

SUPREME HOME LOANS

INFORMATION ON RATE OF INTEREST AND THE APPROACH FOR GRADATION OF RISKS

(A)

ROI GRID w.e.f. 10th May , 2022 TILL FURTHER NOTICE									
Home Loan (Fixed rate for entire tenure of the loan)									
Loan amount	Profile of income earning members			PF + GST	Tenure in months		Login fee + GST	PDD charges + GST	Tranch visit fee + GST
	Daily Wager	Cash Salaried	Self employed		Min	Max			
1 Lac - 2 Lacs	20.0%			2.75%	36	120	2100	1000	250 per tranch
2.01 Lacs to 4 Lacs	20.0%	19.5%	19.0%	2.75%	36	120	2100	1000	
Above 4.01 Lacs	NA	19.5%	19.0%	2.75%	36	120	2500	1500	
Home Improvement loan for any amount	22.5%			3.75%	36	120	2100 upto 4 lacs 2500 above 4 lacs	1000 up to 4 lacs 1500 above 4 lacs	
Loan against Property (Fixed rate for entire tenure of the loan)									
Loan amount	Profile of income earning members			PF + GST	Tenure in months		Login fee + GST	PDD charges + GST	Tranch visit fee + GST
	Daily Wager	Cash Salaried	Self employed		Min	Max			
1 Lac - 2 Lacs	25.0%	25.0%	25.0%	3.75%	24	84	2100	1000	250 per tranch
2.01 Lacs to 4 Lacs	24.0%	24.0%	24.0%	3.75%	24	84	2100	1000	
Above 4.01 Lacs	NA	24.0%	24.0%	3.75%	24	84	2500	1500	
In case of combination of income ,we will charge interest rate as per main income contributor or maximum income contributor (who so ever contribute > 50% of the overall income)									
LAL DORA properties - we will charge 1% additional interest on the slabs mentioned above									
Additional interest rate of 2% in HL , HIL and LAP will be charges on all loans offered against all GP UNREGISTERED PATTA properties. ONLY applicable in Madhya pardesh									

Registered Office:

2nd Floor Harsha Bhawan, 13/29 E-Block, Middle Circle, Connaught Place New Delhi – 110001

CIN: U67190DL2014PLC272457 Website: www.supremehomeloans.com

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(B) Variable Rate of Return (VRR) of Supreme Housing Finance Limited which is the basis on which its floating rate loans are linked stands at 16.50% per annum

(C) Methodology adopted by Supreme Housing Finance Limited (“SHFL”)- The methodology adopted by SHFL to decide Rate of Interest is primarily based on Cost of Fund, Cost of Capital and Credit Rating/ Score of Prospective Borrower. Further, to finalise rate of interest at the borrower level, SHFL considers specific variables like Tenor of Proposed Loan, Profile of Prospective Borrower, Type of Loan, Value of Security offered, Loan Amount, Commercial Objective etc.

Currently applicable range of standard rate of Interest have been given in tables at paragraphs above. SHFL periodically reviews matrix of applicable rate of interest based on its cost of funds, market conditions and competition. As far as a particular borrower is concerned, the actual rate of interest is charged based on the aforementioned factors. Thus, in view the above interest rate model and the approach for gradation of risk adopted by the Company, applicable Rate of Interest may be different for different borrowers.

(D) Calculation of Annual Percentage Rate or Total Cost of Credit- 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.

Typically, the 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. Please note that the APR may not remain same in case of floating/ variable 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.

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