



# **Prelim Report of Auto Loan Application**

## **In-Principle Approved Proposal**

**Mr. MILAN CHANDRA SHIL**

Application Type - New - Auto Loan (SBI NEW CAR LOAN)

Application Code - CW-ACL-11000-788161

**Dated: 09/01/2020**

**Residential Address:**

PANDUCOLLE,  
RESTCAMP,  
KAMAKHYACOLONY,  
District: Kamrup,  
Taluka: Gmc,  
Kamrup-781012

**Email-Id:** milanshil1967@gmail.com

**Contact Number:** 9401279206

**Powered By:**



[A FinTech Initiative]



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## 1. TIMELINE & APPROVAL DATA

Sr.No.	Particulars	Date
1	Date of Proposal	09/01/2020
2	Date of In-Principle Approval	09/01/2020

Sr.No.	Particulars	Details
1	Application Amount (Rs.)	3,17,000
2	In-Principle Amount (Rs.)	3,17,000
3	Rate of Interest (%)	8.75
4	Tenure (Yrs)	7
5	EMI (Rs.)	5,060

Bank Name : SBI	
Campaign Type : Market Place	
Current Branch Address	Previous Branch Address
MALIGAON RAILWAY HEAD QUARTERSMALIGAONDIST:KAMRUP, ASSAM, Kamrup, Assam - 781011	-

## 2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Purpose of Loan	<b>New Four Wheeler Loan</b>	Yes
2.	Loan Amount	<b>3,17,000 Rupees</b>	Yes
3.	Net Monthly Income Range	<b>58,007 Rupees</b>	Yes
4.	Gross Net Monthly Income Range	<b>67,007 Rupees</b>	Yes
5.	Minimum Net Take Home Monthly Income (Rs.)	<b>20,694 Rupees</b>	Not Set
6.	Age of Applicant	<b>52</b>	Yes
7.	Geographical Market Focus	<b>Kamrup</b>	Not Set
8.	Bureau Score	<b>Bureau score as per V2 : 721</b>	Yes
9.	Total Job Experience		Not Set
10.	Borrower Type	<b>Salaried</b>	Yes
11.	Employment Status	<b>Regular</b>	Yes
12.	Residential Status	<b>Resident India</b>	Yes
13.	Minimum Banking Relationship	<b>66 Months</b>	Not Set
14.	Mode of Salary	<b>Direct in account</b>	Yes
15.	Mode of Re-payment	<b>ECS/Standing Instruction (Salary Account)</b>	Yes
16.	Individual Bureau - Maximum DPDs (last 12 months)	-	Not Set
17.	Tenure	<b>7 Years</b>	Yes
18.	Age of Vehicle	<b>Not Applicable</b>	Not Set
19.	Collateral Security (Hypothecation of Vehicle Purchased Out of Bank Finance)	<b>Yes</b>	Yes
20.	EMI/MI	<b>0.33</b>	Yes
21.	Net Worth to Loan Ratio		Not Set
<b>Salaried</b>			
22.	Eligible Employer (Salaried)	<b>Central Government</b>	Yes
23.	Salary Account of the Borrower	<b>Both</b>	Yes
24.	Current Job Experience	-	Not Set
25.	Risk Scoring Model for Salaried (Score of Applicant)	<b>135</b>	Yes
26.	Risk Scoring Model for Salaried (Score of Co-Applicant)	<b>Not Applicable</b>	Not Set
<b>Other Than Salaried</b>			
27.	Eligible Professional (Non-Salaried)	<b>Not Applicable</b>	Not Set



## 2. PARAMETER CHECK

28.	Risk Scoring Model for Non-Salaried (Score of Applicant)	<b>Not Applicable</b>	Not Set
29.	Risk Scoring Model for Non-Salaried (Score of Co-Applicant)	<b>Not Applicable</b>	Not Set



### 3. APPLICANT DETAILS

#### A. Personal Details

Details	Information	Details
Basic Details	Name	Mr. MILAN CHANDRA SHIL
	Gender	Male
	Date of Birth	31/08/1967
	Age of Applicant	53 years
	PAN	AXDPS6662C
	Email-Id	milanshil1967@gmail.com
	Mobile No.	9401279206
	Landline No.	-
	Category	General
	Father's Name	LT JOGENDRA CHANDRA SHIL
	Education Qualification	Graduate
	Do you have Aadhar No. ?	Yes
	Bureau Score	Bureau score as per V2 : 721 Bureau score as per V1 : 788
	Net Worth**	15,00,000
	Nationality	Resident India
	Marital Status	Married
	Spouse Employment	Unemployed
	Annual Income of Spouse	-
	Number of Dependent	1
Employment Details	Employment Type	Salaried
	Employment With	Central Government
	Name of Org/ Employer	Sashastra Seema Bal (SSB)
	Employment Status	Regular
	Designation	Junior
	Mode of Salary	Direct in account
	Gross Monthly Income	67,007
	Net Monthly Income	58,007



### 3. APPLICANT DETAILS

Details	Information	Details
	Experience in present Job	<b>7 years 0 months</b>
	Total Work Experience	<b>8 years 0 months</b>
<b>Contact Details</b>	Address	<b>PANDUCOLLE, RESCAMP,, KAMAKHYACOLONY,, Gmc,Kamrup,Guwahati, Kamrup, Assam, India - 781012</b>
	Type of Residence	<b>Owned</b>
	Residence since	<b>13 years 10 months</b>
	Whether any ongoing loan on this house i.e. mortgage created?	<b>No</b>



### 3. APPLICANT DETAILS

#### B. Loan Details

Information	Details
Loan Amount Required (Rs.)	<b>3,17,000</b>
Eligible Loan Amount (Rs.)	<b>3,17,000.00</b>
Loan Purpose	<b>New Four Wheeler Loan</b>
Detailed Loan Purpose	<b>Four Wheeler Loan for Small Car</b>
Interest Rate	<b>8.75%</b>
Tenure Required (Entered by borrower) (Yrs.)	<b>7</b>
Tenure (Compute by system) (Yrs.)	<b>7.0</b>
Gross Monthly Income (Entered by the Borrower) (Rs.)	<b>67,007</b>
Net Monthly Income (Entered by the Borrower) (Rs.)	<b>58,007</b>
Net Monthly Income (Computed by the System) (Rs.)	<b>58,007.00</b>
Proposed EMI (Rs.)	<b>5,060</b>
Borrower Contribution	<b>4,19,219</b>

#### C. Vehicle Details

Information	Details
Type of Vehicle	<b>New Four Wheeler Loan</b>
Vehicle Segment	<b>Four Wheeler Loan for Small Car</b>
Age of Vehicle	<b>Not Applicable</b>
Volume of Engine	<b>More than 1800 CC</b>
Agreed Purchase Price	<b>NA</b>
Use of Vehicle	<b>Personal Use</b>
Ex-showroom Price	<b>6,25,615 Rupees</b>
On-Road Price	<b>7,36,219 Rupees</b>
Are you ready for Hypothecation of Vehicle purchased out of Bank Finance ?	<b>Yes</b>
Manufacturer Name	<b>MARUTI</b>
Asset Model	<b>SWIFT</b>
Asset Make	<b>2019</b>
Supplier State	<b>Assam</b>





### 3. APPLICANT DETAILS

Information	Details
Supplier City	Guwahati
Supplier Name	BIMAL AUTO AGENCY

#### D. Existing Financial Details of Applicant MILAN CHANDRA SHIL

Sr. No.	Name of Lender	Sanctioned Amount (Rs.)	Date of Sanctioned	Outstanding Amount (Rs.)	EMI (Rs.)	Loan Type	EMI entered by borrower
1	State Bank of India	6,00,000	-	5,65,010	14,110	Personal Loan	14,110

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

#### E. Banking Relationship Of Applicant MILAN CHANDRA SHIL

Sr No	Bank Name	Since When	Having Salary A/C
1	State Bank of India	5 year 6 months	Yes

#### F. Name Comparison Of Applicant MILAN CHANDRA SHIL

Information	Details
Name as per ITR	MILAN CHANDRA SHIL
Name as per Bank Statement 1	RAJENDRA CHOUDHURY
Name edited by user	-

**NOTE 1: If any of these names differs, please check his data in detail at branch level.**

**NOTE 2: Name edited by borrower at the time of user journey.**

#### G. Income Details of Applicant MILAN CHANDRA SHIL

Sr.No.	Type of Income	2018 (Net Income Rs.)	2019 (Net Income Rs.)
	Type of ITR	ITR-1	ITR-1
1.	Salary	3,12,058	6,37,568
2.	House Property	0	0
3.	PGBP	0	0
4.	Capital Gain	0	0
5.	Other Source	0	0



### 3. APPLICANT DETAILS

Sr.No.	Type of Income	2018 (Net Income Rs.)	2019 (Net Income Rs.)
	<b>Total</b>	<b>3,12,058</b>	<b>6,37,568</b>



## 4. ASSESSMENT OF LIMITS

### Auto Loan Eligibility

Sr. No.	Particulars	MILAN CHANDRA SHIL
1.	Gross Monthly Income (Rs.)	67,007.00
2.	Net Monthly Income (Rs.)	58,007.00
Assessment of Loan Amount Based on Income		
3.	Final Income to be Considered - Net Monthly Income	58,007.00
4.	FOIR (%) on Income	60.00
5.	Available Income (1 - Value for Sustenance)	34,804.20
6.	Less: Existing Obligation	14,110.00
7.	Available Income for New Loan	20,694.20
8.	Total Available Income for New Loan	20,694.20
9.	Tenure (Years)	7.00
10.	Rate of Interest (%)	8.75
11.	Per Lakh EMI (Rs.)	1,596.25
12.	Eligible Loan Amount Based on Income	12,96,426.62
Assessment of Loan Amount Based on Income Multiplier		
13.	Final Income to be Considered - Net Monthly Income	58,007.00
14.	Times/Multiplier of Gross/Net Monthly Income	48.00
15.	Total Available Income for New Loan	27,84,336.00
16.	Eligible Loan Amount Based on Income Multiplier	27,84,336.00
Assessment of Loan Amount Based on Loan to Asset Value (LTV)		
17.	On-Road Price of Vehicle	7,36,219.00
18.	Ex-Showroom Price of Vehicle	6,25,615.00
19.	Agreed Purchase Price/ Valuation of the Vehicle/ Insured Declared Value (IDV*)	NA
20.	Value to be considered for Loan Amount	7,36,219.00
21.	Loan to Asset Value	85.00
22.	Eligible Loan Amount Based on LTV	6,25,786.15
23.	Eligible Loan Amount Based on Above 3 Criteria (i.e. 12,16,22)	6,25,786.15
24.	Loan Amount requested by the borrower	3,17,000.00



## 4. ASSESSMENT OF LIMITS

### Auto Loan Eligibility

25.	Maximum Loan Amount to be Provide by Lender	5,00,00,000.00
26.	Final Loan Amount	3,17,000.00

### Calculation for Net Monthly Income

Particulars	MILAN CHANDRA SHIL
Net Monthly Income Entered by Borrower	58,007
Median of Salary from Bank statement	NA
Monthly Income from ITR	53,130.67
Incremental ITR Income	61,100.00
Median of Top Credit from Bank Statement	NA
Final NMI To be consider	58,007.00

### Calculation for Gross Monthly Income

Particulars	MILAN CHANDRA SHIL
Gross Monthly Income Entered by Borrower	67,007
Gross Monthly Income Computed by System	82,867.14
Final GMI (Minimum of above)	67,007.00

### Calculation for Actual ROI

Particulars	ROI%
MCLR	7.9
+ spread	0.85
Effective ROI	8.75
- No Concession	-
Final ROI	8.75



## 5. RISK SCORING MODEL OF APPLICANT

### MILAN CHANDRA SHIL ( RETAIL SCORING MODEL )

Sr. No.	Parameters	Actual Answer	Range	Score (Actual)	Score (Out of)
<b>PERSONAL RISK</b>					
1 .	Age of the Applicant	52.33	>= 50.01 years and <= 60years	<b>11.0</b>	11.0
2 .	Type of Residence	<= 0 years	-	<b>10.0</b>	10.0
3 .	Bureau Score	Bureau score as per V2 : 721.0		<b>10.0</b>	12.0
4 .	Personal Relationship with Bank	Credit Relation With satisfactory Performance(Standard In Our Books For the 12 Months)	-	<b>11.0</b>	11.0
5 .	Employment Type	Salaried	-	<b>20.0</b>	20.0
6 .	Aadhaar Card		-	<b>5.0</b>	5.0
<b>FINANCIAL RISK</b>					
1 .	Tenure of the Loan	7.0	>= 6.01 years	<b>10.0</b>	19.0
2 .	Vehicle Segment	1.0	Small Four Wheelers	<b>21.0</b>	21.0
3 .	Loan to Value (LTV) %	43.06		<b>23.0</b>	23.0
4 .	EMI / MI Ratio	33.05	>= 30.01 % and <= 40 %	<b>14.0</b>	18.0

Sr. No.	Details	Actual Score	Out Of Score
1	Personal Risk Score	88	90
2	Financial Risk Score	47	60
	<b>Total</b>	<b>135</b>	<b>150</b>

**Risk Grading: ASSESSED**



## 7. BANK STATEMENT ANALYSIS OF APPLICANT

### A. Month Wise Details

**RAJENDRA CHOUDHURY**

**State Bank of India**

Account No:- 10763124638

Account Details from Jun 2019 to Nov 2019

Description	Jun 2019	Jul 2019	Aug 2019	Sep 2019	Oct 2019	Nov 2019
Total No. of Credit Transactions	2	2	1	3	1	3
Total Amount of Credit Transactions	83,879	1,05,879	86,062	1,72,773	2,00,000	1,10,761
Total No. of Debit Transactions	18	18	17	15	16	15
Total Amount of Debit Transactions	1,13,740	1,44,000	1,18,000	1,00,713	2,85,000	96,000
Total No. of Cash Deposits	0	0	0	0	1	0
Total Amount of Cash Deposits	0.0	0.0	0.0	0.0	2,00,000.0	0.0
Total No. of Cash Withdrawals	14	17	16	14	15	15
Total Amount of Cash Withdrawals	80,000.0	1,28,000.0	1,02,000.0	90,000.0	85,000.0	96,000.0
Total No. of Cheque Deposits	0	0	0	0	0	1
Total Amount of Cheque Deposits	0.0	0.0	0.0	0.0	0.0	8,887.0
Total No. of Cheque Issues	0	0	0	0	1	0
Total Amount of Cheque Issues	0.0	0.0	0.0	0.0	2,00,000.0	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	95,983.48	57,862.48	25,924.48	11,922.48	12,984.48	22,858.48
Max EOD Balance	2,09,157.48	1,79,296.48	1,28,924.48	1,01,986.48	2,29,984.48	1,02,999.48



## 7. BANK STATEMENT ANALYSIS OF APPLICANT

### A. Month Wise Details

Average EOD Balance	1,36,002.68	1,18,616.61	51,174.54	43,479.21	62,758.67	54,294.18
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## 7. BANK STATEMENT ANALYSIS OF APPLICANT

### B. Top 5 Fund Remittance

**RAJENDRA CHOUDHURY**

**State Bank of India**

Account No:- 10763124638

Account Details from Jun 2019 to Nov 2019

Date	Description	Category	Amount
Jun-2019	DIRECT DR TRF TO 0034696172475	Transfer Out	-16,000.0
Jun-2019	ATM WDL ATM CASH 725 DUMUN	Cash Withdrawal	-10,000.0
Jun-2019	ATM WDL ATM CASH 791 DUMUN	Cash Withdrawal	-10,000.0
Jun-2019	ATM WDL ATM CASH 1750 SBI B	Cash Withdrawal	-10,000.0
Jun-2019	ATM WDL ATM CASH 2370 SBI B	Cash Withdrawal	-8,000.0
Jul-2019	DIRECT DR TRF TO 0034696172475	Transfer Out	-16,000.0
Jul-2019	ATM WDL ATM CASH 1748 MAA P	Cash Withdrawal	-12,000.0
Jul-2019	ATM WDL ATM CASH 92031 VILLA	Cash Withdrawal	-10,000.0
Jul-2019	ATM WDL ATM CASH 91891 DUMAN	Cash Withdrawal	-10,000.0
Jul-2019	ATM WDL ATM CASH 3076 SBI D	Cash Withdrawal	-10,000.0
Aug-2019	DIRECT DR TRF TO 0034696172475	Transfer Out	-16,000.0
Aug-2019	ATM WDL ATM CASH 3522 SBI D	Cash Withdrawal	-12,000.0
Aug-2019	ATM WDL ATM CASH 3095 MAA P	Cash Withdrawal	-10,000.0
Aug-2019	ATM WDL ATM CASH 4905 SBI D	Cash Withdrawal	-10,000.0
Aug-2019	ATM WDL ATM CASH 4904 SBI D	Cash Withdrawal	-10,000.0
Sep-2019	ATM WDL ATM CASH 3559 SBI B	Cash Withdrawal	-15,000.0





## 7. BANK STATEMENT ANALYSIS OF APPLICANT

### B. Top 5 Fund Remittance

Sep-2019	WDL TFR 34696172475 OF Shri AT 00130 MANGALDAI	Transfer Out	-10,713.0
Sep-2019	ATM WDL ATM CASH 4463 DUMUN	Cash Withdrawal	-10,000.0
Sep-2019	ATM WDL ATM CASH 1476 SBI D	Cash Withdrawal	-10,000.0
Sep-2019	ATM WDL ATM CASH 92580 DUMAN	Cash Withdrawal	-10,000.0
Oct-2019	CAS PRES CHQ PNB SANJAY KUMAR J	Transfer Out	-2,00,000.0
Oct-2019	ATM WDL ATM CASH 6758 SBI D	Cash Withdrawal	-12,000.0
Oct-2019	ATM WDL ATM CASH 4478 SBI D	Cash Withdrawal	-10,000.0
Oct-2019	ATM WDL ATM CASH 2294 SBI B	Cash Withdrawal	-10,000.0
Oct-2019	ATM WDL ATM CASH 2295 SBI B	Cash Withdrawal	-10,000.0
Nov-2019	ATM WDL ATM CASH 5987 AKSHA	Cash Withdrawal	-10,000.0
Nov-2019	ATM WDL ATM CASH 6046 LNB R	Cash Withdrawal	-10,000.0
Nov-2019	ATM WDL ATM CASH 3590 SBI B	Cash Withdrawal	-10,000.0
Nov-2019	ATM WDL ATM CASH 5488 DUMUN	Cash Withdrawal	-8,000.0
Nov-2019	ATM WDL ATM CASH 5729 SBI D	Cash Withdrawal	-8,000.0



## 7. BANK STATEMENT ANALYSIS OF APPLICANT

### C. Top 5 Fund Received

**RAJENDRA CHOUDHURY**

**State Bank of India**

Account No:- 10763124638

Account Details from Jun 2019 to Nov 2019

Date	Description	Category	Amount
Jun-2019	DEP TFR NEFT*RBIS0GWPA01*U00 0000676509584*DARRAN 000000000000 AT 04430 PAYMENT SYS NEFT*RBIS0GWPA01*U00 0000676509584*DARRAN 000000000000	Transfer In	83,313.0
Jun-2019	INTEREST CREDIT	Interest	566.0
Jul-2019	DEP TFR NEFT*RBIS0GWPA01*U00 0000685027836*DARRAN 000000000000 AT 04430 PAYMENT SYS NEFT*RBIS0GWPA01*U00 0000685027836*DARRAN 000000000000	Transfer In	83,313.0
Jul-2019	DEP TFR NEFT*RBIS0GWPA01*U00 0000690702578*DARRAN 000000000000 AT 04430 PAYMENT SYS NEFT*RBIS0GWPA01*U00 0000690702578*DARRAN 000000000000	Transfer In	22,566.0
Aug-2019	DEP TFR NEFT*RBIS0GWPA01*U00 0000697927108*DARRAN 000000000000 AT 04430 PAYMENT SYS NEFT*RBIS0GWPA01*U00 0000697927108*DARRAN 000000000000	Transfer In	86,062.0
Sep-2019	DEP TFR NEFT*RBIS0GWPA01*U00 0000706278622*DARRAN 000000000000 AT 04430 PAYMENT SYS NEFT*RBIS0GWPA01*U00 0000706278622*DARRAN 000000000000	Transfer In	86,062.0
Sep-2019	DEP TFR NEFT*RBIS0GWPA01*U00 0000717840516*DARRAN 000000000000 AT 04430 PAYMENT SYS NEFT*RBIS0GWPA01*U00 0000717840516*DARRAN 000000000000	Transfer In	86,062.0
Sep-2019	INTEREST CREDIT	Interest	649.0
Oct-2019	CASH DEPOSIT SELF AT 00130 MANGALDAI	Cash Deposit	2,00,000.0
Nov-2019	DEP TFR NEFT*RBIS0GWPA01*U00 0000732154200*DARRAN 000000000000 AT 04430 PAYMENT SYS NEFT*RBIS0GWPA01*U00 0000732154200*DARRAN 000000000000	Transfer In	90,015.0



## 7. BANK STATEMENT ANALYSIS OF APPLICANT

### C. Top 5 Fund Received

Nov-2019	DEP TFR NEFT*RBIS0GWPA01*U00 0000735519210*DARRAN 000000000000 AT 04430 PAYMENT SYS NEFT*RBIS0GWPA01*U00 0000735519210*DARRAN 000000000000	Transfer In	11,859.0
Nov-2019	BY CLEARING PNB BY CLEARING CH	Transfer In	8,887.0





## 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

**Contact:**

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