



## **APPROACH FOR GRADATION OF RISK**

The risk premium attached with a customer, who has made an application for or sanctioned any loan/credit facility from the company, is inter-alia assessed on the following criteria/factors:

- (a) Profile of the borrower/s including market reputation, family income, number of dependants, qualification, age, employment etc.;
- (b) Product Type;
- (c) Types of Assets including nature and value of primary and secondary collateral/security
- (d) Presence of Guarantor;
- (e) Loan Amount;
- (f) Tenure;
- (g) Financial Stability & Borrower's other financial commitments;
- (h) Credit Score/s
- (i) Loan to Value Ratio;
- (j) Fixed Income to Obligation Ratio;
- (k) Past repayment track records and historical performance of previous loans (if any);
- (l) Regulatory stipulations, if applicable;
- (m) And any other factors that the company may deem relevant in case of a particular loan application;

All customer/s are requested to note the above, as interest rate for each loan account will vary on the basis of the said criteria/factors mentioned above.

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