



Hope Finserv

ABOUT US

HOPE FINSERV is dealing with personal loan and loan against property, whereas a personal loan is sub-categorized in education loan, Payslip loan, ITR loan, loan of against property is sub-in property loan and project loan, Mahila Group Loan on following terms and condition at 6.25% rate of interest.



- HOME LOAN**
- BUSINESS LOAN**
- PERSONAL LOAN**
- PROPERTY LOAN**
- PAY SLIP/ITR LOAN**
- MAHILA GROUP LOAN**
- LOAN AGAINST PROPERTY**

info@hopefinserv.com
 www.hopefinserv.com

CORPORATE OFFICE : DLF BUSINESS CENTER, PHASE-111, UDYOG VIHAR, SECTOR-20, GURUGRAM, HARYANA-122016

Customer Care : +91 9315606562

Hope Finserv

DLF BUSINESS CENTER, PHASE-III, UDYOG VIHAR, SECTOR-20, GURUGRAM, HARYANA-122016
(D.M.A of : A Non Banking Financial Company) (An ISO 9001:2016 Certified Company)



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



Hope 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 6.25% 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 1 Year.

RATE OF INTEREST



For our valuable customers **Hope Finserv** is offering a 6.25% 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 filing 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 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)

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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. 5,500/-

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 | 50000 |
| DMA | 2000 | 2% | 20% | Refundable | 100000 |
| H.O.Referene Code | | | | | |

Hope 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 के अपना पर्सनल मोबाईल नम्बर तुरन्त प्रेषित करें ताकि अग्रिम कार्यवाही में रुकावट न हो।
8. ऑफर लैटर 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 प्राप्त 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 कौश रुकम न डालें, डालने पर कम्पनी जिम्मेदार नहीं होगी। यदि डालते हैं। आप स्वयं जिम्मेदार होंगे।

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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 imported 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 |

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PROJECT LOAN

We offer Loan For Customers Who are willing to plant up a project on behalf of their PropertyProject Loan Includes Setting Up To Manufacturing Unit, Dairy Farms, Construction Unit Etc.Project Loan is 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, AnyAdministrative 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 LAKH | Two |
| 3 | 50 LAKH TO 1 CRORE | Three |
| 4 | 1 CRORE TO 3 CRORE | Four |
| 5 | 3 CRORE TO 5 CRORE | Five |

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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 |

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PROCESSING FEE P.L.

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

| LOAN AMOUNT | PROCESS FEE | G.S.T. 18% | 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 | 7290 | 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 |

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EMI CHART

| YEAR/ LAKH | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 |
|---------------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1 Lakh | 8854 | 4687 | 3298 | 2604 | 2187 | 1909 | 1711 | 1562 | 1446 | 1354 | 1278 | 1215 | 1161 | 1116 | 1076 | 1041 | 1011 | 983 | 959 | 937 |
| 2 Lakh | 17708 | 9375 | 6597 | 5208 | 4375 | 3819 | 3422 | 3125 | 2893 | 2708 | 2556 | 2430 | 2323 | 2232 | 2152 | 2083 | 2022 | 1967 | 1918 | 1875 |
| 3 Lakh | 26562 | 14063 | 9896 | 7812 | 6563 | 5729 | 5133 | 4688 | 4340 | 4062 | 3834 | 3645 | 3485 | 3348 | 3228 | 3125 | 3033 | 2951 | 2877 | 2813 |
| 4 Lakh | 35416 | 18751 | 13195 | 10416 | 8751 | 7639 | 6844 | 6251 | 5787 | 5416 | 5112 | 4860 | 4647 | 4464 | 4304 | 4167 | 4044 | 3935 | 3836 | 3751 |
| 5 Lakh | 44270 | 23439 | 16494 | 13020 | 10939 | 9549 | 8555 | 7814 | 7234 | 6770 | 6390 | 6075 | 5809 | 5580 | 5380 | 5209 | 5055 | 4919 | 4795 | 4689 |
| 6 Lakh | 53124 | 28127 | 19793 | 15624 | 13127 | 11459 | 10266 | 9377 | 8681 | 8124 | 7668 | 7290 | 6971 | 6696 | 6456 | 6251 | 6066 | 5903 | 5754 | 5627 |
| 7 Lakh | 61978 | 32815 | 23092 | 18228 | 15315 | 13369 | 11977 | 10940 | 10128 | 9478 | 8946 | 8505 | 8133 | 7812 | 7532 | 7293 | 7077 | 6887 | 6713 | 6565 |
| 8 Lakh | 70832 | 37503 | 26391 | 20832 | 17503 | 15279 | 13688 | 12503 | 11575 | 10832 | 10224 | 9720 | 9295 | 8928 | 8608 | 8335 | 8088 | 7871 | 7672 | 7503 |
| 9 Lakh | 79686 | 42191 | 29690 | 23436 | 19691 | 17189 | 15399 | 14066 | 13022 | 12186 | 11502 | 10935 | 10457 | 10044 | 9684 | 9377 | 9099 | 8855 | 8631 | 8441 |
| 10 Lakh | 88540 | 46879 | 32989 | 26040 | 21879 | 19099 | 17110 | 15629 | 14469 | 13540 | 12780 | 12150 | 11619 | 11160 | 10760 | 10419 | 10110 | 9839 | 9590 | 9379 |
| 11 Lakh | 97394 | 51567 | 36288 | 28644 | 24067 | 21009 | 18821 | 17192 | 15916 | 14894 | 14058 | 13365 | 12781 | 12276 | 11836 | 11461 | 11121 | 10823 | 10549 | 10317 |
| 12 Lakh | 106248 | 56255 | 39587 | 31248 | 26255 | 22919 | 20532 | 18755 | 17363 | 16248 | 15336 | 14580 | 13943 | 13392 | 12912 | 12503 | 12132 | 11807 | 11508 | 11255 |
| 13 Lakh | 115102 | 60943 | 42886 | 33852 | 28443 | 24829 | 22243 | 20318 | 18810 | 17602 | 16614 | 15795 | 15105 | 14508 | 13988 | 13545 | 13143 | 12791 | 12467 | 12193 |
| 14 Lakh | 123956 | 65631 | 46185 | 36456 | 30631 | 26739 | 23954 | 21881 | 20257 | 18956 | 17892 | 17010 | 16267 | 15624 | 15064 | 14587 | 14154 | 13775 | 13426 | 13131 |
| 15 Lakh | 132810 | 70319 | 49484 | 39060 | 32819 | 28649 | 25665 | 23444 | 21704 | 20310 | 19170 | 18225 | 17429 | 16740 | 16140 | 15629 | 15165 | 14759 | 14385 | 14069 |
| 16 Lakh | 141664 | 75007 | 52783 | 41664 | 35007 | 30559 | 27376 | 25007 | 23151 | 21664 | 20448 | 19440 | 18591 | 17856 | 17216 | 16671 | 16176 | 15743 | 15344 | 15007 |
| 17 Lakh | 150518 | 79695 | 56082 | 44268 | 37195 | 32469 | 29087 | 26570 | 24598 | 23018 | 21726 | 20655 | 19753 | 18972 | 18292 | 17713 | 17187 | 16727 | 16303 | 15945 |
| 18 Lakh | 159372 | 84383 | 59381 | 46872 | 39383 | 34379 | 30798 | 28133 | 26045 | 24372 | 23004 | 21870 | 20915 | 20088 | 19368 | 18755 | 18198 | 17711 | 17262 | 16883 |
| 19 Lakh | 168226 | 89071 | 62680 | 49476 | 41571 | 36289 | 32509 | 29696 | 27492 | 25726 | 24282 | 23085 | 22077 | 21204 | 20444 | 19797 | 19209 | 18695 | 18221 | 17821 |
| 20 Lakh | 177080 | 93759 | 65979 | 52080 | 43759 | 38199 | 34220 | 31259 | 28939 | 27080 | 25560 | 24300 | 23239 | 22320 | 21520 | 20839 | 20220 | 19679 | 19180 | 18759 |

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