

## ***Rate of Interest***

Interest will be applicable on the basis of customer profiling and on the basis of type of loan.

Gradation of risk is done on the basis of factors such as nature of loan, credit-worthiness of the borrowers as assessed in terms of IIR, cash flow as established through bank statements, nature and quality of security, LTV profile of the borrower, repayment capacity, Credit Bureau score, and borrower's other financial commitments as assessed through FOIR, etc.

After doing an analysis on the above basis, rate to be charged for a particular category of borrower is decided upon.