

PERSONAL DISCUSSION REPORT

for the case of

Mr.Moshahid Raja

PD Report Date 05/04/2019 16:40 PM
PD Vist Date 04/04/2019 11:45 AM
PD Initiated by Chennai Head Branch Branch
Loan Application ID Test-2-DI-03-04-19
Product Home Loan
Customer Segment Self Employed - Documented Income

Loan Amount Applied For :

As Per PD Initiation	₹ 1,00,00,000.00 (One Crore Rupees)
As Per Loan Applicants during PD	₹ 30,00,000.00 (Thirty Lakhs Rupees)

Executive Summary

General Section Score 1.50

Business Section Score 2.25

Final Remarks Score 1.25

Final PD Score 50.00 (Over all Actual score (5.00) / over all Maximum Score (10.02)) * 100)

Score Chart Not Generated

General Section Information

Person(s) Met Mr.Moshahid Raja
 Proprietor of Of ATG Khidmat

Loan Applicants

Mr.Moshahid Raja	Proprietor of Of ATG Khidmat
Mrs.Rabana Khatoon	

Location Details :

The applicants were met at their Warehouse / Godown at ATG KHI DMAT, AB 87, GROUND FLOOR, AMAR PURI, PHARGANJ. The PD location is situated in an area that can be classified as Commercial (Shop type) Area, and the approach was Easy to locate & Reach. The locality was Poor.

PD Officer's Note (About Location Details) :

Applicant has office at 1st floor and godown at ground floor for keeping stock and materials

Loan Details :

A loan for Rs 30,00,000.00 (Thirty Lakhs Rupees) has been applied by the applicant for Purchase of House Property from a Builder.The amount of Rs. 12,00,000.00 as own contribution from Own Savings. The applicants are comfortable to pay an EMI of Rs. 35,000.00 per month.The property being mortgaged is a Flat owned by , and is Complete – Fully Constructed with an estimated market value of Rs 3,200,000(Thirty Two Lakhs Rupees)

PD Officer's Note (About Loan Details) :

Address of the property is at Flat No-FF2, Plot No-B-48, Hayat Enclave, Loni, Ghaziabad.

A PHP Error was encountered

Severity: Notice

Message: Undefined index: relationship_with_company_id_master

Filename: helpers/businessform_helper.php

Line Number: 36

Backtrace:

File:

C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\helpers\businessform_helper.php

Line: 36

Function: _error_handler

File:

C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\helpers\businessform_helper.php

Line: 40

Function: array_map

File:

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

Line: 400

Function: getFamilyMemberDetails

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

Line: 4423

Function: view

File:

C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\libraries\REST_Controller.php

Line: 723

Function: call_user_func_array

File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\index.php

Line: 323

Function: require_once

Business Details

About Company :ATG Khidmat is a Sole proprietorship formed on 04-04-2016.

The director details are as under :

Name	Share Holding	No.of Years in Current Business	Total Work Experience	Previous Experience
Mr.Moshahid Raja	100%			

Besides the above, the below family members are also involved in the business :

Name	Relation	Designation	Started Business
Mr. Mojahid	Brother of Moshahid Raja		yes

The Manufacturing details are as under :

Products	Area of Sale	Sales Done	Max Sales Done
Printing on t-shirts, calender, mugs etc	Within India	Pan India.	Delhi,Haryana,Uttarpradesh,Gujarat and Rajasthan.

The Business has no major changes in sales across season.

As per person met there are 6 permanent and 0 temporary employees with company.

The PD Officer could notice approximately 0 employees during the visit.

The below documents were sighted during the visit :

1. GST Registration.
2. TIN 07867121928.

Financial Information

ATG Khidmat not provided the financial statements :

As per customers, the financials are as below :

Sales	Net Profit	Net Margin %
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Rs.2750000.00 (Rs.2500000, Rs.3000000)	Rs.	5.50 (5, 6)
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Client Details

ATG Khidmat

Product/Service	Client	Contact	Payment
Printing on t-shirts, calender, mugs etc	Priya gold, vimal pan masala and urmin group		Payment after Credit Period provided
Approximately 60% of the business is running on credit to customers.			

Supplier Details

ATG Khidmat

Raw Material/Trading	Supplier	Contact	Payment
Printing material	Rahmat	Mr.Rahmat Proprietor of 8298911427	Payment after Credit Period provided
Approximately 40% of the business is running on credit to customers.			

Stock Details

ATG Khidmat

A PHP Error was encountered

Severity: Notice

Message: Undefined index: manufacturing

Filename: report_templates/JSONTOREPORT.php

Line Number: 1138

Backtrace:

File:
C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\views\report_templates\JSONTOREPORT.php
Line: 1138
Function: _error_handler

File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\controllers\PD_Controller.php
Line: 4423
Function: view

File:
C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\libraries\REST_Controller.php
Line: 723
Function: call_user_func_array

File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\index.php
Line: 323
Function: require_once

A PHP Error was encountered

Severity: Notice

Message: Undefined index: retail

Filename: report_templates/JSONTOREPORT.php

Line Number: 1167

Backtrace:

File:
C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\views\report_templates\JSONTOREPORT.php
Line: 1167
Function: _error_handler

File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\controllers\PD_Controller.php
Line: 4423
Function: view

File:
C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\libraries\REST_Controller.php
Line: 723
Function: call_user_func_array

File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\index.php
Line: 323
Function: require_once

A PHP Error was encountered

Severity: Notice

Message: Undefined index: wholesale

Filename: report_templates/JSONTOREPORT.php

Line Number: 1194

Backtrace:

File:

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

Line: 1194

Function: _error_handler

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

Line: 4423

Function: view

File:

C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\application\libraries\REST_Controller.php

Line: 723

Function: call_user_func_array

File: C:\5.6\xampp\htdocs\AWSEC2\sparqapi\api\index.php

Line: 323

Function: require_once

Asset Details

Assets used for ATG Khidmat Business :

Asset	Owned By	Details	Market Value
4	ATG Khidmat	Printing and other machines purchased in 2016	Rs.800000

Personal Assets

Asset	Owned By	Details	Market Value
Vehicle	Moshahid Raja	TVs Apache purchased in 0	Rs.100000
Vehicle	Moshahid Raja	Activa purchased in 2	Rs.45000

Other Income Details

Other source of income is not available.

Banking Details

Below bank account details were shared :

Account Name	Bank Name	Account Type	Main Business Account	OD / CC Limit	Vintage
Moshahid Raja	19	1			5 Years
ATG Khidmat	4	2			3 Years

Other Financial Information

The below current loan obligations were shared :

Loan Type	Amount	Loan Taken From	Installment	Tenure (Original - Current = Elapsed)	Loan taken by
Vehicle Loan	110000	Muthoot Fincorp Limited	4252 per month	12 - 9 = 3	Moshahid Raja

Other Family Details

1. Moshahid Raja

Address of Residence	Flat No 1, Plot No A/20, Hayat Enclave ,5785,15-127079
No.of Years Residing here	9 years
Ownership	Rented @ Rs.6000 per month
No.of Family Members	7

Family of Moshahid Raja :

Name	Relation	Age	Earning Status
Rabana Khatoon	Mother	55	Non-Earning Housewife

Name	Relation	Age	Earning Status
Mojahid	Brother	25	Earning Self Employed - Assessed Income with Helps brother in business since years earning Rs. per month
Rehana	Wife	25	Non-Earning Housewife
Mehir	Brother	24	Non-Earning Student
Sajid	Brother	20	Non-Earning Student
Meher	Sister	19	Non-Earning Student
Keher	Niece	5	Non-Earning Others

Neighbourhood / Reference Check

1. Neighbour was met and he/she confirmed that he/she

Final Remarks Section

Customer Behavior	 Polite	 Rude	 Other Negative
PD Officer Status	 Fairly Suited	 Well Suited	 Not Suited
Business Location	 Positive	 Negative	 Refer to credit  Others
Business Location Comments	Stock is not sufficient for loan No business activity seen Name board not seen No employee seen No machines seen		

Details Score Card Section

General Questions L1(25%)	L2	Answer	Score	Attributed Score	Max Score
Has OTP authentication been done	11.11%	Yes	10	0.28 (25% * 11.11% * 10)	0.28 (25% * 11.11% * 10)
Is person Met, one of the loan applicants?	16.67%	yes	10	0.42 (25% * 16.67% * 10)	0.42 (25% * 16.67% * 10)
Qualification	11.11%	Completed Schooling	4	0.11 (25% * 11.11% * 4)	0.28 (25% * 11.11% * 10)
Comment on Locality	11.11%	Poor	5	0.14 (25% * 11.11% * 5)	0.28 (25% * 11.11% * 10)
Approach to PD location	11.11%	Easy to locate & Reach	7	0.19 (25% * 11.11% * 7)	0.28 (25% * 11.11% * 10)
Customer Behaviour	11.11%	Polite	10	0.28 (25% * 11.11% * 10)	0.28 (25% * 11.11% * 10)
Status of the neighbourhood check as per PD officer	0%	Could not verify	0	0 (25% * 0% * 0)	0 (25% * 0% * 0)
Name Board of the Business Seen	11.11%	no	0	0 (25% * 11.11% * 0)	0.28 (25% * 11.11% * 10)
Value of Assets as a % of Loan Amount	16.67%	145000	2	0.08 (25% * 16.67% * 2)	0.42 (25% * 16.67% * 10)
General Section Sum of Attributed Score Sum of Max Score				1.50	2.52

Asset Value Calculaitons

Actual Value Of Assets(a)	145,000.00
Loan Amount(b)	3,000,000.00
Avg Expected Value Of Assets(c)	60%
Expected Value Of Assets(d = c*b)	1,800,000.00

Actual Value Of Assets Percentage($e = (a/b) * 100$)	4.83%
Variance($f = ((e-c)/c) * 100$)	-91.94
Score As per Grid	2

Final Remarks Questions L1(25%)	L2	Answer	Score	Attributed Score	Max Score
PD Officer's recommendation	100%	Refer to Credit	5	1.25 (25% * 100% * 5)	2.5 (25% * 100% * 10)
Final Remarks Section Sum of Attributed Score Sum of Max Score				1.25	2.50

Business Questions L1(50%)	L2	Answer	Score	Attributed Score	Max Score
Number of Years For Which The Business Has Been Running	10%	3	6	0.3 (50% * 10% * 6)	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%	no major changes in sales	10	0.5 (50% * 10% * 10)	0.5 (50% * 10% * 10)
Total Number of Employees (as per applicant)	10%	6	4	0.2 (50% * 10% * 4)	0.5 (50% * 10% * 10)
Certificates	10%	Refer Cert Table	Derived	0.25	0.5
Owned Property	7%	no	0	0 (50% * 7% * 0)	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%	no	0	0 (50% * 10% * 0)	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%	no	0	0 (50% * 5% * 0)	0.25 (50% * 5% * 10)
Is the stock of Finished / Traded goods observed, sufficient considering the size of operations	5%	no	0	0 (50% * 5% * 0)	0.25 (50% * 5% * 10)
Vintage of Main Business Account	10%	3.0	4	0.2 (50% * 10% * 4)	0.5 (50% * 10% * 10)
Business Section Sum of Attributed Score Sum of Max Score				2.25	5.00

Business Certificates	Answer	Score	Attributed Score	Max Score
Shop and Eat Act cert?	no	0	0 (50% * 5% * 0)	0.25 (50% * 5% * 10)
GST regn cert?	yes	10	0.25 (50% * 5% * 10)	0.25 (50% * 5% * 10)
PF Regn?	not applicable	0	0 (50% * 5% * 0)	0 (50% * 5% * 10)
ESIC Regn?	not applicable	0	0 (50% * 5% * 0)	0 (50% * 5% * 10)
Export/import cert?	not applicable	0	0 (50% * 5% * 0)	0 (50% * 5% * 10)

Factory cert?	not applicable	0	0 (50% * 5% * 0)	0 (50% * 5% * 10)
Cert of practice?	not applicable	0	0 (50% * 5% * 0)	0 (50% * 5% * 10)