



# **Prelim Report of MSME Application**

## **In-Principle Approved Proposal**

### **SURAKSHA TECHNOVISION**

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

Application Code - CW-AWC-95235-712084

**Dated: 25/11/2019**

#### **Registered Office**

6-A,  
LALBANGLA  
GANDHI GRAM , G.T. ROAD  
District: Kanpur Nagar,  
Taluka: Rama Devi Chauraha,  
Kanpur-208007

#### **Email Id:**

suraksha.technovision@gmail.com

**Contact Number:** 8004864307

#### **Powered By:**



[A FinTech Initiative]



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## 1. Timeline & Approval Data

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

Sr.No.	Particulars	Details
1	Loan Applied Amount	25,00,000
2	In-Principle Total Amount	1,40,000
	a) Existing Limit	1,40,000
	b) Additional Limit	0
3	ROI (%)	9.2
4	PF (%)	0.5
5	Tenure (Years)	Renewable Annually



## 2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	<b>Telecommunication</b>	Yes
2.	Loan Amount	<b>1,40,000 Rupees</b>	Yes
3.	Geographical Market Focus	<b>Kanpur</b>	Yes
4.	CGTMSE Coverage	<b>New to CGTMSE Coverage</b>	Yes
5.	MSME Category	<b>Micro</b>	Yes
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)	<b>85%</b>	Not Set
7.	Debt Equity Ratio (2018 - 2019)	<b>1.43 Times</b>	Yes
8.	Current Ratio (2018 - 2019)	<b>1.78 Times</b>	Yes
9.	Interest Coverage Ratio (2018 - 2019)	<b>107.02 Times</b>	Yes
10.	TOL/TNW (2018 - 2019)	<b>4.52 Times</b>	Yes
11.	Top Customer Concentration (B2B)	<b>9.16%</b>	Yes
12.	Number of cheque bounced (Last Month)	<b>0</b>	Yes
13.	Number of cheque bounced (Last 6 Month)	<b>0</b>	Yes
14.	Risk Model Score	<b>56</b>	Yes
15.	Age of Establishment	<b>10 Years</b>	Yes
16.	Positive Profitability history	<b>2 Years</b>	Yes
17.	Past Year Turnover	<b>1,72,23,408 Rupees</b>	Yes
18.	Positive Net Worth history	<b>2 Years</b>	Yes
19.	Turnover to Loan Ratio (2018 - 2019)	-	Yes
20.	Gross Cash Accruals to loan ratio (2018 - 2019)	-	Yes
21.	Minimum Bureau Score - Director/ Partner/ Proprietor	<b>735</b>	Yes
22.	Commercial Bureau - Maximum DPDs (last 12 months)	<b>0 DPDs</b>	Yes
23.	Maximum Drop in turnover allowed	-	No
24.	Utilisation percentage	<b>73%</b>	Yes
25.	Credit Summation	<b>471.53%</b>	Yes
26.	Collateral Coverage % (includes only Collateral Security Value)	<b>0%</b>	Not Set
27.	Debt Service Coverage Ratio (Conservative)	-	Yes



## 2. PARAMETER CHECK

29.	Minimum Bureau Score - Main Director/ Partner/ Proprietor	<b>735</b>	Not Set
30.	Commercial Bureau - Maximum DPDs (last 3 months)	<b>0 DPDs</b>	Not Set

### Notes:

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



### 3. PROJECT SNAPSHOT

#### (a) Basic Details

Industry:	Telecommunication
Establishment Year:	January 1989
Constitution:	Sole Proprietorship
PAN:	ATXPJ3598C
GSTIN (1):	09ATXPJ3598C2Z0 (Primary)
Product Description:	CCTV CAMAERAS

#### (b) GST Details

Number of Customers:	198
Top Customer Concentration (B2B):	9.16 %
Projected Sales as per GST (Rs.):	6,97,768
Factory Premise:	Leased below 5 years
Know How:	Specialised Know How
Competition:	Low
Commercial Operation Date:	-

**Following are the reasons for the receipts in the bank statement is quite low as against firm / company's monthly sales.**

- Money is received in advance against the order

#### (c) Proprietors Background:

Name	MR PRINCE JAISWAL
PAN	ATXPJ3598C
Address	6-A GANDHI GRAM , G.T. ROAD Gandhi Grame S.O, Kanpur Nagar, Rama Devi Chauraha, UTTAR PRADESH, 208007
Mobile No	8004864307
Date of Birth	14-01-1989



### 3. PROJECT SNAPSHOT

Total Experience	5
Networth	12,00,000
TransUnion	735
Experian	-
Personal Loan Obligation	0.0
Father Name	PREM CHANDRA JAISWAL
Educational Status	Graduate (General)
Nationality	India
Visually Impaired	No
Residence Status	Resident India

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

Name	MR PRINCE JAISWAL
Marital Status	Married
Spouse Name	ANJALI
Spouse Detail	Not Employed
No. of Children	1
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-3
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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

12-12-2018	Not Disclosed	Cash credit	10,00,000	8,95,686	8,95,686	8,957	-	-
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### 3. PROJECT SNAPSHOT

#### (g) Fund Requirement:

Particulars	Details
Facility	Working Capital
Application Type	New
Product Name	Oriental Tatkal 25 WC new <3Yrs
Loan Amount Approved	1,40,000
Promotor's Contribution	12,00,000 (44.44%)
EMI	NA
Rate of Interest (%)	9.2
Purpose	Working Capital

#### (h) Business Name Comparision

Name as per GST (1)	PRINCE JAISWAL
Name as per ITR	PRINCE JAISWAL
Name edited by user*	SURAKSHA TECHNOVISION
Trade Name as per GST (1)	-
Name as per Bank Statement 1	

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

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

## 4. FINANCIAL DETAILS

### A. Existing Financials

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

Profit & Loss Statement			
Units	(INR)		
<b>For the Year ended</b>	<b>31-Mar-2019</b>	<b>31-Mar-2018</b>	<b>31-Mar-2017</b>
No of Months	12	12	12
<b>INCOME :</b>			
Gross Sales (Including Indirect Taxes collected on sales)	1,72,23,408	1,11,99,868	0
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
<b>Net Sales</b>	<b>1,72,23,408</b>	<b>1,11,99,868</b>	<b>0</b>
<b>EXPENDITURE :</b>			
Increase/Decrease in Stock	-13,99,373	-14,80,356	0
Raw Material Consumed	1,75,35,929	1,18,64,263	0
Power & Fuel Cost	18,856	9,852	0
Employee Cost	3,97,500	3,81,000	0
General and Administration Expenses	1,06,008	1,00,847	0
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	1,88,708	1,17,882	0
Less: Expenses Capitalised	0	0	0
<b>Total Expenditure</b>	<b>1,68,47,628</b>	<b>1,09,93,488</b>	<b>0</b>
<b>Operating Profit (Excl OI)</b>	<b>3,75,780</b>	<b>2,06,380</b>	<b>0</b>
Other Income	34,051	65,700	0
<b>Operating Profit (EBITDA)</b>	<b>4,09,831</b>	<b>2,72,080</b>	<b>0</b>
Interest	3,817	0	0
<b>PBDT</b>	<b>4,06,014</b>	<b>2,72,080</b>	<b>0</b>
Depreciation	1,322	343	0
<b>Profit Before Taxation &amp; Exceptional Items</b>	<b>4,04,692</b>	<b>2,71,737</b>	<b>0</b>
Exceptional Income / Expenses	0	0	0
<b>Profit Before Tax</b>	<b>4,04,692</b>	<b>2,71,737</b>	<b>0</b>
Provision for Tax	0	0	0
<b>Other Income (Need to check at the time of Due Diligence)</b>	<b>0</b>	<b>0</b>	<b>0</b>



## 4. FINANCIAL DETAILS

### A. Existing Financials

Profit & Loss Statement			
Profit After Tax	4,04,692	2,71,737	0
Dividend Pay Out	0	0	0
Equity Dividend %	0	0	0
Earnings Per Share	0	0	0.0

Balance Sheet -Equities and Liabilities			
Units	(INR)		
As on:	31-Mar-2019	31-Mar-2018	31-Mar-2017
<b>EQUITY AND LIABILITIES</b>			
Share Capital	10,81,847	7,75,530	0
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
<b>Shareholder's Funds</b>	<b>10,81,847</b>	<b>7,75,530</b>	<b>0</b>
Minority Interest	0	0	0
Secured Loans	0	0	0
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	15,48,385	2,75,000	0
Deferred Tax Liabilities/ (Assets)	0	0	0
Other Long Term Liabilities	0	0	0
Other Borrowings (including Short Term)	0	0	0
Long Term Provisions	0	0	0
<b>Total Non-Current Liabilities</b>	<b>15,48,385</b>	<b>2,75,000</b>	<b>0</b>
Trade Payables	31,79,250	23,20,228	0
Other Current Liabilities	1,66,341	28,500	0
Short Term Provisions	0	0	0
<b>Total Current Liabilities</b>	<b>33,45,591</b>	<b>23,48,728</b>	<b>0</b>
<b>Other Liabilities (Need to check at the time of Due Diligence)</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Liabilities</b>	<b>59,75,823</b>	<b>33,99,258</b>	<b>0</b>



## 4. FINANCIAL DETAILS

### A. Existing Financials

Balance Sheet -Assets			
Units	(INR)		
As on:	31-Mar-2019	31-Mar-2018	31-Mar-2017
Gross Block	7,487	1,945	0
Less: Accumulated Depreciation	0	0	0
Less: Impairment of Assets	0	0	0
<b>Net Block</b>	<b>7,487</b>	<b>1,945</b>	<b>0</b>
Capital Work in Progress	0	0	0
Intangible assets under development	0	0	0
Pre-operative Expenses pending	0	0	0
Assets in transit	0	0	0
Investment in Subsidiaries/ Associates	0	0	0
Other Investments	0	0	0
Long Term Loans & Advances	0	0	0
Other Non Current Assets	0	0	0
<b>Total Non-Current Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>
Inventories	31,95,263	17,95,890	0
Sundry Debtors	22,69,119	10,27,281	0
Cash and Bank	1,48,800	4,20,462	0
Other Current Assets	0	0	0
Short Term Loans and Advances	3,55,154	1,53,680	0
<b>Total Current Assets</b>	<b>59,68,336</b>	<b>33,97,313</b>	<b>0</b>
<b>Other Assets (Need to check at the time of Due Diligence)</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Assets</b>	<b>59,75,823</b>	<b>33,99,258</b>	<b>0</b>
<b>Book Value</b>	<b>1</b>	<b>1</b>	<b>0.0</b>



## 4. FINANCIAL DETAILS

### B. Ratio Analysis

Ratio Analysis			
Ratio	31-Mar-2019	31-Mar-2018	31-Mar-2017
EBITDA (%)	2.38	2.43	0.00
PATM (%)	2.35	2.43	0.00
ROCE (%)	22.27	51.80	NA
Asset Turnover(x)	2.88	3.29	0.00
Inventory Turnover (days)	69.22	59.63	0.00
Debtors Turnover(days)	48.09	33.48	0.00
Creditors Turnover (days)	66.10	71.32	0.00
Sales/Working Capital (x)	48.43	16.39	0.00
Net Sales Growth(%)	53.78	-100.00	NA
PAT Growth(%)	48.93	-100.00	NA
Adjusted Total Debt/Equity(x)	1.43	0.35	0.00
Growth in Debt/ Equity (%)	308.57	0.00	NA
Current Ratio(x)	1.72	1.22	0.00
Current Ratio (As per CMA)	1.78	1.45	0.00
Quick Ratio(x)	0.71	0.44	0.00
Cash Interest Coverage	-323.43	0.00	NA
Debt/ EBITDA	3.78	1.01	0.00
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	-7.19	-1.81	NA
Growth in CFO Margin (%)	297.92	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	1,72,23,408	1,11,99,868	0
Add	Export Sales	0	0	0
	<b>Total</b>	1,72,23,408	1,11,99,868	0

##### Note 2: Indirect Taxes

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

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

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Op. stocks-in-process	0	0	0
Minus	Cl. stocks-in-process	0	0	0
Add	Op.Stock of F.G.	17,95,890	3,15,534	0
Minus	Cl. stock of F.G.	31,95,263	17,95,890	0
	<b>Total</b>	-13,99,373	-14,80,356	0

##### Note 4: Raw Material Consumed

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Raw materials[including stores & other items used in the process of manufacture]	1,75,35,929	1,18,64,263	0
Add	Other spares	0	0	0
	<b>Total</b>	1,75,35,929	1,18,64,263	0

##### Note 5: Provision for Tax

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Provision for taxes	0	0	0
Add	Provision for Deferred Tax	0	0	0
	<b>Total</b>	0	0	0



## 4. FINANCIAL DETAILS

### C. Notes to Account

#### Note 6: Share Capital

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Ordinary share capital	10,81,847	7,75,530	0
Add	Preference shares [redeemable after one year]	0	0	0
	<b>Total</b>	10,81,847	7,75,530	0

#### Note 7: Other Reserves & Surplus

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

#### Note 8: Unsecured Loans -Others

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Term Loans [excl'd instalments payable within one year] (Unsecured)	0	0	0
Add	Unsecured loans from others	0	0	0
	<b>Total</b>	15,48,385	2,75,000	0

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

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Short-term borrowings from banks [incl'd bills purchased, discounted & excess borrowing placed on repayment basis]	0	0	0
Add	Short term borrowings from others	0	0	0
	<b>Total</b>	0	0	0

#### Note 10: Other Long Term Liabilities



## 4. FINANCIAL DETAILS

### C. Notes to Account

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

### Note 11: Other Current Liabilities

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Advance payment from customers/ deposits from dealers	0	0	0
Add	Dividend payable	0	0	0
Add	Other statutory liabilities [due within one year]	0	0	0
Add	Deposits/Instalments of term loans/DPGs/Debentures, etc. [payable within one year]	0	0	0
Add	Other Current Liabilities & Provisions[due within 1 year]	1,66,341	28,500	0
	<b>Total</b>	1,66,341	28,500	0





## Notes to Account: Balance Sheet - Assets

### Note 12: Other Investments

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Investments/book debts/advances/deposits which are not Current Assets - Others	0	0	0
Add	Deferred receivables [maturity exceeding 1 yr]	0	0	0
Add	Others (Others)	0	0	0
	<b>Total</b>	0	0	0

### Note 13: Other Non Current Assets

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Non-consumable stores & spares	0	0	0
Add	Other non-current assets including dues from directors	0	0	0
	<b>Total</b>	0	0	0

### Note 14: Sundry Debtors

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Receivables other than deferred & exports [incl. bills purchased and discounted by banks]	22,69,119	10,27,281	0
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	<b>Total</b>	22,69,119	10,27,281	0

### Note 15: Other Current Assets

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Investments [other than long term investments]	0	0	0
Add	Instalments of deferred receivables [due within one year]	0	0	0
Add	Other current assets [specify]DEPB/ DUTY DRAWBACK	0	0	0



	<b>Total</b>	0	0	0
<b>Note 16: Short Term Loans and Advances</b>				
	Particular	31-Mar-2019	31-Mar-2018	31-Mar-2017
	Advances to suppliers of raw materials & stores/spares	0	0	0
Add	Advance payment of taxes	3,55,154	1,53,680	0
	<b>Total</b>	3,55,154	1,53,680	0



## 4. (d) ASSESSMENT OF LIMITS

### Working Capital - Nayak Committee Method

#### Assessment based on Nayak Committee Method

Sr. No.	Particulars	Logic	Values
1.	Projected Sales	For 2019-20	<b>6,97,767.67</b>
2.	Working Capital Requirement	Margin set by Lenders %	<b>25.00%</b>
3.	Working Capital Limit	Step 1 * Step 2	<b>1,74,441.92</b>
4.	Promoters Contribution	As set by Lenders %	<b>20.00%</b>
5.	Total Working Capital Limit	Step 3 - Step 4	<b>1,39,553.53</b>
6.	Existing Working Capital Limits	As per Bureau	<b>10,00,000.00</b>
7.	Additional Working Capital Limit	Step 5 - Step 6	<b>0.00</b>
8.	Proposed Additional Loan	Entered By Borrower	<b>15,00,000.00</b>
9.	Maximum Total limit set by Lender	Total limit set by Lender	<b>25,00,000.00</b>
10.	Eligible Total Working Capital Limit	Lower of Step 5 and Step 9	<b>1,39,553.53</b>
11.	Eligible Working Capital Limit :		
a)	Existing Working Capital Limit	Lower of Step 6 and Step 10	<b>1,40,000.00</b>
b)	Additional Working Capital Limit	Lower of Step 8 and Step 10	<b>0.00</b>
c)	Total Working Capital Limit	Point (a) + Point (b)	<b>1,40,000.00</b>

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

Sr.No	Months	SALES	Source
1	07-2017	7,44,127	From GST
2	08-2017	9,13,441	From GST
3	09-2017	14,18,181	From GST
4	10-2017	11,73,239	From GST
5	11-2017	4,35,990	From GST
6	12-2017	7,06,097	From GST
7	01-2018	9,31,463	From GST
8	02-2018	8,68,636	From GST
9	03-2018	18,44,777	From GST
10	04-2018	7,52,001	From GST
11	05-2018	5,82,107	From GST
12	06-2018	4,64,093	From GST



## 4. (d) ASSESSMENT OF LIMITS

### Working Capital - Nayak Committee Method

13	07-2018	9,26,529	From GST
14	08-2018	13,03,487	From GST
15	09-2018	17,99,957	From GST
16	10-2018	19,25,088	From GST
17	11-2018	20,11,002	From GST
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	9,47,066	From GST
<b>Total</b>		<b>1,97,47,281</b>	<b>-</b>

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

Step No.	Computation	Formula	Value
1.	Actual Sales in last 12 Months	Last 12 Months sales	<b>29,58,067.35</b>
2.	Actual Sales in previous 13-24 Months	(corresponding previous 12 months)	<b>1,25,40,223.35</b>
3.	Actual Growth %	[ (Step 1 - Step 2) ] / (Step 2)	<b>-76.41</b>
4.	Maximum Growth % set by Bank	Declared by Bank	<b>500.00</b>
5.	Growth % Considered	[ lower of (3) and (4) ]	<b>-76.41</b>
6.	Projected sales calculated	(Step 1 + Step 5 )	<b>6,97,767.67</b>
7.	Projected sales declared by borrower	Declared By Borrower	<b>2,07,72,980.00</b>
8.	Final Projected sales	[ lower of Step 6 and Step 7 ]	<b>6,97,767.67</b>



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

Risk Factor	Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
<b>Management Risk</b>	Bureau - Transunion Score [Average of promotors]	>= 650 and <= 750	<b>7</b>	11
	Experience In The Business	>= 2.01 years and <= 5years	<b>5</b>	11
	Age	>= 18.01 years and <= 60years	<b>3</b>	3
	No. Of Children	<= 2	<b>3</b>	3
	Owning a House	Living with Family	<b>3</b>	5
	Academic Qualification	Graduate	<b>3</b>	6
	Experience in the Line of Trade	>= 2.01 years and <= 5years	<b>5</b>	10
	Spouse Details	Not Employed	<b>0</b>	3
	Assessed for Income Tax	Assessed	<b>3</b>	3
	Have Life Insurance Policy	Yes	<b>2</b>	2
<b>Financial Risk</b>				
<b>Business Risk</b>	Know - How	Specialised Know How	<b>3</b>	3
	Line of Activity	Priority Sector	<b>3</b>	3
	Competition	Low	<b>3</b>	3
	Factory Premises	Leased below 5 years	<b>3</b>	6
	Number of issued cheques bounced (Last Month)	<=0 times	<b>5</b>	6
	Number of issued cheques bounced (Last 6 Month)	<=0 times	<b>6</b>	6

Sr. No.	Details	Actual Score	Out Of Score	Weight	Weighted Score	Weighted Out of Score
1	Management Risk Score	34	57	40.0%	39	66
2	Financial Risk Score	0	0	35.0%	0	0
3	Business Risk Score	23	26	25.0%	17	19
	<b>Total</b>	<b>57</b>	<b>83</b>	<b>100.0%</b>	<b>56</b>	<b>84</b>
	<b>Standardized Score</b>	<b>56.0</b>	<b>100.0</b>			



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

**Risk Grading: Moderate Safety**



## 6. ASSESSMENT OF CGTMSE LIMITS

Steps	Description	Details	Values
1.	Nature of Entity	Manufacturing/ Service/Trading	<b>Manufacturer</b>
2.	Amount Invested in Plant and Machinery/ Equipments	Amount in Rs.	<b>7,487</b>
3.	Status of Borrowers	Micro /Small /Medium	<b>Micro</b>
4.	Whether Entity is "Eligible Borrowers"?	Yes/No	<b>Yes</b>
5.	Whether the entity has "Women Entrepreneur/s" and such women entrepreneur/s holds shareholding of more than 51% of total shareholding of the entity?	Yes/No	<b>No</b>
6.	Whether units located in North East Region (incl. Sikkim)?	Yes/No	<b>No</b>
7.	Whether borrower has availed "CGTMSE" facility?	Yes/No	<b>No</b>
8.	Amount of "CGTMSE" coverage availed till date	Amount in Rs.	<b>0</b>
9.	Maximum CGTMSE Coverage Available	Amount in Rs.	<b>2,00,00,000</b>
10.	Loan Amount Applied For	Amount in Rs.	<b>1,40,000</b>
11.	Available CGTMSE Coverage (Amount) (New Loan)	Amount in Rs.	<b>1,40,000</b>
12.	Amount of Collateral	Amount in Rs.	<b>0</b>
13.	Final CGTMSE Coverage (New Loan)	Amount in Rs.	<b>1,40,000</b>
14.	Extent of Guarantee (New Loan)	In % Terms	<b>85.00</b>
15.	Extent of Guarantee (In Amount Terms) (New Loan)	Amount In Rs.	<b>1,19,000</b>
16.	Asset Coverage	In % Terms	<b>85.00</b>



## 6. ASSESSMENT OF CGTMSE LIMITS

### Bank wise CGTMSE Coverage Provided

Sr.No	Bank Name	Guarantee Provided
No records found		





## **7. MCA Data**

**Not Applicable**



## **8. Other Directorship**

**PRINCE JAISWAL**

**No Record Found**



## 9. GST DATA

### 1 . GST Data (PRINCE JAISWAL) (09ATXPJ3598C2Z0)

#### Key Observation

1. Highest Sales Category	<b>87% (B2B)</b>
2. Gross Margin % (Sales-Purchase / Sales)	<b>-105%</b>
3. Customer Concentration (B2B) (Top 5):	<b>30% of Total Sales</b>
4. Supplier Concentration (Top 5):	<b>49% of Total Purchase</b>
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	<b>Rs. 33,48,847</b>
7. Median Sales:	<b>Rs. 41,51,977</b>
8. Average Purchase:	<b>Rs. 14,29,282</b>
9. Median Purchase:	<b>Rs. 12,20,521</b>
10. Highest sales are in the month of	<b>03-2019</b>
11. Highest Purchase are in the month of	<b>03-2019</b>
12. Total Credit Note Vs Total Sales is	<b>0% in 03-2019(Highest)</b>

#### Overview

Sr.No	Particulars	Details
1.	Total No. of Months	<b>5</b>
2.	Total No. of Customers	<b>198</b>
3.	Total No. of Suppliers	<b>112</b>
4.	Total Sales (Invoice Value)	<b>1,67,44,234</b>
A.	B2B	<b>1,46,05,725</b>
B.	B2CL	<b>0</b>
C.	B2CS	<b>21,38,508</b>
D.	Exports	<b>0</b>
E.	Nil Rated Good	<b>0</b>
F.	Exempted Goods	<b>0</b>
G.	Non GST Outward Supplies	<b>0</b>
5.	Total Purchases	<b>3,43,02,758</b>
6.	Difference (Sales Minus Purchase)	<b>-1,75,58,524</b>



## 9. GST DATA

7.	Margin (%)	-105
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### Top 5 Customers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	09CTMPP0957Q2ZL	ANIL PRASAD	3	13,30,985	11,27,602	8
2	09ASUPT5917D1Z3	SURESH TIWARI	3	8,42,200	6,96,432	5
3	07AADCH5807L1ZE	HI FOCUS ELECTRONICS INDIA PRIVATE LIMITED	2	7,52,326	6,37,574	4
4	07AAJFK9876H1ZN	KWALITY SECURITY SYSTEMS	1	7,11,038	6,02,575	4
5	09AAACW5557F1Z4	WELL KNOWN COMPUTERS PRIVATE LIMITED	5	6,92,684	5,87,020	4
<b>Total</b>			14	43,29,233	36,51,203	25

### Top 5 Suppliers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	06ALUPG6752G1ZR	MUNISH GUPTA	30	60,98,982	51,68,417	18
2	06AABCV8224F1ZG	VAIDIK INFOTECH PRIVATE LIMITED	15	31,65,242	26,80,642	9
3	09AAACW5557F1Z4	WELL KNOWN COMPUTERS PRIVATE LIMITED	246	29,48,500	24,25,452	9
4	06AACCA7464R1Z3	ARYAN TECHNOLOGIES AND TELECOMMUNICATION PRIVATE LIMITED	30	24,52,353	20,75,103	7
5	09AAAFC6378F1ZD	COMEXCELL TECHNOLOGIES	67	22,56,470	19,13,208	7
<b>Total</b>			388	1,69,21,547	1,42,62,822	50

### Month Wise Sales

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	07-2017	7,57,250	0	1,31,225	0	0	0	0	8,88,475
2	09-2017	23,20,332	0	49,130	0	0	0	0	23,69,462
3	12-2017	26,69,267	0	1,51,421	0	0	0	0	28,20,688



## 9. GST DATA

4	03-2019	52,98,758	0	12,14,874	0	0	0	0	65,13,632
5	06-2019	35,60,119	0	5,91,858	0	0	0	0	41,51,977
<b>Total</b>		1,46,05,725	0	21,38,508	0	0	0	0	

### Month Wise Purchase

Sr.No	Months	B2B	Total
1	07-2017	11,01,803	11,01,803
2	08-2017	13,39,238	13,39,238
3	09-2017	16,74,432	16,74,432
4	10-2017	6,50,814	6,50,814
5	11-2017	9,96,936	9,96,936
6	12-2017	22,73,169	22,73,169
7	01-2018	5,87,427	5,87,427
8	02-2018	9,23,619	9,23,619
9	03-2018	19,66,614	19,66,614
10	04-2018	9,19,095	9,19,095
11	05-2018	4,57,360	4,57,360
12	06-2018	10,75,203	10,75,203
13	07-2018	6,07,230	6,07,230
14	09-2018	43,58,217	43,58,217
15	10-2018	36,150	36,150
16	12-2018	20,16,314	20,16,314
17	03-2019	45,14,876	45,14,876
18	04-2019	8,50,358	8,50,358
19	05-2019	4,67,291	4,67,291
20	06-2019	27,12,089	27,12,089
21	07-2019	13,71,144	13,71,144
22	08-2019	15,93,775	15,93,775
23	09-2019	13,89,825	13,89,825
24	10-2019	4,19,780	4,19,780
<b>Total</b>		3,43,02,758	

### Credit/Debit Note Info.



## 9. GST DATA

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
1	03-2018	2,337	0			2,337
2	04-2018	1,317	0			1,317
3	09-2018	602	0			602
4	03-2019	2,000	65,13,632			2,000
<b>Total</b>		6,256	65,13,632	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	12,500	0	0	87,500
1	032018	0	0	0	0	0
1	042018	0	0	0	0	0
1	052018	0	0	0	0	0
1	062018	0	0	0	0	0
1	072018	0	0	0	0	0
1	092018	0	0	0	0	0
<b>Total</b>						



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

### GST Sales Vs. Bank Receipts

Months	Bank statement Receipts	GST sales	Receipts to sales %
05-2019	10,17,016	-	-
06-2019	11,03,708	-	-
07-2019	11,99,416	-	-
08-2019	11,03,316	-	-
09-2019	14,18,929	-	-
10-2019	11,31,693	9,47,066	119 %
Total	69,74,078	9,47,066	736.39 %

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

Year	GST Sales Total	ITR Sales	GST to ITR %
2018-2019	97,64,262	1,72,23,408	56.69 %
Total	97,64,262	1,72,23,408	57 %

### GST Purchase Vs. Fund Remittance.

Months	Bank statement Payments	GST Purchase	Payments To purchase %
05-2019	9,23,340	4,67,291	198 %
06-2019	11,81,668	27,12,089	44 %
07-2019	12,50,467	13,71,144	91 %
08-2019	11,34,673	15,93,775	71 %
09-2019	13,83,079	13,89,825	100 %
10-2019	10,81,563	4,19,780	258 %
Total	69,54,790	79,53,904	87 %

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

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



## **11. Related Party Transaction**

**No Related Party Transactions have been reported by the MSME. You may verify the same at Branch.**





## **12. Fraud Detection**

**Not Activated**



## 13. BANK STATEMENT ANALYSIS

### A. Month Wise Details

**Oriental Bank of Commerce, India**  
**Account No:- 09454011000855**  
**Account Details from May-19 to Oct-19**

Description	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19
Total No. of Credit Transactions	55	57	70	63	55	73
Total Amount of Credit Transactions	10,17,016	11,03,708	11,99,416	11,03,316	14,18,929	11,31,692
Total No. of Debit Transactions	51	45	67	81	107	80
Total Amount of Debit Transactions	9,23,340	11,81,668	12,50,466	11,34,672	13,83,078	10,81,563
Total No. of Cash Deposits	5	8	8	7	8	3
Total Amount of Cash Deposits	4,71,000	4,95,000	4,36,500	3,81,500	4,61,500	2,70,000
Total No. of Cash Withdrawals	0	0	0	0	0	1
Total Amount of Cash Withdrawals	0	0	0	0	0	5,000
Total No. of Cheque Deposits	33	29	49	42	34	43



## 13. BANK STATEMENT ANALYSIS

### A. Month Wise Details

Description	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19
Total Amount of Cheque Deposits	3,76,661	3,77,709	6,49,665	6,13,993	6,71,619	6,23,886
Total No. of Cheque Issues	0	0	0	0	0	0
Total Amount of Cheque Issues	0	0	0	0	0	0
Total No. of Inward Cheque Bounces	0	0	0	0	0	0
Total No. of Outward Cheque Bounces	3	3	5	10	3	3
Min EOD Balance	-8,34,657	-8,66,050	-9,28,956	-9,14,797	-8,28,986	-9,26,298
Max EOD Balance	-5,23,567	-5,93,643	-7,23,388	-7,40,114	-4,93,821	-6,17,198
Average EOD Balance	-6,70,391	-6,82,454	-8,02,474	-8,11,428	-6,61,333	-7,52,418



## 13. BANK STATEMENT ANALYSIS

### B. Top 5 Fund Remittance

**Oriental Bank of Commerce, India**  
**Account No:- 09454011000855**  
**Account Details from May-19 to Oct-19**

Date	Description	Category	Amount
10-05-2019	HIFOCUS ELECTRONICS INDIA	Others	-1,00,000
13-05-2019	NEFT-IB-OW/SAA69856634/S AI SECURITY SYSTEMS	Transfer to S AI SECURITY SYSTEMS	-1,00,000
31-05-2019	NEFT-IB-OW/SAA70604743/S AI SECURITY SYSTEMS	Transfer to S AI SECURITY SYSTEMS	-1,00,000
22-05-2019	NEFT-IB-OW/SAA70268255/HI FOCUS ELECTRONICS INDIA	Transfer to HI FOCUS ELECTRONICS INDIA	-75,000
08-05-2019	NEFT-OW/SAA69678829/A RYAN TECHNOLOGIES AND TE	Transfer to A RYAN TECHNOLOGIES AND TE	-53,500
17-06-2019	NEFT-IB-OW/SAA71237883/W ARNER ELECTRONICS I PVT	Transfer to W ARNER ELECTRONICS I PVT	-2,32,789
10-06-2019	NEFT-IB-OW/SAA70933239/S AI SECURITY SYSTEMS	Transfer to S AI SECURITY SYSTEMS	-1,50,000
25-06-2019	NEFT-IB-OW/SAA71530790/W ARNER ELECTRONICS I PVT	Transfer to W ARNER ELECTRONICS I PVT	-1,29,440
14-06-2019	NEFT-IB-OW/SAA71155161/T HE SURAKSAHA TECHNOVISIO	Transfer to T HE SURAKSAHA TECHNOVISIO	-1,00,000
29-06-2019	NEFT-IB-OW/SAA71721502/S AI SECURITY SYSTEMS	Transfer to S AI SECURITY SYSTEMS	-75,000



## 13. BANK STATEMENT ANALYSIS

### B. Top 5 Fund Remittance

29-07-2019	NEFT-IB-OW/SAA72876553/W ARNER ELECTRONICS I PVT	Transfer to W ARNER ELECTRONICS I PVT	-1,87,920
08-07-2019	NEFT-IB-OW/SAA72087056/W ARNER ELECTRONICS I PVT	Transfer to W ARNER ELECTRONICS I PVT	-1,27,212
02-07-2019	NEFT-IB-OW/SAA71813017/S AI SECURITY SYSTEMS	Transfer to S AI SECURITY SYSTEMS	-1,00,000
18-07-2019	NEFT-IB-OW/SAA72485649/S AI SECURITY SYSTEMS	Transfer to S AI SECURITY SYSTEMS	-1,00,000
15-07-2019	NEFT-IB-OW/SAA72335783/S AI SECURITY SYSTEMS	Transfer to S AI SECURITY SYSTEMS	-75,000
17-08-2019	NEFT-IB-OW/SAA73602216/S AI SECURITY SYSTEMS	Transfer to S AI SECURITY SYSTEMS	-1,00,000
26-08-2019	NEFT-IB-OW/SAA73901649/S AI SECURITY SYSTEMS	Transfer to S AI SECURITY SYSTEMS	-1,00,000
29-08-2019	NEFT-IB-OW/SAA74017718/S AI SECURITY SYSTEMS	Transfer to S AI SECURITY SYSTEMS	-1,00,000
31-08-2019	NEFT-IB-OW/SAA74119350/S AI SECURITY SYSTEMS	Transfer to S AI SECURITY SYSTEMS	-1,00,000
14-08-2019	NEFT-IB-OW/SAA73482689/B HUVI ENTERPRISES	Transfer to B HUVI ENTERPRISES	-75,000
17-09-2019	NEFT-IB-OW/SAA74785974/S AI SECURITY SYSTEMS	Transfer to S AI SECURITY SYSTEMS	-1,00,000
21-09-2019	NEFT-IB-OW/SAA74954740/S AI SECURITY SYSTEMS	Transfer to S AI SECURITY SYSTEMS	-1,00,000
25-09-2019	NEFT-IB-OW/SAA75119629/S AI SECURITY SYSTEMS	Transfer to S AI SECURITY SYSTEMS	-1,00,000



## **13. BANK STATEMENT ANALYSIS**

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

30-09-2019	NEFT-IB-OW/SAA75237160/S AI SECURITY SYSTEMS	Transfer to S AI SECURITY SYSTEMS	-1,00,000
30-09-2019	NEFT-OW/SAA75257472/S AI SECURITY SYSTEMS	Transfer to S AI SECURITY SYSTEMS	-1,00,000
03-10-2019	NEFT-IB-OW/SAA75390853/S AI SECURITY SYSTEMS	Transfer to S AI SECURITY SYSTEMS	-1,00,000
11-10-2019	NEFT-IB-OW/SAA75725023/S AI SECURITY SYSTEMS	Transfer to S AI SECURITY SYSTEMS	-1,00,000
14-10-2019	NEFT-IB-OW/SAA75796644/S AI SECURITY SYSTEMS	Transfer to S AI SECURITY SYSTEMS	-1,00,000
16-10-2019	NEFT-IB-OW/SAA75934729/S AI SECURITY SYSTEMS	Transfer to S AI SECURITY SYSTEMS	-1,00,000
19-10-2019	NEFT-IB-OW/SAA76085941/S AI SECURITY SYSTEMS	Transfer to S AI SECURITY SYSTEMS	-1,00,000



## 13. BANK STATEMENT ANALYSIS

### C. Top 5 Fund Received

**Oriental Bank of Commerce, India**  
**Account No:- 09454011000855**  
**Account Details from May-19 to Oct-19**

Date	Description	Category	Amount
08-05-2019	CASH DEPOSIT	Cash Deposit	1,95,000
17-05-2019	CASH DEPOSIT	Cash Deposit	83,000
13-05-2019	CASH DEPOSIT	Cash Deposit	74,000
24-05-2019	CASH DEPOSIT	Cash Deposit	69,000
02-05-2019	By Inst.118373/UNION/	Transfer in	50,000
17-06-2019	CASH DEPOSIT	Cash Deposit	1,24,000
06-06-2019	CASH DEPOSIT	Cash Deposit	80,000
13-06-2019	CASH DEPOSIT	Cash Deposit	59,000
24-06-2019	CASH DEPOSIT	Cash Deposit	55,000
29-06-2019	NEFT-M/s. ROJUS ENTERPRISES LT	Transfer from M/s. ROJUS ENTERPRISES LT	53,135
16-07-2019	CASH DEPOSIT	Cash Deposit	80,000
29-07-2019	CASH DEPOSIT	Cash Deposit	76,000
30-07-2019	By Inst.241/IOB/	Transfer in	73,420
18-07-2019	CASH DEPOSIT	Cash Deposit	60,000
12-07-2019	IMPSINP2A/919308131438/9336216467/9015144/MOB	Transfer in	57,011
29-08-2019	CASH DEPOSIT	Cash Deposit	1,03,000



## 13. BANK STATEMENT ANALYSIS

### C. Top 5 Fund Received

31-08-2019	NEFT-KARUNA ENTERPRISES	Transfer from KARUNA ENTERPRISES	1,00,000
14-08-2019	CASH DEPOSIT	Cash Deposit	80,000
02-08-2019	CASH DEPOSIT	Cash Deposit	70,000
20-08-2019	By Inst.250/IOB/	Transfer in	60,040
16-09-2019	By Inst.624510/AXISBAN K/	Transfer in	1,50,000
06-09-2019	CASH DEPOSIT	Cash Deposit	1,00,000
19-09-2019	CASH DEPOSIT	Cash Deposit	80,000
25-09-2019	NEFT-DEVLOK DISTRIBUTORS	Transfer from DEVLOK DISTRIBUTORS	69,261
02-09-2019	CASH DEPOSIT	Cash Deposit	62,000
10-10-2019	CASH DEPOSIT	Cash Deposit	1,00,000
15-10-2019	CASH DEPOSIT	Cash Deposit	1,00,000
03-10-2019	CASH DEPOSIT	Cash Deposit	70,000
17-10-2019	By Inst.86818/UNION/	Transfer in	50,000
09-10-2019	By Inst.264/IOB/	Transfer in	46,849





## 13. BANK STATEMENT ANALYSIS

### D. Bounced Cheque's Details

**Oriental Bank of Commerce, India**  
**Account No:- 09454011000855**  
**Account Details from May-19 to Oct-19**

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	08-05-2019	-	REJECT:821:Funds insufficient	-5,600	Bounced O/W Cheque	-5,63,445
2	09-05-2019	-	REJECT:409359:Drawers signature required	-9,350	Bounced O/W Cheque	-5,63,507
3	14-05-2019	-	REJECT:836:Funds insufficient	-5,600	Bounced O/W Cheque	-7,05,683
4	01-06-2019	-	REJECT:409361:Funds insufficient	-16,584	Bounced O/W Cheque	-6,23,757
5	06-06-2019	-	REJECT:102530:Funds insufficient	-2,950	Bounced O/W Cheque	-5,93,583
6	11-06-2019	-	REJECT:45836:Drawers signature differs	-10,000	Bounced O/W Cheque	-7,09,098
7	05-07-2019	-	REJECT:1712:Funds insufficient	-18,680	Bounced O/W Cheque	-8,22,479
8	11-07-2019	-	REJECT:409:Drawers signature differs	-15,000	Bounced O/W Cheque	-7,84,163
9	17-07-2019	-	REJECT:207996:Instrument post dated	-16,420	Bounced O/W Cheque	-7,28,128
10	20-07-2019	-	REJECT:866:Funds insufficient	-10,000	Bounced O/W Cheque	-7,48,115
11	20-07-2019	-	REJECT:431578:Funds insufficient	-16,725	Bounced O/W Cheque	-7,64,840
12	05-08-2019	-	REJECT:674524:Funds insufficient	-35,885	Bounced O/W Cheque	-8,24,622
13	08-08-2019	-	REJECT:56:Funds insufficient	-5,711	Bounced O/W Cheque	-9,14,738
14	14-08-2019	-	REJECT:54197:CONNECTIVITY FAILUREPRESENT AGAIN	-8,697	Bounced O/W Cheque	-7,60,956
15	17-08-2019	-	REJECT:210257:Funds insufficient	-15,000	Bounced O/W Cheque	-7,92,653
16	19-08-2019	-	REJECT:12385:Funds insufficient	-3,920	Bounced O/W Cheque	-8,08,451



## 13. BANK STATEMENT ANALYSIS

### D. Bounced Cheque's Details

17	21-08-2019	-	REJECT:47465:Exce eds arrangement	-15,850	Bounced O/W Cheque	-7,16,045
18	22-08-2019	-	REJECT:1159:Funds insufficient	-2,520	Bounced O/W Cheque	-7,40,055
19	28-08-2019	-	REJECT:565:Image not clear, present again with pap	-20,700	Bounced O/W Cheque	-7,77,076
20	28-08-2019	-	REJECT:1000:Funds insufficient	-12,740	Bounced O/W Cheque	-7,89,816
21	31-08-2019	-	REJECT:194531:Fun ds insufficient	-31,846	Bounced O/W Cheque	-8,28,927
22	11-09-2019	-	REJECT:431599:Fun ds insufficient	-12,462	Bounced O/W Cheque	-6,32,702
23	16-09-2019	-	REJECT:431599:Fun ds insufficient	-12,462	Bounced O/W Cheque	-5,62,704
24	18-09-2019	-	REJECT:431615:Fun ds insufficient	-12,600	Bounced O/W Cheque	-6,15,705
25	25-10-2019	-	REJECT:44824:Fund s insufficient	-21,320	Bounced O/W Cheque	-5,98,260
26	25-10-2019	-	REJECT:81324:Title of account required	-21,400	Bounced O/W Cheque	-6,19,660
27	30-10-2019	-	REJECT:80917:Fund s insufficient	-15,850	Bounced O/W Cheque	-6,12,908



## 14. List of Abbreviations

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



## 14. List of Abbreviations

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



## Thank You

For Further Details

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