

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 5 Lakhs)
		Rs.100 + Applicable Taxes (If Loan Amount is more than 5 Lakh)
6	Loan Cancellation Charges	2% of Sanctioned Amount+ Applicable Taxes
7	Instrument Return Charge	Rs.1000 + Applicable Taxes
8	Prepayment charges / Part Payment charges	8% of Prepayment Amount + Applicable Taxes and levies
		No Prepayments allowed within one year of loan disbursement
9	Cheque/Repayment mode swap charges	Rs. 500 + Applicable Taxes
10	Insurance Charges	On actual basis
11	Cheque Representation Charges	Rs.100 + Applicable Taxes
12	Charges for missed due date	Rs.1000 + Applicable Taxes
13	Translation Deed	Rs. 500 + Taxes (If applicable)
14	Penal Charges	3% Per Month on the delayed amount for delayed period + Applicable Taxes (To be charged at monthly intervals)
15	Bounce EMI Collection Charges	Rs. 1000 + Applicable Taxes
16	Loan Statement/Duplicate Repayment Schedule Charges	Rs. 500 + Applicable Taxes
17	Pre-Payment letter fees	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 10 Lakh)
20	Loan Re-Schedulement Charges	Rs.2500 + Applicable Taxes (For Loan Amount >10 Lakh)
		Rs. 200 + Applicable Taxes
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	Rs. 1000 + Applicable Taxes

FINOVA CAPITAL PRIVATE LIMITED

CIN: U65993RJ2015PTC048340

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