



ITI HOUSING FINANCE LIMITED

(Formerly Known as Fasttrack Housing Finance Limited)

APPROACH FOR RISK GRADATION

Risk Gradation and Rol

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

- Profile, the market reputation of the borrower, internal credit norms leveraging traditional approaches like Bureau performance as well as alternative data sources,
- Inherent nature of the product, type/nature of the facility, refinance avenues, whether the loan is eligible for bank financing, loan to value of asset financed,
- Tenure of relationship with the borrower, past repayment track record, and historical performance of our similar clients,
- Overall customer yield, future potential, repayment capacity based on cash flows and other financial commitments of the borrower,
- Nature and value of primary and secondary collateral/security,
- Type of asset being financed, end use of the loan represented by the underlying asset,
- Interest, default risk in the related business segment,
- Regulatory stipulations, if applicable, and
- Any other factors that may be relevant in a particular case
- Tenure, quantum, repayment schedule, and structure (including proposed moratorium, if any) of the proposed loan

The rate of interest for the same tenor for different clients can be different depending upon the combination of one or more factors listed above.