**Mudra Scoring Model A. Kishore and Tarun Loans Entry Barrier:**

|  |  |  |
| --- | --- | --- |
|  | **Parameters** | **Remarks** |
| 1 | Aadhar Card / PAN/or any other identity proof | Yes / No |
| 2 | Default in CIBIL | Default / No default |

(Non-availability of identity proof and / or Default in CIBIL will make the customer ineligible for Mudra loan, further processing need not be done)

**Scoring Model:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| S.  No. | Parameters | Max Marks | Criteria | Marks |
| 1 | Age | 3 | 18-25 | 2 |
| 26-45 | 3 |
| 46+ | 1 |
| 2 | House Ownership | 6 | Self or Spouse | 6 |
| Parental | 4 |
| Rented | 0 |
| 3 | Academic Qualification | 5 | Intermediate or more | 5 |
| High School | 3 |
| Literate | 2 |
| 4 | Experience in line of trade | 6 | >3 years | 6 |
| 1-3 years | 4 |
| Other | 0 |
| 5 | CIBIL Score | 6 | >=700 | 6 |
| 650-<700 or New to Credit | 4 |
| <650 | 0 |
| 6 | Track record of repayment to SBI or any other bank | 3 | Prompt | 3 |
| Standard with some delay (upto RG-1) | 2 |
| No Loan | 1 |
| 7 | Relationship with Bank    \*Satisfactory relationship means: Minimum balance is maintained, account is not dormant, there is no evidence of cheque bounce or  ECS rejection | 3 | Satisfactory relation with SBI>3 years | 3 |
| Satisfactory Relation with other Bank >3 years | 2 |
| Satisfactory Relation of 1-3 years with SBI or any other  Bank | 1 |
| No Banking relation or less than 1 year relation with any  bank | 0 |
| 8 | Registered with Government authorities viz. GST, Certification under Shop and Establishment  Act or from Gram Panchayat /  Udyog Aadhar | 6 | GST registration / Udyog  Aadhar or  Registration under Shop and Establishment Act from  Municipality or Gram  Panchayat and  Skill Certification Course / RSETI / ITI | 6 |
| GST registration / Udyog  Aadhar or  Registration under Shop and Establishment Act from  Municipality or gram  Panchayat (without any training) | 4 |
| Not registered with GST or No Shop License | 0 |
| 9 | Owned / Rented Premises | 3 | Owned | 3 |
| Rented | 2 |
| 10 | ITR filing / Regular Income Source / Proof of Income acceptable to sanction Authority | 6 | ITR filing | 6 |
| ITR not filed but income can be established through  Bank Account | 4 |
| NO | 0 |
| 11 | Credit Summation in Saving / Current Account in last six months as percentage of Annual Turnover of the Current Business    (To be normalized in case  currently there is no business) | 3 | >=25% | 3 |
| 10-<25% | 2 |
| <10% | 0 |
|  | Total | 50 |  |  |

**Cut-off Score** : 60%

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **S.No.** | **Parameter** | **Details** | | | | | | | |
| 1. | Name of the Applicant / Unit |  | | | | | | | |
| 2. | Residential Address (with PIN code) |  | | | | | | | |
| 3. | Constitution  Registration No. / Udyog Aadhar No. (if any) VAT / GST no. |  | | | | | | | |
| 4. | Name of the Proprietor /  Partner  Net Means / Net Worth  (as on ) |  | | | | | | | |
| 5. | Categorisation of the Unit as per MSMED Act, 2006 |  | | | | | | | |
| 6. | Business Address-      Factory Location, if applicable  Proof of Business-  Landmark-  Mobile No./ Landline No. |  | | | | | | | |
| 7. | Line of Activity and Date of  Commencement of |  | | | | | | | |
|  | Activity, if applicable |  | | | | | | | |
| 8. | Details of Credit facilities sought | Working Capital – Rs. Term Loan – Rs. | | | | | | | |
| 9. | Details of Current A/c or SB A/c maintained with any Bank |  | | | | | | | |
| 10. | Details of borrowing availed in the past from any Bank, if any |  | Name of the Bank | |  | | |  | |
| Purpose of Loan | |  | | |
| Facility | |  | | |
| Limit sanctioned | |  | | |
| Outstandings | |  | | |
| 11 | Details of Associate  Concerns, if any  Viz. Banking with, Asset status, etc. |  | | | | | | | |
|  | Name of the concern | Common  partner / Director | Banking with | IRAC  status | Comments | |  |
|  |  |  |  |  | |

**Section-A**

# LIMIT ASSESSMENT FOR MANUFACTURING / RETAIL TRADE / SERVICE (Upto Rs. 10 Lacs) Name of the borrower:

# Performance of the Unit

**( Rs. In lacs )**

|  |  |  |  |
| --- | --- | --- | --- |
| **S.No.** | **Parameter** | **Last Year (Actual)**  **For existing units** | **Current Year for existing & new units** |
| A) | Avg. Monthly sales – (M) |  |  |
| B) | Monthly Expenses  i) Raw Materials / Stock ii) Wages / Salaries iii)  Drawings for sustenance of  Proprietor / Partner iv) Other expenses – Rent,  Electricity, etc. |  |  |
| C) | Total Expenses (i to iv) |  |  |
| D) | Monthly surplus (A - C) |  |  |

# ASSESSMENT OF WORKING CAPITAL MUDRA LOAN

**Name of the borrower:**

1. For SSI, SBF and Retail traders:

A. Estimated Sales for the Current Year(M\*12) Rs.

( as per the Performance shown in the previous Table )

|  |  |
| --- | --- |
| B. Working Capital required (31.25% of A) | Rs. |
| Eligible Bank Finance (100% of B for SHISHU loans) | Rs. |
| (90% of B for KISHORE / TARUN) | Rs. |
| Bank Finance sought as per application | Rs. |
| Bank Finance Sanctioned, as per assessment | Rs. |
|  |  |