



CAPITALS
— FINSERV —

GROWING WEALTH, BUILDING FUTURES.

SMART FINANCE. STRONGER FUTURE.

Empowering businesses and individuals
with **tailored financial solutions**
to achieve your goals.



OUR MISSION

To deliver innovative, reliable and
customer-centric financial solutions
that create value and build trust.



OUR SERVICES



BUSINESS
LOANS



WORKING
CAPITAL



PROJECT
FINANCE



LOAN AGAINST
PROPERTY



TRADE
FINANCE

... ● ● ●

YOUR GOALS. OUR COMMITMENT.

● ● ●



DELOITTE OFFICE NO, 704, 7th FLOOR,
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DLF PHASE-2, SECTOR-24,
GURUGRAM, HARYANA-122002



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GENERAL

We offer a wide range of financial service to corporate and retail customers through a variety of delivery channels. We believe in fair dealing & prompt disbursement of the fund on a priority basis. We provide funds on the following terms & conditions at a minimum rate of interest in the shortest period.

SERVICES

Capitals Finserv is dealing with personal loan and loan against property, whereas a personal loan is sub-categorized in education loan, Payslip loan, ITR loan, while loan against property is sub-in property loan and project loan on following terms and condition at 6.5% rate of interest.

SPAN OF LOAN

- 1) Maximum 20 Years in Case of Property, Business Project.
- 2) Maximum 10 Years in Case of Personal Loan.
- 3) Maximum span in for 1Year.

RATE OF INTEREST

For our valuable customers Capitals Finserv is offering a 6.5% rate of interest on following terms and condition for either short to of loan terms period.

This amount is required to be paid by the borrower at the time of filling application for the loan & after using of approval letter file activation charge will not be refunded.

The processing fee is required to be paid by the borrower only after receiving an approval letter through demand draft (dd) in favour of. Hope Finserv

The loan application will be considered and for the file charge and processing fee both will be refunded in case approval letter has been issued by the company or the applicant has been to failed to comply with the condition giving loan within the stipulated time.

PROCESSING TIME

15-20 days (excluding holiday) in case of loan nearby under 200 km round the location of the company 40-45 days (excluding holiday) in the case of distance more than a 200km.

GUARANTOR

For the sure type of loan granted, the company will take guarantor according to the amount of loan. One in case of a loan of Rs. 10,000/- with an increase in the number of guarantor for an increase in amount loan (whether Pvt.Ltd./government/property) in case of government and Pvt. Ltd. Guarantor, official undertaking, is compulsory on bond (page no. X2)



NATURE WITH CONTRACT

DSA

AGENT

R.M.

BASIC INCOME

Incentive And Salary

- 1) According To Post And Services
- 2) Salary Will Be Releasing After Achieving The Targets In TimePeriod.

REQUIRED DOCUMENTS

Bio-Data With Application ID

& Address Proof Education

Papers Photograph

One Dishonored Charge By DSA/AGENT

DOCUMENTS REQUIRED FOR APPLICANT

☐ Education ☐ PaySlip ☐ I.T.R. ☐ Property

☐ Business ☐ Project

3 Recent Photograph.

ID & Address Proof.

Complete loan Application Form.

Bank Statement of last 6 Month/Bank Passbook. Base Document File

Charge Rs. 4,950/-

Agreement Fee as per loan amount +18% GST

DOCUMENTS REQUIRED FOR GUARANTOR

3 Passport Size Photo

Address & ID Proof

Last Six Month Statement/Bank Passbook Photocopy

Last Two Month Salary Slip(in Case of pay-Slip Guarantor) Property Paper(in Case of Property Guarantor)

Agreement Fee According to Loan Amount)



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DOCUMENTS REQUIRED FOR AGREEMENT AS A (AGENT /DSA/DMA) INCENTIVE SLABS

- ❖ 5 passport size photos
- ❖ Address proof.
- ❖ Id proof.
- ❖ Bank Details.
- ❖ 3 stamp papers of Rs 100
- ❖ Police verification of any one document/ Residence verified proof.

AGENT	500	.50%	5%	Refundable	5500
DSA	1500	1.50 %	15%	Refundable	500 00
DMA	2000	2%	20%	Refundable	100 000
H.O. Referene Code					

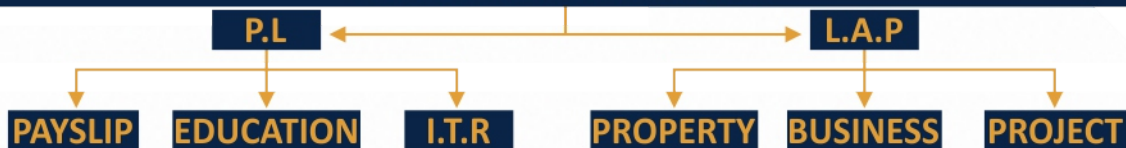
Capitals Finserv Terms & Condition

1. ऑफर लैटर प्राप्त होने के 10 दिनों के अन्दर प्रोसेस चार्ज अन्यथा 10 दिनों के बाद फाईल रिऑपन चार्ज देय होगा।
2. प्रोसेस फीस का भुगतान कम्पनी के बैंक खाते में ही मान्य होगा। Through R.T.G.S./N.E.F.T./I.M.P.S., Demand Draft/Cheque
3. प्रोसेस फीस के अलावा किया गया कोई भुगतान मान्य नहीं होगा।
4. नगद फाईल चार्ज / प्रोसेसिंग फीस Application Form में दिये गये कम्पनी के खाते में ही डालें।
5. आवश्यक कागजात एवं डिमांड ड्राफ्ट कम्पनी के पते पर ही भेजे जायें।
6. ऑफर लैटर में मांगे गये सभी पेपर हस्ताक्षर, एवं रिक्वायर्ड पेपर प्रोसेसिंग फीस के साथ कम्पनी को वापिस भेजें।
7. कम्पनी को अपना पर्सनल मोबाईल नम्बर तुरन्त प्रेषित करें ! ताकि अग्रिम कार्यवाही में रुकावट न हो।
8. ऑफर लेटर बनने के पश्चात् फाईल चार्ज वापिस देय नहीं होगा।
9. फाईल चार्ज फीस के अलावा नकद किया गया भुगतान मान्य नहीं होगा।
10. बॉन्ड पेपर प्राप्ति के दिनांक से 10 दिन के अन्दर जमा कराना अनिवार्य है अन्यथा आपकी फाईल निरस्त हो जायेगी।

कम्पनी खाते के अतिरिक्त किसी भी एजेंट कार्यरत व्यक्ति या कम्पनी के डीलरशिप के बैंक एकाउन्ट में कैश रकम न डालें, डालने पर कम्पनी जिम्मेदार नहीं होगी। यदि डालते हैं। आप स्वयं जिम्मेदार होंगे।



CLASSIFICATION OF LOANS



PERSONAL LOAN

When it comes to all the building blocks for a complete and successful life. Nothing is more important as quality education. However education in India, at least the commonly perceived, Quality education as imparted by acclaimed and influential education institution is decidedly costly and easily available to everyone especially those who deserve.

EDUCATION LOAN: SCHEDULE OF EDUCATION LOAN AVAILABLE AS PER QUALIFICATION

SI No.	Qualification	Amount of Loan
1	High School	Upto 1-5 lakhs
2	Intermediate	Upto 1-10 lakhs
3	Graduation	Upto 1-15 lakhs
4	Post Graduation Diploma	Upto 1-20 lakhs

Required Documents: Complete Loan Application Form, Photograph, ID Proof, Address, 2 Stamp Paper Rs. 50/- Bank Pass & Last Six Month Statement.

PAY SLIP LOAN

A Simple Personal Loan, Scheme Exclusively for the Benefit of Employee of corporate, Government Department Purpose of Pay-Slip Loan: TO Meet Genuine Personal Need Other Than Speculative Purpose Schedule of Pay-Slip Loan Available as Per Pay-Slip

SI No.	Type	Percentage
1	Govt. Employee	40 to 50 times
2	Private Employee	30 to 40 times

ITR LOAN

Schedule of I.T.R. Loan Available as Per I.T.R. :- Last Credit on Behalf of Property

LOAN AGAINST PROPERTY

We offer Loan Against Property of Those who possess Property and want to get Credit on behalf of property.

SCHEDULE OF PROPERTY LOAN AS PER PROPERTY

SI No.	Type of Property	Amount of Loan
1	Agricultural	Upto 70% of Valuation
2	Residential	Upto 70-75% of Valuation
3	Commercial	Upto 70-80% of Valuation



PROJECT LOAN

We offer Loan For Customers Who are willing to plant up a project on behalf of their Property
Projec Loan Includes Setting Up To Manufacturing Unit, Dairy Farms, Construction Unit Etc.
Project Loan i offered certified by the chartered accountant of the application.

CONDITIONS

The Project Must Be In Line With Our Lending Objective And Must Economically, Financially,
Technically, And Environmentally Sound Financing Conditions Deponed On The Investment Type
The Security Offered By Third Party.

SI No.	Type	Percentage of Amount
1	Any/ Firm Natural / Hebiteal	Up to 70%
2	Manufacturing Unit/Factories	Up to 70-75%
3.	Construction Plan Project	Up to 70-80%

GUARANTOR

Guarantor is required for surety of loan form any department is compulsory. Any of those
guarantor below can take the Guarantor of the Loan/loanee.

Type Guarantor:

- 1) Govt. Department Guarantor
- 2) Private Limited Guarantor
- 3) Property Guarantor

1. Government Guarantor

Government Department Which is Acceptable by Company as Per Norms.

Department name: Education, Nagar Nigam, Nagar Palika, P.W.D., P.H.E., Bank, Roadways,
Railway, Forest, BSNL, LIC, Health, Electricity, Indian Postal Etc.

Note: Administrative Department Which not Accepted by Company of Guarantor Navy, Airforce,
Lawyer, S.S.F., C.R.P.F., C.I.S.F., Police Army, AIR FORCE, Any Administrative Department

2. Private Limited Guarantor

Private Limited Company Guarantor Which is Acceptable as per Noms:

MNC'S LIKE BMW ABNNAMRO ACCENTURE ALIANZ APPLE BRACLAYS DAKIN MICROSOFT WIPRO
HOWARD INTERNET ETC.

3. Property Guarantor

All Type of Property are Accepted By Company (In all over India)

REQUIRED GUARANTOR GOVERNMENT PRIVATE PROPERTY

SI No.	Amount of Loan	No. of Guarantor Required.
1	1 LAKH TO 30 LAKH	One
2	30 LAKH TO 50 LAKKH	Two
3	50 LAKH TO 1 CRORE	Three
4	1 CRORE TO 3 CRORE	Four
5	3 CRORE TO 5 CRORE	Five



LOAN FEE

(Deals with Personal Loans, Business Loans, Loans Against Property)

PROCESSING CHARGES SCHEDULE

(L.A.P & PROJECT)

LOAN AMOUNT	PROCESS FEE	SERVICE TAX 18% GST	TOTAL
1,00,000 (One Lakh)	11,500	2,070	13,570
2,00,000 (Two Lakh)	14,500	2,520	16,520
3,00,000 (Three Lakh)	16,500	2,970	19,470
4,00,000 (Four Lakh)	19,500	3,420	22,420
5,00,000 (Five Lakh)	21,500	3,870	25,370
6,00,000 (Six Lakh)	24,000	4,320	28,320
7,00,000 (Seven Lakh)	26,500	4,770	31,270
8,00,000 (Eight Lakh)	29,000	5,220	34,220
9,00,000 (Nine Lakh)	31,500	5,670	37,170
10,00,000 (Ten Lakh)	34,000	6,120	40,120
15,00,000 (Fifteen Lakh)	46,500	8,370	54,870
20,00,000 (Twenty Lakh)	59,000	10,620	69,620
25,00,000 (Twenty-Five Lakh)	75,000	13,500	88,500
30,00,000 (Thirty Lakh)	90,000	16,200	1,06,200
35,00,000 (Thirty-Five Lakh)	1,05,000	18,900	1,23,900
40,00,000 (Fourty Lakh)	1,20,000	21,600	1,41,600
45,00,000 (Fourty-Five Lakh)	1,35,000	24,300	1,59,300
50,00,000 (Foifty Lakh)	1,40,000	25,200	1,65,200
60,00,000 (Sixty Lakh)	1,59,000	28,620	1,87,620
70,00,000 (Seventy Lakh)	1,84,000	33,120	2,17,120
80,00,000 (Eight Lakh)	2,09,000	37,620	2,46,620
90,00,000 (Ninety Lakh)	2,34,000	42,120	2,70,120
1,00,00,000 (One Crore)	2,50,000	45,000	2,95,000



PROCESSING FEE P.L.

Education Loan, Pay Slip Loan, I.T.R. Loan, Personal Loan Charges

LOAN AMOUNT	PROCESS FEE	GST18%	TOTAL
1,00,000 (One Lakh)	9000	1,620	10,620
2,00,000 (Two Lakh)	11,500	2,070	13,570
3,00,000 (Three Lakh)	13,750	2,475	16,225
4,00,000 (Four Lakh)	16,000	2,880	18,880
5,00,000 (Five Lakh)	18,500	3,330	21,830
6,00,000 (Six Lakh)	21,000	3,780	24,780
7,00,000 (Seven Lakh)	23,500	4,230	27,730
8,00,000 (Eight Lakh)	26,000	4,680	30,680
9,00,000 (Nine Lakh)	28,500	5,130	33,630
10,00,000 (Ten Lakh)	31,000	5,580	36,580
11,00,000 (Eleven Lakh)	33,500	6,030	39,530
12,00,000 (Twelve Lakh)	35,750	6,435	42,135
13,00,000 (Thirteen Lakh)	38,000	6,840	44,840
14,00,000 (Fourteen Lakh)	40,500	7,290	47,790
15,00,000 (Fifteen Lakh)	42,600	7,668	50,268
16,00,000 (Sixteen Lakh)	45,000	8,100	53,100
17,00,000 (Seventeen Lakh)	47,500	8,550	56,050
18,00,000 (Eighteen Lakh)	49,750	8,955	58,705
19,00,000 (Nineteen Lakh)	52,000	9,360	61,360
20,00,000 (Twenty Lakh)	54,500	9,810	64,310



E.M.I. CHART (INCLUDING 6.5% R.O.I.)

YEAR / LAKH	1	2	3	4	5	6	7	8	9	10
1 LAKH	8874	4708	3319	2624	2208	1930	1732	1583	1467	1374
2 LAKH	17749	9416	6638	5249	4416	3861	3464	3166	2935	2749
3 LAKH	26624	14124	9957	7874	6624	5792	5196	4749	4403	4124
4 LAKH	35499	18832	13276	10499	8832	7723	6928	6332	5871	5499
5 LAKH	44374	23540	16595	13124	11040	9654	8660	7915	7339	6874
6 LAKH	53249	28248	19914	15749	13248	11585	10392	9498	8807	8249
7 LAKH	62124	32956	23233	18374	15456	13516	12124	11081	10275	9624
8 LAKH	70999	37664	26552	20999	17664	15447	13856	12664	11743	10999
9 L AKH	79874	42372	29871	23624	19872	17378	15588	14247	13211	12374
10 LAKH	88749	47080	33190	26249	22080	19309	17320	15830	14679	13749
11 LAKH	97624	51788	36509	28874	24288	21240	19052	17413	16147	15124
12 LAKH	106499	56496	39828	31499	26496	23171	20784	18996	17615	16499
13 LAKH	115374	61204	43147	34124	28704	25102	22516	20579	19083	17874
14 LAKH	124249	65912	46466	36749	30912	27033	24248	22162	20551	19249
15 LAKH	133124	70620	49785	39374	33120	28964	25980	23745	22019	20624
16 LAKH	141999	75328	53104	41999	35328	30895	27712	25328	23487	21999
17 LAKH	150874	80036	56423	44624	37536	32826	29444	26911	24955	23374
18 LAKH	159749	84744	59742	47249	39744	34757	31176	28494	26423	24749
19 LAKH	168624	89452	63061	49874	41952	36688	32908	30077	27891	26124
20 LAKH	177499	94160	66380	52499	44160	38619	34640	31660	29359	27499

