

CASHe

About CASHe

1. CASHe is a loan giving mobile app for salaried professionals.
2. It disburses **short-term personal loan** to people who don't have credit history.
3. Loans range from **Rs.1,000 to Rs.4,00,000** with the credit period ranging from **3 months to 1 ½ year**.
4. Loan lending would be in quick time.
5. The major benefit of CASHe is it doesn't make the borrower approach for loan waiting for longer time physically.

Launch of operations	2016
Team size	170
Loans disbursed	2000 crores
Business operations	Hyderabad and Mumbai
Customers base	Over 3 lakhs PAN India
App downloads	Over 7 Millions

How loan is disbursed

1. CASHe uses **AI based credit scoring mechanism** and advanced data science technologies.
2. Anyone in India can apply a loan if he/she has a smartphone.

Why CASHe does this

As there is nearly 34 million working population who has less facilities in the formal financial sector, CASHe has come up with a financial system that gives financial success to who all applies for the loan.

About the team

1. CASHe is an unsecured personal loan giving mobile app founded by Mr. V Raman Kumar in 2016.
2. His aim is to bring millions of young salaried professionals who couldn't gain credit from conventional banks.
3. He also wanted to showcase that the conventional credit evaluation metrics were inadequate especially for young salaried professionals.
4. For that reason, he launched CASHe, one of the most preferred digital lending platforms to provide credit to those who didn't qualify for credit from conventional lending agencies.

CASHe team

Founder and Chairman	Mr. V Raman Kumar
Jogindhar Rana	Vice Chairman and Managing Director
Dhruv Jain	Chief Executive Officer
Yashoraj Tyagi	Chief Technology Officer and Chief Business Officer
Pushpindar Kaur	Head of Operations
Prateek Saxena	Head strategy, Chief of Staff
Anamika Chattergie	Head, customer journey
Komal Chheda	Head growth strategic Alliances & Partnerships
Deepak Nair	Head communications
Nitasha Nandrajog	Head of Human Resources

Commitment to Responsible Lending

1. Bhanix is a **non-banking financial corporation** registered with RBI which is specialized in giving short-term personal loan through a technology called CASHe.
2. CASHe is responsible for reaching customer's financial requirements and make them financially successful.

What a customer should expect from CASHe as a financial lender?

1. Fraud practices of lending is strictly prohibited.
2. CASHe don't misuse any of the information customer provides through app.
3. Our products are showcased in fair and clear manner.
4. We clearly display all information while borrowing from us.
5. Your information is safe and confidential with us.
6. CASHe's FAQs are easy to understand.
7. CASHe clears customer queries in a clear manner.
8. CASHe never send fake legal notices.

What does CASHe expect from a borrower?

1. Always provide us with correct and complete information.
2. Make sure customer fully understands CASHe terms and conditions.
3. Make sure customer maintains timely repayments.

Social Lending Quotient

1. Credit score system that evaluates whether a customer is eligible for the loan.

2. The score ranges from 0 to 995.
3. The higher the score, the lower chances to get into defaulter state.
4. This system distinguishes good borrowers from bad borrowers.

4 easy steps to get the SLQ score

1. Download the CASHe app
2. Fill up the personal details
3. Submit KYC documents
KYC is a practice carried out by companies to protect the institution from fraud customers.
4. Know your SLQ score in seconds.

Instant Personal Loans

CASHE 90

Tenure	3 months
Minimum salary eligibility	Rs.12,000
Minimum loan	Rs.1000
Maximum loan	Rs.1,00,000

CASHE 180

Tenure	6 months
Minimum salary eligibility	Rs. 20,000
Minimum loan	Rs. 25,000
Maximum loan	Rs. 2,00,000

CASHE 270

Tenure	9 months
Minimum salary eligibility	Rs. 25,000
Minimum loan	Rs. 50,000
Maximum loan	Rs. 2,50,000

CASHE 360

Tenure	12 months
Minimum salary eligibility	Rs. 40,000
Minimum loan	Rs. 75,000
Maximum loan	Rs. 3,00,000

CASHE 540

Tenure	18 months
Minimum salary eligibility	Rs. 50,000
Minimum loan	Rs. 1,25,000
Maximum loan	Rs. 4,00,000

What is Personal Loan?

1. A personal loan is a loan where **no sureties** to be shown for the loan to get processed.
2. Only the documents like **salary slip, Aadhar card, PAN card, driving license** to be shown.
3. With this type of loan, you can reach your financial needs.
4. In order to apply for this type of loan, the customer needs to have a source of income (especially a job) and a good credit history.
5. Rate of interest to be charged on personal loan is **higher** than other type of loans.

Benefits of Personal Loan

1. When the customer needs financial support for emergencies like medical problems, **personal loan** is the right choice.
2. The funds we get from personal loan can be used for any purpose.
3. Quick loan sanction happens with this type of loan.

4. Customer has the freedom to choose the loan duration with personal loan option.
5. **No sureties** to be displayed.

Processing Fee and Interest Rate

CASHe would charge Rs.500 to Rs.1200 depending on loan product

How to successfully apply for a loan with CASHe?

1. One need to upload proper documents on the app using your smartphone
2. For faster loan disbursements, documents should be **genuine**.
3. Regarding credit score, CASHe uses AI based algorithms to calculate the credit score. With good credit score, one can get loan easily.
4. There should be a **good repayment history** of the consumer.

Why to choose CASHe for personal loan needs?

1. Mission of CASHe is to deliver **honest and short term unsecured personal loans** to young professionals
2. When compared to banks and other financial institutions, CASHe doesn't conduct **human interactions**. This make loan disbursement process smooth provided with good SLQ score.

Eligibility and Disbursement limits for a loan

Loan Tenure	In months	Loan Eligibility
90 days	3 months	Up to 110% of net monthly salary
180 days	6 months	Up to 210% of net monthly salary
270 days	9 months	Up to 310% of net monthly salary
360 days	12 months	Up to 400% of net monthly salary
540 days	18 months	Up to 500% of net monthly salary

Salary eligibility	Minimum loan amount	Maximum loan amount
Rs 12,000	Rs 1,000	Rs.1,10,000
Rs 22,000	Rs 25,000	Rs.2,10,000
Rs 25,000	Rs 50,000	Rs.2,58,000
Rs 40,000	Rs 75,000	Rs.3,00,000
Rs 50,000	Rs 125,000	Rs 4,00,000

Documents required for the loan to get processed

1. PAN card for photo ID proof
2. Latest bank statement where salary credited is clearly mentioned

3. Aadhar card (optional)
4. Permanent address proof (one of the following :
Passport/Driving license, utility bills)
5. Selfie photograph

Once these documents are thoroughly verified, loan amount would be processed.

Terms every borrower must be aware of

Tenure :-

This refers to the time period to repay monthly when the loan is granted

The tenure of CASHe ranges from 90 to 540 days

Interest rate :-

It is the rate of interest charged on the loan amount that's stays unchanged for the complete loan period

Employment type:-

This is the term used for a borrower whether he's salaried or self employed

EMI:-

It is the amount to be payed every month by the borrower till the load period ends. This includes rate of interest.

Credit score :

This is a unique number generated for a borrowers when he submit his documents in the app. This score reveals whether a customer is eligible for loan.

Disbursal :

Amount (loan) sanctioned by the lender to the borrower

Charges and Fees Related to your Personal Loan with CASHe

Tenure	Interest/month	Annual Percentage Rate
90 days	2.50%	30.42%
180 days	2.40%	29.20%
270 days	2.25%	27.38%
360 days	2.25%	27.38%
540 days	2.25%	27.38%

At the end of every month, CASHe gives 7 days interest free grace period.

Processing Fees

Tenure	Processing Fee
90 days	Rs.85 flat for loan amount Rs.0 to Rs.5999
	Rs.500 flat for loan amount Rs.6000 to Rs.33333
	1.50% for loan amount Rs.33334 to Rs.999999
180 days	Rs.1200 or 2.0% of the loan, whichever is higher
270 days	Rs.1200 or 2.0% of the loan, whichever is higher
360 days	Rs.1200 or 2.0% of the loan, whichever is higher
540 days	Rs.1000 or 3.0% of the loan, whichever is higher

Products

1. Big Bazaar Buy now pay later

- a. Get best offers on food, groceries, home & kitchen needs, personal care and more at the retail chain of Hypermarkets of Big Bazaar with CASHe Buy Now Pay Later deals
- b. We can save big when we shop at Big Bazaar and pay later with CASHe's shopping loans at 0% interest and easy EMI's.
- c. Click on shopping icon in CASHe app.
- d. Apply for Big Bazaar shopping loan.
- e. Customer's details would be verified.
- f. If any extra information needed, the agent of CASHe would call up the customer.
- g. The the loan is approved, money is credited to the voucher

Validity	1 year for each voucher
Acceptance	Valid at all Big Bazaar/Food Bazaar/Fashion @Big Bazaar & Hyper City across all online stores
Loan duration(90 days)	3 installments for 30 days each with 7 day interest-free grace period for each installment
Loan duration(180 days)	6 installments for 30 days each with 7 day interest-free grace period for each installment
Minimum loan amount	Rs.1000 for 90 days Rs.6000 for 180 days
Maximum loan amount	Rs.60,000 for 90 days Rs.60,000 for 180 days

FAQs on Buy Now Pay Later

How does CASHe loan help when you shop online at Big Bazaar?

- a. The money the customer applies get instantly credited to Big Bazaar wallet.

- b. You can redeem the offer and spend on the things customer needs now.
- c. He/she can pay back later with this product

What can I buy on Big Bazaar using the Buy Now Pay Later Option?

- a. Big bazaar has openings for men, women and kids.
- b. Categories would be home furnishing, apparel, home essentials
- c. Buy now pay later can be applied across all categories

How do I avail the Big Bazaar Buy Now Pay Later?

Follow below steps

- a. Logon to big bazaar website or download the app
- b. Complete your profile
- c. Click on shop button
- d. Apply for big bazaar buy now pay later
- e. Get the loan disbursed to your Cash Vouchers redeemable at big bazaar website that can be utilized when we purchase items like groceries, apparels

How much can I borrow and what is the interest rate?

- a. We can get big bazaar buy now pay later for Rs.3,000(90 days) or Rs.6,000(180 days) to Rs.60,000
- b. Customer can pay back on 90 days with 0% interest per month
- c. Or 0.5% per month for 180 days

How long does it take for the loan to get approved?

Once the documents are uploaded and verified, loan gets approved in quick time.

How do I pay back the Buy Now Pay Later?

- a. Once the customer chooses for repayment plan, he can opt for auto debit facility
- b. Or make payments through NEFT/IMPS/UPI
- c. CASHe doesn't expect for CASH/CHEQUE for repayment

For further assistance, customer can reach out by writing a mail to support@cashe.co.in

2. Myntra Buy Now pay later

- a. We can save big when we buy clothes, house furnishings and more here.
- b. Click on shopping icon in CASHe app.
- c. Click on Myntra buy now pay later
- d. Customer's details would be verified
- e. Once the loan is approved, money is credited to the voucher

Myntra Buy now Pay Later options

Validity	1 year for each voucher issued
Acceptance	Only online(mobile and desktop)
Loan Duration(90 days)	3 installments for 30 days each with 7 day interest-free grace period for each installment
Loan Duration (180 days)	6 installments for 30 days each with 7 day interest-free grace period for each installments
Minimum loan amount	Rs.1,000 for 90 days Rs.6,000 for 180 days
Maximum loan amount	Rs.60,000 for 90 and 180 days

FAQs on Myntra buy now pay later

How can you save by Online shopping on Myntra with CASHe?

- a. Generally, when we get a gift card or a voucher, customer has to pay away.
- b. The loan amount can be utilized while online shopping on Myntra and reduced from total payable amount
- c. With this we can save money.
- d. This loan amount can be paid back in easy EMIs

What can I buy on Myntra using the Buy Now Pay Later Option?

- a. Myntra offers latest fashion brands that falls under the categories like beauty, home furnishings, clothes, accessories
- b. Myntra buy now pay later can be availed across all categories

How do I avail this Myntra Buy Now Pay Later?

- a. Logon to CASHe app
- b. Complete your profile
- c. Click on shop button
- d. Apply for Myntra buy now pay later
- e. Get the loan disbursed

How much can I borrow and what is the interest rate?

- a. We can get Myntra buy now pay later for Rs.3,000(90 days) or Rs.6,000(180 days) to Rs.60,000
- b. Customer can pay back on 90 days with 0% interest per month
- c. Or 0.25% per month for 180 days

How long does it take for the loan to get approved?

When your uploaded documents are verified thoroughly, your loan gets approved in quick time

How do I pay back the Buy Now Pay Later?

you can choose for auto debit facility or you can make use of NEFT, IMPS, UPI

3. Urban company buy now pay later

- a. This products gives the opportunity to the customer to avail all kinds of services from home cleaning, appliances and electronic repairs, beauticians etc.
- b. Download CASHe app

- c. Click on shopping icon
- d. Click on Urban company buy now pay later
- e. Once the loan is approved, money is credited to the voucher

Urban company buy now pay later options

Validity	1 year for each Voucher issued
Acceptance	Online only(mobile and desktop)
Loan Duration(90 days)	3 installments for 30 days each with 7 day interest free grace period for each installment
Loan Duration (180 days)	6 installments for 30 days each with 7 day interest free grace period for each installment
Minimum loan amount	Rs.1,000 for 90 days Rs.6,000 for 180 days
Maximum loan amount	Rs.10,000 for 90 days and 180 days

FAQs on Urban company buy now pay later

How can you save on services availed on Urban Company with CASHe?

- a. When we get a gift card or a voucher, it is one time use
- b. But with CASHe's buy now pay later, you can apply for a loan amount up to Rs.10,000 and use that across multiple urban company services for a period of 1 year
- c. You can pay back the amount in easy EMIs

What can I buy on Urban Company using the Buy Now Pay Later Option?

- a. This product can be used for any services. No restrictions

How do I avail this Urban Company Buy Now Pay Later?

- Download the app
- Complete your profile
- Click on shop button
- Apply for Urban company buy now pay later
- Get the loan disbursed
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How much can I borrow and what is the interest rate?

- We can get Urban company buy now pay later for Rs.3,000(90 days) or Rs.6,000(180 days) to Rs.10,000
- Customer can pay back on 90 days with 0% interest per month
- Or 0.5% per month for 180 days

How long does it take for the loan to get approved?

When your documents are thoroughly verified, loan gets approved in quick time.

How do I pay back the Buy Now Pay Later?

You can opt for auto debit facility or make the payments through NEFT/IMPS/UPI

4. Uber Buy now pay later

- With this products, we can enjoy Uber rides at 0% interest and easy EMI's
- Download CASHe app
- Click on shopping icon
- Click on Uber company buy now pay later
- Once the loan is approved, money is credited to the voucher

Uber buy now pay later options

Validity	1 year for each voucher issued
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Acceptance	On mobile app only
Loan duration (90 days)	3 installments for 30 days each with 7 day interest-free grace period for each installment
Loan duration (180 days)	6 installments for 30 days each with 7 day interest-free grace period for each installment
Minimum loan amount	Rs.1,000 for 90 days Rs.6,000 for 180 days
Maximum loan amount	Rs.10,000 for 90 days Rs.10,000 for 180 days

FAQs on Uber buy now pay later

How can you save by riding with Uber using CASHe?

- When we get a gift card or a voucher, we have to pay it right away
- With this product, we need not worry about it
- The loan amount will be reflected in your Uber wallet and can be utilized while riding with Uber
- This loan can be paid back on easy EMIs

On what rides can I avail the Uber Buy Now Pay Later feature?

When we book Uber online, we have various options like Uber Go, Uber premium, Uber XL etc.

How do I avail this Uber Buy Now Pay Later?

- Download the app
- Complete your profile
- Click on shop button
- Apply for Uber Buy now pay later
- Get loan disbursed

How much can I borrow and what is the interest rate?

- You can get CASHe's Uber buy now pay later at Rs.3,000 (90 days) or Rs.6,000 (180 days) to Rs.10,000

- b. You can pay back in 90 days at 0% interest per month
- c. Or 180 days at 0.5% interest per month

How long does it take for the loan to get approved?

When the documents are thoroughly verified, we can get loan sanctioned in quick time

How do I pay back the Buy Now Pay Later?

- a. We need to choose repayment plan
- b. We can opt for auto debit facility
- c. Or can we pay through NEFT/IMPS/UPI

5. Apollo Pharmacy buy now pay later

- a. We can buy medical needs and supplements at no extra cost with this product
- b. Download CASHe app
- c. Click on shopping icon
- d. Click on Apollo Pharmacy buy now pay later
- e. Once the loan is approved, money is credited to the voucher

6. Apollo Pharmacy buy now pay later options

Validity	6 months for each voucher issued
Acceptance	Only offline
Loan duration (90 days)	3 installments of 30 days with 7 day interest free grace period for each installments
Loan Duration (180 days)	6 installments of 30 days with 7 day interest free grace period for each installments
Minimum loan amount	Rs.1,000 for 90 days Rs.6,000 for 180 days
Maximum loan amount	Rs.10,000 for 90 days Rs.10,000 for 180 days

FAQs on Apollo Pharmacy buy now pay later

How does this help?

You need not pay the loan amount right away

How do I avail this Apollo Pharmacy shopping loan?

- Download the app
- Complete your profile
- Click on shop button
- Apply for apollo pharmacy
- Get apollo pharmacy E-healing card

How much can I borrow and what is the interest rate?

- You can get apollo pharmacy loan from Rs.1,000 (90 days) or Rs.6,000 (180 days)
- You can pay back in 90 days at 0% interest
- Or 0% interest in 80 days

How do I pay back the shopping loan?

- You need to choose the repayment plan
- In that, choose for auto debit facility
- Or pay through NEFT/IMPS/UPI

7. Big Basket Buy now pay later

- Customer can apply for big basket shopping loan and can save big while shopping online for groceries
- Download CASHe app
- Click on shopping icon
- Click on big basket buy now pay later
- Once the loan is approved, money is credited to the voucher

Big Basket loan options

Validity	1 year for each voucher issued
Acceptance	Only online (mobile and desktop)

Loan duration (90 days)	3 installments of 30 days each with 7 day interest free grace period for each installment
Loan duration (180 days)	6 installments of 30 days each with 7 day interest free grace period for each installment
Minimum loan amount	Rs.1,000 for 90 days Rs.6,000 for 180 days
Maximum loan amount	Rs.10,000 for 90 days Rs.10,000 for 180 days

FAQs on Big Basket buy now pay later

How does this help?

- The money you apply for get credited to big basket wallet
- Redeem the voucher and spend on the things you need now and pay later in easy EMIs

How do I avail this Big Basket shopping loan?

- Download the app
- Complete your profile
- Click on shop
- Apply for big basket shopping loan
- Get loan disbursed

How much can I borrow and what is the interest rate?

- You can get the loan from Rs.1,000 (90 days) or Rs.6,000 to Rs.60,000
- You can pay back in 90 days at 0% per month interest rate
- Or you can pay back in 180 days at 0.5% per month interest rate

How do I pay back the shopping loan?

- You need to choose the repayment plan
- In that, choose for auto debit facility

- c. Or pay through NEFT/IMPS/UPI

8. Amazon buy now pay later

- a. Sometimes we miss out our favourite products looking at it's price tag.
- b. For that reason, CASHe has come up with excellent product called Amazon buy now pay later.
- c. Here, can we apply for a loan.

Amazon loan configuration

Product	90 days
Interest	0%
Minimum amount	Rs.1,000
Maximum amount	Rs.60,000

Product	180 days
Interest	0.75%
Minimum amount	Rs.6,000
Maximum amount	Rs.60,000

FAQs on Amazon buy now pay later

How does this help?

- a. The money the customer applies for gets instantly credited to Amazon pay account
- b. Spend the amazon pay balance on the things you need now and pay back later in easy EMIs

How do I avail this Amazon shopping loan?

- a. Download the app
- b. Download the app
- c. Complete your profile
- d. Click on shop
- e. Apply for amazon shopping loan
- f. Get loan disbursed

Where can I use the Amazon shopping loan?

This can be used at Amazon and merchants who are accepting Amazon pay.

How is this loan credited?

- a. This loan is directly credited to Amazon pay account
- b. You need to ensure that the mobile number registered at CASHe is same as the one entered in Amazon pay

How much can I borrow and what is the interest rate?

- a. We can get Amazon loan from Rs.1,000 to Rs.60,000
- b. We can pay back in 90 days with 0% interest rate
- c. Or 180 days with 0.75% interest rate

How do I pay back the shopping loan?

- a. You need to choose the repayment plan
- b. In that, choose for auto debit facility
- c. Or pay through NEFT/IMPS/UPI
- d. For further assistance, write out to support@cashe.co.in

9. Flipkart buy now pay later

- a. Customers can shop for best deals at Flipkart now and pay later
- b. Credit card is not required.
- c. This product charges 0% interest

Flipkart loan configuration

Product	90 days
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Interest	0%
Minimum amount	Rs.1,000
Maximum amount	Rs.60,000

Product	180 days
Interest	0.75%
Minimum amount	Rs.6,000
Maximum amount	Rs.60,000

FAQs on Flipkart buy now pay later

How does this help?

- The money you apply for gets instantly credited for Flipkart gift cards
- Redeem gift cards and spend on the things you need now and pay later using easy EMIs
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How do I avail this Flipkart gift card shopping loan?

- Download the app
- Download the app
- Complete your profile
- Click on shop
- Apply for flipkart shopping loan
- Get loan disbursed

How is this loan credited?

This is directly credited as flipkart gift cards

How much can I borrow and what is the interest rate?

- You can borrow from Rs.3,000 to Rs.60,000.
- You can pay back in 90 days at 0% interest rate
- You can pay back in 180 days at 0.75% interest rate

How do I pay back the shopping loan?

- a. You need to choose the repayment plan
- b. In that, choose for auto debit facility
- c. Or pay through NEFT/IMPS/UPI
- d. For further assistance, write out to support@cashe.co.in

What customers say about CASHe?

1. Dumpala Laxmi Narasimha

- a. Initially He thought that this is a fake app
It works awesome
- b. It works awesome
- c. I got loan within minutes

2. Puneeth Pumar

- a. Good keep it up
- b. I have used this app multiple times
- c. This is the best app in the world

3. Mohan S

- a. Lightning speed process
- b. I have received a call from CASHe team in 3 hours after uploading the documents

CASHe in the News

- 1) GIZMO times
 - a. CASHe uses blockchain technology to offer loans in the form of digital tokens
- 2) The Economic Times – ETRISE
 - a. CASHe launches blockchain based lending process on it's mobile app
- 3) Telangana today
 - a. Meet the GEN India Chief from Telangana

Awards and Recognitions

- a. CASHe is a great place to work, to grow and to invest for the future.
- b. CASHe team is proud of receiving recognitions
- c. CASHe is certified as a great place to work for the second year in a row at Great place to work institution
- d. We are also certified as one of the best workplaces in fintech by same institute

CASHe Careers

- a. We are proud to be recognized by Great place of work institute as one of the top employers in India
- b. Great place to work recognizes employers who invest in and value their people and organizational culture

Open positions :

Mumbai

Date analytics – 1 position open

Sales Recovery and Compliance – 2 positions open

Hyderabad

IT and development – 2 positions open

Our lending partners

- 1. Bhanix finance and Investment Ltd
- 2. Growth source Financial technologies

Policies

T&C for user

- 1. This is an electronic record in terms of information technology act 2000
- 2. This is generated by the computer
- 3. No physical and digital signatures

4. Aeries Financial Technologies Limited is a licensee of CASHe technology and website in Indian Territory
5. It is responsible for maintain the website and providing technical support

T&C for loan terms

1. Amounts Due :
 - a. Principal amount + interest + delayed interest and other amounts due and payable by borrower to lender in terms of these T&C
2. Applicable law :
 - a. This shall mean any Indian statute, law acts of the state legislature or Indian parliament, regulation, ordinance, rule, judgement, order, decree
3. Borrower :
 - a. This shall mean any individual who is seeking loan
4. Business day :
 - a. These are the days where the lender is open
5. CASHe crown :
 - a. A reward program which is benefitting customer.
6. Contract :

This includes

 - a. Terms and conditions
 - b. Various policies of lender
 - c. And User terms and conditions

That are modified from time to time
7. Disbursement :
 - a. Amount borrowed by the borrower as a loan
8. Date of disbursement :
 - a. Date on which the lender sanctions loan to the borrower
9. Default :
 - a. This means non payment of loan amount to the lender by the borrower
10. Due date :
 - a. Date on which the borrower doesn't pay the EMI to the lender

11. Loan or Loan amount
 - a. This is the amount given by the lender to the borrower
12. Lender :
 - a. Lender is the institution or bank that disburses loan to the borrower
13. T&C :
 - a. This means terms and conditions
14. Term :
 - a. This means the term of the loan
15. Registered Account :
 - a. This means an account created by the borrower at CASHe
16. Social Loan Quotient (SLQ):
 - a. This is a credit score system that has a score ranging from 0 to 995. This would reveal whether customer is eligible for loan
17. Website :
 - a. This means CASHe mobile and web application

The things every customer must know before he/she applies for loan at CASHe

1. Should maintain a **good credit history**
2. Should be aware of **terms and conditions** which are present at the official website before applying for loan.
3. Must choose the **right loan** product before applying for loan.
4. Customer must have the **ability** to repay.
5. Customer must choose a **genuine lender** before he applies a loan.
6. Should be able to choose an institution where loan process is **simple**.

7. Should be able to choose a lender where loan process time is **quick!**

Where to find CASHe application?

Customer must go to google play store if he/she is using Android app and Apple store if he/she is using iPhone.

What is SLQ?

SLQ is India's first **Social behavior based credit rating system** for salaried professionals.

How soon can I get the Loan?

Once all the documents are thoroughly correct, genuine and verified, it takes place within minutes.

Can I change my loan requirement after applying?

Changes cannot be made after applying. Instead, fresh application needs to be made

Who can apply for a loan with CASHe?

Salaried professional who is an Indian citizen and age above 18. Monthly salary should be minimum Rs.12000.

All genuine documents should be there with the customer for loan to get processed

How much can I borrow from CASHe?

A Customer can borrow from Rs.1,000 to Rs.4,00,000.

Multiple loan options are also there here.