

APPROACH ON GRADATION OF RISK

Approach

The decision to give a loan and the interest rate applicable to each loan account shall be assessed on a case to case basis, based on multiple parameters such as the type of asset being financed, borrower profile and repayment capacity, borrower's other financial commitments, past repayment track record if any, the security for the loan as represented by the underlying assets, loan to value ratio, mode of payment, tenure of the loan, geography of the borrower, end use of the asset, etc. The rate of interest is subject to change as the situation warrants and is subject to the discretion of the Company on a case-to-case basis. The Company shall disclose the interest rates and gradation of risks on its website.

Parameters

S. No.	Parameter
1.	Cash Runway
2.	Vintage
3.	Current Ratio
4.	Debt Equity Ratio
5.	ECS bounce in last 3 months
6.	Gross margin %
7.	Start-Up/Traditional
8.	CMR Score
9.	Consumer Score of main director
10.	DSCR
11.	Borrowing to Turnover
12.	Banking Throughput
13.	No of Lender
14.	ABB
15.	Last 12M Turnover in INR
16.	Networth
17.	Promoter's experience

Administration, Amendment and Review of the Policy

The Board or the Committee shall be responsible for the administration, interpretation, application and review of this Policy. The Committee shall also be empowered to bring about necessary changes to this Policy, if so required at any stage at its own discretion or with the concurrence.