

Annual Percentage Rate

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 Shriram Housing Finance Limited is furnished in the table below:

| Particulars | HL | | LAP | |
|-------------------------------------|--------------|---------------|---------------|---------------|
| | Min | Max | Min | Max |
| Interest Rate Range | 9.00% | 17.00% | 11.00% | 18.00 |
| PF%* | 0.07% | 0.07% | 0.19% | 0.19% |
| Annual Percentage Rate (APR) | 9.07% | 17.07% | 11.19% | 18.19% |

Note:

- (i) *PF considered @ 1% minimum and 1.5% max for HL - amortized over 15 years
- (ii) *PF considered @ 1.5% minimum and 2% max for LAP - amortized over 8 years
- (iii) 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.
- (iv) 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 interest, CERSAI charges, stamp duty etc. (which one may incur during lifecycle of the Loan) are factored.
- (v) The SHPLR w.e.f 7 th May 2023 is 17.10% p.a.

Contact us:



Call us at:
1800-102-4345





Email us at:
contact@shriramhousing.in



To visit our nearest branch,
go to www.shriramhousing.in/contact-us

Online Loan Details:



Download SHFL Home Loans App on  
Visit our customer portal at www.shriramhousing.in



Use your mobile number and password to login.

Head Office: Level 3, Wockhardt Towers, East Wing, C-2, G Block, Bandra-Kurla-Complex, Mumbai – 400 051.

Regd Office: No.123, Angappa Naicken Street, Chennai – 600 001.

CIN: U65929TN2010PLC078004