INFORMATION ON RATE OF INTEREST FOR VARIOUS TYPES OF LOANS
(Last Updated on 10th February 2026)

(A) Hero Reference Rate: 10.85% p.a.

(B) Retail Prime Lending Rate: 18.35% p.a.

(C) Range of Intetest Rate applicable on a Housing Loan

S.N.	Type of Customer	Standard Rate of Interest
1	Salaried	9.0% p.a. to 14.0% p.a.
2	Self Employed Professional ("SEP")/ Self Employed Non-Professional ("SENP")	9.5% p.a. to 17.0% p.a.

(D) Range of Intetest Rate applicable on a Loan Against Property (Residential)

S.N.	Type of Customer	Standard Rate of Interest
1	Salaried	10.0% p.a. to 25.0% p.a.
2	Self Employed Professional ("SEP")/ Self Employed Non-Professional ("SENP")	10.0% p.a. to 25.0% p.a.

(E) Range of Intetest Rate applicable on a Loan Against Property (Commercial)

S.N.	Type of Customer	Standard Rate of Interest
1	Salaried	10.0% p.a. to 25.0% p.a.
2	Self Employed Professional ("SEP")/ Self Employed Non-Professional ("SENP")	10.0% p.a. to 25.0% p.a.

(F) Range of Intetest Rate applicable on a Loan Against Property (Industrial)

S.N.	Type of Customer	Standard Rate of Interest
1	Self Employed Professional ("SEP")/ Self Employed Non-Professional ("SENP")	10.0% p.a. to 25.0% p.a.

(G) Approach for Gradation of Risk and Rationale for Charging Different Rate of Interest to Different Categories of Borrowers

Hero Housing Finance Limited ("**HHFL**") has adopted interest rate/ pricing methodology based on cost of funds/ capital, tenor of the loan, gradation of risk/ 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 along 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