

SARASWATI COMMERCIAL (INDIA) LTD.

Regd. Off.:209-210, Arcadia Building, 2nd Floor, 195, Nariman Point, Mumbai-400021.

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Web:www.saraswaticommercial.com CIN:L51909MH1983PLC166605

APPROACH TO GRADATION OF RISK

1. The rate of interest is arrived at through Saraswati Commercial (India) Limited's Interest Rate Model which takes into account relevant factors such as cost of funds, margin and risk premium and determine the rate of interest to be charged for loans and advances. We take a comprehensive approach to the gradation of risk that does not discriminate between classes of borrowers but rather tailors the interest rate to each loan.
2. The decision to provide loan and fix the rate of interest thereon are carefully assessed on a case to case basis, which are based on multiple factors which may include Borrower's other financial commitments, Credit Record, the security for the loan and such information is collated based on information provided by the Borrower.
3. The Company may require the additional information from the Borrower for the purpose of determining if the loan can be provided to the Borrower.
4. The Company has published Interest Rate Model on the website of the Company www.saraswaticommercial.com which can easily be assessed by the Borrower.