

PERSONAL DISCUSSION REPORT

for the case of

Ms.Parkavi

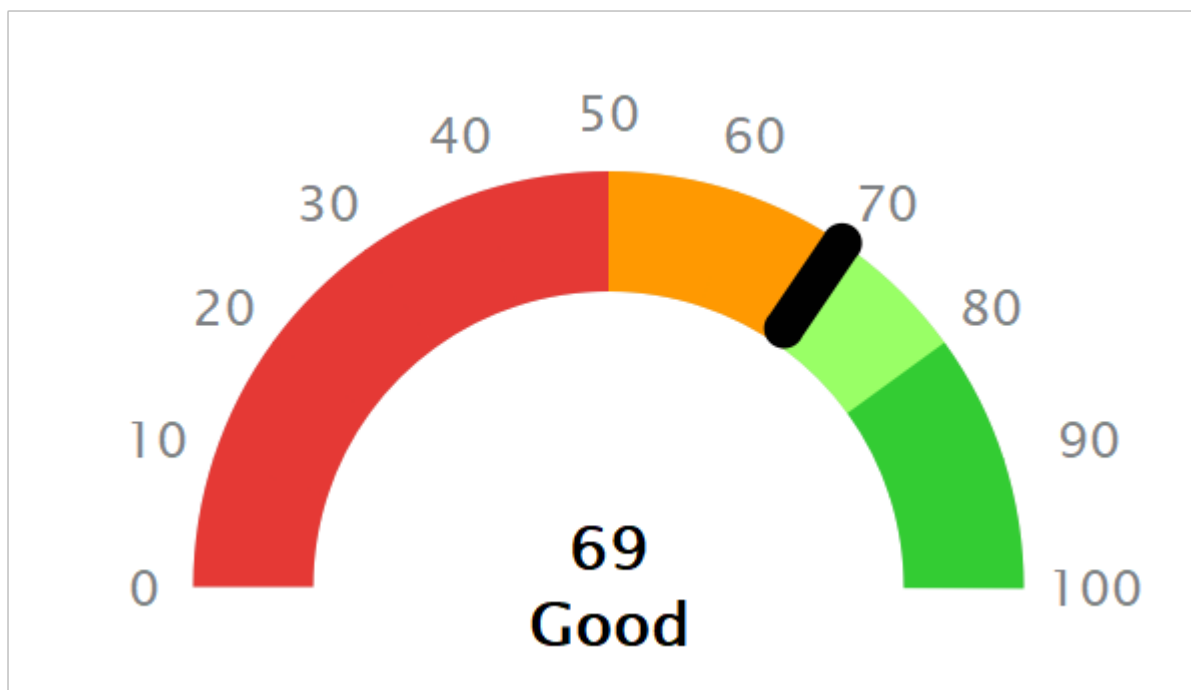
PD Report Date 15/03/2019 20:16 PM
PD Vist Date 14/03/2019 02:16 PM
PD Initiated by Acharapakkam Branch
Loan Applicant ID Hdfc5567
Product Non Residential Premises Loan
Customer Segment Self Employed - Documented Income

Loan Amount Applied For :

As Per PD Initiation Rs 9,800,000,00.
As Per Loan Applicants during PD Rs 9,800,000,00.

Executive Summary

General Section Score 1.00
Business Section Score 3.40
Final Remarks Score 2.50
Final PD Score 69.00 (Over all Actual score (6.90) / over all Maximum Score (10.00) * 100)



General Question (25%)	Answer	Score Band	Attributed Score	Max Score
otp_done (10%)	No	0	0 (25% * 10% * 0)	0.25
person_met_is_applicant (15%)	no	0	0 (25% * 15% * 0)	0.375
qualification (10%)	No Formal Education	0	0 (25% * 10% * 0)	0.25
comment_locality (10%)	Excellent	10	0.25 (25% * 10% * 10)	0.25
pd_location_approach (10%)	Very Easy to locate & Reach	10	0.25 (25% * 10% * 10)	0.25
customer_behaviour (10%)	Polite	10	0.25 (25% * 10% * 10)	0.25
neighbourhood_check_as_per_pd_officer (10%)		0	0 (25% * 10% * 0)	0.25
was_the_company_name_board_sighted (10%)	yes	10	0.25 (25% * 10% * 10)	0.25
value_of_other_assets (15%)	0	As Per Grid	No Asset (25% * 15% * As Per Grid)	0.375

Final Remarks Question (25%)	Answer	Score Band	Attributed Score	Max Score
pd_officer_recommandations (100%)	Positive	10	2.5 (25% * 100% * 10)	2.5

Business Question(50%)	Answer	Score Band	Attributed Score	Max Score
no_of_years_business_run (10%)	12	10	0.5 (50% * 10% * 10)	0.5
location_suited_for_busienss (10%)	well_suited.	10	0.5 (50% * 10% * 10)	0.5

business_seasonality (10%)	no major changes in sales	10	0.5 (50% * 10% * 10)	0.5
employees_total (10%)	30	8	0.4 (50% * 10% * 8)	0.5
cerificates (1.6666666666667%)	Certificates	Derived	0.25	0.375
owned_property (7%)	yes	10	0.35 (50% * 7% * 10)	0.35
owned_vechile (3%)	no	0	0 (50% * 3% * 0)	0.15
business_activity_has_seen (10%)	no	0	0 (50% * 10% * 0)	0.5
minimum_supplier_info (5%)	Provided	10	0.25 (50% * 5% * 10)	0.25
minimum_client_info (5%)	Provided	10	0.25 (50% * 5% * 10)	0.25
stock_raw_material_enough (5%)	no	0	0 (50% * 5% * 0)	0.25
stock_finished_goods_enough (5%)		0	0 (50% * 5% * 0)	0.25
vintage_of_business_account (10%)	7.0	8	0.4 (50% * 10% * 8)	0.5

Business Certificates	Answer	Score	Max Score
shop_eat_act_cert	yes	0.083	0.083
gst_Regn_cert	yes	0.083	0.083
pf_regn	no	0	0.083
esic_regn	no	0	0.083
export_import_cert	yes	0.083	0.083
factory_cert	no	0	0.083
cert_of_practice	not applicable	0	0