

## Schedule of Charges

| Sr. No. | Details of Charges                                                 | Applicable Charges                                                                                                   |
|---------|--------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| 1       | Processing Fees                                                    | To be levied basis the customer profile                                                                              |
| 2       | Login Fee bounce Charges                                           | Rs. 2000 + Applicable Taxes                                                                                          |
| 3       | Stamp duty                                                         | As applicable in the respective state                                                                                |
| 4       | Legal Charges (Non-encumbrance certificate / Search Report)        | Rs. 2000 + Applicable Taxes, Per Report                                                                              |
| 5       | CERSAI Fees (Per Property)                                         | Rs. 50 + Applicable Taxes (If Loan Amount is Upto Rs. 5 Lakhs)                                                       |
|         |                                                                    | Rs.100 + Applicable Taxes (If Loan Amount > Rs. 5 Lakh)                                                              |
| 6       | Loan Cancellation Charges                                          | 2% of Sanctioned Amount+ Applicable Taxes                                                                            |
| 7       | Instrument Return Charge (Per instance)                            | Rs.1000 + Applicable Taxes                                                                                           |
| 8       | Prepayment charges / Part Payment charges (Per instance)           | 8% of Prepayment Amount + Applicable Taxes and levies                                                                |
|         |                                                                    | No Prepayments allowed within one year of loan disbursement                                                          |
| 9       | Cheque/Repayment mode swap charges (Per instance)                  | Rs. 500 + Applicable Taxes                                                                                           |
| 10      | Insurance Charges                                                  | On actual basis                                                                                                      |
| 11      | Cheque Representation Charges (Per instance)                       | Rs.100 + Applicable Taxes                                                                                            |
| 12      | Charges for missed due date (Per instance)                         | Rs.1000 + Applicable Taxes                                                                                           |
| 13      | Translation Deed (Per instance)                                    | Rs. 500 + Taxes (If applicable)                                                                                      |
| 14      | <b>Penal Charges</b>                                               | <b>3% Per Month on the delayed amount for delayed period + Applicable Taxes (To be charged at monthly intervals)</b> |
| 15      | Bounce EMI Collection Charges (Per instance)                       | Rs. 1000 + Applicable Taxes                                                                                          |
| 16      | Loan Statement/Duplicate Repayment Schedule Charges (Per instance) | Rs. 500 + Applicable Taxes                                                                                           |
| 17      | Pre-Payment letter fees (Per instance)                             | Rs.3000 + Applicable Taxes                                                                                           |
| 18      | Valuation Charges (Per Property Per Visit)                         | Rs. 2000 + Applicable Taxes per Report                                                                               |
|         |                                                                    | Rs. 2500 + Applicable Taxes per Report (Only for Odisha State)                                                       |
| 19      | Communication Charges                                              | Additional Rs. 1500 (Inclusive of applicable taxes) if Amin Report is required                                       |
|         |                                                                    | Rs. 1500 + Applicable Taxes (For Loan Amount upto Rs. 10 Lakh)                                                       |
| 20      | Loan Re-Schedulement Charges (Per instance)                        | Rs. 2500 + Applicable Taxes (For Loan Amount > Rs. 10 Lakh)                                                          |
|         |                                                                    | Rs. 200 + Applicable Taxes                                                                                           |

**FINOVA CAPITAL PRIVATE LIMITED**

**CIN: U65993RJ2015PTC048340**

Regd. Office: 702, Seventh Floor, Unique Aspire, Plot No. 13-14, Cosmo Colony, Amrapali Marg, Vaishali Nagar, Jaipur -302021 (Rajasthan)

Corp. Office: Fourth Floor, Unique Aspire, Plot No. 13-14, Cosmo Colony, Amrapali Marg, Vaishali Nagar, Jaipur -302021 (Rajasthan)

Tel. No. 0141-4118202

Website: [www.finoval.in](http://www.finoval.in)

Email Id: [info@finoval.in](mailto:info@finoval.in)

|    |                                                                                            |                                                                                                                             |
|----|--------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| 21 | Document Custodian Fees                                                                    | Rs. 500 + Applicable Taxes per month (Chargeable after 30 days of closure of the loan account)                              |
| 22 | Charges for Copy of Property Papers (Per instance)                                         | Rs. 1000 + Applicable Taxes                                                                                                 |
| 23 | IMD/Login fee (non-refundable)<br>(To be adjusted in Processing Fees if loan is disbursed) | Rs. 2000 + Applicable taxes (For loan amount upto Rs. 10 lakhs)<br>Rs. 3000 + Applicable taxes (For loan amount > 10 lakhs) |

**FINOVA CAPITAL PRIVATE LIMITED**
**CIN: U65993RJ2015PTC048340**

Regd. Office: 702, Seventh Floor, Unique Aspire, Plot No. 13-14, Cosmo Colony, Amrapali Marg, Vaishali Nagar, Jaipur -302021 (Rajasthan)

Corp. Office: Fourth Floor, Unique Aspire, Plot No. 13-14, Cosmo Colony, Amrapali Marg, Vaishali Nagar, Jaipur -302021 (Rajasthan)

Tel. No. 0141-4118202

 Website: [www.finova.in](http://www.finova.in)

 Email Id: [info@finova.in](mailto:info@finova.in)