PERSONAL DISCUSSION REPORT

for the case of

Mr. Ravi Marken

PD Initiated Date	21/05/2019
PD Vist Date	21/05/2019 03:05:50 AM
PD Report Date	22/05/2019 12:05:13 PM
PD Initiated by	Chennai Head Branch Branch
Loan Application ID	TPV-00024380
Product	Home Loan
Customer Segment	Self Employed

Loan Amount Applied For :

As Per PD Initiation	₹ 25,00,000 (Twenty Five Lakhs)
As Per Loan Applicants during PD	₹ 30,00,000 (Thirty Lakhs)

Person(s) Met:

Mr. Ravi Marken

Proprietor of Banke Bihari Store,

Mrs. Monika Marken

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Loan Applicants:

Name	Age (Yrs)	Qualification	Relationships
Mr. Ravi Marken	40	Completed Graduation (B.com)	Proprietor of Banke Bihari Store
Mrs. Monika Marken	38	Completed Post Graduation (MA)	Wife of Ravi Marken

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PD Score Summary

	Actual Score	Max Score	Score %
General Section Score	2.28	2.50	91.1%
Business Section Score	2.42	5.00	48.4%
Final Remarks Score	1.25	2.50	50%
Final PD Score	5.95	10.00	59.5%

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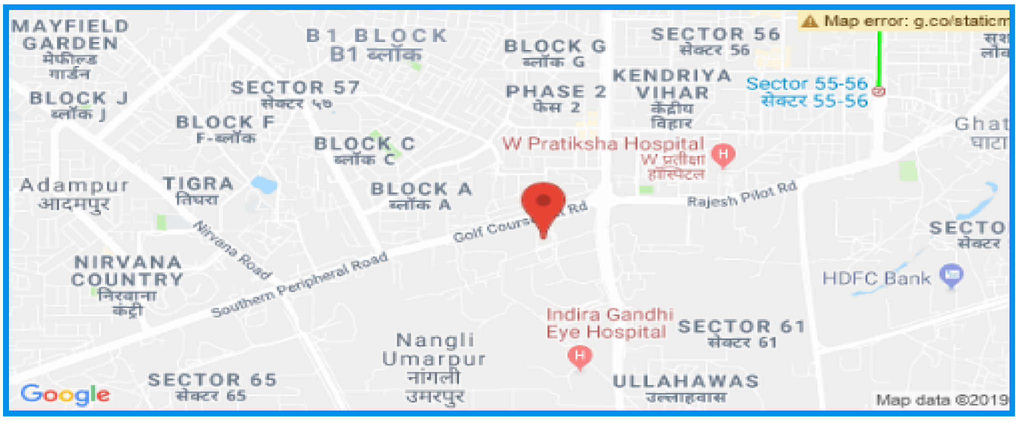
PD LOCATION

PD Location Address : SHOP NO. 1, I-164, GARWALI MOHALLA, LAXMI NAGAR ,New Delhi ,Delhi - 110092

GPS Coordinates of location where PD Visit was done : 28.4150572,77.0878937



Location Summary

The PD visit was done at Shop of the loan applicants. The Shop is Rented (Rent Rs12000 Per Month) and the business has been in operation from here for the last 1 Years.

The Shop is located in a Residential Area and the estimated area of the office is 20 Square Yards .

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

The PD officer also made the following observations:

- The location of the Shop is fairly suited to the nature of business.
- Business Activity was seen during visit.

LOAN DETAILS:

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

S.No	Loan Particulars	Loan Particular Details
1	Total Loan Amount applied for	₹ 30,00,000 (Thirty Lakhs)
2	Loan Tenure expected	240 Months
3	Loan Purpose	For Purchase of House Property in Resale
4	Amount of Own Contribution	₹ 10,00,000 (Ten Lakhs)
5	Source of Own Contribution	Own Savings
6	EMI Comfortable Paying	₹ 30,000 (Thirty Thousands)
7	Type of Property Being Mortgaged	Flat
8	Name of the current / proposed owner(s) of the Property being Mortgaged	Ravi Marken and Monika Marken
9	Status of Construction	Complete – Fully Constructed
10	Estimated Market Value of the property being mortgaged	₹ 40,00,000 (Forty Lakhs)

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BUSINESS INFORMATION:

Company / Firm Name : Banke Bihari Store

Business Entity Type : Sole proprietorship

Business Vintage : 3 Years and Months

Proprietor Details

Name	Share Holding	No.of Years in Current Business	Total Work Experience	Previous Experience	Started Business
Mr. Ravi Marken	100%			He was running a boutique with her wife from 2006 to 2016	No

Type of Business Activity : Retail Trading

Key Products	Area of Operations	Area of Sale / Service	Area where Max Sale / Service done
Grocery and home needs	Within India	New Delhi of Delhi.	New Delhi.

Brief of the Business / Service Model

Product / Service	Process Brief
Grocery and home needs	He sells grocery and daily need items at his shop

The Business has no major changes in sales across season.

and no temporary employess with company

At the time of PD visit, PD officer could not able to see any of employees at the business premises.

Assets used in Buisness

Assets used for Banke Bihari Store Business :

S.No	Asset Type	Asset Description	Ownership	Monthly Rent
1	Others	Deep fridger and other asset	OWNED	NA

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Financial Information

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

Particulars	Range provided		Final Considered
	From	To	
Sales / Revenue (Rs)	60,00,000	60,00,000	60,00,000
Net Profit or (Net Loss) to Sales %	10%	10%	10%
Net Profit / (Net Loss) (Rs) >>>>			6,00,000

Working Capital Cycle:

S.No	Particulars	Days
1	Debtor Days	0
2	Creditor Days	0
3	Stock Days	10

Working Capital Facilities:

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

Business Banking:

Account Name	Bank Name	Account Type	Account Vintage	Main Business AC
Ravi Marken	Karnataka Bank Ltd.	Savings	3 Years	No

Client Details

Sr.No	Particulars	Client 1
1	Product / Service	Grocery and home needs
2	Contact Person	Walkin client
3	Mobile Number	Not Provided
4	Landline No	Not Provided
5	Payment Terms	Payment on Receipt of goods / service
6	Payment Mode	Payment received in Cash.

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Sr.No	Particulars	Client 1
7	No of Days Credit	NIL

Supplier Details

Supplier 1:

Sr.No	Particulars	Details
1	Item Purchased	Grocery and home needs
2	Contact Person	Jindal traders
4	Landline No	Not Provided
5	Payment Terms	Payment on Receipt of goods / service
6	Payment Mode	Payment made in Cash.
7	No of Days Credit	NA

Supplier 2:

Sr.No	Particulars	Details
1	Item Purchased	Grocery and home needs
2	Contact Person	Deepak traders
4	Landline No	011 22431719
5	Payment Terms	Payment on Receipt of goods / service
6	Payment Mode	Payment made in Cash.
7	No of Days Credit	NA

Stock Details

Banke Bihari Store

Sr.No	Type of Stock	Stock Item	Stock Value (Rs)	Stock Quantity
1	Trading Goods	Grocery and home needs	₹ 1,00,000	Not Observed

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Considering the size of operations, the stock of finished goods maintained is not sufficient as per the PD Officer's observations.

Personal Assets

Sr.No	Asset Type	Asset Description	Asset Owned By	Approx Market Value(Rs)	Purchase Year	Loan Again Assest
1	Property (Residential)	Residential property (Residential property) at Flat No WB-38, Gali No:2, Top floor, Shakarpur, Delhi having area of 58 Square Yards.	Monika Marken	₹ 32,00,000	7	No
2	Property (Residential)	Residential property (Residential property owned by co-applicant and its let out) at Flat No: WB-35, Gali No 3, First floor, Shakarpur, Delhi having area of 58 Square Yards.	Monika Marken	₹ 32,00,000	2	No
3	Property (Commercial)	Commercial property (It's a let out shop and rent of 6500 is received but shop was closed at the time of PD.) at Shop No. WB-54, G/F, Gali No 3, Shakarpur, Delhi having area of 80 Square Feet.	Ravi Marken	₹ 15,00,000	3	No
4	Vehicle	Two Wheeler - Activa	Ravi Marken	₹ 30,000	3	No
5	Vehicle	Two Wheeler - Glamour bike	Ravi Marken	₹ 30,000	10	No

Personal Banking:

Below bank account details were shared :

Sr.No	Account Holder's Name	Bank Name	Account Type	OD / CC Limit	Vintage

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1	Monika Marken	State Bank of India	Savings	NA	5 Yrs

Other Sources of Income of Individual Loan Applicants:

Sr.No	Income Source	Earned by	Amount(Rs)
1	Rental Income	Ravi Marken	₹ 12,000 Monthly

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Family Information:

Mr. Ravi Marken, who is an applicant in the case, resides at WB 38, Gali no 2, top floor, Shakarpur, Delhi. in, New Delhi, Delhi-110023.
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 Ravi Marken :

Sr.No	Name	Relation	Age	Earning Status	Occupation Details
1	Monika Marken	Wife	38	Non-Earning	Others
2	Ritu Raj	Son	14	Non-Earning	Student
3	Lalita	Daughter	17	Non-Earning	Student

As per loan applicant he doesn’t have any existing obligations

Neighbourhood / Reference Check

Neighbour Check was not possible due to Could not verify

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

- Customer Behaviour:

Polite	✔	Rude		Others mentioned as	

- Suitability of Business Location:

Well Suited		Fairly Suited	✔	Not Suited	

- PD Officer's overall assessment:

Positive		Refer to Credit	✔	Negative	

PD officer recommendation is **Refer to credit**. The following key points were considered while arriving at the aforementioned status.

- Shop setup was seen at the time of PD
- Name board seen, few clients were also seen
- Few purchase bills
- Limited stock seen
- Turnover, net profit quoted by applicant seems on higher side cosidery considering the shop setup, stock and business activities
- Applicant is getting rental income from the let out shop and property. Rentatal income of in Rs12000 was validated at time of PD

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Details Score Card Section

General Questions L1(25%)	L2	Answer	Score	Attributed Score	Max Score
Has OTP authentication been done	11.111111111111%	Yes	10	0.27777777777778 (25% * 11.111111111111% * 10)	0.27777777777778 (25% * 11.111111111111% * 10)
Is person Met, one of the loan applicants?	16.666666666667%	yes	10	0.41666666666667 (25% * 16.666666666667% * 10)	0.41666666666667 (25% * 16.666666666667% * 10)
Qualification	11.111111111111%	Completed Post Graduation	8	0.22222222222222 (25% * 11.111111111111% * 8)	0.27777777777778 (25% * 11.111111111111% * 10)
Comment on Locality	11.111111111111%	Good	7	0.19444444444444 (25% * 11.111111111111% * 7)	0.27777777777778 (25% * 11.111111111111% * 10)
Approach to PD location	11.111111111111%	Easy to locate & Reach	7	0.19444444444444 (25% * 11.111111111111% * 7)	0.27777777777778 (25% * 11.111111111111% * 10)
Customer Behaviour	11.111111111111%	Polite	10	0.27777777777778 (25% * 11.111111111111% * 10)	0.27777777777778 (25% * 11.111111111111% * 10)
Status of the neighbourhood check as per PD officer	0%	Could not verify	0	0 (25% * 0% * 0)	0 (25% * 0% * 0)
Name Board of the Business Seen	11.111111111111%	yes	10	0.27777777777778 (25% * 11.111111111111% * 10)	0.27777777777778 (25% * 11.111111111111% * 10)
Value of Assets as a % of Loan Amount	16.666666666667%	7960000	10	0.41666666666667 (25% * 16.666666666667% * 10)	0.41666666666667 (25% * 16.666666666667% * 10)
General Section Sum of Attributed Score | Sum of Max Score				2.28	2.50

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Asset Value Calculaitons

Actual Value Of Assets (a)	7,960,000.00
Loan Amount (b)	3,000,000.00
Avg Expected Value Of Assets (c)	45%
Expected Value Of Assets (d = c*b)	1,350,000.00
Actual Value Of Assets Percentage (e = (a/b) * 100)	265.33%
Variance (f = ((e-c)/c) * 100)	489.63%
Score As per Grid	10

Final Remarks Questions L1(25%)	L2	Answer	Score	Attributed Score	Max Score
PD Officer's recommendation	100%	Refer to Credit	5	1.25 (25% * 100% * 5)	2.5 (25% * 100% * 10)
Final Remarks Section Sum of Attributed Score | Sum of Max Score				1.25	2.50

Business Questions L1(50%)	L2	Answer	Score	Attributed Score	Max Score
Number of Years For Which The Business Has Been Running	10.526315789474%	3	6	0.31578947368421 (50% * 10.526315789474% * 6)	0.52631578947368 (50% * 10.526315789474% * 10)
Is the location of the business / profession suited to the nature of business / service provided?	10.526315789474%	fairly suited	6	0.31578947368421 (50% * 10.526315789474% * 6)	0.52631578947368 (50% * 10.526315789474% * 10)

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Is the Business seasonal?	10.526315789474%	no major changes in sales	10	0.52631578947368 (50% * 10.526315789474% * 10)	0.52631578947368 (50% * 10.526315789474% * 10)
Total Number of Employees (as per applicant)	10.526315789474%	0	0	0 (50% * 10.526315789474% * 0)	0.52631578947368 (50% * 10.526315789474% * 10)
Certificates	10.53%	Refer Cert Table	Derived	0	0.52631578947368
Owned Property	7.3684210526316%	no	0	0 (50% * 7.3684210526316% * 0)	0.36842105263158 (50% * 7.3684210526316% * 10)
Owned Vehicle	3.1578947368421%	no	0	0 (50% * 3.1578947368421% * 0)	0.15789473684211 (50% * 3.1578947368421% * 10)
Was any business activity seen at the Address Type seen during PD visit ?	10.526315789474%	yes	10	0.52631578947368 (50% * 10.526315789474% * 10)	0.52631578947368 (50% * 10.526315789474% * 10)
At least 1 Supplier Name & Number field details provided	5.2631578947368%	Provided	10	0.26315789473684 (50% * 5.2631578947368% * 10)	0.26315789473684 (50% * 5.2631578947368% * 10)
At least 1 Client Name & Number field details provided	5.2631578947368%	Provided	10	0.26315789473684 (50% * 5.2631578947368% * 10)	0.26315789473684 (50% * 5.2631578947368% * 10)

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Is the stock of raw material observed, sufficient considering the size of operaions	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 operaions	5.2631578947368%	no	0	0 (50% * 5.2631578947368% * 0)	0.26315789473684 (50% * 5.2631578947368% * 10)
Vintage of Main Business Account	10.526315789474%	3 Yrs	4	0.21052631578947 (50% * 10.526315789474% * 4)	0.52631578947368 (50% * 10.526315789474% * 10)
Business Section Sum of Attributed Score | Sum of Max Score				2.42	5.00

Business Certificates	Answer	Score	Attributed Score	Max Score
Shop and Eat Act cert?	no	0	0 (50% * 10.526315789474% * 0)	0.526 (50% * 10.526315789474% * 10)
GST regn cert?	not applicable	0	0 (50% * 10.526315789474% * 0)	0 (50% * 10.526315789474% * 10)
PF Regn?	not applicable	0	0 (50% * 10.526315789474% * 0)	0 (50% * 10.526315789474% * 10)
ESIC Regn?	not applicable	0	0 (50% * 10.526315789474% * 0)	0 (50% * 10.526315789474% * 10)

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Export/import cert?	not applicable	0	0 (50% * 10.526315789474% * 0)	0 (50% * 10.526315789474% * 10)
Factory cert?	not applicable	0	0 (50% * 10.526315789474% * 0)	0 (50% * 10.526315789474% * 10)
Cert of practice?	not applicable	0	0 (50% * 10.526315789474% * 0)	0 (50% * 10.526315789474% * 10)

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