



## Merchant Loan

Credit facility for merchants based on EDC throughputs.

Secured Overdraft facility based on the average monthly swipes through Axis Bank Terminal.



### Secured Merchant Loan

Loan Amount

Up to  
₹ 2.5 Crores

Tenure

Renewable every  
12 months



Interest charged only on utilized amount



No commitment charges



Overdraft, Drop-line Overdraft & Term Loan available



Loan value up to 100% of the property value

Collateral free overdraft facility based on the average monthly swipes through Axis Bank Terminal.

Loan Amount

Up to  
₹ 50 Lakhs

Tenure

Renewable every  
12 months



Interest charged only on utilized amount



No commitment charges



Collateral free



### Unsecured Merchant Loan

### Basic Eligibility Criteria

- Business Vintage – 3 years
- Turnover Norms – Between ₹ 30 Lakhs to ₹ 15 Crores
- Either residence or office to be owned

We also offer export credit products and Non-Fund based products like Letter of Credit, Bank Guarantee, Buyers Credit, Loan Equivalent Risk (LER).

For more details, contact our Relationship Manager.

# Working capital facilities with **SMALL BUSINESS BANKING**



Axis Bank is happy to introduce solutions specially designed for the financial needs of emerging businesses with a minimum vintage of 3 years. Ready sources of secured funding with interest payable only on utilized amount are offered to businesses with turnover in the range of ₹ 30 Lakhs to ₹ 15 Crores. Get hassle-free processing, multiple collateral options and competitive interest rates for your business. Non-income surrogate products are also available.

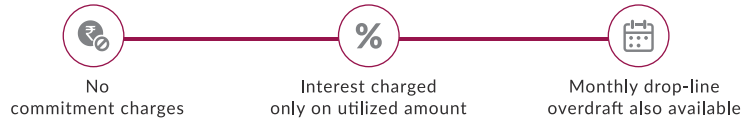


### Overdraft

Ready line of Credit up to ₹ 3 Crores for general purpose business requirements.

Limit given to meet working capital requirements against collateral security of immovable property.

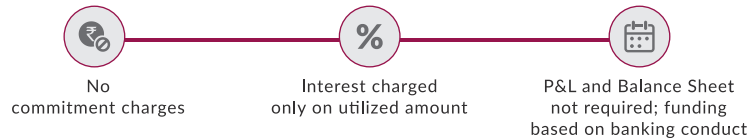
Loan Amount	Tenure
Up to ₹ 3 Crores	Renewable every 12 months



### Secured Overdraft

Overdraft product based on banking conduct.

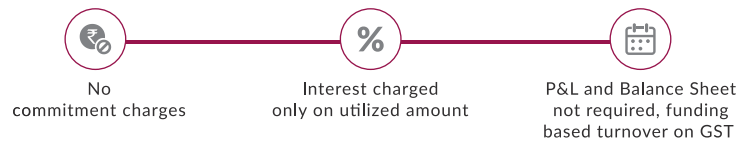
Loan Amount	Tenure
Up to ₹ 1.5 Crores	Renewable every 12 months



### Secured Quick Overdraft

Overdraft product based on GST Returns which substitute the need of financials.

Loan Amount	Tenure
Up to ₹ 1.5 Crores	Renewable every 12 months



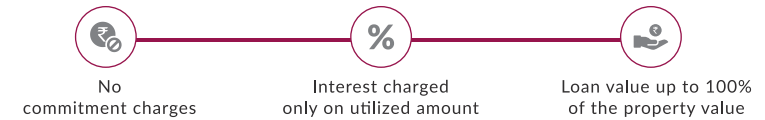
### GST Overdraft



### Cash Credit

Ready Line of Credit up to ₹ 3 Crores for general purpose business requirements against the primary security of stock, debtors and other current assets.

Loan Amount	Tenure
Up to ₹ 3 Crores	Renewable every 12 months

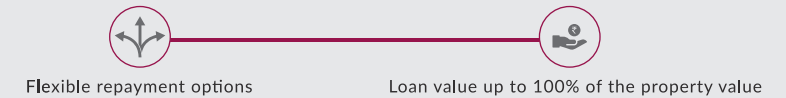


### Term Loan

Long Term Loan provided for the purpose of business expansion and diversification

Long Term Loan for purchase of machinery, residential or commercial property or any business purpose.

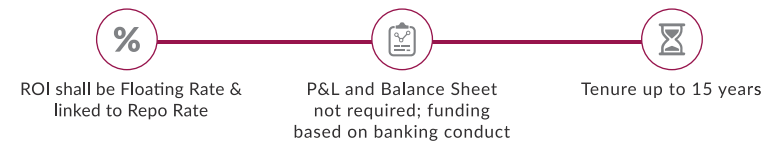
Loan Amount	Tenure
Up to ₹ 5 Crores	Up to 15 years



### Secured Term Loan

Long Term Loan facility designed exclusively for the self-employed segment based on banking conduct.

Loan Amount	Tenure
Up to ₹ 2 Crores	Up to 15 years



### Secured Quick Term Loan