|  |  |
| --- | --- |
| SALARY CATEGORY | RECOMMENDED DEBT-TO-INCOME |
| 50,000-200,000 | 33% |
| 210,000-500,000 | 35% |
| 510,000-1,000,000 | 40% |
| 1,100,000-3,000,000 | 45% |
| 3,100,000-5,000,000 | 50% |
| 5,000,000 And Above | 55% |

HIGH RISK

1. Low Income
2. Multiple Loans
3. High Number of returned cheques
4. Unstable Net Income
5. Unstable Salary Date
6. Constant delay repayment
7. Total Monthly Loan repayment is higher than Net salary
8. No access to direct debt on salary Account
9. Salary Account is not a checking account
10. Instant transfer of salary to any other account
11. Capability to take I.O.U from Organization

Medium Risk

1. Average income
2. Maximum Number of Two Loan
3. 1 Returned cheque within the period of Six Months
4. Instant transfer of salary to any other account
5. Inconsistent salary day once/twice within the period of six months
6. Capability to take I.O.U from Organization
7. Total Monthly Loan repayment is 40% of their Net Income

Fair Risk

1. Above Average salary Earner
2. Maximum Number of 1 or 2 Loans
3. Capability to take I.O.U from Organization
4. No Returned cheques
5. No delay repayment

Low Risk

1. High income Earner
2. One or No Loan
3. Capability to take I.O.U from Organization
4. No track record of instant transfer when salary is paid
5. Consistent salary pay date
6. Consistent Net salary
7. Works in a Blue- chip company