

Schedule of Charges

i. On Application

Processing Fees	Upto 1.75% (Home Loans) Upto 2.00% (LAP)
CERSAI Fees	Rs 50/- (for loans <= Rs 5 lacs) Rs 100/- (for loans > Rs 5 lacs)
Transaction/Legal Handling charges in Balance Transfer – only Home Loans	Rs. 2500/-
Collateral Evaluation Charges in HL Non APF	Rs 3000/-
Collateral Evaluation Charges Non HL <=2 Cr.	Rs.5000/-
Collateral Evaluation Charges Non HL >2 to 5 Cr	Rs.10000/-
Collateral Evaluation Charges Non HL > 5 Cr.	Rs.25,000/-
Collateral Evaluation Charges Project Finance <5Cr	Rs.15,000/-
Collateral Evaluation Charges Project Finance >=5Cr	Rs.1,00,000/- or actual charges, whichever is higher
Collateral Evaluation Charges in P+C transactions	Rs.5500/-
Presentation Charges	For HL/ Swaraj HL- Rs.1,000/- For LAP/ Sammaan- Rs.700/-
<i>Note: The above charges are exclusive of applicable taxes, if any.</i>	

ii. During Term of Loan:

Retrieval charges for original property document in IIFL custody (before/post loan closure)	Rs 2000/- per instance Post loan closure: Upto Loan Rs.1 Cr – Rs.1000/- >Rs.1 cr - 2,000/-
Retrieval charges for Copies of loan /copies of property document in IIFL custody	Rs 500/-per instance
Cheque / ECS Dishonour Charges	Rs 500/- for each ECS/cheque bounce - Nil on Representation of ECS / Cheque
Late Payment Charges	18% per annum of outstanding EMI
Charges for Statement Of Account / Amortization Schedule	Nil
Collection Visit Charges	Rs 500/- per instance
Collection convenience Fee*	For Online Transaction: Rs. 100 /- per instance for online collection. This fee would not be charged if customer makes a payment of below INR 500/- For cash Deposit: Rs. 200 per instance will be charged for depositing cash with channel partners. This fee would not be charged if customer makes a payment of below INR 500/-
Issuance of FC statement	Rs 500/- per instance

Custodial Fee for property documents in closed loans	Rs 500/- Per month (post 60 Days from Loan Closure Date)
Cheque/ECS Swapping charges	Rs 500/- per instance
<i>Note: The above charges are exclusive of applicable taxes, if any.</i>	

iii. On Foreclosure/ Pre-Payment:

Home Loan (Portfolio: HL HFC)/Swaraj HL – During Floating ROI tenor				
	Main applicant: Individuals		Main applicant: Non-Individuals (where loan is availed by company only)	
ROI Type	Foreclosure Charges (Full Prepayment/ Loan Foreclosure)	Pre-payment Charges (Part Prepayment)	Foreclosure Charges (Full Prepayment/ Loan Foreclosure)	Pre-payment Charges (Part Prepayment)
Variable (Repayment from any source of funds)	NA	NA	Within 12 months of 1st Disbursement - 5% of amount prepaid + taxes Post 12 months till fixed rate tenor - 3% of amount prepaid + taxes	Within 12 months of 1st Disbursement - 5% of amount prepaid + taxes Post 12 months till fixed rate tenor - 1% of amount prepaid + taxes

Note: Loan to proprietorship shall be considered as "Loan to individual" only

Swaraj HL - During fixed ROI tenor				
	Main applicant: Individuals		Main applicant: Non-Individuals (where loan is availed by company only)	
Sources of funds	Foreclosure Charges (Full Prepayment/ Loan Foreclosure)	Pre-payment Charges (Part Prepayment)	Foreclosure Charges (Full Prepayment/ Loan Foreclosure)	Pre-payment Charges (Part Prepayment)
Own sources of funds	NA	NA	Within 12 months of 1st Disbursement - 5% of amount prepaid + taxes Post 12 months till fixed rate tenor - 3% of amount prepaid + taxes	Within 12 months of 1st Disbursement - 5% of amount prepaid + taxes Post 12 months till fixed rate tenor - 1% of amount prepaid + taxes
Balance transfer	Within 12 months of 1st Disbursement - 5% of amount prepaid + taxes Post 12 months till fixed rate tenor - 3% of amount prepaid + taxes	Within 12 months of 1st Disbursement - 5% of amount prepaid + taxes Post 12 months till fixed rate tenor - 1% of amount prepaid + taxes	Within 12 months of 1st Disbursement - 5% of amount prepaid + taxes Post 12 months till fixed rate tenor - 3% of amount prepaid + taxes	Within 12 months of 1st Disbursement - 5% of amount prepaid + taxes Post 12 months till fixed rate tenor - 1% of amount prepaid + taxes

Note: Loan to proprietorship shall be considered as "Loan to individual" only

LAP/ HE (Portfolio: HE HFC/ HE IIFL) /Swaraj HE & Samman- During Floating ROI tenor				
End use of funds	Main applicant: Individuals		Main applicant: Non-Individuals	
	Foreclosure Charges (Full Prepayment/ Loan Foreclosure)	Pre-payment Charges (Part Prepayment)	Foreclosure Charges (Full Prepayment/ Loan Foreclosure)	Pre-payment Charges (Part Prepayment)
Other than business	NA	NA		
Business use	Within 12 months of 1st Disbursement - 5% of amount prepaid + taxes	Within 12 months of 1st Disbursement - 5% of amount prepaid + taxes	Within 12 months of 1st Disbursement - 5% of amount prepaid + taxes	Within 12 months of 1st Disbursement - 5% of amount prepaid + taxes
	Post 12 months of 1st disbursement - 3% of amount prepaid + taxes	Post 12 months of 1st disbursement - 1% of amount prepaid + taxes	Post 12 months of 1st disbursement - 3% of amount prepaid + taxes	Post 12 months of 1st disbursement - 1% of amount prepaid + taxes

Swaraj HE/ Samman - During fixed ROI tenor				
Sources of funds	Main applicant: Individuals		Main applicant: Non-Individuals	
	Foreclosure Charges (Full Prepayment/ Loan Foreclosure)	Pre-payment Charges (Part Prepayment)	Foreclosure Charges (Full Prepayment/ Loan Foreclosure)	Pre-payment Charges (Part Prepayment)
Own sources of funds	NA	NA		
Balance transfer	Within 12 months of 1st Disbursement - 5% of amount prepaid + taxes	Within 12 months of 1st Disbursement - 5% of amount prepaid + taxes	Within 12 months of 1st Disbursement - 5% of amount prepaid + taxes	Within 12 months of 1st Disbursement - 5% of amount prepaid + taxes
	Post 12 months till fixed rate tenor - 3% of amount prepaid + taxes	Post 12 months till fixed rate tenor - 1% of amount prepaid + taxes	Post 12 months till fixed rate tenor - 3% of amount prepaid + taxes	Post 12 months till fixed rate tenor - 1% of amount prepaid + taxes