

<b><u>LIP Report for Self Employed Applicants</u></b>		
<b>BANK / NBFC</b>	<b>EXISTING CUSTOMER</b>	<b>APP / REF ID</b>
<b>Aditya Birla</b>	<b>NO</b>	<b>3000017606</b>
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><u>S No</u></b>	<b><u>Name</u></b>	<b><u>Relation</u></b>	<b><u>Occupation</u></b>	<b><u>Income</u></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	<table><tr><td><u>S NO</u></td><td><u>Name of Partner / Director</u></td><td><u>Shareholding %</u></td><td><u>Relationship</u></td></tr><tr><td> </td><td> </td><td> </td><td> </td></tr></table>	<u>S NO</u>	<u>Name of Partner / Director</u>	<u>Shareholding %</u>	<u>Relationship</u>						
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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	<table border="1"> <tr> <td>Area of Coverage</td><td>Local Area</td></tr> <tr> <td>Mode of Marketing</td><td>Self</td></tr> <tr> <td>Type of Customers</td><td>Walk in Customers</td></tr> <tr> <td>Credit Terms</td><td>Cash</td></tr> <tr> <td>Overall Debtors O/s</td><td>-</td></tr> </table>	Area of Coverage	Local Area	Mode of Marketing	Self	Type of Customers	Walk in Customers	Credit Terms	Cash	Overall Debtors O/s	-
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Purchases / Input	<table border="1"> <tr> <td>Products / Raw Material</td><td>Auto Parts</td></tr> <tr> <td>Purchase Market</td><td>Bhopal/ Mandideep</td></tr> <tr> <td>Credit Terms</td><td>Cash / 15-30 days</td></tr> <tr> <td>Overall Creditors O/s</td><td>-</td></tr> </table>	Products / Raw Material	Auto Parts	Purchase Market	Bhopal/ Mandideep	Credit Terms	Cash / 15-30 days	Overall Creditors O/s	-		
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All Scooter Auto Parts	Bhopal										
Mega Auto Parts	Mandideep										
Other Source of Income:-	<table border="1"> <tr> <td>Rental Income</td><td>NA</td></tr> <tr> <td>Agriculture Income</td><td>NA</td></tr> <tr> <td>Other Income</td><td>NA</td></tr> </table>	Rental Income	NA	Agriculture Income	NA	Other Income	NA				
Rental Income	NA										
Agriculture Income	NA										
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	Serviceers	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 Phphase-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**

Immovable Properties	NA
LIC / Insurance / Medclaim	NA
Shares / Mutual Funds	NA
FD's / PPF	NA
Four Wheeler / Two Wheeler	TW – 2

**Documents Verified During PD:-**

Sr. No.	Particulars	Verified(Y/N)
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:-**

Risk	Mitigates
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.

*Anand Jain*  
Partner



**Photos:-**







Acknowledgement of Site Visit

I, Bhadrachal (Customer name) have applied for Loan with Aditya (Bank Name), in this regard, I have met Mr. David (Name of PD officer) on 27/04/20 (Date) for personal discussion.

I was informed that PD officer is not authorized to collect any money on behalf of PD agency and Bank.

I further confirmed that visiting PD office has not demanded/collected any money from me during visit.

Name of the person interviewed: \_\_\_\_\_

Designation: Self

Signature: Bhadrachal P

[illegible]

Fly catch		22 May
1	1st fly catch	2350
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1	100th fly catch	2350



**DELHI BIKE SERVICE**  
Bike Service Center & Auto Parts  
Add: Gulmohar Colony, Station Road, Mandideep Distt. Raipur (M.P.) - 492046

Bill No. **10**  
Date **15-2-24**

M/s **श्री. वि. प्रसाद शर्मा**  
Address **...**

S.No.	PARTICULARS	Qty.	Rate	Amount
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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