



**REGISTERED OFFICE:**

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**Risk Gradation**

<b>Risk Gradation</b>	<b>Low</b>	<b>Medium</b>	<b>High</b>
<b>Rate of Interest</b>	10%-20%	20%-24%	24%+

**Low risk customers (LCR):**

LCR will be individuals and entities whose identities and sources of wealth can be easily identified, have structured income and transactions in whose accounts by and large confirm to the known profile.

Illustrative examples of low risk customers could be:

- a) Salaried applicants with salary paid by cheque;
- b) Customers belonging to government departments;
- c) Customers working with government owned companies, Regulators and Statutory Bodies etc.;
- d) Customers belonging to lower economic strata of the society whose accounts show small balances and low turnover;
- e) Customers working with Public Sector Units;
- f) Salaried applicants working with Private companies;
- g) Self Employed professionals other than High net worth Individuals; and
- h) Salaried applicants working with Private companies;
- i) Self Employed professionals other than High net worth Individuals;
- j) Self Employed customers with sound business and profitable track record for a reasonable period; and
- k) Customers working with reputed Public Limited Companies & Multinational Companies.

**Medium Risk customer:**

These customers would include:

- a) Salaried applicants with variable income/unstructured income receiving salary in cheque; and
- b) High Net Worth Individuals with occupational track record of more than 3 years.

**High Risk customer:**

These customers are likely to pose a higher than average risk to the Company may be categorized as high risk. Examples of high risk customers requiring higher due diligence may include:

- a) Politically Exposed Person(s);
- b) Non-resident customers;
- c) High net worth individuals, without an occupational track record of more than 3 years;
- d) Trusts, Societies, Charities, NGOs and organizations receiving donations;
- e) Companies having close family shareholding or beneficial ownership;
- f) Firms with 'sleeping partners';
- g) Non-face to face customers; and
- h) Those with dubious reputation as per available public information, etc. The company's exposure to any of the clients is subject to the company's credit risk policy and operations manual. However, for customer acceptance, KYC is a prerequisite for a credit risk grading.