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| **AXIS PD REPORT\_X \_Bhayendar\_Mira Road ALC\_09-09-2023** | | | | | | | |
| **Home Loan: Fresh** | | | | | | | |
| **PERSONAL DATA** | | | | | | | |
|  | **Applicant** | | | **Co-Applicant 1** | | **Co-Applicant 2** | |
| Name | X | | | Y | | Z | |
| Date of Birth | 01-01-1990 | | | 01-02-1990 | | 02-02-1990 | |
| Qualifications | Post Graduate | | | Post Graduate | | H.S.C. | |
| Current Experience | 4 Years | | | 4 Years | |  | |
| Overall Experience | 11 Years | | | 16 Years | | 55 Years | |
| Nature of Business | Service | | | Service | | Retired | |
| Residence Address | XYZ Colony 401108 | | | | | | |
| Residence Status | Owned by Co-Applicant | | | | | | |
| Residing Since | 2010 | | | | | | |
| Residential Area | Buildup Area: 880 Sq. Ft.  Carpet Area: 600 Sq. Ft. | | | | | | |
| Residential Value (Rs.) | Purchase Value: 30 Lakhs  Market Value: 22 Lakhs | | | | | | |
| Family Background | **Name** | | | **Relation** | | | **Earning/Dependent** |
| Y | | | Spouse | | | Earning |
| Z | | | Father-in-Law | | | Earning |
| **BUSINESS DATA** | | | | | | | |
| ASBS & Co. | **Income Sources:** | |  |  |  |  |  |
| Observations |  |  |  |  |  |  | **(Amt in Rs.)** |
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|  | **Note:** |  |  |  |  |  |  |
|  | **-** | Turnover is not verified as documents were not provided. | | | |  |  |
|  | **-**  **Asset**  **-**  **Note:**  **-**  **Existin** | It’s advised to cross check income with ITR & Financial statements for last 3 years as  during visit it we were not provided.  **s Backing:**  Asset & Investment Backing: 1.16 Cr.  (For the detail of assets please refer “Assets Head + Investment” below)  Reason fow low asset backing was not provided.  **g Commitments:** | | | | | |

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| **Particulars** | **Applicant** | **Co-Applicant 1** | **Co-Applicant 3** |
| Turnover | 1.7 Cr. | 7.7 Lakhs | 3.96 Lakhs |
| Entity | x | y | z |
| Gross Profit | 1.7 Cr. (100%) | 7.7 Lakhs (100%) | 3.96 Lakhs (100%) |
| Net Margin | 1.65 Cr. (97.25%) | 52,000 (6.75%) | 3.96 Lakhs (100%) |
| Share of Profit | 1.65 Cr. (100%) | 52,000 (100%) | 3.96 Lakhs (100%) |
| **Total** | **1.65 Cr.** | **52,000** | **3.96 Lakhs** |
| **Grand Total** | **1.7 Cr.** | | |

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| **-** | EMI Commitments: Nil |
| **-** | Other Commitments: Nil |

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| Particular | Ratio | |
| Loan to Property value | As per Agreement Value: | |
| 79.31% | (1.15 Cr./1.45 Cr.) |
| As per Purchase Value: | |
| 69.70% | (1.15 Cr./1.65 Cr.) |
| As per Market Value: | |
| 69.70% | (1.15 Cr./1.65 Cr.) |
| EMI Commitments to Total Earning  (FOIR) | 6.80% | (11.54 Lakhs/1.7 Cr.) |

Note:

**-** Proposed EMI at 8% for 20 years on 1.15 Cr. comes to 96,191 p.m.

Business Profile



History of Applicant:

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| **-** | Applicant has completed Post Graduate in year 2012. |
| **-** | Previously applicant has worked for 7 years as a housewife. |
| **-** | Applicant started business in year 2019. |

History of Co-Applicant:

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| **-** | Applicant has completed Residing Since: in year . |
| **-** | He started his jurney with Kotak Bank and worked as a credit Manager for 3.5 years |

Business Process

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| **-** | Applicant started a Proprietorship Firm named XYZ Colony in year 2019. |
| **-** | They provide services of banking. |
| **-** | Loans and advances are being advanced by them. |
| **-** | Service Charges ranges between 2% to 3% per transaction. |
| **-** | Monthly gross receipts from them are between 11.34 Lakhs to 17 Lakhs. |
| **-** | 90% of transaction are done via banking channels. |
| **-** | Expenses in the business are Salary: 2 Lakhs, Electricity: 18,000, Travelling Expenses: |
| **-** | After expenses they get net profit margin between 78% to 117%. |
| **-** | There are 2 no. of employees and average salary is 17,000 p.m. |
| **-** | Office is located at Bhayendar, its Owned by Co-Applicant. |
| **-** | Office Timings 09:00 AM to 00:00 PM. |
| **-** | Area of representation is Mumbai & Gujurat |
| **-** | Marketting is done via word of mouth |

Comment on Top line of Financial Statement:

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| Year | Turnover (Rs.) | Reason for Drop/Increase |
| March-2021 (as per F.S.) | NP | Cannot Comment as Data was not  provided. |
| March-2022 (as per F.S.) | NP |

Comment on Turnover as per Financial Statement and Turnover till date:

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|  | **Comment on Trend of Business of past 2 years:**   * Cannot Comment as data was not provided.   **Future Projection:**   * Applicant will continue business as it is. | | | | | |
| Name of Entity | XYZ Colony | | | | | |
| Type of Entity | Proprietorship | | | | | |
| Age of Entity (Years) | 4 Years | | | | | |
| PD Conducted with | Y | | | | | |
| Designation | Proprietor | | | | | |
| Office Address | XYZ Colony | | | | | |
| Visited Address | XYZ Colony | | | | | |
| Vicinity | Commercial (Easily Accessible) | | | | | |
| Ownership | Owned by Co-Applicant | | | | | |
| Phone Number | 9819353590 | | | | | |
| Visit Date and Time | 09-09-2023 at 03:00 PM | | | | | |
| No. of Visits | 1 | | | | | |
| Loan Amount (Rs.) | Loan Applied (As per Application Form) | | | 1.15 Cr. | | |
| Loan Applied (As per P.D.) | | | 1.15 Cr. | | |
| Purpose of LAP/Topup | NA | | | | | |
| Family Members in  Business | None Mentioned | | | | | |
| Generation | First Generation | | | | | |
| Shareholding Pattern of Ownership | Entity Name | | Name | | | Share Holding (%) |
| XYZ Colony | | X | | | 100% |
| Main use of  products/services | Providing Financial Service | | | | | |
| Documents seen  Sales/Purchase/LL Documents /Any other | * No documents provided & applicant said Documents are already given to bank. * Documents were not handy during PD. | | | | | |
| Cities of Representation of Business | Mumbai & Gujurat | | | | | |
| Credit Period Provided  to Customers | No Credit Provided to Clients | | | | | |
| Credit Period given by  Suppliers | NA | | | | | |
| Key Competitors to  Business | None Mentioned | | | | | |
| Employees Details | No. of Employees seen | No. Of Employees specified by  applicant | | | Total Salary (Rs. p.a.) | |
| 2 | 2 | | | 2 Lakhs | |

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| Year | Turnover (Rs.) | Profit (Rs.) |
| March-2023 (as per F.S.) | NP | NP |
| March-2023 (Actuals) | 1.7 Cr. | 1.65 Cr. |
| April-2023 till Date (Actuals) | NP | NP |

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| **FINANCIAL DATA** | | | | | | | | | |
|  |  | **Applicant** | | | **Co-Applicant 1** | | | **Co-Applicant 3** | |
| Turnover (Rs.) | Monthly | 14.17 Lakhs | | | 64,000 | | | 33,000 | |
| Annual | 1.7 Cr. | | | 7.7 Lakhs | | | 3.96 Lakhs | |
| Purchases (Rs.) | Monthly | Nil | | | Nil | | | Nil | |
| Annual | Nil | | | Nil | | | Nil | |
| Total Expenses (Rs.) | Annual | Salary: 2 Lakhs  Electricity: 18,000  Travelling Expenses: 2.5 Lakhs  Total Expenses: 4.68 Lakhs | | | Salary: 4 Lakhs  Electricity: 18,000  Travelling Expenses: 3 Lakhs  Total Expenses: 7.18 Lakhs | | |  | |
| Net Margin | Value: Percentage: | 1.65 Cr.  97.25% | | | 52,000  6.75% | | | 3.96 Lakhs  100% | |
| Other Income (Rs.) | Annual | Nil | | | Nil | | | Nil | |
| Assets in Value (Rs.) | **Business Assets:** | | | | | | | | |
| No Business Assets  **Personal Asset:** | | | | | | | | |
| Debtors as on date | No outstanding from debtors. | | | | | | | | |
| Major Clientele | Client's details not provided. | | | | | | | | |
| Creditors as on date | NA | | | | | | | | |
| Major Supplier | No Suppliers in the business. | | | | | | | | |
| Stock Level as on date | Stock are not applicable. | | | | | | | | |
| Bank Account Details | Bank Name | | Branch | | | Type | | | Balance as on date  (Rs.) |
| Axis Bank | | NP | | | SA | | | 7.6 Lakhs |
| ICICI Bank | | NP | | | SA | | | 2 Lakhs |
| **Total** | | | | | | | | **9.6 Lakhs** |
| Investment | Particulars | | | Contribution (Rs.) | | | Market Value (Rs.) | | |
| Mutual Funds | | | NP | | | 28 Lakhs | | |
| Shares & Stocks (Equity) | | | NP | | | 33 Lakhs | | |
| Fixed Deposit | | | NP | | | 33 Lakhs | | |
| **Total** | | | **-** | | | **94 Lakhs** | | |
| Loan Details | No Loans | | | | | | | | |
| Credit Facility | No Credit Facility | | | | | | | | |
| Other Commitments | No other commitments | | | | | | | | |

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| Particulars | Location /  Company Name | Year of Purchase | Area (in sq. Feet) | Status of property  (Self acquired/ Parental) | Market Value (Rs.) |
| Residence | Bhayendar | 2012 | 600 | Owned by Co- Applicant | 22 Lakhs |
| **Total** | | | | | **22 Lakhs** |

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| GSTIN | NA | |
| **Details of Property to be mortgage** | | |
| Name of the Builder (If  Under Construction Property) | NA | |
| Address of the Property | Axis APF Project, Near RBK School , Bhayendar East 401105 | |
| Date of Purchase | 2023 | |
| Area | Built-up Area: 1300 Sq. Ft. Carpet Area: 900 Sq. Ft. | |
| Value & OCR | Agreement Value (Rs.) | 1.45 Cr. |
| Purchase Value (Rs.) | 1.65 Cr. |
| Market Value (Rs.) | 1.65 Cr. |
| OCR Already Paid (Rs.) | Nil |
| Loan Expected (Rs) (HL) | 1.15 Cr. |
| Balance OCR | 50 Lakhs |
| Source of Balance OCR | Not Disclosed |
| Occupied By | Vacant | |
| **Observation noted at the time of visit and final recommendation** | | |
| CIBIL Rating and  Comments | Kindly Refer CIBIL Rating. | |
| Other Observation | 1.Business Plate name seen: No | |
| (Yes/No) | 2.Activtity Seen: No (As visited residence address) | |
|  | 3.Employees Seen: Yes | |
|  | 4.Customer Seen: No | |
|  | 5.Stock seen: NA | |
|  | 6. During Visit:  - Applicant was on call with his client. | |
|  | 7.Third Party Check: Positive (Done with Near By Neighbour) | |
|  | 8. Screenshot of CCTV of premises other than Visited: No | |
|  | 9. Behaviour of applicant: Co-operative but did not provide documents. | |

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| **Disclaimer Clause: -** |
| The above data and explanation are based on the information provided to us during the course of the visit. This report (including any attachments) has been prepared on the basis of verbal information provided by the person contacted. Bank will be solely responsible for any actions taken on this report and any liabilities directly or indirectly accruing from such  actions. ASBS & Co. will not be held liable in any case. |

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| **For ASBS& Co.** |
| **Chartered Accountants** |

Authorised Signatory

Date: 11-09-2023

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| **Prepared by:** | |
| **Name:** | **Mr. Arjun Singh** |
| **Contact No:** | **7507388041** |
| **Reviewed by:** | |
| **Name:** | **Mr. Pankaj Punia** |