

INFORMATION ON QUARTERLY RANGE OF RATE OF INTEREST (ROI) AND GRIHUM REFERENCE RATE (GRR)

(Last updated as on 07th June 2026)

1. The Company was following the **Floating Reference Rate (“FRR”)** as its benchmark lending rate for floating rate loans up to 06th June 2026. With effect from 07th June 2026, the Company has transitioned from FRR to the **Grihum Reference Rate (“GRR”)** as the benchmark lending rate for all floating rate loans.
2. The current **Grihum Reference Rate (“GRR”)** of Grihum Housing Finance Limited (“the Company”) is 12.90% per annum (w.e.f. 07/06/2026). GRR represents the benchmark lending rate of interest of the Company, which is used for determining the rate of interest on loans offered on a floating rate basis. The earlier benchmark methodology was referred to as the **Floating Reference Rate (“FRR”)**. The Company undertakes periodical review of the GRR. The benchmark rate and the applicable range of lending rates are determined based on multiple factors, including but not limited to - Cost of funds, Operating expenses, Business strategy, Prevailing market conditions and Customer Risk profile and credit parameters. Any revision in GRR shall be carried out in accordance with the Company’s internal policy and shall be communicated to customers as applicable. The Company, for its benchmark rate for its floating rate loans, was following the FRR up to 06th June 2026 and effective 07th June 2026, the Company has transitioned from the **FRR to GRR** as a benchmark for all its floating rate loans.

3. **Range of Rate of Interest for Loans offered by the Company for the Quarter ended on 31st March 2026 (Q4 FY 2025-26) ****

S. No.	Type of Loan	Range of ROI (p.a.)	Mean ROI (in %)
1	Housing Loan	8.50 % to 17.80 %	12.80 %
2	Loan Against Property	11.50 % to 21.50 %	16.10 %

** The range mentioned in the above table does not include the loans offered to the employees of the Company during their employment with the Company. The quarterly minimum and maximum rate of interest range may vary, as applicable, in accordance with deviations permitted under the Company’s internal policy.

4. **Approach adopted by the Company for charging interest from its borrower:** The Company has adopted an internal policy for determining interest rates and processing fee, penal interest and other fee/ charges etc. It has defined an interest rate model after duly considering certain relevant factors which impact pricing such as average cost of funds, operating cost, regulatory provisions, capital charge, credit loss etc. Further, the Company may charge additional spread/ margin, which is based on the credit risk associated with the borrower(s) and is a function of his credit history, credit rating, financial profile, security cover provided etc. Thus, considering the various factors as indicated above, different rates of interest may be charged to different borrowers by the Company.
5. **Calculation of Annual Percentage Rate or Total Cost of Credit:** The Annual Percentage Rate (APR) of loan is the total annual cost of the loan/ credit in percentage terms. This is deemed to be given at actual cost of the loan/ credit on a per annum basis. Typically, APR is calculated as - $APR = [(Interest + Fee \text{ or } Charges) / Principal / n] * 365 * 100$. Where ‘Interest’ is total interest to be paid during the loan tenure and ‘n’ is tenure of loan in days. Thus, the APR/ total Cost of Credit can be calculated based on the applicable rate of interest and applicable fee/ charges which have been disclosed above and it can be used by the customers to compare the costs associated with borrowing across products and/or lenders.

Grihum Housing Finance Limited

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