

Empowering Dreams Enabling Futures

Welcome to Swastika Finance,
where financial solutions meet
your aspirations. Explore a range
of loan options.

Our Services

- ✓ Personal Loan
- ✓ Education Loan
- ✓ Business Loan
- ✓ Home Loan
- ✓ Property Loan
- ✓ Agriculture Loan
- ✓ Project Loan
- ✓ Take-Over Loan

Why Choose Us

Allow for growth in the overall
money supply in an economy
and open up competition by
lending to new businesses.

Corporate Office:

Sector 24 & 25A, DLF Phase 3,
Gurugram, Haryana 122002

Helpline

82888-95309



www.swastikafinance.com



info@swastikafinance.com



SWASTIKA

INVESTMENT & FINANCE COMPANY



WHAT WE OFFER?

Leading company in Finance Sector, We provide All types of loans at Low interest Rates.



WHY WE ARE POPULAR?

The documentation required for consumer durable loans are also going down. The age of digital lending is leading to paperless loan approvals, right from e-KYC to disbursal.



WHAT IS OUR MISSION ?

Our mission is to provide personal financial services of a superior quality to the members/owners; our chief concern being their financial well-being. We desire to be the primary financial institution of our members.



DROP YOUR CV

Become A Loan Agent DSA
Start your own business and create a lifetime source of income with zero risk and zero investment.



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PERSONAL FINANCE



PERSONAL LOAN

SWASTIKA INVESETMENT AND FINANCE COMPANY Company offers personal loans ant low interest rates to eligible borrowers. Our online process enables salaried individuals to apply for a personal loan from the comfort of their homes. Our customized solutions and transparent procedures have enables us to serve millions of customers across India. Here are a few of the benefits of a Swastika Investment & Finance Company Personal Loan:

- One can apply for a personal loan online with a 100% paperless Process.
- Collateral free loans at affordable rates, with minimal documentation and flexible repayment tenures
- One can use the funds obtained through a personal loan for any purpose, including home improvement wedding arrangements, business requirements (for self-employed), family vacation, debt consolidation, or medical emergency.

RATE OF INTEREST

Our Personal Loan options come with a competitive interest rate ranging from 7% to 10%, ensuring that your financial burden remains manageable. The specific rate will depend on various factors, including the loan amount, tenure, and your creditworthiness. Contact us for personalized details and to discuss the best financing solution for your needs.



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EDUCATION LOAN



A Right Career Begins with a Right Education

EDUCATION LOAN

At Swastika Investment & Finance Company, we understand the importance of education in shaping a brighter future. Our education loans are meticulously crafted to provide financial support for students aspiring to pursue higher education, ensuring that no dream is left unfulfilled.

- **Proven Expertise in Educational Financing** Drawing from our extensive experience in the financial industry, Swastika Investment & Finance Company has established itself as a reliable partner for individuals seeking educational funding. Our dedicated team of professionals comprehends the nuances of educational expenses and is committed to offering expert financial guidance.
- **Tailored Solutions for Diverse Educational Goals** Recognizing that educational pursuits vary, our education loans are designed to be versatile and customizable. Whether you're aiming for undergraduate studies, postgraduate programs, or specialized courses, we tailor our loan terms to align with your specific academic requirements. Enjoy the flexibility of repayment options that suit your career aspirations.
- **Competitive Interest Rates for Affordable Education** Swastika is committed to facilitating access to quality education by offering competitive interest rates. We believe in relieving the financial burden on students and their families, ensuring that the pursuit of knowledge is not hindered by monetary constraints.



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A close-up photograph of two business professionals in suits shaking hands over a desk. On the desk, there are several documents, including a laptop, a clipboard with a pen, and various charts and graphs. The scene is brightly lit, suggesting an office environment.

BUSINESS LOANS

BUSINESS LOAN

At Swastika Investment & Finance Company, we understand that every business is unique and faces its own set of financial challenges and opportunities. That's why we offer a range of business loan solutions designed to meet the diverse needs of entrepreneurs like you.

Whether you are planning expand your business or starting up a ne enterprises, Swastika Investment & Finance Company has a wide array of unsecured business loan solutions of up to INR 05 Crore to support you. Our flexible solutions help you take care are not just your capital requirements but also short-term and working capital needs towards everything from buying or replenishing inventory, to purchasing equipment, to office expansion, to business owners, we at Swastika Investment & Finance Company strive to provide the best business loans in India as per the requirement of every unique customer across various sectors including retail, e-commerce, and travel. Based on the information you provide on your online small business loan application, we provide you with solutions that fit your needs



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HOME LOAN

HOME LOAN

Loan Against Property allows you to borrow funds against your existing residential or commercial property to meet any expenses you may have. While the loan amount depends on a number of factors including the value of your property, individual borrowers are free to use the funds as they see fit. Your property acts as collateral for the loan, but you can continue to use it as before.

At Swastika Investment & Finance Company, we provide customized property loan depending on your requirement. Thus, you may be salaried self-employed or an SME-rest assured, we have a product for you. Our streamlined process ensures a hassle-free experience for every customer.

Why Choose Swastika Investment & Finance Company for Loan Against Property.

Our Loan Against Property can get you going within minutes to achieve Your life goals! Our Unmatched loan against property Products and experienced team ensure quick loan disbursements, hassle free documentation and flexible tenures



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Loan Against Property



UNLOCK THE VALUE OF YOUR PROPERTY WITH SWASTIKA'S LOAN AGAINST PROPERTY.

Swastika Investment & Finance Company understands that your property is not just a place to live; it's a valuable asset. Our Loan Against Property (LAP) solutions are designed to help you leverage the equity in your property, providing substantial financial support for diverse needs. Whether it's expanding your business, funding your child's education, or meeting unforeseen expenses, our LAP options empower you to turn your property into a valuable resource for financial growth.

Why Choose Swastika Investment & Finance Company for Loan Against Property.

- **Residential and Commercial Property Loans** Whether it's your home or commercial property, we offer LAP solutions for both residential and commercial spaces, catering to a wide range of financing needs.
- **Loan for Various Purposes** Use the funds from your LAP for diverse purposes, including business expansion, debt consolidation, education funding, medical expenses, or any other financial requirement.
- **Simple Application Process** Our application process is designed to be straightforward and hassle-free. Benefit from a quick and efficient process to get the funds you need promptly.



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Agricultural Loans

[More Details »](#)

Agriculture Loans Cultivated for Your Growth

At Swastika Investment & Finance Company, we recognize the unique financial demands of the agriculture sector. Our agriculture loans are tailored to cater to the diverse needs of farmers and agribusinesses, providing the necessary support for growth and sustainability.

Our Agriculture Loan Products

- **Crop Cultivation Loans** Tailored for farmers looking to enhance their crop yields, our crop cultivation loans provide the necessary funds for seeds, fertilizers, and other inputs. Enjoy the flexibility of repayment schedules to align with your harvest cycles.
- **Livestock Management Loans** For those involved in animal husbandry, our livestock management loans offer financial support for the purchase and maintenance of livestock. Benefit from competitive interest rates and terms that accommodate the breeding and selling cycles of your animals.
- **Farm Infrastructure Development Loans** Planning to upgrade your farm infrastructure? Our loans for farm infrastructure development empower you to invest in equipment, irrigation systems, and other enhancements to boost overall productivity.
- **Agribusiness Expansion Loans** Ready to expand your agribusiness? Our expansion loans are crafted to support your growth initiatives, whether you're diversifying your crops, expanding your acreage, or venturing into new agricultural activities.



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CASH FLOWS



DEBT OBLIGATION



SUPPLIER



INVESTMENT



BALANCE SHEET



LOAN TERMS



INVESTORS



PROJECT

PROJECT FINANCE

PROJECT FINANCE

Project Financing is a long-term, zero or limited recourse financing solution that is available to a borrower against the rights, assets, and interests related to the concerned project.

If you are planning to start an industrial, infrastructure, or public services project and need funds for the same, Project Financing might be the answer that you are looking for. The repayment of this loan can be done using the cash flow generated once the project is complete instead of the balance sheets of the sponsors. In case the borrower fails to comply with the terms of the loan, the lender is entitled to take control of the project. Additionally, financial companies can earn better margins if a company avails this scheme while partially shifting the associated project risks. Therefore, this type loan scheme is highly favoured by sponsors, companies, and lenders alike.



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TAKE-OVER LOAN



TAKE-OVER LOAN

Switch your existing loans to Swastika Investment & Finance Company. Our loans are packed with several exclusive features and benefits. Both resident and non-resident Indians are eligible for takeover loans, and can switch loans from other Banks/HFCs /NBFCs/FIs, etc. If you have a running loan with more than 12 EMI's paid, we can offer you a special scheme where no income documents are required to be submitted.

DOCUMENT LIST

- Photo PAN Card.
- Aadhar Card/Voter's identity Card.
- Latest salary slip showing statutory deductions.
- Latest acknowledged IT return.
- Bank statements of the primary account for the last 3 months.
- Original Sale agreement with Builder/Developer duly Registered, Registration receipt.
- 7/12, Khasra, Khatauni, Patta etc...
- Third Party Agreement from builder/developer.
- No Objection Certificate from the appropriate authority.



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Who is DSA Loan Agent? DSA Loan Agent Registration Process



Start your own business and create a lifetime source of income with zero risk and zero investment. You're a Loan Agent who is knowledgeable about all types of loans offered by the financial institutions you represent and can advise people on the best options. Get your SWASTIKA Loan Agent Partner Advantage now and advise people on how to finance their dreams!

What Are The Eligibility Criteria For The SWASTIKA DSA Registration Process?

SWASTIKA INVESTMENT AND FINANCE COMPANY, retail portfolio includes Personal Loans, Education Loan, Business Loans, Home Loans, Loan against Property or Mortgage Loans, Project Loan, Take-Over Loan, Agriculture Loan, and more. Eligibility criteria to operate as a Loan DSA Partner or Loan DSA Franchise are as follows:

- **Age:** You must be over 25 years of age.
- **Nationality:** You must be a Resident Citizen of India.
- **Educational Qualifications:** There are no educational requirements to qualify as a SIFC Loan DSA Partner.
- **Professional Qualifications:** Whether you are a working professional, or a business owner, you are welcome to register as a SIFC Loan DSA Franchise.



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