

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.

IFFSL earns income by way of Interest levied, factoring charges and processing fees. These parameters are offered to Clients in line with RBI guidelines.

Interest Rate = IFFSL Reference Rate + Spread

IFFSL Reference Rate is, as below:

Facility Currency	IFFSL Reference Rate (including Risk Premium)
INR	10.00 % + 0.50 %
FCY	Inter-bank Rate + 2.25 %

- ✓ The Spread is applied over and above reference rate which depends on the client's overall credit worthiness.
- ✓ For domestic and export transactions, the spread applied is in the range of 0 to 1%.

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 0.2% to 0.8%. These are derived after accommodating correspondent factor's commission.

c) PROCESSING FEES:

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

d) DOCUMENT HANDLING CHARGES:

Document handling charges are around USD 35 / EUR 30 / GBP 30 per set of export documents, plus applicable tax.

e) FIELD SURVEY REPORT (FSR) CHARGES:

FSR charges (non-refundable) amount to Rs.25000 per client (approx.) plus applicable tax for new sanction.

f) DEBTOR ADDITION CHARGES:

Debtor Addition Charges are to the tune of Rs.2000 per debtor (approx.)

g) CHEQUE BOUNCE CHARGES:

INR 1000 / USD 14 / EUR 12 / GBP 12 per instance.

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.