PERSONAL DISCUSSION REPORT

for the case of

Mr. Rajsankar

PD Initiated Date	27/05/2019 17:31 PM
PD Vist Date	
PD Report Date	29/05/2019 06:05:51 AM
PD Initiated by	Golf Court Extn Road Splendor Branch
Loan Application ID	HDFC-457896321
Product	Home Loan
Customer Segment	Self Employed

Loan Amount Applied For :

As Per PD Initiation	₹ 12,00,000 (Twelve Lakhs)
As Per Loan Applicants during PD	₹ 12,00,000 (Twelve Lakhs)

Person(s) Met:

Mr. Rajsankar

Beneficiary of ABC Patnership , Brother Of Vignesh,

Loan Applicants:

Name	Age (Yrs)	Qualification	Relationships
Mr. Rajsankar	28	Completed Graduation (M Com)	Beneficiary of ABC Patnership and Brother of Vignesh
Mr. Vignesh	26	Completed Schooling	Business Head of ABC Patnership

PD Score Summary

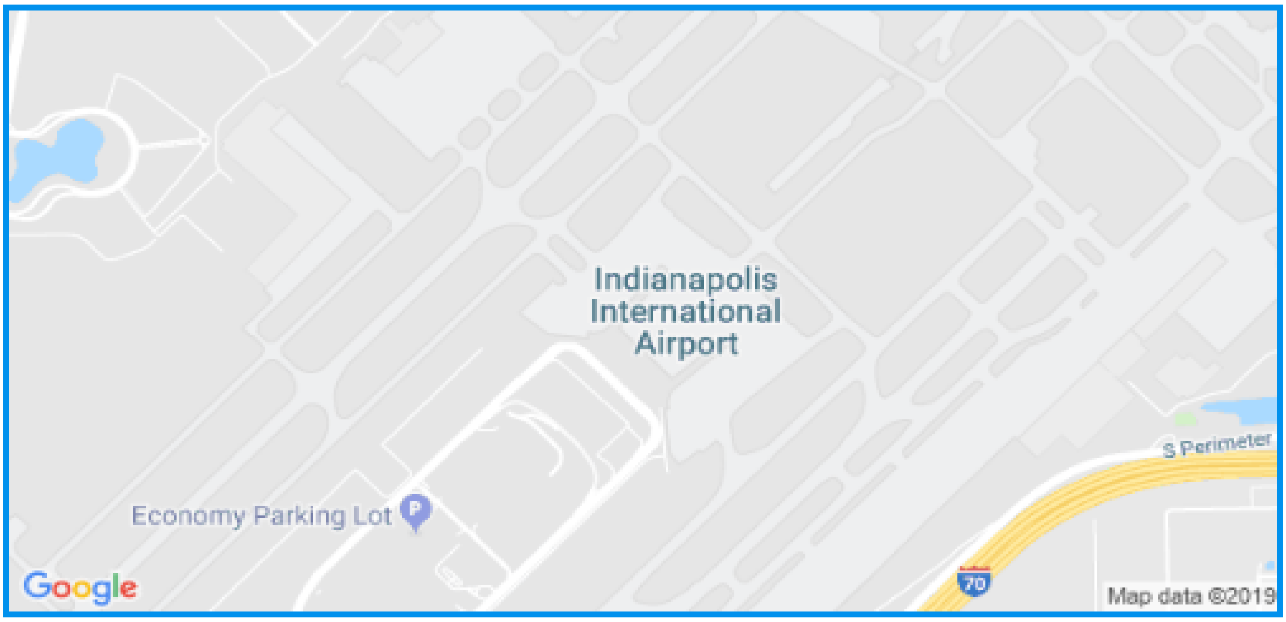
	Actual Score	Max Score	Score %
General Section Score	1.60	2.50	64%
Business Section Score	3.50	5.00	70%
Final Remarks Score	2.50	2.50	100%
Final PD Score	7.60	10.00	76%

Score Chart Not GeneratedScore Chart Not GeneratedScore Chart Not Generated

PD LOCATION

PD Location Address : 25, SANNATHI STREET, SUDHARSAN NAGAR, MADAMBAKKAM, Chennai, Tamil Nadu - 600126.

GPS Coordinates of location where PD Visit was done :



Location Summary

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

The Factory is located in a Residential Area and the estimated area of the Factory is 5000 Square Feet .

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

The PD officer also made the following observations:

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

LOAN DETAILS:

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

S.No	Loan Particulars	Loan Particular Details
1	Total Loan Amount applied for	₹ 12,00,000 (Twelve Lakhs)
2	Loan Tenure expected	255 Months
3	Loan Purpose	Purchase of House Property in Resale
4	Balance Transfer Amount	₹ 8,00,000 (Eight Lakh)
5	Top Up Amount applied for	₹ 4,00,000 (Four Lakh)
6	End Use of Topup	Child's Marriage
7	Balance Transfer from	ICICI Home Finance Company Limited
8	EMI Comfortable Paying	₹ 30,000 (Thirty Thousands)
9	Type of Property Being Mortgaged	Independent House
10	Name of the current / proposed owner(s) of the Property being Mortgaged	Rajsankar
11	Status of Construction	Plot of Land
12	Estimated Market Value of the property being mortgaged	₹ 50,00,000 (Fifty Lakhs)

BUSINESS INFORMATION:

Company / Firm Name : ABC Patnership

Business Entity Type : Private Limited Company

Business Vintage : 8 Years and 8 Months

Director Details

Name	Share Holding	No.of Years in Current Business	Total Work Experience	Previous Experience	Started Business
Mr. Rajsankar	78%	8 Years and 8 Months	9	Yes	yes

Other Family Members involved in business :

Name	Individual Relationship	Related to	Relationship to Company / Firm	Started Business (Yes / No)
Mr. Vijay	Cousin of	Rajsankar	Beneficiary	yes

Type of Business Activity : Manufacturing

Key Products	Area of Operations	Area of Sale / Service	Area where Max Sale / Service done
Steel	Within India	Pan India.	Tamil Nadu,Kerala and West Bengal.

Brief of the Business / Service Model

Product / Service	Process Brief
Steel	Good

Type of Business Activity : Retail Trading

Key Products	Area of Operations	Area of Sale / Service	Area where Max Sale / Service done
Rice	Within India	Abiramam,Achampudur and Acharapakkam of Tamil Nadu.	Abiramam,Achampudur and Acharapakkam.

Brief of the Business / Service Model

Product / Service	Process Brief
Rice	Good

Type of Business Activity : Service Provider

Services	Area of Operations	Area of Sale / Service	Area where Max Sale / Service done
Babu Export	Both	Pan India. 100% revenue from Thailand.	Jammu & Kashmir,Tamil Nadu,Kerala,West Bengal,Tripura ,Chandigarh Metro,Chhattisgarh and Jharkhand.

Brief of the Business / Service Model

Product / Service	Process Brief
Babu Export	

Type of Business Activity : Wholesale Trading

Key Products	Area of Operations	Area of Sale / Service	Area where Max Sale / Service done
Cooking Oil	Export	50% sales done in Thailand and 50% sales done in Hong Kong.	

Brief of the Business / Service Model

Product / Service	Process Brief
Cooking Oil	He was export the cooking oil last 15 years

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

As per person met, there are 10 permanent and 2 temporary employee(s) with company.

At the time of PD visit, the officer sighted 8 employees at the business premises.

The below documents were sighted during the visit :

ESIC Registration.

Assets used in Business

Assets used for ABC Patnership Business :

Particulars	Asset 1
Asset Type	Property
Asset Description	Business Centre
Ownership	OWNED
Owned by	Rajsankar
Market Value	₹ 2500000
Monthly Rent	NA
Age of Asset	10
Loan (Y/N)	yes

Financial Information

Company / Firm Name : ABC Patnership

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)	₹ 1,00,000	₹ 1,50,000	₹ 1,40,000
Net Profit / (Net Loss) (Rs)	₹ 10,000	₹ 20,000	(₹ 20,000)
Net Profit or (Net Loss) to Sales %	10.00 %	13.33 %	(-14.29 %)
% (↑ / ↓) in Sales over PY	NA	50.00 %	(-6.67 %)
% (↑ / ↓) in Net Profit over PY	NA	100.00 %	(-200.00)
% (↑ / ↓) in Net Profit % over PY	NA	33.30 %	(-207.20 %)

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

Particulars	Range provided		Final Considered
	From	To	
Sales / Revenue (Rs)	80,000	1,50,000	88,000
Net Profit or (Net Loss) to Sales (Rs)	10	15	0
Net Profit / (Net Loss)% >>>>			0%

Working Capital Cycle:

S.No	Particulars	Days
1	Debtor Days	15
2	Creditor Days	20
3	Stock Days	25

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	Others Working	Others Facility

Business Banking:

Account Name	Bank Name	Account Type	Account Vintage	Main Business AC
Rajsankar	Barclays Bank Plc.	Savings	2 Years and 5 Months	Yes

Client Details

Sr.No	Particulars	Client 1	Client 2	Client 3
1	Product / Service	Steel	Rice	Babu Export
2	Contact Person	Mr. SanjaY Coparcener of RAMCO	Mr. Vimal KumaR Business Head of SIVAJI	Mr. Babu Director of Singapore Exports
3	Mobile Number	8000000000	9000000000	5000000000
4	Landline No	044 22558899	02255 22222222	04365 25896541
5	Payment Terms	Supply against advance payment	Supply against advance payment	Payment on Receipt of goods / service
6	Payment Mode	Payment received through Banking channels.	Payment received in Cash and also through Banking channels.	Payment received through Banking channels.
7	No of Days Credit	NIL	NIL	NIL

Supplier Details

Supplier 1:

Sr.No	Particulars	Details
1	Item Purchased	Steel Materials
2	Contact Person	Mr. Guna Chairman of Agni
3	Mobile Number	7000000000
4	Landline No	04653 25852585
5	Payment Terms	Payment after Credit Period provided
6	Payment Mode	Payment made in Cash.
7	No of Days Credit	10 to 30 days

Supplier 2:

Sr.No	Particulars	Details
1	Item Purchased	Rice
2	Contact Person	Mr. Hema Chartered Accountant of Vignesh
3	Mobile Number	6000000000
4	Landline No	04635 25896325
5	Payment Terms	Payment on Receipt of goods / service
6	Payment Mode	Payment made in Cash.
7	No of Days Credit	NA

A PHP Error was encountered

Severity: Notice

Message: Undefined index: traded_goods_remarks

Filename: helpers/stockform_helper.php

Line Number: 50

Backtrace:

File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\helpers\stockform_helper.php
Line: 50
Function: _error_handler

File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\helpers\stockform_helper.php
Line: 59
Function: array_map

File:
C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\views\report_templates\JSONTOREPORT.php
Line: 2129
Function: getStockRetailDetails

File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\controllers\PD_Controller.php
Line: 5017
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

Stock Details

ABC Patnership

Sr.No	Type of Stock	Stock Item	Stock Value (Rs)	Stock Quantity
1	Raw Material	Steel Materials	₹ 5,00,000	200 Bunch
2	Finished Goods	Steel	₹ 6,00,000	200 Bowl
3	Trading Goods	Rice	₹ 2,00,000	400 Bunch
4	Trading Goods	Cooking Oil	₹ 0	Not Observed

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.

Personal Assets

Sr.No	Asset Type	Asset Description	Asset Owned By	Approx Market Value(Rs)	Age of the Assest(Yrs)	Loan Again Assest
1	Property (Residential)	Residential property (Good) at Chennai having area of 1200 Square Feet.	Rajsankar	₹ 2,000	10	No

Personal Banking:

Below bank account details were shared :

Sr.No	Account Holder's Name	Bank Name	Account Type	OD / CC Limit	Vintage
1	Rajsankar	Bank of Ceylon	Savings	NA	12 Yrs 10 Months
2	Vignesh	Indian Bank	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	Vignesh	₹ 50,000 Yearly

Family Information:

Mr. Rajsankar, who is an applicant in the case, resides at Kodambakkam in, Anaimalai, Tamil Nadu-600037.

This is a Family Owned residence, where the applicant has been staying for 5 years.

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

Sr.No	Name	Relation	Age	Earning Status	Occupation Details
1	Vijay	Cousin	27	Earning	Income of ₹ 25,000 per month received from MMS info Tech Ltd. He has been working for 10 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	Personal Loan	Business Loan
Loan Amount	₹ 1,50,000	₹ 2,50,000
Availed From	Axis Bank Ltd.	Au Small Finance Bank Ltd.
Borrower	Vignesh	Rajsankar
Instalment Amount	₹ 2,000	₹ 15,000
Instalment Frequency	Monthly	Monthly
Original Tenure (Months)	65	250
Elapsed Tenure (Months)	13	50
Balance Tenure (Months)	52	200

Neighbourhood / Reference Check

Neighbour 1

- Neighbour Check was done with Babu.
- Babu knows about applicants and their business.
- Babu confirmed that the business has been in operation for 12 years and 3 months.
- As per Babu the owner of ABC Patnership is Mr. Rajsankar.
- Neighbourhood Check Status is **Negative**

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.

- Well Suited

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 Graduation	6	0.15 (25% * 10% * 6)	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%	Polite	10	0.25 (25% * 10% * 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%	2000	2	0.075 (25% * 15% * 2)	0.375 (25% * 15% * 10)
General Section Sum of Attributed Score | Sum of Max Score				1.60	2.50

Asset Value Calculaitons	
Actual Value Of Assets (a)	2,000.00
Loan Amount (b)	1,200,000.00
Avg Expected Value Of Assets (c)	35%

Expected Value Of Assets (d = c*b)	420,000.00
Actual Value Of Assets Percentage (e = (a/b) * 100)	0.17%
Variance (f = ((e-c)/c) * 100)	-99.52%
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%	8	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%	12	6	0.3 (50% * 10% * 6)	0.5 (50% * 10% * 10)
Certificates	10%	Refer Cert Table	Derived	0.3	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 operaions	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 operaions	5%	yes	10	0.25 (50% * 5% * 10)	0.25 (50% * 5% * 10)
Vintage of Main Business Account	10%	2 Yrs 5 Mns	2	0.1 (50% * 10% * 2)	0.5 (50% * 10% * 10)
Business Section Sum of Attributed Score | Sum of Max Score				3.50	5.00

Business Certificates	Answer	Score	Attributed Score	Max Score
Shop and Eat Act cert?	no	0	0 (50% * 2% * 0)	0.1 (50% * 2% * 10)
GST regn cert?	yes	10	0.1 (50% * 2% * 10)	0.1 (50% * 2% * 10)
PF Regn?	not applicable	0	0 (50% * 2% * 0)	0 (50% * 2% * 10)
ESIC Regn?	yes	10	0.1 (50% * 2% * 10)	0.1 (50% * 2% * 10)
Export/import cert?	not applicable	0	0 (50% * 2% * 0)	0 (50% * 2% * 10)
Factory cert?	no	0	0 (50% * 2% * 0)	0.1 (50% * 2% * 10)
Cert of practice?	yes	10	0.1 (50% * 2% * 10)	0.1 (50% * 2% * 10)