



Finnovation Tech Solution Private Limited (Kredit Bee) is a platform that facilitates loan transactions between borrowers and personal loan providers such as NBFCs/Banks.

The documentation required is very minimal, and the entire process - starting from registration on the app to loan disbursement is very quick and hassle free. The application process is completely online, and upon approval, the loan is immediately transferred to the bank account of the borrower.

Northern Arc Capital has partnered with Kredit Bee to offer personal loans for self-employed and salaried professionals through Kredit Bee.

#### **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. Short term loan
6. Minimal documentation
7. No hidden 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>• The identity can be established using E-KYC method.</li></ul>
Age limit	21- 55 years
Citizenship	Applicant must be an Indian citizen and resident of India
Annual Income	<ul style="list-style-type: none"><li>• The applicant and his family must have a minimum salary of more than Rs. 1.2 lakhs</li></ul>

Employment type	Salaried / Self employed
* 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 8,000 to 2 lakhs</li> <li>- Flexible Tenure, from 4 to 15 months</li> </ul>	
<b>Purpose of Loan:</b> <ol style="list-style-type: none"> <li>1. Travel - Get a personal loan to fulfil your travel needs and travel to the destination of your dreams. Get a much-required breather from daily hassle and come back energised</li> <li>2. Education - Apply for an instant personal loan to help yourself or your family to pursue higher education or professional certification and help create a brighter and more successful career ahead</li> <li>3. Emergency - A quick and hassle-free personal loan to fulfil your needs at the time of an emergency to be with your loved ones when they need your support. To support any financial need arising at the time of emergencies</li> <li>4. Shopping - Want to buy the latest gadget or plan to buy an expensive gift for your loved one, this personal loan will help you fulfil all your shopping needs</li> <li>5. Wedding - Planning for a dream wedding, let us help you with the finances and help you in making this occasion a memorable one.</li> </ol>	
<b>Name of Digital Lending App (DLA)</b>	<b>KreditBee</b>
<b>Name of the Loan Service Provider (LSP)</b>	<b>Finnovation Tech Solutions Private Limited</b>
<b>Name of the DLG (Default Loss Guarantee) provider</b>	<b>KRAZYBEE SERVICES PRIVATE LIMITED</b>
<b>Developer Details</b>	Finnovation Tech Solutions Private Limited Adarsh Crystal, 16/3, 2nd Floor, Cambridge Rd, opposite The Frank Anthony, Cambridge Layout, Bengaluru, Karnataka 560008
<b>Services Offered</b>	<ol style="list-style-type: none"> <li>1. Advertising and Marketing</li> <li>2. Assistance in Development, Disbursement &amp; Management of Loan Products</li> <li>3. Customer Acquisition</li> <li>4. Initial background checking, pre-assessment &amp; fraud assessment</li> <li>5. Assistance in Know Your Customer process</li> <li>6. Assistance in Collection and Recoveries</li> <li>7. Assistance in Customer Support</li> </ol>
<b>Details of the owner of the DLA</b>	<b>Finnovation Tech Solutions Private Limited</b>  <b>Address:</b> Adarsh Crystal, 16/3, 2 <sup>nd</sup> Floor, Cambridge Rd, opposite The Frank Anthony, Cambridge Layout, Bengaluru, Karnataka 560008
<b>List of activities that may be carried out by the DLA</b>	<ol style="list-style-type: none"> <li>1. Customer Acquisition (through loan application)</li> <li>2. Loan Disbursement</li> <li>3. Loan Repayment</li> <li>4. Loan Recovery</li> </ol>
<b>Grievance Redressal Mechanism</b>	<a href="https://www.kreditbee.in/grievance-redressal">https://www.kreditbee.in/grievance-redressal</a>

<b>Grievance Redressal Officials</b>	<p><b><u>Grievance Redressal Officer</u></b>  <b>Ms. Asharani</b>  Address: Finnovation Tech Solutions Private Limited,  4th Floor, Anjaneya Techno Park, No. 147,  HAL Old Airport Road, ISRO Colony,  Kodihalli, Bangalore  Karnataka-560008  Contact: 080-44292200 / 080-68534522  Email: <a href="mailto:help@kreditbee.in">help@kreditbee.in</a></p> <p><b><u>Nodal Officer</u></b>  <b>Mr. Abhishek Kumar</b>  Address: Finnovation Tech Solutions Private Limited,  4th Floor, Anjaneya Techno Park, No. 147,  HAL Old Airport Road, ISRO Colony,  Kodihalli, Bangalore  Karnataka-560008  Contact: 080-44292233 / 080-68534501  Email: <a href="mailto:grievance@kreditbee.in">grievance@kreditbee.in</a></p>
<b>Platform where the DLA is hosted</b>	Google Play Store and App Store
<b>Website URLs</b>	<a href="https://www.kreditbee.in/">https://www.kreditbee.in/</a>
<b>Link to the DLA in Google Playstore</b>	<a href="https://play.google.com/store/apps/details?id=com.kreditbee.android">https://play.google.com/store/apps/details?id=com.kreditbee.android</a>
<b>Link to the DLA in Apple Appstore</b>	<a href="https://apps.apple.com/in/app/id1488736283">https://apps.apple.com/in/app/id1488736283</a>
<b>Privacy Policy of LSP/DLA</b>	<a href="https://www.kreditbee.in/privacy-policy">https://www.kreditbee.in/privacy-policy</a>
<b>Data Storage Policy of LSP/DLA</b>	<a href="https://www.kreditbee.in/privacy-policy">https://www.kreditbee.in/privacy-policy</a>

