

Terms And Conditions

The Customers (users) of Strategic Finvest Private Limited using this site by implication, means that users have gone through and agreed and abide by following, disclaimer, Terms & Conditions.

No warranty

It is imperative to note that Strategic Finvest Private Limited(SFPL) has taken required efforts to ensure that the information/statement/certificate provided on the Strategic Finvest Private Limited's Web Site is reasonably accurate, however, Strategic Finvest Private Limited does not warrant its accuracy, completeness or suitability, correctness, adequacy validity, whatsoever for any purpose. As such the database provided is without any warranty, express or implied, as to their legal effect.

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In case the transaction/statement/certificate is not in agreement with your record or with the information that you have, you are requested to write to Strategic Finvest Private Limited. You are free to mail your queries on: support@stfin.in

Strategic Finvest Private Limited has provided information/database on the Web Site on an "as is where is " basis. Strategic Finvest Private Limited expressly disclaims to the maximum limit permissible by law, all warranties, express or implied, including, but not limiting to implied warranties of merchantability, fitness for a particular purpose and non-infringement.

Disclaims all responsibility for any loss, injury, liability or damage of any kind resulting from and arising out of, your use of the site.

Other Terms & conditions

1. Payment: No cash/bearer cheque has been collected from me up-front towards processing the loan application.
2. Details with respect to the EMI or One time repayment presentation dates, number of EMIs, amount, and other terms & conditions of the loan will be communicated separately along with the welcome letter.

3. No discount/fees, gifts or any other commitment is given whatsoever which is not documented in the loan agreement by the lender or any of its authorised representative(s).

4. The lender shall make all attempts to process the application and disburse the loan within 30 (thirty) working days from the date of the completion and submission of all relevant loan documents as specified therein.

5. Other charges: Loan processing fees would be up to 4% of the loan amount.

6. Charges which are in the nature of fees are exclusive of goods and service tax. Goods and services tax and other government levies, as applicable, would be charged additionally.

7. SFPL shall have a right to either process and disburse the entire loan amount singly or jointly together with such other co-lending partners i.e.bank/NBFCs as it may be deemed fit.

Note: Visit <https://stfin.in> for detailed fees and charges under the respective loan product. Charges in charges from time to time are updated on the SFPL Website. If applicant / borrower require any clarification regarding their application / loan, they may write into : Strategic Finvest Private Limited, 206, PARKASH HOUSE, 4379/4B, ANSARI ROAD, DARYAGANJ, NEW DELHI, Delhi, India - 110002 or email us at: support@stfin.in. The brand SFPL is presented by Strategic Finvest Private Limited . Yes, I am interested in receiving periodic updates from Strategic Finvest Private Limited.

Terms and Conditions for Loan Application

I/We hereby acknowledge and confirm that:

1. I hereby declare that I am not involved in any type of production or trading activity that comes under the International Finance Corporation exclusion list.

*Production or trade in any product or activity deemed illegal pharmaceuticals, pesticides/herbicides, ozone-depleting substances, PCB's, wildlife, weapons, munitions, alcoholic beverages (excluding beer and wine), tobacco, Gambling, casinos, radioactive materials, unbonded asbestos fibres, drift net fishing in the marine environment.

2. I have been informed by Strategic Finvest Private Limited (Lender) about the applicable schedule of charges along with this application form, which is also more particularly mentioned in the "Schedule of charges" on the Lender's website.

3. Submission of loan application to the Lender does not imply automatic approval of the loan and Lender, in its sole and absolute discretion, may either approve or reject the application.

4. I/we am/are competent and fully authorised to give any declaration and to submit this application form and all other documents for the purpose of availing loan, creation of security, and to represent for all the purposes mentioned/required to be done with respect to the loan.

5. I/We have submitted all the information/documents as required by Lender and shall furnish any additional document as required by it. The information/documents provided by me/us are true and complete in all respects and I/we have not withheld/suppressed any information/document whatsoever. Any misrepresentation therein or incorrect/incomplete application will be my/our sole responsibility and Lender may take suitable action. I/We shall inform Lender regarding any deviation from the information provided by me/us.

6. I/We authorise Lender to use the documents, download records from CKYCR using the KYC identifier submitted, video record the KYC document, personal discussion, and use any other information provided herewith to extract additional information from various public domains. Further, I/we give consent to Lender to disclose, without notifying me/us, the information furnished by me/us in the application form/documents in relation to the facilities, to its branches/subsidiaries/affiliates/service providers or credit information companies/rating agencies or banks/financial institutions/governmental or regulatory authorities or any third party, who may process & publish the information in such manner and through such medium as it may be deemed necessary by Lender/RBI.

7. The executive collecting the application/documents has informed me/us of the rate of interest and approach for gradation of risk and rationale of charging different rates of interest to different categories of borrowers, the particulars whereof are specified in the loan application form.

8. The rate of interest and credit decision are subject to various factors such as cost of funds, administrative cost, risk premium, margin, etc. and the decision to give a loan and the interest rate applicable to each loan are assessed on a case-to-case basis, based on multiple parameters such as borrower profile, repayment capacity, etc. The rate of interest is subject to change as per the discretion of the Lender.

9. The terms of loan as sanctioned are applicable for the specified product as indicated in the loan application and are valid for a period of 60 days only. If there is a delay in loan approval, Lender reserves the right to revise the loan terms at the time of actual availing of loan.

10. Processing fees and stamp charges would be deducted from disbursement and the same are non-refundable. In the event the customer cancels the loan after sanction, the customer shall be liable to pay the applicable processing fees and stamping/ other charges, if any borne by the Lender on behalf of the customer. No cash has been given by me/us to any person in relation to the loan application and no discount/fees/gifts or any other commitment is given whatsoever which is not documented in the loan agreement, by the Lender or any of its authorised representatives.

11. The lender has the right to retain the documents along with the photographs submitted with the loan application, and the same will not be returned to me/us.

12. I/We authorise and give consent to Lender for communicating with me/us regularly via SMS/email/calls/WhatsApp/other social media applications and the mobile number provided for receiving OTP is registered in the name of borrower/applicant/co-applicant or its main promoter/director/partner and I/we hereby authorise you or your subsidiaries/affiliates or any third-party vendor for sending any promotional/transactional SMS. Further I/we confirm that the provided number/s are not registered with DO NOT DISTURB (DND).

13. The contents of the application have been read out to me/us in our vernacular language(s) & I/we have understood the same.

14 .SFPL shall have a right to either process and disburse the entire loan amount singly or jointly together with other co-lending partners, i.e., bank/NBFCs, as it may deem fit. I/We hereby authorise such co-lending partners to access the bureau reports/ credit information from the credit information companies, download records from CKYCR using the KYC identifier submitted, video record the KYC document, personal discussion, use the documents submitted and any other information provided herewith to extract additional information from various public domains.