

Approach for Gradation of Risks:

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, financial stability, and market creditworthiness
- Credit history and duration of relationship with the Borrower
- Group strength, overall customer yield, future potential, repayment capacity based on cash flows and other financial commitments
- Interest, default risk in related customer segment for low and medium category
- The security for the loan as represented by the underlying assets
- Loan to value ratio
- Mode of payment
- Tenure of the loan
- Geography (location) of the Borrower
- End use
- RBI guidelines

Other laws or any other factors on a case-by-case basis, as applicable.