



# **Prelim Report of MSME Application**

## **In-Principle Approved Proposal**

### **vishal footwear**

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

Application Code - CW-AWC-98604-734522

**Dated: 09/12/2019**

#### **Registered Office**

43 mohalla partap garh jammu,

43

PARTAP GARH MOHALLA

District: Jammu,

Taluka: Jammu,

Jammu-180001

#### **Email Id:**

surindersinghsurindersingh030@gmail.com

**Contact Number:** 9149675004

#### **Powered By:**



[A FinTech Initiative]



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## 1. Timeline & Approval Data

Sr.No.	Particulars	Date
1	Date of Proposal	07/12/2019
2	Date of In-Principle Approval	09/12/2019

Sr.No.	Particulars	Details
1	Loan Applied Amount	10,00,000
2	In-Principle Total Amount	10,00,000
	a) Existing Limit	5,00,000
	b) Additional Limit	5,00,000
3	ROI (%)	8.7
4	PF (%)	0.5
5	Tenure (Years)	Renewable Annually

Bank Name : Oriental Bank of Commerce	
Campaign Type : Bank Specific	
Current Branch Address	Previous Branch Address
OLD DRY FRUIT MARKET RAGHUNATH BAZAR, ,Jammu ,Jammu and Kashmir - 180001	-



## 2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	<b>Retail and E-Commerce</b>	Yes
2.	Loan Amount	<b>10,00,000 Rupees</b>	Yes
3.	Geographical Market Focus	<b>Jammu</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>50%</b>	Yes
7.	Debt Equity Ratio (2018 - 2019)	<b>0.4 Times</b>	Yes
8.	Current Ratio (2018 - 2019)	<b>1.42 Times</b>	Yes
9.	Interest Coverage Ratio (2018 - 2019)	<b>17.25 Times</b>	Yes
10.	TOL/TNW (2018 - 2019)	<b>3.46 Times</b>	Yes
11.	Top Customer Concentration (B2B)	<b>73.98%</b>	Yes
12.	Number of cheque bounced (Last Month)	<b>0</b>	Yes
13.	Number of cheque bounced (Last 6 Month)	<b>0</b>	Yes
14.	Risk Model Score	<b>68</b>	Yes
15.	Age of Establishment	<b>20 Years</b>	Yes
16.	Positive Profitability history	<b>1 Years</b>	Yes
17.	Past Year Turnover	<b>54,72,818 Rupees</b>	Yes
18.	Positive Net Worth history	<b>1 Years</b>	Yes
19.	Turnover to Loan Ratio (2018 - 2019)	<b>5.48 Times</b>	Yes
20.	Gross Cash Accruals to loan ratio (2018 - 2019)	<b>0.49 Times</b>	No
21.	Minimum Bureau Score - Director/ Partner/ Proprietor	<b>758</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>94%</b>	Yes
25.	Credit Summation	<b>123.67%</b>	Yes
26.	Collateral Coverage % (includes only Collateral Security Value)	<b>-</b>	Not Set
27.	Debt Service Coverage Ratio (Conservative)	<b>3.13</b>	Yes



## 2. PARAMETER CHECK

29.	Minimum Bureau Score - Main Director/ Partner/ Proprietor	<b>758</b>	Not Set
30.	Commercial Bureau - Maximum DPDs (last 3 months)	<b>0 DPDs</b>	Not Set
31.	Minimum number of credit transaction in bank account per month in last 6 months	<b>19</b>	Not Set
32.	Minimum number of overall transaction in bank account per month in last 6 months	<b>38</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>19</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:	Retail and E-Commerce
Establishment Year:	March 1993
Constitution:	Sole Proprietorship
PAN:	CWOPK5515N
GSTIN (1):	01CWOPK5515N1Z9 (Primary)
Product Description:	footwear shoes chappal

#### (b) GST Details

Number of Customers:	2
Top Customer Concentration (B2B):	73.98 %
Projected Sales as per GST (Rs.):	79,68,321
Factory Premise:	Rented
Know How:	Specialised Know How
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	vishalfootwear VISHAL CHOUDHARY
PAN	CWOPK5515N
Address	. - PARTAP GARH MOHALLA R.N.Bazar S.O, Jammu, Jammu, JAMMU & KASHMIR, 180001
Mobile No	9858522698
Date of Birth	03-03-1993
Total Experience	6



### 3. PROJECT SNAPSHOT

Networth	<b>18,00,000</b>
TransUnion	<b>758</b>
Experian	-
Personal Loan Obligation	<b>0.0</b>
Father Name	<b>kaeshwar parsad</b>
Educational Status	<b>Graduate (General)</b>
Nationality	<b>India</b>
Visually Impaired	<b>No</b>
Residence Status	<b>Resident India</b>

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

Name	<b>vishalf footwear VISHAL CHOUDHARY</b>
Marital Status	<b>Married</b>
Spouse Name	<b>kanchan jaiswal</b>
Spouse Detail	<b>Not Employed</b>
No. of Children	<b>1</b>
Owning a House	<b>Home Owner</b>
Assessed for Income Tax	<b>Assessed</b>
Have Life Insurance Policy	<b>Yes</b>

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

MSME Ranking :	<b>NA</b>
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#### (f) Present Financial Arrangements with Banks & Institutions:

Date of Loan	Name of Lender	Loan Type	Loan Amt. (Sanction)	Loan Amt. (O/s)	Bureau Loan Amt. (O/s)	Emi	Collateral Amount	Status (Whether LC/BG is Devolved/ Invoked)
11-11-2018	Oriental Bank of Commerce India	Cash credit	5,00,000	4,66,662	4,66,662	4,667	-	-



### 3. PROJECT SNAPSHOT

21-07-2019	Punjab National Bank India	Long term loan (period above 3 years)	52,000	47,426	47,426	1,135	-	-
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### 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	10,00,000
Promotor's Contribution	2,50,000 (33.33%)
EMI	NA
Rate of Interest (%)	8.7
Purpose	Working Capital

#### (h) Business Name Comparision

Name as per GST (1)	VISHAL CHOUDHARY
Name as per ITR	VISHAL CHOUDHARY
Name edited by user*	vishal footwear
Trade Name as per GST (1)	-
Name as per Bank Statement 1	

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

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



## 4. FINANCIAL DETAILS

### A. Existing Financials

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

Profit & Loss Statement			
Units	(INR)		
<b>For the Year ended</b>	<b>31-Mar-2019</b>	<b>31-Mar-2018</b>	<b>31-Mar-2017</b>
No of Months	12	12	12
<b>INCOME :</b>			
Gross Sales (Including Indirect Taxes collected on sales)	54,72,818	0	0
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
<b>Net Sales</b>	<b>54,72,818</b>	<b>0</b>	<b>0</b>
<b>EXPENDITURE :</b>			
Increase/Decrease in Stock	-37,28,146	0	0
Raw Material Consumed	80,54,846	0	0
Power & Fuel Cost	0	0	0
Employee Cost	2,06,000	0	0
General and Administration Expenses	1,59,884	0	0
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	2,98,499	0	0
Less: Expenses Capitalised	0	0	0
<b>Total Expenditure</b>	<b>49,91,083</b>	<b>0</b>	<b>0</b>
<b>Operating Profit (Excl OI)</b>	<b>4,81,735</b>	<b>0</b>	<b>0</b>
Other Income	0	0	0
<b>Operating Profit (EBITDA)</b>	<b>4,81,735</b>	<b>0</b>	<b>0</b>
Interest	26,979	0	0
<b>PBDT</b>	<b>4,54,756</b>	<b>0</b>	<b>0</b>
Depreciation	16,332	0	0
<b>Profit Before Taxation &amp; Exceptional Items</b>	<b>4,38,424</b>	<b>0</b>	<b>0</b>
Exceptional Income / Expenses	0	0	0
<b>Profit Before Tax</b>	<b>4,38,424</b>	<b>0</b>	<b>0</b>
Provision for Tax	0	0	0
<b>Other Income (Need to check at the time of Due Diligence)</b>	<b>0</b>	<b>0</b>	<b>0</b>



## 4. FINANCIAL DETAILS

### A. Existing Financials

Profit & Loss Statement			
Profit After Tax	4,38,424	0	0
Dividend Pay Out	0	0	0
Equity Dividend %	0	0	0
Earnings Per Share	0	0.0	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	11,30,474	0	0
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
<b>Shareholder's Funds</b>	<b>11,30,474</b>	<b>0</b>	<b>0</b>
Minority Interest	0	0	0
Secured Loans	4,53,889	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>4,53,889</b>	<b>0</b>	<b>0</b>
Trade Payables	34,57,863	0	0
Other Current Liabilities	0	0	0
Short Term Provisions	0	0	0
<b>Total Current Liabilities</b>	<b>34,57,863</b>	<b>0</b>	<b>0</b>
<b>Other Liabilities (Need to check at the time of Due Diligence)</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Liabilities</b>	<b>50,42,226</b>	<b>0</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	1,42,032	0	0
Less: Accumulated Depreciation	16,332	0	0
Less: Impairment of Assets	0	0	0
<b>Net Block</b>	<b>1,25,700</b>	<b>0</b>	<b>0</b>
Capital Work in Progress	0	0	0
Intangible assets under development	0	0	0
Pre-operative Expenses pending	0	0	0
Assets in transit	0	0	0
Investment in Subsidiaries/ Associates	0	0	0
Other Investments	0	0	0
Long Term Loans & Advances	0	0	0
Other Non Current Assets	0	0	0
<b>Total Non-Current Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>
Inventories	46,04,678	0	0
Sundry Debtors	2,56,323	0	0
Cash and Bank	55,525	0	0
Other Current Assets	0	0	0
Short Term Loans and Advances	0	0	0
<b>Total Current Assets</b>	<b>49,16,526</b>	<b>0</b>	<b>0</b>
<b>Other Assets (Need to check at the time of Due Diligence)</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Assets</b>	<b>50,42,226</b>	<b>0</b>	<b>0</b>
<b>Book Value</b>	<b>1</b>	<b>0.0</b>	<b>0.0</b>



## 4. FINANCIAL DETAILS

### B. Ratio Analysis

Ratio Analysis			
Ratio	31-Mar-2019	31-Mar-2018	31-Mar-2017
EBITDA (%)	8.80	0.00	0.00
PATM (%)	8.01	0.00	0.00
ROCE (%)	60.81	#	NA
Asset Turnover(x)	1.09	0.00	0.00
Inventory Turnover (days)	336.74	0.00	0.00
Debtors Turnover(days)	17.10	0.00	0.00
Creditors Turnover (days)	156.69	0.00	0.00
Sales/Working Capital (x)	93.58	0.00	0.00
Net Sales Growth(%)	-100.00	-100.00	NA
PAT Growth(%)	-100.00	-100.00	NA
Adjusted Total Debt/Equity(x)	0.40	0.00	0.00
Growth in Debt/ Equity (%)	0.00	0.00	NA
Current Ratio(x)	1.41	0.00	0.00
Current Ratio (As per CMA)	1.42	0.00	0.00
Quick Ratio(x)	0.07	0.00	0.00
Interest Coverage	17.86	0.00	0.00
Debt/ EBITDA	0.94	0.00	0.00
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	-17.33	0.00	NA
Growth in CFO Margin (%)	0.00	NA	NA



## 4. FINANCIAL DETAILS

### C. Notes to Account

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

##### Note 1: Gross Sales

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Domestic Sales	54,72,818	0	0
Add	Export Sales	0	0	0
	<b>Total</b>	54,72,818	0	0

##### Note 2: Indirect Taxes

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

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

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Op. stocks-in-process	0	0	0
Minus	Cl. stocks-in-process	0	0	0
Add	Op.Stock of F.G.	8,76,532	0	0
Minus	Cl. stock of F.G.	46,04,678	0	0
	<b>Total</b>	-37,28,146	0	0

##### Note 4: Raw Material Consumed

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Raw materials[including stores & other items used in the process of manufacture]	80,54,846	0	0
Add	Other spares	0	0	0
	<b>Total</b>	80,54,846	0	0

##### Note 5: Provision for Tax

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



## 4. FINANCIAL DETAILS

### C. Notes to Account

#### Note 6: Share Capital

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Ordinary share capital	11,30,474	0	0
Add	Preference shares [redeemable after one year]	0	0	0
	<b>Total</b>	11,30,474	0	0

#### Note 7: Other Reserves & Surplus

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

#### Note 8: Unsecured Loans -Others

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

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

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

#### Note 10: Other Long Term Liabilities



## 4. FINANCIAL DETAILS

### C. Notes to Account

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

### Note 11: Other Current Liabilities

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





## Notes to Account: Balance Sheet - Assets

### Note 12: Other Investments

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

### Note 13: Other Non Current Assets

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

### Note 14: Sundry Debtors

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Receivables other than deferred & exports [incl. bills purchased and discounted by banks]	2,56,323	0	0
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	<b>Total</b>	2,56,323	0	0

### Note 15: Other Current Assets

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



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



## 4. (d) ASSESSMENT OF LIMITS

### Working Capital - Nayak Committee Method

#### Assessment based on Nayak Committee Method

Sr. No.	Particulars	Logic	Values
1.	Projected Sales	For 2019-20	79,68,321.27
2.	Working Capital Requirement	Margin set by Lenders %	25.00%
3.	Working Capital Limit	Step 1 * Step 2	19,92,080.32
4.	Promoters Contribution	As set by Lenders %	20.00%
5.	Total Working Capital Limit	Step 3 - Step 4	15,93,664.25
6.	Existing Working Capital Limits	As per Bureau	5,00,000.00
7.	Additional Working Capital Limit	Step 5 - Step 6	10,93,664.25
8.	Proposed Additional Loan	Entered By Borrower	5,00,000.00
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	15,93,664.25
11.	Eligible Working Capital Limit :		
a)	Existing Working Capital Limit	Lower of Step 6 and Step 10	5,00,000.00
b)	Additional Working Capital Limit	Lower of Step 8 and Step 10	5,00,000.00
c)	Total Working Capital Limit	Point (a) + Point (b)	10,00,000.00

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

Sr.No	Months	SALES	Source
1	07-2017	3,60,331	From GST
2	08-2017	4,55,969	From GST
3	09-2017	4,89,726	From GST
4	10-2017	6,22,648	From GST
5	11-2017	5,65,533	From GST
6	12-2017	3,85,914	From GST
7	01-2018	6,47,743	From GST
8	02-2018	9,65,210	From GST
9	03-2018	6,79,570	From GST
10	04-2018	4,19,306	From GST
11	05-2018	3,26,985	From GST
12	06-2018	5,22,760	From GST



## 4. (d) ASSESSMENT OF LIMITS

### Working Capital - Nayak Committee Method

13	07-2018	4,47,964	From GST
14	08-2018	2,88,854	From GST
15	09-2018	3,11,302	From GST
16	10-2018	2,53,583	From GST
17	11-2018	6,86,880	From GST
18	12-2018	9,41,299	From GST
19	01-2019	5,71,382	From GST
20	02-2019	2,67,245	From GST
21	03-2019	6,45,258	From GST
22	04-2019	8,39,668	From GST
23	05-2019	8,60,381	From GST
24	06-2019	8,72,151	From GST
25	07-2019	8,18,121	From GST
26	08-2019	5,12,422	From GST
27	09-2019	5,49,610	From GST
28	10-2019	0	Self Declared
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>68,77,537.26</b>
2.	Actual Sales in previous 13-24 Months	(corresponding previous 12 months)	<b>59,36,070.74</b>
3.	Actual Growth %	[ (Step 1 - Step 2) ] / (Step 2)	<b>15.86</b>
4.	Maximum Growth % set by Bank	Declared by Bank	<b>500.00</b>
5.	Growth % Considered	[ lower of (3) and (4) ]	<b>15.86</b>
6.	Projected sales calculated	(Step 1 + Step 5 )	<b>79,68,321.27</b>
7.	Projected sales declared by borrower	Declared By Borrower	<b>95,00,000.00</b>
8.	Final Projected sales	[ lower of Step 6 and Step 7 ]	<b>79,68,321.27</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]	>= 750.01 and <= 900	<b>11</b>	11
	Experience In The Business	>= 5.01 years and <= 8years	<b>8</b>	11
	Age	>= 18.01 years and <= 60years	<b>3</b>	3
	No. Of Children	<= 2	<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	>= 5.01 years and <= 10years	<b>8</b>	10
	Spouse Details	Not Employed	<b>0</b>	3
	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	Specialised Know How	<b>3</b>	3
	Line of Activity	Priority Sector	<b>3</b>	3
	Competition	Medium	<b>2</b>	3
	Factory Premises	Rented	<b>2</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	46	57	40.0%	53	66
2	Financial Risk Score	0	0	35.0%	0	0
3	Business Risk Score	21	26	25.0%	15	19
	<b>Total</b>	<b>67</b>	<b>83</b>	<b>100.0%</b>	<b>68</b>	<b>84</b>
	<b>Standardized Score</b>	<b>68.0</b>	<b>100.0</b>			



## **5. RISK SCORING MODEL - (Oriental Tatkai 25 Yrs)**

**Risk Grading: Adequate Safety**



## 6. ASSESSMENT OF CGTMSE LIMITS

Steps	Description	Details	Values
1.	Nature of Entity	Manufacturing/ Service/Trading	<b>Trader</b>
2.	Amount Invested in Plant and Machinery/ Equipments	Amount in Rs.	<b>1,42,032</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>1,00,00,000</b>
10.	Loan Amount Applied For	Amount in Rs.	<b>10,00,000</b>
11.	Available CGTMSE Coverage (Amount) (New Loan)	Amount in Rs.	<b>10,00,000</b>
12.	Amount of Collateral	Amount in Rs.	<b>0</b>
13.	Final CGMTSE Coverage (New Loan)	Amount in Rs.	<b>10,00,000</b>
14.	Extent of Guarantee (New Loan)	In % Terms	<b>50.00</b>
15.	Extent of Guarantee (In Amount Terms) (New Loan)	Amount In Rs.	<b>5,00,000</b>
16.	Asset Coverage	In % Terms	<b>50.00</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**

**VISHAL CHOUDHARY**

**No Record Found**



## 9. GST DATA

### 1 . GST Data (VISHAL CHOUDHARY) (01CWOPK5515N1Z9)

#### Key Observation

1. Highest Sales Category	<b>100% (B2B)</b>
2. Gross Margin % (Sales-Purchase / Sales)	<b>-143%</b>
3. Customer Concentration (B2B) (Top 5):	<b>100% of Total Sales</b>
4. Supplier Concentration (Top 5):	<b>50% of Total Purchase</b>
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	<b>Rs. 14,81,439</b>
7. Median Sales:	<b>Rs. 19,75,878</b>
8. Average Purchase:	<b>Rs. 7,18,785</b>
9. Median Purchase:	<b>Rs. 3,74,635</b>
10. Highest sales are in the month of	<b>03-2018</b>
11. Highest Purchase are in the month of	<b>12-2018</b>

#### Overview

Sr.No	Particulars	Details
1.	Total No. of Months	<b>5</b>
2.	Total No. of Customers	<b>2</b>
3.	Total No. of Suppliers	<b>71</b>
4.	Total Sales (Invoice Value)	<b>74,07,193</b>
A.	B2B	<b>29,455</b>
B.	B2CL	<b>0</b>
C.	B2CS	<b>73,77,738</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>1,79,69,619</b>
6.	Difference (Sales Minus Purchase)	<b>-1,05,62,426</b>
7.	Margin (%)	<b>-143</b>



## 9. GST DATA

### Top 5 Customers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	01AUAPC9679H1ZP	UTTAM CHAND	2	21,790	20,752	0
2	07AAAPB2336E1ZH	SAT PAL BANSAL	1	7,665	7,300	0
<b>Total</b>			3	29,455	28,052	0

### Top 5 Suppliers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	07AAAFG2655F1ZP	GHANSHAM FOOTWEAR	120	31,23,077	29,74,354	17
2	07AAFFN2310M1ZE	NEERAJ FOOTWEAR	44	16,02,296	15,25,998	9
3	07ANXPD3848D1ZS	DEEPAK	27	15,06,891	14,35,138	8
4	03AAUPK5536D1ZQ	ASHAN KUMAR	64	14,50,607	13,81,526	8
5	07ADDP A2416Q1ZN	MANISH KUMAR ARORA	46	12,42,912	11,83,726	7
<b>Total</b>			301	89,25,783	85,00,742	49

### Month Wise Sales

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	07-2017		0	3,78,348	0	0	0	0	3,78,348
2	09-2017	12,277	0	9,80,741	0	0	0	0	9,93,018
3	12-2017		0	16,52,800	0	0	0	0	16,52,800
4	03-2018		0	24,07,149	0	0	0	0	24,07,149
5	12-2018	17,178	0	19,58,700	0	0	0	0	19,75,878
<b>Total</b>		29,455	0	73,77,738	0	0	0	0	

### Month Wise Purchase

Sr.No	Months	B2B	Total
1	07-2017	5,11,616	5,11,616
2	08-2017	1,12,669	1,12,669
3	09-2017	10,01,451	10,01,451
4	10-2017	1,19,455	1,19,455



## 9. GST DATA

5	11-2017	2,54,315	2,54,315
6	12-2017	12,89,343	12,89,343
7	01-2018	64,626	64,626
8	02-2018	2,17,952	2,17,952
9	03-2018	9,87,987	9,87,987
10	04-2018	1,60,598	1,60,598
11	05-2018	3,74,635	3,74,635
12	06-2018	11,61,659	11,61,659
13	07-2018	2,08,983	2,08,983
14	09-2018	9,70,723	9,70,723
15	10-2018	61,891	61,891
16	12-2018	28,72,762	28,72,762
17	02-2019	17,404	17,404
18	03-2019	24,35,546	24,35,546
19	04-2019	4,73,431	4,73,431
20	06-2019	24,86,534	24,86,534
21	07-2019	2,59,717	2,59,717
22	08-2019	1,63,000	1,63,000
23	09-2019	13,47,259	13,47,259
24	10-2019	2,15,094	2,15,094
25	11-2019	2,00,970	2,00,970
<b>Total</b>		1,79,69,619	

### 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	
<b>Total</b>						



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

### GST Sales Vs. Bank Receipts

Months	Bank statement Receipts	GST sales	Receipts to sales %
06-2019	8,55,500	8,72,151	98 %
07-2019	5,71,300	8,18,121	70 %
08-2019	4,45,508	5,12,422	87 %
09-2019	7,45,000	5,49,610	136 %
10-2019	7,33,300	-	-
11-2019	9,02,000	-	-
Total	42,52,608	27,52,304	154.51 %

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

Year	GST Sales Total	ITR Sales	GST to ITR %
2018-2019	56,82,818	54,72,818	103.84 %
Total	56,82,818	54,72,818	104 %

### GST Purchase Vs. Fund Remittance.

Months	Bank statement Payments	GST Purchase	Payments To purchase %
06-2019	8,86,674	24,86,534	36 %
07-2019	5,53,949	2,59,717	213 %
08-2019	4,37,656	1,63,000	269 %
09-2019	7,20,107	13,47,259	53 %
10-2019	7,91,207	2,15,094	368 %
11-2019	8,71,656	2,00,970	434 %
Total	42,61,249	46,72,574	91 %

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

Year	GST Purchase	ITR Purchase	GST to ITR %
2018-2019	82,64,200	80,54,846	102.60 %
Total	82,64,200	80,54,846	103 %



## **11. Related Party Transaction**

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



## **12. Fraud Detection**

**Not Activated**





## 13. BANK STATEMENT ANALYSIS

### A. Month Wise Details

**Oriental Bank of Commerce, India**  
**Account No:- 00994011000398**  
**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	23	19	19	22	21	21
Total Amount of Credit Transactions	8,55,500	5,71,300	4,45,508	7,45,000	7,33,300	9,02,000
Total No. of Debit Transactions	28	26	19	32	35	35
Total Amount of Debit Transactions	8,86,673	5,53,949	4,37,655	7,20,107	7,91,206	8,71,656
Total No. of Cash Deposits	18	17	18	22	20	21
Total Amount of Cash Deposits	8,27,000	5,16,300	4,45,500	7,45,000	7,27,000	9,02,000
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	1	2	0	0	1	0



## 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	4,000	6,000	0	0	6,300	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	1	0	0	0	0
Min EOD Balance	-4,94,468	-4,98,170	-4,99,101	-4,98,670	-4,98,948	-4,98,064
Max EOD Balance	-3,99,982	-4,33,695	-4,41,096	-4,41,041	-3,89,512	-4,03,948
Average EOD Balance	-4,61,038	-4,68,834	-4,84,388	-4,80,321	-4,64,099	-4,66,718



## 13. BANK STATEMENT ANALYSIS

### B. Top 5 Fund Remittance

**Oriental Bank of Commerce, India**  
**Account No:- 00994011000398**  
**Account Details from Jun-19 to Nov-19**

Date	Description	Category	Amount
01-06-2019	NEFT-OW/SAA70670123/A KSH ENTERPRISES	Transfer to A KSH ENTERPRISES	-1,00,000
07-06-2019	AKSH ENTERPRISES	Others	-1,00,000
20-06-2019	NEFT-OW/SAA71397983/A KSH ENTERPRISES	Transfer to A KSH ENTERPRISES	-80,000
03-06-2019	NEFT-OW/SAA70717235/G ARG PLASTIC	Transfer to G ARG PLASTIC	-70,000
06-06-2019	NEFT-OW/SAA70834909/G HANSHAM FOOTWEAR	Transfer to G HANSHAM FOOTWEAR	-70,000
06-07-2019	NEFT-OW/SAA72021751/A KSH ENTERPRISES	Transfer to A KSH ENTERPRISES	-1,00,000
04-07-2019	GARGPLASTIC	Others	-65,000
22-07-2019	IMPSOUTP2A/920318035582/0493010100000299/JAKA0AMPH	Transfer out	-60,000
15-07-2019	AMCI ENTERPRISES	Others	-55,000
12-07-2019	NEFT-OW/SAA72282964/M ANISH FOOTWEAR	Transfer to M ANISH FOOTWEAR	-50,000
20-08-2019	NEFT-OW/SAA73710309/A KSH ENTERPRISES	Transfer to A KSH ENTERPRISES	-1,00,000
19-08-2019	NEFT-OW/SAA73654005/M ANISH FOOTWEAR	Transfer to M ANISH FOOTWEAR	-50,000
27-08-2019	NEFT-OW/SAA73942526/M S HOSIERY	Transfer to M S HOSIERY	-50,000



## 13. BANK STATEMENT ANALYSIS

### B. Top 5 Fund Remittance

30-08-2019	GHANSHAM FOOTWEAR	Others	-50,000
16-08-2019	NEFT-OW/SAA73560214/G ARG PLASTIC	Transfer to G ARG PLASTIC	-40,000
09-09-2019	NEFT-OW/SAA74481433/N EERAJ FOOTWEAR	Transfer to N EERAJ FOOTWEAR	-75,000
19-09-2019	NEFT-OW/SAA74877326/S URINDERA FOOTWEAR	Transfer to S URINDERA FOOTWEAR	-70,000
05-09-2019	MSGARGPLAMANOJ KUMAR	Others	-60,000
02-09-2019	NEFT-OW/SAA74176195/P RAVEEN FOOTWEAR	Transfer to P RAVEEN FOOTWEAR	-49,482
30-09-2019	NEFT-OW/SAA75273052/G HANSHAM FOOTWEAR	Transfer to G HANSHAM FOOTWEAR	-45,000
01-10-2019	NEFT-OW/SAA75343153/A KSH ENTERPRISES	Transfer to A KSH ENTERPRISES	-90,000
15-10-2019	NEFT-OW/SAA75899511/G HANSHAM FOOTWEAR	Transfer to G HANSHAM FOOTWEAR	-70,000
19-10-2019	NEFT-OW/SAA76112410/N EERAJ FOOTWEAR	Transfer to N EERAJ FOOTWEAR	-70,000
10-10-2019	NEFT-OW/SAA75698310/G ARG PLASTIC	Transfer to G ARG PLASTIC	-60,000
23-10-2019	NEFT-OW/SAA76262519/G HANSHAM FOOTWEAR	Transfer to G HANSHAM FOOTWEAR	-50,000
06-11-2019	NEFT-OW/SAA76823828/N EERAJ FOOTWEAR	Transfer to N EERAJ FOOTWEAR	-70,000
13-11-2019	NEFT-OW/SAA77073068/N EERAJ FOOTWEAR	Transfer to N EERAJ FOOTWEAR	-67,893
27-11-2019	MSGARGPLAMANOJ KUMAR	Others	-56,000
05-11-2019	MANISH FOOTWEAR	Others	-50,000



## **13. BANK STATEMENT ANALYSIS**

### **B. Top 5 Fund Remittance**

19-11-2019	NEFT-OW/SAA77378735/M ANISH FOOTWEAR	Transfer to M ANISH FOOTWEAR	-50,000
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## 13. BANK STATEMENT ANALYSIS

### C. Top 5 Fund Received

**Oriental Bank of Commerce, India**  
**Account No:- 00994011000398**  
**Account Details from Jun-19 to Nov-19**

Date	Description	Category	Amount
15-06-2019	CASH DEPOSIT	Cash Deposit	1,20,000
01-06-2019	CASH DEPOSIT	Cash Deposit	1,10,000
06-06-2019	CASH DEPOSIT	Cash Deposit	1,10,000
01-06-2019	CASH DEPOSIT	Cash Deposit	70,000
19-06-2019	CASH DEPOSIT	Cash Deposit	60,000
06-07-2019	CASH DEPOSIT	Cash Deposit	95,000
09-07-2019	CASH DEPOSIT	Cash Deposit	60,000
22-07-2019	00996515003185 Disbursement Credit	Loan Disbursed	52,000
24-07-2019	CASH DEPOSIT	Cash Deposit	50,000
17-07-2019	CASH DEPOSIT	Cash Deposit	47,000
19-08-2019	CASH DEPOSIT	Cash Deposit	1,05,000
27-08-2019	CASH DEPOSIT	Cash Deposit	65,000
20-08-2019	CASH DEPOSIT	Cash Deposit	42,000
16-08-2019	CASH DEPOSIT	Cash Deposit	38,000
29-08-2019	CASH DEPOSIT	Cash Deposit	25,000
30-09-2019	CASH DEPOSIT	Cash Deposit	1,00,000
05-09-2019	CASH DEPOSIT	Cash Deposit	53,000



## 13. BANK STATEMENT ANALYSIS

### C. Top 5 Fund Received

02-09-2019	CASH DEPOSIT	Cash Deposit	50,000
09-09-2019	CASH DEPOSIT	Cash Deposit	50,000
18-09-2019	CASH DEPOSIT	Cash Deposit	50,000
15-10-2019	CASH DEPOSIT	Cash Deposit	70,000
28-10-2019	CASH DEPOSIT	Cash Deposit	65,000
10-10-2019	CASH DEPOSIT	Cash Deposit	55,000
17-10-2019	CASH DEPOSIT	Cash Deposit	55,000
23-10-2019	CASH DEPOSIT	Cash Deposit	50,000
18-11-2019	CASH DEPOSIT	Cash Deposit	80,000
28-11-2019	CASH DEPOSIT	Cash Deposit	80,000
11-11-2019	CASH DEPOSIT	Cash Deposit	72,000
04-11-2019	CASH DEPOSIT	Cash Deposit	50,000
20-11-2019	CASH DEPOSIT	Cash Deposit	50,000



## 13. BANK STATEMENT ANALYSIS

### D. Bounced Cheque's Details

**Oriental Bank of Commerce, India**  
**Account No:- 00994011000398**  
**Account Details from Jun-19 to Nov-19**

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	25-07-2019	-	REJECT:15071:Alterations/Corrections on instr.proh	-3,000	Bounced O/W Cheque	-4,48,636
2	27-09-2019	-	NEFT-RETURN-SAA75215509	35,000	Bounced I/W Payment	-4,56,684





## 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

**Contact:**

Online PSB Loans Ltd.

301 Optionz Building, 3rd Floor

Opp. Hotel Nest,

Off CG Road,

Navrangpura,

Ahmedabad,

Gujarat-380009,

India

**Phone:-** 079-41055999,

**Email:-** [banksupport@psbloansin59minutes.com](mailto:banksupport@psbloansin59minutes.com)