

## **Approach for Gradation of Risk**

All "Borrower/s" on the loan facility are hereby informed that the company has the following approach and considers following factors for assessing gradation of risks for each Borrower:

- Profile of the borrower
- Credit Score history
- Financial Stability and borrower's other financial commitments
- Regulatory stipulations, if applicable
- While deciding the interest rate and other charges, the rate offered by competitors in the market would also be taken into consideration.

XXXXX