



Prelim Report of MSME Application

In-Principle Approved Proposal

BHOJA RAM PARSHOTAM KUMAR

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

Application Code - CW-AWC-92164-692549

Dated: 15/11/2019

Registered Office

PROP M/S BHOJA RAM PARSHOTAM
KUMAR,
BAGGA BAZAR

-

District: Firozpur,
Taluka: Jalalabad,
Jalalabad-152024

Email Id:

SANJAYDOOMRA1234@GMAIL.COM

Contact Number: 6280015200

Powered By:



[A FinTech Initiative]



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1. Timeline & Approval Data

Sr.No.	Particulars	Date
1	Date of Proposal	15/11/2019
2	Date of In-Principle Approval	15/11/2019

Sr.No.	Particulars	Details
1	Loan Applied Amount	13,00,000
2	In-Principle Total Amount	5,20,000
	a) Existing Limit	5,20,000
	b) Additional Limit	0
3	ROI (%)	11.75
4	PF (%)	0.85
5	Tenure (Years)	Renewable Annually



2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	Others	Yes
2.	Loan Amount	5,20,000 Rupees	Yes
3.	Geographical Market Focus	Jalalabad	Yes
4.	CGTMSE Coverage	New to CGTMSE Coverage	Yes
5.	MSME Category	Micro	Yes
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)	75%	Yes
7.	Debt Equity Ratio (2018 - 2019)	0.39 Times	Yes
8.	Current Ratio (2018 - 2019)	19.6 Times	Yes
9.	Interest Coverage Ratio (2018 - 2019)	121.79 Times	Yes
10.	TOL/TNW (2018 - 2019)	0.45 Times	Yes
11.	Top Customer Concentration (B2B)	1.64%	Yes
12.	Number of cheque bounced (Last Month)	0	Yes
13.	Number of cheque bounced (Last 6 Month)	0	Yes
14.	Risk Model Score	77	Yes
15.	Age of Establishment	10 Years	Yes
16.	Positive Profitability history	3 Years	Yes
17.	Past Year Turnover	2,14,23,157 Rupees	Yes
18.	Positive Net Worth history	3 Years	Yes
19.	Turnover to Loan Ratio (2018 - 2019)	41.2 Times	Yes
20.	Gross Cash Accruals to loan ratio (2018 - 2019)	0.59 Times	No
21.	Minimum Bureau Score - Director/ Partner/ Proprietor	757	Yes
22.	Commercial Bureau - Maximum DPDs (last 12 months)	0 DPDs	Yes
23.	Maximum Drop in turnover allowed	7%	Not Set
24.	Utilisation percentage	7%	Yes
25.	Credit Summation	498.78%	Yes
26.	Collateral Coverage % (includes only Collateral Security Value)	0%	Yes
27.	Debt Service Coverage Ratio (Conservative)	-	No



2. PARAMETER CHECK

29.	Minimum Bureau Score - Main Director/ Partner/ Proprietor	757	Yes
30.	Commercial Bureau - Maximum DPDs (last 3 months)	0 DPDs	Yes

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:	May 1964
Constitution:	Sole Proprietorship
PAN:	ACJPK4052B
GSTIN:	NOT APPLICABLE
Product Description:	Karyana goods

(b) GST Details

Number of Customers:	70
Top Customer Concentration (B2B):	1.64 %
Projected Sales (Rs.) (Self Declared):	26,00,000
Factory Premise:	Owned
Know How:	Common Knowledge
Competition:	Low
Commercial Operation Date:	-

(c) Proprietors Background:

Name	Mr PARSHOTAM KUMAR
PAN	ACJPK4052B
Address	PROP M/S BHOJA RAM PARSHOTAM KUMAR BAGGA BAZAR - Jalalabad (W) S.O, Firozpur, Jalalabad, PUNJAB, 152024
Mobile No	9815794931
Date of Birth	13-05-1964
Total Experience	12
Networth	25



3. PROJECT SNAPSHOT

TransUnion	757
Experian	-
Personal Loan Obligation	0.0
Father Name	Bhoja Ram
Educational Status	Matriculate
Nationality	India
Visually Impaired	No
Residence Status	Resident India

(d) Additional Detail for Main Proprietors:

Name	Mr PARSHOTAM KUMAR
Marital Status	Married
Spouse Name	Wife
Spouse Detail	Not Employed
No. of Children	2
Owning a House	Home Owner
Assessed for Income Tax	Assessed
Have Life Insurance Policy	Yes

(e) MSME Ranking (as per Bureau)

MSME Ranking :	NA
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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)
17-01-2006	Oriental Bank of Commerce India	Overdraft	8,00,000	79,801	79,801	798	-	-



3. PROJECT SNAPSHOT

(g) Fund Requirement:

Particulars	Details
Facility	Working Capital
Application Type	New
Product Name	Uttam Vyapari WC New SB 3Yrs
Loan Amount Approved	5,20,000
Promotor's Contribution	2,00,000 (28.57%)
EMI	NA
Rate of Interest (%)	11.75
Purpose	Working Capital

(h) Business Name Comparision

Name as per GST (1)	-
Name as per ITR	PARSHOTAM KUMAR
Name edited by user*	BHOJA RAM PARSHOTAM KUMAR
Name as per Bank Statement 1	BHOJA RAM PARSHOTAM KUMAR

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)		
For the Year ended	31-Mar-2019	31-Mar-2018	31-Mar-2017
No of Months	12	12	12
INCOME :			
Gross Sales (Including Indirect Taxes collected on sales)	2,14,23,157	2,29,60,999	2,58,30,448
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
Net Sales	2,14,23,157	2,29,60,999	2,58,30,448
EXPENDITURE :			
Increase/Decrease in Stock	2,89,237	-38,964	6,04,250
Raw Material Consumed	2,03,01,084	2,19,44,014	2,39,83,172
Power & Fuel Cost	10,828	22,055	27,670
Employee Cost	4,964	85,115	1,17,600
General and Administration Expenses	71,919	88,379	1,42,089
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	6,00,725	5,55,726	5,39,494
Less: Expenses Capitalised	0	0	0
Total Expenditure	2,12,78,757	2,26,56,325	2,54,14,275
Operating Profit (Excl OI)	1,44,400	3,04,674	4,16,173
Other Income	1,59,234	1,47,475	1,39,891
Operating Profit (EBITDA)	3,03,634	4,52,149	5,56,064
Interest	2,493	2,182	48,012
PBDT	3,01,141	4,49,967	5,08,052
Depreciation	0	60,593	71,285
Profit Before Taxation & Exceptional Items	3,01,141	3,89,374	4,36,767
Exceptional Income / Expenses	0	0	0
Profit Before Tax	3,01,141	3,89,374	4,36,767
Provision for Tax	0	0	0
Other Income (Need to check at the time of Due Diligence)	0	0	0



4. FINANCIAL DETAILS

A. Existing Financials

Profit & Loss Statement			
Profit After Tax	3,01,141	3,89,374	4,36,767
Dividend Pay Out	0	0	0
Equity Dividend %	0	0	0
Earnings Per Share	0	0	0

Balance Sheet -Equities and Liabilities			
Units	(INR)		
As on:	31-Mar-2019	31-Mar-2018	31-Mar-2017
EQUITY AND LIABILITIES			
Share Capital	32,28,003	31,14,883	28,96,092
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
Shareholder's Funds	32,28,003	31,14,883	28,96,092
Minority Interest	0	0	0
Secured Loans	0	1,73,348	4,42,020
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	12,50,000	12,50,000	6,50,000
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
Total Non-Current Liabilities	12,50,000	14,23,348	10,92,020
Trade Payables	2,02,482	6,68,522	2,61,116
Other Current Liabilities	1,527	18,611	0
Short Term Provisions	0	0	0
Total Current Liabilities	2,04,009	6,87,133	2,61,116
Other Liabilities (Need to check at the time of Due Diligence)	0	0	0
Total Liabilities	46,82,012	52,25,364	42,49,228



4. FINANCIAL DETAILS

A. Existing Financials

Balance Sheet -Assets			
Units	(INR)		
As on:	31-Mar-2019	31-Mar-2018	31-Mar-2017
Gross Block	6,84,115	4,03,950	4,75,235
Less: Accumulated Depreciation	0	60,593	71,285
Less: Impairment of Assets	0	0	0
Net Block	6,84,115	3,43,357	4,03,950
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
Total Non-Current Assets	0	0	0
Inventories	9,23,667	12,12,904	11,73,940
Sundry Debtors	6,59,588	5,69,824	7,53,224
Cash and Bank	6,69,667	10,82,506	2,06,926
Other Current Assets	17,44,975	20,16,773	17,11,188
Short Term Loans and Advances	0	0	0
Total Current Assets	39,97,897	48,82,007	38,45,278
Other Assets (Need to check at the time of Due Diligence)	0	0	0
Total Assets	46,82,012	52,25,364	42,49,228
Book Value	1	1	1



4. FINANCIAL DETAILS

B. Ratio Analysis

Ratio Analysis			
Ratio	31-Mar-2019	31-Mar-2018	31-Mar-2017
EBITDA (%)	1.42	1.97	2.15
PATM (%)	1.41	1.70	1.69
ROCE (%)	6.74	10.61	NA
Asset Turnover(x)	4.58	4.39	6.08
Inventory Turnover (days)	15.84	19.54	16.86
Debtors Turnover(days)	11.24	9.06	10.64
Creditors Turnover (days)	3.64	11.11	3.97
Sales/Working Capital (x)	23.53	17.71	23.54
Net Sales Growth(%)	-6.70	-11.11	NA
PAT Growth(%)	-22.66	-10.85	NA
Adjusted Total Debt/Equity(x)	0.39	0.46	0.38
Growth in Debt/ Equity (%)	-15.22	21.05	NA
Current Ratio(x)	7.82	2.67	7.38
Current Ratio (As per CMA)	19.60	7.10	14.73
Quick Ratio(x)	3.26	0.85	2.88
Interest Coverage	121.79	207.22	11.58
Debt/ EBITDA	4.12	3.15	1.96
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	1.35	3.11	NA
Growth in CFO Margin (%)	-56.63	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	2,14,23,157	2,29,60,999	2,58,30,448
Add	Export Sales	0	0	0
	Total	2,14,23,157	2,29,60,999	2,58,30,448

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
	Total	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.	12,12,904	11,73,940	17,78,190
Minus	Cl. stock of F.G.	9,23,667	12,12,904	11,73,940
	Total	2,89,237	-38,964	6,04,250

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]	2,03,01,084	2,19,44,014	2,39,83,172
Add	Other spares	0	0	0
	Total	2,03,01,084	2,19,44,014	2,39,83,172

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
	Total	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	32,28,003	31,14,883	28,96,092
Add	Preference shares [redeemable after one year]	0	0	0
	Total	32,28,003	31,14,883	28,96,092

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
	Total	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
	Total	12,50,000	12,50,000	6,50,000

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
	Total	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
	Total	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]	1,527	18,611	0
	Total	1,527	18,611	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
	Total	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
	Total	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]	6,59,588	5,69,824	7,53,224
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	Total	6,59,588	5,69,824	7,53,224

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	17,44,975	20,16,773	17,11,188



	Total	17,44,975	20,16,773	17,11,188
Note 16: Short Term Loans and Advances				
	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
	Total	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	26,00,000.00
2.	Working Capital Requirement	Margin set by Lenders %	25.00%
3.	Working Capital Limit	Step 1 * Step 2	6,50,000.00
4.	Promoters Contribution	As set by Lenders %	20.00%
5.	Total Working Capital Limit	Step 3 - Step 4	5,20,000.00
6.	Existing Working Capital Limits	As per Bureau	8,00,000.00
7.	Additional Working Capital Limit	Step 5 - Step 6	0.00
8.	Proposed Additional Loan	Entered By Borrower	5,00,000.00
9.	Maximum Total limit set by Lender	Total limit set by Lender	2,00,00,000.00
10.	Eligible Total Working Capital Limit	Lower of Step 5 and Step 9	5,20,000.00
11.	Eligible Working Capital Limit :		
a)	Existing Working Capital Limit	Lower of Step 6 and Step 10	5,20,000.00
b)	Additional Working Capital Limit	Lower of Step 8 and Step 10	0.00
c)	Total Working Capital Limit	Point (a) + Point (b)	5,20,000.00

Month on Month Sales for Projected Sales Calculations

Sr.No	Months	SALES	Source
1	10-2018	2,60,000	Self Declared
2	11-2018	2,60,000	Self Declared
3	12-2018	2,60,000	Self Declared
4	01-2019	2,60,000	Self Declared
5	02-2019	2,50,000	Self Declared
6	03-2019	2,50,000	Self Declared
7	04-2019	2,50,000	Self Declared
8	05-2019	2,50,000	Self Declared
9	06-2019	2,40,000	Self Declared
10	07-2019	2,50,000	Self Declared
11	08-2019	2,60,000	Self Declared
12	09-2019	2,50,000	Self Declared



4. (d) ASSESSMENT OF LIMITS

Working Capital - Nayak Committee Method

Total		30,40,000	-
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Steps to Calculate Projected Sales (Historical Method)

Step No.	Computation	Formula	Value
1.	Actual Sales in last 12 Months		30,40,000.00
2.	Projected sales declared by borrower	Declared By Borrower	26,00,000.00
3.	Final Projected sales	[lower of (1) and (2)]	26,00,000.00



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

Risk Factor	Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
Management Risk	Combined net worth (CNW) of the promoters (proprietors / partners / directors) as percentage of total long-term borrowing (existing and proposed)	<= 20%	1	4
	Customer/Associate concern availing financial assistance from Banks/FIs (with satisfactory track record) for	>= 5.01 years	4	4
	Bureau - Transunion Score [Average of promoters]	>= 750.01 and <= 900	5	5
	Experience In The Business	>= 10.01 years	5	5
	Age	>= 18.01 years and <= 60years	3	3
	No. Of Children	<= 2	3	3
	Owning a House	Home Owner	3	3
	Academic Qualification	Matriculate	2	5
	Experience in the Line of Trade	>= 10.01 years	5	5
	Spouse Details	Not Employed	0	2
	Assessed for Income Tax	Assessed	3	3
	Have Life Insurance Policy	Yes	2	2
Financial Risk	Debt equity ratio [for the entity as a whole including the proposed project] (Treating IFUL as quasi equity)	>= 0 and <= 0.5	5	5
	TOL/TNW (including proposed assistance)	>= 0.51 and <= 2	4	5
	Average current ratio for last two years	>= 1.33	5	5
	Length of working capital cycle (Debtors + Inventory - Creditors)	<= 30 Days	4	4
	Average annual growth in gross cash accruals in last 2 years	<= -0.01%	0	4
	Average annual growth in net sales in last 2 years	<= -0.01%	0	4
	Average EBIDTA for last 2 years / Total term loans (Existing and proposed)	>= 0.31%	4	4
	Average annual gross cash accruals for last 2 years / Total assets	>= 0.16%	4	4



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

Risk Factor	Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
	Average Interest Coverage Ratio for last 2 years	≥ 2.51	4	4
	Repayment Period	≥ 3.01 years and ≤ 5 years	3	4
	Continuous Net Profits (Before Tax)	Last three year	4	4
	Collateral Coverage(%)	$\leq 50\%$	0	8
	Conservative Debt Service Coverage Ratio (use only if needed)	≥ 2.01 times	5	5
	Debt/EBITDA	NO DEBT	5	5
Business Risk	No. of Customers based on GST data	≥ 5.01 customers	5	5
	Concentration of Top Customer	$\leq 5\%$	4	4
	Credit Summation	$\geq 80.01\%$	5	5
	Quality of Receivables	≥ 3.01 Mth	1	4
	Quality of Finished Goods Inventory	≤ 1 Mth	4	4
	Know - How	Common Knowledge	1	3
	Line of Activity	Priority Sector	2	2
	Competition	Low	2	2
	Factory Premises	Owned	5	5
	Sales show a Rising Trend	No Rising Trend	0	5
	Years in Business	≥ 5.01 years and ≤ 10 years	5	6
	Utilisation Percentage	$\leq 50\%$	3	3
	Turnover to Limit Ratio	≥ 5.01 times	4	4
	Number of issued cheques bounced (Last Month)	≤ 0 times	3	3
	Number of issued cheques bounced (Last 6 Month)	≤ 0 times	3	3

Sr. No.	Details	Actual Score	Out Of Score	Weight	Weighted Score	Weighted Out of Score
1	Management Risk Score	36	44	35.0%	38	46
2	Financial Risk Score	47	65	40.0%	56	78



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

Sr. No.	Details	Actual Score	Out Of Score	Weight	Weighted Score	Weighted Out of Score
3	Business Risk Score	47	58	25.0%	35	43
	Total	130	167	100.0%	129	167
	Standardized Score	77.0	100.0			

Risk Grading: High Safety



6. ASSESSMENT OF CGTMSE LIMITS

Steps	Description	Details	Values
1.	Nature of Entity	Manufacturing/ Service/Trading	Service
2.	Amount Invested in Plant and Machinery/ Equipments	Amount in Rs.	6,84,115
3.	Status of Borrowers	Micro /Small /Medium	Micro
4.	Whether Entity is "Eligible Borrowers"?	Yes/No	Yes
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	No
6.	Whether units located in North East Region (incl. Sikkim)?	Yes/No	No
7.	Whether borrower has availed "CGTMSE" facility?	Yes/No	No
8.	Amount of "CGTMSE" coverage availed till date	Amount in Rs.	0
9.	Maximum CGTMSE Coverage Available	Amount in Rs.	2,00,00,000
10.	Loan Amount Applied For	Amount in Rs.	5,20,000
11.	Available CGTMSE Coverage (Amount) (New Loan)	Amount in Rs.	5,20,000
12.	Amount of Collateral	Amount in Rs.	0
13.	Final CGTMSE Coverage (New Loan)	Amount in Rs.	5,20,000
14.	Extent of Guarantee (New Loan)	In % Terms	75.00
15.	Extent of Guarantee (In Amount Terms) (New Loan)	Amount In Rs.	3,90,000
16.	Asset Coverage	In % Terms	75.00



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

PARSHOTAM KUMAR

No Record Found



9. GST DATA

Month on Month wise sales details manual filled by borrower

Particular	Details
092019	250000.0
082019	260000.0
072019	250000.0
062019	240000.0
052019	250000.0
042019	250000.0
032019	250000.0
022019	250000.0
012019	260000.0
122018	260000.0
112018	260000.0
102018	260000.0

NOTE : GST is not applicable to my product/service.



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

GST Sales Vs. Bank Receipts

Months	Bank statement Receipts	GST sales	Receipts to sales %
No Record Found			

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 %
No Record Found			

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

Hunter Analysis

NOTE : Hunter is a tool to check if the borrower company / concern has defaulted any loan / involved in any fraudulent activities in the past. Also the same check is being performed for all directors / partners

Hunter Analysis	
Particulars	Details
Hunter Score	-
Risk Band	-
Overall Status	Clear - No Fraud History Detected

Main Promoter / Applicant Name

Sr No	Name
1	PARSHOTAM KUMAR

Co Promoter / Joint Applicant Name

Sr No	Name
-------	------

Fraud Description	
Sr No	Status
No Record Found	

References

Fraud Description Status	
Non Clear	It indicates Fraud History Detected. So, request you to follow proper Due Diligence before final Sanction.
Clear	It indicates Proposal is clear subject to proper Due Diligence before final sanction



13. BANK STATEMENT ANALYSIS

A. Month Wise Details

Oriental Bank of Commerce, India
BAGGA BAZAR JALALABAD JBD JALALABAD (PUNJAB) 152024
Account No:- 04455010000820
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	22	20	29	15	14	10
Total Amount of Credit Transactions	14,08,964	13,87,230	19,04,343	11,02,881	10,71,883	7,06,198
Total No. of Debit Transactions	31	25	32	31	21	22
Total Amount of Debit Transactions	13,09,607	17,78,512	14,91,114	9,10,242	13,16,214	6,78,993
Total No. of Cash Deposits	11	11	19	8	7	6
Total Amount of Cash Deposits	11,54,000	11,81,000	16,33,000	9,66,500	10,08,000	6,56,000
Total No. of Cash Withdrawals	0	0	0	0	0	0
Total Amount of Cash Withdrawals	0	0	0	0	0	0
Total No. of Cheque Deposits	9	6	8	6	3	0



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	2,24,964	1,61,230	2,36,343	1,23,359	23,835	0
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	-1,34,344	-3,69,395	-3,84,319	-1,26,410	-4,79,473	-1,75,595
Max EOD Balance	2,25,165	3,31,323	71,700	2,84,924	2,70,183	66,673
Average EOD Balance	31,731	-44,410	-1,51,399	91,081	14,079	-19,656



13. BANK STATEMENT ANALYSIS

B. Top 5 Fund Remittance

Oriental Bank of Commerce, India
BAGGA BAZAR JALALABAD JBD JALALABAD (PUNJAB) 152024
Account No:- 04455010000820
Account Details from May-19 to Oct-19

Date	Description	Category	Amount
22-05-2019	RTGS-OW/ORBCH19142050458/ BHOLE NATH SUGAR TRADING (Ref# RTGS/R41/SA A70263959)	Transfer to BHOLE NATH SUGAR TRADING	-2,61,600
06-05-2019	NEFT-OW/SAA69601638/TIKAU LA SUGAR MILLS LTD (Ref# NEFT/N06/SA A69601638)	Transfer to TIKAU LA SUGAR MILLS Ltd	-2,06,451
27-05-2019	NEFT-OW/SAA70421843/DEEP AK TRADERS (Ref# NEFT/N06/SA A70421843)	Transfer to DEEP AK TRADERS	-1,60,000
28-05-2019	NEFT-OW/SAA70463521/KHIDR ANA ENTERPRISES (Ref# NEFT/N06/SA A70463521)	Transfer to KHIDR ANA ENTERPRISES	-1,20,200
22-05-2019	NEFT-OW/SAA70263864/VAIBH AV LAXMI TRADING CO (Ref# NEFT/N06/SA A70263864)	Transfer to VAIBH AV LAXMI TRADING CO	-1,09,387
25-06-2019	RTGS-OW/ORBCH19176029961/ BHOLE NATH SUGAR TRADING (Ref# RTGS/R41/SA A71543449)	Transfer to BHOLE NATH SUGAR TRADING	-3,08,417
19-06-2019	RTGS-OW/ORBCH19170019202/ BHOLE NATH SUGAR TRADING (Ref# RTGS/R41/SA A71332692)	Transfer to BHOLE NATH SUGAR TRADING	-2,77,368
12-06-2019	RTGS-OW/ORBCH19163061081/ YASKI INTERNATIONAL (Ref# RTGS/R41/SA A71074574)	Transfer to YASKI INTERNATIONAL	-2,24,777
11-06-2019	RTGS-OW/ORBCH19162012834/ BHOLE NATH SUGAR TRADING (Ref# RTGS/R41/SA A71026327)	Transfer to BHOLE NATH SUGAR TRADING	-2,09,286
17-06-2019	RTGS-OW/ORBCH19168047834/ PANNA LAL RAJEEV KUMAR (Ref# RTGS/R41/SA A71261325)	Transfer to PANNA LAL RAJEEV KUMAR	-2,07,396



13. BANK STATEMENT ANALYSIS

B. Top 5 Fund Remittance

19-07-2019	RTGS-OW/ORBCH19200030975/ A B SUGAR LIMITED (Ref# RTGS/R41/SA A72544453)	Transfer to A B SUGAR Ltd	-3,38,310
09-07-2019	RTGS-OW/ORBCH19190012889/ ROHIT TRADERS (Ref# RTGS/R41/SA A72126371)	Transfer to ROHIT TRADERS	-2,52,788
15-07-2019	NEFT-OW/SAA72343005/BHAG WANPURA SUGAR MILLS (Ref# NEFT/N06/SA A72343005)	Transfer to BHAG WANPURA SUGAR MILLS	-1,72,253
08-07-2019	NEFT-OW/SAA72063790/AGGA RWAL GUR UDYOG (Ref# NEFT/N06/SA A72063790)	Transfer to AGGA RWAL GUR UDYOG	-1,47,660
08-07-2019	NEFT-OW/SAA72063984/KHIDR ANA ENTERPRISES (Ref# NEFT/N06/SA A72063984)	Transfer to KHIDR ANA ENTERPRISES	-1,14,288
19-08-2019	NEFT-OW/SAA73659283/KHIDR ANA ENTERPRISES (Ref# NEFT/N06/SA A73659283)	Transfer to KHIDR ANA ENTERPRISES	-1,12,089
05-08-2019	NEFT-OW/SAA73140851/K K IMPEX (Ref# NEFT/N06/SA A73140851)	Transfer to K K IMPEX	-1,07,407
05-08-2019	NEFT-OW/SAA73141340/KHIDR ANA ENTERPRISES (Ref# NEFT/N06/SA A73141340)	Transfer to KHIDR ANA ENTERPRISES	-1,02,129
09-08-2019	NEFT-OW/SAA73363225/PARD EEP KUMAR AMAN GOEL (Ref# NEFT/N06/SA A73363225)	Transfer to PARD EEP KUMAR AMAN GOEL	-84,027
26-08-2019	NEFT-OW/SAA73895095/VAIBH AV LAXMI TRADING CO (Ref# NEFT/N06/SA A73895095)	Transfer to VAIBH AV LAXMI TRADING CO	-71,592
18-09-2019	RTGS-OW/ORBCH19261093192/ YASKI INTERNATIONAL (Ref# RTGS/R41/SA A74806653)	Transfer to YASKI INTERNATIONAL	-2,83,248
23-09-2019	RTGS-OW/ORBCH19266074246/ A B SUGARS LIMITED (Ref# RTGS/R41/SA A74987705)	Transfer to A B SUGARS Ltd	-2,83,080
20-09-2019	RTGS-OW/ORBCH19263093823/ RANA SUGAR LIMITED (Ref# RTGS/R41/SA A74907283)	Transfer to RANA SUGAR Ltd	-2,20,500
06-09-2019	NEFT-OW/SAA74372910/KHAJA N CHAND AND SONS (Ref# NEFT/N06/SA A74372910)	Transfer to KHAJA N CHAND AND SONS	-1,27,225
02-09-2019	NEFT-OW/SAA74177858/PARD EEP KUMARB AMAN GOEL (Ref# NEFT/N06/SA A74177858)	Transfer to PARD EEP KUMARB AMAN GOEL	-84,148



13. BANK STATEMENT ANALYSIS

B. Top 5 Fund Remittance

11-10-2019	NEFT-OW/SAA75759383/KHAJA N CHAND AND SONS (Ref# NEFT/N06/SA A75759383)	Transfer to KHAJA N CHAND AND SONS	-1,46,440
04-10-2019	NEFT-OW/SAA75468248/K K IMPEX (Ref# NEFT/N06/SA A75468248)	Transfer to K K IMPEX	-1,02,742
09-10-2019	NEFT-OW/SAA75643770/KHIDR ANA ENTERPRISES (Ref# NEFT/N06/SA A75643770)	Transfer to KHIDR ANA ENTERPRISES	-1,02,660
04-10-2019	NEFT-OW/SAA75468551/VAIBH AV LAXMI TRADING CO (Ref# NEFT/N06/SA A75468551)	Transfer to VAIBH AV LAXMI TRADING CO	-73,689
03-10-2019	NEFT-OW/SAA75409096/PARD EEP KUMAR AMAN GOEL (Ref# NEFT/N06/SA A75409096)	Transfer to PARD EEP KUMAR AMAN GOEL	-68,880



13. BANK STATEMENT ANALYSIS

C. Top 5 Fund Received

Oriental Bank of Commerce, India
BAGGA BAZAR JALALABAD JBD JALALABAD (PUNJAB) 152024
Account No:- 04455010000820
Account Details from May-19 to Oct-19

Date	Description	Category	Amount
21-05-2019	CASH DEPOSIT	Cash Deposit	2,00,000
06-05-2019	CASH DEPOSIT	Cash Deposit	1,50,000
23-05-2019	CASH DEPOSIT	Cash Deposit	1,50,000
29-05-2019	CASH DEPOSIT	Cash Deposit	1,44,000
17-05-2019	CASH DEPOSIT	Cash Deposit	1,20,000
07-06-2019	CASH DEPOSIT	Cash Deposit	2,00,000
17-06-2019	CASH DEPOSIT	Cash Deposit	1,50,000
12-06-2019	CASH DEPOSIT	Cash Deposit	1,30,000
15-06-2019	CASH DEPOSIT	Cash Deposit	1,23,000
06-06-2019	CASH DEPOSIT	Cash Deposit	1,00,000
08-07-2019	CASH DEPOSIT	Cash Deposit	1,80,000
15-07-2019	CASH DEPOSIT	Cash Deposit	1,30,000
29-07-2019	CASH DEPOSIT	Cash Deposit	1,30,000
16-07-2019	CASH DEPOSIT	Cash Deposit	1,07,000
11-07-2019	CASH DEPOSIT	Cash Deposit	1,03,000
31-08-2019	CASH DEPOSIT	Cash Deposit	2,00,000
17-08-2019	CASH DEPOSIT	Cash Deposit	1,47,000



13. BANK STATEMENT ANALYSIS

C. Top 5 Fund Received

09-08-2019	CASH DEPOSIT	Cash Deposit	1,37,000
03-08-2019	CASH DEPOSIT	Cash Deposit	1,33,000
06-08-2019	CASH DEPOSIT	Cash Deposit	1,25,000
06-09-2019	CASH DEPOSIT	Cash Deposit	2,00,000
25-09-2019	CASH DEPOSIT	Cash Deposit	1,96,000
30-09-2019	CASH DEPOSIT	Cash Deposit	1,62,000
02-09-2019	CASH DEPOSIT	Cash Deposit	1,40,000
24-09-2019	CASH DEPOSIT	Cash Deposit	1,10,000
10-10-2019	CASH DEPOSIT	Cash Deposit	2,00,000
05-10-2019	CASH DEPOSIT	Cash Deposit	1,21,000
09-10-2019	CASH DEPOSIT	Cash Deposit	1,10,000
07-10-2019	CASH DEPOSIT	Cash Deposit	88,000
03-10-2019	CASH DEPOSIT	Cash Deposit	72,000



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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