ALPHA

ALTERNATIVES FINANCIAL
SERVICES PVT LTD

Finance Should Support Dreams, Not Create Stress

Alpha Alternatives Financial Services Pvt Ltd, we believe that the right financial support can turn your plans into meaningful progress and your aspirations into reality.

Benefits of Becoming Our DSA / DMA Partner



GLOBAL STANDARDS.
PAN INDIA PRESENCE.

ALPHA























ALPHA

WHAT WE STRONGLY BELIEVE?

Our Financial Philosophy

At **Alpha Alternatives Financial Services Pvt Ltd**, we strongly believe that finance should be **simple, transparent, and responsibly planned**.

Every customer deserves clear information, transparent communication, and honest guidance before making any financial commitment.

Loans should be a means to **support growth and achieve goals—not create unnecessary long-term financial burdens**.

That is why we focus on **understanding people, their needs, and their financial goals**, rather than simply processing applications.

These principles shape our work culture, strengthen our customer relationships, and guide us in delivering responsible and customer-focused financial solutions.

About Us

ALPHA

Alpha Alternatives Financial Services Pvt Ltd is a customer-centric financial services company committed to guiding individuals, families, and businesses through some of their most important financial decisions.

We understand that every customer's financial journey is unique. That is why we believe every individual deserves **careful attention, clear guidance, transparent communication, and honest support at every stage of their financial journey.**
Our approach is centered on building **long-term financial stability rather than focusing on short-term gains.** Instead of offering quick or one-size-fits-all solutions, we take the time to understand our customers' financial goals, income patterns, existing commitments, and future aspirations.
This understanding enables us to help identify financial options that are practical, **responsible, sustainable, and aligned with long-term growth.**

At **Alpha Alternatives Financial Services Pvt Ltd**, our goal is not simply to provide financial solutions, but to build **lasting relationships based on trust, transparency, and responsible financial guidance.**



DESIGNED FOR REAL PEOPLE & REAL GOALS



Small Business Owners

We support small business owners who are planning expansion, managing cash flow, or investing in new opportunities. Our solutions are designed to strengthen business stability while supporting steady and sustainable growth.



Young Entrepreneurs

We work closely with young entrepreneurs who are building new ventures and turning ideas into reality. With the right financial guidance, we help them start strong, manage risks, and plan confidently for the future.



Salaried Professionals

We assist salaried individuals in managing personal responsibilities such as home ownership, education, and lifestyle needs. Our focus is on creating balanced financial solutions that fit regular income and long-term goals.



Middle-Class Families

We help middle-class families plan for a secure and stable future through smart financial decisions. From savings to investments, our guidance supports family needs, future security, and peace of mind.

SMART SOLUTIONS UNDER ONE ROOF

Our Range of Financial Solutions is Carefully Designed to Meet Practical and Long-Term Needs.



- Home Loan
- Project Loan
- Personal Loan
- Property Loan
- Business Loan
- Takeover Loan
- Mortgage Loan
- Agriculture Loan
- New startup Loan
- Construction Loan



HOME LOAN

Home Loans are designed to provide financial assistance for the **purchase, construction, renovation, or extension of residential properties**. These loans enable individuals to achieve their dream of owning a home without immediate financial burden by offering structured, long-term repayment options. Whether you are buying a new property, building your own house, or upgrading your existing residence, a **Home Loan** offers the flexibility and support required to meet diverse housing needs.

Structured as long-term financing solutions, **Home Loans** are carefully tailored to make property ownership both affordable and manageable through convenient Equated Monthly Installments (EMIs). **The maximum tenure for a Home Loan may extend up to 20 years**, allowing borrowers to spread their repayment over a longer period and maintain financial stability.

PERSONAL LOANS



Personal Loans are unsecured financial facilities offered to salaried and self-employed individuals to meet personal needs such as medical expenses, education, travel, marriage, home renovation, or debt consolidation. As these loans do not require any collateral, they provide quick access to funds with minimal documentation and a simplified approval process.

Since **Personal Loans** are unsecured, approval is based on the applicant's income, employment or business stability, credit score, existing liabilities, and overall financial profile. The maximum tenure may extend up to **10 years**, and the final loan amount and tenure are determined after a comprehensive credit evaluation as per the company's lending policy.

PROPERTY LOANS

Property Loans, commonly known as **Loans Against Property (LAP)**, are secured financial facilities offered against residential, commercial, or industrial properties. As the loan is backed by property as collateral, borrowers can access higher funding amounts while continuing to retain ownership and usage rights of the asset.

The maximum tenure for a **Property Loan** may extend up to **20 years**, subject to the market value and legal status of the property, the borrower's repayment capacity, and internal risk assessment policies. The sanctioned funds can be utilized for business expansion, working capital requirements, debt consolidation, or other lawful financial purposes.

MORTGAGE LOANS



Mortgage Loans are long-term secured financing facilities wherein immovable property is pledged as collateral to obtain funding. These loans are designed to provide substantial financial assistance with structured and flexible repayment options, making them suitable for significant personal or business requirements.

The tenure for **Mortgage Loans** may extend up to **20 Years**, subject to property valuation, legal clearance, financial assessment, and adherence to the company's lending policies. The final repayment structure is determined based on the borrower's income profile, financial strength.

BUSINESS LOANS

Business Loans are structured to support entrepreneurs, proprietors, partnerships, and companies in fulfilling their operational and expansion needs. These loans can be utilized for working capital requirements, purchase of machinery, infrastructure development, inventory management, or overall business growth initiatives, enabling enterprises to maintain stability and scale efficiently.

The maximum tenure for **Business Loans** may **extend up to 20 years**, subject to factors such as business vintage, turnover, profitability trends, financial documentation, banking track record, and credit history. The repayment structure is determined after a detailed financial assessment and may be customized in alignment with the business's cash flows and operational cycles.

PROJECT LOANS

Project Loans are extended to finance large-scale development initiatives such as real estate projects, infrastructure developments, or industrial ventures. These facilities are structured after a comprehensive feasibility study, detailed project viability assessment, promoter background evaluation, financial analysis, and collateral review to ensure long-term sustainability and risk mitigation.



The maximum tenure for **Project Loans** may extend up to **20 years,** depending on the scope, scale, and execution timeline of the project. Disbursement is generally made in phased installments aligned with project milestones, progress certifications, and adherence to approved schedules and compliance requirements.

NEW STARTUP LOANS

New Startup Loans are structured to support emerging entrepreneurs in establishing and developing new business ventures. These financial facilities are assessed and sanctioned based on the strength and viability of the business plan, projected financial performance, promoter background, industry potential, and overall feasibility of the proposed venture.

The tenure for **Startup Loans** may **extend from 10 to 15 years**, depending on the risk profile, business projections, and internal credit evaluation standards. In select cases, a moratorium period may be considered to ease initial repayment pressure, subject to company policies, approval norms, and regulatory guidelines.

CONSTRUCTION LOANS

Construction Loans are extended to finance residential, commercial, or industrial construction projects. These facilities are structured to provide financial support throughout the construction phase, ensuring smooth execution of the project. The loan amount is typically disbursed in stages, aligned with the progress of construction and verification of completed milestones.



The maximum tenure for Construction Loans may extend up to 20 years, subject to approved building plans, statutory and regulatory permissions, project timelines, the borrower's financial capacity, and property valuation standards. The final sanction and repayment structure are determined in accordance with internal credit policies and risk assessment norms.

SUPPORT FOR NPA, LOW CIBIL & REJECTED CASES

Our company also extends financial assistance in complex and critical cases including **NPA (Non-Performing Assets), Bad or Low CIBIL Scores, Rejected Loan Cases, High DPD (Days Past Due), and Overdue Accounts**. We understand that temporary financial setbacks or past credit challenges should not permanently restrict access to funding, and therefore each case is evaluated on its individual merits rather than solely on previous records.

Through detailed financial assessment and structured risk evaluation, we aim to provide customized solutions even in challenging situations. Subject to proper documentation, repayment capacity, and collateral review (where applicable), we strive to support borrowers in stabilizing their financial position and gradually improving their credit profile.

WE ARE HIRING DSA / DMA PARTNERS





We invite Dynamic Sales Associates (DSA) and Direct Marketing Agents (DMA) to partner with us and grow together in the financial services industry. We offer a wide range of loan products including Home Loans, Personal Loans, LAP, Business Loans, Mortgage Loans, Project Loans, Construction Loans, and Startup Loans — including special cases such as NPA, Low CIBIL, and Rejected Profiles.

As our channel partner, you will have access to diverse funding solutions, faster processing support, and dedicated backend assistance to help you close cases efficiently and expand your client base.

BENEFITS OF BECOMING OUR DSA / DMA PARTNER

Partner with us and turn your network into a strong source of income. With attractive payouts, performance rewards, and continuous growth opportunities, your success has no limits.

Salary: **₹40,000 – ₹2,00,000** (Role & Experience Based)

Incentive: 3% – 5% on Loan Disbursement

Payout applicable on achieving monthly targets

Performance-based growth & career stability

Unlimited Earning Potential – The More You Perform,

The More You Earn

No Income Limit | Unlimited Growth Opportunity



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ALTERNATIVES FINANCIAL SERVICES PVT LTD

THANK YOU

For Your Attention

Let's Build Financial Confidence Together

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