**Annexure-2 Criteria for Risk Classification(Existing)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Basis** | **Parameter** | **Risk Category\*** | **Type of entry\*\*** |
| Identity of the Customer | Customer provided False/Fake/forged KYC Docs (as per audit reports/other sources) | H | S/M |
| Other KYC Irregularities (as per audit reports/other sources) | H | S |
| KYC verified and found improper (Based on BH Verification Report) | H | S |
| No KYC Document | H | S |
| No customer photo | H | S |
| Wrong customer photo (Based on BH verification report) | H | S/M |
| Social Financial Status | Politically Exposed Person | H | S/M |
| Criminal Offences/Adverse Media Reports | H | M |
| Nature of business/occupation *(The existing list to be updated to cover more cases - Annexure-2* | Gold Smith/Jewellers/Jewel worker/Money lenders/ Financiers/Real estate brokers | H | S/M |
| Employees - Banks/NBFC/FI | M | S/M |
| Location of the customer | Customer from other state | M | S |
| Loans in more than 2 branches | M | S |
| Loans in more than 5 branches | H | S |
| Address verification | Address does not exist/ Wrong Address | H | S/M |
| Multiple Customer IDs | Same customer, Family members, Staff of customer, Group customers | H | S/M |
| Cash Transactions | Disbursement >Rs.2L in a day or >Rs.9L in a month | M | S |
| Disbursement >Rs.4.5L in a day or >Rs.9L in a month (Plus any of the below - No PAN, Not EKYC, No OTP confirmation) | H | S |
| Inconsistency | Occupation - 'Self Employed' (Auto/Taxi, Driver, Porter, Tea shop, Fisherman, Others) and 'Others' (Politician, Religious leader, Coolie/daily wage worker) having OS > Rs.5L | M | S |
| Occupation - 'Self Employed' (Auto/Taxi, Driver, Porter, Tea shop, Fisherman, Others) and 'Others' (Politician, Religious leader, Coolie/daily wage worker) having OS > Rs.10L | H | S |
| Others (House wife/Home Service, Student, Unemployed) having OS>Rs.2L | M | S |
| Others (House wife/Home Service, Student, Unemployed) having OS>Rs.5L | H | S |
| Audit Report/Irregularities | Purity related irregularities other than average touch where loss amount reported <Rs.25K | M | S |
| Purity related irregularities other than average touch where loss amount reported >Rs.25K | H | S |
| Theft item | H | S |
| Auction | Up to 10 Pledges auctioned | M | S |
| >10 pledges auctioned | H | S |
| Auction loss upto Rs.25K | M | S |
| Auction loss >Rs.25K | H | S |
| Pledge Value Auctioned up to Rs.5L | M | S |
| Pledge Value Auctioned >Rs.5L | H | S |
| NPA (History + Live as on date) | NPA Accounts | H | S |
| Exposure (As on date) | Exposure >Rs.10L | M | S |
| Exposure >Rs.10L (Plus any of the below - No PAN, Not EKYC, no OTP confirmation, not registered for OGL/SGL) | H | S |
| Exposure >Rs.25L | H | S |
| Others | Other Parameters | M/H | M |

\*H=High Risk, M=Medium Risk.

\*\*S=System based, M=Manual, S/M=System and Manual

**Annexure – 2 Business/Occupation**: The “Business/Occupation” dropdown list to be modified as below:

|  |  |  |  |
| --- | --- | --- | --- |
| Sl. No. | Category 1 | Sub Category 1 | Sub Category 2 |
| 1 | Agriculture |  |  |
| 2 | Salaried | Public Ltd Private Ltd MNC Educational Inst Central/State Govt. Public Sector Unit Proprietorship Partnership  Banks  NBFC  Financial Institutions Others |  |
| 3 | Business | Trader | Home Appliances Medical shop Provisions store Stationery Textiles Others |
| Whole-seller | Home Appliances Medical shop Provisions Stationery Textiles Others |
| Manufacturer | Home Appliances Medicines Stationery Textiles Others |
| Others | Hotel/Bakery Construction Real estate Transport Others |
| 4 | Jewellers | Retailer Whole-seller Manufacturer |  |
| 5 | Gold Smith/Jewel worker |  |  |
| 6 | Professional | Doctor  CA/CMA/CS or Equivalent Architect Lawyer Actors/Celebrities  Others |  |
| 7 | Self Employed | Auto/Taxi Tailoring unit Workshop Driver Porter  Tea shop  Fisherman Others |  |
| 8 | Money Lenders/Financiers | Pawn broker Others |  |
| 9 | Others | House wife/Home Service Student NRI Pensioner/Retired Politician Religious leader Media/Press  Coolie/daily wage worker  Unemployed |  |