

Do You Know Why Banks & Financial Institutions Reject Your Business Loan Proposals?



Understand & Know
105 Solid Reasons,
Why Banks & FIs Reject Your Loan Proposals?

Learn how to avoid those pitfalls,
Circumvent them Legally & Raise Loans Successfully!

Why Banks/FIs Reject Business Loan Proposals?

So your Business Loan Proposal has been Rejected by your Bank?

You may be wondering “What’s life like, after your loan proposal is rejected by your Bank? Having your loan application rejected by a Bank can be very discouraging.

Worldwide, did you know...

- ☞ 80-85% of all Business Loan Proposals, submitted to Banks are rejected?
- ☞ 97% of all Proposals submitted to Investment Bankers are rejected?
- ☞ Only 2-3 Proposals out of every 200 are picked up by Venture capitalists?



If your business loan application has been turned down, do not get upset. This is not the end all of the world. Many a times, business proposals gets turned down by Banks & financial institutions. Rejection of Business Loans has become very common and almost all businesses that have applied for various types of loans at various stages have passed through such situations.

But it doesn't mean that you should give up your hunt for Business Finance. But to move forward, you must understand the following.

- * Why Banks & Financial Institutions reject loans to Businesses?
- * What are the various criteria's that the Lending Institutions look at?
- * What are the various parameters that Lending Institutions consider?
- * What could be other reasons, why loans do not get approved?

Unfortunately, there are too many questions & very little answer.



The worst part is, the Banks & the Lending Institutions do not give the exact reason, why the loan has been rejected? In fact, the lending institutions keep the exact reasons very secret. They simply do not share or discuss or disclose the exact reason. The lending institutions, in fact protect themselves by not disclosing the exact reason, why the loan has been rejected?

The borrowers must note one aspect here. The lending institutions be it any Bank/ FIs are not obligated to give you the exact reasons, why their business loan has been rejected. For various reasons, the lending institutions will decline and will continue to do so. It could be due to so many reasons that Banks may not want to entertain or simply cannot explain.

The Irony is – All the reasons, why Banks & FI's reject the business loan proposals are completely AVOIDABLE. These are simply MISTAKES committed by the applicant, business entrepreneurs & the entrepreneurial firms.

Entrepreneurs, should understand the reasons, before applying for any new loans. They should know the “Serious Mistakes” that they may be doing & should rectify the wrong practices or procedures and learn how to avoid those pitfalls and circumvent them legally.



Worldwide, the experts cite only about 8-12 reasons, why Banks & FI's reject business loan proposals.

We at NBS Business Consulting have done extensive field research and have compiled 105 SOLID REASON why Banks & FI's reject business loan proposals. These are the solid mistakes which and be completely avoided.

In our Business Seminar, We offer the following

- 1) Discuss 101 Solid reasons, why Banks & financial institutions reject business loan proposals?**
- 2) Explain the mistakes committed by the entrepreneurs & the entrepreneurial firms make while trying for the business loans.**
- 3) Offer suggestions how to rectify the wrong policies or practices that they be following in their business and how to avoid those pitfalls & circumvent the issues legally.**
- 4) Offer Innovative ideas & suggestions so that your next loan proposal is fool proof & should go through smoothly & successfully.**

Even if the entrepreneurs have “Bad Credit History, Bad Credit ratings and Bad Credit Score” there are many legal ways to circumvent the above issues. Solutions for these kind of issues will also be discussed and suggested in the Seminar.

No Bank or Financial institutions would like to lose a good potential borrower. In fact, Banks & Financial institutions all over the world are desperately looking for good borrowers. There is great competition among various Banks & financial institutions to acquire good quality borrowers & good customers.



Blaming the Banks & Financial institutions for not lending money is not always a correct thing to do. There is a lot of self introspection one needs to do, on one's own self, on one's own Business & on the practices & procedures being followed in their Businesses.

Always remember one important fact - All the lenders in the world, however mighty or small they are, be it any Bank or Financial institutions or any other type of lending institution - They are all there to Lend & Lending is all they do. They can survive only if they lend. They hate to reject a good borrower and keep their money idling in their safe lockers. If they don't lend, they will have to close their doors.

But it does not mean that they will start lending to every Tom, Dick & Harry who approach them. They are extremely cautious & carefull about their money,

So, understand why Banks & Financial institutions reject Loan proposals? You should know & be aware of what does it take to convince a potential lender to lend their money & win over them?



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