



1 .**Unsecured Business loans:**

We provide up to 5 crores with following **ADVANTAGES:**

- NO GUARANTORS
- NO MORTGAGES
- NO COLLATERAL SECURITY
- FAST PROCESSING .

The Funds can be used for **Business expansion , Working capital ,Machinery funding, Stock raw materials and finished goods** or any other purpose. The funds can be repaid in easy monthly instalments of 36 months.

It can be used as bridge finance or stop gap arrangement to fulfil short term **Business Goals.**

The Interest is worked on reducing balance, and rate is fixed so loan finishes In prescribed time limit without causing any uncertainty in short term.

The loan can also be foreclosed early with some banks without paying any Foreclosure charges.

Business loans as a product is customer friendly, and easy to execute with Minimum documentation in a certain time frame .

if you Don't have any marketable property, or amount required is not justified against the market value of property this is the right product

For you. This is the only product where end use of funds can be flexible as per your business needs .This is suitable also for rapidly growing businesses

Requiring funds to scale up to next level.

Self Employed including Individual Proprietors, Private Ltd. Co. and Partnership Firms involved in the Business of Manufacturing, Trading or Services.

With:

- Minimum Turnover of Rs. 40 Lakhs.
- Years in business: Minimum of 3 years in current business and 5 years total business experience
- Business must be profit making for the last 2 years
- Minimum Annual Income (ITR): Rs. 1.5 Lakhs p.a.
- Age of Applicant: Min 21 years & Max. 65 years at the time of loan maturity.

Documents you will need to submit:

- PAN Card – For Company /Firm/ individual.
- Proof of your identity: Copy of Aadhaar Card/Passport/Voter's ID card/Pan Card/Driving License.
- Proof of your address: Copy of Aadhaar Card/Passport/ Voter ID-Card/Driving License.
- Bank Statement (latest 6 months)
- Latest ITR along with computation of income, Balance sheet and Profit & Loss a/c for the last 2 years. Financial should be CA Certified /Audited.
- Proof of continuation (ITR/Trade license /Establishment /Sales Tax certificate)
- Other Mandatory Documents (Sole Prop. Declaration Or Certified Copy of Partnership Deed, Certified true copy of Memorandum & Articles of Association (certified by Director) & Board resolution (Original)



2.Loan Against Property(LAP): We Provide Term loan and fund up to 75% Market Value of property For a tenor of 180 months.

Advantages:

- longer repayment tenors helping in maximum utilization of funds with small cash flows.
- lower interest rates due to collateral property.
- no foreclosure charges***
- Registered Mortgage not required***
- part payment facility available.

We fund against residential, commercial and Industrial properties for a tenor up to 180 months at competitive rates in easy instalments .The funds can be used to meet long term goals of company and part payment facility up to 25% of principal amount facility can be availed without any prepayment charges.

We can avail liquidity against the property, as well as get benefit of appreciation of property over the tenor of loan.

The property value is determined by our valuers , and the funding is done against current market value.We can also enhance the loan value after vintage period of 12 months depending on market value and business growth.

- **Property Type:** Don't be worried about the type of your property. We accept both – residential and commercial*
- **Flexible product offerings:** Pick from an EMI based loan or an Overdraft facility, suited to your needs.

- **Easy repayments:** With longer repayment tenure & competitive interest rates, EMI is certainly lower compared to other funding options.
- **Loan for the self employed:** We offer customized loan options for self-employed individuals.

If you have decided to expand your business or fund your personal requirements through a Loan against Property, we advise you to first check eligibility criteria according to your employment status. If you are a **salaried individual**, you will require the following documents:

- Your Proof of Residence - A ration Card / Telephone Bill / Electricity Bill / Voters Card will do.
- Your Proof of Identity - A Voter's Card / Driver's License / Employer's Card will do.
- Your latest Bank Statement / Passbook from where you can show a salary / income being credited from the past 6 months.
- Your Salary Slip from the last 6 months with all deductions shown. A Form 16 from the last 2 years will also be required.
- Copies of all Property Documents of the concerned property that you chose to pledge for the loan.

If you are a **self employed professional/individual**, you will require the following documents:

- Certified Financial Statement for the last 3 years.
- Your Proof of Residence - A ration Card / Telephone Bill / Electricity Bill / Voters Card will do.
- Your Proof of Identity - A Voter's Card / Driver's License / Employer's Card will do.
- Your latest Bank Statement / Passbook from where you can show a salary / income being credited from the past 6 months.
- Copies of all Property Documents of the concerned property that you chose to pledge for the loan.



3. **Overdraft Facility:(DOD):(Against Property)**

Financial emergency is not an unheard situation, and usually in such a situation when we are in monetary crisis we immediately look around for some credit to meet our present needs. Credit can be of any form like bank **loans** or credit cards, but rates of interest associated with them are quite high. Also, there are situations in which contingent funds are not enough to fulfil some short term financing needs.

So, what is the solution then?

Overdraft facility, not many people are aware of this facility from banks against their assets to finance short term needs. It's quick to get approval from banks and cheaper compared to other loan offers.

Here are the procedures and benefits of overdraft facility and how you should use it to meet your financial emergency.

Meaning of Overdraft facility:

Overdraft facility is a credit given to an individual against his or her assets as collateral with banks. As collateral, you can offer following assets to banks:

What do we really mean by collaterals?

We provide overdraft facility up to ten years against any collateral be it

Office,Shop,Residential Property or Industrial Property.Using your house as a collateral: Bank does a valuation and survey of the property, then sanction an overdraft limit of up to 60% to 70% considering value of the property, your credit history and repayment capacity. Assume, as per valuation report, the current price of your home is Rs 1.5 crore, and then you are eligible for overdraft up to Rs 90 lakhs. However, this amount will not be disbursed immediately. It works like an approved loan and you are eligible to keep withdrawing amount from this overdraft account when required. You are eligible to pay interest rate from the time this overdraft is availed and amount withdrawn. The rates of interest for loans against property range vary depending Upon RBI Repo rate .

What is the process to apply for dropline overdraft facility?

The process to apply for overdraft facility is similar to taking any other loan from

banks. You will offer an asset as collateral to banks and obtain overdraft facility. The procedure for sanction of overdraft ,requires property valuation and survey from bank / government officer.

Advantages :

- no monthly stock statement or debtors list required
- no yearly renewal required
- ease of repayment with OD dropping by 10% every year.
- INTEREST levied only on utilization.

The overdraft facility provides advantages of both a term loan and cc as limit is dropped 10% yearly ,thus helping to reduce liability and at the same time interest is charged only on utilization of loan like a cash credit facility thus helping to bring down cost of funds on net basis.

It is advantageous for businesses with fluctuation in requirements or requirement peaking in particular season thus helping to take maximum advantage at peak times and not utilizing in dull seasons thus helping again to bring cost of funds to optimum level. We can also enhance the overdraft value after vintage period of 12 months depending on market value and business growth.

If you have decided to expand your business or fund your personal requirements through a Loan against Property, we advise you to first check eligibility criteria according to your employment status. If you are a **salaried individual**, you will require the following documents:

- Your Proof of Residence - A ration Card / Telephone Bill / Electricity Bill / Voters Card will do.
- Your Proof of Identity - A Voter's Card / Driver's License / Employer's Card will do.
- Your latest Bank Statement / Passbook from where you can show a salary / income being credited from the past 6 months.
- Your Salary Slip from the last 6 months with all deductions shown. A Form 16 from the last 2 years will also be required.
- Copies of all Property Documents of the concerned property that you chose to pledge for the loan.

If you are a **self employed professional/individual**, you will require the following documents:

- Certified Financial Statement for the last 3 years.
- Your Proof of Residence - A ration Card / Telephone Bill / Electricity Bill / Voters Card will do.
- Your Proof of Identity - A Voter's Card / Driver's License / Employer's Card will do.
- Your latest Bank Statement / Passbook from where you can show a salary / income being credited from the past 6 months.
- Copies of all Property Documents of the concerned property that you chose to pledge for the loan.



4. **Home Loans:** Purchasing a Dream home is very Easy!!!

Select the right location and leave the rest to us.

We fund both New homes, as well as resale property purchase be it a flat, Bungalow or a villa.

Get Home loans up to tenor of 15-20 yrs, without any foreclosure charges, and up to 150% of sale deed value at most competitive rates and best services.

For any middle class Indian the decision to purchase property is a life altering one the first time around. While the mental preparation is something that requires a lot of time, it is the physical preparation of documents that sends a shiver down the spine – it is tedious, it is tricky and time consuming. The way out is however, not to get bogged down and go about the arrangement of your documents methodically.

The bank that is giving you a home loan needs to be completely sure of your financial health before it agrees to get into a long term lending relationship with you. This is why the process of mortgage application requires you to put together quite a few documents. The process may be unpleasant, but you must understand that it is necessary to do it properly. Here is a list of documents that you will need to put together while applying for a home loan.

1. General list of documents:

1. A Completed loan application
2. 1 passport size photograph (including the one affixed in loan application)
3. Proof of identification: Electoral ID Card / Passport / Driving License / PAN card.
4. Proof of residence: Electoral ID Card / Passport / Electricity Bill / Telephone Bill.
5. Proof business address, in case of non- salaried borrowers
6. Statement of bank account for the last six months

2. For salaried individuals the following must be put in order:

1. Salary slips for last 3 months
2. Bank statement for last 3 months
3. Copy of identity card issued by the employer.
4. Form 16 or IT Returns for the last 2 years

3. Self-employed individuals and businessmen must have the following ready:

1. Photocopies of IT Returns/Assessment orders for the last 3 years
2. Balance sheet and Profit and Loss A/c for the last three years (Certified true Copy attested by Chartered Accountant)
3. Proof of business address.
4. Proof of business (Registration Certificate of establishment, Gumasta /Trade License, Sales Tax Registration etc.)
5. Certificate of Practice-photocopy.
6. TDS Certificates (Form 16A wherever applicable)

4. If a flat is being purchased from the builder, the following documents will be required

1. Original copy of agreement for sale/ sale deed with the builder
2. 7/12 extract issued by the land authorities
3. Property register card, which is obtained from the City Survey Department
4. N.A. permission for the land from the collector,
5. Search Report and Title Certificate
6. Development agreement between owner of land and the builder
7. Copy of order under the Urban land Ceiling Act
8. Copy of building plans sanctioned by the competent authority
9. Commencement certificate granted by the Corporation
10. Building completion certificate
11. Latest tax receipts paid towards the land or property or flat to be purchased
12. Partnership deed or memorandum of association of the builders firm

5. If the property being purchased is located in a Cooperative Society

1. Allotment letter from the Society in your name
2. Original share certificate provided the Society
3. Certificate of the registration of the society
4. No objection certificate from the society
5. 7/12 extract or property register card in the Society's name
6. Copy of N.A permission for the land from the collector
7. Search Report and Title Certificate
8. Copy of order under the Urban Land Ceiling Act
9. Copy of the building plans sanctioned by a competent authority

10. Commencement certificate granted by Corporation
11. The latest receipts of taxes paid for the property
12. Original to assign / Deed of assignment

7. Lender's rigmarole

As we mentioned earlier, a home loan is a long term relationship that a lender agrees to get into with you. It is therefore only fair that the bank will try to assess your creditworthiness in every possible way. Understand their disbursement procedure and be prepared to answer the questions that they may have for you and the home visits that they may need to make.

Patience is the key through all of this.

8. File it properly

Lastly, keeping all your documents ready in the above mentioned order, in a neat file, before you make your loan application is a good idea and will cut your hassles down completely. There may be a few extra documents that differ from bank to bank, but if you have the above mentioned documents in order, you will only be required to make a few tweaks here and there.

Being adequately prepared with the documents for your home loan, is a prudent move and will ensure that your loan disbursement is speedy and hassle free.



6.PROJECT FINANCE: Are u Planning to start fresh Manufacturing business or expanding the business ???

Be it an entirely new project, expansion of an existing business, short term funds requirement or funding for working capital in an existing business, the Project Finance team works along with you to provide customized solutions for your business.

Project finance is the long-term **financing** of infrastructure and industrial **projects** based upon the projected cash flows of the **project** .

We help to set up new industries right from land to building and machinery funding. We also help in getting funds for expansion and reschedule loans and **subsidy** on loans and help in machinery funding.

The funding requirements of large brown field expansions and green field projects in the manufacturing sector viz. Steel, Aluminium, Cement, Auto, and Hotels have been arranged by us..



7.CC//WORKING CAPITAL AND MACHINERY FUNDING:

We help businesses requiring huge stocks, and market receivables with a sizeable turnover meet their working capital requirements by providing cash credit facility, and funding up to 100 % of property value thus helping to meet their working capital requirements.

and machinery funding with subsidy..

- Rupee term loans
- Foreign currency term loans
- External Commercial Borrowings
- Export Credit Agency backed long term debt
- Lines of credit from different multilateral institutions
- Non fund based facilities like Letter of Credit, Bank Guarantee, Supplier's Credit, Buyer's Credit etc
- Subordinated debt and mezzanine financing

Cash credit facilities fulfill the requirement of working capital which is needed to run daily operation in a business concern. It is similar to loan but different from conventional loan. In this system, Bank or Financial Institute maintain a Cash Credit Account for their borrower. Cash credit makes a provision for credit by transferring the sanctioned amount into Cash Credit Account from which borrower can withdraw as per their requirement. Borrower can withdraw money within sanctioned "limit" & "daily limit". Cash Credit Account almost similar to Current Account but it's not Current Account. In cash credit system, interest charged on amount actually withdrawn in daily basis. Borrower can't withdraw total sanctioned amount of loan at a time.

Bank or Cash Credit provider holds Stock or Book Debt (as security) against advance sanctioned. The security or guarantee remains accessible by advance provider (normally Bank) until Cash Credit repaid in full. Depending on the security holds, Cash Credit facility is two types i.e. Pledge (where Bank or Financial Institute holds physical control of stock & book debt.) & Hypothecation (borrower holds total control of stock and submits periodical statement of stock to the lender). Cash Credit-Hypothecation system is broadly used.

Cash credit amount is pre-approved and the repayment of loan is the same whether borrower is using cash credit or not. If cash credit amount is paid off before term of loan is complete, borrower is liable to pay penalty fee based on % of loan amount.

Characteristic of Cash Credit Facilities:-

- It's one type of short period (more period than overdraft) finance or loan.
- Cash Credit facility is a provision to create loan or advance or credit by lender (mainly bank or financial institute) to borrower (mainly business concern)
- It's used to fulfill working capital requirement which is needed to run trading operation in a business. Only business concern can enjoy this facility. Working Capital = Current Assets – Current Liabilities.
- Business concern can enjoy Cash Credit facility against Pledge or Hypothecation of stock, book debt as a security or guarantee of the finance.
- Advance is sanctioned & money transfer to Cash Credit account by Bank or Financial Institute.
- Borrower can withdraw money from Cash Credit account within permissible amount fixed by Bank for specific period.
- Borrower can't withdraw total loan amount at a time.

- Interest charged amount actually withdrawn in daily basic, not full loan amount. Bank can charge certain amount on portion of loan not used by business concern because bank can't use cash credit sanctioned amount.
- Bank is not funded total required working capital. Some portion of working capital is invested by the business entities himself & balance amount is supply by bank in way Cash Credit.

Purpose of Cash Credit:-

Main purpose of cash credit facility is to fulfill the requirement of working capital. Working capital is needed to run daily trading & business operation in a business concern.



8. Agri Loans

Agriculture has been the lifeline of Indian economy for decades and continues to do so. The ever-growing population of the nation and the subsequent increase in demand for food products, opens up tremendous opportunities to become self-reliant in the field of agricultural industries.

However to make the best of these opportunities or to start an agri-based business or to expand your existing enterprise, you need adequate finance. This is where we come in. We understand the intricacies of Indian agri-business sector and offer comprehensive loan products that make you self-reliant.

So, whether you want to set up a food processing unit or expand your business, start a storage facility or invest in a large warehouse, install a drip irrigation system or modernise your poultry farming, create a greenhouse or do fish farming, want to install agri-equipment or expand your dairy business, you can talk to us. We have a range of loans specially designed for the agri-businesses based on your needs, opportunity and seasonality.

Agri Funding products are formulated keeping in mind the unique requirements of *Farmers, Horticulturists, Dairy Owners and Food Processors*.

For Agri Loans :

- No financials are required for Equipment Loans upto 50lacs
- Provisions for Higher LTV, Tenures and Flexible repayment options
- Faster Turn-Around Times and sensitivity to harvest seasons

Funding available for:

- Agri and Food Processing
- Micro Irrigation
- Greenhouse /Horticulture/Cold Storage
- Poultry/ Layer Unit
- Agri Equipment
- Dairy Units, Fisheries, Rice Mills



Industrial Loans :

We Provide term loans to purchase industrial shed/factory. We can also fund against existing industrial properties, to meet long term goals of company at most competitive rates and best services.

1. General list of documents:

1. A Completed loan application
2. 1 passport size photograph (including the one affixed in loan application)
3. Proof of identification: Electoral ID Card / Passport / Driving License / PAN card.
4. Proof of residence: Electoral ID Card / Passport / Electricity Bill / Telephone Bill.
5. Proof business address, in case of non- salaried borrowers
6. Statement of bank account for the last six months