

1. How does Finfinity simplify the loan selection process for customers?

Finfinity's platform uses proprietary algorithms and in-house rule engines to analyze each customer's profile, providing early visibility into eligibility, suitable lenders, and optimal terms. This ensures that users receive hyper-personalized loan recommendations, saving time and effort in comparing multiple options.

2. What types of financial products can I access through Finfinity?

Customers can explore a wide range of products, including personal loans, Home loans, Education loans, Car loan, Two wheeler loan, loan against property,—each matched to individual requirements. Investment options are also available in form of Digi Gold and Digi Silver.

3. What is the minimum salary required to apply for a loan?

While this varies by lender, most require a minimum monthly income of around ₹15,000 to ₹20,000. Finfinity works with multiple lenders who accommodate a range of income brackets, ensuring you find a loan that fits your earnings.

4. How long does the loan approval process take for salaried applicants?

For salaried applicants with complete documents, Finfinity's digital-enabled process can deliver loan approvals within 24 to 72 hours, ensuring quick access to funds when you need them.

5. Can I get a loan if I have recently changed my job?

Yes, but lenders typically prefer at least 3 to 6 months of stable employment in your current job. Finfinity's team will evaluate your profile carefully and connect you to lenders who consider recent job changes flexibly.

6. What are the documents required for applying loan?

A salaried customer would need Identity Proof, Address Proof, PAN, and Income documents such as 3 Months Salary Slip and Last 6 months Bank Statement to apply for any secured or unsecured loan.

7. Does my credit score impact loan approval?

Yes, your credit score is a crucial factor. A higher score increases your chances of approval and may help you secure better interest rates. Lenders typically look for a score above 650–700 for most products.

8. What can a home loan be used for?

- Buying a ready or under-construction property
- Home renovation or improvement

- Plot purchase + construction
- Top-up on existing home loan which may be used for personal purposes

9. What is the difference between a personal loan and a business loan?

A personal loan is typically unsecured and based on your individual income, whereas a business loan may require financial documents related to your business operations and can be either secured or unsecured. Finfinity guides you through the best fit based on your purpose and eligibility, ensuring optimal loan structuring.

10. Can I get a loan if I have existing debts?

Yes, depending on your repayment capacity and credit profile. Finfinity performs a comprehensive financial assessment to recommend suitable loan products without overburdening your finances.

11. Is it possible to get a loan without a guarantor?

Many personal and business loans do not require a guarantor, especially unsecured loans. Finfinity connects you with lenders offering no-guarantor loans, reducing paperwork and simplifying approvals.

12. Does Finfinity have physical branches?

Yes—Finfinity operates across India with both physical locations and digital platforms to serve clients from metro cities like Mumbai to smaller towns. The list of branches are available on www.finfinity.co.in

13. Why should I apply loan through Finfinity?

Unlike typical aggregators, Finfinity blends advanced technology with a human touch. While the platform is fully digital, customers are also supported by experienced relationship managers who offer individualized guidance throughout the lending journey.

14. Is my data secure with Finfinity?

Yes, absolutely. At Finfinity, we prioritize your privacy and data security. We use industry-standard encryption protocols, secure cloud infrastructure, and follow strict data protection policies to ensure your personal and financial information remains confidential. Finfinity is ISO 27001 -2023 certified.

15. What is InstaSalary?

InstaSalary is a salary advance feature available on the Finfinity app that lets you withdraw funds instantly whenever you need them, with minimal hassle.

16. How do I use InstaSalary?

Simply download the Finfinity app from the Google Play Store or Apple App Store, complete a one-time KYC verification, and you're ready to withdraw funds instantly anytime within 12 months.

17. For InstaSalary, What is KYC process and why do I need to complete it?

KYC (Know Your Customer) is a mandatory one-time process to verify your identity and

ensure secure transactions. Once done, you can access InstaSalary funds smoothly for the next 12 months.

18. How fast can I get my funds after requesting InstaSalary?

Funds are credited instantly to your linked account as soon as you withdraw with just a tap on the Finfinity app.

19. Are there any charges for using InstaSalary on the Finfinity app?

Customer can withdraw funds post deduction of nominal process fees. You can convert it to Advance salary for 2 months by paying a very small interest charges.

20. Can I use InstaSalary multiple times?

Yes, you can withdraw funds multiple times within your eligibility and limits during the 12-month KYC validity period.

21. Is the Finfinity app available on my device?

Yes! The Finfinity app is available for free on both Google Play Store (Android) and Apple App Store (iOS). Link for the same is <https://sgpl.finfinity.co.in/FinApp>