|  |  |  |  |
| --- | --- | --- | --- |
| **Proposal Summary** | | | |
| **Customer Name** | **Mr.** SONA NAVANI | | |
| **Application No.** | 3000023573 | | |
| **Loan Amt** | Rs. 15.00 lakhs  Total Exposure Rs 15.00 lakh | **Proposed ROI** | 10.50%(As per Approval) |
| **Tenure** | 240 Months | **EMI on Proposed Loan** | 14,976/- |
| **Loan Type** | HL- Purchase | **Product Program** | CPM Program |
| **PD Done by** | PD Visit done by Credit Manager(ASHISH AGRAWAL) along with Sourcing person | | |
| **Source Channel name & SM** | Sourcing Channel – NDMA (Aditya Birla Capital Digital Ltd(DAAIND015601))- One ABC  DST-Deepak Tomar (HF571597)  SM -Chturbhuj Gautam Area Head SAGAR SAXENA | | |
| **DSCR based on latest financials** | NA | | |
| **FOIR as per program under which case being processed** | 37.24% | **FOIR based on CP method** | 37.24% |
| **Property Details** | B-54,KEDAR NAGAR, Shahganj,Agra,KEDAR NAGAR,Agra,Agra,Uttar Pradesh,282010 | | |  |
| **LTV on Documented Value** | NA | **LTV on Market Value** | Technical Awaited |
| **Sale Deed /Documented Value** | NA | **Market Value** | Technical Awaited |
| **IMD Clearance Status** | Realized | **PSL** | Non PSL |
|  |  |  |  |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Proposed Loan Break-up** | | | | | | |  |
|  | | | | | | |  |
| **S. No.** | **Type of Loan** | **Nature of Transaction** | **Loan Amount (Rs.)** | **Tenure (Months)** | **Proposed ROI** | **EMI (Rs.)** | PF-0.25% |
| 1 | Home Loan | Resale (Normal) | 15,00,000 | 240 | 10.50% | 14,976 | **Industrial Check** |
| 2 |  |  |  |  |  | - | **LAP/Comm Check** |
| **Total** |  | | **15,00,000** | 240 | **10.50%** | **14,976** |  |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Parties to the Loan** | | | | | | | | | |
| **S. No.** | **Name** | **Constitution (select from dropdown)** | **Capacity (Applicant / Co-applicant / Guarantor)** | **Age at the time of** | | **Relationship with Applicant** | **CIBIL Score** | **Income Considered (Y / N)** | **Property Ownership (Y / N)** |
| **Application** | **Maturity** |
| 1 | SONA NAVANI | Individual | APPLICANT | 48 | 68 | SELF | 761 | Y | Y |
| 2 | NITIN | Individual | CO APPLICANT | 50 | 70 | SPOUSE | 734 | N | N |

ACM has PD done at customer business premises located at Sona Garments, Maa Kali Showron ke Samne, Bhogipura, Shahganj, Agra At the time of visit ACM met with Proprietor SONA NAVANI.

|  |
| --- |
| Brief background of Promoters |
| **Brief Personal / Family Background**   * Applicant Mr. SONA NAVANI aged 48 years is running a Business/Shop of Readymade kids garments in the name of Sona Garments Since last 10-12 years and registered under MSME. * Co-Applicant NITIN aged 50 year and he is spouse of applicant, and he is also running readymade garment roadside shop. * Family consists of Self, Spouse, 1 Daughter and Two son, all are residing in rented Property at Agra.   **Business Background of Applicant**   * Applicant Mr. SONA NAVANI aged 48 years is running a Business/Shop of Readymade kids garments in the name of Sona Garments Since last 10-12 years. * Business is registered under MSME. * Applicant is delas in Kids readymade garment like, Lower, T Shirt, Capri, Etc. * Applicant is running this business from rented premises and paying monthly rent of 9k. * Applicant is purchasing the goods from Local Agra Market. * Applicant is having all retail sale thorugh shop/Counter. * Applicant is having monthly sale of approx. 1.50 lacs with the margin of 25-30%. * Applicant is having stock of 1-2 lacs approx. in Business premises and residence also. * Applicant is filling his ITR under 44AD so case is process under CPM method. * The applicant is having saving bank account with PNB with good inflow and out flow and ABB of 5k. |
| Business and Structure |
| **Nature of Business: Providing** is running a Business/Shop of Readymade kids garments in the name of Sona Garments Since last 10-12 years and registered under MSME..  **Stability Check** PD done with Customer accompanied by Credit Manager at Business Premise.  **Future Plans** Applicant is looking for 15.00 Lacs for the purchase of residential premises in her name and ATS is in the name of Applicant amounting to Rs. 19.00 lacs.  .  **Applicant are also having directorship in below companies (if any) NA** |
| **Financial Parameter and Analysis** |
| * Applicant is filling his ITR under 44AD so case is process under CPM method.  |  |  |  |  | | --- | --- | --- | --- | | **Assessee Name**: | SONA NAVANI | | | | **PAN**: | ATIPN6970B | | | |  |  |  |  | | **Particulars** | **Assessment Year** | | | | **2023-24** | **2022-23** | **2021-22** | | ITR Acknowledgment No. | 205512330250823 | 967727770240722 | 769762270311021 | | ITR Acknowledgment Date | 25-Aug-2023 | 24-Jul-2022 | 31-Oct-2021 | | Gross Turnover / Receipts u/s 44AD (Rs.) | 16,98,700 | 15,71,200 | 14,70,800 | | Net Profit (Earnings) reported u/s 44AD (Rs.) | 4,82,560 | 4,71,360 | 4,41,240 | | Gross Receipts u/s 44ADA (Rs.) |  |  |  | | Net Profit (Earnings) reported u/s 44ADA (Rs.) |  |  |  | | Gross Receipts u/s 44AE (Rs.) |  |  |  | | Net Profit (Earnings) reported u/s 44AE (Rs.) |  |  |  | | **Total Gross Turnover / Receipts (Rs.)** | **16,98,700** | **15,71,200** | **14,70,800** | | **Total Net Income (Rs.)** | **4,82,560** | **4,71,360** | **4,41,240** | | Tax Paid (Rs.) |  |  |  | | **PAT (Rs.)** | **4,82,560** | **4,71,360** | **4,41,240** |     **GST Returns:**  **Remarks:** Applicant is registered his Business under MSME.  **CIBIL details**:   |  |  |  | | --- | --- | --- | | **Applicant name** | **Score** | **Remarks** | | SONA NAVANI | 761 | All Loans are running satisfactory, Except one HL repayment in Covid | | NITIN | 734 | All Loans are running satisfactory, Except one HL repayment in Covid | |
| **Banking Analysis** |
| |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | | **Customer name** | | **SONA NAVANI** | | | | |  | | | **Name of Bank** | | **PNB BANK** | | | | | **Branch Name** | | | **A/c Type (Select from Dropdown)** | | **Savings** | | **A/c Number** | **0328010189576** | | | | | **Month** | **Balance / Utilization on date (Rs.)** | | | **Min Balance of the month (Rs.)** | **Max Balance of the month (Rs.)** | **Average (Rs.)** | **Total Inflows (Rs.)** | **Total Outflows (Rs.)** | |  | **10** | **20** | **30** |  |  |  |  |  | | Aug-23 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | 650.00 | 650.00 | | Sep-23 | 97,999.96 | 1,499.96 | 2,299.96 | 0.00 | 1,01,499.96 | 33,933 | 2,04,300.00 | 2,02,000.04 | | Oct-23 | 1,499.96 | 1,343.18 | 800.18 | 700.18 | 2,299.96 | 1,214 | 27,700.00 | 29,299.78 | | Nov-23 | 87.68 | 87.68 | 76.68 | 76.68 | 1,200.18 | 84 | 1,000.00 | 1,623.50 | | Dec-23 | 569.68 | 569.68 | 69.68 | 26.68 | 569.68 | 403 | 1,698.00 | 1,705.00 | | Jan-24 | 74.68 | 56.98 | 56.98 | 56.98 | 569.68 | 63 | 500.00 | 512.70 | | **Total** | **1,00,232** | **3,557** | **3,303** | **861** | **1,06,139** | **35,698** | **2,35,848** | **2,35,791** | | **Average** | **16,705** | **593** | **551** | **143** | **17,690** | **5,950** | **39,308** | **39,299** | | **Unutilized Limit (CC/OD)** | **16,705** | **593** | **551** |  |  | **5,950** |  |  |   **Remarks:-** The applicant is having good ABB of 5-6 k**.** |
| |  | | --- | |  |   **Loan Obligations Details**  No Active Loan  **RTR of existing loans-**   1. **NA.**   **End-use of Loans**  Applicant is looking for 15.00 Lacs for the purchase of residential premises in her name and ATS is in the name of Applicant amounting to Rs. 19.00 lacs  . |
| **Eligibility Calculation** |
| * Eligibility drives under CPM income program  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | Loan Amount Requested (In INR) | 15,00,000 | | | | | | ROI | 10.50% | | | | | | Tenure - Months | 240 | | | | | |  |  |  |  |  |  | | Product - Property Type | Home Loan | | | | | | **Valuation Details** | **Value** | | | | | | Property Value - Valuation-1 | - | | | | | | Property Value - Valuation-2 | - | | | | | | Property Value - Valuation-3 |  | | | | | | Property Value - Final | - | | | | | |  |  |  |  |  |  | | **Obligation Details** | **Value** | | | | | | Monthly Obligations to be considered in eligibility | - | | | | | | Obligations not to be considered in eligibility | - | | | | | |  |  |  |  |  |  | | **Income Details** | | | | | | | Parameters | % considered | Frequency | Previous Year | Current Year | Amount Considered | | **Core Income** | | | | | | | Net Salary | 100% | Annual | - | - | - | | **EBITDA** | | | | | | | Profit Before Tax | 100% | Annual | 4,71,360 | 4,82,560 | 4,82,560 | | Depreciation | 100% | Annual | - | - | | Salary/Interest paid to partners/directors | 100% | Annual | - | - | | Interest Paid | 100% | Annual | - | - | | **Other Income** | | | | | | | Rental Income | 100% | Annual |  | - | - | | Rental Income (Unregistered) | 100% | Annual |  |  | - | | Agricultural Income | 50% | Annual |  | - | - | | Interest From FD / Dividend Income | 100% | Annual |  | - | - | | Other Income | 100% | Annual |  | - | - | | **Other Income capped at 100% of the (Core Income + EBITDA)** | | | | | | | **Rental Income from Property Mortgaged and Rentals escrowed with ABHFL** | | | | | | | Escrowed Rental Income | 100% | Annual |  | 0 | - | | Escrowed Rental Income (Unregistered) | 100% | Annual |  |  | - | | **Eligible Income** | | | | | 4,82,560 | | Eligible Income = Core Income + EBITDA+ Other Income | | | | | | |  |  |  |  |  |  | | **Eligibility Computation** | | | | | | |  | | | | | | | Monthly Income | 40,213.33 | | | | | | Applicable FOIR | 80.00% | | | | | | Appraised Obligations | - | | | | | | Amount Available for EMI Servicing | 32,171 | | | | | | **Loan Eligibility - Based on Income** | **32,22,287** | | | | | |  | | | | | | | Property Value | - | | | | | | Applicable LTV | 80.00% | | | | | | **Loan Eligibility - Based on Property Value** | **-** | | | | | |  | | | | | | | **Eligibility** | **15,00,000** | | | | | | EMI | 14,976 | | | | | |  | | | | | | | FOIR on the Amount Applied | 37.24% | | | | | | LTV on the Amount Applied | #DIV/0! | | | | | |  |  |  |  |  |  | | **EBITDA Decline Deviation** | **No Deviation** | | | | | | **FOIR Deviaiton / Delegation** | **Within Policy Norms** | | | | | | **LTV Deviaiton / Delegation** | **Deviation not allowed on LTV** | | | | | | **Product Cap Deviation** | **No Deviation** | | | | |   **Remarks**   1. **Eligibility is calculated under CPM income program.** |
| **Collateral Details** |
| |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | **S. No.** | **Property Address** | **Property Type** | **Owner(s) / Proposed Owner(s)** | **Area (Sq Ft)** | **Usage / Proposed Usage** | **Agreement Value / Property Cost (incl Amenities) as may be applicable (Rs.)** | **Stage of Construction** | | 1 | B-54,KEDAR NAGAR, Shahganj,Agra,KEDAR NAGAR,Agra,Agra,Uttar Pradesh,282010 | Residential House | SONA NAVANI | 360 | Self-occupation | 19,00,000 | 100.00% | | **Total** | | | | | | **19,00,000** |  |   **Remarks** :   1. Property is in the name of Applicant(SONA NAVANI) 2. Plot Area is 360 Sq ft. 3. Property Current Market Value is Awaited. |
| **Deviations** |
| |  |  |  | | --- | --- | --- | | **Deviations** | **Mitigates** | **Approving Authority** | | Old DPDs in 2021 | 1. In captioned case one HL is reported 61 Days DPDs in 2021 in covid period same was due to covid 19. 2. All other Loans are closed satisfactory. 3. Loan to be cover with IMGC. | RCC |  |  | | --- | | **Risk and Concerns (Other than deviations)** |  1. In CIBIL one Hl enquiry is reflected of Oct-2023 and case was not processed due to property deal was canceled. |
| **Strength of Case** |
| * Good Business Vintage. * Loan to be cover with IMGC.  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | **Net worth / Asset Base** | | | | | | | **Sr. No.** | **Property Address** | **Ownership** | **MV (in Rs. Lac)** | **Charge** | | 1. | Stock | Applicant/ Co Applicant | 2.00 Lacs | NA | |
| **Business set-up Photograph** |
| **PD Pics**    A person and person in a store  Description automatically generatedA piece of paper with writing on it  Description automatically generated |
| **Credit / Regulatory Checks and verifications** |
| |  |  | | --- | --- | | **Particulars** | **Remarks** | | **FI Check** | Resi Pending Office Pending | | **RCU** | Pending | |
|  |
| **Sanction Conditions** |
| |  | | --- | | Disbursement is subject to Clear Legal as per ABHFL Norms. | | Disbursement is subject to Clear Technical as per ABHFL Norms | | Disbursement is subject to Positive Residence and Office FI and RCU | | Disbursement is subject to PDC with CSF to be documented. | | Disbursement is subject to Hunter Clearance | | 100% life/ Health cover to be given | | Loan to be backed by ECS/NACH from BOB Bank Salary A/c- 3402 . | | LTV to be restricted on 90%.  Original ATS to be documented.  Seller Documents to be documented.  100 % OC through Cheque, DD or NEFT and its validation through banking.  Loan to be cover with IMGC.  Business Profile RCU to be done before NDC. | |