

**instant**  
HOLDINGS LIMITED

**WELCOME**

**MARCH 2005**

**U65990MH2005PLC152062**

**NBFC COMPANY**

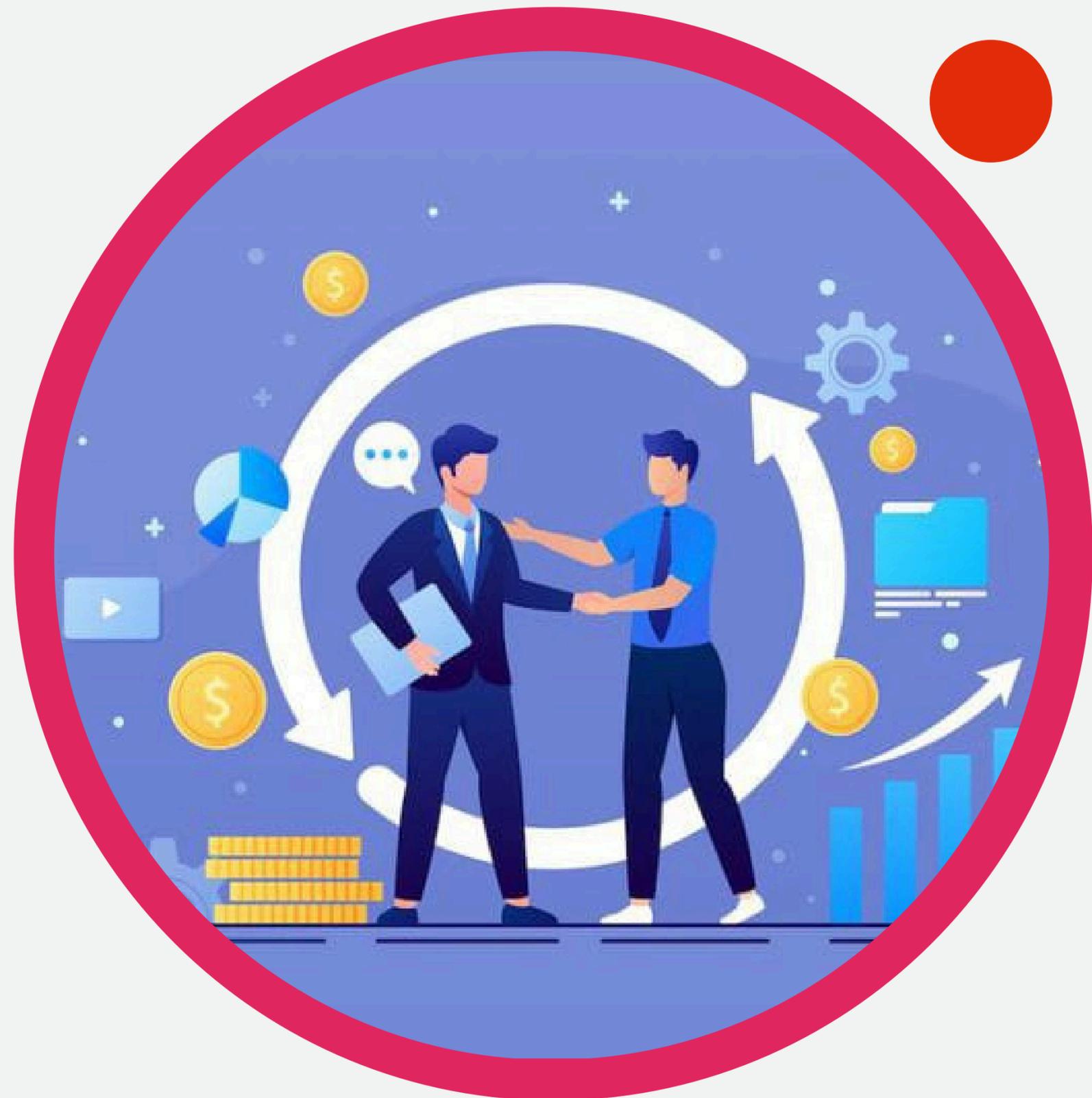
**Visit Our Website**



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



[info@instantholdingslimited.com](mailto:info@instantholdingslimited.com)



# Company Profile



**Instant Holdings Limited is Run By a Team of Most Experienced Professionals in The Field, Who Are Providing The Best Loan Services From The Past 20 Years in India. Instant Holdings Limited is One of The Most Trusted And Bank Neutral Loans Platforms Which is Committed To Provide Maximum Possible Loan Amount at The Lowest Rates of Interest in The Quickest Possible Time Along With The Best Experience to The Customers.**

**Instant Holdings Makes it Easy For The People To Fulfil Their dreams and meet their financial needs. Let it be the finance required for a celebration or ornament or to buy a car, construct a house or expand business, Instant Holdings is always there to provide Personal loan, Home loan, Loan against Property, Business loan or Professional loan in Pan India .**

## Contents :

- Personal Loans
- Business Loans
- Mortgage Loans
- Purchasing Loans
- Project Loans
- Agriculture Loans
- Housing Loans
- Land Purchase Loans
- Home Construction Loans

## Contents :

- Home Loan Balance Transfer
- Top-up Loan
- Short-term-Business Loans
- Machinery Loans and Equipment Finance
- Small Business loans for MSME's
- Loans for Manufacturers
- Takeover Loans
- Loans on FD
- Loans on Mutual Funds



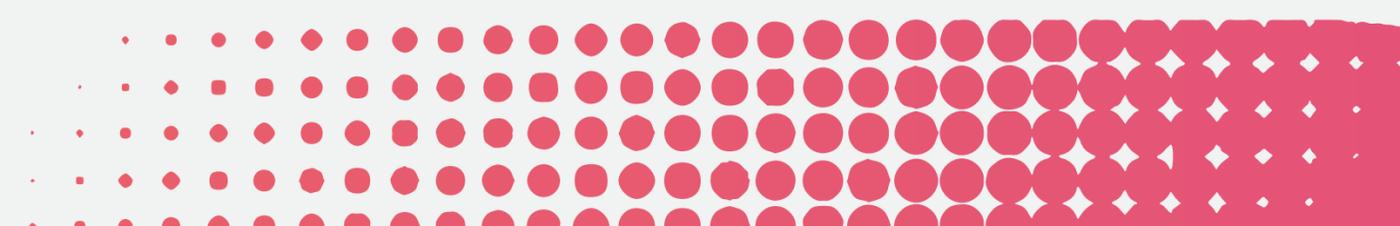
YOUR  
**TRUST** IS  
**IMPORTANT**  
TO US



**instant**  
HOLDINGS LIMITED

## INFORMATION ABOUT PERSONAL LOAN

A Personal Loan Is An Unsecured Loan To Obtain Funds For Financial Expenses Such As House Renovation, Wedding, Education, Medical Bills, Travel Etc. These Loans Offer Competitive Interest Rates And Flexible Tenure Options, Allowing Borrowers To Repay In Monthly Instalments (Emis) Without Needing To Provide Collateral.





# INFORMATION ABOUT BUSINESS LOANS

A Business Loan Is A Financial Product That Provides Funds To Businesses For Various Purposes. The Loan Is Borrowed From A Financial Institution Or Lender, And The Borrower Agrees To Repay It With Interest Over A Set Period Of Time.

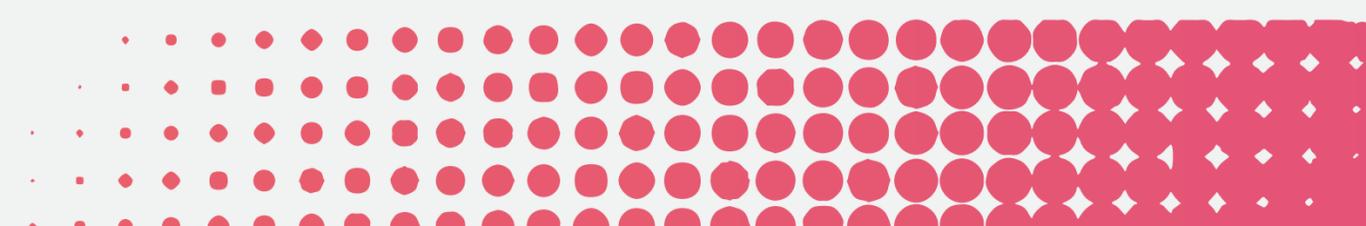
How Does It Work?

The Lender Analyzes The Borrower's Creditworthiness And Business Health.

The Borrower Agrees To Use The Loan For Business Purposes Only.

The Lender Determines The Interest Rate And Repayment Period.

The Borrower Repays The Loan In Full Plus Interest Within The Agreed-Upon Period.





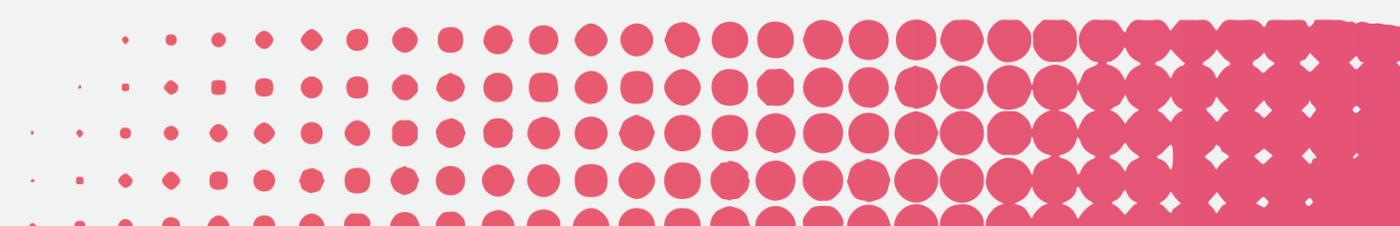
# **WE BUILD YOUR DREAM**

## **INFORMATION ABOUT PROJECT LOAN**

**We Offer Project Funding For Your Business We Offer Business Loan Project Finance Working Capital Machinery Loans For Medium Small Enterprises**



**Project Loan Is Provided To Corporate Borrowers For The Purpose Of Capital Expenditure Including Setting Up Of New/ Additional Manufacturing Facilities, Construction Etc. Project Loan Is Also Available To Acquire The Fixed Assets Like Land & Building, Plant & Machinery Etc.**





# **WE BUILD YOUR DREAM**

## **INFORMATION ABOUT PROPERTY LOAN**

**Loan Against Property Is A Secured Loan Product That Can Be Useful For Both Salaried Individuals As Well As Businesses. The Loan Gets Sanctioned Once You Mortgage Your Residential Or Commercial Property. The NBFC Approves The Credit Amount, Which Is Equivalent To The Current Value Of The Property**





# WE BUILD YOUR DREAM

## INFORMATION ABOUT MORTGAGE LOAN

**A Mortgage Loan Is A Secured Loan That Allows You To Borrow Money By Pledging Your Property As Collateral. You Can Use A Mortgage Loan To Buy A Home Or Borrow Against The Value Of A Home You Already Own.**

**How Does It Work?**

**You Agree To A Loan Agreement With The Lender, Which Includes The Loan Amount, Interest Rate, And Repayment Schedule.**

**You Pledge Your Property As Collateral.**

**You Make Regular Payments To The Lender, Which Cover Both The Principal And Interest.**

**If You Don't Make Your Payments, The Lender Can Take Your Property Through Foreclosure.**

**Once You've Paid Off The Loan In Full, The Mortgage Is Discharged, And You Regain Full Ownership Of Your Property.**

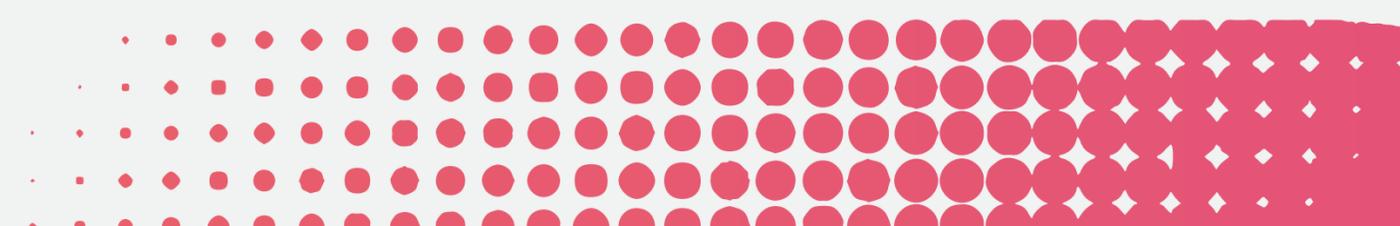
**What To Consider?**

**Interest Rate: Whether The Interest Rate Is Fixed Or Adjustable, And How Much It Can Change**

**Loan Term: How Long You Have To Repay The Loan**

**Closing Costs: The Lender's Fees And Other Costs Associated With Closing The Loan**

**Eligibility: Your Age, Employment Status, Credit Score, Income Stability, And Debt-To-Income Ratio**

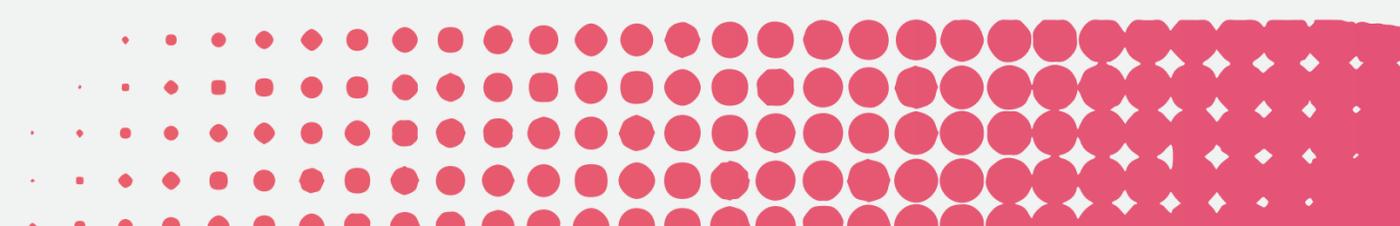




# WE BUILD YOUR DREAM

## INFORMATION ABOUT TAKEOVER LOAN

**A Take Over Loan Allows The Borrower To Transfer An Existing Loan From One Lender To Another Lender. This May Be Done For A Variety Of Reasons, Such As To Obtain A Lower Interest Rate On Home Loan, To Consolidate Multiple Home Loans Into A Single Payment, Or To Switch To A Lender With More Favourable Terms..**



# WE BUILD YOUR DREAM

## INFORMATION ABOUT AGRICULTURE LOANS

**Agriculture Loans Help Farmers Fund Activities Like Purchasing Land, Buying Tools, And Paying For Labor. They Can Also Be Used To Buy Seeds, Fertilizers, And Insecticides.**

### **Features**

**Loan Amount:** The Amount Of The Loan Depends On The Lender And The Type Of Loan.

**Repayment Period:** The Repayment Period Depends On The Loan Amount And The Farmer's Repayment Capacity.

**Interest Rate:** The Interest Rate Depends On The Type Of Loan And The Lender.

**Security:** The Loan May Be Secured By A Mortgage On The Farmer's Land Or By Hypothecating Other Assets.





# WE BUILD YOUR DREAM

## INFORMATION ABOUT LAP LOAN

**A Loan Against Property (LAP) Is A Secured Loan Provided By Financial Institutions, Where The Loan Amount Is Sanctioned Against An Asset Pledged As Collateral. This Asset Can Include Owned Land, A Residential House, Or Any Commercial Property.**



# DSA. DMA. AGENT BENEFIT

## OUR SPECIAL FACILITIES FOR DSA

In NBFC, "DSA" Stands For "Direct Selling Agent," Meaning An Individual Who Acts As A Salesperson For A NBFC Or Financial Institution, Finding Potential Customers For Loans Or Other Products By Generating Leads And Directing Them To The NBFC, Earning A Commission Based On Successful Sales; While "DMA" Is Less Commonly Used But Can Also Refer To "Direct Marketing Agent," Essentially Performing A Similar Role To A DSA, Focusing On Marketing And Distributing Financial Products Directly To Customers On Behalf Of The Bank.

**Key Points About DSA:**

**Function:**

Primarily Responsible For Sourcing New Customers For Loans, Credit Cards, Or Other Banking Products By Reaching Out To Potential Clients And Guiding Them Through The Application Process.

**Compensation:**

Typically Receive A Commission Based On The Loan Amount Sanctioned, Meaning They Earn A Percentage Of The Loan Value When A Customer They Referred Takes Out A Loan.

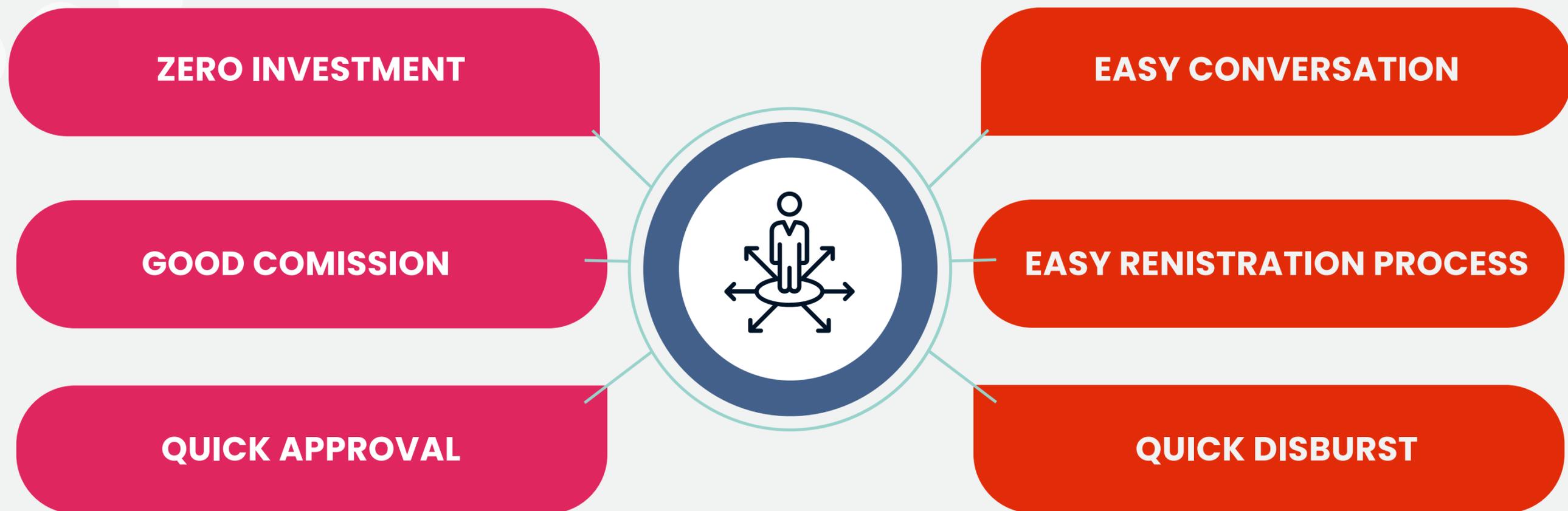


# BENEFITS TO FINANCIAL DSA DMA

## OUR COMPANY WORKING IN PAN INDIA

**A Direct Selling Agent of DSA Is A Person Who Works As A Referral Agent For A NBFC, The Job Of A DSA Is To Find Potential Customers For The NBFC They Represent. To Do This, Dsa Will Look For People Who Are In The Market For A Loan. This Payout Is A Percentage Of The Type Of Loan And The Loan Amount.**

**DSA ARE AUTHORIZED TO SELL NBFC PRODUCTS TO CUSTOMERS ON INCENTIVE BASIS**



# instant

HOLDINGS LIMITED

# THANK YOU

SINCE 2005

CONTACT US FOR MORE INFORMATION

 + 91 82974-13880

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

 [info@instantholdingslimited.com](mailto:info@instantholdingslimited.com)

