

CALCULATION SHEET FOR ANNUAL PERCENTAGE RATE (APR)

S.No.	Particulars	Monthly Repayment	Half Yearly Repayment
1	Loan Amount	100000	100000
2	ROI	10%	10%
3	Instalment Frequency	Monthly	Half Yearly
4	Repayment Period (years)	5	5
5	No. of Payments per year	12	2
6	Instalment Amount	₹ 2,124.70	₹ 12,950.46
7	Uprfront Charges Amount	1500	1500
8	APR Output	10.65%	10.62%

Special Note :-

1. APR calculator is provided to facilitate calculation of annualised credit costs to customers and includes processing fees and interest to be charged. The Rate of interest is assumed to be fixed.
2. Other incidental charges like Stamp Duty, CERSAI Charges, Valuation Charges, Prepayment Charges, Credit Bureau Charges etc. are not considered in APR calculation.
3. Data to be inserted in required fields - Loan Amount in (Rs.), Annual Interest Rate in %, Repayment Period (years), No. of Payments per year and Processing Fee Charges in (Rs.).
4. The APR calculation is an estimate and may not reflect the actual APR for a specific loan.
5. The APR may be subject to change based on various factors, including but not limited to change in the rate of interest and other charges that may be levied throughout the loan tenure.