

PERSONAL DISCUSSION REPORT

for the case of

Mr. Ankit Baweja

PD Initiated Date 06/06/2019 01:03:49 PM
PD Visit Date 12/06/2019 12:27:27 PM
PD Report Date 08/06/2019 03:47:00 PM
PD Initiated by Acharapakkam Branch
Loan Application ID Test-T3
Product Home Loan
Customer Segment Self Employed

Loan Amount Applied For :

As Per PD Initiation	₹ 40,00,000 (Forty Lakhs)
As Per Loan Applicants during PD	₹ 40,00,000 (Forty Lakhs)

Person(s) Met:

Mr. Ankit Baweja - Proprietor of M/s Ankit Enterprises.



Mrs. Shushma - Proprietor of M/s NBS Baweja.


Loan Applicants:

Name	Age (Yrs)	Qualification	Relationships
Mr. Ankit Baweja	27	Completed Graduation (B.Tech from IPU from Delhi)	Proprietor of M/s Ankit Enterprises
Mrs. Shushma	52	Completed Schooling	Proprietor of M/s NBS Baweja and Mother of Ankit Baweja

PD Score Summary

	Actual Score	Max Score	Score %
General Section Score	2.33	2.50	93%
Business Section Score	3.35	5.00	67%
Final Remarks Score	2.50	2.50	100%
Final PD Score	8.18	10.00	81.8%

Score Chart Not Generated

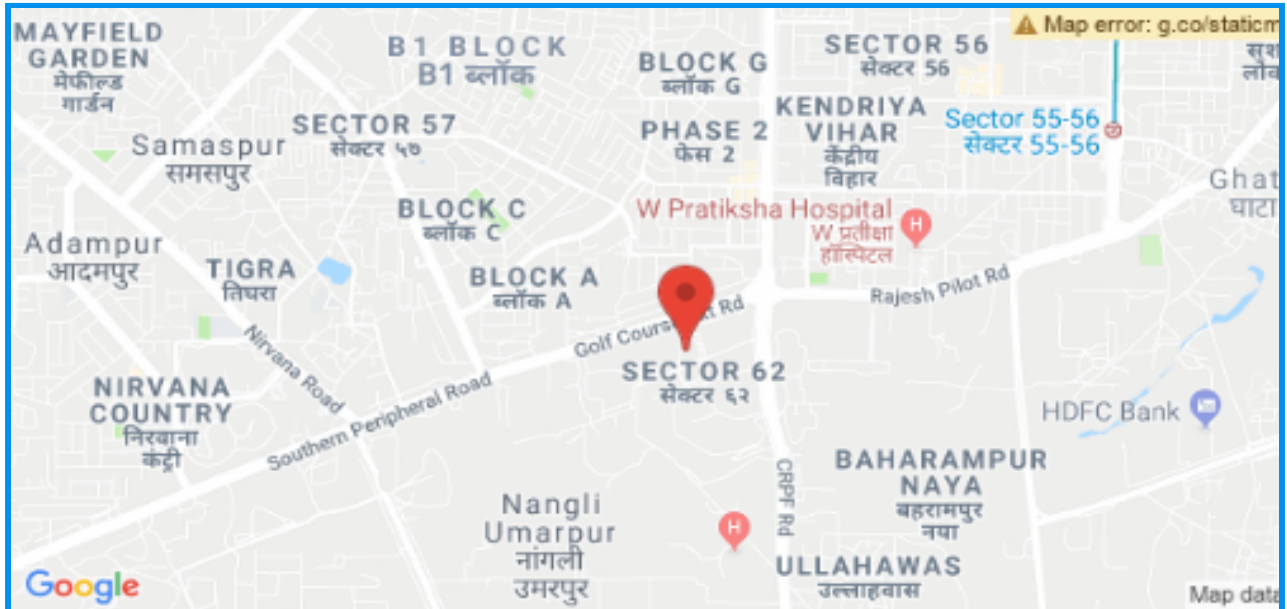
Business Related Parameters Impacting Score		Response
Business Vintage >>		5 Yrs
Business Location suitability >>		Well suited
Seasonality >>		Seasonal
Employee Strength >>		22
Business Certifications Sighted >>		Yes
Business Premise Ownership >>		Yes
Vehicle Ownership >>		Yes
Business Activity Observed >>		
Supplier Information Provided >>		Provided
Client Information Provided >>		Provided
Raw Materials Stock Sufficiency >>		Not Applicable
Finished/Traded Stock Sufficiency >>		Not Applicable
Main Business Banking Account Vintage >>		5 Yrs

Other Parameters Impacting Score		Response
OTP authentication done >>		Yes
Is person Met, a loan applicant >>		Yes
Qualification of Loan Applicants >>		Completed Graduation
Comment on Locality >>		Good
Approach to PD location >>		Very Easy to locate & Reach
Customer Behaviour >>		Polite
Neighbourhood check >>		Positive
Business Board Sighted >>		Yes
Asset Value by Loan Amount % >>		367.5 %

PD LOCATION

PD Location Address : A46, Gali no 5, New Jafrabad, New Delhi, Delhi - 110053.

GPS Coordinates of location where PD Visit was done : 28.4150889,77.0878845



PD Location Approach Name Board of Business



Location Summary

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

The Warehouse / Godown is located in a Residential Area and the estimated area of the Warehouse / Godown is 150 Square Yards .

The PD location was Very Easy to locate & Reach. As Per PD Offcier, the Warehouse / Godown is situated in a Good Locality.

The PD officer also made the following observations:

- The location of the Warehouse / Godown is well suited to the nature of business.
- No business activity was seen during the PD visit.

Visited address was godown of M/s NBS Baweja. PD done at this adress.

LOAN DETAILS:

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

S.No	Loan Particulars	Loan Particular Details
1	Total Loan Amount applied for	₹ 40,00,000 (Forty Lakhs)
2	Loan Tenure expected	240 Months
3	Loan Purpose	Purchase of House Property in Resale
4	Amount of Own Contribution	₹ 23,00,000 (Twenty Three Lakhs)
5	Source of Own Contribution	Own Savings
6	EMI Comfortable Paying	₹ 40,000 (Forty Thousands)
7	Type of Property Being Mortgaged	Flat
8	Name of the current / proposed owner(s) of the Property being Mortgaged	
9	Status of Construction	Complete – Fully Constructed
10	Estimated Market Value of the property being mortgaged	₹ 63,00,000 (Sixty Three Lakhs)

BUSINESS INFORMATION:

Company / Firm Name : M/s Ankit Enterprises

Business Entity Type : Sole proprietorship

Business Vintage : 5 Years

Proprietor Details

Name	Share Holding	No.of Years in Current Business	Total Work Experience	Previous Experience	Started Business
Mr. Ankit Baweja	100%	5 Years	5	NIL	yes

Other Family Members involved in business :

Name	Individual Relationship	Related to	Relationship to Company / Firm	Started Business (Yes / No)
Mr. Shyam Lal	Father of	Ankit Baweja	General Manager	yes
Key Products	Area of Operations	Area of Sale / Service		Area where Max Sale / Service done
Egg	Domestics & Exports	Pan India. 40% of export sales done in Pakistan 20% of export sales done in Bangladesh 40% of export sales done in Bhutan. 40 % of total sales is export.		Delhi, Haryana and Uttar Pradesh.
Soft drinks	Within India	New Delhi of Delhi and Ghaziabad, Greater Noida and Noida of Uttar Pradesh.		New Delhi and Ghaziabad.

Brief of the Business / Service Model

Product / Service	Process Brief
Egg	Applicant purchases egg from polutry farm and whole sale market, he deals in local eggs(des) and white eggs. He has his own trucks which used for getting the stock. If during transportation there is wastage it's borne by applicant. He also export eggs to neighbouring countries.
Soft drinks	He does trading of soft drinks, he deals with all the brands. He buys the stock from different companies and sell it to retailers.

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

The applicant using the following POS machines:

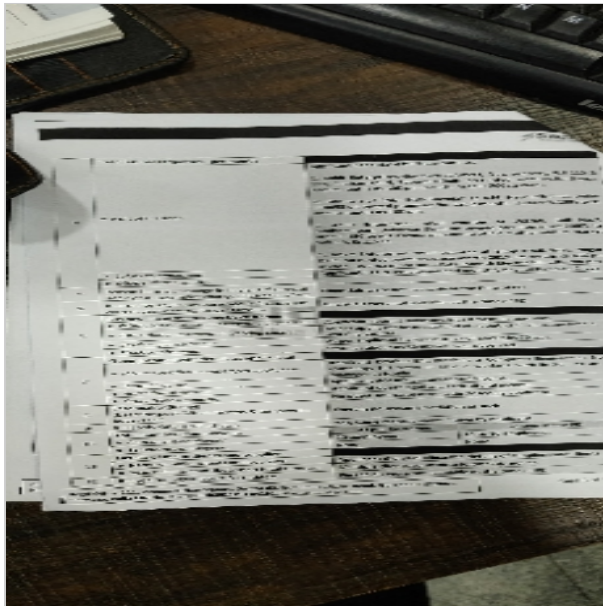
Name of the Financial Insitution	TID Number of POS machine
HDFC Bank Ltd	Gheieh345
ICICI Bank Ltd.	GhfDrf2468

The Business has maximum sales/services during, the periods of June and July.

As per person met, there are 20 permanent and 2 temporary employee(s) with company.

At the time of PD visit, the officer sighted 15 employees at the business premises.

The below documents were sighted during the visit :



GST Registration.

Assets used in Business

Assets used for M/s Ankit Enterprises Business :

Particulars	Asset 1	Asset 2	Asset 3	Asset 4
Asset Type	Property at WS 93, New No WS110 and 111, Sudhamapuri, Babarpur, New Delhi	Property at WS/60, Gali No 7, Sudhamapuri, Babarpur, New Delhi	Property at Shop No 6, Vijay Nagar, New Delhi	Vehicle
Asset Description	Warehouse / Godown	Shop	Shop	Tata 407 purchased at 2014
Ownership	Rented	Owned	Rented	Owned
Owned by	NA	Shushma	NA	M/s Ankit Enterprises
Market Value	NA	₹ 25000000	NA	₹ 800000
Monthly Rent	30000	NA	46000	NA
Age of Asset	NA	12	NA	5
Loan (Y/N)	NA	No	NA	No

Financial Information

Company / Firm Name : M/s Ankit Enterprises

No of Years of Financial Statements provided : 3

Snapshot of Financials as per Books of Account Provided :

Particulars	FY 2016-2017	FY 2017-2018	FY 2018-2019
Sales / Revenue (Rs)	₹ 10,00,000	₹ 15,00,000	₹ 20,00,000
Net Profit / (Net Loss) (Rs)	₹ 5,00,000	₹ 4,00,000	₹ 6,00,000
Net Profit or (Net Loss) to Sales %	50.00 %	26.67 %	30.00 %
% (↑ / ↓) in Sales over PY	NA	50.00 %	33.33 %
% (↑ / ↓) in Net Profit over PY	NA	(-20.00)	50.00 %
% (↑ / ↓) in Net Profit % over PY	NA	(-46.66 %)	12.49 %

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

Particulars	Range provided		Final Considered
	From	To	
Sales / Revenue (Rs)	12,00,00,000	15,00,00,000	13,20,00,000
Net Profit or (Net Loss) to Sales %	7%	8%	7.5%
Net Profit / (Net Loss) (Rs) >>>>			99,00,000

Working Capital Cycle:

S.No	Particulars	Days
1	Debtor Days	15
2	Creditor Days	20
3	Stock Days	25

Working Capital Facilities:

S.No	Facility Type	Facility Details
1	OD Limit	OD limit of Rs 25 Lacs from Yes Bank

Business Banking:

Account Name	Bank Name	Account Type	Account Vintage	Main Business AC
M/s Ankit Enterprises	Dhanlaxmi Bank Ltd.	Current	5 Years	No
M/s Ankit Enterprises	Syndicate Bank	Current	4 Years	Yes

Personal Assets

Sr.No	Asset Type	Asset Description	Asset Owned By	Approx Market Value(Rs)	Age of the Asset(Yrs)	Loan Again Asset
1	Property (Residential)	Residential property (Flat) at 1/11102-A Stree no.7B, Subhash park Delhi 110032 having area of 200 Square Yards.	Shushma	₹ 1,25,00,000	4	Yes
2	Vehicle	Car/Jeep - Renault kwid	Mr. Parsh	₹ 5,00,000	1	No
3	Vehicle	Car/Jeep - Honda city	Ankit Baweja	₹ 6	1	Yes
4	Vehicle	Two Wheeler - Maestro scooty	Ankit Baweja	₹ 40	2	No
5	Vehicle	Two Wheeler - Suzuki access	Ankit Baweja	₹ 50	2	No
6	Life Insurance Policy	Monthly premium of Rs.2950 covering 2	Ankit Baweja	Sum Assured - ₹ 17,00,000	NA	No

Personal Banking:

Below bank account details were shared :

Sr.No	Account Holder's Name	Bank Name	Account Type	OD / CC Limit	Vintage
1	Ankit Baweja	Syndicate Bank	Current	NA	4 Yrs 5 Months

Other Sources of Income of Individual Loan Applicants:

Sr.No	Income Source	Earned by	Amount(Rs)
1	Consulting business	Ankit Baweja	₹ 70,00,000 Yearly

Applicant is fireclaim services provider of classic loutus Pvt Ltd and metro hospital

Family Information:

Mr. Ankit Baweja, who is an applicant in the case, resides at 1/11102-A Street No.7B, Subhash park in, New Delhi, Delhi-110032.

This is a Family Owned residence, where the applicant has been staying for 3.5 years.

The table below provides details of other family members of Ankit Baweja :

Sr.No	Name	Relation	Age	Earning Status	Occupation Details
1	Shushma	Mother	52	Earning	Income of ₹ 0 per month received from M/S NBS BAWEJA. She has been working for 3 years.
2	Shyam lal	Father	57	Non-Earning	Retired Person from Was running owned business
3	Mr. Parsh	Brother	35	Earning	Income of ₹ 0 per month received from XCL PVT LTD. He has been working for 3 years.
4	Reetu	Sister-in-law	30	Non-Earning	Housewife
5	Dev	Nephew	6	Non-Earning	Student

Existing Loan Obligation

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

Particulars	Loan 1	Loan 2	Loan 3
Loan Type	Home Loan	Vehicle Loan	Business Loan
Loan Amount	₹ 85,00,000	₹ 10,00,000	₹ 5,00,000
Availed From	Indiabulls Housing Finance Limited	AB Bank Ltd.	L&T Finance Limited
Borrower	Shushma	Ankit Baweja	M/s Ankit Enterprises
Instalment Amount	₹ 1,78,000	₹ 23,000	₹ 25,840
Instalment Frequency	Monthly	Monthly	Monthly
Original Tenure (Months)	120	60	24
Elapsed Tenure (Months)	78	0	18
Balance Tenure (Months)	42	60	6

Neighbourhood / Reference Check

Near shop keeper

- Neighbour Check was done with Near shop keeper.
- Near shop keeper did not know about the applicant or their business.
- Near shop keeper confirmed that the business has been in operation for 5 years.
- Near shop keeper was not aware of the business ownership. .

Business vintage done

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

- 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.

- Good stock observed
- Applicant business is parental.
- Applicant is also earning other income with in bank as per applicant

Okay

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 (25% * 10% * 10)	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 Graduation	6	0.15 (25% * 10% * 6)	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%	Very Easy to locate & Reach	10	0.25 (25% * 10% * 10)	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%	Positive	10	0.25 (25% * 10% * 10)	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%	14700096	10	0.375 (25% * 15% * 10)	0.375 (25% * 15% * 10)
General Section Sum of Attributed Score Sum of Max Score				2.33	2.50

Asset Value Calculaitons	
Actual Value Of Assets (a)	14,700,096.00
Loan Amount (b)	4,000,000.00
Avg Expected Value Of Assets (c)	45%

Expected Value Of Assets ($d = c * b$)	1,800,000.00
Actual Value Of Assets Percentage ($e = (a/b) * 100$)	367.5%
Variance ($f = ((e-c)/c) * 100$)	716.67%
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	11.111111111111%	5	8	0.4444444444444444 (50% * 11.111111111111% * 8)	0.5555555555555556 (50% * 11.111111111111% * 10)
Is the location of the business / profession suited to the nature of business / service provided?	11.111111111111%	well suited	10	0.5555555555555556 (50% * 11.111111111111% * 10)	0.5555555555555556 (50% * 11.111111111111% * 10)
Is the Business seasonal?	11.111111111111%	yes	5	0.2777777777777778 (50% * 11.111111111111% * 5)	0.5555555555555556 (50% * 11.111111111111% * 10)

Total Number of Employees (as per applicant)	11.111111111111%	22	8	0.4444444444444444 (50% * 11.111111111111% * 8)	0.55555555555556 (50% * 11.111111111111% * 10)
Certificates	11.11%	Refer Cert Table	Derived	0.18518518518519	0.55555555555556
Owned Property	7.7777777777778%	yes	10	0.38888888888889 (50% * 7.7777777777778% * 10)	0.38888888888889 (50% * 7.7777777777778% * 10)
Owned Vehicle	3.3333333333333%	yes	10	0.16666666666667 (50% * 3.3333333333333% * 10)	0.16666666666667 (50% * 3.3333333333333% * 10)
Was any business activity seen at the Address Type seen during PD visit ?	11.111111111111%			0 (50% * 11.111111111111% *)	0.55555555555556 (50% * 11.111111111111% * 10)
At least 1 Supplier Name & Number field details provided	5.5555555555556%	Provided	10	0.27777777777778 (50% * 5.5555555555556% * 10)	0.27777777777778 (50% * 5.5555555555556% * 10)
At least 1 Client Name & Number field details provided	5.5555555555556%	Provided	10	0.27777777777778 (50% * 5.5555555555556% * 10)	0.27777777777778 (50% * 5.5555555555556% * 10)

Is the stock of raw material observed, sufficient considering the size of operations	0%	Not Applicable	0	0 (50% * 0% * 0)	0 (50% * 0% * 10)
Is the stock of Finished / Traded goods observed, sufficient considering the size of operations	0%	Not Applicable	0	0 (50% * 0% * 0)	0 (50% * 0% * 10)
Vintage of Main Business Account	11.111111111111%	5 Yrs	6	0.33333333333333 (50% * 11.111111111111% * 6)	0.55555555555556 (50% * 11.111111111111% * 10)
Business Section Sum of Attributed Score Sum of Max Score				3.35	5.00

Business Certificates	Answer	Score	Attributed Score	Max Score
Shop and Eat Act cert?	no	0	0 (50% * 3.7037037037037% * 0)	0.185 (50% * 3.7037037037037% * 10)
GST regn cert?	yes	10	0.185 (50% * 3.7037037037037% * 10)	0.185 (50% * 3.7037037037037% * 10)
PF Regn?	not applicable	0	0 (50% * 3.7037037037037% * 0)	0 (50% * 3.7037037037037% * 10)

ESIC Regn?	not applicable	0	0 (50% * 3.7037037037037% * 0)	0 (50% * 3.7037037037037% * 10)
Export/import cert?	no	0	0 (50% * 3.7037037037037% * 0)	0.185 (50% * 3.7037037037037% * 10)
Factory cert?	not applicable	0	0 (50% * 3.7037037037037% * 0)	0 (50% * 3.7037037037037% * 10)
Cert of practice?	not applicable	0	0 (50% * 3.7037037037037% * 0)	0 (50% * 3.7037037037037% * 10)