

Credit Risk Rating format of The Tapindu Urban Co-operative Bank Ltd, Patna

The rating parameter and applicable rate of interest system will be as under:

Rating	Risk	Applicable rate of interest
TUCBL -1 +	High safety	R / R (Reference Rate)
TUCBL-1	High safety	R/R +1%
TUCBL-2	Safe	R/R +1.5%
TUCBL-3	Modest Safety	R/R +2 %
TUCBL -4	Inadequate safety	No Sanction

Rating	Score
TUCBL -1 +	90-100
TUCBL-1	80-89
TUCBL-2	70-79
TUCBL-3	60-69
TUCBL -4	50-59

In case any of the parameters of the Scoring Sheet is not applicable, the Scoring should be normalised out of 60.

In case score is in decimal numbers, it is to be rounded off to higher number if it is > 0.5, and to a lower Score if it is < 0.5.

Rating shall be done by the loan recommending officials / team, validation whereof is to be done by the sanctioning authority.

Housing Loan

For risk pricing of home loan, we have linked it to CIBIL score and our reference rate is cost of fund + 3 % which comes to 8.70 %

CIBIL Score	Term Loan	CRE Term Loan	Top-up Loan
➤ 800	8.55 %	8.75%	8.95%
750- 799	8.65%	8.85%	9.05%
700 - 749	8.75%	8.95%	9.15%
650-699	8.85%	9.05%	9.25%
550-649	9.05%	9.25%	9.55%
NTC / No CIBIL / Score -1	8.75%	8.95%	9.45%

Car Loan

It is also linked to CIC Score & reference interest rate structure is as follow:-

CIC Score	3-5 Years	Above 5 years
775 & above	8.40%	8.50%
757-774	8.50%	8.60%
721-756	8.75%	8.85%
700-720	9.00%	9.10%
650-699	9.10%	9.20%
-1	8.50%	8.60%

Two Wheeler Loan

CIBIL Score	Salaried Person & Salary coming to us	Others
➤ 741	11.20%	12.20%
731 – 740	12.70%	13.70%
700- 730	18.45%	19.45%

Commercial Vehicle

CIBIL Score	Rate of Interest 3- 5 years	Above 5 years
775 & above	9%	10.00%
757-774	9.20%	10.30%
721-756	9.50%	10.70%
700-720	9.75%	10.90%
650-699	10%	11%
-1	9.40%	10.70%

SOD

CIBIL Scoring	R O I against Bank Deposit	Against L I C +N S C +K V P etc.	R O I against Property
775 & above	1 % above the R O I the borrower is getting	9%	10.00%
757-774	1 % above the R O I the borrower is getting	9.10%	10.10%
721-756	1 % above the R O I the borrower is getting	9.40%	10.20%
700-720	1 % above the R O I the borrower is getting	9.60%	10.40%
650-699	1 % above the R O I the borrower is getting	10.10%	10.50%

Term Loan

If financials are available then rating to be done based on credit scoring. In case financials are not available & credit scoring cannot be done then interest rate structure based on CIBIL Score as applicable in case of commercial vehicle loan to be done.