

FINOVA CAPITAL PRIVATE LIMITED

PRICING POLICY

Rate of Interest (ROI) Matrix

Parameters	CIBIL /CRIF 700 or above	CIBIL /CRIF between 650 to 700	CIBIL /CRIF Below 650 including -1 or NTC
	Maximum ROI	Maximum ROI	Maximum ROI
MSME - Secured /Home Loans (Other than Finova Vanilla Programme)			
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%
Unsecured loan/ Personal Loan	28%	29.00%	30.00%
Finova Vanilla Product:			
Urban Customer	21%	21.50%	22.00%
Rural Customer	24%	24.50%	25.00%

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Processing Fees (PF) Matrix

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

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.
- Above PF grid applicable on sanction amount.