

**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. Easy and hassle-free process

**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></ul>
Age limit	20 - 60 years
Citizenship	Applicant must be an Indian citizen and resident of India
Monthly Income	Applicant must have net salary of more than 15,000
Employment type	Salaried

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

**Loan Details:**

- Personal Loan
- Ticket size from Rs.5,000 to Rs.1,00,000.
- Flexible Tenure, from 3 to 18 months
- Real Time disbursement

**Purpose of Loan:**

Instant personal Loan

<b>Name of Digital Lending App (DLA)</b>	Nira Loan App
<b>Name of the Loan Service Provider (LSP)</b>	Shuhari Tech Ventures Private Limited
<b>Details of the owner of the DLA</b>	NIRA, 2nd floor, UrbanVault Indiranagar, 2024, 16th Main Rd, HAL 2nd Stage, Kodihalli, Bengaluru, Karnataka, 560008
<b>Grievance Redressal Mechanism</b>	<a href="https://nirafinance.com/privacy-policy">https://nirafinance.com/privacy-policy</a>
<b>Grievance Redressal Officials</b>	Grievance Officer Name: Goutham R Email address: goutham.r@nirafinance.com Contact number: +91-95137-23121
<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>Platform where the DLA is hosted</b>	Google Play Store
<b>Website URLs</b>	<a href="http://www.nirafinance.com/">http://www.nirafinance.com/</a>
<b>Link to the DLA</b>	<a href="https://play.google.com/store/apps/details?id=com.nirafinance.customer">https://play.google.com/store/apps/details?id=com.nirafinance.customer</a>
<b>Privacy Policy of LSP/DLA</b>	<a href="https://nirafinance.com/privacy-policy">https://nirafinance.com/privacy-policy</a>
<b>Data Storage Policy of LSP/DLA</b>	<a href="https://nirafinance.com/privacy-policy">https://nirafinance.com/privacy-policy</a>