

Regulatory Disclosure - In compliance with Paragraph 80.2 of Master Directions for Housing Finance Companies, we make below disclosure:

1. Rate of Interest

Information on rate of interest for various types of loans and range of rate of interest of loans disbursed to individual Borrowers (quarter wise) is provided under 'Disclosures' section in Downloads. For final interest rate – please refer sanction letter.

2. Approach for gradation of Risk

The methodology adopted by the Aviom to decide Rate of Interest is primarily based on Cost of Funds, Cost of Capital, Operating Cost and internal & external credit score. Aviom, while deciding a rate on a borrower level, further factors in specific variables like tenor of the proposed loan, profile of prospective Borrower, type of loan, quality & value of security offered, loan amount, commercial feasibility etc. In the foregoing tables, range of standard rate of Interest have been given. For a borrower, actual rate of interest will be based on the factors mentioned in the preceding paragraph. Thus, the applicable Rate of Interest may be different for different borrowers. Aviom periodically reviews matrix of applicable rate of interest based on its cost of funds, operation cost, market conditions and competition.

3. Penal Interest

Penal Interest for borrowers is provided at Schedule of Charges available under 'Policy and Codes' in Downloads.

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