

FINAL SANCTION LETTER

Date : 26/12/2024
Prospect No : 992499
Registered Address: P.NO 4 VINAYAK ENCLAVE , GOKULPURA KALWAR ROAD, JHOTWARA,
JAIPUR, 302001, RAJASTHAN, INDIA
Registered Mobile No.: 9828799299,
B D BUILDERS
Mr. BABLU DUKIYA, Mrs. KINAKA DEVI

Dear Customer,

We thank you for choosing IIFL Home Finance Limited (IIFL-HFL). We are pleased to inform you that we have in principal approved loan to you as per Terms & Conditions mentioned below & Overleaf

Product	Home Equity
Total Loan Amount Sanctioned (₹)(Includes Insurance Premium)*	70010000
Interest Type	Adjustable Interest Rate(AIR)
Base Rate (IH-LPLR)	19.15%
Margin (+/-)	-4.15%
Rate of Interest**	15.00%Adjustable Interest Rate (AIR)
Loan Tenor (in years)	3
Amount Of Each Installment On Monthly Rest (₹)	2426920
Total Processing Fees/Other Charges (including GST) (₹)	1239177
Processing Fees Paid (₹)	11000.00
CERSAI fees (₹)	118
Transaction/Legal Handling Charges (₹)	0.00
Property Address	A102,A103 A104,A105, A122 A123 A124 A125, NARAYAN VATIKA,DHAWAS , HEERAPURA AJMER ROAD , JAIPUR, AJMER ROAD , JAIPUR, 302001, RAJASTHAN,INDIA,

Collateral Evaluation Charge	29500.00
Presentation Charges	369.34

Additional conditions to comply prior to disbursal:

Collateral Evaluation Charges of INR 15000/- and INR 25000/- payable at the time of disbursement where combined exposure greater than 2 Crores and 5 Crores respectively

Latest Bank Statement of all applicants to be taken.

Repayment from Firm.

SPDC of Spouse to be taken.

IIFL Marketing Board along with Mortgage Board to be displayed at site.

Loan to be secured with Insurance.

Docket to be signed in Branch or in front of IIFL employee.

Disbursement to be done as per the Schedule.

NOC to be released as follows: -

- 20 Lacs for 2BHK
- 30 Lacs for 3 BHK

Positive Resi FI to be done

LEI to be taken

APF to be done prior to release of 2nd Tranche in system.

RERA to be taken prior to 75% of COC along with the IIFL encumbrance at website.

OCR to be taken for Rs. 0.30 cr.

Undertaking to be taken from Builder that he will start selling the Flats post completion.

Sanction Letters of all Running Loans to be taken.

Bank Statement for last 6 months to be taken.

You have opted for insurance of Rs.10000

Deduction from disbursement amount: The borrower(s) hereby authorizes IIFL HFL to debit processing fee or any other charges including but not limited to the stamp duty, franking charges, statutory charges/amount, service charges incurred by IIFL HFL for execution of E-Loan Agreement including other documents from the disbursement of the Loan amount, and also agrees that the same may be treated as charges due from the Borrower(s) or on demand of IIFL HFL, it shall be reimbursed by the Borrower(s) or may be recovered along with the Loan amount.

**The interest rate is subject to periodic revisions due to changes in the base rate or other relevant factors, such as market conditions, cost of operation, cost of funds, margin and risk premium etc. For administrative convenience, IIFL HFL may maintain the Equated Monthly Installment (EMI) amount constant irrespective of variations in the interest rate, thereby leading to variations in the loan tenure. Borrower/s will be notified of any such changes and, within the stipulated timeline therein, has the option to: (i) revise the EMI, loan tenure, or choose a combination of both options; (ii) make partial or full prepayments at any time during the loan tenure. If no preference is indicated by the Borrower/s, the decision of IIFL HFL shall be final and binding on the Borrower/s. Please take a note that upon revision in rate of interest, IIFL HFL has the option to revise EMI, extend the repayment period, or both, in the cases of negative amortisation (i.e., when EMI is insufficient to cover the full interest and/or the principal component contained in the EMIs is inadequate to repay the Loan within the loan tenure determined by IIFL HFL). For further information, please refer to Clause 4 and 7 of the Loan Agreement and our website <https://www.iiflhomeloans.com>, specifically the Standard Master Information and Terms & Conditions (MITC).

For latest policy updates and to know applicable Prepayment charges and other charges, please refer IIFL HFL official website www.iiflhomeloans.com/home-loans.

Kindly use the Prospect No. as mentioned above in all your further communications with us. Please put your signature as a token of your acceptance of the above stated terms and conditions and retain a copy with yourself. In case of any query or assistance please contact your sales manager Rakesh Gill at or alternatively you can call us on Helpline Number: 1860-267-3000 . Your Base Branch address is 4th floor, Vinayak Heights, Gautam Marg, Vaishali Nagar, Jaipur, Rajasthan 302021

Thanking You,

IIFL Home Finance Limited (IIFL-HFL)	Acceptance by borrower(s):
Authorized Signatory (This a computer generated document and does not require IIFL HFL's signature)	I/We the Borrower(s) hereby declare that I/We have read (and/or being read over and explained), verified, understood and irrevocably agreed the terms and conditions of this Sanction Letter by signing this Letter physically or/and electronically (through accessing the link and/or vide OTP confirmation, Electronic and Digital Signatures, Aadhaar authentication and such other and further means as it was available and me/us by using my/our registered E-mail ID and the mobile number, and/or completing online forms constitute electronic communications shall be deemed to be the acceptance of this Letter. I/We, the Borrower(s) consent to receive the electronic communications, and agree that all communications, notices, disclosures, and other communications provided to us electronically, via email and on the Site, satisfy any legal requirement that such communication be in writing and legally bound.

Sanction Letter- Terms & Conditions

1	The Applicant/s are required to sign this Sanction Letter towards acceptance of all its terms and conditions.
2	This Sanction Letter is valid for the period of 60 days from the date of issue, subject to compliance of all sanction conditions, including but not limited to payment of applicable processing fee (non refundable), other charges and approval terms. In case, the Borrower fails to pay any fees due, IIFL Home Finance Limited (IIFL-HFL) shall have the right to deduct, such fees payable, from the loan amount at the time of disbursement.
3	The Sanction of Loan Amount and its terms & conditions are subject to execution of Loan Agreement & other documents and writings with IIFL Home Finance Limited (IIFL-HFL) The terms & conditions of Loan Agreement and/or other transaction documents will prevail upon this letter in case of any contradiction/ conflict/ difference/ inconsistency.
4	The Loan will be disbursed by Lender in its absolute discretion, at the request of the Borrower, in one or more tranches. IIFL HFL further reserves the right to modify, reduce, suspend or cancel the Loan Facility, in whole or part. The notice of such actions will be communicated to the Borrower(s).
5	The loan shall be secured in such manner as may be required by IIFL Home Finance Limited (IIFL-HFL). The security offered towards compliance of terms of the loan facility and repayment of the loan amount, shall have clear and marketable title free from all encumbrances.
6	The loan facility will be disbursed in lump sum or in suitable periodic installments as may be decided by IIFL Home Finance Limited (IIFL-HFL), considering the need and request of the applicants based on terms of the application, as the case may be, as determined by IIFL Home Finance Limited (IIFL-HFL) and not necessarily as per the terms of the Borrower/s agreement with the builder/contractor.
7	The applicable interest rate in case of any unforeseen or extraordinary circumstances or sudden changes in market conditions is subject to change by IIFL Home Finance Limited (IIFL-HFL) at its sole discretion. Applicable Interest rate is a summation/difference of the Base rate and the margin at the time of origination & thereafter. The margin between the Base rate and your Adjustable rate of interest will be determined by factors such as your credit grading, quality of security, risk profile of the industry/sector, product level allocable costs etc.
8	The sanction of the loan shall stand revoked and cancelled in any of the following circumstances :
i	If any statement in the application or in loan and any other document(s) given by the Borrower or otherwise is found to be misleading or incorrect and/or If there is any material change in the process on the basis of which the loan has, in principle, been offered and/or,
ii	If any material fact concerning the Borrower's income, employment, or ability to repay or any other relevant aspect of the Borrower's proposal for the loan is suppressed or concealed and/or
iii	If document(s) submitted by the Borrower and the information contained in the document(s) are not in confirmation with the information provided in the application form submitted by the Borrower and/or
iv	Any other reason whatsoever, at the sole discretion of IIFL Home Finance Limited (IIFL-HFL)
v	If Borrower fails to submit the documents as required by IIFL Home Finance Limited (IIFL-HFL) within specified time

9	The loan shall bear processing fees, prepayment charges and such other charges as specified in the Schedule of Charges and the Applicant/s/Borrower/s confirms that he/she/they has/have perused and understood the same
10	For Schedule of Charges, please refer to the company's official website: https://www.iiflhomeloans.com/schedule-of-charges . For Most Important Terms & Conditions, please refer to company's official website: https://www.iiflhomeloans.com/terms-and-condition/most-important-terms-and-condition . The mentioned charges / fees are as on date of the Loan Agreement and are subject to change from time to time.
11	The Borrower/s agree to provide details to the IIFL Home Finance Limited (IIFL-HFL), from time to time, to comply with the various laws including but not limited to the guidelines of Prevention of Money Laundering Act, 2002. The Borrower's confirm that he/she/they are the beneficial owner of the property mortgaged/securities pledged in favour of IIFL Home Finance Limited (IIFL-HFL) as a security.
12	In case the applicant/s have opted for Adjustable Rate of Interest :
i	IIFL Home Finance Limited (IIFL-HFL), Adjustable Interest Rate shall mean and include variable / floating rate of interest with reference to the Base Rate (as applicable) of IIFL Home Finance Limited (IIFL-HFL) together with margin, if any, as specified by IIFL Home Finance Limited (IIFL-HFL) on the date of disbursal and on the beginning of first month of next quarter, in which the base rate is changed.
ii	Base Rate shall mean and include the Prime Lending Rates of IIFL Home Finance Limited (IIFL-HFL) being offered by IIFL Home Finance Limited (IIFL-HFL) and agreed by the Applicants, more particularly referred in this Sanction Letter. The Current Prime Lending Rates of IIFL Home Finance Limited (IIFL-HFL) are IH – HPLR and IH – LPLR.
13	Borrowers are strictly advised not to deal in cash and/or advance/hand over cash to any employee/agent/ person representing on behalf of IIFL HFC on any pretext/ground including but not limited to processing of the loan application. IIFL HFC does not subscribe to any such practice(s)
14	The borrower company will not induct on its Board any person whose name appears in Willful Defaulters list of any Credit Information Companies / Financial Institutions and that in case such a person is found to be on its Board, it would take expeditious and effective steps for removal of the person from its Board.
15	We have entered /shall enter into co-lending arrangement with various bank in terms of the guidelines issued by regulators, from time to time. In case your loan qualifies under co-lending arrangement and is accepted by the partner bank, you will be intimated by IIFL-HFL through SMS and/or Email and/or any other suitable means.
16	The borrower/s hereby authorizes IIFL HFL to debit processing fee or any other charges including but not limited to the stamp duty, franking charges, statutory charges/amount, service charges incurred by IIFL HFL for execution of Loan Agreement and other documents, from the disbursement of the Loan amount. All these or any part of them shall be treated as charges due from the Borrower(s) which may be recovered along with the Loan amount, in case not deducted from disbursements and/or shall be paid on demand to IIFL HFL, as legally recoverable dues
17	Cersai and Collateral Evaluation charges for the property has been received in Linked LAN No 991771.

18	The Property Owner/Borrower(s) may collect their original title documents from the branch where the loan has been/is being serviced within 30 days from the full repayment and closure of loan account/repayment/settlement of the loan account.
19	<p>In case of part disbursement of the sanctioned Loan Amount, the Borrower/s shall pay the Pre EMI Interest on the disbursed amount . The Pre EMI Interest shall be paid upon the disbursed loan amount and the EMI will become due and payable upon full disbursement of the sanctioned Loan Amount.</p> <p>Borrower is required to avail full disbursement within a stipulated period of time, failing which IIFL HFL reserves the right to reduce the loan amount to the extent of disbursed amount and start payment of EMI on the disbursed amount under the following conditions:</p>
i	In case of Home Loan for purchase and acquisition of residential plot with or without construction thereon, the stipulated period is 36 months from the date of first disbursement;
ii	In case of Home Loan other than purchase and acquisition of residential plot with or without construction thereon, the stipulated period is 48 months from the date of first disbursement;
iii	In case of Loan Against Property the stipulated period is 12 months from the date of first disbursement.

[Login into your Account](#) | **Download IIFL LOANS Mobile Application**



IIFL Home Finance Limited

Corporate Identity number - U65993MH2006PLC166475

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

Helpline Number: 1860-267-3000 | Tel: 022 - 6788 1000 | Fax- 022 - 6788 1010 | Website:

www.iifl.com

Corporate Office - Plot No. 98, Udyog Vihar Phase IV, Sector 18, Gurgaon, Haryana 122016

Key Facts Statement

Part 1 (Interest rate and fees/charges)

1	Loan proposal/ account No.	992499	Type of Loan	Non Home Loan
2	Sanctioned Loan amount (in Rupees)		70010000.00	
3	Disbursal schedule (i) Disbursement in stages or 100% upfront.		3	
	(ii) If it is stage wise, mention the clause of loan agreement having relevant details		Clause 2.4 (f) of Standard Terms of Loan Agreement Please refer to official website below link: https://www.iiflhomeloans.com/standard-terms-and-condition	
4	Loan term (months)		36	
5	Instalment details			
Type of instalments	Number of EMIs	EMI (₹)	Commencement of repayment, post sanction	

* “Loan” means the amount as mentioned in the Schedule to Transaction Documents.
“Facility” means the loan availed by the Borrower from the Lender as per the terms of the Loan Agreement.
**The EMI comprises of principal and interest calculated on monthly basis rests at the AIR and is rounded off to the next rupee and any other charges shall be computed on the basis of a year or three hundred and sixty-five days. PROVIDED all future /further AIRs applicable for the amount of loan lent by IIFL HFL to the Borrower shall be applied by IIFL HFL on the basis of Interest Rate Rest Revision Cycle (IRRRC) which is quarter of English calendar year beginning from 1st day of January, April, July and October of each year.

8 Fee/ Charges					
		Payable to the IIFL HFL (A)		Payable to a third party through IIFL HFL (B)	
		One-time/ Recurring	Amount (in ₹) or Percentage (%) as applicable	One- time/Recurri ng	Amount (in ₹) or Percentage (%) as applicable ⁵
1	Processing Fees / Admin Fees	One Time	1050150.00		
2	Presentation Charge	One Time	313.00		
3	CERSAI Charge	One Time	100.00		
4	Insurance			One Time	0.00
9	Annual Percentage Rate (APR) (%)		16.07		
10	Details of Contingent Charges (in ₹ or %, as applicable)				
(i)	Cheque / ECS Dishonor Charges		₹ 500/- for each ECS/cheque bounce. Nil on Representation of ECS / Cheque		
(ii)	Retrieval charges for Copies of loan /copies of property document in IIFL custody		₹ 500/-per instance		
(iii)	Retrieval charges for original property document in IIFL custody (before/post loan closure)		₹ 2000/- per instance Post loan closure: Upto Loan ₹1 Cr – Rs.1000/- >₹1 Cr - 2,000/-		

(iv)	Late Payment Charges	18% per annum of the overdue loan amount
(v)	Custodial Fee for property documents in closed loans	₹500/- Per month (Post 60 Days from Loan Closure Date)
(vi)	Cheque/ECS Swapping charges	₹500/- per instance
(vii)	Issuance of FC statement	₹500/- per instance
(viii)	Collection convenience Fee	For Online Transaction: ₹100 /- per instance for online collection. This fee would not be charged if the customer makes a payment of below ₹500. For cash Deposit: ₹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 ₹500
(ix)	Charges for Statement Of Account / Amortization Schedule	Nil
(x)	Foreclosure Charges	<p>1. Home loan facility</p> <p>(i) Nil for Home loan facility with floating interest rate at the time of full prepayment or foreclosure of loan irrespective of type of borrowers.</p> <p>(ii) Nil for Home loan facility with fixed interest rate at the time of full prepayment or foreclosure of loan where payment is done from own source of funds.</p> <p>(iii) 5% on amount prepaid plus applicable taxes for Home loan facility with fixed rate of interest at the time of full prepayment/ foreclosure of loan where payment is done from any source other than own source of funds within 12 months of first disbursement.</p> <p>(iv) 3% on amount prepaid plus applicable taxes for home loan facility with fixed rate of interest at the time of full prepayment/ loan foreclosure of loan where repayment is done from any source other than own source of funds after 12 months of first disbursement.</p> <p>2. Non Home loan facility</p> <p>(i) Nil for Non Home loan facility with floating rate of interest to the individual borrowers at the time</p>

		<p>of full prepayment/foreclosure of loan and the end use of loan is other than business purpose.</p> <p>(ii) 5% on amount prepaid plus applicable taxes for Non home loan facility with floating rate of interest to the non individual borrowers at the time of full prepayment / foreclosure of loan and use of such loan is other than business purpose within 12 months of first disbursement.</p> <p>(iii) 3% on amount prepaid plus applicable taxes for Non home loan facility with floating rate of interest to the non individual borrowers at the time of full prepayment / foreclosure of loan and use of such loan is other than business purpose after 12 months of first disbursement.</p> <p>(iv) 5% on amount prepaid plus applicable taxes for Non home loan facility with floating rate of interest at the time of full prepayment / foreclosure of loan and use of such loan is business purpose irrespective of borrower type within 12 months of first disbursement</p> <p>(v) 3% on amount prepaid plus applicable taxes for Non home loan facility with floating rate of interest at the time of full prepayment / foreclosure of loan and use of such loan is business purpose irrespective of borrower type after 12 months of first disbursement.</p> <p>(vi) 5% on amount prepaid plus applicable taxes for Non home loan facility with fixed rate of interest at the time of full prepayment / foreclosure of loan within 12 months of first disbursement.</p> <p>(vii) 3% on amount prepaid plus applicable taxes for Non home loan facility with fixed rate of interest at the time of full prepayment / foreclosure of loan after 12 months of first disbursement.</p>
(xi)	Prepayment Charges	<p>1. Home loan facility</p> <p>(i) Nil for Home loan facility with floating interest rate at the time of prepayment of loan irrespective of type of borrower.</p> <p>(ii) Nil for Home loan facility with fixed interest rate</p>

at the time of prepayment of loan where payment is done from own source of funds.

(iii) 5% on amount prepaid plus applicable taxes for Home loan facility with fixed rate of interest at the time of prepayment of loan where payment is done from any source other than own source of funds within 12 months of first disbursement.

(iv) 1% plus on amount prepaid plus applicable taxes for home loan facility with fixed rate of interest at the time of prepayment of loan where payment is done from any source other than own source of funds after 12 months of first disbursement.

2.Non-Home loan facility

(i) Nil for Non-Home loan facility with floating rate of interest to the individual borrowers at the time of prepayment of loan and the end use of loan is other than business purpose.

(ii) 5% on amount prepaid plus applicable taxes for Non home loan facility with floating rate of interest to the non individual borrowers at the time of Prepayment of loan and use of such loan is other than business purpose within 12 months of first disbursement.

(iii) 3% on amount prepaid plus applicable taxes for Non home loan facility with floating rate of interest to the non individual borrowers at the time of Prepayment of loan and use of such loan is other than business purpose after 12 months of first disbursement.

(iv) 5% on amount prepaid plus applicable taxes for Non home loan facility with floating rate of interest at the time of prepayment of loan and use of such loan is business purpose irrespective of borrower type within 12 months of first disbursement.

(v) 1% on amount prepaid plus applicable taxes for Non home loan facility with floating rate of interest at the time of prepayment of loan and use

		<p>of such loan is business purpose irrespective of borrower type after 12 months of first disbursement.</p> <p>(vi) 5% on amount prepaid plus applicable taxes for Non home loan facility with fixed rate of interest at the time of prepayment of loan within 12 months of first disbursement.</p> <p>(vii) 1% on amount prepaid plus applicable taxes for Non home loan facility with fixed rate of interest at the time of prepayment of loan after 12 months of first disbursement.</p>		
(xii)	Switch ROI Charges	Type of Loan	Tenure	Switch Fee
		Normal Home Loans	6 months from the date of disbursement	₹5000
		Swaraj Home Loans	6 months from the date of disbursement	₹5000
		Home Equity Loan	12 months from the date of disbursement	50% of difference in Proposed and Existing ROI of Outstanding Principal Value or ₹5000/- (Whichever is Higher)
		Samman Loans	12 months from the date of disbursement	50% of difference in Proposed and Existing ROI of Outstanding Principal Value or ₹ 5000/- (Whichever is Higher)

		Fees will be paid upfront prior to conversion and is subject to applicable taxes.	
(xiii)	Legal Charges	Issuance of Dunning Notice	₹1000
		Issuance of Demand Notice	₹1000
		Issuance of Pre-SARFAESI Notice	₹1000
		Legal Proceedings under NI Act & PASA Act	₹3000
		Issuance of Demand Notice U/S 13(2) of SARFAESI Act	₹6000
		Issuance of reply under U/S 13(3) of SARFAESI Act	₹2500
		Issuance of Notice U/S 13(4) of SARFAESI ACT Issued	₹6000
		Filing application under Section 14 of SARFAESI Act	₹6000
		Execution of Section 14 order under SARFAESI Act	₹6000
		Physical Possession of Asset	On Actuals
		Auction proceedings (including Auction charges for Repossessed Asset)- On every Occasion	₹15000
		Filing and Contesting suit or legal matter	₹50000 (per case)

Part 2 (Other qualitative information)

1	Clause of Loan agreement relating to engagement of recovery agents	<p>All the collection and recovery of the amounts due from the Borrower in relation to the Loan and all such acts and performances in relation to the servicing and recovery of Loan will be undertaken by IIFL HFL therefore, all the payments to be made by the Borrower, in relation to the Loan shall be made to IIFL HFL only, unless otherwise intimated by IIFL HFL</p> <p>On the occurrence of Event of Default as mentioned in the Loan Agreement, the Borrower to be sent reminder from time to time for payment of the outstanding amount on his loan account by Telephone, E- mail, Courier, SMS and / or through third parties appointed for collection purposes to remind, follow-up and collect dues. The Collection methodology broadly includes the following:</p> <p>i. 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.</p> <p>ii. Field Collection : It involves meeting the Borrower and collecting the payment of the amount due. The activity shall 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.</p> <p>iii. 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. Hence, 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.</p>
---	--------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

2	Clause of Loan agreement which details grievance redressal mechanism	<p>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:</p> <p>i. By telephonic communication with our call centre at 1860 267 3000(helpline) between 9:30 am – 6 pm from Monday to Friday (Except Public Holidays).</p> <p>ii. By way of online request https://www.iiflhomeloans.com/contact-us/raise-a-request</p> <p>iii. 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</p> <p>iv. By way of physically visiting the Service Branch and lodge a complaint in the Complaint Register maintained at our branches</p> <p>In case the response is unsatisfactory, or no response is received from above mentioned sources, the complaint may be escalated to: Grievance Redressal Officer - gro@iiflhomeloans.com, IIFL Tower, 98, Udyog Vihar, Phase-IV, Gurgaon, Haryana -122015</p> <p>Borrower can further escalate the complaint to: Nodal Officer: NO@iiflhomeloans.com, IIFL Tower, 98, Udyog Vihar, Phase- IV, Gurgaon, Haryana - 122015</p>
3	Phone number and email id of the nodal grievance redressal officer	<p>Telephonic communication with our call centre at 1860 267 3000</p> <p>Nodal Officer: NO@iiflhomeloans.com, IIFL Tower, 98, Udyog Vihar, Phase-IV, Gurgaon, Haryana - 122015</p>

4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation (Yes/No)	Yes
5	In case of lending under collaborative lending arrangements (e.g., co-lending/outsourcing), following additional details may be furnished:	
	Name of the originating RE, along with its funding proportion	Name of the partner RE along with its proportion of funding
	-	-
6	In case of digital loans, following specific disclosures may be furnished:	
	(i) Cooling off/look-up period, in terms of RE's board approved policy, during which borrower shall not be charged any penalty on prepayment of loan	NA
	(ii) Details of LSP acting as recovery agent and authorized to approach the borrower	NA

Computation of APR for Retail and MSME loans		
Sr .N o.	Parameter	Details
1	Sanctioned Loan amount (in Rupees) (SI no. 2 of KFS – Part 1)	70010000.00
2	Loan Term (in years/ months/ days) (SI No.4 of KFS – Part 1)	36
a)	No. of instalments for payment of principal, in case of non- equated periodic loans	NA
b)	Type of EMI Amount of each EMI (in Rupees) and nos. of EMIs (e.g., no. of EMIs in case of monthly instalments) (SI No. 5 of KFS – Part 1)	2426920.00 And 36
c)	No. of instalments for payment of capitalized interest, if any	-
d)	Commencement of repayments, post sanction (SI No. 5 of KFS – Part 1)	Borrower/s shall pay to IIFL HFL PEMII every month, if applicable. In the event of delay in advancement of disbursement for any reason whatsoever or in the event of full disbursement of Loan facility or in the event of downsize/reduction of the Loan amount of partly disbursed Loan, the date of commencement of EMI shall be the EMI cycle day (as opted by the Borrower/s at the time of the disbursement) of the following month of which the disbursement of the Loan will have been completed and consequently the due date of payment of the first EMI in such case will be the EMI cycle day of the following month.

3	Interest rate type (fixed or floating or hybrid) (SI No. 6 of KFS – Part 1)	Adjustable Interest Rate	
4	Rate of Interest (SI No. 6 of KFS – Part 1)	15.00	
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	17650812.20	
6	Fee/ Charges payable (in Rupees)	1050563.00	
A	Payable to the RE (SI No.8A of KFS -Part 1)	1050563.00	
B	Payable to third-party routed through IIFL HFL (SI No.8B of KFS – Part 1)	0.00	
7	Net disbursed amount (1-6) (in Rupees)	68959437.00	
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	87660812.20	
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of KFS - Part 1)	16.07	
10	Schedule of disbursement* as per terms and conditions		
Stage Of Construction		Percentage Progress	Percentage Recommend
Open Plot		5	5
Plinth Completion		35	35
RCC Completion (Apartment only)		55	55
RCC & Brick work completion		65	65
Plastering & electrical wiring completion		85	85
Flooring Completion (Apartment only)		90	90
Possession (with final finishing)		100	100

11	Due date of payment of instalment and interest	<p>Borrower/s shall pay to IIFL HFL PEMII every month, if applicable.</p> <p>In the event of delay in advancement of disbursement for any reason whatsoever or in the event of full disbursement of Loan facility or in the event of downsize/reduction of the Loan amount of partly disbursed Loan, the date of commencement of EMI shall be the EMI cycle day (as opted by the Borrower/s at the time of the disbursement) of the following month of which the disbursement of the Loan will have been completed and consequently the due date of payment of the first EMI in such case will be the EMI cycle day of the following month.</p>
----	------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Repayment Schedule under Equated Monthly Instalment for the hypothetical loan*

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
0	70010000.00	0.00	291708.04	291708.04
1	68458205.00	1551795.00	875125.00	2426920.00
2	66887012.56	1571192.44	855727.56	2426920.00
3	65296180.22	1590832.34	836087.66	2426920.00
4	63685462.47	1610717.75	816202.25	2426920.00
5	62054610.75	1630851.72	796068.28	2426920.00
6	60403373.39	1651237.37	775682.63	2426920.00
7	58731495.55	1671877.83	755042.17	2426920.00
8	57038719.25	1692776.31	734143.69	2426920.00
9	55324783.24	1713936.01	712983.99	2426920.00
10	53589423.03	1735360.21	691559.79	2426920.00
11	51832370.82	1757052.21	669867.79	2426920.00
12	50053355.45	1779015.36	647904.64	2426920.00
13	48252102.40	1801253.06	625666.94	2426920.00

14	46428333.68	1823768.72	603151.28	2426920.00
15	44581767.85	1846565.83	580354.17	2426920.00
16	42712119.95	1869647.90	557272.10	2426920.00
17	40819101.45	1893018.50	533901.50	2426920.00
18	38902420.21	1916681.23	510238.77	2426920.00
19	36961780.47	1940639.75	486280.25	2426920.00
20	34996882.72	1964897.74	462022.26	2426920.00
21	33007423.76	1989458.97	437461.03	2426920.00
22	30993096.55	2014327.20	412592.80	2426920.00
23	28953590.26	2039506.29	387413.71	2426920.00
24	26888590.14	2065000.12	361919.88	2426920.00
25	24797777.51	2090812.62	336107.38	2426920.00
26	22680829.73	2116947.78	309972.22	2426920.00
27	20537420.10	2143409.63	283510.37	2426920.00
28	18367217.86	2170202.25	256717.75	2426920.00
29	16169888.08	2197329.78	229590.22	2426920.00
30	13945091.68	2224796.40	202123.60	2426920.00
31	11692485.33	2252606.35	174313.65	2426920.00
32	9411721.39	2280763.93	146156.07	2426920.00
33	7102447.91	2309273.48	117646.52	2426920.00
34	4764308.51	2338139.40	88780.60	2426920.00
35	2396942.37	2367366.14	59553.86	2426920.00

36	0.00	2396942.37	29961.78	2426904.15
----	------	------------	----------	------------

***NOTE:** The amount of disbursement/fields are subject to change and may vary according to the sanctioned conditions and terms of the Transaction Documents/Loan Documents. For the current status and any variations, please visit IIFL HFL's website at <https://www.iiflhomeloans.com>. If required you may also contact your nearest branch or you may write to the customer care team at <https://www.iiflhomeloans.com/contact-us/raise-a-request> from your registered email id or call 18602673000. We will be happy to assist you.

"Agree and Acknowledge that:

I/We, the Borrower(s), hereby declare that I/We have read (and/or had it read over and explained to us), verified, understood, and irrevocably agreed to the terms and conditions set out in the Key Factor Statement (KFS). By signing this document physically or electronically (through accessing the link and/or via OTP confirmation, electronic and digital signatures, Aadhaar authentication, or other available means using my/our registered email ID and mobile number), the electronic signature attached to the document or other electronic record executed or adopted by me/us signifies my/our intent to willingly sign the electronic record of my/our own free will and without coercion, undue influence, or any other grounds that would contravene any provision of the Indian Contract Act, 1872. The Borrower (s) acknowledges and agrees that IIFL HFL has not exerted any undue pressure or influence in this regard."

Other Most Important Terms and Conditions

The Other 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 as IIFL-HFL) are agreed upon and mentioned below.

1. Security/Collateral of Loan:

- i. **Mortgage:** A102,A103 A104,A105, A122 A123 A124 A125, Narayan Vatika,Dhawas , Heerapura ajmer road , Jaipur, ajmer road , JAIPUR, 302001, Rajasthan,INDIA
- ii. **Guarantor:** Not Applicable
- iii. **Other security, if any:** Not Applicable

2. Insurance of Property/Borrowers:

- i. The Borrower/s shall keep the property under security insured with comprehensive Insurance policy equivalent to the loan outstanding at any point of time during the pendency of the loan with IIFL HFL as the sole beneficiary under said policy / policies.
- ii. The Borrower/ s may keep his / their life insured equivalent to loan outstanding at any point of time during the pendency of the loan with IIFL HFL as the sole beneficiary under said policy / policies.

3. Conditions for Disbursement of the Loan: IIFL HFL shall not disburse any home loan to the Borrower unless the conditions mentioned in the Home Loan Sanction Letter and Loan Agreements are complied with, to the satisfaction and sole discretion of IIFL HFL. Few of which are as given below:

- i. **The Borrower must fulfil the IIFL HFL's requirement of credit worthiness.**
- ii. **Execution of loan agreement and such other ancillary documents**
- iii. **Submission of Cheques/ECS/ACH or any other clearing system in force for the time being towards repayment of instalments**
- iv. **Creation of security in favour of IIFL HFL.**
- v. **Utilisation of disbursement should be towards acquisition/construction of property or as per the end use specified**
- vi. **The Borrower must disclose every material fact which may affect the borrower's loan proposal.**

4 Repayment:

- i. **Installment Types:** Monthly
- ii. **Loan Tenure :** 36 months
- iii. **Total EMI Amount *:** 2426920.00

iv. **Total No. of Installments for repayment of Loan in EMI (Months)*** : 36

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

**Subject to variation in terms of the loan agreement executed / to be executed between the Borrower / s and IIFL HFL. Any change in Adjustable Interest Rates is duly informed to the Borrowers through SMS (vide regd mobile number)/ E-mail (vide regd E-mail ID)/ Postal services like Courier, India Post or any other electronic mode prevalent for the time being. For latest update please visit our web site www.iiflhomeloans.com*

5. **Brief procedure to be followed for Recovery of Overdues:** On the occurrence of Event of Default as mentioned in the Loan Agreement , the Borrower to be sent reminder from time to time for payment of the outstanding amount on his loan account by Telephone, E- mail, Courier, SMS and / or through third parties appointed for collection purposes to remind, follow-up and collect dues. The Collection methodology broadly includes the following:
- i. **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.
 - ii. **Field Collection** : It involves meeting the Borrower and collecting the payment of the amount due. The activity shall 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.
 - iii. **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. Hence, 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.
6. **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.
7. **Customer Services:**
- i. Borrower can visit the Service Branch during visiting hours of 10 am –4:30 pm from Monday to Friday (except Public Holidays)
 - ii. Borrower can contact our call centre at 18602673000 (helpline) between 9:30 am - 6:00 pm (toll free)from Monday to Friday (Except Public Holidays).
 - iii. Borrower can reach to Customer Service www.iiflhomeloans.com/raise-a-request
 - iv. Indicative Timelines of common request servicing:
 - a. Loan account statement – 3 working days from date of request
 - b. Photocopy of the title documents – 7 working days from date of request
 - c. Return of original documents on closure/transfer of loan – 15 working days from date of closure.
 - d. Issuance of foreclosure statement – 15 working days from the date of request.

It is hereby agreed that for detail terms and conditions of the Loan, the parties here to 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,understood and agreed upon borrower/s.

This is a system generated Letter and does not need any signature

You can now Pay your EMI, view your Loan Account details and amortization schedule from:

[Login into your Account](#) | **Download IIFL LOANS Mobile Application**



IIFL Home Finance Limited

Corporate Identity number - U65993MH2006PLC166475

Registered Office: IIFL House, Sun Infotech Park, Road No. 16V Plot No. B-23, MIDC, Thane

Industrial Area, Wagle Estate, Thane - 400604

Helpline Number. 1860 267 3000 / 7039050000 | Tel: 022 - 6788 1000 | Website:

www.iifl.com/home-loans

Corporate Office - Plot No. 98, Udyog Vihar Phase IV, Sector 18, Gurgaon, Haryana 122016