

PERSONAL DISCUSSION REPORT

for the case of

Mr. Venkat

PD Initiated Date 20/05/2019
PD Vist Date 20/05/2019 06:05:04 AM
PD Report Date 21/05/2019 11:05:50 AM
PD Initiated by Chennai Head Branch Branch
Loan Application ID HDFC-MOB-LEN-1234
Product Home Loan
Customer Segment Self Employed

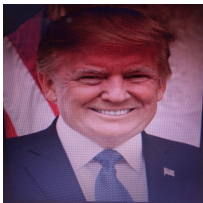
Loan Amount Applied For :

As Per PD Initiation ₹ 1,23,45,678
(One Crore Twenty Three Lakhs Forty Five Thousands Six Hundred and Seventy Eight)
As Per Loan Applicants during PD ₹ 1,23,45,678
(One Crore Twenty Three Lakhs Forty Five Thousands Six Hundred and Seventy Eight)

Person(s) Met:

Mr. Venkat

Employee of SSA PVT LIMITED, Brother Of Raj,



Loan Applicants:

Name	Age (Yrs)	Qualification	Relationships
Mr. Venkat	28	Completed Graduation (BSc)	Employee of SSA PVT LIMITED and Brother of Raj
Mr. Raj	30	Completed Schooling	

PD Score Summary

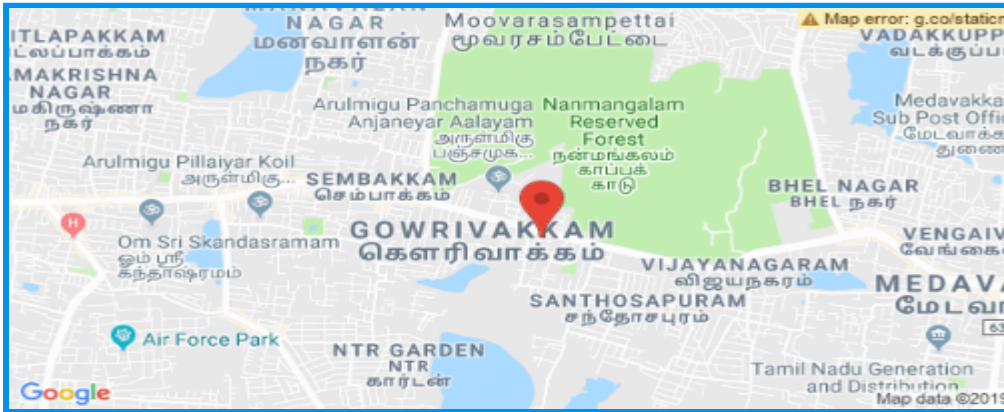
	Actual Score	Max Score	Score %
General Section Score	1.47	2.50	58.9%
Business Section Score	4.10	5.00	82%
Final Remarks Score	1.25	2.50	50%
Final PD Score	6.82	10.00	68.2%

Score Chart Not GeneratedScore Chart Not GeneratedScore Chart Not Generated

PD LOCATION

PD Location Address : 34, SANNATHI STREET, SUDARSHAN NAGAR, MADAMBAKKAM ,Chennai ,Tamil Nadu - 600126

GPS Coordinates of location where PD Visit was done : 12.9202679,80.1685212



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 7 Years and 7 Months.

The Residence is located in a Residential Area and the estimated area of the office is 2000 Square Feet .

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 fairly suited to the nature of business.
- Business Activity was seen during visit.

LOAN DETAILS:

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

S.No	Loan Particulars	Loan Particular Details
1	Total Loan Amount applied for	₹ 1,23,45,678 (One Crore Twenty Three Lakhs Forty Five Thousands Six Hundred and Seventy Eight)
2	Loan Tenure expected	201 Months
3	Loan Purpose	For Making improvements to Existing House Property
4	Balance Transfer Amount	₹ 0 ()
5	Top Up Amount applied for	₹ 75,00,000 (Seventy Five Lakhs)
6	End Use Topup	Furnishing and Finishing of House Property
7	Balance Transfer from	American Express Banking Corp.
8	EMI Comfortable Paying	₹ 2,00,000 (Two Lakh)
9	Type of Property Being Mortgaged	Independent House
10	Name of the current / proposed owner(s) of the Property being Mortgaged	Venkat
11	Status of Construction	Complete – Fully Constructed
12	Estimated Market Value of the property being mortgaged	₹ 25,00,000 (Twenty Five Lakhs)

BUSINESS INFORMATION:

Company / Firm Name : SSA PVT LIMITED

Business Entity Type : Private Limited Company

Business Vintage : 7 Years and 7 Months

Director Details

Name	Share Holding	No.of Years in Current Business	Total Work Experience	Previous Experience	Started Business
Mr. Venkat	58%	7 Years and 7 Months	8	He was worked in HSBC accountant more than one year	yes

Other Family Members involved in business :

Name	Individual Relationship	Related to	Relationship to Company / Firm	Started Business (Yes / No)
Mr. Rajkumar	Cousin of	Venkat	Manager	yes

Type of Business Activity : Manufacturing

Key Products	Area of Operations	Area of Sale / Service	Area where Max Sale / Service done
Laptop	Both	Pan India. 100% sales done in Thailand.	Jammu & Kashmir,Tamil Nadu,Kerala,West Bengal and Delhi.

Brief of the Business / Service Model

Product / Service	Process Brief
Laptop	

Type of Business Activity : Service Provider

Services	Area of Operations	Area of Sale / Service	Area where Max Sale / Service done
Aircel	Within India	Pan India.	Tamil Nadu,Kerala,West Bengal and Delhi.

Brief of the Business / Service Model

Product / Service	Process Brief

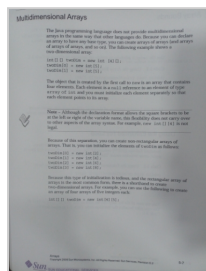
Aircel	Tamil Nadu best network
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The Business has major changes, the periods of February, January, March and April maximum sales/services done.

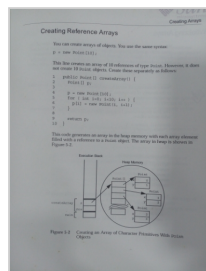
As per person met, there are 16 permanent and 5 temporary employee(s) with company.

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

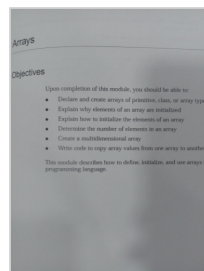
The below documents were sighted during the visit :



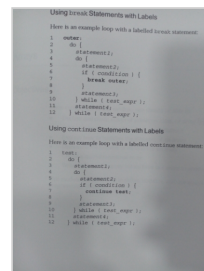
Shop/Est act Certificate.



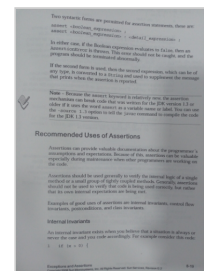
GST Registration.



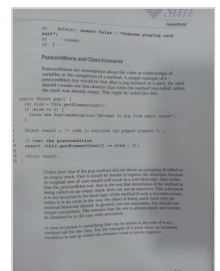
PF Registration.



ESIC Registration.



Export/Import Certificate.



Factory Certificate.

Assets used in Buissness

Assets used for SSA PVT LIMITED Business :

S.No	Asset Type	Asset Description	Ownership	Monthly Rent
1	Property	Office	OWNED	NA

Financial Information

Company / Firm Name : SSA PVT LIMITED

No of Years of Financial Statements provided : 2

Snapshott of Financials as per Books of Account Provided :

Particulars	FY 2016-2017	FY 2017-2018
Sales / Revenue (Rs)	₹ 1,50,00,000	₹ 2,10,00,000
Net Profit / (Net Loss) (Rs)	₹ 10,00,000	₹ 15,00,000
Net Profit or (Net Loss) to Sales %	6.67 %	7.14 %
% (↑ / ↓) in Sales over PY	NA	40.00 %

Particulars	FY 2016-2017	FY 2017-2018
% (↑ / ↓) in Net Profit over PY	NA	50.00 %
% (↑ / ↓) in Net Profit % over PY	NA	7.05 %

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

Particulars	Range provided		Final Considered
	From	To	
Sales / Revenue (Rs)	1,50,00,000	2,10,00,000	1,65,00,000
Net Profit or (Net Loss) to Sales %	6%	7%	6.5%
Net Profit / (Net Loss) (Rs) >>>>			10,72,500

Working Capital Cycle:

S.No	Particulars	Days
1	Debtor Days	12
2	Creditor Days	18
3	Stock Days	25

Working Capital Facilities:

S.No	Facility Type	Facility Details
1	Letter of Credit	Test-6
2	Bank Guarantee	Test-3
3	Cash Credit Limit	Test-4
4	OD Limit	Test-8
5	Factoring	Test-7
6	Forfaiting	Test-7
7	Test-1	Test-2

Business Banking:

Account Name	Bank Name	Account Type	Account Vintage	Main Business AC
Venkat	HSBC Ltd #	Current	7 Years and 7 Months	Yes

Client Details

Sr.No	Particulars	Client 1	Client 2
1	Product / Service	Laptop	Aircel
2	Contact Person	Mr.Kumar Employee of HP	Mr.Ramesh Employee of Air voice
3	Mobile Number	0000000000	0000000000
4	Landline No	0444 00000000	00000 00000000
5	Payment Terms	Payment on Receipt of goods / service	Payment on Receipt of goods / service
6	Payment Mode	Payment received in Cash and also through Banking channels.	Payment received through Banking channels.
7	No of Days Credit	NIL	NIL

Supplier Details
Supplier 1:

Sr.No	Particulars	Details
1	Item Purchased	Laptop Accessories
2	Contact Person	Mr.Sanjay Auditor of Dell
3	Mobile Number	0000000000
4	Landline No	0444 00000000
5	Payment Terms	Payment after Credit Period provided
6	Payment Mode	Payment made in Cash.
7	No of Days Credit	2 to 15 days

Have to make payment of about 55 % in advance rest on delivery.

Stock Details

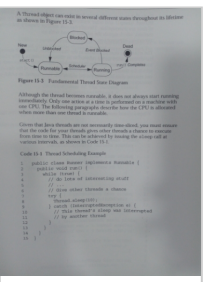
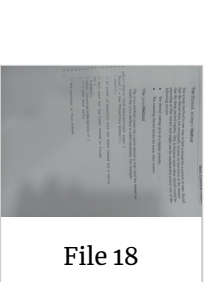
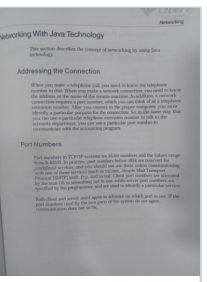
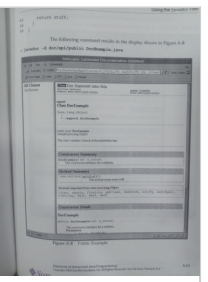
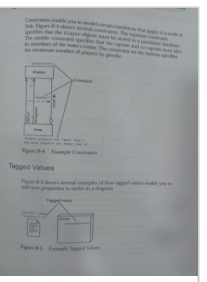
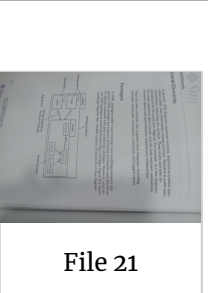
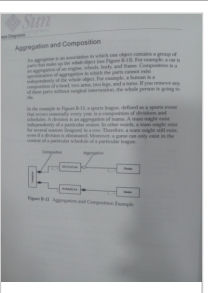
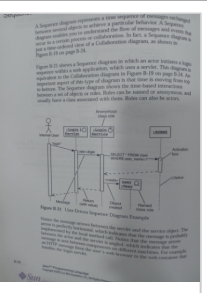
SSA PVT LIMITED

Sr.No	Type of Stock	Stock Item	Stock Value (Rs)	Stock Quantity
1	Raw Material	Laptop Accessories	₹ 2,00,000	150 Box
2	Finished Goods	Laptop	₹ 30,00,000	200 Case

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

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

Stock Photograph's :

 File 17	 File 18	 File 18	 File 19	 File 20
 File 21	 File 24	 File 25		

Personal Assets

Sr.No	Asset Type	Asset Description	Asset Owned By	Approx Market Value(Rs)	Purchase Year	Loan Again Assest
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1	Property (Residential)	Residential property (Good) at Chennai having area of 1000 Hectares.	SSA PVT LIMITED	₹ 50,00,000	3	Yes
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Personal Banking:

Below bank account details were shared :

Sr.No	Account Holder's Name	Bank Name	Account Type	OD / CC Limit	Vintage
1	Venkat	Citibank N.A.	Savings	NA	12 Yrs 8 Months
2	Raj	Canara Bank	Savings	NA	11 Yrs 2 Months

Other Sources of Income of Individual Loan Applicants:

Sr.No	Income Source	Earned by	Amount(Rs)
1	Agricultural Income	Venkat	₹ 20,000 Monthly

Family Information:

Mr. Venkat, who is an applicant in the case, resides at Adoni in, Adoni, Andhra Pradesh-515001.
This is a Self Owned residence, where the applicant has been staying for 12 years.

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

Sr.No	Name	Relation	Age	Earning Status	Occupation Details
1	Rajkumar	Cousin	25	Earning	Income of ₹ 50,000 per month received from AGS Pvt Ltd. He has been working for 15 years.

Existing Loan Obligation

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

Particulars	Loan 1	Loan 2
Loan Type	Business Loan	Consumer Loan
Loan Amount	₹ 2,00,000	₹ 1,00,000
Availed From	AB Bank Ltd.	Allahabad Bank

Particulars	Loan 1	Loan 2
Borrower	Venkat	Venkat
Instalment Amount	₹ 40,000	₹ 2,000
Instalment Frequency	Every 3 months	Monthly
Original Tenure (Months)	222	210
Elapsed Tenure (Months)	22	60
Balance Tenure (Months)	200	150

Neighbourhood / Reference Check

Neighbour Check was not possible due to Could not verify

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

- Customer Behaviour:

Polite		Rude	✓	Others mentioned as	
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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 **Refer to credit**. The following key points were considered while arriving at the aforementioned status.

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