Jothi Housing and Mortgage Finance Private Limited

INFORMATION ON RATE OF INTEREST FOR VARIOUS TYPES OF LOANS

Type - Fixed

(A) Housing Loans

S.N.	Type of Customer	Standard Rate of Interest
1	Salaried	12% to 18%
2	Self Employed Professional ("SEP")/ Self Employed Non-Professional ("SENP")	14% to 22%

(B) Loan Against Property (Residential)

S.N.	Type of Customer	Standard Rate of Interest
1	Salaried	12% to 18%
2	Self Employed Professional ("SEP")/ Self Employed Non-Professional ("SENP")	14% to 22%

(C) Loan Against Property (Commercial)

S.N.	Type of Customer	Standard Rate of Interest
1	Salaried	12% to 18%
2	Self Employed Professional ("SEP")/ Self Employed Non-Professional ("SENP")	14% to 22%

Please Note:

Jothi Housing and Mortgage Finance 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, company 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.