

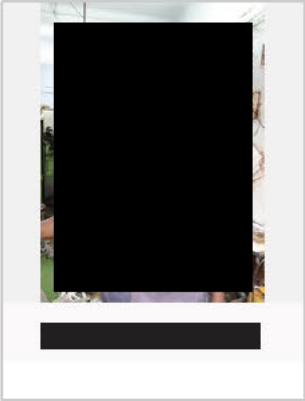
PERSONAL DISCUSSION REPORT

08 May 2025

Case Details	
Name of the Firm	
Loan ID	N/A
Branch Name	Delhi
Loan Type (Product)	MicroTestPrd
Tenure	3 years
Rate of Interest	23%
Requested Loan Amount	INR 500000
Eligibility (DSCR)	749414.52
Eligibility (FOIR)	515222.48

Visit Details	
PD Location	Latitude: 17.4614341, Longitude: 78.4531911
PD Done By	Yoganandhini
PD Date and Time	2025-05-07 12:29:24

Applicant Photos



Applicant List				
Name	Age	Relation	Occupation	Owner of Business
	47	Self	-	Yes
	45	Wife	NA	No

Business Details	
Business Name	
Business Activity	Metalworking and machinery, specializing in hydraulic die mold work and job work
Date of Incorporation	06/07/2021
Sector and Sub-Sector	Heavy Machinery
Nature of Business	Manufacturing
Years in Current Location	N/A
Business Premises Ownership	Rented
Total Years in this Business	10
Number of Employees	2
Business Setup	N/A

Applicant and Business Profile

Business Details

Business Overview:

- Engineering Works specializes in engineering, particularly metalworking and machinery, focusing on hydraulic die mold work and job work for clients using HMT milling machines.
- The applicant has a total of 25 years of experience, comprising 15 years of prior industry experience followed by 10 years of operating their own business at the current location.
- The applicant plans to expand by purchasing second-hand machinery to increase capacity.
- The applicant possesses the required registrations, including the Udyam Aadhaar and the Labour Certificate.
- The premise is a dedicated workspace equipped with machinery for metalworking activities.
- The business operates daily from 9 AM to 9 PM, with no off days or holidays. The work is regular and not seasonal.
- The loan applicant sources supplies from Engineering Work, Engineering Work, and 2 to 3 other small companies, with their locations not specified.
- The business has 4 to 5 regular customers with ongoing relationships and no seasonal variations.
- The applicant has Rs. 2,00,000 in receivables, though specific details about the debtors are unavailable.
- Payments are generally received every 10 days, primarily in cash with a smaller portion through bank transfers; no other payment methods or customer credit terms have been specified.
- The applicant primarily handles payments from companies and to workers in cash, indicating a high reliance on cash transactions rather than formal banking services.

Financial Overview:

- The loan applicant generates a total sales revenue of Rs. 4,00,000 per month from engineering works, primarily in metalworking and machinery.
- The business operates from a rented facility with a monthly rent of Rs. 13,000, employing two people and generating additional income of Rs. 50,000 monthly from selling scrap metal.
- The senior worker earns Rs. 15,000 and the junior worker earns Rs. 10,000 per month.
- Electricity bills range from Rs. 3,000 to Rs. 4,000, reaching Rs. 5,000 to Rs. 6,000 during peak operations.



Assets:

- The machinery setup comprises three machines, with the first machine purchased for Rs. 3,50,000. Each machine costs approximately Rs. 7,00,000; although the machinery differs in type, such as HMT, the capacity remains the same.
- [REDACTED]neering Works’ business assets primarily consist of machinery and scrap.
- The applicant owns a house in their native place.

Bank Accounts:

- The loan applicant’s banking relationships are not specified in the provided data.

Family Details

- The loan applicant is the primary provider for his two daughters: the elder daughter is in her second year of intermediate studies with a free seat, while the younger daughter is in 10th grade.
- The applicant receives support from his brothers, though they are not part of his immediate household.
- The applicant’s parents initially supported him, but their current dependency status is not specified.
- The applicant has been residing in a rented house at the current location for the past 30 years.

Family Expenses:

- The loan applicant’s family expenses include a monthly expenditure of Rs. 1,500 towards their younger daughter’s school fee.
- No other household expenses of the applicant are specified.

Borrower Stated Income	
Net Income	0
EMI Comfort Range	9,000 - 15,000

Income and Eligibility

Income Estimation (Tadi yedukondalu)		
A	Category of Business	manufacturing
B	Income Estimation Basis	Self Declaration
C	Monthly Gross Turnover	400000
D	Gross Margin	15%
E = C*D	Monthly Gross Earnings	60000
F	Less Business Expenses	15000
G = E-F	Net Operating Income	45000

Income Estimation ( Tadi kanaka Mahalakshmi)		
A	Category of Business	no_income
B	Income Estimation Basis	Self Declaration
C	Monthly Gross Turnover	0
D	Gross Margin	100%
E = C*D	Monthly Gross Earnings	0
F	Less Business Expenses	0
G = E-F	Net Operating Income	0

Net Monthly Income	
Total Family Income	45000
Total Household Expenses	25000
Net Monthly Income	20000

References

Trade References			Neighborhood References		
Relation Type	Name	Mobile	Name	Mobile	Remarks
Customer	Ram	8142626387	na	None	na

Obligations

- The borrower has an active gold loan with Muthoot; however, no further details have been provided.
- The borrower has taken 2 to 3 loans in the past, all of which have been fully repaid. No additional details, such as lender names, loan amounts, or EMIs, are provided.

End Use of Funds

- The loan applicant is seeking a loan amount of Rs. 5,00,000.
- Their comfortable EMI payment range is between Rs. 9,000 to Rs. 15,000.
- The loan will be used for purchasing machinery.

Strengths of the Case

- **Experienced Leadership:** The applicant brings 25 years of industry experience, including 10 years of business ownership, demonstrating strong domain expertise and operational stability.
- **Stable Revenue Generation:** Monthly sales revenue of Rs. 4,00,000 with consistent demand from 4 to 5 regular clients reflects a steady and dependable customer base.
- **Additional Income Stream** Monthly scrap metal sales contribute an extra Rs. 50,000, diversifying revenue sources.
- **Business Registrations in Place:** Possession of Udyam Aadhaar and Labour Certificate adds credibility and eligibility for formal lending or government schemes.
- **Full Repayment History:** The applicant has successfully repaid 2 to 3 previous loans, showing financial responsibility.

Weaknesses of the Case

- **High Cash Dependence:** Most transactions (both income and expenses) are handled in cash, which may limit financial transparency and hinder formal financial assessments.
- **Limited Documentation:** Absence of bank relationship details and specifics about debtors or prior loan structures may affect credit evaluation.
- **Rental Business Premises:** Operating from a rented location may raise long-term stability concerns for expansion and asset security.
- **Limited Scale of Workforce:** With only two employees, scalability and operational capacity are constrained unless more manpower is added.

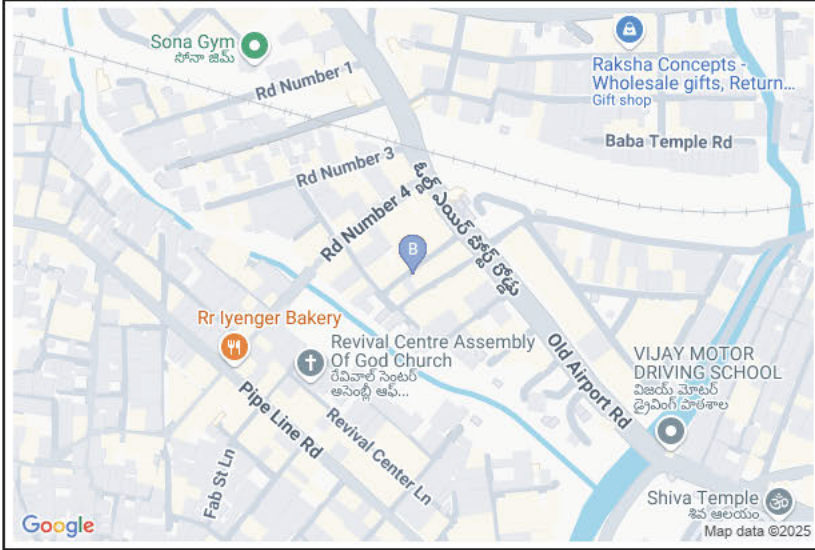


Credit Officer Remarks	
Remarks	Comments
Loan recommended	It's a manufacturing business. business is too good

Eligibility (DSCR)		
A	Net Monthly Income	20000
B	Rate of Interest	23
C	EMI per Lakh	2135
D	Current Obligations	0
E = A/D	Current DSCR	20000
F	Target DSCR	1.25
G = (A/F)-D	New EMI	16000
H = G/C	Loan Amount Eligibility	749414.52

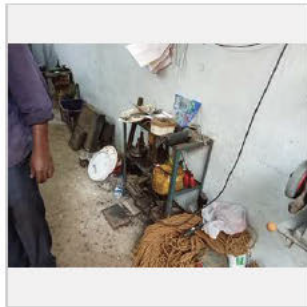
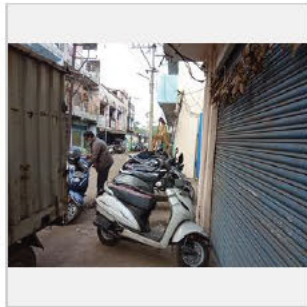
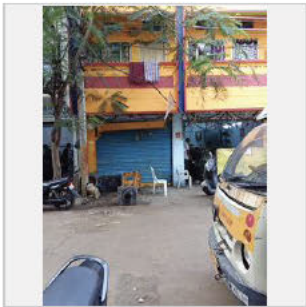
Eligibility (FOIR)		
A	Net Monthly Income	20000
B	Current Obligations	0
C = A-B	Retained Income	20000
D	Rate of Interest	23
E	EMI per Lakh	2135
F @(55%) of C	FOIR Limit	11000
G = F/E	Loan Amount Eligibility	515222.48

Geolocation

Geo Image	Geo Data
	<p><b>Labels</b></p> <p><b>Business:</b> 1[redacted]341, 7[redacted]11</p> <p><b>Residential:</b> 1[redacted]341, 7[redacted]911</p> <p><b>Collateral:</b> 1[redacted]4341, 7[redacted]11</p> <p><b>Distance</b></p> <p><b>Business to Residential:</b> 0 km</p> <p><b>Residential to Collateral:</b> 0 km</p> <p><b>Collateral to Business:</b> 0 km</p>

Field Report Summaries

Business Images

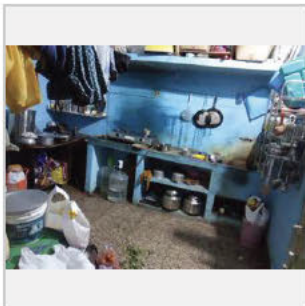
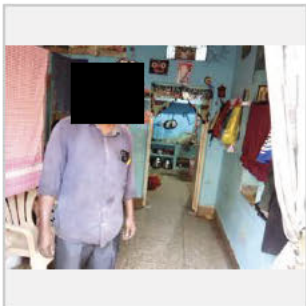
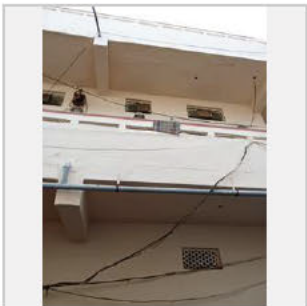




Summary

- **Appearance:** The facility appears to be an engineering workshop with various machinery and equipment, suggesting it is involved in manufacturing or mechanical work.
- **Activity Levels:** The site appears to be a busy engineering workshop with several workers engaged in operating machinery. There is no visible presence of customers in the images provided.
- **Office Furniture:** There is no office-like area present in the images provided.
- **Inventory Levels:** The primary professional activity of the business appears to be engineering or metalworking, as indicated by the presence of machinery and tools used for metal processing. The relevant inventory includes various metalworking machines, such as milling machines and lathes, which are visible in the images. The inventory is organized within a workshop setting, with machines placed on the floor and tools stored nearby. The size of the inventory suggests a small to medium-sized operation.
- **Machines:** - A large metalworking machine (likely a milling machine) with a green body, seen in multiple images. It appears to be of considerable size and is used for shaping metal parts. - A smaller metalworking machine, also green, with a more compact design, visible in several images. - A machine with a white body, possibly used for drilling or cutting, seen in one image. - Various hand tools and smaller equipment, such as wrenches and a metal stand, visible in one image. The machinery appears to be well-used, indicating an active business. The presence of multiple similar machines suggests a focus on metalworking tasks.
- **Signage:** A signage is present, reading "[REDACTED]neering Works." The signage is visible above the entrance of the business location.
- **Accessibility:** The facility appears to be located in a busy urban area with limited parking space nearby, as evidenced by the parked vehicles and narrow streets in the vicinity.

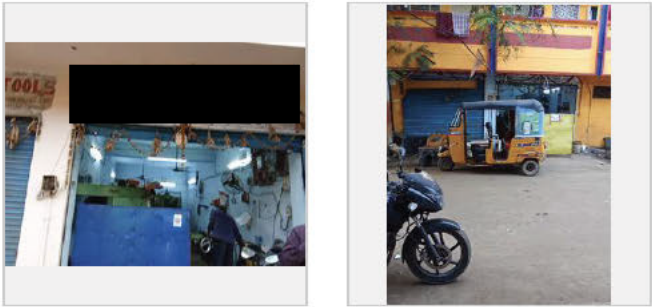
Lifestyle Images



Summary

- **Appearance:** The residence appears to be an old, multi-story building with external wiring and balconies. The interior shows a simple, functional layout with basic amenities.
- **White Goods and Appliances:** In the images provided, there are no clearly visible white goods or appliances.
- **Furniture:** The images show household furniture including a plastic chair and a wall-mounted shelf unit holding small items, possibly books or decorative pieces. The furniture appears functional, though not new, showing signs of regular use.

Collateral Images



Summary

- Appearance:** The asset is a commercial establishment named "[REDACTED] Engineering Works," which appears to be involved in engineering and metalworking, as suggested by the signage and visible tools. The outer appearance shows a blue shuttered entrance with various tools displayed, indicating an active workshop environment. The area around the establishment includes a street with parked vehicles, suggesting easy approachability. The surroundings appear to be a mixed-use neighborhood with other businesses and buildings nearby.

Geolocation Report

Business

The primary property is located at Road Number [REDACTED] Hyderabad, Telangana, 500042, India. This area is a bustling commercial hub with a mix of industrial and retail establishments.

Nearby properties include:

1. [REDACTED] Engineering Works: A manufacturing unit located on the same road, indicating a potentially competitive or complementary business in the industrial sector.
2. M [REDACTED] Engineering Works: Another engineering establishment, further suggesting a cluster of industrial units in the area.
3. Plot No. [REDACTED]: The nature of this property is not clear, but its proximity to the primary property may imply shared infrastructure or potential for future expansion.
4. [REDACTED] Automations SugarCane Machinery: This establishment suggests a unique manufacturing sector within the vicinity, which may present opportunities for collaboration or supply chain integration.
5. [REDACTED] Engineering Products: Another engineering products company, reinforcing the industrial nature of the area.

These nearby establishments may influence the primary property's business operations, market reach, and potential growth opportunities.



Residential

The primary property is located at [redacted] Hyderabad, Telangana 500042, India.

Nearby establishments include: 1. [redacted] Vare Elect: A hardware store, potentially indicating a nearby construction or maintenance activity. 2. [redacted] Colony: The nature of this property is not clear from its address. 3. [redacted] e Cut: Likely a manufacturing or machinery shop, given the term [redacted]ut". 4. [redacted] The nature of this plot is unclear from the provided data. 5. [redacted] Engineering Works: An engineering workshop, suggesting industrial activity in the vicinity.

These nearby establishments, while not definitive indicators of the primary property's creditworthiness, may provide contextual information for assessment.

Collateral

The primary property is located at [redacted] Hyderabad, Telangana - 500042, India.

Nearby establishments include: 1. [redacted] Engineering Works: A potential manufacturing or industrial unit, located on the same road as the primary property. 2. [redacted] Engineering Works: Likely another manufacturing or industrial unit, given its proximity to [redacted] Engineering Works. 3. [redacted] The nature of this establishment is unclear from its name. 4. [redacted] The nature of this establishment is also unclear from its address. 5. [redacted] Engineering Products: Potentially a manufacturing or industrial unit, given its location and the presence of similar establishments nearby.

**BUSINESS ASSETS:**

Item	Cost per Item (₹)	Number of Items	Total Cost (₹)
HMT Machine (Primary)	7,50,000	1	7,50,000
Milling Machines	2,50,000	1	2,50,000
Drilling Machine	75,000	1	75,000
Workbenches/Tool Tables	10,000	2	20,000
Small Tools (e.g., Wrenches)	500	20	10,000
Shelves/Storage Units	5,000	2	10,000
Miscellaneous items	15,000	1	15,000
<b>Approximate Inventory Value</b>		<b>11,30,000</b>	

**LIFESTYLE ASSETS:**

Item	Cost per Item (₹)	Number of items	Total Cost (₹)
Kitchen utensils	1,000	20	20,000
Two-burner gas stove	3,000	1	3,000
Plastic water containers	800	2	1,600
Wall-mounted kitchen racks	2,000	2	4,000
Plastic chair	500	1	500
Miscellaneous items	2,000	1	2,000
<b>Approximate Inventory Value</b>		<b>31,100</b>	



Score: 74.6%	
Decision Reference	Score Range
Go	>81%
Refer to Credit	61% - 80.99%
No Go	<60%

Risk Domain	Rule Category	Condition Description	Flag
			Go
			Refer to Credit
			No Go
Source: PD Audio			
Proof of work	Sign Board Visibility	The signboard is visible and displays the business name, [REDACTED] Engineering Works." Given the nature of the business (a small-scale metalworking shop) and its reliance on existing job work orders rather than walk-in customers. It is helpful for identification but not critical for generating revenue.	Go
Proof of work	Workers Availability	The business currently employs two workers, which may limit its growth potential; ideally, having 3–4 workers would ensure smoother and more efficient operations.	Refer to Credit
Proof of work	Payment QR Code Display and Match	The absence of a QR code for payments may limit the ease and speed of transactions. It is recommended to implement a QR code linked to the business name, [REDACTED] Engineering Works", or the borrower's name to enhance payment convenience and credibility.	No Go
Proof of work	Garbage Disposal	The business generates moderate industrial waste, but no proof of proper garbage disposal is visible; implementing waste management measures is recommended.	No Go

Proof of work	Customer Presence at Time of PD	Given the small-scale, job-work nature of the business, minimal customer presence is expected; the report confirms no visible customer presence during the visit.	No Go
Proof of work	Cleanliness	The business type as a small-scale metalworking shop, a functional level of cleanliness is expected, focusing on organized tools and minimal clutter. The workshop is expected to be well-maintained with a clean and organized appearance, aligning with typical cleanliness standards for such operations.	Go
Proof of work	Business Premises Structure	The structure is likely permanent, as it is described as a well-maintained commercial establishment with clear signage, a functional workspace, and a stable operation. The presence of fixed machinery and organized equipment further supports this classification.	Go
Proof of Turnover and Scale	Raw Materials and Machinery Analysis (Image Evidence)	The machinery value is greater than 10% of the loan amount of ₹5,00,000.	Go
Proof of Turnover and Scale	Lifestyle vs Income (Image Evidence)	The household's basic living lifestyle, with modest furnishings and no modern appliances, aligns with their Rs. 4,00,000 turnover.	Go
Proof of Turnover and Scale	Networth vs Turnover with Vintage	The business assets, including the primary HMT machine worth Rs. 7,00,000 to Rs. 8,00,000 and ancillary equipment, support a monthly turnover of Rs. 4,00,000, while modest household assets with basic furnishings reflect a basic living lifestyle, aligning the net worth with small-scale operations rather than substantial wealth.	Go
Proof of Turnover and Scale	Income vs Loan Ratio	The income-to-loan ratio is 9.6x, based on the applicant's income.	Go
Proof of Ownership	Borrower at Cash Counter Opened	The provided images do not display any visible cash counter, which makes it challenging to determine whether the location is equipped for	No Go



		handling in-person cash transactions or if it is actively used for such purposes.	
Proof of Ownership	All Business Photos with the Same Geolocation	All the business photos appear to be taken at the same location, based on consistent background elements, surroundings, indicating that they share the same geolocation.	Go
Proof of Ownership	Geolocation Match with Provided Address	There is no information available to confirm that the geolocation of the photos matches the stated address or Udyam registration.	No Go
Proof of Ownership	Ownership Documentation Match	No documentation has been provided to verify ownership or match the name with the applicant.	No Go
Proof of Ownership	Signboard Match with Business Name	The signboard visible in the report matches the business name as it clearly displays [REDACTED] Engineering Works", confirming the alignment between the signboard and the stated business name.	Go
Proof of Vintage	Vintage Proof (Rent Agreement / Oldest Bill / Udyam Date)	The absence of a recent document makes it difficult to verify current business activity or confirm alignment with the business, owner, or landlord's name.	No Go
NetWorth	Net Worth to Loan Ratio	Net worth is not provided, and only the machinery value is estimated between ₹7,00,000 to ₹8,00,000. With a loan amount of ₹5,00,000, it is not possible to accurately determine the net worth-to-loan ratio.	No Go
Asset Creation	Ownership (Personal Discussion Audio)	The applicant resides in a rented house.	No Go
Asset Creation	Demonstration of asset creation capability	The borrower has created assets like machinery and a house in their native place, but since the value is not provided, they are classified as a moderate asset creator due to limited visibility into their financial strength.	Refer to Credit
Income & other Risk	Income Sources Applicant's + co-applicant	The loan applicant has two sources of income: a primary monthly sales revenue of ₹4,00,000 from engineering works, and an additional ₹50,000 per month from selling scrap metal.	Refer to Credit

Income & other Risk	Income & Expenses Variants	The electricity bill expense shows a variation of 33.33%.	Go
Income & other Risk	Connection PEP Police Lawyer	No mention of borrower or business in PEP, police, or legal exposure.	Go
Bureau Analysis	Score	The applicant has a credit score of 510.	No Go
Bureau Analysis	DPD	The DPD is 384.	No Go
Bureau Analysis	Overdue	No details are available regarding the overdue.	Go
Bureau Analysis	Loan Inquiries (6 months)	The applicant has made 4 credit inquiries in the past 60 days.	Go
Bureau Analysis	Any discrepancy	There are no discrepancies in the loan repayment history.	Go
Geolocation flags (Business)	Railway station	██████████ Railway Station is approximately 8 km away.	No Go
	Metro station	██████████ Metro Station is approximately 7.5 km away.	No Go
	Airport	██████████ International Airport is approximately 35 km away.	No Go
	Bus stop	██████████ Bus Stop is approximately 1 km away.	No Go
	Places of Worship (Temples, Mosques, Churches)	██████████ Temple, Masjid ██████████ and ██████████ Church are located approximately 2 km, 2.5 km, and 3 km away, respectively.	No Go
	Market, Fuel Station, and Commercial Streets	Market, fuel station, and commercial streets such as ██████████ Complex, an Indian Oil fuel station, and ██████████ Main Road are located within 1–2 km from the location.	No Go
	Hospital, School, Colleges, Banks, ATMs, and Hotels	Hospitals, schools, colleges, banks, ATMs, and hotels, including ██████████ Hospital, ██████████ High School, ██████████ University, branches of SBI and HDFC Bank with ATMs, and Hotel ██████████ Grand, are all situated within a 1–5 km radius.	No Go
	Lake	██████████ Lake is located approximately 6 km away.	Go

Geolocation flags (Residential)	Railway station	██████████ Station is approximately 8 km away.	Go
	Metro station	██████████ Metro Station is approximately 7.5 km away.	No Go
	Airport	██████████ Airport is approximately 35 km away.	Go
	Bus stop	██████████ Bus Stop is approximately 1 km away.	No Go
	Places of Worship (Temples, Mosques, Churches)	██████████ Temple, Masjid ██████████ and ██████████ Church are located approximately 2 km, 2.5 km, and 3 km away, respectively.	Go
	Market, Fuel Station, and Commercial Streets	Market, fuel station, and commercial streets such as ██████████ Complex, an Indian Oil fuel station, and ██████████ Main Road are located within 1–2 km from the	No Go
	Hospital, School, Colleges, Banks, ATMs, and Hotels	Hospitals, schools, colleges, banks, ATMs, and hotels, including ██████████ Hospital, ██████████ High School, ██████████ University, branches of SBI and HDFC Bank with ATMs, and Hotel ██████████ Grand, are all situated within a 1–5 km radius.	No Go
Geolocation flags (Collateral)	Lake	██████████ Lake is located approximately 6 km away.	Go
	Railway station	██████████ Railway Station is approximately 8 km away.	Go
	Metro station	██████████ Metro Station is approximately 7.5 km away.	No Go
	Airport	██████████ Airport is approximately 35 km away.	Go
	Bus stop	██████████ Bus Stop is approximately 1 km away.	No Go
Geolocation flags (Collateral)	Places of Worship (Temples, Mosques, Churches)	██████████ Temple, Masjid ██████████ and ██████████ Church are located approximately 2 km, 2.5 km, and 3 km away, respectively.	Go



	Market, Fuel Station, and Commercial Streets	Market, fuel station, and commercial streets such as ██████████ Complex, an Indian Oil fuel station, and ██████████ Road are located within 1–2 km from the	No Go
	Hospital, School, Colleges, Banks, ATMs, and Hotels	Hospitals, schools, colleges, banks, ATMs, and hotels, including ██████████ Hospital, ██████████ High School, ██████████, branches of SBI and HDFC Bank with ATMs, and ██████████ Grand, are all situated within a 1–5 km radius.	No Go
	Lake	██████████ Lake is located approximately 6 km away.	Go

Based on the provided rule evaluation, the recommendation is:

Refer to Credit

Why "Refer to credit":

**1. Lack of QR Code for Payments**

The absence of a payment QR code reduces transaction transparency and limits traceability of business income. This affects credibility and needs a credit team's discretion on whether alternative validations are acceptable.

**2. Moderate Asset Creation Without Verified Valuation**

Although the borrower has assets like machinery and a house in the native place, no verified valuation is provided. This limits clarity on asset strength, hence credit must assess if this meets threshold requirements.

**3. Income from Multiple Sources Requires Validation**

The applicant has two income sources—engineering work and scrap sales—but no documentary or financial proof is attached. The credit team must evaluate whether this unverified dual-income can support repayment.

**4. No Dedicated Cash Counter But Indirect Handling Observed**

Lack of a visible, dedicated cash handling setup makes it unclear how cash is managed, despite regular job work being conducted. Credit must decide if informal cash handling is acceptable given the business type.

**5. Ambiguity in Overall Financial Strength**

The business has a high income-to-loan ratio (9.6x), yet several support documents (net worth proof, ownership records, geolocation match) are missing or weak. The credit team must evaluate the overall risk-reward trade-off based on partial indicators.