



User Name & ID : RIZWAN KHAN - [839856]  
- Scale I Officer RA  
Location : BULSAR (VALSAD)  
(17191),SURAT R O(07979), AHMEDABAD  
C O(07625)

Retail

Session Closes in 26:33 minutes!



Fields marked with (\*) are mandatory.Fill the field(s) before you press Apply Button(Prod) C

Ver.: 5.0.3

Home

Logout

☐ Walk in customer

☒ Existing Customer

Customer ID

Customer Name

Risk Application Number

Internal Rating

S.No	Parameters	Attributes	Maximum Marks	Marks Obtained
1	CIC SCORE	<input type="text" value="CIC Score band : 750 and above"/>	<input type="text" value="50"/>	<input type="text" value="50"/>
2	DAYS PAST DUE (10DURING PREVIOUS 12 MONTHS AS PER CIC & INTERNAL RECORDS)	<input type="text" value="No Overdue in the account"/>	<input type="text" value="40"/>	<input type="text" value="40"/>
3	HISTORY OF SETTLED / NPA/ WRITE OFF ACCOUNT(OTHER THAN CREDIT CARD AMOUNT UPTO 10,000/	<input type="text" value="No history of settlement / write off / NPA as borrower but Any history of Settlement / NPA / Write off / as guarantor"/>	<input type="text" value="40"/>	<input type="text" value="30"/>
4	PERCENTAGE OF NET TAKE HOME INCOME (AFTER DEDUCTING EXISTING AND PROPOSED EMIS) TO GROSS SALARY/INCOME AS PER SATISFACTORY DOCUMENTARY PROOF	<input type="text" value="&gt;= 30% upto &lt;40%"/>	<input type="text" value="20"/>	<input type="text" value="15"/>
5	EMPLOYMENT/PROFESSION/PENSIONER	<input type="text" value="Employed in Govt/Semi Govt/PSU/Blue Chip companies/Reputed Organisations like MNCs/Companies"/>	<input type="text" value="15"/>	<input type="text" value="15"/>
6	GROSS MONTHLY INCOME FROM SALARY OR PENSION / ANNUAL INCOME FROM BUSINESS:(INCLUDING SPOUSE INCOME)	<input type="text" value=" &gt; 50,000 - 75,000 or Annual income between 6 lakhs - 9 lakhs"/>	<input type="text" value="10"/>	<input type="text" value="9"/>
7	HOW LONG WITH THE PRESENT EMPLOYER / IN THE BUSINESS	<input type="text" value=" &gt;= 6 years"/>	<input type="text" value="5"/>	<input type="text" value="5"/>
8	NO OF YEARS OF SATISFACTORY BANKING	<input type="text" value="Existing customer with us &gt;= 3 years with no NPA history"/>	<input type="text" value="5"/>	<input type="text" value="5"/>
9	NATURE OF SECURITY (10BOTH PRIME & COLLATERAL)	<input type="text" value="NA"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
10	RESIDENCE	<input type="text" value="Staying at the same address (rented) for last five years"/>	<input type="text" value="5"/>	<input type="text" value="3"/>
11	RECOVERY MECHANISM	<input type="text" value="Salary / Pension account/Business Account with us"/>	<input type="text" value="5"/>	<input type="text" value="5"/>
Total			<input type="text" value="195"/>	<input type="text" value="177"/>
TOTAL MARKS SECURED BY THE APPLICANT (IN %)			91	
GRADE			CRG-1	

Save