



Prelim Report of Auto Loan Application

In-Principle Approved Proposal

Mr. PRIYANK SAHU

Application Type - New - Auto Loan (Baroda Auto Loan - Four Wheeler)

Application Code - CW-ACL-10184-669685

Dated: 02/11/2019

Residential Address:

110,
CHHAJJAPUR,
icici bank,
District: Ambedkar Nagar,
Taluka: Tanda,
AMBEDKARNAGAR-224190

Email-Id: priyanksahu548@gmail.com

Contact Number: 9695401711

Powered By:



[A FinTech Initiative]



TABLE OF CONTENT

Chapter	Title
1	Timeline & Approval Data
2	Parameter Check
3	Applicant / Co-Applicant Details
A	Personal Details
B	Loan Details
C	Vehicle Details
D	Existing Financial Details
E	Banking Relationship
F	Name Comparison
G	Income Details
4	Assessment of Limits
5	Risk Scoring Model
6	Bank Statement Analysis
A	Month Wise Details
B	Top 5 Fund Remittance
C	Top 5 Fund Received
D	Bounced Cheque's Details
7	List of Abbreviations



1. TIMELINE & APPROVAL DATA

Sr.No.	Particulars	Date
1	Date of Proposal	02/11/2019
2	Date of In-Principle Approval	02/11/2019

Sr.No.	Particulars	Details
1	Application Amount (Rs.)	10,00,000
2	In-Principle Amount (Rs.)	10,00,000
3	Rate of Interest (%)	8.6
4	Tenure (Yrs)	7
5	EMI (Rs.)	15,887

Bank Name : BOB	
Campaign Type : Bank Specific	
Current Branch Address	Previous Branch Address
NEAR BUS STAND,TANDA ,DIST-AMBEDKAR NAGAR, Tanda, Uttar Pradesh - 224190	-



2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Purpose of Loan	New Four Wheeler Loan	Yes
2.	Loan Amount	10,00,000 Rupees	Yes
3.	Net Monthly Income Range	40,500 Rupees	Not Set
4.	Gross Net Monthly Income Range	41,880 Rupees	Not Set
5.	Age of Applicant	30	Yes
6.	Geographical Market Focus	AMBEDKARNAGAR	Yes
7.	Bureau Score	Bureau score as per V1 : 783	Yes
8.	Total Job Experience		Not Set
9.	Borrower Type	Self Employed	Yes
10.	Employment Status	Regular	Not Set
11.	Residential Status	Resident India	Yes
12.	Minimum Banking Relationship	25 Months	Not Set
13.	Mode of Salary	Cash	Not Set
14.	Mode of Re-payment	Others	Not Set
15.	Individual Bureau - Maximum DPDs (last 12 months)	-	Not Set
16.	Tenure	7 Years	Yes
17.	Age of Vehicle	Not Applicable	Not Set
18.	Collateral Security (Hypothecation of Vehicle Purchased Out of Bank Finance)	Yes	Yes
19.	EMI/MI		Not Set
20.	Net Worth to Loan Ratio		Not Set
Salaried			
21.	Eligible Employer (Salaried)	Not Applicable	Not Set
22.	Salary Account of the Borrower	Not Applicable	Not Set
23.	Current Job Experience	Not Applicable	Not Set
24.	Risk Scoring Model for Salaried (Score of Applicant)	Not Applicable	Not Set
25.	Risk Scoring Model for Salaried (Score of Co-Applicant)	Not Applicable	Not Set
Other Than Salaried			
26.	Eligible Professional (Non-Salaried)	-	Not Set
27.	Risk Scoring Model for Non-Salaried (Score of Applicant)	41	Not Set



2. PARAMETER CHECK

28.	Risk Scoring Model for Non-Salaried (Score of Co-Applicant)	-	No
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*** Comparative Bureau Score range as per V2 : 662 - 697**



3. APPLICANT DETAILS

A. Personal Details

Details	Information	Details
Basic Details	Name	Mr. PRIYANK SAHU
	Gender	Male
	Date of Birth	08/05/1989
	Age of Applicant	30 years
	PAN	CXRPS1777A
	Email-Id	priyanksahu548@gmail.com
	Mobile No.	9695401711
	Landline No.	-
	Category	General
	Father's Name	preetamlal
	Education Qualification	Others
	Do you have Aadhar No. ?	Yes
	Bureau Score	Bureau score as per V1 : 783
	Net-Worth	5,00,000
	Nationality	Resident India
	Marital Status	Married
	Spouse Employment	Unemployed
	Annual Income of Spouse	-
	Number of Dependent	1
Employment Details	Employment Type	Self Employed
	Employment With	Others
	Name of Org/ Employer	-
	Employment Status	Regular
	Designation	Self Employed
	Mode of Salary	Cash
	Gross Monthly Income	41,880
	Net Monthly Income	40,500
	Experience in present Job	-



3. APPLICANT DETAILS

Details	Information	Details
	Total Work Experience	5 years 3 months
Contact Details	Address	110, CHHAJJAPUR,, icici bank,, Tanda,Ambedkar Nagar,Faizabad, AMBEDKARNAGAR, Uttar Pradesh, India - 224190
	Type of Residence	Owned
	Residence since	30 years 6 months
	Whether any ongoing loan on this house i.e. mortgage created?	No



3. APPLICANT DETAILS

B. Loan Details

Information	Details
Loan Amount Required (Rs.)	10,00,000
Eligible Loan Amount (Rs.)	10,00,000.00
Loan Purpose	New Four Wheeler Loan
Detailed Loan Purpose	Four Wheeler Loan for SUV/MUV
Interest Rate	8.6%
Tenure Required (Entered by borrower) (Yrs.)	7
Tenure (Compute by system) (Yrs.)	7.0
Gross Monthly Income (Entered by the Borrower) (Rs.)	41,880
Net Monthly Income (Entered by the Borrower) (Rs.)	40,500
Net Monthly Income (Computed by the System) (Rs.)	40,500.00
Proposed EMI (Rs.)	15,887
Borrower Contribution	108911

C. Vehicle Details

Information	Details
Type of Vehicle	New Four Wheeler Loan
Vehicle Segment	Four Wheeler Loan for SUV/MUV
Age of Vehicle	Not Applicable
Volume of Engine	Upto 1800 CC
Agreed Purchase Price	NA
Use of Vehicle	Personal Use
Ex-showroom Price	9,86,689 Rupees
On-Road Price	11,49,174 Rupees
Are you ready for Hypothecation of Vehicle purchased out of Bank Finance? * Loan Amount (Rs.)	Yes

D. Existing Financial Details of Applicant PRIYANK SAHU



3. APPLICANT DETAILS

Sr. No.	Name of Lender	Sanctioned Amount (Rs.)	Outstanding Amount (Rs.)	EMI (Rs.)	Loan Type	EMI entered by borrower
1	Bank of Baroda India	5,00,000	5,03,532	0	Other	3,500
2	Corporation Bank India	8,00,000	8,04,984	0	Other	4,500

Note: For the Eligibility calculation Maximum EMI will be considered from EMI and EMI entered by borrower.

E. Banking Relationship Of Applicant PRIYANK SAHU

Sr No	Bank Name	Since When	Having Salary A/C
1	Bank of Baroda India	2 year 1 months	No

F. Name Comparison Of Applicant PRIYANK SAHU

Information	Details
Name as per ITR	PRIYANK SAHU
Name as per Bank Statement 1	
Name edited by user	PRIYANK SAHU

G. Income Details of Applicant PRIYANK SAHU

Sr.No.	Type of Income	2018 (Net Income Rs.)	2019 (Net Income Rs.)
	Type of ITR	ITR-4	ITR-4
1.	Salary	2,37,312	5,02,564
2.	House Property	0	0
3.	PGBP	0	0
4.	Capital Gain	0	0
5.	Other Source	322	196
	Total	2,37,634	5,02,760



4. ASSESSMENT OF LIMITS

Auto Loan Eligibility

Sr. No.	Particulars	PRIYANK SAHU
1.	Gross Monthly Income (Rs.)	41,880.00
2.	Net Monthly Income (Rs.)	40,500.00
Assessment of Loan Amount Based on Income		
3.	Final Income to be Considered - Gross Monthly Income	41,880.00
4.	FOIR (%) on Income	60.00
5.	Available Income (1 - Value for Sustenance)	25,128.00
6.	Less: Existing Obligation	8,000.00
7.	Available Income for New Loan	17,128.00
8.	Total Available Income for New Loan	17,128.00
9.	Tenure (Years)	7.00
10.	Rate of Interest (%)	8.60
11.	Per Lakh EMI (Rs.)	1,588.68
12.	Eligible Loan Amount Based on Income	10,78,126.49
Assessment of Loan Amount Based on Income Multiplier		
13.	Final Income to be Considered	NA
14.	Times/Multiplier of Gross/Net Monthly Income	NA
15.	Total Available Income for New Loan	NA
16.	Eligible Loan Amount Based on Income Multiplier	NA
Assessment of Loan Amount Based on Loan to Asset Value (LTV)		
17.	On-Road Price of Vehicle	11,49,174.00
18.	Ex-Showroom Price of Vehicle	9,86,689.00
19.	Agreed Purchase Price/ Valuation of the Vehicle/ Insured Declared Value (IDV*)	NA
20.	Value to be considered for Loan Amount	NA
21.	Loan to Asset Value	10.00
22.	Eligible Loan Amount Based on LTV	NA
23.	Eligible Loan Amount Based on Above 3 Criteria (i.e. 12,16,22)	10,78,126.49
24.	Loan Amount requested by the borrower	10,00,000.00



4. ASSESSMENT OF LIMITS

Auto Loan Eligibility

25.	Maximum Loan Amount to be Provide by Lender	10,00,000.00
26.	Final Loan Amount	10,00,000.00

Calculation for Net Monthly Income

Particulars	PRIYANK SAHU
Net Monthly Income Entered by Borrower	40,500
Median of Salary from Bank statement	NA
Monthly Income from ITR	41,880.33
Incremental ITR Income	48,162.00
Median of Top Credit from Bank Statement	NA
Final NMI To be consider	40,500.00

Calculation for Gross Monthly Income

Particulars	PRIYANK SAHU
Gross Monthly Income Entered by Borrower	41,880
Gross Monthly Income Computed by System	57,857.14
Final GMI (Minimum of above)	41,880.00

Calculation for Actual ROI

Particulars	ROI%
REPO	8.1
+ spread	0.5
Effective ROI	8.6
- No Concession	-
Final ROI	8.6



5. RISK SCORING MODEL OF APPLICANT

PRIYANK SAHU (Credit Scoring Model - Other than Salaried)

Sr. No.	Parameters	Actual Answer	Range	Score (Actual)	Score (Out of)
PERSONAL RISK					
1 .	Age of the Applicant	30.42	>= 25.01 years and <= 42years	5.0	5.0
2 .	Number of Years of Stay at Current Location	30.5	>= 3.01 years	5.0	5.0
3 .	Bureau Score	Bureau score as per V1 : 783.0	>= 760 and <= 799.99	2.0	3.0
4 .	Marital Status	Married	-	2.0	2.0
5 .	Employment Type	Self Employed - Non-Professional(Businessman)	-	1.0	3.0
6 .	Minimum Banking Relationship (Months)	25.0	>= 12.01	7.0	7.0
7 .	Number of Dependents	1.0	>= 0.01 and <= 1	3.0	4.0
8 .	Designation	Self Employed	-	2.0	4.0
9 .	Educational Status	Others	-	1.0	3.0
FINANCIAL RISK					
1 .	Annual Income	502560.0	>= 500000.01 Rs	7.0	7.0
2 .	Average Increase in Reported Income for 3 years	111.77	>= 10.01 %	5.0	5.0
3 .	EMI / MI Ratio	57.04	>= 50.01 % and <= 70 %	1.0	7.0

Sr. No.	Details	Actual Score	Out Of Score
1	Personal Risk Score	28	36
2	Financial Risk Score	13	19
	Total	41	55

Risk Grading: 1



7. BANK STATEMENT ANALYSIS OF APPLICANT

A. Month Wise Details

Bank of Baroda, India

Account No:- 06770500001387

Account Details from Apr-19 to Sep-19

Description	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19
Total No. of Credit Transactions	3	1	2	1	3	5
Total Amount of Credit Transactions	2,91,000.00	30,000.00	1,14,000.00	5,000.00	56,500.00	39,802.00
Total No. of Debit Transactions	17	9	8	13	18	8
Total Amount of Debit Transactions	2,90,061.91	30,573.59	1,13,352.79	5,690.02	54,801.10	42,227.00
Total No. of Cash Deposits	2	1	2	0	2	0
Total Amount of Cash Deposits	2,82,000.00	30,000.00	1,14,000.00	0.00	52,000.00	0.00
Total No. of Cash Withdrawals	3	3	0	0	8	5
Total Amount of Cash Withdrawals	1,13,047.20	25,070.80	0.00	0.00	46,665.20	38,118.00
Total No. of Cheque Deposits	0	0	0	0	0	0
Total Amount of Cheque Deposits	0.00	0.00	0.00	0.00	0.00	0.00
Total No. of Cheque Issues	1	2	0	0	0	0
Total Amount of Cheque Issues	23,926.00	38,373.00	0.00	0.00	0.00	0.00
Total No. of Inward Cheque Bounces	1	2	0	0	0	0
Total No. of Outward Cheque Bounces	0	0	0	0	0	0
Min EOD Balance	-5,03,127.50	-5,02,763.00	-5,02,763.00	-5,02,805.81	-5,02,805.81	-5,03,531.91
Max EOD Balance	-3,23,468.41	-4,72,189.41	-3,88,763.00	-4,97,115.79	-4,57,458.91	-4,76,528.51
Average EOD Balance	-4,76,327.12	-4,97,543.89	-4,81,690.34	-4,98,678.71	-4,83,302.50	-4,96,875.20



7. BANK STATEMENT ANALYSIS OF APPLICANT

A. Month Wise Details



7. BANK STATEMENT ANALYSIS OF APPLICANT

B. Top 5 Fund Remittance

Bank of Baroda, India

Account No:- 06770500001387

Account Details from Apr-19 to Sep-19

Month	Description	Amount
18-04-2019	Others	-1,70,000.00
10-04-2019	Cash Withdrawal	-1,00,000.00
25-04-2019	Cash Withdrawal	-10,023.60
30-04-2019	Interest Charges	-3,485.00
25-04-2019	Cash Withdrawal	-3,023.60
08-05-2019	Cash Withdrawal	-10,023.60
08-05-2019	Cash Withdrawal	-10,023.60
08-05-2019	Cash Withdrawal	-5,023.60
31-05-2019	Interest Charges	-3,915.00
13-05-2019	Transfer to World of wonder	-849.00
11-06-2019	Others	-96,000.00
13-06-2019	Others	-13,000.00
29-06-2019	Interest Charges	-3,420.00
15-06-2019	Utilities	-500.00
10-06-2019	Transfer to HOTEL AVIRAL PALACE	-405.00
31-07-2019	Interest Charges	-4,095.00
03-07-2019	Bank Charges	-295.00



7. BANK STATEMENT ANALYSIS OF APPLICANT

B. Top 5 Fund Remittance

03-07-2019	Bank Charges	-295.00
03-07-2019	Bank Charges	-290.81
03-07-2019	Bank Charges	-148.00
20-08-2019	Cash Withdrawal	-10,023.60
30-08-2019	Cash Withdrawal	-10,023.60
30-08-2019	Cash Withdrawal	-10,023.60
30-08-2019	Cash Withdrawal	-8,023.60
31-08-2019	Interest Charges	-3,830.00
09-09-2019	Cash Withdrawal	-10,023.60
09-09-2019	Cash Withdrawal	-10,023.60
21-09-2019	Cash Withdrawal	-8,023.60
04-09-2019	Cash Withdrawal	-7,023.60
30-09-2019	Interest Charges	-3,534.00



7. BANK STATEMENT ANALYSIS OF APPLICANT

C. Top 5 Fund Received

Bank of Baroda, India

Account No:- 06770500001387

Account Details from Apr-19 to Sep-19

Month	Description	Amount
15-04-2019	Cash Deposit	1,70,000.00
09-04-2019	Cash Deposit	1,12,000.00
23-04-2019	Transfer in	9,000.00
06-05-2019	Cash Deposit	30,000.00
06-06-2019	Cash Deposit	74,000.00
07-06-2019	Cash Deposit	40,000.00
01-07-2019	Transfer in	5,000.00
17-08-2019	Cash Deposit	40,000.00
20-08-2019	Cash Deposit	12,000.00
02-08-2019	Transfer in	4,500.00
06-09-2019	Transfer in	13,000.00
06-09-2019	Transfer in	10,100.00
02-09-2019	Transfer in	8,500.00
20-09-2019	Transfer in	8,200.00
03-09-2019	Others	2.00



7. BANK STATEMENT ANALYSIS OF APPLICANT

C. Top 5 Fund Received



7. BANK STATEMENT ANALYSIS OF APPLICANT

D. Bounced Cheque's Details

Bank of Baroda, India

Account No:- 06770500001387

Account Details from Apr-19 to Sep-19

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	24-04-2019		RETURNED:54:FUNDS INSUFFICIENT	23,926.00	Bounced I/W Cheque	-4,85,468.41
2	08-05-2019		RETURNED:54:FUNDS INSUFFICIENT	23,926.00	Bounced I/W Cheque	-4,97,260.21
3	13-05-2019		RETURNED:55:FUNDS INSUFFICIENT	14,447.00	Bounced I/W Cheque	-4,98,286.21



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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Navrangpura,
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India

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