

# DEBT INVESTMENT PHILOSOPHY & PROCESS

We aim to cover variables (but not limited to) mentioned under Debt Investment Philosophy during initiation and review of credits on a case-by-case basis depending on the sensitivity. It looks to optimize returns with a risk moderation.



**Note:** This is not an exhaustive listing of key determinants and only limited parameters have been mentioned here to aid better understanding of the process. We continuously evolve the list of parameters to enhance our process. Determinants are not evaluated on a standalone basis.