



Applicant Details PEN-DZLUF-000-DEC24-86770

Transaction Date : 2024-07-02 to 2025-01-06 (188 Days) UTR Number Missing!

DIRECT

LK_UNFULFILLED

PHONE_PE

VIVRITI_DIRECT

Policy Experiment Tags

Application Tags:

- PAN verification failed
- KYC - Pending -
- AA Connect-Pending
- Reference - Negative

PINCODE CATEGORY(R): DOABLE

PINCODE CATEGORY(B): DOABLE

CREDIT APPRAISAL MEMO

- Source Of Lead : direct
- Partner : Others_POS
- Partner Type : POS
- Colending Partner :DCB



Application details

Personal Information



Name* JONNAKUTI SANT BHAVANI

Date Of Birth*
04-03-1996

Gender*
Male

PAN Card*
AXXPV6967D

Mobile* 7135213760

CIBIL Score*
810

Email* moses.rogahn@gmail.com

Remarks

Alternate Mobile

Marital Status

Married

Education

Under Graduate

Family Information

Family Information

all

Residential Information

Residential Address*

null 6379 Dell Park

Pin Code*

474005

City* Susera

State* Madhya Pradesh

Ownership*

Owned

Vintage in Year

0 Years

Relationship With Owner*

Business Details

General Details

Name of Business*

A J TRADERS,Mr. JAMSHED SULTAN AHMED

Selling Product*

Agarbatti

Legal Status*

Proprietorship

Business Vintage*

14

Nature of Business*

Manufacturer

Premises Information

Address of the Premise*

6379 Dell Park

Pincode*

440010

State* Maharashtra

City* V R C E

Premises Vintage*

6

Remarks

Ownership

Owned

Relationship With Owner

Self

KYC Information

GSTIN*

CIN*

Business PAN*

FGDJD5638G

Business note

Eligibility Calculations

MONTHLY BTO



Loan Details

Type of loan	Sanctioned Date	Sanctioned Amount	Current Balance	EMI	Remarks
Credit Card	28/08/2001	₹53,628	₹61,913	₹5,071	
Credit Card	24/10/2001	₹90,346	₹1,75,309	₹8,543	
Credit Card	01/08/2007	₹1,99,443	₹79,062	₹18,859	
Total		₹3,43,417	₹3,16,284	₹32,473	

Financial details

Financial Information

Monthly BTO	₹1,23,451	Monthly Sales(Customer Declared)	₹35,887
Monthly Sale	₹0	BTO %	344.00 %
Monthly Purchases	₹25,634	Customer declared Net Margin	40 %
Business Industry Margin %	5.00 %		

Working Capital Information

Trade Receivables	₹12,34,56,783	Debtor Days	104638
Inventory Value	₹1,23,453	Inventory Days	146
Trade Payables	₹1,23,456	Creditor Days	146
Net Working Capital Deployed	123456780	Working Capital Cycle	104637
Remarks (if any)			

Banking Information

ABB Bank : State Bank of India

Eligibility Bank :

Bank Name	ICICI Bank	Account No.	011123456781
Account Type	CURRENT Primary Account	OCBR %	0%
ICBR(%)	0%	Median BTO	₹1,23,456
Remarks Median ABB	₹1,23,456	Total Monthly EMI Obligations	₹0

IFSC Code	ICIC0000008		
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Case summary

Case Strengths

Banking Comfort :

Case Concerns

High cash deposits

Sanction Conditions BY FL

VCIP Required:

One reference of relative and one reference of buyer/supplier:

Remarks: wqefgehyvwe t5

Sanction Information

Product	DCBT	Proposed Approval Date	09-01-2025
Tentative Disbursal Date	12-01-2025	Proposed EMI Start Date	04-03-2025
Proposed Amount	₹4,00,000	Proposed Interest Start Date	04-02-2025
Proposed ROI	1.5%	Interest Type	Flat
Proposed Tenure	24 months		
Expected EMI	₹24,666		

Charges

Total Processing Fee	₹0	Proposed PF %age	0%
Stamp Duty Fee	₹400	Stamp Duty %age	0.1%
Insurance fee	₹0	Insurance Premium %	0.00%
Documentation Fees	₹5,900		
Differential Interest	₹0		
Total Charges	₹19,610		
Net Disbursement Amount	₹3,80,390		

Remarks