



1T9 Technology Pvt Ltd (OTO) is a platform that facilitates alternate finance options for 2 wheelers to borrowers through loan providers such as NBFCs/Banks.

The process of availing credit for two-wheeler loans through the OTO app is quick and easy for the borrowers. Northern Arc Capital has partnered with OTO Capital to offer 2-wheeler loans for self-employed and salaried professionals through OTO.

About the product:

A two-wheeler loan helps the customer purchase a bike or scooter of their choice at low-interest rates with monthly EMIs without hassle of lengthy documentation. The product conveys quick approval to the customer and enables them to take home the vehicle of their choice within no time.

Key features of the product:

1. Quick Online Approval

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- 60 years
Citizenship	Applicant must be an Indian citizen and resident of India
Monthly Income	Applicant must have net salary of more than 10k
Employment type	Salaried / Self employed

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

Loan Details:

- Loan amount upto Rs.2.5 lakhs
- Tenure of upto 48 months

Purpose of Loan: Purchase of two-wheelers	
Name of Digital Lending App (DLA)	OTO
Name of the Loan Service Provider (LSP)	1T9 Technology Pvt Ltd
Details of the owner of the DLA	1T9 Technology Pvt Ltd Registered Office: Boston House 7th Floor Gundavali, Suren Road, Chakala, Andheri East, Mumbai, Maharashtra - 400093 Corporate Office : 4th Floor, Incubex, 1090/C, 18th Cross Rd, 3rd Sector, HSR Layout, Bengaluru, Karnataka 560102
Grievance Redressal Mechanism	https://www.otocapital.in/grievance-redressal-mechanism
Grievance Redressal Officials	Name: Shobha DK Designation: GRO Email: gro@otocapital.in Phone: +91 9372081131 (Between 10am and 6pm, on working days) Address: 4th Floor, 1090C, Incubex, 14th Main, 18th cross, Sector 3, HSR layout, Bengaluru – 560102
List of activities that may be carried out by the DLA	<ol style="list-style-type: none"> 1. Customer Acquisition (through loan application) 2. Loan Disbursement 3. Loan Repayment 4. Loan Recovery
Platform where the DLA is hosted	Google Play Store
Website URLs	https://www.otocapital.in/
Link to the DLA	https://play.google.com/store/apps/details?id=com.oto.android.app&hl=en&gl=US
Privacy Policy of LSP/DLA	https://www.otocapital.in/privacy-policy
Data Storage Policy of LSP/DLA	https://www.otocapital.in/privacy-policy