FINOVA CAPITAL PRIVATE LIMITED
PRICING POLICY

Rate of Interest Matrix

Parameters	CIBIL 700 or above Max ROI	CIBIL from 650 to 699 Max ROI	CIBIL Below 650 including -1 or NTC Max ROI
MSME - Secured /Home Loans (Other than Finova Vanilla Programme)			
Loan Amount up to Rs. 2 Lakh	28%	28.50%	29.00%
Loan Amount above Rs. 2 Lakh up to Rs. 3 Lakh (irrespective of the property title)	27%	27.50%	28.00%
Loan amount above Rs. 3 Lakh up to Rs. 7 Lakh (irrespective of the property title and guarantor)	26%	26.50%	27.00%
More than Rs. 7 Lakh	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%

Processing Fees Matrix

Parameters	CIBIL 700 or above Max PF	CIBIL from 650 to 699 Max PF	CIBIL Below 650 including -1 or NTC Max PF
Processing Fees	3.00%	3.25%	3.50%

Notes:

- Above matrix excludes INBT/ TOP UP where the ROI and PF shall be communicated from time to time as decided by the management and shall not be more than earlier offered ROI & PF.
- ROI proposed in the above risk-based pricing matrix shall be decided based on:
    - CIBIL Score of Main Income earner;
    - In case where all income earners are having same income then CIBIL Score of Applicant shall be considered;
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- The interest rates mentioned above are on a diminishing balance basis.
- Above PF grid applicable on sanction amount.