



Annexure 1

HOME LOANS SCORING MODEL: - BANK OF MAHARASHTRA

Categories	Parameters	Score	Max Score
PERSONAL CHARACTERISTICS	ACADEMIC QUALIFICATION		5
	Under Graduate	1	
	Graduate	3	
	Post Graduate	4	
	Professional	5	
	EMPLOYMENT TYPE		5
	Permanent Job with PSU/Govt.	5	
	Permanent Job with MNC	5	
	Pensioner /Permanent Job other than MNC	4	
	Self Employed -- Professional	4	
	Self Employed – Non Professional	3	
	Agriculturist as per guidelines	3	
	Work Experience / Years in Business or Practice		5
	1. < 1 Year	0	
	2. 1-3 Years	2	
	3. 3-5 Years	3	
	4. > 5 Years	5	
	MARITAL STATUS		5
	Single	3	
	Married	5	
	Divorced	1	
	AGE OF THE APPLICANT		5
	1. Upto 21 Years	0	
	2. 21-30 Years	3	
	3. 30-45 Years	5	
	4. 45-55 Years	4	
	5. > 55 Years	2	
	BANK RELATIONSHIP		5
	No Relationship	1	
	Relationship with Bank < 5 year	3	
	Relationship With Bank 5-10 Year	4	
	Relationship With Bank >= 10Year	5	
	RESIDENCE TYPE		3
	Rented	1	
	Company Lease	2	
	Owned (Pucca House) Metro /Large city	3	
	Owned (Pucca House) Other than Metro and Large city	2	
	Owned (Kaccha House)	1	
	No. of Years residing in current address		2
	< 1 Year	0	
	> 1Year and <= 3Years	1	
	>3 Years	2	



	Spouse / Co Applicant Income		5
	Above 5 Lakh	5	
	Above 3 Lakh upto 5 Lakh	4	
	Above 2 Lakh upto 3 Lakh	2	
	Less than 2 Lakh	0	
	No. of dependents		5
	1. No. of dependents up to 2	5	
	2. No. of Dependents - 3	4	
	3. Dependents 4 or 5	3	
	4. More than 5	1	
Capacity to Repay (Incl. Proposed EMI)	Monthly Average Disposable Income		5
	1. Up to Rs.8000	0	
	2. Rs.8000 – Rs.15000	2	
	3. Rs.15000 – Rs.25000	3	
	4. >Rs.25000	5	
For Salaried	EMI / NMI Ratio (NMI –Net Monthly Income) (GI – Gross income)		10
NMI <= Rs. 0.25 Lac	1. GI<= 3.00 Lac & EMI /NMI upto 40%	10	
	2. GI<= 3.00 Lac & EMI/NMI > 40-60%	6	
	3. GI<= 3.00 Lac & EMI/NMI >60%	0	
NMI > Rs 0.25 Lacs and <= Rs. 2 Lacs	1. GI > 3.00 Lac & <= 24 Lacs & EMI /NMI up to 50%	10	
	2. GI > 3.00 Lac & <= 24 Lacs & EMI /NMI 50-60%	8	
	3. GI > 3.00 Lac & <= 24 Lacs & EMI /NMI 60-65%	6	
	4. GI > 3.00 Lac & <= 24 Lacs & EMI /NMI > 65%	0	
NMI > Rs. 2 Lacs	1. GI > 24 Lac EMI /NMI upto 50%	10	
	2. GI > 24 Lac EMI /NMI 50-60%	8	
	3. GI > 24 Lac EMI /NMI 60-70%	6	
	4. GI > 24 Lac EMI /NMI >70%	0	
For Others (Business & Professionals)	EMI / NMI Ratio		
NMI <= Rs. 0.25 Lac	1. GI<= 3 Lac & EMI / NMI upto 30%	10	
	2. GI<= 3 Lac & EMI/ NMI > 30-60%	6	
	3. GI<= 3 Lac & EMI/ NMI > 60%	0	
NMI > Rs 0.25 Lacs and <= Rs. 1.67Lacs	1. GI > 3 Lac & <= 20Lacs & EMI / NMI up to 50%	10	
	2. GI > 3 Lac & <= 20 Lacs & EMI / NMI 50-60%	8	
	3. GI > 3 Lac & <= 20 Lacs & EMI / NMI 60-65%	6	
	4. GI > 3 Lac & <= 20 Lacs & EMI / NMI > 65%	0	
NMI > Rs. 1.67 Lacs	1. GI > 20 Lac EMI / NMI upto 50%	10	
	2. GI > 20 Lac EMI / NMI 50-60%	8	
	3. GI > 20 Lac EMI / NMI 60-70%	6	
	4. GI > 20 Lac EMI / NMI >70%	0	
Loan Information	No. of Applicants		5
	1. Single	1	
	2. Joint	2	
	3. Joint Where co-applicant is earning	5	



	Repayment Period		5
	360 months	2	
	Above 240 months – up to 360 months	3	
	Above 180 months – up to 240 months	4	
	Up to 180 months	5	
	Repayment Type		5
	Others	0	
	Post Dated Cheques	2	
	ECS / Standing Instruction linked to other accounts	3	
	ECS / Standing Instruction linked to Salary Account	4	
	CHECK OFF (Salary deduction / undertaking from employer)	5	
	Purpose of Loan		5
	Others	0	
	Under Construction – No Builder Tie-up	1	
	Under Construction – Builder Tie-up	3	
	New / Resale – Ready Possession	5	
	Land / Plot / owned Plot (Construction thereon)	4	
	Net worth in comparison to Loan Requested		5
	More than 200 %	5	
	More than 150 %	4	
	More than 100 %	3	
	Less than 100 %	2	
	LTV Ratio		10
Loan Amount Up to 30 Lac	Loan to Value(LTV) ratio <= 50%	10	
	Loan to Value (LTV) ratio 50-60%	8	
	Loan to Value (LTV) ratio 60-70%	6	
	Loan to Value (LTV) ratio 70-90%	4	
	Loan to Value (LTV) ratio >90%	0	
Loans above Rs.30 Lac and Upto Rs.75 Lac.	Loan to Value(LTV) ratio <= 50%	10	
	Loan to Value (LTV) ratio 50-60%	8	
	Loan to Value (LTV) ratio 60-70%	6	
	Loan to Value (LTV) ratio 70-80%	4	
	Loan to Value (LTV) ratio >80%	0	
Above Rs.75 Lakhs	Loan Amount above 75 L & LTV Ratio <=50%	10	
	Loan Amount above 75 L & LTV Ratio 50-60%	6	
	Loan Amount above 75 L & LTV Ratio 60-75%	4	
	Loan Amount above 75 L & LTV Ratio >75%	0	
Bureau Information –CIBIL Score	CIBIL Score		5
	<= 600	0	
	No CIBIL Score(-1/0 or 1 to 5)	2	
	Above 600- up to 650	3	
	Above 650- up to 750	4	
	Above 750	5	



Cut-Off Ranges:

Score Range	Credit Grade	Lending Decision
>80	Grade – 1	Clear Sanction
71-80	Grade – 2	
60-70	Grade – 3	
50-60	Grade – 4	
40-50	Grade – 5	Application to be referred to the next higher authority.
Less than 40	Grade – 6	Decline



Annexure 2

HOME TOP-UP LOAN and Repair & Renovation Scoring Model

Categories	Parameters	Score	Max Score
PERSONAL CHARACTERISTICS	ACADEMIC QUALIFICATION		5
	Under Graduate	1	
	Graduate	3	
	Post Graduate	4	
	Professional	5	
	EMPLOYMENT TYPE		5
	Permanent Job with PSU/Govt.	5	
	Permanent Job with MNC	5	
	Pensioner /Permanent Job other than MNC	4	
	Self Employed -- Professional	4	
	Self Employed – Non Professional	3	
	Agriculturist as per guidelines	3	
	Work Experience / Years in Business or Practice		5
	1. < 1 Year	0	
	2. 1-3 Years	2	
	3. 3-5 Years	3	
	4. > 5 Years	5	
	MARITAL STATUS		5
	Single	3	
	Married	5	
	Divorced	1	
	AGE OF THE APPLICANT		5
	1. Up to 21 Years	0	
	2. 21-30 Years	3	
	3. 30-45 Years	4	
	4. 45-55 Years	5	
	5. > 55 Years	4	
	BANK RELATIONSHIP		5
	No Relationship	1	
	Relationship with Bank < 5 year	3	
	Relationship With Bank 5- 10 Year	4	
	Relationship With Bank >= 10 Year	5	
	No. of Years Home Loan account has been running (in years)		5
	Up to 18 months	0	
	18 months to 36 months	2	
	36 months to 60 months	3	
	Greater than 60 months	5	
	Spouse / Co Applicant Income		5
	Above 5 Lakh	5	
	Above 3 Lakh upto 5 Lakh	4	
	Above 2 Lakh upto 3 Lakh	2	



	Less than 2 Lakh	0	
	No. of dependents		5
	1. No. of dependents up to 2	5	
	2. No. of Dependents - 3	4	
	3. Dependents 4 or 5	3	
	4. More than 5	1	
Capacity to Repay (Incl. Proposed EMI)	Monthly Average Disposable Income		5
	1. Up to Rs.8000	0	
	2. Rs.8000 – Rs.15000	2	
	3. Rs.15000 – Rs.25000	3	
	4. >Rs.25000	5	
For Salaried	EMI / NMI Ratio (NMI –Net Monthly Income) (GI – Gross income)		10
NMI <= Rs. 0.25 Lac	1. GI<= 3.00 Lac & EMI /NMI up to 40%	10	
	2. GI<= 3.00 Lac & EMI/NMI > 40-60%	6	
	3. GI<= 3.00 Lac & EMI/NMI >60%	0	
NMI > Rs 0.25 Lacs and <= Rs. 2 Lacs	1. GI > 3.00 Lac & <= 24 Lacs & EMI /NMI up to 50%	10	
	2. GI > 3.00 Lac & <= 24 Lacs & EMI /NMI 50-60%	8	
	3. GI > 3.00 Lac & <= 24 Lacs & EMI /NMI 60-65%	6	
	4. GI > 3.00 Lac & <= 24 Lacs & EMI /NMI > 65%	0	
NMI > Rs. 2 Lacs	1. GI > 24 Lac EMI /NMI up to 50%	10	
	2. GI > 24 Lac EMI /NMI 50-60%	8	
	3. GI > 24 Lac EMI /NMI 60-70%	6	
	4. GI > 24 Lac EMI /NMI >70%	0	
For Others (Business & Professionals)	EMI / NMI Ratio		
NMI <= Rs. 0.25 Lac	1. GI<= 3 Lac & EMI / NMI up to 30%	10	
	2. GI<= 3 Lac & EMI/ NMI > 30-60%	06	
	3. GI<= 3 Lac & EMI/ NMI > 60%	0	
NMI > Rs 0.25 Lacs and <= Rs. 1.67Lacs	1. GI > 3 Lac & <= 20Lacs & EMI / NMI up to 50%	10	
	2. GI > 3 Lac & <= 20 Lacs & EMI / NMI 50-60%	8	
	3. GI > 3 Lac & <= 20 Lacs & EMI / NMI 60-65%	6	
	4. GI > 3 Lac & <= 20 Lacs & EMI / NMI > 65%	0	
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	2. GI > 20 Lac EMI / NMI 50-60%	8	
	3. GI > 20 Lac EMI / NMI 60-70%	6	
	4. GI > 20 Lac EMI / NMI >70%	0	
Loan Information	No. of Applicants		5
	1. Single	1	
	2. Joint	2	
	3. Joint Where co-applicant is earning	5	
	Repayment Period		5
	180 months	2	
	Above 120 months – up to 180 months	3	
	Up to 120 months	5	



	Repayment Type		5
	Others	0	
	Post Dated Cheques	2	
	ECS / Standing Instruction linked to other accounts	3	
	ECS / Standing Instruction linked to Salary Account	4	
	CHECK OFF (Salary deduction / undertaking from employer)	5	
	Purpose of Loan		5
	Other purpose	3	
	Repair and Renovation	5	
	Ratio to Net worth to Loan Amount		5
	More than 200 %	5	
	More than 150 %	4	
	More than 100 %	3	
	Less than 100 %	2	
	LTV Ratio		10
Loan Amount	Loan to Value (LTV) ratio <= 50%	10	
	Loan to Value (LTV) ratio 50-60%	8	
	Loan to Value (LTV) ratio 60-75%	6	
	Loan to Value (LTV) ratio >75 %	0	
Bureau Information –CIBIL Score	CIBIL Score		5
	<= 600	0	
	No CIBIL Score(-1/0 or 1 to 5)	2	
	Above 600- up to 650	3	
	Above 650- up to 750	4	
	Above 750	5	

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Score Range	Credit Grade	Lending Decision
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50-60	Grade – 4	
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