



**Annexure (BSD Circular No. 01 of 2013)**

**List of generic default drivers for application scorecards:**

- Age
- Gender
- Marital Status
- Number of Dependents
- Education
- Type of Occupation (Employment/ Business etc.)
- Length of Employment/ Age of Business
- Employment History
- Salary
- Total Income
- Type of Residence
- Collateral
- Debt Burden
- E-CIB History

**List of generic default drivers for behavioral scorecards:**

- Month on Books
- Average Balance
- Average Turnover
- Utilization
- Payment History
  - Number of missed payments
  - Number of delayed payments
- Delinquency History
  - Number of times delinquent
  - Days overdue
- Change in Income Level
- Other Products Availed
- Status of Salary Account
- Collateral
- Debt Burden
- E-CIB History