

## **Regulatory Disclosure**

In compliance with Paragraph 80.2 of Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021, we make below disclosure:

### 1. Rate of Interest

Rate of Interest for each product is provided in product section. For final interest rate refer sanction letter.

### 2. Approach for gradation of Risk

- The Company has adopted an interest rate model based on cost of funds, cost of operations, various risks associated with the loan & security, etc.,
- The Company reviews the rate of interest considering offerings by other lenders,
- An additional spread, based on the overall risk perceived, is factored in the pricing, which is function of income, credit history, credit information, profile of the borrower and the internal assessment of the Company,
- Applicable rate of interest may be different for different customers' loan exposures.

### 3. Penal Charges

Penal Charges for borrowers is provided at Schedule of Charges.

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