AKSHAYA FINVEST

AKSHAYA VERIFIED PARTNERS

Loans

Home, personal, business and vehicle loan facilitation through banks and RBI-registered NBFCs

Overview

Akshaya Finvest facilitates access to credit facilities through scheduled commercial banks and RBI-registered NBFCs, once each partnership is formally confirmed. We do not lend money ourselves. This brochure explains the loan categories we facilitate, typical eligibility and documentation, and how our role differs from the lender's.

Who This Is For

- First-time home buyers and those buying or constructing on a plot
- Salaried and self-employed individuals needing personal or vehicle finance
- MSME owners needing working capital or expansion finance
- Property owners exploring Loan Against Property (LAP)

What's Covered

Personal Loan

Unsecured, for individual needs.

Home Loan / Plot Finance

Purchase, construction or plot.

Business & MSME Loan

Working capital and expansion.

Vehicle / Car Finance

New and pre-owned vehicles.

Loan Against Property (LAP)

Asset-backed credit against eligible property.

Working Capital / Cash Credit / Overdraft

Short-term business liquidity facilities.

How It Works

1. **Share Your Requirement**
   Tell us the loan type, amount and purpose.
2. **We Match You to Partners**
   We connect you with scheduled banks and RBI-registered NBFCs.
3. **Documentation Support**
   We help you prepare and submit the lender's required documents.
4. **Lender Underwriting**
   The lending institution decides interest rate, tenure and final approval.
5. **Disbursal**
   Funds are disbursed directly by the lending institution per its own process.

Typical Eligibility

- Indian resident, generally 21-60 years of age at loan maturity (varies by lender & loan type)
- Stable income -- salaried, self-employed professional, or business income
- Valid KYC: PAN, Aadhaar or equivalent identity/address proof
- Credit history and repayment track record, where applicable
- Property or asset valuation, for secured loans such as Home Loan / LAP

Typical Documents

- Identity & address proof (PAN, Aadhaar or equivalent)
- Income proof (salary slips, ITRs, or business financials)
- Bank statements (typically 6-12 months)
- Property or asset documents, where applicable
- Business registration/GST documents for MSME & business loans
- Exact list is set by the lending institution, not by us

Important to Know

> Interest rates, processing fees, tenure and final approval are decided solely by the lending institution's underwriting policy -- not by us. We do not charge advance processing fees or cash commissions from borrowers.

Talk to an Advisor

+91 9513715325
info@akshayafinvest.com

Akshaya Finvest · CIN: U66190KA2025PTC210386 · #2715–2719, 2nd Floor, J P Arcade, Subedar Circle, Ring Road, Hassan – 573201, Karnataka, India