



## Prelim Report of

# H P T INTERNATIONAL

Application Type - New - Working Capital (NEW1 WORKING CAPITAL ABOVE 10LAC TURNOVER BASIS)

Application Code - CW-AWC-60200-184482

## Dated:

### Registered Office

H1/1324,  
RIICO INDUSTRIAL AREA  
RAMPUR MUNDANA  
District: Alwar,  
Taluka: Tijara,  
Bhiwadi-301019

**Email Id:** hptco1978@gmail.com

**Contact Number:** 9810052941

## Powered By:



[A FinTech Initiative]



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## TIMELINE

| Sr.No. | Particulars                   | Date       |
|--------|-------------------------------|------------|
| 1      | Date of Proposal              | 13/11/2018 |
| 2      | Date of In-Principle Approval |            |



## PARAMETER CHECK

| Sr.No. | Parameters   | Details  | Matched Status |
|--------|--|--|----------------|
| 1.     | Industry (Sector & Sub-Sector)   | Engineering and Capital goods  | Yes            |
| 2.     | Loan Amount  | 40,00,000.00 Rupees  | Yes            |
| 3.     | Geographical Market Focus  | Bhiwadi  | Yes            |
| 4.     | CGTMSE Coverage  | New to CGTMSE Coverage   | Yes            |
| 5.     | MSME Funding   | Small  | Yes            |
| 6.     | Asset Coverage % (including CGTMSE coverage and Collateral Security value) | 75%  | No             |
| 7.     | Debt Equity Ratio (2017 - 2018)  | 0.06 Times   | Yes            |
| 8.     | Current Ratio (2017 - 2018)  | 5.4 Times  | Yes            |
| 9.     | Interest Coverage Ratio (2017 - 2018)                                      | 1.58 Times   | Yes            |
| 10.    | TOL/TNW (2017 - 2018)  | 0.23 Times   | Yes            |
| 11.    | Customer Concentration   | 52.93%   | Not Set        |
| 12.    | Number of cheque bounced (Last Month)                                      | 0  | Yes            |
| 13.    | Number of cheque bounced (Last 6 Month)                                    | 0  | Yes            |
| 14.    | Risk Model Score   | 21   | Yes            |
| 15.    | Age of Establishment   | 15 Years   | Yes            |
| 16.    | Positive Profitability history   | 3 Years  | Yes            |
| 17.    | Past Year Turnover   | 2,71,10,104.00 Rupees  | Not Set        |
| 18.    | Positive Net Worth history   | 3 Years  | Not Set        |
| 19.    | Turnover to Loan Ratio (2017 - 2018)                                       | 6.78 Times   | Not Set        |
| 20.    | Gross Cash Accruals to loan ratio (2017 - 2018)                            | 0.36 Times   | Not Set        |
| 21.    | Minimum Cibil Score - Director/ Partner/ Proprietor                        | 725  | Yes            |
| 22.    | Commercial Cibil - Maximum DPDs (last 12 months)                           | 0 DPDs   | Yes            |
| 23.    | Maximum Drop in turnover allowed   | Increase in Current Year turnover compares to Previous Year turnover | Not Set        |



## PARAMETER CHECK

|     |  |  |         |
|-----|--|--|---------|
| 24. | Utilisation percentage   | No limit account found from Commercial Cibil | Not Set |
| 25. | Credit Summation   | 97.25%                                       | Not Set |
| 26. | Collateral Coverage % (includes only Colletral Security Value) | 0%   | Not Set |



## PROJECT SNAPSHOT

|                            |                               |
|----------------------------|-------------------------------|
| <b>Industry:</b>           | Engineering and Capital goods |
| <b>Establishment Year:</b> | September 2003                |
| <b>Constitution:</b>       | Partnership                   |
| <b>PAN:</b>                | AADFH1516R                    |
| <b>GSTIN:</b>              | 08AADFH1516R1Z4               |

### • GST DETAILS

|                                    |                  |
|------------------------------------|------------------|
| <b>Number of Customers:</b>        | 95               |
| <b>Customer Concentration:</b>     | • <b>52.93 %</b> |
| <b>Projected Sales as per GST:</b> | 23,858,588 Rs.   |
| <b>Factory Premise:</b>            | Owned            |
| <b>Know How:</b>                   | Common Knowledge |
| <b>Competition:</b>                | Medium           |
| <b>Commercial Operation Date:</b>  | -                |

### • **Partners Background:**

|                                 |   |  |
|---------------------------------|---|--|
| <b>Name</b>                     | MRS GURVINDER KAUR  | MANPREET SINGH   |
| <b>PAN</b>                      | AAHPC6529M  | AASPK9262E   |
| <b>Address</b>                  | 53/24, ramjas road, karol bagh<br>Karol Bagh S.O,<br>Central Delhi,<br>New Delhi,<br>DELHI,<br>110005 | 53/13, ramjas road, karol bagh,<br>Karol Bagh S.O,<br>Central Delhi,<br>New Delhi,<br>DELHI,<br>110005 |
| <b>Mobile No</b>                | 9810052941  | 9312273399   |
| <b>Date of Birth</b>            | 25-11-1962  | 22-05-1978   |
| <b>Total Experience</b>         | 15  | 15   |
| <b>Networth</b>                 | 5,000,000   | 2,500,000  |
| <b>Bureau Score</b>             | -1  | 794  |
| <b>Personal Loan Obligation</b> |   |  |
| <b>Father Name</b>              | AJIT SINGH NARULA   | URINDER PAL SINGH  |



## PROJECT SNAPSHOT

|                           |                         |                    |
|---------------------------|-------------------------|--------------------|
| <b>Educational Status</b> | Post Graduate (General) | Graduate (General) |
| <b>Nationality</b>        | India                   | India              |
| <b>Visually Impaired</b>  | No                      | No                 |
| <b>Residence Status</b>   | Resident India          | Resident India     |

### • Additional Detail for Main Partners:

|                                   |                       |
|-----------------------------------|-----------------------|
| <b>Name</b>                       | MANPREET SINGH        |
| <b>Marital Status</b>             | Married               |
| <b>Spouse Name</b>                | GURVEEN KAUR          |
| <b>Spouse Detail</b>              | Not Employed          |
| <b>No. of Children</b>            | 2                     |
| <b>Owning a House</b>             | Living In Family Home |
| <b>Assessed for Income Tax</b>    | Assessed              |
| <b>Have Life Insurance Policy</b> | Yes                   |

### • Present Financial Arrangements with Banks & Institutions:

| <b>Date of Loan</b> | <b>Name of Lender</b> | <b>Loan Type</b> | <b>Loan Amt.(Sanction)</b> | <b>Loan Amt. (O/s)</b> | <b>Securities Details</b> | <b>Status (Whether LC/BG is Devolved/Invoked)</b> |
|---------------------|-----------------------|------------------|----------------------------|------------------------|---------------------------|---|
| 29-11-2018          | HDFC Bank India       | Demand loan      | 2,000,000.00               | 1,955,669.00           |                           | -   |



## PROJECT SNAPSHOT

### • Fund Requirement:

| Particulars             | Details  |
|-------------------------|--|
| Facility                | Working Capital                                    |
| Application Type        | New  |
| Product Name            | NEW1 WORKING CAPITAL ABOVE 10LAC<br>TURNOVER BASIS |
| Loan Amount             | 4,000,000  |
| Promotor's Contribution | 1,000,000 (20.00%)                                 |
| EMI                     | NA   |
| Rate of Interest (%)    | 10.1   |
| Purpose                 | Working Capital                                    |
| Amount of Security      | NA   |

### • Business Name Comparision

|                            |                          |
|----------------------------|--------------------------|
| Name as per GST            | H P T INTERNATIONAL      |
| Name as per ITR            | H P T INTERNATIONAL      |
| Name edited by user        | H P T INTERNATIONAL      |
| Trade Name as per GST      |                          |
| Name as per Bank Statement | M/S. H P T INTERNATIONAL |

**NOTE :** "If any of these names differ from his business name, please check his data in detail at branch level."





# FINANCIAL DETAILS

## 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 Absolute) |             |             |
| <i>For the Year ended</i>  | 31-Mar-2018    | 31-Mar-2017 | 31-Mar-2016 |
| No of Months   | 12             | 12          | 12          |
| <b>INCOME :</b>  |                |             |             |
| <i>Gross Sales (Including Indirect Taxes collected on sales)</i> | 27,110,104     | 22,960,600  | 21,785,218  |
| Less: Indirect Taxes (Indirect Taxes paid on purchases)          | 0              | 0           | 0           |
| <b>Net Sales</b>   | 27,110,104     | 22,960,600  | 21,785,218  |
| <b>EXPENDITURE :</b>   |                |             |             |
| Increase/Decrease in Stock                                       | 57,584         | 1,452,244   | 141,090     |
| Raw Material Consumed  | 20,890,466     | 15,845,085  | 18,006,710  |
| Power & Fuel Cost  | 620,166        | 563,518     | 627,217     |
| Employee Cost  | 2,098,038      | 1,146,918   | 1,552,214   |
| General and Administration Expenses                              | 1,871,866      | 2,225,352   | 1,031,162   |
| Selling and Distribution Expenses                                | 0              | 0           | 0           |
| Miscellaneous Expenses   | 146,994        | 103,742     | 68,793      |
| Less: Expenses Capitalised                                       | 0              | 0           | 0           |
| <b>Total Expenditure</b>   | 25,685,114     | 21,336,859  | 21,427,186  |
| <b>Operating Profit (Excl OI)</b>                                | 1,424,990      | 1,623,741   | 358,032     |
| Other Income   | 0              | 0           | 0           |
| <b>Operating Profit (EBITDA)</b>                                 | 1,424,990      | 1,623,741   | 358,032     |
| Interest   | 881,615        | 1,055,570   | 0           |
| <b>PBDT</b>  | 543,375        | 568,171     | 358,032     |
| Depreciation   | 35,967         | 42,310      | 29,889      |
| <b>Profit Before Taxation &amp; Exceptional Items</b>            | 507,408        | 525,861     | 328,143     |
| Exceptional Income / Expenses                                    | 0              | 0           | 0           |



## FINANCIAL DETAILS

### EXISTING FINANCIALS

| Profit & Loss Statement  |         |         |         |
|--|---------|---------|---------|
| <b>Profit Before Tax</b>   | 507,408 | 525,861 | 328,143 |
| Provision for Tax  | 0       | 0       | 0       |
| <b>Other Income (Need to check at the time of Due Diligence)</b> | 0       | 0       | 0       |
| <b>Profit After Tax</b>  | 507,408 | 525,861 | 328,143 |
| Dividend Pay Out   | 0       | 0       | 0       |
| <b>Equity Dividend %</b>   | 0       | 0       | 0       |
| <b>Earnings Per Share (INR)</b>                                  | 0       | 0       | 0       |

| Balance Sheet -Equities and Liabilities |                |             |             |
|---|----------------|-------------|-------------|
| Units                                   | (INR Absolute) |             |             |
| <b>As on:</b>                           | 31-Mar-2018    | 31-Mar-2017 | 31-Mar-2016 |
| <b>EQUITY AND LIABILITIES</b>           |                |             |             |
| Share Capital                           | 11,867,717     | 11,382,324  | 10,883,834  |
| Share Warrants & Outstandings           | 0              | 0           | 0           |
| Revaluation Reserve                     | 0              | 0           | 0           |
| Other Reserves & Surplus                | 0              | 0           | 0           |
| <b>Shareholder's Funds</b>              | 11,867,717     | 11,382,324  | 10,883,834  |
| Minority Interest                       | 0              | 0           | 0           |
| Secured Loans                           | 0              | 0           | 0           |
| Unsecured Loans -Promoters              | 0              | 0           | 0           |
| Unsecured Loans -Others                 | 673,500        | 894,000     | 894,000     |
| 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           |
| <b>Total Non-Current Liabilities</b>    | 673,500        | 894,000     | 894,000     |
| Trade Payables                          | 1,943,088      | 1,663,156   | 1,050,838   |



## FINANCIAL DETAILS

### EXISTING FINANCIALS

| Balance Sheet -Equities and Liabilities                               |                    |                    |                    |
|---|--------------------|--------------------|--------------------|
| Other Current Liabilities   | 126,182            | 81,338             | 85,606             |
| Short Term Provisions   | 0                  | 0                  | 0                  |
| <b>Total Current Liabilities</b>                                      | <b>2,069,270</b>   | <b>1,744,494</b>   | <b>1,136,444</b>   |
| <b>Other Liabilities (Need to check at the time of Due Diligence)</b> | <b>0</b>           | <b>0</b>           | <b>0</b>           |
| <b>Total Liabilities</b>  | <b>14,610,487</b>  | <b>14,020,818</b>  | <b>12,914,278</b>  |
| Balance Sheet -Assets   |                    |                    |                    |
| Units   | (INR Absolute)     |                    |                    |
| <b>As on:</b>   | <b>31-Mar-2018</b> | <b>31-Mar-2017</b> | <b>31-Mar-2016</b> |
| Gross Block   | 3,477,884          | 3,520,194          | 428,355            |
| Less: Accumulated Depreciation  | 35,967             | 42,310             | 146,034            |
| Less: Impairment of Assets  | 0                  | 0                  | 0                  |
| <b>Net Block</b>  | <b>3,441,917</b>   | <b>3,477,884</b>   | <b>282,321</b>     |
| 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                  | 3,237,873          |
| Long Term Loans & Advances  | 0                  | 0                  | 0                  |
| Other Non Current Assets  | 0                  | 0                  | 0                  |
| <b>Total Non-Current Assets</b>                                       | <b>0</b>           | <b>0</b>           | <b>3,237,873</b>   |
| Inventories   | 1,120,950          | 1,178,534          | 2,630,778          |
| Sundry Debtors  | 7,556,677          | 7,517,932          | 5,080,654          |
| Cash and Bank   | 2,176,257          | 1,667,097          | 1,503,281          |
| Other Current Assets  | 160,000            | 160,000            | 160,000            |
| Short Term Loans and Advances   | 154,686            | 19,371             | 19,371             |
| <b>Total Current Assets</b>   | <b>11,168,570</b>  | <b>10,542,934</b>  | <b>9,394,084</b>   |



# FINANCIAL DETAILS

## EXISTING FINANCIALS

| Balance Sheet -Assets                                     |            |            |            |
|---|------------|------------|------------|
| Other Assets (Need to check at the time of Due Diligence) | 0          | 0          | 0          |
| <i>Total Assets</i>                                       | 14,610,487 | 14,020,818 | 12,914,278 |
| <i>Book Value</i>   | 1          | 1          | 1          |



## RATIO ANALYSIS

| Ratio Analysis                |             |             |             |
|-------------------------------|-------------|-------------|-------------|
| Ratio                         | 31-Mar-2018 | 31-Mar-2017 | 31-Mar-2016 |
| EBITDA (%)                    | 5.26        | 7.07        | 1.64        |
| PATM (%)                      | 1.87        | 2.29        | 1.51        |
| ROCE (%)                      | 11.48       | 13.50       | -           |
| Asset Turnover(x)             | 1.86        | 1.64        | 1.69        |
| Inventory Turnover (days)     | 15.93       | 20.16       | 44.81       |
| Debtors Turnover(days)        | 101.74      | 119.51      | 85.12       |
| Creditors Turnover (days)     | 32.97       | 37.00       | 20.58       |
| Sales/Working Capital (x)     | 90.67       | 111.81      | 111.59      |
| Net Sales Growth(%)           | 18.07       | 5.40        | -           |
| PAT Growth(%)                 | -3.51       | 60.25       | -           |
| Adjusted Total Debt/Equity(x) | 0.06        | 0.08        | 0.08        |
| Growth in Debt/ Equity (%)    | -25.00      | 0.00        | -           |
| Current Ratio(x)              | 4.47        | 5.23        | 7.34        |
| Current Ratio (As per CMA)    | 5           | 6           | 8           |
| Quick Ratio(x)                | 3.89        | 4.52        | 4.83        |
| Cash Interest Coverage        | 2.01        | 1.18        | -           |
| Debt/ EBITDA                  | 0.47        | 0.55        | 2.50        |
| Free Reserves/ Equity         | 0.00        | 0.00        | 0.00        |
| CFO Margin                    | 3.27        | 0.83        | -           |
| Growth in CFO Margin (%)      | 292.93      | -           | -           |



## NOTES TO ACCOUNT

| Notes to Account: Profit & Loss Statement         |  |             |             |             |
|---|--|-------------|-------------|-------------|
| Note 1: Gross Sales (INR Absolute)                |  |             |             |             |
| Particular  |  | 31-Mar-2018 | 31-Mar-2017 | 31-Mar-2016 |
|   | Domestic Sales   | 27,110,104  | 22,960,600  | 21,785,218  |
| Add   | Export Sales   | 0           | 0           | 0           |
|   | <b>Total</b>   | 27,110,104  | 22,960,600  | 21,785,218  |
| Note 2: Excise Duty (INR Absolute)                |  |             |             |             |
| Particular  |  | 31-Mar-2018 | 31-Mar-2017 | 31-Mar-2016 |
|   | Excise Duty  | 0           | 0           | 0           |
| Add   | Other items  | 0           | 0           | 0           |
|   | <b>Total</b>   | 0           | 0           | 0           |
| Note 3: Increase/Decrease in Stock (INR Absolute) |  |             |             |             |
| Particular  |  | 31-Mar-2018 | 31-Mar-2017 | 31-Mar-2016 |
|   | Op. stocks-in-process  | 0           | 0           | 0           |
| Minus   | Cl. stocks-in-process  | 0           | 0           | 0           |
| Add   | Op. Stock of F.G.  | 1,178,534   | 2,630,778   | 2,771,868   |
| Minus   | Cl. stock of F.G.  | 1,120,950   | 1,178,534   | 2,630,778   |
|   | <b>Total</b>   | 57,584      | 1,452,244   | 141,090     |
| Note 4: Raw Material Consumed (INR Absolute)      |  |             |             |             |
| Particular  |  | 31-Mar-2018 | 31-Mar-2017 | 31-Mar-2016 |
|   | Raw materials[including stores & other items used in the process of manufacture] | 20,753,995  | 15,845,085  | 18,006,710  |
| Add   | Other spares   | 136,471     | 0           | 0           |
|   | <b>Total</b>   | 20,890,466  | 15,845,085  | 18,006,710  |
| Note 5: Provision for Tax (INR Absolute)          |  |             |             |             |
| Particular  |  | 31-Mar-2018 | 31-Mar-2017 | 31-Mar-2016 |
|   | Provision for taxes  | 0           | 0           | 0           |
| Add   | Provision for Deferred Tax   | 0           | 0           | 0           |
|   | <b>Total</b>   | 0           | 0           | 0           |

**Notes to Account: Balance Sheet -Equities and Liabilities****Note 6: Share Capital (INR Absolute)**

| Particular |   | 31-Mar-2018 | 31-Mar-2017 | 31-Mar-2016 |
|------------|---|-------------|-------------|-------------|
|            | Ordinary share capital                        | 11,867,717  | 11,382,324  | 10,883,834  |
| Add        | Preference shares [redeemable after one year] | 0           | 0           | 0           |
|            | <b>Total</b>                                  | 11,867,717  | 11,382,324  | 10,883,834  |

**Note 7: Other Reserves & Surplus (INR Absolute)**

| Particular |  | 31-Mar-2018 | 31-Mar-2017 | 31-Mar-2016 |
|------------|--|-------------|-------------|-------------|
|            | 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           |
|            | <b>Total</b>                                       | 0           | 0           | 0           |

**Note 8: Unsecured Loans -Others (INR Absolute)**

| Particular |   | 31-Mar-2018 | 31-Mar-2017 | 31-Mar-2016 |
|------------|---|-------------|-------------|-------------|
|            | Term Loans [excl'd instalments payable within one year] (Unsecured) | 0.0         | 0.0         | 0.0         |
| Add        | Unsecured loans from others   | 0           | 0           | 0           |
|            | <b>Total</b>  | 673,500     | 894,000     | 894,000     |

**Note 9: Other Borrowings (including Short Term) (INR Absolute)**

| Particular |  | 31-Mar-2018 | 31-Mar-2017 | 31-Mar-2016 |
|------------|--|-------------|-------------|-------------|
|            | 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           |
|            | <b>Total</b>   | 0           | 0           | 0           |

**Notes to Account: Balance Sheet -Equities and Liabilities****Note 10: Other Long Term Liabilities (INR Absolute)**

| Particular |  | 31-Mar-2018 | 31-Mar-2017 | 31-Mar-2016 |
|------------|--|-------------|-------------|-------------|
|            | 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           |
|            | <b>Total</b>   | 0           | 0           | 0           |

**Note 11: Other Current Liabilities (INR Absolute)**

| Particular |  | 31-Mar-2018 | 31-Mar-2017 | 31-Mar-2016 |
|------------|--|-------------|-------------|-------------|
|            | Advance payment from customers/deposits from dealers                               | 0           | 0           | 0           |
| Add        | Dividend payable   | 0           | 0           | 0           |
| Add        | Other statutory liabilities [due within one year]                                  | 126,182     | 81,338      | 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]                          | 0           | 0           | 85,606      |
|            | <b>Total</b>   | 126,182     | 81,338      | 85,606      |



**Notes to Account: Balance Sheet - Assets****Note 12: Other Investments (INR Absolute)**

| Particular |   | 31-Mar-2018 | 31-Mar-2017 | 31-Mar-2016 |
|------------|---|-------------|-------------|-------------|
|            | Investments/book debts/<br>advances/deposits which are<br>not Current Assets - Others | 0           | 0           | 3,237,873   |
| Add        | Deferred receivables [maturity<br>exceeding 1 yr]                                     | 0           | 0           | 0           |
| Add        | Others (Others)   | 0           | 0           | 0           |
|            | <b>Total</b>  | 0           | 0           | 3,237,873   |

**Note 13: Other Non Current Assets (INR Absolute)**

| Particular |   | 31-Mar-2018 | 31-Mar-2017 | 31-Mar-2016 |
|------------|---|-------------|-------------|-------------|
|            | Non-consumable stores &<br>spares                         | 0           | 0           | 0           |
| Add        | Other non-current assets<br>including dues from directors | 0           | 0           | 0           |
|            | <b>Total</b>  | 0           | 0           | 0           |

**Note 14: Sundry Debtors (INR Absolute)**

| Particular |  | 31-Mar-2018 | 31-Mar-2017 | 31-Mar-2016 |
|------------|--|-------------|-------------|-------------|
|            | Receivables other than<br>deferred & exports [includ. bills<br>purchased and discounted by<br>banks] | 7,556,677   | 7,517,932   | 5,080,654   |
| Add        | Export receivables[including<br>bills purchased and discounted<br>by banks]                          | 0           | 0           | 0           |
|            | <b>Total</b>   | 7,556,677   | 7,517,932   | 5,080,654   |

**Note 15: Other Current Assets (INR Absolute)**

| Particular |   | 31-Mar-2018 | 31-Mar-2017 | 31-Mar-2016 |
|------------|---|-------------|-------------|-------------|
|            | Investments [other than long<br>term investments]               | 0           | 0           | 0           |
| Add        | Instalments of deferred<br>receivables [due within one<br>year] | 0           | 0           | 0           |

**Notes to Account: Balance Sheet - Assets**

|     |   |         |         |         |
|-----|---|---------|---------|---------|
| Add | Other current assets<br>[specify]DEPB/ DUTY<br>DRAWBACK | 160,000 | 160,000 | 160,000 |
|     | <b>Total</b>  | 160,000 | 160,000 | 160,000 |

**Note 16: Short Term Loans and Advances (INR Absolute)**

| Particular |  | 31-Mar-2018 | 31-Mar-2017 | 31-Mar-2016 |
|------------|--|-------------|-------------|-------------|
|            | Advances to suppliers of raw materials & stores/spares | 0           | 0           | 0           |
| Add        | Advance payment of taxes                               | 154,686     | 19,371      | 19,371      |
|            | <b>Total</b>   | 154,686     | 19,371      | 19,371      |



## ASSESSMENT OF LIMITS

### Working Capital - Nayak Committee Method

| Sr. No. | Particulars                                | Details       |
|---------|--|---------------|
| A.      | Projected Sales (2018-2019)                | 23,858,587.85 |
| B.      | Working Capital Requirement                | 25.00         |
| C.      | Working Capital Limit (A*B)                | 5,964,646.96  |
| D.      | Promoter Contribution % (Margin)           | 20.00         |
| E.      | Eligible Bank Finance (C*(100-D)/100)      | 4,771,717.57  |
| F.      | Existing Limits (as per cibil)             | 0.00          |
| G.      | Net eligible bank finance (D-E)            | 4,771,717.57  |
| H.      | Proposed Loan Amount (Borrower)            | 4,000,000.00  |
| I.      | Loan Amount (Lower of F or G)              | 4,000,000.00  |
| J.      | Maximum Loan Amount to be provided by Bank | 10,000,000.00 |
| K.      | Final Loan Amount (Lower of H & I)         | 4,000,000.00  |



## RISK SCORING MODEL - (CBI WC ABOVE 10 LAC)

| Risk Factor     | Risk Sub Factor  | Actual                                      | Score (Actual) | Score (Out Of) |
|-----------------|--|---|----------------|----------------|
| Management Risk | CIBIL - Transunion Score [Average of promoters]  | $\geq 599.01$ and $\leq 900$                | 1              | 1              |
| Financial Risk  | Debt equity ratio [for the entity as a whole including the proposed project] (Treating IFUL as quasi equity) | $\leq 4$                                    | 10             | 10             |
|                 | Average current ratio for last two years   | $\geq 1$                                    | 5              | 5              |
|                 | Average annual growth in net sales in last 2 years   | $\geq 10\%$ and $\leq 15\%$ in last 2 years | 5              | 10             |
| Business Risk   | Line of Activity   | Priority Sector                             | 0              | 0              |

| Sr. No. | Details               | Actual Score | Out Of Score |
|---------|-----------------------|--------------|--------------|
| 1       | Management Risk Score | 1            | 1            |
| 2       | Financial Risk Score  | 20           | 25           |
| 3       | Business Risk Score   | 0            | 0            |
|         | <b>Total</b>          | <b>21</b>    | <b>26</b>    |

**Risk Grading: 1**



## ASSESSMENT OF CGTMSE LIMITS

| STEPS | DESCRIPTION  | DETAILS                        | PARTICULARS  |
|-------|--|--------------------------------|--------------|
| 1.    | Nature of Entity   | Manufacturing/ Service/Trading | Manufacturer |
| 2.    | Amount Invested in Plant and Machinery/ Equipments (Rs)  | Amount in Rs.                  | 3,477,884    |
| 3.    | Status of Borrowers  | Micro /Small /Medium           | Small        |
| 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                         | No           |
| 7.    | Whether borrower has availed "CGTMSE" facility?  | Yes/No                         | No           |
| 8.    | Amount of "CGTMSE" coverage availed till date (Rs)   | Amount in Rs.                  | 0            |
| 9.    | Maximum CGTMSE Coverage Available (Rs)   | Amount in Rs.                  | 20,000,000   |
| 10.   | Loan Amount Applied For (Rs)   | Amount in Rs.                  | 4,000,000    |
| 11.   | Available CGTMSE Coverage (Amount) (New Loan) (Rs)   | Amount in Rs.                  | 4,000,000    |
| 12.   | Amount of Collateral (Rs)  | Amount in Rs.                  | 0            |
| 13.   | Final CGMTSE Coverage (New Loan) (Rs)  | Amount in Rs.                  | 4,000,000    |
| 14.   | Extent of Guarantee (In % Terms) (New Loan)  | In % Terms                     | 75.00        |
| 15.   | Extent of Guarantee (In Amount Terms) (New Loan) (Rs)  | Amount In Rs.                  | 3,000,000    |
| 16.   | Asset Coverage (%)   | In % Terms                     | 75.00        |



# ASSESSMENT OF CGTMSE LIMITS

## Bank wise CGTMSE Coverage Provided

| Sr.No            | Bank Name | Guarantee Provided (Rs) |
|------------------|-----------|-------------------------|
| No records found |           |                         |



## MCA Data

No records found

No MCA records fetched

### Directors Details

| Name | Din | Address | Designation | Date of Appointment |
|------|-----|---------|-------------|---------------------|
|------|-----|---------|-------------|---------------------|

No records found

### Charges

| Charge ID | Date of Creation | Date of Modification | Date of Satisfaction | Charge Amount | Charge Holder | Assets Under Charge | Status |
|-----------|------------------|----------------------|----------------------|---------------|---------------|---------------------|--------|
|-----------|------------------|----------------------|----------------------|---------------|---------------|---------------------|--------|

No records found



# GST DATA

## KEY OBSERVATION

|  |                       |
|--|-----------------------|
| <b>1. Out of Total Sales, B2B sales comprises highest sales in % terms (100%)</b>      |                       |
| <b>2. Margin (Sales Minus Purchase) is 19% of the Total Sales Amount.</b>              |                       |
| <b>3. Customer Concentration (Top 5):</b>  | 81% of Total Sales    |
| <b>4. Supplier Concentration (Top 5):</b>  | 90% of Total Purchase |
| <b>5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms</b> |                       |
| <b>6. Average Sales:</b>   | Rs. 2359792           |
| <b>7. Median Sales:</b>  | Rs. 2362447           |
| <b>8. Average Purchase:</b>  | Rs. 1917070           |
| <b>9. Median Purchase:</b>   | Rs. 2154381           |
| <b>10. Highest sales are in the month of</b>   | 01-2018               |
| <b>11. Highest Purchase are in the month of \$</b>                                     | 06-2018               |

## OVERVIEW

| Sr.No | Particulars                       | Details  |
|-------|-----------------------------------|----------|
| 1.    | Total No. of Months               | 16       |
| 2.    | Total No. of Customers            | 95       |
| 3.    | Total No. of Suppliers            | 57       |
| 4.    | Total Sales (Invoice Value)       | 37756676 |
| A.    | B2B                               | 37751484 |
| B.    | B2CL                              | 0        |
| C.    | B2CS                              | 5192     |
| D.    | Exports                           | 0        |
| E.    | Nil Rated Good                    | 0        |
| F.    | Exempted Goods                    | 0        |
| G.    | Non GST Outward Supplies          | 0        |
| 5.    | Total Purchases                   | 30673122 |
| 6.    | Difference (Sales Minus Purchase) | 7083554  |
| 7.    | Margin (%)                        | 19       |

## TOP 5 CUSTOMERS





## GST DATA

| Sr.No        | GSTIN           | Name/State | Total Invoice | Invoice Value | Taxable Value | % of Sales |
|--------------|-----------------|------------|---------------|---------------|---------------|------------|
| 1            | 07AAHFH5402N1Z9 |            | 12            | 19973283      | 16926519      | 53         |
| 2            | 07AAACH0437R1ZD |            | 10            | 4295596       | 3640334       | 11         |
| 3            | 07AZZPS2371N2Z9 |            | 3             | 3045272       | 2580740       | 8          |
| 4            | 07AAHPC6529M1ZH |            | 16            | 2269741       | 1923509       | 6          |
| 5            | 07ADPPC7864G1Z8 |            | 4             | 931186        | 789142        | 2          |
| <b>Total</b> |                 |            | 45            | 30515078      | 25860245      | 80         |

## TOP 5 SUPPLIERS

| Sr.No        | GSTIN           | Name/State | Total Invoice | Invoice Value | Taxable Value | % of Purchase |
|--------------|-----------------|------------|---------------|---------------|---------------|---------------|
| 1            | 08AAOFS9642Q1Z1 |            | 122           | 12078469      | 10235973      | 39            |
| 2            | 06AAACG1409N1ZQ |            | 20            | 9058034       | 7676300       | 30            |
| 3            | 08ADPPC7864G1Z6 |            | 10            | 3258715       | 2763351       | 11            |
| 4            | 09AAACB2419H1ZY |            | 8             | 2618420       | 2219000       | 9             |
| 5            | 08ABVFS9447D1ZG |            | 8             | 661516        | 560607        | 2             |
| <b>Total</b> |                 |            | 168           | 27675154      | 23455231      | 91            |

## MONTH WISE SALES

| Sr.No | Months  | B2B     | B2CL | B2CS | Exports | Nil Rated Goods | Exempted Goods | Non GST Outward Supplies | Total   |
|-------|---------|---------|------|------|---------|-----------------|----------------|--------------------------|---------|
| 1     | 07-2017 | 1715043 | 0    | 0    |         | 0               | 0              | 0                        | 1715043 |
| 2     | 08-2017 | 2876512 | 0    | 0    |         | 0               | 0              | 0                        | 2876512 |
| 3     | 09-2017 | 3330021 | 0    | 0    |         | 0               | 0              | 0                        | 3330021 |
| 4     | 10-2017 | 1677824 | 0    | 0    |         | 0               | 0              | 0                        | 1677824 |
| 5     | 11-2017 | 3134481 | 0    | 0    |         | 0               | 0              | 0                        | 3134481 |
| 6     | 12-2017 | 2230281 | 0    | 0    |         | 0               | 0              | 0                        | 2230281 |
| 7     | 01-2018 | 3495440 | 0    | 5192 |         | 0               | 0              | 0                        | 3500632 |
| 8     | 02-2018 | 2085506 | 0    | 0    |         | 0               | 0              | 0                        | 2085506 |
| 9     | 03-2018 | 1776728 | 0    | 0    |         | 0               | 0              | 0                        | 1776728 |
| 10    | 04-2018 | 2244528 | 0    | 0    |         | 0               | 0              | 0                        | 2244528 |
| 11    | 05-2018 | 2412551 | 0    | 0    |         | 0               | 0              | 0                        | 2412551 |
| 12    | 06-2018 | 2521210 | 0    | 0    |         | 0               | 0              | 0                        | 2521210 |
| 13    | 07-2018 | 2312343 | 0    | 0    |         | 0               | 0              | 0                        | 2312343 |



## GST DATA

|              |         |          |   |      |   |   |   |   |         |
|--------------|---------|----------|---|------|---|---|---|---|---------|
| 14           | 08-2018 | 2260231  | 0 | 0    |   | 0 | 0 | 0 | 2260231 |
| 15           | 09-2018 | 1255494  | 0 | 0    |   | 0 | 0 | 0 | 1255494 |
| 16           | 10-2018 | 2423290  | 0 | 0    |   | 0 | 0 | 0 | 2423290 |
| <b>Total</b> |         | 37751484 | 0 | 5192 | 0 | 0 | 0 | 0 |         |

### MONTH WISE PURCHASE

| Sr.No        | Months  | B2B      | Total   |
|--------------|---------|----------|---------|
| 1            | 07-2017 | 1261460  | 1261460 |
| 2            | 08-2017 | 1695216  | 1695216 |
| 3            | 09-2017 | 2695933  | 2695933 |
| 4            | 10-2017 | 959807   | 959807  |
| 5            | 11-2017 | 2357556  | 2357556 |
| 6            | 12-2017 | 1890373  | 1890373 |
| 7            | 01-2018 | 1951207  | 1951207 |
| 8            | 02-2018 | 2682614  | 2682614 |
| 9            | 03-2018 | 339804   | 339804  |
| 10           | 04-2018 | 1516656  | 1516656 |
| 11           | 05-2018 | 1015140  | 1015140 |
| 12           | 06-2018 | 2897710  | 2897710 |
| 13           | 07-2018 | 2424452  | 2424452 |
| 14           | 08-2018 | 1564424  | 1564424 |
| 15           | 09-2018 | 2796933  | 2796933 |
| 16           | 10-2018 | 2623837  | 2623837 |
| <b>Total</b> |         | 30673122 |         |

### CREDIT/DEBIT NOTE INFO.

| Sr.No        | Months | Credit Note | Sales | Debit Note | Purchase | Total |
|--------------|--------|-------------|-------|------------|----------|-------|
| <b>Total</b> |        | 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 |       |



## GST DATA

|       |  |  |  |  |  |  |
|-------|--|--|--|--|--|--|
| Total |  |  |  |  |  |  |
|-------|--|--|--|--|--|--|

### MONTH ON MONTH SALES FROM GSTR3B

| Sr.No | Months | SALES | Note |
|-------|--------|-------|------|
| Total |        |       | -    |



# BANK STATEMENT ANALYSIS

## MONTH WISE DETAILS

**HDFC Bank, India**  
**H-1/1324 RICCO INDUSTRIAL AREA RAMPUR**  
**MUNDANA BHIWADI 301019 RAJASTHAN INDIA**  
**Account No:- 01682000009020**  
**Account Details from Aug-18 to Jan-19**

| Description                         | Aug-18     | Sep-18     | Oct-18     | Nov-18     | Dec-18     | Jan-19     |
|-------------------------------------|------------|------------|------------|------------|------------|------------|
| Total No. of Credit Transactions    | 16         | 14         | 21         | 19         | 28         | 33         |
| Total Amount of Credit Transactions | 2678600.00 | 736629.00  | 1858991.00 | 3408798.69 | 1556736.00 | 1361169.00 |
| Total No. of Debit Transactions     | 32         | 36         | 39         | 38         | 66         | 57         |
| Total Amount of Debit Transactions  | 2248668.00 | 2142370.00 | 2265046.00 | 1462784.00 | 3042073.00 | 1800592.00 |
| Total No. of Cash Deposits          | 0          | 0          | 0          | 0          | 0          | 0          |
| Total Amount of Cash Deposits       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Total No. of Cash Withdrawals       | 0          | 0          | 0          | 0          | 0          | 0          |
| Total Amount of Cash Withdrawals    | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Total No. of Cheque Deposits        | 13         | 10         | 11         | 12         | 15         | 18         |
| Total Amount of Cheque Deposits     | 2501889.00 | 567445.00  | 352313.00  | 1133136.00 | 418834.00  | 375780.00  |
| Total No. of Cheque Issues          | 7          | 10         | 8          | 6          | 12         | 9          |
| Total Amount of Cheque Issues       | 1568142.00 | 1526356.00 | 1534627.00 | 1011639.00 | 1771977.00 | 792439.00  |
| Total No. of Inward Cheque Bounces  | 0          | 0          | 0          | 0          | 0          | 0          |
| Total No. of Outward Cheque Bounces | 1          | 0          | 0          | 0          | 1          | 2          |
| Min EOD Balance                     | 96720.89   | 468408.89  | 52960.89   | 29306.89   | 290699.58  | 61241.58   |
| Max EOD Balance                     | 1881932.89 | 1874149.89 | 1004948.89 | 2008368.58 | 1959869.58 | 672074.58  |
| Average EOD Balance                 | 875635.89  | 908006.99  | 511653.28  | 293291.67  | 1041243.10 | 316514.81  |



# **BANK STATEMENT ANALYSIS**

## **TOP 5 FUND REMITTANCE**

**HDFC Bank, India**  
**H-1/1324 RICCO INDUSTRIAL AREA RAMPUR**  
**MUNDANA BHIWADI 301019 RAJASTHAN INDIA**  
**Account No:- 01682000009020**  
**Account Details from to**

| Month      | Description                     | Amount     |
|------------|---------------------------------|------------|
| 2018-08-04 | Transfer to SARAS POLYPRODUCTS  | -573557.00 |
| 2018-08-08 | Transfer to COVESTRO INDIA PVT  | -507400.00 |
| 2018-08-18 | Transfer to POLMANN INDIA Ltd   | -231280.00 |
| 2018-08-29 | Transfer to POLMANN INDIA Ltd   | -231280.00 |
| 2018-08-21 | Transfer to A/c 50200014650100  | -100000.00 |
| 2018-09-11 | Transfer to SARAS POLY PRO      | -600000.00 |
| 2018-09-26 | Transfer to SARAS PALY          | -300000.00 |
| 2018-09-12 | Transfer to COVESTRO INDIA P LT | -253700.00 |
| 2018-09-07 | Transfer to POLMANN INDIA Ltd   | -231280.00 |
| 2018-09-15 | Transfer to A/c 50200014650100  | -100000.00 |
| 2018-10-09 | Transfer to COVRSTRO PVT Ltd    | -560500.00 |
| 2018-10-30 | Transfer to POLY                | -346947.00 |
| 2018-10-23 | Transfer to COVESTRO INDIA P LT | -253700.00 |
| 2018-10-09 | Transfer to POLMANN INDIA Ltd   | -236000.00 |
| 2018-10-12 | Tax                             | -177240.00 |
| 2018-11-28 | Transfer to SARAS POLY PRO      | -400000.00 |
| 2018-11-20 | Transfer to COVESTRO INDIA P L  | -253700.00 |
| 2018-11-17 | Transfer to POLMANN INDIA Ltd   | -243434.00 |
| 2018-11-03 | Transfer out                    | -100000.00 |
| 2018-11-30 | Transfer to A/c 50200014650100  | -50000.00  |
| 2018-12-21 | Transfer to SARAS POLY PRODUCTS | -574482.00 |
| 2018-12-20 | Transfer to COVESTRO INDIA      | -267860.00 |
| 2018-12-04 | Transfer to CAVESTRO INDIA PRIV | -253700.00 |
| 2018-12-14 | Transfer to POLMANN INDIA Ltd   | -243434.00 |
| 2018-12-05 | Transfer to SARAS POLY PRODUCTS | -235714.00 |



## **BANK STATEMENT ANALYSIS**

### **TOP 5 FUND REMITTANCE**

|            |                                |            |
|------------|--------------------------------|------------|
| 2019-01-28 | Transfer to COVESTRO INDIA     | -278480.00 |
| 2019-01-08 | Transfer to COVESTRO INDIA PVT | -267860.00 |
| 2019-01-21 | Transfer to A/c 00608630000249 | -136354.00 |
| 2019-01-17 | Transfer to A/c 00608630000249 | -100000.00 |
| 2019-01-23 | Transfer out                   | -100000.00 |



# **BANK STATEMENT ANALYSIS**

## **TOP 5 FUND RECEIVED**

**HDFC Bank, India**  
**H-1/1324 RICCO INDUSTRIAL AREA RAMPUR**  
**MUNDANA BHIWADI 301019 RAJASTHAN INDIA**  
**Account No:- 01682000009020**  
**Account Details from to**

| Month      | Description                                 | Amount     |
|------------|---|------------|
| 2018-08-29 | Transfer in                                 | 889638.00  |
| 2018-08-09 | Transfer in                                 | 500000.00  |
| 2018-08-30 | Transfer in                                 | 500000.00  |
| 2018-08-09 | Transfer in                                 | 300000.00  |
| 2018-08-29 | Transfer in                                 | 145437.00  |
| 2018-09-18 | Transfer in                                 | 185924.00  |
| 2018-09-26 | Transfer in                                 | 170000.00  |
| 2018-09-26 | Transfer in                                 | 120000.00  |
| 2018-09-12 | Transfer from SRI DHAR UDYOG                | 80233.00   |
| 2018-09-13 | Transfer from MABROOK INDUSTRIAL E NTERP... | 68151.00   |
| 2018-10-12 | Transfer from HAKAM FLUID POWER PR IVATE... | 600000.00  |
| 2018-10-08 | Transfer from HAKAM FLUID POWER PR IVATE... | 400000.00  |
| 2018-10-16 | Transfer in                                 | 200000.00  |
| 2018-10-03 | Transfer from A/c 50200014650100            | 125000.00  |
| 2018-10-10 | Transfer from ANKUSH ENTERPRISES            | 118903.00  |
| 2018-11-30 | Others                                      | 1965568.00 |
| 2018-11-22 | Transfer from HAKAM FLUID POWER PV T Ltd    | 500000.00  |
| 2018-11-02 | Transfer from HAKAM FLUID POWER PV T Ltd    | 200000.00  |
| 2018-11-13 | Transfer from HAKAM FLUID POWER PV T Ltd    | 200000.00  |
| 2018-11-16 | Transfer from HAKAM SINGH                   | 191571.00  |
| 2018-12-05 | Transfer from HAKAM SINGH                   | 201273.00  |
| 2018-12-14 | Transfer from ANKUSH ENTERPRISES            | 177374.00  |
| 2018-12-28 | Transfer from HAKAM SINGH                   | 161801.00  |
| 2018-12-06 | Transfer in                                 | 150000.00  |
| 2018-12-06 | Transfer from J KHUSHALDAS AND COM PANY     | 148704.00  |



## **BANK STATEMENT ANALYSIS**

### **TOP 5 FUND RECEIVED**

|            |  |           |
|------------|--|-----------|
| 2019-01-23 | Transfer from HAKAM FLUID POWER PV T Ltd | 400000.00 |
| 2019-01-16 | Transfer in                              | 110000.00 |
| 2019-01-18 | Transfer from HAKAM SINGH                | 100000.00 |
| 2019-01-24 | Transfer from ARIHANT MILL STORES        | 95727.00  |
| 2019-01-19 | Transfer from ECO PLAST INDUSTRY         | 71579.00  |





# **BANK STATEMENT ANALYSIS**

## **BOUNCED CHEQUE'S DETAILS**

**HDFC Bank, India**  
**H-1/1324 RICCO INDUSTRIAL AREA RAMPUR**  
**MUNDANA BHIWADI 301019 RAJASTHAN INDIA**  
**Account No:- 01682000009020**  
**Account Details from to**

| <b>Sr.<br/>No.</b> | <b>Date</b> | <b>Cheque<br/>No.</b> | <b>Description</b>                          | <b>Amount</b> | <b>Category</b>    | <b>Balance</b> |
|--------------------|-------------|-----------------------|---|---------------|--------------------|----------------|
| 1                  | 2018-08-07  |                       | CHQ RET AMOUNTS IN<br>WORDS AND FIGURES DIF | -9163.00      | Bounced O/W Cheque | 693547.89      |
| 2                  | 2018-12-03  |                       | CHQ RET EXCEEDS<br>ARRANGEMENT              | -20911.00     | Bounced O/W Cheque | 1863958.58     |
| 3                  | 2019-01-10  |                       | CHQ DEP RET- FUNDS<br>INSUFFICIENT          | -23631.00     | Bounced O/W Cheque | 58999.58       |
| 4                  | 2019-01-15  |                       | CHQ RET AMOUNTS IN<br>WORDS AND FIGURES DIF | -5380.00      | Bounced O/W Cheque | 55111.58       |



## 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                                |



## List of Abbreviations

|      |                                |
|------|--------------------------------|
| CARO | Company Auditor's Report Order |
| B2B  | Business to Business           |
| B2CL | Business to Consumers - Large  |
| 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

**Contact:**

Online PSB Loans Ltd.

301 Optionz Building, 3rd Floor

Opp. Hotel Nest,

Off CG Road,

Navrangpura,

Ahmedabad,

Gujarat-380009,

India

**Phone:-** 079-41055999

**Email:-** [banksupport@psbloansin59minutes.com](mailto:banksupport@psbloansin59minutes.com)