



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"><li>• 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.</li><li>• Permanent Account Number (PAN) or the equivalent e-document thereof.</li><li>• Bank Statements, Salary stubs for last 3 to 6 months</li></ul>
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.	
<b>Loan Details:</b>	
<ul style="list-style-type: none"> <li>- Personal Loan</li> <li>- Ticket size from Rs. 5,000 to Rs. 4.4 lakhs</li> <li>- Flexible Tenure, from 3 to 24 months</li> <li>- Interest rate Upto 36%</li> </ul>	
<b>Purpose of Loan:</b> personal usage or emergency requirements	
<b>Name of Digital Lending App (DLA)</b>	<b>Fibe</b>
<b>Name of the DLG(Default Loan Guarantee) Provider</b>	<b>Social Worth Technologies Private Limited</b>
<b>Name of the Loan Service Provider (LSP)</b>	<b>Social Worth Technologies Private Limited &amp; Early Salary Services Private Limited</b>  404, The Chambers, Near Ganapati Mandir Chowk, Vimanagar Pune Maharashtra - 411014
<b>Details of the owner of the DLA</b>	<b>Social Worth Technologies Private Limited</b>
<b>List of activities that may be carried out by the DLA</b>	1. Customer Acquisition (through loan application)
	2. Loan Disbursement
	3. Loan Repayment
	4. Loan Recovery
<b>Grievance Redressal Mechanism</b>	<a href="https://www.fibe.in/grievance-redressal/">https://www.fibe.in/grievance-redressal/</a>
<b>Grievance Redressal Officials</b>	Grievance Redressal Officer Mr. Ankit Sundriyal Contact details: 020- 67639797 404, The Chambers, Viman Nagar Pune, 411014 grievance@fibe.in; care@fibe.in
<b>Platform where the DLA is hosted</b>	Webapp, App Store, and Google Play Store
<b>Website URLs</b>	<a href="https://www.earlysalary.com/">https://www.earlysalary.com/</a>
<b>Link to the DLA</b>	<a href="https://play.google.com/store/apps/details?id=com.earlysalary.android&amp;hl=enIN">https://play.google.com/store/apps/details?id=com.earlysalary.android&amp;hl=enIN</a>
	<a href="https://apps.apple.com/in/app/earlysalary-salary-advance-app/id1094602630">https://apps.apple.com/in/app/earlysalary-salary-advance-app/id1094602630</a>
<b>Privacy Policy of LSP/DLA</b>	<a href="https://portal.earlysalary.com/SignUp?utm_source=personalloan">https://portal.earlysalary.com/SignUp?utm_source=personalloan</a>
<b>Data Storage Policy of LSP/DLA</b>	<a href="https://www.fibe.in/privacy-policy/">https://www.fibe.in/privacy-policy/</a>