



OnEmi Technology Solutions Private Limited (Kissht) is one of its kind digitally enabled platform operated by ONEMi Technology Solutions Private Limited with a vision to provide speedy and hassle-free credit financing to its customers across India. Kissht offers a hassle-free experience of online as well as offline shopping on merchant stores by providing quick and Easy EMI at Point of Sale.

Northern Arc Capital has partnered with Kissht to offer personal loans to the customers.

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. The documentation required is minimum with the ease of getting the amount completely digitally without any hassle.

Key features of the product:

1. No collateral / security
2. 100% digital
3. Quick approvals
4. Easy and hassle-free process
5. Flexible tenure
6. Minimal documentation
7. No hidden 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.
Age limit	18- 58 years
Citizenship	Applicant must be an Indian citizen and resident of India
Employment type	Salaried / Self employed

* Terms & conditions apply. Loan disbursal at sole discretion of the Lender.

Loan Details:

- Personal Loan
- Ticket size up to Rs. 50,000

<ul style="list-style-type: none"> - Flexible Tenure, from 2 to 12 months - Real Time disbursement <p>Purpose of Loan: Online and offline purchases</p>	
Name of Digital Lending App (DLA)	Kissht
Name of the Loan Service Provider (LSP)	OnEmi Technology Solutions Private Limited.
Details of the owner of the DLA	<p>OnEmi Technology Solutions Private Limited</p> <p>Address: 10A/2, Floor-Grd, Plot – 9A/9B, New Sion CHS, Swami Vallabhdas Marg, Road No 24, Sindhi Colony, Sion, 400022</p>
Grievance Redressal Mechanism	https://kissht.com/customer_grievance
Grievance Redressal Officials	<p><u>Grievance Redressal Officer</u></p> <p>Suraj Shetty Address: Der Deutsche Parkz, 2nd Floor, Subhash Nagar Rd, Industrial Area, Opposite Nahur Railway Station, Nahur West, Mumbai, Maharashtra – 400078 Contact: 95616-98920 / 98341-26160 Customer Care number Call: 022 62820570 / 022 48914921 WhatsApp Chat: 022 48913631 Email: suraj.shetty@kissht.com , escalation@kissht.com</p>
Platform where the DLA is hosted	Google Play Store and App Store
Website URLs	https://kissht.com/
Link to the DLA	https://apps.apple.com/in/app/kissht/id1272736888 https://play.google.com/store/apps/details?id=com.fastbanking
Privacy Policy of LSP/DLA	https://kissht.com/privacy-policy
Data Storage Policy of LSP/DLA	https://kissht.com/privacy-policy