

Business Loan – Customer Eligibility Check



How is it done?
1-Credit Score
2-Bank Statement

Personal Information

Full Name
Enter your full name

Email
Enter your email id

I hereby consent to FinBox and IIFL being appointed as my authorised representative to receive my Credit Information from Experian and CIBIL for the purpose of checking my Credit Score and for credit assessment and facilitation of loan offers.

Get OTP

Powered by FinBox

PAN Details

Your PAN Number
BQGPM6876M

How do I find my PAN Number?

INCOME TAX DEPARTMENT GOVT. OF INDIA

Permanent Account Number
ABCDE1234Z

Your PAN number

You have to fill up basic details that includes -
Full name, EMAIL ID, DOB, PAN number and business type, name and date

Basic Details

Your Date of Birth

11 / 01 / 1985

Gender

- Female
- Male
- Other

Pincode (as per KYC records)

Pincode (as per KYC records)

Next



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Business Details

Please make sure the **Business Name** and **Date of Incorporation** is as per the business proof (failure to do so will require submission of documents)

Type Of Business

Proprietorship

Business Name

 Enter your Business Name

Date Of Incorporation

DD / MM / YYYY

Annual Income Range

₹0 - ₹3 L

₹3 L - ₹12 L

₹12 L - ₹30 L

₹30 L - ₹60 L

₹60 L - ₹1 C

₹1 - ₹10 C

More than ₹10 C

Business Loan – Customer Eligibility Check



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GST Information

Only 1 step left

Connect your GST numbers to increase your loan amount

+ Add your GSTIN

Important Note!
Please connect your GSTIN to avail better credit limits. We use GSTIN information to analyse your business transactions.

Skip Now Next

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GST Information

Only 1 step left

Connect your GST numbers to increase your loan amount

+ Add your GSTIN



Skipping will lower chances of approval

Connecting GSTIN, significantly improves chances of approval.

Skip Connect

Entering GST information helps with a better loan amount up to 30 lakhs

Business Loan – Customer Eligibility Check



3 ways to upload Bank Statement – Net banking, Document upload, OTP.
Bank statements of 6-12 months are required



Please upload your bank statement

Increase your eligible loan amount by uploading your bank statements upto **6 months**. Your bank information will be used to calculate your revised eligibility

Next

Select your bank

Search Your Bank

POPULAR BANKS

 SBI	 HDFC	 ICICI
 AXIS	 KOTAK	 INDUSIND

ALL BANKS

- AU Small Finance Bank
- Abhyudaya Co-operative Bank Ltd
- Ahmadabad district co-op bank
- Airtel Payments Bank
- Al Rajhi Bank

Select an Option

HDFC Bank

Select an option to analyse your bank transactions

Fetch using phone OTP RECOMMENDED
Powered by RBI licensed Account Aggregator

Netbanking
Using username and password

Bank statements
Computer generated PDF required

*Uploading options depend on the bank.

Business Loan – Customer Eligibility Check



Account Aggregator is also LIVE with 7 banks, wherein customer's bank statement is auto - fetch by sending an OTP to their registered mobile number.

Account Aggregator Banks:

- 1) ICICI
- 2) Axis
- 3) HDFC
- 4) IndusInd
- 5) Federal Bank
- 6) IDFC First
- 7) Karur Vysya

The screenshot shows the 'Account Aggregator' interface for HDFC Bank. At the top, there is a back arrow and a close 'X' button. Below the bank logo, the text reads 'Enter your phone number' with a sub-note 'Phone number should be linked to bank account'. A text input field contains '+91' followed by a placeholder 'Enter your phone number'. At the bottom, there is a blue button labeled 'Get OTP'.

The screenshot shows the 'Netbanking' interface for HDFC Bank. At the top, there is a back arrow and a close 'X' button. Below the bank logo, the text reads 'Please enter your netbanking credentials.' There are two input fields: 'Customer ID/ User ID' and 'Password/ IPIN'. Below these fields is a blue 'Log In' button. A section titled 'Upload PDF statement' contains the text: 'Your credentials are never stored. We use your credentials to fetch and analyse transactions for a given period. We delete all your banking details once the analysis is complete.' Below this text are two security indicators: 'Bank Grade Security' and '256-Bit Encryption'. At the bottom, it says 'Powered by FinBox'.

Business Loan – Loan Application



Customer is qualified for the loan amount .

Loan Offer

I need a loan of

₹ 30,00,000

15000 ————— 3000000

60 months

EMI ₹ 71,370

15% interest p.a.

EMI cannot be greater than ₹55,000

Loan amount	Deductions	=	Disbursed
₹30,00,000	₹1,06,200	=	₹28,93,800

Disbursal amount breakdown

Sanctioned amount ₹ 30,00,000

Loan Amount ₹ 28,93,800

Apply for Loan

Personal Details

Father's Name

Enter your father's full name

Mother's Maiden Name

Enter your mother's maiden name

Marital Status

Married Unmarried

Next

Business Details

Industry

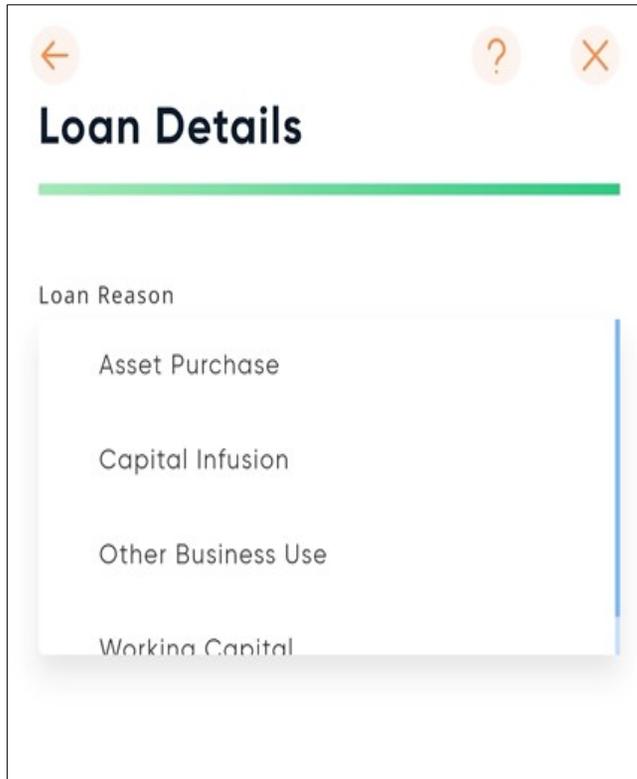
Select industry

Subindustry

Select subindustry

For Initiating the process you need to fill up the Personal details and Business details.

Business Loan – Loan Application

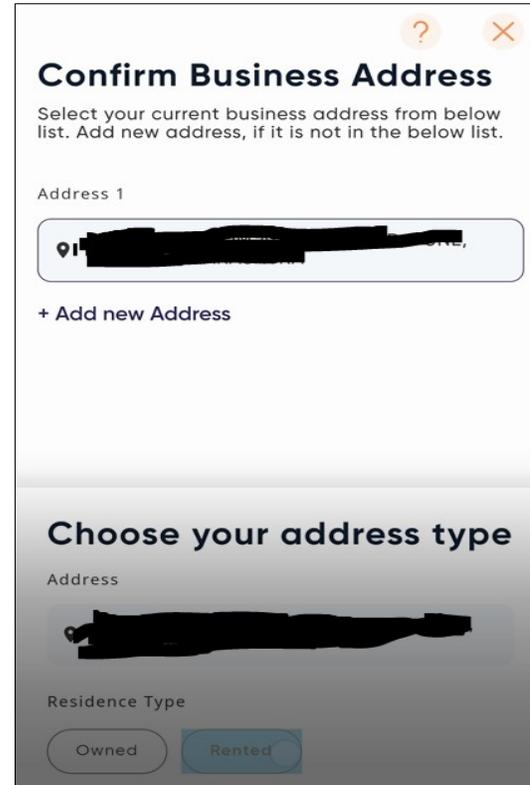


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Loan Details

Loan Reason

- Asset Purchase
- Capital Infusion
- Other Business Use
- Working Capital



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Confirm Business Address

Select your current business address from below list. Add new address, if it is not in the below list.

Address 1

📍 [Redacted Address]

+ Add new Address

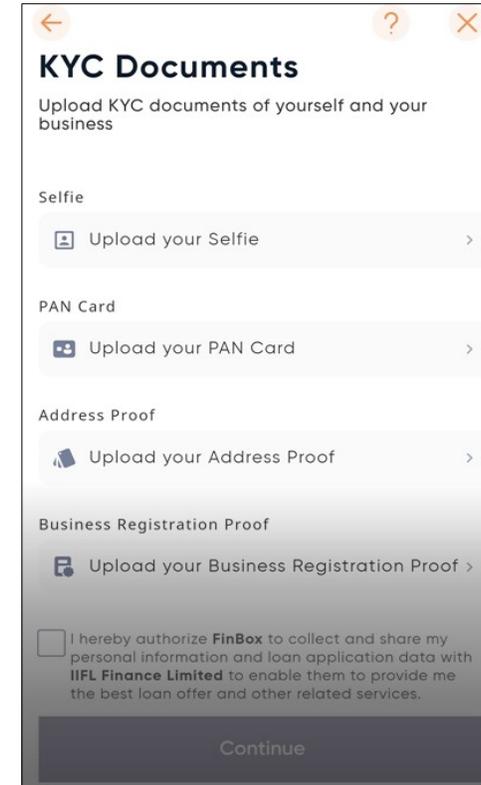
Choose your address type

Address

📍 [Redacted Address]

Residence Type

Owned Rented



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KYC Documents

Upload KYC documents of yourself and your business

Selfie

Upload your Selfie >

PAN Card

Upload your PAN Card >

Address Proof

Upload your Address Proof >

Business Registration Proof

Upload your Business Registration Proof >

I hereby authorize FinBox to collect and share my personal information and loan application data with IIFL Finance Limited to enable them to provide me the best loan offer and other related services.

Continue

Upload KYC Documents (Selfie, PAN, Address proof, Business registration proof) along with the Selfie following the given directions

Business Loan – Loan Application



Select E-KYC or O-KYC accordingly. You need to provide business registration proof and upload it in a form of PDF or photo

Upload your Address Proof

Select one of the following method to verify your KYC. For faster result complete online using Aadhaar e-KYC.

Upload Photos

- Passport >
- AADHAAR** >
- Voter ID >

or

Complete online using e-KYC

Upload your Business Registration Proof

Select any one type of document.

- Business Registration Certificate >
- GST Certificate >
- Udyam >
- Gumasta >
- Trade License >
- Drug License >
- VAT >

*For *E-KYC you need to submit either passport, Aadhar or Voter ID and for O-KYC you need to download the form, fill it and upload its photo.

Business Loan – Mandate settings



Add your Bank account details and Set up Auto EMI Repayment through E-NACH or Physical Mandate

You're eligible for a loan of upto
₹ 18,51,000*

Why should I take this loan? ▾

* Subject to policy and document verification

- ✓ **Fill your Loan application**
Add details about yourself and your business
- ✓ **Complete your KYC**
Upload KYC documents of yourself and your business
- 📁 **Accept Loan Offer**
Confirm your loan offer and EMI details.

View Loan Offer >

Auto EMI Repayment

HDFC Bank

- ✓ Account Number - [REDACTED]
- ✓ IFSC Code - [REDACTED]

100% trusted, safe and secure | Hassle free EMI payment | Avoid late fee penalty

Setup using Netbanking

Setup using Debit Card

CREATE Mandate

I hereby authorize IIFL Finance Limited to debit my Bank account, as per the below mentioned mandate and bank account details.

I understand that the bank where I have authorised the debit may levy mandate processing charges as mentioned in the bank's latest schedule of charges.

Mandate Details	
Maximum Amount (in ₹)	133,000.00
Debit Frequency	As On When Presented
Purpose	API mandate
Start Date (dd-mm-yyyy)	01-03-2022
End Date (dd-mm-yyyy)	Until Cancelled
Utility Code	[REDACTED]

Customer Details	
Bank Name	HDFC Bank Limited ▾
Account Number *	[REDACTED]
Account Type *	Savings ▾
Customer Name	[REDACTED]
Verify Using	<input type="radio"/> Debit Card <input checked="" type="radio"/> Net Banking

This is to confirm that the declaration has been carefully read, understood and prepared by me. I understand that I am authorised to cancel/amend this mandate by appropriately communicating the cancellation/amendment to IIFL Finance Limited.

Cancel Submit

*E-NACH can be set using either Net banking or Debit card

Business Loan – Mandate Settings



CREATE Mandate

I hereby authorize **IIFL Finance Limited** to debit my Bank account, as per the below mentioned mandate and bank account details.

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Debit Frequency	As On When Presented
Purpose	API mandate
Start Date (dd-mm-yyyy)	01-03-2022
End Date (dd-mm-yyyy)	Until Cancelled
Utility Code	[REDACTED]

Customer Details	
Bank Name	HDFC Bank Limited
Account Number *	[REDACTED]
Account Type *	Savings
Customer Name	[REDACTED]
Verify Using	<input type="radio"/> Debit Card <input checked="" type="radio"/> Net Banking

This is to confirm that the declaration has been carefully read, understood and prepared by me. I understand that I am authorised to cancel/amend this mandate by appropriately communicating the cancellation/amendment to **IIFL Finance Limited**.

Pre-filled E- NACH set-up form

Max amount is the amount for which Auto-debit is set.

It is more than EMI amount, but only EMI amount will be auto-debited.

Business Loan – EMI Repayment



Manual Auto-EMI repayment set-up- Physical Mandate

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Auto EMI Repayment

XX [REDACTED]

Bank : Bank of India
Branch : P [REDACTED] UA
IFSC : B [REDACTED]

Why setup Auto EMI Repayment?



Setup manually

We are sending you a form via email and you need to print, sign and upload that form.

[Continue](#)

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← ? ×

Manual Setup

- Download Auto Repayment Form**
You can get it via email or you can directly download it.
[Email Me](#) [Download](#)
- Print the form and sign on it.**
Form will look like this, with your signature as shown.


The image shows a sample of the Auto EMI Repayment Form. It includes fields for UPI PIN, Sponsor Bank Code (YESB0000001), Utility Code (NACHTEST0000000000), and Bank A/c number (50100034034270). It also has checkboxes for 'All amount of Repaid' (Five Thousand Only) and 'Reference 1' (1000). A 'SIGN HERE' box and a blue circular stamp are visible at the bottom right of the form.
- Upload Form**
After signing the document, you have to upload it by taking a clear image of the document.

[Upload Signed form](#)

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Pre-filled mandate form can be downloaded or e-mailed
Customer has to sign the Mandate and upload
* It takes 7-10 working days

Business Loan - Completion



NPCI Simulation

(This is a simulation of request to NPCI)

Transaction Id : MMI220209073052239CJ116Q8LXBNM72

Accept **Reject**



Auto Pay Successful

Auto Pay has been successfully authorised. Loan will get disbursed once the agreement is signed using an OTP.

Sign Loan Agreement

Your application is provisionally approved. Please sign the application form below.



SME BUSINESS LOAN FACILITY

I have carefully read and understood the terms and conditions

**Customer can e-sign the agreement using an OTP sent to their registered mobile number.
Loan will be disbursed basis doc check within 24 hrs**

Business Loan - Completion



Enter OTP

Enter the OTP here

□ □ □ □ □ □

Verify

Resend OTP 1:29

Application Completed

Congratulations!

Your loan application has been acknowledged, the amount will be disbursed within 2 working days , subject to final approval.

₹ 18,51,000

Loan ID: ██████████

Interest	EMI	Tenure
15% p.a	₹44,035	60 months

HDFC Bank savings

Customer can e-sign the agreement using an OTP sent to their registered mobile number.
Loan will be disbursed basis doc check within 24 hrs