



Prelim Report of

GARGI AGENCY

Application Type - New - Working Capital (WC 3 Year ITR - CGTMSE)

Application Code - CW-AWC-66808-427960

Dated: 25/04/2019

Registered Office

191/A,
KADRU
ANAND VIHAR
District: Ranchi,
Taluka: Ranchi,
Ranchi-834002

Email Id: gargiagn@yahoo.in

Contact Number: 9308321009

Powered By:



[A FinTech Initiative]



INDEX

Chapter	Title
1	Timeline
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
8	GST Data
9	Bank Statement Analysis
A	Month Wise Details
B	Top 5 Fund Remittance
C	Top 5 Fund Received
D	Bounced Cheque's Details
10	List of Abbreviations



TIMELINE

Sr.No.	Particulars	Date
1	Date of Proposal	24/04/2019
2	Date of In-Principle Approval	25/04/2019



PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	HealthCare	Not Set
2.	Loan Amount	78,30,000 Rupees	Yes
3.	Geographical Market Focus	Ranchi	Not Set
4.	CGTMSE Coverage	New to CGTMSE Coverage	Yes
5.	MSME Funding	Micro	Not Set
6.	Asset Coverage % (including CGTMSE coverage and Colletral Security value)	50%	Not Set
7.	Debt Equity Ratio (2017 - 2018)	0.23 Times	Yes
8.	Current Ratio (2017 - 2018)	1.49 Times	Yes
9.	Interest Coverage Ratio (2017 - 2018)	-	Yes
10.	TOL/TNW (2017 - 2018)	2.61 Times	Yes
11.	Customer Concentration	6.06%	Not Set
12.	Number of cheque bounced (Last Month)	0	Yes
13.	Number of cheque bounced (Last 6 Month)	3	Yes
14.	Risk Model Score	38.35	Yes
15.	Age of Establishment	7 Years	Yes
16.	Positive Profitability history	3 Years	Yes
17.	Past Year Turnover	4,76,86,486 Rupees	Not Set
18.	Positive Net Worth history	3 Years	Yes
19.	Turnover to Loan Ratio (2017 - 2018)	6.1 Times	Not Set
20.	Gross Cash Accruals to loan ratio (2017 - 2018)	0.09 Times	Not Set
21.	Minimum Bureau Score - Director/ Partner/ Proprietor	725	Not Set
22.	Commercial Bureau - Maximum DPDs (last 12 months)	0 DPDs	Yes
23.	Maximum Drop in turnover allowed	Previous year sale not found	Not Set
24.	Utilisation percentage	18%	Not Set



PARAMETER CHECK

25.	Credit Summation	0%	Not Set
26.	Collateral Coverage % (includes only Collateral Security Value)	0%	Not Set
27.	Debt Service Coverage Ratio (Conservative)	-	Not Set



PROJECT SNAPSHOT

Industry:	HealthCare
Establishment Year:	April 2012
Constitution:	Partnership
PAN:	AAKFG9560B
GSTIN:	20AAKFG9560B1ZP

• GST DETAILS

Number of Customers:	134
Customer Concentration:	• 6.06 %
Projected Sales as per GST:	59,151,983.95 Rs.
Factory Premise:	Rented
Know How:	Common Knowledge
Competition:	Medium
Commercial Operation Date:	-

• Partners Background:

Name	GAURI SHANKAR GUPTA	REKHA BARNWAL
PAN	ACSPG8415H	ACXPB1284C
Address	ANAND VIHAR Kadru B.O, Ranchi, Ranchi, JHARKHAND, 834002	HARMU HOUSING COLONY Harmu Housing Colony S.O, Ranchi, Ranchi, JHARKHAND, 834002
Mobile No	9308321009	9334837650
Date of Birth	10-10-1969	31-12-1972
Total Experience	15	8
Networth	6,050,000	3,500,000
Bureau Score(TransUnion)	725	-1
Bureau Score(Experian)	-	-



PROJECT SNAPSHOT

Personal Loan Obligation		
Father Name	LATE SITARAM BARNWAL	SRI PRABHU LAL
Educational Status	Graduate (General)	Matriculate
Nationality	India	India
Visually Impaired	No	No
Residence Status	Resident India	Resident India

• Additional Detail for Main Partners:

Name	GAURI SHANKAR GUPTA
Marital Status	Married
Spouse Name	REKHA BARNWAL
Spouse Detail	Employed
No. of Children	2
Owning a House	Tenant
Assessed for Income Tax	Assessed
Have Life Insurance Policy	Yes

• MSME Ranking

MSME Ranking :	Not Found
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• 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)
08-02-2017	Bank of Baroda India	Cash credit	4,000,000.00	898,443.00		8984.43		-



PROJECT SNAPSHOT

• Fund Requirement:

Particulars	Details
Facility	Working Capital
Application Type	New
Product Name	WC 3 Year ITR - CGTMSE
Loan Amount	7830000.0
Promotor's Contribution	3,000,000 (23.08%)
EMI	NA
Rate of Interest (%)	10.85
Purpose	Working Capital

• Business Name Comparision

Name as per GST (1)	GARGI AGENCY
Name as per ITR	GARGI AGENCY
Name edited by user	GARGI AGENCY
Trade Name as per GST (1)	-
Name as per Bank Statement	M/S. GARGI AGENCY

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



FINANCIAL DETAILS

EXISTING FINANCIALS

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

Profit & Loss Statement			
Units	(INR Absolute)		
<i>For the Year ended</i>	31-Mar-2018	31-Mar-2017	31-Mar-2016
No of Months	12	12	12
INCOME :			
<i>Gross Sales (Including Indirect Taxes collected on sales)</i>	47,686,486	0	0
Less: Indirect Taxes (Indirect Taxes paid on purchases)	9,250	3,810	7,299
Net Sales	47,677,236	-3,810	-7,299
EXPENDITURE :			
Increase/Decrease in Stock	4,260,905	0	0
Raw Material Consumed	44,097,086	0	0
Power & Fuel Cost	15,728	47,429	36,986
Employee Cost	828,000	899,000	863,500
General and Administration Expenses	1,626,055	1,338,814	1,413,085
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	868,664	206,240	205,160
Less: Expenses Capitalised	0	0	0
Total Expenditure	51,696,438	2,491,483	2,518,731
Operating Profit (Excl OI)	-4,019,202	-2,495,293	-2,526,030
Other Income	4,712,504	3,628,976	3,341,256
Operating Profit (EBITDA)	693,302	1,133,683	815,226
Interest	0	345,232	198,946
PBDT	693,302	788,451	616,280
Depreciation	77,751	110,363	48,336
Profit Before Taxation & Exceptional Items	615,551	678,088	567,944
Exceptional Income / Expenses	0	0	0



FINANCIAL DETAILS

EXISTING FINANCIALS

Profit & Loss Statement			
Profit Before Tax	615,551	678,088	567,944
Provision for Tax	0	0	0
Other Income (Need to check at the time of Due Diligence)	0	0	0
Profit After Tax	615,551	678,088	567,944
Dividend Pay Out	0	0	0
Equity Dividend %	0	0	0
Earnings Per Share (INR)	0.0	0.0	0.0

Balance Sheet -Equities and Liabilities			
Units	(INR Absolute)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
EQUITY AND LIABILITIES			
Share Capital	4,125,030	4,664,157	3,544,728
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
Shareholder's Funds	4,125,030	4,664,157	3,544,728
Minority Interest	0	0	0
Secured Loans	934,760	1,300,333	2,136,526
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)	0	0	0
Long Term Provisions	0	0	0
Total Non-Current Liabilities	934,760	1,300,333	2,136,526
Trade Payables	9,791,094	14,602,184	12,166,288



FINANCIAL DETAILS

EXISTING FINANCIALS

Balance Sheet -Equities and Liabilities			
Other Current Liabilities	30,000	34,313	369,180
Short Term Provisions	0	0	0
Total Current Liabilities	9,821,094	14,636,497	12,535,468
Other Liabilities (Need to check at the time of Due Diligence)	0	0	0
Total Liabilities	14,880,884	20,600,987	18,216,722
Balance Sheet -Assets			
Units	(INR Absolute)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
Gross Block	371,252	312,333	318,480
Less: Accumulated Depreciation	77,750	0	0
Less: Impairment of Assets	0	0	0
Net Block	293,502	312,333	318,480
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	0	0	0
Sundry Debtors	804,375	19,748,028	17,551,351
Cash and Bank	535,967	540,626	346,891
Other Current Assets	13,247,040	0	0
Short Term Loans and Advances	0	0	0
Total Current Assets	14,587,382	20,288,654	17,898,242



FINANCIAL DETAILS

EXISTING FINANCIALS

Balance Sheet -Assets			
Other Assets (Need to check at the time of Due Diligence)	0	0	0
<i>Total Assets</i>	14,880,884	20,600,987	18,216,722
<i>Book Value</i>	0.0	0.0	0.0



RATIO ANALYSIS

Ratio Analysis			
Ratio	31-Mar-2018	31-Mar-2017	31-Mar-2016
EBITDA (%)	1.45	-29,755.46	-11,169.01
PATM (%)	1.29	-17,797.59	-7,781.12
ROCE (%)	12.58	19.47	-
Asset Turnover(x)	3.20	-0.00	-0.00
Inventory Turnover (days)	0.00	0.00	0.00
Debtors Turnover(days)	6.16	-1,891,871.45	-877,687.78
Creditors Turnover (days)	81.01	112,374.23	120,064.22
Sales/Working Capital (x)	-68.80	-492,974.56	-269,290.04
Net Sales Growth(%)	-1,251,471.02	-47.80	-
PAT Growth(%)	-9.22	19.39	-
Adjusted Total Debt/Equity(x)	0.23	0.28	0.60
Growth in Debt/ Equity (%)	-17.86	-53.33	-
Current Ratio(x)	0.08	1.35	1.44
Current Ratio (As per CMA)	1	1	1
Quick Ratio(x)	0.08	1.35	1.44
Interest Coverage	0.00	3.28	4.10
Debt/ EBITDA	1.35	1.15	2.62
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	3.30	-18,183.81	-
Growth in CFO Margin (%)	-100.02	-	-



NOTES TO ACCOUNT

Notes to Account: Profit & Loss Statement				
Note 1: Gross Sales (INR Absolute)				
Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Domestic Sales	47,686,486	0	0
Add	Export Sales	0	0	0
	Total	47,686,486	0	0
Note 2: Excise Duty (INR Absolute)				
Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Excise Duty	9,250	3,810	7,299
Add	Other items	0	0	0
	Total	9,250	3,810	7,299
Note 3: Increase/Decrease in Stock (INR Absolute)				
Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Op. stocks-in-process	0	0	0
Minus	Cl. stocks-in-process	0	0	0
Add	Op. Stock of F.G.	9,494,734	0	0
Minus	Cl. stock of F.G.	5,233,829	0	0
	Total	4,260,905	0	0
Note 4: Raw Material Consumed (INR Absolute)				
Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Raw materials[including stores & other items used in the process of manufacture]	44,097,086	0	0
Add	Other spares	0	0	0
	Total	44,097,086	0	0
Note 5: Provision for Tax (INR Absolute)				
Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Provision for taxes	0	0	0
Add	Provision for Deferred Tax	0	0	0
	Total	0	0	0

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

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Ordinary share capital	4,125,030	4,664,157	3,544,728
Add	Preference shares [redeemable after one year]	0	0	0
	Total	4,125,030	4,664,157	3,544,728

Note 7: Other Reserves & Surplus (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	General Reserve	0	0	0
Add	Other reserves [excluding provisions]	0	0	0
Add	Surplus(+) or Deficit(-) in Profit & Loss Account.	0	0	0
Add	Others [specify]	0	0	0
	Total	0	0	0

Note 8: Unsecured Loans -Others (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Term Loans [excl'd instalments payable within one year] (Unsecured)	0.0	0.0	0.0
Add	Unsecured loans from others	0	0	0
	Total	0	0	0

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

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Short-term borrowings from banks [incl'd bills purchased, discounted & excess borrowing placed on repayment basis]	0	0	0
Add	Short term borrowings from others	0	0	0
	Total	0	0	0

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

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	OTHER NON-CURRENT LIABILITIES (Others)	0	0	0
Add	Deferred Payment Credits [excluding instalments due within one year]	0	0	0
Add	Term Deposits [repayable after one year]	0	0	0
Add	Debentures [not maturing within one year]	0	0	0
Add	Other term liabilities	0	0	0
	Total	0	0	0

Note 11: Other Current Liabilities (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Advance payment from customers/deposits from dealers	0	0	0
Add	Dividend payable	0	0	0
Add	Other statutory liabilities [due within one year]	0	0	322,057
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]	30,000	34,313	47,123
	Total	30,000	34,313	369,180

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

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Investments/book debts/ 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 (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	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 (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Receivables other than deferred & exports [incl. bills purchased and discounted by banks]	804,375	19,748,028	17,551,351
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	Total	804,375	19,748,028	17,551,351

Note 15: Other Current Assets (INR Absolute)

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

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

Add	Other current assets [specify]DEPB/ DUTY DRAWBACK	13,247,040	0	0
	Total	13,247,040	0	0

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

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Advances to suppliers of raw materials & stores/spares	0	0	0
Add	Advance payment of taxes	0	0	0
	Total	0	0	0



ASSESSMENT OF LIMITS

Working Capital - Nayak Committee Method

Sr. No.	Particulars	Details
A.	Projected Sales (2019-2020) *	59,151,983.95
B.	Working Capital Requirement	25.00
C.	Working Capital Limit (A*B)	14,787,995.99
D.	Promoter Contribution % (Margin)	20.00
E.	Eligible Bank Finance (C*(100-D)/100)	11,830,396.79
F.	Existing Limits (as per bureau)	4,000,000.00
G.	Net eligible bank finance (D-E)	7,830,396.79
H.	Proposed Loan Amount (Borrower)	10,000,000.00
I.	Loan Amount (Lower of F or G)	7,830,396.79
J.	Maximum Loan Amount to be provided by Bank	20,000,000.00
K.	Final Loan Amount (Lower of H & I)	7,830,000.00



RISK SCORING MODEL - (WC 3 Year ITR- CGTMSE)

Risk Factor	Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
Management Risk	Combined net worth (CNW) of the promoters (proprietors / partners / directors) as percentage of total long-term borrowing (existing and proposed)	$\geq 75\%$ and $\leq 99.99\%$	3	4
	Customer/Associate concern availing financial assistance from Banks/FIs (with satisfactory track record) for	≥ 1.01 year and ≤ 3 years	2	4
	Bureau - Transunion Score [Average of promoters]	≥ 700 and ≤ 749.99	3	4
	Experience In The Business	≥ 8 years	4	4
Financial Risk	Debt equity ratio [for the entity as a whole including the proposed project] (Treating IFUL as quasi equity)	≥ 0.01 and ≤ 1	4	4
	TOL/TNW (including proposed assistance)	≥ 4.01	0	4
	Average current ratio for last two years	≥ 1.34	4	4
	Length of working capital cycle (Debtors + Inventory - Creditors)	≤ 45 Days	4	4
	Average annual growth in gross cash accruals in last 2 years	$\geq 0.01\%$ and $\leq 5\%$ in last 2 years	1	4
	Average annual growth in net sales in last 2 years	$\geq 15.01\%$ in last 2 years	4	4
	Average EBIDTA for last 2 years / Total term loans (Existing and proposed)	$\leq 20\%$	0	4
	Average annual gross cash accruals for last 2 years / Total assets	$\geq 5.01\%$ and $\leq 10\%$	2	4
	Average Interest Coverage Ratio for last 2 years	≤ 1.5	0	4



RISK SCORING MODEL - (WC 3 Year ITR- CGTMSE)

Risk Factor	Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
Business Risk	No. of Customers based on GST data	>= 7.01 customers	4	4
	Concentration of customers	<= 25%	4	4
	Credit Summation	>= 50.01% and <= 70%	2	4

Sr. No.	Details	Actual Score	Out Of Score	Weight	Weighted Score	Weighted Out of Score
1	Management Risk Score	12	16	30.0%	9	12
2	Financial Risk Score	19	36	50.0%	24	46
3	Business Risk Score	10	12	20.0%	5	6
	Total	41	64	100.0%	38	63

Risk Grading: Adequate Safety



ASSESSMENT OF CGTMSE LIMITS

STEPS	DESCRIPTION	DETAILS	PARTICULARS
1.	Nature of Entity	Manufacturing/ Service/Trading	Trader
2.	Amount Invested in Plant and Machinery/ Equipments (Rs)	Amount in Rs.	371,252
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	No
6.	Whether units located in North East Region (incl. Sikkim)?	Yes/No	No
7.	Whether borrower has availed "CGTMSE" facility?	Yes/No	No
8.	Amount of "CGTMSE" coverage availed till date (Rs)	Amount in Rs.	0
9.	Maximum CGTMSE Coverage Available (Rs)	Amount in Rs.	10,000,000
10.	Loan Amount Applied For (Rs)	Amount in Rs.	7,830,000
11.	Available CGTMSE Coverage (Amount) (New Loan) (Rs)	Amount in Rs.	7,830,000
12.	Amount of Collateral (Rs)	Amount in Rs.	0
13.	Final CGMTSE Coverage (New Loan) (Rs)	Amount in Rs.	7,830,000
14.	Extent of Guarantee (In % Terms) (New Loan)	In % Terms	50.00
15.	Extent of Guarantee (In Amount Terms) (New Loan) (Rs)	Amount In Rs.	3,915,000
16.	Asset Coverage (%)	In % Terms	50.00



ASSESSMENT OF CGTMSE LIMITS

Bank wise CGTMSE Coverage Provided

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



GST DATA

1 . GST Data (GARGI AGENCY) ()

KEY OBSERVATION

1. Out of Total Sales, B2B sales comprises highest sales in % terms (100%)	
2. Margin (Sales Minus Purchase) is 19% of the Total Sales Amount.	
3. Customer Concentration (Top 5):	18% 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. 5349311
7. Median Sales:	Rs. 5674134
8. Average Purchase:	Rs. 4350693
9. Median Purchase:	Rs. 4322490
10. Highest sales are in the month of	11-2017
11. Highest Purchase are in the month of	05-2018

OVERVIEW

Sr.No	Particulars	Details
1.	Total No. of Months	21
2.	Total No. of Customers	134
3.	Total No. of Suppliers	42
4.	Total Sales (Invoice Value)	112335540
A.	B2B	112335540
B.	B2CL	0
C.	B2CS	0
D.	Exports	0
E.	Nil Rated Good	0
F.	Exempted Goods	0
G.	Non GST Outward Supplies	0
5.	Total Purchases	91364556
6.	Difference (Sales Minus Purchase)	20970984



GST DATA

7.	Margin (%)	19
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TOP 5 CUSTOMERS

Sr.No	GSTIN	Name/State	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	20AJAPR8547A1ZL	MOHAMAD ARIF RAHAMAN	21	6843902	6050503	6
2	20AEOPK5728D1ZQ	SUMAN KUMAR	21	3513642	3137179	3
3	20AHPJ1191R1Z6	ANIL KUMAR JHA	21	3366096	3008491	3
4	20ADFPP7613J1ZN	ASHOK KUMAR PODDAR	20	3256008	2907151	3
5	19AAECS2834H1Z9	STRASSENBURG PHARMACEUTICALS LIMITED	17	2956746	2506290	3
Total			100	19936394	17609614	18

TOP 5 SUPPLIERS

Sr.No	GSTIN	Name/State	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	19AAECS2834H1Z9	STRASSENBURG PHARMACEUTICALS LIMITED	63	67137437	59944148	73
2	19AAACE5456F1ZN	EMCEE PHARMACEUTICALS PVT LTD	55	16796741	15009762	18
3	10ANCPK8744N1ZT	RAVI KUMAR	34	3773653	3369334	4
4	10AFUPV2926F1ZA	SWETA VERMA	25	2027512	1757392	2
5	20ABRFS5633B1ZE	SHUBHAM MARKETING	1	546408	463058	1
Total			248	90281751	80543694	98

MONTH WISE SALES

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
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GST DATA

1	07-2017	5704143	0	0		0	0	0	5704143
2	08-2017	6009354	0	0		0	0	0	6009354
3	09-2017	4996370	0	0		0	0	0	4996370
4	10-2017	4841130	0	0		0	0	0	4841130
5	11-2017	6940199	0	0		0	0	0	6940199
6	12-2017	4535591	0	0		0	0	0	4535591
7	01-2018	4375101	0	0		0	0	0	4375101
8	02-2018	4842952	0	0		0	0	0	4842952
9	03-2018	3438620	0	0		0	0	0	3438620
10	04-2018	6417447	0	0		0	0	0	6417447
11	05-2018	5834878	0	0		0	0	0	5834878
12	06-2018	5674134	0	0		0	0	0	5674134
13	07-2018	6032513	0	0		0	0	0	6032513
14	08-2018	6461478	0	0		0	0	0	6461478
15	09-2018	6387472	0	0		0	0	0	6387472
16	10-2018	6250291	0	0		0	0	0	6250291
17	11-2018	5599858	0	0		0	0	0	5599858
18	12-2018	4355368	0	0		0	0	0	4355368
19	01-2019	4937818	0	0		0	0	0	4937818
20	02-2019	5094004	0	0		0	0	0	5094004
21	03-2019	3606819	0	0		0	0	0	3606819
Total		112335540	0	0	0	0	0	0	

MONTH WISE PURCHASE

Sr.No	Months	B2B	Total
1	07-2017	5977884	5977884
2	08-2017	2838440	2838440
3	09-2017	5796811	5796811
4	10-2017	3904466	3904466
5	11-2017	4994196	4994196
6	12-2017	3834786	3834786
7	01-2018	4494425	4494425
8	02-2018	3453990	3453990



GST DATA

9	03-2018	4248686	4248686
10	04-2018	4682296	4682296
11	05-2018	6349588	6349588
12	06-2018	4322490	4322490
13	07-2018	5696637	5696637
14	08-2018	3967072	3967072
15	09-2018	3681875	3681875
16	10-2018	5102859	5102859
17	11-2018	4038735	4038735
18	12-2018	5429075	5429075
19	01-2019	4184253	4184253
20	02-2019	2051693	2051693
21	03-2019	2314299	2314299
Total		91364556	

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	
Total						



FRAUD DETECTION

HUNTER ANALYSIS

Particulars	Details
No Records Found	

Fraud Description	
Sr No	Status
No Record Found	



BANK STATEMENT ANALYSIS

MONTH WISE DETAILS

Bank of Baroda, India
Account No:- 32740500000004
Account Details from Oct-18 to Mar-19

Description	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19
Total No. of Credit Transactions	156	108	115	108	102	132
Total Amount of Credit Transactions	7745382.00	5097745.00	4636066.00	6225432.00	3787951.00	4367781.00
Total No. of Debit Transactions	31	33	35	23	22	33
Total Amount of Debit Transactions	4472324.00	5701899.00	6816863.20	3890325.00	3787748.50	7294402.00
Total No. of Cash Deposits	0	0	0	0	0	0
Total Amount of Cash Deposits	0.00	0.00	0.00	0.00	0.00	0.00
Total No. of Cash Withdrawals	1	1	1	1	0	1
Total Amount of Cash Withdrawals	200000.00	200000.00	200000.00	200000.00	0.00	200000.00
Total No. of Cheque Deposits	151	110	120	103	99	121
Total Amount of Cheque Deposits	4763654.00	4319340.00	4185719.00	3183981.00	2952556.00	3564626.00
Total No. of Cheque Issues	10	8	10	9	6	12
Total Amount of Cheque Issues	421029.00	272660.00	320623.00	306636.00	72564.00	337425.00
Total No. of Inward Cheque Bounces	0	1	1	1	0	0



BANK STATEMENT ANALYSIS

MONTH WISE DETAILS

Description	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19
Total No. of Outward Cheque Bounces	10	14	16	5	6	4
Min EOD Balance	-1980497.11	-2022450.11	-3233752.31	-2989443.31	-1740580.31	-3825063.81
Max EOD Balance	-448801.11	-453230.11	-427774.31	-749602.31	-355858.81	-343434.81
Average EOD Balance	-1237635.14	-1263332.18	-1436897.04	-1467257.21	-1177515.29	-1293693.20

State Bank of India, India
191/A, ANAND VIHAR, KADRU, RANCHI, JHARKHAND-834002 RANCHI JHARKHAND-834002
Account No:- 32459370664
Account Details from Oct-18 to Mar-19

Description	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19
Total No. of Credit Transactions	28	19	14	21	23	23
Total Amount of Credit Transactions	1055975.34	942004.89	690743.00	675258.56	648352.88	1674502.33
Total No. of Debit Transactions	3	4	2	3	2	4
Total Amount of Debit Transactions	980015.34	1084021.24	560011.80	895015.34	675011.80	576010.44
Total No. of Cash Deposits	0	0	0	0	0	0
Total Amount of Cash Deposits	0.00	0.00	0.00	0.00	0.00	0.00
Total No. of Cash Withdrawals	0	0	0	0	0	0
Total Amount of Cash Withdrawals	0.00	0.00	0.00	0.00	0.00	0.00
Total No. of Cheque Deposits	8	1	0	2	6	6



BANK STATEMENT ANALYSIS

MONTH WISE DETAILS

Description	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19
Total Amount of Cheque Deposits	182812.00	14850.00	0.00	39009.00	149580.00	199690.00
Total No. of Cheque Issues	0	0	0	0	0	0
Total Amount of Cheque Issues	0.00	0.00	0.00	0.00	0.00	0.00
Total No. of Inward Cheque Bounces	0	0	0	0	0	0
Total No. of Outward Cheque Bounces	0	0	0	0	0	0
Min EOD Balance	11608.02	14099.01	11236.77	30850.99	11403.97	9816.96
Max EOD Balance	461613.92	639110.81	391227.77	537002.33	346409.87	1243303.96
Average EOD Balance	138185.49	151443.17	107987.52	163970.59	140900.47	216892.27



BANK STATEMENT ANALYSIS

TOP 5 FUND REMITTANCE

Bank of Baroda, India
Account No:- 32740500000004
Account Details from to

Month	Description	Category	Amount
2018-10-24	RTGS- BARB201810248297456498- STRASSENB URG PHARMACE	Transfer to STRASSENB URG PHARMACE	-900000.00
2018-10-09	RTGS- BARB201810098282676727- STRASSENB URG PHARMACE	Transfer to STRASSENB URG PHARMACE	-881148.00
2018-10-22	RTGS- BARB201810228295967315- STRASSENB URG PHARMACE	Transfer to STRASSENB URG PHARMACE	-744152.00
2018-10-24	RTGS- BARB201810248297456515- STRASSENB URG PHARMACE	Transfer to STRASSENB URG PHARMACE	-486523.00
2018-10-24	RTGS- BARB201810248297456587- STAVE PHARMACEUTICALS	Transfer to STAVE PHARMACEUTICALS	-300000.00
2018-11-27	RTGS- BARB201811278331626843- STRASSENB URG PHARMACE	Transfer to STRASSENB URG PHARMACE	-977169.00
2018-11-02	RTGS- BARB201811028306700258- STRASSENB URG PHARMACE	Transfer to STRASSENB URG PHARMACE	-900000.00
2018-11-27	RTGS- BARB201811278331626707- STRASSENB URG PHARMACE	Transfer to STRASSENB URG PHARMACE	-900000.00
2018-11-17	RTGS- BARB201811178321441069- STRASSENB URG PHARMACE	Transfer to STRASSENB URG PHARMACE	-778358.00
2018-11-01	RTGS- BARB201811018305672289- WALRUS LIFESCIENCES PV	Transfer to WALRUS LIFESCIENCES PV	-465649.00
2018-12-31	TRANSFER-HARMU	Transfer out	-2000000.00
2018-12-28	RTGS- BARB201812288362755537- STRASSENB URG PHARMACE	Transfer to STRASSENB URG PHARMACE	-900000.00



BANK STATEMENT ANALYSIS

TOP 5 FUND REMITTANCE

2018-12-03	RTGS- BARB201812038337770065- STRASSENB URG PHARMACE	Transfer to STRASSENB URG PHARMACE	-798234.00
2018-12-28	RTGS- BARB201812288362755981- STRASSENB URG PHARMACE	Transfer to STRASSENB URG PHARMACE	-661442.00
2018-12-18	RTGS- BARB201812188352539149- STRASSENB URG PHARMACE	Transfer to STRASSENB URG PHARMACE	-415986.00
2019-01-02	RTGS- BARB201901029002875723- STRASSENB URG PHARMACE	Transfer to STRASSENB URG PHARMACE	-800000.00
2019-01-24	RTGS- BARB201901249024819959- STRASSENB URG PHARMACE	Transfer to STRASSENB URG PHARMACE	-700000.00
2019-01-09	RTGS- BARB201901099009456312- STRASSENB URG PHARMACE	Transfer to STRASSENB URG PHARMACE	-410945.00
2019-01-24	RTGS- BARB201901249024821260- STRASSENB URG PHARMACE	Transfer to STRASSENB URG PHARMACE	-398666.00
2019-01-17	RTGS- BARB201901179017632374- STRASSENB URG PHARMACE	Transfer to STRASSENB URG PHARMACE	-365870.00
2019-02-02	RTGS- BARB201902029033463167- STRASSENB URG PHARMACE	Transfer to STRASSENB URG PHARMACE	-930931.00
2019-02-26	RTGS- BARB201902269057440637- STRASSENB URG PHARMACE	Transfer to STRASSENB URG PHARMACE	-900000.00
2019-02-26	RTGS- BARB201902269057441158- STRASSENB URG PHARMACE	Transfer to STRASSENB URG PHARMACE	-569929.00
2019-02-18	RTGS- BARB201902189049818212- STRASSENB URG PHARMACE	Transfer to STRASSENB URG PHARMACE	-557766.00
2019-02-16	RTGS- BARB201902169047788797- STAVE PHARMACEUTICALS	Transfer to STAVE PHARMACEUTICALS	-519701.00



BANK STATEMENT ANALYSIS

TOP 5 FUND REMITTANCE

2019-03-30	TRF TO 01/894 GAURI SHANKAR GUPTA-HARMU	Transfer out	-1400000.00
2019-03-29	RTGS- BARB201903299088719396- STRASSENB URG PHARMACE	Transfer to STRASSENB URG PHARMACE	-900000.00
2019-03-30	RTGS- BARB201903309089762611- GARGI AGENCY-STATE BAN	Transfer to GARGI AGENCY	-900000.00
2019-03-02	RTGS- BARB201903029061569719- STRASSENB URG PHARMACE	Transfer to STRASSENB URG PHARMACE	-718790.00
2019-03-26	RTGS- BARB201903269085580569- STRASSENB URG PHARMACE	Transfer to STRASSENB URG PHARMACE	-612586.00

State Bank of India, India
191/A, ANAND VIHAR, KADRU, RANCHI, JHARKHAND-834002 RANCHI JHARKHAND-834002
Account No:- 32459370664
Account Details from to

Month	Description	Category	Amount
2018-10-03	TO TRANSFER-INB RTGS UTR NO: SBINR12018100300007732- GARGI AGENCY (Ref# RTGS INB: CRA1617633 TRANSFER TO 4599112044304 / GARGI AGENCY)	Transfer to GARGI AGENCY	-450005.90
2018-10-25	TO TRANSFER-INB RTGS UTR NO: SBINR12018102500031943- GARGI AGENCY (Ref# RTGS INB: CRA1917038 TRANSFER TO 99827044308 / GARGI AGENCY)	Transfer to GARGI AGENCY	-380005.90
2018-10-22	TO TRANSFER-INB NEFT UTR NO: SBIN218295149302-GARGI AGENCY (Ref# NEFT INB: CNAAMOQHZ2 TRANSFER TO 3197942044308 / GARGI AGENCY)	Transfer to GARGI AGENCY	-150003.54



BANK STATEMENT ANALYSIS

TOP 5 FUND REMITTANCE

2018-11-03	TO TRANSFER-INB RTGS UTR NO: SBINR12018110300006905- GARGI AGENCY (Ref# RTGS INB: CRA2049194 TRANSFER TO 4599110044305 / GARGI AGENCY)	Transfer to GARGI AGENCY	-325005.90
2018-11-03	TO TRANSFER-INB RTGS UTR NO: SBINR12018110300006667- GARGI AGENCY (Ref# RTGS INB: CRA2048971 TRANSFER TO 99827044308 / GARGI AGENCY)	Transfer to GARGI AGENCY	-300005.90
2018-11-17	TO TRANSFER-INB RTGS UTR NO: SBINR12018111700004429- GARGI AGENCY (Ref# RTGS INB: CRA2220565 TRANSFER TO 4599111044305 / GARGI AGENCY)	Transfer to GARGI AGENCY	-285005.90
2018-11-27	TO TRANSFER-INB NEFT UTR NO: SBIN618331890688-GARGI AGENCY (Ref# NEFT INB: CNAANHOGV0 TRANSFER TO 3197942044308 / GARGI AGENCY)	Transfer to GARGI AGENCY	-174003.54
2018-12-03	TO TRANSFER-INB RTGS UTR NO: SBINR12018120300007815- GARGI AGENCY (Ref# RTGS INB: CRA2426842 TRANSFER TO 4599111044305 / GARGI AGENCY)	Transfer to GARGI AGENCY	-320005.90
2018-12-27	TO TRANSFER-INB RTGS UTR NO: SBINR12018122700035592- GARGI AGENCY (Ref# RTGS INB: CRA2739285 TRANSFER TO 4599108044309 / GARGI AGENCY)	Transfer to GARGI AGENCY	-240005.90
2019-01-03	TO TRANSFER-INB RTGS UTR NO: SBINR12019010300025096- GARGI AGENCY (Ref# RTGS INB: CRA2849382 TRANSFER TO 99827044308 / GARGI AGENCY)	Transfer to GARGI AGENCY	-495005.90



BANK STATEMENT ANALYSIS

TOP 5 FUND REMITTANCE

2019-01-29	TO TRANSFER-INB RTGS UTR NO: SBINR12019012900035693- GARGI AGENCY (Ref# RTGS INB: CRA3195417 TRANSFER TO 4599112044304 / GARGI AGENCY)	Transfer to GARGI AGENCY	-210005.90
2019-01-18	TO TRANSFER-INB NEFT UTR NO: SBIN719018501609-GARGI AGENCY (Ref# NEFT INB: CNAAOJWTL9 TRANSFER TO 3197942044308 / GARGI AGENCY)	Transfer to GARGI AGENCY	-190003.54
2019-02-26	TO TRANSFER-INB RTGS UTR NO: SBINR12019022600095292- GARGI AGENCY (Ref# RTGS INB: CRA3603588 TRANSFER TO 4599110044305 / GARGI AGENCY)	Transfer to GARGI AGENCY	-340005.90
2019-02-11	TO TRANSFER-INB RTGS UTR NO: SBINR12019021100014821- GARGI AGENCY (Ref# RTGS INB: CRA3370329 TRANSFER TO 4599108044309 / GARGI AGENCY)	Transfer to GARGI AGENCY	-335005.90
2019-03-05	TO TRANSFER-INB RTGS UTR NO: SBINR12019030500025208- GARGI AGENCY (Ref# RTGS INB: CRA3699399 TRANSFER TO 4599108044309 / GARGI AGENCY)	Transfer to GARGI AGENCY	-317005.90
2019-03-11	TO TRANSFER-INB NEFT UTR NO: SBIN219070664433-GARGI AGENCY (Ref# NEFT INB: CNAAPMWDE8 TRANSFER TO 3197942044308 / GARGI AGENCY)	Transfer to GARGI AGENCY	-186003.54
2019-03-27	TO TRANSFER-INB JK nd RC- (Ref# CTF5386959 TRANSFER TO 32747177813 EMCEE PHARMACEUTICALS /)	Transfer to EMCEE PHARMACEUTICALS	-72352.00
2019-03-12	A/C Keeping Chgs	Bank Charges	-649.00



BANK STATEMENT ANALYSIS

TOP 5 FUND REMITTANCE



BANK STATEMENT ANALYSIS

TOP 5 FUND RECEIVED

Bank of Baroda, India
Account No:- 32740500000004
Account Details from to

Month	Description	Category	Amount
2018-10-01	TO TRANSFER	Transfer in	1800000.00
2018-10-03	RTGS-SBINR12018100300007732-GARGI AGENCY	Transfer from GARGI AGENCY	450000.00
2018-10-25	RTGS-SBINR12018102500031943-GARGI AGENCY	Transfer from GARGI AGENCY	380000.00
2018-10-31	BY INST 69406 : MICR CLG (CTS)	Transfer in	199395.00
2018-10-29	NEFT-SBIN618302244871-STRASSENBURG PHARMACEUTICALS	Transfer from STRASSENBURG PHARMACEUTICALS	171223.00
2018-11-03	RTGS-SBINR12018110300006905-GARGI AGENCY	Transfer from GARGI AGENCY	325000.00
2018-11-03	RTGS-SBINR12018110300006667-GARGI AGENCY	Transfer from GARGI AGENCY	300000.00
2018-11-17	RTGS-SBINR12018111700004429-GARGI AGENCY	Transfer from GARGI AGENCY	285000.00
2018-11-29	BY INST 69040 : MICR CLG (CTS)	Transfer in	204512.00
2018-11-13	BY INST 62597 : MICR CLG (CTS)	Transfer in	198857.00
2018-12-03	RTGS-SBINR12018120300007815-GARGI AGENCY	Transfer from GARGI AGENCY	320000.00
2018-12-27	RTGS-SBINR12018122700035592-GARGI AGENCY	Transfer from GARGI AGENCY	240000.00



BANK STATEMENT ANALYSIS

TOP 5 FUND RECEIVED

2018-12-07	NEFT-SBIN618341975745- STRASSENBURG PHARMACEUTICALS	Transfer from STRASSENBURG PHARMACEUTICALS	200000.00
2018-12-27	BY INST 121296 : MICR CLG (CTS)	Transfer in	167133.00
2018-12-29	BY INST 183835 : MICR CLG (CTS)	Transfer in	146307.00
2019-01-02	FROM 01/894	Transfer in	2000000.00
2019-01-03	RTGS- SBINR12019010300025096- GARGI AGENCY	Transfer from GARGI AGENCY	495000.00
2019-01-29	RTGS- SBINR12019012900035693- GARGI AGENCY	Transfer from GARGI AGENCY	210000.00
2019-01-18	NEFT-SBIN719018501609- GARGI AGENCY	Transfer from GARGI AGENCY	190000.00
2019-01-28	BY INST 121332 : MICR CLG (CTS)	Transfer in	181365.00
2019-02-26	RTGS- SBINR12019022600095292- GARGI AGENCY	Transfer from GARGI AGENCY	340000.00
2019-02-11	RTGS- SBINR12019021100014821- GARGI AGENCY	Transfer from GARGI AGENCY	335000.00
2019-02-15	BY INST 121345 : MICR CLG (CTS)	Transfer in	155943.00
2019-02-28	NEFT-SBIN219059622334- STRASSENBURG PHARMACEUTICALS	Transfer from STRASSENBURG PHARMACEUTICALS	126782.00
2019-02-26	BY INST 190616 : MICR CLG (CTS)	Transfer in	118070.00
2019-03-05	RTGS- SBINR12019030500025208- GARGI AGENCY	Transfer from GARGI AGENCY	317000.00
2019-03-11	NEFT-SBIN219070664433- GARGI AGENCY	Transfer from GARGI AGENCY	186000.00
2019-03-27	BY INST 221322 : MICR CLG (CTS)	Transfer in	181307.00



BANK STATEMENT ANALYSIS

TOP 5 FUND RECEIVED

2019-03-26	BY INST 121376 : MICR CLG (CTS)	Transfer in	162548.00
2019-03-28	NEFT-SBIN719087234446-STRASSENBURG PHARMACEUTICALS	Transfer from STRASSENBURG PHARMACEUTICALS	129886.00

State Bank of India, India
191/A, ANAND VIHAR, KADRU, RANCHI, JHARKHAND-834002 RANCHI JHARKHAND-834002
Account No:- 32459370664
Account Details from to

Month	Description	Category	Amount
2018-10-23	CREDIT	Transfer in	150000.00
2018-10-01	BY TRANSFER-NEFT*ICIC0SF0002*2073335053 ENTERPRIS- (Ref# TRANSFER FROM 3199677044304 /)	Transfer from DCS*SUOOBHANA ENTERPRIS	100326.00
2018-10-30	CREDIT	Transfer in	75000.00
2018-10-31	CREDIT	Transfer in	75000.00
2018-10-31	BY TRANSFER-NEFT*ICIC0SF0002*2078714844 ENTERPRIS- (Ref# TRANSFER FROM 3199412044307 /)	Transfer from DCS*SUOOBHANA ENTERPRIS	68011.00
2018-11-12	BY TRANSFER-NEFT*BKID0000200*BKIDN183 DEAL*RANC- (Ref# TRANSFER FROM 3199412044307 /)	Transfer from PHARMA DEAL 6309675*PHARMA	198857.00
2018-11-28	BY TRANSFER-NEFT*ICIC0SF0002*2083926468 ENTERPRIS- (Ref# TRANSFER FROM 3199411044308 /)	Transfer from DCS*SUOOBHANA ENTERPRIS	75878.00
2018-11-01	CREDIT	Transfer in	75000.00
2018-11-02	CREDIT	Transfer in	73754.89
2018-11-02	BY TRANSFER-INB GARGI HINDUSTAN- (Ref# CTE3004849 TRANSFER FROM 33524421703 M/S HINDUSTAN PHARMA T /)	Transfer from M/S HINDUSTAN PHARMA T	71202.00



BANK STATEMENT ANALYSIS

TOP 5 FUND RECEIVED

2018-12-31	BY TRANSFER-RTGS UTR NO: BKDNR52018123100170572- VEE KAY DRUGS COSMETICS (Ref# TRANSFER FROM 3199856044300 / VEE KAY DRUGS COSMETICS)	Transfer from VEE KAY DRUGS COSMETICS	202991.00
2018-12-29	CREDIT	Transfer in	75000.00
2018-12-01	BY TRANSFER-NEFT*IBKL0001258*IBKL181201121231* DURGA MEDICA DURGA MEDICA- (Ref# TRANSFER FROM 3199415044304 /)	Transfer from NAV DURGA MEDICA	72644.00
2018-12-29	BY TRANSFER-INB Payment towards Invoice/Bill- (Ref# CTE7675950 TRANSFER FROM 33524421703 M/S HINDUSTAN PHARMA T /)	Transfer from M/S HINDUSTAN PHARMA T	61127.00
2018-12-20	BY TRANSFER-INB Payment from EMCEE PHARMACEUTICALS P LTD- (Ref# CTE7007731 TRANSFER FROM 10063600874 EMCEE PHARMACEUTICALS /)	Transfer from EMCEE PHARMACEUTICALS	58074.00
2019-01-01	CREDIT- TRF-	Transfer in	75000.00
2019-01-02	CREDIT	Transfer in	70774.56
2019-01-30	BY TRANSFER-NEFT*ICIC0SF0002*20974751201DCS* SUDOHANA ENTERPRIS- (Ref# TRANSFER FROM 3199416044303 /)	Transfer from SUDOHANA ENTERPRIS	69370.00
2019-01-04	BY TRANSFER-NEFT*ICIC0SF0002*20915322151DCS* SUDOHANA ENTERPRIS- (Ref# TRANSFER FROM 3199683044306 /)	Transfer from SUDOHANA ENTERPRIS	55922.00
2019-01-24	BY TRANSFER-NEFT*ICIC0SF0002*20960751621DCS* SUDOHANA ENTERPRIS- (Ref# TRANSFER FROM 3199680044308 /)	Transfer from SUDOHANA ENTERPRIS	54121.00
2019-02-09	BY TRANSFER-INB Advance payment to Dealer- (Ref# CTF1330436 TRANSFER FROM 33524421703 M/S HINDUSTAN PHARMA T /)	Transfer from M/S HINDUSTAN PHARMA T	60141.00



BANK STATEMENT ANALYSIS

TOP 5 FUND RECEIVED

2019-02-25	BY TRANSFER-NEFT*BKDN0921819*SDC105320852BARBRIANDHANA ENTERPRIS- (Ref# TRANSFER FROM 3199419044300 /)	Transfer from BARBRIANDHANA ENTERPRIS	59650.00
2019-02-27	BY TRANSFER-NEFT*ICIC0SF0002*2103812253DCS*SUOOBHANA ENTERPRIS- (Ref# TRANSFER FROM 3199678044303 /)	Transfer from DCS*SUOOBHANA ENTERPRIS	54954.00
2019-02-07	CREDIT	Transfer in	51554.88
2019-02-21	CREDIT- TRF-	Transfer in	50000.00
2019-03-30	BY TRANSFER-RTGS UTR NO: BARBR52019033000762611-GARGI AGENCY (Ref# TRANSFER FROM 3199856044300 / GARGI AGENCY)	Transfer from GARGI AGENCY	900000.00
2019-03-01	BY TRANSFER-NEFT*ICIC0SF0002*2104400033DCS*SUOOBHANA ENTERPRIS- (Ref# TRANSFER FROM 3199679044302 /)	Transfer from DCS*SUOOBHANA ENTERPRIS	82120.00
2019-03-05	CREDIT- TRF-	Transfer in	75000.00
2019-03-02	CREDIT	Transfer in	66871.33
2019-03-08	BY TRANSFER-INB Advance payment to Dealer- (Ref# CTF3764954 TRANSFER FROM 33524421703 M/S HINDUSTAN PHARMA T /)	Transfer from M/S HINDUSTAN PHARMA T	60676.00



BANK STATEMENT ANALYSIS

BOUNCED CHEQUE'S DETAILS

Bank of Baroda, India
Account No:- 32740500000004
Account Details from to

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	2018-10-03	-	REJECT:78712:EXCEEDS ARRANGEMENT	-24306.00	Bounced O/W Cheque	-1314146.11
2	2018-10-04	-	REJECT:38685:FUNDS INSUFFICIENT	-16336.00	Bounced O/W Cheque	-1042975.11
3	2018-10-10	-	REJECT:4048:EXCEEDS ARRANGEMENT	-9606.00	Bounced O/W Cheque	-1789935.11
4	2018-10-12	-	REJECT:566026:FUNDS INSUFFICIENT	-20873.00	Bounced O/W Cheque	-1360824.11
5	2018-10-16	-	REJECT:217:PRESENT WITH DOCUMENT	-13738.00	Bounced O/W Cheque	-1234055.11
6	2018-10-22	-	REJECT:7778:FUNDS INSUFFICIENT	-44207.00	Bounced O/W Cheque	-1182759.11
7	2018-10-23	-	REJECT:504293:FUNDS INSUFFICIENT	-24919.00	Bounced O/W Cheque	-482682.11
8	2018-10-24	-	REJECT:108943:FUNDS INSUFFICIENT	-43328.00	Bounced O/W Cheque	-1980349.11
9	2018-10-29	-	REJECT:4171:AMOUNT IN PROTECTIVE CROSSING INCORREC	-12630.00	Bounced O/W Cheque	-994691.11
10	2018-10-31	-	REJECT:566039:FUNDS INSUFFICIENT	-53395.00	Bounced O/W Cheque	-434659.11
11	2018-11-01	-	REJECT:78727:EXCEEDS ARRANGEMENT	-14914.00	Bounced O/W Cheque	-784310.11
12	2018-11-06	-	REJECT:61047:EXCEEDS ARRANGEMENT	-48051.00	Bounced O/W Cheque	-1466671.11
13	2018-11-06	-	REJECT:952830:FUNDS INSUFFICIENT	-8480.00	Bounced O/W Cheque	-1475299.11
14	2018-11-09	-	REJECT:62597:EFFECTS NOT CLEARED; PRESENT AGAIN	-198857.00	Bounced O/W Cheque	-1668465.11



BANK STATEMENT ANALYSIS

BOUNCED CHEQUE'S DETAILS

15	2018-11-12	-	REJECT:61050:EXCEEDS ARRANGEMENT	-48051.00	Bounced O/W Cheque	-1594790.11
16	2018-11-12	-	REJECT:61047:EXCEEDS ARRANGEMENT	-48051.00	Bounced O/W Cheque	-1642841.11
17	2018-11-13	-	REJECT:151873:OTHER REASON - CONNECTIVITY FAILURE	-38456.00	Bounced O/W Cheque	-1405553.11
18	2018-11-17	-	REJECT:712076:CONTACT DRAWER/DRAWE BK&P; PLS PRESNT	-37789.00	Bounced O/W Cheque	-1458460.11
19	2018-11-20	-	RETURNED:801:CHQ IRREGULARLY DRAWN- AMT IN WORDS N	1167.00	Bounced I/W Cheque	-1229604.11
20	2018-11-20	-	REJECT:14765:FUNDS INSUFFICIENT	-40000.00	Bounced O/W Cheque	-1205310.11
21	2018-11-21	-	REJECT:16443:FUNDS INSUFFICIENT	-50360.00	Bounced O/W Cheque	-894313.11
22	2018-11-23	-	REJECT:7797:EFFECTS NOT CLEARED; PRESENT AGAIN	-72644.00	Bounced O/W Cheque	-264381.11
23	2018-11-23	-	REJECT:26844:EXCEEDS ARRANGEMENT	-160655.00	Bounced O/W Cheque	-425036.11
24	2018-11-23	-	REJECT:151214:EXCEEDS ARRANGEMENT	-27603.00	Bounced O/W Cheque	-453082.11
25	2018-11-29	-	REJECT:221508:OTHER REASON - CONNECTIVITY FAILURE	-10630.00	Bounced O/W Cheque	-1041624.11
26	2018-12-05	-	RETURNED:805:OTHER REASON - CONNECTIVITY FAILURE	15000.00	Bounced I/W Cheque	-1925722.61
27	2018-12-11	-	REJECT:566056:FUNDS INSUFFICIENT	-17502.00	Bounced O/W Cheque	-1653557.61
28	2018-12-18	-	REJECT:377386:FUNDS INSUFFICIENT	-12062.00	Bounced O/W Cheque	-1739364.21
29	2018-12-21	-	REJECT:71692:OTHER REASON -	-134358.00	Bounced O/W Cheque	-853246.61



BANK STATEMENT ANALYSIS

BOUNCED CHEQUE'S DETAILS

			CONNECTIVITY FAILURE			
30	2018-12-21	-	REJECT:273083:OTHER REASON - CONNECTIVITY FAILURE	-11238.00	Bounced O/W Cheque	-864484.61
31	2018-12-21	-	REJECT:29608:OTHER REASON - CONNECTIVITY FAILURE	-11089.00	Bounced O/W Cheque	-875573.61
32	2018-12-21	-	REJECT:82426:OTHER REASON - CONNECTIVITY FAILURE	-15018.00	Bounced O/W Cheque	-890591.61
33	2018-12-21	-	REJECT:223706:OTHER REASON - CONNECTIVITY FAILURE	-21963.00	Bounced O/W Cheque	-912554.61
34	2018-12-21	-	REJECT:24510:OTHER REASON - CONNECTIVITY FAILURE	-75673.00	Bounced O/W Cheque	-988227.61
35	2018-12-21	-	REJECT:59451:OTHER REASON - CONNECTIVITY FAILURE	-35935.00	Bounced O/W Cheque	-1024162.61
36	2018-12-21	-	REJECT:103747:OTHER REASON - CONNECTIVITY FAILURE	-24851.00	Bounced O/W Cheque	-1049013.61
37	2018-12-21	-	REJECT:12849:OTHER REASON - CONNECTIVITY FAILURE	-48693.00	Bounced O/W Cheque	-1097706.61
38	2018-12-26	-	REJECT:82426:OTHER REASON - CONNECTIVITY FAILURE	-15018.00	Bounced O/W Cheque	-1112938.31
39	2018-12-26	-	REJECT:24510:OTHER REASON - CONNECTIVITY FAILURE	-75673.00	Bounced O/W Cheque	-1188611.31



BANK STATEMENT ANALYSIS

BOUNCED CHEQUE'S DETAILS

40	2018-12-28	-	REJECT:26920:FUNDS INSUFFICIENT	-202991.00	Bounced O/W Cheque	-1694984.31
41	2018-12-28	-	REJECT:24510:OTHER REASON - CONNECTIVITY FAILURE	-75673.00	Bounced O/W Cheque	-1770952.31
42	2018-12-28	-	REJECT:82426:FUNDS INSUFFICIENT	-15018.00	Bounced O/W Cheque	-1785970.31
43	2019-01-01	-	REJECT:178441:EXCEEDS ARRANGEMENT	-19434.00	Bounced O/W Cheque	-2989295.31
44	2019-01-08	-	RETURNED:815:OTHER REASON - CONNECTIVITY FAILURE	33300.00	Bounced I/W Cheque	-1197991.31
45	2019-01-17	-	REJECT:89072:EXCEEDS ARRANGEMENT	-25444.00	Bounced O/W Cheque	-1768299.31
46	2019-01-18	-	REJECT:273088:EXCEEDS ARRANGEMENT	-16771.00	Bounced O/W Cheque	-1405883.31
47	2019-01-22	-	REJECT:7889:FUNDS INSUFFICIENT	-42743.00	Bounced O/W Cheque	-750979.31
48	2019-01-22	-	REJECT:19217:FUNDS INSUFFICIENT	-41430.00	Bounced O/W Cheque	-792557.31
49	2019-02-05	-	REJECT:115288:EXCEEDS ARRANGEMENT	-18612.00	Bounced O/W Cheque	-1700819.31
50	2019-02-05	-	REJECT:89080:EXCEEDS ARRANGEMENT	-21272.00	Bounced O/W Cheque	-1722091.31
51	2019-02-19	-	REJECT:10205:FUNDS INSUFFICIENT	-36936.00	Bounced O/W Cheque	-1368661.31
52	2019-02-21	-	REJECT:989785:PAYMENT STOPPED BY DRAWER	-59650.00	Bounced O/W Cheque	-807594.81
53	2019-02-21	-	REJECT:525910:FUNDS INSUFFICIENT	-49652.00	Bounced O/W Cheque	-857394.81
54	2019-02-22	-	REJECT:566091:FUNDS INSUFFICIENT	-23796.00	Bounced O/W Cheque	-398668.81
55	2019-03-01	-	REJECT:89090:EXCEEDS ARRANGEMENT	-15606.00	Bounced O/W Cheque	-641615.81
56	2019-03-20	-	REJECT:540687:FUNDS INSUFFICIENT	-49890.00	Bounced O/W Cheque	-1093352.81



List of Abbreviations

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



List of Abbreviations

CARO	Company Auditor's Report Order
B2B	Business to Business
B2CL	Business to Consumers - Large
B2CS	Business to Consumers - Small
EOD	End of the Day
P.A	Per Annum
DEPB	Duty Entitlement Pass Book
DPG	Deferred Payment Guarantee
GFA	Gross Fixed Assets
DSCR	Debt Service Coverage Ratio



Thank You

For Further Details

Contact:

Online PSB Loans Ltd.

301 Optionz Building, 3rd Floor

Opp. Hotel Nest,

Off CG Road,

Navrangpura,

Ahmedabad,

Gujarat-380009,

India

Phone:- 079-41055999,

Email:- banksupport@psbloansin59minutes.com