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Credit Appraisal Framework

Banking, Finance & Fintech

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Builds a structured credit appraisal framework — the character, capacity, capital, collateral and conditions checks, assessment areas, and how to arrive at an approve / conditional / decline decision — for a given borrower type and loan. Use this to appraise borrowers consistently. For a tick-box operational list use the Underwriting Checklist; for the documented lending rules use the Credit Policy Builder.

Purpose of this tool & output

Assess borrowers objectively

How the output is used

Use the framework to assess borrowers objectively on capacity, character, collateral and cash flow.

Who should vet it

A credit/risk head, to confirm the appraisal criteria and thresholds.

Important cautions

AI-generated framework; align to your credit policy and RBI norms.

Companion documents

- Loan Origination SOP
- Credit Policy Builder
- Loan Documentation Checklist
- Collections Strategy Builder
- NPA Management Plan
- Underwriting Checklist

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.