
GLOBAL DIGITAL BANK (GDB)

Branch: Online Services Division
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DIGITAL LOAN PRODUCTS & APPLICATION DETAILS

1. LOAN PRODUCTS OFFERED:
- a. Instant Digital Loan
 - b. Credit Line Facility

A. INSTANT DIGITAL LOAN

Eligibility Criteria:

- Must have an active digital banking profile with GDB
- Minimum Credit Score: 650+
- Instant approval for amounts up to ₹2,00,000 based on digital credit scoring
- No collateral required for amounts within limit

Loan Amount & Terms:

- Loan Amount: Up to ₹2,00,000
- Tenure: 6 to 36 months
- Interest Rate: 15.00% to 30.00% per annum (varies with credit profile)
- Processing Fee: 3% of the loan amount
- Disbursement: Instant digital transfer upon approval

Required Documents:

- Digital ID Verification (e-KYC completed)
- Recent Digital Credit Report (via GDB App)
- Bank Account Details (linked to GDB)
- Income Proof (Uploaded digitally if applicable)

Instant Digital Loan Application Form:

Applicant Name : _____
GDB Account Number : _____
Loan Amount Requested : ₹ _____
Digital Credit Score : _____
Preferred Tenure : _____ months

Declaration:

I confirm that the digital information provided is true and that I consent to Global Digital Bank verifying my details for an instant digital loan.

Applicant Digital Signature: _____ Date: _____

B. CREDIT LINE FACILITY

Eligibility Criteria:

- Open to existing digital banking customers with a good credit history
- Dynamic credit limit based on spending patterns and creditworthiness
- No fixed loan amount; credit limit is determined after evaluation

Facility Details:

- Approved Credit Limit: ₹5,000 to ₹5,00,000
- Interest: Charged only on the utilized amount
- Annual Renewal: Credit limit reviewed annually
- Processing Fee: No upfront fee; standard annual maintenance applies

Required Documents:

- Digital KYC and Account Verification
- Credit History Report (automated evaluation)
- Income/Expenditure Details (digitally submitted)

Credit Line Application Form:

Applicant Name : _____
GDB Account Number : _____
Requested Credit Limit : ₹ _____
Current Monthly Expenditure: ₹ _____

Declaration:

I hereby apply for a credit line facility with Global Digital Bank and agree to the terms and conditions as set forth in the digital credit policy.

Applicant Digital Signature: _____ Date: _____
