

PERSONAL DISCUSSION REPORT

for the case of

Mr. Karthikeyan

PD Initiated Date 05/06/2019 05:43 AM
PD Visit Date 05/06/2019 11:21:25 AM
PD Report Date 05/06/2019 07:32:55 PM
PD Initiated by Chennai Head Branch Branch
Loan Application ID HDFC-546789
Product Non Residential Premises Loan
Customer Segment Self Employed

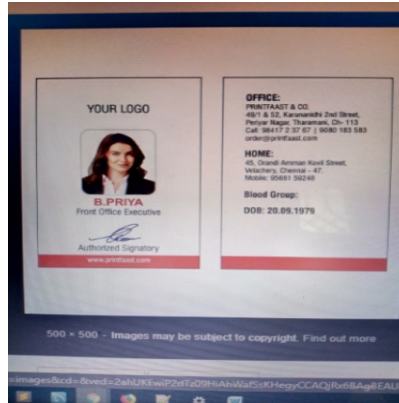
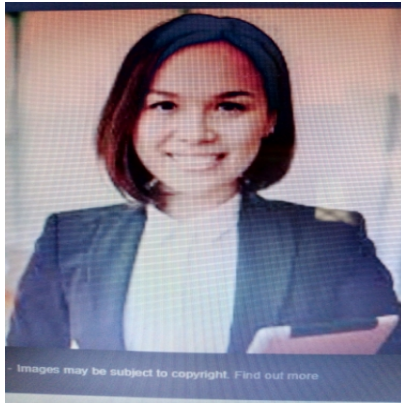
Loan Amount Applied For :

As Per PD Initiation	₹ 15,00,000 (Fifteen Lakhs)
As Per Loan Applicants during PD	₹ 15,00,000 (Fifteen Lakhs)

Person(s) Met:

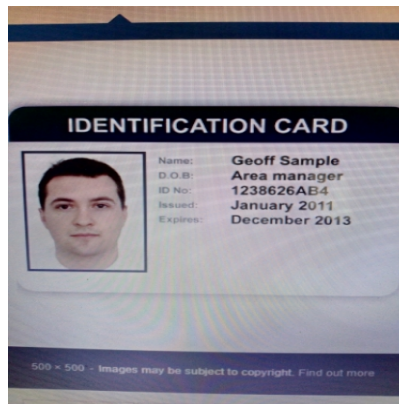
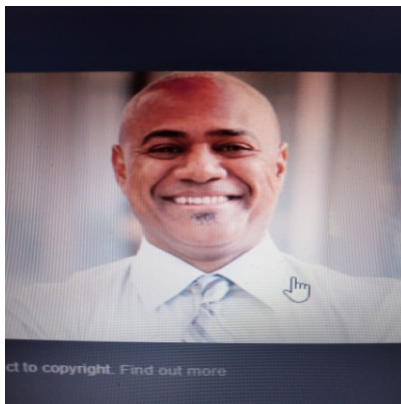
Mr. Karthikeyan

Business Head of XYZ India Pvt Limited,



Dr. Vijay Arumugam

Auditor of XYZ India Pvt Limited,



Loan Applicants:

Name	Age (Yrs)	Qualification	Relationships
Mr. Karthikeyan	29	Completed Graduation (BSc)	Business Head of XYZ India Pvt Limited
Dr. Vijay Arumugam	25	Completed Post Graduation (MSc)	Auditor of XYZ India Pvt Limited and Brother of Karthikeyan

PD Score Summary

	Actual Score	Max Score	Score %
General Section Score	2.08	2.50	83%
Business Section Score	4.00	5.00	80%
Final Remarks Score	2.50	2.50	100%
Final PD Score	8.58	10.00	85.8%

Score Chart Not Generated

Business Related Parameters Impacting Score		Response
Business Vintage >>		5
Business Location suitability >>		Fairly suited
Seasonality >>		Yes
Employee Strength >>		25
Business Certifications Sighted >>		Yes
Business Premise Ownership >>		Yes
Vehicle Ownership >>		No
Business Activity Observed >>		Yes
Supplier Information Shared >>		Provided
Client Information Shared >>		Provided
Raw Materials Stock Sufficiency >>		Yes
Finished/Traded Stock Sufficiency >>		Yes
Main Business Banking Account Vintage >>		5 Yrs 5 Mns

Other Parameters Impacting Score		Response
OTP authentication done >>		Yes
Is person Met, a loan applicant >>		Yes
Qualification of Loan Applicants >>		Completed Post Graduation
Comment on Locality >>		Excellent
Approach to PD location >>		Easy to locate & Reach
Customer Behaviour >>		Polite
Neighbourhood check >>		Positive
Business Board Sighted >>		Yes
Asset Value by Loan Amount % >>		250000

PD LOCATION

PD Location Address : 33, SANNATHI STREET, SUDARSHAN NAGAR, MADAMBAKKAM, Chennai, Tamil Nadu – 600126.

GPS Coordinates of location where PD Visit was done : 12.9788216,80.1869961



Location Summary

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

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

The PD location was Easy to locate & Reach. As Per PD Officer, the Clinic is situated in an Excellent Locality.

The PD officer also made the following observations:

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

LOAN DETAILS:

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

S.No	Loan Particulars	Loan Particular Details
1	Total Loan Amount applied for	₹ 15,00,000 (Fifteen Lakhs)
2	Loan Tenure expected	258 Months
3	Loan Purpose	Making improvements to Exisiting Non Residential Property
4	Balance Transfer Amount	₹ 12,00,000 (Twelve Lakhs)
5	Top Up Amount applied for	₹ 3,00,000 (Three Lakh)
6	End Use of Topup	Medical Expenses
7	Balance Transfer from	HSBC Ltd #
8	EMI Comfortable Paying	₹ 25,000 (Twenty Five Thousands)
9	Type of Property Being Mortgaged	Factory
10	Name of the current / proposed owner(s) of the Property being Mortgaged	Vijay Arumugam
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 : XYZ India Pvt Limited

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. Karthikeyan	55%	5 Years and 5 Months	8	He was worked before MRF Pvt Limited	yes

Other Family Members involved in business :

Name	Individual Relationship	Related to	Relationship to Company / Firm	Started Business (Yes / No)
Mr. Guna	Brother of	Vijay Arumugam	Coparcener	yes
Mr. Veera	Co-Sister of	Vijay Arumugam	Finace Head	yes

Type of Business Activity : Manufacturing

Key Products	Area of Operations	Area of Sale / Service	Area where Max Sale / Service done
Laptop	Export	55% sales done in Hungary and 45% sales done in Thailand.	

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
Photographer	Within India	Through Out States of Tamil Nadu.	Kolathupalayam, Kolathur, Kollancode, Kollankoil and Komaralingam.

Brief of the Business / Service Model

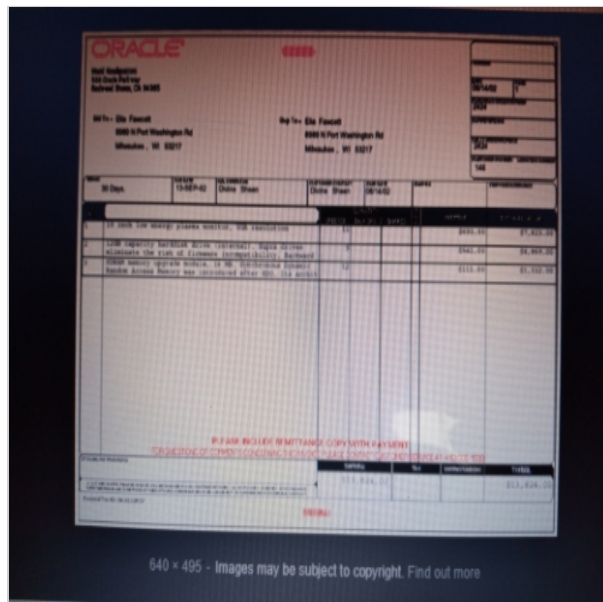
Product / Service	Process Brief
Photographer	He started business 5 years ago

The Business has maximum sales/services during, the periods of January, March, April, May and October.

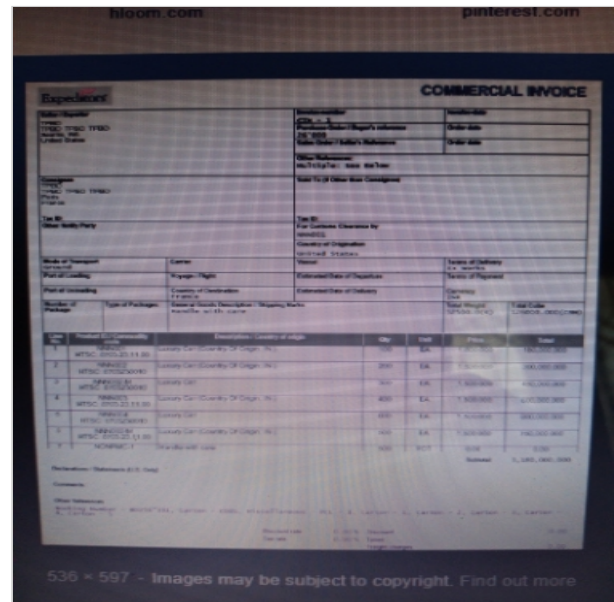
As per person met, there are 20 permanent and 5 temporary employee(s) with company. There are no permanent and temporary employees with company.

At the time of PD visit, the officer sighted 12 employees at the business premises.

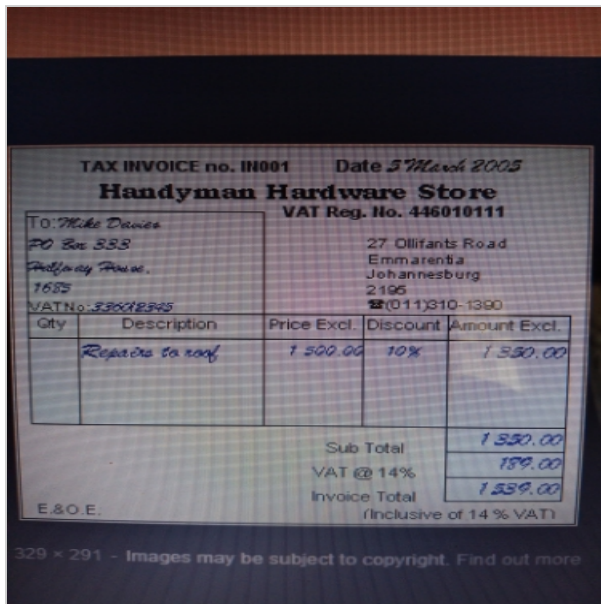
The below documents were sighted during the visit :



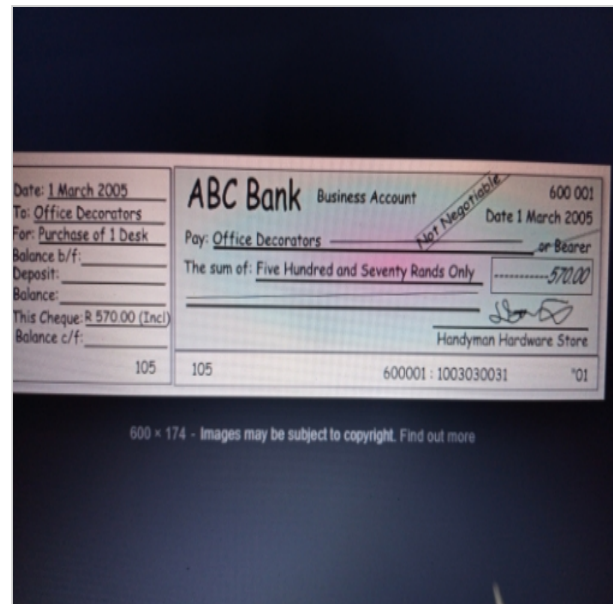
Shop/Est act Certificate.



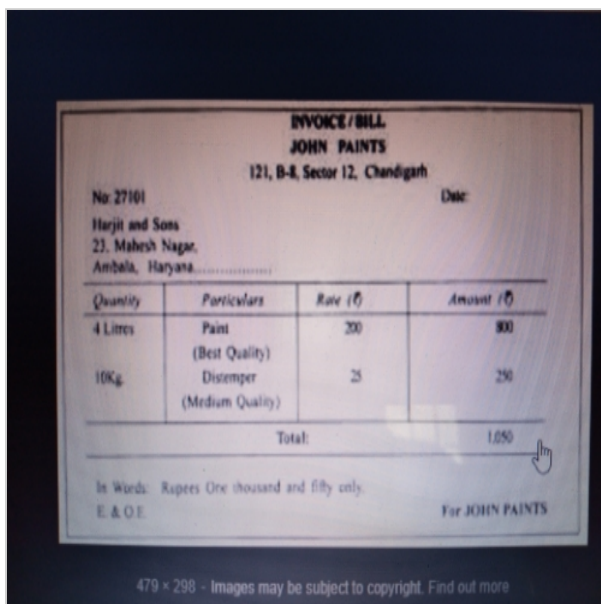
GST Registration.



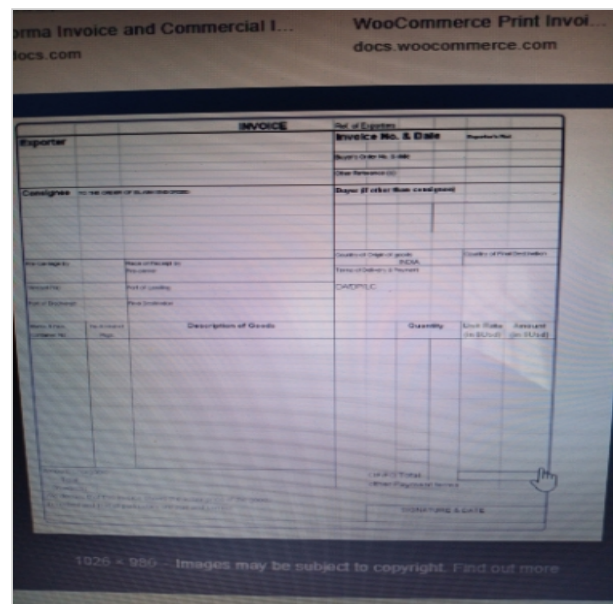
PF Registration.



ESIC Registration.



Export/Import Certificate.



Factory Certificate.

STRAIGHT BILL OF LADING - SHORT FORM - CARRIER - NOT NEGOTIABLE
This form contains only the information necessary for the carrier to deliver, hold, and handle the shipment described below.
Shipper: **Wing Shing** 1/3/2016

Shipper's Agent: **Wing Shing**
121 Winder Way
Lansdale, PA 19380
Wing Shing 215-335-8888
Reference Number: 16

Commodity: **Steel Bars** 1/3/2016
Cafe Covers
121 Winder Way
Lansdale, PA 19380
Tel (215) 335-1111
Reference Number: PO's 9781902 and 9780096

Carrier: **Trucking Inc.**
PO#
Load# 112234455
POL# 10000000

All Freight charges PPD/2nd party MB to:
Bing
121 Winder St.
Lansdale, PA 19380

Type/Reference #	SKU/UPC	Description	QTY/COPIES	Pallets	Weight	Temp	Category/Class	NHFC/Class
		Air Silos RCE	6	6	2968	Dry	69100-9	70

Shipper Special Instructions:

Consignee Special Instructions:

Comments:
NOTICE: Freight moving under this Bill of Lading is subject to classification and tariff rates established by the carrier and are available to shipper upon request. The carrier is not responsible for any damage to or loss of goods in transit, except to the extent of any written contract signed by both parties to the contract.
An undivided attention or use of this Bill of Lading in the handling of this shipment to any carrier other than that designated by consignee, may void consignee's obligation to make any payments relating to this shipment and void all rate rules. An consignee, consignee, consignee, freight forwarder or freight broker are jointly and severally liable for the freight charges relating to this shipment.
CUSTOMER AGREES TO THE ORGANIZATION'S TERMS AND CONDITIONS, WHICH CAN BE FOUND AT WWW.FREIGHTCENTER.COM.
The Shipper certifies that the above named materials are properly classified, described, marked, labeled and packaged, and are in proper condition for transportation, according to the applicable regulations of the Department of Transportation.
Shipper Signature: _____ Date: _____
Consignee Signature: _____ Date: _____
Driver Signature: _____ Date: _____
Remainder post-official address of shipper.

750 x 716 - Images may be subject to copyright. Find out more

Registration Certificate.

DLC SOLICITORS LTD.
38 Railway Road, Darwen,
Lancashire, B33 2BA, United Kingdom.
Office: (44)-763-405-3696
Fax: (44)-844-774-8720

Ref: **YUNKEWANG (ME)**
Date: **9/9/10**

RE: VERIFICATION OF IDENTITY

I, **Matthew Spence, Esq.**, of the above named Law firm, do hereby certify that I am the Legal Counsel to the above named person and that in line of professional duty I have duly verified his Identity by personally viewing his Identification Documents.

That I have also taken the following information from such Identification Cards:

Name: **YUNKE WANG**
Sex: **MALE**
Passport Number: **91049813**
Country of Birth: **CHINA (PEOPLES' REPUBLIC)**
Date of Birth: **21/6/44**
Present Residential Address: **27 SHEPHERD'S HIGH ST, SULLY, CANADA**

With the below Seal and Signature, I hereby certify that the above information is true of my client and that all the necessary support should be rendered him for the purpose of purchasing a property in Canada.

MATTHEW SPENCE (ESQ)
Name: _____ Date: **9/9/10**
Signature: _____

CERTIFICATE OF REGISTRATION
of
DVT TRADING LIMITED
Registration Number: 5913370

I hereby certify that the above company incorporated on 6th March 1996 has today been registered at Companies House for the Companies Act 2006, implemented 1st October 2009.

PARTICULARS:

1. GENERAL NATURE OF BUSINESS: General trading, Third party agency, commodity brokerage, sales and purchase representation etc.

2. ADDRESS OF THE PRINCIPAL PLACE OF BUSINESS: 17 Bridge Street, Halesworth, Suffolk IP19 2AB

Chief Executive and Registrar of Companies for England and Wales
16/09/2009

Gareth Jones OBE

BIS Issued for: **Private (restricted)**
Computer Store

LANKOM Electronics Co. Ltd.
77, No. 5, Lane 346, Yang Guang Street,
Shanghai, 200011, P.R. China
Tel: (86) 21 5288 8777 Fax: (86) 21 5288 8888

POWER OF ATTORNEY
LANKOM/2009/09/01/0001/1

September 28th, 2009

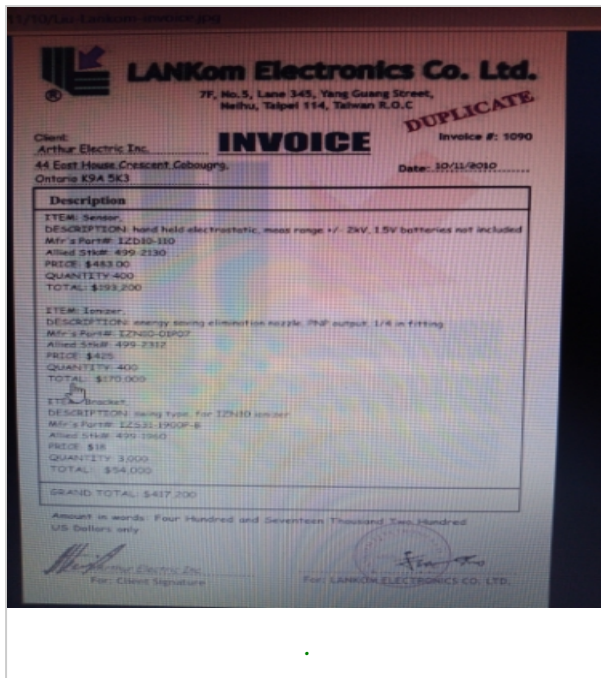
I, the undersigned, **LANKOM Electronics Co. Ltd.**, with the seat at 77, No. 5 Lane 346, Yang Guang Street, Nishu, Shanghai 200011, P.R. China, represented by its Chairman, Mr. Albert Liu, do hereby give the power of attorney to Mr. Albert Liu, of the same address, to act and deal on behalf of the above said company, authority has been given to Mr. Albert Liu to collect debt due to LANKOM Electronics Co. Ltd. from **Arthur Electric Inc.** with the seat at 44 East Beaver Creek, Ontario M2H 1A7 Canada.

Any description of goods supplied will be sent to our legal firm as we have authorized his firm to collect your company for necessary action.

From: **Albert Liu**
Chairman/CEO
LANKOM Electronics Co. Ltd.
CC: LANKOM Electronics Co. Ltd.
CC: **Arthur Electric Inc.**
CC: **Arthur Electric Inc.**

Wangding Director
Chairman / CEO

Board of Directors: David Su, George He, Albert Liu, Adam Reed



Assets used in Business

Assets used for XYZ India Pvt Limited Business :

Particulars	Asset 1
Asset Type	Property
Asset Description	Factory
Ownership	owned
Owned by	Vijay Arumugam
Market Value	₹ 1000000
Monthly Rent	NA
Age of Asset	7
Loan (Y/N)	no

Financial Information

Company / Firm Name : XYZ India Pvt Limited

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	₹ 9,00,000	₹ 12,00,000
Net Profit / (Net Loss) (Rs)	₹ 1,00,000	(₹ 1,00,000)	₹ 1,50,000
Net Profit or (Net Loss) to Sales %	10.00 %	(-11.11 %)	12.50 %
% (↑ / ↓) in Sales over PY	NA	(-10.00 %)	33.33 %
% (↑ / ↓) in Net Profit over PY	NA	(-200.00)	250.00 %
% (↑ / ↓) in Net Profit % over PY	NA	(-211.10 %)	212.51 %

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

Particulars	Range provided		Final Considered
	From	To	
Sales / Revenue (Rs)	9,00,000	12,00,000	9,90,000
Net Profit or (Net Loss) to Sales %	8%	12%	10%
Net Profit / (Net Loss) (Rs) >>>>			99,000

Working Capital Cycle:

S.No	Particulars	Days
1	Debtor Days	15
2	Creditor Days	30
3	Stock Days	45

Working Capital Facilities:

S.No	Facility Type	Facility Details
1	Letter of Credit	Letter Of Credit
2	Bank Guarantee	Guarantee Facility
3	Cash Credit Limit	Cash Credit
4	OD Limit	OD Limit
5	Factoring	Factoring
6	Forfaiting	Factoring
7	Working Captial Facilities	Others Facility

Business Banking:

Account Name	Bank Name	Account Type	Account Vintage	Main Business AC
Vijay Arumugam	Abu Dhabi Commercial Bank Ltd.	Current	5 Years and 5 Months	Yes

Client Details

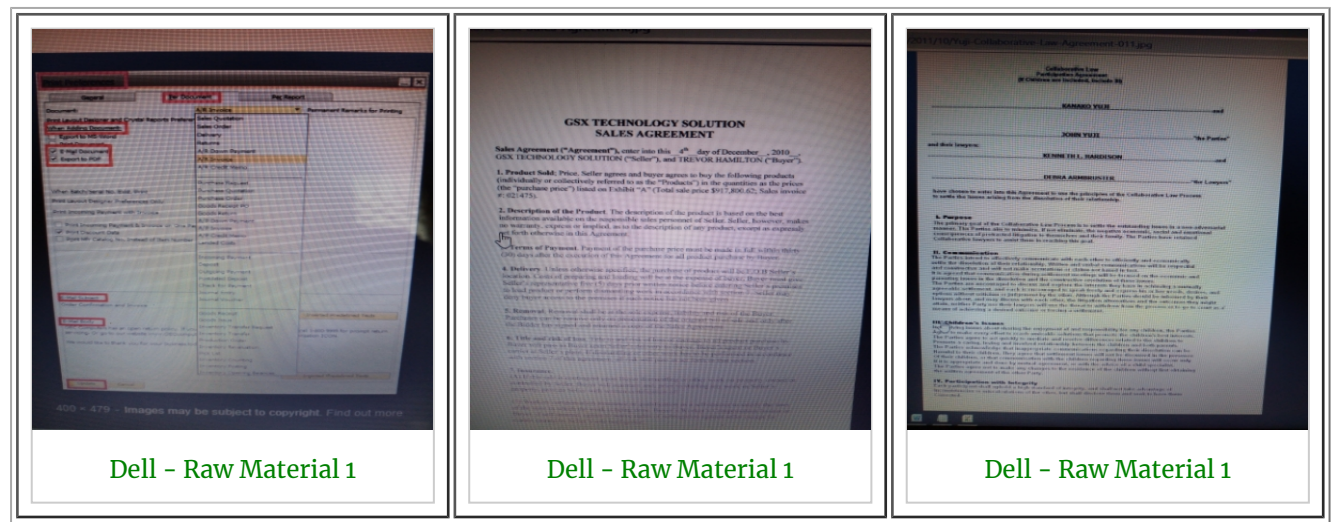
Sr.No	Particulars	Client 1	Client 2
1	Product / Service	Laptop	Photographer
2	Contact Person	Ms. Revathi Business Head of Lenovo	Mrs. Akila Business Head of Kodak
3	Mobile Number	Not Provided	8536963636
4	Landline No	044 25836936	044 25836936
5	Payment Terms	Supply against advance payment	Payment on Receipt of goods / service
6	Payment Mode	Payment received in Cash.	Payment received in Cash.
7	No of Days Credit	NIL	NIL

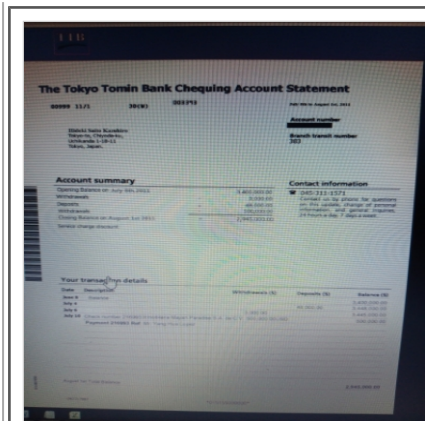
Supplier Details

Supplier 1:

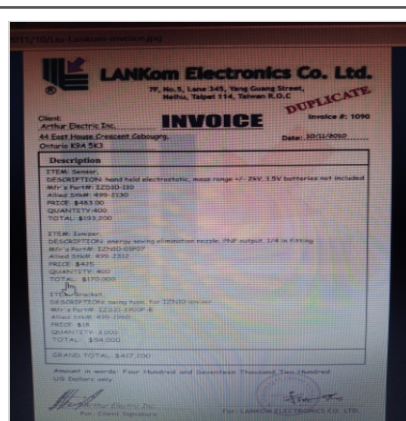
Sr.No	Particulars	Details
1	Item Purchased	Accessories
2	Contact Person	Mr. Vinoth Beneficiary of Dell
3	Mobile Number	8680021450
4	Landline No	Not Provided
5	Payment Terms	Payment on Receipt of goods / service
6	Payment Mode	Payment made in Cash.
7	No of Days Credit	NA

Supplier 1 Photograph's :





Dell - Raw Material 1



Dell - Raw Material 1

Stock Details

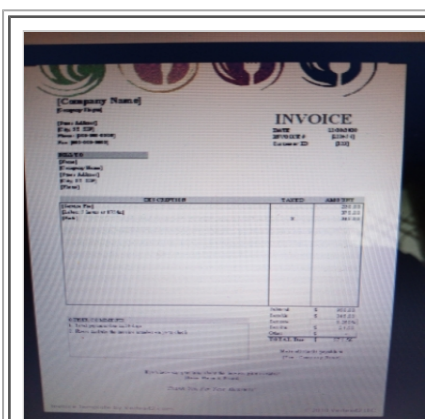
XYZ India Pvt Limited

Sr.No	Type of Stock	Stock Item	Stock Value (Rs)	Stock Quantity
1	Raw Material	Accessories	₹ 25,86,363	255 Box
2	Finished Goods	Laptop	₹ 30,00,000	500 Box

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.

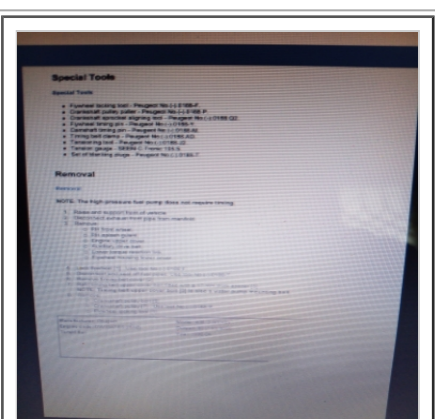
Stock Photograph's :



Stw



St3



Str

Below bank account details were shared :

Sr.No	Account Holder's Name	Bank Name	Account Type	OD / CC Limit	Vintage
1	Vijay Arumugam	Aditya Birla Idea Payments Bank Ltd.	Savings	NA	10 Yrs 5 Months
2	Karthikeyan	Abu Dhabi Commercial Bank Ltd.	Savings	NA	6 Yrs 5 Months

Other Sources of Income of Individual Loan Applicants:

Sr.No	Income Source	Earned by	Amount(Rs)
1	Agricultural Income	Vijay Arumugam	₹ 2,50,000 Yearly

Family Information:

Mr. Karthikeyan, who is an applicant in the case, resides at Nico in, Car Nicobar, Andaman & Nicobar Islands-744102.

This is a Family Owned residence, where the applicant has been staying for 20 years.

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

Sr.No	Name	Relation	Age	Earning Status	Occupation Details
1	Vijay Arumugam	Brother	25	Earning	Income of ₹ 35,000 per month received from Good Luck Limited. He has been working for 5 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	Loan Against Property	Consumer Loan
Loan Amount	₹ 2,50,000	₹ 2,50,000
Availed From	Aditya Birla Finance Limited	Airtel Payments Bank Ltd
Borrower	Vijay Arumugam	Vijay Arumugam
Instalment Amount	₹ 25,000	₹ 3,00,000
Instalment Frequency	Monthly	Monthly
Original Tenure (Months)	230	258
Elapsed Tenure (Months)	30	8
Balance Tenure (Months)	200	250

Neighbourhood / Reference Check

Neighbour 1

- Neighbour Check was done with Ganesh.
- Ganesh knows about applicants and their business.

- Ganesh confirmed that the business has been in operation for 5 years and 5 months.
- As per Ganesh the owner of XYZ India Pvt Limited is Dr.Vijay Arumugam.
- Neighbourhood Check Status is **Positive**

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

A PHP Error was encountered

Severity: Notice

Message: Undefined index: final_form_remarks

Filename: report_templates/JSONTOREPORT.php

Line Number: 3141

Backtrace:

File:

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

Line: 3141

Function: __error_handler

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

Line: 5045

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

- 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.

- All statement is good

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 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%	Easy to locate & Reach	7	0.175 (25% * 10% * 7)	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%	250000	2	0.075 (25% * 15% * 2)	0.375 (25% * 15% * 10)
General Section Sum of Attributed Score Sum of Max Score				2.08	2.50

Asset Value Calculaitons	
Actual Value Of Assets (a)	250,000.00
Loan Amount (b)	1,500,000.00
Avg Expected Value Of Assets (c)	35%

Expected Value Of Assets ($d = c * b$)	525,000.00
Actual Value Of Assets Percentage ($e = (a/b) * 100$)	16.67%
Variance ($f = ((e-c)/c) * 100$)	-52.38%
Score As per Grid	2

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	10%	5	8	0.4 (50% * 10% * 8)	0.5 (50% * 10% * 10)
Is the location of the business / profession suited to the nature of business / service provided?	10%	fairly suited	6	0.3 (50% * 10% * 6)	0.5 (50% * 10% * 10)
Is the Business seasonal?	10%	yes	5	0.25 (50% * 10% * 5)	0.5 (50% * 10% * 10)
Total Number of Employees (as per applicant)	10%	25	8	0.4 (50% * 10% * 8)	0.5 (50% * 10% * 10)
Certificates	10%	Refer Cert Table	Derived	0.5	0.5
Owned Property	7%	yes	10	0.35 (50% * 7% * 10)	0.35 (50% * 7% * 10)
Owned Vehicle	3%	no	0	0 (50% * 3% * 0)	0.15 (50% * 3% * 10)

Was any business activity seen at the Address Type seen during PD visit ?	10%	yes	10	0.5 (50% * 10% * 10)	0.5 (50% * 10% * 10)
At least 1 Supplier Name & Number field details provided	5%	Provided	10	0.25 (50% * 5% * 10)	0.25 (50% * 5% * 10)
At least 1 Client Name & Number field details provided	5%	Provided	10	0.25 (50% * 5% * 10)	0.25 (50% * 5% * 10)
Is the stock of raw material observed, sufficient considering the size of operations	5%	yes	10	0.25 (50% * 5% * 10)	0.25 (50% * 5% * 10)
Is the stock of Finished / Traded goods observed, sufficient considering the size of operations	5%	yes	10	0.25 (50% * 5% * 10)	0.25 (50% * 5% * 10)
Vintage of Main Business Account	10%	5 Yrs 5 Mns	6	0.3 (50% * 10% * 6)	0.5 (50% * 10% * 10)
Business Section Sum of Attributed Score Sum of Max Score				4.00	5.00

Business Certificates	Answer	Score	Attributed Score	Max Score
Shop and Eat Act cert?	yes	10	0.071 (50% * 1.4285714285714% * 10)	0.071 (50% * 1.4285714285714% * 10)
GST regn cert?	yes	10	0.071 (50% * 1.4285714285714% * 10)	0.071 (50% * 1.4285714285714% * 10)
PF Regn?	yes	10	0.071 (50% * 1.4285714285714% * 10)	0.071 (50% * 1.4285714285714% * 10)
ESIC Regn?	yes	10	0.071 (50% * 1.4285714285714% * 10)	0.071 (50% * 1.4285714285714% * 10)
Export/import cert?	yes	10	0.071 (50% * 1.4285714285714% * 10)	0.071 (50% * 1.4285714285714% * 10)
Factory cert?	yes	10	0.071 (50% * 1.4285714285714% * 10)	0.071 (50% * 1.4285714285714% * 10)
Cert of practice?	yes	10	0.071 (50% * 1.4285714285714% * 10)	0.071 (50% * 1.4285714285714% * 10)