

**SNAPMINT FINANCIAL SERVICES  
PRIVATE LIMITED**

**APPROACH FOR GRADATION OF RISK**

All “Borrower/s” on the loan facility are hereby informed that the company has the following approach and considers following factors for assessing rate of interest for each Borrower:

Risk related to loss of credit due to short tenure of loan;

1. Nature of facility;
2. End Use
3. Any subvention if applicable
4. Ticket size of loan
5. Tenure
6. Down payment
7. Demographic conditions
8. Customer segment
9. Stability
10. Financial position
11. Past repayment track record with the Company or with other lenders;;
12. External ratings of customers, credit reports;
13. Customer relationship;
14. Other existing indebtedness;
15. Results from digital verification;
16. RBI Guidelines; and
17. Any other factors on a case-by-case basis, as may be applicable.