

## RISK ASSESSMENT CHART

CUST NAME:			
Field	Particulars	Score	Assesment
LOAN REQUIREMENT	READY FLAT - BUILDER	4	
	RESALE/SELLER BT	3	
	UNDER-CONSTRUCTION PROPERTY	2	
	EXTENSION/RENOVATION	1	
	SELF CONSTRUCTION	-1	
	LAP - LOAN AGAINST PROPERTY	-2	
ID & ADDRESS PROOF Available	ID & ADDRESS	0	
	Only ID	-1	
	Only Address	-1	
	Both Non Available	-2	
COMPANY PROFILE	Government	3	
	MNC	3	
	Public Sector Unit	3	
	Private Ltd	1	
	Proprietor/Partnership	0	
TOTAL NET INCOME (PER MONTH) Salaried (A)	Upto 10,000/-	-2	
	10,001/- to 20,000/-	-1	
	20,001/- to 30,000/-	1	
	30,001/- to 40,000/-	2	
	40,001/- to 50,000/-	3	
	50,001/- & Above	4	
TOTAL NET INCOME (PER MONTH) Self Employed (B)	Upto 15,000/-	-2	
	15,001/- to 20,000/-	-1	
	20,001/- to 35,000/-	1	
	35,001/- to 45,000/-	2	
	45,001/- to 55,000/-	3	
	55,001/- & Above	4	
AVERAGE OF NET INCOME (PER MONTH) Clubbed Income / Multiple Source Income	AVERAGE OF A&B	-2	
		-1	
		1	
		2	
		3	
		4	
INCOME SOURCE	SALARY IN BANK (Salaried)	2	
	AS PER ITRV (Self Employed)	2	
	CASH SALARY (Salaried)	-1	
	DAILY CASH FLOW STATEMENT (Self Employed)	-2	
Income Consideration	Individual Income	3	
	Individual Income From Various Sources	2	
	Clubbed Income	-1	
	Clubbed Income from Various Sources	-2	
JOB TYPE	Highly-Skilled Job	2	

DATE:			
Field	Particulars	Score	Assesment
Nature of Work	Permanent	2	
	Temporary	-1	
	Contractual	-2	
Current Work Experience	More than 1 Year	1	
	Less than 1 Year	-1	
Total Work Experience	More than 3 Years	2	
	Upto 3 Years	1	
Credit History	Clear Profile/No History	0	
	Obligations	-1	
	Defaulter	-3	
	Overdue	-2	
	Settlements	-1	
No of Liabilities	More Than or Equal to 3 (HL)	-2	
	Less Than 3 or Equal to 1 (HL)	-1	
	More than / Equal to 1 (NON HL)	1	
	No Liabilities	2	
Amount/No of Assets	Nil Assets	0	
	Assets more than 1 Lacs	1	
Residence Area	Negative Area	-1	
	Positive Area	0	
Property Area	Not Identified	0	
	Negative Area	-2	
	Positive Area	1	
Banking Quality	No Cheque Bounce (INW / OWT)	0	
	Less than Two CHQ/ECS bounce in last 1 year(INW / OWT)	-1	
	Two or more CHQ/ECS bounce in last 1 year(INW / OWT)	-2	
Customer Profile	High Risk (Negative Profiles as per policy)	-2	
	Low Risk (Non-Negative Profiles)	2	
No of Dependants	Less Than 2 Dependants	1	
	Two Or More Dependants	-1	
Additional Security	Guarantor	-2	
	LIC Policy / Other Collateral Security	-1	
	NONE	0	
Average Bank Balance	ABB Less than 100% of EMI	-1	
	ABB 100% to 150% of EMI	1	
	ABB More than 150% of EMI	2	
KYC Verification	Positive	0	

Skilled Job	1
Semi-Skilled Job	0
Un-Skilled Job	-2

Residence Status	Family Owned	2
	Self Owned	2
	Rented	-1
	Other	-1

Current Residence	Upto 1 Year	-1
	More than 1 Year Upto 3 Years	0
	More than 3 Years	1

Refer	-1
Negative	-3

Residence Verification	Positive	0
	Refer	-1
	Negative	-3

Office Verification	Positive	0
	Refer	-1
	Negative	-3

SANCTION AUTHORITY RATING >>>>

**TOTAL SCORE**

**0**

**SCORING TABLE**

Grade	Scoring Slab		LTV		HL ROI %		LAP ROI %	
	Min	Max	HL	LAP	SAL	SEP/SENP	SAL	SEP/SENP
1	30.76	35.00	90	65	11.00	11.50	14.50	15.00
2	26.51	30.75	90	65	11.50	12.00	15.00	15.50
3	22.26	26.50	90	60	12.00	12.50	15.50	16.00
4	18.01	22.25	85	60	12.50	13.00	16.00	16.50
5	13.76	18.00	85	60	13.00	13.50	16.50	17.00
6	9.51	13.75	80	55	13.50	14.00	17.00	17.50
7	5.26	9.50	80	55	14.00	14.50	17.50	18.00
8	1.01	5.25	80	50	14.50	15.00	18.00	18.50
9	-3.24	1.00	75	50	15.00	15.50	18.50	19.00
10	-7.49	-3.25	70	50	15.50	16.00	19.00	19.50
11	-11.74	-7.50						
12	-15.99	-11.75						
13	-20.24	-16.00						
14	-24.49	-20.25						
15	-28.74	-24.50						
16	-32.99	-28.75						
17	-37.24	-33.00						
18	-43.00	-37.25						

MINIMUM SCORE	-43
MAXIMUM SCORE	35