

FAQ'S

1. How Do I Get My Income Tax Certificate?

You can get your IT Certificate by:

- Visiting our nearest branch
- Contacting at Helpline No. given on our website www.finindia.co.in

2. How Do I Update My Details With FinIndia In Case Of Any Change?

You can get your details updated by:

- Visiting our nearest branch
- Contacting at Helpline No. given on our website www.finindia.co.in

3. What Are The Securities/ Collaterals You Need To Provide?

The property in respect of which loan is availed should be provided as security. Such security will be created by deposit of original title documents of the said property.

4. What Is Pre-EMI?

Pre-EMI is the Interest paid on the Loan Amount availed in part and before the start of the actual EMI. This generally occurs in Self Construction or Construction Stage Linked Disbursals. The EMI doesn't get started till the loan is disbursed in full and hence interest is charged on partially disbursed loan amount only which is Pre EMI.

5. Can I Foreclose My Loan? What Are Charges For The Same?

Yes you can foreclose your loan by:

- Visiting our nearest branch and giving a request for Foreclosure Statement Request
- Applicable charges are available in the Schedule of Charges and Guidelines are updated on the Foreclosure Statement issued.

6. Can I Do Part-Prepayment On Loan? What Is The Process For The Same?

Yes you can do part payment in your loan by:

Visiting our nearest branch and giving a request for Part Payment

6. What Is EMI?

You repay the loan in Equated Monthly Installments (EMIs) comprising principal and interest. Repayment by way of EMI commences from the month following the month in which you take full disbursement.

7. What Is Amortization Schedule?

An amortization schedule is a table giving the reduction of your loan amount by monthly installments. The amortization schedule gives the break-up of every EMI towards repayment interest and outstanding principal of your loan.

FAQ'S

8. Who Can Be The Co-Applicants For The Loan?

Following persons can be co-applicants:

- Spouse -Blood relative (immediate family members)
- Co-owner must be necessarily co-applicant in the loan.

9. How Do I Apply For Loan?

You can apply for loan through any of the following methods:

- By visiting our nearest branch
- Online through our website:- www.finindia.co.in

10. Can I avail the benefits of New Interest rate and Conversion Policy?

Yes, as per the ROI Switch/ Conversion Policy, as available on the website of the company.

11. What are the charges for migrating to new Rate structure for availing Conversion Policy?

In case of a partly or fully disbursed loan, the Switch/Conversion fee payable to avail the Switch/Conversion shall be up to maximum of 2% on the principal outstanding (POS) plus applicable taxes.

12. What are the online payment modes available for a customer to pay dues?

Customer can pay their dues by the following online payment modes: ECS/ACH/Electronic Transfer/Fund Transfer/NEFT/RTGS/Net Banking/Debit Card/ RuPay Debit Card/UPI/UPI QR code (BHIM UPI QR code).