

a) INTEREST RATES:

IFFSL offers financing to its clients in INR (Indian Rupees) and Foreign Currencies (FCY). INR Funding is/ can be done for Domestic products. However, FCY funding is done only for Export Factoring products.

Interest Rate = IFFSL Reference Rate + Spread

IFFSL Reference Rate is, as below:

Facility Currency	IFFSL Benchmark Reference Rate
INR	12.50 %
FCY	Risk Free rate *(RFR)_ + 2.75 %

- ✓ The Spread is applied over and above reference rate which depends on the client’s overall credit worthiness. The clients are categorised basis internal scoring sheet and accordingly spreads are applied. The clients are graded basis “Good”, “Medium” and “High” credit risk and accordingly interest rates are fixed.
- ✓ For domestic transactions, the spread applied is in the range of 0.50% to 1.50% whereas for Export facilities, a lower spread is assumed, considering factors like availability of credit cover from Import factors or insurers.

Note : The Risk Free Rate used is Forward Looking Term Rates. In case of USD it is linked to SOFR, for GBP it is linked to SONIA and for Euro it is EURIBOR. RFR plus Margin rate is calculated on daily outstanding balance and charged to client on monthly basis.

The above rates are indicative in nature. The actual Interest Rates intimated to the respective borrowers, at the time of sanction of the facility and are subject to change as the situation warrants and basis discretion of IFFSL management, on a case to case basis.

b) FACTORING CHARGES:

Factoring Charges are charged to the client as percentage of invoice amount and same are in the range of 0.4% to 0.8%. These are derived after accommodating correspondent factor’s commission. In case of domestic transaction they can vary between 0.5% to 0.25%.

c) PROCESSING FEES:

Processing Fees are in the range of 0.2% to 1% p.a. of total facility amount.

d) DOCUMENT HANDLING CHARGES:

Document handling charges are in the range of \$15-35 per batch of invoices.

Note: The decision to extend a facility and pricing/charges applicable are taken on a case to case basis, based on multiple risk parameters such as borrower profile, repayment capacity, type of facility, borrower's other financial commitments, past repayment track record if any, security for loan/underlying assets, mode of payment, tenor of loan, as also information collated based on borrower inputs and field surveys, etc. In case of export factoring, buyer's country and Import Factor's commission are also taken into consideration.