
PERSONAL DISCUSSION REPORT

for the case of

Mr. Kawaljeet Kaur

PD Initiated Date 19/07/2019 02:15:21 PM
PD Visit Date 19/07/2019 02:55:58 PM
PD Report Date 19/07/2019 06:50:56 PM
PD Initiated by Vasant Vihar Branch
Loan Application ID LiveTest19072019
Product Home Loan
Customer Segment Self Employed

Loan Amount Applied For :

As Per PD Initiation	₹ 15,00,000 (Fifteen Lakhs)
As Per Loan Applicants during PD	₹ 14,00,000 (Fourteen Lakhs)

Person(s) Met:

Mr. Kawaljeet Kaur - Proprietor of M/s Kawaljeet Kaur.



Loan Applicants:

Name	Age (Yrs)	Qualification	Relationships
Mr. Kawaljeet Kaur	48	Completed Graduation (B.A)	Proprietor of M/s Kawaljeet Kaur
Ms. Simran Kaur Narang	22	Completed Graduation (B.com)	Daughter of Kawaljeet Kaur

Narang Artifical Jewellery

PD Score Summary

	Actual Score	Max Score	Score %
General Section Score	1.70	2.50	68%
Business Section Score	1.95	5.00	38.9%
Final Remarks Score	0.00	2.50	0%
Final PD Score	3.65	10.00	36.5%

Score Chart Not Generated

Business Related Parameters Impacting Score	Response
Business Vintage >>	10 Yrs
Business Location suitability >>	Not suited
Seasonality >>	Not Seasonal
Employee Strength >>	0
Business Certifications Sighted >>	No
Business Premise Ownership >>	Yes
Vehicle Ownership >>	No
Business Activity Observed >>	No
Supplier Information Provided >>	Provided
Client Information Provided >>	Provided
Finished/Traded Stock Sufficiency >>	No
Main Business Banking Account Vintage >>	

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 >>	Good
Approach to PD location >>	Easy to locate & Reach
Customer Behaviour >>	Polite
Neighbourhood check >>	Positive
Business Board Sighted >>	No
Asset Value by Loan Amount % >>	2.14 %

PD LOCATION

PD Location Address : A-244/1, Third Floor, Hari Nagar, New Delhi, Delhi - 110064.

GPS Coordinates of location where PD Visit was done : 28.6234325,77.1116451



PD Location Approach

Name Board of Business



Location Summary

The PD visit was done at Residence cum Office of the loan applicants. The Residence cum Office is Owned and the business has been in operation from here for the last 10 Years.

The Residence cum Office is located in a Residential Area and the estimated area of the Residence cum Office is 55 Square Yards .

The PD location was Easy to locate & Reach. As Per PD Offcier, the Residence cum Office is situated in a Good Locality.

The PD officer also made the following observations:

- The location of the Residence cum Office is not suited to the nature of business.
- No business activity was seen during the PD visit.

LOAN DETAILS:

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

S.No	Loan Particulars	Loan Particular Details
1	Total Loan Amount applied for	₹ 14,00,000 (Fourteen Lakhs)
2	Loan Tenure expected	300 Months
3	Loan Purpose	For Purchase of House Property in Resale
4	Amount of Own Contribution	₹ 13,00,000 (Thirteen Lakhs)
5	Source of Own Contribution	Own Savings
6	EMI Comfortable Paying	₹ 12,000 (Twelve Thousands)
7	Type of Property Being Mortgaged	Floor
8	Name of the current / proposed owner(s) of the Property being Mortgaged	Kawaljeet Kaur and Simran Kaur Narang
9	Status of Construction	Complete – Fully Constructed
10	Estimated Market Value of the property being mortgaged	₹ 27,00,000 (Twenty Seven Lakhs)
11	Current Owner/Seller of the property	Havinder Singh Bawa
12	Address of the property	C-191, Hari Nagar, New Delhi-64

BUSINESS INFORMATION:

Company / Firm Name : M/s Kawaljeet Kaur

Business Entity Type : Sole proprietorship

Business Vintage : 10 Years

Proprietor Details

Name	Share Holding	No.of Years in Current Business	Total Work Experience	Previous Experience	Started Business
Mr. Kawaljeet Kaur	100%	10 Years	10	NIL	No

Other Family Members involved in business :

Name	Individual Relationship	Related to	Relationship to Company / Firm	Started Business (Yes / No)
Mr. Inderjit Singh	Husband of	Kawaljeet Kaur	Not Applicable	Yes

Key Products and Area of Operations

Key Products	Area of Operations	Area of Sale / Service	Area where Max Sale / Service done
Artificial Jewellery	Within India	New Delhi of Delhi.	New Delhi.

Brief of the Business / Service Model

Product / Service	Process Brief
Artificial Jewellery	Applicant sale all the Artificial Jewellery taht includes rings, ear rings, backless and many or items.

The Business has no major change in sales across seasons.

As per person met there are no permanent and no temporary employees with company.

At the time of PD visit, PD officer could not able to see any of employees at the business premises.

Financial Information

Financials statements not provided by Loan Applicants to PD officer.

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

Particulars	Range provided		Final Considered
	From	To	
Sales / Revenue (Rs)	7,00,000	8,00,000	7,50,000
Net Profit or (Net Loss) to Sales %	34%	35%	34.5%
Net Profit / (Net Loss) (Rs) >>>>			2,58,750

Working Capital Cycle:

S.No	Particulars	Days
1	Debtor Days	10
2	Creditor Days	Data Not Provided
3	Stock Days	15

Working Capital Facilities:

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

A PHP Error was encountered

Severity: Warning

Message: Illegal string offset 'id'

Filename: helpers/bankingform_helper.php

Line Number: 16

Backtrace:

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

Line: 16

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: 2133

Function: getBusinessBankingDetails

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

Line: 5161

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: Uninitialized string offset: 0

Filename: helpers/bankingform_helper.php

Line Number: 16

Backtrace:

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

Line: 16

Function: __error_handler

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

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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: 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: 2133

Function: getBusinessBankingDetails

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

Line: 5161

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: 2133

Function: getBusinessBankingDetails

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

Line: 5161

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

Client Details

Sr.No	Particulars	Client 1	Client 2
1	Product / Service	Artificial Jewellery	Artificial Jewellery
2	Contact Person	Mrs. Sarabjeet Kaur Not Applicable Sarabjeet Kaur	Ms. Chaavi Not Applicable Chaavi
3	Mobile Number	9999701725	8700748845
4	Landline No	Not Provided	Not Provided
5	Payment Terms	Payment on Receipt of goods / service	Payment on Receipt of goods / service
6	Payment Mode	Payment received in Cash.	Payment received in Cash.
7	No of Days Credit	NIL	NIL

Supplier Details

Supplier 1:

Sr.No	Particulars	Details
1	Item Purchased	Artificial Jewellery
2	Contact Person	Mr. Vicky Proprietor of Delhi jewellery
3	Mobile Number	1123512289
4	Landline No	011 23671897
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:\xampp\htdocs\AWSEC2\sparqapi\api\application\helpers\stockform_helper.php

Line: 50

Function: __error_handler

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

Line: 59

Function: array_map

File:

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

Line: 2716

Function: getStockRetailDetails

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

Line: 5161

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

M/s Kawaljeet Kaur

Sr.No	Type of Stock	Stock Item	Stock Value (Rs)	Stock Quantity
1	Trading Goods	Artificial Jewellery	₹ 80,000	Could Not Verify

Considering the size of operations, the stock of finished goods maintained is not sufficient as per the PD Officer's observations.

The stock was very less according to the business turnover.

Stock Photograph's :



Artificial Jewellery



Jewellery



Artificial Jewellery 1



Artificial Jewellery 2

Personal Assets

Sr.No	Asset Type	Asset Description	Asset Owned By	Approx Market Value(Rs)	Age of the Asset(Yrs)	Loan Against Asset
1	Vehicle	Two Wheeler - Yamaha	Simran Kaur Narang	₹ 30,000	3	No

Personal Banking:

Below bank account details were shared :

Sr.No	Account Holder's Name	Bank Name	Account Type	OD / CC Limit	Vintage
1	Kawaljeet Kaur	Indian Bank	Savings	NA	12 Yrs

Other Sources of Income of Individual Loan Applicants:

As per the loan applicants, they do not have any other source of Income.

Family Information:

Mr. Kawaljeet Kaur, who is an applicant in the case, resides at A-244/1, Hari Nagar, Click Tower, New Delhi-64 in, New Delhi, Delhi-110064.

This is a Family Owned residence, where the applicant has been staying for 15 years.

The table below provides details of other family members of Kawaljeet Kaur :

Sr.No	Name	Relation	Age	Earning Status	Occupation Details
1	Simran Kaur Narang	Daughter	22	Earning	Income of ₹ 21,000 per month received from Pacific Mall. She has been working for 3 years.
2	Inderjit Singh	Husband	60	Earning	Income of ₹ 30,000 per month received from Narang Artificial Jewellery. He has been working for 12 years.

Existing loan obligation

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

Particulars	Loan 1
Loan Type	Consumer Loan
Loan Amount	₹ 12,000
Availed From	Bajaj Finance Limited
Borrower	Kawaljeet Kaur
Instalment Amount	₹ 1,250
Instalment Frequency	Monthly
Original Tenure (Months)	10
Elapsed Tenure (Months)	6
Balance Tenure (Months)	4

Neighbourhood / Reference Check

Amit Tanwar

- Neighbour Check was done with Amit Tanwar .
- Amit Tanwar knows about applicants and their business.
- Amit Tanwar was not aware of how long the business is in operation.
- As per Amit Tanwar the owner of M/s Kawaljeet Kaur is Mr. Kawaljeet Kaur. .

Amit Tanwar know the applicant but don't know much about her business.

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 **Negative**.

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

- Stock not sufficient, business activity not observed, no bills was shown,