

INFORMATION ON RATE OF INTEREST AND THE APPROACH FOR GRADATION OF RISKS

(Last updated in August 2024)

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

S.NO.	Type of Customer	Range of Interest Rate
1	Salaried	13.00% - 16.00%
2	Self Employed	13.25% - 15.00%

(B) Loan Against Property - on Residential /Commercial Property

S.NO.	Type of Customer	Range of Interest Rate
1	Salaried	15.00% - 17.00%
2	Self Employed	16.50% - 18.00%

Note:

1. Prime Lending Rate of ART Housing Finance India Limited is the basis on which its floating rate loans are linked stands at 20.90% per annum **(With effect from 7th November 2022)**
2. Methodology and approach for gradation of risk adopted by ART Housing Finance Limited:

The rate of interest charged by the Company are primarily based its cost of funds and further will be determined as per interest rate model of the company after taking into account of type of loan, inherent credit and default risk in the products, tenor of loan, loan to value ratio, margin and risk premium, avenues for liquidity, market trend, interest rate in the market for similar lending activity, availability of refinance, competitor's offerings, creditworthiness of the counterparty, quality of security, financial appraisal, income segment, location, mode of repayment etc

The Company may charge different rate of interest for same product and tenor during the same period from different categories of borrowers, based on customer profile and qualification, stability in earning and employment and repayment ability, overall customer yield, risk premium, nature and value of collateral/ security, past relationship with customer, past repayment track and record of customer, external ratings of customers, etc.