

PERSONAL DISCUSSION REPORT

for the case of

Mr.Kumar

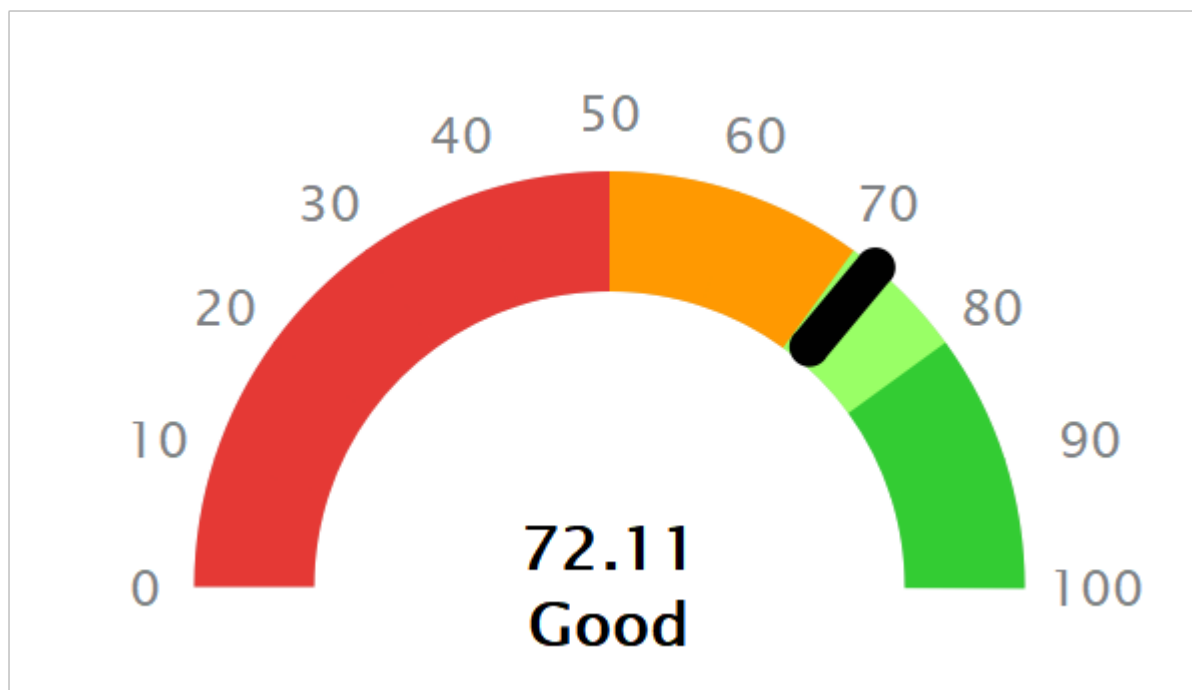
PD Report Date 16/03/2019 14:33 PM
PD Vist Date 16/03/2019 11:32 AM
PD Initiated by Chennai Head Branch Branch
Loan Application ID HDFC5430
Product Loan Against Property
Customer Segment Self Employed - Documented Income

Loan Amount Applied For :

 As Per PD Initiation Rs 5,550,000.00.
As Per Loan Applicants during PD Rs 5,050,000.00.

Executive Summary

General Section Score 1.85
Business Section Score 2.19
Final Remarks Score 2.50
Final PD Score 72.11 (Over all Actual score (6.54) / over all Maximum Score (9.07)) * 100)



General Questions L1(25%)	L2	Answer	Score	Attributed Score	Max Score
Has OTP authentication been done	10%	No	0	0 (25% * 10% * 0)	0.25 (25% * 10% * 10)
Is person Met, one of the loan applicants?	15%	yes	10	0.375 (25% * 15% * 10)	0.375 (25% * 15% * 10)
Qualification	10%	Completed Professional Course	10	0.25 (25% * 10% * 10)	0.25 (25% * 10% * 10)
Comment on Locality	10%	Good	7	0.175 (25% * 10% * 7)	0.25 (25% * 10% * 10)
Approach to PD location	10%	Easy to locate & Reach	7	0.175 (25% * 10% * 7)	0.25 (25% * 10% * 10)
Customer Behaviour	10%	Polite	10	0.25 (25% * 10% * 10)	0.25 (25% * 10% * 10)
Status of the neighbourhood check as per PD officer	10%		0	0 (25% * 10% * 0)	0.25 (25% * 10% * 10)
Name Board of the Business Seen	10%	yes	10	0.25 (25% * 10% * 10)	0.25 (25% * 10% * 10)
Value of Assets as a % of Loan Amount	15%	9000000	10	0.375 (25% * 15% * 10)	0.375 (25% * 15% * 10)
General Section Sum of Attributed Score Sum of Max Score				1.85	2.50

Asset Value Calculaitons	
Actual Value Of Assets(a)	9,000,000.00
Loan Amount(b)	5,550,000.00
Avg Expected Value Of Assets(c)	55%
Expected Value Of Assets(d = c*b)	3,052,500.00
Actual Value Of Assets Percentage(e = (a/b) * 100)	162.16%

Variance($f = ((e-c)/c) * 100$)	194.84
Score As per Grid	10

Final Remarks Questions L1(25%)	L2	Answer	Score	Attributed Score	Max Score
PD Officer's recommendation	100%	Positive	10	2.5 (25% * 100% * 10)	2.5 (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	10%	8	8	0.41 (50% * 10% * 8)	0.51 (50% * 10% * 10)
Is the location of the business / profession suited to the nature of business / service provided?	10.13%	well_suited.	10	0.51 (50% * 10.13% * 10)	0.51 (50% * 10.13% * 10)
Is the Business seasonal?	10.13%	no major changes in sales	10	0 (50% * 10.13% * 10)	0.51 (50% * 10.13% * 10)
Total Number of Employees (as per applicant)	10.13%	31	8	0.41 (50% * 10.13% * 8)	0.51 (50% * 10.13% * 10)
Certificates	2.03%	Refer Cert Table	Derived	0	0.375
Owned Property	7.09%	yes	10	0.35 (50% * 7.09% * 10)	0.35 (50% * 7.09% * 10)
Owned Vehicle	3.04%	no	0	0 (50% * 3.04% * 0)	0.15 (50% * 3.04% * 10)

Was any business activity seen at the Address Type seen during PD visit ?	10.13%	no	0	0 (50% * 10.13% * 0)	0.51 (50% * 10.13% * 10)
At least 1 Supplier Name & Number field details provided	5.06%	Not Applicable	0	0 (50% * 5.06% * 0)	0 (50% * 5.06% * 10)
At least 1 Client Name & Number field details provided	5.06%	Not Applicable	0	0 (50% * 5.06% * 0)	0 (50% * 5.06% * 10)
Is the stock of raw material observed, sufficient considering the size of operations	5.06%	Not Applicable	0	0 (50% * 5.06% * 0)	0 (50% * 5.06% * 10)
Is the stock of Finished / Traded goods observed, sufficient considering the size of operations	5.06%	Not Applicable	0	0 (50% * 5.06% * 0)	0 (50% * 5.06% * 10)
Vintage of Main Business Account	10.125%	12.0	10	0.51 (50% * 10.125% * 10)	0.51 (50% * 10.125% * 10)
Business Section Sum of Attributed Score Sum of Max Score				2.19	4.07

Business Certificates	Answer	Score	Attributed Score	Max Score
shop_eat_act_cert	no	0	0 (50% * 2.03% * 0)	0.1 (50% * 2.03% * 10)
gst_Regn_cert	no	0	0 (50% * 2.03% * 0)	0.1 (50% * 2.03% * 10)
pf_regn	no	0	0 (50% * 2.03% * 0)	0.1 (50% * 2.03% * 10)
esic_regn	no	0	0 (50% * 2.03% * 0)	0.1 (50% * 2.03% * 10)
export_import_cert	no	0	0 (50% * 2.03% * 0)	0.1 (50% * 2.03% * 10)

factory_cert	not applicable	0	0 (50% * 2.03% * 0)	0 (50% * 2.03% * 10)
cert_of_practice	not applicable	0	0 (50% * 2.03% * 0)	0 (50% * 2.03% * 10)