



<p align="center">REPCO HOME FINANCE LTD Corporate Office: Alexander Square, Sardar Patel Road, Guindy, Chennai 600 032</p>
--

Cir. No.66/2025/RHFL/PPD-23

09.12.2025

CIRCULAR

Rate of Interest on Various type of Loans – A Ready Reckoner

(Updated as on 01st DEC 2025)

As already communicated, with effect from 01st Dec 2025, the Minimum Lending rate (MLR) is revised to 10.00% p.a. For easy understanding of the Branches and all concerned, a ready reckoner for rate of interest on various type of loans is prepared and details as below

Minimum Lending Rate (MLR) as on 01st Dec 2025 – 10.00% p.a

A. RATE OF INTEREST FOR GENERAL SCHEMES

1. Home Loans (floating rate) – Purchase including re-purchase/Construction/takeover (Home) loans

Income Source	Loan amount			
	Upto Rs 30.00 Lakhs	Above Rs 30.00 Lacs & Upto Rs 75.00 Lacs	Above Rs 75.00 lakhs & Upto Rs 150.00 Lacs	Above Rs 150.00 Lacs
Documented	10.00% (MLR + 0 bps)	10.15% (MLR + 15 bps)	10.30% (MLR + 30 bps)	10.50% (MLR + 50 bps)
Non Documented	11.00% (MLR + 100 bps)	11.15% (MLR + 115 bps)	11.30% (MLR + 130 bps)	11.50% (MLR + 150 bps)

2. Repairs and renovation/Home Improvement loan (floating rate)

Income Source	Loan amount			
	Upto Rs 30.00 Lakhs	Above Rs 30.00 Lacs & upto Rs 75.00 Lacs	Above Rs 75.00 lakhs & Upto Rs 150.00 Lacs	Above Rs 150.00 Lacs
Documented	11.00% (MLR + 100 bps)	11.15% (MLR + 115 bps)	11.30% (MLR + 130 bps)	11.50% (MLR + 150 bps)
Non Documented	12.00% (MLR + 200 bps)	12.15% (MLR + 215 bps)	12.30% (MLR + 230 bps)	12.50% (MLR + 250 bps)

3. Composite Loans (Purchase of vacant plot and residential construction thereon) (floating rate)

Loan amount				
Income Source	Upto Rs 30.00 Lakhs	Above Rs 30.00 Lacs & upto Rs 75.00 Lacs	Above Rs 75.00 lakhs & Upto Rs 150.00 Lacs	Above Rs 150.00 Lacs
Documented	10.50% (MLR + 50 bps)	10.65% (MLR + 65 bps)	10.80% (MLR + 80 bps)	11.00% (MLR + 100 bps)
Non Documented	11.50% (MLR + 150 bps)	11.65% (MLR + 165 bps)	11.80% (MLR + 180 bps)	12.00% (MLR + 200 bps)

4. CRE – Commercial Real estate (residential housing) loans (floating rate)

- a) Multi-tenements with 3 and up to 5 dwelling units,
- b) Mixed usage properties i.e. residential cum commercial structure with usage for commercial purpose is more than the residential purpose &
- c) Loans for third dwelling unit onwards and up to 5th dwelling units for individuals

Loan amount				
Income Source	Upto Rs 30.00 Lakhs	Above Rs 30.00 Lacs & upto Rs 75.00 Lacs	Above Rs 75.00 lakhs & Upto Rs 150.00 Lacs	Above Rs 150.00 Lacs
Documented	10.50% (MLR + 50 bps)	10.65% (MLR + 65 bps)	10.80% (MLR + 80 bps)	11.00% (MLR + 100 bps)
Non Documented	11.50% (MLR + 150 bps)	11.65% (MLR + 165 bps)	11.80% (MLR + 180 bps)	12.00% (MLR + 200 bps)

5. Vacant plot loans (floating rate)

Loan amount				
Income Source	Upto Rs 30.00 Lakhs	Above Rs 30.00 Lacs & upto Rs 75.00 Lacs	Above Rs 75.00 lakhs & Upto Rs 150.00 Lacs	Above Rs 150.00 Lacs
Documented	12.00% (MLR + 200 bps)	12.15% (MLR + 215 bps)	12.30% (MLR + 230 bps)	12.50% (MLR + 250 bps)
Non Documented	13.00% (MLR + 300 bps)	13.15% (MLR + 315 bps)	13.30% (MLR + 330 bps)	13.50% (MLR + 350 bps)

6. Non-Housing Loans - Prosperity Loans/Home Equity/Mortgage Loan/Loan against Property and Commercial Loans (floating rate)

Documented Income	Non Documented income
13.50% (MLR + 350 bps)	15.00% (MLR + 500 bps)

A. RATING CHART/SCORING CHART PREMIUM (For all loans except special schemes)

Additional RoI		
Internal Rating Scores	Housing Loan	Non Housing Loans
> 90 marks	0% (NIL increase)	0% (NIL increase)
>80 and upto 90 marks	0% (NIL increase)	0.25% increase
> 70 and upto 80 marks	0.25% increase	0.50% increase
>60 and upto 70 marks	0.50 % increase	0.75% increase
>50 and upto 60 marks	0.75% increase	1.00% increase
> 40 and upto 50 marks	1.00% increase	No Loan
< 40 marks	No Loan	No Loan

B. DEVIATION PREMIUMS (For all loans except special schemes)

S. No	Particulars of Deviation premium	Additional RoI
1	Cases where plan is awaited (except for composite loans)	+0.75%
2	Reimbursement on account of Purchase/construction	+0.75%
3	Persons whose business activity is of Real estate, Builders, Money Lending, Finance business, Commission based income, Contractors, Liquor business, Bar owners, Chit funds, Lottery business & other high risk profiles etc	+0.50%
4	CIBIL Score (for main income earner) \geq 600 and upto 649	+0.50%
5	CIBIL Score (for main income earner) \geq 550 and upto 599	+0.75%
6	CIBIL Score (for main income earner) \geq 500 and upto 549	+1.00%
7	Persons (<i>main income earner</i>) with CIBIL score \geq 750	-0.50% <i>(But not below MLR & for special schemes it is the minimum scheme rate)</i>
8	For loans > Rs 20.00 Lacs, Income considered based on audited certified financials is above 3 times & upto 5 times of income as declared in the ITR (<i>If the main income appraised is through auditor certified financials, then this premium will apply</i>)	+0.25%
9	For loans > Rs 20.00 Lacs, Income considered based on audited certified financials is above 5 times of income as declared in the ITR (<i>If the main income appraised is through auditor certified financials, then this premium will apply</i>)	+0.50%
10	More than 4 persons income (including applicant) is clubbed for income appraisal	+0.25%
11	Proposals having more than three deviations	REJECTION

The maximum deviation premium that can be added

- ***Shall not exceed 1.00% for proposals under documented income category &***
- ***Shall not exceed 2.00% for proposals under non-documented income category***

B. RATE OF INTEREST FOR SPECIAL LOAN SCHEMES

(For all Special Loan Schemes, Rating Chart and Deviation premiums not applicable.)

1. Repco Nivaran plus Loan Scheme

S. No	CIBIL score of Main Income earner	Additional Top up/LAP/Prosperity Loan – Floating ROI
1	750 & above	11.25% (MLR + 1.25%)
2	700 & above and up to 749	11.75% (MLR + 1.75%)
3	650 & above and up to 699	12.25% (MLR + 2.25%)
4	Less than 650 or having NIL Hit (-1) /NTC CIBIL score	Not eligible under Repco Nivaran plus scheme and can be considered under General scheme subject to credit policy norms

2. Repco Privilege Loan Scheme (Takeover loans special scheme)

Category	Revised Rate of Interest
Housing Loan (HL) – Takeover	MLR – 0.75% (i.e., 9.25% p.a.) *
CRE-RH and Additional Top-Up (Construction/Renovation/Improvement)	MLR (i.e., 10.00% p.a.) *
Non-Housing Loan (NHL) – Takeover	MLR + 1.25% (i.e., 11.25% p.a.) *

** (irrespective of loan slab) Upto March 2026)*

3. Repco Easy Home Loan Scheme (Documented & Non- Documented) - 0.25% Addition on the applicable card rate

4. REPCO HOME 25

CIBIL Score of Main Income Earner	Home Loans
750 & Above	MLR – 0.75%, Presently @ 9.25% p.a
Above 700 & Up to 749/NTC (<i>NTC – New to Credit Score of 100 – 200</i>)	MLR – 0.50%, Presently @ 9.50% p.a

(Upto March 2026)

5. REPCO GREEN HOME LOAN (Purchase/ Construction/Takeover): 0.25% Reduction on the applicable card rate.

The contents of the circular shall be displayed in Branch Notice Boards and in our Company website.

**Sd/-
Chief Business Officer**

**Sd/-
Managing Director & CEO**

Copy to:

- *All RHFL Branches/ROs/SAT Centres*
- *All Depts. in CO/CDR/OIU*
- *MD/COO/CDO/CBO/GMs Tables*
- *IT/Accounts & Stock file*