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| **Retail PSB59 Application** |
| |  |  |  |  | | --- | --- | --- | --- | | Applicant ID | 545079 | Date of In principle Sanction | 07/09/2019 | | Branch Code | 2786 | Branch Name | RLE, LUCKNOW | | Product Name | 954 - AB- HOUSING LOAN |  | | |
| |  |  |  |  | | --- | --- | --- | --- | | **Basic Details** | | | | | Applicant Name | Mr.Rupesh Kumar Mishra | Father's Name | Lal Mani Mishra | | PAN | ASSPM0696G | Gender | Male | | Category |  | Mobile Number | 9415168184 | | Email (Personal) | archita3456@gmail.com | Date of Birth | 01/09/1975 | | Nationality |  | Networth |  | | Marital Status | Married | No. of Dependent | 2 | |
| |  |  |  |  | | --- | --- | --- | --- | | **Contact Details** | | | | | Premise no. |  | Street Name |  | | Landmark |  | Village/Town |  | | Sub District/Taluka/Tehsil |  | District |  | | City |  | State |  | | Country |  | Pincode |  | | Type of Residence | Parent Owned (Staying with parents) | Residence Since (Month) | 1999 | | Residence Since ( Year) | 7 |  | | |
| |  |  |  |  | | --- | --- | --- | --- | | **Employment Details** | | | | | Type of Employment | Self Employed Professional | Employment With | Others | | If Others in Employment with |  | Name of Org/Employer | Central Academy School | | Employment Status | Regular | Designation | Self Employed | | Present Job Experience (No. of Years) |  | Present Job Experience (No. of Months) |  | | Total Job experience (No. of Years) |  | Total Job experience (No. of Months) |  | | Net Monthly Income | 40000 | Gross Monthly Income | 40000 | | Mode of Salary | Direct in account | Operating Business Since (Professionals/Self Employed/Businessman) | 01/08/1999 | |
| |  |  |  |  | | --- | --- | --- | --- | | **Other Information** | | | | | Educational Status | Post Graduate | Marital Status | Married | | Spouse Employment |  | Annual Income of Spouse |  | | Number of Dependent | 2 |  | | |
| |  |  |  |  | | --- | --- | --- | --- | | **Loan Details** | | | | | **Loan Requirement Details** | | | | | Loan Amount Required | 1000000.00 | Purpose of Loan | Education | | Detailed Purpose of Loan | Construction/Expansion | Tenure (Years) | 16 | | **Property Details** | | | | | Premises Number |  | Street Name | NEMILIREDDY BAZAR | | Land Mark | NEMILIREDDY BAZAR | Village | Piduguralla | | Sub-District |  | District | Guntur | | City | Guntur | State |  | | Country | India | Pincode |  | | Cost Of Property | 1200000.00 | Market value of property | 1500000.00 | | Age Of Property | 6 |  | | |
| |  |  |  |  | | --- | --- | --- | --- | | **Existing Loan Details - Applicant** | | | | | Date |  | Name of Lender |  | | Sanctioned Amount | 0.00 | Outstanding Amount | 0.00 | | EMI | 0.00 | Loan Type |  | |
| |  |  |  | | --- | --- | --- | | **Purpose of Loan** | | | | Purchase | Purchase of ready built house/flat (Years from the existing owners) | Yes | | Purchase of residential flat under construction directly from the builders/developers. | Yes | | Purchase of residential flat under construction from the allottee where sale deed is yet to be executed. | Yes | | Construction of Bunglow/Tenament | Construction of residential building in the plot of land already owned by the applicant. | Yes | | Expansion of existing pre-owned residential building. | Yes | | Purchase of residential site or plot of land together with construction of house.(Years of construction) | Yes | | Repairs & Renovations | Purchase of ready built independent house or flat from the existing owners and to carry out repairs, renovation and improvement in the same after immediate purchase/possession. (Years from the existing owners) | No | | Repairs, renovation, improvement of existing pre-owned house or flat. (Years) | No | | Others | Refund of excess margin amount paid for purchasing the house through normal banking channel. | No | | Loan for reimbursement of purchase price of recently purchased house / flat  (Months of registration) | No | |
| |  |  |  |  | | --- | --- | --- | --- | | **Will your organisation/company? & Whether you (Employee/Borrower) will** | | | | | Sr.No. | Question | Answer |  | | 1 | Pay EMI directly from your Salary Account? | YES |  | | 2 | Agree to pay loan outstanding from your terminal payments in event you leave your employer? | NO |  | | 3 | Pay salary only in your salary account take Confirmation (NOC) from bank before shifting your salary account? | NO |  | | 4 | Issue latter to your employer, to pay loan outstanding from your terminal payments in event you leave your employer? | NO |  | | 5 | Issue Letter to your employer to not change your salary account and if need to change then take confirmation ( NOC ) from bank? | NO |  | |
| |  |  | | --- | --- | | **Banking Relationship Details** | | | Bank Name | Andhra Bank India | | Since Year | 2011 | | Since Month | 11 | |
| |  |  | | --- | --- | | **Salary Details** | | | Salary Bank Account |  | | Branch Code | 2786 | |
| |  |  |  |  |  | | --- | --- | --- | --- | --- | | **You can add Co-applicant/s, if you want** | | | | | | **S No** | **Name** | **Pan** | **Relation with Co-applicant** | **Do you want to consider income of the co-applicant?** | | Nil | | | | | |
| |  |  |  |  | | --- | --- | --- | --- | | **PARAMETER CHECK** | | | | | Sr.No. | Parameters | Details | Matched Status | | 1 | PURPOSE\_OF\_LOAN |  | Yes | | 2 | LOAN\_AMOUNT\_RS |  | Yes | | 3 | BORROWER\_TYPE | - | Yes | | 4 | NET\_MONTHLY\_INCOME\_RANGE\_RS | Minimum: 5,000 Maximum: 5,00,000 | Yes | | 5 | GROSS\_MONTHLY\_INCOME\_RANGE\_RS |  | Yes | | 6 | MINIMUM\_NET\_TAKE\_HOME\_MONTHLY\_INCOME\_RS | - | No | | 7 | MINIMUM\_BUREAU\_SCORE | 700> Bureau score | Yes | | 8 | MAXIMUM\_DPDS\_SATISFACTORY\_WITH\_NO\_DEFAULT:\_DPD\_DAYS\_PAST\_12\_MONTHS | - | No | | 9 | TENURE\_OF\_LOAN\_YRS | Minimum : 1 Years Maximum : 30 Years | Yes | | 10 | GEOGRAPHICAL\_MARKET\_FOCUS | Bombuflat | Yes | | 11 | AGE\_OF\_APPLICANT\_YRS | Minimum : 21 Years Maximum : 65 Years | Yes | | 12 | TOTAL\_WORK\_EXPERIENCE\_YRS | Minimum : 1 Years Maximum : 50 Years | Yes | | 13 | CURRENT\_EMPLOYMENT\_STATUS | - | Yes | | 14 | RESIDENTIAL\_STATUS | - | Yes | | 15 | MINIMUM\_BANKING\_RELATIONSHIP\_WITH\_MY\_BANK\_MONTHS | - | No | | 16 | MODE\_OF\_SALARY\_/\_INCOME | - | Yes | | 17 | LOAN\_TO\_VALUE\_LTV\_ | 0.0 - 90.0 | Yes | | 18 | ELIGIBLE\_EMPLOYER\_SALARIED | - | No | | 19 | RISK\_SCORING\_MODEL\_FOR\_NON-SALARIED\_SCORE\_OF\_CO-APPLICANT |  | No | | 20 | RISK\_SCORING\_MODEL\_FOR\_NON-SALARIED\_SCORE\_OF\_CO-APPLICANT |  | No | | 21 | RISK\_SCORING\_MODEL\_FOR\_NON-SALARIED\_SCORE\_OF\_CO-APPLICANT |  | No | | 22 | RISK\_SCORING\_MODEL\_FOR\_NON-SALARIED\_SCORE\_OF\_CO-APPLICANT |  | No | | 23 | RISK\_SCORING\_MODEL\_FOR\_NON-SALARIED\_SCORE\_OF\_CO-APPLICANT |  | No | | 24 | RISK\_SCORING\_MODEL\_FOR\_NON-SALARIED\_SCORE\_OF\_CO-APPLICANT |  | No | | 25 | RISK\_SCORING\_MODEL\_FOR\_NON-SALARIED\_SCORE\_OF\_CO-APPLICANT |  | No | |
| |  |  |  |  |  | | --- | --- | --- | --- | --- | | **RISK SCORING MODLE** | | | | | | Sr.No. | Parameters | Actual | Score(Actual) | Score(Out of) | | **Applicant** | | | | | | 1 | RESIDENCE\_TYPE\_HL | Parent Owned - (Staying With Parents) | 7 | 10 | | 2 | NO\_YEARS\_STAY\_CURR\_LOC\_HL | >= 5 years | 10 | 10 | | 3 | BUREAU\_SCORE\_HL | >= 700.01 and <= 800 | 8 | 10 | | 4 | SPOUSE\_EMPLOYEMENT\_HL | Unemployed | 0 | 10 | | 5 | MON\_INCOME\_DEPENDANT\_HL | >= 10000 Rs and <= 14999.99 Rs | 8 | 10 | | 6 | AVG\_INCREASE\_INCOME\_REPORT\_3\_YEARS\_HL | >= 10.0099 % | 10 | 10 | | 7 | TENURE\_HL | >= 15.01 years and <= 20years | 6 | 10 | | 8 | AGE\_PROPERTY\_HL | >= 5.01 years and <= 10years | 6 | 10 | | 9 | DPD\_HL | >= 0.01 days and <= 30 days | 8 | 10 | | 10 | LTV\_HL | <= 74.99 % | 10 | 10 | | 11 | EMI\_NMI\_RATIO\_HL | >= 49.01 % | 10 | 10 | | 12 | APPLICANT\_NW\_TO\_LOAN\_AMOUNT\_HL | >= 3.01 % | 10 | 10 | | 13 | EDUCATION\_QUALIFICATION\_HL | Post Graduate | 10 | 10 | |
| |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | Sr.No. | Details | Actual Score | Out of Score | Weight | Weighted Score | Weighted Out of Score | | 1. | Management Risk Score | 35.00 | 50.00 | 50.00 | 35.00 | 50.00 | | 2. | Financial Risk Score | 68.00 | 80.00 | 50.00 | 68.00 | 80.00 | | 3. | Total | 103.00 | 130.00 | 100.00 | 103.00 | 130.00 | |
| |  |  | | --- | --- | | **Assessment of Applicant/Co-Applicant** | | | **Particular** | **Description** | | 1. FOIR (%) on Income | 65.00 | | 2. Total Available Income for New Loan | 13290.00 | | 3. Tenure (Years) |  | | 4. Rate of Interest | 0.00 | | 5. Per Lakh EMI (Rs.) | 0.00 | | 6. Eligible Loan Amount Based on Income | 1396722.03 | | 7. Times/Multiplier of Gross/Net Monthly Income | 0.00 | | 8. Eligible Loan Amount Based on Income Multiplier | 0.00 | | 9. Maximum Loan Amount set by lender (Purchase/Construction/Expansion/Repairs & Renovation Cost) | 100000000.00 | | 10. Market Value | 1500000.00 | | 11. Value to be considered for Loan Amount | 0.00 | | 12. Loan to Asset Value | 90.00 | | 13. Eligible Loan Amount Based on LTV | 0.00 | | 14. Eligible Loan Amount Based on Above 3 Criteria (i.e. J, N or S) | 1396722.03 | | 15. Loan Amount requested by the borrower | 1000000.00 | | 16. Maximum Loan Amount to be Provide by Lender | 100000000.00 | | 17. Final Loan Amount | 0.00 | |
| |  |  | | --- | --- | | **Applicant** | | | **Particular** | **Description** | | 1. Gross Monthly Income | 42000.00 | | 2. Net Monthly Income | 35435.00 | | 3. Final Income to be Considered | 42000.00 | | 4. Available Income (1 - Value for Sustainance) | 27300.00 | | 5. Less: Existing Obligation | 14010.00 | | 6. Available Income for New Loan | 13290.00 | | 7. Final Income to be Considered | 0.00 | | 8. Total Available Income for New Loan | 0.00 | | 9. Cost of Property | 1200000.00 | |
| |  |  | | --- | --- | | **Application Status \*** | Click to Add new rowClick to Delete row | |
| |  |  |  |  | | --- | --- | --- | --- | | Application ID | 545079 | Application Number |  | | Rejection Date | Select date from calender |  | | | Sanction Amount (Rs.) |  | Sanction Date | Select date from calender | | ROI % |  | Tenure in Months |  | | Branch/Parking Branch |  |  | | |
| |  |  |  | | --- | --- | --- | | Disbursement Amount (Rs.) | Disbursement Date | Remarks | |  | Select date from calender |  | |
| **Remarks :** |
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