

AA Activity App Installed: No Last Seen: --

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: Select tag

 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



# FLEXI LOANS

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\* Susara

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



Data not available

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		
<b>Total Charges</b>	<b>₹19,610</b>		
<b>Net Disbursement Amount</b>	<b>₹3,80,390</b>		

Remarks