



Where Service is A Way of Life



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Housing Loans

A home loan is an amount an individual borrows from a financial institution such as a housing finance company to buy a new or a resale home, construct a home or renovate or extend an existing one. Lenders offer home loans for a specific period of time.

You can pay off your home loan principal and interest amounts in EMIs with tenures lasting from 20-25 years. In some cases, home loans are offered for tenures of up-to 30 years. If you opt for high tenured home loans you must pay high interest rates.



HOW AN UNSECURED

BUSINESS LOAN

IS THE SAFEST BET FOR GROWING YOUR BUSINESS

Business Loans

A business loan is a loan specifically intended for business purposes. As with all loans, it involves the creation of a debt, which will be repaid with added interest. There are a number of different types of business loans, including bank loans, mezzanine financing, asset-based financing, invoice financing, microloans, business cash advances and cash flow loans



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PERSONAL LOAN

Personal Loans

In finance, a loan is the transfer of money by one party to another with an agreement to pay it back. The recipient, or borrower, incurs a debt and is usually required to pay interest for the use of the money.

The document evidencing the debt (e.g., a promissory note) will normally specify, among other things, the principal amount of money borrowed, the interest rate the lender is charging, and the date of repayment. A loan entails the reallocation of the subject asset(s) for a period of time, between the lender and the borrower.

The interest provides an incentive for the lender to engage in the loan. In a legal loan, each of these obligations and restrictions is enforced by contract, which can also place the borrower under additional restrictions known as loan covenants. Although this article focuses on monetary loans, in practice, any material object might be lent.

Acting as a provider of loans is one of the main activities of financial institutions such as banks and credit card companies. For other institutions, issuing of debt contracts such as bonds is a typical source of funding

Agriculture Loans

The Government of India encourages farmers in taking up projects in select areas by subsidizing a portion of the total Agriculture Land.. and **We Provide Best Rate of Intrest for Agriculture Loans .**



Takeover Loans

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.

Is loan takeover beneficial?

If a major portion of the home loan is remains unpaid and you get a lower interest rate with a new lender, it makes sense to transfer the home loan. On the other hand, unpaid home loans are at lowest charges of the total amount,





Project Loans

Project Loans the total committed amount of the term and working capital loans to be provided pursuant to the initial financing documents to be entered into by Buyer and certain lenders for the financing of the Project.

Who is eligible for project loan?
Project Loan is provided to corporate borrowers for the purpose of capital expenditure including setting up of new/ additional manufacturing facilities, construction etc.

Mortgage Loans



A mortgage loan is a secured loan that allows you to avail funds by providing an immovable asset, such as a house or commercial property, as collateral to the lender. The lender keeps the asset until you repay the loan.

Maximum tenor of 25 years (300 months)
The limit will reduce every month with fixed amount so as the total principal is repaid in the tenure of the loan

Vehicle Loans

A Vehicle Loan is a loan that allows you to purchase commercial or Personal Purpose. Typically, the lender loans the money(making a direct payment to the dealer on the buyer's behalf) while the buyer must repay the loan in Equated Monthly Instalments (EMIs) over a specific tenure at a specific interest rate

Required Documents:

- Aadhar Card
- Pan card
- Vehicle Quotation
- One year Bank Statement
- Passport Size Photo
- Electricity Bill
- Income Proof



A group of young school children, mostly boys, are sitting on the ground in front of a school building. They are wearing light blue short-sleeved shirts and dark shorts. Some girls are visible in the background, wearing white headscarves and light blue dresses. The school building is a simple, single-story structure with a blue door and windows. There are trees and a large tree trunk visible in the background. The scene is outdoors and appears to be a school assembly or a group activity.

Education Loans

You can save money by choosing a loan with a low interest rate. A low interest rate means you'll have to pay back less money in the long run. A subsidized loan is your best option. With these loans, the federal government pays the interest charges for you while you're in college

Do all education loans cover 100% of the education expenses?

Yes, education loans cover 100% of the education expenses.

However, full coverage may only be provided for expenses under a certain limit. Lenders have a margin if the expenses go above the limit



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