Truhome FINANCE
Formerly Shriram Housing Finance

Annual Percentage Rate

APR/ total Cost of Credit can be calculated based on the applicable Rate of Interest on the Loan and the applicable fee/ charges to be paid for availing the Loan and it can be used by the customers to compare the costs associated with borrowing across products and/or lenders.

The APR of Truhome Finance Limited is furnished in the table below:

	HL		LAP	
Particulars	**Min**	**Max**	**Min**	**Max**
Sourcing Interest Rate Range *(as per Pricing Grid)*	8.50%	18.00%	10.00%	22.00%
PF%**	0.03%	0.20%	0.13%	0.38%
Annual Percentage Rate(APR)	**8.53%**	**18.20%**	**10.13%**	**22.38%**

Note:
(1) **PF considered @ 0.5% minimum and 3.0% max for HL - amortized over 15 years
(2) **PF considered @ 1.0% minimum and 3.0% max for LAP - amortized over 8 years
(3) The Annual Percentage Rate (APR) of loan is the total annual cost of the loan/ credit in percentage terms. The APR represents total cost of credit on a loan on per annum basis.
(4) APR may not remain same in case of revision in the floating rate of interest. Further, the APR will vary if other fee/ charges like prepayment charges, penal charge, CERSAI charges, stamp duty etc. (which one may incur during lifecycle of the Loan) are factored.
(5) Loans with higher or lower interest rate / processing fees may be sourced, based on specific risk assessment of the loan, with exception approvals.
(6) The sourcing interest rate range excludes “Loans to employees of the Company and group companies”