

INFORMATION ON QUARTERLY RANGE OF RATE OF INTEREST (ROI) AND FRR

(Last updated as on December 31, 2025)

1. **The current Floating Reference Rate (“FRR”)** of Grihum Housing Finance Limited (“Company”) is 21.40% per annum (w.e.f. December 7, 2024). 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. The Company conducts periodical review of the FRR, and range of interest rates broadly based on its cost of funds, operating cost, business strategy, and overall market conditions.
2. **Range of Rate of Interest for Loans offered by the Company for the Quarter ended on 31st December 2025 (Q3 FY 25-26).**

S. No.	Type of Loan	Range of ROI (p.a.)	Mean ROI (in %)
1	Housing Loan	8.50 % to 17.80 %	12.90 %
2	Loan Against Property	11.50 % to 20.90 %	16.40 %

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. Min and Max range may vary because of deviations as per Company’s internal policy.

3. **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.
4. **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 actual cost of the loan/ credit on a per annum basis. Typically, APR is calculated as - $APR = \frac{[(Interest + Fee \text{ or } Charges)]}{Principal} \times 365 \times 100$. 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.