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ULTIMATE FINANCE
Building Bridges to Financial Success

INVESTING IN YOUR TOMORROW

GENERAL

We offer a wide range of Financial Service to corporate and retail customers through a variety of delivery channels. We believe in fair dealing & prompt disbursement of fund on priority basis. We provide funds on following terms & Conditions at minimum rate of interest in shortest period of time.

SERVICE

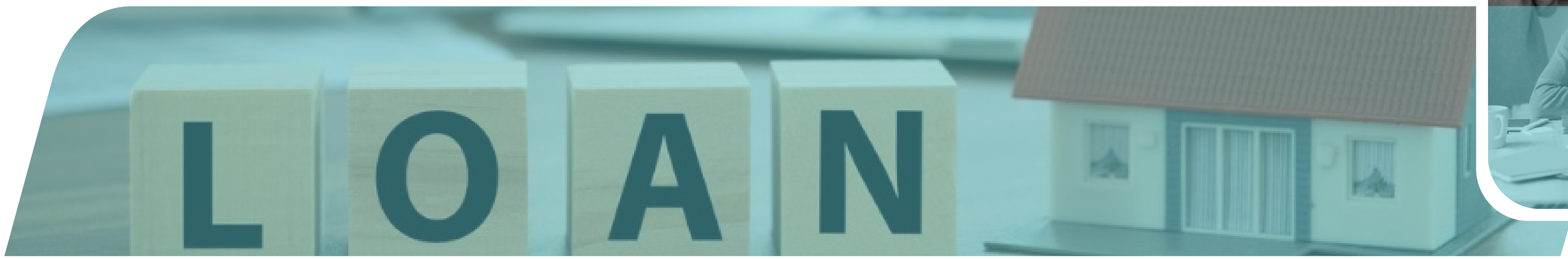
Ultimate Finance is dealing in Personal Loan and Loan against Property. Personal Loan is Sub-catagorized in Education Loan, Pay Slip Loan, ITR Loan. While Loan Against Property is Sub-in Property Loan and Project Loan on following terms and condition at 5% Rate of Interest.

FILE CHARGE

Onward amount of Rs. 4,602 is required to be paid by the borrower after the time of received loan approval letter & after using of sanction letter file charge will not be refundable.

PROCESSING CHARGE

Processing fee is required to be paid by the borrower only after receiving sanction letter through all channels of banking in favour of Ultimate Finance.



SPAN OF LOAN

1. Maximum 20 Years In Case of Property, Business, Project.
2. Maximum 10 Years In Case of Personal Loan.
3. Minimum span is for 1 Year.

GUARANTOR

Guarantor required for surety of loan from any department is compulsory. Any of these guarantor below can take the guarantee of the Loan/Loanee.

Types of Guarantor:

1. Government Department Guarantor
2. Private Limited Guarantor.
3. Property Guarantor.

PROCESSING TIME

07-12 days (excluding holiday) in case of loan nearby under 200 km. round the location of the company.

RATE OF INTEREST

For our valuable customers Ultimate Finance is offering loan at 5% rate of interest on following terms and conditions in shortest period of time .

CLASSIFICATION OF LOANS

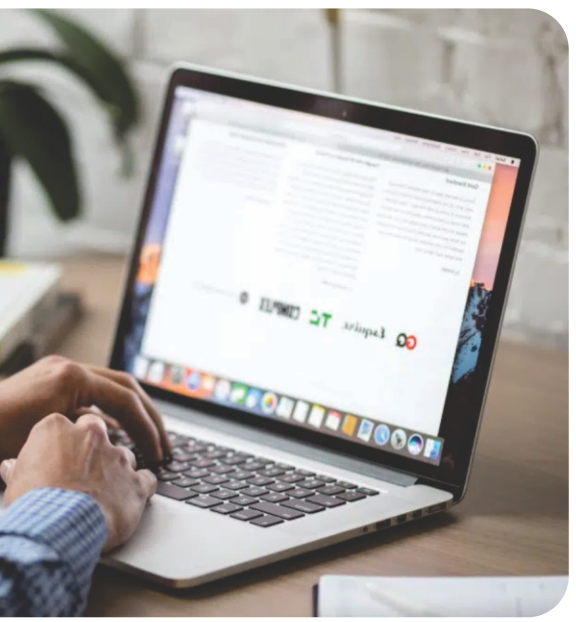
Ultimate Finance
- PERSONAL
- EDUCATION
- PROPERTY
- BUSINESS
- PROJECT

PERSONAL LOAN

Personal Loan is designed to fulfill your diverse monetary needs easily and quickly, making it one of the best credit options. A Personal Loan is ideal for funding planned events such as marriages, vacations & home renovation or unplanned ones, like emergency medical procedures.

PAY SLIP LOAN

Pay Slip Loan is a special personal loan, Now... neither you have to hop across banks for getting money nor beseech for advance against salary. You can get money at your doorstep when you stand a need.
So what are you waiting for? Take advantage of your salary today.



SCHEDULE OF PAY SLIP LOAN AVAILABLE AS PER PAY SLIP

S.No.	TYPE	PERCENTAGE
1.	Govt. Employee	30 to 50 times
2.	Private Employee	10 to 30 times

SCHEDULE OF I.T.R. LOAN AVAILABLE AS PER I.T.R. :-

Last 2 Year I.T.R. x 3-4 Times

Required Documents: Completed loan application, KYC documents, lonee income proof.

EDUCATION LOAN

When it comes to all the building blocks than form a complete and successful life. Nothing is important than quality education. However education in India, At least the Commonly Perceived, Quality education as imported by acclaimed and influential education institution is decidedly costly and not easily available to everyone-especially those who deserve.

- **SCHEDULE OF EDUCATION LOAN AVAILABLE AS PER QUALIFICAITON:**

S.No.	QUALIFICATION	AMOUNT OF LOAN
1.	High School	Upto Rs. 1-3 Lakh
2.	Intermediate	Upto Rs. 1-5 Lakh
3.	Graduation	Upto Rs. 1-10 Lakh
4.	Post Graduate/Diploma	Upto Rs. 1-15 Lakh

Required Documents: Completed loan application form, father or mother and student KYC documents, father or mother income proof, quotation and fee structure on college letter head(Attested).

LOAN AGAINST PROPERTY

Ultimate finance offering loan against property for those who possess property and want to gets credit on behalf of property.

No matter if you are the owner of a kirana shop, tea stall, food joint, or an entrepreneur, your property holds the potential to unlock your dreams.

Fulfil your aspirations with our Loan Against Property. Easily expand your business, meet your personal needs, or simply level up in life by conveniently raising funds with your owned property as collateral.

It's easier to spread your wings and achieve your goals with funds from a Loan Against Property

SCHEDULE OF PROPERTY LOAN AS PER PROPERTY

TYPE PROPERTY	AMOUNT OF LOAN
Agriculture	Upto 70% Valuation
Residential	Upto 70% -75% Valuation
Commercial	Upto 70%-80% Valuation

Required Documents: Completed loan application, KYC documents, loanee income proof, Property address proof, Xerox of Property Registry / Khasra-Khatoni.

BUSINESS LOAN

Business loan is a financial offering specifically used for business purposes. The loan amount is mainly used for business expansion purposes, to meet working capital requirements, enhance cash flow, buy equipment/machinery, stock inventory, pay rent, hire/train staff, etc. The loan amount and repayment tenure may exceed the business requirements. Borrowers may also change their EMI depending on the company's financial situation. as a method of regular repayment, they can also select bullet payments.

PROJECT LOAN

Ultimate finance offering project loan for customers who are willing to plant up a project on behalf of their property. Project loan included setting up to manufacturing unit, dairy farms, construction unit etc. Project loan is offered certified by the charted accountant of the application.

CONDITIONS:

S.No.	TYPE	PERCENTAGE OF AMOUNT
1.	Any/Firm/Natural Hebitat	Upto 70%
2.	Manufacturing Unit/Factories	Upto 70%-75%
3.	Construction plan project.	Upto 70%-80%

NATURE WITH CONTRACT

- D.M.A.
- D.S.A
- SUB D.S.A.
- AGENT

BASIC INCOME

Incentive and salary

1. According to post and Service
2. Salary will be released after achieving the targets in given time period

REQUIRED DOCUMENTS

Bio-Data with application.

Aadhar Card

Pan Card

Address Proof

Qualification Certificate

Passport Size Photograph

Bank Account Details

One dishonoured Cheque by DMA/DSA/Sub. DSA/Agent

AGREEMENT FEES

S.NO.	NARTURE OF CONTRACT	MODE OF PAYMENT	AMOUNT
1.	D.M.A.	All Banking Channel	Rs. 1,00,000/-
2.	D.S.A.	,,	Rs. 50,000/-
3.	SUB D.S.A.	,,	Rs. 10,500/-
4.	AGENT	,,	Rs. 5,500/-

COMMISSION PAYABLE ONLY ON DISBURSEMENT OF LOAN

S.NO.	NATURE OF CONTRACT	AMOUNT ON EVERY LOAN	% OF LOAN AMOUNT	% OF PROCESSING FEES
1.	D.M.A.	Rs. 1500/-	4%	12%
2.	D.S.A.	Rs. 1200/-	3%	10%
3.	SUB D.S.A.	Rs. 1000/-	2%	7%
4.	AGENT	Rs. 500/-	2%	5%

ADVERTISEMENT CHARGES

Advertising charges may be paid by D.M.A./D.S.A./ Sub D.S.A./ AGENT after achieving the assigned target.

DOCUMENTS REQUIRED FOR APPLICANT :

KYC DOCUMENTS

* 5 recent Photograph.
* Adhaar Card.
* Address Proof.
* Pan Card.
* Bank Statement/Bank Passbook of Last 6 Month.

Note : These documents are mandatory for all customers .

INCOME PROOF

* Last 2 months payslip.
* Last year I.T.R with computation.
* Last one year GST return with one year current account statement.

EDUCATION LOAN

* Father or mother and student kyc documents.
* Father or mother income proof.
* Quotation and fee structure on college letter head(attested).

ADDRESS PROOF

* Electricity bill (not older than last three months).
* Rent agreement.
* House tax slip (not older than last three months).
* Ration card.
* Gas connection bond.
* Landline bill (not older than last three months).
* Postpaid bill (not older than last three months).
* Kissan Passbook with address.
* Passport.
* Arms License.
* Driving license.
* Election commission id card.
* Photo identity card having address (of central
* Govt./psu or state govt./psu only).
* Water bill (not older than last three months).
* Domicile certificate with photo Issued by state govt.

UNSECURED BUSINESS LOAN ABOVE 5 LAKH TO 1 Cr.

* 2 year ITR with computation.
* Last year GST return.
* Last year balance sheet.
* 5-7 year provision/projection report.
* 1 year current account statement.
* Business address Proof.

UNSECURED BUSINESS LOAN BELOW 5 LAKH

* Last year ITR with computation.
* GST registration or MSME or shopper establishment certificate.
* 6 month current account statement (if availble).
* Business address Proof.

LOAN AGAINST PROPERTY

* Xerox of Property Registry / Khasra-Khatoni
* Property owner KYC documents
* Property address proof
* Six Months Salary / last year ITR with computation /GST registration with last year Balance sheet MSME registration/shopper establishment certificate

DOCUMENTS REQUIRED FOR GUARANTOR:

* KYC documents.
* 3 Passport size photo.
* Bank passbook/statement photocopy.
* Last two month salary slip (in case of pay-slip guarantor).
* Property paper (in case of property guarantor).
* 7 stamps paper of rs. 100/- in favour of the guarantor.
* Processing fee according to loan amount.

1. GOVERNMENT GUARANTOR

Government department which is acceptable by company as per norms.

•DEPARTMENT NAME:

•Education •Nigam Nagar •Palika •P.W.D. •P.H.E. •Bank •Roadways •Railways •Indian Postal •Forest •BSNL •L.I.C •Health •Electricity Etc.

2. PRIVATE LIMITED GUARANTOR

Private limited company guarantor which is acceptable as per norms :

MNC'S LIKE: •IBM •AMAZON •INFOSYS •TCS •GOOGLE •APPLE •P&G •SAMSUNG •MICROSOFT •WIPRO •TATA GROUP •HCL Etc.

3. PROPERTY GUARANTOR

All type of Property are accepted by company. (In all over India)

• **REQUIRED GUARANTOR:**

S.No.	AMOUNT OF LOAN	NO. OF GUARANTOR REQUIRED
1.	1 lakh to 10 lakhs	One
2.	10 lakhs to 25 lakhs	Two
3.	25 lakhs 50 lakhs	Three
4.	50 lakhs to 1 crore	Four
5.	1 crore to 5 crore	Five

PROCESSING FEE

Loan Amount	Processing Fee	Insurance	Agreement Fee	GST 18%	Total
1 Lakh	₹1,000	₹2,000	₹ 4,000	₹1,260	₹8,260
2 Lakhs	₹2,000	₹4,000	₹ 4,000	₹1,800	₹11,800
3 Lakhs	₹3,000	₹6,000	₹ 4,000	₹2,340	₹15,340
4 Lakhs	₹4,000	₹8,000	₹ 4,000	₹2,880	₹18,880
5 Lakhs	₹5,000	₹9,000	₹ 4,000	₹3,240	₹21,240
6 Lakhs	₹6,000	₹10,200	₹ 4,000	₹3,636	₹23,836
7 Lakhs	₹7,000	₹11,900	₹ 4,000	₹4,122	₹27,022
8 Lakhs	₹8,000	₹13,600	₹ 4,000	₹4,608	₹30,208
9 Lakhs	₹9,000	₹15,300	₹ 4,000	₹5,094	₹33,394
10 Lakhs	₹10,000	₹17,000	₹ 4,000	₹5,580	₹36,580
11 Lakhs	₹11,000	₹16,500	₹ 4,000	₹5,670	₹37,170
12 Lakhs	₹12,000	₹18,000	₹ 4,000	₹6,120	₹40,120
13 Lakhs	₹13,000	₹19,500	₹ 4,000	₹6,570	₹43,070
14 Lakhs	₹14,000	₹21,000	₹ 4,000	₹7,020	₹46,020
15 Lakhs	₹15,000	₹22,500	₹ 4,000	₹7,470	₹48,970
16 Lakhs	₹16,000	₹24,000	₹ 4,000	₹7,920	₹51,920
17 Lakhs	₹17,000	₹25,500	₹ 4,000	₹8,370	₹54,870
18 Lakhs	₹18,000	₹27,000	₹ 4,000	₹8,820	₹57,820
19 Lakhs	₹19,000	₹28,500	₹ 4,000	₹9,270	₹60,770
20 Lakhs	₹20,000	₹30,000	₹ 4,000	₹9,720	₹63,720
21 Lakhs	₹21,000	₹31,500	₹ 4,000	₹10,170	₹66,670
22 Lakhs	₹22,000	₹33,000	₹ 4,000	₹10,620	₹69,620
23 Lakhs	₹23,000	₹34,500	₹ 4,000	₹11,070	₹72,570
24 Lakhs	₹24,000	₹36,000	₹ 4,000	₹11,520	₹75,520
25 Lakhs	₹25,000	₹37,500	₹ 4,000	₹11,970	₹78,470
26 Lakhs	₹26,000	₹39,000	₹ 4,000	₹12,420	₹81,420
27 Lakhs	₹27,000	₹40,500	₹ 4,000	₹12,870	₹84,370
28 Lakhs	₹28,000	₹42,000	₹ 4,000	₹13,320	₹87,320
29 Lakhs	₹29,000	₹43,500	₹ 4,000	₹13,770	₹90,270
30 Lakhs	₹30,000	₹45,000	₹ 4,000	₹14,220	₹93,220
31 Lakhs	₹31,000	₹46,500	₹ 4,000	₹14,670	₹96,170
32 Lakhs	₹32,000	₹48,000	₹ 4,000	₹15,120	₹99,120
33 Lakhs	₹33,000	₹49,500	₹ 4,000	₹15,570	₹1,02,070
34 Lakhs	₹34,000	₹51,000	₹ 4,000	₹16,020	₹1,05,020
35 Lakhs	₹35,000	₹52,500	₹ 4,000	₹16,470	₹1,07,970
36 Lakhs	₹36,000	₹54,000	₹ 4,000	₹16,920	₹1,10,920
37 Lakhs	₹37,000	₹55,500	₹ 4,000	₹17,370	₹1,13,870
38 Lakhs	₹38,000	₹57,000	₹ 4,000	₹17,820	₹1,16,820
39 Lakhs	₹39,000	₹58,500	₹ 4,000	₹18,270	₹1,19,770
40 Lakhs	₹40,000	₹60,000	₹ 4,000	₹18,720	₹1,22,720
41 Lakhs	₹41,000	₹61,500	₹ 4,000	₹19,170	₹1,25,670
42 Lakhs	₹42,000	₹63,000	₹ 4,000	₹19,620	₹1,28,620
43 Lakhs	₹43,000	₹64,500	₹ 4,000	₹20,070	₹1,31,570
44 Lakhs	₹44,000	₹66,000	₹ 4,000	₹20,520	₹1,34,520
45 Lakhs	₹45,000	₹67,500	₹ 4,000	₹20,970	₹1,37,470
46 Lakhs	₹46,000	₹69,000	₹ 4,000	₹21,420	₹1,40,420
47 Lakhs	₹47,000	₹70,500	₹ 4,000	₹21,870	₹1,43,370
48 Lakhs	₹48,000	₹72,000	₹ 4,000	₹22,320	₹1,46,320
49 Lakhs	₹49,000	₹73,500	₹ 4,000	₹22,770	₹1,49,270
50 Lakhs	₹50,000	₹75,000	₹ 4,000	₹23,220	₹1,52,220
51 Lakhs	₹51,000	₹76,500	₹ 4,000	₹23,670	₹1,55,170
52 Lakhs	₹52,000	₹78,000	₹ 4,000	₹24,120	₹1,58,120

PROCESSING FEE

Loan Amount	Processing Fee	Insurance	Agreement Fee	GST 18%	Total
53 Lakhs	₹53,000	₹79,500	₹ 4,000	₹24,570	₹1,61,070
54 Lakhs	₹54,000	₹81,000	₹ 4,000	₹25,020	₹1,64,020
55 Lakhs	₹55,000	₹82,500	₹ 4,000	₹25,470	₹1,66,970
56 Lakhs	₹56,000	₹84,000	₹ 4,000	₹25,920	₹1,69,920
57 Lakhs	₹57,000	₹85,500	₹ 4,000	₹26,370	₹1,72,870
58 Lakhs	₹58,000	₹87,000	₹ 4,000	₹26,820	₹1,75,820
59 Lakhs	₹59,000	₹88,500	₹ 4,000	₹27,270	₹1,78,770
60 Lakhs	₹60,000	₹90,000	₹ 4,000	₹27,720	₹1,81,720
61 Lakhs	₹61,000	₹91,500	₹ 4,000	₹28,170	₹1,84,670
62 Lakhs	₹62,000	₹93,000	₹ 4,000	₹28,620	₹1,87,620
63 Lakhs	₹63,000	₹94,500	₹ 4,000	₹29,070	₹1,90,570
64 Lakhs	₹64,000	₹96,000	₹ 4,000	₹29,520	₹1,93,520
65 Lakhs	₹65,000	₹97,500	₹ 4,000	₹29,970	₹1,96,470
66 Lakhs	₹66,000	₹99,000	₹ 4,000	₹30,420	₹1,99,420
67 Lakhs	₹67,000	₹1,00,500	₹ 4,000	₹30,870	₹2,02,370
68 Lakhs	₹68,000	₹1,02,000	₹ 4,000	₹31,320	₹2,05,320
69 Lakhs	₹69,000	₹1,03,500	₹ 4,000	₹31,770	₹2,08,270
70 Lakhs	₹70,000	₹1,05,000	₹ 4,000	₹32,220	₹2,11,220
71 Lakhs	₹71,000	₹1,06,500	₹ 4,000	₹32,670	₹2,14,170
72 Lakhs	₹72,000	₹1,08,000	₹ 4,000	₹33,120	₹2,17,120
73 Lakhs	₹73,000	₹1,09,500	₹ 4,000	₹33,570	₹2,20,070
74 Lakhs	₹74,000	₹1,11,000	₹ 4,000	₹34,020	₹2,23,020
75 Lakhs	₹75,000	₹1,12,500	₹ 4,000	₹34,470	₹2,25,970
76 Lakhs	₹76,000	₹1,14,000	₹ 4,000	₹34,920	₹2,28,920
77 Lakhs	₹77,000	₹1,15,500	₹ 4,000	₹35,370	₹2,31,870
78 Lakhs	₹78,000	₹1,17,000	₹ 4,000	₹35,820	₹2,34,820
79 Lakhs	₹79,000	₹1,18,500	₹ 4,000	₹36,270	₹2,37,770
80 Lakhs	₹80,000	₹1,20,000	₹ 4,000	₹36,720	₹2,40,720
81 Lakhs	₹81,000	₹1,21,500	₹ 4,000	₹37,170	₹2,43,670
82 Lakhs	₹82,000	₹1,23,000	₹ 4,000	₹37,620	₹2,46,620
83 Lakhs	₹83,000	₹1,24,500	₹ 4,000	₹38,070	₹2,49,570
84 Lakhs	₹84,000	₹1,26,000	₹ 4,000	₹38,520	₹2,52,520
85 Lakhs	₹85,000	₹1,27,500	₹ 4,000	₹38,970	₹2,55,470
86 Lakhs	₹86,000	₹1,29,000	₹ 4,000	₹39,420	₹2,58,420
87 Lakhs	₹87,000	₹1,30,500	₹ 4,000	₹39,870	₹2,61,370
88 Lakhs	₹88,000	₹1,32,000	₹ 4,000	₹40,320	₹2,64,320
89 Lakhs	₹89,000	₹1,33,500	₹ 4,000	₹40,770	₹2,67,270
90 Lakhs	₹90,000	₹1,35,000	₹ 4,000	₹41,220	₹2,70,220
91 Lakhs	₹91,000	₹1,36,500	₹ 4,000	₹41,670	₹2,73,170
92 Lakhs	₹92,000	₹1,38,000	₹ 4,000	₹42,120	₹2,76,120
93 Lakhs	₹93,000	₹1,39,500	₹ 4,000	₹42,570	₹2,79,070
94 Lakhs	₹94,000	₹1,41,000	₹ 4,000	₹43,020	₹2,82,020
95 Lakhs	₹95,000	₹1,42,500	₹ 4,000	₹43,470	₹2,84,970
96 Lakhs	₹96,000	₹1,44,000	₹ 4,000	₹43,920	₹2,87,920
97 Lakhs	₹97,000	₹1,45,500	₹ 4,000	₹44,370	₹2,90,870
98 Lakhs	₹98,000	₹1,47,000	₹ 4,000	₹44,820	₹2,93,820
99 Lakhs	₹99,000	₹1,48,500	₹ 4,000	₹45,270	₹2,96,770
1 Crore	₹1,00,000	₹1,50,000	₹ 4,000	₹45,720	₹2,99,720
2 Crores	₹2,00,000	₹3,00,000	₹ 4,000	₹90,720	₹5,94,720
3 Crores	₹3,00,000	₹4,50,000	₹ 4,000	₹1,35,720	₹8,89,720
4 Crores	₹4,00,000	₹6,00,000	₹ 4,000	₹1,80,720	₹11,84,720
5 Crores	₹5,00,000	₹7,50,000	₹ 4,000	₹2.25,720	₹14,79,720

Equated Monthly Instalment Chart

YEAR / LAKH	1 Year	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years	11 Years	12 Years	13 Years	14 Years	15 Years	16 Years	17 Years	18 Years	19 Years	20 Years
1 Lakh	8750	4583	3194	2500	2083	1805	1607	1458	1343	1250	1174	1111	1058	1012	972	938	907	880	855	833
2 Lakhs	17500	9166	6388	5000	4166	3610	3214	2916	2686	2500	2348	2222	2116	2024	1944	1876	1814	1760	1710	1666
3 Lakhs	26250	13749	9582	7500	6249	5415	4821	4374	4029	3750	3522	3333	3174	3036	2916	2814	2721	2640	2565	2499
4 Lakhs	35000	18332	12776	10000	8332	7220	6428	5832	5372	5000	4696	4444	4232	4048	3888	3752	3628	3520	3420	3332
5 Lakhs	43750	22915	15970	12500	10415	9025	8035	7290	6715	6250	5870	5555	5290	5060	4860	4690	4535	4400	4275	4165
6 Lakhs	52500	27498	19164	15000	12498	10830	9642	8748	8058	7500	7044	6666	6348	6072	5832	5628	5442	5280	5130	4998
7 Lakhs	61250	32081	22358	17500	14581	12635	11249	10206	9401	8750	8218	7777	7406	7084	6804	6566	6349	6160	5985	5831
8 Lakhs	70000	36664	25552	20000	16664	14440	12856	11664	10744	10000	9392	8888	8464	8096	7776	7504	7256	7040	6840	6664
9 Lakhs	78750	41247	28746	22500	18747	16245	14463	13122	12087	11250	10566	9999	9522	9108	8748	8442	8163	7920	7695	7497
10 Lakhs	87500	45830	31940	25000	20830	18050	16070	14580	13430	12500	11740	11110	10580	10120	9720	9380	9070	8800	8550	8330
11 Lakhs	96250	50413	35134	27500	22913	19855	17677	16038	14773	13750	12914	12221	11638	11132	10692	10318	9977	9680	9405	9163
12 Lakhs	105000	54996	38328	30000	24996	21660	19284	17496	16116	15000	14088	13332	12696	12144	11664	11256	10884	10560	10260	9996
13 Lakhs	113750	59579	41522	32500	27079	23465	20891	18954	17459	16250	15262	14443	13754	13156	12636	12194	11791	11440	11115	10829
14 Lakhs	122500	64162	44716	3500	29162	25270	22498	20412	18802	17500	16436	15554	14812	14168	13608	13132	12698	12320	11970	11662
15 Lakhs	131250	68745	47910	37500	31245	27075	24105	21870	20145	18750	17610	16665	15870	15180	14580	14070	13605	13200	12825	12495
16 Lakhs	140000	73328	51104	40000	33328	28880	25712	23328	21488	20000	18784	17776	16928	16192	15552	15008	14512	14080	13680	13328
17 Lakhs	148750	77911	54298	42500	35411	30685	27319	24786	22831	21250	19958	18887	17986	17204	16524	15946	15419	14960	14535	14161
18 Lakhs	157500	82494	57492	45000	37494	32490	28926	26244	24174	22500	21132	19998	19044	18216	17496	16884	16326	15840	15390	14994
19 Lakhs	166250	87077	60686	47500	39577	34295	30533	27702	25517	23750	22306	21109	20102	19228	18468	17822	17233	16720	16245	15827
20 Lakhs	175000	91660	63880	50000	41660	36100	32140	29160	26860	25000	23480	22220	21160	20240	19440	18760	18140	17600	17100	16660

Equated Monthly Instalment Chart

YEAR / LAKH	1 Year	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years	11 Years	12 Years	13 Years	14 Years	15 Years	16 Years	17 Years	18 Years	19 Years	20 Years
21 Lakhs	183750	96243	67074	52500	43743	37905	33747	30618	28203	26250	24654	23331	22218	21252	20412	19698	19047	18480	17955	17493
22 Lakhs	192500	100826	70268	55000	45826	39710	35354	32076	29546	27500	25828	24442	23276	22264	21384	20636	19954	19360	18810	18326
23 Lakhs	201250	105409	73462	57500	47909	41515	36961	33534	30889	28750	27002	25553	24334	23276	22356	21574	20861	20240	19665	19159
24 Lakhs	210000	109992	76656	60000	49992	43320	38568	34992	32232	30000	28176	26664	25392	24288	23328	22512	21768	21120	20520	19992
25 Lakhs	218750	114575	79850	62500	52075	45125	40175	36450	33575	31250	29350	27775	26450	25300	24300	23450	22675	22000	21375	20825
26 Lakhs	227500	119158	83044	65000	54158	46930	41782	37908	34918	32500	30524	28886	27508	26312	25272	24388	23582	22880	22230	21658
27 Lakhs	236250	123741	86238	67500	56241	48735	43389	39366	36261	33750	31698	29997	28566	27324	26244	25326	24489	23760	23085	22491
28 Lakhs	245000	128324	89432	70000	58324	50540	44996	40824	37604	35000	32872	31108	29624	28336	27216	26264	25396	24640	23940	23324
29 Lakhs	253750	132907	92626	72500	60407	52345	46603	42282	38947	36250	34046	32219	30682	29348	28188	27202	26303	25520	24795	24157
30 Lakhs	262500	137490	95820	75000	62490	54150	48210	43740	40290	37500	35220	33330	31740	30360	29160	28140	27210	26400	25650	24990
31 Lakhs	271250	142073	99014	77500	64573	55955	49817	45198	41633	38750	36394	34441	32798	31372	30132	29078	28117	27280	26505	25823
32 Lakhs	280000	146656	102208	80000	66656	57760	51424	46656	42976	40000	37568	35552	33856	32384	31104	30016	29024	28160	27360	26656
33 Lakhs	288750	151239	105402	82500	68739	59565	53031	48114	44319	41250	38742	36663	34914	33396	32076	30954	29931	29040	28215	27489
34 Lakhs	297500	155822	108596	85000	70822	61370	54638	49572	45662	42500	39916	37774	35972	34408	33048	31892	30838	29920	29070	28322
35 Lakhs	306250	160405	111790	87500	72905	63175	56245	51030	47005	43750	41090	38885	37030	35420	34020	32830	31745	30800	29925	29155
36 Lakhs	315000	164988	114984	90000	74988	64980	57852	52488	48348	45000	42264	39996	38088	36432	34992	33768	32652	31680	30780	29988
37 Lakhs	323750	169571	118178	92500	77071	66785	59459	53946	49691	46250	43438	41107	39146	37444	35964	34706	33559	32560	31635	30821
38 Lakhs	332500	174154	121372	95000	79154	68590	61066	55404	51034	47500	44612	42218	40204	38456	36936	35644	34466	33440	32490	31654
39 Lakhs	341250	178737	124566	97500	81237	70395	62673	56862	52377	48750	45786	43329	41262	39468	37908	36582	35373	34320	33345	32487
40 Lakhs	350000	183320	127760	100000	83320	72200	64280	58320	53720	50000	46960	44440	42320	40480	38880	37520	36280	35200	34200	33320

Equated Monthly Instalment Chart

YEAR / LAKH	1 Year	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years	11 Years	12 Years	13 Years	14 Years	15 Years	16 Years	17 Years	18 Years	19 Years	20 Years
41 Lakhs	358750	187903	130954	102500	85403	74005	65887	59778	55063	51250	48134	45551	43378	41492	39852	38458	37187	36080	35055	34153
42 Lakhs	367500	192486	134148	105000	87486	75810	67494	61236	56406	52500	49308	46662	44436	42504	40824	39396	38094	36960	35910	34986
43 Lakhs	376250	197069	137342	107500	89569	77615	69101	62694	57749	53750	50482	47773	45494	43516	41796	40334	39001	37840	36765	35819
44 Lakhs	385000	201652	140536	110000	91652	79420	70708	64152	59092	55000	51656	48884	46552	44528	42768	41272	39908	38720	37620	36652
45 Lakhs	393750	206235	143730	112500	93735	81225	72315	65610	60435	56250	52830	49995	47610	45540	43740	42210	40815	39600	38475	37485
46 Lakhs	402500	210818	146924	115000	95818	83030	73922	67068	61778	57500	54004	51106	48668	46552	44712	43148	41722	40480	39330	38318
47 Lakhs	411250	215401	150118	117500	97901	84835	75529	68526	63121	58750	55178	52217	49726	47564	45684	44086	42629	41360	40185	39151
48 Lakhs	420000	219984	153312	120000	99984	86640	77136	69984	64464	60000	56352	53328	50784	48576	46656	45024	43536	42240	41040	39984
49 Lakhs	428750	224567	156506	122500	102067	88445	78743	71442	65807	61250	57526	54439	51842	49588	47628	45962	44443	43120	41895	40817
50 Lakhs	437500	229150	159700	125000	104150	90250	80350	72900	67150	62500	58700	55550	52900	50600	48600	46900	45350	44000	42750	41650
51 Lakhs	446250	233733	162894	127500	106233	92055	81957	74358	68493	63750	59874	56661	53958	51612	49572	47838	46257	44880	43605	42483
52 Lakhs	455000	238316	166088	130000	108316	93860	83564	75816	69836	65000	61048	57772	55016	52624	50544	48776	47164	45760	44460	43316
53 Lakhs	463750	242899	169282	132500	110399	95665	85171	77274	71179	66250	62222	58883	56074	53636	51516	49714	48071	46640	45315	44149
54 Lakhs	472500	247482	172476	135000	112482	97470	86778	78732	72522	67500	63396	59994	57132	54648	52488	50652	48978	47520	46170	44982
55 Lakhs	481250	252065	175670	137500	114565	99275	88385	80190	73865	68750	64570	61105	58190	55660	53460	51590	49885	48400	47025	45815
56 Lakhs	490000	256648	178864	140000	116648	101080	89992	81648	75208	70000	65744	62216	59248	56672	54432	52528	50792	49280	47880	46648
57 Lakhs	498750	261231	182058	142500	118731	102885	91599	83106	76551	71250	66918	63327	60306	57684	55404	53466	51699	50160	48735	47481
58 Lakhs	507500	265814	185252	145000	120814	104690	93206	84564	77894	72500	68092	64438	61364	58696	56376	54404	52606	51040	49590	48314
59 Lakhs	516250	270397	188446	147500	122897	106495	94813	86022	79237	73750	69266	65549	62422	59708	57348	55342	53513	51920	50445	49147
60 Lakhs	525000	274980	191640	150000	124980	108300	96420	87480	80580	75000	70440	66660	63480	60720	58320	56280	54420	52800	51300	49980

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YEAR / LAKH	1 Year	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years	11 Years	12 Years	13 Years	14 Years	15 Years	16 Years	17 Years	18 Years	19 Years	20 Years
61 Lakhs	533750	279563	194834	152500	127063	110105	98027	88938	81923	76250	71614	67771	64538	61732	59292	57218	55327	53680	52155	50813
62 Lakhs	542500	284146	198028	155000	129146	111910	99634	90396	83266	77500	72788	68882	65596	62744	60264	58156	56234	54560	53010	51646
63 Lakhs	551250	288729	201222	157500	131229	113715	101241	91854	84609	78750	73962	69993	66654	63756	61236	59094	57141	55440	53865	52479
64 Lakhs	560000	293312	204416	160000	133312	115520	102848	93312	85952	80000	75136	71104	67712	64768	62208	60032	58048	56320	54720	53312
65 Lakhs	568750	297895	207610	162500	135395	117325	104455	94770	87295	81250	76310	72215	68770	65780	63180	60970	58955	57200	55575	54145
66 Lakhs	577500	302478	210804	165000	137478	119130	106062	96228	88638	82500	77484	73326	69828	66792	64152	61908	59862	58080	56430	54978
67 Lakhs	586250	307061	213998	167500	139561	120935	107669	97686	89981	83750	78658	74437	70886	67804	65124	62846	60769	58960	57285	55811
68 Lakhs	595000	311644	217192	170000	141644	122740	109276	99144	91324	85000	79832	75548	71944	68816	66096	63784	61676	59840	58140	56644
69 Lakhs	603750	316227	220386	172500	143727	124545	110883	100602	92667	86250	81006	76659	73002	69828	67068	64722	62583	60720	58995	57477
70 Lakhs	612500	320810	223580	175000	145810	126350	112490	102060	94010	87500	82180	77770	74060	70840	68040	65660	63490	61600	59850	58310
71 Lakhs	621250	325393	226774	177500	147893	128155	114097	103518	95353	88750	83354	78881	75118	71852	69012	66598	64397	62480	60705	59143
72 Lakhs	630000	329976	2299681	80000	149976	129960	115704	104976	96696	90000	84528	79992	76176	72864	69984	67536	65304	63360	61560	59976
73 Lakhs	638750	334559	233162	182500	152059	131765	117311	106434	98039	91250	85702	81103	77234	73876	70956	68474	66211	64240	62415	60809
74 Lakhs	647500	33914	2236356	185000	154142	133570	118918	107892	99382	92500	86876	82214	78292	74888	71928	69412	67118	65120	63270	61642
75 Lakhs	656250	343725	239550	187500	156225	135375	120525	109350	100725	93750	88050	83325	79350	75900	72900	70350	68025	66000	64125	62475
76 Lakhs	665000	348308	242744	190000	158308	137180	122132	110808	102068	95000	89224	84436	80408	76912	73872	71288	68932	66880	64980	63308
77 Lakhs	673750	35289	192500	1245938	160391	138985	123739	112266	103411	96250	90398	85547	81466	77924	74844	72226	69839	67760	65835	64141
78 Lakhs	682500	357474	249132	195000	162474	140790	125346	113724	104754	97500	91572	86658	82524	78936	75816	73164	70746	68640	66690	64974
79 Lakhs	691250	362057	252326	142595	197500	164557	126953	115182	106097	98750	92746	87769	83582	79948	76788	74102	71653	69520	67545	65807
80 Lakhs	700000	366640	255520	200000	166640	144400	128560	116640	107440	100000	93920	88880	84640	80960	77760	75040	72560	70400	66640	68400

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81 Lakhs	708750	371223	258714	202500	168723	146205	130167	18098	108783	101250	95094	89991	85698	81972	78732	75978	73467	71280	69255	67473
82 Lakhs	717500	375806	261908	205000	170806	148010	131774	119556	110126	102500	96268	91102	86756	82984	79704	76916	74374	72160	70110	68306
83 Lakhs	726250	380389	265102	207500	172889	149815	133381	121014	111469	103750	97442	92213	87814	83996	80676	77854	75281	73040	70965	69139
84 Lakhs	735000	384972	268296	210000	174972	151620	134988	122472	112812	105000	98616	93324	88872	85008	81648	78792	76188	73920	71820	69972
85 Lakhs	743750	389555	271490	212500	177055	153425	136595	123930	114155	106250	99790	94435	89930	86020	82620	79730	77095	74800	72675	70805
86 Lakhs	752500	394138	274684	215000	179138	155230	138202	125388	115498	107500	100964	95546	90988	87032	83592	80668	78002	75680	73530	71638
87 Lakhs	761250	398721	277878	217500	181221	157035	139809	126846	116841	108750	102138	96657	92046	88044	84564	81606	78909	76560	74385	72471
88 Lakhs	770000	403304	281072	220000	183304	158840	141416	128304	118184	110000	103312	97768	93104	89056	85536	82544	79816	77440	75240	73304
89 Lakhs	778750	407887	284266	222500	185387	160645	143023	129762	119527	111250	104486	98879	94162	90068	86508	83482	80723	78320	76095	74137
90 Lakhs	787500	412470	287460	225000	187470	162450	144630	131220	120870	112500	105660	99990	95220	91080	87480	84420	81630	79200	76950	74970
91 Lakhs	796250	417053	290654	227500	189553	164255	146237	132678	122213	113750	106834	101101	96278	92092	88452	85358	82537	80080	77805	75803
92 Lakhs	805000	421636	293848	230000	191636	166060	147844	134136	123556	115000	108008	102212	97336	93104	89424	86296	83444	80960	78660	76636
93 Lakhs	813750	426219	297042	232500	193719	167865	149451	135594	124899	116250	109182	103323	98394	94116	90396	87234	84351	81840	79515	77469
94 Lakhs	822500	430802	300236	235000	195802	169670	151058	137052	126242	1175001	10356	104434	99452	95128	91368	88172	85258	82720	80370	78302
95 Lakhs	831250	435385	303430	237500	197885	171475	152665	138510	127585	118750	111530	105545	100510	96140	92340	89110	86165	83600	81225	79135
96 Lakhs	840000	439968	306624	240000	199968	173280	154272	139968	128928	120000	112704	106656	101568	97152	93312	90048	87072	84480	82080	79968
97 Lakhs	848750	444551	309818	242500	202051	175085	155879	141426	130271	121250	113878	107767	102626	98164	94284	90986	87979	85360	82935	80801
98 Lakhs	857500	449134	313012	245000	204134	176890	157486	142884	131614	122500	115052	108878	103684	99176	95256	91924	88886	86240	83790	81634
99Lakhs	866250	453717	316206	247500	206217	178695	159093	144342	132957	123750	116226	109989	104742	100188	96228	92862	89793	87120	84645	82467
1 Crore	875000	458300	319400	250000	208300	180500	160700	145800	134300	125000	117400	111100	105800	101200	97200	93800	90700	88000	85500	83300

Terms & Conditions

The following rules and conditions are to be brought to the notice of and complied with by the loan applicants.

1. The personal loan amount will be minimum one lakh and maximum twenty lakhs.
2. The annual interest rate will be 5% flat on the loan amount.
3. The loan repayment will be in monthly installments with interest.
4. The loan repayment period will be minimum one year and maximum 20 years.
5. All the employees working in India can get loan from their respective places.
6. All the employees of all the departments of the central/state governments except some departments can get loan.
7. An interest waiver will be applicable on timely repayment of loan amount in installments.
8. The file preparation fee, property verification, registration, guarantee deed, agent commission etc. will be borne by the applicant only.
9. The financial firm/company will inform the applicant about the loan approval only after thorough consideration of the loan application.
10. The loan disbursement will be done within a week by cheque/bank draft/RTGS only after the applicant completes all the formalities related to the loan, no other mode will be accepted.
11. The agent's work will be to send the file containing the forms, guarantee papers, photographs etc. submitted by the applicant, to the concerned financial firm/company and to follow up with the applicant till the loan approval.
12. If the applicant fails to complete the necessary forms related to the loan, guarantee papers submitted by the guarantor within the stipulated time limit, or if any form is found erroneous or false, or if the guarantor or his/her departmental officer cancels or withdraws his/her undertaking or salary deduction permission, then the financial firm/company will assume that the applicant has not fulfilled his/her obligations related to the loan. In such a case, the financial firm/company will have a unilateral right to reject or cancel his/her loan.
13. In case of private guarantor, full consent of all adult members of guarantor's family will also be required and also government value of property of guarantor should also be double of loan amount. If value is less then loan amount will be reduced accordingly or rejected.
14. If any applicant or agent uses abusive language or misbehaves with officer, employee of the company then applicant loan will be cancelled and company deposited amount will also not be refunded and legal action will also be taken.
15. Any dispute will be settled in Bangalore Civil Court only and not in criminal court.
16. If the file is rejected by the company after the payment of the file charge, the file charge will be refundable.
17. If the applicant cancels or the applicant fails to comply with the conditions set by the company within the stipulated time, the file charge and processing fee will not be refunded.
18. Processing fee will be refunded after 2 months or adjusted in the first 6 months of EMI payments.