

Risk Grading Methodology & Interest Rate Framework

A) Risk Grading Methodology - The Company follows a transparent, risk-based pricing framework under which the applicable Rate of Interest is determined based on a broad assessment of factors such as customer credit profile, repayment capacity, income characteristics, and collateral-related considerations. Customers are categorized into defined risk segments, and pricing may vary across such segments to appropriately reflect the assessed risk at the time of sanction. The methodology is reviewed periodically in line with the Company's credit and risk management practices.

B) Risk Assessment by Customer Segment & Income Program - The Company serves a diverse customer base comprising salaried and self-employed individuals across different income and customer segments. As part of its risk-based pricing framework, the applicable Rate of Interest may vary based on an overall assessment of factors such as the customer's profile, income characteristics, credit behaviour, repayment capacity, and collateral-related considerations. Different customer segments may therefore be subject to different pricing outcomes in accordance with the Company's approved credit and risk management policies.

C) Risk Grading Matrix (Indicative)

Parameter	Low Risk	Medium Risk	High Risk
CIBIL Score	>720	>680 & <=720 / NTC	<=680 / NTC
Customer Segment	Salaried Formal	Salaried Informal / Self Employed Formal	Self-Employed Informal
	Self Employed Formal	(Banking/BTO)	
	(NIP)		
Income Assessment	Bank salaried / Normal Income Program	Banking / GTO	Alternate Assessment / Suvidha
Property Profile	MC Locality, Standard Property	Non-MC or Mixed usage Property	Special Property
Credit Behaviour	Strong	Moderate	Weak

D) Adoption of Risk Grading for Determination of ROI - The Company's risk-based pricing framework permits appropriate pricing differentiation within customer segments based on the overall risk assessment of the proposal, assessing both qualitatively and quantitatively. The applicable Rate of Interest is determined after considering relevant customer, transaction, collateral and multiple other factors in line, with the Company's approved policies.

E) Risk Factors which may reduce the ROI - The Company may provide differentiated pricing based on the overall risk assessment of the proposal, considering relevant customer, transaction, and collateral-related factors. Such pricing outcomes are determined in accordance with the Company's approved risk management and credit policies

F) Risk Factors which may increase the ROI - The Company may apply appropriate pricing differentiation based on the overall risk profile of the proposal, taking into consideration relevant customer, financial, transaction, and collateral-related factors. Such pricing outcomes are determined in accordance with the Company's approved credit and risk management policies.

G) Risk Rating & ROI Ranges (Indicative)

a) Home Loan

Risk Rating	Customer Segment	Indicative ROI range *
Low	Salaried Formal	11.50% - 13.75%
Medium	Salaried Informal	13.00% - 15.50%
Medium	Self-employed Formal	13.50% - 16.00%
High	Self-employed Informal	14.50% - 17.00%
* The ranges as above are indicative, and the Company may change these without any further notice		

b) Loan Against Property (LAP)

Risk Rating	Customer Segment	Indicative ROI range *
Low	Salaried Formal	15.25% - 16.75%
Medium	Self-employed Formal	16.25% - 18.00%
High	Self-employed Informal (Suvidha)	17.00% - 19.00%
* The ranges as above are indicative, and the Company may change these without any further notice		