

PERSONAL DISCUSSION REPORT

for the case of

Mr.Hari Singh

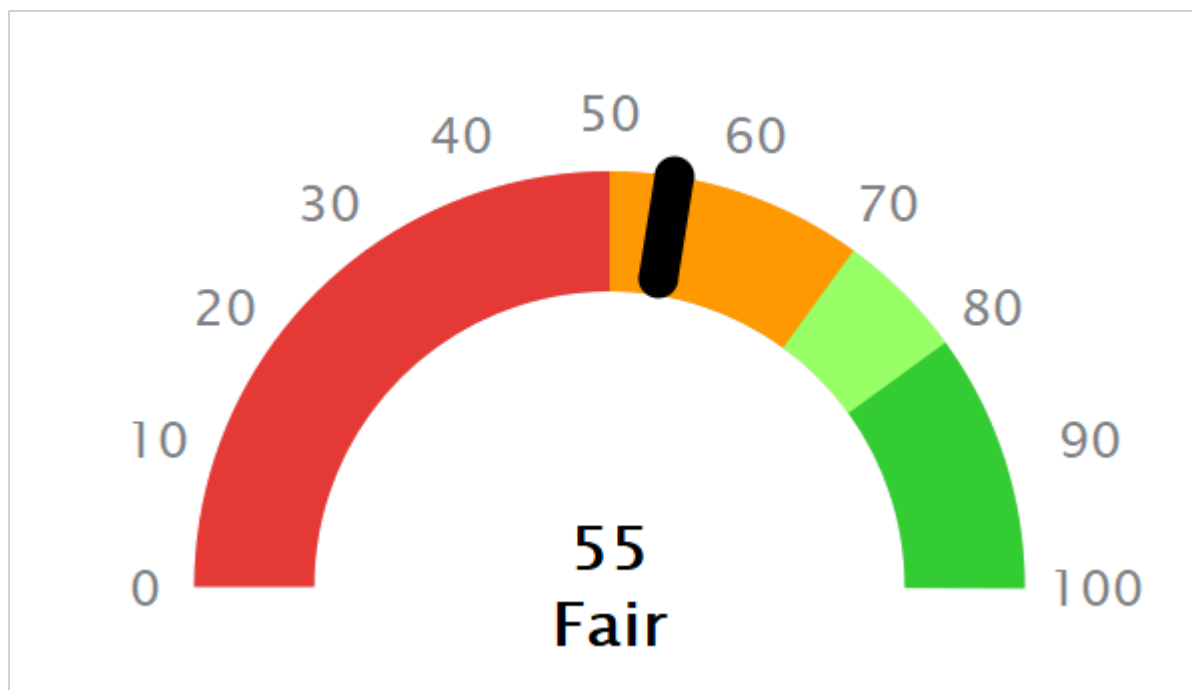
PD Report Date 25/03/2019 12:52 PM
PD Vist Date 25/03/2019 12:15 PM
PD Initiated by Chennai Head Branch Branch
Loan Application ID DiTest250319
Product Home Loan
Customer Segment Self Employed - Documented Income

Loan Amount Applied For :

As Per PD Initiation	₹ 1,50,00,000.00 (One Crore Fifty Lakhs Rupees)
As Per Loan Applicants during PD	₹ 1,50,00,000.00 (One Crore Fifty Lakhs Rupees)

Executive Summary

General Section Score 1.52
Business Section Score 2.96
Final Remarks Score 1.25
Final PD Score 55.00 (Over all Actual score (5.73) / over all Maximum Score (10.34)) * 100)



General Section Information

Person(s) Met Mr.Hari Singh
 Partner of Of Hari & Associates

Loan Applicants

Mr.Hari Singh	Partner of Of Hari & Associates
Mrs.Kritiaka	Wife Of Hari Singh

Location Details :

The applicants were met at their Office at A-211, SECTOR 54. The PD location is situated in an area that can be classified as Commercial (Office type) Area, and the approach was Easy to locate & Reach. The locality was Good.

Loan Details :

A loan for Rs 1,50,00,000.00 (One Crore Fifty Lakhs Rupees) has been applied by the applicant for Purchase of House Property in Resale.The amount of Rs. 75,00,000.00 as own contribution from Own Savings. The applicants are comfortable to pay an EMI of Rs. 1,00,000.00 per month.The property being mortgaged is a Flat owned by , and is Complete – Fully Constructed with an estimated market value of Rs 17,500,000(One Crore Seventy Five Lakhs Rupees)

Business Details

About Company : Hari & Associates is a Partnership formed on 10 Years ago.

The director details are as under :

Name	Share Holding	No.of Years in Current Business	Total Work Experience	Previous Experience
Mr.Hari Singh	50%	10Years	15	Working in other CA firm
Ganshyam	50%	5Years	5	NIL

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

Name	Relation	Designation	Started Business
Mrs. Krititka	Wife of Hari Singh	Employee of	no

The Service Provider details are as under :

Services	Area of Sale	Services At	Max Revenue From
Accounting and Return Filling	Within India	Through Out States of Haryana.	Gurgaon.

The Business has no major changes in sales across season.

As per person met there are 5 permanent and 0 temporary employees with company.

The PD Officer could notice approximately 2 employees during the visit.

The below documents were sighted during the visit :

1. GST Registration.

Financial Information

Hari & Associates not provided the financial statements :

As per customers, the financials are as below :

Sales	Net Profit	Net Margin %
Rs.21250000.00 (Rs.20000000, Rs.22500000)	Rs.	10.00 (10, 10)

Client Details

Hari & Associates

Product/Service	Client	Contact	Payment
Accounting and Return Filling	ACG infra tech	Mr.Kiran Pal Proprietor of 0000000000	Payment on Receipt of goods / service

Asset Details

Assets used for Hari & Associates Business :

Asset	Owned By	Details	Market Value
Equipments and machinery	Hari & Associates	Office essentials purchased in 2009	Rs.150000

Personal Assets

Asset	Owned By	Details	Market Value
Investments	Hari Singh	Invested in FD with Allahabad bank	Rs.32000
Investments	Hari Singh	Invested in Shares with Multiple co's shares	Rs.20000
Life Insurance Policy	Hari Singh	Annualy premium of Rs.40000 covering Hari Singh	Rs.4000000
Property	Ranjit Singh (Father)	5 purchased in 2015	Rs.6000000
Vehicle	Hari Singh	Grand i10 purchased in 2014	Rs.250000

Other Income Details

The below mentioned other source of income were shared :

Income Type	Amount	Frequency
Agricultural Income	Rs.12000	Monthly

Banking Details

Below bank account details were shared :

Account Name	Bank Name	Account Type	Main Business Account	OD / CC Limit	Vintage
Hari Singh	116	1			10 Years
Hari & Associates	91	4		50000	10 Years

Other Family Details

1. Hari Singh

Address of Residence	H-110, Sec 45,1248,6-37661
No.of Years Residing here	10 years
Ownership	Family Owned
No.of Family Members	1

Family of Hari Singh :

Name	Relation	Age	Earning Status
Kritiaka	Wife	38	Earning Salary Cheque with Hari and Associates since 5 years earning Rs.35000 per month

Neighbourhood / Reference Check

1. Neighbour Ganshyam Singh was met and he/she confirmed that he/she does not know Hari Singh.

2. Neighbour Ratan Pal was met and he/she confirmed that he/she knows Hari Singh since 5 years and he/she is

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
Business Location Comments	 Others		
	No activity Neighbour check could not be done He did not showed records		

Details Score Card Section

General Questions L1(25%)	L2	Answer	Score	Attributed Score	Max Score
Has OTP authentication been done	11.11%	No	0	0 (25% * 11.11% * 0)	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%	Good	7	0.19 (25% * 11.11% * 7)	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%	Rude	0	0 (25% * 11.11% * 0)	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%	yes	10	0.28 (25% * 11.11% * 10)	0.28 (25% * 11.11% * 10)
Value of Assets as a % of Loan Amount	16.67%	10302000	8	0.33 (25% * 16.67% * 8)	0.42 (25% * 16.67% * 10)
General Section Sum of Attributed Score Sum of Max Score				1.52	2.52

Asset Value Calculaitons

Actual Value Of Assets(a)	10,302,000.00
Loan Amount(b)	15,000,000.00
Avg Expected Value Of Assets(c)	65%
Expected Value Of Assets(d = c*b)	9,750,000.00

Actual Value Of Assets Percentage($e = (a/b) * 100$)	68.68%
Variance($f = ((e-c)/c) * 100$)	5.66
Score As per Grid	8

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	11.11%	10	10	0.56 (50% * 11.11% * 10)	0.56 (50% * 11.11% * 10)
Is the location of the business / profession suited to the nature of business / service provided?	11.11%	fairly_suited	6	0.33 (50% * 11.11% * 6)	0.56 (50% * 11.11% * 10)
Is the Business seasonal?	11.11%	no major changes in sales	10	0.56 (50% * 11.11% * 10)	0.56 (50% * 11.11% * 10)
Total Number of Employees (as per applicant)	11.11%	5	2	0.11 (50% * 11.11% * 2)	0.56 (50% * 11.11% * 10)
Certificates	5.56%	Refer Cert Table	Derived	0.56	0.56
Owned Property	7.78%	no	0	0 (50% * 7.78% * 0)	0.39 (50% * 7.78% * 10)

Owned Vehicle	3.33%	no	0	0 (50% * 3.33% * 0)	0.17 (50% * 3.33% * 10)
Was any business activity seen at the Address Type seen during PD visit ?	11.11%	no	0	0 (50% * 11.11% * 0)	0.56 (50% * 11.11% * 10)
At least 1 Supplier Name & Number field details provided	5.56%	Not Provided	0	0 (50% * 5.56% * 0)	0.28 (50% * 5.56% * 10)
At least 1 Client Name & Number field details provided	5.56%	Provided	10	0.28 (50% * 5.56% * 10)	0.28 (50% * 5.56% * 10)
Is the stock of raw material observed, sufficient considering the size of operations	5.56%	Not Applicable	0	0 (50% * 5.56% * 0)	0.28 (50% * 5.56% * 10)
Is the stock of Finished / Traded goods observed, sufficient considering the size of operations	5.56%	Not Applicable	0	0 (50% * 5.56% * 0)	0 (50% * 5.56% * 10)
Vintage of Main Business Account	11.11%	10.0	10	0.56 (50% * 11.11% * 10)	0.56 (50% * 11.11% * 10)
Business Section Sum of Attributed Score Sum of Max Score				2.96	5.32

Business Certificates	Answer	Score	Attributed Score	Max Score
Shop and Eat Act cert?	not applicable	0	0 (50% * 5.56% * 0)	0 (50% * 5.56% * 10)
GST regn cert?	yes	10	0.28 (50% * 5.56% * 10)	0.28 (50% * 5.56% * 10)
PF Regn?	not applicable	0	0 (50% * 5.56% * 0)	0 (50% * 5.56% * 10)
ESIC Regn?	not applicable	0	0 (50% * 5.56% * 0)	0 (50% * 5.56% * 10)

Export/import cert?	not applicable	0	0 (50% * 5.56% * 0)	0 (50% * 5.56% * 10)
Factory cert?	not applicable	0	0 (50% * 5.56% * 0)	0 (50% * 5.56% * 10)
Cert of practice?	yes	10	0.28 (50% * 5.56% * 10)	0.28 (50% * 5.56% * 10)