

Primary Applicant Details

Customer Name	Lead Id
VALABOJU NARESH KUMAR	BLSA00090D2C
Mobile Number	Email ID
8897715368 , 8897715368	naresh.nk2030@gmail.com
Residence Address	Office Address
FLAT NO 162/3 , JNNURM COLONY, KURMALGUDA PO RAGANNAGUDA ROADS , TEMPLE , K.V. RANGAREDDY, TELANGANA, INDIA, 501510	15-8-570 1ST FLOOR, FEELKHANA SIDDIAMBER, CURRENT OFFICE LINE, TEMPLE, TEMPLE, TEMPLE, HYDERABAD, HYDERABAD, TELANGANA, INDIA, 500012

Credit Manager Details

Employee ID
80017720

Personal Discussion Question Responses

Basic Details

Branch	Hyderabad - Attapur
Product Line	BLSA
Transaction Type	LAP
Total Loan Amt	4000000

Applicant Name : VALABOJU NARESH KUMAR

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

Applicant Details

Name VALABOJU NARESH KUMAR

Customer Profile Self-employed Non-Professional

Relation

Age 36

PD Details

PD date 10/11/2025

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

Current Office Address 15-8-570 1ST FLOOR, FEELKHANA SIDDIAMBER, CURRENT
OFFICE LINE, TEMPLE, TEMPLE, TEMPLE, HYDERABAD,
HYDERABAD, TELANGANA, INDIA, 500012

Area/Location/Address 15-8-570 1ST FLOOR, FEELKHANA SIDDIAMBER, CURRENT
OFFICE LINE, TEMPLE, TEMPLE, TEMPLE, HYDERABAD,
HYDERABAD, TELANGANA, INDIA, 500012

PD done with Mr. VALABOJU NARESH KUMAR

Personal Details

Current Residence
Details Owned

Residence Vintage	6 to 12 months
If rented monthly rent (In Rs.)	NA
Current Residence Address	FLAT NO 162/3 , JNNURM COLONY, KURMALGUDA PO RAGANNAGUDA ROADS , TEMPLE , K.V.RANGAREDDY, TELANGANA, INDIA, 501510
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.)	30,000
Other Comments related to Personal details	Mr. Valaboju Naresh Kumar has completed his intermediate education. He is 35 years old and unmarried. He has 10 years of work experience in business and lives in his own house.

Business Details

No. of months in business at current address	36
Total vintage of business in Months	36
Major Services	Others
If Others	Goldsmith
Business Model / Profile in detail	Mr. VALABOJU NARESH KUMAR is running a business under the name VVC GOLD. He has 10 years of experience in this business. According to the labour license registered in 2024. The nature of the business is Goldsmith. The applicant's primary business involves the design and creation of jewelry, specializing in the crafting of gold and silver ornaments such as rings, chains, nose rings, bangles, and other decorative pieces. The applicant incurs a 1% wastage during the manufacturing process of each

one-thula gold ornament. In the festival season the applicant will get more income compared to normal days. It is a sole proprietorship business, and the applicant is the proprietor, Applicant taking care of all business activities. The major customers are the general public. The net monthly income is around Rs.50,000.Net margin in this business around 45%.He is running the business from a rental premises by paying Rs.7,000 per month.

Source of business	Through Customer References
If Others	
Business setup	Rented
If on rent - monthly rental (In Rs.)	7,000
Surrounding Area of office/where services are provided	Middle Class
Avg. Gross monthly receipts from services (total) (In Rs.)	NA
Avg. Gross monthly sales from material (total) (In Rs.)	NA
No of Contracts/services provided in a month	
Net Monthly Income (In Rs.)	50,000
Additional source of monthly income of family in Rs.	NA
Remarks (if any)	
Comfortable Monthly Emi post all expenses (In Rs.)	40,000

Remarks/Justification

TPC confirmation

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

Feedback (Remark)

Longitude & Latitude 78.4742 & 17.375963

Property Details

Property Type Residential

Approx. Property Area 1080
(in Sq Ft)

Property Usage Self-occupied

Approx Property 70,00,000
Valuation (Amt in Rs.)

Property address Balapur

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

Saving / Liquid Investment

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)

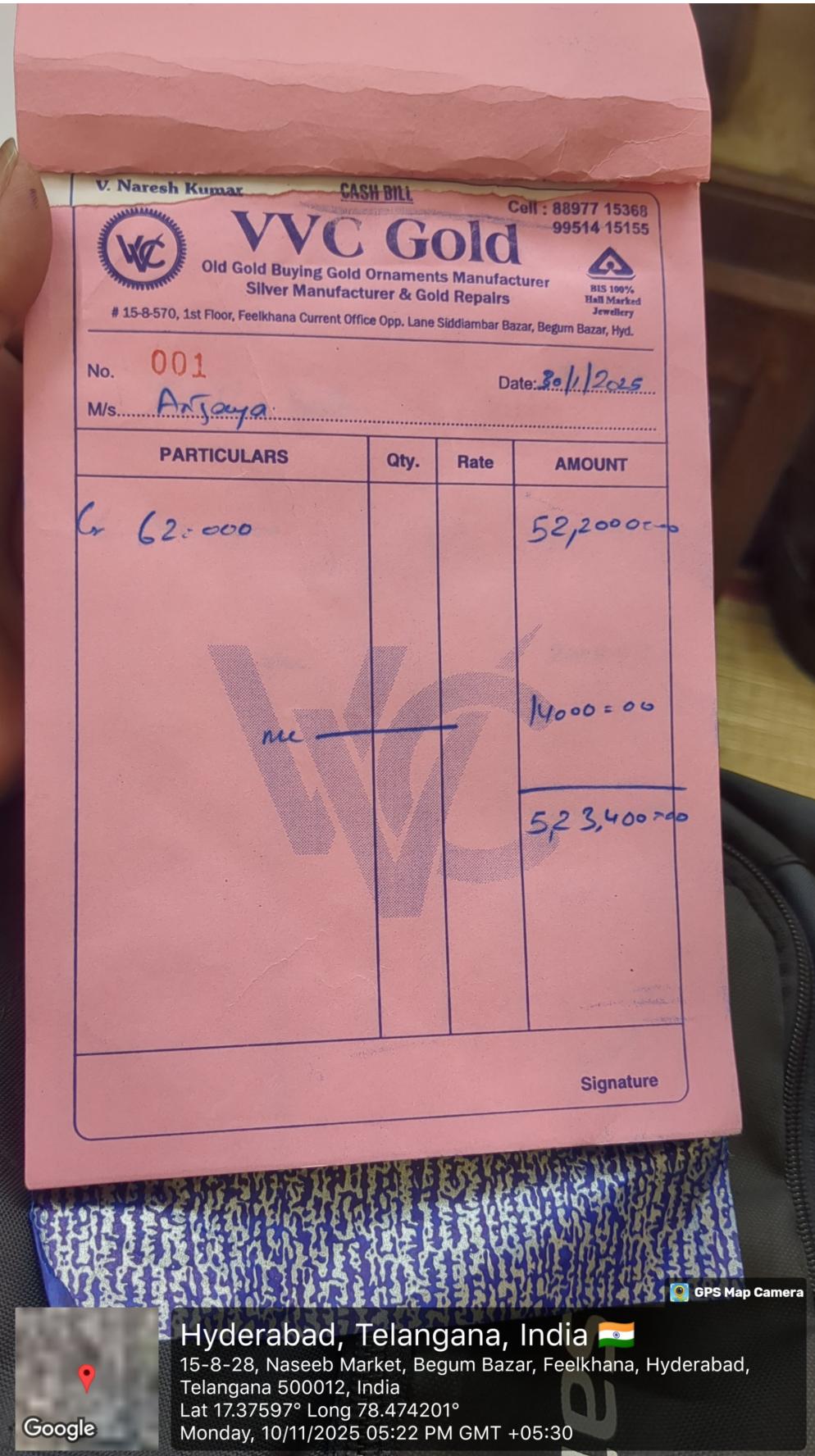
Remarks

Summary

Overall summary along with Risk/Mitigant if any and detailed comment on end use	One active loans on applicant name. Name board seen at visited premises. No scanner was observed. Few stock was observed. Resent bill books and business details books was observed. Bank statements have been provided and not business related transactions were found in it. We have conducted a reference check, but no one confirmed that the applicant runs the business. The applicants main business is fitting jewelry stones. Work related equipment's was observed. Work is going at visited premises.
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Details of end use

Purpose of Loan	Business
End Use	Business expansion
Income Assessment Sheet	VVC GOLD.pdf
Customer Image Upload	



VVC Gold

Old Gold Buying Gold Ornaments Manufacturer
Silver Manufacturer & Gold Repairs

15-8-570, 1st Floor, Feelkhana Current Office Opp. Lane Siddiambar Bazar, Begum Bazar, Hyd.

No. 013 Date: 8/11/2025
M/s. Rakesh

PARTICULARS	Qty.	Rate	AMOUNT
6180 - 000 gals			15,98,400 = 00
m		16000 = 00	
			16,41,400 = 00

Oves
Signature





VVC Gold

Old Gold Buying Gold Ornaments Manufacturer
Silver Manufacturer & Gold Repairs

15-8-570, 1st Floor, Feelkhana Current Office Opp. Lane Siddlambar Bazar, Begum Bazar, Hyd.

99014 15155



BIS 100%
Hall Marked
Jewellery

No. 026

Date: 21/11/2025

M/s. Mohesh Lerner

PARTICULARS	Qty.	Rate	AMOUNT
60 x 000 gm			5,79000 :- 00
		12000 :- 00	
			5,91,000 :- 00

Signature



Google

Hyderabad, Telangana, India



15-8-28, Naseeb Market, Begum Bazar, Feelkhana, Hyderabad,
Telangana 500012, India
Lat 17.375964° Long 78.474196°
Monday, 10/11/2025 05:22 PM GMT +05:30

GPS Map Camera



VVC Gold

Old Gold Buying Gold Ornaments Manufacturer
Silver Manufacturer & Gold Repairs

15-8-570, 1st Floor, Feelkhana Current Office Opp. Lane Siddambar Bazar, Begum Bazar, Hyd.

Cell : 88977 15368
99514 15155



No.

013

M/s.....

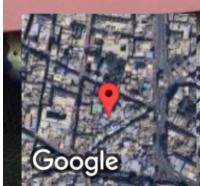
Raksh

Date: 8/3/2023

PARTICULARS	Qty.	Rate	AMOUNT
180 gms gold			15,981.40 = 0
m			16000 = 00
			16,141.40 = 00

013

Signature

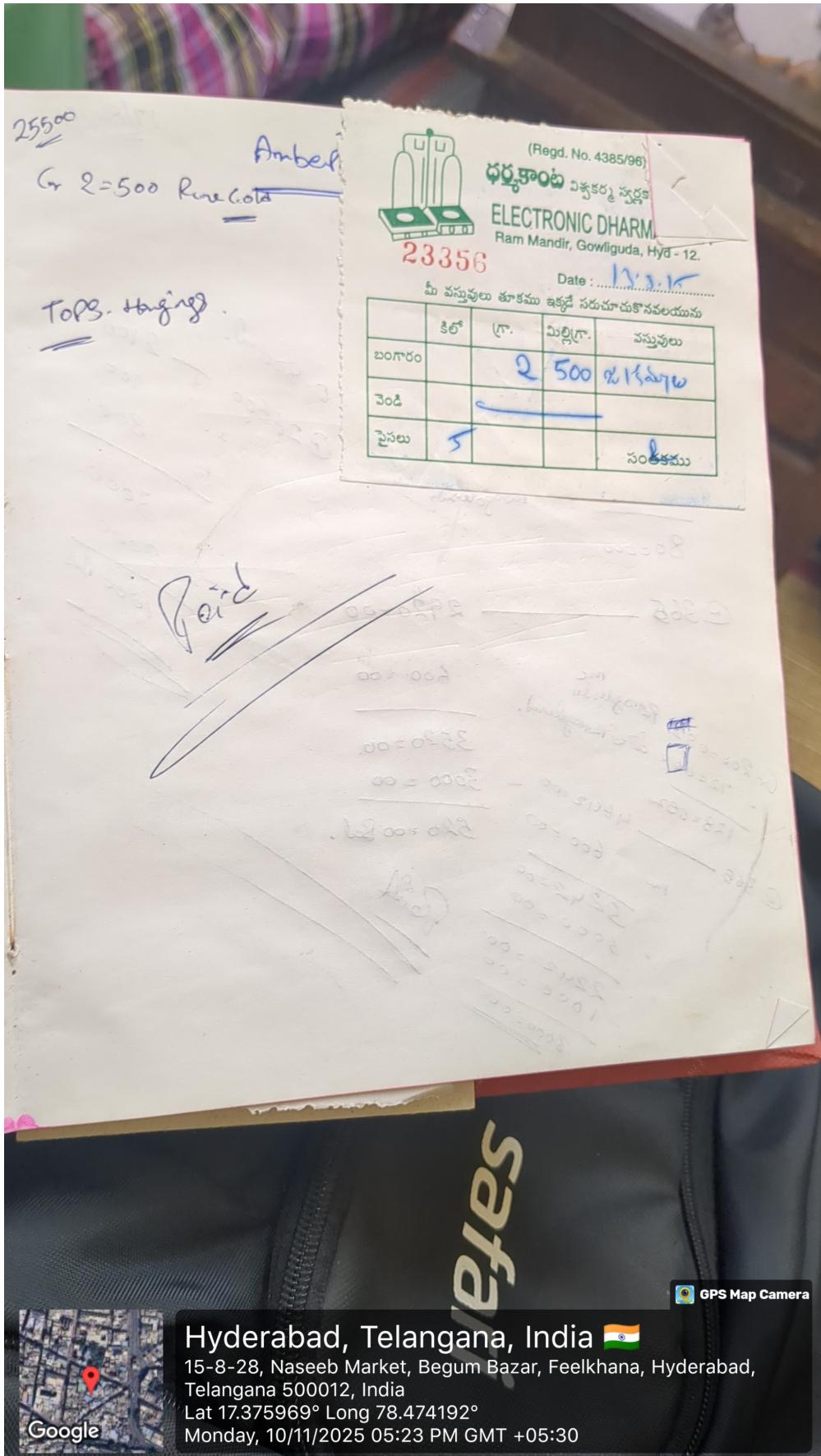


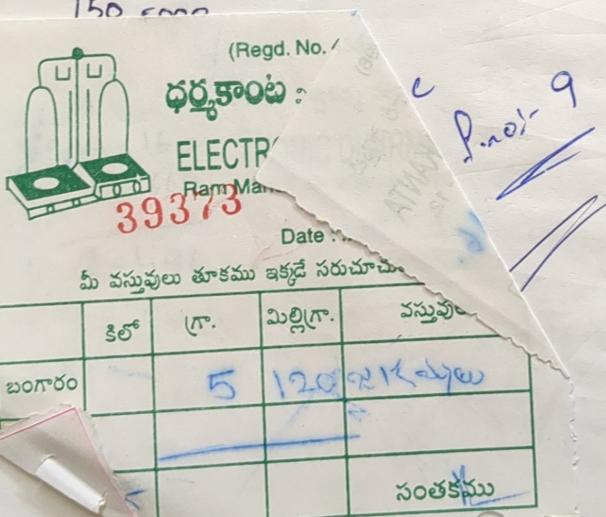
Hyderabad, Telangana, India



15-8-28, Naseeb Market, Begum Bazar, Feelkhana, Hyderabad,
Telangana 500012, India
Lat 17.375964° Long 78.474204°
Monday, 10/11/2025 05:22 PM GMT +05:30

GPS Map Camera



25500	Tilly Yadav	23/7/015
G 4 = 160 200 88 .		
- 0 = 830 margin .		
3 = 880 True gold.	25500	1708 = 00.
+ 0 = 670		
4 = 000		
		
G 90 = 000 Silver Profit.		
2 70%.		
63 = 000		
87 = 000	360	3132 = 00
150 = 000		1000 = 00
2132 = 00 - 1500 = 00 632 = 00 Bal		







Hyderabad, Telangana, India



15-8-28, Naseeb Market, Begum Bazar, Feelkhana,

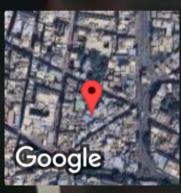
Hyderabad, Telangana 500012, India

Lat 17.375963° Long 78.474185°

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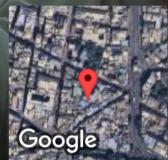


GPS Map Camera

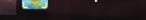


Hyderabad, Telangana, India 

15-8-28, Naseeb Market, Begum Bazar, Feekhana, Hyderabad,
Telangana 500012, India
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Hyderabad, Telangana, India



15-8-28, Naseeb Market, Begum Bazar, Feelkhana,
Hyderabad, Telangana 500012, India
Lat 17.375963° Long 78.4742°
Monday, 10/11/2025 05:24 PM GMT +05:30



Hyderabad, Telangana, India



15-8-28, Naseeb Market, Begum Bazar, Feelkhana,
Hyderabad, Telangana 500012, India
Lat 17.37598° Long 78.474174°
Monday, 10/11/2025 05:28 PM GMT +05:30

Customer Profile Status Refer

Remarks
