



Smartcoin Financials Pvt. Ltd. (Olyv) is a platform that facilitates loan transactions between borrowers and personal loan providers such as NBFCs/Banks.

The process of availing a personal loan through the Olyv app is quick, hassle free and secured Northern Arc Capital has partnered with Smartcoin Financials Pvt. Ltd. to offer personal loans for self-employed and salaried professionals through Olyv app.

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:

- No collateral / security
- 100% digital
- Quick approvals
- Easy and hassle-free process
- Short term loan
- Minimal documentation
- 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	21- 58 years
Citizenship	Applicant must be an Indian citizen and resident of India
Monthly Income	Applicant must have net salary of more than 13.5k
Employment type	Salaried / Self employed

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

Loan Details:

- Personal Loan
- Ticket size from Rs.1,000 to Rs.1,00,000.
- Flexible Tenure, from 1 to 12 months
- Real Time disbursement

Purpose of Loan:

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.
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.
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
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.
5. Wedding - Planning for a dream wedding, let us help you with the finances and help you in making this occasion a memorable one.

Name of Digital Lending App (DLA)	Olyv (SmartCoin) Personal Loan
Name of the DLG (Default Loss Guarantee) provider	Upmove Capital Private Limited
Name of the Loan Service Provider (LSP)	SmartCoin Financials Pvt Ltd.
Details of the owner of the DLA	SmartCoin Financials Pvt Ltd. IndiQube Gamma, No.293/154/172, 1st Floor, Outer Ring Road, Kadubeesanahalli, Bengaluru, Karnataka 560103
Grievance Redressal Mechanism	https://smartcoin.co.in/grievance_redressal_policy.html
Grievance Redressal Officials	Grievance Redressal Officer Grievance Redressal Officer: Ravi Kumar Contact Details: Ph: +91 9986640571 Email: grievance@smartcoin.co.in Address: SmartCoin Financials Pvt Ltd. IndiQube Gamma, No.293/154/172, 1st Floor, Outer Ring Road, Kadubeesanahalli, Bengaluru, Karnataka 560103
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 Playstore, Google Spot, Vivo App Store, App Market (Oppo), Samsung Galaxy Store
Website URLs	https://www.olyv.in/
Link to the DLA	https://play.google.com/store/apps/details?id=in.rebase.app

Privacy Policy of LSP/DLA	https://www.smartcoin.co.in/images/app/consent/document/english/privacy_policy_v4.html
Data Storage Policy of LSP/DLA	https://www.smartcoin.co.in/images/app/consent/document/english/privacy_policy_v4.html