

## FINOVA CAPITAL PRIVATE LIMITED

### PRICING POLICY

#### Rate of Interest (ROI) Matrix

Parameters	CIBIL /CRIF 700 or above	CIBIL /CRIF between 650 to 699	CIBIL /CRIF Below 650 including -1 or NTC
	Maximum ROI	Maximum ROI	Maximum ROI
<b>MSME - Secured /Home Loans (Other than Finova Vanilla Programme)</b>			
Loan Amount up to 2 Lacs	28%	28.50%	29.00%
Loan Amount above 2 lacs up to Rs. 3 Lakhs (irrespective of the property title)	27%	27.50%	28.00%
Loan amount between Rs. 3 Lakhs to 7 lacs (irrespective of the property title and guarantor)	26%	26.50%	27.00%
More than 7 lacs	25%	25.50%	26.00%
<b>Unsecured loan/ Personal Loan</b>	28%	29.00%	30.00%
<b>Finova Vanilla Product:</b>			
Urban Customer	21%	21.50%	22.00%
Rural Customer	24%	24.50%	25.00%

**Notes:**

- ROI in the above matrix shall be decided based on higher of CRIF or CIBIL Score. For example, CIBIL Score is 575 and CRIF is 601, in this case ROI shall be charged assuming score as 601.
- The interest rates mentioned above are on a diminishing balance basis.

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**Processing Fees (PF) Matrix**

Parameters	CIBIL /CRIF 700 or above	CIBIL /CRIF between 650 to 699	CIBIL /CRIF Below 650 including -1 or NTC
	Maximum PF	Maximum PF	Maximum PF
Processing Fees	3.00%	3.25%	3.50%

**Notes:**

- Above PF grid applicable on sanction amount.