

Qbera launches operations in Kolakata, now offers Instant Cash Loans in 9 Indian cities

Instant Cash Loans from Qbera are for individuals with a minimum net monthly income of Rs. 20,000

Bengaluru, Dec 28, 2018 (Issuewire.com) - Qbera, a popular Fintech company that offers instant cash loans to salaried individuals, recently launched its operations in Kolkata. With the new addition in location, Qbera now offers instant finance services in 9 Indian cities; the other 8 cities include Bangalore, Chennai, Hyderabad, Mumbai, Pune, Jaipur, Ahmedabad, and Delhi. Currently, Qbera caters to the instant credit needs of salaried individuals with a minimum net monthly income of Rs. 18,000 and a minimum CIBIL score of 600. If you're looking to take out an [instant cash loan](#) in Kolkata, let's look at why Qbera is easily your best choice!

Looking for an Instant Cash Loan in Kolkata? Here is why you should choose Qbera!

There isn't a doubt that there are multiple lenders out there, each offering personal loans at a wide range of interest rates. But if you wish to make your experience seamless, super-quick, and truly fulfilling, you should be choosing Qbera without a second thought. Here is why:

Super-fast loan disbursal: While most lenders out there take at least 6-8 business days to process your loan application, Qbera does it in less than 48 hours! Hard to believe, isn't it? That is, however, a fact! Qbera offers [quick cash loans in India](#) in less than 24 hours after you receive your customized loan offer which is sent to you after evaluation of your credit profile, on the very same day!

Qbera's advanced risk-evaluation algorithm: Do you have a sub-prime credit score? There is absolutely nothing to stress about when you choose Qbera for quick cash loans in India. Qbera uses its advanced, a proprietary risk-evaluation algorithm that looks at multiple parameters while assessing an individual's creditworthiness – the CIBIL score isn't used as the only parameter to determine your eligibility. Your social presence, an area of residence, spending behavior and employment aspects are also carefully evaluated while determining your eligibility, making Qbera's evaluation methods highly effective and unique. Currently, Qbera offers instant cash loans to individuals with subprime credit scores as well, provided a bunch of other assessment parameters is met.

Loans for individuals staying in shared accommodations: This is another feature that has helped Qbera stand-out among its competitors. Many top lenders operating in the instant loan space reject applicants based on their type of residence – popular private banks don't offer credit facilities to applicants residing in shared accommodations. If you are staying in shared accommodation, you should be choosing Qbera without a doubt if you wish to improve your chances of approval. Note that if you get your application rejected for whatever reason, no matter how trivial, it is going to negatively impact your credit score.

Employed with an uncategorized company? Qbera has you covered: You would've often heard lenders emphasizing on the organization you work for, and often offer lower interest rates to individuals working with reputed private firms. If you didn't know it already, your employer influences your loan application significantly; meaning, if your company isn't listed in the database of the lender, you are most likely to be rejected. Qbera however, doesn't reject applicants merely on the basis of them being employed with uncategorized companies. In fact, Qbera is currently offering instant cash loans to employees of over 7,00,000 companies in India.

Instant Loans in Kolkata for individuals with mid-level incomes: Most lenders active in the personal loan space require individuals to meet a minimum income criterion in order to be eligible. In the case of most popular lenders, the minimum income that individuals have to meet is in the range between Rs. 25,000- Rs. 35,000. Qbera, however, offers instant cash loans in 1 hour in India to individuals with a minimum income of Rs. 20,000 per month.

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