

LOAN PRODUCTS & SOLUTIONS

A comprehensive range of financing solutions under one roof.

OUR PRODUCT RANGE

HOME LOAN

Purchase / Construction / Balance Transfer

What it offers: Finance for purchase or construction of a residential property, and eligible home-loan transfer or related requirements.

Who may apply: Salaried professionals • Self-employed individuals / professionals • Eligible residential property buyers

Typical documentation: KYC & address proof • Income and banking documents • Property/title & technical documents

LOAN AGAINST PROPERTY (LAP)

Residential / Commercial Property

What it offers: Raise funds by leveraging an eligible property for business, personal or other permitted requirements.

Who may apply: Property owners • Business owners / self-employed applicants • Applicants meeting lender criteria

Typical documentation: KYC documents • Income/banking/financials • Ownership/title & valuation/legal documents

PERSONAL LOAN

Unsecured Personal Finance

What it offers: Flexible unsecured finance for eligible personal requirements, subject to lender policy and credit assessment.

Who may apply: Salaried applicants • Self-employed applicants / professionals • Applicants meeting lender eligibility

Typical documentation: KYC documents • Income/salary proof • Bank statements

BUSINESS LOAN

Business Growth / Working Capital

What it offers: Funding support for eligible working capital, expansion, equipment and other business requirements.

Who may apply: Proprietorships • Partnerships / LLPs • Companies and eligible business owners

Typical documentation: KYC & business proof • Bank statements • ITR/financials and GST documents as applicable

SHUBH FIN CAP — PRODUCTS

Solutions across personal, property, business and asset-finance requirements.

MSME / SME LOAN

Small & Medium Business Finance

What it offers: Structured funding solutions for eligible micro, small and medium enterprises and established businesses.

Who may apply: Eligible MSMEs • Small and medium enterprises • Manufacturing, trading and service businesses

Typical documentation: Business registration/KYC • Banking history • Financial statements/ITR/GST as applicable

COMMERCIAL PROPERTY LOAN

Purchase / Eligible Commercial Property

What it offers: Funding for eligible commercial property purchase and related requirements, based on property and applicant profile.

Who may apply: Business owners • Companies / entities • Eligible individuals

Typical documentation: KYC & financial documents • Property/title papers • Legal and technical documents

VEHICLE / AUTO LOAN

New / Pre-owned Vehicle

What it offers: Finance options for eligible personal or business vehicles, subject to vehicle and lender eligibility.

Who may apply: Salaried/self-employed individuals • Business owners • Eligible commercial vehicle applicants

Typical documentation: KYC documents • Income/banking documents • Vehicle quotation/RC/insurance documents

EDUCATION LOAN

Higher Education Funding

What it offers: Financial support for eligible higher-education expenses in India or abroad, subject to lender and course eligibility.

Who may apply: Students with eligible admission • Parents / co-applicants • Eligible higher-education applicants

Typical documentation: Admission/offer letter • KYC & academic records • Co-applicant income/financial documents

HOW SHUBH FIN CAP SUPPORTS YOU

Requirement Understanding — We understand the purpose, amount, tenure preference and applicant profile.

Product & Lender Matching — We help identify suitable loan options based on eligibility and requirement.

Documentation Guidance — We guide customers on generally required documents and help organize the application.

Application Coordination — We coordinate the application journey with the concerned lender / financial institution.

Status & Query Support — We assist with application-related coordination and lender queries.

IMPORTANT INFORMATION

Interest rates are deliberately not displayed because lending rates and benchmark/repo-linked pricing can change over time. Loan amount, tenure, interest rate, processing charges, eligibility, documentation, approval and other terms depend on the respective lender and the applicant/property/transaction profile.

Final sanction and terms are subject to the respective lender's policies, credit assessment, legal/technical checks and applicable regulations.

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Financial Growth, The Right way.

Your Trusted Partner in Financial Growth