



# **Prelim Report of MSME Application**

## **Offline Proposal**

**ICY SPICY FOODS PRIVATE LIMITED**

**Dated: 27/12/2019**

### **Registered Office**

Icy Spicy Island Arcade,  
Port Blair  
Port Blair  
District: South Andaman,  
Taluka: Port Blair,  
Port Blair-744103

### **Email Id:**

sonthalia.umang@gmail.com

**Contact Number:** 9933264061

### **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	<b>26/12/2019</b>
2	Date of In-Eligible	<b>27/12/2019</b>



## 2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	<b>Food and Beverages</b>	-
2.	Loan Amount	<b>- Rupees</b>	-
3.	Geographical Market Focus	<b>Port Blair</b>	-
4.	CGTMSE Coverage		-
5.	MSME Category		-
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)		-
7.	Debt Equity Ratio (2018 - 2019)	<b>0.07 Times</b>	-
8.	Current Ratio (2018 - 2019)	<b>1.28 Times</b>	-
9.	Interest Coverage Ratio (2018 - 2019)	<b>-</b>	-
10.	TOL/TNW (2018 - 2019)	<b>1.26 Times</b>	-
11.	Top Customer Concentration (B2B)	<b>37.14%</b>	-
12.	Number of cheque bounced (Last Month)	<b>0</b>	-
13.	Number of cheque bounced (Last 6 Month)	<b>0</b>	-
14.	Risk Model Score		-
15.	Tenure		-
16.	Age of Establishment	<b>4 Years</b>	-
17.	Positive Profitability history		-
18.	Past Year Turnover	<b>4,77,06,913 Rupees</b>	-
19.	Positive Net Worth history		-
20.	Turnover to Loan Ratio (2018 - 2019)		-
21.	Gross Cash Accruals to loan ratio (2018 - 2019)		-
22.	Minimum Bureau Score - Director/ Partner/ Proprietor	<b>725</b>	-
23.	Commercial Bureau - Maximum DPDs (last 12 months)	<b>59 DPDs</b>	-
24.	Maximum Drop in turnover allowed	<b>Increase in Current Year turnover compares to Previous Year turnover</b>	-
25.	Utilisation percentage	<b>15%</b>	-
26.	Credit Summation	<b>1476.54%</b>	-



## 2. PARAMETER CHECK

27.	Collateral Coverage % (includes only Collateral Security Value)		-
28.	Debt Service Coverage Ratio (Conservative)		-
29.	Minimum Bureau Score - Main Director/ Partner/ Proprietor	<b>742</b>	-
30.	Commercial Bureau - Maximum DPDs (last 3 months)	<b>29 DPDs</b>	-

### Notes:

Parameter	Explanation/Formula
6	(Value of primary security (in case of equipment/P&M purchase) + 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:	<b>Food and Beverages</b>
Establishment Year:	<b>June 2015</b>
Constitution:	<b>Private Limited</b>
PAN:	<b>AADCI8442C</b>
GSTIN (1):	<b>35AADCI8442C1ZS (Primary)</b>
Product Description:	<b>Bakery and Sweets Manufacturer and Restaurant</b>

#### (b) GST Details

Number of Customers:	<b>12</b>
Top Customer Concentration (B2B):	<b>37.14 %</b>
Projected Sales as per GST (Rs.):	
Factory Premise:	<b>Leased over 5 years</b>
Know How:	<b>Common Knowledge</b>
Competition:	<b>Low</b>
Commercial Operation Date:	<b>31/01/2020</b>

#### (c) Directors Background:

Name	<b>UMANG SONTHALIA</b>	<b>POONAM SONTHALIA</b>	<b>SHIVESH KUMAR</b>
PAN	<b>DMIPS6036P</b>	<b>ATGPS4204H</b>	<b>BOTPK7894E</b>
DIN	<b>6620599</b>	<b>6620584</b>	<b>7682878</b>
Designation	<b>DIR</b>	<b>DIR</b>	<b>DIR</b>
Address	<b>ISLAND ARCADE, JUNGLIGHAT Junglighat S.O, South Andaman, Port Blair, ANDAMAN &amp; NICOBAR ISLANDS, 744103</b>	<b>ISLAND ARCADE, JUNGLIGHAT Junglighat S.O, South Andaman, Port Blair, ANDAMAN &amp; NICOBAR ISLANDS, 744103</b>	<b>ISLAND ARCADE, JUNGLIGHAT Junglighat S.O, South Andaman, Port Blair, ANDAMAN &amp; NICOBAR ISLANDS, 744103</b>
Mobile No	<b>9933264061</b>	<b>9933288839</b>	<b>9933223800</b>



### 3. Project Snapshot

Date of Birth	27-01-1993	28-02-1971	01-03-1980
Total Experience	6	16	16
Networth	45,00,000	1,00,00,000	3,00,000
Bureau Score	742	770	8
Father Name	SANJAY SONTALIA	MADAN LAL BOOBNA	SURESH CHANDRA THAKUR
Educational Status	Graduate (General)	Under Matriculate	Graduate (General)
Nationality	India	India	India
Visually Impaired	No	No	No
Residence Status	Resident India	Resident India	Resident India

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

Name	UMANG SONTALIA
Marital Status	Married
Spouse Name	SNEHAL KANODIA
Spouse Detail	Employed
No. of Children	0
Owning a House	Tenant
Assessed for Income Tax	Assessed
Have Life Insurance Policy	Yes

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

MSME Ranking :	CMR-4
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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

11-12-2018	State Bank of India	Cash credit	44,35,000	6,280		62		-
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### 3. Project Snapshot

**(g) Fund Requirement:**

Particulars	Details
Facility	Asset Acquisition
Loan Amount Applied	34,00,000
Promotor's Contribution	6,00,000 (15.00%)
Purpose	Purchase of Machinery/Equipment

**(h) Business Name Comparision**

Name as per GST (1)	ICY SPICY FOODS PRIVATE LIMITED
Name as per ITR	ICY SPICY FOODS PRIVATE LIMITED
Name edited by user*	ICY SPICY FOODS PRIVATE LIMITED
Trade Name as per GST (1)	-
Name as per Bank Statement	M/S.ICY SPICY FOODS PVT LTD

**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
<b>INCOME :</b>			
Gross Sales (Including Indirect Taxes collected on sales)	4,77,06,913	3,90,27,742	3,48,84,567
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	13,472	0
<b>Net Sales</b>	<b>4,77,06,913</b>	<b>3,90,14,270</b>	<b>3,48,84,567</b>
<b>EXPENDITURE :</b>			
Increase/Decrease in Stock	-4,10,080	-23,71,889	-9,25,725
Raw Material Consumed	2,38,72,097	2,14,06,799	1,63,00,231
Power & Fuel Cost	11,59,944	15,61,512	0
Employee Cost	1,25,08,777	1,16,39,740	1,16,57,158
General and Administration Expenses	54,47,639	41,18,805	63,56,077
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	37,90,822	15,22,075	8,58,940
Less: Expenses Capitalised	0	0	0
<b>Total Expenditure</b>	<b>4,63,69,199</b>	<b>3,78,77,042</b>	<b>3,42,46,681</b>
<b>Operating Profit (Excl OI)</b>	<b>13,37,714</b>	<b>11,37,228</b>	<b>6,37,886</b>
Other Income	162	2,29,891	1,03,828
<b>Operating Profit (EBITDA)</b>	<b>13,37,876</b>	<b>13,67,119</b>	<b>7,41,714</b>
Interest	0	1,49,234	1,43,513
<b>PBDT</b>	<b>13,37,876</b>	<b>12,17,885</b>	<b>5,98,201</b>
Depreciation	4,37,445	5,94,462	47,867
<b>Profit Before Taxation &amp; Exceptional Items</b>	<b>9,00,431</b>	<b>6,23,423</b>	<b>5,50,334</b>
Exceptional Income / Expenses	0	0	0
<b>Profit Before Tax</b>	<b>9,00,431</b>	<b>6,23,423</b>	<b>5,50,334</b>
Provision for Tax	2,70,801	1,60,530	1,70,054
<b>Other Income (Need to check at the time of Due Diligence)</b>	<b>0</b>	<b>0</b>	<b>0</b>



## 4. Financials Details

### (a) Existing Financials

Profit & Loss Statement			
<b>Profit After Tax</b>	6,29,630	4,62,893	3,80,280
Dividend Pay Out	0	0	0
<b>Equity Dividend %</b>	0	0	0
<b>Earnings Per Share</b>	0	0	1

Balance Sheet -Equities and Liabilities			
Units	(INR)		
<b>As on:</b>	<b>31-Mar-2019</b>	<b>31-Mar-2018</b>	<b>31-Mar-2017</b>
<b>EQUITY AND LIABILITIES</b>			
Share Capital	50,00,000	50,00,000	5,00,000
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	17,29,394	10,99,764	6,57,051
<b>Shareholder's Funds</b>	<b>67,29,394</b>	<b>60,99,764</b>	<b>11,57,051</b>
Minority Interest	0	0	0
Secured Loans	0	0	0
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	0	0	0
Deferred Tax Liabilities / (Assets)	0	1,25,902	1,25,133
Other Long Term Liabilities	4,84,475	1,66,872	23,76,539
Other Borrowings (including Short Term)	0	0	0
Long Term Provisions	0	0	0
<b>Total Non-Current Liabilities</b>	<b>4,84,475</b>	<b>2,92,774</b>	<b>25,01,672</b>
Trade Payables	6,89,982	15,39,065	10,40,894
Other Current Liabilities	70,58,400	51,46,127	38,45,961
Short Term Provisions	2,34,112	59,875	0
<b>Total Current Liabilities</b>	<b>79,82,494</b>	<b>67,45,067</b>	<b>48,86,855</b>
<b>Other Liabilities</b> (Need to check at the time of Due Diligence)	0	0	0



## 4. Financials Details

### (a) Existing Financials

Balance Sheet -Equities and Liabilities			
<b>Total Liabilities</b>	1,51,96,363	1,31,37,605	85,45,578
Balance Sheet -Assets			
Units	(INR)		
<b>As on:</b>	<b>31-Mar-2019</b>	<b>31-Mar-2018</b>	<b>31-Mar-2017</b>
Gross Block	54,02,028	50,87,184	25,27,967
Less: Accumulated Depreciation	4,37,445	5,94,462	0
Less: Impairment of Assets	0	0	0
<b>Net Block</b>	<b>49,64,583</b>	<b>44,92,722</b>	<b>25,27,967</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	48,872	0	0
Other Non Current Assets	0	0	85,548
<b>Total Non-Current Assets</b>	<b>48,872</b>	<b>0</b>	<b>85,548</b>
Inventories	66,29,165	62,19,085	38,47,196
Sundry Debtors	6,97,368	10,26,499	13,61,291
Cash and Bank	14,50,518	7,21,012	2,25,175
Other Current Assets	14,05,857	6,78,287	4,98,401
Short Term Loans and Advances	0	0	0
<b>Total Current Assets</b>	<b>1,01,82,908</b>	<b>86,44,883</b>	<b>59,32,063</b>
<b>Other Assets</b> (Need to check at the time of Due Diligence)	0	0	0
<b>Total Assets</b>	<b>1,51,96,363</b>	<b>1,31,37,605</b>	<b>85,45,578</b>
<b>Book Value</b>	<b>1</b>	<b>1</b>	<b>2</b>



## 4. Financial Details

### (b) Ratio Analysis

Ratio Analysis			
Ratio	31-Mar-2019	31-Mar-2018	31-Mar-2017
EBITDA (%)	2.80	3.50	2.13
PATM (%)	1.32	1.19	1.09
ROCE (%)	19.67	27.20	NA
Asset Turnover(x)	3.14	2.97	4.08
Inventory Turnover (days)	52.18	59.93	41.00
Debtors Turnover(days)	5.34	9.60	14.24
Creditors Turnover (days)	10.06	24.46	23.31
Sales/Working Capital (x)	50.78	53.39	43.61
Net Sales Growth(%)	22.28	11.84	NA
PAT Growth(%)	36.02	21.72	NA
Adjusted Total Debt/Equity(x)	0.07	0.05	2.16
Growth in Debt/ Equity (%)	40.00	-97.69	NA
Current Ratio(x)	10.62	4.71	5.00
Current Ratio (As per CMA)	1.28	1.28	1.21
Quick Ratio(x)	1.01	0.67	1.31
Interest Coverage	0.00	8.09	3.98
Debt/ EBITDA	0.36	0.21	3.37
Free Reserves/ Equity	0.35	0.22	1.31
CFO Margin	3.14	1.79	NA
Growth in CFO Margin (%)	75.13	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	4,77,06,913	3,90,27,742	3,48,84,567
Add	Export Sales	0	0	0
	<b>Total</b>	4,77,06,913	3,90,27,742	3,48,84,567

##### Note 2: Indirect Taxes

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Excise Duty	0	13,472	0
Add	Other items	0	0	0
	<b>Total</b>	0	13,472	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.	62,19,085	38,47,196	29,21,471
Minus	Cl. stock of F.G.	66,29,165	62,19,085	38,47,196
	<b>Total</b>	-4,10,080	-23,71,889	-9,25,725

##### 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]	2,38,72,097	2,14,06,799	1,63,00,231
Add	Other spares	0	0	0
	<b>Total</b>	2,38,72,097	2,14,06,799	1,63,00,231

##### Note 5: Provision for Tax

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Provision for taxes	2,34,112	1,59,761	87,851
Add	Provision for Deferred Tax	36,689	769	82,203



## 4. Financial Details

### (c) Notes to Account

	<b>Total</b>	2,70,801	1,60,530	1,70,054
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#### Note 6: Share Capital

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Ordinary share capital	50,00,000	50,00,000	5,00,000
Add	Preference shares [redeemable after one year]	0	0	0
	<b>Total</b>	50,00,000	50,00,000	5,00,000

#### 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.	17,29,394	10,99,764	6,57,051
Add	Others [specify]	0	0	0
	<b>Total</b>	17,29,394	10,99,764	6,57,051

#### 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>	0	0	0

#### Note 9: Other Borrowings (including Short Term)

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Short-term borrowings from banks [incl'd bills purchased, discounted & excess borrowing placed on repayment basis]	0	0	0
Add	Short term borrowings from others	0	0	0
	<b>Total</b>	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	23,76,539
Add	Debentures [not maturing within one year]	4,84,475	0	0
Add	Other term liabilities	0	1,66,872	0
	<b>Total</b>	4,84,475	1,66,872	23,76,539

#### 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]	18,93,313	11,75,000	0
Add	Other Current Liabilities & Provisions [due within 1 year]	51,65,087	39,71,127	38,45,961
	<b>Total</b>	70,58,400	51,46,127	38,45,961





## 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	48,872	0	0
Add	Deferred receivables [maturity exceeding 1 yr]	0	0	0
Add	Others (Others)	0	0	0
	<b>Total</b>	48,872	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	85,548
	<b>Total</b>	0	0	85,548

### 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]	6,97,368	10,26,499	13,61,291
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	<b>Total</b>	6,97,368	10,26,499	13,61,291

### 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	14,05,857	6,78,287	4,98,401
	<b>Total</b>	14,05,857	6,78,287	4,98,401

**Note 16: Short Term Loans and Advances**

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Advances to suppliers of raw materials & stores/spares	0	0	0
Add	Advance payment of taxes	0	0	0
	<b>Total</b>	0	0	0



## 5. GST Data

### 1 . GST Data (ICY SPICY FOODS PRIVATE LIMITED) (35AADC18442C1ZS)

#### Key Observation

1. Highest Sales Category	<b>98% (B2B)</b>
2. Gross Margin % (Sales-Purchase / Sales)	<b>53%</b>
3. Customer Concentration (B2B) (Top 5):	<b>91% of Total Sales</b>
4. Supplier Concentration (Top 5):	<b>36% of Total Purchase</b>
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	<b>Rs. 39,33,570</b>
7. Median Sales:	<b>Rs. 36,67,914</b>
8. Average Purchase:	<b>Rs. 15,85,002</b>
9. Median Purchase:	<b>Rs. 15,51,142</b>
10. Highest sales are in the month of	<b>10-2019</b>
11. Highest Purchase are in the month of	<b>09-2017</b>
12. Total Credit Note Vs Total Sales is	<b>2% in 12-2017(Highest)</b>
13. Total Debit Note Vs Total Purchase is	<b>0% in 06-2018(Highest)</b>

#### Overview

Sr.No	Particulars	Details
1.	Total No. of Months	<b>24</b>
2.	Total No. of Customers	<b>12</b>
3.	Total No. of Suppliers	<b>333</b>
4.	Total Sales (Invoice Value)	<b>9,44,05,684</b>
A.	B2B	<b>10,59,740</b>
B.	B2CL	<b>0</b>
C.	B2CS	<b>9,22,93,716</b>
D.	Exports	<b>0</b>
E.	Nil Rated Good	<b>10,52,227</b>
F.	Exempted Goods	<b>0</b>
G.	Non GST Outward Supplies	<b>0</b>



## 5. GST Data

5.	Total Purchases	4,43,80,064
6.	Difference (Sales Minus Purchase)	5,00,25,620
7.	Margin (%)	53

### Top 5 Customers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	35AAECM2139H1ZN	MAK LOGISTIC PRIVATE LIMITED	3	4,16,797	3,53,217	0
2	35AFQPK5291Q1ZI	NARASHIMARAO VENKAT KONDRAGULA	2	2,64,023	2,51,450	0
3	35AMTPN2007R1ZF	MEGHNA AMAR NATH	7	1,68,553	1,49,527	0
4	35AABHL5250L1Z6	L MOORTHY (HUF)	5	60,797	56,267	0
5	35AAACT7966R2ZD	TRANSPORT CORPORATION OF INDIA LIMITED	1	53,485	50,938	0
Total			18	9,63,655	8,61,399	0

### Top 5 Suppliers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	33AREPP2978D1ZR	PUNIT JAIN	25	47,50,752	45,16,136	11
2	33AAKPK6088N1Z3	BHOORMAL RANJITKUMAR KOTHARI	27	42,51,317	38,38,457	10
3	35AAECA5754E1ZU	ANDABAR COLD STORES PRIVATE LIMITED	467	33,41,306	30,06,016	8
4	10AAOFP5797M1ZJ	PATNA BOARD BOXES INDUSTRIES	6	20,16,617	17,10,634	5
5	35AELPM0637G1ZK	PURUSHOTTAM LAL MODI	11	17,95,895	17,10,213	4
Total			536	1,61,55,887	1,47,81,456	38

### Month Wise Sales

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	07-2017	76,023	0	12,79,858	0	1,62,244	0	0	15,18,125
2	08-2017	1,45,908	0	23,77,622	0	2,31,804	0	0	27,55,334
3	09-2017	2,71,212	0	25,34,134	0	2,16,185	0	0	30,21,531



## 5. GST Data

4	10-2017	1,56,778	0	53,30,982	0	2,18,617	0	0	57,06,377
5	11-2017	23,301	0	23,72,996	0	2,23,377	0	0	26,19,675
6	12-2017	2,01,237	0	34,13,901	0	0	0	0	36,15,138
7	01-2018	1,85,281	0	39,65,050	0	0	0	0	41,50,331
8	02-2018		0	35,86,190	0	0	0	0	35,86,190
9	03-2018		0	57,91,856	0	0	0	0	57,91,856
10	04-2018		0	33,85,047	0	0	0	0	33,85,047
11	05-2018		0	34,66,741	0	0	0	0	34,66,741
12	06-2018		0	32,11,239	0	0	0	0	32,11,239
13	12-2018		0	48,96,147	0	0	0	0	48,96,147
14	01-2019		0	52,09,009	0	0	0	0	52,09,009
15	02-2019		0	40,50,132	0	0	0	0	40,50,132
16	03-2019		0	41,29,859	0	0	0	0	41,29,859
17	04-2019		0	36,22,853	0	0	0	0	36,22,853
18	05-2019		0	35,96,062	0	0	0	0	35,96,062
19	06-2019		0	38,93,687	0	0	0	0	38,93,687
20	07-2019		0	27,17,520	0	0	0	0	27,17,520
21	08-2019		0	37,12,974	0	0	0	0	37,12,974
22	09-2019		0	31,88,789	0	0	0	0	31,88,789
23	10-2019		0	77,02,047	0	0	0	0	77,02,047
24	11-2019		0	48,59,020	0	0	0	0	48,59,020
<b>Total</b>		10,59,740	0	9,22,93,716	0	10,52,227	0	0	

### Month Wise Purchase

Sr.No	Months	B2B	Total
1	07-2017	5,33,738	5,33,738
2	08-2017	10,66,225	10,66,225
3	09-2017	32,20,512	32,20,512
4	10-2017	13,96,243	13,96,243
5	11-2017	15,32,795	15,32,795
6	12-2017	17,78,190	17,78,190
7	01-2018	13,84,806	13,84,806
8	02-2018	15,07,802	15,07,802



## 5. GST Data

9	03-2018	19,41,768	19,41,768
10	04-2018	9,19,404	9,19,404
11	05-2018	10,99,778	10,99,778
12	06-2018	9,50,483	9,50,483
13	07-2018	9,67,503	9,67,503
14	08-2018	11,41,950	11,41,950
15	09-2018	17,79,153	17,79,153
16	10-2018	15,69,490	15,69,490
17	12-2018	18,99,384	18,99,384
18	01-2019	26,88,708	26,88,708
19	02-2019	17,65,428	17,65,428
20	03-2019	15,73,839	15,73,839
21	04-2019	13,33,987	13,33,987
22	05-2019	17,02,315	17,02,315
23	06-2019	13,29,299	13,29,299
24	07-2019	9,06,024	9,06,024
25	08-2019	18,22,424	18,22,424
26	09-2019	24,76,792	24,76,792
27	10-2019	29,84,466	29,84,466
28	11-2019	11,07,556	11,07,556
<b>Total</b>		4,43,80,064	

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

Sr.No	Months	SALES	Source
1	07-2017	13,77,028	From GST
2	08-2017	25,18,026	From GST
3	09-2017	27,29,770	From GST
4	10-2017	52,97,383	From GST
5	11-2017	24,19,662	From GST
6	12-2017	3,18,02,440	From GST
7	01-2018	39,14,928	From GST
8	02-2018	33,92,923	From GST
9	03-2018	55,62,880	From GST



## 5. GST Data

10	04-2018	32,12,843	From GST
11	05-2018	32,67,565	From GST
12	06-2018	30,34,697	From GST
13	07-2018	26,93,602	From GST
14	08-2018	35,63,259	From GST
15	09-2018	32,38,300	From GST
16	10-2018	43,88,179	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	0	Self Declared
29	11-2019	45,70,813	From GST
<b>Total</b>			-

### Credit/Debit Note Info.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
1	09-2017	5,642	30,21,531	2,625	32,20,512	8,267
2	10-2017	10,319	57,06,377			10,319
3	12-2017	68,830	36,15,138			68,830
4	01-2018	1,389	41,50,331			1,389
5	02-2018	693	35,86,190	250	15,07,802	943
6	03-2018	5,797	57,91,856	500	19,41,768	6,297
7	05-2018	15,005	34,66,741	1,113	10,99,778	16,118
8	06-2018	9,754	32,11,239	2,625	9,50,483	12,379
9	07-2018	29,485	0			29,485



## 5. GST Data

10	08-2018	1,596	0			1,596
11	09-2018	9,035	0			9,035
12	12-2018	3,359	48,96,147			3,359
13	01-2019	3,150	52,09,009			3,150
14	02-2019	1,239	40,50,132			1,239
15	03-2019	17,322	41,29,859			17,322
16	04-2019	20,925	36,22,853			20,925
17	06-2019	6,413	38,93,687			6,413
18	07-2019	10,717	27,17,520			10,717
19	09-2019	24,701	31,88,789			24,701
20	10-2019	12,810	77,02,047			12,810
<b>Total</b>		2,58,181	7,19,59,446	7,113	87,20,343	

### Inward Supply Description

Sr.No	Months	GST		NON GST		Total
		Inter- State Supplies	Intra- State Supplies	Inter- State Supplies	Intra- State Supplies	
1	072017	0	1,74,075	0	64,591	33,41,331
1	082017	0	3,06,710	0	44,289	0
1	092017	0	4,50,133	0	1,28,698	0
1	102017	0	2,67,486	0	1,83,348	0
1	112017	8,000	3,19,870	0	1,43,669	0
1	122017	0	4,02,025	0	1,32,046	0
1	012018	0	3,83,664	0	1,26,013	0
1	032018	4,050	4,03,606	0	33,810	0
1	042018	0	10,30,808	0	0	0
1	052018	0	5,99,167	0	0	0
1	062018	0	4,53,308	0	0	0
1	072018	0	21,39,154	0	0	0
1	092018	0	26,76,952	0	0	0
1	102018	0	32,36,718	0	0	0
<b>Total</b>						





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

### GST Sales Vs. Bank Receipts

Months	Bank statement Receipts	GST sales	Receipts to sales %
06-2019	66,57,307	-	-
07-2019	63,87,630	-	-
08-2019	26,39,715	-	-
09-2019	60,12,763	-	-
10-2019	77,51,909	-	-
11-2019	42,95,511	45,70,813	94 %
Total	3,37,44,836	45,70,813	738.27 %

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

Year	GST Sales Total	ITR Sales	GST to ITR %
2018-2019	2,33,98,445	4,77,06,913	49.05 %
Total	2,33,98,445	4,77,06,913	49 %

### GST Purchase Vs. Fund Remittance.

Months	Bank statement Payments	GST Purchase	Payments To purchase %
06-2019	30,50,967	13,29,299	230 %
07-2019	64,17,092	9,06,024	708 %
08-2019	66,53,169	18,22,424	365 %
09-2019	25,90,362	24,76,792	105 %
10-2019	1,00,48,761	29,84,466	337 %
11-2019	55,50,842	11,07,556	501 %
Total	3,43,11,193	1,06,26,562	323 %

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

Year	GST Purchase	ITR Purchase	GST to ITR %
2018-2019	1,63,55,120	2,38,72,097	68.51 %



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

Total	1,63,55,120	2,38,72,097	69 %
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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

### UMANG SONTHALIA

<b>PAN No Code</b>	DMIPS6036P
<b>DIN/DPIN</b>	6620599
<b>Address</b>	Icy Spicy Junglighat S Andaman Portblair 744102 AN IN

### Director/Partner Information

#### Companies of Current Directorship

Entity	CIN	Company Status	City	Nature of Relationship	Company Declared Shell	Company Declared Defaulter	Company is Party to Litigation	Company approached BIFR	Company is MCA Disqualified
ICY SPICY FOODS PRIVATE LIMITED	U15122AN2015PTC000262	Active	Port Blair	Managing Director	No	No	No	No	No
BLAIR FOOD PRODUCTS PRIVATE LIMITED	U15205AN2015PTC000266	Active	Port Blair	Managing Director	No	No	No	No	No
WEBPORT MEDIA PRIVATE LIMITED	U63040AN2015PTC000278	Active	Port Blair	Director	No	No	No	No	No

#### Companies of Past Directorship



## 9. Other Directorship

Entity	CIN	Company Status	City	Nature of Relationship	Company Declared Shell	Company Declared Defaulter	Company is Party to Litigation	Company approached BIFR	Company is MCA Disqualified
SAMASTIPUR FROZEN FOODS PRIVATE LIMITED	U15122WB2012PTC183261	Active	Kolkata	Director	No	No	No	No	No
KRIKA FROZEN FOOD PRIVATE LIMITED	U74999WB2009PTC136712	Active	Kolkata	Director	Yes	No	No	No	No
ONTRACK TECHNOLOGIES PRIVATE LIMITED	U74900KA2016PTC086423	Active	Bangalore	Director	No	No	No	No	No

### LLPs in which person is currently Partner

Entity	CIN	Company Status	City	Nature of Relationship	Company Declared Shell	Company Declared Defaulter	Company is Party to Litigation	Company approached BIFR	Company is MCA Disqualified
No record Found									

### LLPs in which person was Ex-Partner

Entity	CIN	Company Status	City	Nature of Relationship	Company Declared Shell	Company Declared Defaulter	Company is Party to Litigation	Company approached BIFR	Company is MCA Disqualified
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## 9. Other Directorship

No record Found
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## 9. Other Directorship

### POONAM SONTHALIA

<b>PAN No Code</b>	ATGPS4204H
<b>DIN/DPIN</b>	6620584
<b>Address</b>	Icy Spicy Island Arcade Junglighat Portblair Andaman Port Port Blair 744101 AN IN

### Director/Partner Information

#### Companies of Current Directorship

Entity	CIN	Company Status	City	Nature of Relationship	Company Declared Shell	Company Declared Defaulter	Company is Party to Litigation	Company approached BIFR	Company is MCA Disqualified
ICY SPICY FOODS PRIVATE LIMITED	U15122AN2015PTC000262	Active	Port Blair	Director	No	No	No	No	No
BLAIR FOOD PRODUCTS PRIVATE LIMITED	U15205AN2015PTC000266	Active	Port Blair	Director	No	No	No	No	No

#### Companies of Past Directorship

Entity	CIN	Company Status	City	Nature of Relationship	Company Declared Shell	Company Declared Defaulter	Company is Party	Company approached BIFR	Company is MCA Disqualified
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### LLPs in which person is currently Partner

## LLPs in which person was Ex-Partner

Entity	CIN	Company Status	City	Nature of Relationship	Company Declared Shell	Company Declared Defaulter	Company is Party to Litigation	Company approached BIFR	Company is MCA Disqualified
No record Found									



## 9. Other Directorship

### SHIVESH KUMAR

<b>PAN No Code</b>	BOTPK7894E
<b>DIN/DPIN</b>	7682878
<b>Address</b>	ICY SPICY VILL JUNGLIGHAT PO JUNGLIGHAT PS ABERDEEN BAZAR PORT BLAIR 744101 AN IN

### Director/Partner Information

#### Companies of Current Directorship

Entity	CIN	Company Status	City	Nature of Relationship	Company Declared Shell	Company Declared Defaulter	Company is Party to Litigation	Company approached BIFR	Company is MCA Disqualified
ICY SPICY FOODS PRIVATE LIMITED	U15122AN2015PTC000262	Active	Port Blair	Director	No	No	No	No	No

#### Companies of Past Directorship

Entity	CIN	Company Status	City	Nature of Relationship	Company Declared Shell	Company Declared Defaulter	Company is Party to Litigation	Company approached BIFR	Company is MCA Disqualified
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## 9. Other Directorship

## LLPs in which person is currently Partner

## LLPs in which person was Ex-Partner

Entity	CIN	Company Status	City	Nature of Relationship	Company Declared Shell	Company Declared Defaulter	Company is Party to Litigation	Company approached BIFR	Company is MCA Disqualified
No record Found									



## 10. Bank Statement Analysis

### (a) Month Wise Details

**ICICI Bank, India**  
**ICY SPICY ISLAND ARCADE,JUNGLIGHAR PORT BLAIR ANDAMAN & NICOBAR - INDIA - 744103**  
**Account No:- XXXXXXXXX0052**  
**Account Details from Jun-19 to Nov-19**

Description	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19
Total No. of Credit Transactions	49	62	38	57	93	88
Total Amount of Credit Transactions	66,57,306	63,87,629	26,39,715	60,12,763	77,51,909	42,95,511
Total No. of Debit Transactions	44	64	56	61	113	91
Total Amount of Debit Transactions	30,50,967	64,17,092	66,53,169	25,90,362	1,00,48,761	55,50,842
Total No. of Cash Deposits	8	10	10	12	14	14
Total Amount of Cash Deposits	20,30,000	13,90,000	18,50,000	24,00,000	45,78,900	26,00,000
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	1	0	0	0	0	0



## 10. Bank Statement Analysis

### (a) Month Wise Details

Description	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19
Total Amount of Cheque Deposits	1,00,620	0	0	0	0	0
Total No. of Cheque Issues	24	32	33	36	51	44
Total Amount of Cheque Issues	9,32,597	45,87,242	52,20,402	5,39,815	37,46,843	10,69,115
Total No. of Inward Cheque Bounces	0	0	0	0	0	0
Total No. of Outward Cheque Bounces	0	0	0	0	1	0
Min EOD Balance	1,91,169	94,294	1,50,970	68,873	59,982	4,34,781
Max EOD Balance	45,77,478	45,48,016	8,51,686	39,56,963	18,68,384	20,32,076
Average EOD Balance	8,38,130	6,01,090	5,89,692	3,85,904	5,19,639	11,34,399



## 10. Bank Statement Analysis

### (b) Top 5 Fund Remittance

ICICI Bank, India  
ICY SPICY ISLAMD ARCADE,JUNGLIGHAR PORT BLAIR ANDAMAN & NICOBAR - INDIA - 744103  
Account No:- XXXXXXXXX0052  
Account Details from Jun-19 to Nov-19

Month	Description	Category	Amount
15-06-2019	RTGS:ICICR42019061500343879/SITARAM BISHWANATH	Transfer to SITARAM BISHWANATH	-5,00,000
20-06-2019	GIB/000030517895/GST /19063500001789	Tax	-1,62,439
06-06-2019	MMT/IMPS/915717398808/On ac/ KKBK0000464	Transfer out	-1,58,046
03-06-2019	MMT/IMPS/915315876355/On ac/ VIJB0006032	Transfer out	-1,50,000
06-06-2019	MMT/IMPS/915717263964/On ac/ KKBK0000207	Transfer out	-1,50,000
01-07-2019	NEFT:000069128364/SBIN0012356/ICY SPICY FOOD PVT L	Transfer to ICY SPICY FOOD PVT L	-40,00,000
10-07-2019	RTGS:ICICR42019071000752338/icy spicy foods pvt lt	Transfer to icy spicy foods pvt lt	-4,00,000
20-07-2019	GIB/000031328981/GST /19073500001976	Tax	-1,61,739
22-07-2019	MMT/IMPS/920218490644/On ac/ KKBK0000464	Transfer out	-1,57,664
06-07-2019	R SADHA AND SONS	Transfer out	-1,32,208
01-08-2019	NEFT:000070983991/SBIN0012356/ICY SPICY FOODS PVT LTD	Transfer to ICY SPICY FOODS PVT Ltd	-40,00,000



## 10. Bank Statement Analysis

### (b) Top 5 Fund Remittance

13-08-2019	NEFT:000071566195/UBIN0563854/ICY SPICY FOODS PVT LTD	Transfer to ICY SPICY FOODS PVT Ltd	-3,50,000
19-08-2019	NEFT:000071880486/UTIB0000157/SHREE DURGA ENTERPRI SES	Transfer to SHREE DURGA ENTERPRI SES	-3,50,000
29-08-2019	MMT/IMPS/924118120934/SURYAA FOOD PRO/HDFC0002077	Transfer out	-1,33,755
29-08-2019	MMT/IMPS/924119135143/ RAVINDRADRYFRUI/Onac /K KBK0000464	Transfer out	-1,28,440
03-09-2019	MMT/IMPS/924608879232/ubiicyspicy/Onac / UBIN0563854	Transfer out	-2,00,000
12-09-2019	MMT/IMPS/925511750475/Onac/ubiicyspic/ UBIN0563854	Transfer out	-2,00,000
03-09-2019	MMT/IMPS/924613704928/ SHREEDURGAENTER/Onac /U	Transfer out	-1,85,650
25-09-2019	MMT/IMPS/926819358487/Onac/ GOTAMTRADI/TMBL0000055	Transfer out	-1,73,760
12-09-2019	MMT/IMPS/925512006827/Onac/ubiicyspic/ UBIN0563854	Transfer out	-1,50,000
01-10-2019	RTGS:ICICR52019100100757075/ SBIN0012356/ICY SPICY FOODS PVT LTD	Transfer to ICY SPICY FOODS PVT Ltd	-25,00,000
04-10-2019	INF/NEFT/021576144151/ SNEHALKANODIA /HDFC0001755	Transfer out	-5,00,000
10-10-2019	RTGS:ICICR42019101000219135/icy spicy foods pvt lt	Transfer to icy spicy foods pvt lt	-4,50,000
01-10-2019	RTGS:ICICR52019100100753242/ UBIN0563854/SHYAMLATA SONTHALIA	Transfer to SHYAMLATA SONTHALIA	-4,00,000



## 10. Bank Statement Analysis

### (b) Top 5 Fund Remittance

01-10-2019	MMT/IMPS/927420708615/on ac/ RAVINDRADR/KKBK0000464	Transfer out	-2,00,000
06-11-2019	RTGS:ICICR42019110600506472/icy spicy foods pvt lt	Transfer to icy spicy foods pvt lt	-5,00,000
11-11-2019	RTGS:ICICR42019111100250059/icy spicy foods pvt lt	Transfer to icy spicy foods pvt lt	-5,00,000
26-11-2019	RTGS:ICICR42019112600624058/sitaram bishwanath	Transfer to sitaram bishwanath	-5,00,000
07-11-2019	MMT/IMPS/931115064790/omshreeganeshe/ HDFC0000153	Transfer out	-2,00,000
11-11-2019	MMT/IMPS/931513211448/Onac/canishuath/ SBIN0004163	Transfer out	-2,00,000





## 10. Bank Statement Analysis

### (c) Top 5 Fund Received

ICICI Bank, India  
ICY SPICY ISLAMD ARCADE,JUNGLIGHAR PORT BLAIR ANDAMAN & NICOBAR - INDIA - 744103  
Account No:- XXXXXXXXX0052  
Account Details from Jun-19 to Nov-19

Month	Description	Category	Amount
29-06-2019	RTGS-SBINR52019062900049680-ICY SPICY FOODS PVT LT D-38123532377-SBIN0012356	Transfer from ICY SPICY FOODS PVT LT D	40,00,000
06-06-2019	BY CASH - PORT BLAIR	Cash Deposit	4,00,000
01-06-2019	BY CASH - PORT BLAIR	Cash Deposit	3,00,000
15-06-2019	BY CASH - PORT BLAIR	Cash Deposit	3,00,000
19-06-2019	BY CASH - PORT BLAIR - GARACHARAMA	Cash Deposit	2,50,000
31-07-2019	RTGS-SBINR52019073100053785-ICY SPICY FOODS PVT LT D-38123532377-SBIN0012356	Transfer from ICY SPICY FOODS PVT LT D	40,00,011
17-07-2019	NEFT-SBIC600098552441-AAO ANC ANC CDA IDS-URG ENT/CMP PAYMENTS-32891209657-SBIN0004266	Transfer from AAO ANC ANC CDA IDS	2,44,180
22-07-2019	BY CLG/ZN M2/SET 19	Transfer in	2,38,830
08-07-2019	BY CASH - PORT BLAIR	Cash Deposit	2,00,000
02-07-2019	BY CASH - PORT BLAIR	Cash Deposit	1,50,000
06-08-2019	BY CLG/ZN M2/SET 14	Transfer in	3,22,965
16-08-2019	BY CASH - PORT BLAIR	Cash Deposit	3,00,000



## 10. Bank Statement Analysis

### (c) Top 5 Fund Received

31-08-2019	BY CASH - PORT BLAIR	Cash Deposit	2,50,000
02-08-2019	BY CASH - PORT BLAIR	Cash Deposit	2,00,000
20-08-2019	BY CASH - PORT BLAIR	Cash Deposit	2,00,000
30-09-2019	RTGS-SBINR52019093000163006-ICY SPICY FOODS-38123532377-SBIN0012356	Transfer from ICY SPICY FOODS	25,00,000
30-09-2019	BY CASH - PORT BLAIR	Cash Deposit	7,50,000
30-09-2019	BY CLG/ZN M2/SET 13	Transfer in	4,73,720
02-09-2019	BY CASH - PORT BLAIR	Cash Deposit	2,00,000
09-09-2019	BY CASH - PORT BLAIR	Cash Deposit	2,00,000
28-10-2019	BY CASH - PORT BLAIR	Cash Deposit	18,00,000
03-10-2019	BY CASH - PORT BLAIR	Cash Deposit	7,00,000
23-10-2019	BY CASH - PORT BLAIR - GARACHARAMA	Cash Deposit	6,00,000
04-10-2019	RTGS-HDFCR52019100498414913- SITARAM BISHWANATH-50200043215102- HDFC0002608	Transfer from SITARAM BISHWANATH	5,00,000
31-10-2019	MID 97038376 CCARD PMT 301019	Card Settlement	4,59,909
11-11-2019	BY CASH - PORT BLAIR - GARACHARAMA	Cash Deposit	4,00,000
02-11-2019	BY CASH - PORT BLAIR	Cash Deposit	3,00,000
20-11-2019	BY CASH - PORT BLAIR - GARACHARAMA	Cash Deposit	3,00,000
16-11-2019	BY CLG/ZN M2/SET 5	Transfer in	2,55,565
25-11-2019	BY CLG/ZN M2/SET 44	Transfer in	2,11,750



## **10. Bank Statement Analysis**

### **(c) Top 5 Fund Received**



## 10. Bank Statement Analysis

### (d) Bounced Cheque's Details

ICICI Bank, India  
ICY SPICY ISLAMD ARCADE,JUNGLIGHAR PORT BLAIR ANDAMAN & NICOBAR - INDIA - 744103  
Account No:- XXXXXXXXX0052  
Account Details from Jun-19 to Nov-19

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	28-10-2019	-	REJECT:87:INSTRUMENT OUT DATED\STALE	-50,000	Bounced O/W Cheque	25,95,367



## 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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