



Social Worth Technologies Private Limited (Fibe) is a platform that facilitates loan transactions between borrowers and personal loan providers such as NBFCs/Banks.

The process of availing a personal loan through the Fibe app is simple and safe without any physical paperwork. Northern Arc Capital has partnered with Social Worth Technologies to offer personal loans for self-employed and salaried professionals through the Fibe.

About the product:

Personal loan is an unsecured form of credit to enable the customer meet personal or emergency requirements. It is multi-purpose in nature and therefore can be used for various purposes including wedding, home renovation, travel purposes and more.

Key features of the product:

1. No Paperwork
2. No Collateral required
3. Quick Disbursal
4. Flexible Tenure
5. Attractive Interest Rates
6. No Pre-closure charges

Documents & Loan Eligibility Criteria:

Identity & Address proof and other mandatory document	<ul style="list-style-type: none">• Any Officially Valid Document (or the equivalent e-document thereof containing the details of his identity and address), i.e., passport, driving licence, proof of possession of Aadhaar number, Voter's Identity Card issued by the Election Commission of India, job card issued by NREGA duly signed by an officer of the State Government and letter issued by the National Population Register containing details of name and address.• Permanent Account Number (PAN) or the equivalent e-document thereof.• Bank Statements, Salary stubs for last 3 to 6 months
Age limit	21- 50 years
Citizenship	Applicant must be an Indian citizen and resident of India
Monthly Income	Applicant must have net salary of more than 18k

Employment type	Salaried only
* Terms & conditions apply. Loan disbursal at sole discretion of the Lender.	
Loan Details: <ul style="list-style-type: none"> - Personal Loan - Ticket size from Rs. 5,000 to Rs. 4.4 lakhs - Flexible Tenure, from 3 to 24 months - Interest rate Upto 36% 	
Purpose of Loan: personal usage or emergency requirements	
Name of Digital Lending App (DLA)	Fibe
Name of the DLG(Default Loan Guarantee) Provider	Social Worth Technologies Private Limited
Name of the Loan Service Provider (LSP)	Social Worth Technologies Private Limited & Early Salary Services Private Limited 404, The Chambers, Near Ganapati Mandir Chowk, Vimanagar Pune Maharashtra - 411014
Details of the owner of the DLA	Social Worth Technologies Private Limited
List of activities that may be carried out by the DLA	1. Customer Acquisition (through loan application)
	2. Loan Disbursement
	3. Loan Repayment
	4. Loan Recovery
Grievance Redressal Mechanism	https://www.fibe.in/grievance-redressal/
Grievance Redressal Officials	Grievance Redressal Officer Mr. Ankit Sundriyal Contact details: 020- 67639797 404, The Chambers, Viman Nagar Pune, 411014 grievance@fibe.in; care@fibe.in
Platform where the DLA is hosted	Webapp, App Store, and Google Play Store
Website URLs	https://www.earlysalary.com/
Link to the DLA	https://play.google.com/store/apps/details?id=com.earlysalary.android&hl=enIN https://apps.apple.com/in/app/earlysalary-salary-advance-app/id1094602630 https://portal.earlysalary.com/SignUp?utm_source=personalloan
Privacy Policy of LSP/DLA	https://www.fibe.in/privacy-policy/
Data Storage Policy of LSP/DLA	https://www.fibe.in/privacy-policy/