



LOTUS CAPITAL FINSERV
The Ideal Financial.

SMART FINANCE FOR A BETTER FUTURE

Want financial freedom? Start
with us....

www.lotuscapitalfinserv.com



ABOUT US

YOUR TRUSTED FINANCIAL PARTNER

LOTUS CAPITAL FINSERV IS A TRUSTED FINANCIAL SERVICES COMPANY WITH OVER 10 YEARS OF EXPERIENCE IN PROVIDING RELIABLE AND CUSTOMIZED LOAN SOLUTIONS ACROSS INDIA. WE ARE COMMITTED TO EMPOWERING INDIVIDUALS, PROFESSIONALS, AND BUSINESSES BY OFFERING TRANSPARENT, FAST, AND HASSLE-FREE FINANCING.

WE SPECIALIZE IN A WIDE RANGE OF LOAN PRODUCTS INCLUDING BUSINESS LOANS, HOME LOANS, PERSONAL LOANS, AGRICULTURE LOANS, PROJECT FINANCE, AND TAKEOVER LOANS. OUR STRONG NETWORK OF LEADING BANKS AND NBFCS ENABLES US TO DELIVER COMPETITIVE INTEREST RATES AND QUICK APPROVALS TAILORED TO EACH CLIENT'S NEEDS.

AT LOTUS CAPITAL FINSERV, OUR FOCUS IS ON CUSTOMER SATISFACTION, ETHICAL PRACTICES, AND LONG-TERM RELATIONSHIPS. WITH EXPERT FINANCIAL GUIDANCE AND END-TO-END SUPPORT, WE HELP OUR CLIENTS TURN THEIR GOALS INTO REALITY AND GROW WITH CONFIDENCE.

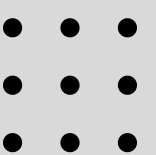


OUR MAIN SERVICES

- Personal Loan
- Business Loan
- Home Loan
- Agriculture Loan
- Project Loan
- Takeover Loan
- Mortgage Loan
- OD Loan
- CGTMSE



Here our main pillar's are our
company Agents, DSA and DMA



Here's a clear, finance-industry-focused breakdown of the benefits of DSA and DMA, explained in simple terms so you can use it for understanding, presentations, or pitching.

1. DSA (Direct Selling Agent) – Benefits

A DSA acts as an intermediary between customers and financial institutions (banks, NBFCs, insurers).

For the Agent

- Low startup cost – No need for large capital or infrastructure
- No balance sheet risk – Agent doesn't lend money, only sources business
- Attractive commissions – Earn per disbursal / policy / card issued
- Multiple product options – Loans, credit cards, insurance, investments
- Scalable income – Higher volumes = higher earnings
- Flexible working model – Can work independently or with a team
- Quick entry into finance industry – Minimal qualifications required

For Banks / NBFCs

- Lower customer acquisition cost
- Wider market reach
- Focus on core banking activities
- Performance-based payouts only

For Customers

- Faster processing
- Product comparison across lenders
- Personalized assistance

2. DMA (Digital Marketing Agent) – Benefits

A DMA focuses on sourcing financial customers through online & digital channels.

For the Agent

- Online lead generation – Social media, websites, ads, SEO
- Higher scalability – Can generate large volumes digitally
- Lower operational effort – Automation tools & CRM support
- Location-independent business – Work from anywhere
- Recurring income potential – Retargeting & repeat customers
- Data-driven performance tracking.

For Financial Institutions

- Highly targeted leads
- Better conversion rates
- Brand visibility in digital space
- Real-time campaign analytics

For Customers

- Convenience of online application
- Quick comparisons
- Paperless & faster approvals

Why Choose DSA or DMA?

- DSA is ideal if you have strong personal networks and sales skills
- DMA is ideal if you have digital marketing knowledge and want scale



PERSONAL LOAN

Need funds for unexpected expenses, wedding, home renovation, buying a vehicle, or consolidating debt? A personal loan in India can help you manage your finances with ease.

Thousands of borrowers choose personal loans every year because they offer structured repayments, predictable interest rates, and complete control over fund usage.

Loan amounts typically range between ₹50,000 to ₹50,00,000 depending on eligibility and lender policies.

Eligibility to Apply for Personal Loan in India
Lenders generally assess the following criteria:

- Minimum age of 21 years
- Indian resident with valid KYC documents
- Stable income or business revenue
- Good credit score or repayment history
- Debt-to-income ratio within acceptable limits



Interest Rates — What to Expect?
Interest rates vary depending on:

- **Credit profile**
- **Income stability**
- **Loan tenure (1–7 years)**



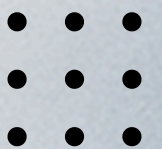
BUSINESS LOAN

A business loan in India can help you achieve your business goals with the right financial support. Lotus Capital Finserv assists companies of all sizes in securing loans with flexible repayment options, competitive interest rates, and quick approvals.

Our team at Lotus Capital Finserv works with multiple banks and NBFCs to provide customized business loan solutions tailored to your requirements. Whether you need a short-term working capital loan or a long-term term loan for expansion, we help you get the best deal possible.

Types of Business Loans Available

Depending on your business needs, we offer multiple loan options:



- Working Capital Loan — Short-term funds for daily operations
- Term Loan — Long-term financing for expansion or capital expenditure
- Equipment/Asset Loan — Purchase machinery, vehicles, or technology
- Business Line of Credit — Flexible revolving credit for ongoing expenses
- Debt Consolidation Loan — Combine multiple loans into one for easier repayment



Eligibility Criteria for Business Loans

Lenders typically assess the following criteria before approving a business loan:

- Business registration and legal compliance
- Minimum operating history (usually 1–3 years)
- Stable financial performance and turnover
- Profit & Loss statements and balance sheets
- Credit score of the business and promoter(s)
- Existing debt obligations and repayment capacity

AGRICULTURE LOAN

A farm or agriculture loan in India can provide the funds you need to grow your agricultural venture efficiently.

At Lotus Capital Finserv, we help farmers, agri-business owners, and cooperatives access agriculture loans with flexible repayment options, competitive interest rates, and fast approvals. Whether it's for crop cultivation, livestock, or farm infrastructure, our experts guide you in choosing the right loan suited to your needs.

Types of Agriculture Loans Available

- Crop Loans — For seasonal crops, seeds, fertilizers, and pesticides.
- Farm Machinery Loans — Purchase tractors, harvesters, irrigation systems, and other equipment.
- Dairy & Livestock Loans — Finance for cattle, poultry, or aquaculture projects.
- Farm Infrastructure Loans — Build storage facilities, greenhouses, or irrigation systems.
- Agri-Business Loans — Expand or modernize your agricultural enterprise.



Eligibility Criteria

While eligibility may vary by lender, common requirements include:

- Indian citizen or resident farmer
- Proof of land ownership or lease agreement
- Project plan or purpose of the loan
- Credit history and repayment capacity
- Farmer registration or Kisan ID (if applicable)



AGRICULTURAL LOAN

Home Loan

A home loan in India helps you finance the purchase of your dream home, whether it's a new property, resale, or under-construction project. With structured repayment options, competitive interest rates, and expert guidance, Lotus Capital Finserv makes owning your home easier and faster.

Who Can Apply for a Home Loan?

Home loans are suitable for salaried individuals, self-employed professionals, and business owners who meet lender eligibility criteria. Key requirements typically include proof of income, credit history, and property documentation. Our experts guide you step-by-step to ensure a smooth application process.

Choosing the Right Property

Selecting the right property is essential for long-term financial comfort.

Lotus Capital Finserv advises on:

- Property location, type, and legal compliance.
- Future appreciation and investment potential.
- Lender approvals and eligibility requirements.

Benefits of a Home Loan

- Fulfil your dream of owning a home without large upfront savings.
- Flexible repayment options to suit your financial capacity.
- Access to competitive interest rates across multiple lenders.
- Long-term financial planning and tax benefits under applicable laws.



Project Loan

At Lotus Capital Finserv, we help businesses, real estate developers, and entrepreneurs secure project loans tailored to their needs. Whether it's construction, expansion, or working capital for ongoing projects, we provide flexible financing solutions with competitive interest rates.

Why Choose a Project Loan?

Project loans provide access to funds required for completing large-scale ventures without straining your business's day-to-day cash flow. These loans are ideal for:

- Construction of residential or commercial properties
- Infrastructure and industrial projects
- Expansion of existing business units
- Working capital for ongoing projects
- Equipment and machinery purchase for project execution

Benefits of a Project Loan with Lotus Capital Finserv

By choosing Lotus Capital Finserv, you get:

- Access to multiple banks and financial institutions
- Customized loan options based on project size and requirements
- Quick approval process
- Competitive interest rates
- Expert guidance on documentation and compliance
- Structured repayment plans aligned with project timelines



Takeover Loan

A Takeover Loan allows you to refinance or take over an existing loan from another lender, usually to secure better interest rates, lower EMIs, or more flexible repayment terms. At Lotus Capital Finserv, we simplify the process and help you move your loan smoothly while saving money and improving cash flow.

Benefits of a Takeover Loan

- Lower interest rates compared to your existing loan.
- Reduced EMIs for easier monthly repayment.
- Flexible loan tenure and repayment options.
- Consolidate multiple loans into a single manageable loan.
- Improve cash flow and financial planning.

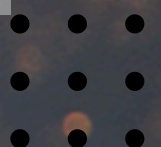
Understanding Fees and Repayments

Takeover loans may involve processing charges, legal fees, and prepayment penalties on the existing loan. Lotus Capital Finserv explains all costs upfront and helps structure your repayment plan for maximum convenience and savings.

Why Choose Lotus Capital Finserv for Your Takeover Loan?

Lotus Capital Finserv offers access to multiple banks and NBFCs across India. We help with documentation, negotiate the best terms, and guide you through the entire loan takeover process efficiently and transparently.

Whether you want to reduce your EMI, consolidate multiple loans, or refinance at lower interest rates, Lotus Capital Finserv supports you every step of the way.



“HAVE QUESTIONS? LET’S TALK.”

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