

Gradation of Risks

The rate of interest shall be determined based on the cost of borrowed funds, matching tenor cost, market liquidity, refinance avenues, RBI repo rate, offerings by competition, tenure of customer relationship, cost of funds etc.

In addition to the cost of funds, the rate of interest shall further be determined with risk premium which is based on the inherent credit and default risk in the products and customer per se arising from customer segment, profile of the customers, professional qualification, stability in earning and employment and repayment ability, overall customer yield, nature and value of primary and collateral securities, past repayment track record of the customers, external ratings of the customers, industry trends etc.

Indifi Capital may adopt an interest rate model whereby the rate of interest for same product and tenor availed during same period might differ from customer to customer depending upon consideration of any or combination of a few or all factors as listed above. Hence, the interest rate applied may be different from customer to customer on his/ her loans.

INDIFI CAPITAL PRIVATE LIMITED

(Formerly known as Riviera Investors Private Limited)

CORPORATE OFFICE: 63, SECOND FLOOR, SECTOR 44, GURGAON - 122002 HARYANA

REGISTERED OFFICE : C-902, PARK VIEW SPA, NEAR DPS PRIMARY WING, SECTOR - 47, GURUGRAM - 122001

EMAIL: smahanot@indifi.com CIN: U65923HR1980PTC069400