

# LOAN AGENCY

## ABOUT US

**Indo Fin Capitals.** is dealing with personal loan and loan against property, whereas a personal loan is sub-categorized in education loan. Payslip loan, ITR loan, loan of against property is sub-in property loan and project loan, Mahila Group Loan on following terms and condition at 6.25% rate of interest.



**100%**  
satisfaction



**FAST APPROVAL**  
24x7 Support



H.O.D:- **+91 6399698784**

## LAON AGENCY

Office Address:- Building No. B-2,  
12th Floor Cyber City, Gurugram  
Haryana-122010



**INDO FIN CAPITALS**  
Your financial friend



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(D.M.A of : A Non Banking Financial Company) (An ISO 9001:2016 Certified Company)



## GENERAL



We offer a wide range of financial service to corporate and retail customers through a variety of delivery channels. We believe in fair dealing & prompt disbursement of the fund on a priority basis. We provide funds on the following terms & conditions at a minimum rate of interest in the shortest period.

## SERVICES



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## SPAN OF LOAN



- 1) Maximum 20 Years in Case of Property, Business Project.
- 2) Maximum 10 Years in Case of Personal Loan.
- 3) Maximum span in for 1 Year.

## RATE OF INTEREST



For our valuable customers **Indo Fin Capitals.** If offering a 6.25% rate of interest on following terms and condition for either short to of loan terms period.  
This amount is required to be paid by the borrower at the time of filling application for the loan & after using of approval letter file activation charge will not be refunded.  
The processing fee is required to be paid by the borrower only after receiving an approval letter through demand draft (dd) in favour of. **Indo Fin Capitals**  
The loan application will be considered and for the file charge and processing fee both will be refunded in case approval letter has been issued by the company or the applicant has been to failed to comply with the condition giving loan within the stipulated time.

## PROCESSING TIME



15-20 days (excluding holiday) in case of loan nearby under 200 km round the location of the company  
40-45 days (excluding holiday) in the case of distance more than a 200km.

## GUARANTOR



For the sure type of loan granted, the company will take guarantor according to the amount of loan. One in case of a loan of Rs.10,000/- with an increase in the number of guarantor for an increase in amount loan (whether Pvt.Ltd./government/property) in case of government and Pvt.Ltd. Guarantor, official undertaking, is compulsory on bond (page no. X2)

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## NATURE WITH CONTRACT

DSA

Agent

R.M.

## BASIC INCOME

Incentive And Salary

- 1) According To Post And Services
- 2) Salary Will Be Releasing After Achieving The Targets In TimePeriod.

## REQUIRED DOCUMENTS

Bio-Data With Application ID

& Address Proof Education

Papers Photograph

One Dishonored Charge By DSA/AGENT

## Documents Required For Applicant

☐ Education ☐ PaySlip ☐ I.T.R. ☐ Property

☐ Business ☐ Project

3 Recent Photograph.

ID & Address Proof.

Complete loan Application Form.

Bank Statement of last 6 Month/Bank Passbook. Base Document File

Charge Rs. 4,950/-

Agreement Fee as per loan amount +18% GST

## Documents Required for Guarantor

3 Passport Size Photo

Address & ID Proof

Last Six Month Statement/Bank Passbook Photocopy

Last Two Month Salary Slip(in Case of pay-Slip Guarantor) Property Paper(in Case of Property Guarantor)

Agreement Fee ..... According to Loan Amount)

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## AGENT APPLICATION FORM IDENTITY DETAILS

1. Name of the applicant (as appearing in the identification document)

Mr./Mrs./Ms First Name Middle Name Sur Name

2. Date of Birth \_\_/\_\_/\_\_

3. Nationality \_\_\_\_\_

4. Permanent Account Number (PAN) \_\_\_\_\_

5. Company Name \_\_\_\_\_

Photo

### ADDRESS DETAILS

1. Office/Out let Address \_\_\_\_\_

City \_\_\_\_\_ Town \_\_\_\_\_

Postal Code \_\_\_\_\_ State \_\_\_\_\_ Country \_\_\_\_\_

2. Residence Address \_\_\_\_\_

City \_\_\_\_\_ Town \_\_\_\_\_

Postal Code \_\_\_\_\_ State \_\_\_\_\_ Country \_\_\_\_\_

### CONTACT DETAILS

Tel. Office \_\_\_\_\_ Tel. Residence \_\_\_\_\_

Mobile \_\_\_\_\_ Fax \_\_\_\_\_

Email \_\_\_\_\_

### BANK DETAILS

Bank Name \_\_\_\_\_

Branch \_\_\_\_\_ Type of Account \_\_\_\_\_

Account No. \_\_\_\_\_

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## Documents Required for Agreement as a (AGENT /DSA/DMA) INCENTIVE SLABS

- ❖ 5 passport size photos
- ❖ Address proof.
- ❖ Id proof.
- ❖ Bank Details.
- ❖ 3 stamp papers of Rs 100
- ❖ Police verification of any one document/ Residence verified proof.

AGENT	500	.50%	5%	Refundabl e	550 0
DSA	150 0	1.50 %	15%	Refundabl e	500 00
DMA	200 0	2%	20%	Refundabl e	100 000
H.O.Referene Code					

## INDO FIN CAPITALS

- ऑफर लैटर प्राप्त होने के 10 दिनों के अन्दर प्रोसेस चार्ज अन्यथा 10 दिनों के बाद फाईल रीऑपन चार्ज देय होगा।
- प्रोसेस फीस का भुगतान कम्पनी के बैंक खाते में ही मान्य होगा। Through R.T.G.S./N.E.F.T./I.M.P.S., Demand Draft/Cheque
- प्रोसेस फीस के अलावा किया गया कोई भुगतान मान्य नहीं होगा।
- नगद फाईल चार्ज/ प्रोसेसिंग फीस Application Form में दिये गये कम्पनी के खाते में ही डालें
- आवश्यक कागजात एवं डिमांड ड्राफ्ट कम्पनी के पते पर ही भेजे जायें।
- ऑफर लैटर में मांगे गये सभी पेपर हस्ताक्षर, एवं रिक्वायर्ड पेपर प्रोसेसिंग फीस के साथ कम्पनी को वापिस भेजें।
- कम्पनी के अपना पर्सनल मोबाईल नम्बर तुरन्त प्रेषित करें ताकि अग्रिम कार्यवाही में रुकावट न हों।
- ऑफर लेटर बनने के बाद पश्चात् फाईल चार्ज वापिस देय नहीं होगा।
- फाईल चार्ज फीस के अलावा नकद किया गया भुगतान मान्य नहीं होगा।
- बॉन्ड पेपर प्राप्ति के दिनांक से 10 दिन के अन्दर जमा कराना अनिवार्य है अन्यथा आपकी फाईल निरस्त हो जायेगी।

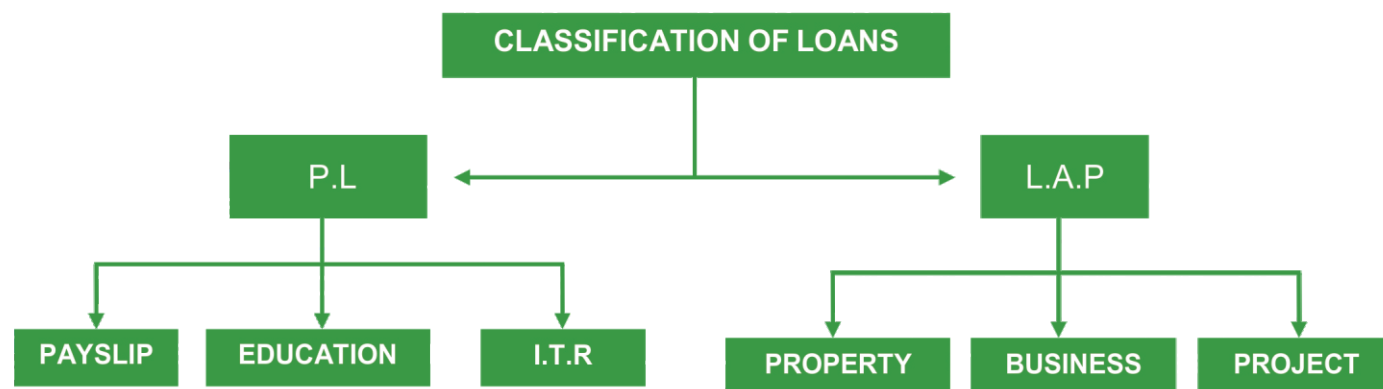
**कम्पनी खाते के अतिरिक्त किसी भी एजेंट कार्यरत व्यक्ति या कम्पनी के डीलरशिप के बैंक एकाउन्ट में कैश रुकम न डालें, डालने पर कम्पनी जिम्मेदार नहीं होगी।, अगर डालते हैं। आप स्वयं जिम्मेदार होंगे।**

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## PERSONAL LOAN

When it comes to all the building blocks for a complete and successful life. Nothing is more important as quality education. However education in India, at least the commonly perceived, Quality education as imparted by acclaimed and influential education institution is decidedly costly and easily available to everyone especially those who deserve.

EDUCATION LOAN : SCHEDULE OF EDUCATION LOAN AVAILABLE AS PER QUALIFICATION

Sl No.	Qualification	Amount of Loan
1	High School	Upto ₹ 1-5 lakhs
2	Intermediate	Upto ₹ 1-10 lakhs
3	Graduation	Upto ₹ 1-15 lakhs
4	Post Graduation Diploma	Upto ₹ 1-20 lakhs

Required Documents : Complete Loan Application Form, Photograph, ID Proof, Address, 2 Stamp Paper Rs. 50/- Bank Pass & Last Six Month Statement.

## PAY SLIP LOAN

A Simple Personal Loan, Scheme Exclusively for the Benefit of Employee of corporate, Government Department Purpose of Pay-Slip Loan : TO Meet Genuine Personal Need Other Than Speculative Purpose Schedule of Pay-Slip Loan Available as Per Pay-Slip

Sl No.	Type	Percentage
1	Govt. Employee	40 to 50 times
2	Private Employee	30 to 40 times

## ITR LOAN

Schedule of I.T.R. Loan Available as Per I.T.R. :- Last Credit on Behalf of Property

## LOAN AGAINST PROPERTY

We offer Loan Against Property of Those who possess Property and want to get Credit on behalf of property.

SCHEDULE OF PROPERTY LOAN AS PER PROPERTY

Sl No.	Type of Property	Amount of Loan
1	Agricultural	Upto 70% of Valuation
2	Residential	Upto 70-75% of Valuation
3	Commercial	Upto 70-80% of Valuation



## PROJECT LOAN

We offer Loan For Customers Who are willing to plant up a project on behalf of their PropertyProject Loan Includes Setting Up To Manufacturing Unit, Dairy Farms, Construction Unit Etc.Project Loan is offered certified by the chartered accountant of the application.

## CONDITIONS

The Project Must Be In Line With Our Lending Objective And Must Economically, Financially, Technically, And Environmentally Sound Financing Conditions Deponed On The Investment Type The Security Offered By Third Party.

SI No.	Type	Percentage of Amount
1	Any / Firm Natural / Hebiteal	Up to 70%
2	Manufacturing Unit/Factories	Up to 70-75%
3	Construction Plan Project	Up to 70-80%

## GUARANTOR

Guarantor is required for surety of loan form any department is compulsory. Any of those guarantor below can take the Guarantor of the Loan/ loanee.

Type Guarantor :

- 1) Govt. Department Guarantor
- 2) Private Limited Guarantor
- 3) Property Guarantor

### 1. Government Guarantor

Government Department Which is Acceptable by Company as Per Norms.

Department name : Education, Nagar Nigam, Nagar Palika, P.W.D., P.H.E., Bank, Roadways, Railway, Forest, BSNL, LIC, Health, Electricity, Indian Postal Etc.

**Note :** Administrative Department Which not Accepted by Company of Guarantor Navy,Airforce,Lawyer,S.S.F.,C.R.P.F.,C.I.S.F.,Police Army, AIR FORCE, AnyAdministrative Department

### 2. Private Limited Guarantor

Private Limited Company Guarantor Which is Acceptable as per Noms:

MNC'S LIKE BMW ABNNAMRO ACCENTURE ALIANZ APPLE BRACLAYS  
DAKIN MICROSOFT WIPRO HOWARD INTERNET ETC.

### 3. Property Guarantor

All Type of Property are Accepted By Company (In all over India)

#### REQUIRED GUARANTOR GOVERNMENT PRIVATE PROPERTY

SI No.	Amount of Loan	No. Of Guarantor Required.
1	1 LAKH TO 30 LAKH	One
2	30 LAKH TO 50 LAKH	Two
3	50 LAKH TO 1 CRORE	Three
4	1 CRORE TO 3 CRORE	Four
5	3 CRORE TO 5 CRORE	Five



## PROCESSING FEE

**(Deals with Personal Loans, Business Loans , Loans Against Property)**

### PROCESSING CHARGES SCHEDULE

**( L.A.P & PROJECT )**

LOAN AMOUNT	PROCESS FEE	SERVICE TAX 18% GST	TOTAL
1,00,000 (One Lakh)	11,500	2,070	13,570
2,00,000 (Two Lakh)	14,500	2,520	16,520
3,00,000 (Three Lakh)	16,500	2,970	19,470
4,00,000 (Four Lakh)	19,500	3,420	22,420
5,00,000 (Five Lakh)	21,500	3,870	25,370
6,00,000 (Six Lakh)	24,000	4,320	28,320
7,00,000 (Seven Lakh)	26,500	4,770	31,270
8,00,000 (Eight Lakh)	29,000	5,220	34,220
9,00,000 (Nine Lakh)	31,500	5,670	37,170
10,00,000 (Ten Lakh)	34,000	6,120	40,120
15,00,000 (Fifteen Lakh)	46,500	8,370	54,870
20,00,000 (Twenty Lakh)	59,000	10,620	69,620
25,00,000 (Twenty-Five Lakh)	75,000	13,500	88,500
30,00,000 (Thirty Lakh)	90,000	16,200	1,06,200
35,00,000 (Thirty-Five Lakh)	1,05,000	18,900	1,23,900
40,00,000 (Fourty Lakh)	1,20,000	21,600	1,41,600
45,00,000 (Fourty-Five Lakh)	1,35,000	24,300	1,59,300
50,00,000 (Foifty Lakh)	1,40,000	25,200	1,65,200
60,00,000 (Sixty Lakh)	1,59,000	28,620	1,87,620
70,00,000 (Seventy Lakh)	1,84,000	33,120	2,17,120
80,00,000 (Eight Lakh)	2,09,000	37,620	2,46,620
90,00,000 (Ninety Lakh)	2,34,000	42,120	2,70,120
1,00,00,000 (One Crore)	2,50,000	45,000	2,95,000

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## PROCESSING FEE P.L.

Education Loan, Pay Slip Loan, I.T.R. Loan, Personal Loan Charges

LOAN AMOUNT	PROCESS FEE	G.S.T. 18%	TOTAL
1,00,000 (One Lakh)	9000	1,620	10,620
2,00,000 (Two Lakh)	11,500	2,070	13,570
3,00,000 (Three Lakh)	13,750	2,475	16,225
4,00,000 (Four Lakh)	16,000	2,880	18,880
5,00,000 (Five Lakh)	18,500	3,330	21,830
6,00,000 (Six Lakh)	21,000	3,780	24,780
7,00,000 (Seven Lakh)	23,500	4,230	27,730
8,00,000 (Eight Lakh)	26,000	4,680	30,680
9,00,000 (Nine Lakh)	28,500	5,130	33,630
10,00,000 (Ten Lakh)	31,000	5,580	36,580
11,00,000 (Eleven Lakh)	33,500	6,030	39,530
12,00,000 (Twelve Lakh)	35,750	6,435	42,135
13,00,000 (Thirteen Lakh)	38,000	6,840	44,840
14,00,000 (Fourteen Lakh)	40,500	7290	47,790
15,00,000 (Fifteen Lakh)	42,600	7,668	50,268
16,00,000 (Sixteen Lakh)	45,000	8,100	53,100
17,00,000 (Seventeen Lakh)	47,500	8,550	56,050
18,00,000 (Eighteen Lakh)	49,750	8,955	58,705
19,00,000 (Nineteen Lakh)	52,000	9,360	61,360
20,00,000 (Twenty Lakh)	54,500	9,810	64,310

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## EMI CHART

YEAR/ LAKH	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
<b>1 Lakh</b>	8854	4687	3298	2604	2187	1909	1711	1562	1446	1354	1278	1215	1161	1116	1076	1041	1011	983	959	937
<b>2 Lakh</b>	17708	9375	6597	5208	4375	3819	3422	3125	2893	2708	2556	2430	2323	2232	2152	2083	2022	1967	1918	1875
<b>3 Lakh</b>	26562	14063	9896	7812	6563	5729	5133	4688	4340	4062	3834	3645	3485	3348	3228	3125	3033	2951	2877	2813
<b>4 Lakh</b>	35416	18751	13195	10416	8751	7639	6844	6251	5787	5416	5112	4860	4647	4464	4304	4167	4044	3935	3836	3751
<b>5 Lakh</b>	44270	23439	16494	13020	10939	9549	8555	7814	7234	6770	6390	6075	5809	5580	5380	5209	5055	4919	4795	4689
<b>6 Lakh</b>	53124	28127	19793	15624	13127	11459	10266	9377	8681	8124	7668	7290	6971	6696	6456	6251	6066	5903	5754	5627
<b>7 Lakh</b>	61978	32815	23092	18228	15315	13369	11977	10940	10128	9478	8946	8505	8133	7812	7532	7293	7077	6887	6713	6565
<b>8 Lakh</b>	70832	37503	26391	20832	17503	15279	13688	12503	11575	10832	10224	9720	9295	8928	8608	8335	8088	7871	7672	7503
<b>9 Lakh</b>	79686	42191	29690	23436	19691	17189	15399	14066	13022	12186	11502	10935	10457	10044	9684	9377	9099	8855	8631	8441
<b>10 Lakh</b>	88540	46879	32989	26040	21879	19099	17110	15629	14469	13540	12780	12150	11619	11160	10760	10419	10110	9839	9590	9379
<b>11 Lakh</b>	97394	51567	36288	28644	24067	21009	18821	17192	15916	14894	14058	13365	12781	12276	11836	11461	11121	10823	10549	10317
<b>12 Lakh</b>	106248	56255	39587	31248	26255	22919	20532	18755	17363	16248	15336	14580	13943	13392	12912	12503	12132	11807	11508	11255
<b>13 Lakh</b>	115102	60943	42886	33852	28443	24829	22243	20318	18810	17602	16614	15795	15105	14508	13988	13545	13143	12791	12467	12193
<b>14 Lakh</b>	123956	65631	46185	36456	30631	26739	23954	21881	20257	18956	17892	17010	16267	15624	15064	14587	14154	13775	13426	13131
<b>15 Lakh</b>	132810	70319	49484	39060	32819	28649	25665	23444	21704	20310	19170	18225	17429	16740	16140	15629	15165	14759	14385	14069
<b>16 Lakh</b>	141664	75007	52783	41664	35007	30559	27376	25007	23151	21664	20448	19440	18591	17856	17216	16671	16176	15743	15344	15007
<b>17 Lakh</b>	150518	79695	56082	44268	37195	32469	29087	26570	24598	23018	21726	20655	19753	18972	18292	17713	17187	16727	16303	15945
<b>18 Lakh</b>	159372	84383	59381	46872	39383	34379	30798	28133	26045	24372	23004	21870	20915	20088	19368	18755	18198	17711	17262	16883
<b>19 Lakh</b>	168226	89071	62680	49476	41571	36289	32509	29696	27492	25726	24282	23085	22077	21204	20444	19797	19209	18695	18221	17821
<b>20 Lakh</b>	177080	93759	65979	52080	43759	38199	34220	31259	28939	27080	25560	24300	23239	22320	21520	20839	20220	19679	19180	18759

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YEAR/ LAKH	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
21 Lakh	185934	98447	69278	54684	45947	40109	35931	32822	30386	28434	26838	25515	24401	23436	22596	21881	21231	20663	20139	19697
22 Lakh	194788	103135	72577	57288	48135	42019	37642	34385	31833	29788	28116	26730	25563	24552	23672	22923	22242	21647	21098	20635
23 Lakh	203642	107823	75876	59892	50323	43929	39353	35948	33280	31142	29394	27945	26725	25668	24748	23965	23253	22631	22057	21573
24 Lakh	212496	112511	79175	62496	52511	45839	41064	37511	34727	32496	30672	29160	27887	26784	25824	25007	24264	23615	23016	22511
25 Lakh	221350	117199	82474	65100	54699	47749	42775	39074	36174	33850	31950	30375	29049	27900	26900	26049	25275	24599	23975	23449
26 Lakh	230204	121887	85773	67704	56887	49659	44486	40637	37621	35204	33228	31590	30211	29016	27976	27091	26286	25583	24934	24387
27 Lakh	239058	126575	89072	70308	59075	51569	46197	42200	39068	36558	34506	32805	31373	30132	29052	28133	27297	26567	25893	25325
28 Lakh	247912	131263	92371	72912	61263	53479	47908	43763	40515	37912	35784	34020	32535	31248	30128	29175	28308	27551	26852	26263
29 Lakh	256766	135951	95670	75516	63451	55389	49619	45326	41962	39266	37062	35235	33697	32364	31204	30217	29319	28535	27811	27201
30 Lakh	265620	140639	98969	78120	65639	57299	51330	46889	43409	40620	38340	36450	34859	33480	32280	31259	30330	29519	28770	28139
31 Lakh	274474	145327	102268	80724	67827	59209	53041	48452	44856	41974	39618	37665	36021	34596	33356	32301	31341	30503	29729	29077
32 Lakh	283328	150015	105567	83328	70015	61119	54752	50015	46303	43328	40896	38880	37183	35712	34432	33343	32352	31487	30688	30015
33 Lakh	292182	154703	108866	85932	72203	63029	56463	51578	47750	44682	42174	40095	38345	36828	35508	34385	33363	32471	31647	30953
34 Lakh	301036	159391	112165	88536	74391	64939	58174	53141	49197	46036	43452	41310	39507	37944	36584	35427	34374	33455	32606	31891
35 Lakh	309890	164079	115464	91140	76579	66849	59885	54704	50644	47390	44730	42525	40669	39060	37660	36469	35385	34439	33565	32829
36 Lakh	318744	168767	118763	93744	78767	68759	61596	56267	52091	48744	46008	43740	41831	40176	38736	37511	36396	35423	34524	33767
37 Lakh	327598	173455	122062	96348	80955	70669	63307	57830	53538	50098	47286	44955	42993	41292	39812	38553	37407	36407	35483	34705
38 Lakh	336452	178143	125361	98952	83143	72579	65018	59393	54985	51452	48564	46170	44155	42408	40888	39595	38418	37391	36442	35643
39 Lakh	345306	182831	128660	101556	85331	74489	66729	60956	56432	52806	49842	47385	45317	43524	41964	40637	39429	38375	37401	36581
40 Lakh	354160	187519	131959	104160	87519	76399	68440	62519	57879	54160	51120	48600	46479	44640	43040	41679	40440	39359	38360	37519

+91 6399698784

[www.indofincapitals.com](http://www.indofincapitals.com)

[indofincapitals@gmail.com](mailto:indofincapitals@gmail.com)

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