MEASUREMENT OF EMPLOYEE SATISFACTION LEVEL

QUESTIONNAIRE

1. Name: Mr./Ms.

2. Age:
   - Below 30 Yrs [ ]
   - 31 - 40 Yrs [ ]
   - 41 - 50 Yrs [ ]
   - >50 yrs [ ]

3. Education Qualification: ________________________________

4. Length of service in the organization:
   - Below 5 Yrs [ ]
   - 6 - 15 Yrs [ ]
   - 16 - 20 Yrs [ ]
   - 20 Yrs & Above [ ]

5. Division / Stream:
   - Sales [ ]
   - Operation [ ]
   - Finance [ ]
   - Others [ ]

6. Designation:
   - Officer [ ]
   - Manager [ ]
   - Deputy Manager [ ]
   - Others [ ]

7. Rank your preference of the sources of recruitment on 1 - 5 scale (1 is maximum preference, 5 is least preference)
   - Employment Bureau [ ]
   - Advertisement [ ]
   - Campus Recruitment [ ]
   - Professional Association [ ]
   - Internal Recruitment [ ]
8. What was the duration of the induction program?
Less than seven days □ 7 – 15 days □ 15 – 30 days □ 30 □
45 days and above □

9. What is your opinion about the present induction program?
Excellent □ Good □ Average □ below Average □
Unsatisfactory □

10. What are the types of training program you have undergone?
a. On – the job □
Job Rotation □
Coaching □
Training through step by step □
Committee Assignments □

b. Off – the Job □
Lecture Method □
Role Playing □
Management Games □
Case study □

11. How frequently are you sent for training?
3 months □ 3 – 6 months □ 6 – 9 months □ 9- 12 months □
12 months & above □ not at all □
12. How do you rank the training program?

- Very useful
- Useful
- Moderate Useful
- Not useful
- Some what useful

13. Do you think that the training programs are helpful in building your career in the organization?

- Very useful
- Useful
- Moderate Useful
- Not useful
- Some what useful

14. The training programs are designed to develop the skills to meet the challenges in the market?

- Strongly agree
- Agree
- Moderately Agree
- Disagree
- Strongly disagree

15. The training programs not only contribute to professional development but also personal growth?

- Strongly agree
- Agree
- Moderately Agree
- Disagree
- Strongly disagree
16. Do you think you require more training program?

Yes [ ]  No [ ]

17. Your compensation is based on which of the following factors.

Participating pay decision [ ]

Cafeteria approach of compensation to match individual needs according to age, family, region etc. [ ]

Tax exception, service like subsidized services like canteen, housing etc. [ ]

Skill based evaluation [ ]

Others [ ]

18. How do you rate the present compensation?

Excellent [ ]  very good [ ]  Good [ ]  Average [ ]  Poor [ ]

19. Do you think you require more training programs?

Yes [ ]  No [ ]

20. If you have any suggestions on compensation please mention
21. What type of incentives do you prefer?

Monetary incentives   Non-monetary incentives   both   

22. Are you satisfied with present incentive scheme?

Very much satisfied   Satisfied   Moderately satisfied   

Somewhat satisfied   Unsatisfied   

23. How do you match your efforts with rewards?

Perfectly matched   Moderately matched   Not at all matched   

24. Which performance appraisal system are you undergoing?

Self appraisal   Appraisal by superiors   360° appraisal   

Appraisal by superiors & subordinates   External appraisal   

25. According to you what should be the criteria for performance appraisal system and please rank on 1-5 scale (1 - most preferred, 5 - least preferred)

Excellent   Very Good   Good   Average   

poor   

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26. According to you what should be the criteria for performance appraisal system and please rank on 1 - 5 scale (1 – most preferred, 5 least preferred)

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<td>Attitude towards customers</td>
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</table>
27. As the appraisal system is performance oriented it increases competitiveness?

- Strong agree
- Agree
- Moderately agree
- Disagree
- Strongly disagree

28. What is your opinion about the present promotion policy?

- Excellent
- Very good
- Good
- Average
- Poor

29. How do you rate your job?

- Interesting
- Challenging
- Skill oriented
- Combination of all

30. Through which of the following sources you will get job satisfaction.

- Pay scale
- Recognition
- Autonomy
- Job security
- Status
- Anything else

31. Rank your preference of the sources on 1 - 5 scale (1 is maximum preference 5 is the lease preference).

- Pay scale
- Recognition
- Autonomy
- Job security
- Status
32. Among which of the following assets you rank most important?

Physical resources  [ ]  Financial resources  [ ]  Human resources  [ ]

33. How do you rate the companies HR policies as compare to competitors policies?

Excellent  [ ]  Very good  [ ]  Good  [ ]  Average  [ ]  Poor  [ ]

33. The present organization culture creates an atmosphere of mutual trust and respect?

Strong agree  [ ]  Agree  [ ]  Moderately agree  [ ]  Disagree  [ ]

Strongly disagree  [ ]

34. Do you feel that your organization is well prepared to meet today's challenges?

Yes  [ ]  No  [ ]

35. Do you think the present company polices are aligned with business strategy of the company?

Strong agree  [ ]  Agree  [ ]  Moderately agree  [ ]  Disagree  [ ]

Strongly disagree  [ ]
36. Are you aware about the companies mission / vision statement please specify

37. How do you rate your customer to your business

- very much important [ ]
- important [ ]
- somewhat important [ ]
- not important [ ]

Is an outsider to the business [ ]

38. How do you treat the regular customer compared to the new customer

- Regular customers are given most care, interest [ ]
- Regular customers and new treated with most care and interest [ ]
- New customers are treated with most care and interest [ ]

39. Customer satisfaction to the business is

- Very much important [ ]
- Important [ ]
- Somewhat important [ ]
- Not important [ ]

Is an outsider to the business [ ]

40. Customer complaints to the business are

- Opportunities to learn and develop (try to avoid the same in future) [ ]
- Immediately solved without any question (and target) [ ]
- Try to postpone [ ]
- Neglect [ ]
41. Do you aware of customers relationship management?

- Yes [ ]
- No [ ]

42. In your opinion what customers are expecting from the company. Please rank on 1 – 5 scale (1 – most preferred, 5 – least preferred)

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<td>RESPONSIVENESS</td>
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QUESTIONNAIRE (LESSEE’S)

Dear Sir / Madam

I P.V. RAVEENDRA, am doing a research leading to Ph.D. on “CUSTOMERS RELATIONSHIP MANAGEMENT IN FINANCIAL SERVICES WITH SPECIAL REFERENCE TO LEASING IN KARNATAKA”, in this context, I request you to fill up this questionnaire which enables me to do my research work. I assure that the information provided by you will be kept strictly confidential and will be used only for academic purposes. Thanking you in anticipation.

1. Name of the company/organization/individual:

2. Annual Turnover:

3. Name of the lessor/lessors:

4. Type of the asset Rs:
   Cost of the leased asset Rs:

5. Type of leased lease

6. Lease period
   Primary period ______ years
   Secondary period ______ years

7. Amount of lease Rs.

8. What are the different types of lease you are aware of:
   a. Financial lease □
   b. Operating lease □
   c. Sale and Lease back □
   d. Cross border lease □
   e. Leveraged lease □
   f. Any other please __________________________
9. Which criteria do you think correct in evaluation of leases
   a. Net present value □
   b. Internal rate of return □
   c. Profitability index □
   d. Accounting rate of return □
   e. Payback period □
   f. Any others please specify: __________________________

10. How do you feel the service of the lessor
   
   Very good □  Good □  Average □  Poor □  Very poor □

11. According to you what factors should be taken into consideration for satisfying you. Please rank according to your choice of preference

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<td>Lower charges</td>
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<td>Speed of disbursal</td>
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12. According to you what skills the employee's of the lessor should possess
   Please rank them
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<td>Job Knowledge</td>
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<td>Attending to customer complaints</td>
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13. What will be the impact of recent changes in the budgets/ govt. rules on your business
   - Positive □
   - Negative □
   - No idea □

14. Leasing is the First/ second / third choice of option for getting the equipment.

15. Are you regular in payment of lease rentals?
   - Yes □
   - No □

16. Does your lessor listens to you in fixing the lease rentals (or is your lease rentals customized)?
   - Yes □
   - No □

17. Does your lessor listens to your problems in situation where you are not in a position to pay
    the lease rentals regularly?
   - Yes □
   - No □

18. Do you feel that the penal charges are reasonable?
   - Yes □
   - No □

19. Will you go to the same lessor for your next lease:
□□□□□□□□□□□
□□□□□□□□□□□
□□□□□□□□□□□
20. Do you feel that segregation of customers is needed?

Yes □ No □

If yes, the basis for it is:
- The turnover they bring to the lessor business □
- The no. of years they are doing business with you □
- The no. of new customers recommended □
- Any other (specify)________________________

21. According to you at what periodic intervals the lessor shall collect information about you

Not necessary □ Monthly □ Quarterly □
Half yearly □ Yearly □

22. Do you feel that feedback from the customers is important to the lessor?

Yes □ Why:________________________
No □ Why:________________________

23. Does your lessor take the feedback from you?

Yes □ No □
If yes, at what intervals?
Once in a year □ Twice in a year □
After completion of the lease period □
If any other please specify ____________________________

24. Do you take feedback from the customers?

Yes □ No □

25. Have you heard of CRM?

Yes □ No □

26. I) Do you think CRM can be implemented in Financial Services?

Yes □ No □

II). Do you think CRM can be implemented in Leasing?

Yes □ No □
26. Are you aware of call centers?
   Yes □ No □

27. Do you think that call centers are helpful for all financial services?
   Yes □ No □
   And especially in leasing?
   Yes □ No □

28. Do you think call centers are helpful in satisfying the lessee's needs?
   Yes □ No □

29. How do you feel about the lessor's service?
   OK □ Satisfied □ Delighted □

30. What is your opinion on lowering the rates of interest in India?
   Good □ Bad □ No idea □

31. Do you think the lessors are going to pass the benefits of lower interest rates to you?
   Yes □ No □

32. Do you agree that uniform VAT, to be introduced by April 2003 has an impact on your business?
   Yes □ No □
   If yes, Positive □ Negative □ No idea □

33. Do you feel that a separate leasing Act should be enacted?
   Yes □ No □

34. What should be the main areas?

35. Do you feel that existing rules and regulations by RBI are complicated?
   Yes □ No □
36. What are the problems do you come across with your lessor?
- Higher charges
- High penal rates
- Lengthy procedures
- Low speed of disbursal of loan
- Too many securities
- Any others please specify __________

37. What are the different types of CRM packages you have heard of
   a. Siebal (Siebal systems)
   b. Baan (Baan Co.)
   c. Oracle (Oracle Corp.)
   d. Sap (Sap AG.)
   e. Pivotal (Pivotal)
   f. Talisma (Talisma Corp.)
   g. People Soft (Vantive People Soft)
   i. Others

38. Select the only one you think is most appropriate for you?
   - Customer satisfaction through quality service
   - Customer perception towards quality service

39. Do you feel your employees are your customers?
   - Yes
   - No

40. What suggestions do you suggest for revival of leasing industry in India

THANK YOU VERY MUCH
QUESTIONNAIRE (LESSOR’S)

Dear Sir / Madam

I P.V. RAVEENDRA, am doing a research leading to Ph.D. on “CUSTOMER RELATIONSHIP MANAGEMENT IN FINANCIAL SERVICES WITH SPECIAL REFERENCE TO LEASING IN BANGALORE, KARNATAKA”, in this context, I request you to kindly fill up this questionnaire which enables me to do my research work. I assure that the information provided by you will be kept strictly confidential and will be used only for academic purposes. Thanking you in anticipation.

1. a) Name of the company :
   b) Address of the company :
   c) Telephone number :
   d) Website / E-mail Id :
   e) Date of Incorporation :
   f) Turnover of the company :
   g) Profit / loss

2. Is your company registered with RBI?
   Yes □  No □  Already applied awaiting replay □

3. Does your company accept the deposits?
   Yes □  No □
   If no, Why _________________________________

4. Do you have a credit rating given by any one of the credit rating agencies? If yes
5. Are you a member of

a. Karnataka leasing association □

b. Equipment & leasing Association □

c. Any other specify _________

d. Not a member in any association □

6. What are the different types of lease in which do you operate

a. Financial lease □

b. Operating lease □

c. Sale & lease back □

d. Cross border lease □

e. Leveraged lease □

f. Any other please specify ________________

d. Any other (specify) _________

7. What is your specialty in leasing?

a. Industrial equipment □

b. Vehicles □

c. Household / consumer durables □

d. Any other (specify): ________________

8. Please indicate the number of agreements entered in the last three years and their period within primary & secondary.

No of lease agreements

<table>
<thead>
<tr>
<th>Total Period</th>
<th>Primary period</th>
<th>Secondary Period</th>
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<td>5 – 10 years</td>
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<td>&gt; 10 years</td>
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257
9. Number of agreements cancelled during
   a. Primary period
      Total period

   < 5 years  □
   <5 – 10 years □
   > 10 years   □

   b. Secondary Period
      Total period

   < 5       □
   5 – 10   □
     □
   > 10

10. List out the reasons

11. Which criteria do you follow in evaluation?

   a. Net present value  □
   b. Internal rate of return □
   c. Profitability Index □
   d. Accounting rate of return □
   e. Payback period    □
   f. Any others please specify __________________________

12. What is your opinion on lowering rates of interest in India?

   Good  □  Bad  □  No Idea  □
13. Are you going to pass the benefits of lower interest rates to the customers?

Yes □ No □

14. Please indicate the Problems you come across in leasing.

- High cost of capital □
- Defaults in lease rental payments □
- High rate of Income tax □
- High rate of sales tax □
- Unstable / unreasonable regulations □
- Stiff & interest based competition □
- Economic recession □
- Asset liability mismatch □
- High administrative expenses □
- Lack of demand □
- Calculation of depreciation □
- Market volatility □
- NPAs □
- Lack of collateral securities □

15. Do you agree that uniform VAT, to be introduced by April 2003 has an impact on your business?

If Yes

- Yes □ No □
- Positive □ Negative □
- No idea □

16. Do you feel that should be a separate Act for leasing?

Yes □ No □

17. What should be the main areas?

18. Do you feel that existing rules and regulations by RBI are complicated?

Yes □ No □
19. Are you aware of vendor leasing?
   Yes [ ] No [ ]

20. How do you evaluate the creditworthiness of lessee with weightage.

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<th>Factor</th>
<th>Weight age</th>
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<td>Profitability</td>
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<td>Debt Equity Ratio</td>
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<td>Information from the bank</td>
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<td>Private consultants</td>
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<td>Credit rating agencies</td>
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<td>Conduct and character of the lessee</td>
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<td>If any other please specify</td>
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21. Do you have a standard format for evaluation criteria?
   Yes [ ] No [ ]

22. Normally what is percentage of your customers will become defaulters?

23. What impact does it have on your profitability?
   i. Reduce the profit by 50% [ ]
   ii. Reduces the profit by 40% [ ]
   iii. Reduces the profit by 30% [ ]
   iv. Reduces the profit by 20% [ ]
   v. Reduces the profit by 10% [ ]

24. How do you recover the costs when equipments have high installation cost?
   i) Recovered in first year
   ii) Recovered during primary period
   iii) Recovered during total lease period
   1. 90% of the asset [ ] not Funded [ ]
   2. 100% of the asset [ ]

25. Normally what is the residual value in the lease after
   a. Primary period [ ]
   ■ 0% of the equipment cost [ ]
   ■ 1 - 10 % of the equipment cost [ ]
26. What percentage of lease agreements provides an option for a secondary period?
   a) <40% □
   b) 40 – 60% □
   c) 60 – 8% □
   What may be the reasons for not using the option, please specify ________________________________

27. Which of the methods does your company employ to attract the customer, with approximate percentage?
   a. Advertising □□□□□□□□□□□□□□□□□□□□□□□
   b. Direct mail to potential lessees □□□□□□□□□□□□□□□□□□□□□□□
   c. Reference from lease broker □□□□□□□□□□□□□□□□□□□□□□□
   d. Reference from the present lessee □□□□□□□□□□□□□□□□□□□□□□□
   e. Reference from equipment manufactures □□□□□□□□□□□□□□□□□□□□□□□
      / dealers □□□□□□□□□□□□□□□□□□□□□□□
   f. Lower lease rentals □□□□□□□□□□□□□□□□□□□□□□□

28. What are the factors that influence the customer satisfaction level (Please rank)

   RANK

<table>
<thead>
<tr>
<th>Factor</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
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<tr>
<td>Job knowledge of your employees</td>
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<td>Dependability</td>
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<td>Leadership potential</td>
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<td>Speed of disbursal</td>
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<tr>
<td>Cost of leasing</td>
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<tr>
<td>Honesty &amp; Sincerity</td>
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</tbody>
</table>

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9. What is the percentage of customers who come for next lease?
   a) 20 – 30 % □
   b) 40 – 60% □
   c) 40 – 80% □
   d) > 80 % □

0. What factors do you consider that an employee should posses and are important in satisfying the customer (Please rank)

<table>
<thead>
<tr>
<th>RANK</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
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<td>Job knowledge</td>
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<tr>
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<td>Ability in work</td>
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<tr>
<td>Quality of work</td>
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<td>□</td>
<td>□</td>
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<tr>
<td>Judgment skills</td>
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<tr>
<td>Honesty &amp; sincerity</td>
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<tr>
<td>Quality of suggestions for improvement</td>
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<td>□</td>
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<td>Communication skills</td>
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<td>□</td>
<td>□</td>
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<tr>
<td>Attitude towards customers</td>
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<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
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<tr>
<td>Attention to customer complaints</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
</tbody>
</table>

1. Do you think that employee satisfaction and customer satisfaction are related with each other positively
   co-related □
   Negatively co-related □
2. Do you feel that segregation of customers is needed?
   If yes    Why
   If No     Why

3. Do you feel that segregation of customers is needed?
   Yes    No

   If yes, on what basis
   The turnover they bring to the business
   The no of years they are doing business with you
   The no of new customers recommended
   Any other

4. Do you take into consideration the problems of lessees while fixing the lease rentals.
   Yes    No

5. Do you customize your lease agreement in respect of your customer.
   Yes    No

6. At what periodic do you collect information about the customers
   Not at all    Weekly    Monthly
   Quarterly    Half yearly    Yearly

7. Do you feel that feedback from the customers is important
   If Yes, Why
   If No, Why

8. Do you take the feedback from the customer?
   Yes    No

   If yes at what intervals?
   + Once in a year
   + Twice in a year
   + After completion of the lease period
   + If any other please specify
9. Are you aware of call centers?
   Yes □  No □

0. Do you think call centers are helpful in satisfying the customer’s needs?
   Yes □  No □

1. Do you think call centers are helpful in all financial services?
   Yes □  No □
   And especially in leasing?
   Yes □  No □

2. How you heard about CRM?
   a. Siebel (Siebel Systems) □  b. Baan (Baan Co) □
   c. Oracle (Oracle Corp.) □  d. Sap (Sap AG) □
   e. Pivotal (Pivotal) □  f. Talisma (Talisma Corp) □
   g. People Soft □  h. (Vantive / People Soft)

3. Which of the following is the most appropriate for you?
   Customer satisfaction through quality service □
   Customer perception towards service quality □

4. What the customers feel about your service
   Many customers feel ok □
   Many customers are satisfied □
   Many customers are delighted □
   Don’t know □

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5. How does Employees feel about you
   Many customers feel ok
   Many customers are satisfied
   Many customers are delighted.
   Don’t know

6. Do you feel your employees are your customers?
   Yes   No

7. Do you take the feedback from the employees about you?
   Yes   No
   If yes, do you have any standard format?
   Yes   No

8. Do you feel customer retention and employee retention is interrelated?
   Yes   No

9. What suggestions do you suggest for reviving leasing industry?

THANK YOU VERY MUCH
### KARNATAKA STATE FINANCIAL CORPORATION
#### ELF & HP DEPARTMENT
#### CREDIT RATING SYSTEM

<table>
<thead>
<tr>
<th>PARAMETERS</th>
<th>SCORE</th>
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<tbody>
<tr>
<td><strong>01. PROJECT DER</strong></td>
<td></td>
</tr>
<tr>
<td>a) Up to 1.50</td>
<td>5</td>
</tr>
<tr>
<td>b) Between 1.61 to 1.75</td>
<td>4</td>
</tr>
<tr>
<td>c) Between 1.76 to 2.00</td>
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</tr>
<tr>
<td>d) Above 2.0</td>
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<tr>
<td><strong>02. OVERALL DER</strong></td>
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</tr>
<tr>
<td>a) Up to 1.50</td>
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<tr>
<td>b) Between 1.61 to 1.75</td>
<td>4</td>
</tr>
<tr>
<td>c) Between 1.76 to 2.00</td>
<td>3</td>
</tr>
<tr>
<td>d) Above 2.0</td>
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<tr>
<td><strong>03. AVERAGE DSCR FOR THE PROJECT</strong></td>
<td></td>
</tr>
<tr>
<td>a) 2 and above</td>
<td>5</td>
</tr>
<tr>
<td>b) Between 1.80 to 1.99</td>
<td>4</td>
</tr>
<tr>
<td>c) Between 1.60 to 1.79</td>
<td>3</td>
</tr>
<tr>
<td>d) Between 1.50 to 1.59</td>
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<tr>
<td><strong>04. AVERAGE DSCR INCLUDING ALLTERM COMMITMENTS:</strong></td>
<td></td>
</tr>
<tr>
<td>a) 2 and above</td>
<td>5</td>
</tr>
<tr>
<td>b) Between 1.80 to 1.99</td>
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</tr>
<tr>
<td>c) Between 1.60 to 1.79</td>
<td>3</td>
</tr>
<tr>
<td>d) Between 1.50 to 1.59</td>
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<tr>
<td><strong>05. SECURITY MARGIN FOR THE PROJECT:</strong></td>
<td></td>
</tr>
<tr>
<td>a) 30% and above</td>
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<tr>
<td>b) Between 25% to 29.9%</td>
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<td>c) Between 20% to 24.9%</td>
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<tr>
<td>d) Between 15% to 19.9%</td>
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<tr>
<td><strong>06. REPAYMENT PERIOD:</strong></td>
<td>266</td>
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<tr>
<td>a) 3 years</td>
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</tr>
<tr>
<td>b) 4 years</td>
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<tr>
<td>c) 5 years</td>
<td>3</td>
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<tr>
<td>d) 6 years and above</td>
<td>2</td>
</tr>
</tbody>
</table>

07. Current Ratio:

| a) 1.5 and above | 5 |
| b) Between 1.35 to 1.49 | 4 |
| c) Between 1.25 to 1.34 | 3 |
| d) Between 1.0 to 1.24 | 2 |

08. Bankers Health Code:

| a) 1 or equivalent | 5 |
| b) 2 or equivalent | 4 |
| c) 3 or equivalent | 0 |
| d) Below 3 | -5 |

09. Net Worth:

| a) Consistently positive with no accounting loss in the last 3 years | 5 |
| b) Consistently positive with no accounting loss in the last 2 years | 4 |
| c) Positive net worth in the last 3 years | 3 |
| d) Positive net worth in the last 2 years | 2 |

10. Past Track Records:

| a) Timely repayment with no single default | 5 |
| b) Delayed repayment (outstanding not exceeding on installment at a point of time) | 4 |
| c) Delayed repayment (two installments outstanding at one point of time) | 3 |
| d) Delayed repayment (three or more installments outstanding at one point of time) | -5 |

<table>
<thead>
<tr>
<th>Average Score</th>
<th>Rating</th>
<th>Interest Rate</th>
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<tbody>
<tr>
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<td>Age Category</td>
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<td>Parameters of Term Loan Sanction</td>
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<tr>
<td>40 and above</td>
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<td>16.0%</td>
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<tr>
<td>Between 35 and 39</td>
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<tr>
<td>Below 35 but satisfying the norms</td>
<td>--</td>
<td>17.0%</td>
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NOTE: In case a particular item (1 to 10 above is not applicable to the concerned unit, the score will be aggregated by dividing the total score by the maximum score for the applicable items and multiplying by 50).