INFORMATION ON RATE OF INTEREST AND SCHEDULE OF CHARGES
(Last updated on "September 30, 2026")

1. **Prime Lending Rate** of Religare Housing Development Finance Corporation Limited ("**RHDFCL**"), currently is 20% per annum. Prime Lending Rate is the benchmark rate of interest for arriving at applicable Floating Rate of Interest.

2. **Range of Rate of Interest for Housing Loans-** RHDFCL contracted loans for the past quarter for different categories of advances granted to individual borrowers:

S.N.	Type of Customer	Range of Standard Rate of Interest ("RoI") on Percentage Per Annum basis (Floating)			
		Minimum (%)	Maximum (%)	Wt. Avg. (%)	Mean (%)
1	Housing Loan	12.00	16.00	13.21	13.33
2	Non Housing Loan	14.00	18.00	14.90	15.13

3. **Approach adopted by RHDFCL for charging interest from its borrower**

   The approach/ methodology adopted by the RHDFCL to decide rate of interest applicable for its borrowers is primarily based on Cost of Borrowing, Operating Cost, Regulatory Capital required, Expected Return and the Company's Business strategy. In addition to these macro aspects, RHDFCL, while deciding applicable Rate of Interest for a borrower, also considers specific variable aspects like Credit Risk assessment, Loan Tenor, Security cover, any Additional Credit/ Operational Cost etc.

   Accordingly, a particular rate of interest is offered to a borrower. In view of the above approach based on gradation of risk adopted by the Company, the applicable Rate of Interest may be different for different borrowers.

4. **Review of PLR and Rate of Interest**

   RHDFCL periodically reviews PLR and range of rate of interest based on its cost of funds, business strategy and overall market conditions.

5. **Current Schedule of Charges- Appendix -I**

6. **Annual Percentage Rate/ Total Cost of Credit**

   Annual Percentage Rate (APR)/ total Cost of Credit represents the total cost of credit on a loan. The actual total Cost of Credit can be calculated based on the applicable rate of interest and charges/ fee applicable, as indicated above, from time to time and it can be used by the customers to compare the costs associated with borrowing across products and/or lenders.

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Appendix –I

SCHEDULE OF CHARGES

***In case of any change/revision in applicable Rate of Interest, RHDFCL, at its sole discretion, may revise the EMIs or tenor of the loan or both.*

*In case of partially disbursed cases, 'Pre-Equated Monthly Installments Interest' ("**PEMII**") shall be required to be paid on monthly basis on the due date. PEMII will be charged from the date of the first disbursements to the date of commencement of EMI.*

(A) FEE AND OTHER CHARGES:

(i) Processing Fee** ("PF"):

Home Loan	Upto 3.5% of the loan amount sanctioned
Top Up/LAP Loan	Upto 4% of the loan amount sanctioned
**Upto ₹5,000/- IMD (Initial Money Deposit) Non-Refundable to be paid along with application and balance Processing Fee post sanction	

(ii) During the term of loan (Individually specify all the types of fee/charges):

PDC/ECS Bounce Charges (per instrument)	₹500/-
Swap Charges / EMI Cycle change	₹1,000/- ***
Change in loan tenor, EMI, addition / deletion of co borrower(s) post loan disbursement	₹10,000/-
Duplicate Income Tax Certificate - Home Loan	₹500/-
Property Swap Charges	2% of principal amount outstanding
Statement of account (SOA) Charges	A copy of SOA on quarterly basis is available free of cost at the nearest loan branch or by submitting request on our website www.religarehomeloans.com. Rs. 500/- for any additional request of issuance of SOA in a quarter.
Loan cancellation charges	₹5000/- for Loan sanction amount upto ₹10 Lakhs ₹10000/- for Loan sanction amount above ₹10 Lakhs
Document Retrieval	₹1000/-
CERSAI Charges for Loan Amount upto ₹5,00,000/-	₹50/- (As applicable and prescribed by the CERSAI)
CERSAI Charges for Loan Amount above ₹5,00,000/-	₹100/- (As applicable and prescribed by the CERSAI)
Documents handling charges post closure of loan (if borrower does not collect the original movable / immovable property documents within 30 days of RHDFCL communication to collect original movable / immovable property	₹500/- per day

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documents)	
Legal Recovery Charges and any other incidental charges incurred	Actual amount spent by the Company is to be paid by the customer
Charges to be paid to CKYCR	As applicable and prescribed by CKYCR
Stamp Duty and Registration Charges	As prescribed by the respective Govt. Authority
**** Swap charges will be 'Nil' in case of change in loan repayment mode to NACH*	

(iii) On Foreclosure/ Pre-Payment

Interest Type	**Purpose/ Prepaid or Pre-closed through**	**Charges** (exclusive of GST) (*please refer to the Notes below)*
Floating Rate	Housing Loans/ Non- Housing Loans to individual borrowers unless end use is for business purpose.	**NIL** charges
Floating Rate	For all types of Loans where end use is for business purpose or where the borrower is not individual.	(i) Loans sanctioned till 31.12.2025, **2%** of the Loan Amount Paid (ii) Loans sanctioned from 01.01.2026 onwards a. **NIL** charges upto loan amount sanctioned for 50 lakhs b. Loan Amount sanctioned greater than 50 lakhs, **2%** of the Loan Amount Paid
Fixed Rate	Housing Loans prepaid/ pre-closed through 'Own Sources' of the Borrower(s).	**NIL** charges
Fixed Rate	Housing Loans prepaid/ pre-closed through Other Sources OR Non-Housing Loans with any purpose.	**2%** of the Loan Amount Paid

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Notes:

*(i) *The expression "Own Sources" for the purpose means any source other than by borrowing from a bank/ HFC/ NBFC and/or a financial institution.*

(ii) For Fixed Rate cases, No Prepayment would be permissible till such time the Facility is fully disbursed and before completion of 12 (twelve) months from date of first disbursement, except at the sole discretion of RHDFCL

(iii) All dual/ special rate (combination of fixed and floating) housing loans will attract the pre-closure norms applicable to fixed/ floating rate depending on whether at the time of pre-closure, the loan is on fixed or floating rate. In case of a dual/ special rate housing loans, the pre-closure norm for floating rate will apply once the loan has been converted into floating rate loan, after the expiry of the fixed interest rate period.

(iv) It is also clarified that a fixed rate loan is one where the rate is fixed for entire duration of the loan.

(iv) Refund of Processing Fee: RHDFCL shall retain Initial Processing Fee of Upto ₹5000/- in case of withdrawal/ rejection of loan application. After sanction of the loan, RHDFCL shall not be bound to refund any Processing Fee.

(v) Charges for switching from floating to fixed RoI and vice-versa; OR Re-pricing of the Loan

Re-pricing / Conversion Charges *(If accepted by RHDFCL)*	2% of principal amount outstanding

(vi) Penalty for delayed EMI or PEMII

Penal Charge	**2.5% per month (i.e. 30% per annum) on the EMI or PEMII**

(vii) Above fee and charges are exclusive of GST & other govt. taxes, levies etc. and subject to change and will be at the sole discretion of RHDFCL and any change in charges, would be uploaded on the website or intimated to customer via letter/email.