

A PERFECT FAMILY...



Source: <https://www.homecareassisteddenver.com/wp-content/uploads/2019/05/Importance-of-Family-in-Seniors-life-2.jpg>

MANAGEMENT



- **George R. Terry**, *"Management Is a distinct process consisting of planning, organising, actuating and controlling; utilising in each both science and art, and followed in order to accomplish pre-determined objectives."*



- **F.W. Taylor**, *"Management is the art of knowing what you want to do and then seeing that you do it in the best and the cheapest way."*

MANAGEMENT PRINCIPLES



Source : <https://iedunote.com/steps-management-process>

INVESTMENTS



Source: <https://static.vecteezy.com/system/resources/previews/004/238/639/original/investment-icon-with-outline-color-style-isolated-on-white-background-illustration-money-bag-sign-symbol-icon-concept-for-business-finance-industry-company-apps-web-and-all-project-free-vector.jpg>

LOANS



Source: <https://previews.123rf.com/images/designofire/designofire1811/designofire181106596/113212518-loan-vector-icon-sign-icon-vector-illustration-for-personal-and-commercial-use-clean-look-trendy-ico.jpg>

INSURANCES



Source: <https://banner2.cleanpng.com/20180903/tva/kisspng-vehicle-insurance-portable-network-graphics-health-yelsigorta-5b8d0d00b87fd2.7816230415359705607557.jpg>

LOANS



Source: <https://previews.123rf.com/images/designofire/designofire1811/designofire181106596/113212518-loan-vector-icon-sign-icon-vector-illustration-for-personal-and-commercial-use-clean-look-trendy-ico.jpg>

TYPES OF LOANS



- Home
- Automobile
- Personal
- Student / Education
- Mortgages : against a property / jewel
- Cash Advances
- Credit cards
- Payday
- Dept Consolidation
- Business

HOME LOAN



Source: <https://5.imimg.com/data5/WV/BE/PP/SELLER-22642542/home-loan-services-500x500.jpg>

- Secured loan
 - Collateral - Property (documents / agreement)
 - Disbursed as per the demand of the builder / lump sum
 - High-value funding
 - Economical interest rates
 - Long tenure (10 to 20 years)
 - Repayment through EMIs
 - Income tax rebate on interest and principal amount paid
 - After repayment the property's title is transferred back to the borrower
-
- <https://portal.hdfc.com/home-loan/apply-now>
 - <https://loans.icicibank.com/loans/home-loan/#/home-loan-application>
 - <https://www.google.com/search?q=sbi+home+loan>
 - <https://www.bankofbaroda.in/calculators/home-loan-emi-calculator>

AUTOMOBILE LOAN (CAR LOAN)

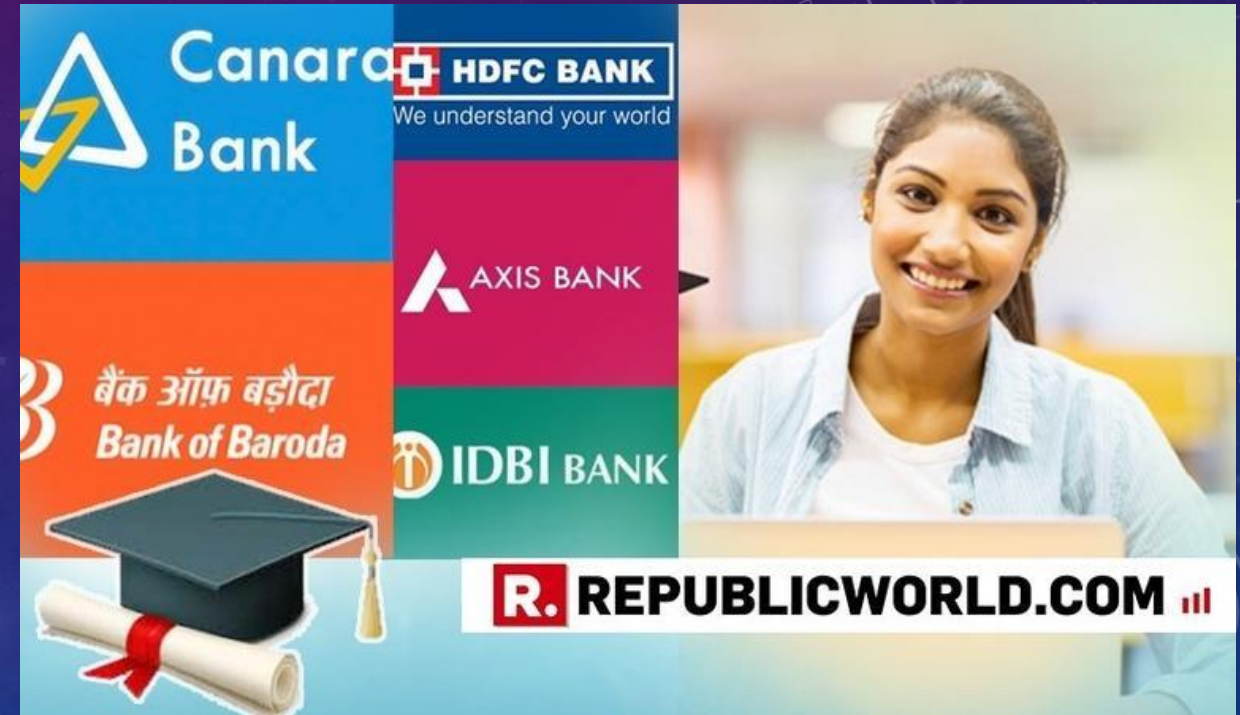


- Secured loan
- Collateral – Automobile (documents)
- Medium-value funding
- Economical interest rates (> home loan)
- Short tenure (5 to 7 years)
- Repayment through EMIs.
- After repayment the automobile's title is transferred back to the borrower.
- <https://www.hdfcbank.com/personal/borrow/popular-loans/new-car-loan>
- <https://iciciauto.com/>
- <https://sbi.co.in/web/personal-banking/loans/auto-loans/sbi-new-car-loan-scheme>
- <https://www.bankofbaroda.in/personal-banking/loans/vehicle-loan/baroda-auto-loan-for-pre-owned-car>

STUDENT / EDUCATION LOAN



Source: https://buddy4study.s3.ap-southeast-1.amazonaws.com/blog/uploads/2018/06/17062849/747_edu_loan_2.jpg_130756.jpg



Source: <https://img.republicworld.com/republic-prod/stories/promolarge/xhdpi/15464311215c2caa9179681.jpeg>

CONTD..

Secured Loan

- Needs security (Collateral)
- Property / vehicle documents as collateral
- Interest rate is low as compared to unsecured loan

Unsecured Loan

- Security not needed (no collateral)
- No documents required as collateral
- Interest rates are high as compared to secured loans

MORTGAGE LOAN AGAINST PROPERTY / JEWEL



Source : https://www.loanfasttrack.com/images/loan_against_property.jpg



Source : <https://www.cashyourjewellery.com/admin/assets/cimage/gold.jpg>

MORTGAGE LOAN AGAINST PROPERTY V/S JEWEL

Mortgage loan against property

- Secured loan
- Property is mortgaged / collateral
- Rate of interest can be around 8 to 10 %
- Tenure can be 3 to 15 years
- Amount is big as compared to jewel loan
- Top up loan over housing loan

Mortgage loan against Jewel

- Secured loan
- Jewel / gold is mortgaged / collateral
- Tenure can be shorter
- One time repayment possible
- Rate of interest is more

CASH ADVANCES AND CREDIT CARD

- Cash advances is the facility provided by the card issuers.
- Cash can be withdrawn immediately.
- Rate of interest is higher



Source: <https://www.become.co/blog/what-is-a-merchant-cash-advance/>

An abstract background featuring concentric circles and a degree scale from 0 to 200. The scale is marked with numbers and small tick marks. There are also some faint, stylized circular patterns and arrows. The overall color scheme is dark blue and purple.

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ents.

[illegible]

PAYDAY LOAN

- Short term loans
- Tenure is of 30 days.
- Sanctioned on the basis of monthly income
- Rate of interest is high



Source: <https://www.incharge.org/debt-relief/how-payday-loans-work/>

DEBT CONSOLIDATION



- New loan to pay off old loans or liabilities
- Multiple debts are combined in to single larger loan
- Rate of interest is lower with lower EMI's

BUSINESS LOAN



- Used for running the business
- Interest rates are high
- Tax exemption is applicable
- Liability is with all the partners in the company
- Provided by banks, finance companies, etc

REFERENCES (IMAGES)

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