



# **Prelim Report of MSME Application**

## **In-Principle Approved Proposal**

### **maa ambey tours and travels**

Application Type - New - Working Capital (Uttam Vyapari WC New MB <3 Yrs)

Application Code - CW-AWC-95337-712910

**Dated: 25/11/2019**

#### **Registered Office**

17,  
g e road  
Sukha jhar  
District: Raipur,  
Taluka: Raipur,  
Raipur-492001

**Email Id:** jbbadve@gmail.com

**Contact Number:** 9584884000

#### **Powered By:**



[A FinTech Initiative]



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## 1. Timeline & Approval Data

Sr.No.	Particulars	Date
1	Date of Proposal	25/11/2019
2	Date of In-Principle Approval	25/11/2019

Sr.No.	Particulars	Details
1	Loan Applied Amount	8,00,000
2	In-Principle Total Amount	8,00,000
	a) Existing Limit	0
	b) Additional Limit	8,00,000
3	ROI (%)	9.45
4	PF (%)	0.5
5	Tenure (Years)	Renewable Annually

Bank Name : Oriental Bank of Commerce	
Campaign Type : Bank Specific	
Current Branch Address	Previous Branch Address
PLOT NO 100 SHIV ASHIS TOWER, SAMTA COLONY ,Raipur ,Chhattisgarh - 492001	-



## 2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	<b>Others</b>	Yes
2.	Loan Amount	<b>8,00,000 Rupees</b>	Yes
3.	Geographical Market Focus	<b>Raipur</b>	Yes
4.	CGTMSE Coverage	<b>New to CGTMSE Coverage</b>	Yes
5.	MSME Category	<b>Micro</b>	Yes
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)	<b>75%</b>	Yes
7.	Debt Equity Ratio (2018 - 2019)	<b>0 Times</b>	Yes
8.	Current Ratio (2018 - 2019)	<b>0 Times</b>	Yes
9.	Interest Coverage Ratio (2018 - 2019)	<b>-</b>	Yes
10.	TOL/TNW (2018 - 2019)	<b>0 Times</b>	Yes
11.	Top Customer Concentration (B2B)	<b>57.51%</b>	Yes
12.	Number of cheque bounced (Last Month)	<b>0</b>	Yes
13.	Number of cheque bounced (Last 6 Month)	<b>0</b>	Yes
14.	Risk Model Score	<b>68</b>	Yes
15.	Age of Establishment	<b>18 Years</b>	Yes
16.	Positive Profitability history	<b>2 Years</b>	Yes
17.	Past Year Turnover	<b>0 Rupees</b>	Yes
18.	Positive Net Worth history	<b>2 Years</b>	Yes
19.	Turnover to Loan Ratio (2018 - 2019)	<b>-</b>	No
20.	Gross Cash Accruals to loan ratio (2018 - 2019)	<b>-</b>	No
21.	Minimum Bureau Score - Director/ Partner/ Proprietor	<b>767</b>	Yes
22.	Commercial Bureau - Maximum DPDs (last 12 months)	<b>0 DPDs</b>	Yes
23.	Maximum Drop in turnover allowed	<b>-</b>	No
24.	Utilisation percentage	<b>No limit account found from Commercial Cibil</b>	Yes
25.	Credit Summation	<b>429.76%</b>	Yes
26.	Collateral Coverage % (includes only Collateral Security Value)	<b>0%</b>	Not Set



## 2. PARAMETER CHECK

27.	Debt Service Coverage Ratio (Conservative)	-	Yes
29.	Minimum Bureau Score - Main Director/ Partner/ Proprietor	<b>767</b>	Not Set
30.	Commercial Bureau - Maximum DPDs (last 3 months)	<b>0 DPDs</b>	Not Set
31.	Minimum number of credit transaction in bank account per month in last 6 months	<b>726</b>	Not Set
32.	Minimum number of overall transaction in bank account per month in last 6 months		Not Set
33.	Monthly average balance / Proposed EMI	-	Not Set
34.	Constitution	<b>nullCONSTITUTION MATCHED CORPORATE</b>	Not Set
35.	Minimum number of debit transaction in bank account per month in last 6 months	<b>572</b>	Not Set

### Notes:

Parameter	Explanation/Formula
6	(Value of collateral security provided by borrower + Value of CGTMSE coverage available to borrower) / Loan Amount
11	(Total of Invoice Value of Top Customer / Total B2B Sales) * 100
23	% of drop in turnover/sales of current year compares to previous year
24	(Average daily balance available in bank account / Sanctioned limit of account)*100
25	(Monthly average credits of last 6 months bank statements / Monthly average sales as per GST or Self declared sales by borrower )*100
26	Value of collateral security provided by borrower / Loan Amount
27	(Latest year profit before interest, depreciation and tax amount / existing loans obligations of company or firm and directors or partners) * 100



### 3. PROJECT SNAPSHOT

#### (a) Basic Details

Industry:	Others
Establishment Year:	September 1991
Constitution:	Sole Proprietorship
PAN:	ASYPA6202C
GSTIN (1):	22ASYPA6202C1Z8 (Primary)
Product Description:	tours and travels

#### (b) GST Details

Number of Customers:	10
Top Customer Concentration (B2B):	57.51 %
Projected Sales as per GST (Rs.):	43,37,157
Factory Premise:	Owned
Know How:	Common Knowledge
Competition:	Medium
Commercial Operation Date:	-

#### (c) Proprietors Background:

Name	mr Akshay Agrawal
PAN	ASYPA6202C
Address	17 Sukha jhar Raipur H.O, Raipur, Raipur, CHATTISGARH, 492001
Mobile No	9584884000
Date of Birth	23-09-1991
Total Experience	9
Networth	1,20,00,000
TransUnion	767
Experian	-



### 3. PROJECT SNAPSHOT

Personal Loan Obligation	<b>66682.64</b>
Father Name	<b>satyanarayan agrawal</b>
Educational Status	<b>Graduate (General)</b>
Nationality	<b>India</b>
Visually Impaired	<b>No</b>
Residence Status	<b>Resident India</b>

#### (d) Additional Detail for Main Proprietors:

Name	<b>mr Akshay Agrawal</b>
Marital Status	<b>Married</b>
Spouse Name	<b>rani agrawal</b>
Spouse Detail	<b>Not Employed</b>
No. of Children	<b>2</b>
Owning a House	<b>Living In Family Home</b>
Assessed for Income Tax	<b>Assessed</b>
Have Life Insurance Policy	<b>Yes</b>

#### (e) MSME Ranking (as per Bureau)

MSME Ranking :	<b>Not Found</b>
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#### (f) Present Financial Arrangements with Banks & Institutions:

Date of Loan	Name of Lender	Loan Type	Loan Amt. (Sanction)	Loan Amt. (O/s)	Bureau Loan Amt. (O/s)	Emi	Collateral Amount	Status (Whether LC/BG is Devolved/ Invoked)
17-05-2018	State Bank of India	Auto Loan (Personal)	2,80,000	1,76,567	1,76,567	6,227	-	-
10-05-2018	Canara Bank India	Auto Loan (Personal)	4,21,000	3,61,721	3,61,721	6,708	-	-
30-12-2014	NOT DISCLOSED	Credit Card	74,607	19,337	19,337	97	-	-



### 3. PROJECT SNAPSHOT

21-10-2014	NOT DISCLOSED	Credit Card	55,683	53,074	53,074	265	-	-
30-12-2014	NOT DISCLOSED	Credit Card	74,970	73,678	73,678	368	-	-
19-07-2018	HDFC Bank India	Credit Card	83,576	74,063	74,063	370	-	-
02-07-2018	IndusInd Bank India	Credit Card	1,08,321	1,03,224	1,03,224	516	-	-
14-10-2016	ICICI Bank India	Property Loan	23,44,000	17,87,856	17,87,856	52,131	-	-





### 3. PROJECT SNAPSHOT

#### (g) Fund Requirement:

Particulars	Details
Facility	Working Capital
Application Type	New
Product Name	Uttam Vyapari WC New MB <3 Yrs
Loan Amount Approved	8,00,000
Promotor's Contribution	3,00,000 (27.27%)
EMI	NA
Rate of Interest (%)	9.45
Purpose	Working Capital

#### (h) Business Name Comparision

Name as per GST (1)	AKSHAY AGRAWAL
Name as per ITR	Akshay Agrawal
Name edited by user*	maa ambey tours and travels
Trade Name as per GST (1)	-
Name as per Bank Statement 1	

**NOTE 1: If any of these names differ from his business name, please check his data in detail at branch level.**

**NOTE 2: \*Name edited by borrower at the time of user journey. Name edit functionality is only provided to proprietor concerns only.**



## 4. FINANCIAL DETAILS

### A. Existing Financials

**Note - CMA has been prepared based on ITR XML Uploaded, request you to follow proper Due Diligence before final Sanction**

Profit & Loss Statement			
Units	(INR)		
<b>For the Year ended</b>	<b>31-Mar-2019</b>	<b>31-Mar-2018</b>	<b>31-Mar-2017</b>
No of Months	12	12	12
<b>INCOME :</b>			
Gross Sales (Including Indirect Taxes collected on sales)	0	8,25,948	0
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
<b>Net Sales</b>	<b>0</b>	<b>8,25,948</b>	<b>0</b>
<b>EXPENDITURE :</b>			
Increase/Decrease in Stock	0	0	0
Raw Material Consumed	0	0	0
Power & Fuel Cost	0	0	0
Employee Cost	2,80,000	2,60,000	0
General and Administration Expenses	1,08,300	22,400	0
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	1,44,000	0	0
Less: Expenses Capitalised	0	0	0
<b>Total Expenditure</b>	<b>5,32,300</b>	<b>2,82,400</b>	<b>0</b>
<b>Operating Profit (Excl OI)</b>	<b>-5,32,300</b>	<b>5,43,548</b>	<b>0</b>
Other Income	12,01,227	0	0
<b>Operating Profit (EBITDA)</b>	<b>6,68,927</b>	<b>5,43,548</b>	<b>0</b>
Interest	0	0	0
<b>PBDT</b>	<b>6,68,927</b>	<b>5,43,548</b>	<b>0</b>
Depreciation	0	0	0
<b>Profit Before Taxation &amp; Exceptional Items</b>	<b>6,68,927</b>	<b>5,43,548</b>	<b>0</b>
Exceptional Income / Expenses	0	0	0
<b>Profit Before Tax</b>	<b>6,68,927</b>	<b>5,43,548</b>	<b>0</b>
Provision for Tax	0	0	0
<b>Other Income (Need to check at the time of Due Diligence)</b>	<b>0</b>	<b>0</b>	<b>0</b>



## 4. FINANCIAL DETAILS

### A. Existing Financials

Profit & Loss Statement			
Profit After Tax	6,68,927	5,43,548	0
Dividend Pay Out	0	0	0
Equity Dividend %	0	0	0
Earnings Per Share	1	3	0.0

Balance Sheet -Equities and Liabilities			
Units	(INR)		
As on:	31-Mar-2019	31-Mar-2018	31-Mar-2017
<b>EQUITY AND LIABILITIES</b>			
Share Capital	5,69,737	1,80,810	0
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
<b>Shareholder's Funds</b>	<b>5,69,737</b>	<b>1,80,810</b>	<b>0</b>
Minority Interest	0	0	0
Secured Loans	0	0	0
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	0	0	0
Deferred Tax Liabilities/ (Assets)	0	0	0
Other Long Term Liabilities	0	0	0
Other Borrowings (including Short Term)	0	0	0
Long Term Provisions	0	0	0
<b>Total Non-Current Liabilities</b>	<b>0</b>	<b>0</b>	<b>0</b>
Trade Payables	0	0	0
Other Current Liabilities	0	0	0
Short Term Provisions	0	0	0
<b>Total Current Liabilities</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Other Liabilities (Need to check at the time of Due Diligence)</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Liabilities</b>	<b>5,69,737</b>	<b>1,80,810</b>	<b>0</b>



## 4. FINANCIAL DETAILS

### A. Existing Financials

Balance Sheet -Assets			
Units	(INR)		
As on:	31-Mar-2019	31-Mar-2018	31-Mar-2017
Gross Block	0	0	0
Less: Accumulated Depreciation	0	0	0
Less: Impairment of Assets	0	0	0
<b>Net Block</b>	<b>0</b>	<b>0</b>	<b>0</b>
Capital Work in Progress	0	0	0
Intangible assets under development	0	0	0
Pre-operative Expenses pending	0	0	0
Assets in transit	0	0	0
Investment in Subsidiaries/ Associates	0	0	0
Other Investments	0	0	0
Long Term Loans & Advances	0	0	0
Other Non Current Assets	0	0	0
<b>Total Non-Current Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>
Inventories	0	0	0
Sundry Debtors	0	25,200	0
Cash and Bank	5,69,737	1,55,610	0
Other Current Assets	0	0	0
Short Term Loans and Advances	0	0	0
<b>Total Current Assets</b>	<b>5,69,737</b>	<b>1,80,810</b>	<b>0</b>
<b>Other Assets (Need to check at the time of Due Diligence)</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Assets</b>	<b>5,69,737</b>	<b>1,80,810</b>	<b>0</b>
<b>Book Value</b>	<b>1</b>	<b>1</b>	<b>0.0</b>



## 4. FINANCIAL DETAILS

### B. Ratio Analysis

Ratio Analysis			
Ratio	31-Mar-2019	31-Mar-2018	31-Mar-2017
EBITDA (%)	0.00	65.81	0.00
PATM (%)	0.00	65.81	0.00
ROCE (%)	178.25	601.24	NA
Asset Turnover(x)	0.00	4.57	0.00
Inventory Turnover (days)	0.00	0.00	0.00
Debtors Turnover(days)	0.00	11.14	0.00
Creditors Turnover (days)	0.00	0.00	0.00
Sales/Working Capital (x)	0.00	11.14	0.00
Net Sales Growth(%)	-100.00	-100.00	NA
PAT Growth(%)	23.07	-100.00	NA
Adjusted Total Debt/Equity(x)	0.00	0.00	0.00
Growth in Debt/ Equity (%)	0.00	0.00	NA
Current Ratio(x)	0.00	0.00	0.00
Current Ratio (As per CMA)	0.00	0.00	0.00
Quick Ratio(x)	0.00	0.00	0.00
Interest Coverage	0.00	0.00	0.00
Debt/ EBITDA	0.00	0.00	0.00
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	0.00	62.76	NA
Growth in CFO Margin (%)	-100.00	NA	NA



## 4. FINANCIAL DETAILS

### C. Notes to Account

#### Notes to Account: Profit & Loss Statement

##### Note 1: Gross Sales

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Domestic Sales	0	8,25,948	0
Add	Export Sales	0	0	0
	<b>Total</b>	0	8,25,948	0

##### Note 2: Indirect Taxes

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Indirect Taxes	0	0	0
Add	Other items	0	0	0
	<b>Total</b>	0	0	0

##### Note 3: Increase/Decrease in Stock

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Op. stocks-in-process	0	0	0
Minus	Cl. stocks-in-process	0	0	0
Add	Op. Stock of F.G.	0	0	0
Minus	Cl. stock of F.G.	0	0	0
	<b>Total</b>	0	0	0

##### Note 4: Raw Material Consumed

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Raw materials[including stores & other items used in the process of manufacture]	0	0	0
Add	Other spares	0	0	0
	<b>Total</b>	0	0	0

##### Note 5: Provision for Tax

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Provision for taxes	0	0	0
Add	Provision for Deferred Tax	0	0	0
	<b>Total</b>	0	0	0



## 4. FINANCIAL DETAILS

### C. Notes to Account

#### Note 6: Share Capital

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Ordinary share capital	5,69,737	1,80,810	0
Add	Preference shares [redeemable after one year]	0	0	0
	<b>Total</b>	5,69,737	1,80,810	0

#### Note 7: Other Reserves & Surplus

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	General Reserve	0	0	0
Add	Other reserves [excluding provisions]	0	0	0
Add	Surplus(+) or Deficit(-) in Profit & Loss Account.	0	0	0
Add	Others [specify]	0	0	0
	<b>Total</b>	0	0	0

#### Note 8: Unsecured Loans -Others

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Term Loans [excl'd instalments payable within one year] (Unsecured)	0	0	0
Add	Unsecured loans from others	0	0	0
	<b>Total</b>	0	0	0

#### Note 9: Other Borrowings (including Short Term)

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Short-term borrowings from banks [incl'd bills purchased, discounted & excess borrowing placed on repayment basis]	0	0	0
Add	Short term borrowings from others	0	0	0
	<b>Total</b>	0	0	0

#### Note 10: Other Long Term Liabilities



## 4. FINANCIAL DETAILS

### C. Notes to Account

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	OTHER NON-CURRENT LIABILITIES (Others)	0	0	0
Add	Deferred Payment Credits [excluding instalments due within one year]	0	0	0
Add	Term Deposits [repayable after one year]	0	0	0
Add	Debentures [not maturing within one year]	0	0	0
Add	Other term liabilities	0	0	0
	<b>Total</b>	0	0	0

### Note 11: Other Current Liabilities

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Advance payment from customers/ deposits from dealers	0	0	0
Add	Dividend payable	0	0	0
Add	Other statutory liabilities [due within one year]	0	0	0
Add	Deposits/Instalments of term loans/DPGs/Debentures, etc. [payable within one year]	0	0	0
Add	Other Current Liabilities & Provisions[due within 1 year]	0	0	0
	<b>Total</b>	0	0	0



**Notes to Account: Balance Sheet - Assets****Note 12: Other Investments**

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Investments/book debts/advances/deposits which are not Current Assets - Others	0	0	0
Add	Deferred receivables [maturity exceeding 1 yr]	0	0	0
Add	Others (Others)	0	0	0
	<b>Total</b>	0	0	0

**Note 13: Other Non Current Assets**

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Non-consumable stores & spares	0	0	0
Add	Other non-current assets including dues from directors	0	0	0
	<b>Total</b>	0	0	0

**Note 14: Sundry Debtors**

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Receivables other than deferred & exports [incl. bills purchased and discounted by banks]	0	25,200	0
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	<b>Total</b>	0	25,200	0

**Note 15: Other Current Assets**

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Investments [other than long term investments]	0	0	0
Add	Instalments of deferred receivables [due within one year]	0	0	0
Add	Other current assets [specify]DEPB/ DUTY DRAWBACK	0	0	0



	<b>Total</b>	0	0	0
<b>Note 16: Short Term Loans and Advances</b>				
	Particular	31-Mar-2019	31-Mar-2018	31-Mar-2017
	Advances to suppliers of raw materials & stores/spares	0	0	0
Add	Advance payment of taxes	0	0	0
	<b>Total</b>	0	0	0



## 4. (d) ASSESSMENT OF LIMITS

### Working Capital - Nayak Committee Method

#### Assessment based on Nayak Committee Method

Sr. No.	Particulars	Logic	Values
1.	Projected Sales	For 2019-20	<b>43,37,157.04</b>
2.	Working Capital Requirement	Margin set by Lenders %	<b>25.00%</b>
3.	Working Capital Limit	Step 1 * Step 2	<b>10,84,289.26</b>
4.	Promoters Contribution	As set by Lenders %	<b>20.00%</b>
5.	Total Working Capital Limit	Step 3 - Step 4	<b>8,67,431.41</b>
6.	Existing Working Capital Limits	As per Bureau	<b>0.00</b>
7.	Additional Working Capital Limit	Step 5 - Step 6	<b>8,67,431.41</b>
7a.	Maximum Additional limit set by Lender	Additional limit set by Lender	<b>2,00,00,000.00</b>
8.	Proposed Additional Loan	Entered By Borrower	<b>8,00,000.00</b>
9.	Maximum Total limit set by Lender	Total limit set by Lender	<b>5,00,00,000.00</b>
10.	Eligible Total Working Capital Limit	Lower of Step 5 and Step 9	<b>8,67,431.41</b>
11.	Eligible Working Capital Limit :		
a)	Existing Working Capital Limit	Lower of Step 6 and Step 10	<b>0.00</b>
b)	Additional Working Capital Limit	Lower of Step 7a,8 and Step 10	<b>8,00,000.00</b>
c)	Total Working Capital Limit	Point (a) + Point (b)	<b>8,00,000.00</b>
12.	Final Additional Working Capital Limit	Point 11 (b)	<b>8,00,000.00</b>

#### Month on Month Sales for Projected Sales Calculations (Fetched from GSTR3B)

Sr.No	Months	SALES	Source
1	07-2017	0	Self Declared
2	08-2017	0	Self Declared
3	09-2017	0	Self Declared
4	10-2017	0	Self Declared
5	11-2017	0	Self Declared
6	12-2017	0	Self Declared
7	01-2018	0	Self Declared
8	02-2018	0	Self Declared
9	03-2018	0	Self Declared
10	04-2018	0	Self Declared



## 4. (d) ASSESSMENT OF LIMITS

### Working Capital - Nayak Committee Method

11	05-2018	0	Self Declared
12	06-2018	0	Self Declared
13	07-2018	0	Self Declared
14	08-2018	0	Self Declared
15	09-2018	0	Self Declared
16	10-2018	0	Self Declared
17	11-2018	0	Self Declared
18	12-2018	0	Self Declared
19	01-2019	0	Self Declared
20	02-2019	0	Self Declared
21	03-2019	0	Self Declared
22	04-2019	0	Self Declared
23	05-2019	0	Self Declared
24	06-2019	2,58,764	From GST
25	07-2019	34,71,901	From GST
26	08-2019	1,67,605	From GST
27	09-2019	3,34,241	From GST
28	10-2019	1,04,646	From GST
<b>Total</b>			-

### Steps to Calculate Projected Sales (Historical Method)

Step No.	Computation	Formula	Value
1.	Actual Sales in last 12 Months		<b>43,37,157.04</b>
2.	Projected sales declared by borrower	Declared By Borrower	<b>48,00,000.00</b>
3.	Final Projected sales	[ lower of (1) and (2) ]	<b>43,37,157.04</b>



## 5. RISK SCORING MODEL - (MSME WC <3 Yrs)

Risk Factor	Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
<b>Management Risk</b>	Combined net worth (CNW) of the promoters (proprietors / partners / directors) as percentage of total long-term borrowing (existing and proposed)	>= 60.01%	<b>4</b>	4
	Customer/Associate concern availing financial assistance from Banks/FIs (with satisfactory track record) for	>= 2.01 year and <= 5years	<b>3</b>	4
	Bureau - Transunion Score [Average of promoters]	>= 750.01 and <= 900	<b>5</b>	5
	Experience In The Business	>= 5.01 years and <= 10years	<b>4</b>	5
	Age	>= 18.01 years and <= 60years	<b>3</b>	3
	No. Of Children	<= 2	<b>3</b>	3
	Owning a House	Living with Family	<b>2</b>	3
	Academic Qualification	Graduate	<b>2</b>	5
	Experience in the Line of Trade	>= 5.01 years and <= 10years	<b>4</b>	5
	Spouse Details	Not Employed	<b>0</b>	2
	Assessed for Income Tax	Assessed	<b>3</b>	3
	Have Life Insurance Policy	Yes	<b>2</b>	2
<b>Financial Risk</b>	Debt equity ratio [for the entity as a whole including the proposed project] (Treating IFUL as quasi equity)	<= 0.01	<b>0</b>	5
	TOL/TNW (including proposed assistance)	>= 0.51 and <= 3	<b>4</b>	5
	Length of working capital cycle (Debtors + Inventory - Creditors)	<= 30 Days	<b>4</b>	4
	Repayment Period	>= 3.01 years and <= 5years	<b>3</b>	4
	Collateral Coverage(%)	<= 50 %	<b>0</b>	8
	Conservative Debt Service Coverage Ratio (use only if needed)	<= 0.99 times	<b>0</b>	8
	Debt/EBITDA	NO DEBT	<b>5</b>	5
<b>Business Risk</b>	No. of Customers based on GST data	>= 5.01 customers	<b>5</b>	5
	Concentration of Top Customer	>= 15.01%	<b>1</b>	4
	Credit Summation	>= 80.01%	<b>5</b>	5
	Quality of Receivables	<= 1 Mth	<b>4</b>	4



## 5. RISK SCORING MODEL - (MSME WC <3 Yrs)

Risk Factor	Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
	Quality of Finished Goods Inventory	<= 1 Mth	<b>3</b>	3
	Know - How	Common Knowledge	<b>1</b>	3
	Line of Activity	Priority Sector	<b>2</b>	2
	Competition	Medium	<b>1</b>	2
	Factory Premises	Owned	<b>5</b>	5
	Years in Business	>=10.01 years	<b>6</b>	6
	Utilisation Percentage	NO LIMIT	<b>3</b>	3
	Turnover to Limit Ratio	<=1 times	<b>0</b>	4
	Number of issued cheques bounced (Last Month)	<=0 times	<b>3</b>	3
	Number of issued cheques bounced (Last 6 Month)	<=0 times	<b>3</b>	3

Sr. No.	Details	Actual Score	Out Of Score	Weight	Weighted Score	Weighted Out of Score
1	Management Risk Score	35	44	40.0%	43	54
2	Financial Risk Score	16	39	35.0%	17	42
3	Business Risk Score	42	52	25.0%	32	40
	<b>Total</b>	<b>93</b>	<b>135</b>	<b>100.0%</b>	<b>92</b>	<b>135</b>
	<b>Standardized Score</b>	<b>68.0</b>	<b>100.0</b>			

**Risk Grading: High safety**



## 6. ASSESSMENT OF CGTMSE LIMITS

Steps	Description	Details	Values
1.	Nature of Entity	Manufacturing/ Service/Trading	<b>Service</b>
2.	Amount Invested in Plant and Machinery/ Equipments	Amount in Rs.	<b>0</b>
3.	Status of Borrowers	Micro /Small /Medium	<b>Micro</b>
4.	Whether Entity is "Eligible Borrowers"?	Yes/No	<b>Yes</b>
5.	Whether the entity has "Women Entrepreneur/s" and such women entrepreneur/s holds shareholding of more than 51% of total shareholding of the entity?	Yes/No	<b>No</b>
6.	Whether units located in North East Region (incl. Sikkim)?	Yes/No	<b>No</b>
7.	Whether borrower has availed "CGTMSE" facility?	Yes/No	<b>No</b>
8.	Amount of "CGTMSE" coverage availed till date	Amount in Rs.	<b>0</b>
9.	Maximum CGTMSE Coverage Available	Amount in Rs.	<b>2,00,00,000</b>
10.	Loan Amount Applied For	Amount in Rs.	<b>8,00,000</b>
11.	Available CGTMSE Coverage (Amount) (New Loan)	Amount in Rs.	<b>8,00,000</b>
12.	Amount of Collateral	Amount in Rs.	<b>0</b>
13.	Final CGTMSE Coverage (New Loan)	Amount in Rs.	<b>8,00,000</b>
14.	Extent of Guarantee (New Loan)	In % Terms	<b>75.00</b>
15.	Extent of Guarantee (In Amount Terms) (New Loan)	Amount In Rs.	<b>6,00,000</b>
16.	Asset Coverage	In % Terms	<b>75.00</b>



## 6. ASSESSMENT OF CGTMSE LIMITS

### Bank wise CGTMSE Coverage Provided

Sr.No	Bank Name	Guarantee Provided
No records found		





## **7. MCA Data**

**Not Applicable**



## **8. Other Directorship**

**Akshay Agrawal**

**No Record Found**



## 9. GST DATA

### 1 . GST Data (AKSHAY AGRAWAL) (22ASYPA6202C1Z8)

#### Key Observation

1. Highest Sales Category	<b>87% (B2B)</b>
2. Gross Margin % (Sales-Purchase / Sales)	<b>-1192%</b>
3. Customer Concentration (B2B) (Top 5):	<b>80% of Total Sales</b>
4. Supplier Concentration (Top 5):	<b>100% of Total Purchase</b>
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	<b>Rs. 5,76,967</b>
7. Median Sales:	<b>Rs. 5,76,967</b>
8. Average Purchase:	<b>Rs. 14,91,066</b>
9. Median Purchase:	<b>Rs. 25,46,946</b>
10. Highest sales are in the month of	<b>06-2019</b>
11. Highest Purchase are in the month of	<b>07-2019</b>
12. Total Credit Note Vs Total Sales is	<b>20% in 06-2019(Highest)</b>

#### Overview

Sr.No	Particulars	Details
1.	Total No. of Months	<b>1</b>
2.	Total No. of Customers	<b>10</b>
3.	Total No. of Suppliers	<b>9</b>
4.	Total Sales (Invoice Value)	<b>5,76,967</b>
A.	B2B	<b>5,00,688</b>
B.	B2CL	<b>0</b>
C.	B2CS	<b>76,279</b>
D.	Exports	<b>0</b>
E.	Nil Rated Good	<b>0</b>
F.	Exempted Goods	<b>0</b>
G.	Non GST Outward Supplies	<b>0</b>
5.	Total Purchases	<b>74,55,331</b>
6.	Difference (Sales Minus Purchase)	<b>-68,78,364</b>



## 9. GST DATA

7.	Margin (%)	-1,192
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### Top 5 Customers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	27AAACN8299F1Z2	NEW BOMBAY PAPER MILLS PVT LTD	1	1,84,274	1,11,630	32
2	22AACCB4646A1ZD	BHAGWATI POWER AND STEEL LIMITED	1	74,229	4,400	13
3	22AADCP8688D2Z9	PIRAMAL PETROLEUM PRIVATE LIMITED	1	66,188	29,335	11
4	22AADCP3179M1Z7	PRIME ISPAT LIMITED	1	47,968	900	8
5	22AAKPU2877K1Z5	RITESH UPPAL	1	27,824	800	5
Total			5	4,00,483	1,47,065	69

### Top 5 Suppliers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	27AACCT4974D1Z8	TAMARIND GLOBAL SERVICES PRIVATE LIMITED	136	73,33,563	62,16,544	98
2	27AAGCK0243C1Z1	KABRA TRAVEL SERVICES PRIVATE LIMITED	3	70,000	59,321	1
3	07AABCI2726B1Z4	INTERGLOBE AVIATION LIMITED	1	20,766	19,776	0
4	22AAACJ4462A1Z9	JAICA AUTOMOBILES PVT LTD	2	11,620	9,689	0
5	27AAACR3178B1ZM	RIYA TRAVEL AND TOURS (INDIA) PVT LTD	288	7,930	6,720	0
Total			430	74,43,879	63,12,050	99

### Month Wise Sales

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	06-2019	5,00,688	0	76,279	0	0	0	0	5,76,967
Total		5,00,688	0	76,279	0	0	0	0	



## 9. GST DATA

### Month Wise Purchase

Sr.No	Months	B2B	Total
1	06-2019	4,79,394	4,79,394
2	07-2019	40,24,151	40,24,151
3	08-2019	2,92,611	2,92,611
4	09-2019	25,46,946	25,46,946
5	10-2019	1,12,230	1,12,230
<b>Total</b>		74,55,331	

### Credit/Debit Note Info.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
1	06-2019	1,14,049	5,76,967			1,14,049
2	08-2019	3,10,050	0			3,10,050
3	09-2019	2,96,999	0			2,96,999
<b>Total</b>		7,21,098	5,76,967	0	0	

### Inward Supply Description

Sr.No	Months	GST		NON GST		Total
		Inter- State Supplies	Intra- State Supplies	Inter- State Supplies	Intra- State Supplies	
<b>Total</b>						



## 10. Cross Comparison (GST, IT Return, Bank Statement)

### GST Sales Vs. Bank Receipts

Months	Bank statement Receipts	GST sales	Receipts to sales %
05-2019	10,08,029	-	-
06-2019	10,27,956	2,58,764	397 %
07-2019	9,39,211	34,71,901	27 %
08-2019	18,10,183	1,67,605	1,080 %
09-2019	20,51,992	3,34,241	614 %
10-2019	24,82,350	1,04,646	2,372 %
Total	93,19,721	43,37,157	214.88 %

### Annual Sales Comparison: GST Vs. IT Return

Year	GST Sales Total	ITR Sales	GST to ITR %
No Record Found			

### GST Purchase Vs. Fund Remittance.

Months	Bank statement Payments	GST Purchase	Payments To purchase %
05-2019	10,38,129	-	-
06-2019	10,29,785	4,79,394	215 %
07-2019	9,37,714	40,24,151	23 %
08-2019	18,05,483	2,92,611	617 %
09-2019	20,57,137	25,46,946	81 %
10-2019	24,23,579	1,12,230	2,159 %
Total	92,91,827	74,55,331	125 %

### Annual Purchase Comparison: GST Vs. IT Return

Year	GST Purchase	ITR Purchase	GST to ITR %
No Record Found			



## **11. Related Party Transaction**

**No Related Party Transactions have been reported by the MSME. You may verify the same at Branch.**



## **12. Fraud Detection**

**Not Activated**





## 13. BANK STATEMENT ANALYSIS

### A. Month Wise Details

**Oriental Bank of Commerce, India**  
**Account No:- 21191132000962**  
**Account Details from May-19 to Oct-19**

Description	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19
Total No. of Credit Transactions	13	20	20	35	39	27
Total Amount of Credit Transactions	10,08,029	10,27,956	9,39,211	18,10,183	20,51,992	24,82,349
Total No. of Debit Transactions	96	82	69	103	121	101
Total Amount of Debit Transactions	10,38,128	10,29,785	9,37,713	18,05,483	20,57,137	24,23,579
Total No. of Cash Deposits	7	13	14	15	10	14
Total Amount of Cash Deposits	3,40,140	7,80,800	7,83,150	10,27,205	7,52,100	12,36,400
Total No. of Cash Withdrawals	0	1	1	0	0	1
Total Amount of Cash Withdrawals	0	1,00,000	80,000	0	0	33,000
Total No. of Cheque Deposits	1	2	0	0	5	3



## 13. BANK STATEMENT ANALYSIS

### A. Month Wise Details

Description	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19
Total Amount of Cheque Deposits	36,169	60,000	0	0	1,69,140	2,08,968
Total No. of Cheque Issues	0	0	0	0	0	0
Total Amount of Cheque Issues	0	0	0	0	0	0
Total No. of Inward Cheque Bounces	0	0	0	0	0	0
Total No. of Outward Cheque Bounces	0	0	0	0	0	0
Min EOD Balance	356	42	226	344	234	436
Max EOD Balance	2,45,266	1,88,420	87,551	1,39,553	3,57,256	2,60,281
Average EOD Balance	74,864	44,880	23,866	35,578	55,884	74,519



## 13. BANK STATEMENT ANALYSIS

### B. Top 5 Fund Remittance

**Oriental Bank of Commerce, India**  
**Account No:- 21191132000962**  
**Account Details from May-19 to Oct-19**

Date	Description	Category	Amount
16-05-2019	NEFT-OW/SAA70022407/RI YA TRAVEL AND TOURS I P	Travel	-1,20,000
30-05-2019	NEFT-IB-OW/SAA70534643/RI YA TRAVEL TOURS INDIA	Travel	-1,00,000
10-05-2019	IB SHP/55878456/797138386/TECHPROCE/L 198765_Ak	Transfer out	-75,000
13-05-2019	IB SHP/55912191/8441036141/PAYU Pay/GORES773a8155	Transfer out	-57,370
02-05-2019	IB SHP/55467843/789387251/TECHPROCE/L 198765_Ak	Transfer out	-35,000
12-06-2019	SELF	Cash Withdrawal	-1,00,000
24-06-2019	IB SHP/57626906/400046780152/ATOM TECH/ATLAS TOURS	Transfer out	-87,491
10-06-2019	IB SHP/57063052/103803888352622/PAYGA TE/1038038883	Transfer out	-55,000
13-06-2019	NEFT-MBK/SAA71129319/916417961694/RIYAT RAVELATOURS	Transfer to RIYAT RAVELATOURS	-50,000
27-06-2019	IMPSOUTP2A/917821898332/200002921611/INDB0000027	Transfer out	-50,000
22-07-2019	IB SHP/58866535/857467262/TECHPROCE/L 198765_Ak	Transfer out	-83,300
11-07-2019	SELF	Cash Withdrawal	-80,000
30-07-2019	IB SHP/59165177/QOB C7813831967/BILLD ESK /RTNCARD	Transfer out	-72,000
01-07-2019	NEFT-MBK/SAA71791069/918216562004/RIYAT RAVELANDTOU	Transfer to RIYAT RAVELANDTOU	-50,000
02-07-2019	NEFT-MBK/SAA71814347/918312271324/RIYAT RAVELATOURS	Transfer to RIYAT RAVELATOURS	-50,000



## 13. BANK STATEMENT ANALYSIS

### B. Top 5 Fund Remittance

07-08-2019	NEFT-IB-OW/SAA73252666/RI YA TRAVEL TOURS I PVT	Travel	-94,128
21-08-2019	IB SHP/60116579/QOB C7895096620/BILLD ESK /RTNCARD	Transfer out	-75,000
21-08-2019	IB SHP/60117795/QOB C7895171870/BILLD ESK /RTNCARD	Transfer out	-75,000
23-08-2019	IB SHP/60205447/QOB C7901788836/BILLD ESK /RTNCARD	Transfer out	-75,000
29-08-2019	IB SHP/60726462/QOB C7921849564/BILLD ESK /RTNCARD	Transfer out	-75,000
23-09-2019	RTGS-IB-OW/ORBCH19266068390/RIYA TRAVEL TOURS I P	Travel	-2,50,000
23-09-2019	IB SHP/61837137/300056933730/ATOM TECH/ATLAS TOURS	Transfer out	-1,50,021
16-09-2019	NEFT-IB-OW/SAA74734484/RI YA TRAVEL TOURS INDIA	Travel	-1,28,000
19-09-2019	IB SHP/61686361/300056522791/ATOM TECH/ATLAS TOURS	Transfer out	-80,021
05-09-2019	IB SHP/61054664/QOB C7947575472/BILLD ESK /RTNCARD	Transfer out	-75,000
10-10-2019	NEFT-IB-OW/SAA75695603/RI YA TRAVEL TOURS I PVT	Travel	-3,36,044
23-10-2019	RTGS-IB-OW/ORBCH19296030643/RIYA TRAVEL TOURS I P	Travel	-2,00,000
15-10-2019	NEFT-OW/SAA75902861/R EAL ISPAT AND POWER LIM	Transfer to R EAL ISPAT AND POWER LIM	-1,88,888
21-10-2019	NEFT-IB-OW/SAA76168551/RI YA TRAVEL TOURS I PVT	Travel	-1,50,000
24-10-2019	IB SHP/63243604/300060735689/ATOM TECH/ATLAS TOURS	Transfer out	-75,021



## 13. BANK STATEMENT ANALYSIS

### C. Top 5 Fund Received

**Oriental Bank of Commerce, India**  
**Account No:- 21191132000962**  
**Account Details from May-19 to Oct-19**

Date	Description	Category	Amount
10-05-2019	TRF FRM BHAGWATI POWER AND STEEL LTD	Transfer from BHAGWATI POWER AND STEEL Ltd	2,67,265
13-05-2019	TRF FRM RAJ KUMAR KEJRIWAL	Transfer from RAJ KUMAR KEJRIWAL	2,20,163
29-05-2019	NEFT-BHARAT BENEFICATION AMP	Transfer from BHARAT BENEFICATION AMP	1,37,257
02-05-2019	CASH DEPOSIT	Cash Deposit	1,00,000
01-05-2019	CASH DEPOSIT	Cash Deposit	96,000
10-06-2019	CASH DEPOSIT	Cash Deposit	1,90,000
11-06-2019	CASH DEPOSIT	Cash Deposit	1,50,000
24-06-2019	CASH DEPOSIT	Cash Deposit	95,000
12-06-2019	BHAGWATI POWER AND STEEL LTD	Others	91,445
03-06-2019	RAIGR-CASH DEPOSIT	Cash Deposit	56,700
11-07-2019	NEWDL-CASH DEPOSIT	Cash Deposit	1,78,400
16-07-2019	CASH DEPOSIT	Cash Deposit	1,50,000
12-07-2019	NEWDL-CASH DEPOSIT	Cash Deposit	1,00,000
22-07-2019	IMPSINP2A/920319611609/9584884000/9234000/MOB	Transfer in	80,000
02-07-2019	CASH DEPOSIT	Cash Deposit	64,000



## 13. BANK STATEMENT ANALYSIS

### C. Top 5 Fund Received

03-08-2019	CASH DEPOSIT	Cash Deposit	1,90,000
21-08-2019	NEWDL-CASH DEPOSIT	Cash Deposit	1,90,000
28-08-2019	CASH DEPOSIT	Cash Deposit	1,20,000
07-08-2019	IMPSINP2A/921914236732/9819950339/9229579/INET	Transfer in	1,13,368
07-08-2019	IMPSINP2A/921919779846/9930398614/9088001/MOB	Transfer in	1,07,000
21-09-2019	RTGSGOEL COAL SIZING PVT LTDBA	Transfer from GOEL COAL SIZING PVT LTDBA	3,12,000
23-09-2019	CASH DEPOSIT	Cash Deposit	2,50,000
16-09-2019	RTGSBHARAT BENEFICATION amp;AM	Transfer from BHARAT BENEFICATION amp;AM	2,00,000
21-09-2019	CASH DEPOSIT	Cash Deposit	1,05,000
07-09-2019	NEFT-BHARAT BENEFICATION AMP	Transfer from BHARAT BENEFICATION AMP	1,00,000
10-10-2019	RTGSINDERMANI MINERAL I PVT	Transfer from INDERMANI MINERAL I PVT	4,49,970
23-10-2019	RTGSLUPIN GASES PVT LTDBKIDH1	Transfer from LUPIN GASES PVT Ltd	2,00,000
24-10-2019	CASH DEPOSIT	Cash Deposit	2,00,000
01-10-2019	CASH DEPOSIT	Cash Deposit	1,92,000
21-10-2019	CASH DEPOSIT	Cash Deposit	1,90,000



Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
No records found						



## 14. List of Abbreviations

MSME	Micro, Small, Medium Enterprises
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises
TOL	Total Outside Liabilities
TNW	Total Net Worth
DPD	Days Past Due
PAN	Permanent Account Number
GSTIN	Good And Services Tax Identification Number
GST	Good And Services Tax
DOB	Date of Birth
DIN	Director's Identification Number
O/s	Outstanding
F.Y	Financial Year
LC	Letter of Credit
BG	Bank Guarantee
EMI	Equated Monthly Installment
NA	Not Available
ITR	Income Tax Return
OI	Other Income
EBITDA	Earnings Before Interest, Tax, Depreciation And Amortization
PATM	Profit after Tax Margin
ROCE	Return on Capital Employed
PAT	Profit after Tax
CFO	Cash from Operations
F.G	Finished Goods
Op.	Opening
Cl.	Closing
IFUL	Interest Free Unsecured Loans
NWC	Net Working Capital
NW	Net Worth
DP	Drawing Power
BS	Balance Sheet
PL	Profit And Loss
FI	Financial Institution
MCA	Ministry of Corporate Affairs
CARO	Company Auditor's Report Order
B2B	Business to Business
B2CL	Business to Consumers - Large





## 14. List of Abbreviations

B2CS	Business to Consumers - Small
EOD	End of the Day
P.A	Per Annum
DEPB	Duty Entitlement Pass Book
DPG	Deferred Payment Guarantee
GFA	Gross Fixed Assets
DSCR	Debt Service Coverage Ratio



## Thank You

For Further Details

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