



Prelim Report of MSME Application

Offline Proposal

RAM CHANDER SATPAL

Dated: 19/09/2019

Registered Office

A-61,,
NEW GRAIN MARKET,
NAJAFGARH
District: South West Delhi,
Taluka: New Delhi,
Delhi-110043

Email Id: pranshu1988@gmail.com

Contact Number: 9069868996

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	19/09/2019
2	Date of In-Eligible	19/09/2019



2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	Others	-
2.	Loan Amount	- Rupees	-
3.	Geographical Market Focus	Delhi	-
4.	CGTMSE Coverage		-
5.	MSME Category		-
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)		-
7.	Debt Equity Ratio (2017 - 2018)	1.58 Times	-
8.	Current Ratio (2017 - 2018)	14.53 Times	-
9.	Interest Coverage Ratio (2017 - 2018)	1.12 Times	-
10.	TOL/TNW (2017 - 2018)	1.77 Times	-
11.	Top Customer Concentration (B2B)	29.37%	-
12.	Number of cheque bounced (Last Month)	0	-
13.	Number of cheque bounced (Last 6 Month)	0	-
14.	Risk Model Score		-
15.	Age of Establishment	35 Years	-
16.	Positive Profitability history		-
17.	Past Year Turnover	5,79,99,114 Rupees	-
18.	Positive Net Worth history		-
19.	Turnover to Loan Ratio (2017 - 2018)		-
20.	Gross Cash Accruals to loan ratio (2017 - 2018)		-
21.	Minimum Bureau Score - Director/ Partner/ Proprietor	500	-
22.	Commercial Bureau - Maximum DPDs (last 12 months)	0 DPDs	-
23.	Maximum Drop in turnover allowed	Increase in Current Year turnover compares to Previous Year turnover	-
24.	Utilisation percentage	Credit summation from bank account not found	-
25.	Credit Summation	#%	-



2. PARAMETER CHECK

26.	Collateral Coverage % (includes only Collateral Security Value)		-
27.	Debt Service Coverage Ratio (Conservative)		-
29.	Minimum Bureau Score - Main Director/ Partner/ Proprietor	500	-
30.	Commercial Bureau - Maximum DPDs (last 3 months)	0 DPDs	-

Notes:

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



3. Project Snapshot

(a) Basic Details

Industry:	Others
Establishment Year:	May 1984
Constitution:	Partnership
PAN:	AAGFR0536A
GSTIN (1):	07AAGFR0536A1ZQ (Primary)

(b) GST Details

Number of Customers:	20
Top Customer Concentration (B2B):	29.37 %
Projected Sales as per GST (Rs.):	
Factory Premise:	Owned
Know How:	Common Knowledge
Competition:	Medium
Commercial Operation Date:	-

(c) Partners Background:

Name	BAWANI SHANKAR	MRS UMA GOEL
PAN	ALPPS1797Q	BQTPG9529E
Address	A-61 NEW GRAIN MARKET NAJAFGARH Najafgarh S.O, South West Delhi, New Delhi, DELHI, 110043	Najafgarh S.O, South West Delhi, New Delhi, DELHI, 110043
Mobile No	7982692934	9810173053
Date of Birth	19-01-1966	15-04-1972
Total Experience	35	1
Networth	50,00,000	35,00,000
TransUnion	3	3



3. Project Snapshot

Experian	-	-
Personal Loan Obligation	115648.0	
Father Name	BANWARI LAL	SITA RAM
Educational Status	Matriculate	Matriculate
Nationality	India	India
Visually Impaired	No	No
Residence Status	Resident India	Resident India

(d) Additional Detail for Main Partners:

Name	BAWANI SHANKAR
Marital Status	Married
Spouse Name	SNEH GOEL
Spouse Detail	Not Employed
No. of Children	3
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 :	CMR-2
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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)
28-09-2004	State Bank of India	Cash credit	52,00,000	16,44,158		16,441		-



3. Project Snapshot

(g) Fund Requirement:

Particulars	Details
Facility	Working Capital
Loan Amount Applied	70,00,000
Promotor's Contribution	10,00,000 (35.71%)
Purpose	Working Capital

(h) Business Name Comparision

Name as per GST (1)	RAM CHANDER SATPAL
Name as per ITR	RAM CHANDER SATYA PAL
Name edited by user*	RAM CHANDER SATPAL
Trade Name as per GST (1)	-
Name as per Bank Statement	RAM CHANDER SATYA PAL,BHAWANI SHANKAR,LAXMI DEVI

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-2018	31-Mar-2017	31-Mar-2016
No of Months	12	12	12
INCOME :			
Gross Sales (Including Indirect Taxes collected on sales)	5,79,99,114	3,79,29,534	5,42,99,850
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
Net Sales	5,79,99,114	3,79,29,534	5,42,99,850
EXPENDITURE :			
Increase/Decrease in Stock	12,19,032	-9,79,787	-7,07,999
Raw Material Consumed	5,56,96,874	3,76,96,064	5,35,34,931
Power & Fuel Cost	9,050	8,820	6,190
Employee Cost	2,49,980	2,61,404	2,68,752
General and Administration Expenses	5,15,085	7,29,413	4,89,538
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	0	0	0
Less: Expenses Capitalised	0	0	0
Total Expenditure	5,76,90,021	3,77,15,914	5,35,91,412
Operating Profit (Excl OI)	3,09,093	2,13,620	7,08,438
Other Income	8,61,017	8,70,589	4,39,341
Operating Profit (EBITDA)	11,70,110	10,84,209	11,47,779
Interest	10,48,738	9,61,854	9,80,535
PBDT	1,21,372	1,22,355	1,67,244
Depreciation	198	233	274
Profit Before Taxation & Exceptional Items	1,21,174	1,22,122	1,66,970
Exceptional Income / Expenses	0	0	0
Profit Before Tax	1,21,174	1,22,122	1,66,970
Provision for Tax	0	0	0
Other Income (Need to check at the time of Due Diligence)	0	0	0



4. Financials Details

(a) Existing Financials

Profit & Loss Statement			
Profit After Tax	1,21,174	1,22,122	1,66,970
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-2018	31-Mar-2017	31-Mar-2016
EQUITY AND LIABILITIES			
Share Capital	56,30,447	52,87,427	49,95,037
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
Shareholder's Funds	56,30,447	52,87,427	49,95,037
Minority Interest	0	0	0
Secured Loans	88,70,323	0	0
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	0	96,32,171	97,42,463
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	88,70,323	96,32,171	97,42,463
Trade Payables	10,52,001	37,050	980
Other Current Liabilities	19,767	19,887	13,328
Short Term Provisions	0	0	0
Total Current Liabilities	10,71,768	56,937	14,308
Other Liabilities (Need to check at the time of Due Diligence)	0	0	0



4. Financials Details

(a) Existing Financials

Balance Sheet -Equities and Liabilities			
Total Liabilities	1,55,72,538	1,49,76,535	1,47,51,808
Balance Sheet -Assets			
Units	(INR)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
Gross Block	1,320	1,553	1,827
Less: Accumulated Depreciation	198	233	274
Less: Impairment of Assets	0	0	0
Net Block	1,122	1,320	1,553
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	12,29,308	24,48,340	14,68,553
Sundry Debtors	1,37,38,578	1,20,51,197	1,24,01,320
Cash and Bank	3,39,186	2,17,566	5,57,008
Other Current Assets	2,51,782	2,51,782	2,52,057
Short Term Loans and Advances	12,562	6,330	71,317
Total Current Assets	1,55,71,416	1,49,75,215	1,47,50,255
Other Assets (Need to check at the time of Due Diligence)	0	0	0
Total Assets	1,55,72,538	1,49,76,535	1,47,51,808
Book Value	1	1	1



4. Financial Details

(b) Ratio Analysis

Ratio Analysis			
Ratio	31-Mar-2018	31-Mar-2017	31-Mar-2016
EBITDA (%)	2.02	2.86	2.11
PATM (%)	0.21	0.32	0.31
ROCE (%)	7.95	7.31	NA
Asset Turnover(x)	3.72	2.53	3.68
Inventory Turnover (days)	7.78	23.69	10.00
Debtors Turnover(days)	86.46	115.97	83.36
Creditors Turnover (days)	6.89	0.36	0.01
Sales/Working Capital (x)	87.58	139.17	93.23
Net Sales Growth(%)	52.91	-30.15	NA
PAT Growth(%)	-0.78	-26.86	NA
Adjusted Total Debt/Equity(x)	1.58	1.82	1.95
Growth in Debt/ Equity (%)	-13.19	-6.67	NA
Current Ratio(x)	14.23	391.35	14,152.93
Current Ratio (As per CMA)	14.53	263.01	1,030.91
Quick Ratio(x)	13.06	325.27	12,654.41
Interest Coverage	1.12	1.13	1.17
Debt/ EBITDA	7.58	8.88	8.49
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	1.15	-1.22	NA
Growth in CFO Margin (%)	-194.05	NA	NA



4. Financial Details

(c) Notes to Account

Notes to Account: Profit & Loss Statement

Note 1: Gross Sales

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Domestic Sales	5,79,99,114	3,79,29,534	5,42,99,850
Add	Export Sales	0	0	0
	Total	5,79,99,114	3,79,29,534	5,42,99,850

Note 2: Indirect Taxes

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Excise Duty	0	0	0
Add	Other items	0	0	0
	Total	0	0	0

Note 3: Increase/Decrease in Stock

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.	24,48,340	14,68,553	7,60,554
Minus	Cl. stock of F.G.	12,29,308	24,48,340	14,68,553
	Total	12,19,032	-9,79,787	-7,07,999

Note 4: Raw Material Consumed

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Raw materials[including stores & other items used in the process of manufacture]	5,56,96,874	3,76,96,064	5,35,34,931
Add	Other spares	0	0	0
	Total	5,56,96,874	3,76,96,064	5,35,34,931

Note 5: Provision for Tax

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Provision for taxes	0	0	0
Add	Provision for Deferred Tax	0	0	0



4. Financial Details

(c) Notes to Account

	Total	0	0	0
Note 6: Share Capital				
	Particular	31-Mar-2018	31-Mar-2017	31-Mar-2016
	Ordinary share capital	56,30,447	52,87,427	49,95,037
Add	Preference shares [redeemable after one year]	0	0	0
	Total	56,30,447	52,87,427	49,95,037
Note 7: Other Reserves & Surplus				
	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				
	Particular	31-Mar-2018	31-Mar-2017	31-Mar-2016
	Term Loans [excl'd instalments payable within one year] (Unsecured)	0	0	0
Add	Unsecured loans from others	0	0	0
	Total	0	96,32,171	97,42,463
Note 9: Other Borrowings (including Short Term)				
	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



4. Financial Details

(c) Notes to Account

Note 10: Other Long Term Liabilities

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

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]	19,767	19,887	13,328
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	19,767	19,887	13,328



Notes to Account: Balance Sheet - Assets

Note 12: Other Investments

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

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

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Receivables other than deferred & exports [incl. bills purchased and discounted by banks]	1,37,38,578	1,20,51,197	1,24,01,320
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	Total	1,37,38,578	1,20,51,197	1,24,01,320

Note 15: Other Current Assets

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



Add	Other current assets [specify]DEPB/ DUTY DRAWBACK	2,51,782	2,51,782	2,52,057
	Total	2,51,782	2,51,782	2,52,057

Note 16: Short Term Loans and Advances

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	12,562	6,330	71,317
	Total	12,562	6,330	71,317



5. GST Data

1 . GST Data (RAM CHANDER SATPAL) (07AAGFR0536A1ZQ)

Key Observation

1. Highest Sales Category	33% (B2B)
2. Gross Margin % (Sales-Purchase / Sales)	97%
3. Customer Concentration (B2B) (Top 5):	69% of Total Sales
4. Supplier Concentration (Top 5):	98% of Total Purchase
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	Rs. 38,12,442
7. Median Sales:	Rs. 23,20,824
8. Average Purchase:	Rs. 1,08,257
9. Median Purchase:	Rs. 28,279
10. Highest sales are in the month of	11-2018
11. Highest Purchase are in the month of	04-2018

Overview

Sr.No	Particulars	Details
1.	Total No. of Months	26
2.	Total No. of Customers	20
3.	Total No. of Suppliers	7
4.	Total Sales (Invoice Value)	9,91,23,499
A.	B2B	1,38,27,379
B.	B2CL	0
C.	B2CS	3,29,31,712
D.	Exports	0
E.	Nil Rated Good	2,86,21,168
F.	Exempted Goods	2,36,71,564
G.	Non GST Outward Supplies	71,676
5.	Total Purchases	28,14,683
6.	Difference (Sales Minus Purchase)	9,63,08,816



5. GST Data

7.	Margin (%)	97
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Top 5 Customers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	07AAAFV3197M1ZO	VIJAY OIL MILL	5	41,24,014	39,61,918	4
2	07AEYPJ8357F1ZU	JAGMOHAN BANSAL	4	23,47,451	23,47,451	2
3	07ALKPK0456D1ZC	NARENDER KUMAR	2	13,56,769	13,56,769	1
4	07AAAFH9676D1Z9	HARDEV SAHAI LAL CHAND	2	9,54,405	9,54,405	1
5	07AGXPG3049C2ZC	ANIL KUMAR	9	7,88,086	7,50,564	1
Total			22	95,70,725	93,71,107	9

Top 5 Suppliers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	07AEYPJ8357F1ZU	JAGMOHAN BANSAL	3	25,21,313	24,01,250	90
2	07AAACS8577K1ZR	STATE BANK OF INDIA	8	93,320	79,085	3
3	07ABBPU1605K1ZO	URMILA	1	67,878	64,645	2
4	07AAAFJ4500E1ZO	JOHRI MAL SATYA NARAIN	1	41,290	39,324	1
5	07AAAFD3550E1ZY	DILLU MAL MEHAR CHAND	1	41,190	39,228	1
Total			14	27,64,990	26,23,532	97

Month Wise Sales

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	07-2017	1,80,353	0	3,93,172	0	0	0	0	5,73,525
2	08-2017	2,76,686	0	1,38,583	0	0	0	0	4,15,269
3	09-2017	3,19,249	0	16,57,019	0	0	0	0	19,76,268
4	10-2017	7,96,077	0	49,41,537	0	0	0	0	57,37,614
5	11-2017	1,56,109	0	1,48,66,813	0	0	0	0	1,50,22,922
6	12-2017	6,53,599	0	51,66,383	0	0	0	0	58,19,982
7	01-2018	2,11,722	0	0	0	0	59,17,604	0	61,29,326
8	02-2018	2,46,405	0	44,18,231	0	0	0	0	46,64,636



5. GST Data

9	03-2018	19,587	0	13,49,974	0	0	0	0	13,69,561
10	04-2018	41,05,231	0	0	0	19,338	0	0	41,24,569
11	05-2018	33,315	0	0	0	0	50,932	0	84,247
12	06-2018	3,97,953	0	0	0	0	1,15,297	0	5,13,250
13	07-2018	79,050	0	0	0	0	46,881	0	1,25,931
14	08-2018	35,922	0	0	0	0	8,88,729	0	9,24,651
15	09-2018	29,400	0	0	0	0	18,10,142	0	18,39,542
16	10-2018		0	0	0	64,12,065	0	0	64,12,065
17	11-2018		0	0	0	1,95,75,024	0	0	1,95,75,024
18	12-2018		0	0	0	0	1,21,35,083	0	1,21,35,083
19	01-2019	23,37,193	0	0	0	0	5,60,353	0	28,97,546
20	02-2019	21,43,447	0	0	0	1,77,377	0	0	23,20,824
21	03-2019	8,77,438	0	0	0	0	0	71,676	9,49,114
22	04-2019		0	0	0	0	21,46,543	0	21,46,543
23	05-2019	2,34,018	0	0	0	0	0	0	2,34,018
24	06-2019		0	0	0	0	0	0	0
25	07-2019		0	0	0	53,900	0	0	53,900
26	08-2019	6,94,625	0	0	0	23,83,464	0	0	30,78,089
Total		1,38,27,379	0	3,29,31,712	0	2,86,21,168	2,36,71,564	71,676	

Month Wise Purchase

Sr.No	Months	B2B	Total
1	04-2018	25,21,313	25,21,313
2	10-2018	28,279	28,279
3	11-2018	443	443
4	12-2018	419	419
5	01-2019	47	47
6	02-2019	47	47
7	03-2019	1,90,180	1,90,180
8	04-2019	73,732	73,732
9	07-2019	224	224
Total		28,14,683	



5. GST Data

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	022018	0	2,25,980	0	0	31,63,720
1	042018	0	0	0	18,774	0
1	052018	0	75,705	0	49,448	0
1	082018	0	0	0	7,90,310	0
1	102018	0	0	0	62,55,867	0
1	112018	0	0	0	1,90,96,039	0
1	122018	0	1,16,74,596	0	0	0
1	012019	0	0	0	28,13,387	0
1	022019	0	0	0	26,39,786	0
1	032019	0	0	0	9,05,465	0
1	042019	0	43,10,031	0	0	0
1	052019	0	0	0	6,12,599	0
1	072019	0	52,330	0	0	0
1	082019	0	0	0	21,55,823	0
Total						



6. 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	



7. Bank Statement Analysis

(a) Month Wise Details

State Bank of India
Account No:- 54008198150
Account Details from Mar 2019 to Aug 2019

Description	Mar 2019	Apr 2019	May 2019	Jun 2019	Jul 2019	Aug 2019
Total No. of Credit Transactions	16	10	2	4	4	7
Total Amount of Credit Transactions	26,21,720	53,59,004	14,64,703	6,00,824	8,52,255	37,80,000
Total No. of Debit Transactions	26	17	5	2	3	3
Total Amount of Debit Transactions	31,52,478	65,77,754	6,92,160	37,050	11,32,824	13,74,598
Total No. of Cash Deposits	0	0	0	1	0	5
Total Amount of Cash Deposits	0	0	0	5,00,000	0	27,80,000
Total No. of Cash Withdrawals	4	2	2	0	0	0
Total Amount of Cash Withdrawals	19,00,000	12,50,000	6,50,000	0	0	0
Total No. of Cheque Deposits	11	7	1	0	2	0



7. Bank Statement Analysis

(a) Month Wise Details

Description	Mar 2019	Apr 2019	May 2019	Jun 2019	Jul 2019	Aug 2019
Total Amount of Cheque Deposits	17,53,381	23,59,004	14,62,577	0	8,00,000	0
Total No. of Cheque Issues	21	12	2	0	1	2
Total Amount of Cheque Issues	31,07,112	64,70,308	6,50,000	0	11,00,047	13,50,000
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	18,84,538	18,86,556	36,48,730	37,31,940	35,16,912	10,69,559
Max EOD Balance	38,86,556	51,05,307	51,17,307	43,31,940	40,49,559	40,09,559
Average EOD Balance	31,08,279	37,26,932	41,41,328	42,12,791	38,20,449	28,77,450



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

State Bank of India
Account No:- 54008198150
Account Details from Mar 2019 to Aug 2019

Month	Description	Category	Amount
Mar-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 03260001941 2-668074 PARNAMI PLWOOD	Transfer Out	-10,00,059
Mar-2019	CASH CHEQUE- CASH WITHDRAW AL BY CHEQUE- 668070	Cash Withdrawal	-10,00,000
Mar-2019	CASH CHEQUE- CASH WITHDRAW AL BY CHEQUE- 668076	Cash Withdrawal	-5,00,000
Mar-2019	CASH CHEQUE- CASH WITHDRAW AL BY CHEQUE- 668061	Cash Withdrawal	-2,00,000
Mar-2019	CASH CHEQUE- CASH WITHDRAW AL BY CHEQUE- 668063	Cash Withdrawal	-2,00,000
Apr-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 04260001960 0-668088 DIN DAYAL	Transfer Out	-20,00,059
Apr-2019	CHEQUE WDL- WITHDRAW AL TRANSFER BY CHEQUE- 668083	Transfer Out	-19,20,900
Apr-2019	CASH CHEQUE- CASH WITHDRAW AL BY CHEQUE- 668082	Cash Withdrawal	-11,00,000
Apr-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 04220011079 9-668086 DIN DAYAL	Transfer Out	-10,00,059



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

Apr-2019	CHEQUE WDL- WITHDRAW AL TRANSFER BY CHEQUE- 668084	Transfer Out	-2,00,000
May-2019	CASH CHEQUE- CASH WITHDRAW AL BY CHEQUE- 668090	Cash Withdrawal	-3,50,000
May-2019	CASH CHEQUE- CASH WITHDRAW AL BY CHEQUE- 668091	Cash Withdrawal	-3,00,000
May-2019	DEBIT INTEREST	Interest Charges	-35,336
May-2019	TO TRANSFER- BILL FOR SEARCH REPORT INV 1854 DT.27/03/19-	Transfer Out	-6,000
May-2019	OD PNL INTT	Penal Charges	-824
Jun-2019	DEBIT INTEREST	Interest Charges	-34,795
Jun-2019	OD PNL INTT	Penal Charges	-2,255
Jul-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 07220000927 5-668092 SHRI BALAJI SALES CORPORATI ON	Transfer Out	-11,00,047
Jul-2019	DEBIT INTEREST	Interest Charges	-32,600
Jul-2019	CHEQUE BOOK ISSUE CHARGE 38976288	Transfer Out	-177
Aug-2019	CHEQUE WDL- CHEQUE TRANSFER TO-668093	Transfer Out	-8,00,000
Aug-2019	CHEQUE WDL- CHEQUE TRANSFER TO-668094	Transfer Out	-5,50,000
Aug-2019	DEBIT INTEREST	Interest Charges	-24,598



7. Bank Statement Analysis

(c) Top 5 Fund Received

State Bank of India
Account No:- 54008198150
Account Details from Mar 2019 to Aug 2019

Month	Description	Category	Amount
Mar-2019	CHEQUE DEPOSIT 582552	Transfer In	5,41,734
Mar-2019	BY TRANSFER- RTGS UTR NO: IBKLR920190 31600035299 -RADHA SALES CORPN	Transfer In	5,00,000
Mar-2019	BY CLEARING / CHEQUE- HDF BY CLEARING- 6630	Transfer In	3,18,019
Mar-2019	BY TRANSFER- RTGS UTR NO: IBKLR920190 31900056082 -RADHA SALES CORPN	Transfer In	2,00,000
Mar-2019	BY CLEARING / CHEQUE- HDF BY CLEARING- 1032	Transfer In	1,93,931
Apr-2019	CHEQUE DEPOSIT 581830	Transfer In	17,00,000
Apr-2019	BY TRANSFER- RTGS UTR NO: IBKLR920190 41100043947 -PARNAMI PLYWOOD	Transfer In	11,00,000
Apr-2019	BY TRANSFER- RTGS UTR NO: KKBKR52019 04040088717 1-SHRI BALAJI SALES CORPORATI ON	Transfer In	10,00,000
Apr-2019	BY TRANSFER- RTGS UTR NO: HDFCR5201 90422747611 15-HARDEV SAHAI LAL CHAND	Transfer In	9,00,000



7. Bank Statement Analysis

(c) Top 5 Fund Received

Apr-2019	CHEQUE DEPOSIT 811050	Transfer In	3,35,427
May-2019	CHEQUE DEPOSIT 581869	Transfer In	14,62,577
May-2019	BY TRANSFER- ODPENALFO RMAR&APRI L19REVSD-	Transfer In	2,126
Jun-2019	CASH DEPOSIT- CASH DEPOSIT SELF-	Cash Deposit	5,00,000
Jun-2019	BY TRANSFER- INB IMPS917613 420386/9953 046565/XX59 97/MB: RAMCHA-	Transfer In	50,000
Jun-2019	BY TRANSFER- NEFT*HDFC 0000001*N17 61908582919 45*SHRI BALAJI SALE-	Transfer In	50,000
Jun-2019	BY TRANSFER- OD PENAL INT REV DT 31/05/19-	Transfer In	824
Jul-2019	CHEQUE DEPOSIT 581532	Transfer In	6,00,000
Jul-2019	CHEQUE DEPOSIT 581528	Transfer In	2,00,000
Jul-2019	BY TRANSFER- NEFT*IBKL0 000316*IBKL 19072026823 7*RADHA SALES CORP-	Transfer In	50,000
Jul-2019	BY TRANSFER- OD PENAL REV DT 30.06.2019-	Transfer In	2,255
Aug-2019	CASH DEPOSIT- CASH DEPOSIT SELF-	Cash Deposit	9,90,000
Aug-2019	CASH DEPOSIT- CASH DEPOSIT SELF-	Cash Deposit	8,00,000
Aug-2019	CASH DEPOSIT- CASH DEPOSIT SELF-	Cash Deposit	5,50,000
Aug-2019	BY TRANSFER- RTGS UTR NO: KKBKR52019 08190064648 5-SHRI BALAJI SALES CORPORATI ON	Transfer In	5,00,000



7. Bank Statement Analysis

(c) Top 5 Fund Received

Aug-2019	BY TRANSFER- NEFT*KKBK0 000958*KKB KH19231646 442*SHRI BALAJI SALE-	Transfer In	5,00,000
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7. Bank Statement Analysis

(d) Bounced Cheque's Details

State Bank of India
Account No:- 54008198150
Account Details from Mar 2019 to Aug 2019

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	31-03-2019	-	OD PNL INTT	529	Penal Charges	38,86,556
2	30-04-2019	-	OD PNL INTT	1,597	Penal Charges	51,05,307
3	31-05-2019	-	OD PNL INTT	824	Penal Charges	43,32,764
4	30-06-2019	-	OD PNL INTT	2,255	Penal Charges	37,68,990



8. 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



8. 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

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