KNOW BEFORE YOU BORROW

The Bhavya Loan Guide

Every loan we arrange, who it suits, eligibility and the full document checklist. Since 2004, New Delhi.

"Money saved is money earned." - Mr. Sandeep Jain, Founder (ex-banker)

Loan	Security	Best for
Loan Against Property	Yes	Long-term working capital, Purchasing machinery, Business expansion
Home Loan	Yes	Buying a new house or flat, Buying a plot and constructing, Renovating the existing house
Term Loan & Machinery Loan	Yes	Purchasing machinery, Long-term working capital, Business expansion
Cash Credit Limit	Yes	Day-to-day working capital, Stock purchase, Business expansion with collateral
Project Finance	Yes	New business or industry, Expansion of existing business, New manufacturing unit
Personal Loan	No	Wedding expenses, Home renovation, Higher education
Business Installment Loan	No	Working capital, Purchasing machinery, Office furniture & equipment
Unsecured Overdraft Limit	No	Day-to-day expenses, Business expansion without collateral, Seasonal stock purchases
Car Loan	Yes	Buying a new car, Buying a used car, Company vehicles
Education Loan	No	Higher studies in India, Studying abroad, Professional courses
Office Equipment & Consumer Loan	No	Computers & IT, Generators & power backup, Office furniture

Visit: 4E/7, 3rd Floor, Jhandewalan Extension, Near Post Office, New Delhi - 110055

SECURED | RESIDENTIAL | COMMERCIAL | INDUSTRIAL

Loan Against Property

Loan against property turns the residential, commercial or industrial property you already own into long-term, low-cost funds - while you keep living in it or running your business from it.

Security Residential / Commercial / Industrial	**End use** Not monitored by lender	**Tenure** Long tenures, typically up to 15 yrs	**Since 2004** Delhi's LAP specialists

Features

- Unlock funds from a freehold, self-occupied residence or an approved commercial / industrial property
- Rate of interest lower than personal or unsecured business loans
- Use the money for any legitimate business or personal purpose
- Balance transfer of an existing LAP to a lower rate, often with a top-up
- Choice of lenders across banks and NBFCs - one application, many options
- End-to-end support: valuation, legal, sanction and disbursal

Eligibility - Self-employed

- Proprietor, partner or director of the business
- Business stable and profitable for the last 2 years, with ITRs filed
- Clean repayment track on existing loans

Eligibility - Property

- Title clear and free from encumbrance, with no pending litigation
- Freehold, self-occupied residence, or commercial / industrial property with approved sanction plan
- Owned by the applicant or a co-applicant

Documents - Self-employed

- Photograph of all applicants
- KYC: PAN card + Aadhaar / Passport / Driving Licence
- Residence proof: Passport / Voter ID / Driving Licence / recent electricity or telephone bill
- Office proof: GST registration / Udyam certificate / utility bill of the premises
- Income proof: last 2 years ITR with computation of income and financials
- Bank statement: last 6 months of the main business account
- Constitution proof: MOA-AOA / partnership deed (for companies and firms)
- Existing loans: repayment schedules / sanction letters of all running loans
- Property papers: complete chain of title documents of the property offered / being bought
- Ownership proof: electricity bill / house tax receipt / property papers of office or residence
- Audited financials: last 2 years with audit report and all schedules

Documents - Salaried

- Photograph of all applicants
- KYC: PAN card + Aadhaar / Passport / Driving Licence
- Residence proof: Passport / Voter ID / Driving Licence / recent utility bill
- Employment proof: Employee ID / appointment letter / Form 16
- Income proof: last 3 months' salary slips

- Bank statement: last 6 months of the salary account
- Existing loans: repayment schedules of all running loans
- Property papers: complete chain of title documents of the property offered / being bought

Suitable for

Long-term working capital, Purchasing machinery, Business expansion, Investing in another business, Buying another property, Any large financial need

SECURED | PURCHASE | CONSTRUCTION | RENOVATION

Home Loan

For a new house, flat, kothi or apartment, a plot to build on, or renovating and furnishing your current home. Loans from Rs. 5 lakh, with approval generally within 7 working days of a complete file.

Loan from	Approval	Tenure	For
Rs. 5 lakh	~7 working days*	Typically up to 30 yrs	Salaried & self-employed

Features

- Loans starting from Rs. 5 lakh
- Generally approved within 7 working days of a complete file*
- Purchase, construction, plot + construction, renovation and furnishing
- Tax benefits on interest and principal under the old regime
- Balance transfer and top-up on existing home loans
- Women co-borrowers: lower stamp duty in Delhi

Eligibility - Self-employed

- Proprietor, partner or director of the company
- Minimum age 23; loan to be repaid before age 65
- Regular ITRs with stable business income

Eligibility - Salaried

- Employee of a public / private limited company, MNC or government
- Minimum age 23; loan to be repaid before retirement
- Salary received by bank transfer

Documents - Self-employed

- Photograph of all applicants
- KYC: PAN card + Aadhaar / Passport / Driving Licence
- Residence proof: Passport / Voter ID / Driving Licence / recent electricity or telephone bill
- Office proof: GST registration / Udyam certificate / utility bill of the premises
- Income proof: last 2 years ITR with computation of income and financials
- Bank statement: last 6 months of the main business account
- Constitution proof: MOA-AOA / partnership deed (for companies and firms)
- Existing loans: repayment schedules / sanction letters of all running loans
- Property: copies of the papers of the property being purchased

Documents - Salaried

- Photograph of all applicants
- KYC: PAN card + Aadhaar / Passport / Driving Licence
- Residence proof: Passport / Voter ID / Driving Licence / recent utility bill
- Employment proof: Employee ID / appointment letter / Form 16
- Income proof: last 3 months' salary slips
- Bank statement: last 6 months of the salary account
- Existing loans: repayment schedules of all running loans

• Property: copies of the papers of the property being purchased

Suitable for

Buying a new house or flat, Buying a plot and constructing, Renovating the existing house, Furnishing your home, Transferring a high-rate home loan

SECURED | LONG-TERM CAPITAL | MACHINERY

Term Loan & Machinery Loan

A term loan is given in one shot against collateral security to meet long-term needs of the business - new machinery, expansion or long-term working capital. Loans start from Rs. 5 lakh.

Loan from	Security	Repayment	Ideal for
Rs. 5 lakh	Collateral property	Fixed EMI schedule	Machinery & expansion

Features

- Loans from Rs. 5 lakh against collateral property
- Purchase of new or used machinery and equipment
- Long-term working capital for expansion
- Structured repayment, with moratorium where the project needs it
- Machinery loans: the machine itself can form part of the security
- Comparison across banks and NBFCs

Eligibility - Business

- Proprietorship, partnership or private limited company
- Minimum 3 years in the same business; 1 year at the same place
- Profitable for the last 2 years
- Clean repayment track record of at least 12 months

Eligibility - Security

- Applicant must own office or residence
- Collateral property with clear title, free of encumbrance
- Approved sanction plan for commercial / industrial property

Documents - Self-employed

- Photograph of all applicants
- KYC: PAN card + Aadhaar / Passport / Driving Licence
- Residence proof: Passport / Voter ID / Driving Licence / recent electricity or telephone bill
- Office proof: GST registration / Udyam certificate / utility bill of the premises
- Income proof: last 2 years ITR with computation of income and financials
- Bank statement: last 6 months of the main business account
- Constitution proof: MOA-AOA / partnership deed (for companies and firms)
- Existing loans: repayment schedules / sanction letters of all running loans
- Ownership proof: electricity bill / house tax receipt / property papers of office or residence
- Audited financials: last 2 years with audit report and all schedules
- Sanction letter of any existing cash credit / overdraft limit
- Collateral security: papers of the property offered
- Registrations: GST / other government registrations
- Machinery: proforma invoice / quotation (for machinery loans)

Suitable for

Purchasing machinery, Long-term working capital, Business expansion, Upgrading plant & equipment

SECURED | WORKING CAPITAL | ON TURNOVER

Cash Credit Limit

A secured working capital limit, given on the basis of your turnover, stock and receivables. Draw what you need, repay when sales come in, and pay interest only on what you use.

Basis	Interest	Security	Renewal
Turnover, stock & debtors	Only on amount used	Stock + collateral	Annual review

Features

- Revolving limit, renewed annually
- Interest charged only on the amount actually used
- Limit based on turnover, stock and receivables
- Collateral: residential, commercial or industrial property
- Enhancement as your turnover grows
- Can be combined with a term loan for machinery

Eligibility - Business

- Proprietorship, partnership or company with audited financials
- Steady turnover with regular stock and receivables
- Healthy promoter net worth and repayment track

Eligibility - Security

- Hypothecation of stock and book debts
- Collateral property: freehold residence, or approved commercial / industrial property
- Clear title, free from encumbrance

Documents - Self-employed

- Photograph of all applicants
- KYC: PAN card + Aadhaar / Passport / Driving Licence
- Residence proof: Passport / Voter ID / Driving Licence / recent electricity or telephone bill
- Office proof: GST registration / Udyam certificate / utility bill of the premises
- Income proof: last 2 years ITR with computation of income and financials
- Bank statement: last 6 months of the main business account
- Constitution proof: MOA-AOA / partnership deed (for companies and firms)
- Existing loans: repayment schedules / sanction letters of all running loans
- Ownership proof: electricity bill / house tax receipt / property papers of office or residence
- Audited financials: last 2 years with audit report and all schedules
- Stock statement and debtors ageing list
- Projections: projected turnover and balance sheet for the next year
- Collateral: property papers
- GST returns for the last 12 months

Suitable for

Day-to-day working capital, Stock purchase, Business expansion with collateral, Bridging receivables

SECURED | NEW UNIT | EXPANSION

Project Finance

For starting a new business or industry, or expanding an existing one. We help you build a bankable structure - promoter contribution, debt, repayment holiday and DSCR - before you meet a lender.

For	Promoter margin	Basis	Security
New unit or expansion	Typically 25%	Project report & cash flows	Project assets + collateral

Features

- Funding for land, building, plant and machinery
- Structured promoter contribution and debt
- Repayment holiday until commercial production
- Help with project report and projections
- Working capital tie-up for the new unit
- Comparison across banks and NBFCs

Eligibility - Promoters

- Relevant experience in the line of business
- Ability to bring the promoter margin
- Clean credit history of promoters and group concerns

Eligibility - Project

- Detailed project report with cost, means of finance and projections
- Approvals, registrations and land documents in place
- Projected DSCR and debt-equity within lender norms

Documents - Self-employed

- Photograph of all applicants
- KYC: PAN card + Aadhaar / Passport / Driving Licence
- Residence proof: Passport / Voter ID / Driving Licence / recent electricity or telephone bill
- Office proof: GST registration / Udyam certificate / utility bill of the premises
- Income proof: last 2 years ITR with computation of income and financials
- Bank statement: last 6 months of the main business account
- Constitution proof: MOA-AOA / partnership deed (for companies and firms)
- Existing loans: repayment schedules / sanction letters of all running loans
- Audited financials: last 2 years with audit report and all schedules (existing businesses)
- Detailed project report with projections
- Quotations for plant & machinery
- Land / building title documents and approvals
- Promoter net worth statements

Suitable for

New business or industry, Expansion of existing business, New manufacturing unit, Capacity addition

UNSECURED | NO GUARANTOR | ANY PURPOSE

Personal Loan

Thinking of renovating your house, buying a new laptop, marriage expenses or your child's higher education? A personal loan is your one-stop shop for any financial need - without security or a guarantor.

Security	Guarantor	For	Use
None required	Not required	Salaried & self-employed	Any personal need

Features

- No collateral, no guarantor
- Any personal purpose: wedding, travel, education, renovation, medical
- For salaried and self-employed individuals
- Fixed EMIs and quick processing
- Balance transfer to a lower rate
- Debt consolidation of costly card dues

Eligibility - Salaried

- Employee of a public / private limited company, MNC or government
- Salary by cheque or bank transfer
- Minimum 3 years of continuous employment
- Age 23 minimum; repayment before retirement

Eligibility - Self-employed

- Proprietor, partner or director
- Business at least 3 years old, 1 year at the same place
- Profitable with ITRs for the last 2 years
- Age 23 minimum; repayment before 65

Documents - Self-employed

- Photograph of all applicants
- KYC: PAN card + Aadhaar / Passport / Driving Licence
- Residence proof: Passport / Voter ID / Driving Licence / recent electricity or telephone bill
- Office proof: GST registration / Udyam certificate / utility bill of the premises
- Income proof: last 2 years ITR with computation of income and financials
- Bank statement: last 6 months of the main business account
- Constitution proof: MOA-AOA / partnership deed (for companies and firms)
- Existing loans: repayment schedules / sanction letters of all running loans

Documents - Salaried

- Photograph of all applicants
- KYC: PAN card + Aadhaar / Passport / Driving Licence
- Residence proof: Passport / Voter ID / Driving Licence / recent utility bill
- Employment proof: Employee ID / appointment letter / Form 16
- Income proof: last 3 months' salary slips
- Bank statement: last 6 months of the salary account

• Existing loans: repayment schedules of all running loans

Suitable for

Wedding expenses, Home renovation, Higher education, Travel, Medical needs, Consolidating card dues

UNSECURED | RS. 5 L - RS. 35 L | NO COLLATERAL

Business Installment Loan

A Business Installment Loan (BIL) helps your business take giant strides - working capital, expansion, or that once-in-a-lifetime opportunity - from Rs. 5 lakh to Rs. 35 lakh, without any collateral.

Amount	Collateral	Turnover	Vintage
Rs. 5 L - Rs. 35 L	Not required	Rs. 40 L+ for 2 yrs	3 yrs+ in business

Features

- Rs. 5 lakh to Rs. 35 lakh without collateral
- For working capital, expansion, machinery, furniture and office equipment
- Fixed EMIs, quick sanction
- Proprietorships, partnerships and private limited companies
- Top-up after a good repayment track
- Multiple lenders compared for you

Eligibility - Business

- Proprietorship, partnership or private limited company
- Minimum 3 years in the same business; 1 year at the same place
- Turnover of at least Rs. 40 lakh a year for the last 2 years
- Profitable business

Eligibility - Applicant

- Age 25-65 years
- Loan used for business purpose only
- Clean repayment track on existing loans

Documents - Self-employed

- Photograph of all applicants
- KYC: PAN card + Aadhaar / Passport / Driving Licence
- Residence proof: Passport / Voter ID / Driving Licence / recent electricity or telephone bill
- Office proof: GST registration / Udyam certificate / utility bill of the premises
- Income proof: last 2 years ITR with computation of income and financials
- Bank statement: last 6 months of the main business account
- Constitution proof: MOA-AOA / partnership deed (for companies and firms)
- Existing loans: repayment schedules / sanction letters of all running loans
- Ownership proof: electricity bill / house tax receipt / property papers of office or residence
- Audited financials: last 2 years with audit report and all schedules
- Sanction letter of any existing cash credit / overdraft limit
- Registrations: GST / other government registrations

Suitable for

Working capital, Purchasing machinery, Office furniture & equipment, Business expansion

UNSECURED | PAY FOR WHAT YOU USE

Unsecured Overdraft Limit

An unsecured overdraft gives your business a ready limit for day-to-day financial requirements - without collateral. Draw, repay and draw again, paying interest only on what you use.

Security	Interest	Basis	Ideal for
None	Only on usage	Turnover & banking	Day-to-day needs

Features

- No collateral or guarantor
- Interest only on amount drawn
- Draw and repay any number of times
- Annual renewal
- Ideal alongside a secured CC limit
- Quick set-up for established businesses

Eligibility - Business

- Established proprietorship, partnership or company
- Consistent turnover and healthy bank statement
- Profitable with ITRs and financials for 2 years

Eligibility - Track record

- Clean repayment track on existing loans
- No cheque bounces in recent banking
- Good credit score of promoters

Documents - Self-employed

- Photograph of all applicants
- KYC: PAN card + Aadhaar / Passport / Driving Licence
- Residence proof: Passport / Voter ID / Driving Licence / recent electricity or telephone bill
- Office proof: GST registration / Udyam certificate / utility bill of the premises
- Income proof: last 2 years ITR with computation of income and financials
- Bank statement: last 6 months of the main business account
- Constitution proof: MOA-AOA / partnership deed (for companies and firms)
- Existing loans: repayment schedules / sanction letters of all running loans
- Audited financials: last 2 years with audit report and all schedules
- Bank statements: 12 months of all business accounts
- GST returns for the last 12 months

Suitable for

Day-to-day expenses, Business expansion without collateral, Seasonal stock purchases, Bridging payments

OTHER LOANS | NEW & USED CARS

Car Loan

Suitable for everyone who wants their own vehicle - given on the value of the car and your repayment capacity, for individuals and businesses alike.

Funding	Security	For	Repayment
Up to a high share of on-road price*	Car hypothecated	Individuals & businesses	Fixed EMIs

Features

- New and used cars
- High funding on on-road price, subject to lender policy
- Fixed EMIs over flexible tenures
- For salaried, self-employed and companies
- Quick sanction with minimal documents
- Balance transfer of existing car loans

Eligibility - Salaried

- Stable employment with salary by bank transfer
- Age and income as per lender policy

Eligibility - Self-employed / Company

- Business with ITRs for the last 2 years
- Healthy bank statement

Documents - Self-employed

- Photograph of all applicants
- KYC: PAN card + Aadhaar / Passport / Driving Licence
- Residence proof: Passport / Voter ID / Driving Licence / recent electricity or telephone bill
- Office proof: GST registration / Udyam certificate / utility bill of the premises
- Income proof: last 2 years ITR with computation of income and financials
- Bank statement: last 6 months of the main business account
- Constitution proof: MOA-AOA / partnership deed (for companies and firms)
- Existing loans: repayment schedules / sanction letters of all running loans
- Vehicle: proforma invoice / quotation from the dealer

Documents - Salaried

- Photograph of all applicants
- KYC: PAN card + Aadhaar / Passport / Driving Licence
- Residence proof: Passport / Voter ID / Driving Licence / recent utility bill
- Employment proof: Employee ID / appointment letter / Form 16
- Income proof: last 3 months' salary slips
- Bank statement: last 6 months of the salary account
- Existing loans: repayment schedules of all running loans
- Vehicle: proforma invoice / quotation from the dealer

Suitable for

Buying a new car, Buying a used car, Company vehicles, Upgrading your car

OTHER LOANS | INDIA & ABROAD

Education Loan

Fund tuition, hostel, travel and study materials for courses in India and abroad - with repayment starting after the course, and tax deduction on the interest you pay.

Repayment	Covers	Tax	Co-applicant
After course + grace	Fees, hostel, travel	Sec 80E on interest	Parent / guardian

Features

- Courses in India and abroad
- Tuition, hostel, travel, books, laptop
- Repayment holiday during the course + grace period
- Section 80E deduction on interest
- Parent or guardian as co-applicant
- Help with lender selection and paperwork

Eligibility - Student

- Confirmed admission to a recognised course
- Indian resident
- Good academic record

Eligibility - Co-applicant

- Parent / guardian / spouse with regular income
- Collateral for larger loan amounts as per lender policy

Documents

- Admission letter and fee structure from the institution
- Academic records: mark sheets of last qualifying exams
- KYC of student and co-applicant
- Co-applicant income proof: salary slips / ITRs and 6 months' bank statement
- Collateral papers (for higher amounts)
- Passport, visa and I-20 / CAS (for study abroad)

Suitable for

Higher studies in India, Studying abroad, Professional courses, Postgraduate programmes

OTHER LOANS | COMPUTERS | LCD | GENERATOR | APPLIANCES

Office Equipment & Consumer Loan

Technological empowerment is a critical factor for the growth of small and medium enterprises. Finance computers, LCDs, generators, office furniture and machinery - and consumer durables for the home - on the value of the product and your repayment capacity.

Funds	Basis	Benefit	Repayment
Computers, LCD, generator, furniture	Product value + repayment	Cash stays in business	Fixed EMIs

Features

- Computers, servers, printers, LCDs and projectors
- Generators, ACs and office furniture
- Consumer durables for the home
- Machinery loans against the machine itself
- Fixed EMIs; minimal documents
- Keeps working capital free for growth

Eligibility - Business

- Proprietorship, partnership or company with ITRs
- Healthy banking and repayment track

Eligibility - Individuals (consumer loans)

- Salaried or self-employed with regular income
- Age and income as per lender policy

Documents - Self-employed

- Photograph of all applicants
- KYC: PAN card + Aadhaar / Passport / Driving Licence
- Residence proof: Passport / Voter ID / Driving Licence / recent electricity or telephone bill
- Office proof: GST registration / Udyam certificate / utility bill of the premises
- Income proof: last 2 years ITR with computation of income and financials
- Bank statement: last 6 months of the main business account
- Constitution proof: MOA-AOA / partnership deed (for companies and firms)
- Existing loans: repayment schedules / sanction letters of all running loans
- Quotation / proforma invoice of the equipment

Documents - Salaried

- Photograph of all applicants
- KYC: PAN card + Aadhaar / Passport / Driving Licence
- Residence proof: Passport / Voter ID / Driving Licence / recent utility bill
- Employment proof: Employee ID / appointment letter / Form 16
- Income proof: last 3 months' salary slips
- Bank statement: last 6 months of the salary account
- Existing loans: repayment schedules of all running loans
- Quotation / proforma invoice of the product

Suitable for

Computers & IT, Generators & power backup, Office furniture, LCDs & projectors, Home appliances, Machinery

Ready to apply?

WhatsApp +91 98717 48555 | Call 011-45123555 | sandeep@bhavyaa.com | https://www.bhavyaa.com

4E/7, 3rd Floor, Jhandewalan Extension, Near Post Office, New Delhi - 110055

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