



# **Prelim Report of MSME Application**

## **In-Principle Approved Proposal**

### **SIDDHI- VINAYAK**

Application Type - New - Working Capital (Oriental Tatkal 25 WC New SB 3Yrs)

Application Code - CW-AWC-95515-713582

**Dated: 26/11/2019**

#### **Registered Office**

-,  
SHARDA BABU LANE  
SHARDA BABU LANE  
District: Ranchi,  
Taluka: Ranchi,  
Ranchi-834001

**Email Id:** sun\_rancnf@rediffmail.com

**Contact Number:** 9431115064

#### **Powered By:**



[A FinTech Initiative]



# INDEX

Chapter	Title
<b>1</b>	<b>Timeline &amp; Approval Data</b>
<b>2</b>	<b>Parameter Check</b>
<b>3</b>	<b>Project Snapshot</b>
<b>4</b>	<b>Financial Details</b>
A	Existing Financials
B	Ratio Analysis
C	Notes to Accounts
D	Assessment of Limits
<b>5</b>	<b>Risk Assessment Model</b>
<b>6</b>	<b>Assessment of CGTMSE Limits</b>
<b>7</b>	<b>MCA Data</b>
<b>8</b>	<b>Other Directorship Details</b>
<b>9</b>	<b>GST Data</b>
<b>10</b>	<b>Cross Comparison (GST, IT Return, Bank Statement)</b>
<b>11</b>	<b>Related Party Transaction</b>
<b>12</b>	<b>Fraud Detection</b>
<b>13</b>	<b>Bank Statement Analysis</b>
A	Month Wise Details
B	Top 5 Fund Remittance
C	Top 5 Fund Received
D	Bounced Cheque's Details
<b>14</b>	<b>List of Abbreviations</b>



## 1. Timeline & Approval Data

Sr.No.	Particulars	Date
1	Date of Proposal	25/11/2019
2	Date of In-Principle Approval	26/11/2019

Sr.No.	Particulars	Details
1	Loan Applied Amount	35,15,000
2	In-Principle Total Amount	25,00,000
	a) Existing Limit	10,15,000
	b) Additional Limit	14,85,000
3	ROI (%)	8.45
4	PF (%)	0.5
5	Tenure (Years)	Renewable Annually

Bank Name : Oriental Bank of Commerce	
Campaign Type : Bank Specific	
Current Branch Address	Previous Branch Address
KUTCHERY ROAD, RANCHI ,Ranchi ,Jharkhand - 834001	-



## 2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	<b>HealthCare</b>	Yes
2.	Loan Amount	<b>25,00,000 Rupees</b>	Yes
3.	Geographical Market Focus	<b>Ranchi</b>	Yes
4.	CGTMSE Coverage	<b>New to CGTMSE Coverage</b>	Yes
5.	MSME Category	<b>Micro</b>	Yes
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)	<b>50%</b>	Not Set
7.	Debt Equity Ratio (2018 - 2019)	<b>3.54 Times</b>	Yes
8.	Current Ratio (2018 - 2019)	<b>1.27 Times</b>	Yes
9.	Interest Coverage Ratio (2018 - 2019)	<b>4.88 Times</b>	Yes
10.	TOL/TNW (2018 - 2019)	<b>19.24 Times</b>	No
11.	Top Customer Concentration (B2B)	<b>7.61%</b>	Yes
12.	Number of cheque bounced (Last Month)	<b>0</b>	Yes
13.	Number of cheque bounced (Last 6 Month)	<b>0</b>	Yes
14.	Risk Model Score	<b>86</b>	Yes
15.	Age of Establishment	<b>1 Years</b>	Yes
16.	Positive Profitability history	<b>3 Years</b>	Yes
17.	Past Year Turnover	<b>7,94,90,831 Rupees</b>	Yes
18.	Positive Net Worth history	<b>3 Years</b>	Yes
19.	Turnover to Loan Ratio (2018 - 2019)	-	Yes
20.	Gross Cash Accruals to loan ratio (2018 - 2019)	-	No
21.	Minimum Bureau Score - Director/ Partner/ Proprietor	<b>728</b>	Yes
22.	Commercial Bureau - Maximum DPDs (last 12 months)	<b>0 DPDs</b>	Yes
23.	Maximum Drop in turnover allowed	<b>Increase in Current Year turnover compares to Previous Year turnover</b>	No
24.	Utilisation percentage	<b>15%</b>	Yes
25.	Credit Summation	<b>77.76%</b>	Yes
26.	Collateral Coverage % (includes only Collateral Security Value)	<b>0%</b>	Not Set



## 2. PARAMETER CHECK

27.	Debt Service Coverage Ratio (Conservative)	-	No
29.	Minimum Bureau Score - Main Director/ Partner/ Proprietor	<b>728</b>	Not Set
30.	Commercial Bureau - Maximum DPDs (last 3 months)	<b>0 DPDs</b>	Not Set
31.	Minimum number of credit transaction in bank account per month in last 6 months	<b>590</b>	Not Set
32.	Minimum number of overall transaction in bank account per month in last 6 months		Not Set
33.	Monthly average balance / Proposed EMI	-	Not Set
34.	Constitution	<b>nullCONSTITUTION MATCHED CORPORATE</b>	Not Set
35.	Minimum number of debit transaction in bank account per month in last 6 months	<b>153</b>	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:	HealthCare
Establishment Year:	April 1962
Constitution:	Sole Proprietorship
PAN:	AFWPS9603J
GSTIN (1):	20AFWPS9603J1ZX (Primary)
Product Description:	Harmless Medicine

#### (b) GST Details

Number of Customers:	139
Top Customer Concentration (B2B):	7.61 %
Projected Sales as per GST (Rs.):	2,28,77,386
Factory Premise:	Owned
Know How:	Common Knowledge
Competition:	Medium
Commercial Operation Date:	-

#### (c) Proprietors Background:

Name	KIRAN SHAH
PAN	AFWPS9603J
Address	- SHARDA BABU LANE SHARDA BABU LANE Ranchi G.P.O., Ranchi, Ranchi, JHARKHAND, 834001
Mobile No	9431422051
Date of Birth	24-04-1962
Total Experience	19
Networth	19,46,000
TransUnion	728
Experian	-



### 3. PROJECT SNAPSHOT

Personal Loan Obligation	82072.0
Father Name	GANPAT LAL AGARWAL
Educational Status	Graduate (General)
Nationality	India
Visually Impaired	No
Residence Status	Resident India

#### (d) Additional Detail for Main Proprietors:

Name	KIRAN SHAH
Marital Status	Married
Spouse Name	PRABHAT KR SHAH
Spouse Detail	Employed
No. of Children	3
Owning a House	Home Owner
Assessed for Income Tax	Assessed
Have Life Insurance Policy	Yes

#### (e) MSME Ranking (as per Bureau)

MSME Ranking :	CMR-1
----------------	-------

#### (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)
	Oriental Bank of Commerce India	Bank guarantee	22,00,000	12,00,000	12,00,000	6,000	-	No
	Oriental Bank of Commerce India	Bank guarantee	22,00,000	13,00,000	13,00,000	6,500	-	No
28-03-2002	Oriental Bank of Commerce India	Overdraft	10,15,000	3,74,438	3,74,438	3,744	-	-



### 3. PROJECT SNAPSHOT

#### (g) Fund Requirement:

Particulars	Details
Facility	Working Capital
Application Type	New
Product Name	Oriental Tatkal 25 WC New SB 3Yrs
Loan Amount Approved	25,00,000
Promotor's Contribution	19,64,513 (44.00%)
EMI	NA
Rate of Interest (%)	8.45
Purpose	Working Capital

#### (h) Business Name Comparision

Name as per GST (1)	KIRAN SHAH
Name as per ITR	KIRAN SHAH
Name edited by user*	SIDDHI- VINAYAK
Trade Name as per GST (1)	-
Name as per Bank Statement 1	SIDDHI- VINAYAK

**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
<b>INCOME :</b>			
Gross Sales (Including Indirect Taxes collected on sales)	7,94,90,831	5,54,21,511	0
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
<b>Net Sales</b>	<b>7,94,90,831</b>	<b>5,54,21,511</b>	<b>0</b>
<b>EXPENDITURE :</b>			
Increase/Decrease in Stock	-15,55,835	-1,30,79,978	0
Raw Material Consumed	7,97,17,120	6,76,88,634	0
Power & Fuel Cost	2,02,616	2,63,783	0
Employee Cost	15,98,100	15,01,095	0
General and Administration Expenses	5,19,747	4,60,394	0
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	8,60,730	6,42,012	0
Less: Expenses Capitalised	0	0	0
<b>Total Expenditure</b>	<b>8,13,42,478</b>	<b>5,74,75,940</b>	<b>0</b>
<b>Operating Profit (Excl OI)</b>	<b>-18,51,647</b>	<b>-20,54,429</b>	<b>0</b>
Other Income	35,27,715	38,89,385	0
<b>Operating Profit (EBITDA)</b>	<b>16,76,068</b>	<b>18,34,956</b>	<b>0</b>
Interest	3,25,001	2,98,166	0
<b>PBDT</b>	<b>13,51,067</b>	<b>15,36,790</b>	<b>0</b>
Depreciation	90,458	1,07,916	0
<b>Profit Before Taxation &amp; Exceptional Items</b>	<b>12,60,609</b>	<b>14,28,874</b>	<b>0</b>
Exceptional Income / Expenses	0	0	0
<b>Profit Before Tax</b>	<b>12,60,609</b>	<b>14,28,874</b>	<b>0</b>
Provision for Tax	0	0	0
<b>Other Income (Need to check at the time of Due Diligence)</b>	<b>0</b>	<b>0</b>	<b>0</b>



## 4. FINANCIAL DETAILS

### A. Existing Financials

Profit & Loss Statement			
Profit After Tax	12,60,609	14,28,874	0
Dividend Pay Out	0	0	0
Equity Dividend %	0	0	0
Earnings Per Share	1	0	0.0

Balance Sheet -Equities and Liabilities			
Units	(INR)		
As on:	31-Mar-2019	31-Mar-2018	31-Mar-2017
<b>EQUITY AND LIABILITIES</b>			
Share Capital	19,64,513	32,12,593	0
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
<b>Shareholder's Funds</b>	<b>19,64,513</b>	<b>32,12,593</b>	<b>0</b>
Minority Interest	0	0	0
Secured Loans	8,62,501	7,00,699	0
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	60,92,512	39,50,010	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
<b>Total Non-Current Liabilities</b>	<b>69,55,013</b>	<b>46,50,709</b>	<b>0</b>
Trade Payables	3,08,49,526	2,85,11,270	0
Other Current Liabilities	0	0	0
Short Term Provisions	0	0	0
<b>Total Current Liabilities</b>	<b>3,08,49,526</b>	<b>2,85,11,270</b>	<b>0</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>3,97,69,052</b>	<b>3,63,74,572</b>	<b>0</b>



## 4. FINANCIAL DETAILS

### A. Existing Financials

Balance Sheet -Assets			
Units	(INR)		
As on:	31-Mar-2019	31-Mar-2018	31-Mar-2017
Gross Block	5,91,699	6,99,615	0
Less: Accumulated Depreciation	90,458	1,07,916	0
Less: Impairment of Assets	0	0	0
<b>Net Block</b>	<b>5,01,241</b>	<b>5,91,699</b>	<b>0</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	0
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>0</b>
Inventories	1,95,21,134	1,79,65,299	0
Sundry Debtors	1,54,83,842	1,38,64,237	0
Cash and Bank	4,23,374	58,565	23,489
Other Current Assets	37,33,682	38,28,661	0
Short Term Loans and Advances	1,05,779	66,111	0
<b>Total Current Assets</b>	<b>3,92,67,811</b>	<b>3,57,82,873</b>	<b>23,489</b>
<b>Other Assets (Need to check at the time of Due Diligence)</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Assets</b>	<b>3,97,69,052</b>	<b>3,63,74,572</b>	<b>23,489</b>
<b>Book Value</b>	<b>1</b>	<b>1</b>	<b>0.0</b>



## 4. FINANCIAL DETAILS

### B. Ratio Analysis

Ratio Analysis			
Ratio	31-Mar-2019	31-Mar-2018	31-Mar-2017
EBITDA (%)	2.11	3.31	0.00
PATM (%)	1.59	2.58	0.00
ROCE (%)	19.97	46.67	NA
Asset Turnover(x)	2.00	1.52	0.00
Inventory Turnover (days)	87.60	114.09	0.00
Debtors Turnover(days)	71.10	91.31	0.00
Creditors Turnover (days)	140.89	153.15	0.00
Sales/Working Capital (x)	19.08	21.85	0.00
Net Sales Growth(%)	43.43	-100.00	NA
PAT Growth(%)	-11.78	-100.00	NA
Adjusted Total Debt/Equity(x)	3.54	1.45	0.00
Growth in Debt/ Equity (%)	144.14	0.00	NA
Current Ratio(x)	1.13	1.12	0.00
Current Ratio (As per CMA)	1.27	1.26	0.00
Quick Ratio(x)	0.50	0.49	0.00
Interest Coverage	5.16	6.15	0.00
Debt/ EBITDA	4.15	2.53	0.00
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	0.77	-10.12	NA
Growth in CFO Margin (%)	-107.57	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	7,94,90,831	5,54,21,511	0
Add	Export Sales	0	0	0
	<b>Total</b>	7,94,90,831	5,54,21,511	0

##### Note 2: Indirect Taxes

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Indirect Taxes	0	0	0
Add	Other items	0	0	0
	<b>Total</b>	0	0	0

##### Note 3: Increase/Decrease in Stock

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Op. stocks-in-process	0	0	0
Minus	Cl. stocks-in-process	0	0	0
Add	Op.Stock of F.G.	1,79,65,299	48,85,321	0
Minus	Cl. stock of F.G.	1,95,21,134	1,79,65,299	0
	<b>Total</b>	-15,55,835	-1,30,79,978	0

##### Note 4: Raw Material Consumed

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Raw materials[including stores & other items used in the process of manufacture]	7,97,17,120	6,76,88,634	0
Add	Other spares	0	0	0
	<b>Total</b>	7,97,17,120	6,76,88,634	0

##### Note 5: Provision for Tax

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Provision for taxes	0	0	0
Add	Provision for Deferred Tax	0	0	0
	<b>Total</b>	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	19,64,513	32,12,593	0
Add	Preference shares [redeemable after one year]	0	0	0
	<b>Total</b>	19,64,513	32,12,593	0

#### Note 7: Other Reserves & Surplus

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	General Reserve	0	0	0
Add	Other reserves [excluding provisions]	0	0	0
Add	Surplus(+) or Deficit(-) in Profit & Loss Account.	0	0	0
Add	Others [specify]	0	0	0
	<b>Total</b>	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
	<b>Total</b>	60,92,512	39,50,010	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
	<b>Total</b>	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
	<b>Total</b>	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
	<b>Total</b>	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
	<b>Total</b>	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
	<b>Total</b>	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]	1,54,83,842	1,38,64,237	0
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	<b>Total</b>	1,54,83,842	1,38,64,237	0

### 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	37,33,682	38,28,661	0





	<b>Total</b>	37,33,682	38,28,661	0
<b>Note 16: Short Term Loans and Advances</b>				
	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	1,05,779	66,111	0
	<b>Total</b>	1,05,779	66,111	0



## 4. (d) ASSESSMENT OF LIMITS

### Working Capital - Nayak Committee Method

#### Assessment based on Nayak Committee Method

Sr. No.	Particulars	Logic	Values
1.	Projected Sales	For 2019-20	2,28,77,385.66
2.	Working Capital Requirement	Margin set by Lenders %	25.00%
3.	Working Capital Limit	Step 1 * Step 2	57,19,346.42
4.	Promoters Contribution	As set by Lenders %	20.00%
5.	Total Working Capital Limit	Step 3 - Step 4	45,75,477.13
6.	Existing Working Capital Limits	As per Bureau	10,15,000.00
7.	Additional Working Capital Limit	Step 5 - Step 6	35,60,477.13
8.	Proposed Additional Loan	Entered By Borrower	25,00,000.00
9.	Maximum Total limit set by Lender	Total limit set by Lender	25,00,000.00
10.	Eligible Total Working Capital Limit	Lower of Step 5 and Step 9	25,00,000.00
11.	Eligible Working Capital Limit :		
a)	Existing Working Capital Limit	Lower of Step 6 and Step 10	10,15,000.00
b)	Additional Working Capital Limit	Lower of Step 8 and Step 10	14,85,000.00
c)	Total Working Capital Limit	Point (a) + Point (b)	25,00,000.00

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

Sr.No	Months	SALES	Source
1	07-2017	63,97,087	From GST
2	08-2017	67,02,076	From GST
3	09-2017	68,70,182	From GST
4	10-2017	62,48,865	From GST
5	11-2017	7,10,36,668	From GST
6	12-2017	67,61,840	From GST
7	01-2018	58,34,859	From GST
8	02-2018	55,49,281	From GST
9	03-2018	53,54,671	From GST
10	04-2018	66,29,704	From GST
11	05-2018	89,81,706	From GST
12	06-2018	68,09,112	From GST



## 4. (d) ASSESSMENT OF LIMITS

### Working Capital - Nayak Committee Method

13	07-2018	67,82,863	From GST
14	08-2018	68,94,793	From GST
15	09-2018	67,23,734	From GST
16	10-2018	70,66,147	From GST
17	11-2018	68,25,933	From GST
18	12-2018	67,90,742	From GST
19	01-2019	69,62,017	From GST
20	02-2019	61,32,445	From GST
21	03-2019	54,27,948	From GST
22	04-2019	80,27,523	From GST
23	05-2019	85,80,444	From GST
24	06-2019	87,34,031	From GST
25	07-2019	0	Self Declared
26	08-2019	0	Self Declared
27	09-2019	0	Self Declared
28	10-2019	0	From GST
<b>Total</b>		<b>22,81,24,671</b>	<b>-</b>

### Steps to Calculate Projected Sales (Growth Method)

Step No.	Computation	Formula	Value
1.	Actual Sales in last 12 Months	Last 12 Months sales	<b>5,74,81,084.48</b>
2.	Actual Sales in previous 13-24 Months	(corresponding previous 12 months)	<b>14,44,25,378.06</b>
3.	Actual Growth %	[ (Step 1 - Step 2) ] / (Step 2)	<b>-60.20</b>
4.	Maximum Growth % set by Bank	Declared by Bank	<b>500.00</b>
5.	Growth % Considered	[ lower of (3) and (4) ]	<b>-60.20</b>
6.	Projected sales calculated	(Step 1 + Step 5 )	<b>2,28,77,385.66</b>
7.	Projected sales declared by borrower	Declared By Borrower	<b>9,00,00,000.00</b>
8.	Final Projected sales	[ lower of Step 6 and Step 7 ]	<b>2,28,77,385.66</b>



## 5. RISK SCORING MODEL - (Oriental Tatkal 25 3Yrs)

Risk Factor	Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
<b>Management Risk</b>	Bureau - Transunion Score [Average of promotor's]	>= 650 and <= 750	<b>7</b>	11
	Experience In The Business	>= 8.01 years	<b>11</b>	11
	Age	>= 18.01 years and <= 60years	<b>3</b>	3
	No. Of Children	>= 2.01 and <= 4	<b>2</b>	3
	Owning a House	Home Owner	<b>5</b>	5
	Academic Qualification	Graduate	<b>3</b>	6
	Experience in the Line of Trade	>= 10.01 years	<b>10</b>	10
	Spouse Details	Employed	<b>3</b>	3
	Assessed for Income Tax	Assessed	<b>3</b>	3
	Have Life Insurance Policy	Yes	<b>2</b>	2
<b>Financial Risk</b>	Average current ratio for last two years	>= 1.17 and <= 1.32	<b>5</b>	6
	Continuous Net Profits (Before Tax)	Last two year	<b>3</b>	5
<b>Business Risk</b>	Know - How	Common Knowledge	<b>1</b>	3
	Line of Activity	Priority Sector	<b>3</b>	3
	Competition	Medium	<b>2</b>	3
	Factory Premises	Owned	<b>6</b>	6
	Sales show a Rising Trend	Last Three year	<b>6</b>	6
	Number of issued cheques bounced (Last Month)	<=0 times	<b>5</b>	6
	Number of issued cheques bounced (Last 6 Month)	<=0 times	<b>6</b>	6

Sr. No.	Details	Actual Score	Out Of Score	Weight	Weighted Score	Weighted Out of Score
1	Management Risk Score	49	57	40.0%	57	66
2	Financial Risk Score	8	11	35.0%	8	11
3	Business Risk Score	29	32	25.0%	21	23
	<b>Total</b>	<b>86</b>	<b>100</b>	<b>100.0%</b>	<b>86</b>	<b>100</b>



**5. RISK SCORING MODEL - (Oriental Tatkai 25 3Yrs)**

Sr. No.	Details	Actual Score	Out Of Score	Weight	Weighted Score	Weighted Out of Score
	Standardized Score	86.0	100.0			

**Risk Grading: Very High Safety**



## 6. ASSESSMENT OF CGTMSE LIMITS

Steps	Description	Details	Values
1.	Nature of Entity	Manufacturing/ Service/Trading	<b>Trader</b>
2.	Amount Invested in Plant and Machinery/ Equipments	Amount in Rs.	<b>5,91,699</b>
3.	Status of Borrowers	Micro /Small /Medium	<b>Micro</b>
4.	Whether Entity is "Eligible Borrowers"?	Yes/No	<b>Yes</b>
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	<b>Yes</b>
6.	Whether units located in North East Region (incl. Sikkim)?	Yes/No	<b>No</b>
7.	Whether borrower has availed "CGTMSE" facility?	Yes/No	<b>No</b>
8.	Amount of "CGTMSE" coverage availed till date	Amount in Rs.	<b>0</b>
9.	Maximum CGTMSE Coverage Available	Amount in Rs.	<b>1,00,00,000</b>
10.	Loan Amount Applied For	Amount in Rs.	<b>25,00,000</b>
11.	Available CGTMSE Coverage (Amount) (New Loan)	Amount in Rs.	<b>25,00,000</b>
12.	Amount of Collateral	Amount in Rs.	<b>0</b>
13.	Final CGMTSE Coverage (New Loan)	Amount in Rs.	<b>25,00,000</b>
14.	Extent of Guarantee (New Loan)	In % Terms	<b>50.00</b>
15.	Extent of Guarantee (In Amount Terms) (New Loan)	Amount In Rs.	<b>12,50,000</b>
16.	Asset Coverage	In % Terms	<b>50.00</b>



## 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**

**KIRAN SHAH**

**No Record Found**



## 9. GST DATA

### 1 . GST Data (KIRAN SHAH) (20AFWPS9603J1ZX)

#### Key Observation

1. Highest Sales Category	<b>100% (B2B)</b>
2. Gross Margin % (Sales-Purchase / Sales)	<b>9%</b>
3. Customer Concentration (B2B) (Top 5):	<b>27% of Total Sales</b>
4. Supplier Concentration (Top 5):	<b>88% of Total Purchase</b>
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	<b>Rs. 77,66,177</b>
7. Median Sales:	<b>Rs. 77,05,501</b>
8. Average Purchase:	<b>Rs. 70,80,005</b>
9. Median Purchase:	<b>Rs. 74,00,559</b>
10. Highest sales are in the month of	<b>02-2018</b>
11. Highest Purchase are in the month of	<b>09-2018</b>
12. Total Credit Note Vs Total Sales is	<b>21% in 03-2019(Highest)</b>
13. Total Debit Note Vs Total Purchase is	<b>0% in 08-2019(Highest)</b>

#### Overview

Sr.No	Particulars	Details
1.	Total No. of Months	<b>28</b>
2.	Total No. of Customers	<b>139</b>
3.	Total No. of Suppliers	<b>85</b>
4.	Total Sales (Invoice Value)	<b>21,74,52,952</b>
A.	B2B	<b>21,65,58,963</b>
B.	B2CL	<b>0</b>
C.	B2CS	<b>8,93,989</b>
D.	Exports	<b>0</b>
E.	Nil Rated Good	<b>0</b>
F.	Exempted Goods	<b>0</b>
G.	Non GST Outward Supplies	<b>0</b>
5.	Total Purchases	<b>19,82,40,134</b>



## 9. GST DATA

6.	Difference (Sales Minus Purchase)	1,92,12,819
7.	Margin (%)	9

### Top 5 Customers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	20AFZPA5843F1ZJ	VISHAL KUMAR AGARWAL	28	1,67,64,941	1,49,69,401	8
2	20AAUPD7077J1ZG	SUSHIL KUMAR DROLIA	28	1,26,29,267	1,17,54,866	6
3	20AFWPS9601L1ZV	PRAKASH KUMAR SHAH	28	1,07,72,532	97,38,606	5
4	20ABPFS4724D2ZD	SHAMBHAVI SALES	28	1,06,71,560	1,00,94,430	5
5	20ALHPK9744R1ZH	RUPESH KUMAR	28	86,71,874	82,29,213	4
Total			140	5,95,10,173	5,47,86,516	28

### Top 5 Suppliers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	27AABCS4225M1Z7	SERUM INSTITUTE OF INDIA PRIVATE LIMITED	270	6,33,04,166	5,79,95,712	32
2	27AAACS6696R1ZB	SERDIA PHARMACEUTICALS INDIA PRIVATE LIMITED	91	3,97,40,629	3,54,82,705	20
3	10AAACE8901F1Z9	ELI LILLY AND COMPANY INDIA PRIVATE LIMITED	70	3,57,08,734	3,36,64,012	18
4	27AAFCB6936Q1ZY	BRINTON PHARMACEUTICALS LIMITED	173	2,16,72,243	1,90,80,062	11
5	29AAACL6925E1ZH	LUNDBECK INDIA PRIVATE LIMITED	41	1,35,60,275	1,21,07,389	7
Total			645	17,39,86,047	15,83,29,880	88

### Month Wise Sales

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	07-2017	73,44,581	0	0	0	0	0	0	73,44,581
2	08-2017	69,26,567	0	0	0	0	0	0	69,26,567
3	09-2017	62,69,754	0	0	0	0	0	0	62,69,754
4	10-2017	56,61,129	0	0	0	0	0	0	56,61,129



## 9. GST DATA

5	11-2017	69,77,028	0	64,197	0	0	0	0	70,41,224
6	12-2017	55,09,452	0	34,478	0	0	0	0	55,43,930
7	01-2018	59,81,735	0	38,445	0	0	0	0	60,20,180
8	02-2018	1,21,99,154	0	34,256	0	0	0	0	1,22,33,410
9	03-2018	61,01,250	0	68,781	0	0	0	0	61,70,030
10	04-2018	71,35,688	0	42,190	0	0	0	0	71,77,878
11	05-2018	97,36,125	0	41,629	0	0	0	0	97,77,754
12	06-2018	75,00,128	0	20,235	0	0	0	0	75,20,363
13	07-2018	79,24,032	0	30,133	0	0	0	0	79,54,166
14	08-2018	78,06,420	0	50,243	0	0	0	0	78,56,663
15	09-2018	77,91,031	0	42,132	0	0	0	0	78,33,162
16	10-2018	76,78,750	0	31,764	0	0	0	0	77,10,514
17	11-2018	75,93,304	0	72,957	0	0	0	0	76,66,261
18	12-2018	76,58,368	0	42,120	0	0	0	0	77,00,488
19	01-2019	81,94,748	0	39,214	0	0	0	0	82,33,961
20	02-2019	69,14,169	0	68,324	0	0	0	0	69,82,493
21	03-2019	62,17,222	0	78,686	0	0	0	0	62,95,908
22	04-2019	88,40,614	0	23,770	0	0	0	0	88,64,384
23	05-2019	86,07,173	0	18,908	0	0	0	0	86,26,081
24	06-2019	94,90,158	0	51,527	0	0	0	0	95,41,685
25	07-2019	86,66,518	0	0	0	0	0	0	86,66,518
26	08-2019	95,41,843	0	0	0	0	0	0	95,41,843
27	09-2019	87,12,959	0	0	0	0	0	0	87,12,959
28	10-2019	75,79,064	0	0	0	0	0	0	75,79,064
<b>Total</b>		21,65,58,963	0	8,93,989	0	0	0	0	

### Month Wise Purchase

Sr.No	Months	B2B	Total
1	07-2017	65,27,599	65,27,599
2	08-2017	57,31,971	57,31,971
3	09-2017	88,25,326	88,25,326
4	10-2017	58,20,784	58,20,784
5	11-2017	71,50,638	71,50,638
6	12-2017	82,72,554	82,72,554



## 9. GST DATA

7	01-2018	47,16,080	47,16,080
8	02-2018	82,18,981	82,18,981
9	03-2018	50,46,874	50,46,874
10	04-2018	43,48,945	43,48,945
11	05-2018	75,19,529	75,19,529
12	06-2018	63,79,226	63,79,226
13	07-2018	62,67,791	62,67,791
14	08-2018	74,94,203	74,94,203
15	09-2018	91,52,172	91,52,172
16	10-2018	69,71,521	69,71,521
17	11-2018	89,53,782	89,53,782
18	12-2018	74,43,361	74,43,361
19	01-2019	73,54,086	73,54,086
20	02-2019	79,80,990	79,80,990
21	03-2019	59,94,001	59,94,001
22	04-2019	74,77,154	74,77,154
23	05-2019	82,35,651	82,35,651
24	06-2019	79,80,885	79,80,885
25	07-2019	73,57,757	73,57,757
26	08-2019	90,28,366	90,28,366
27	09-2019	72,11,176	72,11,176
28	10-2019	47,78,730	47,78,730
<b>Total</b>		19,82,40,134	

### Credit/Debit Note Info.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
1	08-2017	94,718	69,26,567			94,718
2	09-2017	3,81,166	62,69,754			3,81,166
3	11-2017	45,502	70,41,224			45,502
4	01-2018	3,98,001	60,20,180			3,98,001
5	03-2018	58,096	61,70,030			58,096
6	05-2018	58,273	97,77,754			58,273
7	06-2018	1,40,210	75,20,363			1,40,210
8	07-2018	61,474	79,54,166			61,474



## 9. GST DATA

9	09-2018	2,45,565	78,33,162			2,45,565
10	10-2018	2,80,129	77,10,514			2,80,129
11	11-2018	3,15,325	76,66,261			3,15,325
12	12-2018	1,33,158	77,00,488			1,33,158
13	01-2019	44,058	82,33,961			44,058
14	02-2019	4,85,961	69,82,493			4,85,961
15	03-2019	13,21,334	62,95,908			13,21,334
16	04-2019	1,51,065	88,64,384			1,51,065
17	05-2019	6,65,821	86,26,081			6,65,821
18	06-2019	5,94,090	95,41,685			5,94,090
19	07-2019	1,39,975	86,66,518			1,39,975
20	08-2019	5,51,506	95,41,843	20,085	90,28,366	5,71,590
21	09-2019	1,53,929	87,12,959			1,53,929
22	10-2019	3,12,626	75,79,064			3,12,626
<b>Total</b>		66,31,979	17,16,35,361	20,085	90,28,366	

### Inward Supply Description

Sr.No	Months	GST		NON GST		Total
		Inter- State Supplies	Intra- State Supplies	Inter- State Supplies	Intra- State Supplies	
1	032018	0	0	0	0	0
1	052018	23,355	0	0	0	0
1	072018	64,206	0	0	0	0
1	092018	14,013	0	0	0	0
1	112018	23,355	0	0	0	0
1	122018	25,110	0	0	0	0
1	012019	45,738	0	0	0	0
1	022019	15,282	0	0	0	0
1	032019	15,066	0	0	0	0
<b>Total</b>						



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

### GST Sales Vs. Bank Receipts

Months	Bank statement Receipts	GST sales	Receipts to sales %
05-2019	36,47,483	85,80,444	43 %
06-2019	33,93,620	87,34,031	39 %
07-2019	40,17,422	-	-
08-2019	41,44,295	-	-
09-2019	37,43,694	-	-
10-2019	34,01,142	-	-
Total	2,23,47,657	1,73,14,475	129.07 %

### Annual Sales Comparison: GST Vs. IT Return

Year	GST Sales Total	ITR Sales	GST to ITR %
2018-2019	8,20,27,144	7,94,90,831	103.19 %
Total	8,20,27,144	7,94,90,831	103 %

### GST Purchase Vs. Fund Remittance.

Months	Bank statement Payments	GST Purchase	Payments To purchase %
05-2019	34,96,545	82,35,651	42 %
06-2019	37,18,217	79,80,885	47 %
07-2019	44,49,850	73,57,757	60 %
08-2019	40,85,510	90,28,366	45 %
09-2019	41,56,731	72,11,176	58 %
10-2019	34,76,921	47,78,730	73 %
Total	2,33,83,774	4,45,92,565	52 %

### Annual Purchase Comparison: GST Vs. IT Return

Year	GST Purchase	ITR Purchase	GST to ITR %
2018-2019	8,58,59,607	7,97,17,120	107.71 %
Total	8,58,59,607	7,97,17,120	108 %



## 11. Related Party Transaction

**The following are Related Party Transactions reported by the MSME**

S.No.	Name of the Related Party	PAN	Relationship	Total Volume of Transaction (In Rs.)	
				Sales	Purchase
1	SUSHIL KUMAR DROLIA	AAUPD7077J	Self-Declared - GST	1,26,29,266.71	-
2	PRAKASH KUMAR SHAH	AFWPS9601L	Self-Declared - GST	1,07,72,531.59	-
3	SHAMBHAVI SALES	ABPFS4724D	Self-Declared - GST	1,06,71,560.00	-
4	VIKASH DRUG DISTRIBUTORS	AADFD2618N	Self-Declared - GST	80,66,910.00	-
5	SERUM INSTITUTE OF INDIA PRIVATE LIMITED	AABCS4225M	Self-Declared - GST	-	6,33,04,165.79
6	SERDIA PHARMACEUTICALS INDIA PRIVATE LIMITED	AAACS6696R	Self-Declared - GST	-	3,97,40,629.20
7	ELI LILLY AND COMPANY INDIA PRIVATE LIMITED	AAACE8901F	Self-Declared - GST	-	3,57,08,733.60
8	BRINTON PHARMACEUTICALS LIMITED	AAFCEB6936Q	Self-Declared - GST	-	2,16,72,243.36
9	LUNDBECK INDIA PRIVATE LIMITED	AAACL6925E	Self-Declared - GST	-	1,35,60,275.26
Total(A)				4,21,40,268	17,39,86,047
GST Data(B)				21,65,58,963	19,82,40,134
% of Related Transaction to GST Data (A/B) *100				19 %	88 %





## **12. Fraud Detection**

**Not Activated**



## 13. BANK STATEMENT ANALYSIS

### A. Month Wise Details

**Oriental Bank of Commerce, India**  
**SHARDA BABU LANE RANCHI RANCHI 834001**

**Account No:- 03275010000410**

**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	70	71	73	70	71	66
Total Amount of Credit Transactions	36,47,483	33,93,620	40,17,422	41,44,295	37,43,694	34,01,141
Total No. of Debit Transactions	22	26	27	24	23	31
Total Amount of Debit Transactions	34,96,545	37,18,216	44,49,849	40,85,510	41,56,731	34,76,920
Total No. of Cash Deposits	0	0	0	1	0	0
Total Amount of Cash Deposits	0	0	0	1,00,000	0	0
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	60	54	53	56	57	51



## 13. 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	32,21,286	26,13,527	26,50,228	31,64,722	27,64,979	25,35,298
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	1	0	0	2	0	1
Min EOD Balance	-8,26,068	-8,39,279	-6,64,253	-9,53,072	-9,22,401	-9,98,180
Max EOD Balance	9,48,615	8,16,419	6,06,280	10,77,987	5,00,187	3,80,678
Average EOD Balance	-1,27,903	-51,905	-1,13,973	-84,652	-1,36,149	-3,96,969



## 13. BANK STATEMENT ANALYSIS

### B. Top 5 Fund Remittance

**Oriental Bank of Commerce, India**  
**SHARDA BABU LANE RANCHI RANCHI 834001**  
**Account No:- 03275010000410**  
**Account Details from May-19 to Oct-19**

Date	Description	Category	Amount
17-05-2019	RTGS-OW/ORBCH19137055939/ SERDIA PHARMACEUTICALS IN (Ref# RTGS/R41/SA A70069442)	Transfer to SERDIA PHARMACEUTICALS IN	-15,00,000
10-05-2019	CITI BANK CSPD (Ref# CTS33/10-05-2019/8001)	Others	-9,00,597
24-05-2019	CITI BANK CSPD (Ref# CTS60/24-05-2019/8001)	Others	-4,66,745
21-05-2019	RTGS-OW/ORBCH19141085057/ LUNDBECK INDIA PVT LTD (Ref# RTGS/R41/SA A70198559)	Transfer to LUNDBECK INDIA PVT Ltd	-2,67,855
03-05-2019	SEVA BHARATI RANCHI (Ref# CTS39/03-05-2019/8001)	Others	-1,00,000
26-06-2019	RTGS-OW/ORBCH19177074163/ SERDIA PHARMACEUTICALS IN (Ref# RTGS/R41/SA A71587651)	Transfer to SERDIA PHARMACEUTICALS IN	-16,00,000
04-06-2019	CITI BANK CSPD (Ref# CTS61/04-06-2019/8001)	Others	-7,91,023
13-06-2019	RTGS-OW/ORBCH19164091345/ LUNDBECK INDIA PVT LTD (Ref# RTGS/R41/SA A71104838)	Transfer to LUNDBECK INDIA PVT Ltd	-5,86,098
04-06-2019	NEFT-OW/SAA70746090/REGE NT AJANTA BIOTECH (Ref# NEFT/N06/SA A70746090)	Transfer to REGE NT AJANTA BIOTECH	-1,62,617
21-06-2019	NEFT-OW/SAA71444202/ARVIN D MODI (Ref# NEFT/N06/SA A71444202)	Transfer to ARVIN D MODI	-1,58,544
31-07-2019	RTGS-OW/ORBCH19212054288/ SERDIA PHARMACEUTICALS I (Ref# RTGS/R41/SA A72967767)	Transfer to SERDIA PHARMACEUTICALS I	-13,00,000
10-07-2019	RTGS-OW/ORBCH19191044737/ ELI LILLY AND COMPNY IND (Ref# RTGS/R41/SA A72158219)	Transfer to ELI LILLY AND COMPNY IND	-10,63,161



## 13. BANK STATEMENT ANALYSIS

### B. Top 5 Fund Remittance

02-07-2019	CITI BANK CSPD (Ref# CTS50/02-07-2019/8001)	Others	-4,98,272
12-07-2019	NEW BIHAR MED	Others	-4,00,000
25-07-2019	RTGS-OW/ORBCH19206028615/ LUNDBECK INDIA PVT LTD (Ref# RTGS/R41/SA A72742091)	Transfer to LUNDBECK INDIA PVT Ltd	-3,99,804
31-08-2019	RTGS-OW/ORBCH19243003782/ SERDIA PHARMACEUTICALS IND (Ref# RTGS/R41/SA A74117249)	Transfer to SERDIA PHARMACEUTICALS IND	-16,00,000
14-08-2019	CITI BANK CSPD (Ref# CTS87/14-08-2019/8001)	Others	-10,39,240
03-08-2019	CITI BANK CSPD (Ref# CTS64/03-08-2019/8001)	Others	-5,26,344
03-08-2019	RTGS-OW/ORBCH19215091957/ LUNDBECK INDIA PVT LTD (Ref# RTGS/R41/SA A73105435)	Transfer to LUNDBECK INDIA PVT Ltd	-2,06,024
20-08-2019	NEW BIHAR MEDICAL	Others	-2,00,000
30-09-2019	RTGS-OW/ORBCH19273051292/ SERDIA PHARMACEUTICALS IN (Ref# RTGS/R41/SA A75264748)	Transfer to SERDIA PHARMACEUTICALS IN	-14,00,000
12-09-2019	CITI BANK CSPD (Ref# CTS57/12-09-2019/8001)	Others	-10,42,499
13-09-2019	Eli Lilly and co. (Ref# CTS61/13-09-2019/8001)	Others	-7,52,158
18-09-2019	RTGS-OW/ORBCH19261016291/ LUNDBECK INDIA PVT LTD (Ref# RTGS/R41/SA A74829751)	Transfer to LUNDBECK INDIA PVT Ltd	-4,09,163
16-09-2019	TO NEW BIHAR MEDICAL STORES(AGENCIES)	Others	-3,00,000
31-10-2019	RTGS-OW/ORBCH19304033696/ SERDIA PHARMACEUTICALS I (Ref# RTGS/R41/SA A76547139)	Transfer to SERDIA PHARMACEUTICALS I	-13,00,000
14-10-2019	CITI BANK CSPD (Ref# CTS59/14-10-2019/8001)	Others	-7,18,981
15-10-2019	RTGS-OW/ORBCH19288048140/ LUNDBECK INDIA PVT LTD (Ref# RTGS/R41/SA A75861590)	Transfer to LUNDBECK INDIA PVT Ltd	-4,05,292
24-10-2019	RTGS-OW/ORBCH19297089251/ ELI LILLY AND COMP IND LT (Ref# RTGS/R41/SA A76302697)	Transfer to ELI LILLY AND COMP IND LT	-3,37,708



## **13. BANK STATEMENT ANALYSIS**

### **B. Top 5 Fund Remittance**

22-10-2019	KRISHNA TILES (Ref# CTS39/22-10-2019/8001)	Others	-1,59,000
------------	--	--------	-----------



## 13. BANK STATEMENT ANALYSIS

### C. Top 5 Fund Received

**Oriental Bank of Commerce, India**  
**SHARDA BABU LANE RANCHI RANCHI 834001**  
**Account No:- 03275010000410**  
**Account Details from May-19 to Oct-19**

Date	Description	Category	Amount
15-05-2019	By Inst.54745/ALLAHABAD/ (Ref# 0327/15-05-2019/CTS1)	Transfer in	2,76,949
15-05-2019	By Inst.851674/YES/ (Ref# 0327/15-05-2019/CTS1)	Transfer in	1,34,668
27-05-2019	NEFT-SERUM INSTITUTE OF INDIA (Ref# T-6da061dc216af 7087fc92-74d2.t)	Transfer from SERUM INSTITUTE OF INDIA (...)	1,30,429
01-05-2019	By Inst.376211/YES/ (Ref# 0327/30-04-2019/CTS1)	Transfer in	1,25,816
31-05-2019	By Inst.451944/YES/ (Ref# 0327/30-05-2019/CTS1)	Transfer in	1,16,801
07-06-2019	DHANB-NEW GOPAL	Others	2,60,137
10-06-2019	By Inst.54836/ALLAHABAD/ (Ref# 0327/07-06-2019/CTS1)	Transfer in	1,80,851
26-06-2019	By Inst.33966/HDFCBANK/ (Ref# 0327/25-06-2019/CTS1)	Transfer in	1,73,505
13-06-2019	By Inst.446745/UNITED/ (Ref# 0327/12-06-2019/CTS1)	Transfer in	1,10,163
20-06-2019	By Inst.644753/SBI/ (Ref# 0327/19-06-2019/CTS1)	Transfer in	1,02,794
08-07-2019	NEW BIHAR MEDICAL STORES	Others	2,98,103
08-07-2019	DHANB-BY NEW GOPAL	Others	2,30,803
31-07-2019	DHANB-NEW GOPAL DISTRIBUTORS	Others	1,95,244
31-07-2019	NEW BIHAR MEDICAL STORES	Others	1,87,791
18-07-2019	By Inst.237102/YES/ (Ref# 0327/17-07-2019/CTS1)	Transfer in	1,33,447
21-08-2019	By Inst.58232/ALLAHABAD/ (Ref# 0327/20-08-2019/CTS1)	Transfer in	2,73,907



## 13. BANK STATEMENT ANALYSIS

### C. Top 5 Fund Received

13-08-2019	NEW BIHAR MEDICAL STORES	Others	2,50,000
06-08-2019	By Inst.58140/ALLAHABAD/ (Ref# 0327/05-08-2019/CTS1)	Transfer in	2,23,423
02-08-2019	NEW BIHAR MEDICAL STORES AGENCIES	Others	2,00,000
06-08-2019	By Inst.386032/YES/ (Ref# 0327/05-08-2019/CTS1)	Transfer in	1,65,528
12-09-2019	NEW BIHAR MEDICAL STORES AGENCIES	Others	4,00,000
06-09-2019	DHANB-BY TR 06115010000680	Others	2,87,957
06-09-2019	By Inst.58322/ALLAHABAD/ (Ref# 0327/05-09-2019/CTS1)	Transfer in	1,74,886
24-09-2019	By Inst.33978/HDFCBANK/ (Ref# 0327/23-09-2019/CTS1)	Transfer in	1,45,027
07-09-2019	By Inst.400940/YES/ (Ref# 0327/06-09-2019/CTS1)	Transfer in	1,23,200
14-10-2019	By Inst.61017/ALLAHABAD/ (Ref# 0327/11-10-2019/CTS1)	Transfer in	3,30,258
29-10-2019	DHANB-06115010000680	Others	1,79,875
24-10-2019	By Inst.61064/ALLAHABAD/ (Ref# 0327/23-10-2019/CTS1)	Transfer in	1,38,600
30-10-2019	By Inst.61095/ALLAHABAD/ (Ref# 0327/29-10-2019/CTS1)	Transfer in	1,29,997
03-10-2019	By Inst.357769/YES/ (Ref# 0327/01-10-2019/CTS1)	Transfer in	1,29,885





## 13. BANK STATEMENT ANALYSIS

### D. Bounced Cheque's Details

**Oriental Bank of Commerce, India**  
**SHARDA BABU LANE RANCHI RANCHI 834001**  
**Account No:- 03275010000410**  
**Account Details from May-19 to Oct-19**

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	17-05-2019	-	REJECT:514938:CONNE CTIVITY FAILUREPRESENT AGAIN (Ref# CTSRET1/17-05-2019/0327)	-37,439	Bounced O/W Cheque	-7,43,755
2	14-08-2019	-	REJECT:11820:Instrument post dated (Ref# CTSRET/14-08-2019/0327)	-20,958	Bounced O/W Cheque	-4,02,873
3	20-08-2019	-	REJECT:732126:Pl. Contact Drawer/Drawee Bank-prese (Ref# CTSRET/20-08 -2019/0327)	-30,192	Bounced O/W Cheque	-3,51,668
4	24-10-2019	-	REJECT:33979:Drawers signature differs (Ref# CTSRET/24-10-2019/0327)	-94,981	Bounced O/W Cheque	-4,41,064



## 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

**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)