



Prelim Report of Personal Loan Application

In-Principle Approved Proposal

Mr. MOHAN THAKUR

Application Type - Personal Loan (SBI QUICK PERSONAL LOAN)

Application Code - CW-APL-13298-731670

Dated: 06/12/2019

Residential Address:

HATHIN,
PALWAL,
NEAR KUTI MANDIR,
District: Faridabad,
Taluka: Hathin,
Hathin-121103

Email-Id: mohanthakur307@gmail.com

Contact Number: 9350694747

Powered By:



[A FinTech Initiative]



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1. TIMELINE AND APPROVAL

A. Timeline

Sr.No.	Particulars	Date
1	Date of Proposal	06/12/2019
2	Date of In-Principle Approval	06/12/2019

B. Approval Details

Sr.No.	Particulars	Details
1	Application Amount (Rs.)	1,00,000
2	In-Principle Amount (Rs.)	1,00,000
3	Rate of Interest (%)	13.0
4	Tenure (Yrs)	2
5	EMI (Rs.)	4,754

Bank Name : SBI	
Campaign Type : Market Place	
Current Branch Address	Previous Branch Address
AGRA CHOWK DIST:PALWALPALWALHARYANA ,Faridabad ,Haryana - 121102	-



2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Loan Amount (Rs.)	1,00,000	Yes
2.	Gross Monthly Income Range (Rs)	20,000	Yes
3.	Net Monthly Income Range (Rs)	15,000	Not Set
4.	Age of Applicant (Yrs)	24	Yes
5.	Tenure of Loan (Yrs)	2	Yes
6.	Geographical Market Focus	Hathin	Yes
7.	Bureau Score (Actual Score)	Bureau score as per V2 : 698	Yes
8.	Individual Bureau - Maximum DPDs (last 12 months) -	0.0 DPDs	Yes
9.	Risk Scoring Model (Score)	86	Yes
10.	Eligible Employer	Central Government	Yes
11.	Total Job Experience	1 Years	Yes
12.	Total Current Job Experience	1Years	Yes
13.	Current Employment Status	Regular	Yes
14.	Minimum Banking Relationship with My Bank	47 Months	Yes
15.	Mode of Salary	Direct in account	Yes
16.	Salary Account of the Borrower	Both	Yes
17.	Minimum Net Take Home Salary (Rs.)	15,000	Yes



3. APPLICANT DETAILS

(a) Personal Details

Details	Information	Details
Basic Details	Name	Mr. MOHAN THAKUR
	Gender	Male
	Date of Birth	22/04/1995
	Age of Applicant	24 years
	Father's Name	CHANDER PRAKASH
	PAN	CTSPM8528E
	Mobile No.	9350694747
	Landline No.	
	Email-Id	mohanthakur307@gmail.com
	Category	OBC
	Marital Status	Unmarried
	Spouse Employment	-
	Annual Income of Spouse	-
	No. Of Dependents	0
	Education Qualification	Undergraduate
Employment Details	Bureau Score	Bureau score as per V1 : Bureau score as per V2 : 698
	Type of Employment	Salaried
	Name of Org/ Employer	Indian Army
	Designation	Others
	Employment With	Central Government
	Eligible Employer	Central Government
	Mode of Salary	Direct in account
	Employment Status	Regular
	Experience in present Job	1 Year 2 Months
	Net Worth**(Rs)	20,000
	Total Experience	1 Year/ 2 Months
Contact Details	Present Address	HATHIN, PALWAL,, NEAR KUTI MANDIR,,



3. APPLICANT DETAILS

Details	Information	Details
		Hathin,Faridabad,Faridabad, Hathin, Haryana, India - 121103
	Residence since	24 years 8 months
	Nationality	Resident India
	Type Of Residence	Parent Owned (Staying with parents)
	Whether any mortgage currently there in the owned property ?	-



3. APPLICANT DETAILS

(b) Loan Details

Information	Details
Loan Amount Required (Rupees)	1,00,000
Eligible Loan Amount (Rupees)	1,00,000.00
Loan Purpose	Purchase of Consumer Durable
Interest Rate (%)	13.0
Tenure (Years)	2
Gross Monthly Income (Rupees) (Entered by the Borrower)	20,000
Net Monthly Income (Entered by the Borrower) (Rupees)	15,000
Net Monthly Income (Rupees) (Computed by the System)	15,000
Proposed EMI (Rupees)	4,754

Name Comparison

Information	Details
Name as per ITR	MOHAN null THAKUR
Name as per Bank Statement 1	Mr. YASHPAL .
Name Edited by User	MOHAN THAKUR



3. APPLICANT DETAILS

(c) Income Details

Sr.No.	Type of Income	2017 (Net Income Rs.)	2018 (Net Income Rs.)	2019 (Net Income Rs.)
	Type of ITR	Self declared by borrower	Self declared by borrower	Self declared by borrower
1.	Salary	1,20,000	1,80,000	2,40,000
2.	House Property	0	0	0
3.	PGBP	0	0	0
4.	Capital Gain	0	0	0
5.	Other Source	0	0	0
Total		1,20,000	1,80,000	2,40,000

(d) Financial Details

Name of Lender	Loan Type	Loan Amt. (Sanction)	Date of Sanctioned	Loan Amt. (O/s)	Securities Details	Emi Details	EMI entered by borrower
No records found							

(e) Banking Relationship Details

Sr. No.	Bank Name	Since	Is Salary A/c
1	State Bank of India	3 years 11 months	Yes



4. ASSESSMENT OF LIMITS

Personal loan eligibility

Sr. No.	Particulars	Details
1.	Net Monthly Income	15,000
2.	FOIR (%)	100.00
3.	Eligible EMI (Step 1 * Step 2)	15,000
4.	Existing EMI (Existing Loan Obligation)	0
5.	New Loan EMI (Step 3 - step 4)	15,000
6.	Rate of Interest (%)	13.00
7.	Tenure (Years)	2
8.	Per Lakh EMI	4,754.18
9.	Eligible Loan Amount based on Income [(Step 5/ Step 8)*1 lakh]	3,15,511.67
10.	Proposed Loan Amount	1,00,000
11.	Months Set by Lender for NMI Computation	24
12.	Eligible Loan Amount Based on NMI	3,60,000.00
13.	Maximum Loan Amount Provided by FP	15,00,000
14.	EMI/NMI set by Lender	50.00
15.	Eligible Loan Amount based on EMI/NMI	1,57,755.84
16.	Final Loan Amount (Lower of step 9, 10, 12, 13, 15)	1,00,000.00
17.	Final EMI (Proposed Obligations)	4,754
18.	Final EMI (Existing Obligations + Proposed Obligations)	4,754
19.	Final EMI/NMI(%)	31

Calculation for Net Monthly Income

Particulars	MOHAN THAKUR
Net Monthly Income Entered by Borrower	15,000.00
Median of Salary from Bank statement	16,490.00
Monthly Income from ITR	N.A.
Incremental ITR Income	N.A.
Median of Top Credit from Bank Statement	N.A.



4. ASSESSMENT OF LIMITS

Personal loan eligibility

Final NMI To be Consider	15,000.00
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Calculation for Gross Monthly Income

Particulars	MOHAN THAKUR
Gross Monthly Income Entered by Borrower	20,000.00
Gross Monthly Income Computed by System	21,428.57
Final GMI (Minimum of above)	20,000.00

Calculation for Actual ROI

Particulars	ROI%
MCLR	8.1
+ Spread	5.15
Effective ROI	13.25
- Concession based on Borrowers having salary account with the bank	0.25
Final ROI	13.00



5. RISK SCORING MODEL

Sr. No.	Parameters	Actual Range	Range	Score (Actual)	Score (Out of)
PERSONAL RISK					
1 .	Bureau Information - CIBIL Score	Bureau score as per V2 : 698.0	>= 650 and <= 749	20.0	25.0
2 .	Age	24.0	<= 35 years	7.0	7.0
3 .	Category Information	7.0	Central Government - Salary Account with Bank	22.0	22.0
FINANCIAL RISK					
4 .	EMI/MI (Existing + Proposed)	15.17	<= 20 %	22.0	22.0

Sr. No.	Details	Actual Score	Out Of Score
1	Personal Risk Score	49	54
2	Financial Risk Score	37	46
	Total	86	100

Risk Grading: 0



6. BANK STATEMENT ANALYSIS

(A) Month Wise Details

State Bank of India
Account No:- 34988133081
Account Details from May 2019 to Oct 2019

Description	May 2019	Jun 2019	Jul 2019	Aug 2019	Sep 2019	Oct 2019
Total No. of Credit Transactions	7	7	4	4	8	6
Total Amount of Credit Transactions	9,748	19,867	16,663	15,350	21,610	22,000
Total No. of Debit Transactions	14	17	16	12	21	15
Total Amount of Debit Transactions	10,507	19,867	16,645	15,965	21,612	22,000
Total No. of Cash Deposits	0	0	0	0	0	0
Total Amount of Cash Deposits	0.0	0.0	0.0	0.0	0.0	0.0
Total No. of Cash Withdrawals	3	2	3	1	5	6
Total Amount of Cash Withdrawals	6,700.0	2,000.0	7,000.0	500.0	3,500.0	17,523.6
Total No. of Cheque Deposits	0	0	0	0	0	0
Total Amount of Cheque Deposits	0.0	0.0	0.0	0.0	0.0	0.0
Total No. of Cheque Issues	0	0	0	0	0	0
Total Amount of Cheque Issues	0.0	0.0	0.0	0.0	0.0	0.0
Total No. of Inward Cheque Bounces	0	0	0	0	0	0
Total No. of Outward Cheque Bounces	0	0	0	0	0	0
Min EOD Balance	18.88	18.88	18.88	20.02	18.88	18.88
Max EOD Balance	1,074.63	2,062.15	9,055.99	635.18	17,693.02	4,297.96
Average EOD Balance	335.92	222.53	1,444.4	185.37	1,127.57	245.87



6. BANK STATEMENT ANALYSIS

(A) Month Wise Details



BANK STATEMENT ANALYSIS

(B) Top 5 Fund Remittance

State Bank of India
Account No:- 34988133081
Account Details from to

Date	Description	Category	Amount
May-2019	ATM WDL-ATM CASH 3995 SHASHTRI CHOWK TANAKPUR-	Cash Withdrawal	-6,000
May-2019	TO TRANSFER-INB IMPS/P2A/912719826672/XXX XXXX107CNRB-	Transfer Out	-2,000
May-2019	TO TRANSFER-INB IRCTC Rail Connect App-	Transfer Out	-801
May-2019	ATM WDL-ATM CASH 6925 SHASHTRI CHOWK TANAKPUR-	Cash Withdrawal	-500
May-2019	TO TRANSFER-INB AMAZON-	Transfer Out	-375
Jun-2019	TO TRANSFER-INB IMPS/P2A/915519504076/XXX XXXX994BARB-	Transfer Out	-15,000
Jun-2019	TO TRANSFER-INB IMPS/P2A/915519990137/XXX XXXX263BARB-	Transfer Out	-2,000
Jun-2019	ATM WDL-ATM CASH 91601 KALRA ELECTRICAL GEHLABHATHIN-	Cash Withdrawal	-1,000
Jun-2019	ATM WDL-ATM CASH 91600 HATHIN FARIDABAD -	Cash Withdrawal	-1,000
Jun-2019	TO TRANSFER-INB MBS-	Transfer Out	-500
Jul-2019	TO TRANSFER-INB IMPS/P2A/919611940601/XXX XXXX994BARB-	Transfer Out	-5,000
Jul-2019	ATM WDL-ATM CASH 1369 NEHRU MARG TANAKPUR-	Cash Withdrawal	-5,000
Jul-2019	TO TRANSFER-INB Deposit / Investment-	Transfer Out	-2,050
Jul-2019	by debit card- SBIPOS001824170244CSD CANTEEN STF HIRAK CHAMPAWAT-	Transfer Out	-1,371
Jul-2019	ATM WDL-ATM CASH 91921 TANAKPUR DISTT UDHAM CHAMPAWAT-	Cash Withdrawal	-1,000
Aug-2019	TO TRANSFER-INB IMPS/P2A/922613913095/XXX XXXX994BARB-	Transfer Out	-15,000
Aug-2019	ATM WDL-ATM CASH 5784 SHASHTRI CHOWK TANAKPUR-	Cash Withdrawal	-500



BANK STATEMENT ANALYSIS

(B) Top 5 Fund Remittance

Aug-2019	TO TRANSFER-INB IMPS/P2A/923216871892/XXX XXXX850BARB-	Transfer Out	-100
Aug-2019	TO TRANSFER-INB APPLICATION FEE-	Transfer Out	-50
Aug-2019	TO TRANSFER-INB APPLICATION FEE-	Transfer Out	-50
Sep-2019	TO TRANSFER-INB IMPS/P2A/925101862226/XXX XXXX994BARB-	Transfer Out	-15,000
Sep-2019	TO TRANSFER-INB Pasfar Technologies Pvt L BILL_PASFTPL Payment-	Transfer Out	-1,035
Sep-2019	ATM WDL-ATM CASH 92651 TANAKPUR TANAKPUR-	Cash Withdrawal	-1,000
Sep-2019	ATM WDL-ATM CASH 2083 SHASHTRI CHOWK TANAKPUR-	Cash Withdrawal	-1,000
Sep-2019	ATM WDL-ATM CASH 1401 SHASHTRI CHOWK TANAKPUR-	Cash Withdrawal	-500
Oct-2019	ATM WDL-ATM CASH 92871 +KALRA ELECTRICAL GEHLAHATHIN-	Cash Withdrawal	-10,000
Oct-2019	ATM WDL-ATM CASH 92871 +KALRA ELECTRICAL GEHLAHATHIN-	Cash Withdrawal	-2,523
Oct-2019	ATM WDL-ATM CASH 92801 +BOB FARIDABAD-	Cash Withdrawal	-2,000
Oct-2019	TO TRANSFER-Pay to Bhai-	Transfer Out	-2,000
Oct-2019	ATM WDL-ATM CASH 92891 HATHIN FARIDABAD -	Cash Withdrawal	-2,000



BANK STATEMENT ANALYSIS

(C)Top 5 Fund Received

State Bank of India
Account No:- 34988133081
Account Details from to

Date	Description	Category	Amount
May-2019	BULK POSTING-BY SALARY-	Salary	8,325
May-2019	BY TRANSFER- UPI/CR/913419626640/GOVIN D /SBIN/9050897273/UPI-	Transfer In	800
May-2019	BY TRANSFER- UPI/CR/914700745394/MADAN LA/SBIN/9050309424/NO RE-	Transfer In	193
May-2019	BY TRANSFER- UPI/CR/914021416085/MADAN LA/SBIN/9050309424/NO RE-	Transfer In	130
May-2019	BY TRANSFER- UPI/CR/913117544601/MADAN LA/SBIN/9050309424/NO RE-	Transfer In	100
Jun-2019	BULK POSTING-BY SALARY-	Salary	17,990
Jun-2019	BY TRANSFER- UPI/CR/915913858369/GOVIN D /SBIN/govindkaus/UPI-	Transfer In	1,300
Jun-2019	BY TRANSFER- UPI/CR/915518691007/MADAN LA/SBIN/9050309424/NO RE-	Transfer In	500
Jun-2019	BY TRANSFER- UPI/CR/916835926824/MOHA N SO/BARB/9053218321/NA-	Transfer In	50
Jun-2019	BY TRANSFER- UPI/CR/917820248955/ABHIS HEK/SBIN/abhishekbi/UPI-	Transfer In	10
Jul-2019	BULK POSTING-BY SALARY-	Salary	11,603
Jul-2019	FI Txn @ CSP outlet- 004893911596569152 MoneyTRF TXN @KO 10090034-	Transfer In	5,000
Jul-2019	BY TRANSFER-INB IMPS918514163644/84451173 04/XX6850/yashpal-	Transfer In	55
Jul-2019	BY TRANSFER-INB IMPS918515283154/84451173 04/XX6850/credit-	Transfer In	5
Aug-2019	BULK POSTING-BY SALARY-	Salary	14,990
Aug-2019	BY TRANSFER-INB IMPS923215965720/84451173 04/XX6850/paytoyash-	Transfer In	200
Aug-2019	BY TRANSFER- UPI/CR/923213508634/ABHIS HEK/SBIN/abhishekbi/UPI-	Transfer In	100



BANK STATEMENT ANALYSIS

(C)Top 5 Fund Received

Aug-2019	BY TRANSFER-INB IMPS923914085590/84451173 04/XX6850/yashtoabhi-	Transfer In	60
Sep-2019	BULK POSTING-BY SALARY-	Salary	17,990
Sep-2019	BY TRANSFER- UPI/CR/926209717759/GOVIN D /SBIN/govindkaus/GOVIN-	Transfer In	3,000
Sep-2019	BY TRANSFER-INB IMPS926119818447/84451173 04/XX6850/paytoyash-	Transfer In	400
Sep-2019	BY TRANSFER-INB IMPS926822551421/84451173 04/XX6850/transyash-	Transfer In	200
Sep-2019	BY TRANSFER- UPI/CR/927319583591/ABHIS HEK/SBIN/8191057952/NO RE -	Transfer In	10
Oct-2019	BULK POSTING-BY SALARY-	Salary	17,990
Oct-2019	BY TRANSFER- UPI/CR/928008233637/GOVIN D S/SBIN/9050897273/UPI-	Transfer In	2,000
Oct-2019	BY TRANSFER- UPI/CR/928432146718/MOHA N SO/BARB/9053218321/NA-	Transfer In	1,000
Oct-2019	BY TRANSFER-INB IMPS/P2A/UA0207551690/XXX XXXX081SBIN-	Transfer In	500
Oct-2019	BY TRANSFER- UPI/CR/928617863710/SACHI N G/BARB/9991173707/Payme -	Transfer In	500



BANK STATEMENT ANALYSIS

(D) Bounced Cheque's Details

State Bank of India
Account No:- 34988133081
Account Details from to

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	31-05-2019	0	Monthly Ave - Bal No	1.95	Below Min Balance	18.88
2	04-06-2019	0	Monthly Ave - Bal No	12.21	Below Min Balance	923.95
3	30-06-2019	0	Monthly Ave - Bal No	8.27	Below Min Balance	18.88
4	04-07-2019	0	Monthly Ave - Bal No	5.89	Below Min Balance	22.99
5	31-07-2019	0	Monthly Ave - Bal No	8.85	Below Min Balance	36.18
6	31-08-2019	0	Monthly Ave - Bal No	14.16	Below Min Balance	20.02
7	30-09-2019	0	Monthly Ave - Bal No	7.53	Below Min Balance	18.88
8	03-10-2019	0	Monthly Ave - Bal No	1.32	Below Min Balance	27.56
9	31-10-2019	0	Monthly Ave - Bal No	8.08	Below Min Balance	18.88



List of Abbreviations

DPD	Days Past Due
PAN	Permanent Account Number
DOB	Date of Birth
EMI	Equated Monthly Installment
O/S	Outstanding
PGBP	Profits and Gains of Business Profession
NMI	Net Monthly Income
GMI	Gross Monthly Income
NA	Not Available
EOD	End of the Day



Thank You

For Further Details

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