

ZX Bank Ltd. – Personal Loan Information

ZX Bank Ltd. offers flexible Personal Loans designed to meet your financial needs—whether it's for weddings, education, travel, medical emergencies, or personal projects—with competitive rates and simple documentation.

Features & Benefits

- **Loan Amount:** Up to 30,00,000 (INR) or equivalent in local currency
 - **Flexible Tenure:** 12 to 60 months
 - **Quick Approval:** Instant eligibility check & digital application
 - **Zero Collateral:** No need for security or guarantor
 - **Part-Payment & Foreclosure:** Convenient repayment options
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Interest Rate

Customer Category	Interest Rate (per annum)
Salaried (India, Sri Lanka)	11.75% – 17.99%
Self-Employed (India, Sri Lanka)	13.25% – 19.99%
Bangladesh, Bhutan, Nepal	13.50% – 21.00%*

*Subject to local market review and may vary by branch/country.

Documentation Required

For Salaried Individuals:

- Completed Personal Loan Application Form
- Photo Identity Proof (Aadhaar Card, Passport, Voter ID, etc.)
- Address Proof (Utility bill, Passport, Aadhar, etc.)
- Latest 3 months' Salary Slips
- Last 6 months' Bank Statements
- 1 Passport-size Photograph
- PAN Card (for Indian applicants)

For Self-Employed Individuals:

- Completed Application Form
 - Photo Identity & Address Proof
 - Last 2 years' Income Tax Returns
 - Business Continuity Proof (Trade license, GST certificate, etc.)
 - Last 6 months' Bank Statements
 - PAN Card (for Indian applicants)
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Maximum Loan Amount

- **India:** Up to 30,00,000
- **Sri Lanka:** Up to LKR 60,00,000
- **Bangladesh:** Up to BDT 35,00,000
- **Bhutan:** Up to BTN 15,00,000
- **Nepal:** Up to NPR 40,00,000

Note: Final loan amount and eligibility are subject to bank policy, applicant profile, and credit assessment.

How to Apply

1. **Visit:** Any ZX Bank branch in your country
2. **Online:** Through ZX Bank Asia Mobile App or NetBanking
3. **Call:** 24x7 Customer Care or use AI Assistant “Zia” on the app

For more details, visit www.zxbank.asia/personal-loan

Note: Interest rates, documentation and product features are subject to change as per regulatory guidelines and at the discretion of ZX Bank Ltd.