

INFORMATION ON RATE OF INTEREST FOR VARIOUS TYPES OF LOANS – Last updated: March 20

○ Hero Reference Rate: 8.3%

(A) Housing Loans

S.N.	Type of Customer	Standard Rate of Interest
1	Salaried	9.49% to 12.99%
2	Self Employed Professional (“SEP”)/ Self Employed Non-Professional (“SENP”)	9.99% to 15.99%

(B) Loan Against Property (Residential)

S.N.	Type of Customer	Standard Rate of Interest
1	Salaried	11.99% to 12.99%
2	Self Employed Professional (“SEP”)/ Self Employed Non-Professional (“SENP”)	11.99% to 15.50%

(C) Loan Against Property (Commercial)

S.N.	Type of Customer	Standard Rate of Interest
1	Salaried	12.49% to 12.99%
2	Self Employed Professional (“SEP”)/ Self Employed Non-Professional (“SENP”)	12.49% to 15.50%

(D) Loan Against Property (Industrial)

S.N.	Type of Customer	Standard Rate of Interest
1	Self Employed Professional (“SEP”)/ Self Employed Non-Professional (“SENP”)	12.75% to 15.50%

Please Note:

Hero Housing Finance Limited (“HHFL”) adopts interest rate/ pricing methodology based on cost of funds/ capital, tenor of the loan, credit profile of borrower, type of loan, type & value of security, loan

amount etc. Further, HHFL periodically reviews the rate of interest and product features offered by it with those offered by its competitors.

The above ranges of interest rates are for various types of borrowers. For a borrower, an additional risk premium may be added to the above indicated ranges based on overall credit risk associated with the borrower and quality of the property/ security being provided.

Thus, the applicable rate of interest may be different for different loan exposures.