



Ledgerline

Underwrite with confidence.

Northbridge Capital · SME loan underwriting & lifecycle · Jul 2026

00 • COMPONENT SET

STATUS CHIP

Approved

Review

Declined

SCORE BADGE

712

Low Risk

BUTTONS

Primary

Secondary

Ghost

STAT TILE

IN QUEUE

47

+6 vs Jun

FILTER PILL

Textiles

Trading ×

DATA TABLE ROW

LN-2417	Surya Fabrication Works	₹18.0L	684	Review
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EMPTY STATE

No applications

New intake will appear here.

01 Jul - 28 Jul 2026

New Application

APPLICATIONS IN QUEUE

47

DISBURSED THIS MONTH

₹4,82,00,000

AT-RISK REPAYMENTS

9

AVG TIME TO DECISION

2.4 days

Pending Applications by Age

0-2 days

21

3-5 days

18

5+ days

8

OLDEST IN QUEUE

APP ID	BUSINESS	AMOUNT	AGE	SCORE	
APL-2402	Ganga Rice Mills	₹32,00,000	6d	718	Low Risk
APL-2405	Prakash Steel Traders	₹45,00,000	6d	591	High Risk
APL-2409	Orchid Garments	₹12,50,000	5d	676	Review
APL-2411	Zenith Tooling	₹28,00,000	5d	702	Low Risk
APL-2413	Mahi Cold Storage	₹55,00,000	4d	648	Review
APL-2414	Lotus Electricals	₹9,80,000	4d	731	Low Risk

TABLE - LOADING

TABLE - EMPTY

No pending applications

Applications older than 0 days will surface here as they arrive.

Go to Intake

Ledgerline

Dashboard

Intake

Queue

Loans

Repayments

Audit

Applicant Profile

Search name, PAN, loan ID...

New Application

Sharma Textiles Pvt Ltd

Textiles

9 years in businessPAN AAACS4523FGSTIN 27AAACS4523F1Z5

Good standing

Relationship since Sep 2021

TOTAL BORROWED

₹1,03,00,000

TOTAL REPAID

₹74,20,000

CURRENTLY OUTSTANDING

₹28,80,000

ENTITY

Constitution

Pvt Ltd

Incorporated

2017

Registered office

Bhiwandi, MH

Contact

N. Sharma

Phone

+91 9820 04412

VERIFIED DOCUMENTS

✓

PAN card

Verified

✓

GST returns FY25-26

Verified

✓

Bank statements · 12 mo

Verified

✓

Udyam registration

Verified

○

ITR FY25-26

Pending

○

Property papers

Pending

Applications

Loans

Repayment History

Documents

APP ID	DATE	AMOUNT	SCORE AT DECISION	OUTCOME
APL-2430	26 Jul 2026	₹25,00,000	712 Low Risk	In review
APL-2189	12 Mar 2025	₹40,00,000	731 Low Risk	Approved
APL-1764	02 Aug 2024	₹25,00,000	704 Low Risk	Approved
APL-1288	15 Nov 2023	₹18,00,000	668 Review	Approved
APL-0973	20 Apr 2023	₹30,00,000	645 Review	Declined
APL-0561	08 Sep 2021	₹8,00,000	612 High Risk	Approved

RISK SUMMARY

712

Low Risk

Scored 12 Mar 2024 · Model v3.2

Repeat borrower

5th application

BANK STATEMENT · 6 MO

Avg monthly balance

₹6,40,000

Cheque bounces

1

Inflow regularity

91%

RI

Ritika Iyer

Senior Underwriter

Ledgerline

Dashboard

Intake

Queue

Loans

Repayments

Audit

RI

Ritika Iyer

Senior Underwriter

Underwriting Queue

BAND

☒ Low Risk19

☒ Review21

☐ High Risk7

AMOUNT

₹5L

-

₹1Cr

SECTOR

Trading ×

Textiles

Mfg

Logistics

AGE IN QUEUE

Any

ASSIGNEE

Anyone

Clear filters

All 14

Low Risk 7

Review 5

High Risk 2

	APP ID	BUSINESS NAME	SECTOR	REQUESTED	SCORE		AGE	ASSIGNED	
☐	APL-2402	Ganga Rice Mills	Agri Processing	₹32,00,000	718	Low Risk	6d	R. Iyer	>
☐	APL-2405	Prakash Steel Traders	Trading	₹45,00,000	591	High Risk	6d	A. Menon	>
☐	APL-2409	Orchid Garments	Textiles	₹12,50,000	676	Review	5d	S. Kulkarni	>
☐	APL-2411	Zenith Tooling	Manufacturing	₹28,00,000	702	Low Risk	5d	Unassigned	>
☐	APL-2413	Mahi Cold Storage	Logistics	₹55,00,000	648	Review	4d	R. Iyer	>
☐	APL-2414	Lotus Electricals	Trading	₹9,80,000	731	Low Risk	4d	A. Menon	>
☐	APL-2417	Surya Fabrication ...	Manufacturing	₹18,00,000	684	Review	3d	R. Iyer	>
☐	APL-2418	Vasant Dairy Foods	Agri Processing	₹22,00,000	663	Review	3d	Unassigned	>
☐	APL-2421	Netra Packaging	Manufacturing	₹15,00,000	709	Low Risk	2d	S. Kulkarni	>
☐	APL-2423	Anand Pharma Distr...	Trading	₹60,00,000	745	Low Risk	2d	A. Menon	>
☐	APL-2424	Kaveri Agro Traders	Trading	₹19,50,000	602	High Risk	1d	Unassigned	>
☐	APL-2426	Bluestone Logistics	Logistics	₹36,00,000	688	Review	1d	R. Iyer	>
☐	APL-2428	Meridian Auto Com...	Manufacturing	₹41,00,000	722	Low Risk	0d	S. Kulkarni	>
☐	APL-2430	Sharma Textiles Pvt...	Textiles	₹25,00,000	712	Low Risk	0d	Unassigned	>

03B · QUEUE - 3 ROWS SELECTED, BULK ACTIONS

-	APP ID	BUSINESS NAME	SECTOR	REQUESTED	SCORE	AGE	ASSIGNED		
☐	APL-2402	Ganga Rice Mills	Agri Processing	₹32,00,000	718	Low Risk	6d	R. Iyer	>
☒	APL-2405	Prakash Steel Traders	Trading	₹45,00,000	591	High Risk	6d	A. Menon	>
☒	APL-2409	Orchid Garments	Textiles	₹12,50,000	676	Review	5d	S. Kulkarni	>
☐	APL-2411	Zenith Tooling	Manufacturing	₹28,00,000	702	Low Risk	5d	Unassigned	>
☒	APL-2413	Mahi Cold Storage	Logistics	₹55,00,000	648	Review	4d	R. Iyer	>
☐	APL-2414	Lotus Electricals	Trading	₹9,80,000	731	Low Risk	4d	A. Menon	>
☐	APL-2417	Surya Fabrication Works	Manufacturing	₹18,00,000	684	Review	3d	R. Iyer	>
☐	APL-2418	Vasant Dairy Foods	Agri Processing	₹22,00,000	663	Review	3d	Unassigned	>

3 selected

Assign to Underwriter

Request Documents

Export

Clear

Ledgerline

Dashboard

Intake

Queue

Loans

Repayments

Audit

Credit Score

LN-2417 · Surya Fabrication Works · ₹18,00,000

Open Profile

Export Report

COMPOSITE SCORE

684

Review

Model v3.2 · scored 26 Jul 2026 14:02 IST

Band thresholds: ≥700 low risk · 620-699 review · <620 high risk

Factor contribution

Bureau score 35%

742 · CIBIL

Bank statement stability 30%

σ 0.31 · moderate variance

Years in business 15%

11 yrs

Sector risk 10%

Manufacturing · moderate

Repeat borrower history 10%

First-time borrower

Bank statement summary

HDFC current a/c · Jan-Jun 2026

JanFebMarAprMayJun

Avg balance

₹4,15,000

Bounces (6 mo)

2

Inflow regularity

86%

Bureau report - CIBIL

Bureau score 742 · pulled 25 Jul 2026

Show raw report (12 sections)

DECISION

Recorded against LN-2417. Decisions are final once posted to the audit log.

Approve

Send to Review

Decline

Override Reason

Required when the decision differs from the model band...

ACTIVITY

Documents received

System · 28 Jul 2026 08:56

Documents requested - bank stmt, GST

R. Iyer · 27 Jul 2026 11:18

Assigned to R. Iyer

S. Kulkarni · 27 Jul 2026 09:41

Auto-routed to Review queue

System · 26 Jul 2026 14:02

Scored 684 by model v3.2

System · 26 Jul 2026 14:02

RI

Ritika Iyer

Senior Underwriter

Ledgerline

Dashboard

Intake

Queue

Loans

Repayments

Audit

Repayments

DUE THIS WEEK

₹38,60,000

23 EMIs

OVERDUE

₹12,40,000

9 loans

COLLECTED THIS MONTH

₹1,06,20,000

94% of billed

Overdue · sorted by days past due

LOAN ID	BORROWER	EMI	DUE DATE	DAYS PAST DUE	ATTEMPTS	
LN-1642	Kaveri Agro Traders	₹42,000	24 Jun	34	4 calls	Reconcile
LN-1893	Bluestone Logistics	₹24,000	07 Jul	21	3 calls	Reconcile
LN-1710	Orchid Garments	₹18,500	11 Jul	17	2 calls	Reconcile
LN-2011	Prakash Steel Traders	₹56,000	17 Jul	11	2 calls	Reconcile
LN-1954	Vasant Dairy Foods	₹31,000	22 Jul	6	1 call	Reconcile
LN-2088	Lotus Electricals	₹12,400	25 Jul	3	-	Reconcile

Upcoming EMIs

Wed 29 Jul 3 EMIs · ₹1,08,000

LN-1522	Ganga Rice Mills	₹52,000	NACH
LN-1877	Netra Packaging	₹34,000	NACH
LN-2102	Zenith Tooling	₹22,000	Manual

Thu 30 Jul 2 EMIs · ₹73,500

LN-1691	Anand Pharma Distributors	₹48,500	NACH
LN-1948	Meridian Auto Components	₹25,000	NACH

Fri 31 Jul 2 EMIs · ₹67,000

LN-1533	Sharma Textiles Pvt Ltd	₹41,000	NACH
LN-2064	Mahi Cold Storage	₹26,000	Manual

Manual reconciliation

LOAN

LN-1893 · Bluestone Logistics

AMOUNT RECEIVED

₹18,500

DATE

28 Jul 2026

REFERENCE NO.

UTR2607261148823

Partial payment

EMI is ₹24,000 - this entry is ₹5,500 short. The balance will roll into the next cycle and the loan stays past-due.

Post Payment

Cancel

EMI volume - July

M

T

W

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1

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24

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26

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28

29

30

31

Fewer

More

RI

Ritika Iyer
Senior Underwriter