

A REAL REPORT · BUILT FOR A SAMPLE BUSINESS

What your Business Health Report looks like

When you apply for a business loan, the lender quietly checks your business — your credit score, your bank statement and your GST returns — and then decides: approve or reject, how much to lend, and at what interest rate. Most owners never see what those checks found. They learn something was wrong only after the loan is refused, or cut to a smaller amount at a higher rate — and by then the decision is already made, and too late to change.

This is a complete sample report for a fictional business, Sharma Traders, so you can see exactly what your own report would look like. Every business and figure here is invented for the example — your own report would be built entirely from your own data.

Banks check three things before they lend: your credit score, your bank statement, and your GST returns. If even one is weak, they say no — no matter how well your business is doing.

This report checks all three and tells you which one is holding you back.

3 checks

Bureau · Banking · GST

25+ pages

in your full report

1-on-1 call

with our expert, included

What you're holding is 8 of those pages. The full report goes deeper on every check, and adds your 12-month roadmap, your lender-by-lender readiness, and your personal action plan — built entirely from your own bureau, GST and bank data.

What's in these 8 pages

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|-------------------------------------|---|
| 1 This page — what a report is | 5 Check 2 · Your bank statement |
| 2 The whole file at a glance | 6 Check 3 · Your GST returns |
| 3 Which of the 3 checks rejects you | 7 The three-way cross-check + what you could borrow |
| 4 Check 1 · Your credit score | 8 The fix — and what's in the full report |

Sample figures throughout are illustrative and belong to a fictional business. Every report is built only from the customer's own data, with their consent. Indicative guidance only — not an offer, and not a guarantee of approval.

EXECUTIVE SUMMARY

Sharma Traders, at a glance

The whole file in one view — the same signals a lender's credit team reads, in plain English.

742

Bureau score

₹1.84 Cr

GST turnover (12m)

-₹2.6 L

Avg bank balance

Your health check, signal by signal

Signal	Status	What your file shows
Repayment record	● Green	No missed payments in 24 months
GST filing discipline	● Green	12 of 12 returns filed on time
Business turnover	● Green	₹1.84 Cr — comfortably above lending minimums
Business vintage	● Green	6.2 years — mature, well past the 3-year mark
Average bank balance	● Red	Overdrawn — ₹2.6 L below zero on average
Cheque / auto-debit bounces	● Red	4 bounces in the window
GST vs bank cross-check	● Amber	Only 68% of bank credits explained by declared sales

Four greens. Two reds. On paper this is a healthy, mature business with a clean repayment record — and it would still typically be declined. The next page shows exactly which of the three checks is doing the damage.

What's working for you

- A clean 24-month repayment record
- ₹1.84 Cr turnover — a real, working business
- Every GST return filed on time
- 6.2 years of business vintage

What needs attention

- The account runs ₹2.6 L overdrawn
- 4 bounced debits in 12 months
- 32% of bank credits unexplained by sales
- 5 loan enquiries in the last 6 months

→ **In your report:** this page shows YOUR own bureau score, turnover and bank balance, and your own mix of green and red signals. Here you are seeing only Sharma Traders' snapshot — and most owners find at least one red they never knew was there.

THE VERDICT

Which of the three is rejecting you

Banks check three things. Here is how Sharma Traders scores on each — and the one that decides the outcome.

CHECK 1

PASSES**Your credit score — 742**

Clean repayment record, no missed payments in 24 months, low card usage. A lender has no reason to stop here.

CHECK 3

PASSES**Your GST returns — ₹1.84 Cr**

All 12 returns filed on time, turnover comfortably above business-lending minimums. This is a real, working business.

CHECK 2

THIS IS THE PROBLEM**Your bank statement**

The account was at or below zero on 340 of 365 days, averaging ₹2.6 L overdrawn, with 4 bounced debits. Lenders read the bank statement as the honest test of whether a business can service an EMI — and this fails it.

The bottom line: Sharma Traders does ₹1.84 Cr of business a year and pays every EMI on time — and would still typically be turned down, purely because of how the bank account behaves. Two out of three is a decline.

The good news: this is the most fixable of the three. A credit score takes years to rebuild. A bank balance can turn around in months — and this report shows exactly how, and what it unlocks.

→ **In your report:** this page names which of YOUR three checks is the one holding you back. For Sharma Traders it is the bank statement; for you it may be a different one — and it is often not the check you would expect.



WHAT LENDERS SEE FIRST

Check 1 · Your credit score

Your score is one number, but lenders read the five factors underneath it. This is where you find out which one is lifting you — and which is quietly holding you back.

742

Bureau score

0

Missed payments (24m)

6.2 yrs

Oldest credit account

The five factors behind your score

Factor	What your file shows	Rating
Payment record	On time — no late payments on record	● Green
Card / OD utilisation	18% of limit used — comfortably under 30%	● Green
Account vintage	6.2 yrs — your oldest credit account	● Green
Credit mix	3 types — Business Loan, Gold Loan, Credit Card	● Green
Enquiries (last 6 mo)	5 loan enquiries — reads as credit-hungry	● Red

What this means: your score is held down by one thing only — five loan applications in six months. Every application leaves a mark, and a cluster makes lenders nervous. Pause new applications for 90 days and this typically lifts on its own — no money required.

When the misses happened matters more than how many

Underwriters weigh the most recent months roughly 10× heavier than older ones. A clean recent record is worth more than a perfect distant one.

Window	Worst delay	Accounts affected
Last 3 months	—	Clean
Months 4–6	—	Clean
Months 7–12	—	Clean
Months 13–24	—	Clean

→ **In your report:** this page breaks down YOUR own five credit factors and shows the single one quietly costing you. These are only Sharma Traders' factors — most people have never seen which of their own five is the problem.



THE PART YOU CANNOT DRESS UP

Check 2 · Your bank statement

Your bureau shows how you've repaid. Your bank account shows how your business actually behaves with money — and lenders trust it above everything else. This is where Sharma Traders loses the loan.

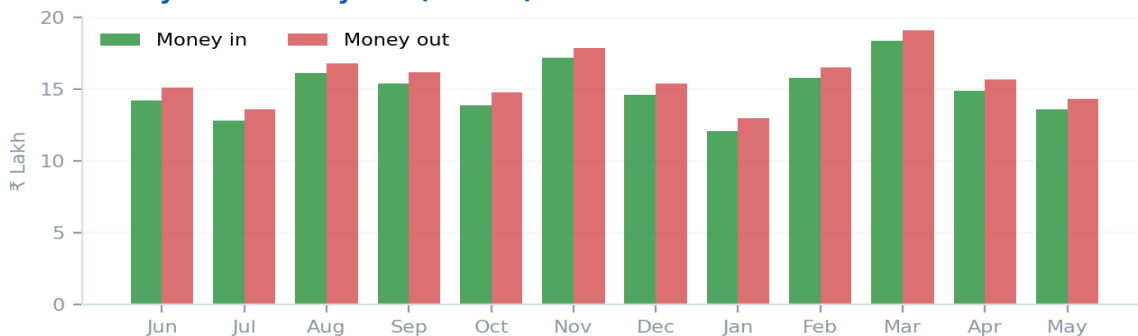
-₹2.6 L Average balance	340 / 365 Days at or below zero	4 Bounced debits
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Your daily bank balance across the year (₹ Lakh)



How a lender reads this: the account lives below the line. Money comes in and goes straight back out, so there is never a cushion. To an underwriter this says one thing — if we add an EMI, where would it come from? It doesn't matter that the business is profitable on paper; this is the chart that decides.

Money in vs money out (₹ Lakh)



Money out exceeds money in, every single month. Not by much — but consistently. That steady drip is what keeps the balance under water, and it is entirely fixable once you can see it.

→ **In your report:** these charts are drawn from YOUR own bank account — your daily balance, and your money in versus money out, month by month. What you see here is only Sharma Traders' year, and almost no one has looked at their own account this way.



WHAT THE TAX RECORD TELLS A LENDER

Check 3 · Your GST returns

Lenders pull the same GST data we do. It tells them whether the business underneath the loan is real, growing, and disciplined — and it sizes how much they'd lend.

₹1.84 Cr

Turnover (12m)

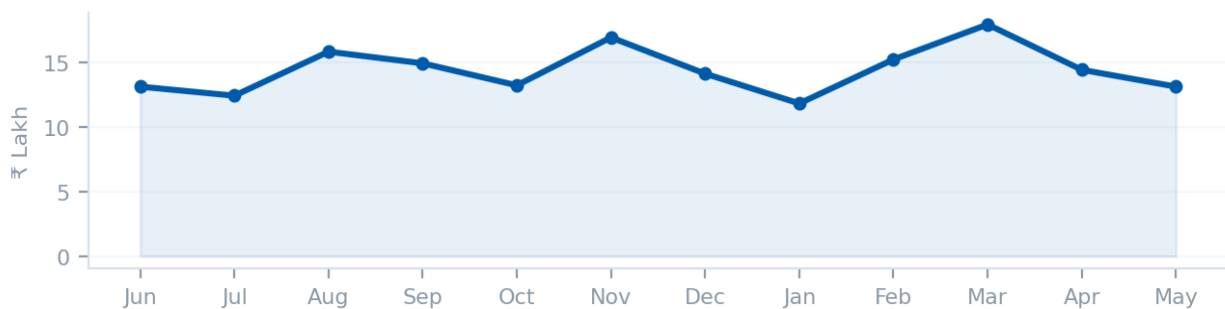
12 / 12

Returns filed on time

₹1,24,600

Unclaimed ITC

Monthly sales (₹ Lakh)



This check passes — comfortably. ₹1.84 Cr of declared turnover, every return filed on time, and a steady month-to-month pattern with no alarming swings. On this evidence alone, most lenders would be willing to look at a serious business loan.

₹1,24,600 is sitting unclaimed. That's Input Tax Credit already paid on purchases that hasn't been set off — real money the business hasn't recovered. It won't get you a loan, but it's yours, and most owners don't know it's there until someone checks.

→ **In your report:** this page shows YOUR own turnover, filing record and any unclaimed input tax credit still sitting with you. This is only Sharma Traders' GST — your own numbers, and what they could unlock, would appear right here.

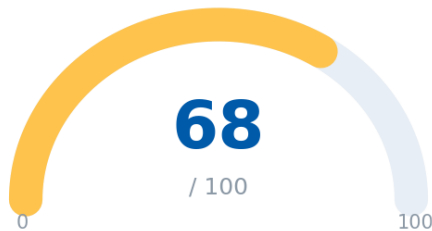


THE CROSS-CHECK

What only a three-way check can find

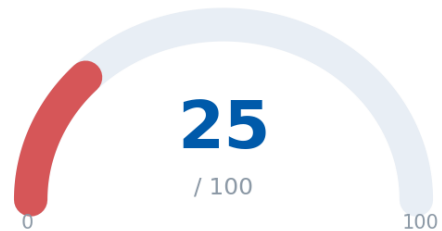
Any lender can read one record. The value is in reading all three together — because that's where the questions come from that you never see coming.

GST sales ↔ Bank credits



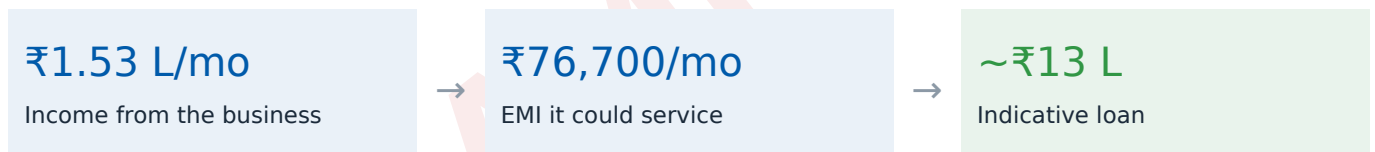
Only 68% of the money entering the bank is explained by declared sales. A lender will ask where the other 32% came from. Having an answer ready turns a red flag into a non-event.

Bureau EMI ↔ Bank loan debits



Your bureau says ₹47,500 of EMIs a month. Your bank shows ₹12,000. The rest is being paid from another account — perfectly normal, but a lender always chases it. Better to explain it upfront.

So what could Sharma Traders actually borrow?



Here is what that ₹2.6 L overdraft is really costing. This business earns enough to service a loan of roughly ₹13 L. But because the account runs below zero, that door is typically closed — lenders treat a persistent negative balance as a hard stop. The business isn't the problem. The bank balance is. Fix it, and this is what comes back into reach.

Indicative only, based on typical published lending norms — not any specific lender's policy, not an offer, and not a guarantee of approval. Lenders vary and re-compute on verified numbers.

THE FIX — AND WHAT ELSE IS IN YOUR REPORT

What we'd tell Sharma Traders to do

Every report ends with a specific, ordered plan — and a 1-on-1 call with our expert to walk you through it.

#	What to do	Why it matters
1	Stop drawing the account below zero — treat ₹0 as the floor	This single habit is what turns the red check green
2	Hold a buffer of about one month's outflow in the account	Removes the bounces; lenders look for a cushion
3	Pause new loan applications for 90 days	Lets the enquiry cluster age off your bureau
4	Claim the ₹1,24,600 of pending ITC in the next filing	Real money back, and it strengthens the cash position
5	Show the second account your other EMIs are paid from	Closes the question before a lender has to ask it

On typical norms, a profile like this comes back into range within about 6–9 months of fixing the balance — and the ₹13 L that's out of reach today would typically be considered again. Nothing about the business has to change. Only the account behaviour.

You've just seen 8 pages. Your report has 25+.

✓ Everything in this sample — on your own data	+ Your 12-month, month-by-month roadmap
+ Lender-by-lender readiness, and when	+ Your reapplication timing — when to try
+ Loan-by-loan breakdown + concentration risk	+ Your action plan + a 1-on-1 expert call

Sharma Traders is fictional and all figures are illustrative. Your report is an informational and educational analysis prepared solely from data you provide or authorise us to access. It is not credit advice, a credit rating, or a loan offer, and does not guarantee approval, pricing or eligibility. All lending decisions rest solely with the respective lenders. IRIS Data Solutions Private Limited accepts no liability for any action taken based on this report.