



ZENNITH
FINANCE

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Company Overview

At Zennith Finance, we are committed to empowering businesses with the financial support they need to grow, thrive, and succeed. As a dedicated provider of tailored business loan solutions, we understand that every company has unique goals and challenges. That's why we offer flexible financing options designed to meet your specific needs, whether it's expanding operations, managing cash flow, or investing in new opportunities.

Driven by a client-first philosophy, we combine industry expertise with a streamlined application process, fast approvals, and transparent terms to deliver funding when it matters most. Our experienced team works closely with each client to craft financing strategies that align with their vision and long-term objectives.

Our goal is to make the financing process as simple and stress-free as possible so you can focus on what matters most: growing your business. By combining personalized service with flexible solutions, we empower you to take confident steps forward and achieve lasting success.

Trusted, Open, and Focused on Measurable Success

At Zennith Finance, trust is the foundation of every client relationship. We pride ourselves on delivering financial solutions with complete transparency, from clear loan terms to open communication at every stage of the process. Our commitment to openness ensures that our clients are always informed, empowered, and confident in their financial decisions.

We don't just provide funding; we deliver results. Our team is focused on measurable outcomes that support real business growth. Whether it's improving cash flow, funding expansion, or stabilizing operations, every solution we offer is designed with performance and impact in mind. At Zennith Finance, your success is how we measure ours.

Strategic Financial Partnership

At Zennith Finance, we go beyond traditional lending to build long-term, strategic financial partnerships with our clients. We understand that every business has unique challenges and ambitions, which is why we offer more than just capital; we provide insight, flexibility, and support designed to align with your growth trajectory.

Our approach is rooted in collaboration. We work closely with you to understand your financial landscape, identify opportunities, and deliver tailored loan solutions that fuel sustainable progress. Whether you're expanding operations, investing in equipment, or navigating seasonal cash flow cycles, Zennith Finance is committed to being a proactive and reliable partner in your success. With us, you're not just getting a lender; you're gaining a financial ally focused on your long-term vision.

We also understand that every business is unique. That's why we tailor our financial strategies to fit your specific goals and challenges, ensuring solutions that are not only effective but also sustainable. Your growth journey is our priority, and we're here to support you every step of the way.

Reliable Funding. Real Results.

Unlock Your Potential:

The Benefits of a Business Loan with Zennith Finance

01

Scalable Loan Options:

Starting at ₹25 Lakhs, these loans can be customized to meet your company's needs and expansion objectives.

02

Competitive Interest Rates:

Take advantage of our clear and affordable interest rate plans.

03

Adjustable Terms of Repayment:

Select a payback plan that fits the cash flow of your company.

04

Fast and Efficient Processing:

We understand how crucial time is to your company's success. With our simplified application procedure, we aim for quick approvals.

05

Dedicated Support:

Our experienced team is on hand to answer your questions and help you with the application process.

06

Versatile Use:

Make use of the funds for an array of company needs, including expansion and working capital.

Zennith Finance delivers efficient, tailored loan solutions designed to meet urgent business needs while fostering long-term financial resilience.

Vision

To become the leading financial partner for businesses seeking intelligent, transparent, and growth-driven lending solutions. At Zennith Finance, we envision a future where every business, regardless of size or industry, has access to the capital and strategic support it needs to thrive. We aim to redefine the business lending experience through innovation, integrity, and long-term value creation.

Mission

Our mission is to empower businesses by delivering fast, flexible, and responsible financing

solutions tailored to their unique needs. Through a consultative approach and a deep understanding of diverse industries, we strive to bridge the gap between ambition and action, helping our clients seize opportunities, overcome challenges, and build financially stable futures.

WE ARE DEDICATED TO



Offering transparent loan products with fair terms and no hidden fees.



Providing expert financial guidance and personalized support.



Ensuring a seamless and efficient lending process from application to funding.



Supporting our clients' growth with ongoing partnership and strategic insight.

Our Commitment

At Zennith Finance, we are committed to building lasting relationships based on trust, clarity, and measurable success. Our clients are at the center of everything we do. We listen actively, act with integrity, and deliver with purpose, because we understand that access to the right financial tools can transform businesses.

WE PROMISE TO



Uphold the highest standards of professionalism and ethical lending.



Be responsive, transparent, and honest in every interaction.



We continuously adapt to meet the evolving needs of the businesses we serve.



We're more than a lender; we're a strategic partner in our clients' growth.

Visionary Leadership and Strategic Direction

At Zennith Finance, our vision has always been rooted in purpose: to be more than just a lender, to become a trusted financial partner for businesses at every stage of their journey. In today's fast-moving economic environment, access to capital alone isn't enough. What businesses truly need is a financial partner that understands their challenges, aligns with their goals, and delivers solutions that create lasting impact. That is the foundation upon which Zennith Finance was built.

From the beginning, our leadership approach has been guided by three core principles: clarity, adaptability, and accountability. We believe that strong leadership means being able to anticipate change, make informed strategic decisions, and guide others through both opportunity and uncertainty. As Managing Director, I'm proud to lead a team that shares this vision, a team that's committed not only to excellent service but also to helping our clients achieve measurable, sustainable success.



Our strategic direction is continuously evolving to meet the needs of modern businesses. We are actively investing in technology, improving our lending processes, and expanding our financial offerings to better serve a diverse range of industries. But no matter how we grow, we remain deeply committed to our core values: transparency, integrity, and client success. These values guide every product we develop, every loan we approve, and every relationship we build. As we look to the future, our focus remains on building scalable, innovative solutions that drive real, measurable impact for our clients.

I believe that leadership is not about control but about collaboration and trust. At Zennith Finance, we lead by listening. We work closely with our clients to understand their unique business models and provide tailored financial solutions, not one-size-fits-all products. This consultative approach allows us to act not just as lenders, but as long-term partners in growth. By aligning our expertise with our clients' vision, we help turn financial challenges into strategic opportunities.

As we look to the future, my commitment remains unchanged: Zennith Finance will continue to lead with vision, act with purpose, and deliver with impact. We're here to support the ambitions of our clients, not just today, but every step of the way.

Nalin Vardhan
Managing Director
Zennith Finance

Management Overview and Strategic Analysis

An Insight into Zennith Finance's Performance, Strategy, and Future Direction

Company Overview

Zennith Finance is a dynamic financial services firm specializing in providing tailored business loans to enterprises of all sizes. Our mission is to empower businesses by delivering flexible, transparent, and efficient financing solutions that drive growth and sustainability. With a client-centric approach, we combine deep industry knowledge with innovative lending practices to support the evolving needs of today's businesses.

Key Performance Highlights

Over the past fiscal year, Zennith Finance has demonstrated robust growth marked by increased loan disbursements and enhanced client engagement. Our portfolio expanded by 25%, reflecting strong demand for our business loan products across diverse sectors. Client satisfaction scores have improved, underscoring our commitment to delivering seamless, consultative loan experiences. Additionally, operational efficiencies implemented through technology upgrades have reduced processing times by 15%, enhancing the overall customer journey.

Business Strategies

Our strategic focus remains on delivering personalized lending solutions that align with the unique needs of our clients. We prioritize building long-term partnerships by offering flexible loan terms and responsive support. To sustain growth, we are expanding our digital lending platform, enabling faster approvals and greater transparency. Geographic diversification and targeting underserved markets are also key pillars of our strategy, broadening our reach and impact.

Challenges and Risk Management

The financial sector continues to face uncertainties, including fluctuating interest rates and evolving regulatory landscapes. Zennith Finance actively manages these risks through rigorous credit assessment processes and continuous monitoring of macroeconomic indicators. Our risk management framework incorporates advanced analytics and scenario planning to mitigate potential loan defaults and ensure portfolio resilience. We also maintain strict compliance protocols to adapt swiftly to regulatory changes.

Outlook for the Future

Looking ahead, Zennith Finance is well-positioned to capitalize on emerging opportunities in the business lending market. We anticipate continued demand for flexible financing, driven by small and medium enterprises seeking growth capital. Our investment in technology and data-driven decision-making will further enhance our agility and customer experience. Guided by our vision and supported by a strong leadership team, we remain committed to sustainable growth and delivering measurable value to our clients.

Strategic Partnership

Zennith Finance is proud to strengthen its mission of delivering accessible, transparent, and growth-focused financial solutions to businesses across India through a robust network of strategic partnerships. These alliances mark a significant milestone in our journey to extend credit to GST-registered businesses throughout the country.

By collaborating with key players in the financial ecosystem, we are able to combine Zennith's agile, client-centric lending model with expanded distribution channels and operational capabilities. These partnerships enable us to scale efficiently while maintaining the personalized service and financial expertise our clients expect.

Together with our partners, we aim to support entrepreneurs and small businesses in unlocking new opportunities for growth, expansion, and long-term success regardless of location or industry.

KEY ADVANTAGES OF STRATEGIC PARTNERSHIPS



These strategic partnerships reflect our commitment to empowering businesses across India with reliable and efficient funding. Through these collaborations, Zennith Finance continues to drive growth, unlock opportunities, and support the financial success of GST-registered enterprises nationwide.

Financial Performance

The financial year 2024–25 marked a period of strong and steady growth for Zennith Finance, underpinned by increased loan disbursements, improved operational efficiency, and enhanced customer retention. We continued to strengthen our position in the business lending sector, especially among GST-registered businesses across India.

• Revenue and Disbursement Growth

Zennith Finance recorded a significant year-over-year increase in revenue, driven primarily by a surge in loan demand from small and medium-sized enterprises. Total loan disbursements grew by 30%, reflecting both an expansion of our customer base and a higher average loan size. This growth was supported by our digital onboarding capabilities and the introduction of new, sector-specific loan products.

• Portfolio Quality and Asset Management

We maintained a healthy asset quality throughout the year. Our Non-Performing Asset (NPA) ratio remained within acceptable industry benchmarks, thanks to our robust credit assessment framework and early warning systems. Loan repayment behavior remained stable across sectors, with delinquency rates showing improvement in traditionally high-risk segments.

• Profitability and Returns

The company's EBITDA and net profit margins saw healthy growth, reflecting both top-line expansion and disciplined cost control. Our Return on Assets (ROA) and Return on Equity (ROE) remained strong, showcasing our ability to generate value for stakeholders while maintaining prudent risk levels.

• Capital Position and Liquidity

Zennith Finance maintained a solid capital base throughout the year, with a Capital Adequacy Ratio (CAR) well above regulatory requirements. Liquidity coverage remained strong, ensuring our ability to meet short-term obligations and fund ongoing lending operations without disruption.

• Looking Ahead

We expect continued financial momentum as we scale our strategic partnerships and expand into new markets. Our focus remains on sustainable growth, prudent risk management, and delivering consistent value to our clients, investors, and partners.

Strategic Roadmap

Paving the Way for Scalable, Sustainable Growth

At Zennith Finance, our strategic roadmap outlines a clear, phased approach to achieving our long-term goals of becoming a leading business loan provider for GST-registered enterprises across India. Each phase builds upon the strengths of the previous one, ensuring a balanced focus on innovation, risk management, operational excellence, and client-centric growth. This roadmap reflects our vision to scale responsibly, serve more clients, and create lasting impact in the financial services industry.

Phase 1: Foundation & Compliance Strengthening (Year 1-2)

Our journey began with a strong emphasis on building a compliant and resilient financial infrastructure. This phase focused on establishing robust internal systems for credit assessment, regulatory compliance, and risk management. By adopting industry-best practices and adhering strictly to RBI guidelines and financial norms, Zennith Finance positioned itself as a trustworthy and transparent lender. This solid foundation set the tone for the high operational standards we maintain today.

Phase 2: Product Diversification & Market Fit (Year 2-3)

Once our foundation was secured, we shifted focus to broadening our product offerings. Recognizing that different businesses have unique financing needs, we developed tailored loan products for working capital, equipment financing, invoice discounting, and short-term business expansion. This phase also included a targeted approach to market segmentation, developing solutions that cater specifically to micro, small, and medium enterprises operating in key industries like manufacturing, retail, logistics, and services.

Phase 3: Digital Transformation & Efficiency (Year 3-4)

In response to increasing demand for fast, paperless, and user-friendly lending processes, we invested in digital transformation. Our lending platform was enhanced with automated loan processing and credit scoring capabilities powered by AI and machine learning. These advancements reduced turnaround times, improved risk profiling, and enhanced customer experience. During this phase, we also refined internal workflows to improve efficiency and reduce operational costs.

Phase 4: Strategic Partnerships & Expansion (Year 4-5)

A key milestone in our roadmap has been the formation of strategic alliances that have significantly expanded our reach. These collaborations have enabled us to serve GST-registered businesses across India more effectively. By leveraging partner infrastructure and combining our strengths, we've accelerated loan disbursement capabilities while maintaining the flexibility and service quality Zennith is known for. Looking ahead, we aim to onboard additional fintech and NBFC partners to further grow our distribution network and enhance our nationwide footprint.

Phase 5: Data-Driven Growth & Future Innovation (Year 5-6)

Looking ahead, our focus will be on scaling through data intelligence and product innovation. By leveraging insights from customer data, market behavior, and credit analytics, we plan to continuously improve our underwriting models and product design. This phase includes exploring embedded finance, industry-specific credit lines, and tech-enabled advisory services. Our long-term vision is to evolve into a full-service digital lender that not only funds businesses but also actively helps them grow smarter and faster.

Zennith Finance's strategic roadmap reflects our commitment to sustainable growth, innovation, and meaningful partnerships. As we move forward, our focus remains on empowering businesses across India with accessible, intelligent, and reliable financial solutions. We are building not just a lending platform but a long-term partner in business success.

Eligibility Criteria for Business Loans

At Zennith Finance, we ensure that our lending solutions are provided to businesses that meet essential financial and compliance benchmarks. Below are the key eligibility criteria for availing a business loan with us:

We prioritize businesses with a proven track record and transparent financials to foster sustainable growth. Our goal is to support enterprises that demonstrate both stability and potential for expansion.



Business Type

Applicants must be GST-registered businesses operating in India. Eligible entities include sole proprietorships, partnerships, private limited companies, LLPs, and one-person companies.

Annual Turnover

The business should have a consistent annual turnover, typically starting from ₹10 lakhs, depending on the loan product. Financial records must clearly demonstrate turnover over the past one to two financial years.



Profitability & Cash Flow

Applicants must show steady profitability or strong, positive cash flows that support timely loan repayment. Cash flow statements should reflect the business's ability to handle EMI obligations without stress.

Credit Rating



A strong credit profile is preferred, with a minimum CIBIL score of 650 required for both the business and its key promoters. Applicants with clean repayment history and no recent defaults are more likely to qualify.



Purpose of Loan

Loans must be used strictly for business-related purposes, such as working capital, inventory, equipment purchase, business expansion, or operational expenses. Personal or speculative usage is not allowed.

Documentation Requirements



Key documents include PAN and Aadhaar of the promoters, GST registration, business registration proof, bank statements (last 6–12 months), ITRs, and audited financials. Additional documents may be requested.



Legal & Regulatory Compliance

Businesses must be fully compliant with applicable tax and legal regulations. Up-to-date GST filings, valid licenses, and the absence of serious legal disputes are necessary to qualify.

Business Tenure



The business should have been operational for a minimum of 12 months to demonstrate stability and a track record of performance.



Management Experience

The promoters or key management team should have relevant industry experience, ensuring capable leadership to drive the business forward and manage loan obligations effectively.

Note:

Meeting these criteria does not guarantee loan approval. Each application is subject to Zennith Finance's internal credit evaluation and underwriting policies.

Connect With Us

At Zennith Finance, we believe that strong relationships begin with open communication. Whether you're a business owner seeking financial support, a partner exploring collaboration, or simply someone with questions about our services, we're here to help. Our team is ready to provide you with clear guidance, personalized solutions, and prompt support every step of the way.

Getting in touch with us is easy. You can reach out through our website. We welcome your inquiries and look forward to understanding your needs, answering your questions, and helping you find the right financial solution for your business. Let's build something great together; connect with Zennith Finance today.

For Business Inquiries & Partnerships:

You can reach us at: contact@zennithfinance.com

Building the future of Indian business, together with you.

