**💰 Loan & Project Finance Advisory**

**Fuel Your Growth with Strategic Loan & Funding Solutions**

Whether you're expanding operations, starting a new venture, or looking for working capital support, **structured financing** is key to your success. Our firm offers comprehensive **loan and project finance advisory**, helping businesses secure the most suitable financial products from banks, NBFCs, and government schemes.

We guide you through the entire funding lifecycle—from preparing detailed documentation and loan proposals to helping you choose the best financing options and negotiating favorable terms. With experience across industries and funding types (term loans, CC limits, OD, machinery finance, business loans), we ensure you get what you need - **without delays or roadblocks.**

With our expertise by your side, you can make better borrowing decisions, reduce interest burden, and scale your business with confidence. As a business owner or entrepreneur, funding is the lifeline of your growth. Whether you need capital to start a new venture, expand operations, purchase machinery, or build infrastructure, **Loans & Project Finance** solutions are crucial. We, as your **Chartered Accountant (CA) service partner**, help you **plan, prepare, and process the right financial solutions** tailored to your goals.

### **✅ Types of Loans & Project Finance**

Here are the main types of loans and project finance services available for businesses and individuals:

#### **1. Term Loans**

* **Purpose**: For purchasing fixed assets like machinery, equipment, or commercial property.
* **Tenure**: Medium to long term (up to 10 years)
* **Repayment**: Monthly/quarterly installments

#### **2. Working Capital Loans**

* **Purpose**: To manage day-to-day operational costs (inventory, salaries, bills, etc.)
* **Tenure**: Short term (up to 1 year, renewable)
* **Types**: Overdraft, cash credit, bill discounting

#### **3. Project Loans**

* **Purpose**: To finance long-term infrastructure or industrial projects
* **Clients**: MSMEs, startups, manufacturing units, real estate developers
* **Includes**: Land, construction, plant & machinery, labour, and pre-operative expenses

#### **4. Loan Against Property (LAP)**

* **Purpose**: Raise funds by pledging residential/commercial property
* **Suitable For**: Business expansion, education, marriage, medical emergencies

#### **5. Business Loans (Unsecured)**

* **Purpose**: For business expansion, purchasing inventory, marketing, etc.
* **No Collateral Required**
* **Ideal For**: MSMEs, startups, sole proprietors

#### **6. Equipment & Machinery Finance**

* **Purpose**: To purchase industrial, agricultural, or medical equipment
* **Offered To**: Manufacturing units, hospitals, contractors, etc.

#### **7. Construction Finance**

* **Purpose**: Project-specific loans for real estate developers
* **Includes**: Land purchase, building construction, marketing, and RERA compliance

#### **8. Home Loan & Mortgage Loan Advisory**

* **For Individual Clients**
* **Includes**: Home purchase, construction, or renovation with best interest rate offers

### **📑 Loan Eligibility & Requirements**

Every loan requires proper documentation and financial planning. Here’s what you’ll typically need:

#### **➤ Basic Requirements**

* Business vintage (minimum 1–3 years for some loans)
* Healthy credit score (CIBIL 700+ preferred)
* Stable income or turnover
* Positive net worth or collateral (if secured loan)
* Clean banking and tax records

#### **➤ Documents Required**

* PAN Card, Aadhaar/Address Proof
* Business registration certificate (GST, MSME, Partnership Deed, etc.)
* 3 years of audited financials (Balance Sheet, P&L, ITR)
* Current A/c Bank statements (12 months)
* Project Report or Business Plan (for term/project loans)
* Quotation or invoice for asset purchase (if applicable)
* Collateral documents (if applicable)

### **🧾 Project Report Assistance**

A strong **Project Report** is a key to securing project loans. We help you with:

* Business Model & Industry Analysis
* Financial Projections (P&L, Balance Sheet, Cash Flow)
* Break-even Analysis
* Funding Requirement & Utilization
* Repayment Plan
* SWOT Analysis & Risk Assessment

**Note**: Many banks reject loan applications due to poor or missing project reports — we ensure yours is professionally prepared and compliant with bank/NBFC norms.

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### **💼 How Our CA Services Help You**

As your trusted CA service provider, we offer end-to-end support for loans & project finance:

* **Loan Eligibility Check & Advisory**
* **Preparation of Financial Documents & Projections**
* **Custom Project Report Preparation**
* **Coordination with Banks/NBFCs**
* **Tax & Compliance Advisory Post-Funding**
* **Repayment Planning and Monitoring**

### **🎯 Why Choose Us?**

* ✓ Tailored solutions based on your business model
* ✓ Expert support with banking norms, ratios & compliance
* ✓ CA-certified documentation and financial analysis
* ✓ Transparent and result-oriented approach
* ✓ Assistance for both startups and established businesses