

Every name, number and record on these pages is invented to show the layout of a real report. Section maxima are shown as a share of 100 points.

SAMPLE LENDER (FICTIONAL)

Credit Due-Diligence Report

Shree Krishna Agro Kendra · Proprietorship (fictional) · PAN XXXXX0000X (fictional) · GSTIN 00XXXXX0000X0Z0 (fictional)

Ref DD-2610-0042

Report date 24/10/2026 15:51 IST

Status: **Approved**

Methodology: Agri-input dealer credit v3

Executive summary

Score

78.5/10078.5 of
100 points

Grade

B

System decision

Approve with review

Final decision

Approved

24/10/2026

Requested

₹6.00 lakh

System suggested

₹5.50 lakh

₹5.50 lakh / Kharif season × 1

Approved

₹4.80 lakh

Includes SAMPLE (simulated) connector data – 3 data pull(s) are demonstration outputs, not live records. Confirm against source documents before relying on them.

Conditions of approval:

- Post-dated cheques (PDCs) collected before disbursal
- Limit reviewed after 6 months

Strengths

- Entity status active (MCA / GST): Yes (5 of 5 points)
- ITR filed: all last 3 AY: 3 of 3 (5 of 5 points)
- GSTR-1 & 3B filed till last month: Yes (5 of 5 points)
- Track record: latest sales vs 3-yr avg (%): 9.7 (5 of 5 points)

Concerns (cost the most points)

- Shop geo-tag within tolerance: 1.8 km (–3 points)
- Debtor days (3-yr avg): 74 (–4 points)
- Balance sheet type: Unaudited (–3 points)

Key figures

Current ratio	Debt : equity	Debtor days	PAT margin
1.12	1.40	74	6.6%

Red flags

- D1: Shop geo-tag is 1.8 km from the declared address (tolerance 0.5 km); field score reduced
- D1 Field verification: shop geo-tag 1.8 km from declared address
- Interview: turnover stated ₹1.2 cr vs ₹62 lakh in the latest ITR; officer to probe

Prepared by (maker)

Sample Maker (fictional)

Reviewed by (checker)

Sample Checker (fictional)

Geo-tag is 1.8 km from the declared address and the turnover stated in the interview (₹1.2 cr) is not supported by the ITR (₹62 lakh). Limit reduced from ₹5.5 L to ₹4.8 L; re-visit to be scheduled.

Detailed report

Score

78.5/10078.5
of 100 points

Grade

B

System decision

Approve with review

Recommended limit

₹5.50 lakh

₹5.50 lakh × 1 Kharif season

Season / data gaps

Kharif (Jun–Oct)0% weight not
evaluatable · confidence
Medium

Final decision: Approved · approved limit ₹4.80 lakh · by Sample Checker (fictional) on 24/10/2026 15:50 IST · Geo-tag is 1.8 km from the declared address and the turnover stated in the interview (₹1.2 cr) is not supported by the ITR (₹62 lakh). Limit reduced from ₹5.5 L to ₹4.8 L; re-visit to be scheduled.

Red flag D1 — Shop geo-tag is 1.8 km from the declared address (tolerance 0.5 km); field score reduced

1. Score build-up

Code	Pointer	Value	Basis	Points
A. KYC & Bureau				19.5 / 22
A1	Connectivity: e-mail valid	Yes	Verified	1 / 1
A2	Connectivity: web / Google presence	Partial	Listing found, no website	0.5 / 1
A3	Connectivity: mobile OTP verified	Yes	OTP confirmed	2 / 2
A4	Credit bureau band (provider-normalised)	Good	Good band (sample data)	12 / 14
A5	Willful defaulter / suit filed	No	None found (sample data)	0 / 0
A6	PAN verified	Yes	Matches name	2.5 / 2.5
A7	Proprietor ID / OKYC verified	Yes	Masked ID XXXX-XXXX-0000	1.5 / 1.5
B. Compliance				26 / 31
B1	Entity status active (MCA / GST)	Yes	Active	5 / 5
B2	ITR filed: all last 3 AY	3 of 3	All three filed Turnover note: Interview turnover ₹1.2 cr vs ₹62 lakh in the latest ITR; officer to probe (remark only — not scored)	5 / 5
B3	GSTR-1 & 3B filed till last month	Yes	Filed up to Sep 2026	5 / 5
B4	Balance sheet type	Unaudited	Unaudited, signed by proprietor	5 / 8
B6	Bank conduct (bounces in 6m)	2	1–3 bounces	3 / 5
B7	Bank statement fresh at diligence start	Yes	Latest entry within 30 days	3 / 3
C. Financial ratios				31 / 42
C1	Debt : Equity (3-yr avg)	1.4	1.0 – 1.5	8 / 10
C2	Current ratio (3-yr avg)	1.12	1.0 – 1.25	7 / 10
C3	Debtor days (3-yr avg)	74	60 – 90	6 / 10
C4	Creditor days (3-yr avg)	48	30 – 60	5 / 7
C5	Track record: latest sales vs 3-yr avg (%)	9.7	≥ 0	5 / 5
D. Field verification				2 / 5
D1	Shop geo-tag within tolerance of declared address	1.8 km	1 – 2 km band (tolerance 0.5 km)	2 / 5
D2	Shop photo reused from another case	No	No match	0 / 0
Total — 78.5 of 100 points scaled to 100 = 78.5 / 100 → B				78.5 / 100

Policy applied: Turnover — Latest filed ITR (₹62.0 lakh) used as the base; 3 of 3 years filed. Grade boundary — Grade B band is 70 to 84.9 on this sample methodology; 78.5 is not on a boundary. Bureau — Good band from sample bureau data. Bank statement — Fresh, within 30 days.

Value Check (independent recompute, tolerance 1%): all key ratios match; score/grade recompute matches.

Limit = the lowest of 10% of latest ITR turnover × grade-B factor 90% ₹5.58 lakh; Policy ceiling for a first-time dealer limit ₹5.50 lakh (**binding**) = **₹5.50 lakh**; requested ₹6.00 lakh.

Reason codes (items that cost the most points): D1 Shop geo-tag within tolerance (-3); C3 Debtor days (3-yr avg) (-4); B4 Balance sheet type (-3).

2. Red flags & data gaps

- D1 Field verification: shop geo-tag 1.8 km from declared address
- Interview: turnover stated ₹1.2 cr vs ₹62 lakh in the latest ITR; officer to probe

3. Financial summary (from uploaded statements)

₹	FY 2025-26	FY 2024-25	FY 2023-24
Sales / turnover	₹62.00 lakh	₹56.50 lakh	₹51.00 lakh
Profit after tax	₹4.10 lakh	₹3.60 lakh	₹3.10 lakh
Net worth	₹15.50 lakh	₹13.70 lakh	₹12.00 lakh
Total debt	₹21.70 lakh	₹20.50 lakh	₹19.00 lakh
Receivables	₹12.60 lakh	₹11.20 lakh	₹10.00 lakh
Payables	₹6.40 lakh	₹5.90 lakh	₹5.40 lakh
Inventory	₹9.80 lakh	₹9.00 lakh	₹8.20 lakh
Current assets	₹27.50 lakh	₹25.00 lakh	₹22.50 lakh
Current liabilities	₹24.50 lakh	₹22.50 lakh	₹20.50 lakh

Ratios: current ratio 1.12 · D/E 1.40 · debtor days 74 · PAT margin 6.6%

4. Documents & data sources

Item	Type / mode	Date (IST)	Key output
financials_FY2025-26_sample.xlsx	Financial statements	24/10/2026	financial statements · 2025-26, 2024-25, 2023-24 · sha256 0000sample...
bank_statement_6m_sample.csv	Bank statement	24/10/2026	bank statement · sha256 1111sample...
gst_returns_summary_sample.csv	GST returns summary	24/10/2026	GST returns summary · sha256 2222sample...
TransUnion CIBIL – Commercial (CCR / CMR rank)	SAMPLE DATA · done ref SAMPLE-0001	24/10/2026	band=Good;
GST data via GSP / ASP (GSTR-1, 3B, filing status)	SAMPLE DATA · done ref SAMPLE-0002	24/10/2026	filing=up to date;
Income-tax ITR filing status (ERI / AA / KYC vendor)	SAMPLE DATA · done ref SAMPLE-0003	24/10/2026	turnover_latest=6200000;

Rows marked SAMPLE DATA are simulated connector outputs for demonstration and must not be relied upon.

5. Field verification (shop geo-tag)

Declared: Fictional address, Sample Nagar, Sample District 000000 → 22.00000, 77.00000 (fictional coordinates)

Visit 24/10/2026 14:05 IST by Sample Maker (fictional) · 22.016200, 77.000000 (±12 m) · distance from declared: **1800 m**

⚠ Shop geo-tag is 1.8 km from the declared address (tolerance 0.5 km)

Observations: Shop found at a different location; owner says godown is at the declared address.

6. Video interview – behavioural indicators (beta, advisory, not scored)

Recorded 24/10/2026 14:20 IST · consent captured 24/10/2026 14:18 IST · 214 s · overall: **Review turnover figure**

Check	Said	Records	Status
Annual turnover	₹1.2 cr	₹62.00 lakh	Inconsistent: officer to probe
Years in business	9	9	Consistent

Beta, advisory only. These indicators come from simple speech and transcript heuristics. They are not a lie detector and do not affect the score, grade or limit. Under the RBI (Digital Lending) Directions, 2025, the regulated entity stays responsible for credit decisions and must collect only data that is needed, with explicit consent. DPDP Act 2023: get notice-based specific consent, limit use to the stated purpose, honour erasure. Accent, language, disability, nervousness and network quality can all affect these signals, so never decline on them alone.

8. Audit trail, model version & consent

When (IST)	Who	Action	Detail
24/10/2026 10:12	Sample Maker	Case opened	Borrower, PAN and GSTIN entered (fictional)
24/10/2026 10:20	Sample Maker	Consent recorded	Consent C-2041 · purpose: credit assessment · recorded before any data pull
24/10/2026 10:26	System	Data pulled (sample data)	Bureau, GST and ITR connectors in sample mode
24/10/2026 14:05	Sample Maker	Field visit	Geo-tag 1.8 km from declared address; flag raised, field score reduced
24/10/2026 15:10	System	Score computed	Methodology v3 locked for this case · 78.5 / 100 · grade B · limit ₹5.5 L
24/10/2026 15:42	Sample Checker	Limit override ₹5.5 L → ₹4.8 L	Geo-tag is 1.8 km from the declared address and the turnover stated in the interview (₹1.2 cr) is not supported by the ITR (₹62 lakh). Limit reduced from ₹5.5 L to ₹4.8 L; re-visit to be scheduled.
24/10/2026 15:50	Sample Checker	Approved	Approved limit ₹4.8 L (Kharif season)
24/10/2026 15:51	System	Report issued	PDF generated from the locked case record

Changing the methodology template later does not alter this record: the version used is locked per case.

Prepared by (maker)
Sample Maker (fictional)
Credit Analyst (maker)

Reviewed by (checker)
Sample Checker (fictional)
24/10/2026 15:50 IST

Sample report - fictional borrower and illustrative figures. Generated by Paarkho on 24/10/2026 15:51 IST. All amounts in ₹; dates DD/MM/YYYY; times IST. This report supports, and does not replace, the credit officer's judgement.