COMPANY PROFILE

# FINVASTRA

Weaving Financial Legacies

*Finance Beyond Numbers.*
*Advisory Beyond Transactions.*

INTEGRATED FINANCIAL ADVISORY · HYDERABAD,INDIA

LENDING ❖ WEALTH ❖ INSURANCE ❖ ADVISORY

www.finvastra.com

INSIDE THIS DOCUMENT

# Contents

This profile introduces Finvastra. Who we are, why we exist, and what we deliver for the individuals, families, businesses and institutions we serve.

It is intended for clients, lending and insurance partners, institutional counterparties, and anyone evaluating Finvastra as their financial advisory partner.

DOCUMENT & LEGAL IDENTITY

| | |
|---|---|
| Document | Company Profile · FV-CP-2026 |
| Issued | July 2026 · Version 1.0 |
| Group | Finvastra Advisors Pvt Ltd. U70200TS2025PTC202271<br>Finvastra Wealth Pvt Ltd. U64990TS2025PTC208188 |
| AMFI | ARN-351631 |
| APMI | APRN08373 |
| Registered | Ameerpet, Hyderabad, Telangana |

SECTION 01

# Finvastra at a Glance

Finvastra is an integrated, advisory-first financial services firm headquartered in Hyderabad. Through its group companies, Finvastra Advisors Private Limited and Finvastra Wealth Private Limited. The firm advises individuals, families, businesses and institutions across three coordinated verticals lending, wealth management and insurance .

Founded in 2025 as an independent loan advisory practice, Finvastra today operates as a bank-authorised Direct Selling Agent with 25+ lending relationships, an AMFI-registered mutual fund distributor, an APMI-registered PMS distributor, and an insurance advisory desk spanning 3+ insurers. One firm, built around the client's complete financial picture.

**2025**
FOUNDED
Serving Hyderabad & Telangana since inception

**₹2,000 Cr+**
LOANS DISBURSED
Cumulative, across home, business & MSME credit

**25+**
LENDING PARTNERS
Banks, NBFCs, HFCs & fintech lenders

**35**
PRODUCTS
13 lending · 14 wealth · 8 insurance lines

**200+**
WEALTH INVESTORS
₹10 Cr+ invested under advisory

**3+**
INSURER PARTNERS
Life, health, general & commercial lines

**5–7**
DAYS TO DISBURSAL
Typical, from complete document submission

**98%**
CLIENT SATISFACTION
Based on client feedback

**₹0**
COST TO CLIENTS
Compensated by institutions, never by you

> "
> *We work for you, not the lender. The rate you get with us is identical to going to the bank directly. We just fight harder for it.*
>
> AJAY NEWATIA · FOUNDER & CEO, FINVASTRA

SECTION 02 · WHY WE EXIST

02

# Built on One Observation.

Most people making the most important financial decisions of their lives, buying a home, funding a business, planning retirement. Were doing so without independent advice.

They were relying on the bank pitching them a product, not an advisor working for them. The gap between what a well informed borrower should pay and what most people actually paid was, in many cases, ₹1–5 lakh over the loan tenure. That gap was avoidable. Finvastra was built to close it.

We began with loan advisory, where the information asymmetry between lender and borrower is most acute and expanded into wealth management and insurance, always on the same principle:the advisor's incentive must be aligned with the client's outcome, not the product manufacturer's margin.

Today, Finvastra advises on everything from home loans and structured corporate debt to SIPs, PMS, AIF and group insurance, through a network of 40+ banks, NBFCs and financial institutions, coordinated by one advisory team.

## 2025

Founded in Hyderabad as an independent, client-side loan advisory practice.

## 2025

Corporatised as Finvastra Advisors Pvt. Ltd. and Finvastra Wealth Pvt. Ltd.

## 2026

AMFI (**ARN-351631**) and APMI (**APRN08373**) registrations secured. Cumulative disbursals cross **₹2,000 Cr** across **25+** lending partners.

## Expansion

Wealth management and insurance desks established; advisory extended to corporates, promoters and NBFCs.

THE PRINCIPLE

Advisory that answers to the client, never to the product.

SECTION 03 · WHAT DRIVES US

03

# Mission, Vision & Values

OUR MISSION

## Make expert financial advisory accessible to every individual and business in India.

We deliver outcomes based on your goals, not our commission, whether that means the lowest possible loan rate, a structured portfolio, or the right insurance cover, found with complete transparency.

OUR VISION

## To be India's most trusted independent financial advisory partner.

A future where every client, regardless of income, background or financial literacy, receives the quality of advisory that HNIs have enjoyed for decades: structured, transparent, and built around their complete financial picture.

FIVE COMMITMENTS WE MAKE TO EVERY CLIENT

| | | |
|---|---|---|
| I | Client First, Always | Every recommendation serves your financial interest. We are compensated by institutions, not by you. So our advice is never influenced by what earns us more. |
| II | Radical Transparency | No hidden charges. No surprises in the sanction letter. We show you exactly what you are agreeing to before you sign, including every clause worth questioning. |
| III | Deep Domain Expertise | Our advisors specialise. Your home loan is handled by a lending expert, your portfolio by a wealth specialist. Never a generalist reading from a script. |
| IV | Speed with Accuracy | Delays cost money, every extra day on bridge finance or a missed SIP compounds against you. We move fast, but never at the cost of accuracy or completeness. |
| V | Long-Term Partnership | We are not a one-time service. Our advisors stay available for balance transfers, top-ups, portfolio reviews and renewals, for years after the first engagement. |

SECTION 04 · HOW WE ARE BUILT

04

# One Client. One Advisor. Three Specialist Desks.

Most institutions silo their products. One team for loans, another for investments, another for insurance. Finvastra is structured the other way around: a single advisor who understands your complete financial position, backed by specialist desks in each vertical. Your EMI affects your investment capacity, your insurance gap affects your risk tolerance. We connect those dots.

## Your Finvastra Advisor

ONE RELATIONSHIP · COMPLETE FINANCIAL PICTURE

### Lending

13 PRODUCTS · 25+ LENDERS

Home, business, MSME & structured credit, matched, negotiated and tracked to disbursal.

### Wealth

14 PRODUCTS · AMFI + APMI

Goal-based investing from SIPs to PMS, AIF and fixed income, reviewed and rebalanced.

### Insurance

8 LINES · 3+ INSURERS

Life, health, general and group cover advisory-first, from individuals to SME teams.

### How we are paid and why your rate never changes?

Finvastra is a registered Direct Selling Agent and distributor. When a loan is disbursed or an investment is made, the institution pays us a standard fee, the same channel economics as a bank branch. You pay nothing, and your rate is identical to approaching the institution directly. We simply use our relationships and volume to negotiate harder on your behalf.

GROUP COMPANY

### Finvastra Advisors Pvt. Ltd.

Lending distribution & corporate advisory · Bank-authorised DSA

GROUP COMPANY

### Finvastra Wealth Pvt. Ltd.

AMFI-registered MF distribution · APMI-registered PMS distribution

SECTION 05 · VERTICAL ONE

05

# The Right Lender. The Right Rate. Negotiated for You.

One application reaches our full lender network. Competing offers come back; we negotiate the terms, review every clause, and track the file to disbursal, so you compare real options instead of accepting the first pitch.

| 7.25 % p.a. | ₹1000 Cr | 25+ | 5–7 days |
|---|---|---|---|
| RATES FROM | MAX TICKET SIZE | LENDING PARTNERS | TYPICAL DISBURSAL* |

## PERSONAL CREDIT

- Home Loan
- Personal Loan
- Top-Up Loan
- Auto Loan
- Education Loan

## BUSINESS & STRUCTURED CREDIT

- Business Loan
- MSME Loan
- Working Capital
- Loan Against Property
- Loan Against Securities
- Unsecured Business Loan
- Bridge Financing
- Project Funding

### Before you sign: the sanction-letter review

Most borrowers sign sanction letters they don't fully understand and pay for it for twenty years. Finvastra advisors review every clause: processing-fee caps, foreclosure and prepayment charges, interest-reset clauses, and disbursement conditions. Everything worth questioning is flagged before you commit.

| ₹1.4 L | 4 hrs | Free |
|---|---|---|
| AVG. CLIENT SAVING | REVIEW TURNAROUND | NO CHARGES, EVER |

*From complete document submission. Property-backed products (home loans, LAP) may take 10–15 days owing to valuation and title checks.

SECTION 06 · VERTICAL TWO

06

# Goal-Based Investing, Structured Around Your Life.

From a first SIP to managed portfolios and alternatives, every plan is anchored to your timeline, risk appetite and life milestones, then reviewed and rebalanced as both markets and milestones move.

| ₹11 Cr+ | 200+ | ARN-351631 | APRN08373 |
|---|---|---|---|
| INVESTED UNDER WEALTH | INVESTORS SERVED | AMFI REGISTERED | APMI REGISTERED |

### SYSTEMATIC INVESTING

- Mutual Funds
- SIP Investing
- SWP
- STP
- Tax Planning

### MANAGED & ALTERNATIVE

- Portfolio Management Services
- Alternative Investment Funds
- Specialised Investment Funds
- Bonds & Fixed Income
- REITs

### LIFE PLANNING

- Retirement Planning
- NPS
- Goal Planning
- Wealth Management

### Regulated rails, institutional access

Finvastra Wealth is an AMFI-registered mutual fund distributor and an APMI-registered, official PMS distributor giving clients structured access to managed portfolios and alternative strategies usually reserved for institutional relationships, with advisory continuity across the full portfolio.

SECTION 07 · VERTICAL THREE

07

# Protection Designed Before It Is Priced.

Advisory first, product second: we assess what actually needs protecting, income, health, assets, teams. Then select insurers on cover quality, claim record and pricing, from individual policies to group programmes for entire SME teams.

| 3+ | 10+ | GMC · GPA | 1 |
|---|---|---|---|
| INSURER PARTNERS | PRODUCT LINES | SME GROUP COVER | ADVISOR, END TO END |

**LIFE**

- Term Insurance
- Endowment Plans
- ULIPs
- Child Plans
- Key Man Insurance

**HEALTH**

- Individual Cover
- Family Floater
- Senior Citizen
- Critical Illness
- Top-Up Health

**GENERAL · COMMERCIAL · GROUP**

- Motor · Home · Travel
- Property & Fire
- Marine & Stock
- Business Insurance
- Group Health & Life (GMC / GPA)

### Cover that matches the risk, not the brochure

Under-insuring, ignored sub-limits, missing restoration benefits. The most expensive insurance mistakes are structural, not price-related. Our advisors design the cover architecture first, compare insurers on claim settlement record, and stay involved at renewal and claim time.

SECTION 08 · ADVISORY DESK

08

# Capital Strategy for Corporates, Promoters & NBFCs.

Beyond retail advisory, Finvastra structures debt and capital solutions for growing companies and financial institutions combining lender relationships across banks, NBFCs and fintechs with hands-on execution from mandate to disbursal.

A

### Structured Debt & Syndication

Multi-lender debt raises structured around cash flows and covenants, enabling expansion without equity dilution, with transparent, tech-led execution.

B

### Working Capital & Project Funding

Working capital lines, bridge finance and project funding up to ₹100 Cr. Matched to the institution whose credit policy actually fits the business.

C

### NBFC & Fintech Advisory

Capital access, lender partnerships and co-lending arrangements for NBFCs and fintechs, built on relationships across 40+ financial institutions.

D

### Family Office & Succession

Family office advisory, succession and estate planning for promoters, aligning personal wealth, business capital and the next generation.

“

*Finvastra helped us secure structured debt at the right time, enabling our expansion Without equity dilution. They understand finance beyoned numbers - they understand growth.*

MUKESH VIJAYWARGI· DIRECTOR, SESHA CHEM

Trusted by promoters and directors across pharmaceuticals, chemicals, technology and manufacturing including Spansules Pharma Tech, Sunlight Pharma, Linga Basic Element and Covalense Global.

SECTION 09 · THE FINVASTRA DIFFERENCE

09

# We Work for You. Not the Lender.

Every product-first institution earns more when you take a more expensive product. Finvastra is structured so that is impossible. Our six commitments make the difference concrete.

01

### ₹0 cost to you, ever

We earn a standard fee from the institution, exactly like a bank branch. Your rate is identical to going direct; our advisory, review and negotiation come free.

02

### One application, 25+ lenders

A single application reaches SBI, HDFC, ICICI, Kotak, Bajaj and twenty more returning competing offers. You compare, we negotiate.

03

### 5–7 days to disbursal

From complete documents to money in the account. Your advisor tracks every stage with the lender so you never have to chase.

04

### One dedicated advisor

One expert for the entire journey, first call to disbursed loan and beyond. No handoffs, no call centres, no repeating your story.

05

### Sanction letters, read line by line

Fee caps, foreclosure charges, reset clauses, disbursement conditions, every clause reviewed and flagged before you sign, not after.

06

### Advisory before product

Specialists per desk, one coordinated plan across loans, investments and insurance, because each decision strengthens the next.

| ₹2.1 L | 6 days | 40+ | 98 % |
|---|---|---|---|
| AVG. SAVING, ₹65 L HOME LOAN | AVG. APPLICATION TO DISBURSAL | INSTITUTIONS IN NETWORK | CLIENT SATISFACTION |

SECTION 10 · THE ENGAGEMENT JOURNEY

10

# From First Call to Disbursal, and for Years After.

| | | |
|---|---|---|
| 01 | **Discover**<br>A free, no-obligation consultation. We understand your goals, profile and constraints and tell you honestly what is achievable, at what rate, in what time. | **Day 0**<br>FREE CONSULTATION |
| 02 | **Structure**<br>Documentation, eligibility and credit positioning are prepared once, properly including CIBIL guidance where a stronger score unlocks a better rate. | **Days 1–2**<br>FILE PREPARATION |
| 03 | **Match & Negotiate**<br>One application reaches shortlisted lenders across the network. Competing term sheets come back. We negotiate rate, fees and conditions on your behalf. | **Days 2–4**<br>COMPETING OFFERS |
| 04 | **Review**<br>The sanction letter is reviewed clause by clause. Processing fees, foreclosure terms, reset clauses, disbursement conditions, and everything worth questioning is flagged. | **4 Hours**<br>CLAUSE REVIEW |
| 05 | **Disburse & Beyond**<br>We track disbursal to your account, then stay available for balance transfers, top-ups, portfolio reviews and insurance renewals, for years after. | **Days 5–7**<br>THEN ONGOING |

### Your data, protected

Your information is shared only with lenders you explicitly choose to apply with never sold, rented or shared for marketing, and handled in accordance with applicable Indian data protection regulations.

Timelines are typical for standard products from complete documentation; property-backed credit may take 10–15 days owing to valuation and legal checks.

SECTION 11 · PROOF, NOT PROMISES

# Real Client Outcomes.

11

HOME LOAN · HYDERABAD

**8.4** % p.a.

₹65 L loan — ₹2.1 L saved over the full tenure versus the client's initial bank offer.

SANCTIONED & DISBURSED IN 6 WORKING DAYS

BUSINESS LOAN · MSME

**₹40** L

Matched to the right NBFC aftertwo bank rejections, disbursed without collateral at a competitive rate.

DISBURSED IN 5 WORKING DAYS

LAP · BANJARA HILLS

**8.2** % p.a.

₹90 L loan against property —₹3.4 L saved over tenure by switching from the existing lender's offer.

DISBURSED IN 8 WORKING DAYS

Illustrative outcomes based on past cases. Results depend on individual profile, lender policy and market conditions.

IN OUR CLIENTS' WORDS

*"Partnering with Finvastra was a turning point. Their advisory and strong connections with NBFCs gave us access to capital we couldn't tap before."*

SUBBA RAO · MD, SPANSULES PHARMA TECH

*"Finvastra's expertise in debt syndication transformed our capital structure. their tech-led approach made the entire process transparent and efficent."*

KRISHNA · COVALENSE GLOBAL

*"Finvastra helped me get my home loan approved in just five days. Their team negotiated a rate I couldn't find anywhere else."*

RAMESH K. · HOME LOAN, HYDERABAD

SECTION 12 · THE NETWORK BEHIND EVERY MANDATE

# 25+ Lending Partners.
# One Application.

| | | |
|---|---|---|
| SBI | HDFC BANK | ICICI Bank |
| AXIS BANK | kotak Kotak Mahindra Bank | IDFC FIRST Bank |
| YES BANK | IndusInd Bank | BAJAJ FINSERV |
| TATA CAPITAL | ADITYA BIRLA CAPITAL | L&T Finance |
| Piramal FINANCE | Godrej FINANCE | LIC HFL LIC HOUSING FINANCE LTD |
| pnb Housing Finance Limited | IIFL HOME LOAN | + more banks, NBFCs & fintechs |

Complemented by distribution partnerships across 15+ life, health and general insurers. A combined network of 40+ financial institutions.

| LENDING | MUTUAL FUNDS | PMS | CORPORATE IDENTITY |
|---|---|---|---|
| **Bank-Authorised DSA** | **AMFI · ARN-351631** | **APMI · APRN08373** | **CINs U70200TS2025PTC202271 U64990TS2025PTC208188** |
| Registered Direct Selling Agent across partner banks & NBFCs | Registered MF distributor · Valid to Jan 2029 | Official PMS distributor · Valid to Jan 2029 | Finvastra Advisors Pvt Ltd.<br>Finvastra Wealth Pvt Ltd. |

SECTION 13 · THE PEOPLE BEHIND IT

# Led by Career Finance Professionals.

Finvastra is led by founders who each bring deep domain expertise and a shared conviction that advisory must always serve the client's interest above the institution's commission.

## Ajay Newatia

FOUNDER & CEO

Leads Finvastra's strategic vision with deep expertise in structured lending and financial advisory, built on the conviction that advice must serve the client first.

## Victor Solomon Raju Kore

CO-FOUNDER & DIRECTOR

Extensive experience in NBFC partnerships and institutional finance; leads lender relationships so clients access the most competitive terms across the network.

## M Hemadri Babu

CO-FOUNDER & DIRECTOR

Drives business development and client partnerships, with deep roots in Hyderabad's financial ecosystem, instrumental in building Finvastra's presence across Telangana.

## Kumar Mangalam

DIRECTOR, OPERATIONS

Oversees end-to-end client experience and operational excellence, ensuring every lending, wealth and insurance engagement runs with precision and transparency.

## Sujhal Ssaraf

DIRECTOR

Leads business development and client relationship initiatives, playing a pivotal role in expanding Finvastra's footprint across Telangana through strong partnerships and deep market expertise in Hyderabad.

“

***Advisory must be structured, transparent, and designed around the client's complete financial picture, not a single product.***

THE FINVASTRA VISION · WHAT WE ARE BUILDING

# FINVASTRA

Weaving Financial Legacies

REACH US

## Your Financial Journey Deserves a Real Advisor.

Buying your first home, growing your business, planning retirement, or reviewing your cover, talk to a Finvastra advisor. Free consultation, no obligation.


| WEB | HOURS | CALL · WHATSAPP | EMAIL |
| --- | --- | --- | --- |
| www.finvastra.com | Mon – Sat · 9 AM – 6 PM IST | +91 92475 19004 | support@finvastra.com |

REGISTERED OFFICE

Unit 305, 3rd Floor, Imperial Towers
7-1-617/A, 616 & 615, Ameerpet
Hyderabad, Telangana 500038
India

Get Directions


OUR APPS

**FINVASTRA PULSE**

Workspace for partners, connectors & the Finvastra team.

INSTALL FROM YOUR BROWSER
**Pulse.finvastra.com**

Progressive Web App — open the link, then "Add to Home Screen / Install". Authorised sign-in required.

**Google Play** & **App Store** — coming soon.

**FINVASTRA APP**

Lending, Wealth & insurance. One app for everything

Lauching on

**WEB, GOOGLE PLAY, APP STORE**

Join the waitlist → Finvastra.com/app

@FINVASTRA