

PERSONAL DISCUSSION REPORT

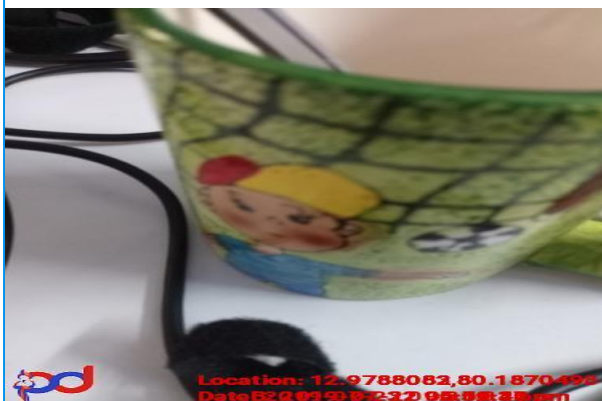
for the case of

Mr. Saravanan

PD Initiated Date	: 22/07/2019 04:47:35 PM
PD Visit Date	: 23/07/2019 01:06:04 PM
PD Report Date	: 24/07/2019 05:16:38 PM
PD Initiated by	: Chennai Head Branch
Loan Application ID	: HDFC-88559966-SAM
Product	: Non Residential Premises Loan
Customer Segment	: Self Employed
Loan Amount (As Per PD Initiation)	₹ 4,56,12,589 : (Four Crore Fifty Six Lakhs Twelve Thousands Five Hundred and Eighty Nine)
Loan Amount (As Per Loan Applicants during PD)	₹ 4,56,12,589 : (Four Crore Fifty Six Lakhs Twelve Thousands Five Hundred and Eighty Nine)

Person(s) Met:

Mr. Saravanan - Business Head of ABC Ltd.



Dr. Suganthi



Dr. Kumar

Loan Applicants:

Name	Age (Yrs/Mns)	Qualification / Type of Entity	Relationships
Mr. Saravanan	25	Completed Post Graduation (MBA)	Business Head of ABC Ltd
Dr. Suganthi	35	Completed Graduation (M)	Cousin of Saravanan
Dr. Kumar	10	Completed Post Graduation (thr)	
ABC Ltd	5 . 5	Private Limited Company	Not Applicable

General Information remarks edited

PD Score Summary

	Actual Score	Max Score	Score %
General Section Score	1.85	2.50	74%
Business Section Score	3.33	5.00	66.7%
Final Remarks Score	2.50	2.50	100%
Final PD Score	7.68	10.00	76.8%

Score Chart Not Generated

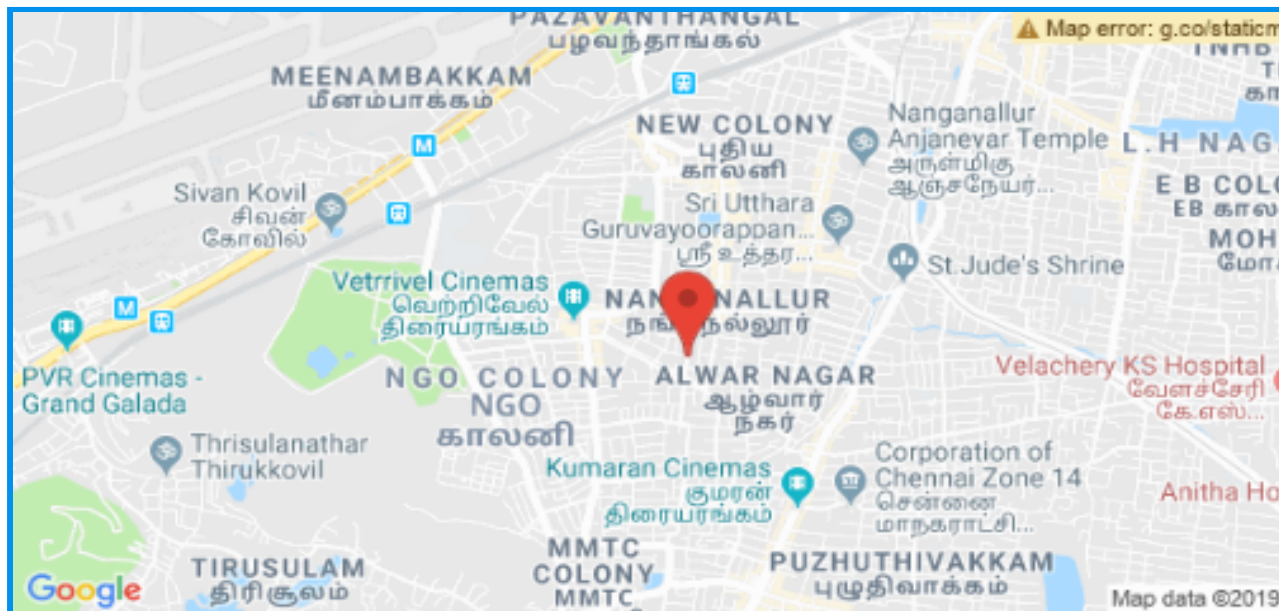
Business Related Parameters Impacting Score		Response
Business Vintage >>		5 Yrs
Business Location suitability >>		Well suited
Seasonality >>		Seasonal
Employee Strength >>		17
Business Certifications Sighted >>		Yes
Business Premise Ownership >>		Yes
Vehicle Ownership >>		Yes
Business Activity Observed >>		No
Client Information Provided >>		Not Provided
Finished/Traded Stock Sufficiency >>		Yes
Main Business Banking Account Vintage >>		5 Yrs 5 Mns

Other Parameters Impacting Score		Response
OTP authentication done >>		Yes
Is person Met, a loan applicant >>		Yes
Qualification of Loan Applicants >>		Completed Post Graduation
Comment on Locality >>		Good
Approach to PD location >>		Difficult to locate & Reach
Customer Behaviour >>		Polite
Neighbourhood check >>		Positive
Business Board Sighted >>		Yes
Asset Value by Loan Amount % >>		0 %

PD LOCATION

PD Location Address : 25, Rama Street, Chennai, Tamil Nadu - 600039.

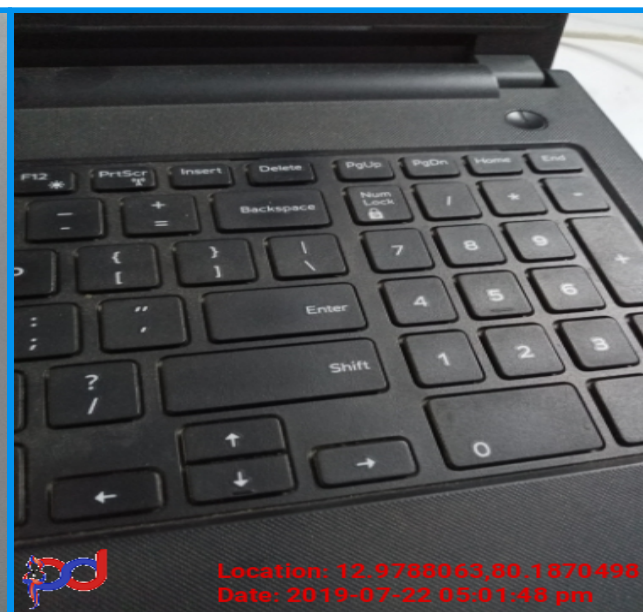
GPS Coordinates of location where PD Visit was done : 12.9788063,80.1870498



PD Location Approach



Name Board of Business



Location Summary

The PD visit was done at Residence of the loan applicants. The Residence is Owned and the business has been in operation from here for the last 5 Years and 5 Months.

The Residence is located in an Industrial Area and the estimated area of the Residence is 2500 Square Feet .

The PD location was Difficult to locate & Reach. As Per PD Offcier, the Residence is situated in a Good Locality.

The PD officer also made the following observations:

- The location of the Residence is well suited to the nature of business.
- No business activity was seen during the PD visit.
- Good

LOAN DETAILS:

During the PD visit, Mr. Saravanan, provided the following information about loan applied for:

S.No	Loan Particulars	Loan Particular Details
1	Total Loan Amount applied for	₹ 4,56,12,589 (Four Crore Fifty Six Lakhs Twelve Thousands Five Hundred and Eighty Nine)
2	Loan Tenure expected	250 Months
3	Loan Purpose	For Making additions to Exisiting Non Residential Property
4	Balance Transfer Amount	₹ 25,000 (Twenty Five Thousands)
5	Top Up Amount applied for	₹ 4,55,87,589 (Four Crore Fifty Five Lakhs Eighty Seven Thousands Five Hundred and Eighty Nine)
6	End Use of Topup	Medical Expenses
7	Balance Transfer from	Aadhar Housing Finance Limited
8	EMI Comfortable Paying	₹ 2,500 (Two Thousand Five Hundred)
9	Type of Property Being Mortgaged	Residence cum Office
10	Name of the current / proposed owner(s) of the Property being Mortgaged	Suganthi
11	Status of Construction	Complete – Fully Constructed
12	Estimated Market Value of the property being mortgaged	₹ 2,500 (Two Thousand Five Hundred)
13	Current Owner/Seller of the property	Kaali
14	Address of the property	Tambaram Main Road, Basar, Arunachal Pradesh, 790002

Loan Details Remarks...

BUSINESS INFORMATION:

Company / Firm Name : ABC Ltd

Business Entity Type : Private Limited Company

Business Vintage : 5 Years and 5 Months

Director Details

Name	Share Holding	No.of Years in Current Business	Total Work Experience	Previous Experience	Started Business
Mr. Saravanan	85%	5 Years and 5 Months	5	NIL	Yes

Other Family Members involved in business :

Name	Individual Relationship	Related to	Relationship to Company / Firm	Started Business (Yes / No)
Mr. Fatima	Aunt of	Saravanan	Auditor	Yes

Key Products and Area of Operations

Key Products	Area of Operations	Area of Sale / Service	Area where Max Sale / Service done
Monitor	Domestics & Exports	Pan India. 100% of export sales done in Austria. 85 % of total sales is export.	Tamil Nadu, Kerala and West Bengal.

Brief of the Business / Service Model

Product / Service	Process Brief
Monitor	Good

As per Person(s) met, the applicant is using Mobile Wallets/UPI for business transactions.

The applicant has the following POS machines:

Name of the Financial Institution	TID Number of POS machine
Allahabad Bank	ABC5567896458

The Business has lower sales/services during, the periods of January and March.

As per person met, there are 12 permanent and 5 temporary employee(s) with company.

Approximately ₹ 2,00,000 is being paid as salary to employees

At the time of PD visit, the officer sighted 10 employees at the business premises.

The below documents were sighted during the visit :





PF Registration.



ESIC Registration.



Export/Import Certificate.



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About business edited

Assets used in Business

Assets used for ABC Ltd Business :

Particulars	Asset 1	Asset 2	Asset 3
Asset Type	Equipments and machinery	Vehicle	Property at 25, Rama Street new one
Asset Description	Good	Old one	Business Centre
Ownership	Rented	Rented	Owned
Owned by	NA	NA	Saravanan, Suganthi
Market Value	NA	NA	₹ 500
Monthly Rent	₹ 30,000	₹ 2,563	NA
Age of Asset(Yrs)	NA	NA	15
Loan (Y/N)	NA	NA	Yes

Business Description remarks

Financial Information

Company / Firm Name : ABC Ltd

No of Years of Financial Statements provided : 2

Snapshot of Financials as per Books of Account Provided :

Particulars	FY 2016-2017	FY 2017-2018
Sales / Revenue (Rs)	₹ 2,500	₹ 2,000
Net Profit / (Net Loss) (Rs)	₹ 500	₹ 1,000
Net Profit or (Net Loss) to Sales %	20.00 %	50.00 %
% (↑ / ↓) in Sales over PY	NA	(-20.00 %)
% (↑ / ↓) in Net Profit over PY	NA	100.00 %
% (↑ / ↓) in Net Profit % over PY	NA	150.00 %

As per Loan Applicant(s) met, the financials are as below :

Working Capital Cycle:

S.No	Particulars	Days
1	Debtor Days	10
2	Creditor Days	15
3	Stock Days	258

Working Capital Facilities:

S.No	Facility Type	Facility Details
1	Factoring	Factoring

Business Banking:

Account Name	Bank Name	Account Type	Account Vintage	Main Business AC
Saravanan	Andhra Bank	Current	5 Years and 5 Months	Yes

Good

Client Details

Client Details Remarks Test

Supplier Details

Supplier Details Remarks Test

A PHP Error was encountered

Severity: Notice

Message: Undefined index: is_sufficient_traded_goods

Filename: helpers/stockform_helper.php

Line Number: 70

Backtrace:

File: C:\xampp\htdocs\AWSEC2\sparqapi\api\application\helpers\stockform_helper.php

Line: 70

Function: __error_handler

File: C:\xampp\htdocs\AWSEC2\sparqapi\api\application\helpers\stockform_helper.php

Line: 79

Function: array_map

File:

C:\xampp\htdocs\AWSEC2\sparqapi\api\application\views\report_templates\JSONTOREPORT.php

Line: 2830

Function: getStockWholesaleDetails

File: C:\xampp\htdocs\AWSEC2\sparqapi\api\application\controllers\PD_Controller.php

Line: 5200

Function: view

File: C:\xampp\htdocs\AWSEC2\sparqapi\api\application\libraries\REST_Controller.php

Line: 742

Function: codeigniterViewTest_post

File: C:\xampp\htdocs\AWSEC2\sparqapi\api\index.php

Line: 323

Function: require_once

A PHP Error was encountered

Severity: Notice

Message: Undefined index: traded_goods_remarks

Filename: helpers/stockform_helper.php

Line Number: 70

Backtrace:

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Line: 323

Function: require_once

Stock Details

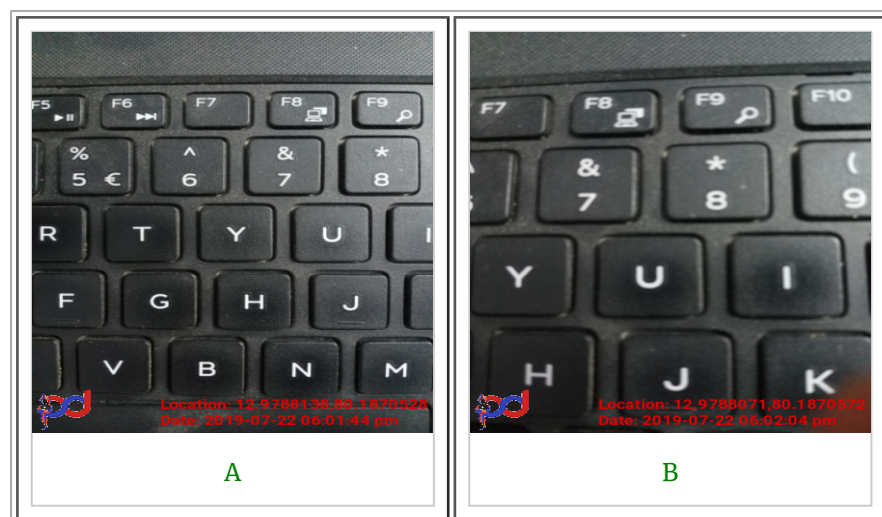
ABC Ltd

Sr.No	Type of Stock	Stock Item	Stock Value (Rs)	Stock Quantity
1	Trading Goods	Monitor	₹ 500	500 Bag

Considering the size of operations, the stock of finished goods maintained is sufficient as per the PD Officer's observations.

Good

Stock Photograph's :



Good

Assessed Income - ABC Ltd

A) Financial Snapshot

Summary	Declared by Customer	As Derived from Item Wise Sales	As Derived from Kuchha Sales Book/Bills
a. Sales / Revenue	₹ 4,00,000	₹2,42,200	₹ 13,44,672
b. Cost of goods sold	₹ -25,62,756	₹ 2,23,980	₹ 13,04,415
c. Gross Profit / Loss(a-b)	₹ 29,62,756	₹ 18,220	₹ 40,257
d. Gross Profit / Loss %	740.69 %	7.52 %	2.99 %
e. Business Expenses	₹ 28,74,756	₹ 28,74,756	₹ 28,74,756
f. Net Profit / Loss(c-e)	₹ 88,000	₹ -28,56,536	₹ -28,34,499
g. Household Expenses	₹ 6,000	₹ 6,000	₹ 6,000
h. Disposable Income	₹82,000	₹ -28,62,536	₹ -28,40,499
h. Net Margin %	22%	-1179.41%	-210.79%

B) Kuchha Sales Book/Bills :

Item name : Coal , industrail,.Wooden

4 month sales value : ₹4,45,960 Annual Sales value:₹13,37,880

Item name : Monitor

1 month sales value : ₹505 Annual Sales value:₹6,060

Item name : Tab

1 month sales value : ₹61 Annual Sales value:₹732

Detail Available on Annexure A

C) Sales Itemwise :

Product/Services	Sale Qty	UOM	Rate/Unit or Value of Sale	Frequency	Annual Sales	Gross Margin %	Gross Profit
Monitor	100.00	Box	₹ 200	Monthly	₹ 2,40,000	7.50	₹ 18,000
Videocon	120.00	Cubic Feet	₹ 10	Yearly	₹ 1,200	10.00	₹ 120
Box	100.00	Barrel	₹ 10	Yearly	₹ 1,000	10.00	₹ 100

D) Sales Declared By Customer

As per person met, Purchase details were not shared, income calculated by Net margin percentage.

As per person met, ₹ 4,00,000 (Four Lakh) declared as annual sale value.

and ₹ 88,000 (Eighty Eight Thousands)(22.00% sales declared) as net margin amount.

E) Business Expenses Details :

Business Expense	Amount	Frequency	Annual Expenses
Salary	₹ 2,00,000	Monthly	₹ 24,00,000
Rent	₹ 32,563	Monthly	₹ 3,90,756
Office Expenses	₹ 5,000	Monthly	₹ 60,000
Electricity	₹ 2,000	Monthly	₹ 24,000

F) Household Expenses Details :

Expense Particulars	Amount (Rs)	Frequency	Annual Expenses(Rs)
Groceries	₹ 500	Monthly	₹ 6,000

Personal Assets

Personal asset is not available.

Personal Banking:

Below bank account details were shared :

Sr.No	Account Holder's Name	Bank Name	Account Type	OD / CC Limit	Vintage
1	Saravanan	Axis Bank Ltd.	Savings	NA	5 Yrs 5 Months

Other Sources of Income of Individual Loan Applicants:

Sr.No	Income Source	Earned by	Amount(Rs)
1	Agricultural Income	ABC Ltd	₹ 2,000 Every 6 months

Family Information:

Mr. Saravanan, who is an applicant in the case, resides at Chennai in, Alamcode, Kerala-670003.

This is a Rented residence, where the applicant has been staying for 250 years. The rent paid ₹ 258 per month.

The table below provides details of other family members of Saravanan :

Sr.No	Name	Relation	Age	Earning Status	Occupation Details
1	Suganthi	Cousin	35	Non-Earning	Housewife
2	Fatima	Aunt	28	Earning	Income of ₹ 2,500 per month received from Raja. She has been working for 2 years.

Ok

Existing loan obligation

The table below lists the details of Existing Loan Obligations of the Loan Applicants.

Particulars	Loan 1
Loan Type	Business Loan
Loan Amount	₹ 2,500
Availed From	AB Bank Ltd.
Borrower	Saravanan
Instalment Amount	₹ 2,500
Instalment Frequency	Monthly
Original Tenure (Months)	250
Elapsed Tenure (Months)	10
Balance Tenure (Months)	240

Neighbourhood / Reference Check

Ramesh

- Neighbour Check was done with Ramesh.
- Ramesh knows about applicants and their business.
- Ramesh confirmed that the business has been in operation for 5 years and 5 months.
- As per Ramesh the owner of ABC Ltd is Mr. Saravanan. .

Ok

PD OFFICER'S REMARKS ON CUSTOMER BEHAVIOUR, BUSINESS LOCATION & OVERALL PD STATUS

- Personal feedback or market intelligence on the case (if any):
Test Personal feedback or market intelligence on the case
- Customer Behaviour:

Polite	☒	Rude	☐
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- Suitability of Business Location:

Well Suited	☒	Fairly Suited	☐	Not Suited	☐
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- PD Officer's overall assessment:

Positive	☒	Refer to Credit	☐	Negative	☐
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PD officer recommendation is **Positive**.

The following key points were considered while arriving at the aforementioned status.

- Tamil

Final remarks

Annexure A

Kuchha Sales Book/Bills Details:

Item name : Coal , industrail,. Wooden

4 month sales value : ₹4,45,960 Annual Sales value: ₹13,37,880 (i.e. 3 * 445960)

Apr-2019		May-2019		Jun-2019		Jul-2019	
Date	Value	Date	Value	Date	Value	Date	Value
01-04-2019	10400.00	01-05-2019	258.00	29-06-2019	13350.00	02-07-2019	35100.00
Total	10,400	09-05-2019	250.00	28-06-2019	15745.00	03-07-2019	13350.00
		08-05-2019	300.00	26-06-2019	300.00	04-07-2019	33800.00
		16-05-2019	5699.00	Total	29,395	05-07-2019	13000.00
		15-05-2019	2583.00			06-07-2019	27800.00
		16-05-2019	147.00			08-07-2019	1000.00
		Total	9,237			08-07-2019	37500.00
						08-07-2019	12650.00
						10-07-2019	35100.00
						11-07-2019	33800.00
						12-07-2019	12140.00
						14-07-2019	1000.00
						15-07-2019	35100.00
						17-07-2019	33800.00
						18-07-2019	12148.00
						18-07-2019	37500.00
						19-07-2019	22140.00
						Total	3,96,928

Item name : Monitor

1 month sales value : ₹505 Annual Sales value: ₹6,060 (i.e. 12 * 505)

Jul-2019	
Date	Value
17-07-2019	250.00
17-07-2019	255.00
Total	505

Item name : Tab

1 month sales value : ₹61 Annual Sales value: ₹732 (i.e. 12 * 61)

Jul-2019	
Date	Value
07-07-2019	25.00
09-07-2019	36.00
Total	61