



Loan in 3 days

IFL HOUSING FINANCE LTD.

Comprehensive Notice Board

Updated Upto 29.02.2024

A. Customer Services Information

- We have separately displayed the key interest rates on loans.
- We also displayed all the types of charges & fees. (also mentioned in most important terms and conditions)
- Being a non-deposit taking company, nomination facility is not applicable on us.

B. FEE AND OTHER CHARGES:

(FEES & CHARGES ARE SUBJECT TO CHANGE FROM TIME TO TIME.)

A	LOGIN FEES (NON-REFUNDABLE)	RS. 1,500 - RS.5,000 PLUS APPLICABLE TAXES
BEFORE DISBURSEMENT CHARGES (UPFRONT OR NOT DEPENDS UPON CASE TO CASE)		
B	PROCESSING CHARGES	0 - 3% PLUS APPLICABLE TAXES OF SANCTION AMOUNT
C	NON-POSTAL STAMP/STAMP DUTY	ON ACTUAL BASIS- AS PER APPLICABLE LAW OF THE STATE
D	ESTIMATE OF CONSTRUCTION/REPAIR	BY CLIENT HIMSELF
E	NON-ENCUMBRANCE CERTIFICATE/ SEARCH REPORT (PER PROPERTY)	INCLUDED IN LOGIN FEES (NOT SEPARATELY CHARGED)
F (a)	LEGAL FEE (PER PROPERTY)	RS. 1,000 – RS. 1,500 PLUS APPLICABLE TAXES
F (b)	TECHNICAL FEE/ VALUATION FEES (PER PROPERTY)	RS. 1,000 – RS. 1,500 PLUS APPLICABLE TAXES
G	CERSAI: AT THE TIME OF DISBURSEMENT CREATION OF CHARGE (PER PROPERTY)	INCLUDED IN LOGIN FEES (NOT SEPARATELY CHARGED)
H	CIBIL / CRIF	INCLUDED IN LOGIN FEES (NOT SEPARATELY CHARGED)
I	ADMINISTRATIVE CHARGES	0 - 2% PLUS APPLICABLE TAXES OF SANCTION AMOUNT
J	PROPERTY INSPECTION CHARGES	INCLUDED IN LOGIN FEES (NOT SEPARATELY CHARGED)
CUSTOMER SERVICE CHARGES		
K	CERSAI: AT THE TIME OF MODIFICATION OF CHARGE (IN CASE OF TOP UP)	NIL
L	FORCLOSURE/ PREPAYMENT CHARGES/PARTPAYMENT CHARGES	5% - 10% + APPLICABLE TAXES (SUBJECT TO NHB GUIDELINES)
M	CHEQUE RETURN/ECS BOUNCE CHARGES(PER INSTRUMENT/TRANSACTION)	RS. 1,000 PLUS APPLICABLE TAXES, IN CASE EMI IS BOUNCED / CHEQUE RETURNED TILL 4 TIMES IN A YEAR. IN CASE OF 5TH TIME & ONWARDS IN A YEAR, THEN CHARGES SHALL BE INR 3000/- PLUS APPLICABLE TAXES
N	PENAL CHARGES ON LATE PAYMENT OF EMI	24% P.A. OR LOAN ROI WHICH EVER IS HIGHER.
O	DUPLICATE NO DUES CERTIFICATE	NIL
P	EACH PERSONAL VISIT TO CUSTOMER'S PLACE FOR COLLECTION OF DUES	NIL
Q	COPY OF PROPERTY PAPERS	AS PER ACTUAL + APPLICABLE TAXES

IFL Housing Finance Ltd. D-16, First Floor, above ICICI Bank, Prashant Vihar, Sector - 14,

Rohini, New Delhi - 110085 • CIN U65910DL2015PLC285284

Tel : 011-47096097, 8595010101 • e-mail id : info@iflhousingfinance.com • Website : www.iflhousingfinance.com



IFL HOUSING FINANCE LTD.

R Loan in 3 days	LOD (LIST OF DOCUMENT) CHARGES	FIRST TIME : NIL
		SUBSEQUENTLY : RS. 1000 + PLUS APPLICABLE TAXES
S	INTEREST TYPE- CONVERSION CHARGES	0.5% ON PRINCIPAL OUTSTANDING (FLOATING TO FIXED)
		0.5% ON PRINCIPAL OUTSTANDING (FLOATING TO FLOATING WITH CHANGE IN MARGIN)
		1.75% ON PRINCIPAL OUTSTANDING (FIXED TO FLOATING)
T	FORECLOSURE STATEMENT CHARGES	RS. 3000 + PLUS APPLICABLE TAXES
U	DOCUMENT HANDLING CHARGES	RS. 1000+ PLUS APPLICABLE TAXES
V	CHARGES FOR REVALIDATION OF NO OBJECTION CERTIFICATE	RS. 100 + APPLICABLE TAXES
W	ANNUAL STATEMENT OF ACCOUNT	NO CHARGES
X	DUPLICATE ANNUAL ACCOUNT STATEMENT, PROVISIONAL CERTIFICATE	RS. 500 + PLUS APPLICABLE TAXES
Y	ANY LEGAL NOTICE/NOTICE U/S 138/ LOAN RECALL NOTICE	RS. 1,000 – RS. 10,000 + PLUS APPLICABLE TAXES
Z	OTHER LEGAL CHARGES	AS PER ACTUAL + APPLICABLE TAXES
AA	RECOVERY CHARGES	AS PER ACTUAL + APPLICABLE TAXES
AB	CUSTODIAL FEE FOR KEEPING PROPERTY DOCUMENT IN CLOSED ACCOUNT	NIL

C. Grievance Redressal:

- If you have any complaint, please contact at the central customer service helpline no. 8595010101 during normal working hours and the complaint number will be provided to the complainant immediately.
- If your complaint remain unresolved within 7 working days then you may send an email to grievance@iflhousingfinance.com or write to us at:

Ms. Rekha Behl,
Grievance Head, IFL Housing Finance Ltd. D-16, 1st Floor, Above
ICICI Bank, Prashant Vihar, Sector 14, Rohini, New Delhi – 110085

In case the response is unsatisfactory or dissatisfied with the response received or did not receive any response from the company within the above said time-limit, the customer may approach the complaint Redressal Cell of National Housing Bank (NHB) for HFCs, by lodging the customer complaints in online mode at the link: <https://grids.nhbonline.org.in> OR in offline mode by post, in prescribed format available at NHB website link: [**To Complaint Redressal Cell,**
 Department Of Regulation and Supervision,
 National Housing Bank \(NHB\),
 4th Floor, Core 5-A, India Habitat Centre,
 Lodhi Road, New Delhi -110003](http://www.nhb.org.in/Grievance-Redressal-System>Loading-Complaint-Against-HFCs-NHB%E2%80%93Physical-Mode.pdf, send to the following address:-</p>
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D. Other Services Provided: No

E. Information Available in Booklet Form- Please approach 'MAY I HELP YOU COUNTER' for:

- All the items mentioned in A to D above.
- Time norms for common transactions.
- KYC/Fair Practice Code/The code of commitment to customers.

F. Display of Certificate of Registration (COR) issues by NHB- Displayed.

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