

## WELCOMETO

**KARVY FINANCIAL** 

SERVICES LTD.

#### **NBFC COMPANY**

+ 91 97792-86670

info@karvyfinancialservicesltd

www.karvyfinancialservicesltd.com



### WHAT WE OFFER, हमारी पेशकश

- 01 BUSINESS LOAN
- 02 PROPERTY LOAN
- 03 TAKEOVER LOAN
- O4 PROJECT LOAN
- 05 AGRICULTURE LOAN

- O6 PERSONAL LOAN
- O7 HOUSING LOAN
- O8 MORTGAGE LOAN
- 09 RENOVATION LOAN
  - 10 CONSTRUCTION LOAN

#### KARVY FINANCIAL SERVICES LTD.

#### AGRICULTURE LOAN

Empower your farming journey with KARVY Agriculture Loans. Whether you need funds for seeds, equipment, irrigation, or land development, KARVY offers tailored loan solutions with low interest rates, flexible repayment, and minimal documentation. Secure your farm's future with the trust and reliability of SBI Home.

- PROPERTY PAPER
- PAN CARD, VOTER CARD
- AADHAR CARD
- 1 YEAR BANK STATEMENT
- ELECTRICITY BILL
- ONE PHOTO

- प्रॉपर्टी पेपर
- पैन कार्ड, वोटर कार्ड
- आधार कार्ड
- 1 साल का बैंक स्टेटमेंट
- बिजली बिल
- एक फोटो





# PERSONAL LOAN

Get the financial freedom you need with KARVY. Personal Loans. Whether it's for travel, medical emergencies, education, or any personal need, enjoy quick approvals, attractive interest rates, and flexible repayment options—all with the trusted support of KARVY.

- PAN CARD
- AADHAR CARD, VOTER CARD
- 1 YEAR BANK STATEMENT
- SALARY SLIP
- ELECTRICITY BILL
- ONE PHOTO

- पैन कार्ड
- आधार कार्ड, वोटर कार्ड
- 1 साल का बैंक स्टेटमेंट
- सैलरी स्लिप
- बिजली बिल
- एक फोटो

#### **BUSINESS LOAN**

Drive your business forward with KARVY Business Loans designed to meet your unique needs. Whether you're launching a startup, expanding your operations, or managing day-to-day expenses, KARVY offers fast approvals, competitive interest rates, and flexible repayment plans. Benefit from expert support and a trusted banking partner committed to fueling your growth and success.

- ALL BUSINESS PROFILE DOCUMENT
- PAN CARD
- AADHAR CARD, VOTER CARD
- 1 YEAR BANK STATEMENT
- 3 YEAR INCOME TAX RETURN
- ELECTRICITY BILL
- ONE PHOTO





#### PROJECT LOAN

#### KARVY FINANCIAL SERVICES LTD.

Turn your big ideas into reality with KARVY Project Loans. Whether it's infrastructure, manufacturing, or service-based projects, KARVY provides customized funding solutions with competitive interest rates, structured repayments, and expert guidance. Get the financial strength you need to successfully plan, execute, and complete your projects with confidence.

- CA TESTED PROJECT REPORT
- PROPERTY PAPERS
- ALL BUSINESS PROFILE DOCUMENTS
- PAN CARD
- AADHAR CARD, VOTER CARD
- 1 YEAR BANK STATEMENT
- 3 YEAR INCOME TAX RETURN
- ELECTRICITY BILL
- ONE PHOTO

- CA टेस्टेड प्रोजेक्ट रिपोर्ट
- संपत्ति के कागजात
- सभी व्यावसायिक प्रोफ़ाइल दस्तावेज़
- पैन कार्ड
- आधार कार्ड, वोटर कार्ड
- 1 साल का बैंक स्टेटमेंट
- 3 साल का आयकर रिटर्न
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- एक फोटो





#### PROPERTY LOAN

Unlock the value of your property with KARVY Property Loans. Whether you need funds for personal or business use, KARVY offers high-value loans against residential or commercial property with attractive interest rates, flexible tenures, and easy documentation. Secure your future with the trust and reliability of SBI.

#### DOCUMENT LIST, दस्तावेज़ सूची

- PROPERTY PAPERS
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KARVY FINANCIAL SERVICES LTD.

#### MORTGAGE LOAN

Secure your financial needs with KARVY Home Mortgage Loans. Pledge your property and get access to high-value funding with attractive interest rates, flexible tenures, and easy repayment options. Whether you're buying a new home or leveraging an existing one, KARVY offers trusted, transparent, and reliable mortgage solutions tailored to your needs.

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- PAN CARD
- AADHAR CARD, VOTER CARD
- 1 YEAR BANK STATEMENT
- 3 YEAR INCOME TAX RETURN
- **ELECTRICITY BILL**
- ONE PHOTO

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KARVY FINANCIAL SERVICES LTD.

#### TAKEOVER LOAN

KARVY Takeover Loans help you transfer your existing loan from another bank or financial institution to KARVY at lower interest rates and better terms. Enjoy reduced EMIs, flexible repayment options, and the trusted support of KARVY. Make the smart move and save more with a hassle-free loan takeover process.

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Unlock the value of your property with KARVY Loan Against Property (LAP). Whether for personal or business needs, KARVY offers high-value loans against your residential or commercial property at attractive interest rates and flexible repayment tenures. With minimal documentation and a trusted process, KARVY helps you access funds while retaining ownership of your property.

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#### JOIN US AS DSA/DMA:



Join KARVY as a DSA/DMA Partner and become part of a trusted financial network backed by one of India's most reputable institutions. As a Direct Sales Associate (DSA) or Direct Marketing Agent (DMA), you'll have the opportunity to earn attractive commissions, enjoy flexible working hours, and grow your income by helping customers find the right loan solutions. With easy onboarding, full training support, and high credibility, KARVY empowers you to build a rewarding career in financial services. Start your journey with us today!



#### SBI HOME FINANCE



# JUST A MOMENT OF PAUSE



THOUSANDS BELIEVE IN US, WE BELIEVE IN YOUR DREAMS

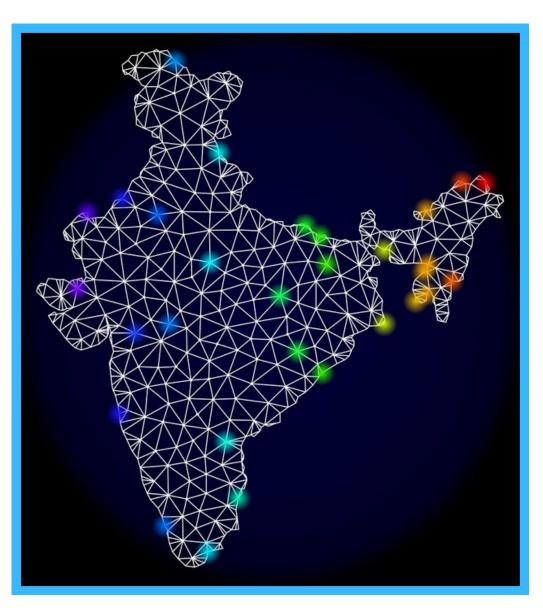
At KARVY FINANCIAL SERVICES LTD., we are more than just a loan provider; we are a trusted partner committed to turning aspirations into achievements. From home loans to personal, business, and financial solutions, we stand beside you at every step, empowering your journey with trust and reliability. For thousands across the nation, we are not just a service, but a companion who values your faith, understands your needs, and believes in your dreams as deeply as you do.



## EMPOWERING EVERY DREAM, FROM CITIES TO SMALL TOWNS

KARVY FINANCIAL SERVICES LTD. is built on trust, compassion, and the belief that every dream deserves a chance to shine. With a presence across 28+ states and 300+ cities, we have been able to stand beside more than 50,000 families and individuals, helping them turn their hopes into reality. For us, every loan is not just about numbers—it's about building homes, nurturing businesses, supporting aspirations, and creating brighter futures. From bustling metros to small towns, we reach people with the same promise: to be a partner who understands, cares, and truly believes in your dreams.





#### FROM SETBACKS TO COMEBACKS

At KARVY FINANCIAL SERVICES LTD., we believe that every dream deserves a fair chance, no matter the challenges faced in the past. Life's journey is full of ups and downs, and we understand that financial hurdles—be it a low credit score or difficult circumstances—should never take away your hope for a brighter tomorrow. Where others may turn you away, we choose to stand with you, to listen with empathy, and to open doors of new opportunities. Because to us, you are not defined by numbers on a report—you are defined by the dreams you carry, and we are here to help bring them to life.





# WHEN ONE 'YES' CHANGED ROHIT'S LIFE KARWY

Rohit was a young dreamer with a strong desire to start his own business. But every time he applied for a loan, his low CIBIL score shut the doors on his dreams. Rejections piled up, and the fire inside him began to fade.

Then came a turning point. At KARVY FINANCIAL SERVICES LTD., we chose not to judge him by numbers but by his determination. We believed in his vision when others didn't. With our support, Rohit opened a small shop. What started as a modest step soon grew into a thriving business that now provides for his family and inspires many around him.

Rohit's success is proof that sometimes all it takes is one 'yes'—one partner who believes in your dreams. And at KARVY FINANCIAL SERVICES LTD., we strive to be that partner for thousands like him across the nation.



# THANKYOU

We hope this presentation has offered useful insights into quick business financing solutions and effective strategies tailored for small businesses.