

PERSONAL DISCUSSION REPORT

for the case of

Mr. Ramshankar

PD Initiated Date 21/06/2019 07:23:16 PM
PD Visit Date
PD Report Date
PD Initiated by Chennai Head Branch Branch
Loan Application ID HDFC-85963215
Product Non Residential Premises Loan
Customer Segment Self Employed

Loan Amount Applied For :

As Per PD Initiation	₹ 12,58,523 (Twelve Lakhs Fifty Eight Thousands Five Hundred and Twenty Three)
As Per Loan Applicants during PD	₹ 12,58,523 (Twelve Lakhs Fifty Eight Thousands Five Hundred and Twenty Three)

Person(s) Met:

Mr. Ramshankar - Business Head of GHS Pvt Ltd.

Loan Applicants:

Name	Age (Yrs)	Qualification	Relationships
Mr. Ramshankar	25	Completed Post Graduation (MBA)	Business Head of GHS Pvt Ltd

PD Score Summary

	Actual Score	Max Score	Score %
General Section Score	1.33	2.50	53%
Business Section Score	3.19	5.00	63.8%
Final Remarks Score	0.00	2.50	0%
Final PD Score	4.51	10.00	45.1%

Score Chart Not Generated

Business Related Parameters Impacting Score		Response
Business Vintage >>		5 Yrs
Business Location suitability >>		
Seasonality >>		Not Seasonal
Employee Strength >>		15
Business Certifications Sighted >>		Yes
Business Premise Ownership >>		Yes
Vehicle Ownership >>		No
Business Activity Observed >>		Yes
Supplier Information Provided >>		Not Applicable
Client Information Provided >>		Not Applicable
Raw Materials Stock Sufficiency >>		Not Applicable
Finished/Traded Stock Sufficiency >>		Not Applicable
Main Business Banking Account Vintage >>		

Other Parameters Impacting Score		Response
OTP authentication done >>		No
Is person Met, a loan applicant >>		Yes
Qualification of Loan Applicants >>		Completed Post Graduation
Comment on Locality >>		Excellent
Approach to PD location >>		Very Easy to locate & Reach
Customer Behaviour >>		
Neighbourhood check >>		Negative
Business Board Sighted >>		Yes
Asset Value by Loan Amount % >>		0 %

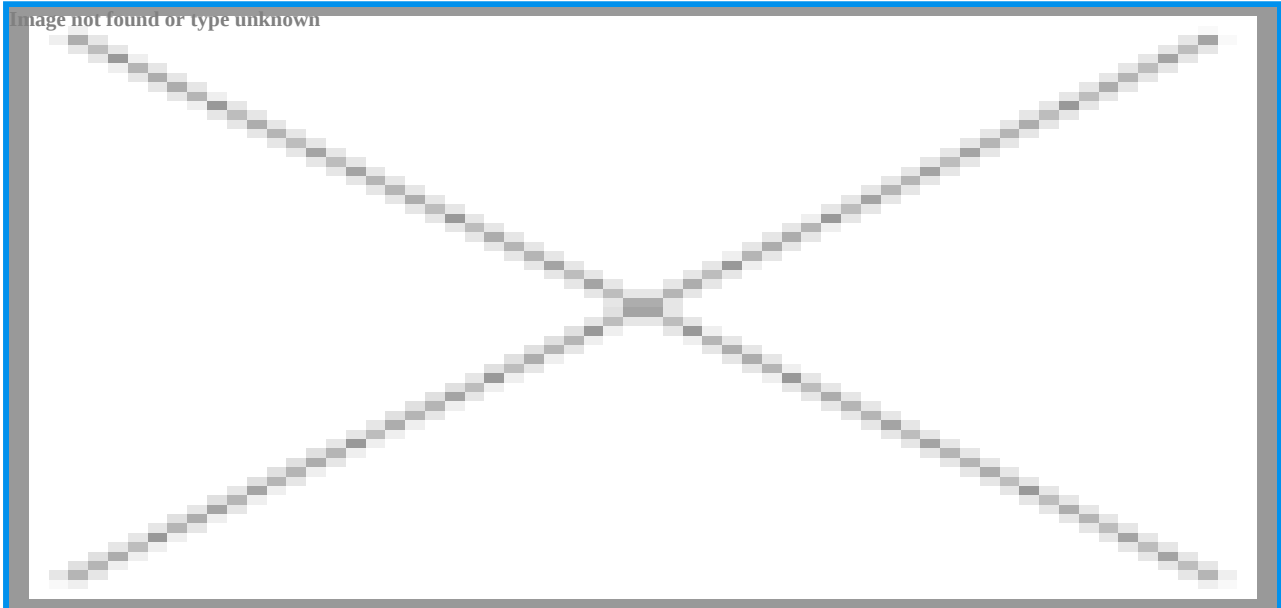
PD LOCATION

Address at which PD was initiated: 25 Sannathi Street, Sudharsan Nagar, Madambakkam, Chennai, Tamil Nadu – 608001.

Address at which PD Visit actually done: New Alternative Address, Bambooflat, Andaman & Nicobar Islands – 744101.

Reason for change in PD address: Just checking that Multiple PD working properly.

GPS Coordinates of location where PD Visit was done :

**PD Location Approach Name Board of Business**

Location Summary

The PD visit was done at Business Centre of the loan applicants. The Business Centre is Owned and the business has been in operation from here for the last 4 Years and 4 Months.

The Business Centre is located in a Rural (Village) area and the estimated area of the Business Centre is 12300 Square Yards .

The PD location was Very Easy to locate & Reach. As Per PD Offcier, the Business Centre is situated in an Excellent Locality.

The PD officer also made the following observations:

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

Address from Remarks

LOAN DETAILS:

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

S.No	Loan Particulars	Loan Particular Details
1	Total Loan Amount applied for	₹ 12,58,523 (Twelve Lakhs Fifty Eight Thousands Five Hundred and Twenty Three)
2	Loan Tenure expected	15 Months
3	Loan Purpose	Making improvements to Existing Non Residential Property
4	Balance Transfer Amount	₹ 2,000 (Two Thousand)
5	Top Up Amount applied for	₹ 12,56,523 (Twelve Lakhs Fifty Six Thousands Five Hundred and Twenty Three)
6	End Use of Topup	Medical Expenses
7	Balance Transfer from	Arunachal Pradesh Rural Bank
8	EMI Comfortable Paying	₹ 2,500 (Two Thousand Five Hundred)
9	Type of Property Being Mortgaged	Factory
10	Name of the current / proposed owner(s) of the Property being Mortgaged	Ramshankar
11	Status of Construction	Complete – Fully Constructed
12	Estimated Market Value of the property being mortgaged	₹ 2,25,588 (Two Lakh Twenty Five Thousands Five Hundred and Eighty Eight)

BUSINESS INFORMATION:

Company / Firm Name : GHS Pvt Ltd

Business Entity Type : Private Limited Company

Business Vintage : 5 Years and 5 Months

Director Details

Name	Share Holding	No.of Years in Current Business	Total Work Experience	Previous Experience	Started Business
Mr. Ramshankar	85%	5 Years and 5 Months	5	NIL	yes

The Business has no major change in sales across seasons.

As per person met, there are 10 permanent and 5 temporary employee(s) with company.

At the time of PD visit, the officer sighted 10 employees at the business premises.

The below documents were sighted during the visit :

Shop/Est act Certificate.

GST Registration.

PF Registration.

ESIC Registration.

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Assets used in Business

Assets used for GHS Pvt Ltd Business :

Particulars	Asset 1
Asset Type	Property at 25 Sannathi Street, Sudharsan Nagar, Madambakkam
Asset Description	Residence
Ownership	Owned
Owned by	Ramshankar
Market Value	₹ 100000
Monthly Rent	NA
Age of Asset	1
Loan (Y/N)	No

Personal Assets

Personal asset is not available.

Personal Banking:

As per the loan applicants met by PD officer, they do not have any other source of Income.

Other Family Members is not available.

As per loan applicant he does not have any existing loan obligations.

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	
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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 .

The following key points were considered while arriving at the aforementioned status.

Details Score Card Section

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 Post Graduation	8	0.2 (25% * 10% * 8)	0.25 (25% * 10% * 10)
Comment on Locality	10%	Excellent	10	0.25 (25% * 10% * 10)	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%			0 (25% * 10% *)	0.25 (25% * 10% * 10)
Status of the neighbourhood check as per PD officer	10%	Negative	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%	0	0	0 (25% * 15% * 0)	0.375 (25% * 15% * 10)
General Section Sum of Attributed Score Sum of Max Score				1.33	2.50

Asset Value Calculaitons	
Actual Value Of Assets (a)	0.00
Loan Amount (b)	1,258,523.00
Avg Expected Value Of Assets (c)	35%

Expected Value Of Assets ($d = c * b$)	440,483.05
Actual Value Of Assets Percentage ($e = (a/b) * 100$)	0%
Variance ($f = ((e-c)/c) * 100$)	-100%
Score As per Grid	0

Final Remarks Questions L1(25%)	L2	Answer	Score	Attributed Score	Max Score
PD Officer's recommendation	100%			0 (25% * 100% *)	2.5 (25% * 100% * 10)
Final Remarks Section Sum of Attributed Score Sum of Max Score				0.00	2.50

Business Questions L1(50%)	L2	Answer	Score	Attributed Score	Max Score
Number of Years For Which The Business Has Been Running	12.5%	5	8	0.5 (50% * 12.5% * 8)	0.625 (50% * 12.5% * 10)
Is the location of the business / profession suited to the nature of business / service provided?	12.5%			0 (50% * 12.5% *)	0.625 (50% * 12.5% * 10)
Is the Business seasonal?	12.5%	no major changes in sales	10	0.625 (50% * 12.5% * 10)	0.625 (50% * 12.5% * 10)
Total Number of Employees (as per applicant)	12.5%	15	6	0.375 (50% * 12.5% * 6)	0.625 (50% * 12.5% * 10)
Certificates	12.5%	Refer Cert Table	Derived	0.625	0.625
Owned Property	8.75%	yes	10	0.4375 (50% * 8.75% * 10)	0.4375 (50% * 8.75% * 10)
Owned Vehicle	3.75%	no	0	0 (50% * 3.75% * 0)	0.1875 (50% * 3.75% * 10)

Was any business activity seen at the Address Type seen during PD visit ?	12.5%	yes	10	0.625 (50% * 12.5% * 10)	0.625 (50% * 12.5% * 10)
At least 1 Supplier Name & Number field details provided	0%	Not Applicable	0	0 (50% * 0% * 0)	0 (50% * 0% * 10)
At least 1 Client Name & Number field details provided	0%	Not Applicable	0	0 (50% * 0% * 0)	0 (50% * 0% * 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	12.5%		0	0 (50% * 12.5% * 0)	0.625 (50% * 12.5% * 10)
Business Section Sum of Attributed Score Sum of Max Score				3.19	5.00

Business Certificates	Answer	Score	Attributed Score	Max Score
Shop and Eat Act cert?	yes	10	0.156 (50% * 3.125% * 10)	0.156 (50% * 3.125% * 10)
GST regn cert?	yes	10	0.156 (50% * 3.125% * 10)	0.156 (50% * 3.125% * 10)
PF Regn?	yes	10	0.156 (50% * 3.125% * 10)	0.156 (50% * 3.125% * 10)
ESIC Regn?	yes	10	0.156 (50% * 3.125% * 10)	0.156 (50% * 3.125% * 10)
Export/import cert?	not applicable	0	0 (50% * 3.125% * 0)	0 (50% * 3.125% * 10)
Factory cert?	not applicable	0	0 (50% * 3.125% * 0)	0 (50% * 3.125% * 10)

Cert of practice?	not applicable	0	0 (50% * 3.125% * 0)	0 (50% * 3.125% * 10)
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