

PERSONAL DISCUSSION REPORT

for the case of

Mr. Pooja Madesia

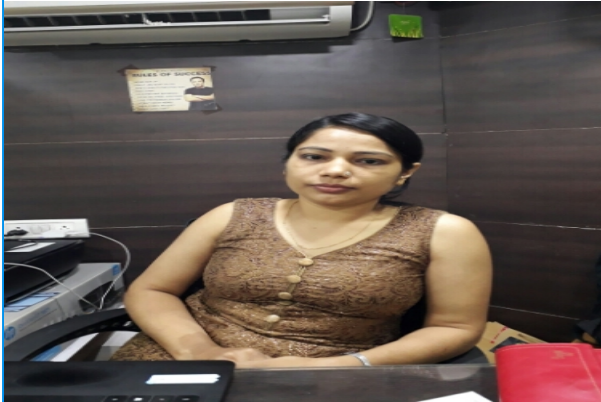
PD Initiated Date 04/07/2019 01:25:16 PM
PD Visit Date 04/07/2019 04:13:45 PM
PD Report Date 05/07/2019 02:56:58 PM
PD Initiated by New Delhi Head Branch Branch
Loan Application ID LIVETEST0407VJ
Product Home Loan
Customer Segment Self Employed

Loan Amount Applied For :

As Per PD Initiation	₹ 22,00,000 (Twenty Two Lakhs)
As Per Loan Applicants during PD	₹ 22,00,000 (Twenty Two Lakhs)

Person(s) Met:

Mr. Pooja Madesia - Proprietor of M/s THE BANARAS ENTERPRISES.


Loan Applicants:

Name	Age (Yrs)	Qualification	Relationships
Mr. Pooja Madesia	27	Completed Post Graduation (Mba from galgotia university)	Proprietor of M/s THE BANARAS ENTERPRISES
Mrs. Durga Devi Madesia	54	Completed Schooling	Mother of Pooja Madesia

PD Score Summary

	Actual Score	Max Score	Score %
General Section Score	1.83	2.50	73%
Business Section Score	2.90	5.00	58%
Final Remarks Score	2.50	2.50	100%
Final PD Score	7.23	10.00	72.3%

Score Chart Not Generated

Business Related Parameters Impacting Score		Response
Business Vintage >>		2 Yrs
Business Location suitability >>		Well suited
Seasonality >>		Not Seasonal
Employee Strength >>		2
Business Certifications Sighted >>		Yes
Business Premise Ownership >>		No
Vehicle Ownership >>		No
Business Activity Observed >>		No
Supplier Information Provided >>		Provided
Client Information Provided >>		Provided
Raw Materials Stock Sufficiency >>		Yes
Finished/Traded Stock Sufficiency >>		Yes
Main Business Banking Account Vintage >>		2 Yrs

Other Parameters Impacting Score		Response
OTP authentication done >>		No
Is person Met, a loan applicant >>		Yes
Qualification of Loan Applicants >>		Completed Post Graduation
Comment on Locality >>		Excellent
Approach to PD location >>		Easy to locate & Reach
Customer Behaviour >>		Polite
Neighbourhood check >>		Positive
Business Board Sighted >>		Yes
Asset Value by Loan Amount % >>		2.27 %

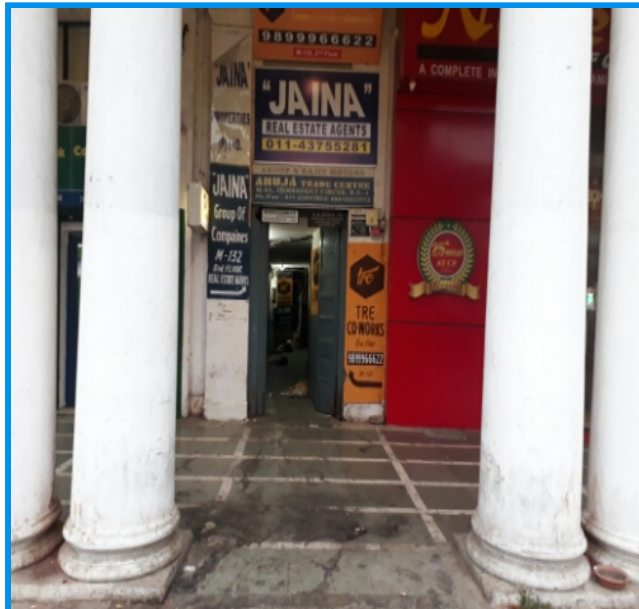
PD LOCATION

PD Location Address : M 132, Connaught Place 2Nd Floor, New Delhi, Delhi - 110001.

GPS Coordinates of location where PD Visit was done : 28.6331785,77.2226173



PD Location Approach



Name Board of Business



Location Summary

A PHP Error was encountered

Severity: Notice

Message: Undefined offset: 0

Filename: report_templates/JSONTOREPORT.php

Line Number: 993

Backtrace:

File:

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

Line: 993

Function: __error_handler

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

Line: 5115

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 offset: 0

Filename: report_templates/JSONTOREPORT.php

Line Number: 995

Backtrace:

File:

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

Line: 995

Function: __error_handler

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

Line: 5115

Function: view

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Function: codeigniterViewTest_post

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Line: 323

Function: require_once

A PHP Error was encountered

Severity: Notice

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Filename: report_templates/JSONTOREPORT.php

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Line: 323

Function: require_once

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

Years.

The Shared Office is located in a Commercial (Office type) Area and the estimated area of the Shared Office is 10 Square Yards .

The PD location was Easy to locate & Reach. As Per PD Officer, the Shared Office is situated in an Excellent Locality.

The PD officer also made the following observations:

- The location of the Shared Office is well suited to the nature of business.

A PHP Error was encountered

Severity: Notice

Message: Undefined offset: 0

Filename: report_templates/JSONTOREPORT.php

Line Number: 1007

Backtrace:

File:

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Line: 1007

Function: __error_handler

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

Line: 5115

Function: view

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Line: 742

Function: codeigniterViewTest_post

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

Line: 323

Function: require_once

- No business activity was seen during the PD visit.

LOAN DETAILS:

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

S.No	Loan Particulars	Loan Particular Details
1	Total Loan Amount applied for	₹ 22,00,000 (Twenty Two Lakhs)
2	Loan Tenure expected	240 Months
3	Loan Purpose	For Purchase of House Property in Resale
4	Amount of Own Contribution	₹ 50,000 (Fifty Thousands)
5	Source of Own Contribution	Own Savings
6	EMI Comfortable Paying	₹ 25,000 (Twenty Five Thousands)
7	Type of Property Being Mortgaged	Flat
8	Name of the current / proposed owner(s) of the Property being Mortgaged	Pooja Madesia
9	Status of Construction	Complete – Fully Constructed
10	Estimated Market Value of the property being mortgaged	₹ 22,50,000 (Twenty Two Lakhs Fifty Thousands)

BUSINESS INFORMATION:

Company / Firm Name : M/s THE BANARAS ENTERPRISES

Business Entity Type : Sole proprietorship

Business Vintage : 2 Years

Proprietor Details

Name	Share Holding	No.of Years in Current Business	Total Work Experience	Previous Experience	Started Business
Mr. Pooja Madesia	100%	2 Years	3.6	Prior to this applicant is working in same field for 1.6 years	Yes

Key Products	Area of Operations	Area of Sale / Service	Area where Max Sale / Service done
Plant shifting bags	Within India	Pan India.	Tamil Nadu,Kerala and Karnataka.

Brief of the Business / Service Model

Product / Service	Process Brief
Plant shifting bags	Applicant not have any manufacturing plant and use to manufacture this products through job work units which 1 is located in karawal nagar delhi and second in faridabad applicant work is only do trading of this products in pan india basis

Key Products	Area of Operations	Area of Sale / Service	Area where Max Sale / Service done
SS Y, lift rubber, lift glass, rubber ring etc.	Within India	Pan India.	Tamil Nadu,Kerala,Delhi,Karnataka and Telangana.

Brief of the Business / Service Model

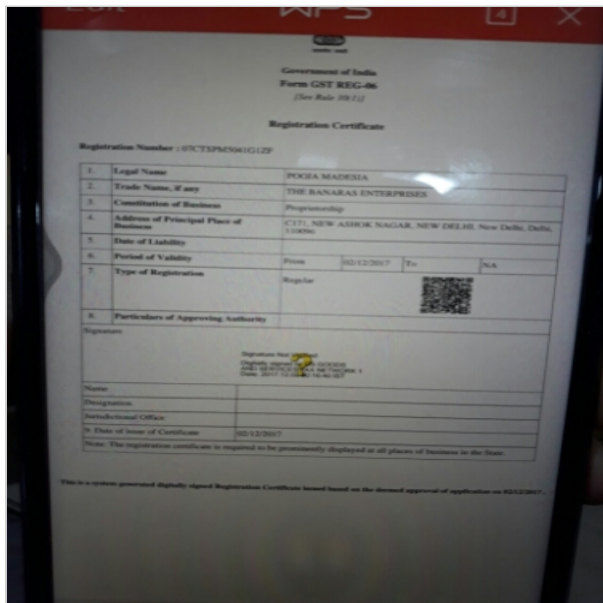
Product / Service	Process Brief
SS Y, lift rubber, lift glass, rubber ring etc.	Applicant this items from 4 different vendors located in delhi and sale in pan india basis all this items basically use in flour mills

The Business has no major change in sales across seasons.

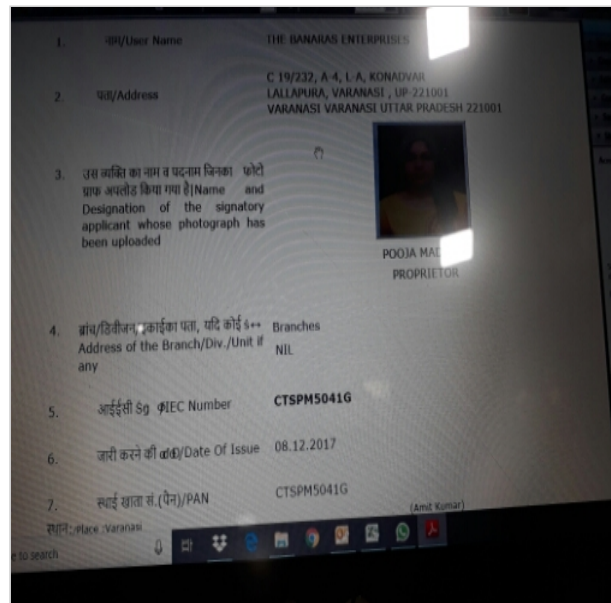
As per person met, there are 2 permanent and no temporary employees with company.

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

The below documents were sighted during the visit :



GST Registration.



Export/Import Certificate.

Applicant employees are mostly working in feild hence not seen in office

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)	62,00,000	65,00,000	63,50,000
Net Profit or (Net Loss) to Sales %	18%	20%	19%
Net Profit / (Net Loss) (Rs) >>>>			12,06,500

Particulars	Range provided		Final Considered
	From	To	
Sales / Revenue (Rs)	0	0	0
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	Not provided
2	Creditor Days	Not Provided
3	Stock Days	Data Not Provided

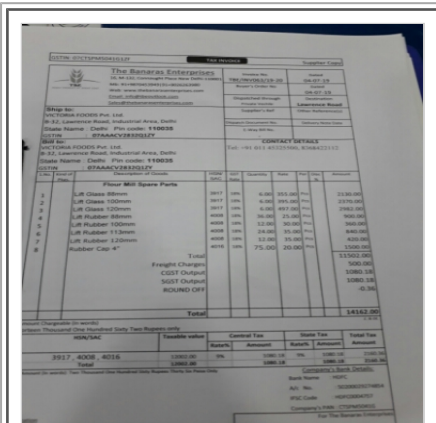
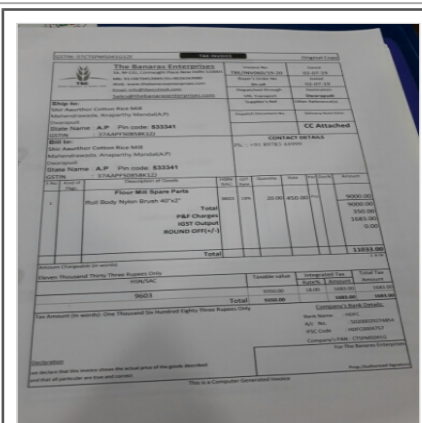
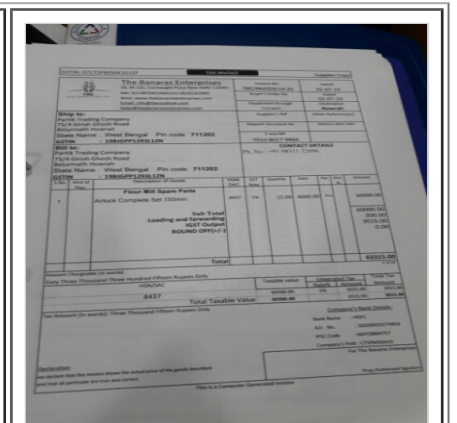
Business Banking:

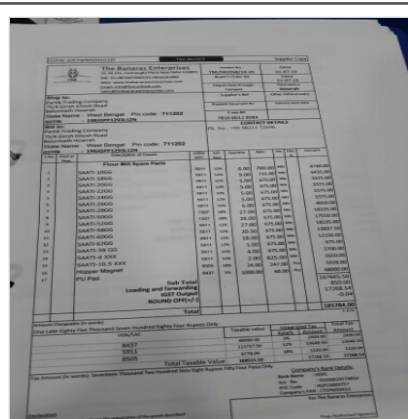
Account Name	Bank Name	Account Type	Account Vintage	Main Business AC
M/s THE BANARAS ENTERPRISES	HDFC Bank Ltd	Current	2 Years	Yes

Client Details

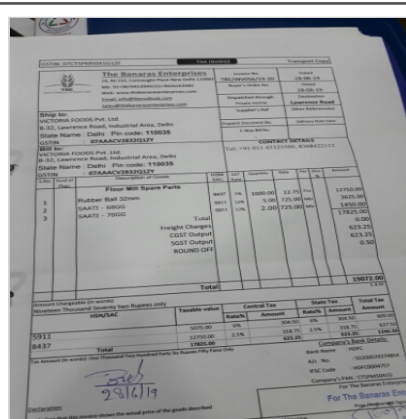
Sr.No	Particulars	Client 1	Client 2	Client 3
1	Product / Service	Plant shifting bags	SS Y, lift rubber, lift glass, rubber ring etc.	SS Y, lift rubber, lift glass, rubber ring etc.
2	Contact Person	Mr. Pradeep Employee of Partik trading company	Mr. Maheshwari Employee of Victoria foods	Mr. Purchaser Employee of Shir aauthor cotton rice mill pvt ltd
3	Mobile Number	9831172696	8368422112	8978344999
4	Landline No	Not Provided	Not Provided	Not Provided
5	Payment Terms	Payment after Credit Period provided	Payment after Credit Period provided	Payment after Credit Period provided
6	Payment Mode	Payment received through Banking channels.	Payment received through Banking channels.	Payment received through Banking channels.
7	No of Days Credit	15 to 30 days	15 to 30 days	15 to 30 days

Out of total sales done by M/s THE BANARAS ENTERPRISES, 150% is done on credit.

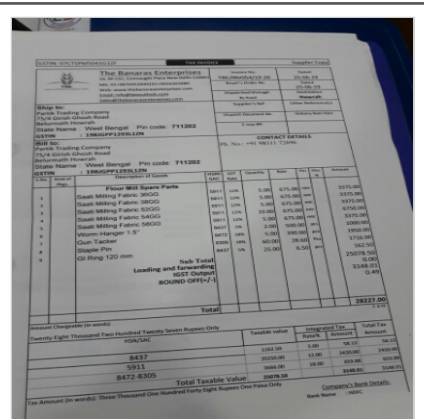
 Victoria foods - Trading Product 1 28.6331883,77.2226456 2019/07/04 06:21:18 PM	 Shir aauthor cotton rice mill pvt ltd - Trading Product 2 28.633171,77.2226353 2019/07/04 06:21:18 PM	 Partik trading company - Manufacturing Product 1 28.6331453,77.2226167 2019/07/04 06:21:18 PM
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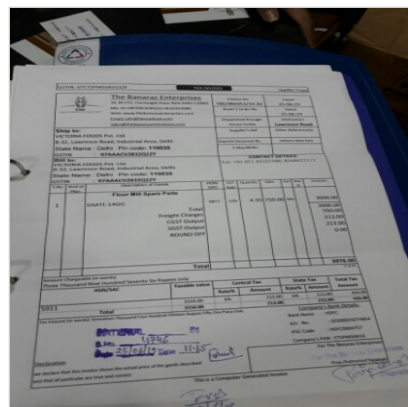
Partik trading company -
Manufacturing Product 1
28.6331701,77.2226166
2019/07/04 06:22:18 PM



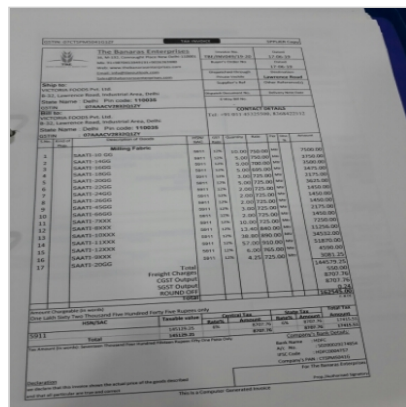
Victoria foods - Trading
Product 1
28.6331481,77.222619
2019/07/04 06:22:18 PM



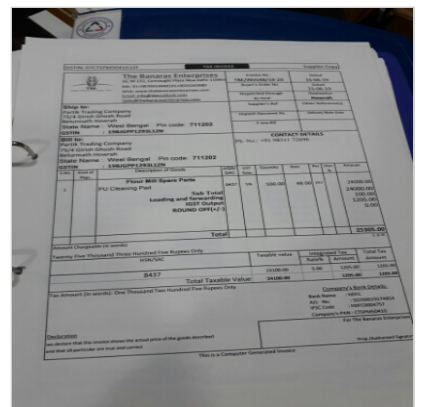
Partik trading company -
Manufacturing Product 1
28.633175,77.2226202
2019/07/04 06:22:18 PM



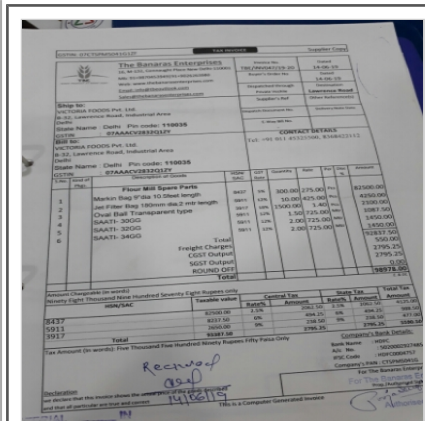
Victoria foods - Trading
Product 1
28.6331854,77.2226154
2019/07/04 06:22:18 PM



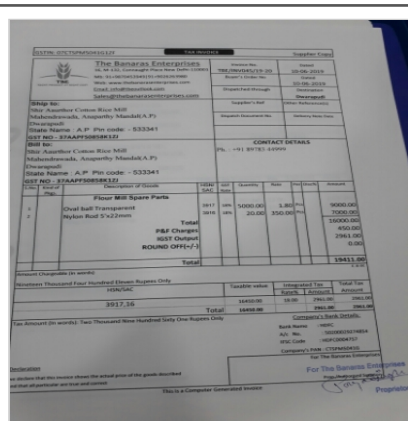
Victoria foods - Trading
Product 1
28.6331464,77.2226168
2019/07/04 06:22:18 PM



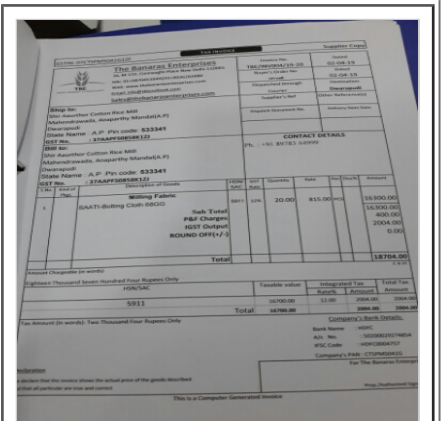
Partik trading company -
Manufacturing Product 1
28.6331921,77.2226996
2019/07/04 06:22:18 PM



Victoria foods - Trading
Product 1
28.6331869,77.2226162
2019/07/04 06:22:18 PM



Shir author cotton rice mill
pvt ltd - Trading Product 2
28.6331696,77.2226244
2019/07/04 06:22:18 PM



Shir author cotton rice mill
pvt ltd - Trading Product 2
28.6331482,77.2226235
2019/07/04 06:22:18 PM

Supplier Details

Supplier 1:

Sr.No	Particulars	Details
1	Item Purchased	Plant shifter bags
2	Contact Person	Mr. Prashant Employee of Vaisno industries
3	Mobile Number	9213733864
4	Landline No	Not Provided
5	Payment Terms	Payment after Credit Period provided
6	Payment Mode	Payment made through Banking channels.
7	No of Days Credit	15 to 30 days

Supplier 1 Photograph's :



A PHP Error was encountered

Severity: Notice

Message: A non well formed numeric value encountered

Filename: report_templates/JSONTOREPORT.php

Line Number: 2596

Backtrace:

File:

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

Line: 2596

Function: date

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

Line: 5115

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

Vaisno industries - Raw Material 1

28.6331739,77.2226201

1970/01/01 06:39:03 AM

A PHP Error was encountered

Severity: Notice

Message: A non well formed numeric value encountered

Filename: report_templates/JSONTOREPORT.php

Line Number: 2596

Backtrace:

File:

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

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Function: view

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Line: 742

Function: codeigniterViewTest_post

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

Line: 323

Function: require_once

Supplier 2:

Sr.No	Particulars	Details
1	Item Purchased	SS Y, lift rubber, lift glass, rubber ring etc.
2	Contact Person	Mr. Sonu Employee of Jb industries
3	Mobile Number	9212077699
4	Landline No	Not Provided
5	Payment Terms	Payment after Credit Period provided
6	Payment Mode	Payment made through Banking channels.
7	No of Days Credit	15 to 30 days

Supplier 2 Photograph`s :



A PHP Error was encountered

Severity: Notice

Message: A non well formed numeric value encountered

Filename: report_templates/JSONTOREPORT.php

Line Number: 2596

Backtrace:

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Line: 2596

Function: date

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

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Vaisno industries - Raw Material 1

28.6331739,77.2226201

1970/01/01 06:39:03 AM

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Function: date

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Function: view

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Line: 742

Function: codeigniterViewTest_post

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

Line: 323

Function: require_once

Supplier 3:

Sr.No	Particulars	Details
1	Item Purchased	SS Y, lift rubber, lift glass, rubber ring etc.
2	Contact Person	Mr. Sachin Employee of Khaneja machinery stores
3	Mobile Number	9311072426
4	Landline No	Not Provided
5	Payment Terms	Payment after Credit Period provided
6	Payment Mode	Payment made through Banking channels.
7	No of Days Credit	15 to 30 days

Supplier 3 Photograph`s :



A PHP Error was encountered

Severity: Notice

Message: A non well formed numeric value encountered

Filename: report_templates/JSONTOREPORT.php

Line Number: 2596

Backtrace:

File:

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

Line: 2596

Function: date

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Function: codeigniterViewTest_post

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Line: 323

Function: require_once

Have to make payment of about 50 % in advance rest on delivery.

Stock Details

M/s THE BANARAS ENTERPRISES

Sr.No	Type of Stock	Stock Item	Stock Value (Rs)	Stock Quantity
1	Raw Material	Plant shifter bags	₹ 1,00,000	12 Box
2	Finished Goods	Plant shifting bags	₹ 20,000	2 Bag
3	Trading Goods	SS Y, lift rubber, lift glass, rubber ring etc.	₹ 80,000	10 Box

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	Vehicle	Two Wheeler - Scooty activa 4g	Pooja Madesia	₹ 50,000	1	No

Personal Banking:

Below bank account details were shared :

Sr.No	Account Holder's Name	Bank Name	Account Type	OD / CC Limit	Vintage
1	Pooja Madesia	HDFC Bank Ltd	Current	NA	2 Yrs

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

Family Information:

Mr. Pooja Madesia, who is an applicant in the case, resides at New ashok nagar in, New Delhi, Delhi-110096

This is a Rented residence, where the applicant has been staying for 3 years. The rent paid Rs.10000 per month.

The table below provides details of other family members of Pooja Madesia :

Sr.No	Name	Relation	Age	Earning Status	Occupation Details
1	Durga Devi Madesia	Mother	54	Non-Earning	Housewife

As per loan applicant he does not have any existing loan obligations.

Neighbourhood / Reference Check

Shubhash

- Neighbour Check was done with Shubhash.
- Shubhash knows about applicants and their business.
- Shubhash confirmed that the business has been in operation for 2 years.
- As per Shubhash the owner of M/s THE BANARAS ENTERPRISES is Mr. Pooja Madesia. .

Neighbour checked done with subhash pentry boy of other office and he confirmed that applicant is operating his business from last 2 years from same premises

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.

- Applicant have gst and export licence, Gst sale and purchase bills seen at the time of visit, stock seen of worth of 1 lacs, business activity seen during visit applicant dealing with clients on call

Detailed 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 Post Graduation	8	0.2 (25% * 10% * 8)	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%	Easy to locate & Reach	7	0.175 (25% * 10% * 7)	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%	50000	2	0.075 (25% * 15% * 2)	0.375 (25% * 15% * 10)
General Section Sum of Attributed Score Sum of Max Score				1.83	2.50

Asset Value Calculaitons	
Actual Value Of Assets (a)	50,000.00
Loan Amount (b)	2,200,000.00
Avg Expected Value Of Assets (c)	45%

Expected Value Of Assets ($d = c * b$)	990,000.00
Actual Value Of Assets Percentage ($e = (a/b) * 100$)	2.27%
Variance ($f = ((e-c)/c) * 100$)	-94.95%
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%	2	4	0.2 (50% * 10% * 4)	0.5 (50% * 10% * 10)
Is the location of the business / profession suited to the nature of business / service provided?	10%	well suited	10	0.5 (50% * 10% * 10)	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%	2	2	0.1 (50% * 10% * 2)	0.5 (50% * 10% * 10)
Certificates	10%	Refer Cert Table	Derived	0.5	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%	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 operations	5%	yes	10	0.25 (50% * 5% * 10)	0.25 (50% * 5% * 10)
Vintage of Main Business Account	10%	2 Yrs	2	0.1 (50% * 10% * 2)	0.5 (50% * 10% * 10)
Business Section Sum of Attributed Score Sum of Max Score				2.90	5.00

Business Certificates	Answer	Score	Attributed Score	Max Score
Shop and Eat Act cert?	not applicable	0	0 (50% * 5% * 0)	0 (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?	yes	10	0.25 (50% * 5% * 10)	0.25 (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)