



Application ID :

District Industries Centre, Kannur

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(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 up to Rs.10 lakhs and for loan above Rs.10 lakhs minimum score of 60 out of 100)

Name of Taluk :

Name of Block :

Name of Applicant :

Application ID

Activity :

Name OF enterprise :

1. Personal details : (In case of non-individual details of main promoter to be captured)

Sl No	Parameters	Max.Marks	Criteria	Marks	Marks scored	Remarks
1	Age		25 to 40			
			18 to 24			
			41 to 49			
			50 & above			
2	No. of dependents		Up to 3			
			> 3			
3	Owing a house/parental house		Yes			
			No			
4	Residing at same address/location		5 years and above			
			2-5 years			
			Less than 2 years			
5	Academic qualification		Graduation			
			Intermediate			
			More metric			
			Below metric			

6	Experience in the line of trade		> 3 years			
			1 to 3 years			
			< 1 year			
			Nil			
7	Any other source of income including family		Yes			
			No			
8	Assessed for income tax		Assessed			
			Not Assessed			
9	Have life insurance policy (PMSBY, PMJJBY, APY or any other insurance policy)		Yes			
			No			
	Marks scored					

2. New Venture/Firm

Sl No	Parameters	Max. Marks	Criteria	Marks	Marks scored	Remarks
1	Relationship with lending bank		Above 3 years			
			1 to 3 years			
			< 1 year			
			new			
2	Credit History		Very good			
			Satisfactory			
			No history			
3	Location advantage (availability of infrastructure, raw materials, labour, proximity to markets etc.		Yes			
			No			
4	Skill Certification Course/RSETU/ITS/ Computer		Yes			
			No			
5	Marketing Tie Ups for sale of products		Yes			
			No			

6	Line of Activity		Mfg/Service			
			Trade & Others			
7	Registered with govt. Authorities viz for sales Tax/Vat/license from local bodies/shop act etc.		Yes			
			No. **			
8	Repayment period (not applicable for only working capital loans)		Upto 5 years			
			Above 5 years			
9	Employment Generation		Above 5			
			3 to 5			
			Self employed			
10	Avg. DSCR (not applicable for working capital loans)		> 2			
			1.5 to 2			
			< 1.5			
	Marks Scored					

**** to be followed up and completed**

3. Security

Sl No	Parameters	Max. Marks	Criteria	Marks	Marks scored	Remarks
1	Collateral securities coverage : Not covered under CGTMSE/CGFMU/CGSSI OR		100% & above			
			50 % to < 100%			
			Less than 50%			
2	Covered under CGTMSE/CGFMU/CGSSI		Yes			
	Mark scored					

Abstract

Sl No	Particulars	Marks scored	Maximum Marks
1	Personal details		
2	New venture/Firm		
3	Security		
Total			

Apprised by

Verified by

Name :

Name :

Signature :

Signature :

Industries Extension Officer

Assistant District Industries Officer

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Approved by :

General Manager
District Industries Centre
Kannur

Date :