

Secured Business Loans Script

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Scenario

Plotline:

Harshika is the recently promoted Bank Officer of National Union Bank. She has been trained to approve loans on behalf of the bank. Currently, she is heading a task force whose role is to inform and sign up clients for Secured Business Loans. She has her doubts and challenges remembering the different aspects of the loan. She will have two interactions with clients and one with her manager and be tested on different aspects of the loan.

Overall Approach:

Harshika's hesitancy with Secure Business Loans is a recurring theme throughout the script as she interacts with each person.

The Learning Takeaways:

- An understanding of how SBLs can expand a client's business.
- Knowing how to explain finer points of SBLs to clients.
- The coverage and limits of SBLs.

Characters:

Harshika (**Bank Officer**): Recently promoted to the position of bank officer at The National Union Bank, she still struggles with the new aspects of her role. As she is heading the SBL task force she needs to have all the relevant knowledge of the loan. A lot of hesitancy and worry come with that.

Jacinta (**Bank Manager and Narrator**): She has been working in The National Union Bank for 10 years and nothing fazes her. She approaches teaching with wit and confidence. There are several flashback scenes of her teaching and going over concepts with Harshika.

Bhuvan (**Owner of Parmeshan Jewelers**): A nervous and kind man, Bhuvan has been the owner of Parmeshan Jewelers for 8 years. He is an only child and unmarried and takes a lot of responsibility for himself. That's why his approach toward taking loans is full of caution and questioning.

Sakhan (**Owner of Matcha Ration Shop**): A young and brash man, Sakhan knows that he needs to make tough decisions for his family. Being the sole breadwinner he does not make decisions lightly. Opening a ration shop during a pandemic and taking a loan are carefully planned decisions.

EXT. The scene begins with music that is powerful and uplifting. There is a shot of the sun in the sky and it pans downward to show a woman (Harshika) with a heavy bag wiping sweat from her brow while walking briskly. We are shown a close-up shot of her eyes which seem focused and her brows are drawn. The next shot is of her mouth which is quivering slightly. A broad fast-paced shot pans around to show Harshika walking up the steps of The National Union Bank. The scene closes with a fade out of the bank's name.

INT. There is a wide shot of Harshika rushing into the bank, slamming the door shut, and running to her desk. A rotating shot shows us her full appearance as she dumps her handbag onto the desk without a second glance. Her hair is disheveled and she is panting. The next shot is of Jacinta, the bank manager coming to Harshika and placing a hand on her shoulder.

Jacinta

Take a breath Harshika!

(She says with concern in her eyes and a brow raised)

Harshika

(between breaths and slowly)

Today...is...THE DAY!

(Her eyes are open wide)

Jacinta seems thoughtful and shrugs before replying.

Jacinta

Remember what we have practiced. Don't worry, if you forget anything I'll be like your pesky angel guardian through it all.

(She smirks and winks)

Harshika looks pensive but nods.

The next shot is of Jacinta's office. A slow melody is playing that slowly picks up speed. At the same time, we see how huge Jacinta's office is with a beautiful view of the sky. We can see her back as she stands silhouetted against the window. She turns and walks to the screen and we see her fold her hands. The music is getting faster as she begins to speak.

Jacinta

You are about to go on a journey with Harshika as she visits two of our beloved clients. I know that I have trained her well but my young Padawan tends to get nervous. Your job is to help her with tough questions and make sure that she knows everything there is to know about Secured Business Loans. Let's start by choosing which destination Harshika should go to first.

Interaction 1

A short visual is shown of a track leading up to a signpost. Attached to the top of the signpost are one board pointing to

the West and one board pointing to the East. Both boards are icons that are flashing.

The West Icon labeled as Parmeshan Jewelers

The East Icon labeled as Matcha Ration Shop

If the user clicks on the West Icon, they are taken to Scenario 1 with Bhuvan from Parmeshan Jewellers.

If the user clicks on the East Icon, they are taken to Scenario 2 with Sakhan from Matcha Ration Shop.

Both scenarios are detailed below.

Scenario 1: Parmeshan Jewellers

Jacinta

So you've picked Bhuvan's shop! He is such a lovely person but he has a lot of doubts about this loan. Please make sure that Harshika stays on track and eases his fears. All the best!

EXT. Harshika gets out of a rickshaw and looks at the shop before her. It is a pastel white shop with a shining diamond slowly turning at the door. The name of the shop, Parmeshan Jewelers is written in gold letters on the right side. A side-by-side shot of the shop and Harshika's face is shown. She gulps and determinedly walks in the door.

A clock is shown and the hands are moving fast to show that 20 minutes have passed.

Bhuvan

(looking confused with one hand scratching his head)

I'm still confused, how is this different from taking a loan against my property?

Interaction 2: Two thought bubbles appear on either side of Harshika.

Left Bubble:

A secured business loan does not require you to place your shop as collateral and therefore the risk is much lower.

Right Bubble:

A secured business loan takes 0% interest which makes it an extremely attractive option.

If the user clicks on Left Bubble, it will turn into a green speech bubble which will come from Harshika's mouth.

If the user clicks Right Bubble it will turn red and disintegrate, after which Jacinta will appear.

Jacinta

Uh-oh, don't you remember that Secured Business loans have an 11% interest rate? But, never mind that, they also don't require you to place your shop or vehicles as collateral.

Bhuvan

(making notes)

I'm glad that I don't have to place my shop as collateral, it's my pride and joy. It's just that I just don't see the value of this kind of loan.

A shot of Harshika is shown and she looks nervous. She raises her index finger to her forehead and begins tapping on it. Just as she is about to speak, an interaction element appears.

Interaction 3: A speech bubble appears from Harshika's mouth. This time her words are there but there are four blank spaces that the user has to fill. Given on the right side of the screen are 7 options. The user can drag each option and place them in the blank spaces.

Speech bubble icon on the left

Bhuvan, since you have been building your business for the last 8 years and this kind of loan can help you to _____. Besides that, there are other ways to utilize this loan for _____, _____, and _____.

Text box saying, To expand your business

Text box saying, Buying a car

Text box saying, Purchasing machinery

Text box saying, To have working capital

Text box saying, For manufacturing set up

Text box saying, Paying for education

Text box saying, Paying for medical bills

If the user drags the text box saying, To expand your business, to the first blank, there will be a Ping sound as it is correct.

If the user drags the text box saying, Buying a car, to the second, third, or fourth blank, there will be a buzzer sound as it is incorrect.

If the user drags the text box saying, Purchasing machinery, to the second, third, or fourth blank, there will be a Ping sound as it is correct.

If the user drags the text box saying, To have working capital, to the second, third, or fourth blank, there will be a Ping sound as it is correct.

If the user drags the text box saying, For manufacturing set up, to the second, third, or fourth blank, there will be a Ping sound as it is correct.

If the user drags the text box saying, Paying for education, to the second, third, or fourth blank, there will be a buzzer sound as it is incorrect.

If the user drags the text box saying, Paying for medical bills, to the second, third, or fourth blank, there will be a buzzer sound as it is incorrect.

The scene changes back to Bhuvan.

Bhuvan

That sounds great but I might need a loan of 57 lakhs and I am very scared about incurring high processing fees.

Harshika

Pr..pr..processing fees?

(Harshika stammers and has blanked out about this. There are sweat beads on her forehead and she is struggling to think.)

The scene changes to black and white and cuts out to Jacinta and Harshika in The National Union Bank office going over some information about the loan.

Jacinta

(Sitting in her swivel chair with her legs up on her desk. She seems calm)

Listen we don't allow clients to take a loan that is less than 2 lakhs or more than 1 crore. If the loan is less than 10 lakhs then we process it with 2%+ GST and if it is more than 10 lakhs we process it with 1%GST.

Infographic 1

Simultaneously as Jacinta is speaking there is a bridge that appears in the air. One end of the bridge looks small and far off in the distance while one is close by. The smaller side of the bridge is labeled 2 lakhs with 2%+ GST written above it. The closer side of the bridge is labeled 1 crore with >10 lakhs 1%+ GST written above it.

The black and white office scene fades out with Harshika who is sticking her tongue out in a thoughtful way and making notes quickly.

The next shot is of Bhuvan and Harshika shaking hands outside Parmeshan Jewellers. Bhuvan appears to be happy and enthusiastic while Harshika is relieved and wiping sweat off her brow.

<Scene Ends>

Scenario 2: Matcha Ration Shop

EXT: Harshika and Sakhan are sipping tea and sitting outside the ration shop. It has been closed for the day which is indicated by a worn-out CLOSED sign near the door. There is mellow music being played in the background.

In her mind, Harshika's brain is whirring. She had been talking to Sakhan for some time and she has a lot of information about him. When she looks at Sakhan she can see a portfolio of information appear all around. The scene fades and Jacinta appears to give a brief before the next interaction begins.

Jacinta

You are going to see a few important details about Sakhan, try and remember them all, or even better, note them down.

(She shrugs)

Who knows, they might be EXTREMELY useful later on...

Interaction 4: A picture of Sakhan is shown in the middle. He is like a character in a game and his avatar rotates 360 degrees slowly. On the left side are character details written in this order:

Name: Sakhan

Age: 33

Living with: Mother, Wife, Two children

Income: Approximately 15000 p.m

Shop Owner: Ravita (Sakhan's wife)

Loans: No existing loan

Requiring: 13 lakh business loan

Proposed EMI: 5000

CIBIL score: 735

Loan signees: Sakhan and Ravita

Jacinta

(appears on the screen with the huge cunning smile)

Did you think I was going to leave it at that? I want you to calculate the Fixed Obligations to Income Ratio for Sakhan's loan.

But don't worry you can recheck your notes for the formula.

(She waves goodbye)

The scene turns to black and white with a close-up of messy handwritten notes by Harshika. A few scribbles and sentences are shown and then a 10 second close up of the FOIR formula is given.

FOIR calculation

$(\text{existing loan obligations} + \text{proposed EMI}) \times 100$

Net income

After the 10 seconds are up, Harshika is shown with wide eyes and deep in thought. She scrunches up her nose and counts on her fingers. This is shown for 10 seconds which allows users

to think and calculate their answers. Then we hear Harshika respond.

Harshika

We know that your Fixed Obligations and Income Ratio is 33% but we still have to figure out whether it matches up to your level of income.

Infographic 2

A speedometer is shown that can go up to 100%. There is a shot of an accelerator being pressed with the number 20,000 written on it. When it is pressed, the speedometer goes up to 40%. Again the accelerator is pressed and this time >20,000 is written on it. The speedometer goes up to 50%.

The scene cuts to Harshika. She is looking confidently at Sakhan who is sitting across from her. He seems to be thinking about something and nodding his head. This time as Harshika looks at him, again she sees information by his side.

Interaction 5: Sakhan is shown as a game character again. All the information about him is shown as it previously was, this time some options are shown as icons and flash a green light.

The information is shown:

Name: Sakhan

Age: 33

Living with: Mother, Wife, Two children

Income: Approximately 15000 p.m

Shop Owner: Ravita (Sakhan's wife)

Loans: No existing loan

Requiring: 13 lakh business loan

Proposed EMI: 5000

CIBIL score: 735

Loan signees: Sakhan and Ravita

Signs that are icons and flashing green

Icon of Income

Icon of Shop Owner

Icon of Loans

Icon of Proposed EMI

Icon of CIBIL score

When Icon of Income is tapped it shows

FOIR calculation

$(\text{existing loan obligations} + \text{proposed EMI}) \times 100$

Net income

When Icon of Shop Owner is tapped it shows

For Secured Business Loans, the property owner must be the loan applicant or co-applicant.

When Icon of Loans is tapped it shows

FOIR calculation

$(\text{existing loan obligations} + \text{proposed EMI}) \times 100$

Net income

When Icon of Proposed EMI is tapped it shows

FOIR calculation

$(\text{existing loan obligations} + \text{proposed EMI}) \times 100$

Net income

When the Icon of CIBIL score is tapped it shows

The CIBIL or Credit score is mandatory and needs to be checked before applying for a Secured Business loan.

<Scene Fades>

INT. The scene changes to black and white. It is the setting of Jacinta's office and both Harshika and her are sitting there. Harshika has many doubts and questions and Jacinta is clarifying them.

Harshika

(Grinding her teeth and looking around the room with confusion)

Won't they find the interest rate too high?

Jacinta

An interest rate of 11% is the norm, and we are providing it for 15 years to help build businesses of any kind.

Harshika

(Still looking unsure)

(Suddenly she thinks of something)

I heard that we might take out a security against business owners' vehicles, is that true?

Jacinta

(wagging her finger and nodding her head)

Yes, but that is only in certain cases where cross-collateralization is done with vehicle finance. There is also an equitable mortgage of freehold or leasehold residential property or commercial self-occupied property. For this process, we have a legally cleared lawyer who assesses the property as well as a technical assessment by the business manager.

Harshika

I hope I remember all this...

Jacinta

Want to take a test?

Harshika

Ugh...I thought I was done with tests after school.

Jacinta

(smiling with glee)

I promise it will be fun!

Interaction 6: There is a flappy bird-style game shown. Harshika is the bird and she has to bump into the right answer. For each question, there will be two options given, one on the top and one on the bottom. Harshika has to bump up or down to choose the right answer. In the top right corner of the screen, she is shown to have 3 lives represented as money bills.

Question 1: In which locations can the Secured Business Loans be given to business owners?

Top Option, All Working locations

Bottom Option, Only a few locations

Bumping into the top option allows Harshika to move ahead and she says WHOO HOO

Bumping into the bottom option means Harshika loses a life.

Question 2: How can the Secured Business Loan be repaid?

The top Option, In cash or by card

Bottom Option, With a post-dated cheque, electronic clearing services

Bumping into the top option means Harshika loses a life.

Bumping into the bottom option means Harshika can move ahead and she says WHOO HOO.

Question 3: Who can avail of the loan?

Top option, Only shop owners

Bottom option: Traders, business owners, jewelers, etc

Bumping into the top option means Harshika loses a life.

Bumping into the bottom option means Harshika can move ahead and she says WHOO HOO.

The scene switches back to Harshika and Jacinta in the office. Harshika is making notes and Jacinta is looking smug.

Jacinta

That wasn't so bad, was it?

Harshika

Count on me!

<Scenes fades>