

Primary Applicant Details

Customer Name	Lead Id
PANTALA LAXMI	BLSA00090139
Mobile Number	Email ID
9676746904 , 9676746904	laksmi@gmail.com
Residence Address	Office Address
H NO 12 -3 -39/1 , MOOSAPET, BALANAGAR, .. RANGAREDDI , K.V. RANGAREDDY, TELANGANA, INDIA, 500018	12-17-50/1, CIRCLE 34, MOOSAPET, CIRCLE 34, CIRCLE 34, CIRCLE 34, K.V. Rangareddy, HYDERABAD, TELANGANA, INDIA, 500018

Credit Manager Details

Employee ID
70063494

Personal Discussion Question Responses

Basic Details

Branch	Hyderabad - Himayat Nagar
Product Line	BLSA
Transaction Type	LAP
Total Loan Amt	3400000

Applicant Name : PANTALA LAXMI

Personal Discussion Type	Customer Profile
PHYSICAL	Self-employed Non-Professional
Nature of Business	Profession
Service	Others

Applicant Details

Name	PANTALA LAXMI
Customer Profile	Self-employed Non-Professional
Relation	
Age	25

PD Details

PD date	10/11/2025
PD place (Applicable for Physical/vendor PD)	Resi cum office
Current Office Address	12-17-50/1, CIRCLE 34, MOOSAPET, CIRCLE 34, CIRCLE 34, CIRCLE 34, K.V.Rangareddy, HYDERABAD, TELANGANA, INDIA, 500018
Area/Location/Address	12-17-50/1, CIRCLE 34, MOOSAPET, CIRCLE 34, CIRCLE 34, CIRCLE 34, K.V.Rangareddy, HYDERABAD, TELANGANA, INDIA, 500018
PD done with	PANTALA LAXMI

Personal Details

Current Residence Details	Owned
Residence Vintage	less than 6 months

If rented monthly rent (In Rs.)	
Current Residence Address	H NO 12 -3 -39/1 , MOOSAPET, BALANAGAR, ., RANGAREDDI , K.V.RANGAREDDY, TELANGANA, INDIA, 500018
Total no of Family Members	4
No of dependents	3
Monthly Household Expenses details such as Utility Bills/Grocery /medical expenses /School fees (In Rs.)	7,000
Other Comments related to Personal details	Mrs. Pantala Laxmi has studied up to the 10th class and is 25 years old. She is married to Mr. Narsimha, and the couple has one daughter and one son. Mrs. Laxmi resides with her family in her own house.

Business Details

No. of months in business at current address	124
Total vintage of business in Months	168
Major Services	Others
If Others	Civil Works
Business Model / Profile in detail	Mrs. Pantala Laxmi runs a company under the name Pantala Laxmi Civil Work Contractor. According to the available documents, the labour license was registered in 2025. The nature of the business is civil works, primarily involving the construction of individual houses and apartments. She charges a fair rate, ranging from 1,800 to 2,000 per square foot. Currently, the applicant is working on a project involving the construction of a G+3 house on an 80-square-yard plot, charging 1,800 per square foot. Although Mrs. Laxmi is the owner of the business,

she does not have complete knowledge of the operational aspects, as her husband, Mr. Narsimha, manages all business activities. The firm is registered as a sole proprietorship, with the applicant as the proprietor and her husband overseeing the operations. The business generates an approximate monthly net income of 50,000 and is operated from her residential premises.

Source of business	Through Customer References
<hr/>	
If Others	
<hr/>	
Business setup	Owned
<hr/>	
If on rent - monthly rental (In Rs.)	
<hr/>	
Surrounding Area of office/where services are provided	Middle Class
<hr/>	
Avg. Gross monthly receipts from services (total) (In Rs.)	
<hr/>	
Avg. Gross monthly sales from material (total) (In Rs.)	
<hr/>	
No of Contracts/services provided in a month	
<hr/>	
Net Monthly Income (In Rs.)	50,000
<hr/>	
Additional source of monthly income of family in Rs.	NA
<hr/>	
Remarks (if any)	
<hr/>	
Comfortable Monthly Emi post all expenses (In Rs.)	40,000
<hr/>	
Remarks/Justification	
<hr/>	
TPC confirmation	Positive

QR Code Scanned

Reference -1 Independent Reference

Name of Party

Contact No

Feedback Positive

Feedback (Remark)

Reference -2 Independent Reference

Name of Party

Contact No

Feedback Positive

Feedback (Remark)

Longitude & Latitude 17.468959 & 78.419073

Property Details

Property Type Residential

Approx. Property Area 359
(in Sq Ft)

Property Usage Self-occupied

Approx Property 80,00,000
Valuation (Amt in Rs.)

Property address 12-17-50/1, CIRCLE 34, MOOSAPET, CIRCLE 34, CIRCLE 34,
CIRCLE 34, K.V.Rangareddy, HYDERABAD, TELANGANA,
INDIA, 500018

Agreement Value (In
case of Purchase) (Amt
in Rs.)

OCR Source (In case of
Purchase)

Remarks

Immovable Asset details

Property 1

Property Address

Name of Owners

Type

Usage

Approx MV (Rs. in
Lakhs)

Year of Acquisition

Loan running

Monthly Rent (In Rs.)

Remarks/End use

Movable Asset details

Asset 1

Particulars

Name of Owners/Holder

Loan Running

Approx value (Rs. in
Lakhs)

Remarks

Summary

The applicant has one active loan. It was observed that the applicant is not maintaining proper work orders. She has provided only one ongoing project work order, which was initiated

Overall summary along with Risk/Mitigant if any and detailed comment on end use

recently on 10th November, and no signatures were found on the agreement. The applicant has not provided any previous work-related documents or work orders. During the site visit to the ongoing project, the work was verified and found to be in progress. It was also observed that the rental agreements were created recently. When visiting the residential premises, a few rooms were found to be vacant, and no tenants were present, although rental agreements were available. A name board was displayed at the premises. One work order and one rental agreement were observed, but no bills were found. The construction work was ongoing at the site during the visit.

Details of end use

Purpose of Loan Non Business

End Use Debt Consolidation

Income Assessment Sheet [PANTALA LAXMI CIVIL WORK CONTRACTOR.pdf](#)

Customer Image Upload

4. Time shall be considered as the essence of the agreement and the contractor hereby agrees to commence the work as soon as the agreement is signed and agrees to complete the work within 6 months i.e., by the end of May from the site handed over to the contractor.
5. If any problems arise from the colony community, then the owner should be responsible for any kind of issues.
6. If any labour workers are injured or any damages occurs, then the contractor should be responsible in any manner.
7. If any pipes, brick walls, or Drainage pipes, or any kind of damages occurs, then the contractor should be held responsible for any kind of issues.

I hereby declare that I have read, understood and agree to abide by the above terms and conditions.

IN WITNESSES WHERE OF both parties herein above have signed this agreement on the day, month and year as mentioned above

WITNESSES:

1. -----

(Signature of the OWNER)

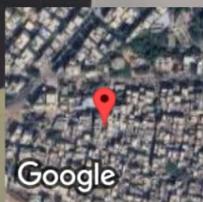
2. -----

(Signature of the CONTRACTOR)



B.S.Rao
NOTARIZED //
BADDALA SRINIVASA RAO
ADVOCATE & NOTARY
Flat No: 108, Aditya Homes, Kukatpally, MM (D)
G.O.Ms No:2742, St. 189, Expire On : 25-12-2025
Cell: 9440777455

GPS Map Camera



Hyderabad, Telangana, India

12-17-60/1, Road No. 9, Janta Nagar, Patel Nagar,
Moosapet, Hyderabad, Telangana 500018, India
Lat 17.468965° Long 78.41907°
Monday, 10/11/2025 05:39 PM GMT +05:30



Google

Hyderabad, Telangana, India 

12-17-60/1, Road No. 9, Janta Nagar, Patel Nagar,

Moosapet, Hyderabad, Telangana 500018, India

Lat 17.468953° Long 78.41907°

Monday, 10/11/2025 05:39 PM GMT +05:30



GPS Map Camera

M/s. Pantala Laxmi Civil Work Contractor, represented by its proprietor
Mrs. Pantala Laxmi D/o Mr. SHANMUKA RAO PANTALA aged 25 Years,
Occupation: Contractor, resident of H No. 12-17-50/1, Moosapet, Hyderabad,
Telangana - 500072. (Aadhar No. 2452 2143 1814)

Hereinafter referred to as the "**CONTRACTOR**" which expression shall mean
and include all his heirs, assigns, legal representatives, successions interest,
executors, administrations, assigns etc.,

That the owner giving the contract for totally **G+2**, under **House Bearing No.**
12-17-33, admeasuring an area of **100 Sq. Yards**, situated at **Janatha Nagar**,
Near **Pochamma Temple, Moosapet, Balanagar Mandal, K.V. Rangareddy**,
District, Telangana - 500018. As an advance amount **Rs. 5,00,000/-**
(Rupees Five Lakhs Only) on dated **07th May 2025** will be giving to contractor
at the time of constructing the house as per their mutual understanding.

Time Limit ----- **6 Months (November ending)**. That the work should be
completed by the end of April.

Material/Specifications required for the construction of Building:

Steel - Jairaj Steel
Pillar - 15*9
Rods - 4 x 16 x 4 x 12
Concrete - Ultra Tech
Kutubodi Plastering - Priya Cement
Puttings and Slaps - Redmix
Chyue cots - Africantech
Bathrooms Chyue cots - Deblu Peace
Windows - CPVC
Windows & Press Doors - Lamination Water proof
Current Pipes - Sudhakar
Plumbing - Ashirvad
Switches - Ankarpenta
Current Wires - Phinolex
1st Floor - Lappam, Palselling
Paints - Asian Paints
Inside - Tatra Machine
Outside - AC
Steps ralling - S.S. Ralling
Flooring - Granite or Marble (60 to 70)
Taps - 250 to 400
Tailes - 200 to 250

All contract works should be undertaken by the contractor.



Total Amount for construction of Building: **Rs. 36,00,000/- (Rupees Thirty Six Lakhs Only)** and the payment particulars should be given by the owner to the contractor as given below:

Advance - Rs. 5,00,000/-
Penthu Bims - Rs. 3,00,000/- (1st Slap Completed) after completion
bims.
Second Slap - Rs. 4,50,000/-
Third Slap - Rs. 4,50,000/-
Brick Katubadi Ground Floor - Rs. 3,00,000/-
Brick Katubadi Second Floor - Rs. 3,00,000/-
Plastering Ground Floor - Rs. 3,00,000/-
Plastering First Floor - Rs. 3,00,000/-
Granite Tiles Work - Rs. 2,00,000/-
Wiring, Palselling Putti - Rs. 1,50,000/-
Window, Doors, Switches - Rs. 1,50,000/-
Taps Painting - Rs. 1,50,000/-
Only Building G+1 Completed and G+2 only Slab

At the time of Final Total complete construction of Building, then the remaining balance of **Rs. 50,000/- (Rupees Fifty Thousand Only)** will be paid.

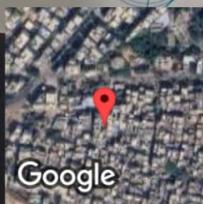
That the Contractor agreed to construct the building with G+2 and general conditions mentioned below for slab height of 10 feet as per specifications in annexure and the contractor under takes the responsibility of safety & security of the construction including safety of construction labour, material and machinery.

Now the agreement witnessed as follows:

1. The Contractor will do the construction work and complete the said work as per the said conditions and described in agreed specifications.
2. The Contractor is responsible to the owner for the execution of the work in accordance with said specifications and completion of work to the satisfaction of the owner.
3. In considerations of the payments on lump sum basis based on stage wise construction, the contractor will, upon and subject to the said conditions execute and complete the works shown upon the said specifications and describe in said specifications as per given list, and to the extent of entrusted work.



GPS Map Camera



Hyderabad, Telangana, India

12-17-60/1, Road No. 9, Janta Nagar, Patel Nagar,
Moosapet, Hyderabad, Telangana 500018, India
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Hyderabad, Telangana, India

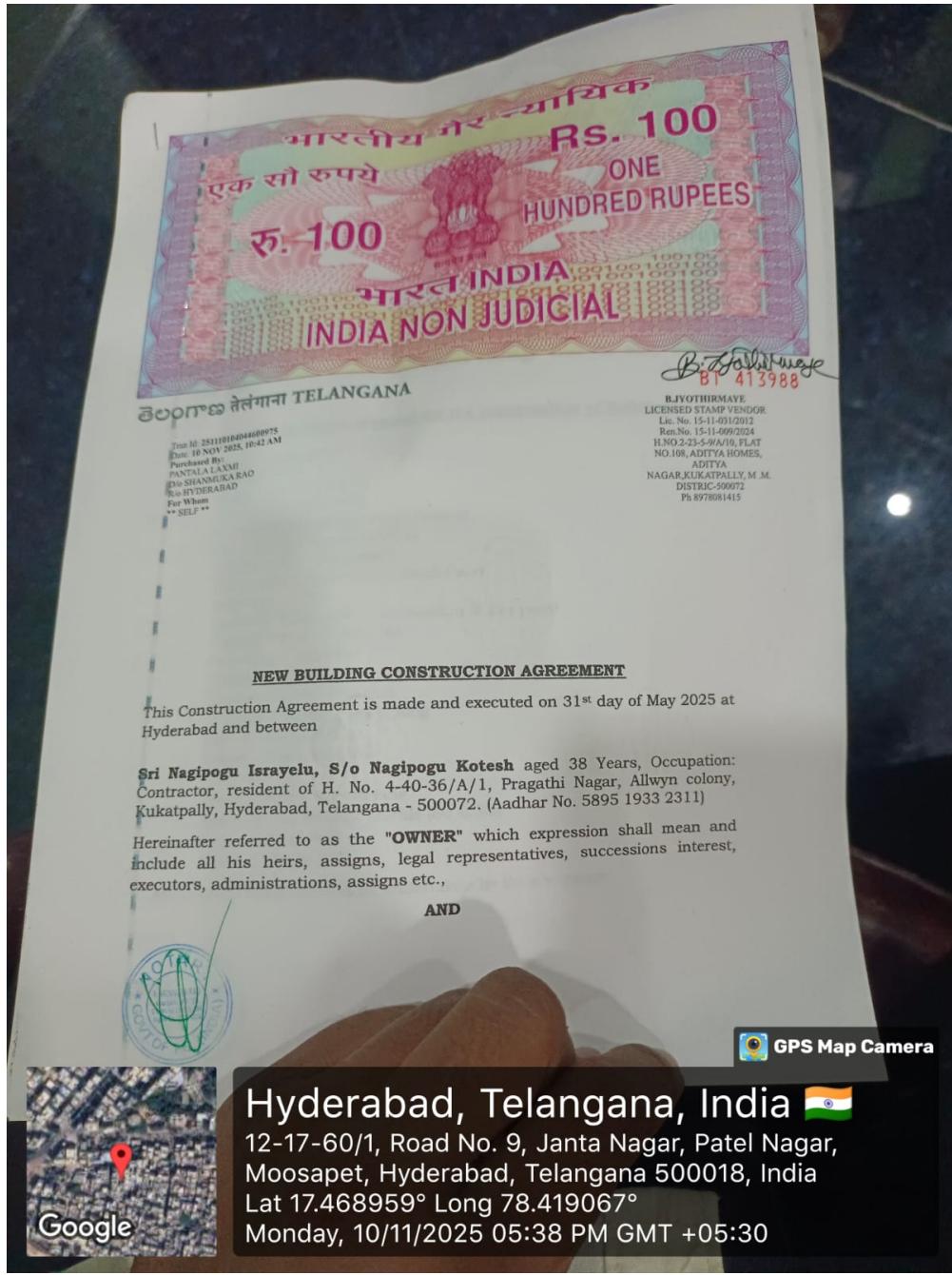


12-17-78, Janta Nagar, Patel Nagar, Moosapet,
Hyderabad, Telangana 500018, India

Lat 17.468822° Long 78.420558°

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Customer Profile Status Positive

Remarks