

Gradation of Risk

CFL prioritizes clarity and fair business practices, ensuring that its products and processes are straightforward and easy to comprehend. Given the diverse borrower demographics, CFL carefully evaluates multiple factors, including economic conditions, borrowing costs, and service efforts of the customer, to offer responsible and well-informed financial solutions for the target customers.

Lending risk is carefully assessed for each case, based on borrowers' financial stability, tenure with the organization, past repayment behaviour, and potential default risk to ensure well-informed decisions prior to sanction and disbursal of loans to the respective customers.