

**LIP Report for Self Employed Applicants**

<b>BANK / NBFC</b>	<b>EXISTING CUSTOMER</b>		<b>APP / REF ID</b>
Aditya Birla	NO	3000017606	
Loan Amount Requested	Rs 15 lacs		
Transaction	HL – P+C		
Name of applicant & Contact Details :	Bhanu Pratap		
Co applicant name:	Om Wati Bai		
Relation with Applicant:	Mother		
Applicant Date of Birth / Age :-	28 Years		
Applicant's Qualification:-	8 <sup>th</sup> Class		
Person Met at PD / Relationship	Bhanu Pratap/ Self Applicant		
PD Address Provided :-	Ward No 23, Gulmohar Colony Mandideep.		
Address Visited :-	Ward No 23, Gulmohar Colony Mandideep.		
Locality of Address Visited	Commercial Area		
Ownership of Business premises	Rented premise		
If Rented, Please mentioned Owner Name & Rent Amt	Shop / Premises	Godown 1 / 2 / 3	
	Rs 6k pm	-	
	Mr. Narayan Singh	-	
Date of PD & Executive Visited:	27/02/2024 & Arvind Rajput		
Review by:	Bharat Singh		

**Family Background**

<b>S No</b>	<b>Name</b>	<b>Relation</b>	<b>Occupation</b>	<b>Income</b>
1	Bhanu Pratap	Self	Business	Earning
2	Govind	Brother	Salaried	Rs. 18k pm
3	Sachin	Brother	Salaried	Rs. 22k pm
4	Om Wati	Mother	House Wife	Dependent
5	Bhagirat Singh	Father	Help in Business	Dependent

- Applicant is residing with his brother, father & Mother at War No 17, Maharana Pratap Mandideep from Last 12 years.
- House is Relative Premise.
- brother of the applicant is doing Pvt Job at Hotel & Company.



**Business Profile**

Name of Business	M/S Delhi Bike Service			
Business Name as per Records & Sign Board	As per Records (Business License) – Yes As per Sign Board – Yes			
Constitution of Business Entity	Proprietorship			
Partner Name &% of Share	<b>S NO</b>	<b>Name of Partner / Director</b>	<b>Shareholding %</b>	<b>Relationship</b>
Nature of business – Specify in detail	Retail sale of Auto Parts & Two-Wheeler Service Centre			
Business Existence In year /Month	From Last 6 Years			
Previous Business history	Earlier Applicant was in Job and had a work experience of 10 Years			

**Financial Details**

Annual / Monthly Turnover	Rs. 75-80k Parts sale RS 35-40k – Service receipts	
Margin in existing business	Approx 25-30% - Auto Parts Approx. 60-70% Servicers	
No. of employee workings / Seen at time of PD	2Staff	
Employees total salary	Rs. 14k pm – Fixed Salary	
Stock	Approx Rs. 4 lacs	
Sales / Output	Area of Coverage	Local Area
Debtors / Customers	Mode of Marketing	Self
	Type of Customers	Walk in Customers
	Credit Terms	Cash
	Overall Debtors O/s	-
	<b>Trade References – Customers &amp; Number</b>	
Purchases / Input	Walk in Customers	
	Products / Raw Material	Auto Parts
	Purchase Market	Bhopal/ Mandideep
	Credit Terms	Cash / 15-30 days
	Overall Creditors O/s	-
Creditors / Suppliers	<b>Trade References – Suppliers &amp; Number</b>	
	All Scooter Auto Parts	Bhopal
	Mega Auto Parts	Mandideep
	Rental Income	<b>NA</b>
	Agriculture Income	NA
Other Source of Income:-	Other Income	NA
Third party / Neighbor check with whom & Status	Yes, Virat Kirana Store Check. Status – Positive	



**Detailed Business Profile**

- Applicant is Proprietor of M/s Delhi Bike Service from Last 6 years. Business is being operated from Rented premises at Ward No 23, Gulmohar Colony Mandideep.
- Nature of business is Retail sale of Auto Parts & Two-Wheeler Service Centre. Purchases are being done from Bhopal/ Mandideep on credit payment terms of 15-30 days. Creditor's o/s as on date is approx. Rs Nill.
- Supply of products is within Local Area. Credit payment terms allowed on Cash.
- Price Range of Products are :

<u>Sr No.</u>	<u>Products</u>	<u>Price Range</u>
1	Auto Parts	Rs 50-5000/-
2	Servicers	Rs 150-200/-

- Average Monthly Sale of parts is approx. Rs 75-80k lacs pm. Average operational trade margins are 25--30%. Monthly service receipts are Rs 35-40k and margin are 60-70%. Apprx There are 2 fixed staff and their monthly salary payout is approx. Rs 14k pm. Average stock maintained of approx. Rs 4 lacs as claimed by applicant.

**Current Loan Obligations**

<u>Bank Name</u>	<u>Type of loan</u>	<u>Loan amount</u>	<u>EMI</u>	<u>Remarks</u>	<u>Asset in case of Secured Loan</u>
-	-	-	-	-	-

**Property Details**

Property location:	Homanshu Green Phhase-2 Kolar Road Bhopal.
Type of the property:	Residential Plot (700Sqft)
Market value of the property:	Rs 6.30 lacs
Own Contribution Source	Savings
Usage	To be Purchased
Ownership of the property:	In the name of Applicant
Loan amount required:	Rs. 15 lacs
End Use	For Purchase of Plot / and will do construction



**Assets & Investments**

<b>Immovable Properties</b>	NA
<b>LIC / Insurance / Mediclaim</b>	NA
<b>Shares / Mutual Funds</b>	NA
<b>FD's / PPF</b>	NA
<b>Four Wheeler / Two Wheeler</b>	TW - 2

**Documents Verified During PD:-**

<b>Sr. No.</b>	<b>Particulars</b>	<b>Verified(Y/N)</b>
1	PAN	Y
2	ADHAAR CARD	N
2	GST	N
3	Business Registration Proof	Y
4	Electricity Bills(for latest 2-3 months)	N
5	Purchase & Sales Bills	N
6	Other Rough Record	Y

**Risk / Mitigates:-**

<b>Risk</b>	<b>Mitigates</b>
Records Shown were not sufficient enough to ascertain business volume claimed by Applicant	

**Overall Observations:-**

1.Business Name Board seen	Yes
2.Business Activity Seen	Yes
3.Employees Seen	Yes
4.Customer Seen	Yes
5.Stock Seen	Yes
6.Area easily accessible	Yes
7.Third Party Confirmation	Yes
<b>Recommendation</b>	<b>Positive</b>

**Disclaimer Clause :-**

The above data and explanation is based on the information provided to us during the visit. This Report (including any attachments) has been prepared based on information provided and confirmed by the Customer met during the visit. 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 circumstances.

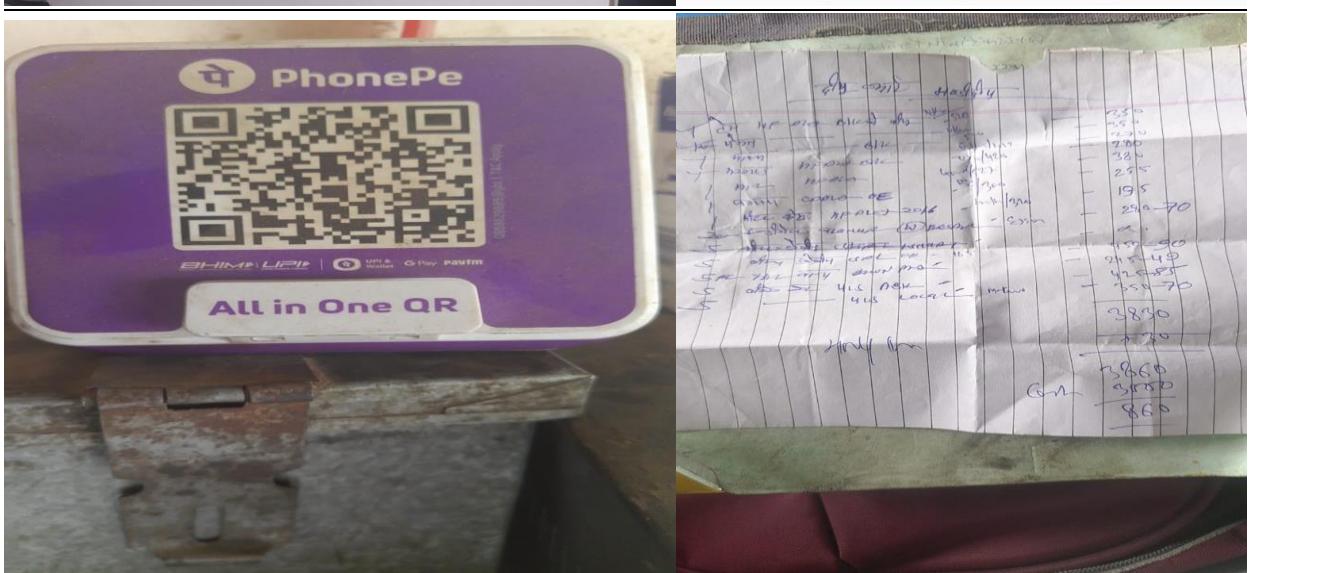
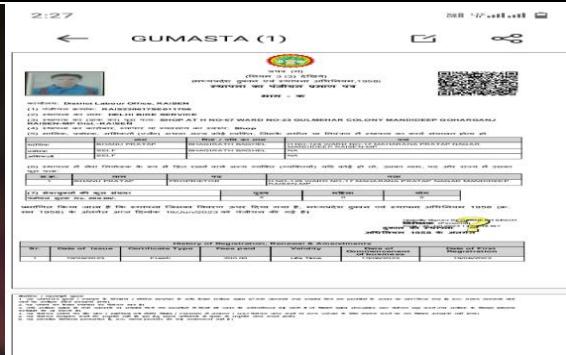
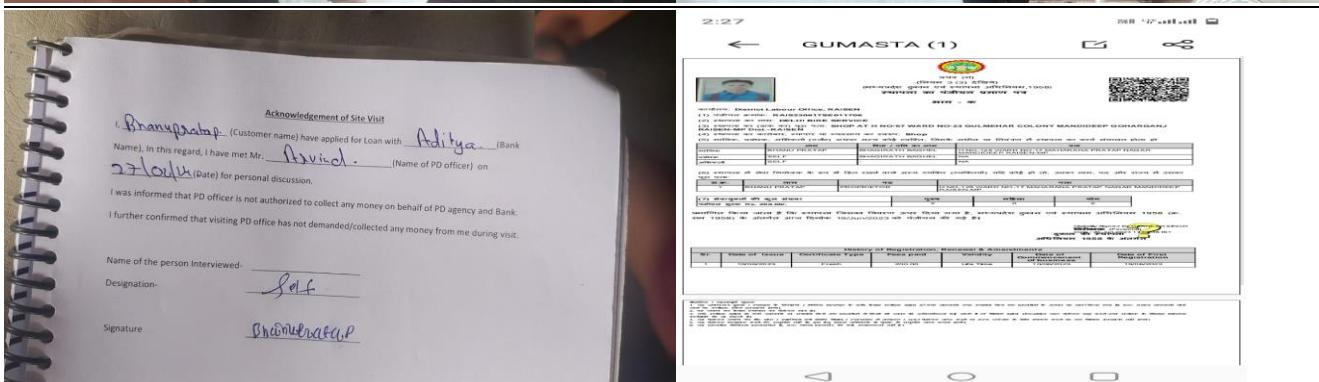
For ASBS & CO.

Partner



**Photos:-**





Bill Cash/Memo				Date 15-3-24	Bill No. 10	Mobile: 8262878767
M/s DELHI BIKE SERVICE Bike Service Center & Auto Parts Add.: Gulmohar Colony, Station Road, Mandideep Dist.Raisen (M.P.) - 462046						
S.No.	Particulars	Qty.	Rate	Amount		
1	100		100	100		
2	950		950	950		
3	500		500	500		
4	100		100	100		
5	50		50	50		
6	20		20	20		
7	20		20	20		
8	500		500	500		
9	300		300	300		
10	150		150	150		
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**BHANU PRATAP**

**Estimated Trading and Profit & Loss Account**

Particulars	Estimated	Particulars	Estimated
Purchase	675,000	Sale	900,000
Salary	168,000	Service Receipts	420,000
Rent	72,000		
Misc Exp	36,000		
<b>Net Profit</b>	<b>369,000</b>		
<b>TOTAL</b>	<b>1,320,000</b>	<b>TOTAL</b>	<b>1,320,000</b>

**Assumptions & Estimate Notes**

Sales is taken as Rs 75k per month

Service receipts are taken as 35k per month

Purchase is taken as 75% of sales

Salary is taken as Rs. 14K PM.

Rent is taken as Rs. 6K PM.

Misc Exp is taken as Rs 3k pm

