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| IFMR RURAL FINANCE |
| Risk Score 1 |
|  |
| **IFMR Rural Finance** |
| **10/25/2016** |

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# Stage definition

|  |  |
| --- | --- |
| **Stage** | **Description** |
| Risk Score 1 | System will tabulate risk score 1 based on data collect at screening |

# Stage-role access

|  |  |
| --- | --- |
| **Stage** | **Applicable Role** |
| Risk Score 1 | System |

# Screening Score (Risk Score 1)

## UI specification

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **S.No** | **Parameter** | **Stage** | **Entity** | **Main Tab** | **Field Name** | **Options** | **RS Option** | **Weightage in consolidated risk score** | **Weightage in screening score** | **Scoring** | | | | |
| **1** | **2** | **3** | **4** | **5** |
| 1 | Age | Screening | Applicant | Applicant Details | Age |  | 1. < 25 2. 25 - 30 3. 30 - 40 4. 40 - 55 5. > 55 | 2 | 2/52% | 1 | 3 | 5 | 5 | 2 |
| 2 | Qualification | Screening | Applicant | Applicant Details | Education Level |  | 1. Below SSLC 2. ITI/Diploma/ Professional Qualification 3. Graduate/ Equivalent to graduate 4. Post graduate & equivalent 5. More than post-graduation | 1 | 1/52% | 1 | 5 | 3 | 4 | 3 |
| 3 | Exp in Biz | Screening | Applicant |  |  |  | 1. <2 years 2. 2-3 years 3. 3-4 years 4. 4-5 years 5. >5 years | 3 | 3/52% | 1 | 2 | 3 | 4 | 5 |
| 4 | # of Years residence in area /Locality | Screening | Applicant | Address Details | How many years are you living in present Area? |  | 1. < 1 year 2. 1-3 years 3. 3-4 years 4.4-5 years 5. > 5years | 1 | 1/52% | 1 | 2 | 3 | 4 | 5 |
| 5 | Housing Status | Screening | Applicant | Address Details | Ownership |  | 1. Owned 2. Own house without registration 3. Family Property 4. Leased 5. Rental | 2 | 2/52% | 5 | 4 | 3 | 2 | 1 |
| 6 | Married Status | Screening | Applicant | Applicant Details | Marital Status |  | 1. Unmarried 2. Married 3. Separated 4. Divorced 5. Widow(er) | 1 | 1/52% | 4 | 5 | 0 | 1 | 3 |
| 7 | Involvement in Biz | Screening | Applicant | Applicant Details | Business Involvement |  | 1. Full Time 2. Part Time 3. Not Involved | 3 | 3/52% | 5 | 3 | 0 |  |  |
| 8 | CB score | Screening | Applicant |  |  |  | 1. No data/ -1 to 5 2. 700+ 3. 600-700 4. 550-600 5.<550 | 6 | 6/52% | 3 | 5 | 4 | 2 | 0 |
| 9 | Referred by | Screening | Business | Business Details | Referred by |  | 1. Channel Partner 2. Existing Customer Referral 3. Direct (Cold Call) 4. Referral Partner | 2 | 2/52% | 5 | 3 | 1 | 2 |  |
| 10 | Business Vintage (verifiable) | Screening | Business | Business Details | Business Operating since |  | 1. <6 months 2. 6 months to 1 year 3. 1-2 years 4. 2-3 years 5. >3 years | 3 | 3/52% | 1 | 2 | 3 | 4 | 5 |
| 11 | # of Years business in area /Locality | Screening | Business | Business Details | How many years business in present Area? |  | 1. <6 months 2. 6 months to 1 year 3. 1-2 years 4. 2-3 years 5. >3 years | 5 | 5/52% | 0 | 1 | 2 | 3 | 5 |
| 12 | Business premises Status | Screening | Business | Business Details | Ownership |  | 1. Owned 2. Own house without registration 3. Family Property 4. Leased 5. Rental | 2 | 2/52% | 5 | 4 | 3 | 2 | 1 |
| 13 | Business History | Screening | Business | Business Details | Constitution | 1. Proprietorship  2. Partnership 3. Private LTD | 1. Clean - Single owner/ Structure | 2 | 2/52% | 5 | 4 | 3 | 1 | 2 |
| Business | Business Details | Constitution | 1. Proprietorship  2. Partnership 3. Private LTD | 2. Partnership with 2 partners |
| If partnership, how many total partners | 1. 2  2. 3 3. 4 4. >4 |
| Business | Business Details | Constitution | 1. Proprietorship  2. Partnership 3. Private LTD | 3. Partnership with more than 2 partners |
| If partnership, how many total partners | 1. 2  2. 3 3. 4 4. >4 |
| Applicant | Applicant Details | Have you ever been a proprietor or partner of any other company | 1. Yes 2. No | 4. Previously closed another business |
| If yes, did the business close? | 1. Yes 2. No |
| Business | Business Details | Has anyone else been a partner of your present business | 1. Yes 2. No | 5. Previously dissolved partnership |
| If yes, when was that partnership dissolved? | Date |
| 14 | Commercial High mark / CIBIL | Screening | Business | CB Check |  |  | 1. No Data 2. STD 3. Sub DBT, Loss | 5 | 5/52% | 3 | 5 | 0 |  |  |
| 15 | No. of cheque returns including EMIs | Screening | Business | Bank Statement Details | No. of cheques bounced |  | 1. 0-1 2. 2-3 3. 3-4 4. 4-6 5. >6 | 4 | 4/52% | 5 | 4 | 3 | 1 | 0 |
| 16 | Number of EMI bounces | Screening | Business | Bank Statement Details | No of EMI cheques bounced\* |  | 1. No Bounces 2. Technical Bounces paid in same month 3. 3 bounces paid in same month 4. >3 bounces paid after the month | 5 | 5/52% | 5 | 4 | 2 | 0 |  |
| 17 | No of Bounces in Kinara loan track |  |  |  |  | From Kinara records for existing customer ID for applicant/ Business | 1. No Bounces 2. Technical Bounces paid in same month 3. 2 bounces paid in same month 4. >2 bounces paid after the month | 5 | 5/52% | 5 | 4 | 2 | 0 |  |
| **CONSOLIDATED** | | | | | | | | **52** | **100%** |  |  |  |  |  |

## Screenshot

Required to attach

## Functional requirements

Risk Score 1 is a completely automated calculation.

* For Screening Score or risk score 1 to calculate, 17 parameters are used. These 17 parameters are mentioned in the table above.
* Each parameter has maximum of five categories- 1,2,3,4 and 5 (refer column no.8)
* The weightage for each parameter is mentioned in column no. 10. The total sum of each parameter is 100%. So if the weightage is 1/52% then its weightage is 1.923%.
* Value of each parameter will fall in one of the five categories say 1,2,3,4 or 5. For each category corresponding score is also mapped in column 11,12,13,14 and 15.
* By using one example we will understand this case. Applicant’s age (parameter 1) is 32 years. Thus applicant is falling in category 3(Column no.8). Now we will map category with score. Category 3 has corresponding scores in column 13 which in this case (score) is 5. For parameter age, applicant has scored 5 marks. The maximum mark each parameter can earn is 5. Thus, applicant has scored 5 out of 5.
* Score calculation method: (Score/5)\*(Weightage\*100)
* For the given applicant’s parameter age, he has scored : (5/5)\*((2/52)\*100)= 3.8461538
* The score for each parameter is necessary and applicant/business should fall in either of five categories.
* The maximum score for each parameter is 5. Thus any parameter will not fall in more than one category. For example, for parameter age, all the categories are mutually exclusive.
* The cut off score should be configurable. The score will be stored in the system only and it will not be shown anywhere.

## Upload

-NA-

## Download

-NA-

## Reports

-NA-