

REGISTERED ADDRESS

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DLF Prime Towers,
Plot No. F-79-80, Okhla
Industrial Area, Phase -I,
New Delhi -110020, India

CORPORATE ADDRESS

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Phase-II Gurugram, 122002,
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CIN

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Approach for Gradation of Risk

All Borrowers availing of a loan facility are hereby informed that the Company adopts a structured and multi-factor approach to assess the credit risk associated with each Borrower. This assessment is based on several considerations, including the profile of the Borrower, evaluated through bureau as well as loan performance etc. The nature of the loan product & type of facility are also taken into account to evaluate the same. The Borrower's relationship history with the Company, including the tenure of association, past repayment track record, and the performance of similar clients, plays a significant role in risk assessment.

Financial indicators such as the overall customer yield, future business potential, repayment capacity based on income and cash flow assessments, loan eligibility, and other ongoing financial obligations are carefully considered. The nature, value, and location of both primary and secondary collateral are evaluated, along with the type of asset being financed and its intended end use. Risk associated with the Borrower's business segment, the existence of any credit guarantee, and the channel through which the loan was sourced (digital or physical) also influence gradation. Additionally, the Company considers any applicable regulatory guidelines.

The rate of interest for the same tenor for different clients can be different depending upon the combination of one or more factors listed above.