



Wortgage Technologies Private Limited (WeRize) has an aim to build a socially distributed full stack financial services platform for families in small town India.

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 WeRize to offer personal loans for salaried professionals through WeRize.

About the personal loan 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 for personal loan:

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.
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Age limit	21- 55 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
<p><i>* Terms & conditions apply. Loan disbursal at sole discretion of the Lender.</i></p> <p>Personal Loan Details:</p> <ul style="list-style-type: none"> - Personal Loan - Ticket size from Rs.50,000 to Rs.3.5 lakhs - Flexible Tenure, from 12 to 36 months <p>Purpose of personal Loan:</p> <ol style="list-style-type: none"> 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. 	
<p>About the business loan product:</p> <p>This business loan is a collateral-free loan, which is time-efficient and less risky to avail. There will not be any requirement to pledge any business or personal assets. The documentation required is minimal with the ease of getting the amount completely digitally without any hassle.</p> <p>These loans are offered for Business Expansion, Inventory purchase, working capital and to meet the other business needs.</p>	
Documents & Loan Eligibility Criteria:	
Identity & Address proof and other mandatory documents	<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	Min: 22 Years & Max: 65 Years (At the time of Maturity)
Business Vintage	Minimum 24 months
Business Address Proof	Udhyam/GST
<p><i>* Terms & conditions apply. Loan disbursal at sole discretion of the Lender.</i></p> <p>Business Loan Details:</p> <ul style="list-style-type: none"> - Ticket size from Rs.50,000 to Rs.5 lakhs - Tenure from 12 to 36 months 	

Name of Digital Lending App(DLA)	WeRize Customer App
Name of the Loan Service Provider (LSP)	Wortgage Technologies Private Limited.
Details of the owner of the DLA	Wortgage Technologies Private Limited. Address: Classic Converge. 251, 17th Cross, 5th Main Rd Sector 6, HSR Layout Bengaluru, Karnataka , Bengaluru, Karnataka 560102
Grievance Redressal Mechanism	https://www.werize.com/privacy-policy/
List of activities that may be carried out by the DLA	1. Customer Acquisition (through loan application) 2. Loan Disbursement 3. Loan Repayment 4. Loan Recovery
Grievance Redressal Officials	Grievance Officer Name: Mr. Himanshu Gupta Email address: legal@werize.com Contact: +91 9986640571 Address: Classic Converge. 251, 17th Cross, 5th Main Rd Sector 6, HSR Layout Bengaluru, Karnataka , Bengaluru, Karnataka 560102
Platform where the DLA is hosted	Playstore
Website URLs	https://www.werize.com/
Link to the DLA	Customer App: https://play.google.com/store/apps/details?id=com.moneyonclick.customerapp Partner App: https://play.google.com/store/apps/details?id=com.mocpartnerportal

Privacy Policy of LSP/DLA	https://www.werize.com/privacy-policy/
Data Storage Policy of LSP/DLA	https://www.werize.com/privacy-policy/