

Paisaintime.com

About Us:

Our Relationship:

Paisaintime is a premier brand under the umbrella of Sawalsha Leasing & Finance Private Limited. As a dedicated arm of our parent company, Paisaintime focuses on providing specialized lending solutions tailored to meet the diverse financial needs of individuals and businesses.

About Sawalsha Leasing & Finance Private Limited:

Sawalsha Leasing & Finance Private Limited is a trusted name in the financial sector, known for its commitment to innovation, customer-centricity, and integrity. As a leading Non-Banking Financial Company (NBFC) in India, we are dedicated to fostering financial growth and inclusion across the nation.

Paisaintime: A Specialized Lending Solution:

Paisaintime represents our commitment to delivering accessible, efficient, and user-friendly financial services. As a specialized brand within the Sawalsha Leasing & Finance family, Paisaintime offers a range of lending solutions designed to cater to the unique requirements of our clients.

Our Commitment:

At Sawalsha Leasing & Finance, we are committed to empowering our clients with financial solutions that drive growth and success. Paisaintime is a critical component of this commitment, offering specialized lending services that are both accessible and effective. Together, Sawalsha Leasing & Finance Private Limited and Paisaintime are paving the way for a financially inclusive and prosperous India. Our clients can rely on us for reliable, innovative, and customer-centric financial solutions that help them achieve their financial goals.

NBFC (Non-Banking Financial Company):

Paisaintime.com is proud to be associated with SAWALSHA LEASING & FINANCE PRIVATE LIMITED, an RBI-registered Non-Banking Financial Company (NBFC) established in 1994. Our mission is to bridge the gap between your financial needs and the solutions we offer, ensuring an easy, quick, and hassle-free experience.

We cater to a wide spectrum of financial requirements by providing a diverse range of financial products. Our key offerings include:

- **Instant Personal Loans:** Tailored for salaried individuals looking for quick financial support.
 - **Business & Corporate Loans:** Designed to meet the varied needs of business owners and corporate clients.
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Why Us?

We provide the fastest and easiest loan approvals with minimum documentation powered by a team of experienced professionals throughout the country.

- Fast and easy process
 - Control-over-policy
 - Quick disbursal
 - Professional team
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Get your loan in just 4 steps

The money will be in your account after you complete your application and we have carried out our checks.

- Fill form
 - Eligibility check
 - Document check
 - Approval check
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Fastest Loan Approvals

Eligibility Check:

Hassle-free mechanism

Document Collection:

Online document collection

Loan Approval:

Quick loan disbursal

Loan Criteria

The following loan criteria are followed by us:

- **Loan Amount:** ₹40,000 to ₹2,00,000
- **Interest Rate:** Up to 36% per annum
- **APR:** 36% Max
- **Age:** 21 to 55 years
- **Late payment fee:** As applicable (charged only if repayment is delayed)
- **Processing Fee:** Up to 5%
- **Loan tenure:** 90 days to 180 days

- **Pre-closure charges:** As applicable
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Sample Loan Calculation:

This is an example calculation for a loan of ₹30,000 for 90 days at a 30% interest rate.

- **Loan Amount:** ₹30,000 at Interest rate of 30% p.a.
 - **Loan Duration:** 3 months
 - **Total loan interest:** ₹2,250
 - **Processing fees (PF) + GST:** ₹500 + ₹90 = ₹590
 - **Total Deductibles:** ₹590
 - **In-Hand Amount:** ₹30,000 - ₹590 = ₹29,410
 - **Total repayable Amount:** ₹32,250
 - **Monthly EMI Repayable:** ₹10,750
PF + GST are deducted upfront during the loan disbursal.
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FAQs

Is there any registration activity, to begin with, during the Loan process?

No, there are no charges for the application process.

What is the maximum amount of loan I can apply for?

You can apply for a maximum loan amount of ₹2,00,000 from Paisaintime. The amount of the loan will be dependent on the CIBIL score and other eligibility criteria.

By when can I receive a loan if applied for the same?

You can apply for a maximum loan amount of ₹2,00,000 from Paisaintime. The amount of the loan will be dependent on the CIBIL score and other eligibility criteria.

What is Paisaintime's loan range and tenure?

Paisaintime provides loans from ₹40,000 to ₹2,00,000 with a tenure ranging from 91 days to a maximum of 180 days.

Repay Your Loan:

Bank Details

Please repay your payable loan amount through the following bank:

- **Company Name:** Sawalsha Leasing and Finance Private Limited
- **Bank Name:** ICICI Bank
- **Account Number:** 054705002138
- **IFSC Code:** ICIC0000547 (used for RTGS, IMPS, and NEFT transactions)

- **Branch Name:** Vasant Kunj
 - **Account Type:** CURRENT
 - **UPI Payment:** SAWALSHA@icici
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Contact Us/Costumer Care:

Email us at: support@sawalsha.com

Contact no.: [+011-4446-7882](tel:+011-4446-7882)

Privacy Policy:

This privacy policy sets out how the Paisaintime platform ("www.Paisaintime.com") uses and protects any information that you give to Paisaintime when you use this website. Paisaintime is committed to ensuring that your privacy is protected. Information from which you can be identified when using this website will only be used in accordance with this privacy statement. Paisaintime may change this policy from time to time by updating this page. You should check this page periodically to ensure that you are happy with any changes. This policy is effective from June 1, 2022.

What We Collect:

- Name, title, and other professional details.
 - Contact information, including mobile phone number and email address.
 - Demographic information, such as zip code, preferences, and interests.
 - Other information relevant to the creation of customer profiles and offers.
 - Borrowing user's SMS, list of contacts, mobile device information, location, etc.
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What We Do With the Information We Collect:

We need this information to understand your needs and provide you with a better service, particularly for the following reasons:

- Internal records.
- To improve our products and services.

- To send promotional emails about new products, special offers, or other information that may interest you.
 - To contact you for market research purposes.
 - We may communicate with you via email, telephone, fax, or post.
 - To tailor the website to your interests.
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Security:

We are committed to keeping your information secure by implementing suitable physical, electronic, and managerial procedures to safeguard and secure the information we collect online.

How We Use Cookies:

- A cookie is a small file placed on your computer's hard drive to help analyze web traffic or notify you when you visit a website.
 - Cookies enable apps to respond to you as an individual by tailoring their operation based on your preferences.
 - We use traffic log cookies to determine which pages are being used to analyze webpage traffic and improve our website.
 - We use cookies to provide a better website experience, allowing us to monitor pages you find useful or not.
 - Cookies do not give us access to your computer or personal information, except the data you choose to share with us.
 - You can accept or reject cookies. Most browsers accept cookies by default, but you can modify your browser settings to decline cookies.
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Link to Other Websites:

Our website may contain links to other websites of interest. Once you leave our website via these links, we do not control those websites and are not responsible for the protection and confidentiality of any information you provide while visiting those sites. This Privacy Policy does not apply to those websites. You should consult their privacy statements.

Controlling Your Information:

You can restrict the collection or use of your personal information in the following ways:

- When filling out forms on the website, look for a box to opt-out of allowing your information to be used for direct marketing purposes.

- If you have agreed to us using your information for direct marketing, you may change your preference at any time by writing to or emailing us at info@paisaintime.com.

We will not sell, distribute, or lease your personal information to third parties unless required by law or with your permission. If you believe any information we hold on you is incorrect, please contact us immediately so we can correct it.

Disclaimer:

We are an authentic loan-providing organization with approval from the RBI to disburse loans to eligible clients. Beware of imposters impersonating Paisaintime, demanding fees with fake guarantees of loan disbursement. We do not charge any upfront fees for loans. Anyone claiming otherwise is not affiliated with our organization.

Disclosure:

- Malicious individuals may create fake email addresses and websites impersonating Paisaintime. Be cautious of such scams.
- Paisaintime's credit partner reviews applications thoroughly following legal guidelines.
- Our email ID will only be in the domain @paisaintime.com, and not in domains like Hotmail, Gmail, or Yahoo.
- We advise against dealing with scammers, sharing OTPs, or passwords with anyone, including Paisaintime staff.

If you encounter any suspicious activities, report them to the relevant authorities promptly. Paisaintime will not be responsible for losses caused by scammers.

Refund Policy:

- Paisaintime will initiate a refund under the following conditions:
 - If repayment is made twice by the borrower.
 - If extra payments are received beyond the repayment amount.
 - If repayment is made unintentionally before the due date.

Refunds will be credited to the respective bank account within 7 working days. Please ensure you read the refund policy before making payments.

Terms and Conditions for Using www.Paisaintime.com

Introduction

- By accessing or using the website www.Paisaintime.com, users (both registered and guest) agree to be bound by the Terms and Conditions outlined in this document.
- The website is owned and operated by Sawalsha Leasing and Finance Private Limited (CIN: U74899DL1994PTC057431).
- These terms are governed under the provisions of the Information Technology Act, 2000, and do not require physical or digital signatures to be legally binding.
- The terms are subject to change, and users are encouraged to review them regularly.

Eligibility for Use

- Only individuals who can legally contract under the Indian Contract Act, 1872, are eligible to use the website.
- Users must be 18 years or older, not minors or undischarged insolvents, and possess a valid PAN and a rupee-denominated savings/current bank account in India.
- Borrowers must be salaried individuals who have met specific criteria such as employment status, civil status, and bank account conditions.

Sign Up and Registration

- Users can access the website either as a guest or by registering.
- Registered users must provide personal details during the registration process, which will be verified via identity checks, KYC, fraud checks, credit ratings, and other verifications.
- If the user provides false or incomplete information, their account may be suspended or terminated.
- Personal data provided is subject to the website's privacy policy.

Using the Website

- To borrow, users must log into their Paisaintime account and follow the loan request process.
- Users are responsible for all activities within their accounts and must notify the website in case of unauthorized access or misuse.
- All users must agree to the Loan Agreement, which they must sign before proceeding.
- The website reserves the right to refuse instructions that may cause legal issues or involve illegal activities.

Content Usage and Restrictions

- Users are prohibited from using the website's content for competitive purposes, unauthorized linking, hacking, scraping, or overloading the website's infrastructure.
- The website may cancel a user's registration and prohibit access without notice if misuse is detected.

Lending Terms

- Lenders can choose which Borrower profiles to fund. They must offer the first loan within 30 days of registration.
- Lenders transfer funds into an escrow account and once confirmed, funds are reflected in the Lender's Paisaintime account.
- The Lender and Borrower must sign the Loan Agreement, and the website charges a facilitation fee based on loan EMIs.

Borrowing Terms

- Borrowers can request loans by completing the application process, providing bank details for repayments, and consenting to a credit rating check.
- Borrowers must provide accurate information; failure to do so will result in the loan request being void.
- Borrowers must sign loan agreements electronically or physically. Loan amounts are disbursed to their bank accounts once all conditions are met.
- Additional fees may apply for loan cancellation, repayment delays, and litigation costs.

Charges and Fees

- **Loan Processing Fees:** Charged for every loan availed by the Borrower.
- **Late Payment Fees:** If a borrower delays repayment:
 - For loans \leq Rs. 100,000, the fees start at Rs. 1,500 for delays of 14 days, increasing based on the duration of delay.
 - For loans $>$ Rs. 100,000 but \leq Rs. 300,000, the fees start at Rs. 3,000.
 - For loans $>$ Rs. 300,000, the fees start at Rs. 3,000, increasing with delayed payments.
- **Recollection and Tracing Fees:** If collection or address tracing is required, fees of Rs. 300 apply.
- **Change of Repayment Date/Account Fees:** Rs. 300 for changes.
- **Litigation Costs:** For legal actions to recover arrears.
- **Loan Cancellation Fees:** Rs. 1,000 charged to both Borrower and Lender if they cancel the loan.

All fees, including late payments and cancellation charges, will be split between Paisaintime and the lenders.

Dispute Resolution

- Any disputes arising will be subject to the jurisdiction of the relevant courts, with the primary objective to resolve issues amicably.
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1. Monies and Repayments:

- Payments made by the Borrower, including any late fees, are credited to the Lender's Paisaintime account.
- EMIs (Equated Monthly Installments) are transferred to Lenders' accounts within three days.
- Lenders do not earn interest on amounts in their Paisaintime accounts.
- Small rounding adjustments may occur in EMI payments, with any residuals going to the platform as adjustment amounts.

2. Loan Administration:

- **EMIs** begin after loan disbursement or after five days of Lender's investment.
- **Prepayment Terms:** Borrowers can prepay loans without charges, but may owe interest depending on the number of EMIs paid.
- **Missed Repayments:** If a Borrower misses a repayment, they must notify Paisaintime immediately, and they could face penalties, legal recovery, and reporting to credit bureaus.
- **Default Category:** A Borrower is classified as "default" after missing three EMIs or in specific situations, like death or bankruptcy.
- **Repayment Date Changes:** Borrowers can request to change their repayment date (once every six months), with possible adjustments in the amount payable.

3. Account Closure:

- Borrowers and Lenders can close their accounts once loans are fully repaid. The platform can also terminate accounts in cases of false information, breach of terms, or suspicious activity.

4. Privacy and Data Protection:

- The platform will send necessary service communications and optional updates. Users can opt out of updates.

5. Content Use:

- Users are prohibited from uploading harmful, illegal, or unauthorized content on the platform.

6. Intellectual Property Rights:

- The platform holds various intellectual property rights, including copyrights, trademarks, and design rights related to the content and functionality of the website.

These terms appear to relate to the legal aspects of using a website and the services provided, focusing on intellectual property rights, indemnity, dispute resolution, insurance for loans, and various provisions for user interaction. They define user responsibilities and the company's rights, including liability limits and jurisdictional issues.

Some key sections:

- **Intellectual Property Rights (IPR):** Users must respect the IPR of the website and its third-party suppliers, and the website retains exclusive ownership of its domain name and related rights.
- **Indemnity:** Users agree to indemnify the website for any legal claims or losses resulting from their actions, including misuse of IPR or any third-party claims.
- **Feedback and Information:** The website can freely use feedback submitted by users, and users have no claim to the rights over changes made to the website based on their feedback.
- **Dispute Resolution:** Any disputes will first be attempted to be resolved amicably, but if not, they will be referred to arbitration.
- **Insurance for Loans:** Details about a potential future insurance feature for loans, where Paisaintime may manage the policy on behalf of lenders and borrowers.

The document also includes several clauses around force majeure, general provisions, and the website's rights to modify the terms or services. Let me know if you'd like further breakdown or clarification of any specific section!

Paisaintime.com

Costumer Queries

1. My loan application is pending please check

Thank you for reaching out. We are currently processing your loan application. Please give us some time, and we will get back to you with an update shortly. You can also check your loan status on your Paisaintime account for real-time updates.

2. I applied for a loan on Saturday but still I am not getting any response from the team side. Can you help with the status of my loan?

Thank you for your patience. We apologize for the delay. Please note that our team is working diligently on all loan applications, and we will update you as soon as possible. You can check the status of your application directly through your Paisaintime account as well.

3. Asking someone to update RoI AND PROCESSING FEE but not confirm by her... how to trust on your website due to financial matters?

We understand your concern. Our team works to ensure transparency and clarity regarding the Rate of Interest (RoI) and processing fees. We recommend reaching out to our customer service team for any specific details regarding your loan. You can also check our website for any updates or clarifications on the terms.

4. I have applied for the loan but still didn't get any update. Could you please confirm about the process or update?

We sincerely apologize for the delay. Your loan application is being reviewed. Please bear with us for a little longer. You will receive an update soon. In the meantime, you can check the status of your loan application on your Paisaintime account for real-time updates.

5. Hi Team, no one has gotten back to me regarding loan request, can anyone help please?

We are sorry for the delay in getting back to you. We understand how important this is, and our team will look into your loan request as a priority. Please expect an update from us shortly. If you need immediate assistance, feel free to reach out via our customer support email.

6. Short-term loan required.

Thank you for your query. We offer short-term loan options. Please visit the loan application section on our website or app to apply for a short-term loan that suits your needs. If you need further assistance, feel free to ask.

7. I am an existing customer, and loan account number is PIT763137. I have taken ₹20,000 only, but in CIBIL, it is showing ₹57,700. provide the waiver amount with CIBIL clear and NOC?

Thank you for providing the details. We will check the information regarding your loan account and

reach out to you through WhatsApp shortly with the necessary information regarding the waiver, CIBIL status, and NOC. Please allow us some time to assist you with this.

8. Apply for loan immediately.

Thank you for choosing Paisaintime! You can apply for a loan immediately by visiting the loan application section on our website or app. If you need assistance with the application, feel free to contact us, and we'll be happy to guide you through the process.

9. Required loan for one month - ₹60,000.

We offer short-term loan options, including a loan of ₹60,000 for one month. You can apply for this loan through the application section of our website or app. If you have any specific questions, feel free to reach out, and we'll assist you further.

10. I have applied for a loan, need assistance.

Thank you for reaching out! We are reviewing your loan application. If you need assistance or have any questions regarding the process, please feel free to contact our customer support team, and we will be happy to guide you through the next steps.

11. Wanted to know my loan request status.

Thank you for reaching out! We are currently reviewing your loan application. You will be notified about the status via SMS and email. Please keep an eye on your inbox for further updates.

12. I want to work with you in JLG mode. Please contact me.

Hi Abhishek, thank you for your interest. We'll be happy to explore collaboration in Bihar under the JLG mode. A representative will contact you shortly to discuss further details.

13. I applied loan last month still it's showing in verification

Thank you for your patience. Your loan application is still in the verification process. We understand this might be frustrating, and we are working on it. You will receive a confirmation once the process is completed.

14. How long will it take for my loan application to be approved?

The approval time typically takes 3-5 business days. If there are any delays, our team will notify you. Please check your email or phone for updates.

15. Can I apply for a loan if my CIBIL score is below 650?

While a higher CIBIL score improves your chances, we still consider applications with a score below 650. We recommend contacting our support team to discuss your specific case.

16. What documents do I need to submit to apply for a loan?

To apply for a loan, you will need to submit proof of identity (Aadhaar card or passport), proof of address (utility bill or rental agreement), and your income statement (salary slips or bank statements).

17. How can I repay my loan?

Loan repayment can be made via NEFT, RTGS, or through the Paisaintime website by logging into your account. You can also set up auto-debit for easy payments.

Bank Details

Please repay your payable loan amount through the following bank:

- **Company Name:** Sawalsha Leasing and Finance Private Limited
- **Bank Name:** ICICI Bank
- **Account Number:** 054705002138
- **IFSC Code:** ICIC0000547 (used for RTGS, IMPS, and NEFT transactions)
- **Branch Name:** Vasant Kunj
- **Account Type:** CURRENT
- **UPI Payment:** SAWALSHA@icici

18. I am having issues accessing my account, can you help me?

We're sorry for the inconvenience. Please ensure you're using the correct login credentials. If the issue persists, please reset your password using the 'Forgot Password' option, or contact our support team for assistance.

19. Is there any penalty for early loan repayment?

No, there is no penalty for early repayment. In fact, paying off your loan early can reduce your overall interest charges.

20. I want to cancel my loan application. How can I do that?

If you wish to cancel your loan application, please contact us immediately at info@paisaintime.com or call our customer service team. Once your request is processed, you will receive a confirmation.

21. I'm disappointed with the delay in my loan disbursement and need to escalate my concern.

How do I file a complaint?

We sincerely apologize for the inconvenience caused by the delay. To help us resolve this matter promptly, please send a detailed email outlining your concern to support@sawalsha.com with the subject mentioning **GRO: Pratibha Kumar**. Our grievance team will review your case and get back to you at the earliest.

22. There appears to be a discrepancy in the loan details on my account, and I haven't received adequate support. I would like to register a grievance regarding this issue.

We regret the oversight and understand your frustration. Please share all relevant details by emailing **support@sawalsha.com** and mention **GRO: Pratibha Kumar** in your message. Our dedicated grievance team will investigate the issue and ensure you receive a prompt resolution.

23. My loan application status has been stagnant for over two weeks, and I feel my concerns are not being addressed. How can I escalate this matter?

We're sorry for the delay and any inconvenience this may have caused. For further escalation, please email your grievance to **support@sawalsha.com** with **GRO: Pratibha Kumar** noted in your email. Our team will prioritize your case and provide you with an update as soon as possible.

24. Despite following up multiple times, I haven't received any updates on my loan application. I want to lodge a formal complaint. What should I do?

We apologize for the lack of timely updates. To formally register your complaint, please contact our grievance department by emailing **support@sawalsha.com** and include **GRO: Pratibha Kumar** in your email. Rest assured, our team is committed to resolving your issue swiftly.

25. The communication regarding my loan approval has been inconsistent, and I am not receiving clear information. How can I escalate this issue for immediate attention?

We understand your concern and apologize for any confusion caused. Please escalate your issue by sending a detailed email to **support@sawalsha.com** with **GRO: Pratibha Kumar** in the subject line. Our grievance team will review your case and ensure that you receive clear and prompt assistance.

26. I noticed an unexpected fee on my loan statement, and I need clarity on why it was charged. What should I do?

We apologize for any confusion regarding your fee. Please contact our support team for an initial review. If the issue remains unresolved, kindly escalate your concern by emailing **support@sawalsha.com** with **GRO: Pratibha Kumar** in your subject line, and our team will look into the matter promptly.

27. My loan disbursement has not been credited to my account even after the promised timeline. How can I get this resolved?

We are sorry for the inconvenience caused by the delay. First, please verify your account details with our customer service. If the problem persists, you may escalate the issue by emailing **support@sawalsha.com** and including **GRO: Pratibha Kumar** in the subject line. Our grievance team will address your concern as soon as possible.

28.I received conflicting information about my repayment schedule from different representatives. I would like to file a complaint about this inconsistency.

We regret the conflicting information you received. To ensure we address this effectively, please email your detailed concern to **support@sawalsha.com** and mention **GRO: Pratibha Kumar** in your email. Our dedicated team will review your case and provide a resolution.

29. There is a mismatch in the interest rate applied on my loan compared to what was advertised. How can I escalate this issue?

We apologize for any discrepancy in the interest rate applied. For an immediate review of your case, please contact our support team. If you are not satisfied with the initial response, please escalate your concern by emailing **support@sawalsha.com** with **GRO: Pratibha Kumar** noted in your subject line.

30.I have been trying to update my contact details in my account, but the system isn't allowing me to do so. How do I proceed?

We're sorry for the inconvenience. Please attempt to update your contact details again, ensuring you follow the steps provided on our website. If the issue persists, please escalate your concern by sending an email to **support@sawalsha.com** with **GRO: Pratibha Kumar** in the subject line, and our technical team will assist you further.

31. My previous complaint regarding loan processing delays hasn't been resolved yet, and I need further assistance. How can I get a prompt resolution?

We understand your concern and apologize for the ongoing delay. For further escalation, please forward your previous complaint details to **support@sawalsha.com** with **GRO: Pratibha Kumar** in your email subject. Our grievance team will prioritize your case and update you shortly.

32. I was informed that additional documents were needed for my loan application, but I have already submitted them. How do I resolve this issue?

We apologize for the confusion regarding your document submission. Kindly reach out to our support team for a status update. If the issue is not resolved, please escalate the matter by emailing **support@sawalsha.com** with **GRO: Pratibha Kumar** in your subject line, and our team will investigate further.

33. I'm not satisfied with the service I received during my recent loan inquiry. How can I lodge a formal complaint?

We are sorry to hear about your experience. To lodge a formal complaint, please send an email

detailing your concerns to support@sawalsha.com and include **GRO: Pratibha Kumar** in the subject line. Our grievance team will review your feedback and work towards a resolution.

34. Despite several follow-ups, I haven't received a response regarding my query on loan eligibility for a higher amount. How do I escalate this matter?

We apologize for the delay in response. To escalate your query, please email support@sawalsha.com with **GRO: Pratibha Kumar** in the subject line, providing all necessary details about your concern. Our team will prioritize your case and ensure you receive a comprehensive update soon.

35. There seems to be an error in my loan account number mentioned in the documents I received. How do I correct this mistake?

We regret any errors in your loan documents. Please contact our support team immediately to report the mistake. If the issue is not resolved promptly, you can escalate the matter by emailing support@sawalsha.com with **GRO: Pratibha Kumar** in the subject line, and our team will take necessary action to correct the error.

36. How can I check the status of my loan application?

You can easily check the status of your loan application by logging into your Paisaintime account. Real-time updates on your application will be available in the "My Applications" section.

37. What documents do I need to submit for my loan application?

Typically, you will need to provide proof of identity (such as an Aadhaar card or passport), proof of address (like a utility bill or rental agreement), and your income documents (salary slips or bank statements). For specific requirements, please refer to our detailed guidelines on the website.

38. Is there a processing fee associated with the loan application?

Yes, there is a processing fee for the loan application. The fee amount may vary depending on the loan type and amount. You can find the detailed fee structure on our loan application page or in your confirmation email.

39. What is the expected timeline for loan approval and disbursement?

Loan approval generally takes about 3–5 business days after the submission of all required

documents. Once approved, the disbursement process is initiated immediately. You will receive notifications throughout the process via your Paisaintime account and email.

40. Do I incur any penalties if I choose to repay my loan early?

No, there is no penalty for early repayment. In fact, repaying your loan early may help you save on interest charges over the loan period.

41. How do I update my personal information on my Paisaintime account?

You can update your personal information by logging into your account and navigating to the “Profile” or “Settings” section. Follow the on-screen instructions to make the necessary changes.

42. What should I do if I experience issues logging into my account?

If you’re having trouble logging in, please first ensure you’re using the correct credentials. You can click on “Forgot Password” to reset your login details. If the issue continues, try clearing your browser cache or updating your app to the latest version.

43. Where can I view my loan repayment schedule?

Your loan repayment schedule is accessible within your Paisaintime account. Simply log in and navigate to the “Loan Details” section, where you can view all upcoming payments and due dates.

44. Can I view the applicable interest rate for my loan online?

Yes, the applicable interest rate is displayed on your loan details page in your Paisaintime account. It is also provided in the loan offer and confirmation emails sent to you.

45. How do I track the disbursement process of my approved loan?

Once your loan is approved, you can track the disbursement process directly in your Paisaintime account. Notifications and updates regarding disbursement will be sent to you via SMS and email as well.

46. how to contact customer care?

Email us at: support@sawalsha.com

Contact no.: [+011-4446-7882](tel:+011-4446-7882)

47. Who is your NBFC?

Our NBFC is **SAWALSHA LEASING & FINANCE PRIVATE LIMITED**, an RBI registered Non-Banking Financial Company established in 1994. You can learn more at <https://sawalsha.com/>.

48. What financial products does your NBFC offer?

We offer a wide range of financial products including instant personal loans for salaried individuals, as well as business and corporate loans—all designed to be quick, easy, and hassle-free. For more details, please visit <https://sawalsha.com/>.

49. Is your NBFC RBI registered?

Yes, SAWALSHA LEASING & FINANCE PRIVATE LIMITED is fully RBI registered, ensuring our services adhere to the highest regulatory standards. More information is available at <https://sawalsha.com/>.

50. How long has your NBFC been in operation?

Our NBFC has been operational since 1994, building a trusted legacy in offering financial solutions. Find out more at <https://sawalsha.com/>.

51. Can you share more about the background of your NBFC?

SAWALSHA LEASING & FINANCE PRIVATE LIMITED was established in 1994 with the goal of bridging the gap between your financial requirements and the solutions we offer. Over the years, we have expanded our offerings while maintaining a commitment to social empowerment. More details can be found at <https://sawalsha.com/>.

52. What is the mission of your NBFC?

Our mission is to provide easy, quick, and hassle-free financial solutions while empowering underprivileged communities. We support initiatives that drive social and environmental change, such as financing eco-friendly E-rickshaws and promoting self-employment. Visit <https://sawalsha.com/> to learn more.

53. Who can benefit from the services offered by your NBFC?

Our products are designed for a diverse range of clients. Salaried individuals can benefit from our instant personal loans, while business owners and corporate clients can access our business and corporate loans. Additionally, we are committed to supporting community initiatives. For further information, please check <https://sawalsha.com/>.

54. Where can I find more detailed information about your NBFC?

You can find comprehensive details about our history, mission, and product offerings on our website. Please visit <https://sawalsha.com/> for more information.

55.How does your NBFC contribute to social initiatives?

We are passionate about social empowerment. Our NBFC not only offers financial products but also supports community initiatives such as financing E-rickshaws for sustainable public transportation and enabling self-employment opportunities for the underprivileged. Learn more about our initiatives at <https://sawalsha.com/>.

56.What sets your NBFC apart from other financial institutions?

Our NBFC stands out with a long-standing legacy since 1994, full RBI registration, and a commitment to quick, hassle-free financial solutions coupled with a strong focus on social impact. Discover more unique aspects of our services at <https://sawalsha.com/>.

1.How can I check the status of my loan application?

You can log into your Paisaintime account and navigate to the “My Applications” section to view real-time updates on your loan application status.

2.What documents do I need to submit when applying for a personal loan?

Typically, you will need to provide proof of identity (such as an Aadhaar card or passport), proof of address (like a utility bill or rental agreement), and income documents (such as salary slips or bank statements). For a complete list, please refer to our website or contact our customer support at support@sawalsha.com or +011-4446-7882.

3.How long does the loan approval process take?

The approval process usually takes between 3–5 business days after all required documents have been submitted and verified.

4.What should I do if I forget my password?

If you forget your password, click on the “Forgot Password” link on the login page. You will receive instructions to reset your password via email. If you need further assistance, please contact our support team at support@sawalsha.com or **+011-4446-7882**.

5.I’m not receiving the OTP on my registered mobile number. What can I do?

Ensure that your mobile number is correct and that you have proper network connectivity. Try requesting a new OTP. If the issue persists, please reach out to our customer support at support@sawalsha.com or call **+011-4446-7882**.

6.How can I track the disbursement process of my approved loan?

Once your loan is approved, you will receive notifications via SMS and email. Additionally, you can track the disbursement process by logging into your Paisaintime account.

7.Can I update my contact details or personal information online?

Yes, you can update your personal information by logging into your Paisaintime account and navigating to the “Profile” or “Settings” section. For further help, contact our support team at support@sawalsha.com or **+011-4446-7882**.

8.I noticed an error in my account details. How can I have this corrected?

If you find any discrepancies, please log in and check if you can update the details yourself. If not, please contact our customer support at support@sawalsha.com or **+011-4446-7882**, and we will assist you in correcting the error.

9.Where can I view my EMI schedule?

Your EMI schedule is available in your Paisaintime account under the “Loan Details” section. This area displays upcoming payment dates and amounts.

10.Is it possible to modify my loan repayment schedule?

Modifying your repayment schedule depends on your loan agreement terms. Please review your documents and, if needed, contact our support team at support@sawalsha.com or **+011-4446-7882** for guidance on possible options.

11. Will I be charged a penalty for early repayment of my loan?

No, there is no penalty for early repayment. In fact, paying off your loan early may help you save on interest charges.

12. I applied for a loan but haven't received any updates. What should I do?

First, check your Paisaintime account for any status updates. If you still have concerns, please contact our customer support at support@sawalsha.com or **+011-4446-7882** for further assistance.

13. How do I update my bank account details for loan repayments?

To update your bank account information, log into your Paisaintime account and navigate to the "Profile" or "Payment Settings" section. Follow the provided instructions, and if you encounter issues, reach out to our support team at support@sawalsha.com or **+011-4446-7882**.

14. Where can I find the interest rate applicable to my loan?

The applicable interest rate is shown on your loan details page in your Paisaintime account and is also mentioned in your loan offer and confirmation emails.

15. How do I contact customer support for further queries about my loan?

You can get in touch with our customer support team by emailing support@sawalsha.com or calling **+011-4446-7882**. Our team is available to assist you with any questions or concerns.

16. How can I request a callback from the support team?

If you would like a callback, please email your request along with your contact details to support@sawalsha.com or call **+011-4446-7882** and mention that you prefer a callback.

17.I am experiencing issues logging into my Paisaintime account. What should I do?

First, ensure you are using the correct login credentials. Try resetting your password using the “Forgot Password” option. If the problem continues, please clear your browser cache or update your app. For further assistance, contact us at **support@sawalsha.com** or **+011-4446-7882**.

18.How can I access my loan offer letter or contract?

Your loan offer letter and related documents are available in your Paisaintime account under the “Documents” section. If you cannot locate them, please contact our support team at **support@sawalsha.com** or **+011-4446-7882**.

19.What is the process for applying for a loan refinancing option?

Loan refinancing options vary based on your current agreement. Please visit our website for detailed information or contact our support team at **support@sawalsha.com** or **+011-4446-7882** to discuss your refinancing options.

20.I believe there may be additional fees applied to my account. How can I verify these details?

You can review any applicable fees in the “Loan Details” section of your Paisaintime account. If you have further questions or need clarification, please contact our customer support at **support@sawalsha.com** or **+011-4446-7882**.