

(b). Project profile

SL NO	Parameters	Total mark	HL/Site Loan/CHL		ML/Flexi LAP		LCP/personal loan			
			Standard	Max score	Total mark	Standard	Max score	Total mark	Standard	Max score
9.	Instalment Income Ratio (IIR)	10	30% or less 31% up to 40%, 41% to 50%, 51% and 55% Above 55%	10 08 06 03 01	10	30% or less 31% up to 40%, 41% to 50%, 51% and 55% Above 55%	10 08 06 03 01	10	30% or less 31% up to 40%, 41% to 50%, 51% and 55% Above 55%	10 08 06 03 01
10.	Other income taken for computing eligibility.	04	No other income taken into account Rental Income /Agriculture/any other income taken into account	04 02	04	No other income taken into account Rental Income /Agriculture/any other income taken into account	04 02	04	No other income taken into account Rental Income /Agriculture/any other income taken into account	04 02
11.	Net Take Home salary (NTH) After deduction existing loans, proposed loan and the Income Tax, if any.	05	NTH more than 50% of Gross  41% to 50%  Less than 40%	05  04  03	05	NTH more than 50% of Gross  41% to 50%  Less than 40%	05  04  03	05	NTH more than 50% of Gross  41% to 50%  Less than 40%	05  04  03
12.	LTV/LCR	10	Up to 50% of the valuation More than 51% up to 70% More than 71% up to 80% More than 81% up to 90	10 08 06 04	10	Up to 30% of the valuation More than 30% up to 40% More than 40% up to 50% More than 50	10 08 06 03	10	Up to 30% of the valuation More than 30% up to 40% More than 40% up to 45% More than 45% up to 50	10 08 06 04
13.	Prime security	08	High Marketability/ New Self-occupied/ Ready for occupation Flats/ house under construction	08 06 03	08	High Marketability/ New Self-occupied/ Ready for occupation Others (like tenanted)	08 06 04	08	High Marketability/ New Self-occupied/Ready for occupation Others (like tenanted)	08 06 03
14.	Additional Security	02	Availability of collateral security of immovable properties/Third part Guarantee/Term deposits of company	02	02	Availability of collateral security of immovable properties/Third part Guarantee	02	02	Availability of collateral security of immovable properties/Third part Guarantee	02
15.	Mode of repayment	06	Salary deduction ECS PDC Cash	06 05 04 01	06	ECS PDC Cash	06 04 01	06	ECS PDC Cash	06 04 01
16.	Tenure of the Loan	05	Less than 20 years  21 to 25 years  More than 25 years	05  02  01	05	Present Net worth more than loan amount Net worth is less than loan amount	05 03	05	Present Net worth more than loan amount Net worth is less than loan amount	05 03
17.	Perfection of security	10	Perfect EMT available at the time of disbursement/outright purchase of flats/house Perfect EMT available within 30 days All other type of EMT/flats under construction (takeover loan)	10 07 04	05	Perfect EMT available before disbursement  All others (Takeover of liability etc.,)	05  03	05	Perfect EMT available before disbursement  All others (Takeover of liability etc.,)	05  03
18.	XXX		XXX	XX	05	Repayment period More than 5 yrs up to 10 yrs More than 10 yrs	05 02	05	Repayment period up to 5 yrs 5 to 10 yrs	05 03
	<b>Total</b>	<b>60</b>			<b>60</b>			<b>60</b>		