

PERSONAL DISCUSSION REPORT

for the case of

Mr. Rajesh Kumar

PD Initiated Date 19/07/2019 01:06:11 PM
PD Visit Date 20/07/2019 02:33:55 PM
PD Report Date 20/07/2019 08:26:48 PM
PD Initiated by Gurugram Head Branch
Loan Application ID IB-CLIX-889966
Product Business Loan
Customer Segment Self Employed

Loan Amount Applied For :

As Per PD Initiation	₹ 7,74,48,855 (Seven Crore Seventy Four Lakhs Forty Eight Thousands Eight Hundred and Fifty Five)
As Per Loan Applicants during PD	₹ 7,74,48,855 (Seven Crore Seventy Four Lakhs Forty Eight Thousands Eight Hundred and Fifty Five)

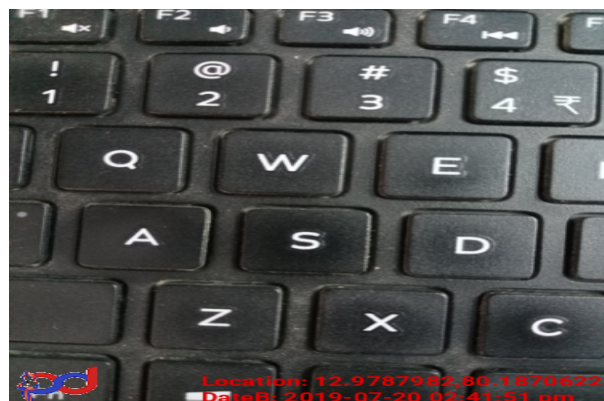
Disclaimer: The information contained in this report (a) is provided for the benefit of Clix Capital Services Private Limited (hereinafter referred to as Clix) only, and is not for the benefit of any other parties; (b) has been compiled by Sineedge Consulting Private Limited (Hereinafter referred as SCPL) in accordance with the instructions given, by Clix; (c) has been obtained during the visit done at premises as instructed by Clix. Some of the information in this report, by the very nature of it, might have been obtained through informal sources. SCPL wishes to mention that all due care has been exercised by SCPL in collecting information and putting together this report. However, given the nature of some of these verifications, SCPL cannot be held liable for any financial or other loss to Clix on account of any errors or omissions in the report. SCPL does not guarantee absolute accuracy of information contained herein. SCPL does not take any responsibility for any action(s) that the client may take based on the contents of this report.

Person(s) Met:

Mr. Rajesh Kumar - Business Head of ABX Pvt Ltd.



Mr. Vignesh



Loan Applicants:

Name	Age (Yrs/Mns)	Qualification / Type of Entity	Relationships
Mr. Rajesh Kumar	30	Completed Graduation (MSc)	Business Head of ABX Pvt Ltd
Mr. Vignesh	28	Completed Schooling	Cousin of Vignesh
ABX Pvt Ltd	5 . 5	Private Limited Company	Not Applicable

General Information

PD Score Summary

	Actual Score	Max Score	Score %
General Section Score	2.03	2.50	81%
Business Section Score	4.00	5.00	80%
Final Remarks Score	2.50	2.50	100%
Final PD Score	8.53	10.00	85.3%

Score Chart Not Generated

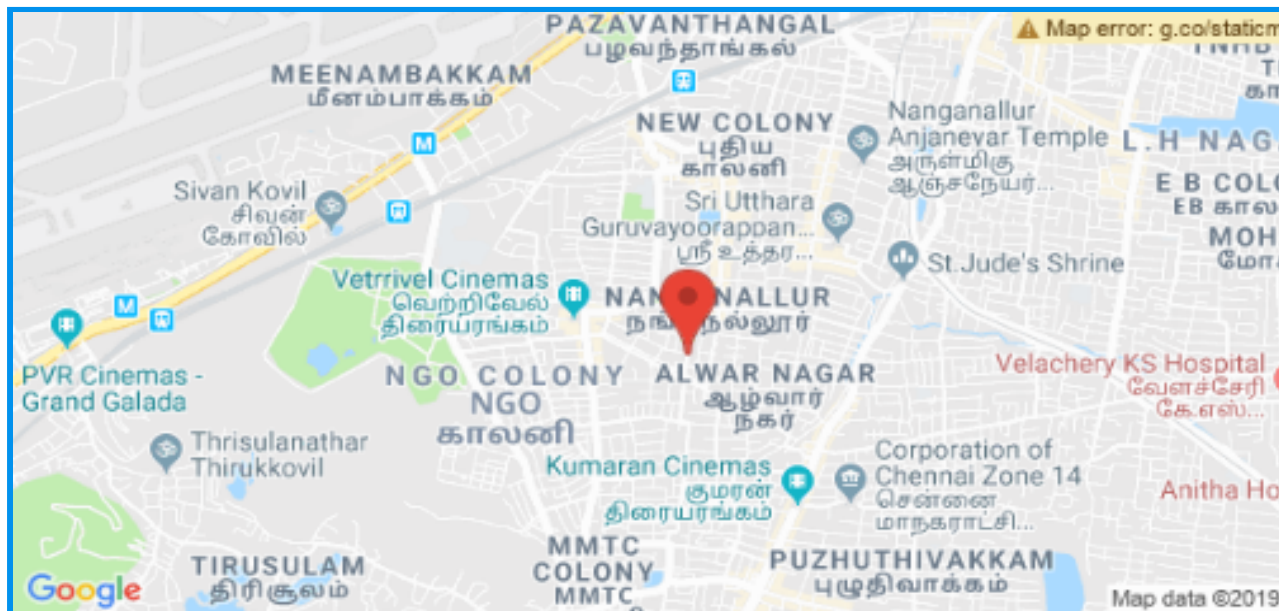
Business Related Parameters Impacting Score		Response
Business Vintage >>		5 Yrs
Business Location suitability >>		Well suited
Seasonality >>		Not Seasonal
Employee Strength >>		10
Business Certifications Sighted >>		Yes
Business Premise Ownership >>		Yes
Vehicle Ownership >>		No
Business Activity Observed >>		Yes
Supplier Information Provided >>		Provided
Client Information Provided >>		Provided
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 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 % >>		0.32 %

PD LOCATION

PD Location Address : 45, Sannathi Street, Madambakkam, Agastinuagan, Orissa - 751010.

GPS Coordinates of location where PD Visit was done : 12.9787982,80.1870622



PD Location Approach

Name Board of Business



Location Summary

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

The Office is located in a Residential Area and the estimated area of the Office is 12000 Square Feet .

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

The PD officer also made the following observations:

- The location of the Office is well suited to the nature of business.
- Business Activity was seen during visit.
- Business assets
- 200 Units with similar business were sighted in the locality
- Test 1



- Test2



Address Details

LOAN DETAILS:

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

S.No	Loan Particulars	Loan Particular Details
1	Total Loan Amount applied for	₹ 7,74,48,855 (Seven Crore Seventy Four Lakhs Forty Eight Thousands Eight Hundred and Fifty Five)
2	Total Fund Requirement	Disclosed ₹ 12,555 (Twelve Thousands Five Hundred and Fifty Five)
3	Loan Tenure expected	255 Months
4	Loan Purpose	For Working Capital for Business
5	EMI Comfortable Paying	₹ 25,000 (Twenty Five Thousands)

Loan Remarks

BUSINESS INFORMATION:

Company / Firm Name : ABX 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. Rajesh Kumar	75%	5 Years and 5 Months	5	NIL	Yes

Other Family Members involved in business :

Name	Individual Relationship	Related to	Relationship to Company / Firm	Started Business (Yes / No)
Mr. Ravi	Brother of	Vignesh	Beneficiary	Yes

Key Products and Area of Operations

Key Products	Area of Operations	Area of Sale / Service	Area where Max Sale / Service done
Laptop	Domestics & Exports	Pan India. 100% of export sales done in Sri Lanka. 100 % of total sales is export.	Jammu & Kashmir, Tamil Nadu, Kerala, West Bengal and Delhi.

Brief of the Business / Service Model

Product / Service	Process Brief
Laptop	About business description

As per Person(s) met, the applicant is using Mobile Wallets/UPI for business transactions.

The applicant has the following POS machines:

Name of the Financial Institution	TID Number of POS machine
Abu Dhabi Commercial Bank Ltd.	ABC677655677

The Business has no major change in sales across seasons.

As per person met, there are 9 permanent and 1 temporary employee(s) with company.

Approximately ₹ 120000 is being paid as salary to employees

At the time of PD visit, the officer sighted 7 employees at the business premises.

The below documents were sighted during the visit :





About business remarks

Assets used in Business

Assets used for ABX Pvt Ltd Business :

Particulars	Asset 1
Asset Type	Equipments and machinery
Asset Description	Machinery purchased at
Ownership	Rented
Age of Asset	NA

Business Remarks

Financial Information

Company / Firm Name : ABX Pvt Ltd

No of Years of Financial Statements provided : 2

Snapshot of Financials as per Books of Account Provided :

Particulars	FY 2016-2017	FY 2017-2018
Sales / Revenue (Rs)	₹ 5,000	₹ 6,000
Net Profit / (Net Loss) (Rs)	₹ 500	(₹ 1,200)
Net Profit or (Net Loss) to Sales %	10.00 %	(-20.00 %)
% (↑ / ↓) in Sales over PY	NA	20.00 %
% (↑ / ↓) in Net Profit over PY	NA	(-340.00)
% (↑ / ↓) in Net Profit % over PY	NA	(-300.00 %)

As per Loan Applicant(s) met, the actual turnover and net profit of his business is same as disclosed in financial statements.

Working Capital Cycle:

S.No	Particulars	Days
1	Debtor Days	10
2	Creditor Days	15
3	Stock Days	20

Working Capital Facilities:

S.No	Facility Type	Facility Details
1	OD Limit	OD LIMIT

information

Business Banking:

Account Name	Bank Name	Account Type	Account Vintage	Main Business AC
Rajesh Kumar	Central Madhya Pradesh Gramin Bank	Current	5 Years and 5 Months	Yes

Business banking

Client Details

Sr.No	Particulars	Client 1
1	Product / Service	Laptop
2	Contact Person	Mr. Vijay Beneficiary of HCL
3	Mobile Number	8636633333
4	Landline No	Not Provided
5	Payment Terms	Supply against advance payment
6	Payment Mode	Payment received through Banking channels.
7	No of Days Credit	NIL

Client Details

Supplier Details

Supplier 1:

Sr.No	Particulars	Details
1	Item Purchased	Laptop
2	Contact Person	Mr. Guna Chairman of Dell
3	Mobile Number	8680021508
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 Remarks

A PHP Error was encountered

Severity: Notice

Message: Undefined index: is_sufficient_traded_goods

Filename: helpers/stockform_helper.php

Line Number: 70

Backtrace:

File: C:\xampp\htdocs\AWSEC2\sparqapi\api\application\helpers\stockform_helper.php

Line: 70

Function: __error_handler

File: C:\xampp\htdocs\AWSEC2\sparqapi\api\application\helpers\stockform_helper.php

Line: 79

Function: array_map

File:

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

Line: 2803

Function: getStockWholesaleDetails

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

Line: 5179

Function: view

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

Line: 742

Function: codeigniterViewTest_post

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

Line: 323

Function: require_once

A PHP Error was encountered

Severity: Notice

Message: Undefined index: traded_goods_remarks

Filename: helpers/stockform_helper.php

Line Number: 70

Backtrace:

File: C:\xampp\htdocs\AWSEC2\sparqapi\api\application\helpers\stockform_helper.php

Line: 70

Function: __error_handler

File: C:\xampp\htdocs\AWSEC2\sparqapi\api\application\helpers\stockform_helper.php

Line: 79

Function: array_map

File:

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

Line: 2803

Function: getStockWholesaleDetails

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

Line: 5179

Function: view

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

Line: 742

Function: codeigniterViewTest_post

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

Line: 323

Function: require_once

Stock Details

ABX Pvt Ltd

Sr.No	Type of Stock	Stock Item	Stock Value (Rs)	Stock Quantity
1	Trading Goods	Laptop	₹ 25,00,000	250 Bag

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

Stock Details

Stock Photograph's :



Stock Details

Future Plan and Business Environment

Details	Particulars
USP of the business (How applicant's business is different from others in the business)	Marketing different way
Future plan for business expansion	Three new shops
Impact of GST on business	No
Key competitors in the business	Same business
Succession Plan for business	Son
Brief of other group concerns/ Business run by the applicant	Yes

Remarks

Personal Assets

Sr.No	Asset Type	Asset Description	Asset Owned By	Approx Market Value(Rs)	Age of the Asset(Yrs)	Loan Against Asset
1	Property (Residential)	Residential property (Well suited) at South Street, Chennai having area of 1200 Square Feet.	Rajesh Kumar	₹ 2,50,000	10	No

Other Assets

Personal Banking:

Below bank account details were shared :

Sr.No	Account Holder's Name	Bank Name	Account Type	OD / CC Limit	Vintage
1	Rajesh Kumar	Abu Dhabi Commercial Bank Ltd.	Savings	NA	5 Yrs 5 Months

Bank Details Remarks

Other Sources of Income of Individual Loan Applicants:

Sr.No	Income Source	Earned by	Amount(Rs)
1	Agricultural Income	ABX Pvt Ltd	₹ 2,000 Monthly

Family Information:

Mr. Rajesh Kumar, who is an applicant in the case, resides at Ghogla in, Ghogla, Daman & Diu-396215.

This is a Rented residence, where the applicant has been staying for 12 years. The rent paid ₹ 25000 per month.

The table below provides details of other family members of Rajesh Kumar :

Sr.No	Name	Relation	Age	Earning Status	Occupation Details
1	Venkat	Father-in-law	28	Non-Earning	Retired Person from 2014

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	Gold Loan
Loan Amount	₹ 2,50,000	₹ 25,000
Availed From	Aditya Birla Finance Limited	Arunachal Pradesh Rural Bank
Borrower	Rajesh Kumar	Rajesh Kumar
Instalment Amount	₹ 25,000	₹ 500
Instalment Frequency	Daily	Daily
Original Tenure (Months)	15	250
Elapsed Tenure (Months)	5	20
Balance Tenure (Months)	10	230

Neighbourhood / Reference Check

Vignesh

- Neighbour Check was done with Vignesh.
- Vignesh knows about applicants and their business.
- Vignesh confirmed that the business has been in operation for 20 years and 5 months.

- As per Vignesh the owner of ABX Pvt Ltd is Mr. Rajesh Kumar. .

Neighborhood remarks

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

- Customer Behaviour:

Polite	☒	Rude	☐
--------	-------------------------------------	------	--------------------------

- Suitability of Business Location:

Well Suited	☒	Fairly Suited	☐	Not Suited	☐
-------------	-------------------------------------	---------------	--------------------------	------------	--------------------------

- PD Officer's overall assessment:

Positive	☒	Refer to Credit	☐	Negative	☐
----------	-------------------------------------	-----------------	--------------------------	----------	--------------------------

PD officer recommendation is **Positive**.

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

- Address changed

Final Remarks