



Select yourself



Salaried



Self employed

Mr.

First Name

Middle name

Last Name

Monthly Income (in thousand)

Marital Status

Single

Married

Divorced

Submit



Enter PAN

AGPPN8048A

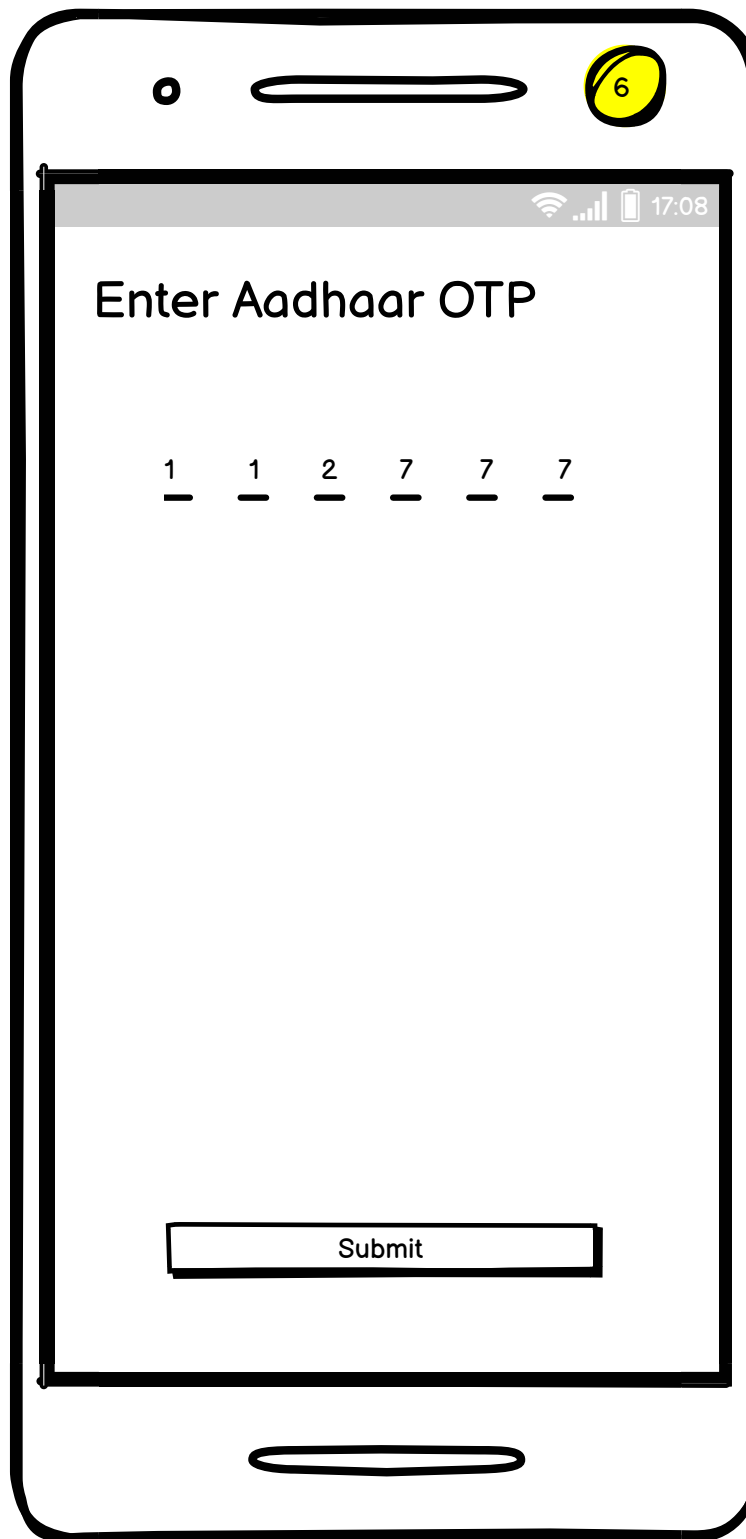
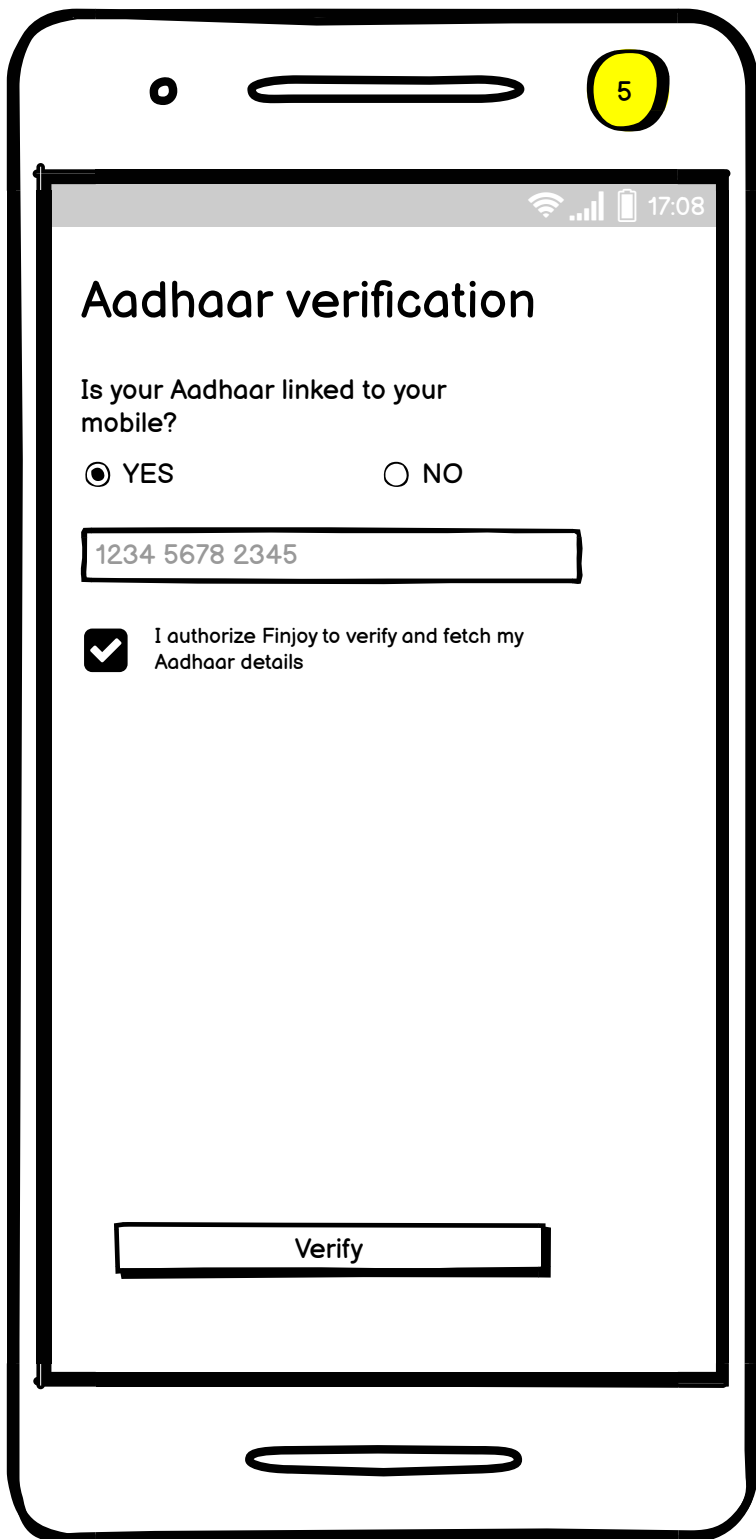


I authorize Finjoy to verify my PAN details from the authority



I authorize Finjoy to check my credit score from the credit buerue

Verify



Aadhaar verification

Is your Aadhaar linked to your mobile?

☐ YES ☒ NO

Upload Aadhaar front

Upload Aadhaar back

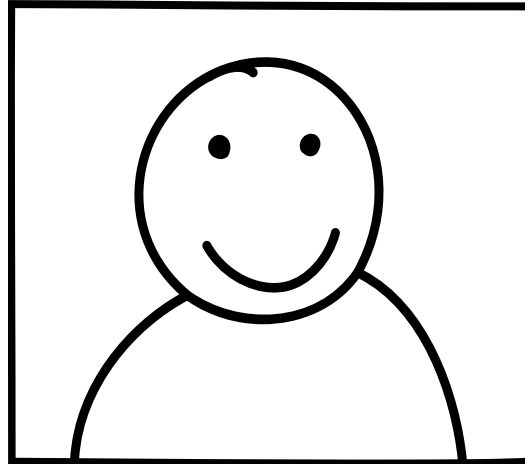


I authorize Finjoy to verify my Aadhaar details

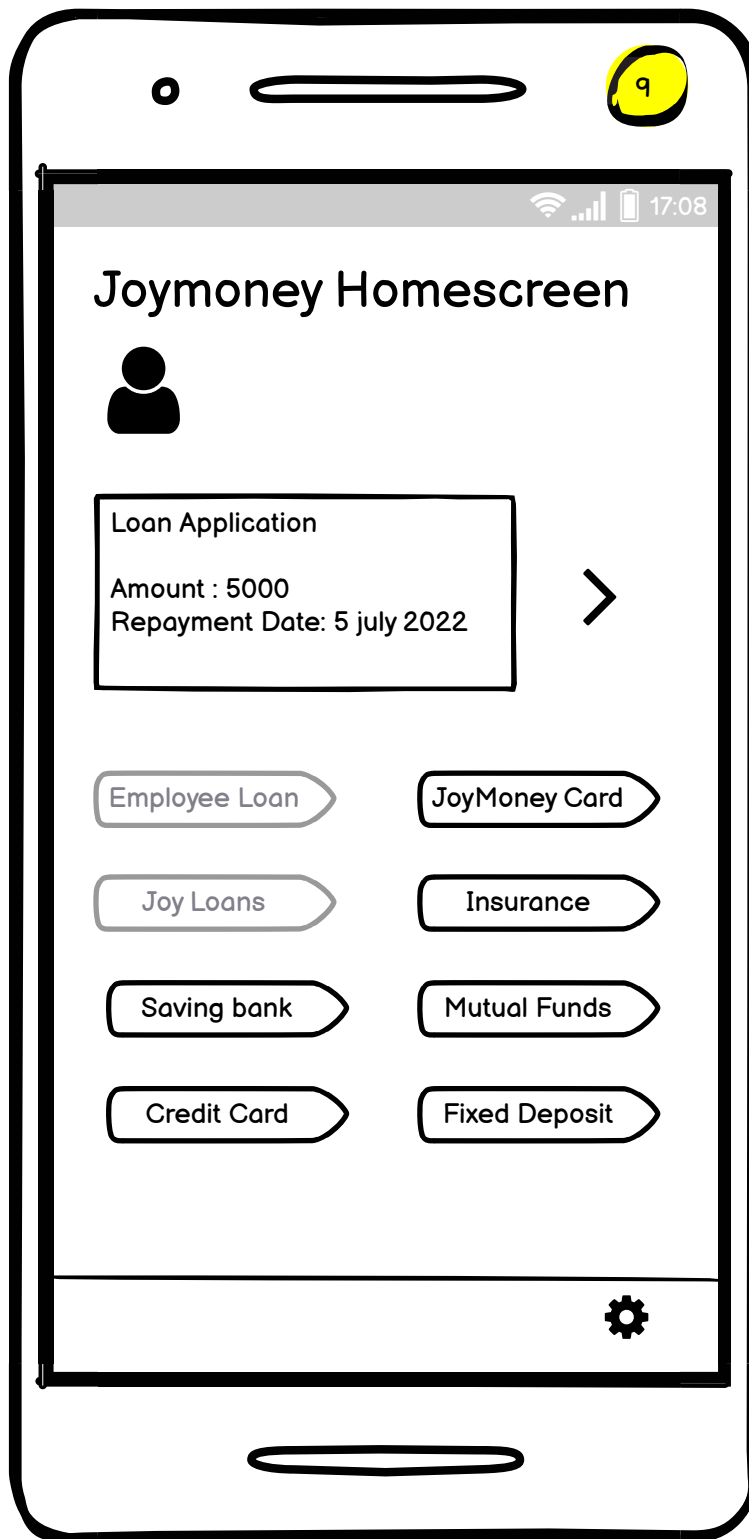
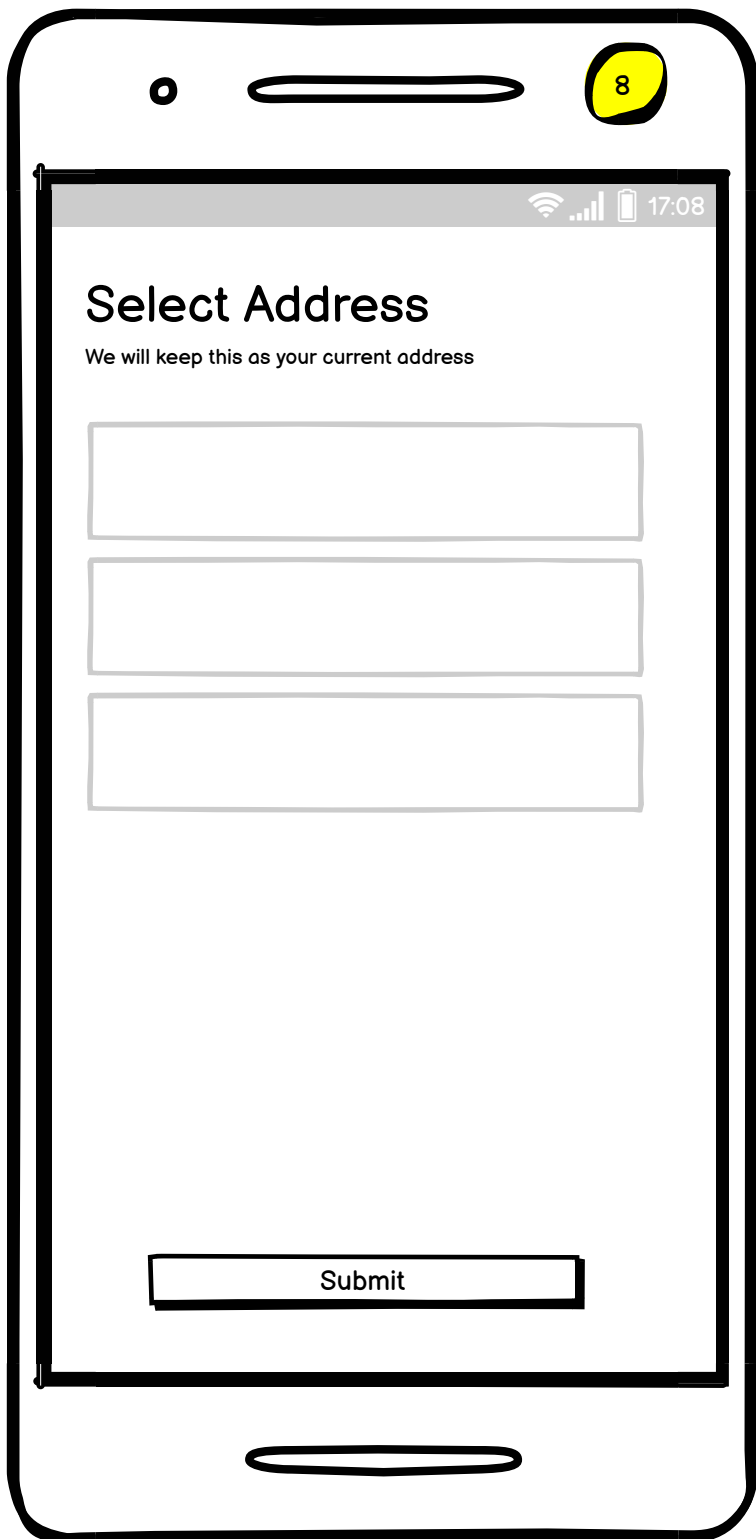
Next

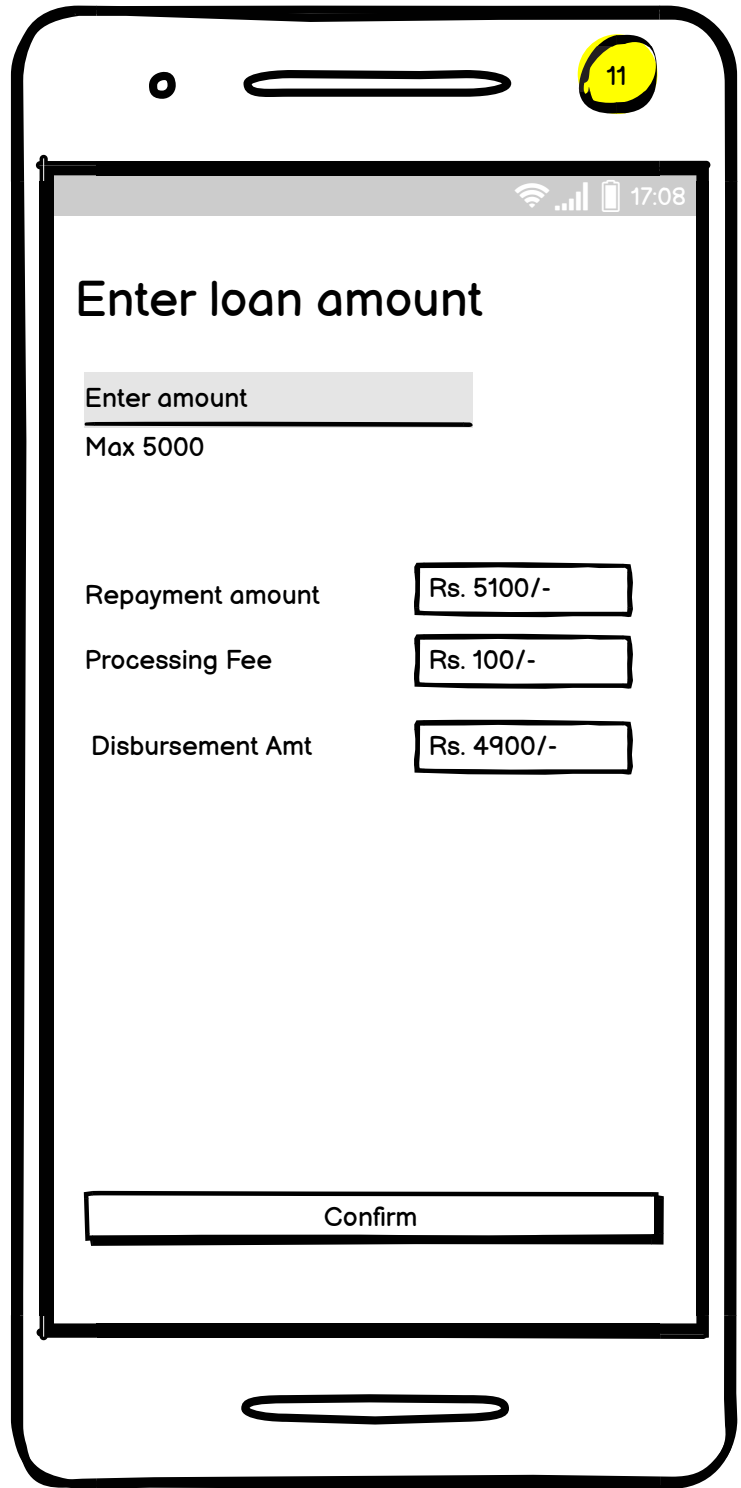
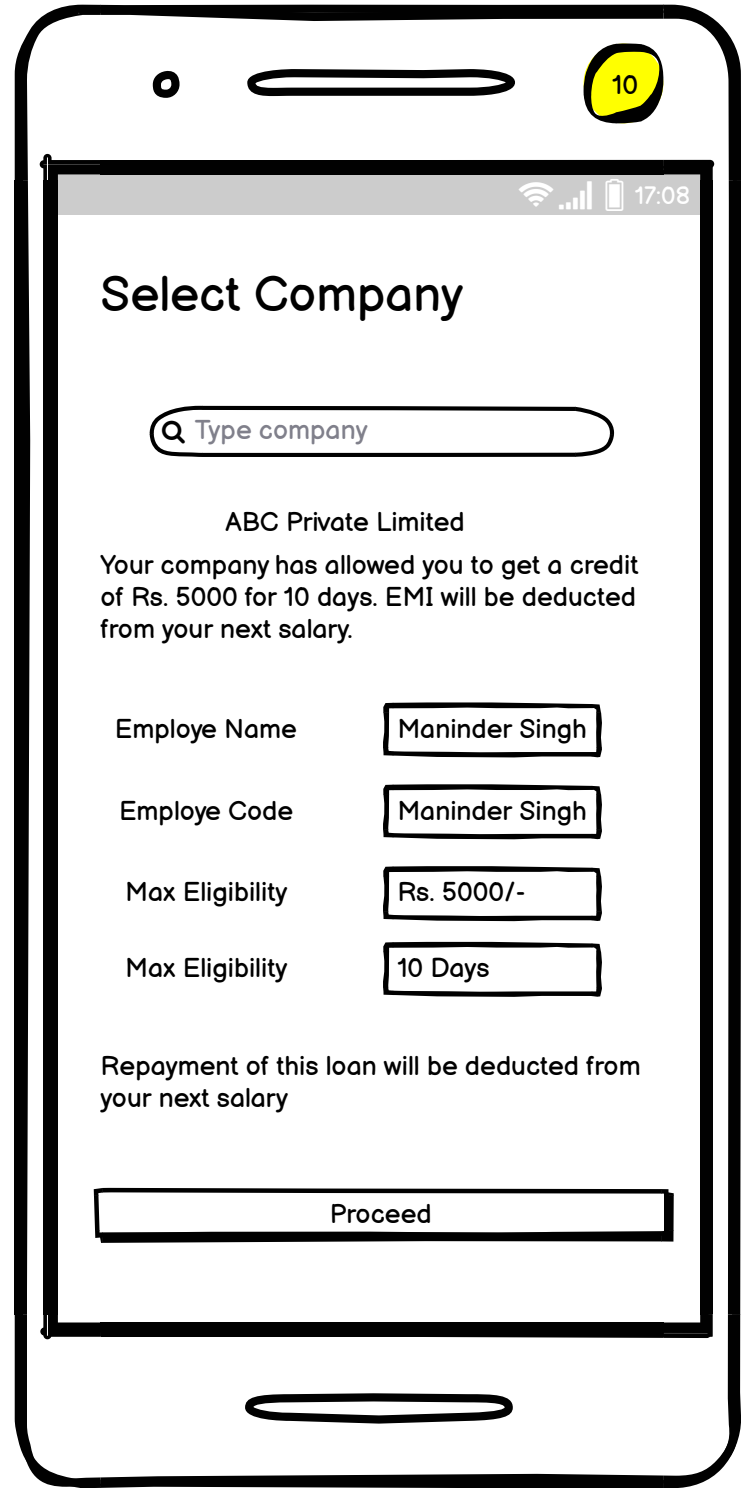
We would like to see you!

Click a picture of yours using your mobile camera




Looking awesome? Submit!





Share your bank statement



Upload bank statement

[Add more +](#)

Or login to Net banking

☒ Logging to the secure netbanking portal to share your statement

Login

Data collected will be analyzed as per the product credit policy

Enter your work details

Official email
abc@xyz.com

Send verification link

Company name
ABC Pvt Ltd (search selection)

Company website
ABC Pvt Ltd (search selection)

Submit

Location of email verification and app can be matched



References

In order to complete your loan application, we need two reference from your contacts

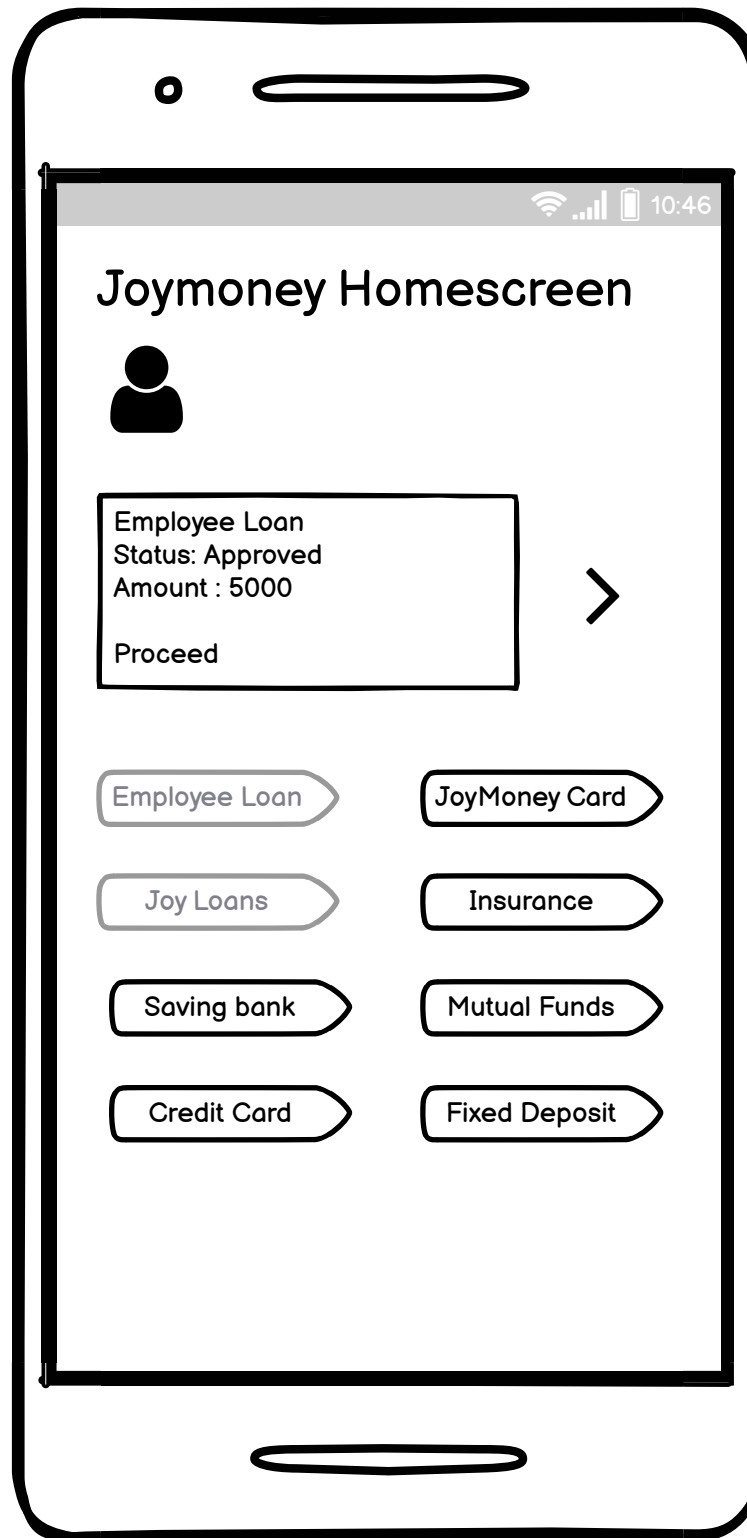
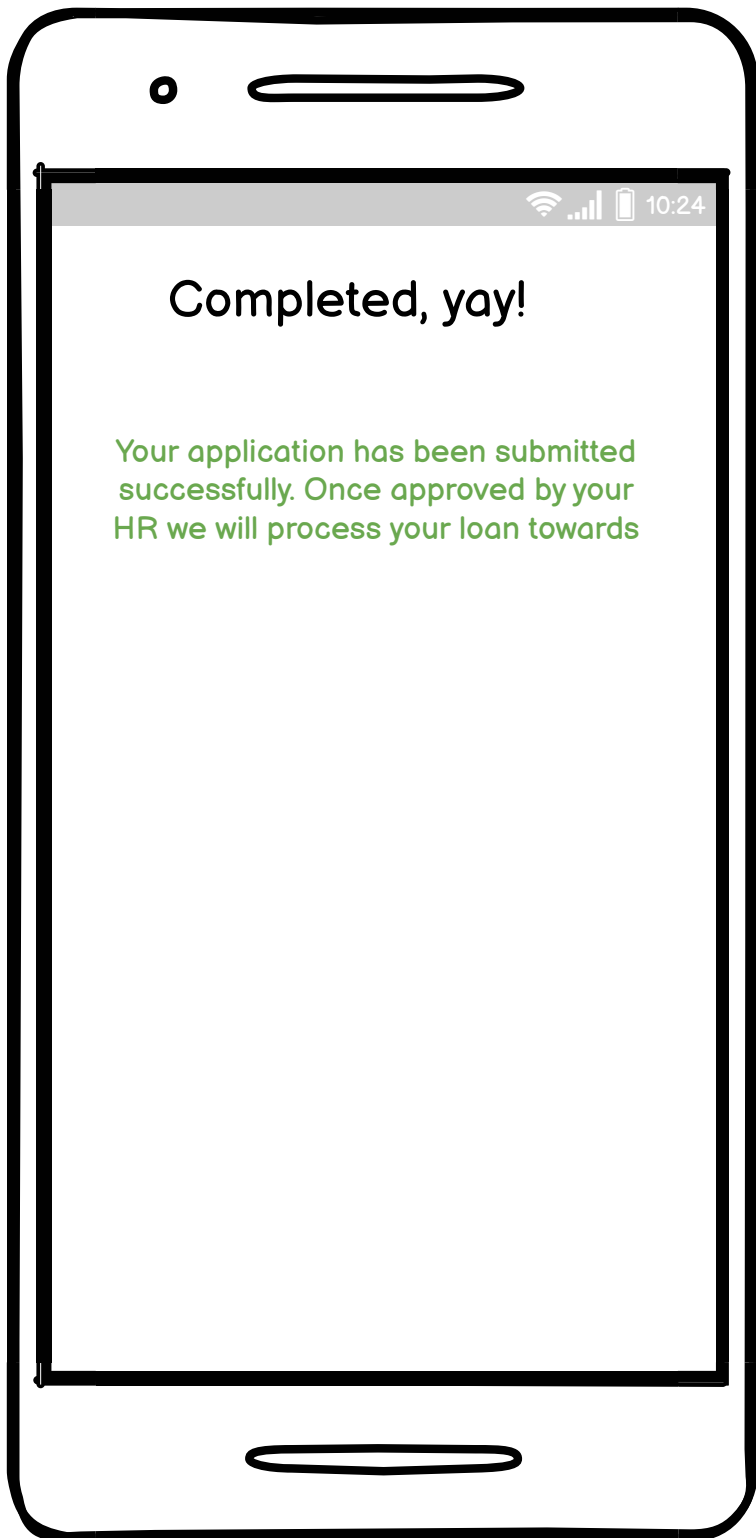
Reference 1

Refrence 2

Your references will get WhatsApp link for their consent

Proceed







Congratulations!



You are eligible for a loan
amount of Rs 5000/-

Withdraw



Credit Balance

Rs. 5000/-

How do you want your money?

☐ Transfer to Finjoy e-balance

[read details](#)

☒ Transfer to bank account Enter Amt

[read details](#)

☐ Load money in a card

[read details](#)



17:08

Max Eligibility

Rs. 5000/-

Requested Amount 5000

Requested Tenure Days | Max 45 days

[read details](#)

Processing Fee - 2%
Rate of interest - 0.1% per day
Repayment date - 15 days from
disbursal date
Disbursement amount- Rs
4900/-
Bounce charges - 150 Rs.
Per day late fee- 15 Rs.



Enter Bank Details

This bank account will be used to transfer the amount

Bank Acc Number

IFSC

Branch

Proceed to verify

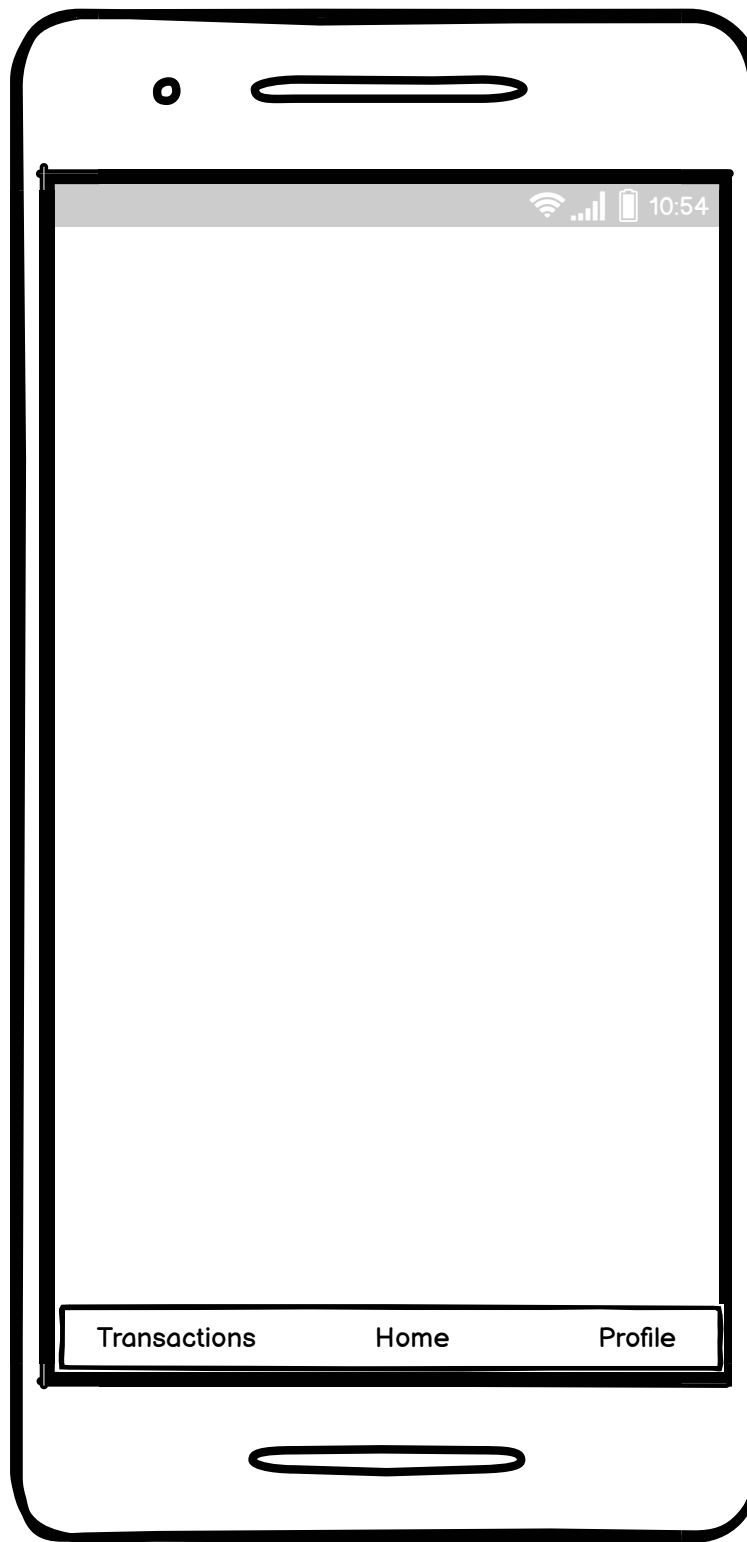
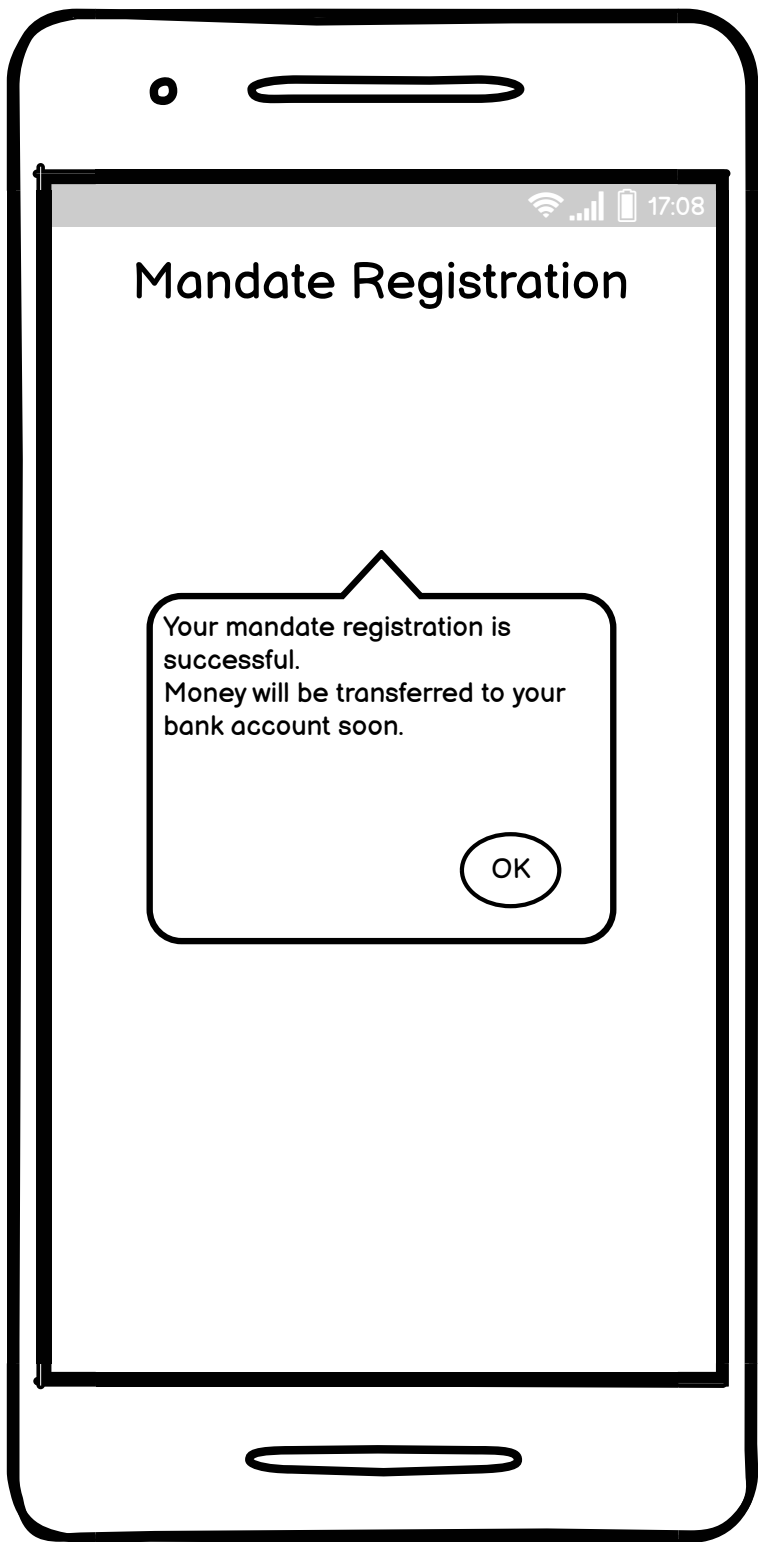




Agreement

Sign via Aadhaar e-Sign







Hi, Ravi

Login Details >

Change MPIN >

Disable fingerprint >



Bank details >

Loan History >

Repayment History >

Logout >

Transactions

Home

Profile



Will be created from Master Admin panel using below det

A pop up will be shown with the details

Deatils will include:

1. Max loan amount
2. Minimum salary requirement
3. ROI (flat rate, reducing)
4. Tenure
5. Bounce fee
6. Daily late fee
7. Processing fee (PF applicable or not, processing fee deduction logic, gst etc
8. Disbursement details (Disbursement date logic, disbursement amount, deductions logicsetc)
9. Prepayment (allowed or not, prepayment charges, gst applied)
10. Foreclosure details (Allowed or not?, foreclosure charges, gst applied)
11. topup (Allowed or not?)

