

Cam Report

Lead No : 00149662

Date : 27-Oct-2025 22:34:27 PM

Personal Detail

Personal Information	APPLICANT	CO-APPLICANT 1	CO-APPLICANT 2
Name	FARUK KHAN	HAIDER ALI	REHANA
DOB	1996-03-28	1998-11-17	1975-01-01
Age	29 years, 7 months	26 years, 11 months	50 years, 9 months
Age At Loan Maturity	38	36	59
Relationship		Brother	Mother
Property Owner	No	No	Yes
Residence Stability	> 5 years and <=10 Years	> 5 years and <=10 Years	> 5 years and <=10 Years
KYC Category	None of the above	None of the above	None of the above
Employer Name	Faruk Khan		
Major Income	No	No	No
CIBIL Score	772	771	147
CRIF Score	782	778	0
Citizenship	Resident	Resident	Resident

Personal Detail

Personal Information	CO-APPLICANT 3
Name	SALIM KHAN
DOB	1969-11-12
Age	55 years, 11 months
Age At Loan Maturity	65
Relationship	Father
Property Owner	No
Residence Stability	> 5 years and <=10 Years
KYC Category	None of the above
Employer Name	
Major Income	No
CIBIL Score	157
CRIF Score	0
Citizenship	Resident

PD Observation

Name	FARUK KHAN	HAIDER ALI	REHANA	SALIM KHAN
Tele PD Done By	Manoj KumarSaini	Rohit Jhankal	Rohit Jhankal	Manoj KumarSaini
Tele PD Status	Positive	Positive	Positive	Positive
Tele PD Date	2025-10-13	2025-10-17	2025-10-17	2025-10-27

Mobile PD Done	No	No	No	No
Mobile PD Done By				
PD Status				
PD Completed Date	2025-10-17 16:21:50	2025-10-17 16:07:09	2025-10-17 16:01:21	2025-10-27 20:22:46
PD Remark	Positive PD Done by CCH Sunil Rathi	ok	Non income Earner	ok
Previous Legal Completion	No	No	No	No
Previous Legal Completion Remark				
Check Form UN List	No	No	No	No
PD Done By	Manoj KumarSaini	Sunil Rathi	Rohit Jhankal	Manoj KumarSaini

Income Assessment – Applicant (General Grid)

Year	Profit Amount	Margin	Gross Profit	Total Expense	Net Profit
FY 2025 – 2026	882000	100	882000	0	882000
General Grid Expense – FY 2025 – 2026					
Expense Name	Amount				
NA	0				

Bank – 1

MICR Code	IFSC Code		Bank Name	Branch Name		Account Holder Name	
321240004	HDFC0009689		HDFC BANK LTD	MAHWA		Faruk Khan	
Account Type	Account Since		Account Number	Consider For Banking Program		Remarks	
2	2022-01-01		50100468309923				
Month/Year	Debit (Rs)	Credit (Rs)	Bal On 5th (Rs)		Bal On 10th (Rs)	Bal On 15th (Rs)	Average
Jul-2025	0	0	36345		5915	81165	41142
Aug-2025	0	0	32779		14641	85761	44394
Sep-2025	0	0	17742		38492	3827	20020
Total	0	0	86866		59048	170753	0
Average	0	0	28955.33		19682.67	56917.67	35185.33

Total Debit	Total Credit	Total Average Balance
0	0	105556

Cibil Reports – Co-Applicant 1

Product	Loan Type	Loan Amount	Lender Name	Loan Tenure (In Month)	No. Oof EMIs Paid	No. Of Bounce(S)	EMI Amount
Others	Secured Loan	1515000	Grihum Housing Finance	124	22	0	24442

Expenses

Food Expenditure	0	Rent	0
Water & Electricity	4000	Telephone	0
Transport	0	Education	1000
Medical Expenditure	1470	Clothing	0
Entertainment	0	Insurance	0
Chits / Pigmy	0	Kitchen	7500
Fuel	3000	Others	0

Net Disposal Income Details

Assessed Monthly Income	73500	Existing EMI	0
Total Expense	16970	Total Net Disposable Income	56530

Eligible Income

Applicant Type	Applicant	Co Applicant 1	Co Applicant 2	Co Applicant 3	Total
Applicant Name	FARUK KHAN	HAIDER ALI	REHANA	SALIM KHAN	NA
Assessed Income	73500	0	0	0	73500
Rental Income	0	0	0	0	0
Other Income	0	NA	NA	NA	0
Bonus	0	NA	NA	NA	0
Agriculture Income	0	NA	NA	NA	0
Documented Income	0	NA	NA	NA	0
Total Monthly Income	73500	0	0	0	73500
Existing Obligation	0	NA	NA	NA	0

Loan Details

Asset Cost	5942400	Number Of Asset	1
Requested Loan Amount	2465521	Insurance Premium	34479
Requested Loan Amount With Insurance	2500000	Tenure (In Months)	108
Tenure (In Days)	3240	Product	BUSINESS LOAN
Loan Type (Scheme)	NON BALANCE TRANSFER	HL Bonanza	No
Margin %	0.726238	Margin Amount	3442400
Rate Type	Flat	Rate Method	Fixed
Fixed Period(In Months)	108	Base Rate Type	FRR
URR	21	Final Rate	16
Mark Up	-5	Repayment Type	Installment
Installment Type	Eq.Installment	Installment Mode	Arrear
Disbursal Schedule	Fully-Disbursal	Frequency	Monthly
Interest Compounding Frequency	Na/Monthly	Interest Calculation Method	Due Date
Interest Frequency	Monthly	Number Of Installment	108
Re-Payment Mode	NACH	Number Of Advance Installment	0
Re-Payment Effective Date	2025-11-10	Cycle Due Date	10
Next Due Date	2025-12-10	EMI Due Date	2025-12-10
Transaction Type/End Use	COMMERCIAL PURCHASE	Sector Type	PSL
NHB Category	For Mortgage/property/home Equity Loans	Loan Classification	PSI
Combined LTV %		Source Channel	DST
Parent Loan Amount		EMI Amount	43813
Raac Rate %	16.75	Risk Category Parameter	All other Individuals
Risk Category	Low	NHB Asset Level	Urban
Micro Markets	Other	Micro Markets Other	
Interest As Per Flat Rate	2231804	Distance From Hub In KM	20
Occupancy In %	90	Property Visited By	Ashish Sharma
Source Of Equity	Savings	Approving Authority	
End Use Of Funds		OCR Proof Available	No
CERSAI Match Found	no	CERSAI Descriptions	
Salary Slips Available	no	Total Months Salary Slips	0
ITR Submitted	no	Gap Between 2 ITR	0

Counter Party	1	Mortgage Guarantee	None
Amount Guaranteed (Rs.)	0	No. Of Dwelling Units Owned By The Borrower (Excluding Current Property)	0
Amount To Hold	0	Hold Amount Reason	

FOIR/LTV Grid

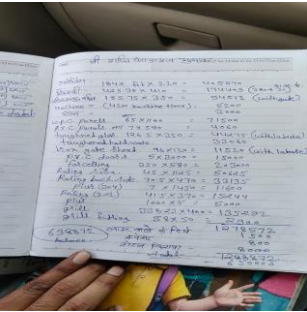
Grid	As Per Policy (%)	Actual (%)	Deviation
FOIR (%)	60	59.61	No
LTV (%)	55	42.07	No
NDI (%)	75	77.5	Yes

Loan Parameter

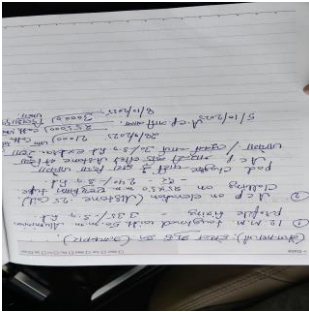
Total Charges	97727	Final Loan Amount Approved	2500000
Tenure	108	Raac Rate	16.75
EMI In Rs	43813	Rate Approval Required	Yes

PD Pictures

Applicant



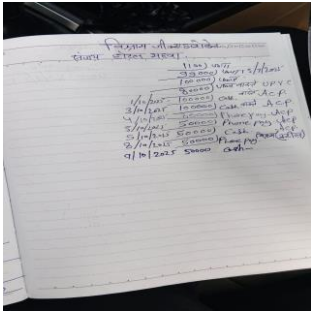
Applicant



Applicant



Applicant



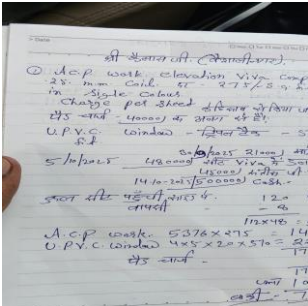
Applicant



Applicant



Applicant



Applicant



Applicant

Co-Applicant 1

Co-Applicant 2

Co-Applicant 3