



Indifi Technologies Private Limited (Indifi) is a platform that facilitates credit/term loans between small businesses and loan providers such as NBFCs/Banks.

Indifi leverages technology to provide the borrowers with required funds at best rate possible, without any collateral, which makes them the market leader in the domain.

Northern Arc Capital has partnered with Indifi to offer short term loans to SMEs, through the Indifi web app or Mobile app.

About the product:

Business Term loans are the amounts that are commonly granted to the small businesses. Along with the amount, the repayment schedule of the term loan is also pre-determined. However, these loan interest rate might be fixed or floating. Generally, the tenure of these loans goes up to 5 years, but occasionally, the mandate for these loans can extend up to 10 years.

These loans are offered only to businesses, for capital expenditure and business expansion amongst others. They are often tailor-made to suit the financial needs of MSME businesses. There are also various benefits of using this loan to raise capital.

Key features of the product:

- Minimal, Hassle-free documentation
- Quick and Easy Disbursal of Loans
- Flexibility in repayment of Loan
- Least Eligibility Requirements

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	23- 65 years
Citizenship	Applicant must be an Indian citizen and resident of India
Business Vintage	Minimum 12 months
Financial Documents	Minimum 6 months bank statement

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

Loan Details:

- Unsecure Business Loan
- Customer Segment: Self Employed Businesses
- Tenure: 6 to 36 months

Purpose of Loan:

- Hire New employees
- Purchase more inventory
- Scale up purchase orders
- Boost Marketing Efforts
- Upgrade equipment

Name of Digital Lending App (DLA)	Indifi
Name of the Loan Service Provider (LSP)	Indifi Technologies Private Limited
Details of the owner of the DLA	Indifi Technologies Private Limited Address: C-902, Park View Spa, Near DPS Primary Wing, Sector 47, Gurgaon, Haryana-122001
Grievance Redressal Mechanism	https://www.indifi.com/privacy-policy
Grievance Redressal Officials	The Grievance Redressal Officer Regd. Office: Plot No. 63, Second Floor, Sector – 44, Institutional Area, Gurgaon – 122002 Email id: grievances@indifi.com Phone: +91 8448895332 To the attention of: Priyanka Singh
Platform where the DLA is hosted	Web and Google Play Store
Website URLs	https://www.indifi.com/
Link to the DLA	https://play.google.com/store/apps/details?id=com.riviera.indifi.app&utm_source=website&utm_medium=all_channels&utm_campaign=contact_page
Privacy Policy of LSP/DLA	https://www.indifi.com/privacy-policy
Data Storage Policy of LSP/DLA	https://www.indifi.com/privacy-policy