The Most Important Terms and Conditions (MITC) of loan between the borrower/s and IIFL Home Finance Limited, having its registered office at IIFL House, Sun Infotech Park, Road No. 16V Plot No. B-23, MIDC, Thane Industrial Area, Wagle Estate, Thane - 400604 (hereinafter referred to as “IIFLHFL”) are agreed upon and mentioned below.

1. Loan - Loan is sanctioned basis a combination of several factors like repayment capacity, collateral security, past and present credit history and other risk parameters. Borrower/s is/are advised to refer to the Loan Agreement to know the loan amount sanctioned.

2. Interest -
   (i) On application:
   - CERSAI Fees: Rs. 100/- (for Loans > 5Lacs) Rs. 50/- (for Loans =< 5Lacs)

   (ii) During Term of Loan:
   - Retrieval charges for copies of loan / property document in IIFL custody: Rs. 2000/- per instance
   - Cheque/ECS Discharging charges: Rs. 500/- per instance

   (iii) Moratorium or Subsidy: Not applicable

   (iv) Date of reset of interest: Interest Rate Reset Revision Cycle “IRRRC” is quarter of English calendar year beginning from first day of January, April, July, and October of each year. AIR will be reset on the first day of the quarter following the month in which the PLR is changed.

   (v) Modes of Communication of changes in interest rate: Any change in AIR would be duly communicated to the borrower at the contact details available with IIFL HFL through SMS/E-mail/Courier or any other electronic mode prevalent for the time being.

3. Installment Types - Monthly

4. Loan Tenure: IIFL HFL offers a wide range of loan tenures starting from 1 year up to 30 years depending on a combination of various parameters like age of borrower/s, loan product, collateral security etc. Borrower/s is/are advised to refer the Loan Agreement to know the loan tenure sanctioned.

5. Purpose of Loan - IIFL HFL offers a variety of loan options depending on the requirement of the borrower/s like Home Loan for Purchase/Construction/Renovation/Purchase of Land or Loan Against Property or Loan for Purchase of commercial property etc. Borrower/s is/are advised to refer the Loan Agreement to know the Purpose of loan sanctioned.

6. Fee and Other Charges*

   (i) On application:
   - Processing Fees: Upto 1.0% (Home Loans)
   - Upto 3.0% (Sammaan)
   - Upto 2.0% (Swaraj)
   - Upto 2.0% (Others)
   - Transaction Handling charges in Balance Transfer: Rs. 2500/-
   - CERSAI Fees: Rs. 3000-25000/- depending on loan amount

   (ii) During Term of Loan:
   - Cheque/ECS Swapping charges: Rs. 500/- per instance
   - Retrieval charges for copies of loan /property document in IIFL custody: Rs. 2000/- per instance
   - Cheque/ ECS Dishonour Charges: Rs. 500/- per instance

2) On Foreclosure:

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Customer Type</th>
<th>Full Prepayment</th>
<th>Part Prepayment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Loan / Others</td>
<td>Individual</td>
<td>Nil*</td>
<td>Nil*</td>
</tr>
<tr>
<td></td>
<td>Non- Individual</td>
<td>Within 1st year of Last Disbursement = 5% of any amount prepaid</td>
<td>3% of any amount prepaid</td>
</tr>
<tr>
<td></td>
<td></td>
<td>After 1st year of Last Disbursement -</td>
<td>1% of any amount prepaid</td>
</tr>
</tbody>
</table>

Contd...2
11. **Brief procedure to be followed for Recovery of Overdues:**

   - **Tele-Calling:** It involves contacting the Borrower over the phone and making them aware about the missed due date and requesting to pay the arrears at the earliest.
   - **Field Collection:** It involves meeting the Borrower and collecting the payment of the amount due. The activity should be carried out through employees of IIFL HFL or authorized representatives. The payment would be collected either in cash or in the form of a cheque/DD against the valid receipt only which will be issued to Borrower.
   - **Legal action:** shall be taken based on circumstances of each delinquent account, as per the policy of IIFL HFL and pursuant to the provision of applicable laws. IIFL HFL shall use a judicious mix of field visit, written communication and legal action to ensure proper and effective coverage for the different category of delinquent account.

12. **Annual Outstanding Balance Statement:** IIFL HFL will issue the Annual Outstanding Balance Statement along with Annual Income Tax Certificate for the preceding Financial Year to all Home Loan Borrowers in the first quarter of every Financial Year.

*Corporation Office:
Plot No. 98, Udyog Vihar, Phase - IV, Gurgaon - 122015  (Haryana)*

**IIFL Home Finance Limited**

**Corporate Identity Number:** U65993MH2006PLC166475

**Corporate Office:** Plot No. 98, Udyog Vihar, Phase - IV, Gurgaon - 122015 (Haryana)

**Registered Office:** IIFL House, Sun Infotech Park, Road No. 16V Plot No. B-23, MIDC, Thane Industrial Area, Wagle Estate, Thane - 400604

**Tel:** (91-124) 475 4900 • [https://www.iifl.com/contact-us/home-loan/raise-a-request](https://www.iifl.com/contact-us/home-loan/raise-a-request) • Website: [https://www.iifl.com/home-loans](https://www.iifl.com/home-loans)
13. Customer Services:

a) Borrower can visit the Service Branch during visiting hours of 10:00 am – 4:30 pm from Monday to Friday (Except Public Holidays).

b) Borrower can contact our call center at 18602673000 (helpline) between 9:30 am – 6 pm from Monday to Friday (Except Public Holidays).

c) Borrower can reach to Customer Service vide email: https://www.iifl.com/contact-us/home-loan/raise-a-request

d) Indicative Timelines of common request servicing:
   i. Loan account statement – 7 working days from date of request
   ii. Photocopy of the title documents – 7 working days from date of request
   iii. Return of original documents on closure/transfer of loan – 15 working days from date of request
   iv. Foreclosure not accepted in last week of the month

14. Grievance Redressal: For any service related issue including obtaining documents or in case of any complaint/grievance, the Borrower may communicate in writing, orally, electronically through e-mail, website, telephone and modes given below. The Borrower may contact our Office through any of the following channels:

- By telephonic communication with our call centre at 18602673000 (helpline) b/w 9:30 am – 6 pm from Monday to Friday (Except Public Holidays).
- By way of online request - https://www.iifl.com/contact-us/home-loan/raise-a-request
- By way of written letter addressed to Customer Service - Home Loans, IIFL Home Finance Ltd, IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B-23, Thane Industrial Area, Wagle Estate, Thane – 400604
- By way of physically visiting the Service Branch and lodge a complaint in the Complaint Register maintained at our branches

In case the response is unsatisfactory or no response is received from above mentioned sources, the complaint may be escalated to:

Grievance Redressal Officer at GRO@iifl.com, IIFL Tower, 98, Udyog Vihar, Phase-IV, Gurgaon, Haryana - 122015

Borrower can further escalate the complaint to: Nodal Officer: NO@iifl.com, IIFL Tower, 98, Udyog Vihar, Phase-IV, Gurgaon, Haryana - 122015

In case the complainant is dissatisfied with the response received from IIFL HFL or where no response is received, the Complainant may approach the Complaint Redressal Cell of National Housing Bank by lodging its complaint in online mode at the link https://grids.nhbonline.org.in OR in offline mode by post, in prescribed format, available at link

to Complaint Redressal Cell, Department of Regulation & Supervision, National Housing Bank, 4th Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi – 110003

It is hereby agreed that for detail terms and conditions of the Loan, the parties hereto shall refer to and rely upon the loan and other security documents executed / to be executed by them.

The above terms and conditions have been read by the borrower/s / read over to the borrower/s, understood and agreed upon borrower/s.