

## **Axis Finance Unveils Shakti, Small-Ticket Property Loans for Emerging India**

- Specifically designed for micro-entrepreneurs and self-employed individuals
- Offers flexible repayment tenures and accepts a wide range of collateral types
- Ensures simplified documentation and faster loan processing for a seamless experience

**October 16, 2025:** Axis Finance Limited (AFL), one of India's fastest-growing non-banking financial companies (NBFCs), today announced the launch of **Axis Finance Shakti**, a Micro Loan Against Property (Micro LAP) product, on the auspicious occasion of Dhanteras. The product is designed to empower emerging customer segments by providing tailored financial solutions for both business and personal needs.

Axis Finance Shakti is designed to serve micro-entrepreneurs, traders and self-employed individuals across manufacturing, trading and services sectors, as well as salaried customers. With minimal appropriate documentation requirements, the product seeks to enhance access to formal credit for a wide range of business profiles. With simplified processes, flexible tenure options and acceptance of a wide range of properties as collateral, Axis Finance Shakti enables customers to leverage their property for business growth, working capital needs or personal goals. This reinforces AFL's commitment to delivering customer-centric and customized financial solutions across emerging markets.

Speaking on the launch, **Sai Giridhar, MD & CEO, Axis Finance Limited**, said, *"The launch of Axis Finance Shakti on Dhanteras underscores our continued commitment to financial inclusion and customer-centric solutions. This product is designed to serve micro-entrepreneurs, traders, and self-employed individuals who often face challenges in accessing formal credit. By offering flexible tenures, broad collateral acceptance, and simplified documentation, Shakti enables customers to unlock the potential of their property for business and personal growth. We believe this initiative will help bridge the credit gap and foster progress across emerging segments."*

He further added, *"By leveraging technology and efficient processes, we aim to expand our reach across emerging markets and deliver a seamless experience to every customer."*

Earlier this fiscal year, Axis Finance introduced Disha Home Loans to make homeownership more accessible for Economically Weaker Section (EWS) and Low-Income Group (LIG) segments. Building on that initiative, Axis Finance Shakti offers small-ticket property loans of up to Rs. 75 lakhs that enable customers to unlock financial opportunities for both personal and business growth.

Axis Finance has a long and successful presence in secured mortgage products with existing systems, processes, technology, talent, underwriting capabilities and a strong distribution.

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