



## **Prelim Report of MSME Application**

### **In-Principle Approved Proposal**

## **S S EQUIPMENTS Mrs NEETA RAJESH SHARMA**

Application Type - New - Working Capital (New - Presumptive ITR-18072019)

Application Code - CW-AWC-78452-525896

**Dated: 26/08/2019**

### **Registered Office**

Plot No-26,

N-4

Cidco

District: Aurangabad,

Taluka: Aurangabad,

Aurangabad-431003

**Email Id:** ssequipments1@gmail.com

**Contact Number:** 9422202772

### **Powered By:**



[A FinTech Initiative]



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## 1. Timeline & Approval Data

Sr.No.	Particulars	Date
1	Date of Proposal	26/08/2019
2	Date of In-Principle Approval	26/08/2019

Sr.No.	Particulars	Details
1	Loan Applied Amount	35,00,000
2	In-Principle Total Amount	9,03,000
	a) Existing Limit	0
	b) Additional Limit	9,03,000
3	ROI (%)	9.8
4	PF (%)	0.35
5	Tenure (Years)	Renewable Annually



## 2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	<b>Engineering and Capital goods</b>	Yes
2.	Loan Amount	<b>9,03,000 Rupees</b>	Yes
3.	Geographical Market Focus	<b>Aurangabad</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>996%</b>	Yes
7.	Debt Equity Ratio (2017 - 2018)	-	Not Set
8.	Current Ratio (2017 - 2018)	-	Not Set
9.	Interest Coverage Ratio (2017 - 2018)	-	Not Set
10.	TOL/TNW (2017 - 2018)	-	Not Set
11.	Top Customer Concentration (B2B)	<b>54.31%</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>76</b>	Yes
15.	Age of Establishment	<b>18 Years</b>	Yes
16.	Positive Profitability history	-	Not Set
17.	Past Year Turnover	-	Not Set
18.	Positive Net Worth history	-	Not Set
19.	Turnover to Loan Ratio (2017 - 2018)	-	Not Set
20.	Gross Cash Accruals to loan ratio (2017 - 2018)	-	Not Set
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	-	Not Set
24.	Utilisation percentage	<b>Credit summation from bank account not found</b>	Not Set
25.	Credit Summation	<b>#%</b>	Not Set
26.	Collateral Coverage % (includes only Collateral Security Value)	<b>996.68%</b>	Not Set



## 2. PARAMETER CHECK

27.	Debt Service Coverage Ratio (Conservative)	-	Not Set
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

### 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:	Engineering and Capital goods
Establishment Year:	October 1960
Constitution:	Sole Proprietorship
PAN:	AMDPS4462P
GSTIN (1):	27AMDPS4462P1ZC (Primary)
Product Description:	Equipment Manufacturing

#### (b) GST Details

Number of Customers:	47
Top Customer Concentration (B2B):	54.31 %
Projected Sales as per GST (Rs.):	56,41,032
Factory Premise:	Leased over 5 years
Know How:	Specialised Know How
Competition:	Low
Commercial Operation Date:	-

#### (c) Proprietors Background:

Name	NEETA RAJESH SHARMA
PAN	AMDPS4462P
Address	Plot No-26 N-4 Cidco Cidco Colony S.O (Aurangabad), Aurangabad, Aurangabad, MAHARASHTRA, 431003
Mobile No	9422202772
Date of Birth	25-10-1960
Total Experience	18
Networth	25,00,000
TransUnion	-1



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

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

**(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)
No records found								



### 3. PROJECT SNAPSHOT

#### (g) Fund Requirement:

Particulars	Details
Facility	Working Capital
Application Type	New
Product Name	New - Presumptive ITR-18072019
Loan Amount Approved	9,03,000
Promotor's Contribution	10,00,000 (22.22%)
EMI	NA
Rate of Interest (%)	9.8
Purpose	Working Capital
1. Collateral Type	Factory Premises
Collateral Amount(Rs)	90,00,000

#### (h) Business Name Comparision

Name as per GST (1)	NEETA RAJESH SHARMA
Name as per ITR	NEETA RAJESH SHARMA
Name edited by user*	S S EQUIPMENTS Mrs NEETA RAJESH SHARMA
Trade Name as per GST (1)	-
Name as per Bank Statement 1	S S EQUIPMENTS,Mrs. NEETA RAJESH SHARMA

**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-2018	31-Mar-2017	31-Mar-2016
No of Months	12	12	12
<b>INCOME :</b>			
Gross Sales (Including Indirect Taxes collected on sales)	38,55,766	68,43,565	1,06,07,998
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	21,161
<b>Net Sales</b>	<b>38,55,766</b>	<b>68,43,565</b>	<b>1,05,86,837</b>
<b>EXPENDITURE :</b>			
Increase/Decrease in Stock	0	0	-34,35,000
Raw Material Consumed	0	0	77,04,724
Power & Fuel Cost	0	0	0
Employee Cost	0	0	24,10,000
General and Administration Expenses	0	0	23,40,357
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	0	0	95,409
Less: Expenses Capitalised	0	0	0
<b>Total Expenditure</b>	<b>0</b>	<b>0</b>	<b>91,15,490</b>
<b>Operating Profit (Excl OI)</b>	<b>38,55,766</b>	<b>68,43,565</b>	<b>14,71,347</b>
Other Income	0	0	0
<b>Operating Profit (EBITDA)</b>	<b>38,55,766</b>	<b>68,43,565</b>	<b>14,71,347</b>
Interest	0	0	28,753
<b>PBDT</b>	<b>38,55,766</b>	<b>68,43,565</b>	<b>14,42,594</b>
Depreciation	0	0	1,13,539
<b>Profit Before Taxation &amp; Exceptional Items</b>	<b>38,55,766</b>	<b>68,43,565</b>	<b>13,29,055</b>
Exceptional Income / Expenses	0	0	0
<b>Profit Before Tax</b>	<b>38,55,766</b>	<b>68,43,565</b>	<b>13,29,055</b>
Provision for Tax	0	0	0
<b>Other Income (Need to check at the time of Due Diligence)</b>	<b>-34,70,189</b>	<b>-61,59,208</b>	<b>0</b>



## 4. FINANCIAL DETAILS

### A. Existing Financials

Profit & Loss Statement			
Profit After Tax	3,85,577	6,84,357	13,29,055
Dividend Pay Out	0	0	0
Equity Dividend %	0	0	0
Earnings Per Share	0.0	0.0	1

Balance Sheet -Equities and Liabilities			
Units	(INR)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
<b>EQUITY AND LIABILITIES</b>			
Share Capital	0	0	17,43,862
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
<b>Shareholder's Funds</b>	<b>0</b>	<b>0</b>	<b>17,43,862</b>
Minority Interest	0	0	0
Secured Loans	0	0	2,49,808
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	0	0	73,015
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>3,22,823</b>
Trade Payables	15,72,620	0	56,71,924
Other Current Liabilities	0	0	7,18,768
Short Term Provisions	0	0	0
<b>Total Current Liabilities</b>	<b>15,72,620</b>	<b>0</b>	<b>63,90,692</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>15,72,620</b>	<b>0</b>	<b>84,57,377</b>



## 4. FINANCIAL DETAILS

### A. Existing Financials

Balance Sheet -Assets			
Units	(INR)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
Gross Block	0	0	7,02,950
Less: Accumulated Depreciation	0	0	1,13,539
Less: Impairment of Assets	0	0	0
<b>Net Block</b>	<b>0</b>	<b>0</b>	<b>5,89,411</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	40,00,000	0	40,00,000
Sundry Debtors	10,88,993	0	7,99,746
Cash and Bank	3,10,691	37,440	24,99,198
Other Current Assets	0	0	3,99,130
Short Term Loans and Advances	0	0	1,69,892
<b>Total Current Assets</b>	<b>53,99,684</b>	<b>37,440</b>	<b>78,67,966</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>53,99,684</b>	<b>37,440</b>	<b>84,57,377</b>
<b>Book Value</b>	<b>0.0</b>	<b>0.0</b>	<b>1</b>



## 4. FINANCIAL DETAILS

### B. Ratio Analysis

Ratio Analysis			
Ratio	31-Mar-2018	31-Mar-2017	31-Mar-2016
EBITDA (%)	100.00	100.00	13.90
PATM (%)	10.00	10.00	12.55
ROCE (%)	#	662.27	NA
Asset Turnover(x)	0.71	182.79	1.25
Inventory Turnover (days)	0.00	0.00	160.17
Debtors Turnover(days)	103.09	0.00	27.57
Creditors Turnover (days)	0.00	0.00	268.70
Sales/Working Capital (x)	332.87	0.00	-30.07
Net Sales Growth(%)	-43.66	-35.36	NA
PAT Growth(%)	-43.66	-48.51	NA
Adjusted Total Debt/Equity(x)	0.00	0.00	0.19
Growth in Debt/ Equity (%)	0.00	-100.00	NA
Current Ratio(x)	3.24	0.00	0.85
Current Ratio (As per CMA)	3.43	0.00	1.23
Quick Ratio(x)	0.69	0.00	0.14
Cash Interest Coverage	0.00	0.00	NA
Debt/ EBITDA	0.00	0.00	0.22
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	8.80	82.58	NA
Growth in CFO Margin (%)	-89.34	NA	NA



## 4. FINANCIAL DETAILS

### C. Notes to Account

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

##### Note 1: Gross Sales

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Domestic Sales	38,55,766	68,43,565	1,06,07,998
Add	Export Sales	0	0	0
	<b>Total</b>	38,55,766	68,43,565	1,06,07,998

##### Note 2: Indirect Taxes

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Indirect Taxes	0	0	21,161
Add	Other items	0	0	0
	<b>Total</b>	0	0	21,161

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

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Op. stocks-in-process	0	0	5,65,000
Minus	Cl. stocks-in-process	0	0	40,00,000
Add	Op. Stock of F.G.	0	0	0
Minus	Cl. stock of F.G.	0	0	0
	<b>Total</b>	0	0	-34,35,000

##### Note 4: Raw Material Consumed

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Raw materials[including stores & other items used in the process of manufacture]	0	0	76,35,984
Add	Other spares	0	0	68,740
	<b>Total</b>	0	0	77,04,724

##### Note 5: Provision for Tax

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	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-2018	31-Mar-2017	31-Mar-2016
	Ordinary share capital	0	0	17,43,862
Add	Preference shares [redeemable after one year]	0	0	0
	<b>Total</b>	0	0	17,43,862

#### Note 7: Other Reserves & Surplus

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	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-2018	31-Mar-2017	31-Mar-2016
	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	73,015

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

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	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-2018	31-Mar-2017	31-Mar-2016
	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-2018	31-Mar-2017	31-Mar-2016
	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	7,18,768
	<b>Total</b>	0	0	7,18,768



## Notes to Account: Balance Sheet - Assets

### Note 12: Other Investments

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	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-2018	31-Mar-2017	31-Mar-2016
	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-2018	31-Mar-2017	31-Mar-2016
	Receivables other than deferred & exports [incl. bills purchased and discounted by banks]	10,88,993	0	7,99,746
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	<b>Total</b>	10,88,993	0	7,99,746

### Note 15: Other Current Assets

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	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	3,99,130





	<b>Total</b>	0	0	3,99,130
<b>Note 16: Short Term Loans and Advances</b>				
	Particular	31-Mar-2018	31-Mar-2017	31-Mar-2016
	Advances to suppliers of raw materials & stores/spares	0	0	0
Add	Advance payment of taxes	0	0	1,69,892
	<b>Total</b>	0	0	1,69,892



## 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>56,41,032.00</b>
2.	Working Capital Requirement	Margin set by Lenders %	<b>20.00%</b>
3.	Working Capital Limit	Step 1 * Step 2	<b>11,28,206.40</b>
4.	Promoters Contribution	As set by Lenders %	<b>20.00%</b>
5.	Total Working Capital Limit	Step 3 - Step 4	<b>9,02,565.12</b>
6.	Existing Working Capital Limits	As per Bureau	<b>0.00</b>
7.	Additional Working Capital Limit	Step 5 - Step 6	<b>9,02,565.12</b>
8.	Proposed Additional Loan	Entered By Borrower	<b>35,00,000.00</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>9,02,565.12</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 8 and Step 10	<b>9,03,000.00</b>
c)	Total Working Capital Limit	Point (a) + Point (b)	<b>9,03,000.00</b>

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

Sr.No	Months	SALES	Source
1	07-2017	0	From GST
2	08-2017	0	From GST
3	09-2017	3,115	From GST
4	10-2017	1,72,714	From GST
5	11-2017	17,41,504	From GST
6	12-2017	37,025	From GST
7	01-2018	3,95,518	From GST
8	02-2018	4,11,855	From GST
9	03-2018	1,36,530	From GST
10	04-2018	99,661	From GST
11	05-2018	15,50,754	From GST
12	06-2018	10,200	From GST



## 4. (d) ASSESSMENT OF LIMITS

### Working Capital - Nayak Committee Method

13	07-2018	22,23,500	From GST
14	08-2018	43,087	From GST
15	09-2018	1,49,089	From GST
16	10-2018	29,68,613	From GST
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	0	Self Declared
25	07-2019	24,80,243	From GST
<b>Total</b>		<b>1,24,23,408</b>	<b>-</b>

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

Step No.	Computation	Formula	Value
1.	Projected Sales	Last 12 months Sales	56,41,032.00



## 5. RISK SCORING MODEL - (Presumptive ITR - 24102018)

Risk Factor	Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
<b>Management Risk</b>	Customer/Associate concern availing financial assistance from Banks/FIs (with satisfactory track record) for	>= 3.01 year and <= 5years	<b>3</b>	4
	Bureau - Transunion Score [Average of promotors]	>= 749.01 and <= 900	<b>4</b>	4
	Experience In The Business	>= 8.01 years	<b>4</b>	4
	Age	>= 49.01 years and <= 60years	<b>1</b>	4
	No. Of Children	<= 3	<b>2</b>	2
	Owning a House	Living Family	<b>0</b>	5
	Academic Qualification	Graduate	<b>2</b>	4
	Experience in the Line of Trade	>= 5.01 years	<b>5</b>	5
	Spouse Details	Employed	<b>1</b>	1
	Assessed for Income Tax	Assessed	<b>2</b>	2
	Have Life Insurance Policy	Yes	<b>1</b>	1
<b>Financial Risk</b>				
<b>Business Risk</b>	No. of Customers based on GST data	>= 8 customers	<b>4</b>	4
	Concentration of Top Customer	>= 50.01% and <= 74.99%	<b>1</b>	4
	Credit Summation	>= 90.01%	<b>4</b>	4
	Know - How	Specialised Know How	<b>2</b>	2
	Line of Activity	Priority Sector	<b>1</b>	1
	Competition	Low	<b>4</b>	4
	Factory Premises	Leased over 5 years	<b>3</b>	3

Sr. No.	Details	Actual Score	Out Of Score	Weight	Weighted Score	Weighted Out of Score
1	Management Risk Score	25	36	50.0%	25	36
2	Financial Risk Score	0	0	.0%	0	0
3	Business Risk Score	19	22	50.0%	19	22
	<b>Total</b>	<b>44</b>	<b>58</b>	<b>100.0%</b>	<b>44</b>	<b>58</b>



**5. RISK SCORING MODEL - (Presumptive ITR - 24102018)**

Sr. No.	Details	Actual Score	Out Of Score	Weight	Weighted Score	Weighted Out of Score
	Standardized Score	76.0	100.0			

**Risk Grading: Highest Safety**



## 6. ASSESSMENT OF CGTMSE LIMITS

Steps	Description	Details	Values
1.	Nature of Entity	Manufacturing/ Service/Trading	<b>Manufacturer</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>Yes</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>9,03,000</b>
11.	Available CGTMSE Coverage (Amount) (New Loan)	Amount in Rs.	<b>9,03,000</b>
12.	Amount of Collateral	Amount in Rs.	<b>90,00,000</b>
13.	Final CGTMSE Coverage (New Loan)	Amount in Rs.	<b>0</b>
14.	Extent of Guarantee (New Loan)	In % Terms	<b>80.00</b>
15.	Extent of Guarantee (In Amount Terms) (New Loan)	Amount In Rs.	<b>0</b>
16.	Asset Coverage	In % Terms	<b>996.68</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. GST DATA

### 1 . GST Data (NEETA RAJESH SHARMA) (27AMDPS4462P1ZC)

#### Key Observation

1. Highest Sales Category	<b>98% (B2B)</b>
2. Gross Margin % (Sales-Purchase / Sales)	<b>48%</b>
3. Customer Concentration (B2B) (Top 5):	<b>84% of Total Sales</b>
4. Supplier Concentration (Top 5):	<b>40% of Total Purchase</b>
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	<b>Rs. 25,70,653</b>
7. Median Sales:	<b>Rs. 36,03,684</b>
8. Average Purchase:	<b>Rs. 5,76,001</b>
9. Median Purchase:	<b>Rs. 4,34,409</b>
10. Highest sales are in the month of	<b>03-2019</b>
11. Highest Purchase are in the month of	<b>03-2019</b>
12. Total Credit Note Vs Total Sales is	<b>0% in 06-2018(Highest)</b>
13. Total Debit Note Vs Total Purchase is	<b>0% in 03-2018(Highest)</b>

#### Overview

Sr.No	Particulars	Details
1.	Total No. of Months	<b>9</b>
2.	Total No. of Customers	<b>47</b>
3.	Total No. of Suppliers	<b>219</b>
4.	Total Sales (Invoice Value)	<b>2,31,35,875</b>
A.	B2B	<b>2,25,81,675</b>
B.	B2CL	<b>0</b>
C.	B2CS	<b>5,54,200</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>1,20,96,012</b>



## 8. GST DATA

6.	Difference (Sales Minus Purchase)	<b>1,10,39,863</b>
7.	Margin (%)	<b>48</b>

### Top 5 Customers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	27AAECS8719B1ZC	STERLITE TECHNOLOGIES LIMITED	5	1,22,45,678	1,03,77,692	53
2	27DBFPS9088M1ZK	SHAIKH SHAHED HAMEED SHAIKH	1	26,19,600	22,20,000	11
3	27AACAR4877P1ZN		2	17,44,513	14,78,401	8
4	27AAIAS9916N1ZM		1	15,94,180	13,51,000	7
5	27AAACU1548E1ZJ		3	8,02,636	6,80,200	3
<b>Total</b>			12	1,90,06,607	1,61,07,293	82

### Top 5 Suppliers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	27AAOCS6954Q1Z6		49	22,09,159	18,72,166	18
2	27BGLPP9798L1Z2		21	14,11,827	11,96,463	12
3	24AMSPS0582R1Z2		1	4,83,800	4,10,000	4
4	27AABCG2100R1ZN		3	3,89,353	3,29,960	3
5	27AAUFB2647L1ZV		4	3,52,643	2,98,850	3
<b>Total</b>			78	48,46,782	41,07,438	40

### Month Wise Sales

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	07-2017		0	0	0	0	0	0	0
2	09-2017	6,036	0	0	0	0	0	0	6,036
3	12-2017	23,02,701	0	0	0	0	0	0	23,02,701
4	03-2018	10,53,243	0	94,400	0	0	0	0	11,47,643
5	06-2018	18,65,527	0	94,000	0	0	0	0	19,59,527
6	09-2018	28,50,500	0	0	0	0	0	0	28,50,500
7	12-2018	45,53,537	0	1,18,000	0	0	0	0	46,71,537
8	03-2019	58,41,063	0	0	0	0	0	0	58,41,063



## 8. GST DATA

9	06-2019	41,09,068	0	2,47,800	0	0	0	0	43,56,868
<b>Total</b>		2,25,81,675	0	5,54,200	0	0	0	0	

### Month Wise Purchase

Sr.No	Months	B2B	Total
1	07-2017	20,657	20,657
2	08-2017	71,701	71,701
3	09-2017	2,21,271	2,21,271
4	10-2017	1,15,100	1,15,100
5	11-2017	4,34,409	4,34,409
6	12-2017	4,94,470	4,94,470
7	01-2018	90,839	90,839
8	02-2018	6,87,019	6,87,019
9	03-2018	7,91,228	7,91,228
10	04-2018	1,56,726	1,56,726
11	05-2018	14,78,730	14,78,730
12	06-2018	8,78,787	8,78,787
13	07-2018	2,59,517	2,59,517
14	08-2018	199	199
15	09-2018	6,48,395	6,48,395
16	12-2018	12,36,922	12,36,922
17	03-2019	32,50,114	32,50,114
18	04-2019	59,689	59,689
19	05-2019	3,002	3,002
20	06-2019	10,94,326	10,94,326
21	07-2019	1,02,912	1,02,912
<b>Total</b>		1,20,96,012	

### Credit/Debit Note Info.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
1	03-2018	0	11,47,643	17	7,91,228	17
2	06-2018	2,279	19,59,527			2,279
3	06-2019	4,862	43,56,868			4,862



## 8. GST DATA

<b>Total</b>		7,141	74,64,038	17	7,91,228	
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### Inward Supply Description

Sr.No	Months	GST		NON GST		Total
		Inter- State Supplies	Intra- State Supplies	Inter- State Supplies	Intra- State Supplies	
1	072019	0	0	0	0	0
<b>Total</b>						



## 9. 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	NEETA RAJESH SHARMA

### 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



## 10. BANK STATEMENT ANALYSIS

### A. Month Wise Details

State Bank of India India  
Account No:- 33285081231  
Account Details from Feb 2019 to Jul 2019

Description	Feb 2019	Mar 2019	Apr 2019	May 2019	Jun 2019	Jul 2019
Total No. of Credit Transactions	14	17	20	13	10	18
Total Amount of Credit Transactions	9,58,019	16,28,090	24,39,685	19,93,478	10,90,442	8,18,855
Total No. of Debit Transactions	50	63	48	69	43	37
Total Amount of Debit Transactions	9,38,199	21,16,608	16,45,800	20,07,291	19,50,612	6,99,221
Total No. of Cash Deposits	0	0	0	0	0	0
Total Amount of Cash Deposits	0	0	0	0	0	0
Total No. of Cash Withdrawals	5	7	4	6	4	4
Total Amount of Cash Withdrawals	2,30,000	4,65,000	80,000	2,95,000	2,45,000	2,15,023
Total No. of Cheque Deposits	5	2	4	0	5	2



## 10. BANK STATEMENT ANALYSIS

### A. Month Wise Details

Description	Feb 2019	Mar 2019	Apr 2019	May 2019	Jun 2019	Jul 2019
Total Amount of Cheque Deposits	5,90,834	1,88,920	4,11,352	0	2,83,215	2,02,714
Total No. of Cheque Issues	17	24	22	26	19	8
Total Amount of Cheque Issues	3,31,665	8,45,514	4,04,365	4,83,565	3,44,166	2,57,788
Total No. of Inward Cheque Bounces	0	0	0	0	0	0
Total No. of Outward Cheque Bounces	1	0	0	0	0	0
Min EOD Balance	2,35,714	1,13,564	1,36,674	3,74,529	26,428	51,245
Max EOD Balance	7,81,521	8,09,278	12,45,284	12,20,892	9,14,169	3,41,422
Average EOD Balance	5,90,805	3,62,033	4,96,032	7,64,342	4,69,507	1,89,584



## 10. BANK STATEMENT ANALYSIS

### B. Top 5 Fund Remittance

State Bank of India India  
Account No:- 33285081231  
Account Details from Feb 2019 to Jul 2019

Date	Description	Category	Amount
Feb-2019	TO TRANSFER- INB NEFT UTR NO: SBIN6190437 67008- MANAV METAL ALLOYS	Transfer Out	-1,68,648
Feb-2019	CASH CHEQUE- CASH WITHDRAWAL BY CHEQUE- 791317	Cash Withdrawal	-1,50,000
Feb-2019	TO TRANSFER- INB IMPS/P2A/90 4418825672/ XXXXXXXX35 0YESB-	Transfer Out	-1,00,000
Feb-2019	TO TRANSFER- INB NEFT UTR NO: SBIN8190322 35498- GLOBAL ENGINEERING	Transfer Out	-50,002
Feb-2019	TO TRANSFER- INB HAND LOAN-	Transfer Out	-50,000
Mar-2019	TO TRANSFER- INB RTGS UTR NO: SBINR12019 03070006445 2-MANAV METAL ALLOYS	Transfer Out	-2,93,838
Mar-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 03280019430 9-791347 SHREE JALARAM TIMBER DEPOT PVT LTD	Transfer Out	-2,77,195
Mar-2019	CASH CHEQUE- CASH WITHDRAWAL BY CHEQUE- 791348	Cash Withdrawal	-2,25,000
Mar-2019	TO TRANSFER- INB NEFT UTR NO: SBIN9190890 30424-SBR STEELS PVT LTD	Transfer Out	-1,79,605
Mar-2019	CASH CHEQUE- CASH WITHDRAWAL BY CHEQUE- 791341	Cash Withdrawal	-1,60,000
Apr-2019	TO TRANSFER- INB-	Transfer Out	-3,12,995
Apr-2019	TO TRANSFER- INB RTGS UTR NO: SBINR12019 04250001547 2-SBR STEELS PVT LTD	Transfer Out	-2,66,189
Apr-2019	TO TRANSFER- INB RTGS UTR NO: SBINR12019 04290001668 2-KRUPA POLYMERS	Transfer Out	-2,17,552
Apr-2019	TO TRANSFER- INB RETURN OF HAND LOAN-	Transfer Out	-1,00,000
Apr-2019	TO CLEARING- DGN VEDANT ELECTRICAL S AMBHOR- 84936	Transfer Out	-97,350





## 10. BANK STATEMENT ANALYSIS

### B. Top 5 Fund Remittance

May-2019	TO TRANSFER- INB RTGS UTR NO: SBINR12019 05140005276 4-BHUMEE METAL CORPORATI ON	Transfer Out	-2,62,490
May-2019	TO TRANSFER- INB RTGS UTR NO: SBINR12019 05140000154 5-SBR STEELS PVT LTD	Transfer Out	-2,00,122
May-2019	TO TRANSFER- INB NEFT UTR NO: SBIN8191503 60284- RAHUL SHARMA	Transfer Out	-2,00,003
May-2019	CASH CHEQUE- CASH WITHDRAW AL BY CHEQUE- 84970	Cash Withdrawal	-2,00,000
May-2019	TO TRANSFER- INB RETURN HAND LOAN-	Transfer Out	-1,50,000
Jun-2019	TO TRANSFER- INB NEFT UTR NO: SBIN6191587 00520- RAHUL SHARMA	Transfer Out	-5,50,005
Jun-2019	TO TRANSFER- INB-	Transfer Out	-3,51,784
Jun-2019	TO TRANSFER- INB RTGS UTR NO: SBINR12019 06030003379 1-SBR STEELS PVT LTD	Transfer Out	-2,06,286
Jun-2019	CASH CHEQUE- CASH WITHDRAW AL BY CHEQUE- 84988	Cash Withdrawal	-2,00,000
Jun-2019	TO TRANSFER- INB NEFT UTR NO: SBIN3191773 13841- NILKAMAL LIMITED	Transfer Out	-1,07,003
Jul-2019	CASH CHEQUE- CASH WITHDRAW AL BY CHQ- 85004	Cash Withdrawal	-1,70,000
Jul-2019	TO TRANSFER- INB NEFT UTR NO: SBIN2191960 80720- BHUMEE METAL CORPORATI ON	Transfer Out	-1,32,023
Jul-2019	TO TRANSFER- INB NEFT UTR NO: SBIN2192102 19847-SBR STEELS PVT LTD	Transfer Out	-87,885
Jul-2019	CHEQUE WDL- CHEQUE TRANSFER TO-85005	Transfer Out	-44,945
Jul-2019	TO TRANSFER- INB-	Transfer Out	-32,950



## 10. BANK STATEMENT ANALYSIS

### C. Top 5 Fund Received

State Bank of India India  
Account No:- 33285081231  
Account Details from Feb 2019 to Jul 2019

Date	Description	Category	Amount
Feb-2019	BY TRANSFER- RTGS UTR NO: ICICR220190 21300569801 -STERLITE TECHNOLOGIES LIMITED	Transfer In	3,43,000
Feb-2019	BY CLEARING / CHEQUE- BY CLEARING- 920528	Transfer In	2,00,000
Feb-2019	BY CLEARING / CHEQUE- BY CLEARING- 920528	Transfer In	2,00,000
Feb-2019	BY TRANSFER- NEFT*ICIC00 00104*CMS1 030326556*S TERLITE TECHNOLOGIES	Transfer In	1,57,635
Feb-2019	BY CLEARING / CHEQUE- BOM BY CLEARING- 14191	Transfer In	80,000
Mar-2019	BY TRANSFER- RTGS UTR NO: ICICR220190 32700875502 -STERLITE TECHNOLOGIES LIMITED	Transfer In	4,04,976
Mar-2019	BY TRANSFER- RTGS UTR NO: ICICR220190 32000223938 -STERLITE TECHNOLOGIES LIMITED	Transfer In	3,28,174
Mar-2019	BY TRANSFER- RTGS UTR NO: ICICR220190 32700875520 -STERLITE TECHNOLOGIES LIMITED	Transfer In	2,54,771
Mar-2019	BY TRANSFER- RTGS UTR NO: MAHBR5201 90307062958 04- SHALIMAR FOOD INDUSTRIES	Transfer In	2,00,000
Mar-2019	BY TRANSFER- NEFT*ICIC00 00104*CMS1 069237936*S TERLITE TECHNOLOGIES	Transfer In	1,90,826
Apr-2019	BY TRANSFER- RTGS UTR NO: ICICR220190 42400458196 -STERLITE TECHNOLOGIES LIMITED	Transfer In	11,07,846
Apr-2019	BY CLEARING / CHEQUE- HDF BY CLEARING- 3961	Transfer In	2,54,800
Apr-2019	BY TRANSFER- RTGS UTR NO: ICICR220190 42600748775 -STERLITE TECHNOLOGIES LIMITED	Transfer In	2,21,793



## 10. BANK STATEMENT ANALYSIS

### C. Top 5 Fund Received

Apr-2019	BY TRANSFER- RTGS UTR NO: ICICR220190 40900355396 -STERLITE TECHNOLOGIES LIMITED	Transfer In	2,10,630
Apr-2019	BY TRANSFER- TRF SS EQUIP-	Transfer In	1,47,017
May-2019	BY TRANSFER- RTGS UTR NO: ICICR220190 52800460934 -STERLITE TECHNOLOGIES LIMITED	Transfer In	6,22,750
May-2019	BY TRANSFER- RTGS UTR NO: ICICR220190 50200597633 -STERLITE TECHNOLOGIES LIMITED	Transfer In	3,56,124
May-2019	BY TRANSFER- RTGS UTR NO: ICICR220190 51000833296 -STERLITE TECHNOLOGIES LIMITED	Transfer In	3,54,000
May-2019	BY TRANSFER- NEFT*ICIC00 00104*CMS1 130401821*STERLITE TECHNOLOGIES	Transfer In	1,82,558
May-2019	BY TRANSFER- NEFT*ICIC00 00104*CMS1 127302050*STERLITE TECHNOLOGIES	Transfer In	1,48,680
Jun-2019	BY TRANSFER- RTGS UTR NO: ICICR220190 60700785975 -STERLITE TECHNOLOGIES LIMITED	Transfer In	10,00,640
Jun-2019	BY CLEARING / CHEQUE- IDB BY CLEARING- 503543	Transfer In	1,00,000
Jun-2019	BY CLEARING / CHEQUE- BOM BY CLEARING- 24401	Transfer In	96,285
Jun-2019	BY CLEARING / CHEQUE- IDB BY CLEARING- 503544	Transfer In	47,800
Jun-2019	BY CLEARING / CHEQUE- CMS BY CLEARING- 185485	Transfer In	35,000
Jul-2019	BY TRANSFER- RTGS UTR NO: ICICR220190 70200692591 -STERLITE TECHNOLOGIES LIMITED	Transfer In	2,82,000
Jul-2019	CHEQUE DEPOSIT- DR 30861795888 CR 33285081231 -182682	Transfer In	2,00,000
Jul-2019	BY TRANSFER- NEFT*ICIC00 00104*CMS1 173726952*STERLITE TECHNOLOGIES	Transfer In	1,07,800
Jul-2019	BY TRANSFER- NEFT*ICIC00 00104*CMS1 178619300*STERLITE TECHNOLOGIES	Transfer In	88,200
Jul-2019	BY TRANSFER- NEFT*ICIC00 00104*CMS1 178619303*STERLITE TECHNOLOGIES	Transfer In	75,078



## **10. BANK STATEMENT ANALYSIS**

### **C. Top 5 Fund Received**



## 10. BANK STATEMENT ANALYSIS

### D. Bounced Cheque's Details

State Bank of India India  
Account No:- 33285081231  
Account Details from Feb 2019 to Jul 2019

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	2019-02-15	-	OUT-CHQ RETURN- 01 Funds Insufficient to nefersewn on usn Date filedr-	2,00,000	Bounced O/W Cheque	5,68,720
2	2019-06-07	-	TO TRANSFER- INB Return hand loan-	2,00,000	Bounced O/W Payment	8,77,497



## 11. 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



## 11. 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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