



गणपति फाइनेंस लिमिटेड

Business persons, self-employed or salaried people now can apply for loans easily. Get personal, business, and home loans with minimal documentation, attractive rate of interest, and quick processing.

GANPATI FINANCE LIMITED.

Have tailor-made loans for every person. Just apply and get the loan amount in your account.

Whether you are deciding to buy a home, start a new business, or want to do an investment there is a need for the right loan requirement. We are a finance company with whom you can discuss your needs and we will provide you with every aspect of your loan as well as ensures that you get to know every detail of your loan like interest rate, the loan payment time period, and a lot more. We have a dedicated team that always listens to you and answers to your every query.

About Our Company:-

GANPATI FINANCE LIMITED.

GANPATI FINANCE LIMITED is a financial company that helps millions of people to make their dreams come true. Whether it is about buying a home, starting a new business, some investment, or any other personal need we are always there to help people and do not worry about the money. Our mission is to make the overall loan experience for people become easy from filling out an application to the loan disbursal process, we bring ease to everything.

- **Easy to understand loan terms and condition.**
- **Clients always get the right loan information.**
- **Complete transparency in loans.**
- **No prepayment penalties.**

For Loans Services

Planning to expand your business, buy a home, or need money for your personal use **GANPATI FINANCE LIMITED.** is always provides the best tailor-made loan to fulfill the requirements. Always feel easy to ask us for your loan-related requirements. We are happy to serve you and never let you ever experience any problems. Our expert team is here to answer your questions. Having a query about a loan! Contact us and get answers to your problems. You will surely be able to get answers that make you to choose us whenever it comes to your loan-related services. Our professional financial advisors always answer your query.



Home Loan

Buying a dream home is the desire of every person. However, still buying a house needs the huge funds, which not every person can afford. Apart from this one who just thinking about buying a house they do have to go through lot of time-consuming process. This is what makes many to buy or not to buy their dream home. We know that buying a home can be a tedious task but we are here to make you to know the right process of taking a Home loan. We make it easy for you to live rest of your life in your rent-free home. **GANPATI FINANCE LIMITED** Is an ideal solution for your home loan needs.

Documentation required for applying Home Loan

When applying for the home loan firstly the income, KYC and documents related to land or a house owned by applicant is very important. This ensures that the land or the particular house is free hold or the development authority allots it. It is also possible to get home loan on leasehold properties. Apart from this, plot documents, plan and layout of the plot approved by local bodies are also required. Moreover estimated cost of the construction is also required if you want a Home loan.

Things to know while applying for Home loan

Home loan is the secured loan, which is usually taken by a person when they wanted to buy ready to move, property being built or resale property by developer. Building a house of the land, expansion of house, it is possible to convert existing home loan and this amount can be used for any of the purpose like buying home or building a home. Any property owner who is looking to transform their property can apply for home renovation loan.

Business Loan

Business loan is for those who wanted to start their own business, expanding it and fulfilling the other business financial requirements. This helps businesspersons to meet their urgent financial needs to grow their business. This type of loans are usually unsecured loans which are most commonly used to expand existing business, boost business production, buy new machinery and there are lot more things. The Micro, small and medium enterprises does have very little access to the basic business loans this is the reason they do have to face financial difficulties. But, **GANPATI FINANCE LIMITED** makes it easy to get business loans and increase the opportunity to increase the cash inflow.



Make Your Dream Business to Grow :-

There are many between us those who wanted to start their business but the lack of capital and business loans information makes it tough for them to start their own business or drop the dream of becoming a business person.

A capital amount is very important to start a business and today with the help of **GANPATI FINANCE LIMITED** It becomes easy to get business loans. So, in case you wanted to start a business but money is the only reason of the problems then we can help you in that. Completing minimal documentation will surely make it easy to get loan and start your business.

Easy business loans to Micro, Small and Medium Enterprises

Usually the small business owners always have to face problems when they go to the bank for loan. They do have to come empty-handed but they have nothing to mortgage. But, **GANPATI FINANCE LIMITED** Provide the business loan without asking for anything to mortgage. Our services have helped many micro and small-scale business to improve their productivity and expand it. We assist in entire loan process and make help them to speed up the product and bring increase in profit.

Personal Loan

There are many such situations in our life where we do need some urgent money for our personal use and that cannot be ignored. Personal loan is for such purposes and make it easy for a person to fulfill their financial requirement without any delay. This often proves to be helpful in the times of requirements.

Personal loan is mostly preferred by the people because of its low rate of interests, small EMIs and quick approvals. Moreover, it does not require any documentation like other loans required.

There are many benefits of personal loan, which makes people to apply for such loan.

This loan can be used for any purpose. Usually there is no need guarantor but sometimes there is need of guarantor or some valuable thing.

What is the eligibility of personal loan?

There are many other conditions, which are applied while a person is applying for the personal loan. The most important thing that matters is the eligibility of an applicant for repaying their EMI. Usually such loan is lending to such people those who do not spend 50% of their salary for such purposes. So application approval completely depend up on the repaying capacity of an applicant. Usually many banking and non-banking financial companies decide the loan amount after calculating the monthly income. Usually the loan amount goes up to 30 times of their monthly income.



Where you should use personal loan?

The reason for applying for the personal loan can be any. It can be buying a car or a bike, going on a vacation, money needed to renovate house, marriage purposes and there are be any reason. Even personal loan can also be used to repay any other loan. Some people also use it to expand their business or any business related issues. It completely depend upon the requirement of the borrower.

Loan Against Property

Loan against property is also known as the mortgage loan. This is the secured loan, which is also taken for the personal use, but the thing is that we have to keep our property as security of collateral. Many times, there arise the need of funds but getting money is not that easy. The loan is the only option left. There are many kinds of the loans available like home loan; business, education and any many other loans are available. There are some loans where we do have to keep our property or any other thing in possession of bank until loan is not cleared. Loan against property or mortgage loan is that kind of loan.

Eligibility for loan against property :-

There is list of the documents, which makes you eligible for the loan against property. Below is that: Salary slips for salaried employees, Bank account statement of the last 3 months, Pan and Aadhar card, Valid address proof, Photo Copy of documents of the property that has to be mortgage. Salaried and self-employed people aged 25 to 70 years are eligible for loan against property. **GANPATI FINANCE LIMITED** Provide such kind of loans in an attractive interest rates.

Features of Loan Against Property.

There are many things, which make it easy for a person to take such kind of loan. Here are some benefits of taking loan against property: It can be used to for personal or business funding. Money transferred to the account within 2 days. The property should have to be on the name of the applicant or co-applicant. The property can be residential or industrial. The interest rates are very low because the property is in mortgage. This has longer repayment tenure, which can be up to 20 years. Any vacant or rented property can also be mortgaged. In addition, there are lots of the other features. If you need funds then **GANPATI FINANCE LIMITED** helps you in that.



What Is Project Loan

These are most commonly known as non-recourse loans, which are secured by the project assets and paid entirely from project cash flow, rather than from the general assets or creditworthiness of the project sponsors, a decision in part supported by financial modeling. The financing is typically secured by all of the project assets, including the revenue-producing contracts. Project lenders are given a lien on all of these assets and are able to assume control of a project if the project company has difficulties complying with the loan terms. Generally, a special purpose entity is created for each project, thereby shielding other assets owned by a project sponsor from the detrimental effects of a project failure. As a special purpose entity, the company has no assets other than the project.

Capital contribution commitments by the owners of the project company are sometimes necessary to ensure that the project is financially sound or to assure the lenders of the sponsors' commitment. Project finance is often more complicated than alternative financing methods. The loan is sanctioned depending on the reliable credit source, nature of the industry and credibility in the market. We save you from trouble by offering you doorstep services. Documentation process may differ depending on different banks. Projects take time to come in progress. Therefore the process can be time taking but we save you from the hurdles and give you satisfactory services. So don't compromise with your dreams when you have the best and trustworthy option available to you. **GANPATI FINANCE LIMITED** is there to assist you in your dreams. So go ahead and provide your relevant information, so that you can come in contact with the **GANPATI FINANCE LIMITED** Team.

List of documents: Financials documents-

4 photograph for applicant & co-applicant

Company profile (history, background & growth) + director / partner / proprietor (background, Experience)

Latest list of director & shareholding pattern on letter head attested by ca

Net worth statement of all director attested by CA

Latest sale tax/service tax/ vat / cst /certificate of registration

Copy of moa/aoa/partnership deed (as applicable)

Copy of latest vat of till date for latest financial year

Copy of provisional balance sheet and profit & loss a/c

Last 3 year, ITR + computation of income + auditor's report +profit & loss+ balance sheet with complete schedule.

Last 6 month bank statement of all running bank accounts of company



Key Terms & Conditions –

GANPATI FINANCE LIMITED.

Purpose of Loan

The Borrower expressly agrees that the loan sanctioned by **GANPATI FINANCE LIMITED** shall be strictly utilized for the purpose declared in the loan application Form (e.g., purchase/construction/renovation of house, purchase of plot, personal Or business requirement, etc.)

The Borrower further undertakes not to divert the Loan proceeds towards speculative, illegal, or unlawful activities, including but not limited to gambling, investment in prohibited schemes, or any activity contravening.

Applicable laws and regulations. Any deviation from the declared purpose shall constitute an event of default and entitle the Company to recall the loan forthwith.

Interest Rate :-

The loan facility will attract interest at the rate agreed upon and duly mentioned in the Sanction Letter/Loan Schedule issued by **GANPATI FINANCE LIMITED**. The Company reserves the right to revise the rate of interest in accordance with Reserve Bank of India (RBI) guidelines, Company policies, or prevailing market conditions.

Any such revision shall be duly communicated to the Borrower in writing or via registered communication channels. The revised rate shall be binding on the Borrower and payable as per the updated repayment schedule.

Repayment Obligation :-

The Borrower undertakes to repay the loan amount through Equated Monthly Installments (EMIs), comprising both principal and interest, as specified in the Loan Schedule. EMIs must be paid on or before the due date every month, without exception. Payment may be effected through any of the following approved methods:- Standing Instructions (SI) from the Borrower's bank account. Electronic Clearing System (ECS). Post-Dated Cheques (PDCs). Other digital/online mode approved by **GANPATI FINANCE LIMITED**. Timely repayment is essential to maintain a good credit history and to avoid additional charges.



Default Charges

In the event of delay, dishonor, or non-payment of any EMI, the Borrower shall be liable to pay additional/default interest at the penal rate determined by **GANPATI FINANCE LIMITED**, until the overdue amount is fully cleared. Such charges shall believe over and above the applicable interest rate and shall continue to accrue until regularization of the account. Persistent defaults may lead to legal recovery proceedings, adverse credit reporting, and recall of the entire loan facility.

Prepayment Option

The Borrower may exercise the option to prepay the loan (either in part or in full) only after successful repayment of a minimum of six (6) consecutive EMIs, subject to prior written approval from **GANPATI FINANCE LIMITED**. Prepayment shall attract applicable prepayment charges/fees, as specified in the Schedule of Charges at the time of request. Such charges shall be borne solely by the Borrower.

No Foreclosure Charges for Early EMI Payment

In case the Borrower chooses to make early payment of a particular EMI (prior to its due date), no foreclosure or penalty charges shall be levied for such advance installments. However, this shall not be considered as part of prepayment or foreclosure unless specifically requested and approved.

Events of Default

The following circumstances shall be treated as Events of Default, entitling **GANPATI FINANCE LIMITED** to take necessary actions including, but not limited to, recalling the loan, imposing penalties, or initiating legal recovery measures:

Failure to pay any EMI on or before the due date.

Submission of false, misleading or fabricated documents/information at any stage.

Non-disclosure or misrepresentation of material facts affecting the ability to repay the loan.

Resigning from the job, transferring the job, changing the business/profession without prior notice to **GANPATI FINANCE LIMITED**.

Initiation of bankruptcy/insolvency proceedings against the borrower.



Credit Bureau Reporting

The Borrower's loan account details, repayment history, defaults (if any), and status of the facility shall be reported to credit bureaus such as CIBIL and other RBI- approved Credit Information Companies (CICs). Such reporting shall be done in accordance with regulatory guidelines and is binding on the Borrower. Any adverse reporting arising from non-compliance shall negatively impact the Borrower's credit score and future borrowing ability.

Use of Stamp Paper

Paper all money lending or borrowing agreements must mandatorily be executed on valid stamp paper, as only then do such documents carry legal enforceability. Notarization of these documents is compulsory, but the use of proper stamp paper is essential for their validity.

In certain states, stamp papers are issued physically through authorized court vendors. Applicants are required to approach such government-approved vendors and provide the necessary details for procurement.

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File Legal Charges:-

File processing fees is ₹5500 And Other All legal fees depend on the loan amount and loan documents. Which can range from 0.5% To 5% of the loan amount.

Declaration and Undertaking

Both parties hereby acknowledge, confirm, and warrant to **GANPATI FINANCE LIMITED**. the following terms and conditions:-

The Applicant confirms that he/she has carefully read and understood all the terms and conditions, policies and guidelines available on the official website of **GANPATI FINANCE LIMITED** The applicant unconditionally agrees to abide by the said terms, conditions and policies and agrees that the same shall remain binding at all times.



Declaration and Undertaking

The personal, financial and other information submitted to **GANPATI FINANCE LIMITED** is true, complete and accurate to the best of his knowledge and belief.

The applicant fully understands that **GANPATI FINANCE LIMITED**. Acts strictly as a financial facilitator as per applicable laws and policies, and is not liable in any manner for the independent obligations of either party beyond the sanctioned facility.

GANPATI FINANCE LIMITED will not be responsible for any direct or indirect loss, breach of privacy, or misuse of information that arises from circumstances beyond its reasonable control.

The Applicant confirms that no false, misleading or materially incomplete information has been provided which could influence the decision of **GANPATI FINANCE LIMITED** in evaluating or approving the Facility.

Interest Liability

The Borrower agrees to pay interest on the sanctioned loan facility at the rate mutually agreed and specified in the Schedule annexed to this Loan Agreement, along with any applicable charges as per the policy of **GANPATI FINANCE LIMITED**.

Mode of Repayment

The Borrower shall make payment of interest, principal, and any applicable penalties on or before the 15th day of every month, commencing from the month immediately following the disbursement of the loan. Such monthly installments shall continue until the full settlement of the outstanding loan amount. Loan moratorium period can be up to 6 months. Which may be higher on larger loan amounts.



About Company:-

Having incepted back in 1984, when times were quite different, **GANPATI FINANCE LIMITED** delivered financing solutions to those who needed it the most. The company is registered as non-banking financial company with the Reserve Bank of India. With a plethora of retail finance options in its arsenal, **GANPATI FINANCE LIMITED** is focused on fulfilling the requirements of lower income and middle-income groups of the society.

GANPATI FINANCE LIMITED is a trusted name in the financial services sector with 42 years of trust and experience, proudly serving customers since 1984. With decades of expertise, we have built a strong reputation as an advanced financial expert, offering reliable, transparent, and customer-focused financial solutions.

At **GANPATI FINANCE LIMITED** we believe in long-term relationships, not just transactions. Backed by experience, driven by integrity, and focused on growth, we continue to empower our clients with smart financial support and trusted advice.

We offer Financial Services for Micro Enterprises Loans, Business Loan, Home Loans, Two Wheeler Loans, Project Loan, Property Loan, Agriculture Loans, Housing Loans, Hotels Loans and Commercial Vehicle Loans to satisfy their varied needs. The focus remains on the vast lower income and middle income groups of the society, spread across urban, semi urban and rural areas, and including formal and informal sector.

We are very proud to be associated with this class of customers since more than 4 decades. Serving this class with an understanding of extending credit where it is due, we at **GANPATI FINANCE LIMITED** are excited at the vast opportunity this sector offers.

In our quest to provide first class services, right at the doorstep of masses, we have opened several branches. Our network of 25+ branches in major cities of Uttarakhand , Uttar Pradesh, Rajasthan, & New Delhi through which over 15,500+ centers are catered is destined to grow so that we attend to the needs of our valued customers efficiently, in every nook and corner.

GANPATI FINANCE LIMITED. Has over 4,50,000+ live loan accounts, a testimony to the company's immense credibility in loan solutions. As financial solution specialists, we are always at your beck and call. Contact us today to get the right solution for your financial needs.

THANK YOU FOR CHOOSING **GANPATI FINANCE LIMITED** AND ASSURING YOU OF OUR BEST SERVICES AT ALL TIMES, LOOK FORWARD TO A GREAT AND LONG RELATIONSHIP WITH YOU



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