

INFORMATION ON RATE OF INTEREST AND SCHEDULE OF CHARGES

(Last updated as on June 30, 2024)

- The current Floating Reference Rate (“FRR”)** of Grihum Housing Finance Limited (formerly, Poonawalla Housing Finance Limited) (hereinafter referred to as “**Company**”) is 21.05% per annum (w.e.f. March 7, 2023). FRR is the benchmark rate of interest of the Company used for determining rate of interest for loans offered by it on floating rate basis.

- Range of Rate of Interest for Loans** - The Company currently, offers loans at the following rates:

S.N.	Type of Loan	Range of Standard Rate of Interest on Percentage Per Annum basis
1	Housing Loan	9.2 % to 18.25%
2	Loan Against Property	10.5% to 22%

- 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 rate of interest may be charged to different borrowers by the Company.

- Review of the FRR and Rate of Interest**

The Company conducts periodical review of the FRR and range of rate of interest broadly based on its cost of funds, operating cost, business strategy and overall market conditions.

- Current Tariff Sheet/ Schedule of Charges**

#	Particulars	Applicable Amount
1	Login Fee (Non-Refundable) (which may be collected in one or more tranches at the option of the Lender)	Not to exceed Rs.10,000/-
2	Processing Fee (Non-Refundable)	upto 0.50% of sanctioned loan amount plus GST, subject to minimum of Rs 2,000 plus GST
3	Loan Sourcing/ Loan Documentation/ Technical/ Valuation/ Legal/ CKYC / NeSL Charges (Non-Refundable)	Upto 2% of Sanctioned loan amount
4	Stamp duty, registration charges and other related charges payable on the Loan Agreement, security creation on document(s) etc.	To be borne by the applicant as per the prevalent stamp duty rates applicable in the respective State(s).
5	Charges on cancellation of loan/ rebooking	Rs. 5,000/-
6	Payment Instrument Bounce Charges (Cheque/ ACH or any other mandates)	Rs. 600/- per instance
7	Interest on Overdue EMI	At the same rate of interest applicable to the Loan
8	Penal Charges for delay in payments of outstanding dues (in addition to interest on overdue EMI/ Instalment/ Pre- EMI)	12% per annum i.e., 1% of the overdue/ default amount plus GST for each month of delay/ default in payment of outstanding dues/ EMI/ Instalment/ Pre- EMI
9	Charges for switching from floating to fixed interest rate and vice-versa; or Repricing of the Loan	0.50% on outstanding principal amount

Grihum Housing Finance Limited

(Formerly, Poonawalla Housing Finance Limited)

CIN: U65922PN2004PLC208751 | ☎ 020-67808091 | ✉ info@grihumhousing.com

Registered Office: 602, 6th Floor, Zero One IT Park, Survey No. 79/1, Ghorpadi, Mundhwa Road, Pune - 411036

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10	Payment instrument Swap fee for changing repayment instrument/NACH	Rs. 500 /- per swap
11	Statement of Accounts	Rs. 500/- per statement
12	(Duplicate copy of Interest Statement/ Statement of Accounts/ NOC/ Foreclosure Letter/ Welcome Letter/ Amortization Schedule/ Loan Agreement) apart from Statement shared annually or Loan Agreement Copy provided with Welcome letter at the time of Loan Disbursement	Rs. 250/- for soft copy shared through Email or Digital Link and Rs. 550/- on hard copy
13	List of Document Charges	Rs. 500/-
14	Retrieval of copy of document	Rs. 250 /- for one document, Rs. 500/- for 2 to 4 documents, Rs. 750 /- for more than 4 documents
15	Part payment charges & Pre-payment/ Foreclosure Charges (Applicable on outstanding principal amount at the time of closure)	4% for loans under Fixed Interest Rate Cases or under Fixed Interest Rate period for loans under Combined Interest Rate and payment is not out of borrower's own source; OR 4% for loans on floating interest rate for loans extended for business purposes.
16	Charges for issuance of Foreclosure Letter	Rs. 1500/-
17	Collection Charges	Rs. 600/- per visit collection of dues from the customer Residence/ Office
18	Differential Interest (Any interest accrued due to gap in applicable rate of interest and existing rate of interest of any loan account)	Will be refunded or charged at any time suitable to customer or at the time of closure of the loan
19	Any other incidental charges incurred by Grihum Housing Finance during the course of the loan	Assigned/ allocated to the loan account
20	Over the Counter Service charges - Repayment or Others Matters	As applicable at the time of services
21	CERSAI Charges	Rs.50 plus GST for loan amount upto Rs.5 lakhs Rs.100 plus GST for loan amount above Rs.5 lakhs

Please Note:

- (a) All applicable taxes, duties and levies would be additionally levied on the above charges as per the applicable law.
- (b) Login fees collected by the Company is refundable only in the event such as death and severe disability of the applicant during the underwriting process.
- (c) Above Tariff Schedule is not exhaustive, and the charges presently mentioned are at the rates currently prevalent and can be changed from time to time, at the sole and absolute discretion of the Company in consonance with the applicable laws and such changes shall be final and binding on all its customers. For latest update on applicable fee/ charges or change in Floating Reference Rate (FRR) please refer to our website <https://grihumhousing.com/> or visit our nearest branch as same is displayed on our notice board. We will also be sending regular update on your Mobile No. through SMS facility to update you on recent change; in case of change in your Mobile No. please intimate to us to update the relevant information in our records.
- (d) For any further clarifications, please feel free to contact us at our toll-free customer care helpline number 1800 266 3204. Alternatively, you can write to us at customercare@grihumhousing.com.
- (e) You can also make payment online, through the Quick pay option at our website <https://grihumhousing.com/>.

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6. 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 giving actual cost of the loan/ credit on per annum basis. Typically, APR is calculated as under:

$$\text{APR} = \left[\frac{\text{Interest} + \text{Fee or Charges}}{\text{Principal}} \right] \times 365 \times 100$$

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.

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