



Prelim Report of MSME Application

In-Principle Approved Proposal

JAYKAY MERCHANTS

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

Application Code - CW-AWC-90191-677511

Dated: 07/11/2019

Registered Office

5, GURUDWARA LANE,

WARE HOUSE

WARE HOUSE

District: Jammu,

Taluka: Jammu,

Jammu-180004

Email Id:

jaykaymerchants1@gmail.com

Contact Number: 7889377631

Powered By:



[A FinTech Initiative]



INDEX

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



1. Timeline & Approval Data

Sr.No.	Particulars	Date
1	Date of Proposal	07/11/2019
2	Date of In-Principle Approval	07/11/2019

Sr.No.	Particulars	Details
1	Loan Applied Amount	25,00,000
2	In-Principle Total Amount	1,28,000
	a) Existing Limit	0
	b) Additional Limit	1,28,000
3	ROI (%)	8.7
4	PF (%)	0.5
5	Tenure (Years)	Renewable Annually



2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	Others	Yes
2.	Loan Amount	1,28,000 Rupees	Yes
3.	Geographical Market Focus	Jammu	Yes
4.	CGTMSE Coverage	New to CGTMSE Coverage	Yes
5.	MSME Category	Micro	Yes
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)	80%	Yes
7.	Debt Equity Ratio (2018 - 2019)	0.03 Times	Yes
8.	Current Ratio (2018 - 2019)	1.32 Times	Yes
9.	Interest Coverage Ratio (2018 - 2019)	1.28 Times	Yes
10.	TOL/TNW (2018 - 2019)	2.97 Times	Yes
11.	Top Customer Concentration (B2B)	8.41%	Yes
12.	Number of cheque bounced (Last Month)	0	Yes
13.	Number of cheque bounced (Last 6 Month)	0	Yes
14.	Risk Model Score	78	Yes
15.	Age of Establishment	10 Years	Yes
16.	Positive Profitability history	3 Years	Yes
17.	Past Year Turnover	8,34,57,205 Rupees	Yes
18.	Positive Net Worth history	3 Years	Yes
19.	Turnover to Loan Ratio (2018 - 2019)	652.01 Times	Yes
20.	Gross Cash Accruals to loan ratio (2018 - 2019)	7.98 Times	Yes
21.	Minimum Bureau Score - Director/ Partner/ Proprietor	718	Yes
22.	Commercial Bureau - Maximum DPDs (last 12 months)	0 DPDs	Yes
23.	Maximum Drop in turnover allowed	6%	Not Set
24.	Utilisation percentage	No limit account found from Commercial Cibil	Yes
25.	Credit Summation	1274.37%	No
26.	Collateral Coverage % (includes only Collateral Security Value)	0%	Not Set



2. PARAMETER CHECK

27.	Debt Service Coverage Ratio (Conservative)	-	Yes
29.	Minimum Bureau Score - Main Director/ Partner/ Proprietor	718	Not Set
30.	Commercial Bureau - Maximum DPDs (last 3 months)	0 DPDs	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:	Others
Establishment Year:	June 2006
Constitution:	Partnership
PAN:	AAFFJ5092G
GSTIN (1):	01AAFFJ5092G1ZM (Primary)
Product Description:	wholesaler & retailer of Edible oil & Ghee

(b) GST Details

Number of Customers:	172
Top Customer Concentration (B2B):	8.41 %
Projected Sales as per GST (Rs.):	6,40,917
Factory Premise:	Owned
Know How:	Common Knowledge
Competition:	Medium
Commercial Operation Date:	-

(c) Partners Background:

Name	RITU KHURANA	SHEETAL KHURANA	RISHI KHURANA
PAN	ARMPK7751P	ALVPK5286G	ALAPK0114C
Address	PARTNER JAY KAY MERCHANTS 5, GURUDWARA LANE WARE HOUSE Trikuta Nagar S.O, Jammu, Jammu, JAMMU & KASHMIR, 180020	HOUSE NO. 56 SECTOR 1 BYE-PASS ROAD TRIKUTA NAGAR Trikuta Nagar S.O, Jammu, Jammu, JAMMU & KASHMIR, 180020	PARTNER SRIRAM ASSOCIATES HOUSE No. 56, SECTOR 1 BYE-PASS ROAD TRIKUTA NAGA Trikuta Nagar S.O, Jammu, Jammu, JAMMU & KASHMIR, 180020
Mobile No	9419218892	7889370587	9419128251
Date of Birth	05-08-1948	15-10-1979	21-03-1977



3. PROJECT SNAPSHOT

Total Experience	30	15	20
Networth	10,00,000	80,00,000	10,00,000
TransUnion	718	763	735
Experian	-	-	-
Personal Loan Obligation	0.0	0.0	225.25
Father Name	Madan Mohan Katyal	Hargopal Gandotra	madan lal khurana
Educational Status	Graduate (General)	Graduate (General)	Post Graduate (General)
Nationality	India	India	India
Visually Impaired	No	No	No
Residence Status	Resident India	Resident India	Resident India

(d) Additional Detail for Main Partners:

Name	RITU KHURANA
Marital Status	Married
Spouse Name	madan lal khurana
Spouse Detail	Not Employed
No. of Children	2
Owning a House	Living In Family Home
Assessed for Income Tax	Assessed
Have Life Insurance Policy	Yes

(e) MSME Ranking (as per Bureau)

MSME Ranking :	Not Found
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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)
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3. PROJECT SNAPSHOT

No records found



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	1,28,000
Promotor's Contribution	5,00,000 (16.67%)
EMI	NA
Rate of Interest (%)	8.7
Purpose	Working Capital

(h) Business Name Comparision

Name as per GST (1)	JAYKAY MERCHANTS
Name as per ITR	JAY KAY MERCHANTS
Name edited by user*	JAYKAY MERCHANTS
Trade Name as per GST (1)	-
Name as per Bank Statement 1	JAY KAY MERCHANTS

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

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

4. FINANCIAL DETAILS

A. Existing Financials

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

Profit & Loss Statement			
Units	(INR)		
For the Year ended	31-Mar-2019	31-Mar-2018	31-Mar-2017
No of Months	12	12	12
INCOME :			
Gross Sales (Including Indirect Taxes collected on sales)	8,34,57,205	8,92,20,640	9,22,38,014
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
Net Sales	8,34,57,205	8,92,20,640	9,22,38,014
EXPENDITURE :			
Increase/Decrease in Stock	-12,42,884	13,36,316	-14,29,383
Raw Material Consumed	8,11,63,818	8,32,89,240	8,89,11,366
Power & Fuel Cost	550	1,200	0
Employee Cost	4,13,000	5,17,000	4,19,000
General and Administration Expenses	15,60,888	26,01,345	24,89,094
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	6,72,408	5,46,365	7,76,493
Less: Expenses Capitalised	0	0	0
Total Expenditure	8,25,67,780	8,82,91,466	9,11,66,570
Operating Profit (Excl OI)	8,89,425	9,29,174	10,71,444
Other Income	1,31,845	78,726	34,715
Operating Profit (EBITDA)	10,21,270	10,07,900	11,06,159
Interest	7,29,123	5,81,229	5,86,064
PBDT	2,92,147	4,26,671	5,20,095
Depreciation	88,677	99,508	1,05,850
Profit Before Taxation & Exceptional Items	2,03,470	3,27,163	4,14,245
Exceptional Income / Expenses	0	0	0
Profit Before Tax	2,03,470	3,27,163	4,14,245
Provision for Tax	0	0	0
Other Income (Need to check at the time of Due Diligence)	0	0	0



4. FINANCIAL DETAILS

A. Existing Financials

Profit & Loss Statement			
Profit After Tax	2,03,470	3,27,163	4,14,245
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	63,20,750	1,08,71,899	1,16,20,319
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
Shareholder's Funds	63,20,750	1,08,71,899	1,16,20,319
Minority Interest	0	0	0
Secured Loans	1,67,959	2,03,368	2,86,511
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	0	0	0
Deferred Tax Liabilities/ (Assets)	0	0	0
Other Long Term Liabilities	0	0	0
Other Borrowings (including Short Term)	1,53,66,522	58,50,981	53,97,156
Long Term Provisions	0	0	0
Total Non-Current Liabilities	1,55,34,481	60,54,349	56,83,667
Trade Payables	32,64,764	27,09,385	36,23,219
Other Current Liabilities	0	0	0
Short Term Provisions	0	0	0
Total Current Liabilities	32,64,764	27,09,385	36,23,219
Other Liabilities (Need to check at the time of Due Diligence)	0	0	0
Total Liabilities	2,51,19,995	1,96,35,633	2,09,27,205



4. FINANCIAL DETAILS

A. Existing Financials

Balance Sheet -Assets			
Units	(INR)		
As on:	31-Mar-2019	31-Mar-2018	31-Mar-2017
Gross Block	5,95,717	6,55,381	6,74,008
Less: Accumulated Depreciation	88,677	99,508	1,05,850
Less: Impairment of Assets	0	0	0
Net Block	5,07,040	5,55,873	5,68,158
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	63,84,893	51,42,009	64,78,325
Sundry Debtors	1,42,77,807	1,11,44,675	1,23,37,637
Cash and Bank	32,53,225	6,08,916	8,54,560
Other Current Assets	6,03,307	21,14,160	5,38,525
Short Term Loans and Advances	93,723	70,000	1,50,000
Total Current Assets	2,46,12,955	1,90,79,760	2,03,59,047
Other Assets (Need to check at the time of Due Diligence)	0	0	0
Total Assets	2,51,19,995	1,96,35,633	2,09,27,205
Book Value	1	1	1



4. FINANCIAL DETAILS

B. Ratio Analysis

Ratio Analysis			
Ratio	31-Mar-2019	31-Mar-2018	31-Mar-2017
EBITDA (%)	1.22	1.13	1.20
PATM (%)	0.24	0.37	0.45
ROCE (%)	5.27	5.89	NA
Asset Turnover(x)	3.32	4.54	4.41
Inventory Turnover (days)	28.23	21.26	25.94
Debtors Turnover(days)	62.44	45.59	48.82
Creditors Turnover (days)	14.68	11.87	14.87
Sales/Working Capital (x)	76.09	55.54	60.12
Net Sales Growth(%)	-6.46	-3.27	NA
PAT Growth(%)	-37.81	-21.02	NA
Adjusted Total Debt/Equity(x)	2.46	0.56	0.49
Growth in Debt/ Equity (%)	339.29	14.29	NA
Current Ratio(x)	6.33	6.01	5.19
Current Ratio (As per CMA)	1.32	2.23	2.26
Quick Ratio(x)	4.37	4.11	3.41
Interest Coverage	1.40	1.73	1.89
Debt/ EBITDA	15.21	6.01	5.14
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	-2.42	0.52	NA
Growth in CFO Margin (%)	-562.39	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	8,34,57,205	8,92,20,640	9,22,38,014
Add	Export Sales	0	0	0
	Total	8,34,57,205	8,92,20,640	9,22,38,014

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
	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	0	0
Minus	Cl. stocks-in-process	0	0	0
Add	Op. Stock of F.G.	51,42,009	64,78,325	50,48,942
Minus	Cl. stock of F.G.	63,84,893	51,42,009	64,78,325
	Total	-12,42,884	13,36,316	-14,29,383

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]	8,11,63,818	8,32,89,240	8,89,11,366
Add	Other spares	0	0	0
	Total	8,11,63,818	8,32,89,240	8,89,11,366

Note 5: Provision for Tax

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



4. FINANCIAL DETAILS

C. Notes to Account

Note 6: Share Capital

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Ordinary share capital	63,20,750	1,08,71,899	1,16,20,319
Add	Preference shares [redeemable after one year]	0	0	0
	Total	63,20,750	1,08,71,899	1,16,20,319

Note 7: Other Reserves & Surplus

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	General Reserve	0	0	0
Add	Other reserves [excluding provisions]	0	0	0
Add	Surplus(+) or Deficit(-) in Profit & Loss Account.	0	0	0
Add	Others [specify]	0	0	0
	Total	0	0	0

Note 8: Unsecured Loans -Others

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Term Loans [excl'd instalments payable within one year] (Unsecured)	0	0	0
Add	Unsecured loans from others	0	0	0
	Total	0	0	0

Note 9: Other Borrowings (including Short Term)

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Short-term borrowings from banks [incl'd bills purchased, discounted & excess borrowing placed on repayment basis]	0	0	0
Add	Short term borrowings from others	1,53,66,522	58,50,981	53,97,156
	Total	1,53,66,522	58,50,981	53,97,156

Note 10: Other Long Term Liabilities



4. FINANCIAL DETAILS

C. Notes to Account

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

Note 11: Other Current Liabilities

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Advance payment from customers/ deposits from dealers	0	0	0
Add	Dividend payable	0	0	0
Add	Other statutory liabilities [due within one year]	0	0	0
Add	Deposits/Instalments of term loans/DPGs/Debentures, etc. [payable within one year]	0	0	0
Add	Other Current Liabilities & Provisions[due within 1 year]	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]	1,42,77,807	1,11,44,675	1,23,37,637
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	Total	1,42,77,807	1,11,44,675	1,23,37,637

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	6,03,307	21,14,160	5,38,525



	Total	6,03,307	21,14,160	5,38,525
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	93,723	70,000	1,50,000
	Total	93,723	70,000	1,50,000



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	6,40,916.88
2.	Working Capital Requirement	Margin set by Lenders %	25.00%
3.	Working Capital Limit	Step 1 * Step 2	1,60,229.22
4.	Promoters Contribution	As set by Lenders %	20.00%
5.	Total Working Capital Limit	Step 3 - Step 4	1,28,183.38
6.	Existing Working Capital Limits	As per Bureau	0.00
7.	Additional Working Capital Limit	Step 5 - Step 6	1,28,183.38
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	1,28,183.38
11.	Eligible Working Capital Limit :		
a)	Existing Working Capital Limit	Lower of Step 6 and Step 10	0.00
b)	Additional Working Capital Limit	Lower of Step 8 and Step 10	1,28,000.00
c)	Total Working Capital Limit	Point (a) + Point (b)	1,28,000.00

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

Sr.No	Months	SALES	Source
1	07-2017	36,53,549	From GST
2	08-2017	68,34,007	From GST
3	09-2017	72,81,612	From GST
4	10-2017	66,29,298	From GST
5	11-2017	85,85,980	From GST
6	12-2017	78,15,447	From GST
7	01-2018	83,55,921	From GST
8	02-2018	71,02,706	From GST
9	03-2018	71,49,004	From GST
10	04-2018	1,01,50,974	From GST
11	05-2018	72,41,632	From GST
12	06-2018	59,10,336	From GST



4. (d) ASSESSMENT OF LIMITS

Working Capital - Nayak Committee Method

13	07-2018	55,54,303	From GST
14	08-2018	59,79,003	From GST
15	09-2018	68,19,805	From GST
16	10-2018	78,45,228	From GST
17	11-2018	0	Self Declared
18	12-2018	0	Self Declared
19	01-2019	0	Self Declared
20	02-2019	0	Self Declared
21	03-2019	0	Self Declared
22	04-2019	0	Self Declared
23	05-2019	0	Self Declared
24	06-2019	0	Self Declared
25	07-2019	0	Self Declared
26	08-2019	0	Self Declared
27	09-2019	0	Self Declared
28	10-2019	75,31,784	From GST
Total		12,04,40,589	-

Steps to Calculate Projected Sales (Growth Method)

Step No.	Computation	Formula	Value
1.	Actual Sales in last 12 Months	Last 12 Months sales	75,31,784.00
2.	Actual Sales in previous 13-24 Months	(corresponding previous 12 months)	8,85,10,338.39
3.	Actual Growth %	[(Step 1 - Step 2)] / (Step 2)	-91.49
4.	Maximum Growth % set by Bank	Declared by Bank	500.00
5.	Growth % Considered	[lower of (3) and (4)]	-91.49
6.	Projected sales calculated	(Step 1 + Step 5)	6,40,916.88
7.	Projected sales declared by borrower	Declared By Borrower	1,50,00,000.00
8.	Final Projected sales	[lower of Step 6 and Step 7]	6,40,916.88



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

Risk Factor	Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
Management Risk	Bureau - Transunion Score [Average of promotor's]	>= 650 and <= 750	7	11
	Experience In The Business	>= 8.01 years	11	11
	Age	>= 70.01 years	1	3
	No. Of Children	<= 2	3	3
	Owning a House	Living with Family	3	5
	Academic Qualification	Graduate	3	6
	Experience in the Line of Trade	>= 10.01 years	10	10
	Spouse Details	Not Employed	0	3
	Assessed for Income Tax	Assessed	3	3
	Have Life Insurance Policy	Yes	2	2
Financial Risk	Average current ratio for last two years	>= 1.17 and <= 1.32	5	6
	Continuous Net Profits (Before Tax)	Last three year	5	5
Business Risk	Know - How	Common Knowledge	1	3
	Line of Activity	Priority Sector	3	3
	Competition	Medium	2	3
	Factory Premises	Owned	6	6
	Sales show a Rising Trend	Last One year	2	6
	Number of issued cheques bounced (Last Month)	<=0 times	5	6
	Number of issued cheques bounced (Last 6 Month)	<=0 times	6	6

Sr. No.	Details	Actual Score	Out Of Score	Weight	Weighted Score	Weighted Out of Score
1	Management Risk Score	43	57	40.0%	50	66
2	Financial Risk Score	10	11	35.0%	10	11
3	Business Risk Score	25	32	25.0%	18	23
	Total	78	100	100.0%	78	100



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	78.0	100.0			

Risk Grading: High Safety



6. ASSESSMENT OF CGTMSE LIMITS

Steps	Description	Details	Values
1.	Nature of Entity	Manufacturing/ Service/Trading	Service
2.	Amount Invested in Plant and Machinery/ Equipments	Amount in Rs.	5,95,717
3.	Status of Borrowers	Micro /Small /Medium	Micro
4.	Whether Entity is "Eligible Borrowers"?	Yes/No	Yes
5.	Whether the entity has "Women Entrepreneur/s" and such women entrepreneur/s holds shareholding of more than 51% of total shareholding of the entity?	Yes/No	Yes
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	Amount in Rs.	0
9.	Maximum CGTMSE Coverage Available	Amount in Rs.	2,00,00,000
10.	Loan Amount Applied For	Amount in Rs.	1,28,000
11.	Available CGTMSE Coverage (Amount) (New Loan)	Amount in Rs.	1,28,000
12.	Amount of Collateral	Amount in Rs.	0
13.	Final CGTMSE Coverage (New Loan)	Amount in Rs.	1,28,000
14.	Extent of Guarantee (New Loan)	In % Terms	80.00
15.	Extent of Guarantee (In Amount Terms) (New Loan)	Amount In Rs.	1,02,400
16.	Asset Coverage	In % Terms	80.00



6. ASSESSMENT OF CGTMSE LIMITS

Bank wise CGTMSE Coverage Provided

Sr.No	Bank Name	Guarantee Provided
No records found		



7. MCA Data

Not Applicable



8. Other Directorship

RITU KHURANA

No Record Found



8. Other Directorship

SHEETAL KHURANA

No Record Found



8. Other Directorship

RISHI KHURANA

No Record Found



9. GST DATA

1 . GST Data (JAYKAY MERCHANTS) (01AAFFJ5092G1ZM)

Key Observation

1. Highest Sales Category	82% (B2B)
2. Gross Margin % (Sales-Purchase / Sales)	3%
3. Customer Concentration (B2B) (Top 5):	33% of Total Sales
4. Supplier Concentration (Top 5):	99% of Total Purchase
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	Rs. 76,86,890
7. Median Sales:	Rs. 75,98,870
8. Average Purchase:	Rs. 74,22,999
9. Median Purchase:	Rs. 75,66,637
10. Highest sales are in the month of	04-2019
11. Highest Purchase are in the month of	09-2018

Overview

Sr.No	Particulars	Details
1.	Total No. of Months	26
2.	Total No. of Customers	172
3.	Total No. of Suppliers	23
4.	Total Sales (Invoice Value)	19,98,59,130
A.	B2B	16,48,12,001
B.	B2CL	0
C.	B2CS	3,50,34,234
D.	Exports	0
E.	Nil Rated Good	0
F.	Exempted Goods	12,895
G.	Non GST Outward Supplies	0
5.	Total Purchases	19,29,97,977
6.	Difference (Sales Minus Purchase)	68,61,153
7.	Margin (%)	3



9. GST DATA

Top 5 Customers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	01ABVPG6615P1Z8	USHA GUPTA	26	1,38,02,208	1,31,44,967	7
2	01AAHFR7235B1ZP	RANJIT LAL BALDEV RAJ AND COY	26	1,19,94,805	1,14,23,627	6
3	01ABCPG9197P1Z8	ROMESH CHANDER GUPTA	26	1,03,76,456	98,82,344	5
4	01AAPFS6682P1ZE	SAIGAL AND CO	26	90,60,001	86,28,031	5
5	01AGHPG9703D1ZY	RAKESH GUPTA	25	87,53,740	83,36,896	4
Total			129	5,39,87,210	5,14,15,864	27

Top 5 Suppliers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	01AABCA8056G1Z3	ADANI WILMAR LTD	656	18,57,88,362	17,76,59,506	96
2	01AAPFS6682P1ZE	SAIGAL AND CO	177	37,08,270	35,03,420	2
3	01AAVFS9351H1ZT	SRIRAM ASSOCIATES	57	15,10,617	14,37,543	1
4	01AADCG8238N1ZG	GOLDEN VALLEY AGROTECH PRIVATE LIMITED	3	4,57,728	4,37,847	0
5	01ABCPG9197P1Z8	ROMESH CHANDER GUPTA	5	3,97,940	3,78,990	0
Total			898	19,18,62,917	18,34,17,306	99

Month Wise Sales

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	07-2017	28,98,503	0	9,37,969	0	0	0	0	38,36,472
2	08-2017	61,73,194	0	10,08,271	0	0	0	0	71,81,465
3	09-2017	62,91,560	0	13,58,692	0	0	0	0	76,50,252
4	10-2017	57,88,685	0	11,10,258	0	0	0	0	68,98,943
5	11-2017	76,60,262	0	14,74,550	0	0	0	0	91,34,812
6	12-2017	69,25,485	0	12,82,582	0	0	0	0	82,08,067
7	01-2018	72,74,393	0	15,03,230	0	0	1,600	0	87,79,223
8	02-2018	58,31,820	0	16,37,032	0	0	0	0	74,68,852



9. GST DATA

9	03-2018	66,20,156	0	8,86,497	0	0	1,580	0	75,08,233
10	04-2018	88,01,388	0	18,71,647	0	0	0	0	1,06,73,035
11	05-2018	64,79,408	0	11,46,761	0	0	1,590	0	76,27,759
12	06-2018	51,27,920	0	10,96,291	0	0	0	0	62,24,211
13	07-2018	45,56,401	0	12,86,550	0	0	0	0	58,42,951
14	08-2018	52,91,885	0	10,02,503	0	0	0	0	62,94,388
15	09-2018	58,73,527	0	13,02,080	0	0	840	0	71,76,447
16	10-2018	67,38,137	0	15,05,422	0	0	0	0	82,43,559
17	12-2018	57,56,525	0	17,74,206	0	0	2,225	0	75,32,956
18	01-2019	59,63,882	0	16,05,270	0	0	830	0	75,69,982
19	02-2019	64,48,436	0	17,02,437	0	0	0	0	81,50,873
20	03-2019	62,16,935	0	10,35,901	0	0	830	0	72,53,666
21	04-2019	88,50,061	0	18,78,201	0	0	830	0	1,07,29,092
22	05-2019	69,75,264	0	14,26,209	0	0	830	0	84,02,303
23	06-2019	78,02,644	0	11,80,680	0	0	0	0	89,83,324
24	07-2019	56,97,445	0	11,70,025	0	0	0	0	68,67,470
25	08-2019	73,49,992	0	15,56,293	0	0	870	0	89,07,155
26	09-2019	54,18,093	0	12,94,679	0	0	870	0	67,13,642
Total		16,48,12,001	0	3,50,34,234	0	0	12,895	0	

Month Wise Purchase

Sr.No	Months	B2B	Total
1	07-2017	59,28,750	59,28,750
2	08-2017	66,89,648	66,89,648
3	09-2017	92,91,642	92,91,642
4	10-2017	55,05,710	55,05,710
5	11-2017	91,23,730	91,23,730
6	12-2017	84,74,527	84,74,527
7	01-2018	62,23,941	62,23,941
8	02-2018	53,02,707	53,02,707
9	03-2018	75,20,842	75,20,842
10	04-2018	89,60,420	89,60,420
11	05-2018	82,44,568	82,44,568
12	06-2018	57,51,095	57,51,095



9. GST DATA

13	07-2018	44,39,823	44,39,823
14	08-2018	80,87,714	80,87,714
15	09-2018	1,12,80,962	1,12,80,962
16	10-2018	58,05,598	58,05,598
17	12-2018	68,76,764	68,76,764
18	01-2019	82,33,142	82,33,142
19	02-2019	66,61,775	66,61,775
20	03-2019	79,64,271	79,64,271
21	04-2019	79,81,478	79,81,478
22	05-2019	1,08,52,714	1,08,52,714
23	06-2019	76,12,431	76,12,431
24	07-2019	55,55,579	55,55,579
25	08-2019	74,27,658	74,27,658
26	09-2019	72,00,487	72,00,487
Total		19,29,97,977	

Credit/Debit Note Info.

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

Inward Supply Description

Sr.No	Months	GST		NON GST		Total
		Inter- State Supplies	Intra- State Supplies	Inter- State Supplies	Intra- State Supplies	
1	082017	0	6,030	0	0	60,300
1	022018	0	6,240	0	0	0
1	042018	0	5,460	0	9,381	0
1	052018	0	3,120	0	0	0
1	062018	0	3,910	0	0	0
1	072018	0	4,710	0	54,857	0
1	082018	0	8,175	0	14,733	0
1	092018	0	9,020	0	2,016	0
1	102018	0	7,380	0	5,390	0
1	102019	0	1,730	0	3,428	0



9. GST DATA

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

GST Sales Vs. Bank Receipts

Months	Bank statement Receipts	GST sales	Receipts to sales %
04-2019	93,24,163	-	-
05-2019	85,55,334	-	-
06-2019	83,69,291	-	-
07-2019	86,92,723	-	-
08-2019	71,81,525	-	-
09-2019	58,68,399	-	-
Total	4,79,91,435	0	-

Annual Sales Comparison: GST Vs. IT Return

Year	GST Sales Total	ITR Sales	GST to ITR %
2018-2019	4,95,01,281	8,34,57,205	59.31 %
Total	4,95,01,281	8,34,57,205	59 %

GST Purchase Vs. Fund Remittance.

Months	Bank statement Payments	GST Purchase	Payments To purchase %
04-2019	83,49,218	79,81,478	105 %
05-2019	89,14,770	1,08,52,714	82 %
06-2019	1,01,06,671	76,12,431	133 %
07-2019	70,48,392	55,55,579	127 %
08-2019	70,27,734	74,27,658	95 %
09-2019	60,53,106	72,00,487	84 %
Total	4,74,99,891	4,66,30,347	102 %

Annual Purchase Comparison: GST Vs. IT Return

Year	GST Purchase	ITR Purchase	GST to ITR %
No Record Found			



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	SRIRAM ASSOCIATES	AAVFS9351H	Self-Declared - GST	-	15,10,617.00
2	SAIGAL AND CO	AAPFS6682P	Self-Declared - GST	90,60,001.00	-
Total(A)				90,60,001	15,10,617
GST Data(B)				16,48,12,001	19,29,97,977
% of Related Transaction to GST Data (A/B) *100				5 %	1 %



12. Fraud Detection

Not Activated



13. BANK STATEMENT ANALYSIS

A. Month Wise Details

Oriental Bank of Commerce, India
155 ,SECTOR 5, CHANNI HIMMAT JAMMU JAMMU, J AND K JAMMU 180012

Account No:- 06815011000819

Account Details from Apr-19 to Sep-19

Description	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19
Total No. of Credit Transactions	159	149	124	133	140	112
Total Amount of Credit Transactions	93,24,163	85,55,334	83,69,291	86,92,723	71,81,525	58,68,398
Total No. of Debit Transactions	46	42	35	32	42	22
Total Amount of Debit Transactions	83,49,218	89,14,770	1,01,06,671	70,48,392	70,27,734	60,53,105
Total No. of Cash Deposits	11	5	5	10	8	3
Total Amount of Cash Deposits	11,64,900	5,26,100	6,74,000	12,96,000	10,51,000	4,53,200
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	144	142	108	118	130	102



13. BANK STATEMENT ANALYSIS

A. Month Wise Details

Description	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19
Total Amount of Cheque Deposits	70,41,015	68,78,019	54,42,924	50,06,856	54,68,390	45,89,409
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	7	7	1	5	9	5
Min EOD Balance	-56,402	3,10,357	-11,95,272	-8,30,071	-1,86,280	3,67,915
Max EOD Balance	18,90,518	18,85,584	18,08,681	13,25,263	10,58,290	15,16,468
Average EOD Balance	10,94,127	9,35,212	4,13,304	2,14,751	5,51,677	10,00,684



13. BANK STATEMENT ANALYSIS

B. Top 5 Fund Remittance

Oriental Bank of Commerce, India
155 ,SECTOR 5, CHANNI HIMMAT JAMMU JAMMU, J AND K JAMMU 180012
Account No:- 06815011000819
Account Details from Apr-19 to Sep-19

Date	Description	Category	Amount
08-04-2019	RTGS-OW/ORBCH19098018738/ ADANI WILMAR LTD (Ref# RTGS/R41/SA A68532256)	Transfer to ADANI WILMAR Ltd	-6,50,000
05-04-2019	RTGS-OW/ORBCH19095015925/ ADANI WILMAR LIMITED (Ref# RTGS/R41/SA A68429444)	Transfer to ADANI WILMAR Ltd	-6,00,000
16-04-2019	RTGS-OW/ORBCH19106027458/ VIVEK ASSOCIATES (Ref# RTGS/R41/SA A68840973)	Transfer to VIVEK ASSOCIATES	-5,50,000
22-04-2019	RTGS-OW/ORBCH19112011634/ ADANI WILMAR LTD (Ref# RTGS/R41/SA A69025147)	Transfer to ADANI WILMAR Ltd	-5,50,000
29-04-2019	RTGS-OW/ORBCH19119074093/ ADANI WILMAR LTD (Ref# RTGS/R41/SA A69287604)	Transfer to ADANI WILMAR Ltd	-5,50,000
04-05-2019	Adani Wilmar Ltd (Ref# CTSCHD15/04 -05-2019/8001)	Others	-6,97,038
08-05-2019	Adani Wilmar Ltd (Ref# CTSCHD16/08 -05-2019/8001)	Others	-6,01,300
10-05-2019	RTGS-OW/ORBCH19130084455/ ADANI WILMAR LIMITED (Ref# RTGS/R41/SA A69797961)	Transfer to ADANI WILMAR Ltd	-6,00,000
21-05-2019	RTGS-OW/ORBCH19141085367/ ADANI WILMAR LIMITED (Ref# RTGS/R41/SA A70198869)	Transfer to ADANI WILMAR Ltd	-6,00,000
29-05-2019	RTGS-OW/ORBCH19149007095/ ADANI WILMAR LIMITED (Ref# RTGS/R41/SA A70520593)	Transfer to ADANI WILMAR Ltd	-6,00,000
29-06-2019	TO 06811132000731	Others	-17,00,000



13. BANK STATEMENT ANALYSIS

B. Top 5 Fund Remittance

03-06-2019	Adani Wilmar Ltd (Ref# CTSCHD23/03 -06-2019/8001)	Others	-9,25,000
14-06-2019	RTGS-OW/ORBCH19165043661/ ADANI WILMAR LTD (Ref# RTGS/R41/SA A71157153)	Transfer to ADANI WILMAR Ltd	-7,75,000
10-06-2019	Adani Wilmar Ltd (Ref# CTSCHD29/10 -06-2019/8001)	Others	-6,00,000
01-06-2019	Adani Wilmar Ltd (Ref# CTSCHD20/01 -06-2019/8001)	Others	-5,00,000
06-07-2019	Adani Wilmar Ltd (Ref# CTSCHD24/06 -07-2019/8001)	Others	-9,12,305
05-07-2019	Adani Wilmar Ltd (Ref# CTSCHD23/05 -07-2019/8001)	Others	-5,70,000
02-07-2019	Adani Wilmar Ltd (Ref# CTSCHD23/02 -07-2019/8001)	Others	-5,00,000
04-07-2019	Adani Wilmar Ltd (Ref# CTSCHD25/04 -07-2019/8001)	Others	-5,00,000
09-07-2019	RTGS-OW/ORBCH19190013839/ ADANI WILMAR LTD (Ref# RTGS/R41/SA A72127321)	Transfer to ADANI WILMAR Ltd	-5,00,000
17-08-2019	RTGS-OW/ORBCH19229070003/ ADANI WILMAR LIMITED (Ref# RTGS/R41/SA A73583476)	Transfer to ADANI WILMAR Ltd	-7,00,000
26-08-2019	Adani Wilmar Ltd (Ref# CTSCHD2/26-08-2019/8001)	Others	-6,00,000
30-08-2019	Adani Wilmar Ltd (Ref# CTS39/30-08-2019/8001)	Others	-6,00,000
13-08-2019	Adani Wilmar Ltd (Ref# CTSCHD27/13 -08-2019/8001)	Others	-5,00,000
14-08-2019	Adani Wilmar Ltd (Ref# CTSCHD37/14 -08-2019/8001)	Others	-5,00,000
20-09-2019	RTGS-OW/ORBCH19263001084/ ADANI WILMAR LIMITED (Ref# RTGS/R41/SA A74914543)	Transfer to ADANI WILMAR Ltd	-5,20,000
02-09-2019	Adani Wilmar Ltd (Ref# CTS44/02-09-2019/8001)	Others	-5,00,000
10-09-2019	Adani Wilmar Ltd (Ref# CTS39/10-09-2019/8001)	Others	-5,00,000
18-09-2019	Adani Wilmar Ltd (Ref# CTSCHD24/18 -09-2019/8001)	Others	-5,00,000
07-09-2019	Adani Wilmar Ltd (Ref# CTS36/07-09-2019/8001)	Others	-4,00,000



13. BANK STATEMENT ANALYSIS

B. Top 5 Fund Remittance



13. BANK STATEMENT ANALYSIS

C. Top 5 Fund Received

Oriental Bank of Commerce, India
155 ,SECTOR 5, CHANNI HIMMAT JAMMU JAMMU, J AND K JAMMU 180012
Account No:- 06815011000819
Account Details from Apr-19 to Sep-19

Date	Description	Category	Amount
12-04-2019	RTGSVJ JINDAL COCOA PRIVATE LI (Ref# T661f3d7a216 a0f6243b12-7f1d.tr)	Transfer from VJ JINDAL COCOA PRIVATE LI	5,62,511
12-04-2019	By Inst.61928// (Ref# 0681/10-04-2019/CTS1)	Transfer in	1,96,125
02-04-2019	CASH DEPOSIT	Cash Deposit	1,80,000
03-04-2019	CASH DEPOSIT	Cash Deposit	1,68,000
25-04-2019	By Inst.2431/HDFCBANK/ (Ref# 0681/24-04-2019/CTS1)	Transfer in	1,63,725
01-05-2019	NEFT-ONPO GENERAL MERCHANT PRO (Ref# T24d4099b216 a711b0ec62-768d.tr)	Transfer from ONPO GENERAL MERCHANT PRO ...	4,71,280
21-05-2019	RTGSVJ JINDAL COCOA PRIVATE LI (Ref# T-4d10b953216a d83a51dc2-7e69.t)	Transfer from VJ JINDAL COCOA PRIVATE LI	4,31,600
10-05-2019	NEFT-VIVEK ASSOCIATES (Ref# T13890961216 a9f7351a92-7107.tr)	Transfer from VIVEK ASSOCIATES (Ref# T13...	3,00,000
24-05-2019	By Inst.312357/JAMMU/ (Ref# 0681/23-05-2019/CTS1)	Transfer in	2,83,425
10-05-2019	By Inst.66005// (Ref# 0681/09-05-2019/CTS1)	Transfer in	2,67,360
19-06-2019	BY 06814015003825	Transfer from A/ c 06814015003825	15,00,000
15-06-2019	By Inst.217880/SBI/ (Ref# 0681/14-06-2019/CTS1)	Transfer in	2,31,300
01-06-2019	CASH DEPOSIT	Cash Deposit	1,85,000



13. BANK STATEMENT ANALYSIS

C. Top 5 Fund Received

11-06-2019	By Inst.2519/HDFCBANK/ (Ref# 0681/10-06-2019/CTS1)	Transfer in	1,76,420
06-06-2019	CASH DEPOSIT	Cash Deposit	1,50,000
01-07-2019	BY 06811132000731	Transfer from A/ c 06811132000731	17,00,000
09-07-2019	RTGSVJ JINDAL COCOA PRIVATE LI (Ref# T-62efa916216b d492f0592-7ed5.t)	Transfer from VJ JINDAL COCOA PRIVATE LI	4,50,000
19-07-2019	By Inst.2628/HDFCBANK/ (Ref# 0681/18-07-2019/CTS1)	Transfer in	2,58,270
09-07-2019	CASH DEPOSIT	Cash Deposit	1,92,000
30-07-2019	By Inst.43958/ALLAHABAD/ (Ref# 0681/29-07-2019/CTS1)	Transfer in	1,89,600
16-08-2019	NEFT-VIVEK ASSOCIATES (Ref# T4ed0ac7e216 c982159a22-6e2a.tr)	Transfer from VIVEK ASSOCIATES (Ref# T4e...	3,84,300
23-08-2019	CASH DEPOSIT	Cash Deposit	1,95,000
14-08-2019	CASH DEPOSIT	Cash Deposit	1,86,000
26-08-2019	By Inst.66232// (Ref# 0681/23-08-2019/CTS1)	Transfer in	1,53,750
20-08-2019	NEFT-PRIME BAKES (Ref# T-7e3e9028216c acb7bbaf2-70d8.t)	Transfer from PRIME BAKES (Ref# T-7e3e90...	1,50,000
03-09-2019	NEFT-VIVEK ASSOCIATES (Ref# T-6c63b13b216cf 4ddc5952-6e61.t)	Transfer from VIVEK ASSOCIATES (Ref# T-6...	3,43,980
30-09-2019	CASH DEPOSIT	Cash Deposit	2,00,000
02-09-2019	NEFT-MAHD LUQMAN BHAT (Ref# T-56054203216c efa629ab2-6f9c.t)	Transfer from MAHD LUQMAN BHAT (Ref# T-5...	1,74,485
06-09-2019	By Inst.85463/CENTRAL/ (Ref# 0681/05-09-2019/CTS1)	Transfer in	1,45,100
11-09-2019	By Inst.43979/ALLAHABAD/ (Ref# 0681/09-09-2019/CTS1)	Transfer in	1,43,475



13. BANK STATEMENT ANALYSIS

C. Top 5 Fund Received



13. BANK STATEMENT ANALYSIS

D. Bounced Cheque's Details

Oriental Bank of Commerce, India
155 ,SECTOR 5, CHANNI HIMMAT JAMMU JAMMU, J AND K JAMMU 180012
Account No:- 06815011000819
Account Details from Apr-19 to Sep-19

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	04-04-2019	-	REJECT:35720:Chq irregular drawn/amt in word/figur (Ref# CTSRET/04-04 -2019/0099)	-19,575	Bounced O/W Cheque	4,99,978
2	05-04-2019	-	REJECT:136111:Exceeds arrangement (Ref# CTSRET/05-04 -2019/0099)	-10,000	Bounced O/W Cheque	3,71,323
3	08-04-2019	-	REJECT:84544:Exceeds arrangement (Ref# CTSRET/08-04 -2019/0099)	-25,000	Bounced O/W Cheque	7,78,328
4	08-04-2019	-	REJECT:11022:Funds insufficient (Ref# CTSRET/08-04 -2019/0099)	-30,000	Bounced O/W Cheque	7,48,328
5	08-04-2019	-	REJECT:200509:Exceeds arrangement (Ref# CTSRET/08-04 -2019/0099)	-88,565	Bounced O/W Cheque	6,59,763
6	16-04-2019	-	REJECT:165:Present with document (CTS) (Ref# CTSRET/16-04 -2019/0099)	-55,295	Bounced O/W Cheque	9,73,167
7	20-04-2019	-	REJECT:275886:Present with document (CTS) (Ref# CTSRET/20-04 -2019/0099)	-15,880	Bounced O/W Cheque	13,63,878
8	04-05-2019	-	REJECT:239625:Chq irregular drawn/amt in word/figu (Ref# CTSRET/04-05 -2019/0099)	-16,720	Bounced O/W Cheque	12,19,262
9	04-05-2019	-	REJECT:118673:Instrume nt post dated (Ref# CTSRET/04-05 -2019/0099)	-18,750	Bounced O/W Cheque	12,00,512



13. BANK STATEMENT ANALYSIS

D. Bounced Cheque's Details

10	21-05-2019	-	REJECT:228:Exceeds arrangement (Ref# CTSRET/21-05-2019/0099)	-60,000	Bounced O/W Cheque	8,68,037
11	23-05-2019	-	REJECT:11049:Funds insufficient (Ref# CTSRET/23-05-2019/0099)	-35,000	Bounced O/W Cheque	6,39,333
12	24-05-2019	-	TO AMT OF CHQ RETURN CHQ NO 84598 AS PER MAIL	-17,000	Bounced O/W Cheque	6,22,273
13	29-05-2019	-	REJECT:66945:Drawers signature required (Ref# CTSRET/29-05-2019/0099)	-1,13,780	Bounced O/W Cheque	11,66,112
14	29-05-2019	-	REJECT:228:Exceeds arrangement (Ref# CTSRET/29-05-2019/0099)	-60,000	Bounced O/W Cheque	11,06,112
15	25-06-2019	-	REJECT:494862:Exceeds arrangement (Ref# CTSRET/25-06-2019/0099)	-96,200	Bounced O/W Cheque	13,97,973
16	03-07-2019	-	REJECT:294818:Present with document (CTS) (Ref# CTSRET/03-07 -2019/0099)	-20,000	Bounced O/W Cheque	4,81,452
17	08-07-2019	-	REJECT:13772:Funds insufficient (Ref# CTSRET/08-07-2019/0099)	-40,000	Bounced O/W Cheque	-3,33,646
18	11-07-2019	-	REJECT:13772:Funds insufficient (Ref# CTSRET/11-07-2019/0099)	-40,000	Bounced O/W Cheque	5,990
19	25-07-2019	-	REJECT:294720:Present with document (CTS) (Ref# CTSRET/25-07 -2019/0099)	-20,000	Bounced O/W Cheque	6,18,815
20	31-07-2019	-	REJECT:294723:Exceeds arrangement (Ref# CTSRET/31-07-2019/0099)	-20,000	Bounced O/W Cheque	5,29,866
21	07-08-2019	-	REJECT:62137:Exceeds arrangement (Ref# CTSRET/07-08-2019/0099)	-26,000	Bounced O/W Cheque	5,48,498
22	07-08-2019	-	REJECT:965020:Exceeds arrangement (Ref# CTSRET/07-08-2019/0099)	-26,800	Bounced O/W Cheque	5,21,698
23	07-08-2019	-	REJECT:13773:Funds insufficient (Ref# CTSRET/07-08-2019/0099)	-40,000	Bounced O/W Cheque	4,81,698



13. BANK STATEMENT ANALYSIS

D. Bounced Cheque's Details

24	07-08-2019	-	REJECT:68773:CONNECTION TIVITY FAILUREPRESENT AGAIN (Ref# CTSRET/07-08 -2019/0099)	-51,000	Bounced O/W Cheque	4,30,698
25	14-08-2019	-	REJECT:185935:Present with document (CTS) (Ref# CTSRET/14-08 -2019/0099)	-21,600	Bounced O/W Cheque	16,843
26	14-08-2019	-	REJECT:136303:Exceeds arrangement (Ref# CTSRET/14-08 -2019/0099)	-37,850	Bounced O/W Cheque	-21,006
27	16-08-2019	-	REJECT:142:Present with document (CTS) (Ref# CTSRET/16-08 -2019/0099)	-34,590	Bounced O/W Cheque	6,81,067
28	27-08-2019	-	REJECT:415:Exceeds arrangement (Ref# CTSRET/27-08 -2019/0099)	-34,870	Bounced O/W Cheque	10,57,349
29	30-08-2019	-	REJECT:920288:Exceeds arrangement (Ref# CTSRET/30-08 -2019/0099)	-41,000	Bounced O/W Cheque	8,31,641
30	07-09-2019	-	REJECT:1312:Funds insufficient (Ref# CTSRET/07-09 -2019/0099)	-20,000	Bounced O/W Cheque	11,19,488
31	07-09-2019	-	REJECT:36420:Present with document (CTS) (Ref# CTSRET/07-09 -2019/0099)	-65,000	Bounced O/W Cheque	10,54,488
32	13-09-2019	-	REJECT:16008:Funds insufficient (Ref# CTSRET/13-09 -2019/0099)	-35,000	Bounced O/W Cheque	13,25,355
33	13-09-2019	-	REJECT:36420:Present with document (CTS) (Ref# CTSRET/13-09 -2019/0099)	-65,000	Bounced O/W Cheque	12,60,355
34	19-09-2019	-	REJECT:62346:Exceeds arrangement (Ref# CTSRET/19-09 -2019/0099)	-27,430	Bounced O/W Cheque	13,90,661



14. List of Abbreviations

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



14. List of Abbreviations

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



Thank You

For Further Details

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