



Product Name	Micro Business Loan
Loan Amount	Min 50K; Max 3 Lakhs
Tenor	Min 12 Months; Max 36 Months
Business Vintage	2 Years for loan amount <= 1 Lakh 3 Years for loan amount > 1 Lakh
Applicant's Age	Min 23 Years; Max 65 Years (Incl Proposed Tenor)
Entity Type	Proprietorship Entities Only
CIBIL Score	Min 650; -1 & 0 to 5 allowed
Max USL Count	3 Existing USLs
Banking Requirement	Last 12 Months Bank Statement
Annual T/O	Min 3 Lakhs; Max 50 Lakhs (Effective BTO)
Financials / IT Returns	Not Required
GST Returns	Not Required
Rol	Reducing Rol Range: 26.50% to 28.50%
PF	2 to 2.5%
Ownership (Resi & Office/Shop)	One Ownership Required
Min. transactions in Banking	Min 2 credits per month; Max LA of 1 Lakh if in case any one of the months have less than 2 credits
Document List	1. KYC (ID & Address Proof) 2. Business Proof: Required for LA > 1 Lakh; Can be confirmed through SVR for LA < 1 Lakh 3. Ownership Proof: Required for LA > 1 Lakh 4. Banking - 12 Months
Co-applicant (Spouse / Family Member)	Mandatory Requirement
Eligibility Method	Max. Proposed Ashv EMI = 125% of ABB
* Terms and Conditions apply	
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Product Name	Mansha Loan (Women Entrepreneurs)
Loan Amount	Min 50K; Max 3 Lakhs
Tenor	Min 12 Months; Max 36 Months
Business Vintage	2 Years for loan amount <= 1 Lakh 3 Years for loan amount > 1 Lakh
Applicant's Age	Min 23 Years; Max 65 Years (Incl Proposed Tenor)
Entity Type	Proprietorship Entities Only
CIBIL Score	Min 650; -1 & 0 to 5 allowed
Max USL Count	2 Existing USLs
Banking Requirement	Last 12 Months Bank Statement
Annual T/O	Min 3 Lakhs; Max 20 Lakhs (Effective BTO)
Financials / IT Returns	Not Required
GST Returns	Not Required
Rol	Reducing Rol Range: 24.50% to 26.50%
PF	2 to 2.5%
Ownership (Resi & Office/Shop)	One Ownership Required
Min. transactions in Banking	Min 2 credits per month
Document List	1. KYC (ID & Address Proof) 2. Business Proof: Required for LA > 1 Lakh; Can be confirmed through SVR for LA < 1 Lakh 3. Ownership Proof: Required for LA > 1 Lakh 4. Banking - 12 Months
Co-applicant (Spouse / Family Member)	Mandatory Requirement; If immediate family member not available then non-family member can be considered
Eligibility Method	Max. Proposed Ashv EMI = 125% of ABB
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Product Name	Express Cluster Loans
Loan Amount	Min 1 Lakh; Max 10 Lakhs
Tenor	Min 12 Months; Max 36 Months
Business Vintage	Min 3 Years
Applicant's Age	Min 25 Years; Max 65 Years (Incl Proposed Tenor)
Entity Type	1. Proprietorship Entities 2. Registered / Non-Registered Partnership Firms 3. LLP Firms
CIBIL Score	Min 650; -1 & 0 to 5 allowed
Max USL Count	3 Existing USLs
Banking Requirement	Last 12 Months Bank Statement
Annual T/O	Min 15 Lakhs; Max 2 Cr (Effective BTO)
Financials / IT Returns	Last 1 Year ITR & Financials
GST Returns	Not Required
Rol	Reducing Rol Range: 24.50% to 26.50%
PF	2 to 2.5%
Ownership (Resi & Office/Shop)	One Ownership Required
Min. transactions in Banking	Min 2 credits per month
Document List	As per Document Policy 1. KYC (ID & Address Proof) 2. Business Proof 3. Ownership Proof 4. Banking - 12 Months
Co-applicant (Spouse / Family Member)	Mandatory Requirement
Eligibility Method	Max. Proposed Ashv EMI = 60% of ABB
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Product Name	Gati Loans
Loan Amount	Min 1 Lakh; Max 10 Lakhs
Tenor	Min 12 Months; Max 36 Months
Business Vintage	Min 3 Years
Applicant's Age	Min 25 Years; Max 65 Years (Incl Proposed Tenor)
Entity Type	Proprietorship Entities Only
CIBIL Score	Min 650; -1 & 0 to 5 allowed
Max USL Count	5 Existing USLs
Banking Requirement	Last 12 Months Bank Statement
Annual T/O	Min 30 Lakhs; Max 5 Cr (Effective BTO)
Financials / IT Returns	Not Required
GST Returns	Not Required
Rol	Reducing Rol: 26.50%
PF	2%
Ownership (Resi & Office/Shop)	One Ownership Required
Min. transactions in Banking	Min 1 Credit per Month
Document List	As per Document Policy 1. KYC (ID & Address Proof) 2. Business Proof 3. Ownership Proof 4. Banking - 12 Months
Co-applicant (Spouse / Family Member)	Mandatory Requirement
Eligibility Method	Ashv Proposed EMI = 50% of ABB
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Product Name	Banking Surrogate
Loan Amount	Min 5 Lakhs; Max 20 Lakhs (For K1 Rating) & Max 25 Lakhs (For K2 & K3 Rating)
Tenor	Min 12 Months; Max 24 Months (For K1 Rating) & Max 36 Months (For K2 & K3 Rating)
Business Vintage	Min 2 Years for LA <= 15 Lakhs; Min 3 Years for LA > 15 Lakhs
Applicant's Age	Min 25 Years; Max 70 Years (Incl Proposed Tenor)
Entity Type	1. Proprietorship Entities 2. Registered / Non-Registered Partnership Firms 3. LLP Firms 4. Private Limited Companies 5. Closely Held Public Ltd. (Not Listed)
CIBIL Score	Min 650; -1 & 0 to 5 allowed
Max USL Count	Max 7 USLs, +1 Deviation Allowed
Banking Requirement	Last 12 Months Bank Statement
Annual T/O	For LA <= 15 Lakhs: Min 1 Cr; Max 40 Cr For LA > 15 Lakhs: Min 3 Cr; Max 40 Cr (Effective BTO)
Financials / IT Returns	Not Required
GST Returns	Last 3 Months GSTR3B Required
RoI	Reducing RoI Range: 22% to 26.50%
PF	2%
Ownership (Resi & Office/Shop)	One Ownership Required
Min. transactions in Banking	Min 3 Credits per Month for LA <= 15 Lakhs; Min 5 Credits per Month for LA > 15 Lakhs
Document List	As per Document Policy 1. KYC (ID & Address Proof) 2. Business Proof 3. Ownership Proof 4. Banking - 12 Months 5. Last 3 Months GSTR3B Reqd.
Co-applicant (Spouse / Family Member)	Mandatory Requirement
Eligibility Method	Max. Proposed Ashv EMI = 40% of ABB
* Terms and Conditions apply	
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Product Name	GST Surrogate
Loan Amount	Min 5 Lakhs; Max 30 Lakhs
Tenor	Min 12 Months; Max 24 Months for LA <= 20 Lakhs Max 36 Months for LA > 20 Lakhs
Business Vintage	Min 3 Years
Applicant's Age	Min 25 Years; Max 65 Years (Incl Proposed Tenor)
Entity Type	1. Proprietorship Entities 2. Registered / Non-Registered Partnership Firms 3. LLP Firms 4. Private Limited Companies 5. Closely Held Public Ltd. (Not Listed)
CIBIL Score	Min 650; -1 & 0 to 5 allowed
Max USL Count	10 Existing USLs
Banking Requirement	Last 12 Months Bank Statement
Annual T/O	Min 2 Cr; Max 100 Cr
Financials / IT Returns	Last 1 Year ITR Saral Page only for LA > 10 Lakhs
GST Returns	24 Months GSTR 3B (No drop in GST Sales)
Rol	Reducing Rol: 21.50%
PF	2.25%
Ownership (Resi & Office/Shop)	One Ownership Required
Min. transactions in Banking	Not Applicable but Min 80% BTO required
Document List	As per Document Policy 1. KYC (ID & Address Proof) 2. Business Proof 3. Ownership Proof 4. Banking - 12 Months 5. GST Registration Certificate & 24 Months GSTR 3B
Co-applicant (Spouse / Family Member)	Mandatory Requirement
Eligibility Method	1. Net Income = (T/O as per last 12 months GST Sales * Margin) / 12 - Monthly Obligations 2. Ashv Proposed EMI = Min (Net Income or ABB) * 40% 3. Margins: Manufacturer 10%; Service 12%; Traders 4%
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Product Name	Business Installment Loans (BIL)
Loan Amount	Min 5 Lakhs; Max 30 Lakhs
Tenor	Min 12 Months; Max 36 Months
Business Vintage	Min 3 Years
Applicant's Age	Min 25 Years; Max 65 Years (Incl Proposed Tenor)
Entity Type	1. Proprietorship Entities 2. Registered / Non-Registered Partnership Firms 3. LLP Firms 4. Private Limited Companies 5. Closely Held Public Ltd. (Not Listed)
CIBIL Score	Min 650; -1 & 0 to 5 allowed
Max USL Count	No Capping
Banking Requirement	Last 12 Months Bank Statement
Annual T/O	Min 3 Cr; Max 100 Cr (Financial T/O)
Financials / IT Returns	3 Years Audited Financials with Tax Audit Reports / ITR with Annexures
GST Returns	12 Months GSTR 3B
Rol	Reducing Rol Range: 19% - 19.50%
PF	2%
Ownership (Resi & Office/Shop)	One Ownership Required
Min. transactions in Banking	Not Applicable but Min 80% BTO required & Leverage and Other Financial Ratios to be as per guiding principles
Document List	As per Document Policy 1. KYC (ID & Address Proof) 2. Business Proof 3. Ownership Proof 4. Banking - 12 Months 5. Last 12 Months GSTR3B Reqd. 6. Last 3 years audited financials
Co-applicant (Spouse / Family Member)	Mandatory Requirement
Eligibility Method	Min DSCR of 1 post funding; 0.70 with deviation
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Product Name	Business Plus - Cluster Collateral Small Ticket Secured Loans
Loan Amount	Min 5 Lakhs; Max 25 Lakhs
Tenor	Min 12 Months; Max 60 Months for loan amount <= 10 Lakhs Max 84 Months for loan amount > 10 Lakhs
Turnover	Min 25 Lakhs; Max 5 Cr (Banking T/O)
Rol	20%
PF	2%
Business Vintage	2 Years for loan amount <= 10 Lakhs 3 Years for loan amount > 10 Lakhs
Stability	Residence 12 Months (NA for SORP); Business 12 Months
Max No. of Unsecured Loans Allowed	6
CIBIL Score	Min 650; -1 & 0 to 5 allowed
Min. Monthly Credits in Bank Account	NA
EMI Returns Due to Insufficient Funds	1 in last 3 months & 3 in last 6 months; cleared within 8 days
Acceptable Collateral	* Residential Property: Bungalow/Flat/Row House * Commercial Property: Commercial Building / Commercial Complex / Office * Industrial Property: Factory building / Godown or Warehouse
Not Acceptable Collateral	* Chawl / Slum * School /Hostel / Hospital / College / Mall / Place of faith * Third Party Property *Agri Land /Open Plot /Half or Partial Constructed Property * Pagdi Properties / Lal Dhora
LTV	SORP: 70% SOCP: 65% Under Construction (85%) Properties: 50%
Loan Eligibility	PD Assessment* for loan amount <= 10 Lakhs; ABB multiplier of 1.25-1.5 for loan amount > 10 Lakhs
* Terms and Conditions apply	
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Product Name	Business Plus - High Ticket Secured Loans
Loan Amount	Min 20 Lakhs; Max 75 Lakhs
Tenor	Min 12 Months; Max 84 Months
Turnover	Min 2 Cr; Max 100 Cr (Financial T/O)
Rol	17%
PF	2%
Business Vintage	Min 3 Years
Stability	Residence 12 Months; Business 12 Months
Max No. of Unsecured Loans Allowed	NA
CIBIL Score	Min 650; -1 & 0 to 5 allowed
Min. Monthly Credits in Bank Account	NA
EMI Returns Due to Insufficient Funds	1 in last 3 months & 3 in last 6 months; cleared within 8 days
Acceptable Collateral	* Residential Property: Bungalow/Flat/Row House * Commercial Property: Commercial Building / Commercial Complex / Office * Industrial Property: Factory building / Godown or Warehouse
Not Acceptable Collateral	* Chawl / Slum * School /Hostel / Hospital / College / Mall / Place of faith * Third Party Property *Agri Land /Open Plot /Half or Partial Constructed Property * Pagdi Properties / Lal Dhora
LTV	Upto 200%*
Loan Eligibility	DSCR of 1 Post Funding (0.7 with deviation)
* Terms and Conditions apply	
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