

Approach of gradation of risk for customers- ISFL

“ISFL has adopted the approach for gradation of risk and is categorizing the borrower into low, medium and high risk based on cost of funds, prevailing market rate, Credit scores/ information from CIC’s, bank transaction history, past track of the client with ISFL(if any) and security concentration(security risk) .

ISFL shall fix the interest rate from time to time based on the individual credit and gradation of risk profile of borrower and the rate of interest shall be different for different categories of borrowers which shall vary between 9% to 16% and the same shall be subject to changes depending upon the overall market scenario.”