



Prelim Report of

Name of Applicant

Application Type - New - Term Loan
Application Code - CW-ATL-

Dated:

Registered Office

Email Id:

Contact Number:

Powered By:



[A FinTech Initiative]



INDEX

Chapter	Title
1	Timeline
2	Parameter Check
3	Project Snapshot
4	Financial Details
A	Existing Financials
B	Ratio Analysis
C	Notes to Accounts
D	Assessment of Limits
5	Risk Assessment Model
6	Assessment of CGTMSE Limits
7	MCA Data
8	GST Data
9	Bank Statement Analysis
A	Month Wise Details
B	Top 5 Fund Remittance
C	Top 5 Fund Received
D	Bounced Cheque's Details
10	List of Abbreviations



TIMELINE

Sr.No.	Particulars	Date
1	Date of Proposal	
2	Date of In-Principle Approval	



PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)		Yes
2.	Loan Amount		Yes
3.	Geographical Market Focus		Yes
4.	CGTMSE Coverage		Yes
5.	MSME Funding		No
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)		Yes
7.	Debt Equity Ratio (2017 - 2018)		Yes
8.	Current Ratio (2017 - 2018)		Yes
9.	Interest Coverage Ratio (2017 - 2018)		Yes
10.	TOL/TNW (2017 - 2018)		Yes
11.	Customer Concentration		Not Set
12.	Number of cheque bounced (Last Month)		Yes
13.	Number of cheque bounced (Last 6 Month)		Yes
14.	Risk Model Score		Yes
15.	Tenure		Yes
16.	Age of Establishment		Yes
17.	Positive Profitability history		Yes
18.	Past Year Turnover		Yes
19.	Positive Net Worth history		Yes
20.	Turnover to Loan Ratio (2017 - 2018)		Not Set
21.	Gross Cash Accruals to loan ratio (2017 - 2018)		Yes
22.	Minimum Cibil Score - Director/ Partner/ Proprietor		Yes
23.	Commercial Cibil - Maximum DPDs (last 12 months)		Yes
24.	Maximum Drop in turnover allowed		Not Set



PARAMETER CHECK

25.	Utilisation percentage		Not Set
26.	Credit Summation		Not Set
27.	Collateral Coverage % (includes only Colletral Security Value)		Not Set



PROJECT SNAPSHOT

Industry:	
Establishment Year:	
Constitution:	
PAN:	
GSTIN:	

• GST DETAILS

Number of Customers:	
Customer Concentration:	
Projected Sales as per GST:	
Factory Premise:	
Know How:	
Competition:	
Commercial Operation Date:	

• Partners Background:

Name				
PAN				
Address				
Mobile No				
Date of Birth				
Total Experience				
Networth				



PROJECT SNAPSHOT

• Fund Requirement:

Particulars	Details
Facility	
Application Type	
Product Name	
Loan Amount	
Promotor's Contribution	
Tenure Yrs	
EMI	
Rate of Interest (%)	
Purpose	
Amount of Security	

• Business Name Comparision

Name as per GST	
Name as per ITR	
Name edited by user	
Trade Name as per GST	
Name as per Bank Statement	

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



FINANCIAL DETAILS

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 Absolute)		
<i>For the Year ended</i>	31-Mar-2018	31-Mar-2017	31-Mar-2016
No of Months	12	12	12
INCOME :			
<i>Gross Sales (Including Indirect Taxes collected on sales)</i>			
Less: Indirect Taxes (Indirect Taxes paid on purchases)			
<i>Net Sales</i>			
EXPENDITURE :			
Increase/Decrease in Stock			
Raw Material Consumed			
Power & Fuel Cost			
Employee Cost			
General and Administration Expenses			
Selling and Distribution Expenses			
Miscellaneous Expenses			
Less: Expenses Capitalised			
<i>Total Expenditure</i>			
<i>Operating Profit (Excl OI)</i>			
Other Income			
<i>Operating Profit (EBITDA)</i>			
Interest			
<i>PBDT</i>			
Depreciation			
<i>Profit Before Taxation & Exceptional Items</i>			
Exceptional Income / Expenses			



FINANCIAL DETAILS

EXISTING FINANCIALS

Profit & Loss Statement			
<i>Profit Before Tax</i>			
Provision for Tax			
Other Income (Need to check at the time of Due Diligence)			
<i>Profit After Tax</i>			
Dividend Pay Out			
<i>Equity Dividend %</i>			
<i>Earnings Per Share (INR)</i>			

Balance Sheet -Equities and Liabilities			
Units	(INR Absolute)		
<i>As on:</i>	31-Mar-2018	31-Mar-2017	31-Mar-2016
EQUITY AND LIABILITIES			
Share Capital			
Share Warrants & Outstandings			
Revaluation Reserve			
Other Reserves & Surplus			
<i>Shareholder's Funds</i>			
Minority Interest			
Secured Loans			
Unsecured Loans -Promoters			
Unsecured Loans -Others			
Deferred Tax Liabilities/ (Assets)			
Other Long Term Liabilities			
Other Borrowings (including Short Term)			
Long Term Provisions			
<i>Total Non-Current Liabilities</i>			
Trade Payables			



FINANCIAL DETAILS

EXISTING FINANCIALS

Balance Sheet -Equities and Liabilities			
Other Current Liabilities			
Short Term Provisions			
Total Current Liabilities			
Other Liabilities (Need to check at the time of Due Diligence)			
Total Liabilities			
Balance Sheet -Assets			
Units	(INR Absolute)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
Gross Block			
Less: Accumulated Depreciation			
Less: Impairment of Assets			
Net Block			
Capital Work in Progress			
Intangible assets under development			
Pre-operative Expenses pending			
Assets in transit			
Investment in Subsidiaries/ Associates			
Other Investments			
Long Term Loans & Advances			
Other Non Current Assets			
Total Non-Current Assets			
Inventories			
Sundry Debtors			
Cash and Bank			
Other Current Assets			
Short Term Loans and Advances			
Total Current Assets			



FINANCIAL DETAILS

EXISTING FINANCIALS

Balance Sheet -Assets			
Other Assets (Need to check at the time of Due Diligence)			
<i>Total Assets</i>			
<i>Book Value</i>			



RATIO ANALYSIS

Ratio Analysis			
Ratio	31-Mar-2018	31-Mar-2017	31-Mar-2016
EBITDA (%)			
PATM (%)			
ROCE (%)			
Asset Turnover(x)			
Inventory Turnover (days)			
Debtors Turnover(days)			
Creditors Turnover (days)			
Sales/Working Capital (x)			
Net Sales Growth(%)			
PAT Growth(%)			
Adjusted Total Debt/Equity(x)			
Growth in Debt/ Equity (%)			
Current Ratio(x)			
Current Ratio (As per CMA)			
Quick Ratio(x)			
Interest Coverage			
Debt/ EBITDA			
Free Reserves/ Equity			
CFO Margin			
Growth in CFO Margin (%)			



NOTES TO ACCOUNT

Notes to Account: Profit & Loss Statement

Note 1: Gross Sales (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Domestic Sales			
Add	Export Sales			
	Total			

Note 2: Excise Duty (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Excise Duty			
Add	Other items			
	Total			

Note 3: Increase/Decrease in Stock (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Op. stocks-in-process			
Minus	Cl. stocks-in-process			
Add	Op. Stock of F.G.			
Minus	Cl. stock of F.G.			
	Total			

Note 4: Raw Material Consumed (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Raw materials[including stores & other items used in the process of manufacture]			
Add	Other spares			
	Total			

Note 5: Provision for Tax (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Provision for taxes			
Add	Provision for Deferred Tax			
	Total			



Notes to Account: Balance Sheet -Equities and Liabilities

Note 6: Share Capital (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Ordinary share capital			
Add	Preference shares [redeemable after one year]			
	Total			

Note 7: Other Reserves & Surplus (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	General Reserve			
Add	Other reserves [excluding provisions]			
Add	Surplus(+) or Deficit(-) in Profit & Loss Account.			
Add	Others [specify]			
	Total			

Note 8: Unsecured Loans -Others (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Term Loans [excl'd instalments payable within one year] (Unsecured)			
Add	Unsecured loans from others			
	Total			

Note 9: Other Borrowings (including Short Term) (INR Absolute)

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]			
Add	Short term borrowings from others			
	Total			



Notes to Account: Balance Sheet -Equities and Liabilities

Note 10: Other Long Term Liabilities (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	OTHER NON-CURRENT LIABILITIES (Others)			
Add	Deferred Payment Credits [excluding instalments due within one year]			
Add	Term Deposits [repayable after one year]			
Add	Debentures [not maturing within one year]			
Add	Other term liabilities			
	Total			

Note 11: Other Current Liabilities (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Advance payment from customers/deposits from dealers			
Add	Dividend payable			
Add	Other statutory liabilities [due within one year]			
Add	Deposits/Instalments of term loans/DPGs/Debentures, etc. [payable within one year]			
Add	Other Current Liabilities & Provisions[due within 1 year]			
	Total			

**Notes to Account: Balance Sheet - Assets****Note 12: Other Investments (INR Absolute)**

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Investments/book debts/ advances/deposits which are not Current Assets - Others			
Add	Deferred receivables [maturity exceeding 1 yr]			
Add	Others (Others)			
	Total			

Note 13: Other Non Current Assets (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Non-consumable stores & spares			
Add	Other non-current assets including dues from directors			
	Total			

Note 14: Sundry Debtors (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Receivables other than deferred & exports [incl. bills purchased and discounted by banks]			
Add	Export receivables[including bills purchased and discounted by banks]			
	Total			

Note 15: Other Current Assets (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Investments [other than long term investments]			
Add	Instalments of deferred receivables [due within one year]			

**Notes to Account: Balance Sheet - Assets**

Add	Other current assets [specify]DEPB/ DUTY DRAWBACK			
	Total			

Note 16: Short Term Loans and Advances (INR Absolute)

	Particular	31-Mar-2018	31-Mar-2017	31-Mar-2016
	Advances to suppliers of raw materials & stores/spares			
Add	Advance payment of taxes			
	Total			



ASSESSMENT OF LIMITS

Term Loan - Equipment Finance - Hybrid Method

Sr. No.	Particulars	Details
Step 1:		
1.	Cash Accruals (PAT+Depreciation+Interest) as per latest Financials	
2.	Turnover as per latest ITR	
3.	Existing Cash Margin % (Point 1/ Point 2)	
Step 2:		
4.	Cost of New Machinery / Equipment to be Purchased	
5.	Incremental Turnover as mentioned by Borrower	
6.	Incremental Margin based on Existing Cash Margin (Point 5* Point 3)	
7.	Margin Declared	
7.1	Payback Period	
Step 3:		
8.	Cash Margin % based on Pay Back Period	
9.	Value of Cash Margin based on Pay Back Period(Point 4 *Point 8)	
10.	Final Incremental Cash Margin (Min & Median used)	
Step 4:		
11.	Total Cash Flow (Point 1 + Point 10)	
11.1	DSCR	
12.	Margin (%)	
13.	Available Cash Flow (Point 11 * (1-Point 12))	
14.	Monthly Cash Margin (Point 13 / 12)	
15.	Less : Existing Monthly Loan Obligations	
16.	Available Cash Margins for New Loan (Point 14 - Point 15)	
Step 5:		
17.	Proposed Rate of Interest (%)	
18.	Tenure (Yrs)	
19.	Per Lakh EMI	
20.	Eligible Loan Value [Point 16 / Point 19 * INR 1 Lac]	
Step 6:		



ASSESSMENT OF LIMITS

Term Loan - Equipment Finance - Hybrid Method

21.	Loan Asked by Borrower	
22.	Maximum Loan Value [As selected in Parameters]	
23.	Final Loan Value [Min of Point 20, Point 21 and Point 22]	



RISK SCORING MODEL

Risk Factor	Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
Management Risk	Combined net worth (CNW) of the promoters (proprietors / partners / directors) as percentage of total long-term borrowing (existing and proposed)			
	Customer/Associate concern availing financial assistance from Banks/FIs (with satisfactory track record) for			
	CIBIL - Transunion Score [Average of promoters]			
	Experience In The Business			
Financial Risk	Debt equity ratio [for the entity as a whole including the proposed project] (Treating IFUL as quasi equity)			
	TOL/TNW (including proposed assistance)			
	Average current ratio for last two years			
	Length of working capital cycle (Debtors + Inventory - Creditors)			
	Average annual growth in gross cash accruals in last 2 years			
	Average annual growth in net sales in last 2 years			
	Average EBIDTA for last 2 years / Total term loans (Existing and proposed)			
	Average annual gross cash accruals for last 2 years / Total assets			
	Average Interest Coverage Ratio for last 2 years			



RISK SCORING MODEL - (CORPORATION BANK MSME)

Risk Factor	Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
Business Risk	No. of Customers based on GST data			
	Concentration of customers			
	Credit Summation			

Sr. No.	Details	Actual Score	Out Of Score	Weight	Weighted Score	Weighted Out of Score
1	Management Risk Score					
2	Financial Risk Score					
3	Business Risk Score					
	Total					

Risk Grading: ADEQUATE SAFETY



ASSESSMENT OF CGTMSE LIMITS

STEPS	DESCRIPTION	DETAILS	PARTICULARS
1.	Nature of Entity	Manufacturing/ Service/Trading	
2.	Amount Invested in Plant and Machinery/ Equipments (Rs)	Amount in Rs.	
3.	Status of Borrowers	Micro /Small /Medium	
4.	Whether Entity is "Eligible Borrowers"?	Yes/No	
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	
6.	Whether units located in North East Region (incl. Sikkim)?	Yes/No	
7.	Whether borrower has availed "CGTMSE" facility?	Yes/No	
8.	Amount of "CGTMSE" coverage availed till date (Rs)	Amount in Rs.	
9.	Maximum CGTMSE Coverage Available (Rs)	Amount in Rs.	
10.	Loan Amount Applied For (Rs)	Amount in Rs.	
11.	Available CGTMSE Coverage (Amount) (New Loan) (Rs)	Amount in Rs.	
12.	Amount of Collateral (Rs)	Amount in Rs.	
13.	Asset Acquisition (New Loan) (Rs)	Amount in Rs.	
14.	Final CGTMSE Coverage (New Loan) (Rs)	Amount in Rs.	
15.	Extent of Guarantee (In % Terms) (New Loan)	In % Terms	
16.	Extent of Guarantee (In Amount Terms) (New Loan) (Rs)	Amount In Rs.	
17.	Asset Coverage (%)	In % Terms	



ASSESSMENT OF CGTMSE LIMITS

Bank wise CGTMSE Coverage Provided

Sr.No	Bank Name	Guarantee Provided (Rs)
-------	-----------	-------------------------

No records found



GST DATA

KEY OBSERVATION

1. Out of Total Sales, B2B sales comprises highest sales in % terms	
2. Margin (Sales Minus Purchase) is __% of the Total Sales Amount.	
3. Customer Concentration (Top 5):	
4. Supplier Concentration (Top 5):	
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	
7. Median Sales:	
8. Average Purchase:	
9. Median Purchase:	
10. Highest sales are in the month of	
11. Highest Purchase are in the month of \$	

OVERVIEW

Sr.No	Particulars		Details
1.	Total No. of Months		
2.	Total No. of Customers		
3.	Total No. of Suppliers		
4.	Total Sales (Invoice Value)		
A.	B2B		
B.	B2CL		
C.	B2CS		
D.	Exports		
E.	Nil Rated Good		
F.	Exempted Goods		
G.	Non GST Outward Supplies		
5.	Total Purchases		
6.	Difference (Sales Minus Purchase)		
7.	Margin (%)		

TOP 5 CUSTOMERS



TOP 5 SUPPLIERS

MONTH WISE SALES

[illegible]



MONTH WISE PURCHASE

CREDIT/DEBIT NOTE INFO.

INWARD SUPPLY DESCRIPTION

[illegible]



BANK STATEMENT ANALYSIS

MONTH WISE DETAILS

Account No:-
Account Details from Jul-18 to Dec-18

Description	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18
Total No. of Credit Transactions						
Total Amount of Credit Transactions						
Total No. of Debit Transactions						
Total Amount of Debit Transactions						
Total No. of Cash Deposits						
Total Amount of Cash Deposits						
Total No. of Cash Withdrawals						
Total Amount of Cash Withdrawals						
Total No. of Cheque Deposits						
Total Amount of Cheque Deposits						
Total No. of Cheque Issues						
Total Amount of Cheque Issues						
Total No. of Inward Cheque Bounces						
Total No. of Outward Cheque Bounces						
Min EOD Balance						
Max EOD Balance						
Average EOD Balance						



BANK STATEMENT ANALYSIS

TOP 5 FUND REMITTANCE



BANK STATEMENT ANALYSIS

TOP 5 FUND RECEIVED



BANK STATEMENT ANALYSIS

BOUNCED CHEQUE'S DETAILS

Account No:-
Account Details from to

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



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



List of Abbreviations

CARO	Company Auditor's Report Order
B2B	Business to Business
B2CL	Business to Consumers - Large
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