

# **NIRA Finance Instant Loan**

## Benefits of NIRA Finance Instant Loan



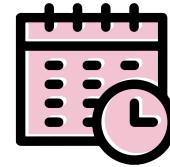
### Loan Amount

From ₹5000 to ₹1 lakh



### Application Process

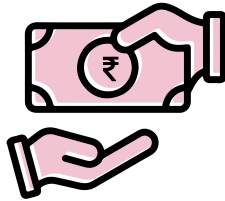
- 100% Online
- Paperless process



### Tenure

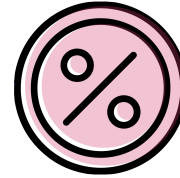
From 3 to 12 months

# Benefits of NIRA Finance Instant Loan



## Disbursal

3 minute approval & disbursal



## Interest Rates

24% - 36% p.a

# Eligibility Criteria Salaried

- ❑ Age Group: 25 to 60 Years
- ❑ Income Range: ₹25,000+
- ❑ 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

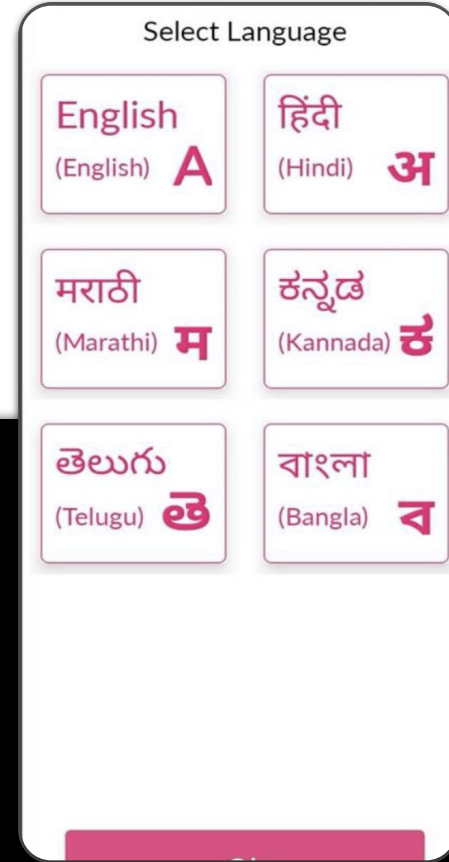


## Other Eligibility Criteria

- You must be a resident of India
- CIBIL score must be 660+

# Application Process

Open the app and select the preferred language



**NIRA EMI Calculator**

Choose Your Loan Amount

₹ 20,000

5,000 100,000

Choose Your Loan Term

9 months

3 12

Select Interest Rate

LOW 24% PA MID 30% PA HIGH 36% PA


Loan EMI : ₹ 2,428


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**APPLY NOW**


Select the loan amount,  
loan term and click on  
'Apply now'


**NIRA LENDING PARTNER**

 **UJJIVAN**  
UJJIVAN SMALL FINANCE BANK  
Build a Better Life

 **pincap**  
BUSINESS LOANS

 **LIQUILOANS**

 **ML**  
Smart Financing

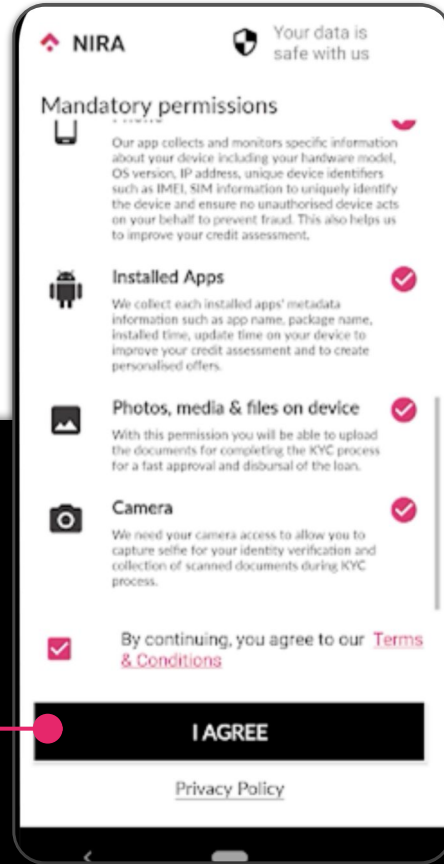
 **Muthoot Finance**

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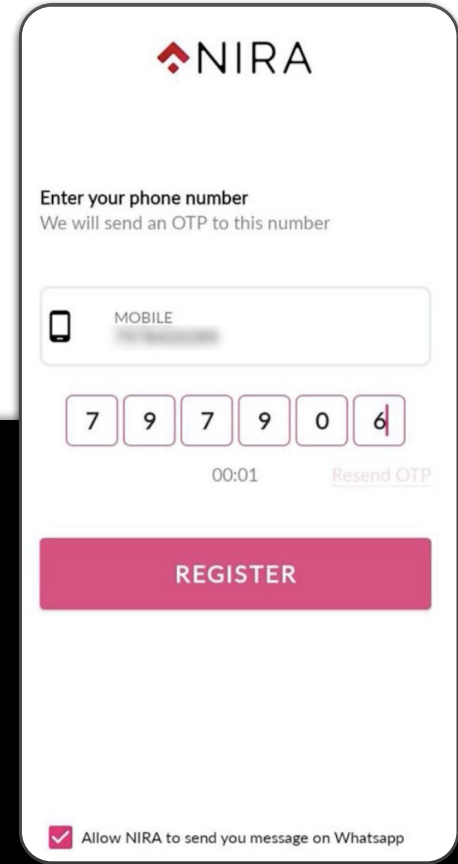
**Apply Now**

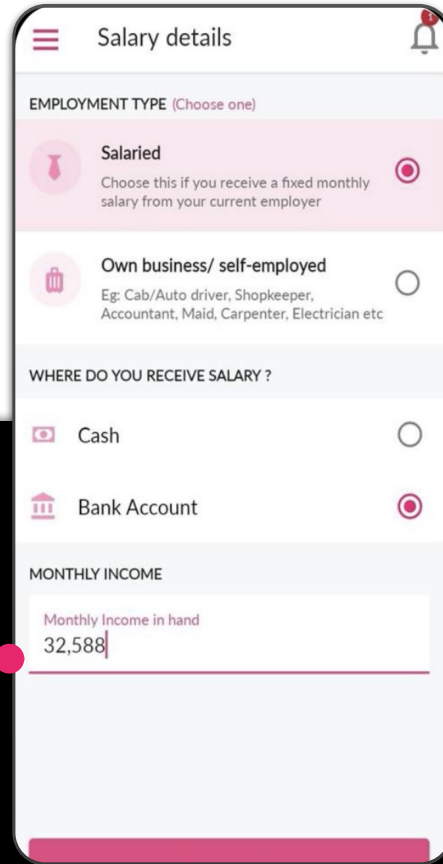
On the next screen,  
you can see NIRA  
Lending Partners  
and click 'Apply  
Now'

Accept the Terms & conditions, click 'I Agree' and allow all mandatory permissions



Enter your mobile number and an OTP will be sent to it, enter the OTP and click on 'Register'





Salary details

EMPLOYMENT TYPE (Choose one)

Salaried  
Choose this if you receive a fixed monthly salary from your current employer

Own business/ self-employed  
Eg: Cab/Auto driver, Shopkeeper, Accountant, Maid, Carpenter, Electrician etc

WHERE DO YOU RECEIVE SALARY ?

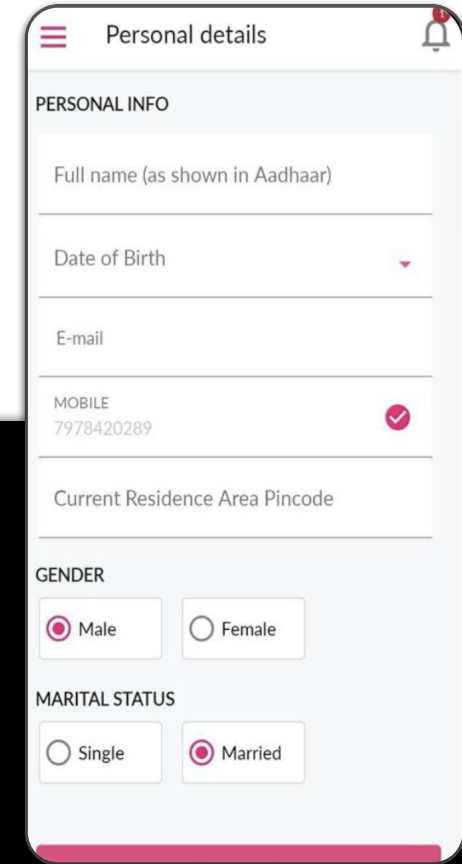
Cash

Bank Account

MONTHLY INCOME

Monthly Income in hand  
32,588

Enter your salary details such as employment type, monthly income, etc., and click on 'Proceed'



Personal details

PERSONAL INFO

Full name (as shown in Aadhaar)

Date of Birth

E-mail

MOBILE  
7978420289

Current Residence Area Pincode

GENDER

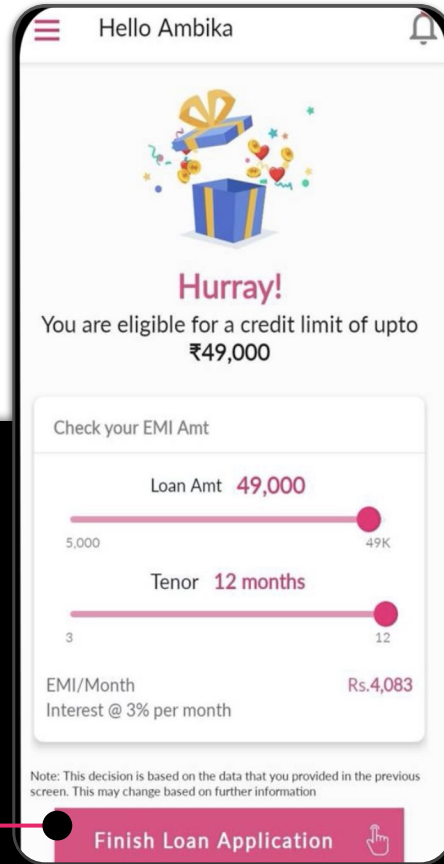
Male  Female

MARITAL STATUS

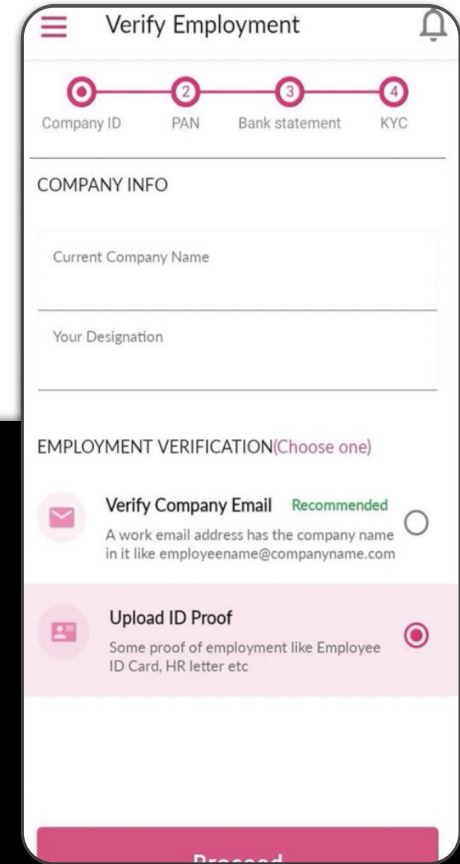
Single  Married

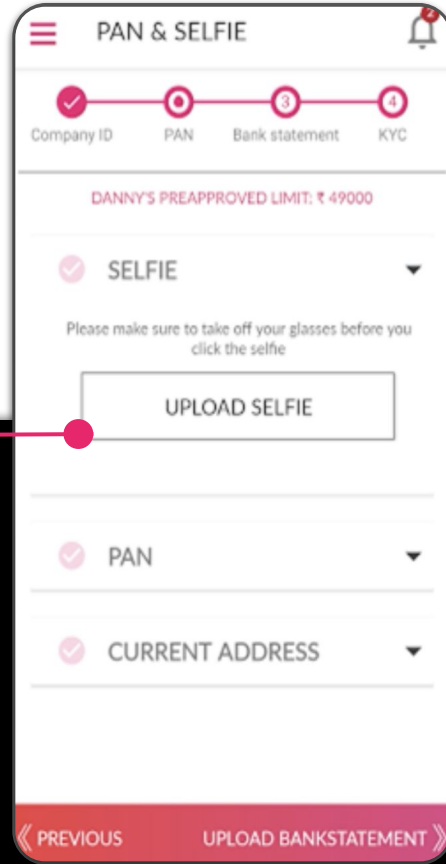
Also, enter the information such as loan purpose, total work experience, etc., and click on 'Proceed'

If you are eligible, you will be shown the credit limit, check the EMI amount and complete the loan application

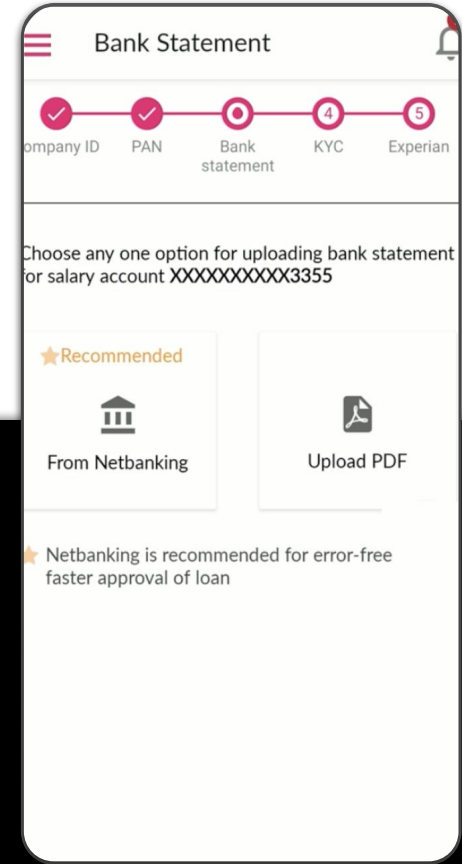


Enter your employment details such as current company name, designation and complete employment verification via company email or by uploading ID proof



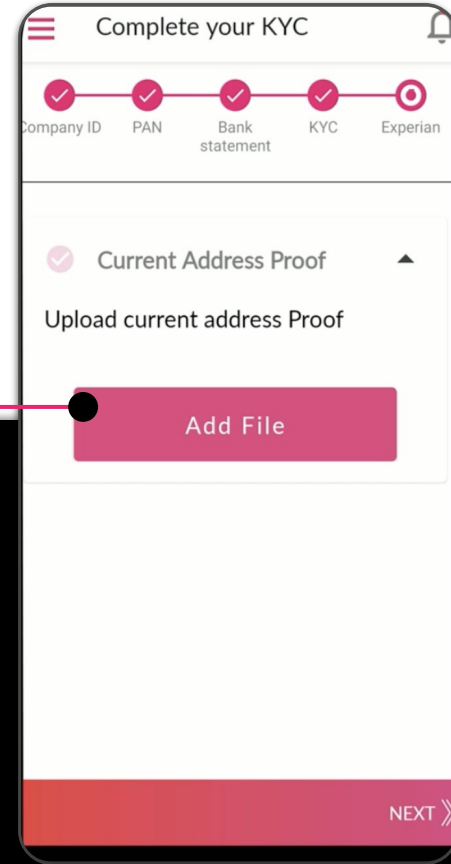


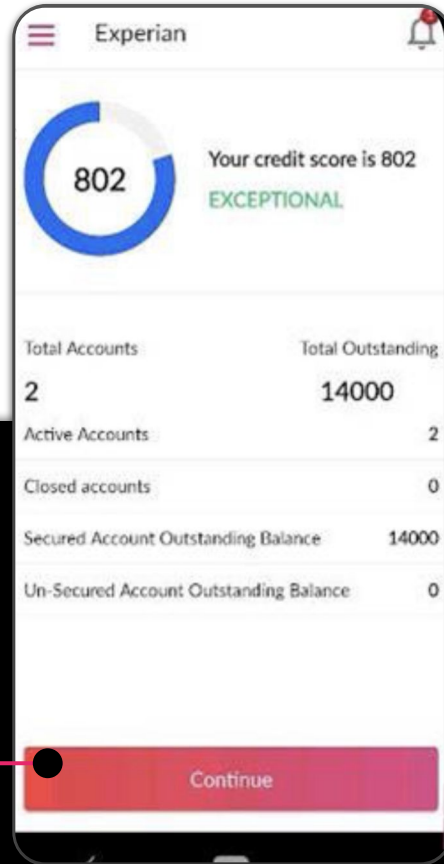
Upload your selfie, PAN and enter current address details such as pin code, city, state, etc., and proceed to upload the bank statement



Proceed with Net Banking or upload a PDF to upload the bank statement

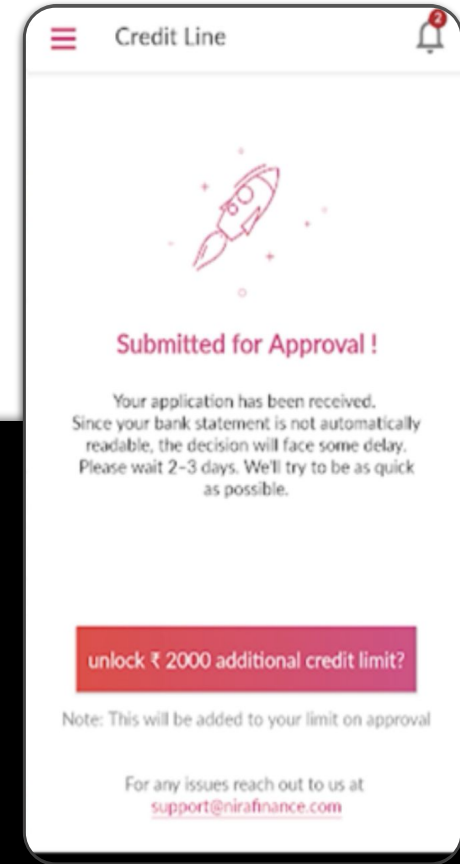
To complete the KYC, upload current address proof, Identity proof, etc., and click on 'Next'





Now you can see your experian score on the screen and click on 'Continue'

Your application will be submitted and it will be reviewed by the NIRA Finance verification team



# Help & Support

## FAQs

- **What does NIRA offer?**

NIRA offers line of credit of upto ₹1 lakh. Avail credit whenever you want, wherever you want.

- **What are the required documents to apply?**

### List of Documents

1. Proof of Identity:- Passport / Driving Licence / Voter ID / PAN Card / Aadhaar Card (any one)
2. Proof of Residence:- Leave and Licence Agreement / Utility Bill (not more than 3 months old) / Passport (any one)
3. Latest 3 months Bank Statement (where salary/ income is credited)
4. Salary slips for last 3 months

## Help & Support FAQs

- **Once approved, how long does it take for the money to come into my account?**

After the final approval and completing the auto-debit setup, you can submit a draw request on your credit line any time, and the money will come into your account within 2-24 hours. Money will come into your account faster on subsequent draws. If you make a draw request over the weekend, the money will be credited to your account on the following Monday.

- **What is a processing fee and why is it charged?**

There will be a processing fee of a minimum of ₹350 + GST and a maximum of 2% of loan amount on your first loan. This is to cover the costs of on-boarding including document collections, verifications and payment setup.



# **Congratulations!**

Enjoy the benefits of NIRA Finance Instant Loan.