

IDFC FIRST BANK PERSONAL LOANS



Features, Benefits & Application Process

VALID FROM : SEPTEMBER 2023

Product	Personal Loan
Loan Amount	Up to ₹1 Crores
Loan Tenure	Up to 60 Months

Sourcing Criteria

Age Criteria	21 to 60 Years
Employment Type	Salaried
Net Monthly Income	More than ₹20,000
Credit Score	670 and above

Fees & Charges

Processing Fees	3.5% on loan amount plus applicable taxes
Rate of Interest	10.49% p.a. onwards

Features

Key Features	Instant approvals on Personal Loan Amount Convenient EMIs for repayment of the loan amount With minimum documentation, get instant loans
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Documents

Required for all Applicants	KYC Documents PAN Card and Aadhaar Card Proof of Income Latest 3 months' Salary Slip and min. 3 months' Bank Statement Proof of Current Address: (Any One) Aadhaar Card / Rental agreement / Utility / Postpaid bills
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