LIC HOUSING FINANCE LIMITED

_____ AREA OFFICE

KEY FACTS STATEMENT

Annex B

Illustration for computation of APR for Retail and MSME loans

Sr. No.	Parameter	Details
1	Sanctioned Loan amount (in Rupees) (SI No. 2 of the KFS template - Part 1)	₹ 2000000.00
2	Loan Term (in years/ months/ days) (SI No. 4 of the KFS template - Part 1)	240 Months
a)	No. of instalments for payment of principal, in case of non-equated periodic loans	-
b)	Type of EPI Amount of each EPI (in Rupees) Nos. of EPIs (e.g., no. of EMIs in case of monthly instalments) (SI No. 5 of the KFS template - Part 1)	Monthly 15,687.00 240
c)	No. of instalments for payment of capitalised interest, if any	-
d)	Commencement of repayments, post sanction (SI No. 5 of the KFS template - Part 1)	Immediate due date after first disbursement
3	Interest rate type (fixed of floating or hybrid) (SI No. 6 of the KFS template - Part 1)	Floating
4	Rate of Interest (SI No. 6 of the KFS template - Part 1)	7.15%
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Ruppes)	₹ 1764649.00
6	Fee/ Charges payable (in Rupees)*	₹ 8600.00
a)	Payable to the RE (SI No. 8A of the KFS template - Part 1 & Part 3)	₹ 8500.00
b)	Payable to third-party routed through RE (SI No. 8B of the KFS template - Part 1)	₹ 100.00
7	Net Disbursed Amount (1-6) (in Rupees)	₹ 1991400.00
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	₹ 3764649.00
9	Annual Percentage Rate- Effective annualized interest rate (in %) (SI No. 9 of the KFS template - Part 1)	**7.21%**
10	Schedule of disbursement as per terms and conditions	
11	Due date of payment of instalment and interest	

*Rate of Interest, Fees/Charges mentioned above are for illustration purposes only. For actual rates, please visit to the https://www.lichousing.com/investors/comprehensive-notice-board