

FlexiLoans

Benefits of FlexiLoans



Loan Amount

- Loan from ₹1 lakh to ₹20 lakhs



Tenure

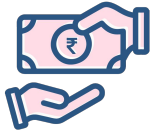
- 12 to 36 months



Application Process

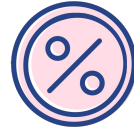
- Hassle-free and paperless
- 100% digital process

Benefits of FlexiLoans



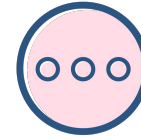
Disbursal

- Fast loan disbursal



Interest Rates

- Starting from 12% p.a.



Others

- Instant approval

Important Terms & Conditions

- You should apply for Flexiloans using your ZET 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 Self-employed

- **Age Group:** 21 to 65 years
- **Income Range:** Minimum Monthly Banking Turnover (BTO) should be ₹2 lakhs
- **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

- Customer must be an Indian resident
- Customer must be self-employed
- CIBIL Score must be 700+

Application Process

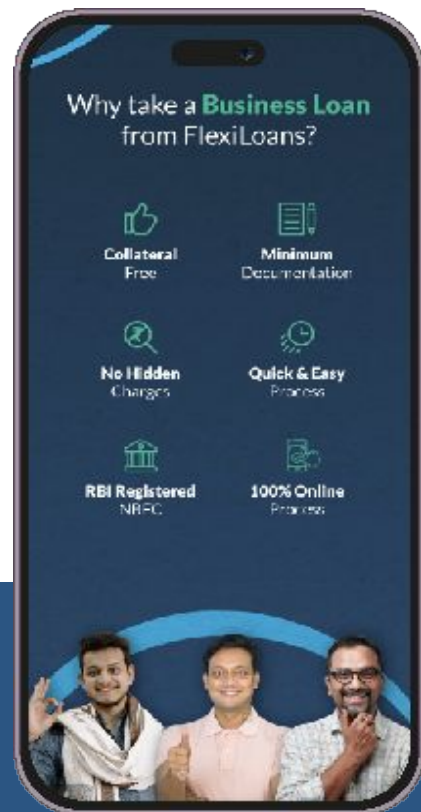
Please keep the following documents and details handy to start the process

- PAN Card
- Aadhar Card
- Bank details



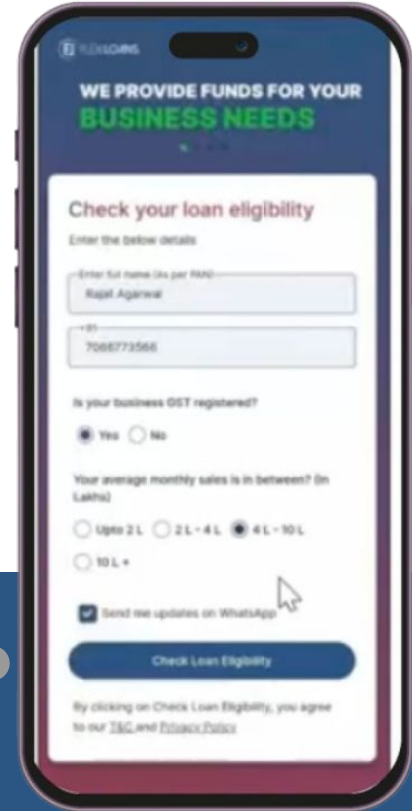
Let's start!

Click on the link shared by your advisor and begin the application process.



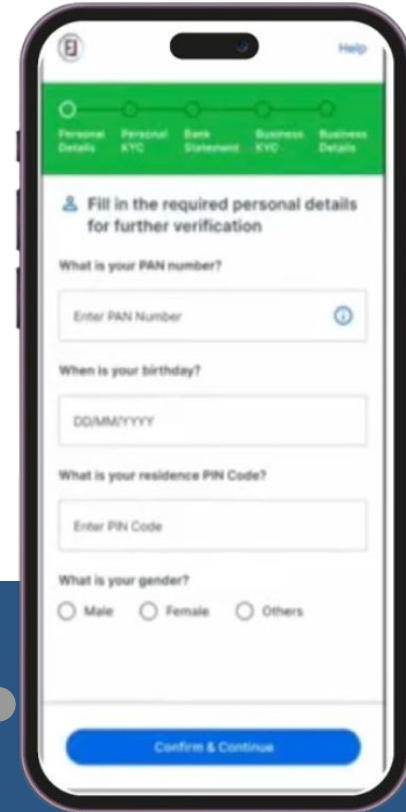
01

Enter your full name as per PAN and mobile number. Select your GST status and average monthly sales and click on “Check Loan Eligibility”



The image shows a smartphone screen with the Flexi Loans app interface. The screen displays a form titled "Check your loan eligibility" with the following fields and options:

- Header: WE PROVIDE FUNDS FOR YOUR BUSINESS NEEDS
- Section: Check your loan eligibility
- Text: Enter the below details
- Form field: Enter full name (As per PAN) with the value "Rajal Agarwal"
- Form field: Enter mobile number with the value "7068773566"
- Text: Is your business GST registered?
- Radio buttons: Yes (selected) and No
- Text: Your average monthly sales is in between? (in Lakhs)
- Radio buttons: Upto 2 L, 2 L - 4 L, 4 L - 10 L (selected), 10 L +
- Text: Send me updates on WhatsApp
- Button: Check Loan Eligibility
- Text: By clicking on Check Loan Eligibility, you agree to our T&C and Privacy Policy



The image shows a smartphone screen with a green header bar containing a progress indicator and five steps: Personal Details, Personal KYC, Bank Statement, Business KYC, and Business Details. The current step is Personal KYC. Below the header, the screen displays the following text and form fields:

Fill in the required personal details for further verification

What is your PAN number?

Enter PAN Number

When is your birthday?

DD/MM/YYYY

What is your residence PIN Code?

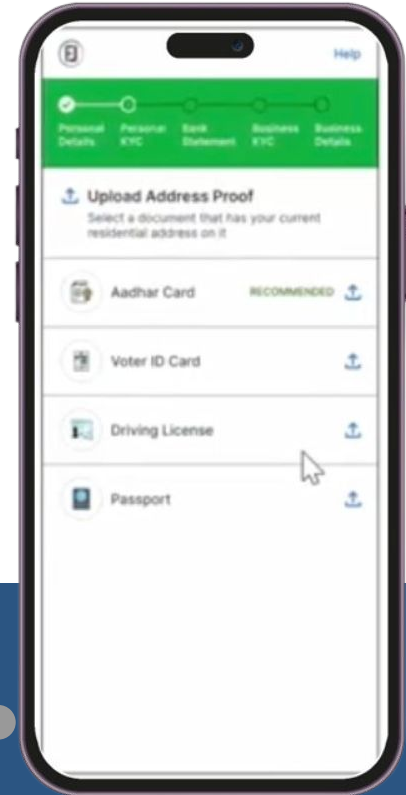
Enter PIN Code

What is your gender?

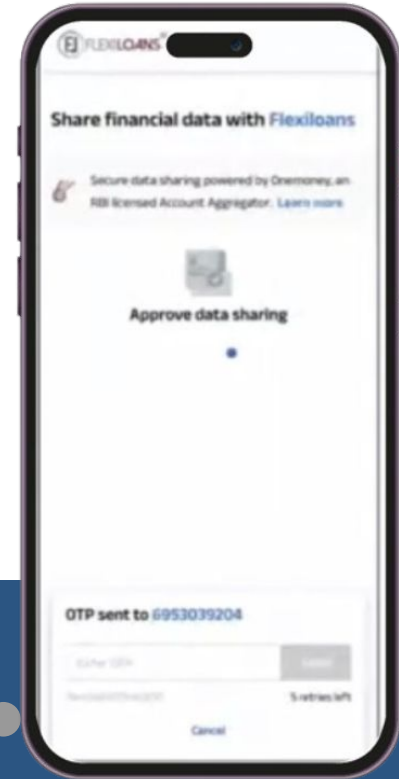
Male Female Others

At the bottom of the screen is a blue button labeled "Confirm & Continue".

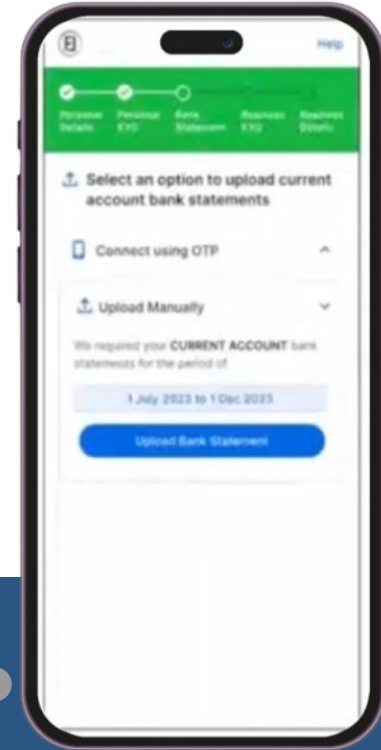
02 Enter your PAN number, date of birth, pin code, gender and continue.



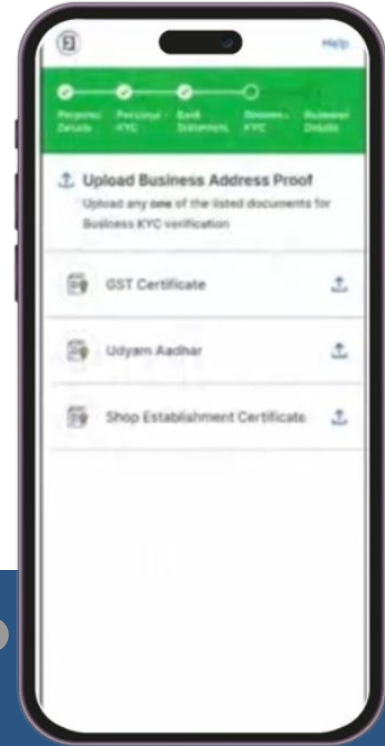
03 Upload your address proof, such as Aadhar Card, and upload the front and back images



04 Enter the OTP sent to your phone number for data sharing with FlexiLoans.

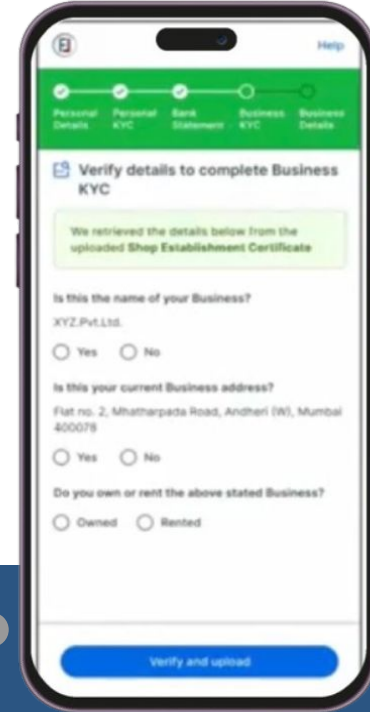


05 Next, upload your bank account statements. You can choose to upload via OTP or manually upload the required files.

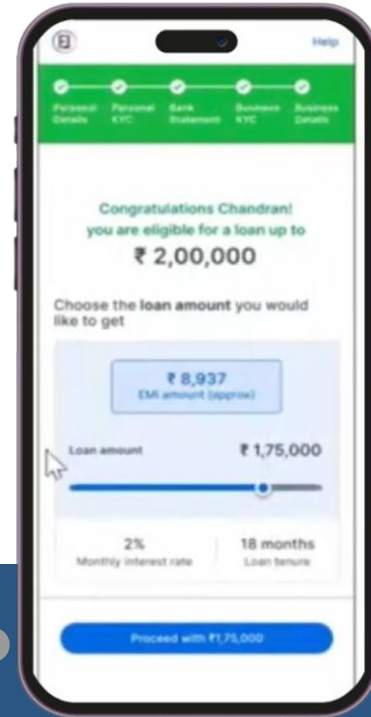


06

Continue to upload your business address proof (GST Certificate/Udyam Aadhar/Shop Establishment Certificate). You can choose to upload images or files.

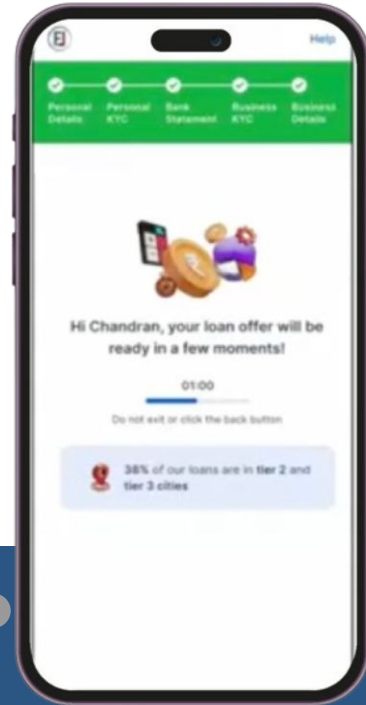


07 Verify your details for business KYC. Confirm your business name, address and location type. Select the nature of your business and select the type of products sold.



08

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



09 After completing the business KYC, review all loan details and sign your agreement letter and set up the eNACH mandate. Your loan amount will be disbursed to your account soon!

Help & Support

FAQs

- **What are the purposes for which I can get a loan via FlexiLoans?**

FlexiLoans is here to provide you financial access for your business funding needs. You have to undergo simple and transparent credit Evaluation, basic documentation before we disburse the loan. You may get loans via FlexiLoans for:

- Expanding your business
- Servicing regular working capital needs
- Managing seasonal working capital requirements
- Manage short term cash flow gaps

- **Why should I avail loan via FlexiLoans?**

Quick credit assessment ensures fast disbursement of loan at best rates and flexible terms, thus providing financial access at a click! Our business is to help you grow your business!

Help & Support

FAQs

- **What documents are required to apply for a FlexiLoans business loan?**

You will need the following documents to apply:

- KYC document: PAN card
- Proof of residential address (any one): Rent Agreement, Driving License, Voter ID, Ration Card, Passport\
- Banking: Last 6 months bank statement of current account
- Business KYC (any one): GST Registration Certificate, Shop Establishment Certificate
- Financial documents (For loans greater than 20 Lakhs): 2 years Audited financials, last 2 years ITR, GST Returns of 6 months

- **What is the interest rate that FlexiLoans offers?**

FlexiLoans provides loans, with interest rates starting from 1% per month depending on applicant's profile.

Help & Support FAQs

- **Are there any charges other than interest rate that I have to pay to avail the loan?**

There may be a processing fee to facilitate the loan towards legal and documentation charges. You may also be charged penal charges for late or irregular payment behavior.

- **What is the duration and mode of loan repayment?**

The repayment terms are very flexible and can vary from weekly to monthly payments. FlexiLoans collects PDCs, ECS form/NACH mandate via which your account will be automatically debited on due date



Congratulations!

Now enjoy a better borrowing experience with Flexiloans.