

PERSONAL DISCUSSION REPORT

for the case of

Mr. PRATAP MEENA

PD Initiated Date 10/04/2019
PD Vist Date 10/04/2019 02:04 PM
PD Report Date
PD Initiated by Chennai Head Branch Branch
Loan Application ID LA-00001744 TPV-00015529
Product Home Loan
Customer Segment Self Employed - Documented Income

Loan Amount Applied For :

As Per PD Initiation	₹ 2 20,00,000.00 (Twenty Lakhs Only)
As Per Loan Applicants during PD	₹ 2 20,00,000.00 (Twenty Lakhs Only)

Person(s) Met Mr. PRATAP MEENA
 Proprietor of CORGO INDIA ENTERPRISES

Loan Applicants

Name	Age (Yrs)	Qualification	Relationships
Mr. PRATAP MEENA	26	Completed Graduation (B.com, from UP)	Proprietor of CORGO INDIA ENTERPRISES
Mrs. Bhagwan Devi	50	Completed Schooling	Manager of CORGO INDIA ENTERPRISES and Mother of PRATAP MEENA

PD Score Summary

	Actual Score
General Section Score	A PHP Error was encountered Severity: Notice Message: Undefined variable: pd_score Filename: report_templates/JSONTOREPORT.php Line Number: 346 Backtrace: File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\views\report_templates\JSONTOREPORT.php Line: 346 Function: _error_handler File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\controllers\PD_Controller.php Line: 4796 Function: view File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\libraries\REST_Controller.php Line: 742 Function: call_user_func_array File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\index.php Line: 323 Function: require_once 0.00

Business Section Score	A PHP Error was encountered Severity: Notice Message: Undefined variable: pd_score Filename: report_templates/JSONTOREPORT.php Line Number: 348 Backtrace: File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\views\report_templates\JSONTOREPORT.php Line: 348 Function: __error_handler File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\controllers\PD_Controller.php Line: 4796 Function: view File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\libraries\REST_Controller.php Line: 742 Function: call_user_func_array File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\index.php Line: 323 Function: require_once 0.00
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Final Remarks Score	A PHP Error was encountered Severity: Notice Message: Undefined variable: pd_score Filename: report_templates/JSONTOREPORT.php Line Number: 350 Backtrace: File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\views\report_templates\JSONTOREPORT.php Line: 350 Function: __error_handler File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\controllers\PD_Controller.php Line: 4796 Function: view File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\libraries\REST_Controller.php Line: 742 Function: call_user_func_array File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\index.php Line: 323 Function: require_once 0.00
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Final PD Score	A PHP Error was encountered Severity: Notice Message: Undefined variable: pd_score Filename: report_templates/JSONTOREPORT.php Line Number: 352 Backtrace: File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\views\report_templates\JSONTOREPORT.php Line: 352 Function: __error_handler File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\controllers\PD_Controller.php Line: 4796 Function: view File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\libraries\REST_Controller.php Line: 742 Function: call_user_func_array File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\index.php Line: 323 Function: require_once 0.00
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Score Chart Not Generated

PD LOCATION

PD Location Address : CORGO INDIA ENTERPRISES B 19 8 FIRST FLOOR,JOSHI COLONY PATPARGANJ ,New Delhi ,Delhi - 110092

GPS Coordinates of location where PD Visit was done : 28.6282898,77.3025616



Location Summary

The PD visit was done at Office of the loan applicants. The Office is Owned and the business has been operation here for the last 2 Years and 5 Months.

The Office is located in a Residential Area and the estimated area of the office is 90 Square Yards .

The PD location was Easy to locate & Reach, and the locality in which the Office is situated is Good, as per the general observations made during the visit by PD officer.

The PD officer also made the following observations:

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

LOAN DETAILS:

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

S.No	Loan Particulars	Loan Particular Details
1	Total Loan Amount applied for	₹20,00,000.00 (Twenty Lakhs Only)
2	Loan Tenure expected	180 Months
3	Loan Purpose	For Purchase of House Property in Resale and It's a LAP case
4	Amount of Own Contribution	₹0.00 (Only)
5	Source of Own Contribution	as it's LAP, Not applicable
6	EMI Comfortable Paying	₹25,000.00 (Twenty Five Thousands Only)
7	Type of Property Being Mortgaged	Independent House
8	Name of the current / proposed owner(s) of the Property being Mortgaged	PRATAP MEENA
9	Status of Construction	Complete – Fully Constructed
10	Estimated Market Value of the property being mortgaged	₹33,00,000.00 (Thirty Three Lakhs Only)

Property is name of mother, the option is not coming to select her.

BUSINESS INFORMATION:

Company / Firm Name: CORGO INDIA ENTERPRISES

Business Entity Type: Sole proprietorship

Date of Incorporation: 27-09-2016

Business Vintage: 2 Years and 7 Months

Proprietor Details

Name	Share Holding	No. of Years in Current Business	Total Work Experience	Previous Experience	Started Business
Mr. PRATAP MEENA	100%	1 Year and 5 Months	1	NIL	no

Other Family Members involved in business :

Name	Individual Relationship	Related to	Relationship to Company / Firm	Started Business (Yes / No)
Dr. gljdl	Aunt of	PRATAP MEENA	Auditor	yes

Type of Business Activity : Manufacturing

Key Products	Area of Operations	Area of Sale / Service	Area where Max Sale / Service done
Watches	Within India	Bulandshahr, Greater Noida and Noida of Uttar Pradesh.	Bulandshahr, Greater Noida and Noida.
Stablizers	Within India	Bulandshahr, Greater Noida and Noida of Uttar Pradesh.	Bulandshahr, Greater Noida and Noida.

Brief of the Business / Service Model

Product / Service	Process Brief
Watches	He gets the watches manufactured from the parties on outsource basis from Vikas jain in shadra. He sells the same in the brand "Giomex". He sells them online on Flipkart and Amazon.
Stablizers	He gets them ready on outsource basis from Mohan Nagar Ghaziabad. Does his own branding and sells in the above mentioned areas.

The Business has major changes, the periods of January and March maximum sales/services done.

As per person met there are 7 permanent and no temporary employess found

At the time of PD visit, approximately 1 employee(s) during the visit at the business premises.

The below documents were sighted during the visit :

1. GST Registration.
2. Brand registration certificate.
3. Applicant has registered the brand and has the certificate for the same..

Assets used in Buisness

Assets used for CORGO INDIA ENTERPRISES Business :

S.No	Asset Type	Asset Description	Ownership	Monthly Rent
1	Others	Other my asset	RENTED	₹ 1 1,540.00
2	Equipments and machinery	My Equipments	RENTED	₹ 5 5,000.00
3	Property	Commercial	OWNED	NA

A PHP Error was encountered

Severity: Notice

Message: Undefined index: select_working_capital_facilities_availed

Filename: report_templates/JSONTOREPORT.php

Line Number: 1098

Backtrace:

File:

C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\views\report_templates\JSONTOREPORT.php

Line: 1098

Function: __error_handler

File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\controllers\PD_Controller.php

Line: 4796

Function: view

File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\libraries\REST_Controller.php

Line: 742

Function: call_user_func_array

File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\index.php

Line: 323

Function: require_once

A PHP Error was encountered

Severity: Warning

Message: Invalid argument supplied for foreach()

Filename: report_templates/JSONTOREPORT.php

Line Number: 1098

Backtrace:

File:

C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\views\report_templates\JSONTOREPORT.php

Line: 1098

Function: __error_handler

File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\controllers\PD_Controller.php

Line: 4796

Function: view

File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\libraries\REST_Controller.php

Line: 742

Function: call_user_func_array

File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\index.php

Line: 323

Function: require_once

A PHP Error was encountered

Severity: Notice

Message: Undefined index: select_working_capital_facilities_availed

Filename: report_templates/JSONTOREPORT.php

Line Number: 1132

Backtrace:

File:

C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\views\report_templates\JSONTOREPORT.php

Line: 1132

Function: __error_handler

File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\controllers\PD_Controller.php

Line: 4796

Function: view

File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\libraries\REST_Controller.php

Line: 742

Function: call_user_func_array

File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\index.php

Line: 323

Function: require_once

Financial Information

Company / Firm Name :CORGO INDIA ENTERPRISES

No of Years of Financial Statements provided :3

Snapshot of Financials as per Books of Account Provided:

Particulars	FY 2018-2019	FY 2019-2020	FY 2020-2021
Sales / Revenue (Rs)	Rs.7645100	Rs.10000000	Rs.12500000
Net Profit / (Net Loss) (Rs)	Rs.467500	(Rs.500000)	Rs.600000
Net Profit or (Net Loss) to Sales %	6.12 %	(-5.00 %)	4.80 %
% (↑ / ↓) in Sales over PY	NA	30.80 %	25.00 %
% (↑ / ↓) in Net Profit over PY	NA	(-206.95)	220.00 %
% (↑ / ↓) in Net Profit % over PY	NA	(-181.77 %)	196.00 %

As per customers, the financials are as below :

Particulars	Range provided		Final Considered
	From	To	
Sales / Revenue (Rs)	₹1,00,00,000.00	₹1,00,00,000.00	₹1,00,00,000.00
Net Profit or (Net Loss) to Sales %	₹15.00%	₹17.00%	₹16.00%
Net Profit / (Net Loss) (Rs) >>>>			₹16,00,000.00

Working Capital Cycle:

S.No	Particulars	Days
1	Debtor Days	14
2	Creditor Days	0
3	Stock Days	Data Not Provided

Working Capital Facilities:

A PHP Error was encountered	S.No	Facility Type
Severity: Warning Message: Invalid argument supplied for foreach() Filename: report_templates/JSONTOREPORT.php Line Number: 1260 Backtrace: File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\views\report_templates\JSONTOREPORT.php Line: 1260 Function: __error_handler File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\controllers\PD_Controller.php Line: 4796 Function: view File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\libraries\REST_Controller.php Line: 742 Function: call_user_func_array File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\index.php Line: 323 Function: require_once		

Business Banking:

Account Name	Bank Name	Account Type	Account Vintage	OD/CC Limit(Rs)
CORGO INDIA ENTERPRISES	Canara Bank	CC	2 Years and 5 Months	9
PRATAP MEENA	AB Bank Ltd.	Current	2 Years	NA

Client Details

Sr.No	Particulars	Client 1	Client 2
1	Product / Service	LED Television	Watches
2	Contact Person	Mr.Nagender Proprietor of Meena furniture and electronic	Mr.Lakhan
3	Mobile Number	8954206321	9720130532
4	Landline No	Not Provided	Not Provided
5	Payment Terms	Payment after Credit Period provided	Payment after Credit Period provided
6	Payment Mode	Payment received in Cash.	Payment received in Cash.
7	No of Days Credit	15 to 20 days	15 to 20 days

Out of total sales done by CORGO INDIA ENTERPRISES, 50% is done on credit.

Supplier Details
Supplier 1:

Sr.No	Particulars	Details
1	Item Purchased	Raw Material one
2	Contact Person	Mr.Chirag kataria WatchmanOthers ABC Ltd
3	Mobile Number	9899711680
4	Landline No	Not Provided

Sr.No	Particulars	Details
5	Payment Terms	Supply against advance payment
6	Payment Mode	Payment made in Cash.
7	No of Days Credit	NA

Stock Details

CORGO INDIA ENTERPRISES

Sr.No	Type of Stock	Stock Item	Stock Value (Rs)	Stock Quantity
1	Raw Material	Test Raw Material 1	₹ 69.00	50 Unit
2	Raw Material	Test Raw material 2	₹ 56.00	100 testuom
3	Finished Goods	LED Television	₹ 8,00,000.00	40 Unit
4	Finished Goods	Watches	₹ 3,00,000.00	1000 Unit
5	Finished Goods	Stablizers	Not Observed	Not Observed

Considering the size of operations, the stock of 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.

Personal Assets

Sr.No	Asset Type	Asset Description	Asset Owned By	Approx Market Value(Rs)	Purchase Year	Loan Again Assest
1	Property (Residential)	Address of Property : Plot Number 101, Village chaprola, tehsil dadri GB Nagar UP. Description of Asset : Residential property on which lap would be raken. Area of Covered : 100.	Bhagwan Devi	₹3,30,000.00	2017	Yes

Sr.No	Asset Type	Asset Description	Asset Owned By	Approx Market Value(Rs)	Purchase Year	Loan Again Assest
2	Vehicle	Car/Jeep - I 10 sports	PRATAP MEENA	₹ 10 0.00	2017	Yes
3	Vehicle	Two Wheeler - Scooty	PRATAP MEENA	₹ 45 45,000.00	2016	No
4	Vehicle	Two Wheeler - Bike TVS victor	PRATAP MEENA	₹ 40 40,000.00	2017	No
5	Life Insurance Policy	Annually premium of Rs.20000 covering Family members	PRATAP MEENA	Sum Assured - ₹ 25 25,00,000.00	NA	No

Personal Banking:

Below bank account details were shared :

Sr.No	Account Name	Bank Name	Account Type	OD / CC Limit	Vintage
1	PRATAP MEENA	ICICI Bank Ltd.	Savings	NA	4 Yrs
2	PRATAP MEENA	Kotak Mahindra Bank Ltd	Savings	NA	2017 Yrs

Other Sources of Income of Individual Loan Applicants:

Sr.No	Income Source	Earned by	Amount(Rs)
1	Agricultural Income	PRATAP MEENA	₹ 5 5,00,000.00 Yearly
2	Rental Income	Bhagwan Devi	₹ 25 25,000.00 Monthly

Family Information:

PRATAP MEENA, who is an applicant in the case resides Vill chhapraula in Bilaspur, Gautam Buddha Nagar District, Uttar Pradesh-201009.

This is a Self Owned residence, where the applicant has been staying for 1 year.

The table below provides details of other family members of PRATAP MEENA :

Sr.No	Name	Relation	Age	Earning Status	Occupation Details
1	Bhagwan Devi	Mother	50	Non-Earning	Housewife
2	Geeta	Wife	23	Non-Earning	Housewife
3	Prem pal sigh	Father	52	Earning	Agricultural Income of 5000 per month. with ABC.He has been working for 5 years.
4	Devender pal	Brother	24	Earning	Income of 50000 per month. with Runs grocery store.He has been working for 2 years.
5	Neeraj	Brother	18	Non-Earning	Student
6	Bunty	Brother	16	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 (Rs)	₹7,00,000.00	₹3,84,000.00	₹1,10,000.00
Availed From	Aadhar Housing Finance Limited	Au Small Finance Bank Ltd.	Kotak Mahindra Bank Ltd
Borrower	PRATAP MEENA	PRATAP MEENA	PRATAP MEENA
Instalment Amount (Rs)	₹10,359.00	₹12,331.00	₹5,452.00
Instalment Frequency	Monthly	Monthly	Monthly

Particulars	Loan 1	Loan 2	Loan 3
Original Tenure (Months)	240	40	24
Elapsed Tenure (Months)	12	16	12
Balance Tenure (Months)	228	24	12

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 as mentioned below ✓
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Behaviour Details : Not able to predict customer conscious

- Suitability of Business Location:

Well Suited	Fairly Suited ✓	Not Suited
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- PD Officer's overall assessment:

Positive	Refer to Credit	Negative
Others ✓		

Have to do PD with higher official before approval

Details Score Card Section