

~ Facility Information ~

Reference Number	:	DA18031301002
Loan Amount (Rs)	:	120000.00
Peroid Of Loan (Month)	:	12
Rate Of Intrest (%)	:	14
Service Charges	:	11500.00
Proposed Service Charge	:	120000000.00
Purpose Of Loan	:	BusinessExpansion
Detailed Loan Purpose	:	Loan is for buy assets
Repayment Mode	:	EndoftheMonth
Repayment Type	:	Grace Period

Initial Charges

Legal charges (Rs)	:	0.00
Stamp duty (Rs)	:	0.00
Stamp duty on mortgage bonds (Rs)	:	0.00
Individual crib charges (Rs)	:	0.00
Company crib charges (Rs)	:	0.00
Fund transfer fees (Rs)	:	0.00
RMV charges (Rs)	:	0.00
Other charges (Rs)	:	0.00

Installment Number	Number of Installments	Interest Portion (Rs)	Capital Portion (Rs)	Installment Value (Rs)	Outstanding (Rs)
1	1	9375.00	1400.00	10775.00	110625.00
2	1	9484.37	1290.63	10775.00	101140.63
3	1	9595.03	1179.97	10775.00	91545.60
4	1	9706.97	1068.03	10775.00	81838.63
5	1	9820.22	954.78	10775.00	72018.41
6	1	9934.79	840.21	10775.00	62083.62
7	1	10050.69	724.31	10775.00	52032.93
8	1	10167.95	607.05	10775.00	41864.98

9	1	10286.58	488.42	10775.00	31578.40
10	1	10406.59	368.41	10775.00	21171.81
11	1	10528.00	247.00	10775.00	10643.81
12	1	10643.81	131.19	10775.00	0.00

~ Client Information ~

Business Ownership Structure	:	Partnership
BR No	:	PV599
Name of Business	:	MIT
Business Sector	:	AGI-AGROBASED INDUSTRIES
Business Subsector	:	COF-COFFEE
Date of Registration	:	Fri Mar 09 05:30:00 IST 2018
Registered Address (line 1)	:	no 24
Registered Address (line 2)	:	Glasshouse building
Registered Address (line 3)	:	Colombo 7
City	:	Agbopura
Postal Code	:	31304
Operating Address (line 1)	:	No 34
Operating Address (line 2)	:	Millennium drive
Operating Address (line 3)	:	malabe
Operating City	:	Akkaraipattu
Operating Postal Code	:	32400
Contact Person	:	Kushan
Mobile No	:	0713031904
Residence No	:	0413031908
Office No	:	0119373628
Fax No	:	6785567578
Email	:	gihanzshamike@gmail.com

Sole Proprietor / Partner / Director Details

NIC	Status	DOB	Title	Initials	Full Name	Designation
781731420V		Wed Jun 21 00:00:00 IST 1978	MR.	T.C.J.K.	THEBUWANA GE CHANDIKA JAYANATH KUMARA FERNANDO	OFFICE ASSISTAN
920904211V		Mon Mar 30 00:00:00 IST 1992	Mr.	G S	Gihanz liynage	Owner

Address1	Address2	Address3	City	Postal Code	Mobile No	Land No	Office	Email	Relationship to Client
NO 06,	YATIYAN A,	galle	Ahangama - 80650	80650	724383080	0139398478	112300555	gotha@gmail.com	father
40/5	welegoda	matara	AGALAWATTA - 12200	12200	0713031904	0128383783	0827267268	mit@gmail.com	son

[illegible]

~ Other Companies Owned By Client ~

BR No	Name of Business	Constitution	Date of Registration	Description of Business
48098	dkhh hdufhuieh	Sole Proprietor	Wed Jan 14 00:00:00 IST 1970	efhdh wheuiohweio fiowheof wiojhfiowhe
47897891	38289 2834 wjkhd f92	Limited Liability	Thu Oct 29 00:00:00 IST 1970	fjsiod vsjdo siodjiosd so diosjdio c s

~ Existing Exposure ~

<i>NIC/BR No</i>	<i>Contact No</i>	<i>Type of Facility</i>	<i>Status</i>	<i>Amount Financed (Rs)</i>	<i>Stock Balance (Rs)</i>	<i>Renatal Arrears (Rs)</i>	<i>Renatals in Arrears (Rs)</i>
811381730V	B733547652	LEASE	A	215000.00	95588.46	0	0.00
811381730V	B733547652	LEASE	A	215000.00	95588.46	0	0.00

Total Stock Balanace (Rs)	:	191176.00
Comment	:	dhfuiw wioe dfid fiwue fjsiodjfios

~ Security ~

Personal Guarantors

NIC	Status	DOB	Title	Initials	Full Name	Address 1	Address 2	Address 3	City	Postal Code
781731420V		Wed Jun 21 00:00:00 IST 1978	MR.	T.C.J.K.	THEBUW ANAGE CHANDI KA JAYANA TH KUMARA FERNAN DO	NO 06,	YATIIYAN A,	shskh	AMBANP OLA - 60650	60650

Mobile No	Land No	Office	Relationship to Client	Occupation	Monthli Net Income (Rs)	Average Monthly Bank Transactions (Rs)
724383080	0129239822	112300555	shdj	OFFICE ASSISTAN	12000.00	23939

Assets Owned
cksndkcn

Promissory note

Promissory note value (Rs)	:	120000.00
Comment	:	Gihan

PD cheques

Number of PD Cheques	:	12
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Mortgage over vehicles

Registration No	Engine number	Chassis number	Make	Model	Value (Rs)	Comment
WPKB-0054	B19A00B	PM2L701S002 127905	PERODUA	KELISA	1200000.00	ksjhdLkjskl jkshjkhdk

~ Business Background ~

Year of Commencement of Business	:	khuih w fwu
Industry Experience	:	iou oh
Business Type	:	gyug
No. of Branches/Factories/Outlets	:	yug yugui hio
Involvement of Family Members	:	iohio iofo i
Description of Location	:	jkh uigui uiyui iyhh
Description of Buildings	:	iuy uiyui
Description of Products /Services offered	:	y uiy
Availability of infrastructure	:	uyuui iouiou
Description of the equipment and machinery in use	:	uihuig ui uiguig guig
Value of stocks	:	8787.00
Insurance Of premises/machinery/Stocks	:	ihuigui guig uig
Current level of production/ Customers serviced	:	i uiyui huihuig iuigui ug
Limitations of current processes	:	huigi yugu
Raw Material Used	:	uih uihuigui ihui
Purchase of Raw Materials/Supplies	:	ih uigyugi 78h uijojo
Credit period offered by the suppliers	:	uih ig
Total value of creditors	:	uih
Total value of debtors	:	uihuyh yio huioh
Distribution and Delivery of Products	:	uihuigguih op ioio oi
Any other details	:	iohoho
Names and description of main buyers/market	:	huigi uihuih
Market Share	:	i uihui uihuih
Competitive advantage of the company	:	uihgiu guigui g
Credit Period offered to Buyers	:	ui uih uihui

Names of the competitors	:	uih uih uih uih
Availability of substitutes	:	uih huih
Selling Price	:	uih uih8fofyug ui yugofyu
Management details	:	yugyuu yg
Succession plan	:	yugyug gig
Total No. of employees	:	ig iguiy oyo
Office	:	yg yurfyui uih uigy
Factory	:	uigytuy igui
Management Risk	:	gyugiuhiuoy yif
Business Risk	:	iuguiguf uyg uig iuy ui
Credit Risk	:	uig uigyig iug
Market Risk	:	igi guig uigyuf g
Environmental Risk	:	uig uigfgyiu guigui

~ Financial Performance ~

Account 1

Name of Client	:	gihan sjhsbj
A/C No	:	22838897
Name of Bank	:	0002-COPARATIVE RURAL BABK

Month	Opening Balance	Deposits (Rs)	Withdrawals (Rs)	Closing Balance
April	23897289.00	8978978.00	78977.00	32797290.00
January	32797290.00	67866676.00	678668.00	99985298.00
February	99985298.00	76786786.00	78678678.00	98093406.00
March	98093406.00	87678687.00	8678678.00	177093415.00
April	177093415.00	78678678.00	78678678.00	177093415.00
May	177093415.00	786786.00	78678.00	177801523.00

Current Account transaction summary (last 6 months)

Average Monthly Deposit (Rs)	:	53462765.00
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Average Monthly Withdrawal (Rs)	:	27812059.00
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Business Income

Total Income	:	53462765.00
Cost of sales	:	7897.00
Gross Profit	:	53454868.00
Electricity	:	897.00
Water	:	87.00
Transport	:	897.00
Salaries	:	8787.00
Rent	:	676.00
Insurance	:	655.00
Living Expense	:	454.00
Other Expense	:	4.00
Total Expenses	:	12457.00
Existing Commitments	:	564.00
Proposed Instalment	:	10775.00
Net Saving	:	53431072.00
Comments related to any other income	:	uhuih wuief wefio odh shvhsdhv dhfsdhhrfh ihc ishdc

~ Payee Details ~

NIC/BR No	Payment Method	Account No	Name of Bank	Branch	Type of Account
PV599		-			
PV599	Bank Transfer	1320009214	COMMERCIAL BANK	MARADANA	Bank Transfer
PV599	Cheque A/C Payee				Cheque A/C Payee
720390078V		-	CF SAVINGS	CF SAVINGS	
720390078V	Cheque A/C Payee	-	CF SAVINGS	CF SAVINGS	Cheque A/C Payee