

## PERSONAL DISCUSSION REPORT

*for the case of*

**Mr. Ramesh Agarwal**

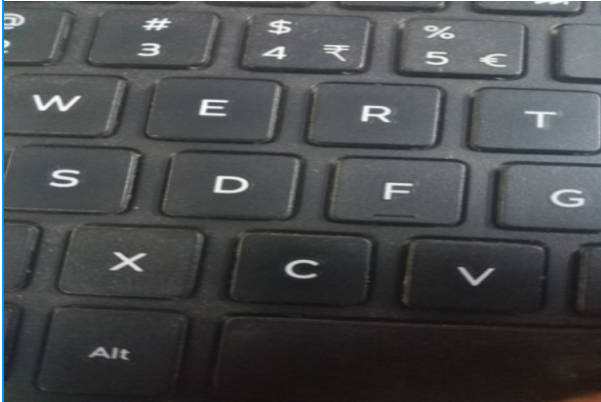
PD Initiated Date      11/06/2019 03:08:29 PM  
PD Visit Date          11/06/2019 03:30:51 PM  
PD Report Date        21/06/2019 06:51:31 PM  
PD Initiated by        Golf Court Extn Road Splendor Branch  
Loan Application ID    HDFC-88776655  
Product                Loan Against Property  
Customer Segment    Self Employed

Loan Amount Applied For :

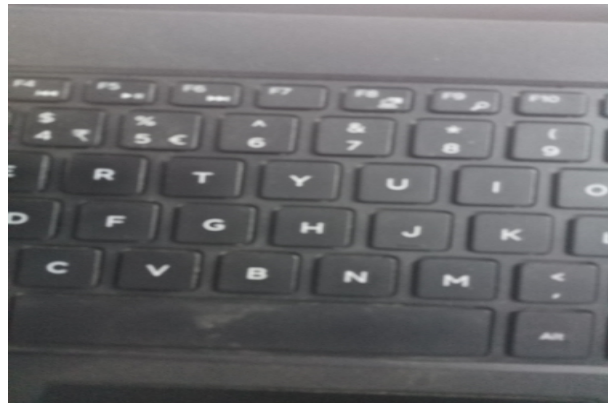
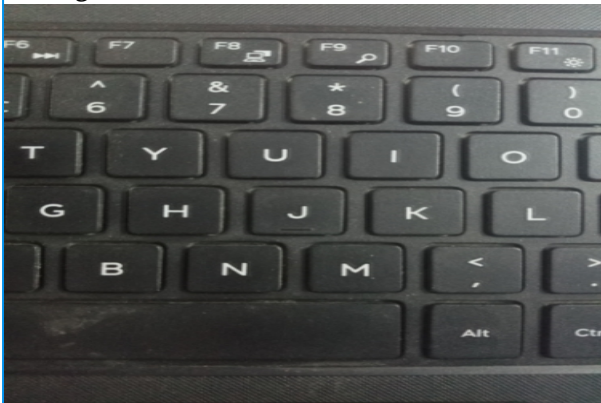
|                                  |                                     |
|----------------------------------|-------------------------------------|
| As Per PD Initiation             | ₹ 24,00,000<br>(Twenty Four Lakhs ) |
| As Per Loan Applicants during PD | ₹ 24,00,000<br>(Twenty Four Lakhs ) |

**Person(s) Met:**

Mr. Ramesh Agarwal - Beneficiary of ABC PVT .



Mr. Vignesh - Business Head of ABC PVT .


**Loan Applicants:**

| Name               | Age (Yrs) | Qualification       | Relationships                                         |
|--------------------|-----------|---------------------|-------------------------------------------------------|
| Mr. Ramesh Agarwal | 28        | Completed Schooling | Beneficiary of ABC PVT                                |
| Mr. Vignesh        | 25        | Completed Schooling | Business Head of ABC PVT<br>and<br>Brother of Vignesh |

**General Remarks**

## PD Score Summary

|                        | Actual Score | Max Score | Score % |
|------------------------|--------------|-----------|---------|
| General Section Score  | 1.55         | 2.50      | 62%     |
| Business Section Score | 3.65         | 5.00      | 72.9%   |
| Final Remarks Score    | 2.50         | 2.50      | 100%    |
| Final PD Score         | 7.70         | 10.00     | 77%     |

Score Chart Not Generated

| Business Related Parameters Impacting Score |                                                                                   | Response       |
|---------------------------------------------|-----------------------------------------------------------------------------------|----------------|
| Business Vintage >>                         |  | 5 Yrs          |
| Business Location suitability >>            |  | Well suited    |
| Seasonality >>                              |  | Seasonal       |
| Employee Strength >>                        |  | 8              |
| Business Certifications Sighted >>          |  | Yes            |
| Business Premise Ownership >>               |  | No             |
| Vehicle Ownership >>                        |  | No             |
| Business Activity Observed >>               |  | Yes            |
| Supplier Information Provided >>            |  | Not Applicable |
| Client Information Provided >>              |  | Provided       |
| Raw Materials Stock Sufficiency >>          |  | Not applicable |
| Finished/Traded Stock Sufficiency >>        |  | Not applicable |
| Main Business Banking Account Vintage >>    |  | 10 Yrs         |

| Other Parameters Impacting Score    |                                                                                     | Response            |
|-------------------------------------|-------------------------------------------------------------------------------------|---------------------|
| OTP authentication done >>          |  | Yes                 |
| Is person Met, a loan applicant >>  |  | Yes                 |
| Qualification of Loan Applicants >> |  | Completed Schooling |
| Comment on Locality >>              |  |                     |
| Approach to PD location >>          |  |                     |
| Customer Behaviour >>               |  | Polite              |
| Neighbourhood check >>              |  | Positive            |
| Business Board Sighted >>           |  | Yes                 |
| Asset Value by Loan Amount % >>     |  | 29.17 %             |

## PD LOCATION

PD Location Address : 25, Sannathi Street, Sudharsan Nagar, Madambakkam, Chennai, Tamil Nadu - 600126.

GPS Coordinates of location where PD Visit was done : 12.9707993,80.1844741



## PD Location Approach Name Board of Business



#### **Location Summary**

The PD visit was done at Residence of the loan applicants. The Residence is Rented (Rent Rs3500 Per Month) and the business has been in operation from here for the last 10 Years and 5 Months.

The Residence is located in an Industrial Area and the estimated area of the Residence is 1200 Square Meters .

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

The PD officer also made the following observations:

- The location of the Residence is well suited to the nature of business.
- Business Activity was seen during visit.
- Business Assets remarks

Address Remarks

**LOAN DETAILS:**

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

**A PHP Error was encountered**

Severity: Notice

Message: Undefined index: balance\_\_transfer\_\_amount

Filename: report\_templates/JSONTOREPORT.php

Line Number: 1025

Backtrace:

File:

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

Line: 1025

Function: \_\_error\_handler

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

Line: 5113

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: balance\_\_transfer\_\_amount

Filename: report\_templates/JSONTOREPORT.php

Line Number: 1025

Backtrace:

File:

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

Line: 1025

Function: \_\_error\_handler

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

Line: 5113

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: Warning

Message: A non-numeric value encountered

Filename: helpers/myutil\_helper.php

Line Number: 13

Backtrace:

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

Line: 13

Function: \_\_error\_handler

File:

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

Line: 1027

Function: numtowards

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

Line: 5113

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: end\_use\_topup\_master

Filename: report\_templates/JSONTOREPORT.php

Line Number: 1029

Backtrace:

File:

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

Line: 1029

Function: \_\_error\_handler

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

Line: 5113

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: end\_use\_topup\_master

Filename: report\_templates/JSONTOREPORT.php

Line Number: 1029

Backtrace:

File:

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

Line: 1029

Function: \_\_error\_handler

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

Line: 5113

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: lender\_master

Filename: report\_templates/JSONTOREPORT.php

Line Number: 1032

Backtrace:

File:

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

Line: 1032

Function: \_\_error\_handler

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

Line: 5113

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: Warning

Message: A non-numeric value encountered

Filename: helpers/myutil\_helper.php

Line Number: 13

Backtrace:

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

Line: 13

Function: \_\_error\_handler

File:

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

Line: 1049

Function: numtowords

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

Line: 5113

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: property\_type\_master

Filename: report\_templates/JSONTOREPORT.php

Line Number: 1051

Backtrace:

File:

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

Line: 1051

Function: \_\_error\_handler

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

Line: 5113

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: construction\_status\_master

Filename: report\_templates/JSONTOREPORT.php

Line Number: 1057

Backtrace:

File:

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

Line: 1057

Function: \_\_error\_handler

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

Line: 5113

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: Warning

Message: A non-numeric value encountered

Filename: helpers/myutil\_helper.php

Line Number: 13

Backtrace:

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

Line: 13

Function: \_\_error\_handler

File:

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

Line: 1059

Function: numtowords

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

Line: 5113

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

| S.No | Loan Particulars                                                        | Loan Particular Details          |
|------|-------------------------------------------------------------------------|----------------------------------|
| 1    | Total Loan Amount applied for                                           | ₹ 24,00,000 (Twenty Four Lakhs ) |
| 2    | Loan Tenure expected                                                    | Months                           |
| 3    | Loan Purpose                                                            |                                  |
| 4    | Balance Transfer Amount                                                 | ₹ 0 ( )                          |
| 5    | Top Up Amount applied for                                               | ₹ 0 ( )                          |
| 6    | End Use of Topup                                                        |                                  |
| 7    | Balance Transfer from                                                   |                                  |
| 8    | EMI Comfortable Paying                                                  | ₹ 0 ( )                          |
| 9    | Type of Property Being Mortgaged                                        |                                  |
| 10   | Name of the current / proposed owner(s) of the Property being Mortgaged | Remote                           |
| 11   | Status of Construction                                                  |                                  |
| 12   | Estimated Market Value of the property being mortgaged                  | ₹ 0 ( )                          |

Loan Details Remarks

**BUSINESS INFORMATION:**

**Company / Firm Name :** ABC PVT

**Business Entity Type :** HUF (Hindu Undivided Family)

**Business Vintage :** 5 Years and 4 Months

**Karta Details**

| Name               | Share Holding | No.of Years in Current Business | Total Work Experience | Previous Experience | Started Business |
|--------------------|---------------|---------------------------------|-----------------------|---------------------|------------------|
| Mr. Ramesh Agarwal | 55%           | 10 Years and 5 Months           | 10                    | NIL                 | yes              |

| Services | Area of Operations | Area of Sale / Service | Area where Max Sale / Service done |
|----------|--------------------|------------------------|------------------------------------|
| Aircel   | Within India       | Pan India.             | Tamil Nadu.                        |

**Brief of the Business / Service Model**

| Product / Service | Process Brief |
|-------------------|---------------|
| Aircel            | Bad Network   |

As per person`s met, applicant using Mobile Wallets/UPI for business transactions.

The applicant using the following POS machines:

| Name of the Financial Insitution | TID Number of POS machine |
|----------------------------------|---------------------------|
| Andhra Bank                      | ADFCV852963741            |

The Business has lower sales/services during, the period of March.

As per person met, there are 6 permanent and 2 temporary employee(s) with company.

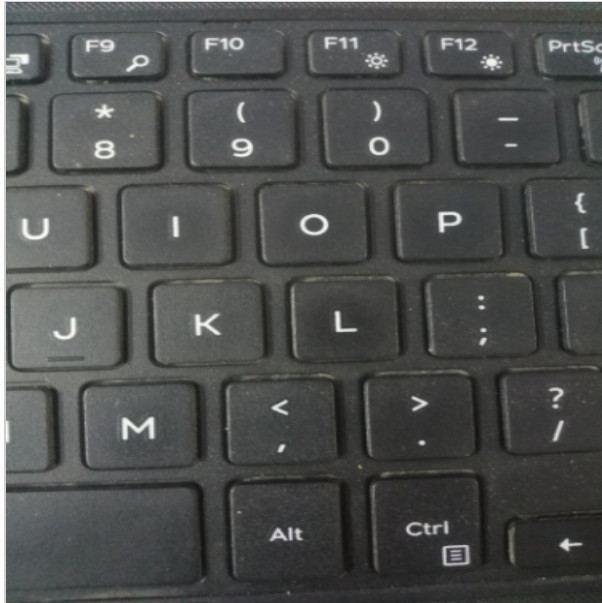
At the time of PD visit, the officer sighted 10 employees at the business premises.

The below documents were sighted during the visit :

Shop/Est act Certificate.

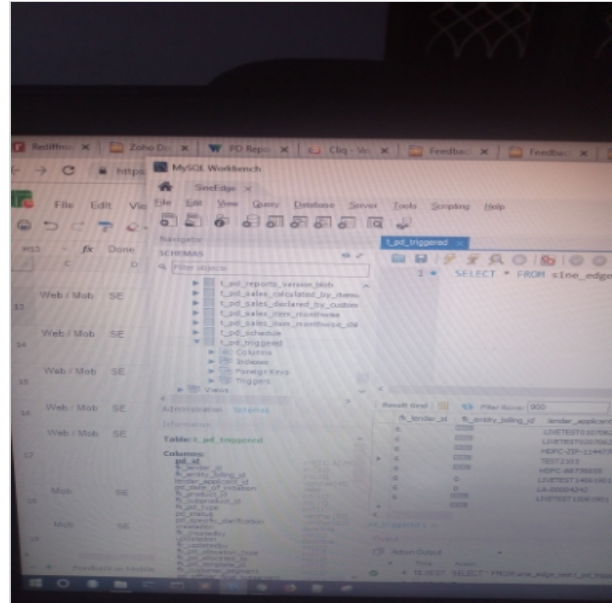
GST Registration.

### PF Registration.



Doc1.

### ESIC Registration.



Doc2.

About Remarks

### Financial Information

Company / Firm Name : ABC PVT

No of Years of Financial Statements provided : 2

Snapshot of Financials as per Books of Account Provided :

| Particulars                         | FY 2018-2019 | FY 2019-2020 |
|-------------------------------------|--------------|--------------|
| Sales / Revenue (Rs)                | ₹ 10,68,068  | ₹ 13,40,947  |
| Net Profit / (Net Loss) (Rs)        | ₹ 5,01,254   | ₹ 5,99,835   |
| Net Profit or (Net Loss) to Sales % | 46.93 %      | 44.73 %      |
| % ( ↑ / ↓ ) in Sales over PY        | NA           | 25.55 %      |
| % ( ↑ / ↓ ) in Net Profit over PY   | NA           | 19.67 %      |
| % ( ↑ / ↓ ) in Net Profit % over PY | NA           | (-4.69 %)    |

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

| Particulars                            | Range provided |     | Final Considered |
|----------------------------------------|----------------|-----|------------------|
|                                        | From           | To  |                  |
| Sales / Revenue (Rs)                   | 350            | 400 | 375              |
| Net Profit or (Net Loss) to Sales (Rs) | 0              | 0   | 0                |
| Net Profit / (Net Loss)% >>>>          |                |     | 0%               |

**Working Capital Cycle:**

| S.No | Particulars   | Days |
|------|---------------|------|
| 1    | Debtor Days   | 40   |
| 2    | Creditor Days | 0    |
| 3    | Stock Days    | 30   |

**Working Capital Facilities:**

The Loan Applicants have not availed any Working Capital Facilities from any financial institution.

**Financial Remarks**
**A PHP Error was encountered**

Severity: Notice

Message: Undefined index: bank\_name\_master

Filename: helpers/bankingform\_helper.php

Line Number: 17

Backtrace:

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

Line: 17

Function: \_error\_handler

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

Line: 23

Function: array\_map

File:

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

Line: 2020

Function: getBusinessBankingDetails

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

Line: 5113

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: account\_type\_master

Filename: helpers/bankingform\_helper.php

Line Number: 18

Backtrace:

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

Line: 18

Function: \_\_error\_handler

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

Line: 23

Function: array\_map

File:

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

Line: 2020

Function: getBusinessBankingDetails

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

Line: 5113

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

#### Business Banking:

| Account Name | Bank Name | Account Type | Account Vintage | Main Business AC |
|--------------|-----------|--------------|-----------------|------------------|
| ABC PVT      |           |              | 10 Years        |                  |

#### Banking Remarks

##### A PHP Error was encountered

Severity: Notice

Message: Undefined index: service\_provider\_product\_payment\_type\_master

Filename: report\_templates/JSONTOREPORT.php

Line Number: 2237

Backtrace:

File:

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

Line: 2237

Function: \_\_error\_handler

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

Line: 5113

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: service\_provider\_product\_payment\_type\_master

Filename: report\_templates/JSONTOREPORT.php

Line Number: 2237

Backtrace:

File:

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

Line: 2237

Function: \_\_error\_handler

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

Line: 5113

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

#### Client Details

| Sr.No | Particulars       | Client 1                | Client 2           |
|-------|-------------------|-------------------------|--------------------|
| 1     | Product / Service | Aircel                  | Aircel             |
| 2     | Contact Person    | Dr. Samy Auditor of Ram | Sample Xyz Pvt Ltd |
| 3     | Mobile Number     | Not Provided            | 9638527410         |
| 4     | Landline No       | Not Provided            | Not Provided       |
| 5     | Payment Terms     | NA                      | NA                 |
| 6     | Payment Mode      | NA                      | NA                 |
| 7     | No of Days Credit | NIL                     | NIL                |

Client Remarks

Supplier Remarks

**A PHP Error was encountered**

Severity: Warning

Message: count(): Parameter must be an array or an object that implements Countable

Filename: report\_templates/JSONTOREPORT.php

Line Number: 2591

Backtrace:

File:

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

Line: 2591

Function: \_\_error\_handler

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

Line: 5113

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: Warning

Message: count(): Parameter must be an array or an object that implements Countable

Filename: report\_templates/JSONTOREPORT.php

Line Number: 2602

Backtrace:

File:

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

Line: 2602

Function: \_\_error\_handler

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

Line: 5113

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: Warning

Message: count(): Parameter must be an array or an object that implements Countable

Filename: report\_templates/JSONTOREPORT.php

Line Number: 2609

Backtrace:

File:

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

Line: 2609

Function: \_\_error\_handler

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

Line: 5113

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

#### **Stock Details**

**ABC PVT**

| Sr.No | Type of Stock  | Stock Item | Stock Value (Rs) | Stock Quantity |
|-------|----------------|------------|------------------|----------------|
| 1     | Raw Material   | Mobile     | Not Observed     | Not Observed   |
| 2     | Finished Goods | Mobile     | Not Observed     | Not Observed   |

Stock Remarks

Stock Remarks

#### Personal Assets

| Sr.No | Asset Type             | Asset Description                                                                                 | Asset Owned By | Approx Market Value(Rs) | Age of the Assest(Yrs) | Loan Again Assest |
|-------|------------------------|---------------------------------------------------------------------------------------------------|----------------|-------------------------|------------------------|-------------------|
| 1     | Vehicle                | Truck/ Bus - TATA                                                                                 | Ramesh Agarwal | ₹ 2,00,000              | 10                     | Yes               |
| 2     | Property (Residential) | Residential property ( Well suited ) at Gandhi Nagar, Coimbatore having area of 1200 Square Feet. | Ramesh Agarwal | ₹ 5,00,000              | 10                     | Yes               |

other remarks

#### Personal Banking:

Below bank account details were shared :

| Sr.No | Account Holder's Name | Bank Name                            | Account Type | OD / CC Limit | Vintage         |
|-------|-----------------------|--------------------------------------|--------------|---------------|-----------------|
| 1     | Ramesh Agarwal        | Aditya Birla Idea Payments Bank Ltd. | Savings      | NA            | 10 Yrs 5 Months |

Banking Individuals remarks

#### Other Sources of Income of Individual Loan Applicants:

| Sr.No | Income Source | Earned by      | Amount(Rs)       |
|-------|---------------|----------------|------------------|
| 1     | Rental Income | Ramesh Agarwal | ₹ 50,000 Monthly |

Other Income Remarks

### Family Information:

Mr. Ramesh Agarwal, who is an applicant in the case, resides at Tambaram in, Chennai, Tamil Nadu-600122.

This is a Self Owned residence, where the applicant has been staying for 10 years.

The table below provides details of other family members of Ramesh Agarwal :

| Sr.No | Name | Relation | Age | Earning Status | Occupation Details                                                                         |
|-------|------|----------|-----|----------------|--------------------------------------------------------------------------------------------|
| 1     | Guna | Cousin   | 10  | Earning        | Income of ₹ 20,000 per month received from XYZ Pvt Ltd. She has been working for 10 years. |

Family Remarks

### 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              | ₹ 10,00,000                  |
| Availed From             | Aditya Birla Finance Limited |
| Borrower                 | Ramesh Agarwal               |
| Instalment Amount        | ₹ 20,000                     |
| Instalment Frequency     | Monthly                      |
| Original Tenure (Months) | 200                          |
| Elapsed Tenure (Months)  | 50                           |
| Balance Tenure (Months)  | 150                          |

Good Loan Remarks

### Neighbourhood / Reference Check

Ramkumar

- Neighbour Check was done with Ramkumar.

- Ramkumar knows about applicants and their business.
- Ramkumar confirmed that the business has been in operation for 10 years and 5 months.
- As per Ramkumar the owner of ABC PVT is Mr. Ramesh Agarwal. .

#### Neighbourhood Remarks

#### PD OFFICERS REMARKS ON CUSTOMER BEHAVIOUR, BUSINESS LOCATION & OVERALL PD STATUS

- Customer Behaviour:

|        |   |      |  |
|--------|---|------|--|
| Polite | ✓ | Rude |  |
|--------|---|------|--|

- Suitability of Business Location:

|             |   |               |  |            |  |
|-------------|---|---------------|--|------------|--|
| Well Suited | ✓ | Fairly Suited |  | Not Suited |  |
|-------------|---|---------------|--|------------|--|

- PD Officer's overall assessment:

|          |   |                 |  |          |  |
|----------|---|-----------------|--|----------|--|
| Positive | ✓ | Refer to Credit |  | Negative |  |
|----------|---|-----------------|--|----------|--|

PD officer recommendation is **Positive**.

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

- Statements Good

#### Final Remarks

### Details Score Card Section

| General Questions L1(25%)                                  | L2  | Answer              | Score | Attributed Score          | Max Score                 |
|------------------------------------------------------------|-----|---------------------|-------|---------------------------|---------------------------|
| Has OTP authentication been done                           | 10% | Yes                 | 10    | 0.25<br>(25% * 10% * 10)  | 0.25<br>(25% * 10% * 10)  |
| Is person Met, one of the loan applicants?                 | 15% | yes                 | 10    | 0.375<br>(25% * 15% * 10) | 0.375<br>(25% * 15% * 10) |
| Qualification                                              | 10% | Completed Schooling | 4     | 0.1<br>(25% * 10% * 4)    | 0.25<br>(25% * 10% * 10)  |
| Comment on Locality                                        | 10% |                     |       | 0<br>(25% * 10% * )       | 0.25<br>(25% * 10% * 10)  |
| Approach to PD location                                    | 10% |                     |       | 0<br>(25% * 10% * )       | 0.25<br>(25% * 10% * 10)  |
| Customer Behaviour                                         | 10% | Polite              | 10    | 0.25<br>(25% * 10% * 10)  | 0.25<br>(25% * 10% * 10)  |
| Status of the neighbourhood check as per PD officer        | 10% | Positive            | 10    | 0.25<br>(25% * 10% * 10)  | 0.25<br>(25% * 10% * 10)  |
| Name Board of the Business Seen                            | 10% | yes                 | 10    | 0.25<br>(25% * 10% * 10)  | 0.25<br>(25% * 10% * 10)  |
| Value of Assets as a % of Loan Amount                      | 15% | 700000              | 2     | 0.075<br>(25% * 15% * 2)  | 0.375<br>(25% * 15% * 10) |
| General Section Sum of Attributed Score   Sum of Max Score |     |                     |       | 1.55                      | 2.50                      |

| Asset Value Calculaitons         |              |
|----------------------------------|--------------|
| Actual Value Of Assets (a)       | 700,000.00   |
| Loan Amount (b)                  | 2,400,000.00 |
| Avg Expected Value Of Assets (c) | 45%          |

|                                                         |              |
|---------------------------------------------------------|--------------|
| Expected Value Of Assets ( $d = c * b$ )                | 1,080,000.00 |
| Actual Value Of Assets Percentage ( $e = (a/b) * 100$ ) | 29.17%       |
| Variance ( $f = ((e-c)/c) * 100$ )                      | -35.19%      |
| Score As per Grid                                       | 2            |

| Final Remarks Questions L1(25%)                                  | L2   | Answer   | Score | Attributed Score         | Max Score                |
|------------------------------------------------------------------|------|----------|-------|--------------------------|--------------------------|
| PD Officer's recommendation                                      | 100% | Positive | 10    | 2.5<br>(25% * 100% * 10) | 2.5<br>(25% * 100% * 10) |
| Final Remarks Section Sum of Attributed Score   Sum of Max Score |      |          |       | 2.50                     | 2.50                     |

| Business Questions L1(50%)                                                                        | L2               | Answer      | Score | Attributed Score                                  | Max Score                                         |
|---------------------------------------------------------------------------------------------------|------------------|-------------|-------|---------------------------------------------------|---------------------------------------------------|
| Number of Years For Which The Business Has Been Running                                           | 11.764705882353% | 5           | 8     | 0.47058823529412<br>(50% * 11.764705882353% * 8)  | 0.58823529411765<br>(50% * 11.764705882353% * 10) |
| Is the location of the business / profession suited to the nature of business / service provided? | 11.764705882353% | well suited | 10    | 0.58823529411765<br>(50% * 11.764705882353% * 10) | 0.58823529411765<br>(50% * 11.764705882353% * 10) |
| Is the Business seasonal?                                                                         | 11.764705882353% | yes         | 5     | 0.29411764705882<br>(50% * 11.764705882353% * 5)  | 0.58823529411765<br>(50% * 11.764705882353% * 10) |

|                                                                           |                  |                  |         |                                                      |                                                      |
|---------------------------------------------------------------------------|------------------|------------------|---------|------------------------------------------------------|------------------------------------------------------|
| Total Number of Employees (as per applicant)                              | 11.764705882353% | 8                | 4       | 0.23529411764706<br>(50% *<br>11.764705882353% * 4)  | 0.58823529411765<br>(50% *<br>11.764705882353% * 10) |
| Certificates                                                              | 11.76%           | Refer Cert Table | Derived | 0.58823529411765                                     | 0.58823529411765                                     |
| Owned Property                                                            | 8.2352941176471% | no               | 0       | 0<br>(50% *<br>8.2352941176471% * 0)                 | 0.41176470588235<br>(50% *<br>8.2352941176471% * 10) |
| Owned Vehicle                                                             | 3.5294117647059% | no               | 0       | 0<br>(50% *<br>3.5294117647059% * 0)                 | 0.17647058823529<br>(50% *<br>3.5294117647059% * 10) |
| Was any business activity seen at the Address Type seen during PD visit ? | 11.764705882353% | yes              | 10      | 0.58823529411765<br>(50% *<br>11.764705882353% * 10) | 0.58823529411765<br>(50% *<br>11.764705882353% * 10) |
| At least 1 Supplier Name & Number field details provided                  | 0%               | Not Applicable   | 0       | 0<br>(50% * 0% * 0)                                  | 0<br>(50% * 0% * 10)                                 |
| At least 1 Client Name & Number field details provided                    | 5.8823529411765% | Provided         | 10      | 0.29411764705882<br>(50% *<br>5.8823529411765% * 10) | 0.29411764705882<br>(50% *<br>5.8823529411765% * 10) |

|                                                                                                 |                  |                |    |                                                   |                                                   |
|-------------------------------------------------------------------------------------------------|------------------|----------------|----|---------------------------------------------------|---------------------------------------------------|
| Is the stock of raw material observed, sufficient considering the size of operations            | 0%               | not applicable | 0  | 0<br>(50% * 0% * 0)                               | 0<br>(50% * 0% * 10)                              |
| Is the stock of Finished / Traded goods observed, sufficient considering the size of operations | 0%               | not applicable | 0  | 0<br>(50% * 0% * 0)                               | 0<br>(50% * 0% * 10)                              |
| Vintage of Main Business Account                                                                | 11.764705882353% | 10 Yrs         | 10 | 0.58823529411765<br>(50% * 11.764705882353% * 10) | 0.58823529411765<br>(50% * 11.764705882353% * 10) |
| Business Section Sum of Attributed Score   Sum of Max Score                                     |                  |                |    | 3.65                                              | 5.00                                              |

| Business Certificates  | Answer | Score | Attributed Score                       | Max Score                              |
|------------------------|--------|-------|----------------------------------------|----------------------------------------|
| Shop and Eat Act cert? | yes    | 10    | 0.118<br>(50% * 2.3529411764706% * 10) | 0.118<br>(50% * 2.3529411764706% * 10) |
| GST regn cert?         | yes    | 10    | 0.118<br>(50% * 2.3529411764706% * 10) | 0.118<br>(50% * 2.3529411764706% * 10) |
| PF Regn?               | yes    | 10    | 0.118<br>(50% * 2.3529411764706% * 10) | 0.118<br>(50% * 2.3529411764706% * 10) |
| ESIC Regn?             | yes    | 10    | 0.118<br>(50% * 2.3529411764706% * 10) | 0.118<br>(50% * 2.3529411764706% * 10) |

|                     |                |    |                                        |                                        |
|---------------------|----------------|----|----------------------------------------|----------------------------------------|
| Export/import cert? | not applicable | 0  | 0<br>(50% * 2.3529411764706% * 0)      | 0<br>(50% * 2.3529411764706% * 10)     |
| Factory cert?       | not applicable | 0  | 0<br>(50% * 2.3529411764706% * 0)      | 0<br>(50% * 2.3529411764706% * 10)     |
| Cert of practice?   | yes            | 10 | 0.118<br>(50% * 2.3529411764706% * 10) | 0.118<br>(50% * 2.3529411764706% * 10) |