

**Prospect No** IL10142141  
**Linked Prospect No** IL10142141  
**Customer Name** Mahesh Vasudeo Patil  
**Address** Prabhakar Kutir ,2nd Floor Blk 7 B P Road,bhayander West  
**Landmark** Andheri Kurla Road  
**City** Thane  
**Pin** 401101  
**State** Maharashtra

Dear Customer,

**Sub:** Foreclosure Letter for your prospect number: **IL10142141**

As per your request, please find your foreclosure details for your loan reference number **IL10142141**. The foreclosure amount payable as on **June,06,2023** is mentioned below.

1	<b>Balance Principal</b>	8595953.35
2	<b>Overdue PEMI / EMI Amount *</b>	446962.00
3	<b>CLSS Subsidy (Principal Recoverable)</b>	
4	<b>Penal Charges</b>	67288.67
5	<b>Broken Period Interest</b>	74140.09
6	<b>Bounced Charges</b>	9500.00
7	<b>PrePay Charges</b>	0.00
8	<b>Documents Retrieval Charges</b>	1000.00
9	<b>Legal Charges</b>	18000.00
10	<b>NESL Charge</b>	0.00
11	<b>GST (7+8+9+10) **</b>	3420.00
12	<b>TDS Recovery</b>	0.00
13	<b>Excess Lying</b>	0.00
14	<b>Total Dues</b>	9216264.11
15	<b>Per Day Interest</b>	2745.92
16	<b>Per Day Penal Interest</b>	220.42

\* (Overdue Principal Rs. 40018.35, Overdue Interest Rs. 406943.65)

\*\*Subject to change as specified by govt.

**Note:**

- Kindly note that no foreclosure amount shall be accepted from 25th till end of every month.
- For foreclosure statement charges @Rs. 500/- plus GST shall be levied and is payable on or before Loan Foreclosure.
- Kindly note that interest of Rs. 2745.92/- per day will be charged for any additional days.
- Kindly note that interest of Rs. 220.42 /- per day penal will be charged for any additional days.
- The amount to be paid by DD/Chq only, an additional interest of 3 days will be charged. Cheque/DD to be prepared in favour of **IIFL Home Finance Limited**. PAN /Form 60/61/Source of funds may be asked for or as and when required.
- If the loan foreclosure is initiated within 10 days prior to your Billing date, subsequent EMI may be presented. As a precaution, we advise you to make a "Stop Payment Request", for your next month's instalment. In case the next month's instalment is debited from your account, the amount will be refunded, subject to clearance.
- Applicability of foreclosure charges is subject to final validation of the foreclosure norms at the time of closure of loan.
- Original documents shall be released in 15 working days from date of closure of loan to applicant/co-applicant/power of attorney holder. All the applicants shall be present in person along with the valid ID and address proof. If presence of all applicants is not possible, POA as per IIFL format is mandatory for the purpose in favour of one of the Loan applicant.
- Custodial fee @ Rs. 500/- plus GST per month will be applicable post 60 days of Loan closure date.
- In case the loan account is found delinquent and/or loan foreclosure is initiated without fully constructing flat/house/building, the entire Subsidy granted shall be re-collected as if no subsidy has been granted to you under PMAY and the amount will be paid back to the authority concerned under PMAY scheme. You will be responsible to pay entire loan amount as per term of the Loan agreement.

Please use your Loan Account Number in all future communication with **IIFL Home Finance Limited**. To contact us, please call our Helpline no – **18602673000** and we will be delighted to be of any assistance to you.

We welcome opportunities to serve you in future again.

Sincerely Yours,

**IIFL Home Finance Limited**

**(This is a computer generated document no signature is required)**

I/We hereby confirm having understood and accepted Terms/Conditions of foreclosure and enclosed herewith Cheque/DD no ..... Drawn on ..... For Rs ..... towards full and final settlement of the loan account.

**Signature of Loan applicant/s.**