Frequently Asked Questions (FAQs)

1. What is Findoc Finvest Private Limited?

Findoc Finvest Private Limited is a non-banking finance company (NBFC) incorporated on 15 May 1995 in Chandigarh. We operate as a private, unlisted NBFC providing various lending solutions.

2. What types of loans / financial products does Findoc Finvest offer?

Findoc Finvest offers Business Loans, Loan Against Property (LAP), Bridge Loans, and Personal Loans. Through co-lending partners, we also support MSME credit, small business loans, and invoice financing.

3. Is Findoc Finvest regulated by the Reserve Bank of India (RBI)?

Yes. Findoc Finvest holds a valid certificate of registration issued by the RBI under Section 45 IA of the RBI Act, 1934.

4. What is the loan approval and application experience like?

Findoc Finvest provides a streamlined digital loan process with minimal paperwork, quick approvals, and faster disbursement.

5. What are the interest rates and loan tenures?

Interest rates vary by loan type. Tenures range from 6 months to 60 months depending on the product, with interest rates up to 36% p.a. Foreclosure charges may apply.

6. Can loan approval be guaranteed upon application?

No. Submitting a loan application does not guarantee approval. All applications undergo verification and credit evaluation.

7. What are the compliance and KYC/AML policies?

Findoc Finvest follows RBI-mandated KYC and AML norms to verify customer identity and prevent financial misuse.

8. What are the official contact details?

Registered and Corporate Office: 5th Floor, Property No. B-19-347, Village Taraf Karabara, Ferozpur Road, Ghumar Mandi, Bharat Nagar Chowk, Ludhiana- 141001, Punjab, India.

You can connect with us via Email at: nbfc@myfindoc.com and customercarenbfc@myfindoc.com

Gurugram Office: Ground Floor, Building 9A, DLF Cyber City, DLF Phase-3, Sector 24, Gurugram-122002, Haryana, India

9. What should a customer know before applying?
Customers must submit required KYC documents, agree to the Terms & Conditions, and note that data may be shared with credit bureaus or regulatory authorities for verification.

10. What is the cooling-off period after loan sanction?
As per RBI guidelines, Findoc Finvest provides a cooling-off period of 3 days (or as specified in your KFS) post loan disbursement, during this period, you can review the terms and conditions and cancel the loan without any penalty if you do not agree with the terms.

11. Does Findoc Finvest have a grievance redressal mechanism?
Yes. Customers can escalate complaints via email (Customercarenbfc@myfindoc.com) or through our grievance redressal channel: Grievance@myfindoc.com. As per the RBI guidelines, more details are available on our website.

12. What are Customer Support hours and channels?
Support Hours: Monday to Friday, 10:00 AM – 6:00 PM (IST) Phone: 0161-4155071, 07316-914398 Email: customercarenbfc@myfindoc.com

13. What is a Key Facts Statement (KFS)?
A KFS is a one-page summary detailing all **mandatory** key loan terms: loan amount, tenure, interest rate, EMI schedule, processing fees, prepayment charges, and penalties.

14. How can I check my loan status or EMI schedule?
You can call or email our customer support with your registered email address along with your loan account number.

15. What is running loan cancellation policy/ process?
For ongoing loans, cancellation isn't allowed. You can only cancel your loan within the cooling period of 3 days post loan disbursement by writing to us at our customer support desk (Customercarenbfc@myfindoc.com).

Post expiry of your cooling off period you can only foreclose the loan by paying the Foreclosure balance. For further clarification, you may directly contact our customer support team.

16. Does Findoc Finvest report to credit bureaus?

Yes. We report loan performance and repayment history fortnightly to the mentioned credit bureaus such as Transunion, Crif, Experian, and Equifax.

17. How secure is my personal data?
We follow RBI guidelines and industry best practices for data security, including encryption and secure storage, to protect your personal information.

18. What happens if I miss an EMI payment?
Late payment charges (as per loan agreement/KFS) will be applicable also have a negative impact on credit score and if in case multiple missed EMIs may lead to legal notices or asset repossession, depending on collateral.

19. Are there any hidden charges?
No, hidden charges. All applicable charges, including processing fees, interest rates, and penalties, are disclosed upfront in the loan agreement/KFS.

20. What documents are required for KYC?
Typically, you need to provide identity proof (PAN, Aadhaar), address proof, income proof, and business documents (for business loans). Requirements may vary as per the product.