

## **Approach for Gradation of Risk**

The Company follows risk-based pricing (RBP), and to assess the risk while doing Credit underwriting, we focus on Assessment of Income, End Use, underlying collateral through Legal & Technical Reports over and above the mandatory checks such as KYC, Bureau records and customer touchpoints through Personal discussions(PDs).Hence, SGRL reserves the right to charge different rate of interest based on the category of customers, their risk profile etc.