

Primary Applicant Details

Customer Name	Lead Id
NAMPALLY MANOHAR VARMA	HLSA000FD651
Mobile Number	Email ID
9700228161 , 9700228161	MANOHAR6N@GMAIL.COM
Residence Address	Office Address
D NO 8 4 369 138, BANJARA NAGAR, BORABANDA , ., BALANAGAR, K.V. RANGAREDDY, TELANGANA, INDIA, 500018	H No 8 4 371 B 74, Saradhi Co Op Society, Opp Vijetha Theatre, Borabanda, HYDERABAD, Circle 21, K.V.Rangareddy, HYDERABAD, TELANGANA, INDIA, 500018

Credit Manager Details

Employee ID
70071342

Personal Discussion Question Responses

Basic Details

Branch	Secunderabad - Clock Tower
Product Line	HLSA
Transaction Type	Resale
Total Loan Amt	8000000

Applicant Name : NAMPALLY MANOHAR VARMA

Personal Discussion Type
PHYSICAL

Customer Profile
Self-employed Non-Professional

Nature of Business
Service

Applicant Details

Name NAMPALLY MANOHAR VARMA

Customer Profile Self-employed Non-Professional

Relation

Age 38

PD Details

PD date 12/11/2025

PD place (Applicable for
Physical/vendor PD) Office/Shop

Current Office Address H No 8 4 371 B 74, Saradhi Co Op Society, Opp Vijetha Theatre,
Borabanda, HYDERABAD, Circle 21, K.V.Rangareddy,
HYDERABAD, TELANGANA, INDIA, 500018

Area/Location/Address H No 8 4 371 B 74, Saradhi Co Op Society, Opp Vijetha Theatre,
Borabanda, HYDERABAD, Circle 21, K.V.Rangareddy,
HYDERABAD, TELANGANA, INDIA, 500018

PD done with NAMPALLY MANOHAR VARMA

Personal Details

Current Residence Rented
Details

Residence Vintage 12 to 24 months

If rented monthly rent (In Rs.)	
Current Residence	D NO 8 4 369 138, BANJARA NAGAR, BORABANDA , ., BALANAGAR, K.V.RANGAREDDY, TELANGANA, INDIA, 500018
Total no of Family Members	5
No of dependents	4
Monthly Household Expenses details such as Utility Bills/Grocery /medical expenses /School fees (In Rs.)	20,000
Other Comments related to Personal details	Mr. Nampally Manohar Varma has completed his ITI studies and is 38 years old. He is married to Mrs. Lahari, and the couple has one son and two daughters. The family resides in rented accommodation. Mr. Varma has 15 years of experience in the business.

Business Details

No. of months in business at current address	60
Total vintage of business in Months	60
Major Services	Others
If Others	
Business Model / Profile in detail	Mr. Nampally Manohar Varma runs a company under the name Nine Cars Motors. According to the documents, the labour license was registered in 2025. The nature of the business is car servicing and maintenance. The applicant undertakes all types of four-wheeler repair work, including body painting, electrical repairs, and air-conditioning services. In addition, car washing services are provided at a rate of 600 to 800 per car. The

business employs five staff members, with a total monthly salary expense of around 80,000. The daily counter sales range from 5,000 to 10,000. Nine Cars Motors operates as a sole proprietorship, with the applicant managing all business activities personally. The business runs on rented premises, and the average monthly net income is approximately 75,000.

Source of business	Through Customer References
<hr/>	
If Others	
<hr/>	
Business setup	Rented
<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.)	2,80,000
<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.)	75,000
<hr/>	
Additional source of monthly income of family in Rs.	NA
<hr/>	
Remarks (if any)	
<hr/>	
Comfortable Monthly Emi post all expenses (In Rs.)	60,000
<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 17.452201 & 78.419142

Property Details

Property Type Residential

Approx. Property Area 450
(in Sq Ft)

Property Usage Self-occupied

Approx Property
Valuation (Amt in Rs.) 1,15,00,000

Property address NA

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

OCR Source (In case of
Purchase)

Remarks The applicant not provided property address

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

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

The applicant currently has no active loans. During the visit, it was observed that the applicant maintains stock purchase bills. A name board was displayed at the premises, and stock was present on-site. However, no sales bills or scanners were observed. Employees were seen working at the location,

indicating that business activities were ongoing at the time of the visit. The contact numbers displayed on the visiting card and name board belong to the applicants cousin brother and father; however, they are not actively involved in the business. The applicant independently manages all business activities.

Details of end use

Purpose of Loan Non Business

End Use Purchase

Income Assessment
Sheet [NINE CARS MOTORS.pdf](#)

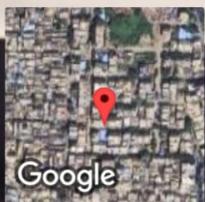
Customer Image Upload

AP09B94656³²

1) Runn board Denting. - 3500
2) Front & rear bumper painting &
3. H. Coated panel denting & painting
7000
3) Anti rust coating - 2500
4) Fog lamp bulbs Holders - 1000
14000

1) Silencer cleaning - 1500
2) Silencer cutting & Welding - 1000
3) Turbo Service - 500
17000
advance 5000
balance 12000

GPS Map Camera



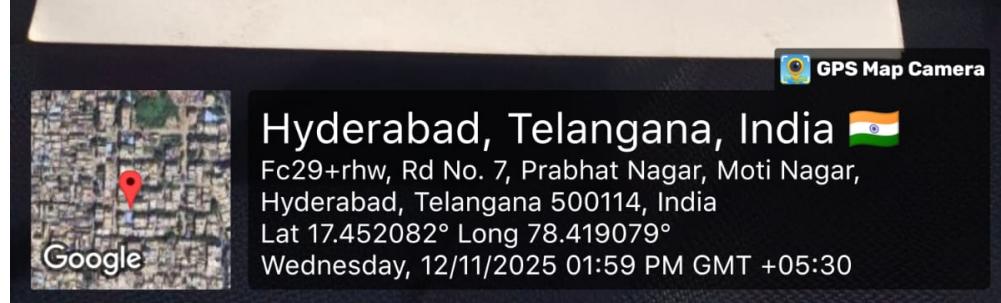
Hyderabad, Telangana, India



Fc29+rhw, Rd No. 7, Prabhat Nagar, Moti Nagar,
Hyderabad, Telangana 500114, India
Lat 17.452092° Long 78.41908°
Wednesday, 12/11/2025 01:59 PM GMT +05:30

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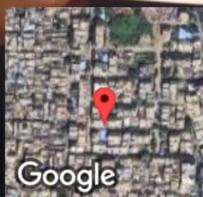
TS09993587 9000747290
 Main oil Sel - 4500
 oil sump & topit cover oil leakage - 1500
 Engine oil - 2450
 oil filter - 300
 Gear oil - 1150
 A/c compressor bearing - 8000
 Belt - 700
 fender lining - 3500
 Anna bound - 650
17750
 Advance 10000
 Balance 7750
 ~
 Front brake pads - Driphast Nut - 1
 Caliper pins -



- 1) General Service ~~Rs 105 860~~
 2) Wiper blades
 3) Dickey shank
 4) A/C blower 1 strip not working
 5) A/C less cooling.
 6) A/C face mole not working.
 7) Fuel light sun HMC blinking.
 8) All Doors chock & glass
 9) Low Pickup

Engine oil	-	2400
Engine oil filter	-	350
A/C filter	-	450
Air filter	-	400
Wiper blades	-	550
Dickey shank	-	1200
Fuel filter	-	1600
Fuel oil 25 US	-	1320
General service	-	1250
water washing	-	500
		<u>10000</u>

 GPS Map Camera



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1) L.H. Head light not working - 500
2) Rear Seal ✓ + 1000
3) Front Suspension noise - 500
4) Cluster light not working - 300
5) Rear burried fixture - FOC
6) Dickey pad fixture - FOC
7) Rear Tail lamp replace - 900
8) General Service - 1650 + 100 + 230
9) Rear L.H. Door handle - 11 - 1
10) Balance Rad high heat ✓ 500
water washing - 500
service charges - 1800
= 6480

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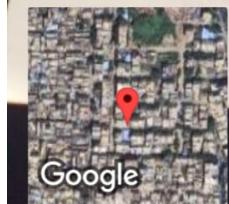


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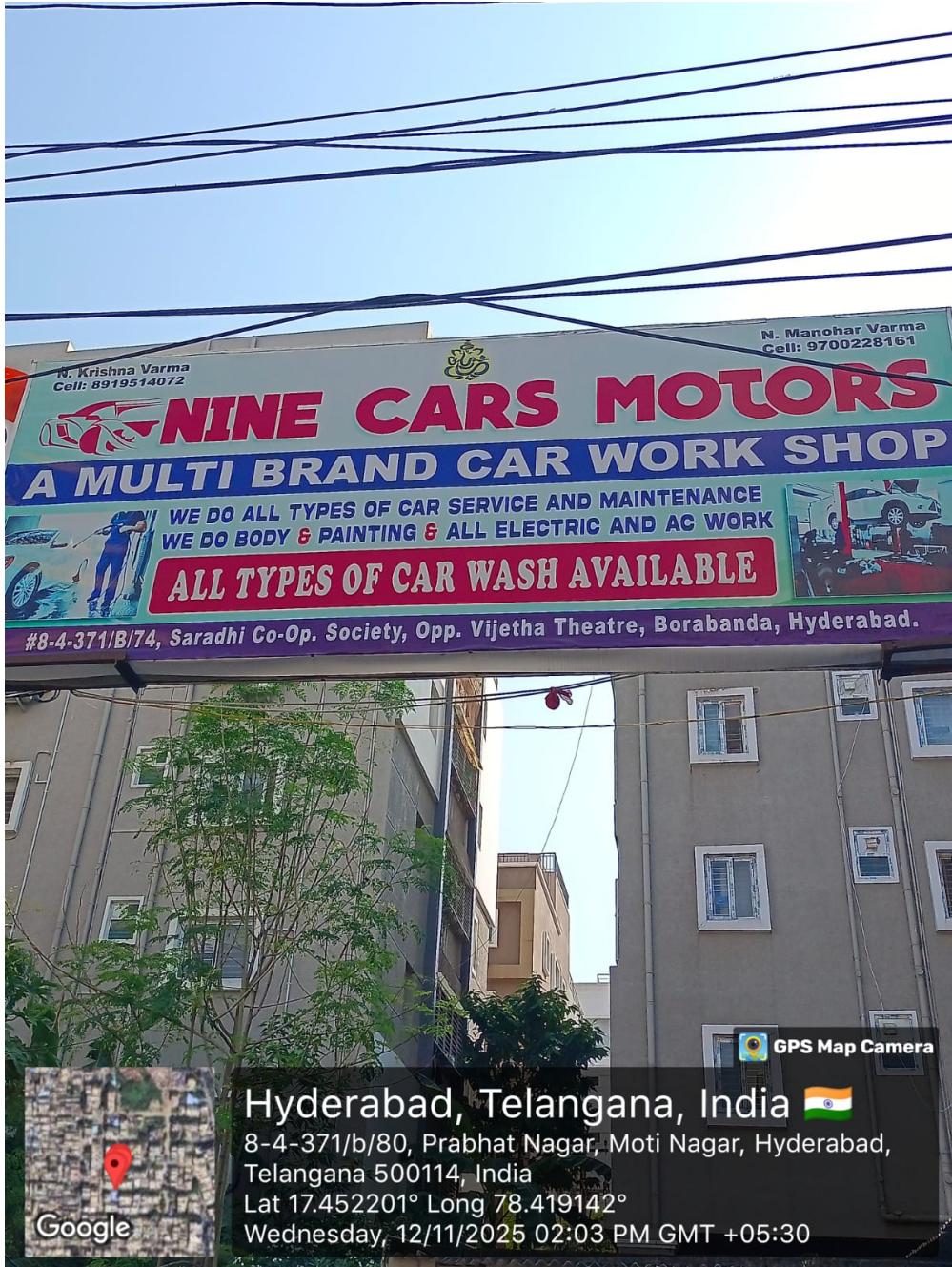
1) Brake master & master - 6100
 2) Brake oil - 300
 3) clutch cable - 550
 4) Engine oil - 1650
 5) oil filter - 100
 6) Gear box mounting - 800
9850

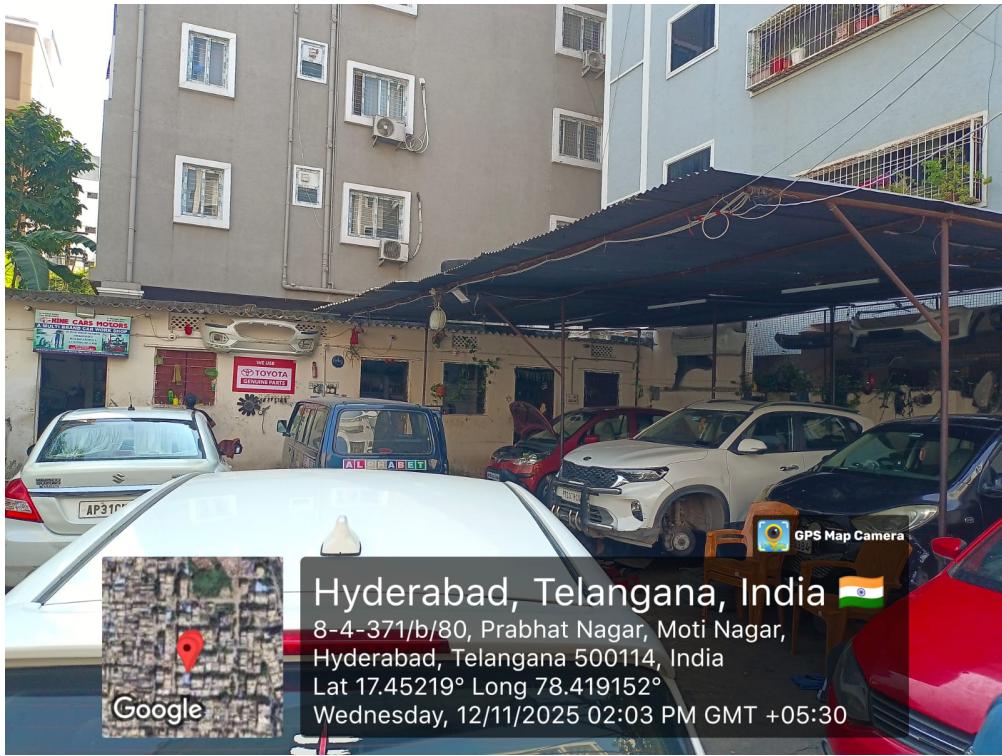
Service charges -
15000
17550

I. 10 wojed -
 Verna - Raju
 Nexon vikas
 polo vivek.
 OM ~~Ganesh.~~ Ganesh.



GPS Map Camera
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Lat 17.452135° Long 78.419164°

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Lat 17.45211° Long 78.419164°
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Hyderabad, Telangana 500114, India

Lat 17.452109° Long 78.419164°

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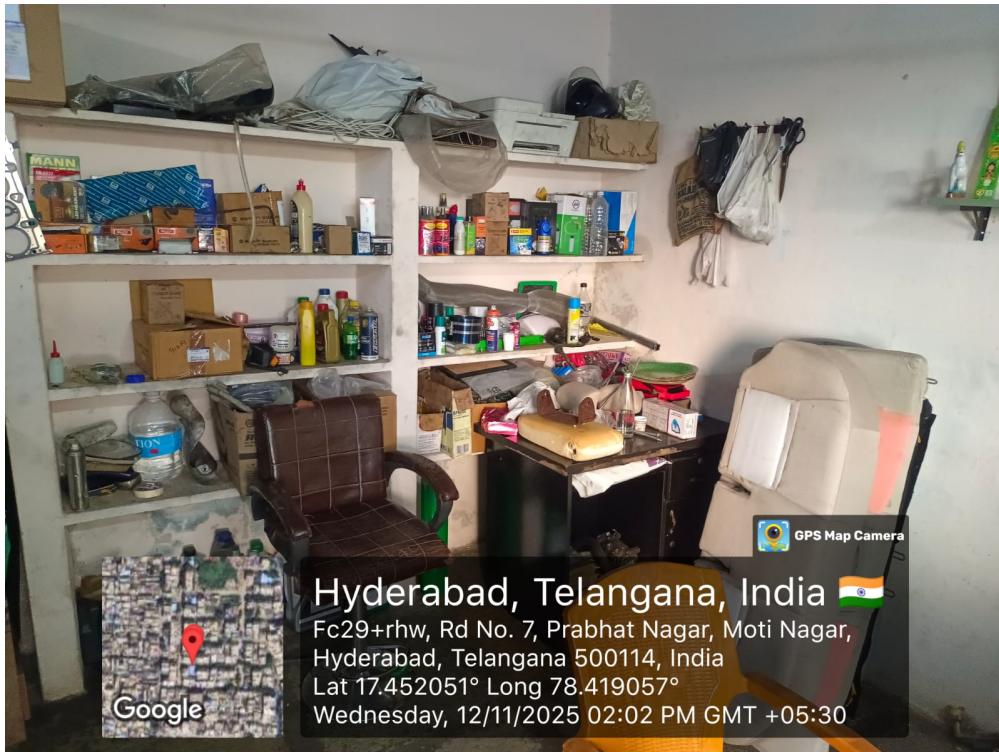
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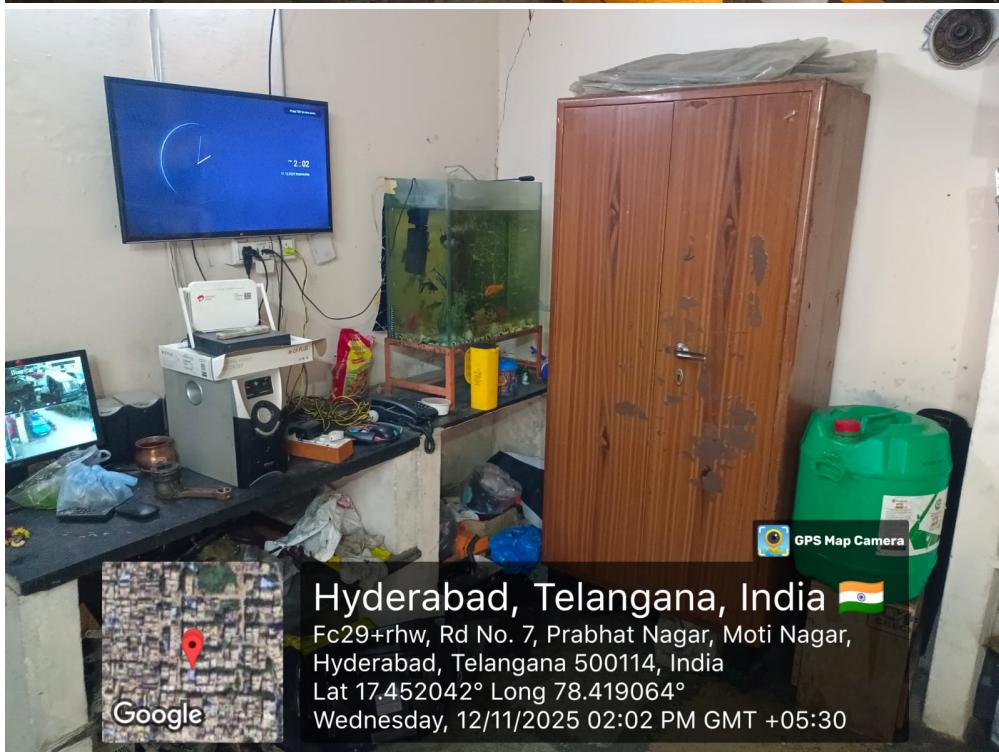
Lat 17.452103° Long 78.419173°

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Hyderabad, Telangana 500114, India
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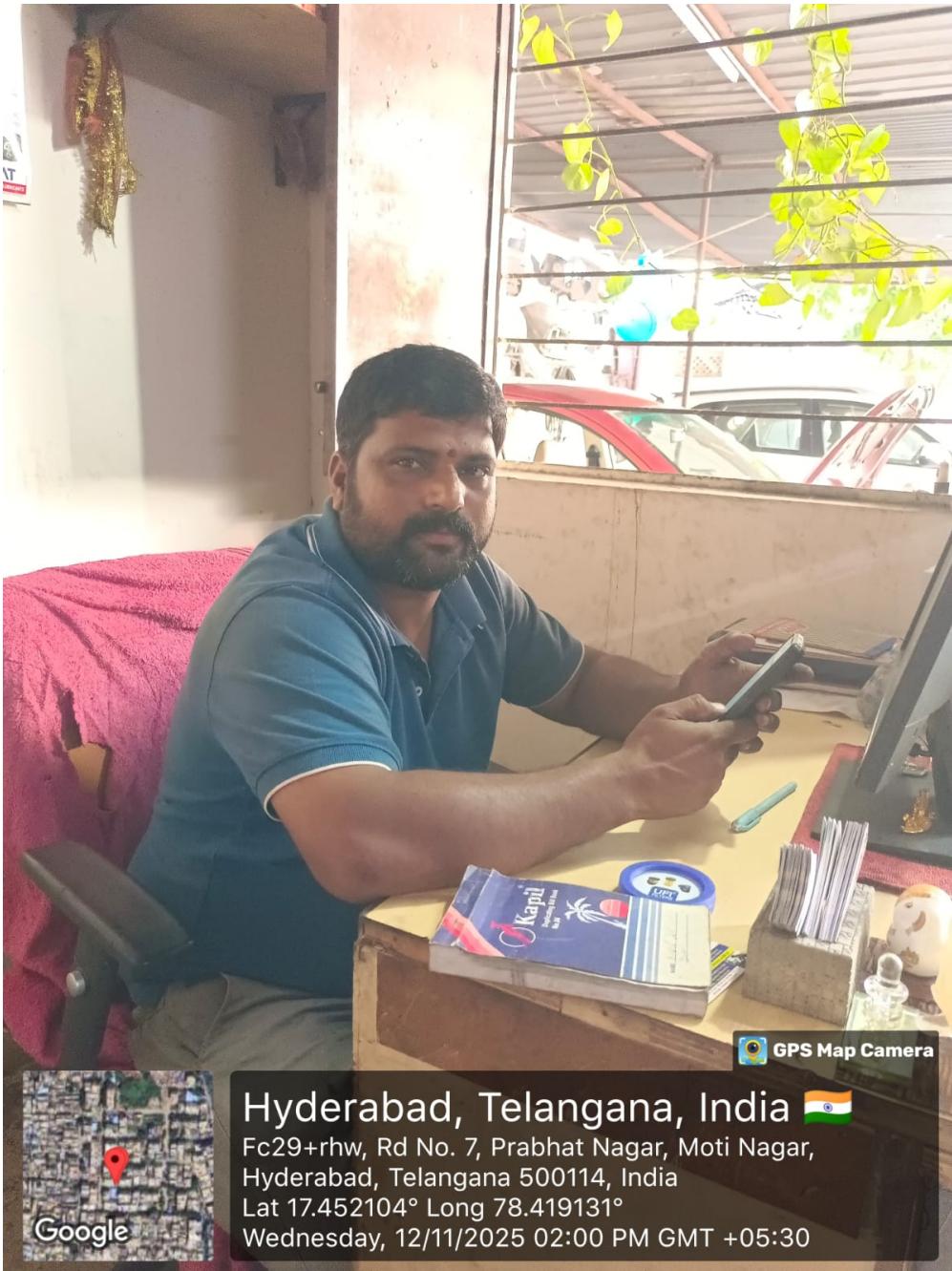


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- 1) General Service Rs 105 860
- 2) Wiper blades
- 3) Dickey ghawk
- 4) A/C blowel 1st tip not working
- 5) A/C less cooling.
- 6) A/C face mole not working
- 7) Fuel light sun time blinking
- 8) All Doors chack & glass
- 9) Low Pickup

Engine oil - - 2400

Engine oil filter - 350

A/C filter - 450

Air filter - 400

Wiper blades - 550

Dickey ghawk - 1200

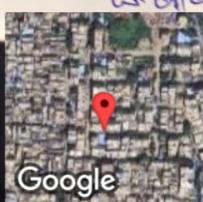
Fuel filter - 1600

Gear oil 25 US - 1300

General service - 1250

water washing - 50/- 10000

GPS Map Camera



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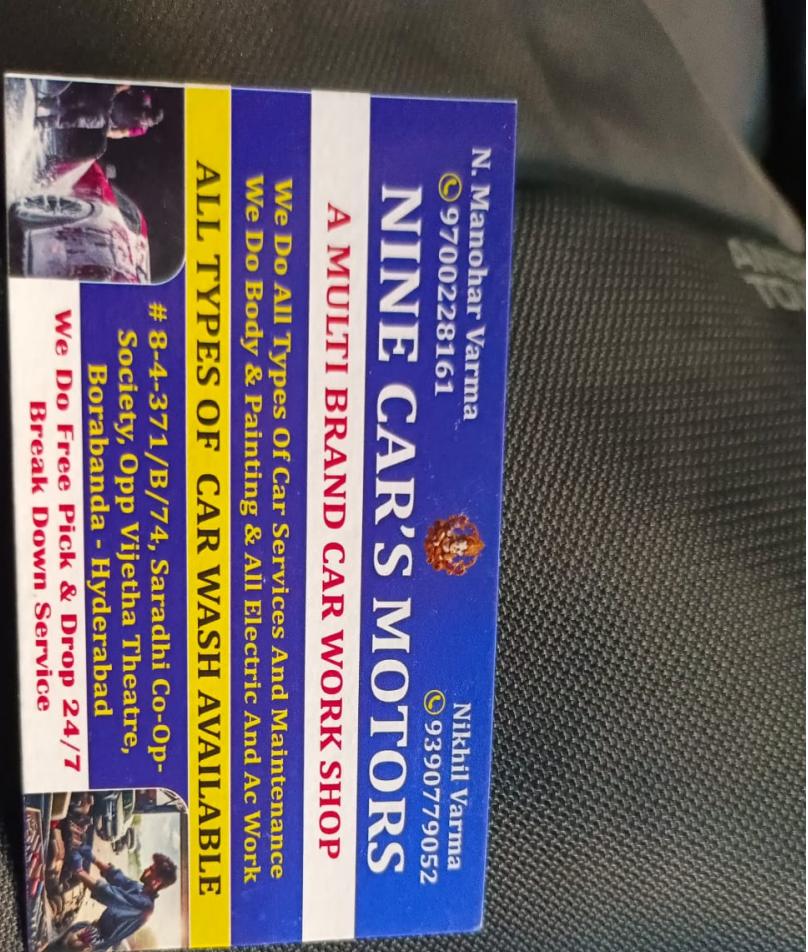


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Customer Profile Status Positive

Remarks