

CREDIT SCORING CRITERIA - PMEGP

The model is based on a set of characteristics which are grouped as Personal, Business and Collateral.

The acceptable borrower should get a minimum score of 50 out of 100 for loan upto Rs.10 lakhs and for loan above Rs.10 lakhs minimum score of 60 out of 100.

Name of Firm/Borrower :**1. Personal details : (In case of non-individual details of main promoter to be captured)**

Sr. No.	Parameters	Maximum marks	Marks scored	Criteria	Marks
1	Age	6		25 to 40 18 to 24 41 to 49 50 & above	6 5 3 2
2	No. of dependents	2		Upto 3 > 3	2 0
3	Owing a house/parental house	5		Yes No	5 2
4	Residing at the same address/location	5		5 years and above 2-5 years Less than 2 years	5 3 2
5	Academic qualification	4		Graduation Intermediate or More Metric Below Metric	4 3 2 1
6	Experience in the line of trade	8		= > 3 years 1 to 3 years < 1 year Nil	8 6 3 0
7	Any other source of Income incl. family	5		Yes No.	5 2
8	Assessed for Income Tax	2		Assessed Not assessed	2 1
9	Have life insurance policy (PMSBY, PMJJBY, APY or any other insurance policy) *Point 1 for each, max 3)	3		Yes No	* 0
	MARKS SCORED	40			

2. New Venture/Firm

Sr. No.	Parameters	Maximum marks	Marks scored	Criteria	Marks
1	Relationship with lending Bank	5		Above 3 years 1 to 3 years < 1 year New	5 3 2 1
2	Credit History	5		Very Good Satisfactory No history	5 4 3
3	Location advantage (availability of infrastructure, raw materials, labour, proximity to markets etc.)	5		Yes No	5 3
4	Skill Certification Course/RSETI/ITS/Computer Knowledge	5		Yes No.	5 2
5	Marketing Tie Ups for sale of products	5		Yes No	5 2
6	Line of activity	5		Mfg/Service Trade & Others	5 3
7	Registered with Govt. authorities viz for sales Tax/Vat/licence from local bodies/shop act etc.	5		Yes No**	5 3
8	Repayment period (not applicable for only working capital loans)	5		Upto 5 years Above 5 yrs	5 3
9	Employment Generation	5		Above 5 3 to 5 Self employed	5 3 2
10	Avg. DSCR (not applicable for working capital loans)	5		> 2 1.5 to 2 < 1.5	5 3 2
	MARKS SCORED	50			

**** To be followed up and completed**

3. Security

Sr. No.	Parameters	Maximum marks	Marks scored	Criteria	Marks
1	Collateral securities coverage : Not covered under CGTMSE/CGFMU/CGSSI OR	10		100% & above 50% to < 100% Less than 50%	10 8 6
2	Covered under CGTMSE/CGFMU/CGSSI	10			10
	MARKS SCORED	10			

Appraised by

Approved by

Name

Date