

Truhome Finance Limited

(Formerly Shriramhousing Finance Limited)

Corp. Office: Level 3, East Wing, Wockhardt Towers, C2 G Block,

Bandra-Kurla Complex, Bandra East, Mumbai- 400051

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Illustration for computation of APR for Retail loans

Sr. No	Parameter	
1.	Sanctioned Loan Amount (in Rs.)	
2.	Loan Term (in years/ months/ days)	
a)	No. of instalments for payment of principal, in case of nonequated periodic loans	
b)	Type of EPI Amount of each EPI (in Rupees) and nos. of EPIs (e.g., no. of EMI's in case of monthly installments)	
c)	No. of instalments for payment of capitalised interest, if any	
d)	Commencement of repayments, post sanction	
3.	Interest rate type (fixed or floating or hybrid)	
4.	Rate of Interest	
5.	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rs.)	
6.	Fee/ Charges payable (in Rs)	
a)	Payable to the RE	
b)	Payable to third-party routed through RE	
7.	Net disbursed amount (in Rs.)	
8.	Total amount to be paid by the borrower (in Rs.)	
9.	Annual Percentage rate- Effective annualized interest rate (in %)	
10	Schedule of disbursement as per terms and conditions	
11	Due date of payment of instalment and interest	