



Approach to Gradation of Risk

This rate of interest is arrived at through Mamta Housing Finance's interest rate model which takes into account relevant factors such as cost of funds, margin and risk premium, we take a comprehensive approach to the gradation of risk that does not discriminate between class of borrowers, but rather tailors the interest rate to each loan.

Applicable interest rate for each loan account will vary by taking into consideration multiple factors such as

- **Loan amount**
- **Type of asset**
- **Product type**
- **Tenure**
- **Profile of the borrower**
- **Credit score**
- **Loan to value ratio**
- **Past repayment track record**
- **Fixed income to obligation ratio and**
- **Basis income eligibility program.**