G7loans.com OVERDRAFT-SELF EMP.

ABOUT US

G7loans.com

G7loans Overdraft Limit for Self-Employed

At G7loans, we're redefining the way individuals and businesses access financial solutions. As a trusted platform for loan services, we specialize in simplifying debt management and empowering you with the right financial tools to achieve your goals.

We cater to the diverse needs of salaried professionals, self-employed individuals, and business owners, offering tailored solutions that align with their financial aspirations. Our expertise spans personal loans, business loans, overdrafts, and more, ensuring that you find the perfect fit for your requirements.

What sets us apart is our commitment to transparency, speed, and convenience. G7loans leverages advanced technology to provide seamless online loan comparisons, instant approvals, and expert guidance—all under one roof. Our mission is to make financial accessibility effortless, empowering you to focus on what truly matters.

With G7loans, financial freedom is just a few clicks away.

At **G7loans**, we know that running a business requires quick access to funds without disrupting your cash flow. Our **Overdraft Limit** solution for self-employed individuals is designed to provide the flexibility and convenience you need to grow and succeed.**Loan amount of up to 2 Crore**

- Flexible Credit Opportunity Up to 1 Crore
- Pay Interest Part only for what you utilize
- No EMI's if no amount utilizes
- Withdraw Money When you need
- Boost your Business

Take your business to new heights with hasslefree loans from trusted financial partners. **Your success is our priority.**







- Interest Rate 12.10% p.a. onwards
- Cibil Score 750 and above
- Tenure Up to 36 Months
- Overdraft Limit Up to 50 Lakhs
- Eligibility
 - i) Business Vintage Minimum 3 years
 - ii) Turnover Minimum ₹ 30 Lakhs
 - iii) Income For Individual 2.5Lakh/non-individual 3 Lakh as per ITR for last 2 years
 - iv) Age 21 to 65 years
- Processing Fees Up to 1.25% + Taxes as Applicable
- Annual Maintenance Charges NIL
- Prepayment Charges 2% of Sanction Limit

HDFC BANK

- Interest Rate 15% p.a. onwards
- Cibil Score 700 and above
- Tenure Up to 48 Months
- Overdraft Limit Up to 1 Crore
- Eligibility
 - i) Business Vintage Minimum 3 years
 - ii) Turnover Minimum ₹ 40 Lakhs
 - iii) Age 21 to 65 years
- Processing Fees Up to 2% + Taxes as Applicable
- Annual Maintenance Charges Up to 0.5% + Taxes
- Prepayment Charges- NIL

Picici Bank

- Interest Rate 15% p.a. onwards
- Cibil Score 725 and above
- Tenure Up to 60 Months
- Overdraft Limit Up to 25 Lakhs
- Eligibility
 - i) Business Vintage Minimum 2 years
 - ii) Turnover Minimum ₹ 40 Lakhs
 - iii) Minimum Profit after tax should be 3 Lakhs
 - iv) Age 21 to 65 years
- Processing Fees Up to 2% + Taxes as Applicable
- Annual Maintenance Charges Up to 0.5% + Taxes
- Prepayment Charges NIL



- Interest Rate 10.50% p.a. onwards
- Cibil Score 730 and above
- Tenure Up to 48 Months
- Overdraft Limit Up to 1 Crore
- Eligibility
 - i) Business Vintage Minimum 3 years
 - ii) Turnover Minimum ₹ 1 crore
 - iii) Positive net worth and cash profit in last 2 years
 - iv) Age 28 to 65 years
- Processing Fees Up to 3.5% + Taxes as Applicable
- Annual Maintenance Charges 0.5% + Taxes
- Prepayment Charges NIL



- Interest Rate 12% p.a. onwards
- Cibil Score 700 and above
- Tenure Up to 60 Months
- Overdraft Limit Up to 90 Lakhs
- Eligibility
 - i) Business Vintage Minimum 3 years
 - ii) Turnover Profitable in last 3 years
 - iii) Age 24 to 66 years
- Processing Fees Up to 4% + Taxes as Applicable
- Annual Maintenance Charges 1st year 0.75% or 1000, Subsequent years 0.50% or 1000 whichever is higher
- Prepayment Charges
 Up to 9 Months Not Allowed
 After 9 Months 4.5% on the Dropped down limit



