



Repayment Moratorium Policy of Avanti Finance Private Limited

Approved by the Board of Directors on April 03, 2020

Relief measures approved by the Board

Retail loans of INR 54.84 crores (23791 accounts) outstanding as on March 31'20

1. All borrowers will be given the option of a moratorium for EMI falling due between the period March 01, 2020 to May 31, 2020 (upto 92 days) without a change in the EMI amount.
2. All borrowers will be given an option to continue making repayments falling due between the moratorium period in case their cash flows permit & they are not in favour of extending their loan tenure & paying additional accrued interest for the moratorium period.
3. Interest will continue to accrue on the outstanding portion of the term loans during the moratorium period and will be collected along with the last EMI or additional installment.
4. The revised asset classification of the loans will be on the basis of revised due dates and the revised repayment schedule. The same will be shared with the Credit Information Companies (Regulatory requirement).

Institutional loans of INR 12.14 crores (10 accounts) outstanding as on March 31'20

All institutional borrowers will be provided an option to opt for moratorium. However, decision pertaining to grant of moratorium will be solely made by Avanti, on a case to case basis.

AVANTI FINANCE PRIVATE LIMITED

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