



Paytm is one of India's largest digital payment app makes it secure and seamless to pay using UPI, make bill payments, recharge mobiles, DTH, data card & Metro Card etc anywhere in India. Today more than 20 million merchants & Businesses are powered by Paytm to accept Payments digitally.

Northern Arc Capital has partnered with One97 Communications Limited (Paytm) to offer Merchant loans for customers through Paytm mobile application.

About the product: Merchant Loans-

Merchant loan from Paytm's Lending Partners provides a streamlined alternative for small-scale business owners to access loans easily. Paytm merchants can apply for a Merchant Loan online with the opportunity to secure up to ₹10 lakh. Borrowers can avail the Merchant Loan from Paytm's Lender Partners without any collateral. This is a great option for small businesses as they can get all the financial help without submitting any security.

Key Features:

- 100% online application
- Collateral Free
- Seamless Onboarding and Disbursements
- Affordable Interest Rates
- Easy Repayment
- No Foreclosure 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.• Business KYC document as per Northern Arc KYC Policy
Age limit	21- 65 years
Citizenship	Applicant must be an Indian citizen and resident of India

Underwriting	Bureau Based
Employment type	Self employed
<p><i>* Terms & conditions apply. Loan disbursal at sole discretion of the Lender.</i></p> <p>Loan Details:</p> <ul style="list-style-type: none"> - Ticket size- Rs 5000 to Rs.10,00,000. - Repayment Frequency- Daily - Tenure- 270 days to 720 days 	
Name of Digital Lending App (DLA)	Paytm
Name of the Loan Service Provider (LSP)	One97 Communications Limited
Details of the owner of the DLA	One 97 Communications Ltd, One Skymark, Floor No. 6th to 22nd, Tower-D, Plot No. H-10B, Sector-98, Noida-201304
Grievance Redressal Mechanism	https://paytm.com/company/terms-and-conditions?company=one97&tab=grievance
Grievance Redressal Official	<p>Grievance Redressal Officer</p> <p>Name: Sahil Kapoor</p> <p>Designation: Nodal Grievance Redressal Officer</p> <p>Address: One97 Communications Limited, One Skymark, Floor No 6th to 22nd, Tower-D, Plot No. H10B, Sector-98, Noida - 201304</p> <p>Contact No: 0120-5083345</p> <p>Email id: grievance.businessloan@paytm.com</p>
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 & Apple App Store
Website URLs	https://paytm.com/loans-credit-cards/business-loan/
Link to the DLA	https://play.google.com/store/apps/details?id=net.one97.paytm https://apps.apple.com/in/app/paytm-secure-upi-payments/id473941634
Privacy Policy of LSP/DLA	https://paytm.com/company/terms-and-conditions?company=one97&tab=privacy
Data Storage Policy of LSP/DLA	https://paytm.com/company/terms-and-conditions?company=one97&tab=lending-privacy-policy