



Prelim Report of MSME Application

Offline Proposal

SAMANTA TRADING AND CO.

Dated: 04/02/2020

Registered Office

58 BOROBNAPARA,
PO SRIPALLY BURDWAN
NEAR JATINDRANATH RICE MILL
District: Purba Bardhaman,
Taluka: Burdwan - I,
Burdwan-713103

Email Id:

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Contact Number: 9476486831

Powered By:



[A FinTech Initiative]

****This is a partial CAM report for offline proposals for the purpose of displaying data collected from borrower. It may not include any system calculations and analysis related to matching parameters, scoring, assessment calculations, CGTMSE coverage, etc.**



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1. Timeline

Sr.No.	Particulars	Date
1	Date of Proposal	04/02/2020
2	Date of In-Eligible	04/02/2020



2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	Others	-
2.	Loan Amount	- Rupees	-
3.	Geographical Market Focus	Burdwan	-
4.	CGTMSE Coverage		-
5.	MSME Category		-
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)		-
7.	Debt Equity Ratio (2018 - 2019)	1.66 Times	-
8.	Current Ratio (2018 - 2019)	19.38 Times	-
9.	Interest Coverage Ratio (2018 - 2019)	6.16 Times	-
10.	TOL/TNW (2018 - 2019)	1.73 Times	-
11.	Top Customer Concentration (B2B)	34.03%	-
12.	Number of cheque bounced (Last Month)	0	-
13.	Number of cheque bounced (Last 6 Month)	3	-
14.	Risk Model Score		-
15.	Age of Establishment	24 Years	-
16.	Positive Profitability history		-
17.	Past Year Turnover	1,59,26,778 Rupees	-
18.	Positive Net Worth history		-
19.	Turnover to Loan Ratio (2018 - 2019)		-
20.	Gross Cash Accruals to loan ratio (2018 - 2019)		-
21.	Minimum Bureau Score - Director/ Partner/ Proprietor	744	-
22.	Commercial Bureau - Maximum DPDs (last 12 months)	59 DPDs	-
23.	Maximum Drop in turnover allowed		-
24.	Utilisation percentage	98%	-
25.	Credit Summation	327.98%	-
26.	Collateral Coverage % (includes only Collateral Security Value)		-



2. PARAMETER CHECK

27.	Debt Service Coverage Ratio (Conservative)		-
29.	Minimum Bureau Score - Main Director/ Partner/ Proprietor	744	-
30.	Commercial Bureau - Maximum DPDs (last 3 months)	59 DPDs	-

Notes:

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



3. Project Snapshot

(a) Basic Details

Industry:	Others
Establishment Year:	January 1970
Constitution:	Sole Proprietorship
PAN:	AYTPS0320E
GSTIN (1):	19AYTPS0320E1ZB (Primary)
Product Description:	PRINTING PRESS

(b) GST Details

Number of Customers:	12
Top Customer Concentration (B2B):	34.03 %
Projected Sales as per GST (Rs.):	
Factory Premise:	Leased over 5 years
Know How:	Specialised Know How
Competition:	Medium
Commercial Operation Date:	-

(c) Proprietors Background:

Name	SRI SHYAMSUNDAR SAMANTA
PAN	AYTPS0320E
Address	19/A N.D. KAYEM LANE BURDWAN - Sripalli S.O, Purba Bardhaman, Burdwan - I, WEST BENGAL, 713103
Mobile No	9476486831
Date of Birth	02-01-1970
Total Experience	25
Networth	72,81,788



3. Project Snapshot

TransUnion	744
Experian	-
Personal Obligation	80460.0
Father Name	LT ADWAITA SAMANTA
Educational Status	Graduate (General)
Nationality	India
Visually Impaired	No
Residence Status	Resident India

(d) Additional Detail for Main Proprietors:

Name	SRI SHYAMSUNDAR SAMANTA
Marital Status	Married
Spouse Name	SOMA SAMANTA
Spouse Detail	Not Employed
No. of Children	1
Owning a House	Home Owner
Assessed for Income Tax	Assessed
Have Life Insurance Policy	Yes

(e) MSME Ranking (as per Bureau)

MSME Ranking :	CMR-6
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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)
27-03-2018	State Bank of India	Cash credit	24,90,000	24,89,961		0		-



3. Project Snapshot

(g) Fund Requirement:

Particulars	Details
Facility	Working Capital
Loan Amount Applied	40,00,000
Promotor's Contribution	15,00,000
Purpose	Working Capital

(h) Business Name Comparision

Name as per GST (1)	SHYAMSUNDAR SAMANTA
Name as per ITR	SHYAMSUNDAR SAMANTA
Name edited by user*	SAMANTA TRADING AND CO.
Trade Name as per GST (1)	-
Name as per Bank Statement	M/S SAMANTA TRADING AND CO. PROP-SHYAMSUNDAR SAMANTA

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. Financials Details

(a) Existing Financials

Profit & Loss Statement			
Units	(INR)		
For the Year ended	31-Mar-2019	31-Mar-2018	31-Mar-2017
No of Months	12	12	12
INCOME :			
Gross Sales (Including Indirect Taxes collected on sales)	1,59,26,778	1,40,34,716	58,50,548
Less: Indirect Taxes (Indirect Taxes paid on purchases)	3,200	3,200	0
Net Sales	1,59,23,578	1,40,31,516	58,50,548
EXPENDITURE :			
Increase/Decrease in Stock	-43,06,153	-7,99,813	0
Raw Material Consumed	1,67,57,802	1,15,21,037	0
Power & Fuel Cost	1,65,695	1,10,959	0
Employee Cost	17,45,115	17,88,028	0
General and Administration Expenses	12,16,119	8,94,369	0
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	0	3,32,290	0
Less: Expenses Capitalised	0	0	0
Total Expenditure	1,55,78,578	1,38,46,870	0
Operating Profit (Excl OI)	3,45,000	1,84,646	58,50,548
Other Income	19,24,404	18,35,621	0
Operating Profit (EBITDA)	22,69,404	20,20,267	58,50,548
Interest	3,07,677	54,846	0
PBDT	19,61,727	19,65,421	58,50,548
Depreciation	3,74,258	4,16,020	0
Profit Before Taxation & Exceptional Items	15,87,469	15,49,401	58,50,548
Exceptional Income / Expenses	0	0	0
Profit Before Tax	15,87,469	15,49,401	58,50,548
Provision for Tax	0	0	0
Other Income (Need to check at the time of Due Diligence)	0	0	-43,24,929



4. Financials Details

(a) Existing Financials

Profit & Loss Statement			
Profit After Tax	15,87,469	15,49,401	15,25,619
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
EQUITY AND LIABILITIES			
Share Capital	72,81,788	68,94,223	0
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
Shareholder's Funds	72,81,788	68,94,223	0
Minority Interest	0	0	0
Secured Loans	71,46,773	71,55,729	0
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	49,50,000	2,00,000	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
Total Non-Current Liabilities	1,20,96,773	73,55,729	0
Trade Payables	4,68,338	6,68,467	6,18,467
Other Current Liabilities	5,000	1,36,110	0
Short Term Provisions	0	0	0
Total Current Liabilities	4,73,338	8,04,577	6,18,467
Other Liabilities (Need to check at the time of Due Diligence)	0	0	0



4. Financials Details

(a) Existing Financials

Balance Sheet -Equities and Liabilities			
Total Liabilities	1,98,51,899	1,50,54,529	6,18,467
Balance Sheet -Assets			
Units	(INR)		
As on:	31-Mar-2019	31-Mar-2018	31-Mar-2017
Gross Block	1,10,22,936	1,01,53,957	0
Less: Accumulated Depreciation	3,74,257	4,16,020	0
Less: Impairment of Assets	0	0	0
Net Block	1,06,48,679	97,37,937	0
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	28,827	11,000	0
Long Term Loans & Advances	0	0	0
Other Non Current Assets	0	0	0
Total Non-Current Assets	28,827	11,000	0
Inventories	54,80,700	11,74,547	3,74,734
Sundry Debtors	30,94,574	15,57,750	5,65,850
Cash and Bank	4,53,007	18,78,390	8,20,397
Other Current Assets	1,46,112	6,94,905	0
Short Term Loans and Advances	0	0	0
Total Current Assets	91,74,393	53,05,592	17,60,981
Other Assets (Need to check at the time of Due Diligence)	0	0	0
Total Assets	1,98,51,899	1,50,54,529	17,60,981
Book Value	1	1	0.0



4. Financial Details

(b) Ratio Analysis

Ratio Analysis			
Ratio	31-Mar-2019	31-Mar-2018	31-Mar-2017
EBITDA (%)	14.25	14.40	100.00
PATM (%)	9.97	11.04	26.08
ROCE (%)	13.50	28.35	NA
Asset Turnover(x)	0.80	0.93	3.32
Inventory Turnover (days)	128.41	30.96	0.00
Debtors Turnover(days)	70.93	40.52	35.30
Creditors Turnover (days)	10.10	20.98	0.00
Sales/Working Capital (x)	185.83	53.69	20.10
Net Sales Growth(%)	13.48	139.83	NA
PAT Growth(%)	2.46	1.56	NA
Adjusted Total Debt/Equity(x)	1.66	1.07	0.00
Growth in Debt/ Equity (%)	55.14	0.00	NA
Current Ratio(x)	18.31	4.09	1.52
Current Ratio (As per CMA)	19.38	6.59	2.85
Quick Ratio(x)	6.61	2.33	0.91
Interest Coverage	7.38	36.84	0.00
Debt/ EBITDA	5.33	3.64	0.00
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	-23.01	-2.39	NA
Growth in CFO Margin (%)	863.44	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	1,59,26,778	1,40,34,716	58,50,548
Add	Export Sales	0	0	0
	Total	1,59,26,778	1,40,34,716	58,50,548

Note 2: Indirect Taxes

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Excise Duty	3,200	3,200	0
Add	Other items	0	0	0
	Total	3,200	3,200	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.	11,74,547	3,74,734	0
Minus	Cl. stock of F.G.	54,80,700	11,74,547	0
	Total	-43,06,153	-7,99,813	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]	1,67,57,802	1,15,21,037	0
Add	Other spares	0	0	0
	Total	1,67,57,802	1,15,21,037	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



4. Financial Details

(c) Notes to Account

	Total	0	0	0
Note 6: Share Capital				
	Particular	31-Mar-2019	31-Mar-2018	31-Mar-2017
	Ordinary share capital	72,81,788	68,94,223	0
Add	Preference shares [redeemable after one year]	0	0	0
	Total	72,81,788	68,94,223	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
	Total	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
	Total	49,50,000	2,00,000	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
	Total	0	0	0



4. Financial Details

(c) Notes to Account

Note 10: Other Long Term Liabilities

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
	Total	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]	5,000	1,36,110	0
	Total	5,000	1,36,110	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	28,827	11,000	0
Add	Deferred receivables [maturity exceeding 1 yr]	0	0	0
Add	Others (Others)	0	0	0
	Total	28,827	11,000	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
	Total	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]	30,94,574	15,57,750	5,65,850
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	Total	30,94,574	15,57,750	5,65,850

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	1,46,112	6,94,905	0
	Total	1,46,112	6,94,905	0

Note 16: Short Term Loans and Advances

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	0	0	0
	Total	0	0	0



5. GST Data

1 . GST Data (SHYAMSUNDAR SAMANTA) (19AYTPS0320E1ZB)

Key Observation

1. Highest Sales Category	66% (B2B)
2. Gross Margin % (Sales-Purchase / Sales)	59%
3. Customer Concentration (B2B) (Top 5):	79% of Total Sales
4. Supplier Concentration (Top 5):	81% of Total Purchase
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	Rs. 22,46,877
7. Median Sales:	Rs. 20,86,753
8. Average Purchase:	Rs. 5,44,992
9. Median Purchase:	Rs. 4,56,019
10. Highest sales are in the month of	03-2019
11. Highest Purchase are in the month of	03-2019

Overview

Sr.No	Particulars	Details
1.	Total No. of Months	31
2.	Total No. of Customers	12
3.	Total No. of Suppliers	53
4.	Total Sales (Invoice Value)	3,59,50,025
A.	B2B	33,63,426
B.	B2CL	0
C.	B2CS	2,38,95,919
D.	Exports	0
E.	Nil Rated Good	69,17,830
F.	Exempted Goods	17,72,850
G.	Non GST Outward Supplies	0
5.	Total Purchases	1,47,14,773
6.	Difference (Sales Minus Purchase)	2,12,35,253



5. GST Data

7.	Margin (%)	59
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Top 5 Customers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	19AADCJ1065C1ZW	JOY JAYANTI RICE MILL PRIVATE LIMITED	1	10,60,250	10,60,250	3
2	19AACAP9905G1ZA	POLICE CONSUMER'S CO-OP. STORES LTD.	7	6,93,544	6,19,239	2
3	19AKXPC6073C1ZX	APURBA CHOWDHURY	4	4,49,000	4,00,893	1
4	19ACWPL0622R1ZS	ASHIS LODH	2	2,30,000	2,05,358	1
5	19AAACL0582H1ZJ	LIFE INSURANCE CORPORATION OF INDIA	5	2,23,451	1,99,519	1
Total			19	26,56,245	24,85,259	8

Top 5 Suppliers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	19ASBPS4306G1ZR	JHUMA SAHA	50	59,21,738	52,87,266	40
2	19AADCS7640A1ZI	SUPREME PAPER MILLS LIMITED	20	41,41,381	36,97,661	28
3	19AISPR3096H1ZG	SAIKAT ROY	49	9,72,127	8,64,647	7
4	19AACCP6442J1Z5	PRINTERS SUPPLY COMPANY PVT LTD	6	4,17,307	3,53,650	3
5	19AAGFB0467J1ZC	BENGAL PAPERS	16	3,99,122	3,56,359	3
Total			141	1,18,51,675	1,05,59,583	81

Month Wise Sales

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	07-2017		0	2,72,672	0	0	0	0	2,72,672
2	08-2017		0	5,26,689	0	0	0	0	5,26,689
3	09-2017		0	6,07,479	0	0	0	0	6,07,479
4	10-2017		0	4,42,520	0	0	0	0	4,42,520
5	11-2017		0	18,23,647	0	0	0	0	18,23,647
6	12-2017		0	18,23,647	0	0	0	0	18,23,647



5. GST Data

7	01-2018		0	20,73,066	0	0	0	0	20,73,066
8	02-2018		0	21,00,440	0	0	0	0	21,00,440
9	03-2018		0	40,18,670	0	0	0	0	40,18,670
10	06-2018	10,96,448	0	19,09,085	0	0	17,72,850	0	47,78,383
11	09-2018	3,58,739	0	5,62,972	0	26,10,900	0	0	35,32,611
12	12-2018	1,74,934	0	6,86,848	0	31,74,280	0	0	40,36,062
13	03-2019	8,71,920	0	35,04,628	0	11,32,650	0	0	55,09,198
14	06-2019	99,390	0	9,37,511	0	0	0	0	10,36,901
15	09-2019	6,15,274	0	5,78,329	0	0	0	0	11,93,603
16	12-2019	1,46,721	0	20,27,716	0	0	0	0	21,74,437
Total		33,63,426	0	2,38,95,919	0	69,17,830	17,72,850	0	

Month Wise Purchase

Sr.No	Months	B2B	Total
1	07-2017	3,41,833	3,41,833
2	08-2017	5,25,893	5,25,893
3	09-2017	65,713	65,713
4	10-2017	31,806	31,806
5	11-2017	1,00,449	1,00,449
6	12-2017	3,54,699	3,54,699
7	01-2018	1,45,443	1,45,443
8	02-2018	4,56,890	4,56,890
9	03-2018	15,62,555	15,62,555
10	04-2018	9,81,742	9,81,742
11	05-2018	85,552	85,552
12	06-2018	7,64,940	7,64,940
13	07-2018	77,542	77,542
14	08-2018	3,56,967	3,56,967
15	09-2018	7,47,856	7,47,856
16	10-2018	90,654	90,654
17	12-2018	10,30,152	10,30,152
18	01-2019	55,000	55,000
19	03-2019	36,78,096	36,78,096



5. GST Data

20	04-2019	28,940	28,940
21	06-2019	7,44,233	7,44,233
22	07-2019	74,618	74,618
23	08-2019	2,31,720	2,31,720
24	09-2019	4,56,019	4,56,019
25	10-2019	4,79,206	4,79,206
26	11-2019	5,72,530	5,72,530
27	12-2019	6,73,727	6,73,727
Total		1,47,14,773	

Month on Month Sales for Projected Sales Calculations (Fetched from GSTR3B)

Sr.No	Months	SALES	Source
1	07-2017	2,43,457	From GST
2	08-2017	4,70,258	From GST
3	09-2017	6,02,444	From GST
4	10-2017	3,420	From GST
5	11-2017	75,671	From GST
6	12-2017	1,23,102	From GST
7	01-2018	1,80,714	From GST
8	02-2018	7,32,268	From GST
9	03-2018	12,33,010	From GST
10	04-2018	7,23,231	From GST
11	05-2018	10,89,037	From GST
12	06-2018	16,97,441	From GST
13	07-2018	9,43,003	From GST
14	08-2018	11,73,007	From GST
15	09-2018	13,17,043	From GST
16	10-2018	7,44,101	From GST
17	11-2018	14,35,526	From GST
18	12-2018	17,65,101	From GST
19	01-2019	18,57,091	From GST
20	02-2019	18,44,603	From GST
21	03-2019	13,38,594	From GST



5. GST Data

22	04-2019	2,44,231	From GST
23	05-2019	5,34,088	From GST
24	06-2019	1,47,486	From GST
25	07-2019	1,67,307	From GST
26	08-2019	3,18,791	From GST
27	09-2019	5,83,619	From GST
28	10-2019	5,43,604	From GST
29	11-2019	6,82,936	From GST
30	12-2019	6,91,090	From GST
31	01-2020	0	Self Declared
Total			-

Credit/Debit Note Info.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
Total		0	0	0	0	

Inward Supply Description

Sr.No	Months	GST		NON GST		Total
		Inter- State Supplies	Intra- State Supplies	Inter- State Supplies	Intra- State Supplies	
1	102017	0	0	0	4,38,690	70,19,040
1	112017	0	0	0	10,77,854	0
1	122017	0	0	0	16,85,773	0
1	012018	0	0	0	18,70,666	0
1	022018	0	0	0	12,80,300	0
1	032018	0	0	0	26,26,499	0
1	042018	0	6,12,932	0	0	0
1	052018	0	6,85,300	0	0	0
1	062018	0	9,12,600	0	0	0
1	072018	0	8,30,960	0	0	0
1	082018	0	12,12,980	0	0	0
1	092018	0	9,86,500	0	0	0
1	102018	0	6,12,800	0	0	0



5. GST Data

1	112018	0	15,66,930	0	0	0
1	122018	0	10,32,963	0	0	0
1	012019	0	10,80,960	0	0	0
Total						



6. Cross Comparison (GST, IT Return, Bank Statement)

GST Sales Vs. Bank Receipts

Months	Bank statement Receipts	GST sales	Receipts to sales %
12-2018	28,25,318	17,65,101	160 %
01-2019	20,20,901	18,57,091	109 %
02-2019	35,20,362	18,44,603	191 %
03-2019	30,67,228	13,38,594	229 %
04-2019	8,37,472	2,44,231	343 %
05-2019	12,21,018	5,34,088	229 %
06-2019	6,28,134	1,47,486	426 %
07-2019	10,06,035	1,67,307	601 %
08-2019	8,98,888	3,18,791	282 %
09-2019	33,12,570	5,83,619	568 %
10-2019	8,48,825	5,43,604	156 %
11-2019	30,88,089	6,82,936	452 %
Total	2,32,74,840	1,00,27,450	232.11 %

Annual Sales Comparison: GST Vs. IT Return

Year	GST Sales Total	ITR Sales	GST to ITR %
2018-2019	1,59,27,778	1,59,26,778	100.01 %
Total	1,59,27,778	1,59,26,778	100 %

GST Purchase Vs. Fund Remittance.

Months	Bank statement Payments	GST Purchase	Payments To purchase %
12-2018	24,96,624	10,30,152	242 %
01-2019	19,53,104	55,000	3,551 %
02-2019	22,57,986	-	-
03-2019	40,15,989	36,78,096	109 %
04-2019	11,37,831	28,940	3,932 %



6. Cross Comparison (GST, IT Return, Bank Statement)

05-2019	14,14,632	-	-
06-2019	8,30,379	7,44,233	112 %
07-2019	9,69,496	74,618	1,299 %
08-2019	8,29,415	2,31,720	358 %
09-2019	28,46,150	4,56,019	624 %
10-2019	15,28,510	4,79,206	319 %
11-2019	26,57,837	5,72,530	464 %
Total	2,29,37,954	73,50,512	312 %

Annual Purchase Comparison: GST Vs. IT Return

Year	GST Purchase	ITR Purchase	GST to ITR %
2018-2019	78,68,501	1,67,57,802	46.95 %
Total	78,68,501	1,67,57,802	47 %



7. Related Party Transaction

No Related Party Transactions have been reported by the MSME. You may verify the same at Branch.



8. 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

Particulars	Details
No Records Found	

Fraud Description	
Sr No	Status
No Record Found	



9. Other Directorship

SHYAMSUNDAR SAMANTA

No Record Found

10. Bank Statement Analysis

(a) Month Wise Details

State Bank of India, India
2 NO ICHLABAD,SRIPALLY BURDWAN Barddhaman
Account No:- 33187228075
Account Details from Dec-18 to Nov-19

[illegible]



10. Bank Statement Analysis

(a) Month Wise Details

Description	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19
Total No. of Outward Cheque Bounces	0	0	0	0	0	0	0	0	0	0	0	0
Min EOD Balance	9,597	3,163	791	20,125	37,144	55,990	11,747	15,034	13,838	18,045	5,381	5,381
Max EOD Balance	5,87,044	3,02,863	8,24,440	4,72,950	5,30,556	3,82,888	1,61,867	1,20,288	2,30,020	13,01,725	2,27,086	8,49,562
Average EOD Balance	1,23,991	55,108	1,18,738	1,26,919	3,05,759	1,87,514	39,379	56,379	1,01,471	1,98,107	62,491	65,620

State Bank of India, India
58 SEBALAYA , 2 NO ICHLABAD SRIPALLY BURDWAN Barddhaman
Account No:- 37620030877
Account Details from Dec-18 to Nov-19

Description	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19
Total No. of Credit Transactions	8	9	11	8	4	9	3	4	4	8	1	6
Total Amount of Credit Transactions	15,92,473	12,82,112	22,07,076	7,67,278	52,000	3,50,446	2,12,704	2,05,250	42,500	7,60,400	10,000	5,64,001
Total No. of Debit Transactions	26	24	20	20	17	7	7	7	5	7	7	9
Total Amount of Debit Transactions	13,37,293	11,41,786	17,01,297	9,76,497	6,98,102	2,17,162	3,85,590	1,60,609	79,518	1,09,769	6,64,256	2,76,293
Total No. of Cash Deposits	0	0	0	0	1	0	0	2	0	3	0	1
Total Amount of Cash Deposits	0	0	0	0	6,000	0	0	68,000	0	1,16,000	0	22,000
Total No. of Cash Withdrawals	16	16	6	3	9	4	5	2	3	4	6	4
Total Amount of Cash Withdrawals	8,47,000	5,80,000	1,60,000	3,40,000	3,80,000	1,40,000	2,30,000	50,000	45,000	35,000	6,40,000	1,30,000
Total No. of Cheque Deposits	7	8	11	6	3	9	3	2	4	5	1	4



10. Bank Statement Analysis

(a) Month Wise Details

Description	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19
Total Amount of Cheque Deposits	8,92,473	3,92,112	22,49,310	6,91,483	46,000	3,50,446	2,12,704	1,37,250	42,500	6,44,400	10,000	5,42,000
Total No. of Cheque Issues	10	7	12	11	4	1	2	2	1	1	2	3
Total Amount of Cheque Issues	10,37,253	8,00,035	15,22,088	8,68,396	3,82,080	50,005	3,01,062	84,200	9,200	50,000	5,00,000	2,22,969
Total No. of Inward Cheque Bounces	0	0	0	1	0	0	0	0	0	1	0	0
Total No. of Outward Cheque Bounces	1	1	1	0	0	0	0	0	0	0	0	0
Min EOD Balance	-24,84,790	-24,89,957	-24,70,376	-20,45,261	-24,58,874	-24,58,874	-24,98,477	-24,98,477	-24,90,854	-24,90,854	-24,94,479	-24,94,479
Max EOD Balance	-19,16,911	-16,11,273	-16,03,552	-15,15,441	-18,12,771	-23,02,668	-23,25,591	-23,66,227	-24,53,836	-18,40,223	-18,80,223	-19,83,467
Average EOD Balance	-22,79,868	-21,48,312	-21,12,086	-17,60,865	-23,29,850	-24,32,515	-24,65,110	-24,62,185	-24,74,712	-24,49,752	-24,31,328	-24,12,922



10. Bank Statement Analysis

(b) Top 5 Fund Remittance

State Bank of India, India
2 NO ICHLABAD,SRIPALLY BURDWAN Barddhaman
Account No:- 33187228075
Account Details from Dec-18 to Nov-19

Month	Description	Category	Amount
31-12-2018	REMT THRU CHQ NEFT UTR NO: SBIN418365487143000000000000 RITTIKA ENTERPRISE	Transfer to RITTIKA ENTERPRISE	-2,00,017
29-12-2018	CAS PRES CHQ DEB STYLE ARTS	Transfer to STYLE ARTS	-2,00,000
29-12-2018	CAS CHQ XFER WD SAMANTA SHYAMSUNDAR TRF TO 0011184216429 AT 00048 BURDWAN	Transfer out	-1,48,690
27-12-2018	REMT THRU CHQ NEFT UTR NO: SBIN118361490123000000000000 RITTIKA ENTERPRISE	Transfer to RITTIKA ENTERPRISE	-1,44,518
13-12-2018	REMT THRU CHQ NEFT UTR NO: SBIN218347761544000000000000 PRINTERS SUPPLY CO P	Transfer to PRINTERS SUPPLY CO P	-1,00,005
08-01-2019	DR THRU CHQ SBI	Transfer out	-1,24,616
05-01-2019	REMT THRU CHQ NEFT UTR NO: SBIN819005798867000000000000 RITTIKA ENTERPRISE	Transfer to RITTIKA ENTERPRISE	-1,00,005
09-01-2019	REMT THRU CHQ NEFT UTR NO: SBIN219009063339000000000000 RITTIKA ENTERPRISE	Transfer to RITTIKA ENTERPRISE	-1,00,005



10. Bank Statement Analysis

(b) Top 5 Fund Remittance

11-01-2019	REMT THRU CHQ NEFT UTR NO: SBIN319011998322000000000000 RITTIKA ENTERPRISE	Transfer to RITTIKA ENTERPRISE	-1,00,005
01-01-2019	CAS PRES CHQ PNB S R GRAPHICS	Transfer to S R GRAPHICS	-48,650
25-02-2019	REMT THRU CHQ NEFT UTR NO: SBIN719056419652000000000000 MS SUPREME PAPER MIL	Transfer to MS SUPREME PAPER MIL	-2,00,017
27-02-2019	REMT THRU CHQ NEFT UTR NO: SBIN119058824999000000000000 RITTIKA ENTERPRISE	Transfer to RITTIKA ENTERPRISE	-1,00,005
27-02-2019	REMT THRU CHQ NEFT UTR NO: SBIN119058825364000000000000 MS SUPREME PAPER MIL	Transfer to MS SUPREME PAPER MIL	-60,005
22-02-2019	WDL TFR Transfer through GCC 37620030877 OF M/S S AT 07830 PARBIRHATA	Others	-40,000
22-02-2019	CASH Withdrawn at GC AT 07830 PARBIRHATA	Cash Withdrawal	-40,000
01-03-2019	CAS CASH CHEQUE PAID TO CASH WITHDRA AT 07830 PARBIRHATA	Cash Withdrawal	-4,00,000
16-03-2019	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0037620030877 AT 07830 PARBIRHATA	Transfer out	-4,00,000
05-03-2019	CAS CASH CHEQUE PAID TO CASH WITHDRA AT 07830 PARBIRHATA	Cash Withdrawal	-3,00,000
28-03-2019	CAS CASH CHEQUE PAID TO CASH WITHDRA AT 07830 PARBIRHATA	Cash Withdrawal	-3,00,000



10. Bank Statement Analysis

(b) Top 5 Fund Remittance

30-03-2019	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0037620030877 AT 07830 PARBIRHATA	Transfer out	-2,50,000
20-04-2019	WDL TFR INB 36959659831 OF POOLI AT 99922 INTERNET BA	Transfer out	-49,192
13-04-2019	ATM WDL ATM CASH 7752 PARBI	Cash Withdrawal	-40,000
14-04-2019	ATM WDL ATM CASH 2940 SBI B	Cash Withdrawal	-40,000
17-04-2019	ATM WDL ATM CASH 1948 PERBI	Cash Withdrawal	-40,000
22-04-2019	CAS CASH CHEQUE PAID TO CASH WITHDRA AT 07830 PARBIRHATA	Cash Withdrawal	-40,000
07-05-2019	REMT THRU CHQ NEFT UTR NO: SBIN119127512953 VIJB0007224 VIJAYA B RITTIKA ENTERPRISE	Transfer to VIJAYA B RITTIKA ENTERPRISE	-2,00,017
07-05-2019	DR THRU CHQ SBI	Transfer out	-1,45,745
10-05-2019	CAS CASH CHEQUE PAID TO CASH WITHDRA AT 07830 PARBIRHATA	Cash Withdrawal	-1,00,000
17-05-2019	CAS CASH CHEQUE PAID TO CASH WITHDRA AT 07830 PARBIRHATA	Cash Withdrawal	-1,00,000
10-05-2019	REMT THRU CHQ NEFT UTR NO: SBIN319130994014 VIJB0007224 VIJAYA B RITTIKA ENTERPRISE	Transfer to VIJAYA B RITTIKA ENTERPRISE	-60,005
11-06-2019	CAS CASH CHEQUE PAID TO SWAPAN BHATT AT 07830 PARBIRHATA	Transfer to SWAPAN BHATT	-1,10,000
19-06-2019	REMT THRU CHQ NEFT UTR NO: SBIN619170013963 VIJB0007224 VIJAYA B RITTIKA ENTERPRISE	Transfer to VIJAYA B RITTIKA ENTERPRISE	-50,005
10-06-2019	ATM WDL ATM CASH 8308 PERBI	Cash Withdrawal	-40,000



10. Bank Statement Analysis

(b) Top 5 Fund Remittance

10-06-2019	ATM WDL ATM CASH 8309 PERBI	Cash Withdrawal	-40,000
19-06-2019	ATM WDL ATM CASH 9786 BURDW	Cash Withdrawal	-40,000
06-07-2019	CAS CASH CHEQUE CASH WITHDRAWAL BY C AT 07830 PARBIRHATA	Cash Withdrawal	-2,00,000
04-07-2019	DR THRU CHQ SBI SAL JUNE 2019	Transfer out	-1,26,898
19-07-2019	REMT THRU CHQ NEFT UTR NO: SBIN119200202119 ALLA0211257 ALLAHABA RANGANA	Transfer to ALLAHABA RANGANA	-57,225
30-07-2019	REMT THRU CHQ NEFT UTR NO: SBIN219211785493 VIJB0007224 VIJAYA B RITTIKA ENTERPRISE	Transfer to VIJAYA B RITTIKA ENTERPRISE	-50,004
23-07-2019	CAS PRES CHQ DEB STYLE ARTS	Transfer to STYLE ARTS	-50,000
09-08-2019	DR THRU CHQ SBI SAL JULY 2019	Transfer out	-1,44,101
13-08-2019	REMT THRU CHQ NEFT UTR NO: SBIN419225069834 VIJB0007224 VIJAYA B RITTIKA ENTERPRISE	Transfer to VIJAYA B RITTIKA ENTERPRISE	-50,004
22-08-2019	REMT THRU CHQ NEFT UTR NO: SBIN119234129356 VIJB0007224 VIJAYA B RITTIKA ENTERPRISE	Transfer to VIJAYA B RITTIKA ENTERPRISE	-50,004
13-08-2019	CASH Withdrawn at GC AT 07830 PARBIRHATA	Cash Withdrawal	-40,000
26-08-2019	CASH Withdrawn at GC AT 07830 PARBIRHATA	Cash Withdrawal	-40,000
30-09-2019	CAS CHQ XFER WD CHEQUE TRANSFER TO 37620030877 OF M/S S AT 07830 PARBIRHATA	Transfer out	-6,00,000



10. Bank Statement Analysis

(b) Top 5 Fund Remittance

27-09-2019	CAS CASH CHEQUE CASH WITHDRAWAL BY C AT 07830 PARBIRHATA	Cash Withdrawal	-4,00,000
30-09-2019	REMT THRU CHQ RTGS UTR NO: SBINR52019093000068615 UTIB0001164 AXIS BAN MS SUPREME PAPER MIL	Transfer to AXIS BAN MS SUPREME PAPER MIL	-3,20,423
20-09-2019	REMT THRU CHQ NEFT UTR NO: SBIN319263085363 VIJB0007224 VIJAYA B RITTIKA ENTERPRISE	Transfer to VIJAYA B RITTIKA ENTERPRISE	-2,00,014
26-09-2019	CAS CASH CHEQUE PAID TO SWAPAN BHATT AT 07830 PARBIRHATA	Transfer to SWAPAN BHATT	-2,00,000
03-10-2019	CAS CASH CHEQUE PAID TO SWAPAN BHATT AT 07830 PARBIRHATA	Transfer to SWAPAN BHATT	-3,00,000
03-10-2019	DR THRU CHQ SBI TRF	Transfer out	-1,42,574
30-10-2019	CAS CHQ XFER WD SAMANTA SHYAMSUNDAR 10233340288 OF CALCU AT 07830 PARBIRHATA	Transfer out	-93,010
16-10-2019	REMT THRU CHQ NEFT UTR NO: SBIN119289594807 VIJB0007224 VIJAYA B RITTIKA ENTERPRISE	Transfer to VIJAYA B RITTIKA ENTERPRISE	-50,004
25-10-2019	REMT THRU CHQ NEFT UTR NO: SBIN119298312464 VIJB0007224 VIJAYA B RITTIKA ENTERPRISE	Transfer to VIJAYA B RITTIKA ENTERPRISE	-50,004
11-11-2019	REMT THRU CHQ RTGS UTR NO: SBINR52019111100174725 BARB0BURDWA BANK OF AMAR GHOSH	Transfer to BURDWA BANK OF AMAR GHOSH	-10,00,047
26-11-2019	CAS CHQ XFER WD CHEQUE TRANSFER TO 37620030877 OF M/S S AT 07830 PARBIRHATA	Transfer out	-5,00,000



10. Bank Statement Analysis

(b) Top 5 Fund Remittance

26-11-2019	CAS CASH CHEQUE CASH WITHDRAWAL BY C AT 07830 PARBIRHATA	Cash Withdrawal	-2,00,000
11-11-2019	DR THRU CHQ SBI TRF SAL	Transfer out	-1,20,721
26-11-2019	REMT THRU CHQ NEFT UTR NO: SBIN219330129561 VIJB0007224 VIJAYA B RITTIKA ENTERPRISE	Transfer to VIJAYA B RITTIKA ENTERPRISE	-1,00,004

State Bank of India, India
58 SEBALAYA , 2 NO ICHLABAD SRIPALLY BURDWAN Barddhaman
Account No:- 37620030877
Account Details from Dec-18 to Nov-19

Month	Description	Category	Amount
14-12-2018	CAS CASH CHEQUE PAID TO CASH WITHDRA AT 07830 PARBIRHATA	Cash Withdrawal	-3,00,000
11-12-2018	CAS PRES CHQ BOI PRINTERS SUPPL	Transfer to PRINTERS SUPPL	-1,66,300
31-12-2018	CAS CASH CHEQUE PAID TO CASH WITHDRA AT 07830 PARBIRHATA	Cash Withdrawal	-1,50,000
14-12-2018	DR THRU CHQ SBI	Transfer out	-1,29,946
19-12-2018	CAS CASH CHEQUE PAID TO CASH WITHDRA AT 07830 PARBIRHATA	Cash Withdrawal	-1,00,000
18-01-2019	REMT THRU CHQ NEFT UTR NO: SBIN719018897218000000000000 RITTIKA ENTERPRISE	Transfer to RITTIKA ENTERPRISE	-2,00,017
30-01-2019	CAS CASH CHEQUE PAID TO CASH WITHDRA AT 07830 PARBIRHATA	Cash Withdrawal	-1,20,000



10. Bank Statement Analysis

(b) Top 5 Fund Remittance

03-01-2019	REMT THRU CHQ NEFT UTR NO: SBIN6190037441670000000000 RITTIKA ENTERPRISE	Transfer to RITTIKA ENTERPRISE	-1,00,005
24-01-2019	REMT THRU CHQ NEFT UTR NO: SBIN2190249963500000000000 RITTIKA ENTERPRISE	Transfer to RITTIKA ENTERPRISE	-1,00,005
29-01-2019	REMT THRU CHQ NEFT UTR NO: SBIN5190296920520000000000 RITTIKA ENTERPRISE	Transfer to RITTIKA ENTERPRISE	-1,00,005
19-02-2019	REMT THRU CHQ RTGS UTR NO: SBINR52019021900037594 UTIB0001164 AXIS BAN MS SUPREME PAPER MIL	Transfer to AXIS BAN MS SUPREME PAPER MIL	-4,00,029
26-02-2019	REMT THRU CHQ RTGS UTR NO: SBINR52019022600059723 UTIB0001164 AXIS BAN MS SUPREME PAPER MIL	Transfer to AXIS BAN MS SUPREME PAPER MIL	-3,00,029
22-02-2019	REMT THRU CHQ NEFT UTR NO: SBIN5190532773310000000000 MS SUPREME PAPER MIL	Transfer to MS SUPREME PAPER MIL	-2,00,017
08-02-2019	DR THRU CHQ SBI	Transfer out	-1,48,733
05-02-2019	REMT THRU CHQ NEFT UTR NO: SBIN2190363523790000000000 RITTIKA ENTERPRISE	Transfer to RITTIKA ENTERPRISE	-1,00,005
26-03-2019	REMT THRU CHQ RTGS UTR NO: SBINR52019032600137188 UTIB0001164 AXIS BAN MS SUPREME PAPER MIL	Transfer to AXIS BAN MS SUPREME PAPER MIL	-2,87,029
07-03-2019	CAS CASH CHEQUE PAID TO CASH WITHDRA AT 07830 PARBIRHATA	Cash Withdrawal	-2,00,000



10. Bank Statement Analysis

(b) Top 5 Fund Remittance

26-03-2019	REMT THRU CHQ NEFT UTR NO: SBIN5190850814290000000000 RITTIKA ENTERPRISE	Transfer to RITTIKA ENTERPRISE	-1,00,005
26-03-2019	CAS CASH CHEQUE PAID TO CASH WITHDRA AT 07830 PARBIRHATA	Cash Withdrawal	-1,00,000
14-03-2019	REMT THRU CHQ NEFT UTR NO: SBIN5190738070790000000000 PRINTERS SUPPLY CO P	Transfer to PRINTERS SUPPLY CO P	-51,925
04-04-2019	DR THRU CHQ SBI TRF SAL MAR 20	Transfer out	-1,43,475
04-04-2019	REMT THRU CHQ NEFT UTR NO: SBIN4190942832960000000000 RITTIKA ENTERPRISE	Transfer to RITTIKA ENTERPRISE	-1,00,005
06-04-2019	CAS CASH CHEQUE PAID TO CASH WITHDRA AT 07830 PARBIRHATA	Cash Withdrawal	-1,00,000
03-04-2019	ATM WDL ATM CASH 5978 BURDW	Cash Withdrawal	-40,000
03-04-2019	ATM WDL ATM CASH 5979 BURDW	Cash Withdrawal	-40,000
29-05-2019	REMT THRU CHQ NEFT UTR NO: SBIN719149136143 VIJB0007224 VIJAYA B RITTIKA ENTERPRISE	Transfer to VIJAYA B RITTIKA ENTERPRISE	-50,005
25-05-2019	ATM WDL ATM CASH 2932 PERBI	Cash Withdrawal	-40,000
28-05-2019	CASH Withdrawn at GC AT 07830 PARBIRHATA	Cash Withdrawal	-40,000
31-05-2019	CASH Withdrawn at GC AT 07830 PARBIRHATA	Cash Withdrawal	-40,000
31-05-2019	TO INTEREST	Interest Charges	-25,092
13-06-2019	CAS CASH CHEQUE PAID TO CASH WITHDRA AT 07830 PARBIRHATA	Cash Withdrawal	-1,70,000



10. Bank Statement Analysis

(b) Top 5 Fund Remittance

03-06-2019	DR THRU CHQ SBJ SAL PAYMENT	Transfer out	-1,31,062
30-06-2019	TO INTEREST	Interest Charges	-24,528
04-06-2019	ATM WDL ATM CASH 6348 PERBI	Cash Withdrawal	-20,000
27-06-2019	CASH Withdrawn at GC AT 07830 PARBIRHATA	Cash Withdrawal	-20,000
26-07-2019	CAS PRES CHQ ALB BENGAL PAPERS	Transfer to BENGAL PAPERS	-44,200
22-07-2019	CASH Withdrawn at GC AT 07830 PARBIRHATA	Cash Withdrawal	-40,000
23-07-2019	CAS CHQ XFER WD TRF BY CHQ 35764092143 OF PURAB AT 00048 BURDWAN	Transfer out	-40,000
31-07-2019	TO INTEREST	Interest Charges	-25,190
29-07-2019	CASH Withdrawn at GC AT 07830 PARBIRHATA	Cash Withdrawal	-10,000
31-08-2019	TO INTEREST	Interest Charges	-25,318
06-08-2019	ATM WDL ATM CASH 6717 PERBI	Cash Withdrawal	-20,000
08-08-2019	ATM WDL ATM CASH 2728 BURDW	Cash Withdrawal	-20,000
29-08-2019	CAS PRES CHQ OBC RAJ DAS	Transfer to RAJ DAS	-9,200
19-08-2019	ATM WDL ATM CASH 6202 SBI B	Cash Withdrawal	-5,000
05-09-2019	CAS PRES CHQ DEB STYLE ARTS SAI	Transfer to STYLE ARTS SAI	-50,000
30-09-2019	TO INTEREST	Interest Charges	-24,179
18-09-2019	ATM WDL ATM CASH 91 PERBI	Cash Withdrawal	-15,000
25-09-2019	ATM WDL ATM CASH 6108 SBI B	Cash Withdrawal	-10,000



10. Bank Statement Analysis

(b) Top 5 Fund Remittance

06-09-2019	CASH Withdrawn at GC AT 07830 PARBIRHATA	Cash Withdrawal	-5,000
03-10-2019	CAS CASH CHEQUE PAID TO SELF S S SA AT 07830 PARBIRHATA	Cash Withdrawal	-3,00,000
04-10-2019	CAS CASH CHEQUE CASH WITHDRAWAL BY C AT 07830 PARBIRHATA	Cash Withdrawal	-2,00,000
01-10-2019	ATM WDL ATM CASH 8300 SBI B	Cash Withdrawal	-40,000
04-10-2019	ATM WDL ATM CASH 6896 PERBI	Cash Withdrawal	-40,000
04-10-2019	ATM WDL ATM CASH 6897 PERBI	Cash Withdrawal	-40,000
30-11-2019	REMT THRU CHQ NEFT UTR NO: SBIN319334741135 VIJB0007224 VIJAYA B RITTIKA ENTERPRISE	Transfer to VIJAYA B RITTIKA ENTERPRISE	-1,00,004
27-11-2019	CAS CASH CHEQUE CASH WITHDRAWAL BY C AT 07830 PARBIRHATA	Cash Withdrawal	-1,00,000
30-11-2019	TO INTEREST	Interest Charges	-23,295
15-11-2019	REMT THRU CHQ NEFT UTR NO: SBIN319319944048 ORBC0100363 ORIENTAL MS SUMANGAL TRADERS	Transfer to ORIENTAL MS SUMANGAL TRADERS	-22,964
14-11-2019	ATM WDL ATM CASH 3924 PARBI	Cash Withdrawal	-20,000



10. Bank Statement Analysis

(c) Top 5 Fund Received

State Bank of India, India
2 NO ICHLABAD,SRIPALLY BURDWAN Barddhaman
Account No:- 33187228075
Account Details from Dec-18 to Nov-19

Month	Description	Category	Amount
24-12-2018	CASH DEPOSIT SELF AT 07830 PARBIRHATA	Cash Deposit	6,00,000
29-12-2018	DEP TFR IMPS836312517320 MOB NO: 9635939313 ACCT NO: XX2873 AT 99922 INTERNET BA eCHQ:MAC000210347077	Transfer in	1,50,000
30-12-2018	DEP TFR IMPS836417965574 MOB NO: 9635939313 ACCT NO: XX2873 AT 99922 INTERNET BA eCHQ:MAC000210854652	Transfer in	1,49,900
18-12-2018	DEP TFR NEFT U000000549054544 RBIS0KLPA01 BARDHAMAN II ePR AT 04430 PAYMENT SYS NEFT U000000549054544 RBIS0KLPA01 BARDHAMAN II ePR	Transfer in	95,530
13-12-2018	CASH DEPOSIT SELF AT 07830 PARBIRHATA	Cash Deposit	90,000
08-01-2019	DEP TFR NEFT U000000564581834 RBIS0KLPA01 BARDHAMAN II ePR AT 04430 PAYMENT SYS NEFT U000000564581834 RBIS0KLPA01 BARDHAMAN II ePR	Transfer in	1,78,200
05-01-2019	DEP TFR NEFT CBINH19005132273 CBIN0281681 Mr. CHIRANJIT GH AT 04430	Transfer in	1,50,000



10. Bank Statement Analysis

(c) Top 5 Fund Received

	PAYMENT SYS NEFT CBINH19005132273 CBIN0281681 Mr. CHIRANJIT GH		
08-01-2019	CASH DEPOSIT SELF AT 07830 PARBIRHATA	Cash Deposit	1,50,000
08-01-2019	DEP TFR NEFT U000000564581830 RBIS0KLPA01 BARDHAMAN II ePR AT 04430 PAYMENT SYS NEFT U000000564581830 RBIS0KLPA01 BARDHAMAN II ePR	Transfer in	1,18,489
02-01-2019	CHQ TRFR FROM TRF TRF FR 0011184008622 AT 00048 BURDWAN	Transfer from A/c 0011184008622	58,624
26-02-2019	DEP TFR NEFT U000000598091208 RBIS0KLPA01 BARDHAMAN I ePRA AT 04430 PAYMENT SYS NEFT U000000598091208 RBIS0KLPA01 BARDHAMAN I ePRA	Transfer in	7,61,027
21-02-2019	DEP TFR NEFT U000000594381454 RBIS0KLPA01 BARDHAMAN I ePRA AT 04430 PAYMENT SYS NEFT U000000594381454 RBIS0KLPA01 BARDHAMAN I ePRA	Transfer in	1,64,297
27-02-2019	DEP TFR NEFT U000000599736784 RBIS0KLPA01 BARDHAMAN II ePR AT 04430 PAYMENT SYS NEFT U000000599736784 RBIS0KLPA01 BARDHAMAN II ePR	Transfer in	92,953
25-02-2019	CHQ TRFR FROM AT 07830 PARBIRHATA	Transfer in	85,000
26-02-2019	DEP TFR NEFT SAA162718042 UCBA0000189 A T M A BURDWA AT	Transfer in	43,273



10. Bank Statement Analysis

(c) Top 5 Fund Received

	04430 PAYMENT SYS NEFT SAA162718042 UCBA0000189 A T M A BURDWA		
15-03-2019	DEP TFR NEFT SAA165095731 UCBA0000189 A T M A BURDWA AT 04430 PAYMENT SYS NEFT SAA165095731 UCBA0000189 A T M A BURDWA	Transfer in	2,22,750
15-03-2019	DEP TFR NEFT SAA165097589 UCBA0000189 A T M A BURDWA AT 04430 PAYMENT SYS NEFT SAA165097589 UCBA0000189 A T M A BURDWA	Transfer in	2,22,750
27-03-2019	DEP TFR NEFT U000000629436454 RBIS0KLPA01 BARDHAMAN I ePRA AT 04430 PAYMENT SYS NEFT U000000629436454 RBIS0KLPA01 BARDHAMAN I ePRA	Transfer in	2,12,014
12-03-2019	DEP TFR NEFT U000000613256894 RBIS0KLPA01 BARDHAMAN II ePR AT 04430 PAYMENT SYS NEFT U000000613256894 RBIS0KLPA01 BARDHAMAN II ePR	Transfer in	1,98,423
08-03-2019	DEP TFR NEFT U000000610279274 RBIS0KLPA01 BARDHAMAN II ePR AT 04430 PAYMENT SYS NEFT U000000610279274 RBIS0KLPA01 BARDHAMAN II ePR	Transfer in	1,69,750
10-04-2019	CASH DEPOSIT SELF AT 07830 PARBIRHATA	Cash Deposit	2,00,000
18-04-2019	CEMTEX DEP ACHCr UCBA0001200000	Others	1,78,992
16-04-2019	DEP TFR NEFT SAA169008513 UCBA0000189 A T M A BURDWA AT	Transfer in	1,78,480



10. Bank Statement Analysis

(c) Top 5 Fund Received

	04430 PAYMENT SYS NEFT SAA169008513 UCBA0000189 A T M A BURDWA		
03-04-2019	CSH DEP (CDM) CDM 040106BURDWAN (O	Cash Deposit	98,000
09-04-2019	CSH DEP (CDM) CDM 040106PARBIRHATA	Cash Deposit	80,000
07-05-2019	CREDIT RKVY	Others	4,01,580
14-05-2019	DEP TFR NEFT U000000664436944 RBIS0KLPA01 BARDHAMAN I ePRA AT 04430 PAYMENT SYS NEFT U000000664436944 RBIS0KLPA01 BARDHAMAN I ePRA	Transfer in	98,128
06-05-2019	CREDIT	Transfer in	83,808
16-05-2019	DEP TFR NEFT U000000664985510 RBIS0KLPA01 BARDHAMAN I ePRA AT 04430 PAYMENT SYS NEFT U000000664985510 RBIS0KLPA01 BARDHAMAN I ePRA	Transfer in	76,342
07-05-2019	DEP TFR NEFT IBKL190507084653 IBKL0000259 ETHICAL SURGICAL AT 04430 PAYMENT SYS NEFT IBKL190507084653 IBKL0000259 ETHICAL SURGICAL	Transfer in	50,500
19-06-2019	DEP TFR NEFT RBI1701939612025 RBIS0GOWBEP BARDHAMAN II ePR AT 04430 PAYMENT SYS NEFT RBI1701939612025 RBIS0GOWBEP BARDHAMAN II ePR	Transfer in	1,86,690



10. Bank Statement Analysis

(c) Top 5 Fund Received

10-06-2019	DEP TFR NEFT SAA174828033 UCBA0000189 RTGS CURRENT ACC AT 04430 PAYMENT SYS NEFT SAA174828033 UCBA0000189 RTGS CURRENT ACC	Transfer in	93,120
10-06-2019	DEP TFR NEFT SAA174840117 UCBA0000189 RTGS CURRENT ACC AT 04430 PAYMENT SYS NEFT SAA174840117 UCBA0000189 RTGS CURRENT ACC	Transfer in	93,120
10-06-2019	CASH DEPOSIT SELF AT 07830 PARBIRHATA	Cash Deposit	30,000
12-06-2019	CASH Deposited at GC AT 07830 PARBIRHATA	Cash Deposit	10,000
06-07-2019	DEP TFR NEFT AXTB191875031548 UTIB0001851 OFFICE OF THE DI AT 04430 PAYMENT SYS NEFT AXTB191875031548 UTIB0001851 OFFICE OF THE DI	Transfer in	2,06,976
04-07-2019	CASH DEPOSIT SELF AT 07830 PARBIRHATA	Cash Deposit	1,50,000
19-07-2019	CASH DEPOSIT SELF AT 07830 PARBIRHATA	Cash Deposit	1,50,000
24-07-2019	DEP TFR NEFT CBINH19205169346 CBIN0281681 Mr. CHIRANJIT GH AT 04430 PAYMENT SYS NEFT CBINH19205169346 CBIN0281681 Mr. CHIRANJIT GH	Transfer in	50,000
23-07-2019	DEP TFR NEFT SAA179575833 UCBA0001676 EO RAINA II SARB AT 04430 PAYMENT SYS NEFT SAA179575833 UCBA0001676 EO RAINA II SARB	Transfer in	26,000



10. Bank Statement Analysis

(c) Top 5 Fund Received

13-08-2019	DEP TFR NEFT RBI2251991828422 RBIS0GOWBEP BARDHAMAN II ePR AT 04430 PAYMENT SYS NEFT RBI2251991828422 RBIS0GOWBEP BARDHAMAN II ePR	Transfer in	2,15,110
21-08-2019	CHQ TRFR FROM AT 00048 BURDWAN	Transfer in	1,94,677
29-08-2019	CHQ TRFR FROM 30166006385 OF BURDW AT 00048 BURDWAN	Transfer in	1,14,180
28-08-2019	DEP TFR PFM C081914505436 283199985105211 AT 10521 DAU,RURAL B PFM C081914505436 28	Transfer in	1,00,991
23-08-2019	DEP TFR PFM C081913583291 273199940105212 AT 10521 DAU,RURAL B PFM C081913583291 27	Transfer in	78,657
26-09-2019	DEP TFR NEFT RBI2701931814473 RBIS0GOWBEP BARDHAMAN I ePRA AT 04430 PAYMENT SYS NEFT RBI2701931814473 RBIS0GOWBEP BARDHAMAN I ePRA	Transfer in	12,73,740
30-09-2019	CASH DEPOSIT SELF AT 07830 PARBIRHATA	Cash Deposit	3,00,000
06-09-2019	CHQ TRFR FROM 30166006385 OF BURDW AT 00048 BURDWAN	Transfer in	1,86,690
18-09-2019	DEP TFR NEFT RBI2611926348670 RBIS0GOWBEP BARDHAMAN II ePR AT 04430 PAYMENT SYS NEFT RBI2611926348670 RBIS0GOWBEP BARDHAMAN II ePR	Transfer in	1,73,883



10. Bank Statement Analysis

(c) Top 5 Fund Received

25-09-2019	DEP TFR NEFT RBI2691931375766 RBIS0GOWBEP BARDHAMAN II ePR AT 04430 PAYMENT SYS NEFT RBI2691931375766 RBIS0GOWBEP BARDHAMAN II ePR	Transfer in	1,58,298
03-10-2019	DEP TFR NEFT RBI2761942356982 RBIS0GOWBEP BARDHAMAN II ePR AT 04430 PAYMENT SYS NEFT RBI2761942356982 RBIS0GOWBEP BARDHAMAN II ePR	Transfer in	3,66,157
03-10-2019	DEP TFR NEFT RBI2761942356978 RBIS0GOWBEP BARDHAMAN II ePR AT 04430 PAYMENT SYS NEFT RBI2761942356978 RBIS0GOWBEP BARDHAMAN II ePR	Transfer in	1,69,731
24-10-2019	DEP TFR NEFT RBI2981961259241 RBIS0GOWBEP BARDHAMAN II ePR AT 04430 PAYMENT SYS NEFT RBI2981961259241 RBIS0GOWBEP BARDHAMAN II ePR	Transfer in	1,16,343
24-10-2019	DEP TFR NEFT RBI2981961259252 RBIS0GOWBEP BARDHAMAN II ePR AT 04430 PAYMENT SYS NEFT RBI2981961259252 RBIS0GOWBEP BARDHAMAN II ePR	Transfer in	89,070
10-10-2019	DEP TFR NEFT 000218353644 INDB0001001 LICI DO404 ACCOU AT 04430 PAYMENT SYS NEFT 000218353644 INDB0001001 LICI DO404 ACCOU	Transfer in	28,418



10. Bank Statement Analysis

(c) Top 5 Fund Received

11-11-2019	CASH DEPOSIT SELF AT 07830 PARBIRHATA	Cash Deposit	13,00,000
25-11-2019	DEP TFR NEFT RBI3301987336258 RBIS0GOWBEP BARDHAMAN II ePR AT 04430 PAYMENT SYS NEFT RBI3301987336258 RBIS0GOWBEP BARDHAMAN II ePR	Transfer in	5,55,200
25-11-2019	DEP TFR NEFT RBI3301987336259 RBIS0GOWBEP BARDHAMAN II ePR AT 04430 PAYMENT SYS NEFT RBI3301987336259 RBIS0GOWBEP BARDHAMAN II ePR	Transfer in	2,83,725
29-11-2019	CHQ TRFR FROM ADV 57 DT 2911201931247210676 OF STATE AT 00048 BURDWAN	Transfer in	99,650
15-11-2019	CASH DEPOSIT SELF AT 07830 PARBIRHATA	Cash Deposit	80,000

State Bank of India, India
58 SEBALAYA , 2 NO ICHLABAD SRIPALLY BURDWAN Barddhaman
Account No:- 37620030877
Account Details from Dec-18 to Nov-19

Month	Description	Category	Amount
14-12-2018	DEP TFR RTGS UTR NO: ALLAR52018121407975854 ALLA0211262 MINA RANI GHOSH AT 04430	Transfer in	7,00,000



10. Bank Statement Analysis

(c) Top 5 Fund Received

	PAYMENT SYS RTGS UTR NO: ALLAR52018121407975854 ALLA0211262		
24-12-2018	DEP TFR RTGS UTR NO: CBINR52018122410012446 CBIN0281681 MITA AT 04430 PAYMENT SYS RTGS UTR NO: CBINR52018122410012446 CBIN0281681	Transfer in	5,00,000
04-12-2018	CHQ TRFR FROM TRF FR 0031087552734 AT 07830 PARBIRHATA	Transfer from A/c 0031087552734	3,00,000
01-12-2018	BY CLEARING UCO	Transfer in	40,000
29-12-2018	BY CLEARING DEB	Transfer in	20,000
18-01-2019	DEP TFR RTGS UTR NO: BARBR52019011800684476 BARB0BURDWA AMAR GHOSH AT 04430 PAYMENT SYS RTGS UTR NO: BARBR52019011800684476 BARB0BURDWA	Transfer in	10,00,000
18-01-2019	CHQ TRFR FROM TRF FR 0031080915515 AT 07830 PARBIRHATA	Transfer from A/c 0031080915515	1,06,400
08-01-2019	CHQ TRFR FROM TRF FR 0030485266931 AT 07830 PARBIRHATA	Transfer from A/c 0030485266931	72,302
03-01-2019	DEP TFR Transfer through GCC 33187228075 OF M/S S AT 07830 PARBIRHATA	Transfer in	40,000
28-01-2019	BY CLEARING SIR	Transfer in	30,000
26-02-2019	CHQ TRFR FROM AT 07830 PARBIRHATA	Transfer in	8,00,000
11-02-2019	BY CLEARING UNI	Transfer in	7,00,000
28-02-2019	CHQ TRFR FROM AT 07830 PARBIRHATA	Transfer in	4,85,892



10. Bank Statement Analysis

(c) Top 5 Fund Received

08-02-2019	BY CLEARING UNI	Transfer in	82,234
11-02-2019	BY CLEARING IDB	Transfer in	40,000
16-03-2019	CHQ TRFR FROM TRF FR 0033187228075 AT 07830 PARBIRHATA	Transfer from A/c 0033187228075	4,00,000
30-03-2019	CHQ TRFR FROM TRF FR 0033187228075 AT 07830 PARBIRHATA	Transfer from A/c 0033187228075	2,50,000
25-03-2019	CREDIT TRF	Others	75,500
25-03-2019	CHQ TRFR FROM TRF FR 0020044427578 AT 07830 PARBIRHATA	Transfer from A/c 0020044427578	20,000
26-03-2019	CHQ TRFR FROM TRF FR 0031080915515 AT 07830 PARBIRHATA	Transfer from A/c 0031080915515	12,400
15-04-2019	BY CLEARING UCO	Transfer in	19,500
15-04-2019	BY CLEARING UCO	Transfer in	16,500
04-04-2019	CHQ TRFR FROM TRF FR 0020044427578 AT 07830 PARBIRHATA	Transfer from A/c 0020044427578	10,000
09-04-2019	CSH DEP (CDM) CDM 040106PARBIRHATA	Cash Deposit	6,000
28-05-2019	CHQ TRFR FROM TRF FR 0031080915515 AT 07830 PARBIRHATA	Transfer from A/c 0031080915515	1,68,000
31-05-2019	CHQ TRFR FROM TRF FR 0031080915515 AT 07830 PARBIRHATA	Transfer from A/c 0031080915515	1,14,240
22-05-2019	BY CLEARING UNI	Transfer in	27,306
22-05-2019	BY CLEARING SIR	Transfer in	15,360
13-05-2019	BY CLEARING YES	Transfer in	10,000



10. Bank Statement Analysis

(c) Top 5 Fund Received

13-06-2019	CHQ TRFR FROM TRF FR 0031080915515 AT 07830 PARBIRHATA	Transfer from A/c 0031080915515	1,72,704
25-06-2019	CHQ TRFR FROM 33930432451 OF DUTTA AT 07830 PARBIRHATA	Transfer in	25,000
07-06-2019	BY CLEARING HDF	Transfer in	15,000
19-07-2019	CHQ TRFR FROM 31080915515 OF POLIC AT 07830 PARBIRHATA	Transfer in	1,12,250
23-07-2019	CASH DEPOSIT SELF AT 07830 PARBIRHATA	Cash Deposit	48,000
31-07-2019	CHQ TRFR FROM 10444277214 OF MS JO AT 07830 PARBIRHATA	Transfer in	25,000
17-07-2019	CASH DEPOSIT SELF AT 07830 PARBIRHATA	Cash Deposit	20,000
28-08-2019	CHQ TRFR FROM 33930432451 OF DUTTA AT 07830 PARBIRHATA	Transfer in	25,000
07-08-2019	CHQ TRFR FROM 31080915515 OF POLIC AT 07830 PARBIRHATA	Transfer in	13,050
22-08-2019	BY CLEARING SIR BY CLEARING CH	Transfer in	3,200
22-08-2019	BY CLEARING SIR BY CLEARING CH	Transfer in	1,250
30-09-2019	CHQ TRFR FROM 33187228075 OF M/S S AT 07830 PARBIRHATA	Transfer in	6,00,000
03-09-2019	CASH DEPOSIT SELF AT 07830 PARBIRHATA	Cash Deposit	48,000
30-09-2019	CASH DEPOSIT SELF AT 07830 PARBIRHATA	Cash Deposit	48,000



10. Bank Statement Analysis

(c) Top 5 Fund Received

07-09-2019	CASH DEPOSIT SELF AT 07830 PARBIRHATA	Cash Deposit	20,000
17-09-2019	CHQ TRFR FROM 33207110776 OF GHOSA AT 07830 PARBIRHATA	Transfer in	15,000
30-10-2019	CHQ TRFR FROM 33207110776 OF GHOSA AT 07830 PARBIRHATA	Transfer in	10,000
26-11-2019	CHQ TRFR FROM 33187228075 OF M/S S AT 07830 PARBIRHATA	Transfer in	5,00,000
09-11-2019	CSH DEP (CDM) CDM3040106PARBIRHATA	Cash Deposit	22,000
14-11-2019	BY CLEARING SIR BY CLEARING CH	Transfer in	16,000
07-11-2019	BY CLEARING HDF BY CLEARING CH	Transfer in	15,000
14-11-2019	BY CLEARING IDB BY CLEARING CH	Transfer in	11,000



10. Bank Statement Analysis

(d) Bounced Cheque's Details

State Bank of India, India
2 NO ICHLABAD,SRIPALLY BURDWAN Barddhaman
Account No:- 33187228075
Account Details from Dec-18 to Nov-19

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	03-10-2019	-	DISHONOUR CHEQ	-590	Bounced I/W Cheque Charges	5,66,108

State Bank of India, India
58 SEBALAYA , 2 NO ICHLABAD SRIPALLY BURDWAN Barddhaman
Account No:- 37620030877
Account Details from Dec-18 to Nov-19

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	24-12-2018	-	OUT-CHQ RETURN 88Others Reasons(Ple	-5,00,000	Bounced O/W Cheque	-24,35,743
2	04-01-2019	-	OUT-CHQ RETURN 05Pl contact Drawer/	-1,50,000	Bounced O/W Cheque	-24,69,662
3	06-02-2019	-	OUT-CHQ RETURN 40Present with docum	-82,234	Bounced O/W Cheque	-21,99,336
4	28-03-2019	-	DISHONOUR CHEQ	-590	Bounced I/W Cheque Charges	-20,23,805



10. Bank Statement Analysis

(d) Bounced Cheque's Details

5	31-03-2019	-	DD PNLT INT CAP	-154	Penal Charges	-18,12,771
6	30-04-2019	-	DD PNLT INT CAP	-1,914	Penal Charges	-24,58,874
7	31-05-2019	-	DD PNLT INT CAP	-2,065	Penal Charges	-23,25,591
8	31-07-2019	-	DD PNLT INT CAP	-19	Penal Charges	-24,53,836
9	07-09-2019	-	DISHONOUR CHEQ	-590	Bounced I/W Cheque Charges	-24,66,444
10	30-11-2019	-	DD PNLT INT CAP	-5	Penal Charges	-22,06,771



11. 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



11. 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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