



# **Prelim Report of MSME Application**

## **In-Principle Approved Proposal**

### **URMILA MOTORS**

Application Type - New - Working Capital (WC New Modified UCO Udyog Bandhu-1 Year ITR)

Application Code - CW-AWC-104783-784764

**Dated: 08/01/2020**

#### **Registered Office**

Talmul ,  
Talmul Sasan  
angul  
District: Angul,  
Taluka: Banarpal,  
Angul-759040

#### **Email Id:**

tvsurmilamotors99@gmail.com

**Contact Number:** 9777930551

#### **Powered By:**



[A FinTech Initiative]



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## 1. Timeline & Approval Data

Sr.No.	Particulars	Date
1	Date of Proposal	07/01/2020
2	Date of In-Principle Approval	08/01/2020

Sr.No.	Particulars	Details
1	Loan Applied Amount	10,00,000
2	In-Principle Total Amount	10,00,000
	a) Existing Limit	0
	b) Additional Limit	10,00,000
3	ROI (%)	9.8
4	PF (%)	0.35
5	Tenure (Years)	Renewable Annually

Bank Name : UCO Bank	
Campaign Type : <b>Market Place</b>	
Current Branch Address	Previous Branch Address
UCO Bank Talmul Branch, At & P.O. Talmul, Via. Banarpal, Dist. Angul (Orissa) PIN - 759 022 ,Angul ,Odisha - 759022	-



## 2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	<b>Auto and Ancillary</b>	Not Set
2.	Loan Amount	<b>10,00,000 Rupees</b>	Yes
3.	Geographical Market Focus	<b>Angul</b>	Not Set
4.	CGTMSE Coverage	-	Not Set
5.	MSME Category	<b>Micro</b>	Not Set
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)	<b>50%</b>	Not Set
7.	Debt Equity Ratio (2018 - 2019)	<b>0 Times</b>	Yes
8.	Current Ratio (2018 - 2019)	<b>2.64 Times</b>	Yes
9.	Interest Coverage Ratio (2018 - 2019)	-	Not Set
10.	TOL/TNW (2018 - 2019)	<b>0.61 Times</b>	Yes
11.	Top Customer Concentration (B2B)	<b>100%</b>	Not Set
12.	Number of cheque bounced (Last Month)	<b>0</b>	Not Set
13.	Number of cheque bounced (Last 6 Month)	<b>0</b>	Not Set
14.	Risk Model Score	<b>29</b>	Yes
15.	Age of Establishment	<b>18 Years</b>	Yes
16.	Positive Profitability history	<b>2 Years</b>	Yes
17.	Past Year Turnover	<b>1,42,96,597 Rupees</b>	Yes
18.	Positive Net Worth history	<b>2 Years</b>	Yes
19.	Turnover to Loan Ratio (2018 - 2019)	<b>14.3 Times</b>	Not Set
20.	Gross Cash Accruals to loan ratio (2018 - 2019)	<b>0.43 Times</b>	Not Set
21.	Minimum Bureau Score - All Director/ Partner/Proprietor	<b>669</b>	Not Set
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>No limit account found from Commercial Cibil</b>	Not Set
25.	Credit Summation	<b>144.77%</b>	Not Set
26.	Collateral Coverage % (includes only Collateral Security Value)	-	Not Set



## 2. PARAMETER CHECK

27.	Debt Service Coverage Ratio (Conservative)	<b>2.56</b>	Not Set
29.	Minimum Bureau Score - Main Director/ Partner/ Proprietor	<b>669</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>29</b>	Not Set
32.	Minimum number of overall transaction in bank account per month in last 6 months	<b>72</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>42</b>	Not Set
36.	MSME Ranking (Commercial Bureau)	<b>-</b>	Not Set
36.	Maximum % allowed for cheque issue bounced (last month)	<b>0 %</b>	Not Set
37.	Maximum % allowed for cheque issue bounced (last 6 month)	<b>0 %</b>	Not Set

### Notes:

Parameter	Explanation/Formula
6	$(\text{Value of collateral security provided by borrower} + \text{Value of CGTMSE coverage available to borrower}) / \text{Loan Amount}$
11	$(\text{Total of Invoice Value of Top Customer} / \text{Total B2B Sales}) * 100$
23	% of drop in turnover/sales of current year compares to previous year
24	$(\text{Average daily balance available in bank account} / \text{Sanctioned limit of account}) * 100$
25	$(\text{Monthly average credits of last 6 months bank statements} / \text{Monthly average sales as per GST or Self declared sales by borrower}) * 100$
26	$\text{Value of collateral security provided by borrower} / \text{Loan Amount}$
27	$(\text{Latest year profit before interest, depreciation and tax amount} / \text{existing loans obligations of company or firm and directors or partners}) * 100$



### 3. PROJECT SNAPSHOT

#### (a) Basic Details

Industry:	<b>Auto and Ancillary</b>
Establishment Year:	<b>May 1993</b>
Constitution:	<b>Sole Proprietorship</b>
PAN:	<b>EWEPS6836Q</b>
GSTIN (1):	<b>21EWEPS6836Q1ZR (Primary)</b>
Product Description:	<b>TWO WHEELER SALES AND SERVICES</b>

#### (b) GST Details

Number of Customers:	<b>0</b>
Top Customer Concentration (B2B):	<b>100.00 %</b>
Projected Sales as per GST (Rs.):	<b>1,65,00,000</b>
Factory Premise:	<b>Owned</b>
Know How:	<b>Common Knowledge</b>
Competition:	<b>High</b>
Commercial Operation Date:	<b>-</b>

#### (c) Proprietors Background:

Name	<b>RAMESH CHANDRA SAHU</b>
PAN	<b>EWEPS6836Q</b>
Address	<b>Talmul Talmul Sasan angul Talmul S.O, Angul, Banarpal, ODISHA, 759040</b>
Mobile No	<b>8917382498</b>
Date of Birth	<b>04-05-1993</b>
Total Experience	<b>3</b>
Networth	<b>45,00,000</b>
TransUnion	<b>669</b>
Experian	<b>-</b>



### 3. PROJECT SNAPSHOT

Personal Obligation	<b>3,476.0</b>
Father Name	<b>GUNANIDHI SAHU</b>
Educational Status	<b>Matriculate</b>
Nationality	<b>India</b>
Visually Impaired	<b>No</b>
Residence Status	<b>Resident India</b>

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

Name	<b>RAMESH CHANDRA SAHU</b>
Marital Status	<b>Unmarried</b>
Spouse Name	<b>-</b>
Spouse Detail	<b>-</b>
No. of Children	<b>0</b>
Owning a House	<b>Living In Family Home</b>
Assessed for Income Tax	<b>Assessed</b>
Have Life Insurance Policy	<b>Yes</b>

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

MSME Ranking :	<b>Not Found</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)
20-12-2016	Central Bank of India India	Other	1,62,000	83,481	83,481	3,476	0	-



### 3. PROJECT SNAPSHOT

**(g) Fund Requirement:**

Particulars	Details
Facility	Working Capital
Application Type	New
Product Name	WC New Modified UCO Udyog Bandhu-1 Year ITR
Loan Amount Approved	10,00,000
Promotor's Contribution	30,00,000 (75.00%)
EMI	NA
Rate of Interest (%)	9.8
Purpose	Working Capital

**(h) Business Name Comparision**

Name as per GST (1)	RAMESH CHANDRA SAHU
Name as per ITR	RAMESH CHANDRA SAHU
Name edited by user*	URMILA MOTORS
Trade Name as per GST (1)	-
Name as per Bank Statement 1	URMILA MOTORS

**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)	1,42,96,597	1,13,97,621	0
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
<b>Net Sales</b>	<b>1,42,96,597</b>	<b>1,13,97,621</b>	<b>0</b>
<b>EXPENDITURE :</b>			
Increase/Decrease in Stock	-15,00,730	-2,03,914	0
Raw Material Consumed	1,47,04,494	1,05,45,112	0
Power & Fuel Cost	21,852	11,125	0
Employee Cost	2,55,500	2,04,500	0
General and Administration Expenses	3,72,285	3,54,568	0
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	1,25,000	62,000	0
Less: Expenses Capitalised	0	0	0
<b>Total Expenditure</b>	<b>1,39,78,401</b>	<b>1,09,73,391</b>	<b>0</b>
<b>Operating Profit (Excl OI)</b>	<b>3,18,196</b>	<b>4,24,230</b>	<b>0</b>
Other Income	1,11,567	566	0
<b>Operating Profit (EBITDA)</b>	<b>4,29,763</b>	<b>4,24,796</b>	<b>0</b>
Interest	0	0	0
<b>PBDT</b>	<b>4,29,763</b>	<b>4,24,796</b>	<b>0</b>
Depreciation	0	0	0
<b>Profit Before Taxation &amp; Exceptional Items</b>	<b>4,29,763</b>	<b>4,24,796</b>	<b>0</b>
Exceptional Income / Expenses	0	0	0
<b>Profit Before Tax</b>	<b>4,29,763</b>	<b>4,24,796</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	4,29,763	4,24,796	0
Dividend Pay Out	0	0	0
Equity Dividend %	0	0	0
Earnings Per Share	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	23,63,830	17,22,607	0
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
<b>Shareholder's Funds</b>	<b>23,63,830</b>	<b>17,22,607</b>	<b>0</b>
Minority Interest	0	0	0
Secured Loans	0	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>0</b>	<b>0</b>	<b>0</b>
Trade Payables	13,85,952	5,14,150	0
Other Current Liabilities	56,852	20,500	0
Short Term Provisions	0	0	0
<b>Total Current Liabilities</b>	<b>14,42,804</b>	<b>5,34,650</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>38,06,634</b>	<b>22,57,257</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	0	0	0
Less: Accumulated Depreciation	0	0	0
Less: Impairment of Assets	0	0	0
<b>Net Block</b>	<b>0</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	32,45,855	17,45,125	0
Sundry Debtors	61,986	3,85,410	0
Cash and Bank	77,799	1,26,722	0
Other Current Assets	0	0	0
Short Term Loans and Advances	4,20,994	0	0
<b>Total Current Assets</b>	<b>38,06,634</b>	<b>22,57,257</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>38,06,634</b>	<b>22,57,257</b>	<b>0</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 (%)	3.01	3.73	0.00
PATM (%)	3.01	3.73	0.00
ROCE (%)	21.03	49.32	NA
Asset Turnover(x)	3.76	5.05	0.00
Inventory Turnover (days)	84.75	58.05	0.00
Debtors Turnover(days)	1.58	12.34	0.00
Creditors Turnover (days)	34.35	17.78	0.00
Sales/Working Capital (x)	49.07	51.76	0.00
Net Sales Growth(%)	25.43	-100.00	NA
PAT Growth(%)	1.17	-100.00	NA
Adjusted Total Debt/Equity(x)	0.00	0.00	0.00
Growth in Debt/ Equity (%)	0.00	0.00	NA
Current Ratio(x)	2.39	4.14	0.00
Current Ratio (As per CMA)	2.64	4.22	0.00
Quick Ratio(x)	0.04	0.75	0.00
Interest Coverage	0.00	0.00	0.00
Debt/ EBITDA	0.00	0.00	0.00
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	1.12	-10.27	NA
Growth in CFO Margin (%)	-110.93	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	1,42,96,597	1,13,97,621	0
Add	Export Sales	0	0	0
	<b>Total</b>	1,42,96,597	1,13,97,621	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.	17,45,125	15,41,211	0
Minus	Cl. stock of F.G.	32,45,855	17,45,125	0
	<b>Total</b>	-15,00,730	-2,03,914	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]	1,47,04,494	1,05,45,112	0
Add	Other spares	0	0	0
	<b>Total</b>	1,47,04,494	1,05,45,112	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	23,63,830	17,22,607	0
Add	Preference shares [redeemable after one year]	0	0	0
	<b>Total</b>	23,63,830	17,22,607	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]	56,852	20,500	0
	<b>Total</b>	56,852	20,500	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]	61,986	3,85,410	0
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	<b>Total</b>	61,986	3,85,410	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	4,20,994	0	0
	<b>Total</b>	4,20,994	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	1,65,00,000.00
2.	Working Capital Requirement	Margin set by Lenders %	20.00%
3.	Working Capital Limit	Step 1 * Step 2	33,00,000.00
4.	Promoters Contribution	As set by Lenders %	20.00%
5.	Total Working Capital Limit	Step 3 - Step 4	26,40,000.00
6.	Existing Working Capital Limits	As per Bureau	0.00
7.	Additional Working Capital Limit	Step 5 - Step 6	26,40,000.00
8.	Proposed Additional Loan	Entered By Borrower	10,00,000.00
9.	Maximum Total limit set by Lender	Total limit set by Lender	1,00,00,000.00
10.	Eligible Total Working Capital Limit	Lower of Step 5 and Step 9	26,40,000.00
11.	Eligible Working Capital Limit :		
a)	Existing Working Capital Limit	Lower of Step 6 and Step 10	0.00
b)	Additional Working Capital Limit	Lower of Step 8 and Step 10	10,00,000.00
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	0	From GST
2	08-2017	0	From GST
3	09-2017	15,903	From GST
4	10-2017	4,43,582	From GST
5	11-2017	10,82,180	From GST
6	12-2017	9,16,920	From GST
7	01-2018	0	From GST
8	02-2018	0	From GST
9	03-2018	0	From GST
10	04-2018	10,70,591	From GST
11	05-2018	7,93,749	From GST
12	06-2018	10,15,874	From GST



## 4. (d) ASSESSMENT OF LIMITS

### Working Capital - Nayak Committee Method

13	07-2018	8,52,205	From GST
14	08-2018	13,09,696	From GST
15	09-2018	12,48,821	From GST
16	10-2018	18,30,130	From GST
17	11-2018	16,17,675	From GST
18	12-2018	9,94,047	From GST
19	01-2019	10,86,420	From GST
20	02-2019	8,63,757	From GST
21	03-2019	16,13,631	From GST
22	04-2019	30,94,266	From GST
23	05-2019	26,90,943	From GST
24	06-2019	34,56,455	From GST
25	07-2019	55,43,797	From GST
26	08-2019	27,95,649	From GST
27	09-2019	30,24,603	From GST
28	10-2019	50,19,335	From GST
29	11-2019	43,40,089	From GST
30	12-2019	0	Self Declared
<b>Total</b>			-

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

Step No.	Computation	Formula	Value
1.	Actual Sales in last 12 Months		<b>3,35,28,944.56</b>
2.	Projected sales declared by borrower	Declared By Borrower	<b>1,65,00,000.00</b>
3.	Final Projected sales	[ lower of (1) and (2) ]	<b>1,65,00,000.00</b>



## 5. RISK SCORING MODEL - (WC\_Renewal\_Modified UCO Udyog Bandhu@ one Year ITR)

Risk Factor	Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
<b>Management Risk</b>	Combined net worth (CNW) of the promoters (proprietors / partners / directors) as percentage of total long-term borrowing (existing and proposed)	>= 100.01%	<b>4</b>	4
	Customer/Associate concern availing financial assistance from Banks/FIs (with satisfactory track record) for	>= 3.01 year and <= 5years	<b>5</b>	6
	Bureau - Transunion Score [Average of promoters]	>= 650.01 and <= 700	<b>3</b>	4
	Experience In The Business	>= 2 years and <= 4.99years	<b>3</b>	4
<b>Financial Risk</b>	TOL/TNW (including proposed assistance)	<= 1.75	<b>4</b>	4
	Length of working capital cycle (Debtors + Inventory - Creditors)	<= 45 Days	<b>4</b>	4
<b>Business Risk</b>	No. of Customers based on GST data	<= 1 customers are	<b>0</b>	4
	Concentration of Top Customer	>= 50.01%	<b>1</b>	4
	Credit Summation	>= 90.01%	<b>4</b>	4

Sr. No.	Details	Actual Score	Out Of Score	Weight	Weighted Score	Weighted Out of Score
1	Management Risk Score	15	18	40.0%	17	21
2	Financial Risk Score	8	8	30.0%	7	7
3	Business Risk Score	5	12	30.0%	4	10
	<b>Total</b>	<b>28</b>	<b>38</b>	<b>100.0%</b>	<b>28</b>	<b>38</b>
	<b>Standardized Score</b>	<b>29.0</b>	<b>38.0</b>			

**Risk Grading: Adequate safe**



## 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>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>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. Other Directorship**

**RAMESH CHANDRA SAHU**

No Record Found



## 8. GST DATA

### 1 . GST Data (RAMESH CHANDRA SAHU) (21EWEPS6836Q1ZR)

#### Key Observation

1. Highest Sales Category	<b>61% (B2B)</b>
2. Gross Margin % (Sales-Purchase / Sales)	<b>37%</b>
3. Customer Concentration (B2B) (Top 5):	<b>0% of Total Sales</b>
4. Supplier Concentration (Top 5):	<b>100% of Total Purchase</b>
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	<b>Rs. 32,32,720</b>
7. Median Sales:	<b>Rs. 39,03,001</b>
8. Average Purchase:	<b>Rs. 14,26,303</b>
9. Median Purchase:	<b>Rs. 14,26,147</b>
10. Highest sales are in the month of	<b>07-2019</b>
11. Highest Purchase are in the month of	<b>12-2018</b>

#### Overview

Sr.No	Particulars	Details
1.	Total No. of Months	<b>16</b>
2.	Total No. of Customers	<b>0</b>
3.	Total No. of Suppliers	<b>7</b>
4.	Total Sales (Invoice Value)	<b>5,17,23,513</b>
A.	B2B	<b>0</b>
B.	B2CL	<b>0</b>
C.	B2CS	<b>3,16,81,553</b>
D.	Exports	<b>0</b>
E.	Nil Rated Good	<b>2,00,41,960</b>
F.	Exempted Goods	<b>0</b>
G.	Non GST Outward Supplies	<b>0</b>
5.	Total Purchases	<b>3,28,04,968</b>
6.	Difference (Sales Minus Purchase)	<b>1,89,18,546</b>
7.	Margin (%)	<b>37</b>





## 8. GST DATA

### Top 5 Customers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Sales
Total			0	0	0	0

### Top 5 Suppliers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	21ABSFS0699E1ZX		488	3,21,45,513	2,51,35,730	98
2	21BBWPP0874P1ZU		13	3,09,230	2,45,608	1
3	21AACFG9741J1ZF		2	1,66,814	1,41,368	1
4	21AEFPA8319B1ZA		6	1,00,054	77,869	0
5	21ABEFA9041N1ZG	ARYA ASSOCIATES	2	63,806	51,011	0
Total			511	3,27,85,417	2,56,51,586	100

### 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		0	20,356	0	0	0	0	20,356
3	12-2017		0	9,63,643	0	0	0	0	9,63,643
4	03-2018		0	0	0	0	0	0	0
5	06-2018		0	36,86,675	0	0	0	0	36,86,675
6	09-2018		0	40,79,739	0	0	0	0	40,79,739
7	12-2018		0	50,05,207	0	5,30,000	0	0	55,35,207
8	03-2019		0	45,55,857	0	0	0	0	45,55,857
9	04-2019		0	16,51,390	0	18,03,135	0	0	34,54,525
10	05-2019		0	17,79,928	0	12,98,600	0	0	30,78,528
11	06-2019		0	12,37,880	0	24,88,385	0	0	37,26,264
12	07-2019		0	11,95,147	0	46,09,443	0	0	58,04,590
13	08-2019		0	14,21,520	0	16,85,086	0	0	31,06,606
14	09-2019		0	8,81,126	0	23,35,227	0	0	32,16,353
15	10-2019		0	32,07,635	0	25,13,007	0	0	57,20,642



## 8. GST DATA

16	11-2019		0	19,95,453	0	27,79,077	0	0	47,74,530
<b>Total</b>		0	0	3,16,81,553	0	2,00,41,960	0	0	

### Month Wise Purchase

Sr.No	Months	B2B	Total
1	08-2017	83,650	83,650
2	09-2017	30,795	30,795
3	10-2017	68,971	68,971
4	11-2017	18,200	18,200
5	12-2017	62,683	62,683
6	01-2018	12,06,139	12,06,139
7	02-2018	2,75,879	2,75,879
8	03-2018	9,180	9,180
9	04-2018	11,76,413	11,76,413
10	05-2018	14,26,253	14,26,253
11	06-2018	15,52,518	15,52,518
12	07-2018	16,33,374	16,33,374
13	09-2018	23,71,276	23,71,276
14	12-2018	51,98,368	51,98,368
15	03-2019	45,46,998	45,46,998
16	04-2019	14,46,595	14,46,595
17	05-2019	18,95,475	18,95,475
18	06-2019	11,22,115	11,22,115
19	07-2019	11,12,890	11,12,890
20	08-2019	14,26,147	14,26,147
21	09-2019	6,57,075	6,57,075
22	10-2019	37,07,451	37,07,451
23	11-2019	17,76,523	17,76,523
<b>Total</b>		3,28,04,968	

### Credit/Debit Note Info.

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



## 8. GST DATA

### Inward Supply Description

Sr.No	Months	GST		NON GST		Total
		Inter- State Supplies	Intra- State Supplies	Inter- State Supplies	Intra- State Supplies	
1	022018	0	0	0	0	0
1	032018	0	0	0	0	0
1	042018	0	0	0	0	0
1	052018	0	0	0	0	0
1	062018	0	0	0	0	0
1	072018	0	0	0	0	0
1	082018	0	2,52,720	0	0	0
1	092018	0	0	0	0	0
1	102018	0	0	0	0	0
1	112018	0	5,00,000	0	0	0
1	122018	0	0	0	0	0
1	012019	0	0	0	0	0
1	022019	0	0	0	0	0
1	042019	0	0	0	17,17,272	0
1	052019	0	0	0	12,33,670	0
1	062019	0	0	0	23,69,890	0
1	072019	0	0	0	43,89,946	0
1	082019	0	0	0	13,79,569	0
1	092019	0	0	0	22,24,026	0
1	102019	0	0	0	23,93,340	0
1	112019	0	0	0	26,46,740	0
<b>Total</b>						



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

### GST Sales Vs. Bank Receipts

Months	Bank statement Receipts	GST sales	Receipts to sales %
06-2019	35,24,335	34,56,455	102 %
07-2019	30,70,734	55,43,797	55 %
08-2019	52,47,906	27,95,649	188 %
09-2019	32,50,632	30,24,603	107 %
10-2019	44,25,111	50,19,335	88 %
11-2019	47,51,113	43,40,089	109 %
Total	2,42,69,831	2,41,79,928	100.37 %

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

Year	GST Sales Total	ITR Sales	GST to ITR %
2018-2019	1,42,96,598	1,42,96,597	100.00 %
Total	1,42,96,598	1,42,96,597	100 %

### GST Purchase Vs. Fund Remittance.

Months	Bank statement Payments	GST Purchase	Payments To purchase %
06-2019	36,06,394	11,22,115	321 %
07-2019	30,44,280	11,12,890	274 %
08-2019	52,66,456	14,26,147	369 %
09-2019	32,27,400	6,57,075	491 %
10-2019	44,02,484	37,07,451	119 %
11-2019	48,00,470	17,76,523	270 %
Total	2,43,47,484	98,02,200	248 %

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

Year	GST Purchase	ITR Purchase	GST to ITR %
2018-2019	1,79,05,200	1,47,04,494	121.77 %
Total	1,79,05,200	1,47,04,494	122 %



## 10. 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	SHREE DURGA AUTO	ABSFS0699E	Self-Declared - GST	-	3,21,45,513.19
2	ARYA ASSOCIATES	ABEFA9041N	Self-Declared - GST	-	63,806.00
3	VINOD ARORA	AEFPA8319B	Self-Declared - GST	-	1,00,054.00
4	TVS CREDIT SERVICES LIMITED	AADCT0724A	Self-Declared - GST	-	7,750.12
Total(A)				-	3,23,17,123
GST Data(B)				-	3,28,04,968
% of Related Transaction to GST Data (A/B) *100				-	99 %



## 11. 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	RAMESH CHANDRA SAHU

### 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



## 12. BANK STATEMENT ANALYSIS

### A. Month Wise Details

**UCO Bank, India**  
**M/S URMILA MOTORS, SOL ID -1312, SOLE PROP- RAMESH CHANDRA**  
**SAHU AT-TALMULSASHAN PO-TALMUL PIN - 759040 ANGUL, OR**  
**Account No:- 13120210000373**  
**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	29	30	34	35	63	70
Total Amount of Credit Transactions	35,24,335	30,70,733	52,47,905	32,50,632	44,25,111	47,51,113
Total No. of Debit Transactions	62	42	56	65	47	63
Total Amount of Debit Transactions	36,06,394	30,44,280	52,66,456	32,27,399	44,02,483	48,00,469
Total No. of Cash Deposits	14	12	18	13	17	21
Total Amount of Cash Deposits	27,11,400	27,84,000	36,68,700	25,27,400	28,44,000	36,98,200
Total No. of Cash Withdrawals	0	0	0	0	0	0
Total Amount of Cash Withdrawals	0	0	0	0	0	0



## 12. BANK STATEMENT ANALYSIS

### A. Month Wise Details

Description	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19
Total No. of Cheque Deposits	0	0	0	0	0	0
Total Amount of Cheque Deposits	0	0	0	0	0	0
Total No. of Cheque Issues	0	0	0	0	0	0
Total Amount of Cheque Issues	0	0	0	0	0	0
Total No. of Inward Cheque Bounces	0	0	0	0	0	0
Total No. of Outward Cheque Bounces	0	0	0	0	0	0
Min EOD Balance	1,678	1,958	238	2,492	1,131	2,003
Max EOD Balance	4,50,173	2,45,604	92,221	2,42,342	5,18,497	3,01,413
Average EOD Balance	55,729	82,544	33,488	47,828	70,032	46,038





## 12. BANK STATEMENT ANALYSIS

### B. Top 5 Fund Remittance

UCO Bank, India  
M/S URMILA MOTORS, SOL ID -1312, SOLE PROP- RAMESH CHANDRA  
SAHU AT-TALMULSASHAN PO-TALMUL PIN - 759040 ANGUL, OR  
Account No:- 13120210000373  
Account Details from Jun-19 to Nov-19

Date	Description	Category	Amount
21-06-2019	eNEFT/SHREE DURGA AUTO	Transfer to SHREE DURGA AUTO	-3,00,000
28-06-2019	eNEFT/NEELAM ENTERPRISES	Transfer to NEELAM ENTERPRISES	-3,00,000
04-06-2019	eNEFT/SHREE DURGA AUTO	Transfer to SHREE DURGA AUTO	-2,00,000
17-06-2019	eNEFT/SHREE DURGA AUTO	Transfer to SHREE DURGA AUTO	-2,00,000
28-06-2019	eNEFT/RAHUL RAKESH AND COM	Transfer to RAHUL RAKESH AND COM	-1,98,000
25-07-2019	eNEFT/MAHAMAYA TRADING COM	Transfer to MAHAMAYA TRADING COM	-2,46,290
18-07-2019	eNEFT/SRI BALAJI ONION COM	Transfer to SRI BALAJI ONION COM	-2,34,140
03-07-2019	eNEFT/SHREE DURGA AUTO	Transfer to SHREE DURGA AUTO	-2,00,000
06-07-2019	eNEFT/NEELAM ENTERPRISES	Transfer to NEELAM ENTERPRISES	-2,00,000



## 12. BANK STATEMENT ANALYSIS

### B. Top 5 Fund Remittance

10-07-2019	eNEFT/NITIN ONION COMPANY	Transfer to NITIN ONION COMPANY	-2,00,000
31-08-2019	eNEFT/SHREE DURGA AUTO	Transfer to SHREE DURGA AUTO	-4,00,000
03-08-2019	RTGS/SHREE DURGA AUTO 000043	Transfer to SHREE DURGA AUTO	-3,50,014
16-08-2019	eNEFT/JINDAL TRADING COMPA	Transfer to JINDAL TRADING COMPA	-2,64,540
29-08-2019	eNEFT/NITIN ONION COMPANY	Transfer to NITIN ONION COMPANY	-2,25,190
01-08-2019	eNEFT/MANGHARAM AND SONS	Transfer to MANGHARAM AND SONS	-2,10,700
04-09-2019	eNEFT/SRI BALAJI ONION COM	Transfer to SRI BALAJI ONION COM	-3,00,000
10-09-2019	eNEFT/SHREE DURGA AUTO	Transfer to SHREE DURGA AUTO	-3,00,000
06-09-2019	eNEFT/RAHUL RAKESH AND COM	Transfer to RAHUL RAKESH AND COM	-1,85,610
04-09-2019	eNEFT/NITIN ONION COMPANY	Transfer to NITIN ONION COMPANY	-1,72,060
04-09-2019	eNEFT/JAI AMBE TRADING COM	Transfer to JAI AMBE TRADING COM	-1,71,560
09-10-2019	eNEFT/SHREE DURGA AUTO	Transfer to SHREE DURGA AUTO	-5,00,000
15-10-2019	eNEFT/SHREE DURGA AUTO	Transfer to SHREE DURGA AUTO	-3,00,000



## 12. BANK STATEMENT ANALYSIS

### B. Top 5 Fund Remittance

10-10-2019	eNEFT/SHRI GANESH TRADERS	Transfer to SHRI GANESH TRADERS	-2,51,900
11-10-2019	eNEFT/SRI BALAJI ONION COM	Transfer to SRI BALAJI ONION COM	-2,50,000
19-10-2019	eNEFT/SHRI GANESH TRADERS	Transfer to SHRI GANESH TRADERS	-2,50,000
19-11-2019	eNEFT/SRI BALAJI ONION COM	Transfer to SRI BALAJI ONION COM	-4,78,580
26-11-2019	eNEFT/SRI BALAJI ONION COM	Transfer to SRI BALAJI ONION COM	-4,34,500
11-11-2019	eNEFT/NAGRAJ JAIN AND BROT	Transfer to NAGRAJ JAIN AND BROT	-2,00,000
11-11-2019	eNEFT/SRI BALAJI ONION COM	Transfer to SRI BALAJI ONION COM	-2,00,000
22-11-2019	eNEFT/SRI BALAJI ONION COM	Transfer to SRI BALAJI ONION COM	-2,00,000



## 12. BANK STATEMENT ANALYSIS

### C. Top 5 Fund Received

UCO Bank, India  
M/S URMILA MOTORS, SOL ID -1312, SOLE PROP- RAMESH CHANDRA  
SAHU AT-TALMULSASHAN PO-TALMUL PIN - 759040 ANGUL, OR  
Account No:- 13120210000373  
Account Details from Jun-19 to Nov-19

Date	Description	Category	Amount
28-06-2019	BY CASH	Cash Deposit	5,80,000
03-06-2019	RTGS/SHRIRAM CITY UNION FINANCE LIMITED	Loan Disbursed	4,63,130
18-06-2019	BY CASH	Cash Deposit	3,95,000
21-06-2019	BY CASH	Cash Deposit	3,20,400
06-06-2019	BY CASH	Cash Deposit	3,00,000
11-07-2019	BY CASH	Cash Deposit	5,60,000
18-07-2019	BY CASH	Cash Deposit	5,00,000
25-07-2019	BY CASH	Cash Deposit	4,50,000
06-07-2019	BY CASH	Cash Deposit	3,80,000
02-07-2019	BY CASH	Cash Deposit	2,70,000
09-08-2019	BY CASH	Cash Deposit	6,31,400
08-08-2019	RTGS/SHRIRAM CITY UNION FINANCE LIMITED	Loan Disbursed	5,00,000
31-08-2019	RTGS/SHRIRAM CITY UNION FINANCE LIMITED	Loan Disbursed	4,03,396
16-08-2019	BY CASH	Cash Deposit	3,74,000
29-08-2019	BY CASH	Cash Deposit	3,74,000
04-09-2019	BY CASH	Cash Deposit	8,42,000



## **12. BANK STATEMENT ANALYSIS**

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

10-09-2019	BY CASH	Cash Deposit	7,80,000
06-09-2019	BY CASH	Cash Deposit	3,37,000
12-09-2019	BY CASH	Cash Deposit	1,35,000
23-09-2019	BY CASH	Cash Deposit	1,27,900
09-10-2019	BY CASH	Cash Deposit	9,50,000
30-10-2019	BY CASH	Cash Deposit	6,40,000
04-10-2019	BY CASH	Cash Deposit	2,00,000
15-10-2019	BY CASH	Cash Deposit	2,00,000
19-10-2019	BY CASH	Cash Deposit	2,00,000
26-11-2019	BY CASH	Cash Deposit	8,59,000
19-11-2019	BY CASH	Cash Deposit	6,10,000
11-11-2019	BY CASH	Cash Deposit	4,00,000
02-11-2019	BY CASH	Cash Deposit	2,96,400
14-11-2019	BY CASH	Cash Deposit	1,70,000





## 13. 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



## 13. 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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