

SAHARA HOUSINGFINA CORPORATION LIMITED

(CIN: L18100WB1991PLC099782)

Effective "Annual Percentage Rate (APR)" Chart

Category & Type of Loan	Individual Housing Loan
Type of Interest	Floating/Fixed
Loan amount (in ₹)	1,000,000
Fees 1% (excl. GST) (in ₹)	10,000

Rate of Interest (%) p.a.	8.50%	8.75%	9.00%	9.25%	9.50%	9.75%	10.00%	10.25%	10.50%	10.75%	11.00%
Tenure of Loan (years)	APR	APR	APR	APR	APR	APR	APR	APR	APR	APR	APR
5	8.92%	9.18%	9.43%	9.68%	9.93%	10.18%	10.43%	10.68%	10.93%	11.18%	11.43%
10	8.73%	8.98%	9.23%	9.48%	9.74%	9.99%	10.24%	10.49%	10.74%	10.99%	11.24%
15	8.67%	8.92%	9.17%	9.42%	9.67%	9.92%	10.18%	10.43%	10.68%	10.93%	11.18%
20	8.64%	8.89%	9.14%	9.39%	9.64%	9.89%	10.15%	10.40%	10.65%	10.90%	11.15%

Note:

- 1 *The above disclosure relating to the illustrative computation of "APR" is in accordance to **Para 3.4 of Annex XII - Display of Information by HFCs & Most Important Terms of the Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021**, and is primarily meant to provide the probable loan seeker (customer) a **comparison of the total cost of credit** associated with borrowings across products and/or lenders, so as to assist them to making a decisive choice based of such comparison.*
- 2 *"APR" shall remain constant in case of a particulars Rate of Interest (ROI) irrespective of the ticket value of the Loan Amount..*
- 3 *"APR" computed on Floating/Variable Rate of Interest is subject to change in case of any future revision of ROI, anytime during the entire tenor of the loan.*
- 4 *Fee/Charges exclude GST & other Government taxes (if any).*
- 5 *The above illsutratve "APR" is subject to change in case of levying of **penal charges and other charges generally imposed in case of delay and/or default and/or deferment in repayment of EMI/installments by the Borrowers**. Customers are advised to carefully and thoroughly read, all the forms, documents, terms and conditions and Loan Agreements etc. at the time of seeking/ opting for Loan from SHCL;*
- 6 *In case of any query/ clarification, please feel free to revert to us for details.*