

(a). Customer Profile

SL NO	1. Salaried				2. Professional				3. Self Employed & Non-Professional				
	Parameters	Total mark	Standard	Max score	Parameters	Total mark	Standard	Max score	Parameters	Total mark	Standard	Max score	
1.	Employment of applicant/ co-applicant	06	Employed with central and state govt/profit making PSU/Multinational companies.	06	Occupation	08	Doctors/ CA/ ICWA/ Comp. Secretary	08	Nature of Business	08	Whole sale Trade	08	
			Private corporates/Software companies other than those in above	05			Engineers/ Architects	07			Service	06	
			Other private sector employment	04			Others (including diploma/ certificate holders etc.)	04			Retail Trade / Manufacturer	05	
			NRI's/Pensioners.	03							Others	04	
2.	Present Cadre/ Status of employee	05	Executives/HODs/Class I Officers/Professors.	05	Length of service completed in the profession	05	More than 5 years	05	Length of service completed in the present Business	03	More than 10 years	03	
			Managers/skilled workers/similar position	04			More than 2 years up to 5 years	03			More than 5 years up to 10 years	02	
			All others	03			Less than 2 years	02			More than 2 years up to 5 years	01	
											Less than 2 years	00	
3.	Age	03	Up to 40 years	03	Age	04	Up to 40 years	04	Age	03	Up to 40 years	03	
			Above 40 years to 50 years	02			Above 40 years to 50 years	03			Above 40 years to 50 years	02	
			Above 50 years	01			Above 50 years	02			Above 50 years	01	
4.	Educational qualification	02	Graduates and above	02	Educational qualification	03	Professional Post Graduates	03	Educational qualification	02	Graduates and above	02	
			Under Graduates / others	01			All others	02			All others	01	
5.	Total Length of service completed	05	More than 5 years	05	Gross Income and Banking transaction	10	Gross income more than Rs.1 lac P.M	10	Type of Business	04	Family Business	04	
			More than 2 years up to 5 years	03			Rs.50,000 to Rs.1 lac P.M	08			Ist Generation	02	
			Less than 2 years	02			Less than Rs.50,000 P.M	07					
6.	Length of service remaining	03	More than 15 years	03	CIBIL Scoring	10	Above 800/ 5	10	Availability of Financial Papers	04	Availability of IT papers for 80% of declared income.	04	
			More than 10 years up to 15 years	02			701 to 800/ 4	09			Income calculated on the basis of Net profit		03
			Less than 10 years	01			601 to 700/ 3/ -1	07			Gross profit method		
							501 to 600/ 2	04			Others		
		500 or less/ 1	00										
7.	Gross Salary including allowances of permanent nature.	06	Gross Salary more than Rs.1 lac P.M	06					Banking Transaction	06	Earlier Bank Dealings-Satisfactory	06	
			Rs.50,000 to Rs.1 lac P.M	05							CA/SB/Take Over A/C		
			Less than Rs.50,000 P.M	04							Repayment track record		
8.	CIBIL Scoring	10	Above 800/ 5	10					CIBIL Scoring	10	Above 800/ 5	10	
			701 to 800/ 4	09							701 to 800/ 4	09	
			601 to 700/ 3/ -1	07							601 to 700/ 3/ -1	07	
			501 to 600/ 2	04							501 to 600/ 2	04	
			500 or less/ 1	00							500 or less/ 1	00	
Total		40				40				40			