

**INFORMATION ON RATE OF INTEREST FOR VARIOUS TYPES OF LOANS**

**(Last updated in February, 2021)**

**(A) Housing Loans-** Rate of Interest on Percentage Per Annum basis

Loan amount (In Lacs)	ROI	
	Minimum	Maximum
1 - 5 lacs	21%	27%

DESCRIPTION	CHARGES
Municipal Limit/Nagar Parishad// Nagar Palika Limits/Gram Panchayat Patta	2.5% to 3.75% + Applicable Tax.
In Gram Panchayat Patta properties minimum Fees will be 2.75% + applicable taxes.	

**(B) Loan Against Property (Residential)-** Rate of Interest on Percentage Per Annum basis

Loan Amount (In lacs)	ROI		CHARGES
	Minimum	Maximum	
1-5 lacs	23%	27%	3.75% + Applicable Tax
	In Gram Panchayat Patta properties minimum ROI will be 25%.		

**(C) Loan Against Property (Commercial) -** Rate of Interest given on Percentage Per Annum basis

Loan Amount (In lacs)	ROI		CHARGES
	Minimum	Maximum	
1-2 lacs	26%	27%	3.75% + Applicable Tax

**(D) Methodology adopted by Aviom India Housing Finance Pvt Ltd**

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.