



Avail benefits of low interest personal loans by Standard Chartered whether you are a salaried or self – employed professional.

## Personal Loan for Self Employed Professional and Salaried

You can now use your Aadhaar card as both identity and address proof, to avail of a personal loan in minutes! Whether you are a salaried or self-employed person, fund your vision of business expansion or destination wedding in just two steps. Standard Chartered offers easy, unsecured personal loans with minimum fuss and maximum benefit.

Personal loans are a smart way of ensuring that you never miss out, be it a long-planned vacation, renovating your home, or even upgrading your business premises. Anyone with a minimum income, self-employed or salaried, can avail of easy and unsecured personal loans for an expense of any nature. You may pay off the loan amount in monthly instalments that fit into your budget, at an affordable rate of interest. All you need to do is get an identity proof and income proof, and apply online for instant approvals.

Personal loans ensure that you can always meet any planned or emergency financial situation with dignity.

## Personal Loan for Self Employed Professional

As a self-employed professional you may often need an inflow of cash to help fund new inventory, or equipment. Or you might just require funds for a personal expense like a wedding, vacation or home renovation. Whatever your need, a

customized personal loan for self-employed professionals or non-professionals including businesses, may be the perfect instrument to realizing your vision.

Visit the Standard Chartered [Personal Loans page](#) to find out the loan amount that you are eligible for, and start the hassle-free process. Within a few days, you will receive the amount that you need to expand your business, spruce up your office, or even simply clear your credit card debt. You can also pay off the loan amount in easy, flexible instalments as you enjoy the benefits of the funds.

### **Personal Loan for Self Employed Professional: Features & Benefits**

If you are a self-employed person looking for a loan for personal or business purposes, then a personal loan may be the most financially savvy option for you. The many benefits of a Standard Chartered personal loan for self-employed include:

- No security- That's right! You don't need security or a guarantor to access the personal loan amount.
- Seamless process – The online application process for a personal loan is paperless and requires just an income and identity/address proof.
- Attractive rates – The interest rates start as low as 11.99%, with minimal processing fees.
- Large loans – You can be approved for loan amounts ranging up to INR 15 lakhs, based on your eligibility.
- Flexible repayments – You may select a repayment tenure that extends up to 60 months, and prepay up to 25% of your loan in a year.
- Online management – As a Standard Chartered personal loan customer, you can also manage your account from an online dashboard.
- No physical interaction required – Get instant approval on your application and also complete your KYC online through a video. [Learn more.](#)

### **Personal Loan Eligibility for Self-Employed Professional**

To be eligible for a Standard Chartered personal loan for the self-employed, you must meet the minimum requirements of income and age:

- You need to have income proof by way of tax returns, bank statements or audited financials.
- You need to demonstrate a minimum income of Rs 25,000 per month.
- Your business should have been in operation for a minimum of two years.
- You would also need to be between 22-58 years of age.

### **How can I Apply for a Personal Loan for Self-Employed Professional?**

You may avail of a personal loan through two convenient channels.

Online application:

- Enter basic details including type of employment and income on this page.
- The maximum loan amount offered based on your income details is displayed.
- Move the sliders to confirm the loan amount and repayment tenure, then click 'Apply'.
- The detailed personal and income proof page is displayed.
- Fill all fields including income and work details.

- Submit the completed application.
  - Select a slot for the Standard Chartered representative to pick up the documents.
- Once the physical form is signed and the documents are verified, your personal loan will be disbursed to your savings account.

Offline application:

Visit a Standard Chartered Bank branch to apply through a personal loans form. Enter all information, enclose required documents and submit to the customer representative. Once the documents are verified, the loan will be disbursed to your savings account.

## Personal Loan for Salaried

If you have been wondering about how to consolidate all your debts into a low-interest channel, or access urgent funds for the next school fee payment coming up, then fret no more! Opting for a personal loan is a financially sound way to inject liquidity into your account, and gain funds for any personal expense that you may have. Standard Chartered interest rates are economical as well and you will not need collateral of any sort either.

All you have to do is visit our website and select the loan amount and tenure of your preference. Your personal loan application approval will be instant, leaving you free to pursue your goals with ease.

### **Personal Loan for Salaried: Features and Benefits**

As a salaried employee, your monthly pay may restrict you from living life to its fullest. Access a world of benefits and the good life, with smart, flexible personal loans from Standard Chartered.

- Instant approvals – The paperless online application process is seamless, and can be approved in minutes of submitting it.
- Zero collateral, minimal documentation – You may avail of a personal loan without pledging any security, and need only identity and income proof.
- Attractive rates – The interest rates start as low as 11.99%, with minimal processing fees.
- Large loans – You can be approved for loan amounts ranging up to Rs 15 lakhs, based on your eligibility.
- Flexible repayments – You may select a repayment tenure from 12 to 60 months, and prepay up to 25% of your loan in a year.
- Online management – As a Standard Chartered personal loan customer, you can manage your account from an online dashboard as well.

### **Personal Loan Eligibility for Salaried Person**

To avail of a Standard Chartered personal loan for salaried persons, you must meet the minimum requirements for income, age and basic credit score:

- You must have income proof by way of tax returns, bank statements or audited financials.
- You must demonstrate a minimum income of Rs. 25,000 per month.
- You would have to be between 22-58 years of age.

## FAQs related to Personal Loan for Self Employed Professional and Salaried

### **What are the fees and charges for applying for a personal loan for self-employed professional?**

Standard Chartered offers personal loans for self-employed at minimal rates and fees :

- Interest rates start as low as 11.99%, based on your credit score, and income.
- Processing fees are low at 2.25% of loan amount.
- Late payment charges are INR 495.
- Interest on arrears is 2% per month.

### **I'm self-employed. Do I need to provide security or collateral for personal loan?**

No, you do not need to pledge any security or collateral to apply for a personal loan for the self-employed. All you need are your income proof documents like bank statements, tax audits and tax statements.

### **What documents do I need to apply for a personal loan?**

To apply for a personal loan with Standard Chartered, you would have to submit the following documents:

Personal documents

- Identity/address: PAN, Aadhaar, voter ID, passport, driving license, etc.
- Passport-sized photo

Professional documents:

- Business registration
- IT returns filed for the previous year
- Tax audits, agreement leases etc.

### **How can I apply for a Personal Loan?**

As a self-employed or salaried person, you can easily apply and get instant approval for a personal loan by applying at the Standard Chartered website or branch.

Online application:

- Visit the Standard Chartered personal loans application page [here](#).
- Enter your information, choose your loan details, and apply.
- Select a slot for the Standard Chartered Bank's representative to come collect the documents.

Offline application:

- Visit a convenient Standard Chartered Bank branch.
- Fill the personal loan application form.
- Submit the documents as required.

You will be notified of the approval instantly, and the funds if approved, will be disbursed within 5 to 7 days.

## What is the eligibility for a personal loan for self-employed professional?

You are eligible for a personal loan with Standard Chartered as long as you are between 22 to 58 years of age, have a minimum income of Rs 22,000 per month, and have a basic credit history.

## How much personal loan can I get on my salary?

The amount of personal loan that you are approved for will depend on a few factors that include:

- Your income and repayment capacity
- The length of your work experience
- Your credit score and repayment history
- Your organization's credit worthiness

## What is the tenure of a personal loan for salaried?

Standard Chartered's personal loan tenures are flexible and you can repay your loan amount anywhere between 12 to 60 months from date of acquiring the loan.

## What is VKYC?

VKYC, or simply Video KYC, is a feature that allows you to complete your KYC through a video from the comfort of your home while applying online for a Standard Chartered credit card, personal loan, or savings account. With this feature, our application process becomes even more simpler and completely contactless. [Click here](#) to learn more.

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