



Prelim Report of MSME Application

Offline Proposal

BHAGAT SALES INDIA

Dated: 21/11/2019

Registered Office

182/29-A,
STREET NO-7
NEW KARTAR NAGAR, DHURI
LINES
District: Ludhiana,
Taluka: Ludhiana,
Ludhiana-141003

Email Id:

vandnakamal1999@gmail.com

Contact Number: 8427431003

Powered By:



[A FinTech Initiative]

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



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1. Timeline

Sr.No.	Particulars	Date
1	Date of Proposal	21/11/2019
2	Date of In-Eligible	21/11/2019



2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	Agriculture and Allied Activities	-
2.	Loan Amount	- Rupees	-
3.	Geographical Market Focus	Ludhiana	-
4.	CGTMSE Coverage		-
5.	MSME Category		-
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)		-
7.	Debt Equity Ratio (2018 - 2019)	1.24 Times	-
8.	Current Ratio (2018 - 2019)	1.89 Times	-
9.	Interest Coverage Ratio (2018 - 2019)	5.21 Times	-
10.	TOL/TNW (2018 - 2019)	3.4 Times	-
11.	Top Customer Concentration (B2B)	9.72%	-
12.	Number of cheque bounced (Last Month)	0	-
13.	Number of cheque bounced (Last 6 Month)	0	-
14.	Risk Model Score		-
15.	Age of Establishment	3 Years	-
16.	Positive Profitability history		-
17.	Past Year Turnover	2,86,65,709 Rupees	-
18.	Positive Net Worth history		-
19.	Turnover to Loan Ratio (2018 - 2019)		-
20.	Gross Cash Accruals to loan ratio (2018 - 2019)		-
21.	Minimum Bureau Score - Director/ Partner/ Proprietor	717	-
22.	Commercial Bureau - Maximum DPDs (last 12 months)	31 DPDs	-
23.	Maximum Drop in turnover allowed	Increase in Current Year turnover compares to Previous Year turnover	-
24.	Utilisation percentage	96%	-
25.	Credit Summation	76.77%	-
26.	Collateral Coverage % (includes only Collateral Security Value)		-



2. PARAMETER CHECK

27.	Debt Service Coverage Ratio (Conservative)		-
29.	Minimum Bureau Score - Main Director/ Partner/ Proprietor	717	-
30.	Commercial Bureau - Maximum DPDs (last 3 months)	0 DPDs	-

Notes:

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



3. Project Snapshot

(a) Basic Details

Industry:	Agriculture and Allied Activities
Establishment Year:	September 1974
Constitution:	Sole Proprietorship
PAN:	AZVPK9015H
GSTIN (1):	03AZVPK9015H1Z4 (Primary)
Product Description:	ROTAVATOR PARTS

(b) GST Details

Number of Customers:	102
Top Customer Concentration (B2B):	9.72 %
Projected Sales as per GST (Rs.):	
Factory Premise:	Leased over 5 years
Know How:	Common Knowledge
Competition:	Medium
Commercial Operation Date:	-

(c) Proprietors Background:

Name	MR KAMAL KUMAR
PAN	AZVPK9015H
Address	. STREET NO-7 NEW KARTAR NAGAR, DHURI LINES Millerganj S.O, Ludhiana, Ludhiana, PUNJAB, 141003
Mobile No	8427431003
Date of Birth	14-09-1974
Total Experience	10
Networth	50,00,000



3. Project Snapshot

TransUnion	717
Experian	-
Personal Loan Obligation	23366.0
Father Name	SUBHASH CHANDER
Educational Status	Matriculate
Nationality	India
Visually Impaired	No
Residence Status	Resident India

(d) Additional Detail for Main Proprietors:

Name	MR KAMAL KUMAR
Marital Status	Married
Spouse Name	VANDNA RANI
Spouse Detail	Employed
No. of Children	2
Owning a House	Home Owner
Assessed for Income Tax	Assessed
Have Life Insurance Policy	Yes

(e) MSME Ranking (as per Bureau)

MSME Ranking :	CMR-8
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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)
19-01-2018	Oriental Bank of Commerce India	Cash credit	10,00,000	9,83,612		9,836		-



3. Project Snapshot

(g) Fund Requirement:

Particulars	Details
Facility	Working Capital
Loan Amount Applied	35,00,000
Promotor's Contribution	30,82,263 (55.22%)
Purpose	Working Capital

(h) Business Name Comparision

Name as per GST (1)	KAMAL KUMAR
Name as per ITR	KAMAL KUMAR
Name edited by user*	BHAGAT SALES INDIA
Trade Name as per GST (1)	-
Name as per Bank Statement	

NOTE 1: If any of these names differ from his business name, please check his data in detail at branch level.

NOTE 2: *Name edited by borrower at the time of user journey. Name edit functionality is only provided to proprietor concerns only.



4. Financials Details

(a) Existing Financials

Profit & Loss Statement			
Units	(INR)		
For the Year ended	31-Mar-2019	31-Mar-2018	31-Mar-2017
No of Months	12	12	12
INCOME :			
Gross Sales (Including Indirect Taxes collected on sales)	2,86,65,709	2,05,45,997	93,95,757
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
Net Sales	2,86,65,709	2,05,45,997	93,95,757
EXPENDITURE :			
Increase/Decrease in Stock	-15,00,975	-23,98,150	-18,02,000
Raw Material Consumed	2,66,76,382	2,00,99,800	98,27,415
Power & Fuel Cost	19,808	5,529	27,616
Employee Cost	13,47,290	10,70,550	3,75,485
General and Administration Expenses	4,68,960	4,85,940	2,13,699
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	1,44,525	1,24,125	1,02,515
Less: Expenses Capitalised	0	0	0
Total Expenditure	2,71,55,990	1,93,87,794	87,44,730
Operating Profit (Excl OI)	15,09,719	11,58,203	6,51,027
Other Income	244	87	0
Operating Profit (EBITDA)	15,09,963	11,58,290	6,51,027
Interest	2,68,291	1,68,258	40,723
PBDT	12,41,672	9,90,032	6,10,304
Depreciation	1,12,716	65,148	76,600
Profit Before Taxation & Exceptional Items	11,28,956	9,24,884	5,33,704
Exceptional Income / Expenses	0	0	0
Profit Before Tax	11,28,956	9,24,884	5,33,704
Provision for Tax	0	0	0
Other Income (Need to check at the time of Due Diligence)	0	0	0



4. Financials Details

(a) Existing Financials

Profit & Loss Statement			
Profit After Tax	11,28,956	9,24,884	5,33,704
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	30,82,263	22,10,658	14,29,441
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
Shareholder's Funds	30,82,263	22,10,658	14,29,441
Minority Interest	0	0	0
Secured Loans	16,48,684	9,90,240	3,39,211
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	21,85,939	13,38,092	4,00,000
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
Total Non-Current Liabilities	38,34,623	23,28,332	7,39,211
Trade Payables	66,43,889	42,41,231	38,20,605
Other Current Liabilities	0	0	0
Short Term Provisions	0	0	0
Total Current Liabilities	66,43,889	42,41,231	38,20,605
Other Liabilities (Need to check at the time of Due Diligence)	0	0	0



4. Financials Details

(a) Existing Financials

Balance Sheet -Equities and Liabilities			
Total Liabilities	1,35,60,775	87,80,221	59,89,257
Balance Sheet -Assets			
Units	(INR)		
As on:	31-Mar-2019	31-Mar-2018	31-Mar-2017
Gross Block	11,35,541	4,36,627	5,13,227
Less: Accumulated Depreciation	1,12,716	65,148	76,600
Less: Impairment of Assets	0	0	0
Net Block	10,22,825	3,71,479	4,36,627
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	57,01,125	42,00,150	18,02,000
Sundry Debtors	62,58,100	36,73,273	30,73,946
Cash and Bank	3,45,247	94,489	2,04,446
Other Current Assets	0	26,000	1,49,717
Short Term Loans and Advances	2,33,478	4,14,830	3,22,521
Total Current Assets	1,25,37,950	84,08,742	55,52,630
Other Assets (Need to check at the time of Due Diligence)	0	0	0
Total Assets	1,35,60,775	87,80,221	59,89,257
Book Value	1	1	1



4. Financial Details

(b) Ratio Analysis

Ratio Analysis			
Ratio	31-Mar-2019	31-Mar-2018	31-Mar-2017
EBITDA (%)	5.27	5.64	6.93
PATM (%)	3.94	4.50	5.68
ROCE (%)	26.36	34.54	NA
Asset Turnover(x)	2.11	2.34	1.57
Inventory Turnover (days)	76.63	79.07	75.21
Debtors Turnover(days)	79.68	65.26	119.41
Creditors Turnover (days)	90.84	77.00	141.50
Sales/Working Capital (x)	67.68	64.53	41.00
Net Sales Growth(%)	39.52	118.67	NA
PAT Growth(%)	22.06	73.30	NA
Adjusted Total Debt/Equity(x)	1.24	1.05	0.52
Growth in Debt/ Equity (%)	18.10	101.92	NA
Current Ratio(x)	1.80	1.86	1.28
Current Ratio (As per CMA)	1.89	1.98	1.45
Quick Ratio(x)	0.94	0.87	0.80
Interest Coverage	5.63	6.88	15.99
Debt/ EBITDA	2.54	2.01	1.14
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	-1.45	-7.12	NA
Growth in CFO Margin (%)	-79.65	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	2,86,65,709	2,05,45,997	93,95,757
Add	Export Sales	0	0	0
	Total	2,86,65,709	2,05,45,997	93,95,757

Note 2: Indirect Taxes

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Excise Duty	0	0	0
Add	Other items	0	0	0
	Total	0	0	0

Note 3: Increase/Decrease in Stock

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Op. stocks-in-process	0	18,02,000	0
Minus	Cl. stocks-in-process	0	42,00,150	0
Add	Op. Stock of F.G.	42,00,150	0	0
Minus	Cl. stock of F.G.	57,01,125	0	18,02,000
	Total	-15,00,975	-23,98,150	-18,02,000

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]	2,66,76,382	2,00,99,800	98,27,415
Add	Other spares	0	0	0
	Total	2,66,76,382	2,00,99,800	98,27,415

Note 5: Provision for Tax

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Provision for taxes	0	0	0
Add	Provision for Deferred Tax	0	0	0



4. Financial Details

(c) Notes to Account

	Total	0	0	0
Note 6: Share Capital				
	Particular	31-Mar-2019	31-Mar-2018	31-Mar-2017
	Ordinary share capital	30,82,263	22,10,658	14,29,441
Add	Preference shares [redeemable after one year]	0	0	0
	Total	30,82,263	22,10,658	14,29,441
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	21,85,939	13,38,092	4,00,000
Note 9: Other Borrowings (including Short Term)				
	Particular	31-Mar-2019	31-Mar-2018	31-Mar-2017
	Short-term borrowings from banks [incl'd bills purchased, discounted & excess borrowing placed on repayment basis]	0	0	0
Add	Short term borrowings from others	0	0	0
	Total	0	0	0



4. Financial Details

(c) Notes to Account

Note 10: Other Long Term Liabilities

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	OTHER NON-CURRENT LIABILITIES (Others)	0	0	0
Add	Deferred Payment Credits [excluding instalments due within one year]	0	0	0
Add	Term Deposits [repayable after one year]	0	0	0
Add	Debentures [not maturing within one year]	0	0	0
Add	Other term liabilities	0	0	0
	Total	0	0	0

Note 11: Other Current Liabilities

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Advance payment from customers/ deposits from dealers	0	0	0
Add	Dividend payable	0	0	0
Add	Other statutory liabilities [due within one year]	0	0	0
Add	Deposits/Instalments of term loans/DPGs/Debentures, etc. [payable within one year]	0	0	0
Add	Other Current Liabilities & Provisions[due within 1 year]	0	0	0
	Total	0	0	0



Notes to Account: Balance Sheet - Assets

Note 12: Other Investments

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Investments/book debts/advances/deposits which are not Current Assets - Others	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]	62,58,100	36,73,273	30,73,946
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	Total	62,58,100	36,73,273	30,73,946

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	0	26,000	1,49,717
	Total	0	26,000	1,49,717

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	2,33,478	4,14,830	3,22,521
	Total	2,33,478	4,14,830	3,22,521



5. GST Data

1 . GST Data (KAMAL KUMAR) (03AZVPK9015H1Z4)

Key Observation

1. Highest Sales Category	100% (B2B)
2. Gross Margin % (Sales-Purchase / Sales)	3%
3. Customer Concentration (B2B) (Top 5):	31% of Total Sales
4. Supplier Concentration (Top 5):	47% of Total Purchase
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	Rs. 26,19,867
7. Median Sales:	Rs. 26,23,576
8. Average Purchase:	Rs. 23,70,611
9. Median Purchase:	Rs. 15,68,278
10. Highest sales are in the month of	10-2017
11. Highest Purchase are in the month of	06-2018
12. Total Credit Note Vs Total Sales is	0% in 11-2018(Highest)

Overview

Sr.No	Particulars	Details
1.	Total No. of Months	26
2.	Total No. of Customers	102
3.	Total No. of Suppliers	92
4.	Total Sales (Invoice Value)	6,81,16,533
A.	B2B	6,80,63,456
B.	B2CL	0
C.	B2CS	53,077
D.	Exports	0
E.	Nil Rated Good	0
F.	Exempted Goods	0
G.	Non GST Outward Supplies	0
5.	Total Purchases	6,63,77,096



5. GST Data

6.	Difference (Sales Minus Purchase)	17,39,437
7.	Margin (%)	3

Top 5 Customers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	03ACCPT3078P1Z5	NARINDER KUMAR TRIKHA	16	66,18,113	56,12,669	10
2	03ACCPT3077C1ZX	ANITA TRIKHA	15	45,71,271	38,73,949	7
3	22BCZPG6453K1Z3	GAURAV GUPTA	22	33,37,640	28,28,509	5
4	36ACNPL1568K1Z4	MOHD ABDUL LATHEEF	16	33,37,342	28,34,355	5
5	33ADOPM1540L1ZG	KALLUPALAYAM NATESA GOUNDER MANICKAM	19	29,47,412	24,97,807	4
Total			88	2,08,11,779	1,76,47,289	31

Top 5 Suppliers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	03AAYPK0542M1ZF	SATISH KUMAR	140	1,46,06,065	1,23,78,020	22
2	03AXNPS9923J1ZU	VEEKAS SHARMA	81	51,77,368	43,87,604	8
3	03FPYPS0369G1ZB	AMANDEEP SINGH	115	50,71,227	42,98,072	8
4	03AGNPK5850D1ZK	SURINDER KUMAR	34	37,50,929	31,78,750	6
5	03AVWPS3146G1Z9	JASPREET SINGH	32	26,16,748	22,24,390	4
Total			402	3,12,22,337	2,64,66,836	48

Month Wise Sales

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	07-2017	16,16,289	0	0	0	0	0	0	16,16,289
2	10-2017	56,47,575	0	0	0	0	0	0	56,47,575
3	11-2017	26,95,231	0	0	0	0	0	0	26,95,231
4	12-2017	27,23,642	0	0	0	0	0	0	27,23,642
5	01-2018	19,49,021	0	0	0	0	0	0	19,49,021
6	02-2018	24,05,772	0	0	0	0	0	0	24,05,772
7	03-2018	22,41,365	0	52,675	0	0	0	0	22,94,041



5. GST Data

8	04-2018	23,11,637	0	0	0	0	0	0	23,11,637
9	05-2018	26,44,990	0	0	0	0	0	0	26,44,990
10	06-2018	24,56,834	0	0	0	0	0	0	24,56,834
11	07-2018	15,90,980	0	0	0	0	0	0	15,90,980
12	08-2018	27,28,263	0	0	0	0	0	0	27,28,263
13	09-2018	30,07,543	0	0	0	0	0	0	30,07,543
14	10-2018	35,22,638	0	0	0	0	0	0	35,22,638
15	11-2018	21,79,866	0	0	0	0	0	0	21,79,866
16	12-2018	30,20,442	0	0	0	0	0	0	30,20,442
17	01-2019	37,55,099	0	0	0	0	0	0	37,55,099
18	02-2019	37,39,220	0	0	0	0	0	0	37,39,220
19	03-2019	19,21,204	0	0	0	0	0	0	19,21,204
20	04-2019	31,14,056	0	0	0	0	0	0	31,14,056
21	05-2019	26,59,873	0	0	0	0	0	0	26,59,873
22	06-2019	17,12,694	0	0	0	0	0	0	17,12,694
23	07-2019	7,31,823	0	0	0	0	0	0	7,31,823
24	08-2019	26,01,760	0	402	0	0	0	0	26,02,162
25	09-2019	25,43,850	0	0	0	0	0	0	25,43,850
26	10-2019	25,41,788	0	0	0	0	0	0	25,41,788
Total		6,80,63,456	0	53,077	0	0	0	0	

Month Wise Purchase

Sr.No	Months	B2B	Total
1	07-2017	16,76,731	16,76,731
2	08-2017	2,69,622	2,69,622
3	09-2017	44,74,668	44,74,668
4	10-2017	6,32,945	6,32,945
5	11-2017	4,80,269	4,80,269
6	12-2017	58,45,502	58,45,502
7	01-2018	5,27,650	5,27,650
8	02-2018	1,45,941	1,45,941
9	03-2018	57,63,028	57,63,028
10	04-2018	12,22,990	12,22,990



5. GST Data

11	05-2018	8,86,521	8,86,521
12	06-2018	67,00,138	67,00,138
13	07-2018	12,49,707	12,49,707
14	08-2018	22,78,498	22,78,498
15	09-2018	51,43,201	51,43,201
16	10-2018	11,12,152	11,12,152
17	11-2018	8,09,870	8,09,870
18	12-2018	59,05,092	59,05,092
19	01-2019	12,52,313	12,52,313
20	02-2019	12,77,459	12,77,459
21	03-2019	37,05,093	37,05,093
22	04-2019	12,26,384	12,26,384
23	05-2019	14,59,826	14,59,826
24	06-2019	38,72,509	38,72,509
25	07-2019	17,11,209	17,11,209
26	08-2019	31,83,992	31,83,992
27	09-2019	23,12,501	23,12,501
28	10-2019	12,51,287	12,51,287
Total		6,63,77,096	

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

Sr.No	Months	SALES	Source
1	07-2017	13,69,737	From GST
2	08-2017	16,11,978	From GST
3	09-2017	17,40,256	From GST
4	10-2017	14,35,758	From GST
5	11-2017	22,84,931	From GST
6	12-2017	23,08,787	From GST
7	01-2018	16,55,930	From GST
8	02-2018	18,65,614	From GST
9	03-2018	19,45,703	From GST
10	04-2018	19,59,116	From GST
11	05-2018	30,13,007	From GST



5. GST Data

12	06-2018	20,93,035	From GST
13	07-2018	13,50,194	From GST
14	08-2018	23,10,106	From GST
15	09-2018	25,52,991	From GST
16	10-2018	29,85,669	From GST
17	11-2018	18,47,458	From GST
18	12-2018	25,63,253	From GST
19	01-2019	31,85,674	From GST
20	02-2019	31,71,320	From GST
21	03-2019	16,33,886	From GST
22	04-2019	26,44,725	From GST
23	05-2019	22,54,129	From GST
24	06-2019	14,51,436	From GST
25	07-2019	6,20,418	From GST
26	08-2019	22,07,027	From GST
27	09-2019	13,87,147	From GST
28	10-2019	21,59,354	From GST
Total			-

Credit/Debit Note Info.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
1	11-2018	10,490	21,79,866			10,490
Total		10,490	21,79,866	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						



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

GST Sales Vs. Bank Receipts

Months	Bank statement Receipts	GST sales	Receipts to sales %
05-2019	21,88,195	22,54,129	97 %
06-2019	18,93,630	14,51,436	130 %
07-2019	17,52,344	6,20,418	282 %
08-2019	22,04,397	22,07,027	100 %
09-2019	7,49,645	13,87,147	54 %
10-2019	8,55,872	21,59,354	40 %
Total	96,44,083	1,00,79,511	95.68 %

Annual Sales Comparison: GST Vs. IT Return

Year	GST Sales Total	ITR Sales	GST to ITR %
2018-2019	2,86,65,709	2,86,65,709	100.00 %
Total	2,86,65,709	2,86,65,709	100 %

GST Purchase Vs. Fund Remittance.

Months	Bank statement Payments	GST Purchase	Payments To purchase %
05-2019	22,79,587	14,59,826	156 %
06-2019	18,93,426	38,72,509	49 %
07-2019	17,55,595	17,11,209	103 %
08-2019	20,68,959	31,83,992	65 %
09-2019	8,56,033	23,12,501	37 %
10-2019	7,89,878	12,51,287	63 %
Total	96,43,478	1,37,91,323	70 %

Annual Purchase Comparison: GST Vs. IT Return

Year	GST Purchase	ITR Purchase	GST to ITR %
2018-2019	3,15,43,034	2,66,76,382	118.24 %



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

Total	3,15,43,034	2,66,76,382	118 %
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7. Related Party Transaction

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



8. Fraud Detection

Hunter Analysis

NOTE : Hunter is a tool to check if the borrower company / concern has defaulted any loan / involved in any fraudulent activities in the past. Also the same check is being performed for all directors / partners

Particulars	Details
No Records Found	

Fraud Description	
Sr No	Status
No Record Found	



9. Other Directorship

KAMAL KUMAR

No Record Found



10. Bank Statement Analysis

(a) Month Wise Details

Oriental Bank of Commerce, India
Account No:- 06864011001173
Account Details from May-19 to Oct-19

Description	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19
Total No. of Credit Transactions	35	40	34	31	23	23
Total Amount of Credit Transactions	21,88,195	18,93,630	17,52,344	22,04,397	7,49,645	8,55,872
Total No. of Debit Transactions	42	33	29	43	23	26
Total Amount of Debit Transactions	22,79,587	18,93,426	17,55,595	20,68,958	8,56,033	7,89,877
Total No. of Cash Deposits	1	13	9	12	6	7
Total Amount of Cash Deposits	10,000	3,63,500	3,39,000	7,69,500	2,98,000	3,46,500
Total No. of Cash Withdrawals	0	0	0	0	0	0
Total Amount of Cash Withdrawals	0	0	0	0	0	0
Total No. of Cheque Deposits	0	0	0	2	0	1



10. Bank Statement Analysis

(a) Month Wise Details

Description	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19
Total Amount of Cheque Deposits	0	0	0	1,47,974	0	85,000
Total No. of Cheque Issues	0	0	0	0	0	0
Total Amount of Cheque Issues	0	0	0	0	0	0
Total No. of Inward Cheque Bounces	0	0	0	0	0	0
Total No. of Outward Cheque Bounces	0	0	0	0	0	0
Min EOD Balance	-9,99,713	-9,99,718	-9,99,771	-9,99,772	-9,99,750	-9,99,841
Max EOD Balance	-4,87,289	-8,11,657	-5,67,816	-7,39,728	-8,64,333	-8,40,672
Average EOD Balance	-9,51,449	-9,43,579	-9,58,629	-9,71,787	-9,86,845	-9,69,188



10. Bank Statement Analysis

(b) Top 5 Fund Remittance

Oriental Bank of Commerce, India
Account No:- 06864011001173
Account Details from May-19 to Oct-19

Month	Description	Category	Amount
04-05-2019	VISHNU INDUSTRIES	Others	-5,39,667
17-05-2019	IB-TPT/56113860/To ****2000231/56113860	Transfer to A/c ****2000231	-2,05,000
07-05-2019	IB-TPT/55697324/To ****1001011/55697324	Transfer to A/c ****1001011	-2,00,000
09-05-2019	IB-TPT/55783785/To ****2000231/55783785	Transfer to A/c ****2000231	-2,00,000
21-05-2019	RTGS-IB-OW/ORBCH19141092824/SINGLA EXPELLER INDUST	Transfer to SINGLA EXPELLER INDUST	-2,00,000
18-06-2019	NEFT-IB-OW/SAA71278809/SI NGLA EXPELLER INDUSTRIE	Transfer to SI NGLA EXPELLER INDUSTRIE	-2,50,000
07-06-2019	GOYAL INDUSTRIAL CORPN	Others	-2,00,000
20-06-2019	NEFT-IB-OW/SAA71378573/S P AGRO TRADERS	Transfer to S P AGRO TRADERS	-1,46,438
21-06-2019	FEB/TXP/0057534174/0057212534	Others	-1,44,663
18-06-2019	IB-TPT/57386446/To ****1001059/57386446	Transfer to A/c ****1001059	-1,31,473
04-07-2019	VISHNU INDUSTRIES	Others	-4,27,874
22-07-2019	RTGS-IB-OW/ORBCH19203082321/SINGLA EXPELLER INDUST	Transfer to SINGLA EXPELLER INDUST	-3,00,000
03-07-2019	RTGS-IB-OW/ORBCH19184060325/SINGLA EXPELLER INDUST	Transfer to SINGLA EXPELLER INDUST	-2,50,000
20-07-2019	BABAR STEEL INDUSTRIES	Others	-1,39,717



10. Bank Statement Analysis

(b) Top 5 Fund Remittance

31-07-2019	NEFT-IB-OW/SAA72961150/SI NGLA EXPELLER INDUSTRIE	Transfer to SI NGLA EXPELLER INDUSTRIE	-1,00,000
06-08-2019	VISHNU INDUSTRIES	Others	-3,09,257
14-08-2019	RTGS-IB-OW/ORBCH19226047122/SINGLA EXPELLER INDUST	Transfer to SINGLA EXPELLER INDUST	-2,60,000
02-08-2019	MANJINDER KAUR	Others	-2,00,000
03-08-2019	RTGS-IB-OW/ORBCH19215081459/SINGLA EXPELLER INDUST	Transfer to SINGLA EXPELLER INDUST	-2,00,000
13-08-2019	NEFT-IB-OW/SAA73407069/S P AGRO TRADERS	Transfer to S P AGRO TRADERS	-1,88,092
03-09-2019	S P AGRO TRADERS	Others	-2,00,000
18-09-2019	NEFT-IB-OW/SAA74798048/SI NGLA EXPELLER INDUSTRIE	Transfer to SI NGLA EXPELLER INDUSTRIE	-1,75,000
06-09-2019	P P AUTO TRADERS	Others	-95,386
18-09-2019	MS RANA TRACTOR INDUSTRI	Others	-75,000
16-09-2019	THAPAR INDUSTRIES	Others	-56,900
16-10-2019	RTGS-OW/ORBCH19289003170/N C INDUSTRIES	Transfer to N C INDUSTRIES	-2,00,000
07-10-2019	SHIV SHANKAR INDUSTRIES	Others	-1,10,272
19-10-2019	MS RANA TRACTOR INDUSTRI	Others	-80,000
31-10-2019	NEFT-IB-OW/SAA76544406/VI SHNU INDUSTRIES	Transfer to VI SHNU INDUSTRIES	-61,001
14-10-2019	SUPREME STEELS	Others	-53,690



10. Bank Statement Analysis

(c) Top 5 Fund Received

Oriental Bank of Commerce, India
Account No:- 06864011001173
Account Details from May-19 to Oct-19

Month	Description	Category	Amount
03-05-2019	RTGSSONA PRODUCTS INDIAKKBKR52	Transfer from SONA PRODUCTS INDIA	4,50,000
07-05-2019	IMPSINP2A/912713712538/8427431003/9211000/ MOB	Transfer in	1,79,000
08-05-2019	IMPSINP2A/912819265691/8427431003/9211000/ MOB	Transfer in	1,50,000
16-05-2019	IMPSINP2A/913620695256/9417863868/9229818/ INET	Transfer in	1,43,830
21-05-2019	IMPSINP2A/914113590537/8427431003/9211000/ MOB	Transfer in	1,41,000
20-06-2019	BERI INDUSTRIES	Others	3,00,000
13-06-2019	IMPSINP2A/916420267653/8427431003/9211000/ MOB	Transfer in	1,50,000
18-06-2019	IMPSINP2A/916911652232/8427431003/9211000/ MOB	Transfer in	1,48,000
06-06-2019	IMPSINP2A/915720632412/8427431003/9211000/ MOB	Transfer in	1,18,000
10-06-2019	IMPSINP2A/916118036198/8427431003/9211000/ MOB	Transfer in	1,00,000
03-07-2019	RTGSSONA PRODUCTS INDIAKKBKR52	Transfer from SONA PRODUCTS INDIA	4,00,000



10. Bank Statement Analysis

(c) Top 5 Fund Received

03-07-2019	IMPSINP2A/918417610968/8427431003/9211000/ MOB	Transfer in	1,56,000
22-07-2019	IMPSINP2A/920219269778/8427431003/9211000/ MOB	Transfer in	1,00,000
29-07-2019	NEFT-GAURAV HYDRAULICS	Transfer from GAURAV HYDRAULICS	96,064
20-07-2019	CDBN/C03R006901/42/CARDLESS	Cash Deposit	96,000
03-08-2019	RTGSPARAS PRUTHIHDFCR520190803	Transfer from PARAS PRUTHI	4,50,000
02-08-2019	IMPSINP2A/921410868822/8427431003/9211000/ MOB	Transfer in	2,00,000
06-08-2019	CASH DEPOSIT	Cash Deposit	1,61,000
13-08-2019	IMPSINP2A/922511543494/8427431003/9211000/ MOB	Transfer in	1,34,000
13-08-2019	CDBN/C03R119901/3849/CARDLESS	Cash Deposit	1,00,500
18-09-2019	CASH DEPOSIT	Cash Deposit	1,96,000
06-09-2019	IMPSINP2A/924910051427/8427431003/9211000/ MOB	Transfer in	98,000
16-09-2019	CDBN/C03R513601/4705/CARDLESS	Cash Deposit	50,000
04-09-2019	IMPSINP2A/924721875288/9767931008/9229767/ INET	Transfer in	49,000
03-09-2019	IMPSINP2A/924610555936/8427431003/9211000/ MOB	Transfer in	48,000
31-10-2019	CASH DEPOSIT	Cash Deposit	1,40,000
16-10-2019	IMPSINP2A/928823664343/8427431003/9211000/ MOB	Transfer in	1,03,000
11-10-2019	By Inst.3469/DEVELOP MEN/	Transfer in	85,000



10. Bank Statement Analysis

(c) Top 5 Fund Received

19-10-2019	CDBN/C03R119901/6042/CARDLESS	Cash Deposit	69,000
07-10-2019	CDBN/C03R513601/5221/CARDLESS	Cash Deposit	56,000



11. List of Abbreviations

MSME	Micro, Small, Medium Enterprises
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises
TOL	Total Outside Liabilities
TNW	Total Net Worth
DPD	Days Past Due
PAN	Permanent Account Number
GSTIN	Good And Services Tax Identification Number
GST	Good And Services Tax
DOB	Date of Birth
DIN	Director's Identification Number
O/s	Outstanding
F.Y	Financial Year
LC	Letter of Credit
BG	Bank Guarantee
EMI	Equated Monthly Installment
NA	Not Available
ITR	Income Tax Return
OI	Other Income
EBITDA	Earnings Before Interest, Tax, Depreciation And Amortization
PATM	Profit after Tax Margin
ROCE	Return on Capital Employed
PAT	Profit after Tax
CFO	Cash from Operations
F.G	Finished Goods
Op.	Opening
Cl.	Closing
IFUL	Interest Free Unsecured Loans
NWC	Net Working Capital
NW	Net Worth
DP	Drawing Power
BS	Balance Sheet
PL	Profit And Loss
FI	Financial Institution
MCA	Ministry of Corporate Affairs
CARO	Company Auditor's Report Order
B2B	Business to Business
B2CL	Business to Consumers - Large



11. List of Abbreviations

B2CS	Business to Consumers - Small
EOD	End of the Day
P.A	Per Annum
DEPB	Duty Entitlement Pass Book
DPG	Deferred Payment Guarantee
GFA	Gross Fixed Assets
DSCR	Debt Service Coverage Ratio



Thank You

For Further Details

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