



India Housing Finance Pvt Ltd

AVIOM India Housing Finance Private Limited

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ADDENDUM TO INTEREST RATE POLICY (ROI)

Amendment to Interest Rate Policy

- (i) If there is any deviation, special approval will be taken from MD or CBO
 - *This Amendment is effect from 1st September 2019.*
 - *Interest rate charged to the customer:*

Loan Amount (In lakhs.) ROI for Home Loan

Loan amount (In Lakhs)	ROI	
	Minimum	Maximum
1 - 2 lakhs	20%	25%
2.01 - 3.50 Lakhs	19.50%	24%
3.51- and Above	19%	24%

*Minimum is mandatory anything above minimum till maximum no separate approval required.

Fees Description for (HL)

DESCRIPTION	CHARGES
Municipal Limit/Nagar Parishad / Nagar Palika Limits	2.5% + Applicable Tax.
Gram Panchayat Patta	2.75% + Applicable Tax.

WE WILL CHARGE 1% ADDITIONAL FOR ALL PATTa PROPERTIES IN MP AND LAL DORA PROPERTIES IN HARYANA.

ROI for Loan Against Property (LAP)

DESCRIPTION	ROI		CHARGES
	Minimum	Maximum	
Municipal Limit/Nagar Parishad / Nagar Palika Limits	23%	25%	3.75% + Applicable Tax.
Gram Panchayat Patta	25%	26%	

WE WILL CHARGE 1% ADDITIONAL FOR ALL PATTa PROPERTIES IN MP AND LAL DORA PROPERTIES IN HARYANA.

Recommended By: Anil Kumar Gupta	
Approved By: Kaajal Ilmi	

