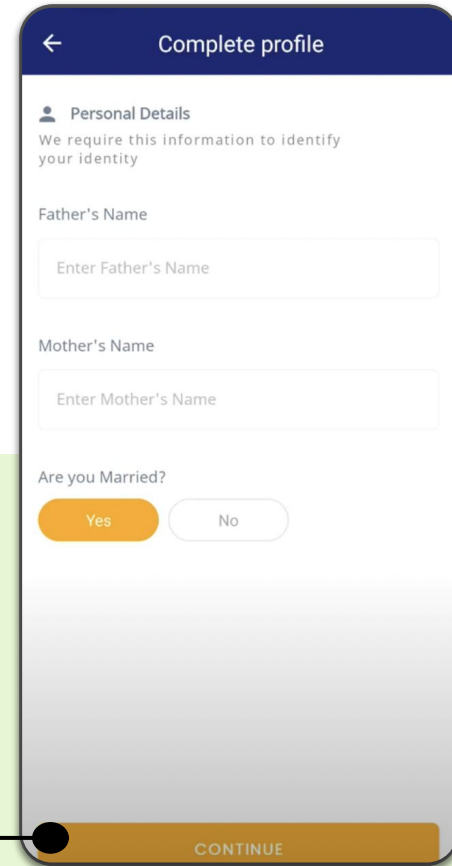
Click on 'Complete your Profile'






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Enter your personal details such as your father's name, mother's name, marital status and click 'Continue'

A smartphone mockup showing the 'Complete profile' screen. The screen has a dark blue header with a back arrow and the title 'Complete profile'. Below the header, there is a section titled 'Personal Details' with a person icon and the text 'We require this information to identify your identity'. There are two text input fields: 'Father's Name' and 'Mother's Name', both containing the placeholder text 'Enter Father's Name' and 'Enter Mother's Name' respectively. Below these fields is a question 'Are you Married?' with two buttons: 'Yes' (orange) and 'No' (white with orange border). At the bottom of the screen is a large orange button labeled 'CONTINUE'. A black line with a circular end point connects the 'CONTINUE' button to the text on the left.

← Complete profile

 Personal Details

We require this information to identify your identity

Father's Name

Enter Father's Name

Mother's Name

Enter Mother's Name

Are you Married?

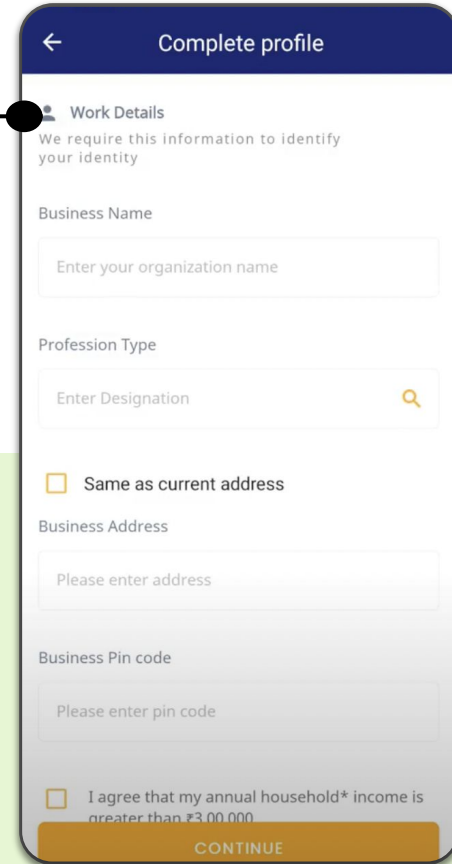
Yes No

CONTINUE



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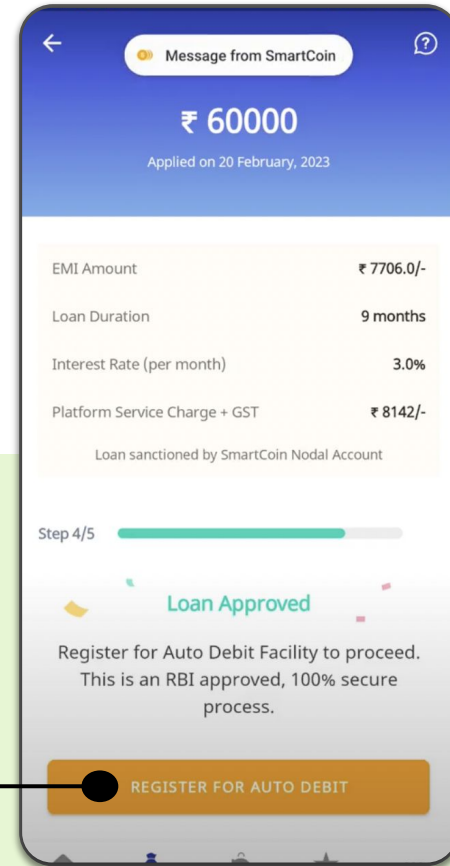
Add your work details such as business name, profession type, business address, etc.

A smartphone mockup showing the 'Complete profile' screen. The screen has a dark blue header with a back arrow and the title 'Complete profile'. Below the header is a section titled 'Work Details' with a person icon. The text reads: 'We require this information to identify your identity'. There are three input fields: 'Business Name' with the placeholder 'Enter your organization name', 'Profession Type' with the placeholder 'Enter Designation' and a magnifying glass icon, and 'Business Address' with the placeholder 'Please enter address'. Below these is a checkbox labeled 'Same as current address'. At the bottom, there is another checkbox labeled 'I agree that my annual household* income is greater than ₹3,00,000'. A brown 'CONTINUE' button is at the very bottom.



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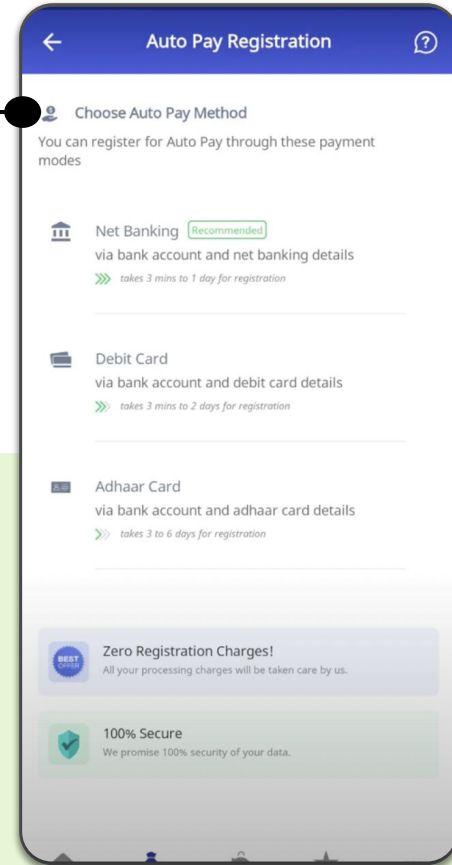
After verification, the app will show that your loan has been approved. Click on 'Register For Auto Debit'





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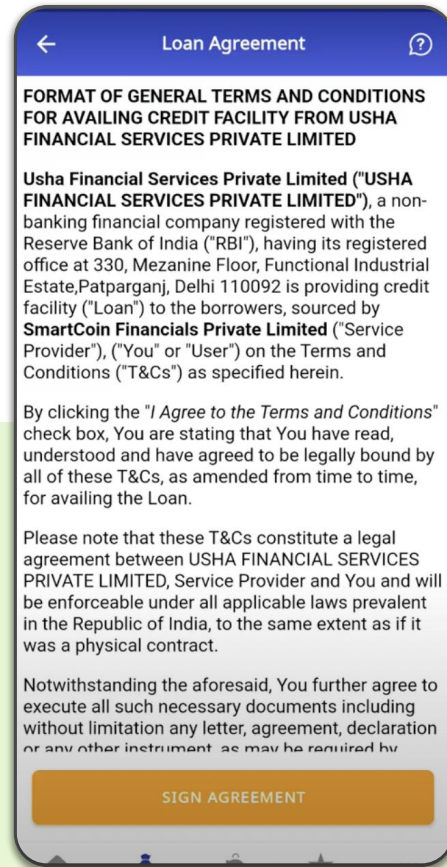
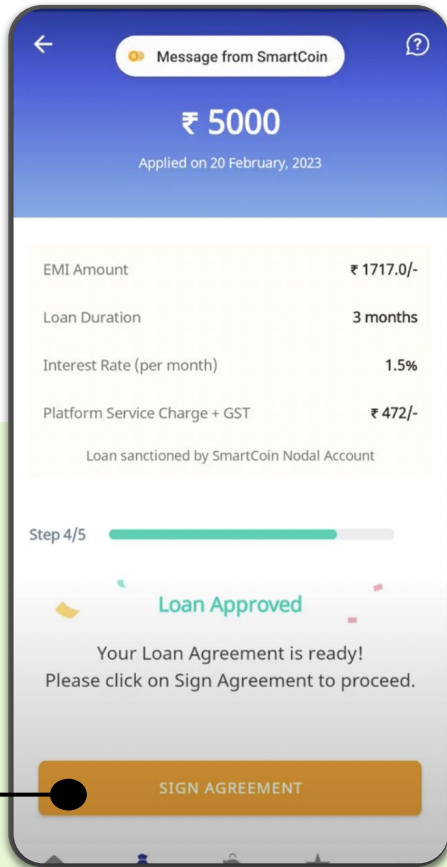
Set up auto EMI repayment





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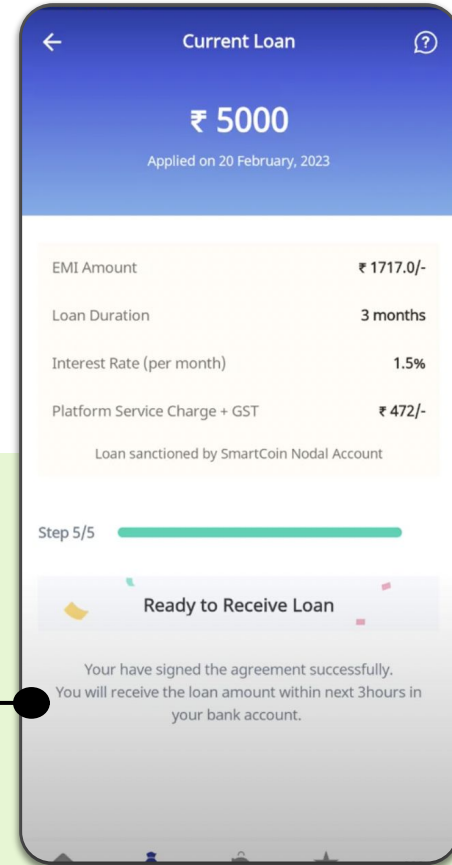
Click on 'Sign Agreement'
and e-Sign the loan
agreement





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After the verification, the cash will be transferred to your bank account within 3 hours





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Help & Support FAQs

- **Is Olyv (formerly SmartCoin) RBI authorised?**

All loan applications sanctioned and approved in Olyv (formerly SmartCoin) are processed by RBI registered NBFCs/Banks.

- **What kind of expenses can you cover with an Olyv Personal Loan?**

Olyv Personal Loan comes with no end-use restrictions. This means that you can use your loan amount as you please to meet any financial obligation.

- **What is the minimum amount that can be borrowed from Olyv (formerly SmartCoin)?**

The minimum loan amount that you can borrow from Olyv is ₹1,000.



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Help & Support FAQs

- **How do I login to Olyv (formerly SmartCoin)?**

If you are registering on Olyv (formerly SmartCoin) for the first time, you need to login via your name and phone number, after which you have to sign up using your Gmail ID. If you are a registered user, you have to sign in using the Gmail ID you had used to create your account.

- **How can I contact Olyv Personal Loan customer care?**

You can call on +91 9148380504

You can also send an email to help@smartcoin.co.in



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Help & Support FAQs

- **Who can apply for a personal loan from Olyv (formerly SmartCoin)?**

Any Indian individual, above the age of 24 can apply for loans via Olyv (formerly SmartCoin). The individual should have a monthly source of income.

- **How long will it take to get a loan from Olyv?**

Once approved, your loan amount will be disbursed in five to ten minutes.



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Congratulations!

Now enjoy a hassle-free borrowing experience for all your financial needs.