

PRICING GRADATION

Product	Description	Min Interest	Max Interest
Lombard Lending/ LAS (incl. listed ESOP*)	Vanilla Loans Against Securities (LAS) cases with diversified portfolio, without any significant concentration/liquidity concerns	10%	16%
Hybrid Lombard Lending	LAS but with concentration of a particular security beyond 25% of portfolio value or where property/ NDU security value is capped at 25% of portfolio	10.5%	16%
Promoter - Listed (F&O) & > 25k Cr of M Cap	Promoter lending where the pledged security is part of the F&O list of stock exchanges	11%	16%
Promoter - Listed (non F&O) & < 25k Cr of M Cap	Promoter lending where the pledged security is outside the F&O list.	12%	18%
Unlisted (incl. unlisted ESOP) & NDU	Usually promoters with unlisted stock as collateral or NDU as underlying collateral	12%	18%
LAP	Where primary collateral is real estate (commercial/residential) or concentration of real estate in the portfolio	12%	18%

Notes:

Besides the product category, interest charged to clients will also be determined by the following factors:

- CIBIL/ credit score
- Relationship with 360 ONE Group entities
- Past track record of loans availed whether from 360 ONE Prime or otherwise
- Financial records such as strength of balance sheet/income statement /net worth
- Expected service intensity
- Any other factor likely to materially impact the risk premium of the firm
- The NBFC's existing PLR, cost of borrowing, incidental costs related to raising of funds and operating costs (opex)