

## **Empowering Micro & Small Businesses: Axis Finance Rolls Out Vyapar Business Loan with Easy Access to Credit**

**January 08, 2026:** Axis Finance Limited (AFL), one of India's fastest-growing non-banking financial companies (NBFCs), today announced the launch of 'Axis Finance Vyapar Business Loan' — a collateral-free credit solution designed to meet the financing needs of micro and small businesses across semi-urban and rural markets in India.

Vyapar Business Loan aims to empower micro and small entrepreneurs across the retail, service, and trading segments by offering loans of up to ₹10 lakh, flexible tenures, and zero collateral requirements. The product offers a convenient financing solution for working capital, business expansion, or equipment upgrades. With minimal documentation and simplified process, it ensures quick and hassle-free access to credit for India's self-employed community.

Speaking on the launch, **Sai Giridhar, MD & CEO, Axis Finance Limited**, said, *"Micro and Small entrepreneurs are the backbone of India's economy. Through Vyapar Business Loan, we aim to make formal credit more inclusive by providing collateral-free finance to shopkeepers, traders and service providers across the country. The product enables small business owners to scale operations, enhance working capital and fulfil growth aspirations with confidence and efficiency."*

He further added, *"Our focus remains on leveraging technology and data-driven underwriting to deliver faster turnaround time and superior customer-friendly experiences. Vyapar Business Loan marks a significant step in our journey to empower India's self-employed community with simple, secure, and scalable credit solutions."*

Earlier this fiscal year, Axis Finance introduced Disha Home Loans to make homeownership more accessible for the Economically Weaker Section (EWS) and Low-Income Group (LIG) segments, and also launched Axis Finance Shakti, a Micro Loan Against Property (Micro LAP) product for micro-entrepreneurs, traders and self-employed individuals. Building on these initiatives, Vyapar Business Loan further strengthens AFL's commitment to inclusive lending, enabling local enterprises to scale operations and economic growth.

Axis Finance has a strong and growing presence in both secured and unsecured lending segments, backed by robust systems, advanced technology, strong underwriting capabilities, along with an extensive distribution network focused on delivering a seamless customer experience across emerging markets.

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