



GEO LIMIT POLICY

STAR HFL

VERSION 1.0

GEO Limit Policy

PREPARED BY:
RECOMMENDED BY:
APPROVED BY:
BOARD OF DIRECTORS
<p>On behalf of Board of Directors:</p> <p>Ashish Jain Managing Director DIN: 02041164</p>

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GEO Limit Policy

1. Introduction

The purpose of this document is to define the Branch / Location wise Geo limit Policy for the Company. This is a living document and supposed to be updated on a regular basis. This document should not be seen in isolation but in conjunction with the other policy documents that define the overall working of the company. For the sake of simplicity and to avoid confusion, any matter covered in other policy documents is not repeated in this document.

Following is the list of other documents / policies that are complimentary this policy document:

- a. Credit Policy
- b. Product Policy Guideline
- c. Technical Policy
- d. Legal Policy
- e. Operational Policy

2. Company Philosophy

The company believes in managing the business through a solid set of policies including Branch / Location wise Geo limit. Considering the importance of Branch / Location wise Geo limit Policy, the top management will be directly involved in the various aspects of GEO limit related issues at branch/area/zonal level.

The company aims at fostering maximum contented customer base in a mutually profitable way. It is therefore important to appraise the customer in unambiguous terms before offering a product or service to him. To support this mission, the company need define well document Branch / Location wise Geo limit Policy so that we can offer faster service to customer and have clarity on the location from which sourcing can be done.

3. Mission of GEO Limit Policy

“To create a uniform benchmark on the origination of loan based on the property address and build processing capability to service the customer i.e. pre and post disbursement throughout loan life cycle”

The Company's stated objective is to provide best of the service to the customer be it pre and post disbursements. By introducing GEO limit, the company is trying to reduce the cost of customer service including the cost incurred during collection process. By limiting GEO limit the company can provide the service at the door step efficiently and in timely manner.

4. Purpose of the GEO Limit

This policy is finalized by the corporate office in consultation with location / state head. The purpose of creating this document is explained as follows.

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- a) Regulate the origination of the loan based on the property address
- b) By delimiting the area and ensuring concentration of customers within that location, allied support systems including new branch set up can be done to service the existing and new customers on boarded within that geography
- c) To synchronize competition, market dynamics and organization requirements
- d) To build risk boundaries and mitigants in a sustainable manner
- e) Ensure to operate on set guidelines without any deviation.

5. Process

After selection of branches and before starting business operation, GEO limit must be defined by the corporate office functional team in consultation with location / state head.

While defining the GEO limit, we need to understand the business potential in an around the branch selected and also future plan business expansion.

Geo Limit is defined as the circumference within which a branch is required to conduct its business. In other words, it is defined as the area within which the residential projects should be present in order for a branch to be able to take exposure.

The area may be centred around the Branch, railway station, bus station, nearest city center etc which will be the focal point and from which the geo limit would be measured.

The projects which are outside the defined geo limits shall not be funded as it would cause logistical issues in relation to post disbursement activities, servicing the loan account and collections of monthly instalments.

Branches which do not follow geo limits face tremendous issue in attending to the customers during the loan life cycle and ultimately have adverse effects on the quality of the portfolio built.

In regards to this, the Company would be following the below mentioned geo limits for different locations defined as under.

6. GEO Limit Policy for Mumbai Location

Mumbai Metropolitan Region (MMR) in which the Company intends to be active through branches and centers are divided into three parts that is Western, Central and Harbour line which is in line with Mumbai suburban rail network. Under each of these lines, the area for servicing is defined as:

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1. Western Line area will be servicing customers from church gate to Dahanu
2. Central Line area will be servicing customers from CSTM to Kasara and up to Bhivpuri
3. Harbour Line are will be servicing customers from New Mumbai to Khopoli & Pen.

Location of property should be nearest local station and should be ensure that area is developing one that is having road and well connectivity. Following are location wise GEO limit.

1. Western Line GEO Limit

Railways Station From	Railway Station To	GEO Limit
Churcgate	Dahisar	With 10 KM radius from station in both east and west side
Mira Road	Virar	With 7 KM radius from station in both east and west side
Vaitarna	Dahanu Road	With 5 KM radius from station in both east and west side

2. Central Line GEO Limit

Railways Station From	Railway Station To	GEO Limit
Mumbai CST	Mulund	With 10 KM radius from station in both east and west side
Thane	Kalyan	With 7 KM radius from station in both east and west side
Shahad	Kasara	With 5 KM radius from station in both east and west side
Vithalwadi	Bhivpuri	With 5 KM radius from station in both east and west side

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3. Harbour Line GEO Limit

Railways Station From	Railway Station To	GEO Limit
New Mumbai	Panvel	With 10 KM radius from station in both east and west side
Karjat		With 7 KM radius from station in both east and west side
Pen		With 5 KM radius from station in both east and west side

Branches opened at the western line will be focusing on stations falling on the western line and so on. Virar branch will be catering to projects from Vasai to Dahanu road. Kalyan branch will be catering to projects from Kalyan to Kasara including Wada and Bhiwandi. Panvel branch will cater to projects on harbor line including Karjat, Khopoli and Pen. In case there is no railway station, eg Wada, the radius of operations will be 5 kms of the city center.

7. GEO Limit Policy for Surat Location

The area for servicing under Surat location is defined as

Direction	Area	Radius within the area centre
North	Olpad, Sayan	10 kms
East	Kamrej, Kadodara	10 kms
South	Sachin	10 kms

Subject to total geo limit not exceeding 30 kms of the Surat city.

8. GEO Limit Policy for Pune Location

The area for servicing under Pune location is defined as

Direction	Area	Radius within the area centre
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North	Khadki	10 kms
East	Kothrud	10 kms
South	Bibwewadi	10 kms
West	Hadapsar	10 kms

Subject to total geo limit not exceeding 30 kms of the Pune city.

9. GEO Limit Policy for Indore Location

The area for servicing under Indore location is defined as

Direction	Area	Radius within the area centre
North	Hira Nagar	10 kms
East	Bijasan	10 kms
South	Bilawali	10 kms
West	Khajrana	10 kms

Subject to total geo limit not exceeding 30 kms of the Indore city.

10. GEO Limit Policy for Akola Location

The area for servicing under Akola location is defined as

Direction	Area	Radius within the area centre
North	Akot	10 kms
East	Dahigaon Gawande	10 kms

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South	Jetwan Nagar	10 kms
West	Krishi Nagar	10 kms

Subject to total geo limit not exceeding 30 kms of the Akola city.

11. GEO Limit Policy for Chennai Location

The area for servicing under Chennai location is defined as

Direction	Area	Radius within the area centre
North	Tondiarpet	10 kms
East	Anna Nagar	10 kms
South	Adyar	10 kms

Subject to total geo limit not exceeding 30 kms of the Chennai city.