



# **Prelim Report of MSME Application**

## **In-Principle Approved Proposal**

### **VIJAY ENTERPRISES**

Application Type - New - Working Capital (Oriental Tatkal 25 WC new <3Yrs)

Application Code - CW-AWC-98480-735781

**Dated: 09/12/2019**

#### **Registered Office**

H.NO. 303,  
NEW MAHAL  
MUGHALSARAI  
District: Chandauli,  
Taluka: Chandauli,  
Mughal Sarai-232101

**Email Id:** dineshobc3@gmail.com

**Contact Number:** 6391503792

#### **Powered By:**



[A FinTech Initiative]



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## 1. Timeline & Approval Data

Sr.No.	Particulars	Date
1	Date of Proposal	09/12/2019
2	Date of In-Principle Approval	09/12/2019

Sr.No.	Particulars	Details
1	Loan Applied Amount	5,50,000
2	In-Principle Total Amount	4,20,000
	a) Existing Limit	1,50,000
	b) Additional Limit	2,70,000
3	ROI (%)	9.2
4	PF (%)	0.5
5	Tenure (Years)	Renewable Annually

**Bank Name : Oriental Bank of Commerce**

Campaign Type : **Market Place**

**Current Branch Address**

482,RAVI NAGAR,G.T.RD DIST CHANDAUJI ,Mughal Sarai ,Uttar Pradesh - 232101

**Previous Branch Address**

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## 2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	<b>Others</b>	Yes
2.	Loan Amount	<b>4,20,000 Rupees</b>	Yes
3.	Geographical Market Focus	<b>Mughal Sarai</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>85%</b>	Yes
7.	Debt Equity Ratio (2018 - 2019)	<b>0.24 Times</b>	Yes
8.	Current Ratio (2018 - 2019)	<b>1.62 Times</b>	Yes
9.	Interest Coverage Ratio (2018 - 2019)	<b>-</b>	Yes
10.	TOL/TNW (2018 - 2019)	<b>1.5 Times</b>	Yes
11.	Top Customer Concentration (B2B)	<b>27.13%</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>55</b>	Yes
15.	Age of Establishment	<b>4 Years</b>	Yes
16.	Positive Profitability history	<b>1 Years</b>	Yes
17.	Past Year Turnover	<b>19,00,845 Rupees</b>	Yes
18.	Positive Net Worth history	<b>3 Years</b>	Yes
19.	Turnover to Loan Ratio (2018 - 2019)	<b>4.53 Times</b>	Yes
20.	Gross Cash Accruals to loan ratio (2018 - 2019)	<b>0.81 Times</b>	No
21.	Minimum Bureau Score - Director/ Partner/ Proprietor	<b>725</b>	Yes
22.	Commercial Bureau - Maximum DPDs (last 12 months)	<b>0 DPDs</b>	Yes
23.	Maximum Drop in turnover allowed	<b>-</b>	Not Set
24.	Utilisation percentage	<b>88%</b>	Yes
25.	Credit Summation	<b>101.73%</b>	Yes
26.	Collateral Coverage % (includes only Collateral Security Value)	<b>-</b>	Not Set
27.	Debt Service Coverage Ratio (Conservative)	<b>6.4</b>	Yes



## 2. PARAMETER CHECK

29.	Minimum Bureau Score - Main Director/ Partner/ Proprietor	<b>725</b>	Yes
30.	Commercial Bureau - Maximum DPDs (last 3 months)	<b>0 DPDs</b>	Yes
31.	Minimum number of credit transaction in bank account per month in last 6 months	<b>3</b>	Not Set
32.	Minimum number of overall transaction in bank account per month in last 6 months	<b>9</b>	Not Set
33.	Monthly average balance / Proposed EMI	<b>0</b>	Not Set
34.	Constitution	<b>Sole Proprietorship</b>	Not Set
35.	Minimum number of debit transaction in bank account per month in last 6 months	<b>6</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:	July 1992
Constitution:	Sole Proprietorship
PAN:	AXIPG3519M
GSTIN (1):	09AXIPG3519M1Z5 (Primary)
Product Description:	glassware and crockery

#### (b) GST Details

Number of Customers:	9
Top Customer Concentration (B2B):	27.13 %
Projected Sales as per GST (Rs.):	21,00,000
Factory Premise:	Owned
Know How:	Common Knowledge
Competition:	Medium
Commercial Operation Date:	-

**Following are the reasons for the receipts in the bank statement is quite low as against firm / company's monthly sales.**

- Receipt of most of my Sales is through Cash

#### (c) Proprietors Background:

Name	VIJAY KUMAR GULATI
PAN	AXIPG3519M
Address	H.NO. 303 NEW MAHAL MUGHALSARAI Mugalsarai S.O, Chandauli, Chandauli, UTTAR PRADESH, 232101
Mobile No	7499866669
Date of Birth	03-07-1992
Total Experience	5



### 3. PROJECT SNAPSHOT

Networth	5,00,000
TransUnion	-1
Experian	5
Personal Loan Obligation	0.0
Father Name	VIRENDRA GULATI
Educational Status	Graduate (General)
Nationality	India
Visually Impaired	No
Residence Status	Resident India

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

Name	VIJAY KUMAR GULATI
Marital Status	Unmarried
Spouse Name	-
Spouse Detail	-
No. of Children	0
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)
29-11-2018	Oriental Bank of Commerce India	Cash credit	1,50,000	1,45,936	1,45,936	1,459	0	-



### 3. PROJECT SNAPSHOT

#### (g) Fund Requirement:

Particulars	Details
Facility	Working Capital
Application Type	New
Product Name	Oriental Tatkal 25 WC new <3Yrs
Loan Amount Approved	4,20,000
Promotor's Contribution	2,00,000 (33.33%)
EMI	NA
Rate of Interest (%)	9.2
Purpose	Working Capital

#### (h) Business Name Comparision

Name as per GST (1)	VIJAY KUMAR GULATI
Name as per ITR	VIJAY KUMAR GULATI
Name edited by user*	VIJAY ENTERPRISES
Trade Name as per GST (1)	-
Name as per Bank Statement 1	VIJAY ENTERPRISES

**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
<b>INCOME :</b>			
Gross Sales (Including Indirect Taxes collected on sales)	19,00,845	2,72,753	12,95,000
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
<b>Net Sales</b>	<b>19,00,845</b>	<b>2,72,753</b>	<b>12,95,000</b>
<b>EXPENDITURE :</b>			
Increase/Decrease in Stock	-2,86,409	-3,49,603	0
Raw Material Consumed	16,63,190	5,97,560	0
Power & Fuel Cost	23,475	9,088	0
Employee Cost	72,000	60,000	0
General and Administration Expenses	73,624	21,152	0
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	15,978	8,198	0
Less: Expenses Capitalised	0	0	0
<b>Total Expenditure</b>	<b>15,61,858</b>	<b>3,46,395</b>	<b>0</b>
<b>Operating Profit (Excl OI)</b>	<b>3,38,987</b>	<b>-73,642</b>	<b>12,95,000</b>
Other Income	0	24,547	0
<b>Operating Profit (EBITDA)</b>	<b>3,38,987</b>	<b>-49,095</b>	<b>12,95,000</b>
Interest	0	0	0
<b>PBDT</b>	<b>3,38,987</b>	<b>-49,095</b>	<b>12,95,000</b>
Depreciation	24,325	22,450	0
<b>Profit Before Taxation &amp; Exceptional Items</b>	<b>3,14,662</b>	<b>-71,545</b>	<b>12,95,000</b>
Exceptional Income / Expenses	0	0	0
<b>Profit Before Tax</b>	<b>3,14,662</b>	<b>-71,545</b>	<b>12,95,000</b>
Provision for Tax	0	16,064	0
<b>Other Income (Need to check at the time of Due Diligence)</b>	<b>0</b>	<b>0</b>	<b>-9,06,500</b>



## 4. FINANCIAL DETAILS

### A. Existing Financials

Profit & Loss Statement			
Profit After Tax	3,14,662	-87,609	3,88,500
Dividend Pay Out	0	0	0
Equity Dividend %	0	0	0
Earnings Per Share	1	-0	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	4,33,183	5,04,880	0
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
<b>Shareholder's Funds</b>	<b>4,33,183</b>	<b>5,04,880</b>	<b>0</b>
Minority Interest	0	0	0
Secured Loans	1,05,107	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>1,05,107</b>	<b>0</b>	<b>0</b>
Trade Payables	5,24,793	41,830	0
Other Current Liabilities	21,000	0	0
Short Term Provisions	0	0	0
<b>Total Current Liabilities</b>	<b>5,45,793</b>	<b>41,830</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>10,84,083</b>	<b>5,46,710</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	1,77,550	1,15,000	0
Less: Accumulated Depreciation	24,325	22,450	0
Less: Impairment of Assets	0	0	0
<b>Net Block</b>	<b>1,53,225</b>	<b>92,550</b>	<b>0</b>
Capital Work in Progress	0	0	0
Intangible assets under development	0	65,703	0
Pre-operative Expenses pending	0	0	0
Assets in transit	0	0	0
Investment in Subsidiaries/ Associates	0	0	0
Other Investments	44,787	0	0
Long Term Loans & Advances	0	0	0
Other Non Current Assets	0	0	0
<b>Total Non-Current Assets</b>	<b>44,787</b>	<b>65,703</b>	<b>0</b>
Inventories	6,36,012	3,49,603	0
Sundry Debtors	1,76,038	20,456	0
Cash and Bank	53,481	18,398	50,000
Other Current Assets	0	0	0
Short Term Loans and Advances	20,540	0	0
<b>Total Current Assets</b>	<b>8,86,071</b>	<b>3,88,457</b>	<b>50,000</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>10,84,083</b>	<b>5,46,710</b>	<b>50,000</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 (%)	17.83	-18.00	100.00
PATM (%)	16.55	-32.12	30.00
ROCE (%)	64.99	-19.45	NA
Asset Turnover(x)	1.75	0.50	25.90
Inventory Turnover (days)	148.63	368.38	0.00
Debtors Turnover(days)	33.80	27.37	0.00
Creditors Turnover (days)	113.57	25.17	0.00
Sales/Working Capital (x)	55.16	439.24	0.00
Net Sales Growth(%)	596.91	-78.94	NA
PAT Growth(%)	-459.17	-122.55	NA
Adjusted Total Debt/Equity(x)	0.24	0.00	0.00
Growth in Debt/ Equity (%)	0.00	0.00	NA
Current Ratio(x)	1.55	8.85	0.00
Current Ratio (As per CMA)	1.62	9.29	0.00
Quick Ratio(x)	0.34	0.49	0.00
Interest Coverage	0.00	0.00	0.00
Debt/ EBITDA	0.31	0.00	0.00
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	21.09	-144.23	NA
Growth in CFO Margin (%)	-114.63	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	19,00,845	2,72,753	12,95,000
Add	Export Sales	0	0	0
	<b>Total</b>	19,00,845	2,72,753	12,95,000

##### 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.	3,49,603	0	0
Minus	Cl. stock of F.G.	6,36,012	3,49,603	0
	<b>Total</b>	-2,86,409	-3,49,603	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]	16,63,190	5,97,560	0
Add	Other spares	0	0	0
	<b>Total</b>	16,63,190	5,97,560	0

##### Note 5: Provision for Tax

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Provision for taxes	0	16,064	0
Add	Provision for Deferred Tax	0	0	0
	<b>Total</b>	0	16,064	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	4,33,183	5,04,880	0
Add	Preference shares [redeemable after one year]	0	0	0
	<b>Total</b>	4,33,183	5,04,880	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]	21,000	0	0
	<b>Total</b>	21,000	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	44,787	0	0
Add	Deferred receivables [maturity exceeding 1 yr]	0	0	0
Add	Others (Others)	0	0	0
	<b>Total</b>	44,787	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]	1,76,038	20,456	0
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	<b>Total</b>	1,76,038	20,456	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	20,540	0	0
	<b>Total</b>	20,540	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	21,00,000.00
2.	Working Capital Requirement	Margin set by Lenders %	25.00%
3.	Working Capital Limit	Step 1 * Step 2	5,25,000.00
4.	Promoters Contribution	As set by Lenders %	20.00%
5.	Total Working Capital Limit	Step 3 - Step 4	4,20,000.00
6.	Existing Working Capital Limits	As per Bureau	1,50,000.00
7.	Additional Working Capital Limit	Step 5 - Step 6	2,70,000.00
8.	Proposed Additional Loan	Entered By Borrower	4,00,000.00
9.	Maximum Total limit set by Lender	Total limit set by Lender	25,00,000.00
10.	Eligible Total Working Capital Limit	Lower of Step 5 and Step 9	4,20,000.00
11.	Eligible Working Capital Limit :		
a)	Existing Working Capital Limit	Lower of Step 6 and Step 10	1,50,000.00
b)	Additional Working Capital Limit	Lower of Step 8 and Step 10	2,70,000.00
c)	Total Working Capital Limit	Point (a) + Point (b)	4,20,000.00

#### 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	From GST
3	09-2017	0	From GST
4	10-2017	67,201	From GST
5	11-2017	80,278	From GST
6	12-2017	48,213	From GST
7	01-2018	30,939	From GST
8	02-2018	46,122	From GST
9	03-2018	0	From GST
10	04-2018	0	From GST
11	05-2018	0	From GST
12	06-2018	53,811	From GST



## 4. (d) ASSESSMENT OF LIMITS

### Working Capital - Nayak Committee Method

13	07-2018	90,495	From GST
14	08-2018	1,23,201	From GST
15	09-2018	1,21,763	From GST
16	10-2018	1,93,888	From GST
17	11-2018	1,50,576	From GST
18	12-2018	1,13,287	Self Declared
19	01-2019	2,32,317	Self Declared
20	02-2019	2,68,675	Self Declared
21	03-2019	5,52,494	Self Declared
22	04-2019	46,077	Self Declared
23	05-2019	2,30,599	Self Declared
24	06-2019	1,64,935	Self Declared
25	07-2019	1,01,413	Self Declared
26	08-2019	46,077	Self Declared
27	09-2019	1,03,283	Self Declared
28	10-2019	73,294	From GST
29	11-2019	0	Self Declared
<b>Total</b>			-

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

Step No.	Computation	Formula	Value
1.	Actual Sales in last 12 Months	Last 12 Months sales	<b>19,32,451.00</b>
2.	Actual Sales in previous 13-24 Months	(corresponding previous 12 months)	<b>8,59,007.70</b>
3.	Actual Growth %	[ (Step 1 - Step 2) ] / (Step 2)	<b>124.96</b>
4.	Maximum Growth % set by Bank	Declared by Bank	<b>500.00</b>
5.	Growth % Considered	[ lower of (3) and (4) ]	<b>124.96</b>
6.	Projected sales calculated	(Step 1 + Step 5 )	<b>43,47,303.14</b>
7.	Projected sales declared by borrower	Declared By Borrower	<b>21,00,000.00</b>
8.	Final Projected sales	[ lower of Step 6 and Step 7 ]	<b>21,00,000.00</b>



## 5. RISK SCORING MODEL - (Oriental Tatkal 25 3Yrs)

Risk Factor	Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
<b>Management Risk</b>	Bureau - Transunion Score [Average of promotor's]	>= 650 and <= 750	<b>7</b>	11
	Experience In The Business	>= 2.01 years and <= 5years	<b>5</b>	11
	Age	>= 18.01 years and <= 60years	<b>3</b>	3
	Owning a House	Home Owner	<b>5</b>	5
	Academic Qualification	Graduate	<b>3</b>	6
	Experience in the Line of Trade	>= 2.01 years and <= 5years	<b>5</b>	10
	Assessed for Income Tax	Assessed	<b>3</b>	3
	Have Life Insurance Policy	Yes	<b>2</b>	2
<b>Financial Risk</b>				
<b>Business Risk</b>	Know - How	Common Knowledge	<b>1</b>	3
	Line of Activity	Priority Sector	<b>3</b>	3
	Competition	Medium	<b>2</b>	3
	Factory Premises	Owned	<b>6</b>	6
	Number of issued cheques bounced (Last Month)	<=0 times	<b>5</b>	6
	Number of issued cheques bounced (Last 6 Month)	<=0 times	<b>6</b>	6

Sr. No.	Details	Actual Score	Out Of Score	Weight	Weighted Score	Weighted Out of Score
1	Management Risk Score	33	51	40.0%	38	59
2	Financial Risk Score	0	0	35.0%	0	0
3	Business Risk Score	23	26	25.0%	17	19
	<b>Total</b>	<b>56</b>	<b>77</b>	<b>100.0%</b>	<b>55</b>	<b>77</b>
	<b>Standardized Score</b>	<b>55.0</b>	<b>100.0</b>			

**Risk Grading: Moderate 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>1,77,550</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>4,20,000</b>
11.	Available CGTMSE Coverage (Amount) (New Loan)	Amount in Rs.	<b>4,20,000</b>
12.	Amount of Collateral	Amount in Rs.	<b>0</b>
13.	Final CGTMSE Coverage (New Loan)	Amount in Rs.	<b>4,20,000</b>
14.	Extent of Guarantee (New Loan)	In % Terms	<b>85.00</b>
15.	Extent of Guarantee (In Amount Terms) (New Loan)	Amount In Rs.	<b>3,57,000</b>
16.	Asset Coverage	In % Terms	<b>85.00</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**

**VIJAY KUMAR GULATI**

**No Record Found**





## 9. GST DATA

### 1 . GST Data (VIJAY KUMAR GULATI) (09AXIPG3519M1Z5)

#### Key Observation

1. Highest Sales Category	<b>94% (B2B)</b>
2. Gross Margin % (Sales-Purchase / Sales)	<b>-23%</b>
3. Customer Concentration (B2B) (Top 5):	<b>94% of Total Sales</b>
4. Supplier Concentration (Top 5):	<b>91% of Total Purchase</b>
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	<b>Rs. 3,93,889</b>
7. Median Sales:	<b>Rs. 5,66,262</b>
8. Average Purchase:	<b>Rs. 1,54,751</b>
9. Median Purchase:	<b>Rs. 82,130</b>
10. Highest sales are in the month of	<b>03-2019</b>
11. Highest Purchase are in the month of	<b>06-2019</b>

#### Overview

Sr.No	Particulars	Details
1.	Total No. of Months	<b>7</b>
2.	Total No. of Customers	<b>9</b>
3.	Total No. of Suppliers	<b>15</b>
4.	Total Sales (Invoice Value)	<b>27,57,223</b>
A.	B2B	<b>1,62,110</b>
B.	B2CL	<b>0</b>
C.	B2CS	<b>25,95,113</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>34,04,512</b>
6.	Difference (Sales Minus Purchase)	<b>-6,47,289</b>
7.	Margin (%)	<b>-23</b>



## 9. GST DATA

### Top 5 Customers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	09AHSPA2283L1ZX	MUSHTAQUE AHMED	4	43,976	37,302	2
2	09ALSPA6513F1Z4	MUSTAK AHAMAD	2	41,540	35,203	2
3	09AWFPM8252M1ZW	INDU BHUSHAN MISHRA	3	37,373	31,672	1
4	09ACFPR7204N1Z4	PREM NARAIN RAI	1	20,126	17,056	1
5	09BVXPD6401R1ZR	GAURAV DHAWAN	2	8,989	7,618	0
<b>Total</b>			12	1,52,004	1,28,851	6

### Top 5 Suppliers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	09AQRPK7692M1ZO	MAMTA KESHRI	78	12,61,173	10,73,939	37
2	09ABEPG8715B1ZX	MAHESH CHANDRA GUPTA	10	8,35,588	7,16,118	25
3	09ABRPB0418R1Z8	FAREEDA BEGUM	42	4,49,942	3,81,298	13
4	09AIEPK4457H1Z3	KRISHNA KUMAR	34	3,80,464	3,24,099	11
5	09AEEPG9915Q1ZS	SAURABH GUPTA	6	1,75,423	1,50,045	5
<b>Total</b>			170	31,02,590	26,45,499	91

### Month Wise Sales

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	09-2017		0	0	0	0	0	0	0
2	12-2017	12,051	0	2,18,865	0	0	0	0	2,30,916
3	03-2018	37,504	0	53,080	0	0	0	0	90,584
4	06-2018	15,190	0	48,307	0	0	0	0	63,497
5	09-2018	9,550	0	3,83,204	0	0	0	0	3,92,754
6	03-2019	33,880	0	12,05,822	0	0	0	0	12,39,702
7	06-2019	53,935	0	6,85,835	0	0	0	0	7,39,770
<b>Total</b>		1,62,110	0	25,95,113	0	0	0	0	

### Month Wise Purchase



## 9. GST DATA

Sr.No	Months	B2B	Total
1	09-2017	14,160	14,160
2	10-2017	23,234	23,234
3	11-2017	38,141	38,141
4	12-2017	2,04,495	2,04,495
5	01-2018	27,710	27,710
6	02-2018	73,668	73,668
7	03-2018	2,93,714	2,93,714
8	04-2018	71,723	71,723
9	05-2018	2,08,336	2,08,336
10	06-2018	90,591	90,591
11	07-2018	50,788	50,788
12	09-2018	1,49,248	1,49,248
13	10-2018	12,120	12,120
14	12-2018	3,73,642	3,73,642
15	03-2019	5,46,604	5,46,604
16	04-2019	2,37,696	2,37,696
17	06-2019	6,37,001	6,37,001
18	07-2019	46,074	46,074
19	08-2019	42,678	42,678
20	09-2019	46,946	46,946
21	10-2019	1,92,653	1,92,653
22	11-2019	23,290	23,290
<b>Total</b>		34,04,512	

### Credit/Debit Note Info.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
<b>Total</b>		0	0	0	0	

### Inward Supply Description

Sr.No	Months	GST		NON GST		Total
		Inter- State Supplies	Intra- State Supplies	Inter- State Supplies	Intra- State Supplies	
1	082017	0	0	0	0	0



## 9. GST DATA

1	092017	0	0	0	0	0
Total						



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

### GST Sales Vs. Bank Receipts

Months	Bank statement Receipts	GST sales	Receipts to sales %
06-2019	2,23,975	-	-
07-2019	1,10,000	-	-
08-2019	93,500	-	-
09-2019	1,27,700	-	-
10-2019	1,96,800	73,294	269 %
11-2019	2,30,960	-	-
Total	9,82,935	73,294	1,341.09 %

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

Year	GST Sales Total	ITR Sales	GST to ITR %
2018-2019	7,33,734	19,00,845	38.60 %
Total	7,33,734	19,00,845	39 %

### GST Purchase Vs. Fund Remittance.

Months	Bank statement Payments	GST Purchase	Payments To purchase %
06-2019	2,26,735	6,37,001	36 %
07-2019	1,50,928	46,074	328 %
08-2019	94,573	42,678	222 %
09-2019	1,28,687	46,946	274 %
10-2019	1,61,837	1,92,653	84 %
11-2019	1,37,646	23,290	591 %
Total	9,00,405	9,88,642	91 %

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

Year	GST Purchase	ITR Purchase	GST to ITR %
2018-2019	15,03,052	16,63,190	90.37 %
Total	15,03,052	16,63,190	90 %



## 11. Related Party Transaction

**The following are Related Party Transactions reported by the MSME**

S.No.	Name of the Related Party	PAN	Relationship	Total Volume of Transaction (In Rs.)	
				Sales	Purchase
1	MUSHTAQUE AHMED	AHSPA2283L	Self-Declared - GST	43,976.00	-
2	MUSTAK AHAMAD	ALSPA6513F	Self-Declared - GST	41,540.00	-
3	INDU BHUSHAN MISHRA	AWFPM8252M	Self-Declared - GST	37,373.00	-
4	PREM NARAIN RAI	ACFPR7204N	Self-Declared - GST	20,126.00	-
5	GAURAV DHAWAN	BVXPD6401R	Self-Declared - GST	8,989.00	-
6	MAMTA KESHRI	AQRPK7692M	Self-Declared - GST	-	12,61,173.00
7	MAHESH CHANDRA GUPTA	ABEPG8715B	Self-Declared - GST	-	8,35,587.94
8	FAREEDA BEGUM	ABRPB0418R	Self-Declared - GST	-	4,49,942.00
9	KRISHNA KUMAR	AIEPK4457H	Self-Declared - GST	-	3,80,464.00
10	SAURABH GUPTA	AEEPG9915Q	Self-Declared - GST	-	1,75,423.00
Total(A)				1,52,004	31,02,590
GST Data(B)				1,62,110	34,04,512
% of Related Transaction to GST Data (A/B) *100				94 %	91 %



## 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	VIJAY KUMAR GULATI

### 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**  
**H NO 303 NEW MAHAL MUGHALSARAI CHANDALI MUGHAL SARAI 232101**  
**Account No:- 13754011000347**  
**Account Details from Jun-19 to Nov-19**

Description	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19
Total No. of Credit Transactions	7	3	4	4	12	12
Total Amount of Credit Transactions	2,23,975	1,10,000	93,500	1,27,700	1,96,800	2,30,960
Total No. of Debit Transactions	9	6	6	8	16	6
Total Amount of Debit Transactions	2,26,735	1,50,928	94,573	1,28,686	1,61,836	1,37,645
Total No. of Cash Deposits	6	3	4	4	9	9
Total Amount of Cash Deposits	2,22,300	1,10,000	93,500	1,27,700	1,73,000	2,13,800
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	0	0	0	0	1	1





## 13. BANK STATEMENT ANALYSIS

### A. Month Wise Details

Description	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19
Total Amount of Cheque Deposits	0	0	0	0	10,000	10,000
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	-1,48,358	-1,48,536	-1,49,646	-1,50,595	-1,50,595	-1,48,537
Max EOD Balance	-98,488	2,392	-90,036	-91,909	-85,182	-22,318
Average EOD Balance	-1,28,513	-1,25,159	-1,44,285	-1,43,209	-1,27,780	-1,20,652



## 13. BANK STATEMENT ANALYSIS

### B. Top 5 Fund Remittance

**Oriental Bank of Commerce, India**  
**H NO 303 NEW MAHAL MUGHALSARAI CHANDALI MUGHAL SARAI 232101**  
**Account No:- 13754011000347**  
**Account Details from Jun-19 to Nov-19**

Date	Description	Category	Amount
26-06-2019	TR TO SIDHI VINAYAK GLASS INDUSTRIES	Transfer to SIDHI VINAYAK GLASS INDUSTRIES	-64,687
03-06-2019	NEFT-OW/SAA70719348/FLOAT GLASS EMPORIUM (Ref# NEFT/N06/SA A70719348)	Transfer to FLOAT GLASS EMPORIUM	-60,890
01-06-2019	K S STEELS (Ref# CTS5/01-06-2019/8001)	Others	-40,000
14-06-2019	NAVIN CORPORATION (Ref# CTS17/14-06-2019/8001)	Others	-30,000
26-06-2019	TR TO S TIRUPATI BALAJI GLASS IND	Transfer to S TIRUPATI BALAJI GLASS IND	-26,989
09-07-2019	KRISHNA MARKETING (Ref# CTS19/09-07-2019/8001)	Others	-1,50,000
31-07-2019	13754011000347:Int.Coll:01-07-2019 to 30-07-2019 (Ref# Interest Calculation)	Interest Charges	-875
31-07-2019	13754011000347:Int.Coll:F or 31-07-2019 (Ref# Interest Calculation)	Interest Charges	-36
22-07-2019	SMS CHARGES from 01-04-2019 to 30-06-2019 (Ref# SMS CHARGES TRAN)	Bank Charges	-15
22-07-2019	CGST TAX (Ref# SMS CHARGES TRAN)	Tax	-1
02-08-2019	K S STEELS (Ref# CTS23/02-08-2019/8001)	Others	-59,610
28-08-2019	KRISHNA MARKETING (Ref# CTS19/28-08-2019/8001)	Others	-25,000
20-08-2019	shiv traders (Ref# CTS30/20-08-2019/8001)	Others	-5,335
17-08-2019	RAJ MAHAL AGENCY (Ref# CTS20/17-08-2019/8001)	Others	-3,556
31-08-2019	13754011000347:Int.Coll:01-08-2019 to 30-08-2019 (Ref# Interest Calculation)	Interest Charges	-1,036



## 13. BANK STATEMENT ANALYSIS

### B. Top 5 Fund Remittance

07-09-2019	KRISHNA MARKETING (Ref# CTS17/07-09-2019/8001)	Others	-50,000
24-09-2019	NEFT-OW/SAA75071501/KRISH NA MARKETING (Ref# NEFT/N06/SA A75071501)	Transfer to KRISH NA MARKETING	-50,000
24-09-2019	NAVIN CORPORATION (Ref# CTSLKO8/24-09-2019/8001)	Others	-20,000
07-09-2019	S K MARKETING (Ref# CTS15/07-09-2019/8001)	Others	-7,180
30-09-2019	13754011000347:Int.Coll:01-09-2019 to 30-09-2019 (Ref# Interest Calculation)	Interest Charges	-1,030
11-10-2019	NEFT-OW/SAA75745119/KRISH NA MARKETING (Ref# NEFT/N06/SA A75745119)	Transfer to KRISH NA MARKETING	-50,000
30-10-2019	SIDHI VINAYAK GLASS INDUSTRIES	Others	-50,000
25-10-2019	NAVIN CORPORATION (Ref# CTSLKO9/25-10-2019/8001)	Others	-25,000
10-10-2019	RAJ MAHAL AGENCY (Ref# CTSLKO11/10-10-2019/8001)	Others	-10,528
23-10-2019	NEFT-OW/SAA76243379/FLOAT GLASS EMPORIUM (Ref# NEFT/N06/SA A76243379)	Transfer to FLOAT GLASS EMPORIUM	-10,000
08-11-2019	KRISHNA MARKETING (Ref# CTSLKO6/08-11-2019/8001)	Others	-75,000
22-11-2019	KRISHNA MARKETING (Ref# CTSLKO7/22-11-2019/8001)	Others	-50,000
13-11-2019	NEFT-OW/SAA77063797/FLOAT GLASS EMPORIUM (Ref# NEFT/N06/SA A77063797)	Transfer to FLOAT GLASS EMPORIUM	-11,700
30-11-2019	13754011000347:Int.Coll:01-11-2019 to 30-11-2019 (Ref# Interest Calculation)	Interest Charges	-882
19-11-2019	SRMEXT Charges for:13754011000347:400025502571 (Ref# SRMEXT Charges)	Bank Charges	-59



## 13. BANK STATEMENT ANALYSIS

### C. Top 5 Fund Received

**Oriental Bank of Commerce, India**  
**H NO 303 NEW MAHAL MUGHALSARAI CHANDALI MUGHAL SARAI 232101**  
**Account No:- 13754011000347**  
**Account Details from Jun-19 to Nov-19**

Date	Description	Category	Amount
03-06-2019	CASH DEPOSIT (Ref# SCNERTM)	Cash Deposit	60,800
26-06-2019	CASH DEPOSIT (Ref# SCNERTM)	Cash Deposit	42,000
29-06-2019	CASH DEPOSIT (Ref# SCNERTM)	Cash Deposit	41,500
10-06-2019	CASH DEPOSIT (Ref# SCNERTM)	Cash Deposit	32,000
18-06-2019	CASH DEPOSIT (Ref# SCNERTM)	Cash Deposit	24,000
08-07-2019	CASH DEPOSIT (Ref# SCNERTM)	Cash Deposit	54,000
03-07-2019	CASH DEPOSIT (Ref# SCNERTM)	Cash Deposit	43,000
04-07-2019	CASH DEPOSIT (Ref# SCNERTM)	Cash Deposit	13,000
01-08-2019	CASH DEPOSIT (Ref# SCNERTM)	Cash Deposit	58,500
26-08-2019	CASH DEPOSIT (Ref# SCNERTM)	Cash Deposit	25,000
16-08-2019	CASH DEPOSIT (Ref# SCNERTM)	Cash Deposit	8,500
06-08-2019	CASH DEPOSIT (Ref# SCNERTM)	Cash Deposit	1,500
06-09-2019	CASH DEPOSIT (Ref# SCNERTM)	Cash Deposit	50,000
24-09-2019	CASH DEPOSIT (Ref# SCNERTM)	Cash Deposit	50,000
18-09-2019	CASH DEPOSIT (Ref# SCNERTM)	Cash Deposit	20,000
05-09-2019	CASH DEPOSIT (Ref# SCNERTM)	Cash Deposit	7,700
25-10-2019	CASH DEPOSIT (Ref# SCNERTM)	Cash Deposit	50,000



## 13. BANK STATEMENT ANALYSIS

### C. Top 5 Fund Received

23-10-2019	CASH DEPOSIT (Ref# SCNERTM)	Cash Deposit	31,000
09-10-2019	CASH DEPOSIT (Ref# SCNERTM)	Cash Deposit	28,000
11-10-2019	CASH DEPOSIT (Ref# SCNERTM)	Cash Deposit	17,000
03-10-2019	CASH DEPOSIT (Ref# SCNERTM)	Cash Deposit	16,000
26-11-2019	CASH DEPOSIT (Ref# SCNERTM)	Cash Deposit	54,000
21-11-2019	CASH DEPOSIT (Ref# SCNERTM)	Cash Deposit	52,500
30-11-2019	CASH DEPOSIT (Ref# SCNERTM)	Cash Deposit	52,500
07-11-2019	CASH DEPOSIT (Ref# SCNERTM)	Cash Deposit	16,500
30-11-2019	By Inst.9443/SBI/ (Ref# 1375/29-11-2019/CTS1)	Transfer in	10,000





## 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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