

PERSONAL DISCUSSION REPORT

for the case of

Mr. Ramesh Agarwal

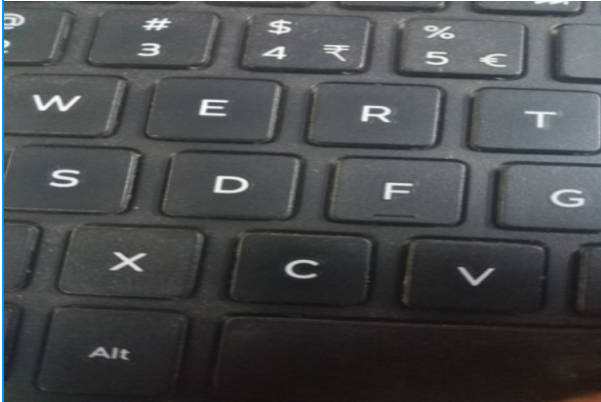
PD Initiated Date 11/06/2019 03:08:29 PM
PD Visit Date 11/06/2019 03:30:51 PM
PD Report Date 19/06/2019 06:38:49 PM
PD Initiated by Golf Court Extn Road Splendor Branch
Loan Application ID HDFC-88776655
Product Loan Against Property
Customer Segment Self Employed

Loan Amount Applied For :

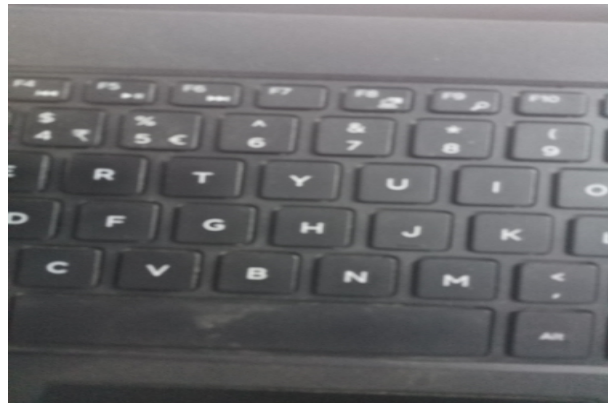
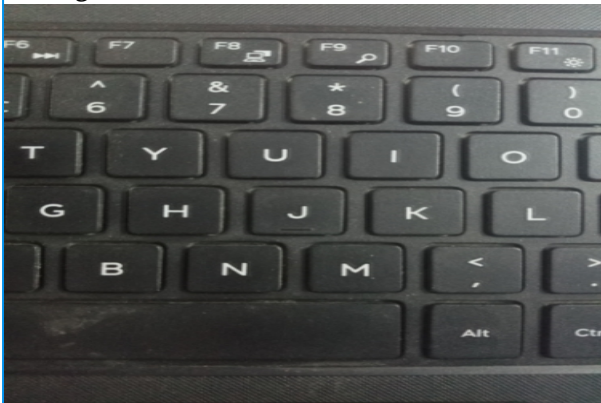
As Per PD Initiation	₹ 24,00,000 (Twenty Four Lakhs)
As Per Loan Applicants during PD	₹ 24,00,000 (Twenty Four Lakhs)

Person(s) Met:

Mr. Ramesh Agarwal - Beneficiary of ABC PVT .



Mr. Vignesh - Business Head of ABC PVT .


Loan Applicants:

Name	Age (Yrs)	Qualification	Relationships
Mr. Ramesh Agarwal	28	Completed Schooling	Beneficiary of ABC PVT
Mr. Vignesh	25	Completed Schooling	Business Head of ABC PVT and Brother of Vignesh

General Remarks

PD Score Summary

	Actual Score	Max Score	Score %
General Section Score	1.78	2.50	71%
Business Section Score	3.72	5.00	74.4%
Final Remarks Score	2.50	2.50	100%
Final PD Score	8.00	10.00	80%

Score Chart Not Generated

Business Related Parameters Impacting Score		Response
Business Vintage >>		10 Yrs
Business Location suitability >>		Well suited
Seasonality >>		Seasonal
Employee Strength >>		8
Business Certifications Sighted >>		Yes
Business Premise Ownership >>		No
Vehicle Ownership >>		No
Business Activity Observed >>		Yes
Supplier Information Provided >>		Provided
Client Information Provided >>		Provided
Raw Materials Stock Sufficiency >>		Not applicable
Finished/Traded Stock Sufficiency >>		Not applicable
Main Business Banking Account Vintage >>		10 Yrs

Other Parameters Impacting Score		Response
OTP authentication done >>		Yes
Is person Met, a loan applicant >>		Yes
Qualification of Loan Applicants >>		Completed Schooling
Comment on Locality >>		Poor
Approach to PD location >>		Difficult to locate & Reach
Customer Behaviour >>		Polite
Neighbourhood check >>		Positive
Business Board Sighted >>		Yes
Asset Value by Loan Amount % >>		29.17 %

PD LOCATION

PD Location Address : 25, Sannathi Street, Sudharsan Nagar, Madambakkam, Chennai, Tamil Nadu - 600126.

GPS Coordinates of location where PD Visit was done : 12.9707993,80.1844741



PD Location Approach Name Board of Business



Location Summary

The PD visit was done at Residence of the loan applicants. The Residence is Rented (Rent Rs3500 Per Month) and the business has been in operation from here for the last 10 Years and 5 Months.

The Residence is located in an Industrial Area and the estimated area of the Residence is 1200 Square Meters .

The PD location was Difficult to locate & Reach. As Per PD Offcier, the Residence is situated in a Poor Locality.

The PD officer also made the following observations:

- The location of the Residence is well suited to the nature of business.
- Business Activity was seen during visit.
- Business Assets remarks

Address Remarks

LOAN DETAILS:

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

A PHP Error was encountered

Severity: Notice

Message: Undefined index: balance__transfer__amount

Filename: report_templates/JSONTOREPORT.php

Line Number: 994

Backtrace:

File:

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

Line: 994

Function: __error_handler

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

Line: 5130

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: balance__transfer__amount

Filename: report_templates/JSONTOREPORT.php

Line Number: 994

Backtrace:

File:

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

Line: 994

Function: __error_handler

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

Line: 5130

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: Warning

Message: A non-numeric value encountered

Filename: helpers/myutil_helper.php

Line Number: 13

Backtrace:

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

Line: 13

Function: __error_handler

File:

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

Line: 996

Function: numtowards

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

Line: 5130

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: end_use_topup_master

Filename: report_templates/JSONTOREPORT.php

Line Number: 998

Backtrace:

File:

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

Line: 998

Function: __error_handler

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

Line: 5130

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: end_use_topup_master

Filename: report_templates/JSONTOREPORT.php

Line Number: 998

Backtrace:

File:

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

Line: 998

Function: __error_handler

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

Line: 5130

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: lender_master

Filename: report_templates/JSONTOREPORT.php

Line Number: 1001

Backtrace:

File:

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

Line: 1001

Function: __error_handler

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

Line: 5130

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: Warning

Message: A non-numeric value encountered

Filename: helpers/myutil_helper.php

Line Number: 13

Backtrace:

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

Line: 13

Function: __error_handler

File:

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

Line: 1018

Function: numtowords

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

Line: 5130

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: property_type_master

Filename: report_templates/JSONTOREPORT.php

Line Number: 1020

Backtrace:

File:

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

Line: 1020

Function: __error_handler

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

Line: 5130

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: construction_status_master

Filename: report_templates/JSONTOREPORT.php

Line Number: 1026

Backtrace:

File:

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

Line: 1026

Function: __error_handler

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

Line: 5130

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: Warning

Message: A non-numeric value encountered

Filename: helpers/myutil_helper.php

Line Number: 13

Backtrace:

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

Line: 13

Function: __error_handler

File:

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

Line: 1028

Function: numtowords

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

Line: 5130

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

S.No	Loan Particulars	Loan Particular Details
1	Total Loan Amount applied for	₹ 24,00,000 (Twenty Four Lakhs)
2	Loan Tenure expected	Months
3	Loan Purpose	
4	Balance Transfer Amount	₹ 0 ()
5	Top Up Amount applied for	₹ 0 ()
6	End Use of Topup	
7	Balance Transfer from	
8	EMI Comfortable Paying	₹ 0 ()
9	Type of Property Being Mortgaged	
10	Name of the current / proposed owner(s) of the Property being Mortgaged	Remote
11	Status of Construction	
12	Estimated Market Value of the property being mortgaged	₹ 0 ()

Loan Details Remarks

BUSINESS INFORMATION:

Company / Firm Name : ABC PVT

Business Entity Type : HUF (Hindu Undivided Family)

Business Vintage : 10 Years and 6 Months

Karta Details

Name	Share Holding	No.of Years in Current Business	Total Work Experience	Previous Experience	Started Business
Mr. Ramesh Agarwal	55%	10 Years and 5 Months	10	NIL	yes

Key Products	Area of Operations	Area of Sale / Service	Area where Max Sale / Service done
Egg	Domestics & Exports	Pan India. 40% of export sales done in Thailand 20% of export sales done in Antarctica 40% of export sales done in Hong Kong. 100 % of total sales is export.	Tamil Nadu,Kerala and West Bengal.

Brief of the Business / Service Model

Product / Service	Process Brief
Egg	Applicant purchases egg from polutry farm and whole sale market, he deals in local eggs(des) and white eggs. He has his own trucks which used for getting the stock. If during transportation there is wastage it's borne by applicant. He also export eggs to neighbouring countries.

As per person`s met, applicant using Mobile Wallets/UPI for business transactions.

The applicant using the following POS machines:

Name of the Financial Insitution	TID Number of POS machine
Australia and New Zealand Banking Group Ltd.	ADSC114477885522
ESAF Small Finance Bank Ltd.	BJHG458523696369

The Business has maximum sales/services during, the period of March.

As per person met, there are 6 permanent and 2 temporary employee(s) with company.

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

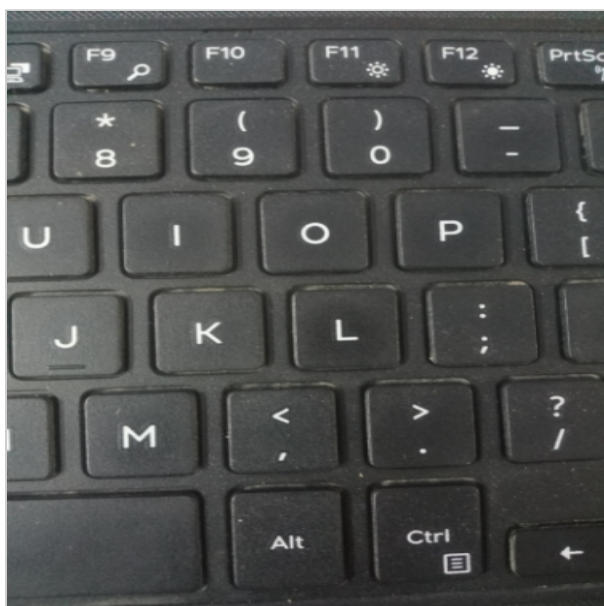
The below documents were sighted during the visit :

Shop/Est act Certificate.

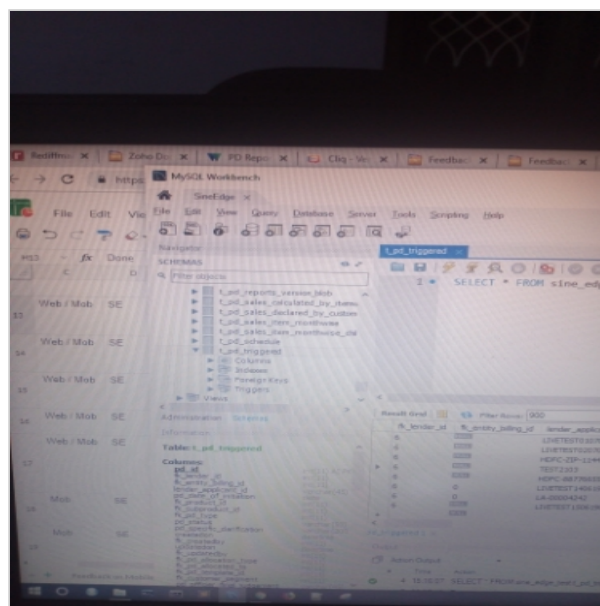
GST Registration.

PF Registration.

ESIC Registration.



Doc1.



Doc2.

About Remarks

Financial Information

Company / Firm Name : ABC PVT

No of Years of Financial Statements provided : 2

Snapshot of Financials as per Books of Account Provided :

Particulars	FY 2018-2019	FY 2019-2020
Sales / Revenue (Rs)	₹ 10,68,068	₹ 13,40,947
Net Profit / (Net Loss) (Rs)	₹ 5,01,254	₹ 5,99,835
Net Profit or (Net Loss) to Sales %	46.93 %	44.73 %
% (↑ / ↓) in Sales over PY	NA	25.55 %
% (↑ / ↓) in Net Profit over PY	NA	19.67 %
% (↑ / ↓) in Net Profit % over PY	NA	(-4.69 %)

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

Particulars	Range provided		Final Considered
	From	To	
Sales / Revenue (Rs)	350	400	375
Net Profit or (Net Loss) to Sales (Rs)	0	0	0
Net Profit / (Net Loss)% >>>>			0%

Working Capital Cycle:

S.No	Particulars	Days
1	Debtor Days	40
2	Creditor Days	0
3	Stock Days	30

Working Capital Facilities:

The Loan Applicants have not availed any Working Capital Facilities from any financial institution.

Financial Remarks

A PHP Error was encountered

Severity: Notice

Message: Undefined index: bank_name_master

Filename: helpers/bankingform_helper.php

Line Number: 17

Backtrace:

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

Line: 17

Function: __error_handler

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

Line: 23

Function: array_map

File:

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

Line: 1989

Function: getBusinessBankingDetails

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

Line: 5130

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: account_type_master

Filename: helpers/bankingform_helper.php

Line Number: 18

Backtrace:

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

Line: 18
Function: __error_handler

File: C:\xampp\htdocs\AWSEC2\sparqapi\api\application\helpers\bankingform_helper.php
Line: 23
Function: array_map

File:
C:\xampp\htdocs\AWSEC2\sparqapi\api\application\views\report_templates\JSONTOREPORT.php
Line: 1989
Function: getBusinessBankingDetails

File: C:\xampp\htdocs\AWSEC2\sparqapi\api\application\controllers\PD_Controller.php
Line: 5130
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

Business Banking:

Account Name	Bank Name	Account Type	Account Vintage	Main Business AC
ABC PVT			10 Years	

Banking Remarks

Supplier Remarks

A PHP Error was encountered

Severity: Warning

Message: count(): Parameter must be an array or an object that implements Countable

Filename: report_templates/JSONTOREPORT.php

Line Number: 2560

Backtrace:

File:

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

Line: 2560

Function: __error_handler

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

Line: 5130

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: Warning

Message: count(): Parameter must be an array or an object that implements Countable

Filename: report_templates/JSONTOREPORT.php

Line Number: 2571

Backtrace:

File:

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

Line: 2571

Function: __error_handler

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

Line: 5130

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: Warning

Message: count(): Parameter must be an array or an object that implements Countable

Filename: report_templates/JSONTOREPORT.php

Line Number: 2578

Backtrace:

File:

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

Line: 2578

Function: __error_handler

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

Line: 5130

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

ABC PVT

Sr.No	Type of Stock	Stock Item	Stock Value (Rs)	Stock Quantity
1	Raw Material	Mobile	Not Observed	Not Observed
2	Finished Goods	Mobile	Not Observed	Not Observed

Stock Remarks

Stock Remarks

Personal Assets

Sr.No	Asset Type	Asset Description	Asset Owned By	Approx Market Value(Rs)	Age of the Assest(Yrs)	Loan Again Assest
1	Vehicle	Truck/ Bus - TATA	Ramesh Agarwal	₹ 2,00,000	10	Yes
2	Property (Residential)	Residential property (Well suited) at Gandhi Nagar, Coimbatore having area of 1200 Square Feet.	Ramesh Agarwal	₹ 5,00,000	10	Yes

other remarks

Personal Banking:

Below bank account details were shared :

Sr.No	Account Holder's Name	Bank Name	Account Type	OD / CC Limit	Vintage
1	Ramesh Agarwal	Aditya Birla Idea Payments Bank Ltd.	Savings	NA	10 Yrs 5 Months

Banking Individuals remarks

Other Sources of Income of Individual Loan Applicants:

Sr.No	Income Source	Earned by	Amount(Rs)
1	Rental Income	Ramesh Agarwal	₹ 50,000 Monthly

Other Income Remarks

Family Information:

Mr. Ramesh Agarwal, who is an applicant in the case, resides at Tambaram in, Chennai, Tamil Nadu-600122.

This is a Self Owned residence, where the applicant has been staying for 10 years.

The table below provides details of other family members of Ramesh Agarwal :

Sr.No	Name	Relation	Age	Earning Status	Occupation Details
1	Guna	Cousin	10	Earning	Income of ₹ 20,000 per month received from XYZ Pvt Ltd. She has been working for 10 years.

Family Remarks

Existing Loan Obligation

The table below lists the details of Existing Loan Obligations of the Loan Applicants.

Particulars	Loan 1
Loan Type	Business Loan
Loan Amount	₹ 10,00,000
Availed From	Aditya Birla Finance Limited
Borrower	Ramesh Agarwal
Instalment Amount	₹ 20,000
Instalment Frequency	Monthly
Original Tenure (Months)	200
Elapsed Tenure (Months)	50
Balance Tenure (Months)	150

Good Loan Remarks

Neighbourhood / Reference Check

Ramkumar

- Neighbour Check was done with Ramkumar.

- Ramkumar knows about applicants and their business.
- Ramkumar confirmed that the business has been in operation for 10 years and 5 months.
- As per Ramkumar the owner of ABC PVT is Mr. Ramesh Agarwal. .

Neighbourhood Remarks

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 **Positive**.

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

- Statements Good

Final Remarks

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 Schooling	4	0.1 (25% * 10% * 4)	0.25 (25% * 10% * 10)
Comment on Locality	10%	Poor	5	0.125 (25% * 10% * 5)	0.25 (25% * 10% * 10)
Approach to PD location	10%	Difficult to locate & Reach	4	0.1 (25% * 10% * 4)	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%	700000	2	0.075 (25% * 15% * 2)	0.375 (25% * 15% * 10)
General Section Sum of Attributed Score Sum of Max Score				1.78	2.50

Asset Value Calculaitons	
Actual Value Of Assets (a)	700,000.00
Loan Amount (b)	2,400,000.00
Avg Expected Value Of Assets (c)	45%

Expected Value Of Assets ($d = c * b$)	1,080,000.00
Actual Value Of Assets Percentage ($e = (a/b) * 100$)	29.17%
Variance ($f = ((e-c)/c) * 100$)	-35.19%
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	11.111111111111%	10	10	0.55555555555556 (50% * 11.111111111111% * 10)	0.55555555555556 (50% * 11.111111111111% * 10)
Is the location of the business / profession suited to the nature of business / service provided?	11.111111111111%	well suited	10	0.55555555555556 (50% * 11.111111111111% * 10)	0.55555555555556 (50% * 11.111111111111% * 10)
Is the Business seasonal?	11.111111111111%	yes	5	0.27777777777778 (50% * 11.111111111111% * 5)	0.55555555555556 (50% * 11.111111111111% * 10)

Total Number of Employees (as per applicant)	11.111111111111%	8	4	0.22222222222222 (50% * 11.111111111111% * 4)	0.55555555555556 (50% * 11.111111111111% * 10)
Certificates	11.11%	Refer Cert Table	Derived	0.4444444444444444	0.55555555555556
Owned Property	7.7777777777778%	no	0	0 (50% * 7.7777777777778% * 0)	0.38888888888889 (50% * 7.7777777777778% * 10)
Owned Vehicle	3.3333333333333%	no	0	0 (50% * 3.3333333333333% * 0)	0.16666666666667 (50% * 3.3333333333333% * 10)
Was any business activity seen at the Address Type seen during PD visit ?	11.111111111111%	yes	10	0.55555555555556 (50% * 11.111111111111% * 10)	0.55555555555556 (50% * 11.111111111111% * 10)
At least 1 Supplier Name & Number field details provided	5.5555555555556%	Provided	10	0.27777777777778 (50% * 5.5555555555556% * 10)	0.27777777777778 (50% * 5.5555555555556% * 10)
At least 1 Client Name & Number field details provided	5.5555555555556%	Provided	10	0.27777777777778 (50% * 5.5555555555556% * 10)	0.27777777777778 (50% * 5.5555555555556% * 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	11.111111111111%	10 Yrs	10	0.55555555555556 (50% * 11.111111111111% * 10)	0.55555555555556 (50% * 11.111111111111% * 10)
Business Section Sum of Attributed Score Sum of Max Score				3.72	5.00

Business Certificates	Answer	Score	Attributed Score	Max Score
Shop and Eat Act cert?	yes	10	0.111 (50% * 2.2222222222222% * 10)	0.111 (50% * 2.2222222222222% * 10)
GST regn cert?	yes	10	0.111 (50% * 2.2222222222222% * 10)	0.111 (50% * 2.2222222222222% * 10)
PF Regn?	yes	10	0.111 (50% * 2.2222222222222% * 10)	0.111 (50% * 2.2222222222222% * 10)
ESIC Regn?	yes	10	0.111 (50% * 2.2222222222222% * 10)	0.111 (50% * 2.2222222222222% * 10)

Export/import cert?	no	0	0 (50% * 2.22222222222222% * 0)	0.111 (50% * 2.22222222222222% * 10)
Factory cert?	not applicable	0	0 (50% * 2.22222222222222% * 0)	0 (50% * 2.22222222222222% * 10)
Cert of practice?	not applicable	0	0 (50% * 2.22222222222222% * 0)	0 (50% * 2.22222222222222% * 10)