



Prelim Report of MSME Application

In-Principle Approved Proposal

CHAUDHURY ENTERPRISE

Application Type - Renewal - Working Capital (3 Year ITR-Renewal-upto 10 lacs 29.11.2019)

Application Code - CW-AWC-99203-739747

Dated: 10/12/2019

Registered Office

M/S CHOUDHURY ENTERPRISE,

HAPANIA

HAPANIA , ONGC

District: West Tripura,

Taluka: Sadar,

WEST TRIPURA-799014

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Powered By:



[A FinTech Initiative]



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1. Timeline & Approval Data

Sr.No.	Particulars	Date
1	Date of Proposal	10/12/2019
2	Date of In-Principle Approval	10/12/2019

Sr.No.	Particulars	Details
1	Loan Applied Amount	48,00,000
2	In-Principle Amount	10,00,000
3	ROI (%)	11.65
4	PF (%)	0.35
5	Tenure (Years)	Renewable Annually

Bank Name : SBI	
Campaign Type : Bank Specific	
Current Branch Address	Previous Branch Address
SURYA ROADAGARTALA BAZAR, AGARTALADIST:TRIPURA (W), TRIPURA ,Agartala ,Tripura - 799001	-



2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	Retail and E-Commerce	Yes
2.	Loan Amount	10,00,000 Rupees	Yes
3.	Geographical Market Focus	WEST TRIPURA	Yes
4.	CGTMSE Coverage	New to CGTMSE Coverage	Yes
5.	MSME Category	Micro	Yes
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)	500%	Yes
7.	Debt Equity Ratio (2018 - 2019)	0.57 Times	Not Set
8.	Current Ratio (2018 - 2019)	1.38 Times	Yes
9.	Interest Coverage Ratio (2018 - 2019)	5.14 Times	Yes
10.	TOL/TNW (2018 - 2019)	4.44 Times	Yes
11.	Top Customer Concentration (B2B)	19.65%	Yes
12.	Number of cheque bounced (Last Month)	0	Yes
13.	Number of cheque bounced (Last 6 Month)	0	Yes
14.	Risk Model Score	60	Yes
15.	Age of Establishment	5 Years	Yes
16.	Positive Profitability history	3 Years	Yes
17.	Past Year Turnover	2,56,04,251 Rupees	Yes
18.	Positive Net Worth history	3 Years	Yes
19.	Turnover to Loan Ratio (2018 - 2019)	25.61 Times	Yes
20.	Gross Cash Accruals to loan ratio (2018 - 2019)	1.14 Times	Yes
21.	Minimum Bureau Score - Director/ Partner/ Proprietor	721	Yes
22.	Commercial Bureau - Maximum DPDs (last 12 months)	0 DPDs	Yes
23.	Maximum Drop in turnover allowed	Increase in Current Year turnover compares to Previous Year turnover	Yes
24.	Utilisation percentage	72%	Yes
25.	Credit Summation	106.3%	Yes
26.	Collateral Coverage % (includes only Collateral Security Value)	500%	Yes



2. PARAMETER CHECK

27.	Debt Service Coverage Ratio (Conservative)	-	Not Set
29.	Minimum Bureau Score - Main Director/ Partner/ Proprietor	721	Not Set
30.	Commercial Bureau - Maximum DPDs (last 3 months)	0 DPDs	Not Set
31.	Minimum number of credit transaction in bank account per month in last 6 months	26	Not Set
32.	Minimum number of overall transaction in bank account per month in last 6 months	41	Not Set
33.	Monthly average balance / Proposed EMI	0	Not Set
34.	Constitution	Sole Proprietorship	Not Set
35.	Minimum number of debit transaction in bank account per month in last 6 months	11	Not Set

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:	Retail and E-Commerce
Establishment Year:	February 1982
Constitution:	Sole Proprietorship
PAN:	AHXPC1177A
GSTIN (1):	16AHXPC1177A1ZJ (Primary)
Product Description:	ELECTRICAL GOODS AND APPLIANCES

(b) GST Details

Number of Customers:	36
Top Customer Concentration (B2B):	19.65 %
Projected Sales as per GST (Rs.):	4,59,65,571
Factory Premise:	Owned
Know How:	Common Knowledge
Competition:	Medium
Commercial Operation Date:	-

(c) Proprietors Background:

Name	SUDIPTA CHAUDHURY
PAN	AHXPC1177A
Address	M/S CHOUDHURY ENTERPRISE HAPANIA HAPANIA , ONGC Agartala ONGC S.O, West Tripura, Sadar, TRIPURA, 799014
Mobile No	8729972938
Date of Birth	10-02-1982
Total Experience	5
Networth	75,00,000
TransUnion	721
Experian	-



3. PROJECT SNAPSHOT

Personal Loan Obligation	0.0
Father Name	SUBHASH CHAUDHURY
Educational Status	Graduate (General)
Nationality	India
Visually Impaired	No
Residence Status	Resident India

(d) Additional Detail for Main Proprietors:

Name	SUDIPTA CHAUDHURY
Marital Status	Married
Spouse Name	NIRUPAMA DAS
Spouse Detail	Not Employed
No. of Children	2
Owning a House	Living In Family Home
Assessed for Income Tax	Assessed
Have Life Insurance Policy	Yes

(e) MSME Ranking (as per Bureau)

MSME Ranking :	CMR-3
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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)
02-08-2015	State Bank of India	Cash credit	24,00,000	23,02,567	23,02,567	0	50,00,000	-



3. PROJECT SNAPSHOT

(g) Fund Requirement:

Particulars	Details
Facility	Working Capital
Application Type	Renewal
Product Name	3 Year ITR-Renewal-upto 10 lacs 29.11.2019
Loan Amount Approved	10,00,000
Promotor's Contribution	6
EMI	NA
Rate of Interest (%)	11.65
Purpose	Working Capital
1. Collateral Type	Self-occupied House
Collateral Amount(Rs)	50,00,000

(h) Business Name Comparision

Name as per GST (1)	SUDIPTA CHAUDHURY
Name as per ITR	SUDIPTA CHAUDHURY
Name edited by user*	CHAUDHURY ENTERPRISE
Trade Name as per GST (1)	-
Name as per Bank Statement 1	CHAUDHURY ENTERPRISE

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. FINANCIAL DETAILS

A. Existing Financials

Note - CMA has been prepared based on ITR XML Uploaded, request you to follow proper Due Diligence before final Sanction

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)	2,56,04,251	1,95,50,435	1,82,07,125
Less: Indirect Taxes (Indirect Taxes paid on purchases)	2,500	2,550	2,500
Net Sales	2,56,01,751	1,95,47,885	1,82,04,625
EXPENDITURE :			
Increase/Decrease in Stock	-26,75,757	-28,11,714	13,29,232
Raw Material Consumed	2,59,72,593	1,95,59,748	1,49,55,976
Power & Fuel Cost	24,965	8,431	6,867
Employee Cost	6,24,000	5,22,500	5,20,000
General and Administration Expenses	2,42,046	8,97,270	2,60,846
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	2,77,184	3,79,880	3,61,205
Less: Expenses Capitalised	0	0	0
Total Expenditure	2,44,65,031	1,85,56,115	1,74,34,126
Operating Profit (Excl OI)	11,36,720	9,91,770	7,70,499
Other Income	0	0	0
Operating Profit (EBITDA)	11,36,720	9,91,770	7,70,499
Interest	2,11,654	1,70,056	85,322
PBDT	9,25,066	8,21,714	6,85,177
Depreciation	48,146	18,274	21,438
Profit Before Taxation & Exceptional Items	8,76,920	8,03,440	6,63,739
Exceptional Income / Expenses	0	0	0
Profit Before Tax	8,76,920	8,03,440	6,63,739
Provision for Tax	0	0	0
Other Income (Need to check at the time of Due Diligence)	0	0	0



4. FINANCIAL DETAILS

A. Existing Financials

Profit & Loss Statement			
Profit After Tax	8,76,920	8,03,440	6,63,739
Dividend Pay Out	0	0	0
Equity Dividend %	0	0	0
Earnings Per Share	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	23,23,370	18,91,198	14,30,287
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
Shareholder's Funds	23,23,370	18,91,198	14,30,287
Minority Interest	0	0	0
Secured Loans	13,24,198	21,74,497	11,79,070
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	0	0	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	13,24,198	21,74,497	11,79,070
Trade Payables	89,26,663	49,96,305	0
Other Current Liabilities	59,000	20,145	5,000
Short Term Provisions	0	0	0
Total Current Liabilities	89,85,663	50,16,450	5,000
Other Liabilities (Need to check at the time of Due Diligence)	0	0	0
Total Liabilities	1,26,33,231	90,82,145	26,14,357



4. FINANCIAL DETAILS

A. Existing Financials

Balance Sheet -Assets			
Units	(INR)		
As on:	31-Mar-2019	31-Mar-2018	31-Mar-2017
Gross Block	2,43,035	1,79,891	2,01,329
Less: Accumulated Depreciation	48,146	18,274	21,438
Less: Impairment of Assets	0	0	0
Net Block	1,94,889	1,61,617	1,79,891
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	0	0	0
Long Term Loans & Advances	0	0	0
Other Non Current Assets	0	0	0
Total Non-Current Assets	0	0	0
Inventories	55,23,117	28,47,360	35,646
Sundry Debtors	56,51,058	49,85,987	15,95,832
Cash and Bank	2,32,931	2,87,241	5,02,988
Other Current Assets	10,31,236	7,99,940	3,00,000
Short Term Loans and Advances	0	0	0
Total Current Assets	1,24,38,342	89,20,528	24,34,466
Other Assets (Need to check at the time of Due Diligence)	0	0	0
Total Assets	1,26,33,231	90,82,145	26,14,357
Book Value	1	1	1



4. FINANCIAL DETAILS

B. Ratio Analysis

Ratio Analysis			
Ratio	31-Mar-2019	31-Mar-2018	31-Mar-2017
EBITDA (%)	4.44	5.07	4.23
PATM (%)	3.43	4.11	3.65
ROCE (%)	29.47	29.72	NA
Asset Turnover(x)	2.03	2.15	6.96
Inventory Turnover (days)	82.40	56.01	0.75
Debtors Turnover(days)	80.57	93.10	32.00
Creditors Turnover (days)	125.33	93.19	0.00
Sales/Working Capital (x)	32.04	52.97	32.71
Net Sales Growth(%)	30.97	7.38	NA
PAT Growth(%)	9.15	21.05	NA
Adjusted Total Debt/Equity(x)	0.57	1.15	0.82
Growth in Debt/ Equity (%)	-50.43	40.24	NA
Current Ratio(x)	1.25	1.57	0.00
Current Ratio (As per CMA)	1.38	1.78	486.89
Quick Ratio(x)	0.63	1.00	0.00
Interest Coverage	5.37	5.83	9.03
Debt/ EBITDA	1.16	2.19	1.53
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	5.16	-4.44	NA
Growth in CFO Margin (%)	-216.22	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	2,56,04,251	1,95,50,435	1,82,07,125
Add	Export Sales	0	0	0
	Total	2,56,04,251	1,95,50,435	1,82,07,125

Note 2: Indirect Taxes

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Indirect Taxes	2,500	2,550	2,500
Add	Other items	0	0	0
	Total	2,500	2,550	2,500

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.	28,47,360	35,646	13,64,878
Minus	Cl. stock of F.G.	55,23,117	28,47,360	35,646
	Total	-26,75,757	-28,11,714	13,29,232

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]	2,59,72,593	1,95,59,748	1,49,55,976
Add	Other spares	0	0	0
	Total	2,59,72,593	1,95,59,748	1,49,55,976

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
	Total	0	0	0



4. FINANCIAL DETAILS

C. Notes to Account

Note 6: Share Capital

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Ordinary share capital	23,23,370	18,91,198	14,30,287
Add	Preference shares [redeemable after one year]	0	0	0
	Total	23,23,370	18,91,198	14,30,287

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	0	0	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

Note 10: Other Long Term Liabilities



4. FINANCIAL DETAILS

C. Notes to Account

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]	59,000	20,145	5,000
	Total	59,000	20,145	5,000



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	0	0	0
Add	Deferred receivables [maturity exceeding 1 yr]	0	0	0
Add	Others (Others)	0	0	0
	Total	0	0	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]	56,51,058	49,85,987	15,95,832
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	Total	56,51,058	49,85,987	15,95,832

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	10,31,236	7,99,940	3,00,000



	Total	10,31,236	7,99,940	3,00,000
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



4. FINANCIAL DETAILS

D. ASSESSMENT OF LIMITS

Working Capital - Nayak Committee Method

Sr. No.	Particulars	Details
A.	Projected Sales (2019-2020) *	4,59,65,571.25
B.	Working Capital Requirement	25.00
C.	Working Capital Limit (A*B)	1,14,91,392.81
D.	Promoter Contribution % (Margin)	20.00
E.	Eligible Bank Finance (C*(100-D)/100)	91,93,114.25
F.	Existing Limits (as per bureau)	0.00
G.	Net eligible bank finance (E-F)	91,93,114.25
H.	Proposed Loan Amount (Borrower- As per Enhancement Limit)	48,00,000.00
I.	Loan Amount (Lower of G or H)	48,00,000.00
J.	Maximum Loan Amount to be provided by Bank	10,00,000.00
K.	Final Loan Amount (Lower of I & J)	10,00,000.00

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

Sr.No	Months	SALES	Source
1	07-2017	0	From GST
2	08-2017	5,57,048	From GST
3	09-2017	9,80,812	From GST
4	10-2017	10,09,076	From GST
5	11-2017	15,83,135	From GST
6	12-2017	15,23,471	From GST
7	01-2018	16,99,713	From GST
8	02-2018	14,09,638	From GST
9	03-2018	25,50,328	From GST
10	04-2018	15,56,540	From GST
11	05-2018	20,51,588	From GST
12	06-2018	26,94,836	From GST
13	07-2018	26,07,783	From GST
14	08-2018	24,79,409	From GST
15	09-2018	25,97,882	From GST



4. FINANCIAL DETAILS

D. ASSESSMENT OF LIMITS

16	10-2018	23,79,102	From GST
17	11-2018	15,22,500	From GST
18	12-2018	15,51,549	From GST
19	01-2019	16,87,847	From GST
20	02-2019	20,15,830	From GST
21	03-2019	24,59,386	From GST
22	04-2019	35,09,881	From GST
23	05-2019	39,06,348	From GST
24	06-2019	41,82,882	From GST
25	07-2019	40,01,798	From GST
26	08-2019	36,45,698	From GST
27	09-2019	26,59,364	From GST
28	10-2019	23,27,687	From GST
29	11-2019	20,00,000	Self Declared
Total			-

Steps to Calculate Projected Sales (Growth Method)

Step No.	Computation	Formula	Value
1.	Actual Sales in last 12 Months	Last 12 Months Sales	3,39,48,270.42
2.	Actual Sales in previous 13-24 Months	(corresponding previous 12 months)	2,50,72,788.90
3.	Actual Growth %	[(Step 1 - Step 2)] / (Step 2)	35.40
4.	Maximum Growth % set by Bank		115.00
5.	Growth % Considered	[lower of (3) and (4)]	35.40
6.	Projected sales calculated	(Step 1 + Step 5)	4,59,65,571.25
7.	Projected sales declared by borrower	Declared by Borrower	5,10,04,240.00
8.	Final Projected sales	[lower of Step 6 and Step 7]	4,59,65,571.25



5. RISK SCORING MODEL - (Score: upto 10 lacs - 3 Year ITR 10.10.19)

Risk Factor	Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
Management Risk	Combined net worth (CNW) of the promoters (proprietors / partners / directors) as percentage of total long-term borrowing (existing and proposed)	>= 100.01 %	4	4
	Customer/Associate concern availing financial assistance from Banks/FIs (with satisfactory track record) for	>= 3.01 years and <= 5years	3	4
	Bureau - Transunion Score [Average of promotors]	>= 700 and <= 749.99	3	4
	Experience In The Business	>= 5 years and <= 8.99years	3	4
	Age	>= 25 years and <= 49.99years	5	5
	No. Of Children	<= 3	2	2
	Owning a House	Living with Family	0	5
	Academic Qualification	Graduate	2	4
	Experience in the Line of Trade	>= 2 years and <= 5years	3	5
	Spouse Details	Not Employed	0	1
	Assessed for Income Tax	Assessed	2	2
	Have Life Insurance Policy	Yes	1	1
Financial Risk	TOL/TNW (including proposed assistance)	>= 5.01	0	5
	Continuous Net Profits (Before Tax)	Last three year	5	5
Business Risk	Quality of Receivables	>= 4.01 Mth	0	5
	Quality of Finished Goods Inventory	>= 2.01 Mth	0	5
	Know - How	Common Knowledge	0	2
	Line of Activity	Priority Sector	1	1
	Competition	Medium	2	4
	Factory Premises	Owned	3	3
	Sales show a Rising Trend	Last Three year	5	5
	Years in Business	>= 5 years	5	5



5. RISK SCORING MODEL - (Score: upto 10 lacs - 3 Year ITR 10.10.19)

Sr. No.	Details	Actual Score	Out Of Score	Weight	Weighted Score	Weighted Out of Score
1	Management Risk Score	28	41	33.33%	28	41
2	Financial Risk Score	5	10	33.33%	5	10
3	Business Risk Score	16	30	33.34%	16	30
	Total	49	81	100.0%	49	81
	Standardized Score	60.0	100.0			

Risk Grading: Highest Safety



6. ASSESSMENT OF CGTMSE LIMITS

Steps	Description	Details	Values
1.	Nature of Entity	Manufacturing/ Service/Trading	Trader
2.	Amount Invested in Plant and Machinery/ Equipments	Amount in Rs.	2,43,035
3.	Status of Borrowers	Micro /Small /Medium	Micro
4.	Whether Entity is "Eligible Borrowers"?	Yes/No	Yes
5.	Whether the entity has "Women Entrepreneur/s" and such women entrepreneur/s holds shareholding of more than 51% of total shareholding of the entity?	Yes/No	No
6.	Whether units located in North East Region (incl. Sikkim)?	Yes/No	Yes
7.	Whether borrower has availed "CGTMSE" facility?	Yes/No	No
8.	Amount of "CGTMSE" coverage availed till date	Amount in Rs.	0
9.	Maximum CGTMSE Coverage Available	Amount in Rs.	1,00,00,000
10.	Loan Amount Applied For	Amount in Rs.	10,00,000
11.	Available CGTMSE Coverage (Amount) (New Loan)	Amount in Rs.	10,00,000
12.	Amount of Collateral	Amount in Rs.	50,00,000
13.	Final CGMTSE Coverage (New Loan)	Amount in Rs.	0
14.	Extent of Guarantee (New Loan)	In % Terms	50.00
15.	Extent of Guarantee (In Amount Terms) (New Loan)	Amount In Rs.	0
16.	Asset Coverage	In % Terms	500.00



6. ASSESSMENT OF CGTMSE LIMITS

Bank wise CGTMSE Coverage Provided

Sr.No	Bank Name	Guarantee Provided
No records found		



7. MCA Data

Not Applicable



8. Other Directorship

SUDIPTA CHAUDHURY

No Record Found



9. GST DATA

1 . GST Data (SUDIPTA CHAUDHURY) (16AHXPC1177A1ZJ)

Key Observation

1. Highest Sales Category	93% (B2B)
2. Gross Margin % (Sales-Purchase / Sales)	-5%
3. Customer Concentration (B2B) (Top 5):	52% of Total Sales
4. Supplier Concentration (Top 5):	95% of Total Purchase
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	Rs. 31,02,763
7. Median Sales:	Rs. 30,37,035
8. Average Purchase:	Rs. 25,78,801
9. Median Purchase:	Rs. 19,92,815
10. Highest sales are in the month of	03-2018
11. Highest Purchase are in the month of	03-2019
12. Total Credit Note Vs Total Sales is	14% in 09-2018(Highest)

Overview

Sr.No	Particulars	Details
1.	Total No. of Months	23
2.	Total No. of Customers	36
3.	Total No. of Suppliers	17
4.	Total Sales (Invoice Value)	7,13,63,541
A.	B2B	50,87,007
B.	B2CL	0
C.	B2CS	6,62,76,535
D.	Exports	0
E.	Nil Rated Good	0
F.	Exempted Goods	0
G.	Non GST Outward Supplies	0
5.	Total Purchases	7,47,85,241
6.	Difference (Sales Minus Purchase)	-34,21,699



9. GST DATA

7.	Margin (%)	-5
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Top 5 Customers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	16AWEPS2528K1Z9		17	9,98,369	8,56,286	1
2	16DTXPS1794C1Z0		12	6,34,618	5,44,071	1
3	16ABVPL9923F1Z4		5	3,67,562	3,12,346	1
4	16AJWPD0435D1ZH		4	3,20,645	2,77,868	0
5	16DLHPS4391P1Z6		6	3,00,765	2,56,938	0
Total			44	26,21,959	22,47,509	3

Top 5 Suppliers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	18AAACP6474E1ZC	POLYCAB INDIA LIMITED	121	4,15,08,709	3,51,11,005	56
2	18AAACH0165J1ZP		192	2,20,58,776	1,92,21,447	29
3	06AAACH0165J2ZT	HPL ELECTRIC & POWER LIMITED	23	35,15,618	30,47,806	5
4	02AAACH0165J2Z1	HPL ELECTRIC & POWER LIMITED	36	29,49,268	24,45,993	4
5	18AAACV5492Q1ZH		24	13,37,719	11,31,376	2
Total			396	7,13,70,090	6,09,57,627	96

Month Wise Sales

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	07-2017		0	0	0	0	0	0	0
2	09-2017	29,634	0	17,82,700	0	0	0	0	18,12,334
3	12-2017	2,60,031	0	45,68,656	0	0	0	0	48,28,687
4	03-2018	6,95,079	0	59,08,719	0	0	0	0	66,03,798
5	04-2018		0	17,89,320	0	0	0	0	17,89,320
6	05-2018	1,49,297	0	22,55,895	0	0	0	0	24,05,193
7	06-2018		0	31,62,046	0	0	0	0	31,62,046
8	07-2018	3,32,439	0	27,00,571	0	0	0	0	30,33,009



9. GST DATA

9	08-2018	1,55,330	0	27,33,824	0	0	0	0	28,89,154
10	09-2018	4,23,106	0	26,17,956	0	0	0	0	30,41,062
11	10-2018		0	27,61,739	0	0	0	0	27,61,739
12	11-2018	1,63,219	0	15,83,514	0	0	0	0	17,46,733
13	12-2018	1,63,309	0	16,29,512	0	0	0	0	17,92,821
14	01-2019	1,82,604	0	17,83,685	0	0	0	0	19,66,289
15	02-2019	1,55,223	0	21,91,668	0	0	0	0	23,46,891
16	03-2019	2,23,787	0	26,52,969	0	0	0	0	28,76,756
17	04-2019	2,65,242	0	38,50,459	0	0	0	0	41,15,701
18	05-2019	3,52,675	0	42,20,786	0	0	0	0	45,73,461
19	06-2019	5,15,413	0	43,73,163	0	0	0	0	48,88,576
20	07-2019	1,88,044	0	45,27,260	0	0	0	0	47,15,304
21	08-2019	4,84,132	0	37,64,621	0	0	0	0	42,48,753
22	09-2019	2,15,311	0	28,69,550	0	0	0	0	30,84,860
23	10-2019	1,33,132	0	25,47,923	0	0	0	0	26,81,055
Total		50,87,007	0	6,62,76,535	0	0	0	0	

Month Wise Purchase

Sr.No	Months	B2B	Total
1	07-2017	9,19,759	9,19,759
2	08-2017	9,85,274	9,85,274
3	09-2017	19,20,140	19,20,140
4	10-2017	19,92,815	19,92,815
5	11-2017	14,89,623	14,89,623
6	12-2017	25,87,883	25,87,883
7	01-2018	16,60,198	16,60,198
8	02-2018	17,31,834	17,31,834
9	03-2018	35,42,850	35,42,850
10	04-2018	18,15,051	18,15,051
11	05-2018	39,18,271	39,18,271
12	06-2018	42,17,061	42,17,061
13	07-2018	16,44,501	16,44,501
14	08-2018	36,34,015	36,34,015
15	09-2018	26,85,768	26,85,768



9. GST DATA

16	10-2018	98,219	98,219
17	11-2018	30,64,607	30,64,607
18	12-2018	17,45,711	17,45,711
19	01-2019	16,14,690	16,14,690
20	02-2019	18,04,638	18,04,638
21	03-2019	77,89,458	77,89,458
22	04-2019	40,41,463	40,41,463
23	05-2019	49,78,888	49,78,888
24	06-2019	54,95,581	54,95,581
25	07-2019	42,56,463	42,56,463
26	08-2019	16,62,199	16,62,199
27	09-2019	2,51,901	2,51,901
28	10-2019	7,27,951	7,27,951
29	11-2019	25,08,427	25,08,427
Total		7,47,85,241	

Credit/Debit Note Info.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
1	07-2018	21,830	30,33,009			21,830
2	09-2018	4,24,063	30,41,062			4,24,063
Total		4,45,893	60,74,071	0	0	

Inward Supply Description

Sr.No	Months	GST		NON GST		Total
		Inter- State Supplies	Intra- State Supplies	Inter- State Supplies	Intra- State Supplies	
Total						



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

GST Sales Vs. Bank Receipts

Months	Bank statement Receipts	GST sales	Receipts to sales %
12-2018	15,15,310	15,51,549	98 %
01-2019	20,15,770	16,87,847	119 %
02-2019	25,64,510	20,15,830	127 %
03-2019	36,88,630	24,59,386	150 %
04-2019	57,48,210	35,09,881	164 %
05-2019	43,71,630	39,06,348	112 %
06-2019	45,71,265	41,82,882	109 %
07-2019	28,68,904	40,01,798	72 %
08-2019	27,60,508	36,45,698	76 %
09-2019	21,57,250	26,59,364	81 %
10-2019	16,53,500	23,27,687	71 %
11-2019	21,72,876	-	-
Total	3,60,88,363	3,19,48,270	112.96 %

Annual Sales Comparison: GST Vs. IT Return

Year	GST Sales Total	ITR Sales	GST to ITR %
2018-2019	2,56,04,251	2,56,04,251	100.00 %
Total	2,56,04,251	2,56,04,251	100 %

GST Purchase Vs. Fund Remittance.

Months	Bank statement Payments	GST Purchase	Payments To purchase %
12-2018	17,10,428	17,45,711	98 %
01-2019	20,08,627	16,14,690	124 %
02-2019	23,48,371	18,04,638	130 %
03-2019	29,68,677	77,89,458	38 %
04-2019	55,17,013	40,41,463	137 %
05-2019	54,29,654	49,78,888	109 %



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

06-2019	48,96,308	54,95,581	89 %
07-2019	31,50,083	42,56,463	74 %
08-2019	23,35,892	16,62,199	141 %
09-2019	26,02,468	2,51,901	1,033 %
10-2019	19,55,637	7,27,951	269 %
11-2019	21,17,453	25,08,427	84 %
Total	3,70,40,611	3,68,77,369	100 %

Annual Purchase Comparison: GST Vs. IT Return

Year	GST Purchase	ITR Purchase	GST to ITR %
2018-2019	3,40,31,992	2,59,72,593	131.03 %
Total	3,40,31,992	2,59,72,593	131 %



11. Related Party Transaction

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



12. Fraud Detection

Not Activated

13. BANK STATEMENT ANALYSIS

State Bank of India
Account No:- 35123376271
Account Details from Dec 2018 to Nov 2019

[illegible]



13. BANK STATEMENT ANALYSIS

A. Month Wise Details

Description	Dec 2018	Jan 2019	Feb 2019	Mar 2019	Apr 2019	May 2019	Jun 2019	Jul 2019	Aug 2019	Sep 2019	Oct 2019	Nov 2019
Total No. of Outward Cheque Bounces	8	5	5	4	13	6	6	8	11	2	8	7
Min EOD Balance	-23,84,432	-23,86,392	-23,96,965	-23,32,048	-14,88,294	-21,81,377	-22,21,069	-23,77,248	-23,84,336	-21,82,851	-23,92,989	-23,75,748
Max EOD Balance	-18,44,255	-17,50,292	-16,27,433	-7,20,708	4,73,338	8,27,710	-7,29,693	-7,97,885	-15,35,257	-17,67,632	-16,34,350	-19,82,212
Average EOD Balance	-20,87,145	-21,32,552	-20,75,918	-18,73,817	-5,83,428	-5,04,929	-14,48,082	-18,70,685	-18,65,696	-20,11,803	-20,76,181	-22,90,338



13. BANK STATEMENT ANALYSIS

B. Top 5 Fund Remittance

State Bank of India
Account No:- 35123376271
Account Details from Dec 2018 to Nov 2019

Date	Description	Category	Amount
Dec-2018	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0030305297866 AT 06863 O.N.G.C.COL	Transfer Out	-5,21,725
Dec-2018	REMT THRU CHQ RTGS UTR NO: SBINR52 018121400039876 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-3,00,029
Dec-2018	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0030305297866 AT 06863 O.N.G.C.COL	Transfer Out	-3,00,000
Dec-2018	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0030305297866 AT 06863 O.N.G.C.COL	Transfer Out	-2,17,417
Dec-2018	REMT THRU CHQ RTGS UTR NO: SBINR52 018122400081331 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-2,09,229
Jan-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019012200113520 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-5,39,909
Jan-2019	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0030305297866 AT 06863 O.N.G.C.COL	Transfer Out	-5,07,121
Jan-2019	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0030305297866 AT 06863 O.N.G.C.COL	Transfer Out	-4,50,000
Jan-2019	REMT THRU CHQ NEFT UTR NO: SBIN719 031435382 000000000000 POLYCAB INDIA LTD	Transfer Out	-2,00,000
Jan-2019	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0030305297866 AT 06863 O.N.G.C.COL	Transfer Out	-1,72,194



13. BANK STATEMENT ANALYSIS

B. Top 5 Fund Remittance

Feb-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019022100066320 INDB0000005 0 HPL ELECTRIC AND POW	Transfer Out	-7,81,016
Feb-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019021300123182 HDFC0000060 0 POLYCAB PVT LTD	Transfer Out	-7,29,309
Feb-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019022500081012 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-4,50,029
Feb-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019020200090258 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-2,06,090
Feb-2019	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0030305297866 AT 06863 O.N.G.C.COL	Transfer Out	-1,60,347
Mar-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019032800137048 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-7,00,059
Mar-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019030600081154 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-5,00,029
Mar-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019031900124376 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-4,52,475
Mar-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019031100154528 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-3,97,862
Mar-2019	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0030305297866 AT 06863 O.N.G.C.COL	Transfer Out	-3,77,011
Apr-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019042900160795 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-20,00,059
Apr-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019042000119143 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-10,00,059
Apr-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019041200086567 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-10,00,059



13. BANK STATEMENT ANALYSIS

B. Top 5 Fund Remittance

Apr-2019	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0030305297866 AT 06863 O.N.G.C.COL	Transfer Out	-9,82,058
Apr-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019040200173498 HDFC0000020 0 V GUARD INDUSTRIES L	Transfer Out	-4,62,295
May-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019051000126426 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-19,36,819
May-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019052200073712 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-13,00,059
May-2019	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0030305297866 AT 06863 O.N.G.C.COL	Transfer Out	-10,00,000
May-2019	DR THRU CHQ SBI PAY TO HPL ELE	Transfer Out	-9,97,653
May-2019	DR THRU CHQ SBI PAY TO R R KAB	Transfer Out	-1,87,489
Jun-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019062100029683 HDFC0000060 0 POLYCAB INDIA	Transfer Out	-15,00,059
Jun-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019062400147799 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-11,00,059
Jun-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019060600135923 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-10,00,000
Jun-2019	CAS CHQ XFER WD CHEQUE TRANSFER TO 30305297866 OF HPL E AT 06863 O.N.G.C.COL	Transfer Out	-9,62,376
Jun-2019	CAS CHQ XFER WD CHEQUE TRANSFER TO 10184847407 OF R R K AT 06863 O.N.G.C.COL	Transfer Out	-2,97,285
Jul-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019072500102558 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-14,00,047
Jul-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019071100060851 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-10,00,059



13. BANK STATEMENT ANALYSIS

B. Top 5 Fund Remittance

Jul-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019073100046589 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-3,00,023
Jul-2019	CAS CHQ XFER WD CHEQUE TRANSFER TO 30305297866 OF HPL E AT 06863 O.N.G.C.COL	Transfer Out	-2,50,000
Jul-2019	CAS CHQ XFER WD CHEQUE TRANSFER TO 10184847407 OF R R K AT 06863 O.N.G.C.COL	Transfer Out	-1,77,891
Aug-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019082700098371 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-6,00,047
Aug-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019082000068506 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-5,95,047
Aug-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019081300176850 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-5,32,547
Aug-2019	CAS CHQ XFER WD CHEQUE TRANSFER TO 30305297866 OF HPL E AT 06863 O.N.G.C.COL	Transfer Out	-2,15,972
Aug-2019	CAS CHQ XFER WD CHEQUE TRANSFER TO 30305297866 OF HPL E AT 06863 O.N.G.C.COL	Transfer Out	-2,09,881
Sep-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019090200052019 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-5,00,023
Sep-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019091700102739 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-5,00,023
Sep-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019093000149162 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-4,61,523
Sep-2019	CAS PRES CHQ HDF HPL Electric	Transfer Out	-4,00,000
Sep-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019090700041031 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-3,00,023
Oct-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019102100099972 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-5,00,023



13. BANK STATEMENT ANALYSIS

B. Top 5 Fund Remittance

Oct-2019	REMT THRU CHQ	Transfer Out	-5,00,023
Oct-2019	WDL TFR transfer 20170897152 OF Mr. S AT 06863 O.N.G.C.COL	Transfer Out	-3,00,000
Oct-2019	CAS CHQ XFER WD CHEQUE TRANSFER TO 30305297866 OF HPL E AT 06863 O.N.G.C.COL	Transfer Out	-2,00,000
Oct-2019	REMT THRU CHQ NEFT UTR NO: SBIN119 289536945 HDFC0000060 HDFC BAN POLYCAB INDIA LTD	Transfer Out	-1,00,004
Nov-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019111200038479 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-5,00,023
Nov-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019111500095092 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-4,00,023
Nov-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019110700102481 CORP0000141 Corporat HALONIX TECHNOLOGIES	Transfer Out	-3,66,633
Nov-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019111800065571 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-3,00,023
Nov-2019	REMT THRU CHQ RTGS UTR NO: SBINR52 019110600144534 HDFC0000060 0 POLYCAB INDIA LTD	Transfer Out	-2,00,023



13. BANK STATEMENT ANALYSIS

C. Top 5 Fund Received

State Bank of India
Account No:- 35123376271
Account Details from Dec 2018 to Nov 2019

Date	Description	Category	Amount
Dec-2018	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	2,82,850
Dec-2018	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	2,63,600
Dec-2018	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	2,14,040
Dec-2018	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	1,97,300
Dec-2018	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	1,60,700
Jan-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	4,53,900
Jan-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	2,14,000
Jan-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	2,09,550
Jan-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	1,94,200
Jan-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	1,39,200
Feb-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	2,93,200
Feb-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	2,92,300
Feb-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	2,88,460
Feb-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	2,64,600
Feb-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	1,87,000
Mar-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	5,18,400
Mar-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	4,57,730



13. BANK STATEMENT ANALYSIS

C. Top 5 Fund Received

Mar-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	3,11,100
Mar-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	2,91,000
Mar-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	2,82,900
Apr-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	8,77,950
Apr-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	7,63,300
Apr-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	7,42,150
Apr-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	5,25,150
Apr-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	4,09,500
May-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	5,99,100
May-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	5,27,100
May-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	5,24,900
May-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	5,08,000
May-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	4,76,200
Jun-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	13,62,000
Jun-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	9,28,600
Jun-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	6,79,100
Jun-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	6,34,800
Jun-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	3,76,100
Jul-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	7,69,700
Jul-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	7,13,000
Jul-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	4,03,700
Jul-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	3,91,400



13. BANK STATEMENT ANALYSIS

C. Top 5 Fund Received

Jul-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	2,16,300
Aug-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	4,37,300
Aug-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	4,04,900
Aug-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	3,44,900
Aug-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	3,25,800
Aug-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	2,40,500
Sep-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	3,83,200
Sep-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	3,07,950
Sep-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	3,03,300
Sep-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	2,54,000
Sep-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	2,37,400
Oct-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	4,86,100
Oct-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	2,61,000
Oct-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	2,39,000
Oct-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	1,69,200
Oct-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	90,900
Nov-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	4,85,000
Nov-2019	DEP TFR Entry dated 31/10/20 20170897152 OF Mr. S AT 06863 O.N.G.C.COL	Transfer In	3,00,000
Nov-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	2,92,200
Nov-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	2,07,200
Nov-2019	CASH DEPOSIT SELF AT 06863 O.N.G.C.COL	Cash Deposit	1,92,000



13. BANK STATEMENT ANALYSIS

C. Top 5 Fund Received



13. BANK STATEMENT ANALYSIS

D. Bounced Cheque's Details

State Bank of India
Account No:- 35123376271
Account Details from Dec 2018 to Nov 2019

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	06-12-2018	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-22,31,041
2	06-12-2018	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-22,41,218
3	13-12-2018	-	OUT-CHQ RETURN	25,000	Bounced O/W Cheque	-18,55,555
4	28-12-2018	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-21,48,680
5	31-12-2018	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-22,71,677
6	31-12-2018	-	OUT-CHQ RETURN	20,000	Bounced O/W Cheque	-22,91,854
7	31-12-2018	-	OUT-CHQ RETURN	30,000	Bounced O/W Cheque	-23,22,031
8	31-12-2018	-	OUT-CHQ RETURN	40,000	Bounced O/W Cheque	-23,62,208
9	01-01-2019	-	OUT-CHQ RETURN	5,000	Bounced O/W Cheque	-23,13,432
10	01-01-2019	-	OUT-CHQ RETURN	8,000	Bounced O/W Cheque	-23,21,609
11	01-01-2019	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-23,31,786
12	01-01-2019	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-23,41,963
13	30-01-2019	-	OUT-CHQ RETURN	30,000	Bounced O/W Cheque	-21,03,575
14	01-02-2019	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-22,78,169
15	06-02-2019	-	OUT-CHQ RETURN	5,000	Bounced O/W Cheque	-20,03,536
16	20-02-2019	-	OUT-CHQ RETURN	5,000	Bounced O/W Cheque	-16,11,902



13. BANK STATEMENT ANALYSIS

D. Bounced Cheque's Details

17	20-02-2019	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-16,22,079
18	20-02-2019	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-16,32,256
19	02-03-2019	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-21,42,168
20	21-03-2019	-	OUT-CHQ RETURN	7,000	Bounced O/W Cheque	-20,90,177
21	26-03-2019	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-10,80,854
22	27-03-2019	-	OUT-CHQ RETURN	7,000	Bounced O/W Cheque	-7,20,531
23	04-04-2019	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-12,58,744
24	04-04-2019	-	OUT-CHQ RETURN	20,000	Bounced O/W Cheque	-12,78,921
25	08-04-2019	-	OUT-CHQ RETURN	20,000	Bounced O/W Cheque	-4,67,048
26	11-04-2019	-	OUT-CHQ RETURN	33,900	Bounced O/W Cheque	-3,87,225
27	18-04-2019	-	OUT-CHQ RETURN	45,000	Bounced O/W Cheque	-2,00,719
28	22-04-2019	-	OUT-CHQ RETURN	15,000	Bounced O/W Cheque	-5,59,005
29	22-04-2019	-	OUT-CHQ RETURN	20,000	Bounced O/W Cheque	-5,79,182
30	22-04-2019	-	OUT-CHQ RETURN	20,000	Bounced O/W Cheque	-5,99,359
31	22-04-2019	-	OUT-CHQ RETURN	60,000	Bounced O/W Cheque	-6,59,536
32	24-04-2019	-	OUT-CHQ RETURN	26,300	Bounced O/W Cheque	59,296
33	24-04-2019	-	OUT-CHQ RETURN	71,000	Bounced O/W Cheque	-11,880
34	24-04-2019	-	OUT-CHQ RETURN	1,00,000	Bounced O/W Cheque	-1,12,057
35	29-04-2019	-	OUT-CHQ RETURN	19,000	Bounced O/W Cheque	-11,63,214
36	07-05-2019	-	OUT-CHQ RETURN	60,000	Bounced O/W Cheque	2,11,297
37	14-05-2019	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-6,10,708
38	22-05-2019	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-33,254



13. BANK STATEMENT ANALYSIS

D. Bounced Cheque's Details

39	22-05-2019	-	OUT-CHQ RETURN	14,000	Bounced O/W Cheque	-47,431
40	22-05-2019	-	OUT-CHQ RETURN	70,500	Bounced O/W Cheque	-1,18,108
41	31-05-2019	-	OUT-CHQ RETURN	24,890	Bounced O/W Cheque	-20,19,277
42	03-06-2019	-	OUT-CHQ RETURN	20,000	Bounced O/W Cheque	-10,59,426
43	07-06-2019	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-19,63,713
44	11-06-2019	-	OUT-CHQ RETURN	20,000	Bounced O/W Cheque	-12,74,089
45	17-06-2019	-	OUT-CHQ RETURN	7,000	Bounced O/W Cheque	-7,53,166
46	25-06-2019	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-18,27,811
47	26-06-2019	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-17,07,864
48	10-07-2019	-	OUT-CHQ RETURN	15,000	Bounced O/W Cheque	-13,15,069
49	10-07-2019	-	OUT-CHQ RETURN	5,000	Bounced O/W Cheque	-13,20,246
50	15-07-2019	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-18,56,782
51	15-07-2019	-	OUT-CHQ RETURN	20,000	Bounced O/W Cheque	-18,76,959
52	20-07-2019	-	OUT-CHQ RETURN	14,750	Bounced O/W Cheque	-15,58,183
53	20-07-2019	-	OUT-CHQ RETURN	24,648	Bounced O/W Cheque	-15,83,008
54	29-07-2019	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-20,68,832
55	29-07-2019	-	OUT-CHQ RETURN	14,100	Bounced O/W Cheque	-20,83,109
56	01-08-2019	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-21,80,600
57	01-08-2019	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-21,90,777
58	09-08-2019	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-14,94,903
59	09-08-2019	-	OUT-CHQ RETURN	40,000	Bounced O/W Cheque	-15,35,080
60	16-08-2019	-	OUT-CHQ RETURN	5,000	Bounced O/W Cheque	-18,01,754



13. BANK STATEMENT ANALYSIS

D. Bounced Cheque's Details

61	16-08-2019	-	OUT-CHQ RETURN	20,800	Bounced O/W Cheque	-18,22,731
62	21-08-2019	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-18,99,436
63	23-08-2019	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-16,96,185
64	27-08-2019	-	OUT-CHQ RETURN	5,000	Bounced O/W Cheque	-21,79,409
65	27-08-2019	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-21,89,586
66	27-08-2019	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-21,99,763
67	17-09-2019	-	OUT-CHQ RETURN	7,000	Bounced O/W Cheque	-18,62,228
68	17-09-2019	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-18,72,405
69	30-09-2019	-	DD PNLT INT CAP	1,574	Penal Charges	-21,82,851
70	03-10-2019	-	OUT-CHQ RETURN	15,000	Bounced O/W Cheque	-23,08,951
71	03-10-2019	-	OUT-CHQ RETURN	7,000	Bounced O/W Cheque	-23,16,128
72	05-10-2019	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-22,96,305
73	19-10-2019	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-18,66,487
74	19-10-2019	-	OUT-CHQ RETURN	20,000	Bounced O/W Cheque	-18,86,664
75	28-10-2019	-	OUT-CHQ RETURN	5,000	Bounced O/W Cheque	-17,34,564
76	28-10-2019	-	OUT-CHQ RETURN	7,000	Bounced O/W Cheque	-17,41,741
77	28-10-2019	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-17,51,918
78	14-11-2019	-	OUT-CHQ RETURN	2,000	Bounced O/W Cheque	-22,37,969
79	14-11-2019	-	OUT-CHQ RETURN	8,000	Bounced O/W Cheque	-22,46,146
80	14-11-2019	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-22,56,323
81	21-11-2019	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-23,15,572
82	21-11-2019	-	OUT-CHQ RETURN	25,000	Bounced O/W Cheque	-23,40,749



13. BANK STATEMENT ANALYSIS

D. Bounced Cheque's Details

83	30-11-2019	-	OUT-CHQ RETURN	7,000	Bounced O/W Cheque	-22,67,749
84	30-11-2019	-	OUT-CHQ RETURN	10,000	Bounced O/W Cheque	-22,77,926



14. 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



14. 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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