Example of Client Form – KYC, Household profiling, and assessing repayment capacity

Branch Client ID Loan cycle (applied for) Rural/Urban

Filled by Checked by Date filled

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| **A Client Information** |
| Name |  | Husband /Father’s Name |  |
| Female/Male | Age yrs | 18-25,26-35, 36-45 >45 | **Phone No** |
| **Current Address** |  | Voter ID No Ration Card No | a.b.  |
| **Permanent Address & Phone No** |
| Client Education  | a. Did you go to school?- Y/Nb. What class did you complete?……… | Marital Status | 01 Single 02 Married 03 Widow/divorced/separated | Woman headed HH (WHH) Y/N If WHH, is there a male earner? Y/N |
| Client Occupation (specify ……………………………………….)(multiple responses) | 01- Agriculture 02-Agri Allied – livestock 03- Non-farm business (HH) 04 - Non-farm business (Own) 05- Casual labour 06-Skilled Labor 07-Salaried employment 08- Home based piece rate work 09- Housework  |
|   **B 1.** **Household information**  |
| Religion  | 01- Hindu 02- Muslim 03- Christian 04-Others  | Caste 01- SC 02-ST 03 OBC 04-Others  |
| Number of members …………. | i. Adults>17: | ii. Children<=17: | Working/ Earning members |
| Handicapped member? No/Yes  | If yes: self spouse parent child  |
| Number of Girls between 5-17 years  |  | Number of Girls (5-17yrs ) going to school regularly  |  |
| Ownership of House 01-Rented 02-Own | Toilet: 1. None 2. Public/Shared 3. Own |
| Drinking water | 1. Pond, public well 2. Shared hand pump/well 3. Own hand pump/tap |
| *Agriculture Land (number of bighas)[[1]](#footnote-2)* | *Irrigated\_\_\_\_\_\_ Non Irrigated\_\_\_\_\_\_ Total\_\_\_\_\_\_\_\_\_\_* |
| *Dairy animals (excludes calves)*  | *1. One 2. Two 3. Three or more* |

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| **B 2.** **PPI Indicators** |
| 1 | How many household members are 17 years old or younger? |  >=4 3 2 1 0  |
| 2 | What is the general education level of the male head/spouse? | 1. No male head/spouse 2. Not literate, no formal school, or primary or below 3. Middle 4. Secondary or higher secondary 5. Diploma/certificate course, graduate, or postgraduate  |
| 3 | What is the household type (based on main source of income)? | 1.Labour (agricultural, casual, or other) 2. Self employed (agriculture or non-agriculture), regular wage/salary-earning, or others |
| 4 | What is the primary source of energy for cooking? | 1. Firewood & chips, dung cake, kerosene, charcoal, coke or coal, gobar gas, or others 2. LPG or Electricity 3. No cooking arrangement |
| 5 | Does the household possess any casseroles, thermos, or thermo ware? | 1. No 2. Yes |
| 6 | Does the household possess a TV & a VCR/VCD/DVD player? | 1. No, neither one 2. Yes only one 3. Yes, both  |
| 7 | Does the household possess a mobile handset & a telephone instrument (landline)? | 1. No, neither one 2. Yes, only a mobile 3. Yes, a landline, regardless of mobile |
| 8 | Does the household possess a sewing machine? | 1. No 2. Yes |
| 9 | Does the household own an almirah/dressing table?  | 1. No 2. Yes |
| 10 | Does the household possess a bicycle, motorcycle/scooter, or motor car/jeep? | 1 None 2. Yes, bicycle only, no motorcycle/scooter, or car 3. Motorcycle/scooter, but no car (regardless of bicycle) 4. Motor car/jeep (regardless of others) |

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| **C 1** **Household Financial Access**  |

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| **Household Savings & Insurance Information** |
| Savings of family (multiple response) | 1. In Bank 2. In Post office 3.None 4. Other (specify) \_\_\_\_\_\_\_\_\_\_\_ |
| Savings frequency | 1. Weekly 2. Monthly 3. Quarterly 4. Half-yearly 5. Yearly 6. Random |
| Does the client have individual savings account? | 1. Yes 2.No. | Anyone in the household has life insurance (*other than insurance through this MFI*)? | 1. Client 2. Spouse 3 .Others \_\_\_\_\_\_\_ 4. None |

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| **C2 Household current liabilities** |
| Does anyone in the household have a loan for any purpose, or purposes from any source? Y/N. Have you borrowed for (multiple responses)?: 1. Business/ livestock/agriculture 2. Pay off existing debt 3. Daily Household needs (food) 4 Medical expenses 5 School/college expenses 6. Social events (wedding, festival) 7. Household repair/asset 8. Other ………………………………… Who are you borrowing from? Details below: |
| **Source** | **Current loan o/s** (Rs) | **Mthly installment**(Rs) | **Source** | **Current loan o/s** (Rs) | **Mthly installment** (Rs) |
| MFI 1 |  |  | Moneylender |  |  |
| MFI 2 |  |  | Other…. |  |  |
| SHG |  |  | Bank |  |  |
| Total of mthly installments (A) | Total of any bullet repayments (B) |
| **Annual current liability (including interest) (A\*12+B) Rs** |

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| **D** **Household Cash Inflows and Outflows – Estimated average based on previous year** |
| **Cash inflow (Net of business, agri. costs)** | **Monthly** | **Yearly** | **Cash outflow- Expenses**  | **Monthly** | **Yearly** |
| Business-Trade ………………………………… |  |  | Rent |  |  |
| Business- Services …………………………….. |  |  | Food, etc |  |  |
| Business- Manufacturing ……………………….. |  |  | School & college expenses |  |  |
| Salary |  |  | Communication expenses |  |  |
| Casual Labour |  |  | Electricity |  |  |
| Livestock |  |  | Medical |  |  |
| Agriculture crops  |  |  | Social events |  |  |
| Remittance |  |  | Loan repayments  |  |  |
| Any loans from any source  |  |  | Regular savings |  |  |
| Others (specify)….(e.g. Use of cash savings/ Sale of assets)  |  |  | Insurance premium (if any) |  |  |
|  |  |  | Other ….. |  |  |
| **Total** **Cash inflow I** |  |  | **Total Cash outflow O** |  |  |

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| **Estimated Annual household cash surplus (I-O)** |  |

**Loan Use Check**

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| **If your loan is used to finance an enterprise….** |
| 1 | Type of enterprise  |   |
|  |  |  |
|  | Sector\* | 01- Agriculture 02-Agri Allied – livestock 03- Non-farm business (HH) 04 - Non-farm business (Own) 05- Casual labour 06-Skilled Labor 07-Salaried employment 08- Home based piece rate work 09- Housework  |
|  |  |  |
| 2 | Whether start-up? | Yes/no |
| 3 | 1. How many family members work in this

 enterprise (including client) | Part-time \_\_\_\_ Full-time \_\_\_\_ Total \_\_\_\_\_  |
|  | 1. How many employees (non family) do you

have In this enterprise? | Part-time \_\_\_\_ Full-time\_\_\_\_\_ Total\_\_\_\_\_  |
|  |  |  |
| 3 | Who manages the enterprise? | 1. Joint (M & W) 2. Women 3. Men |

\* Code what is locally relevant

1. Use locally relevant units [↑](#footnote-ref-2)