



Prelim Report of MSME Application

Offline Proposal

BARWALA AGRO WORKS

Dated: 19/11/2019

Registered Office

Prop.M/s Barwala Agro Works,
Jind Road
Barwala
District: Hisar,
Taluka: Hisar,
Barwala-125121

Email Id:

barwalaagroworks@gmail.com

Contact Number: 9812997254

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.**



INDEX

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



1. Timeline

Sr.No.	Particulars	Date
1	Date of Proposal	19/11/2019
2	Date of In-Eligible	19/11/2019



2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	Agriculture and Allied Activities	-
2.	Loan Amount	- Rupees	-
3.	Geographical Market Focus	Barwala	-
4.	CGTMSE Coverage		-
5.	MSME Category		-
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)		-
7.	Debt Equity Ratio (2018 - 2019)	8.07 Times	-
8.	Current Ratio (2018 - 2019)	112.42 Times	-
9.	Interest Coverage Ratio (2018 - 2019)	18.88 Times	-
10.	TOL/TNW (2018 - 2019)	8.15 Times	-
11.	Top Customer Concentration (B2B)	43.95%	-
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	2 Years	-
16.	Positive Profitability history		-
17.	Past Year Turnover	1,05,64,391 Rupees	-
18.	Positive Net Worth history		-
19.	Turnover to Loan Ratio (2018 - 2019)		-
20.	Gross Cash Accruals to loan ratio (2018 - 2019)		-
21.	Minimum Bureau Score - Director/ Partner/ Proprietor	725	-
22.	Commercial Bureau - Maximum DPDs (last 12 months)	31 DPDs	-
23.	Maximum Drop in turnover allowed		-
24.	Utilisation percentage	45%	-
25.	Credit Summation	112.05%	-
26.	Collateral Coverage % (includes only Collateral Security Value)		-



2. PARAMETER CHECK

27.	Debt Service Coverage Ratio (Conservative)		-
29.	Minimum Bureau Score - Main Director/ Partner/ Proprietor	725	-
30.	Commercial Bureau - Maximum DPDs (last 3 months)	0 DPDs	-

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:	Agriculture and Allied Activities
Establishment Year:	August 1985
Constitution:	Sole Proprietorship
PAN:	FMQPS9826D
GSTIN (1):	06FMQPS9826D1ZD (Primary)

(b) GST Details

Number of Customers:	9
Top Customer Concentration (B2B):	43.95 %
Projected Sales as per GST (Rs.):	
Factory Premise:	Rented
Know How:	Specialised Know How
Competition:	Medium
Commercial Operation Date:	-

(c) Proprietors Background:

Name	Mr. Karamvir Singh
PAN	FMQPS9826D
Address	Prop.M/s Barwala Agro Works Jind Road Barwala Barwala S.O (Hisar), Hisar, Hisar, HARYANA, 125121
Mobile No	9812997254
Date of Birth	08-08-1985
Total Experience	2
Networth	30,00,000
TransUnion	-1



3. Project Snapshot

Experian	-
Personal Loan Obligation	0.0
Father Name	Raj Kumar
Educational Status	Matriculate
Nationality	India
Visually Impaired	No
Residence Status	Resident India

(d) Additional Detail for Main Proprietors:

Name	Mr. Karamvir Singh
Marital Status	Married
Spouse Name	Sumitra
Spouse Detail	Not Employed
No. of Children	2
Owning a House	Living In Family Home
Assessed for Income Tax	Assessed
Have Life Insurance Policy	Yes

(e) MSME Ranking (as per Bureau)

MSME Ranking :	NA
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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)
26-11-2018	Oriental Bank of Commerce India	Cash credit	6,00,000	5,90,409		5,904		-



3. Project Snapshot

(g) Fund Requirement:

Particulars	Details
Facility	Working Capital
Loan Amount Applied	6,00,000
Promotor's Contribution	1,50,000
Purpose	Working Capital

(h) Business Name Comparision

Name as per GST (1)	Karamvir Singh
Name as per ITR	Karamvir Singh
Name edited by user*	BARWALA AGRO WORKS
Trade Name as per GST (1)	-
Name as per Bank Statement	BARWALA AGRO WORKS

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

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



4. Financials Details

(a) Existing Financials

Profit & Loss Statement			
Units	(INR)		
For the Year ended	31-Mar-2019	31-Mar-2018	31-Mar-2017
No of Months	12	12	12
INCOME :			
Gross Sales (Including Indirect Taxes collected on sales)	1,05,64,391	63,71,000	0
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
Net Sales	1,05,64,391	63,71,000	0
EXPENDITURE :			
Increase/Decrease in Stock	-95,93,055	-35,49,955	0
Raw Material Consumed	2,00,72,428	97,31,784	0
Power & Fuel Cost	0	0	0
Employee Cost	18,000	24,000	0
General and Administration Expenses	19,923	13,502	0
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	9,518	0	0
Less: Expenses Capitalised	0	0	0
Total Expenditure	1,05,26,814	62,19,331	0
Operating Profit (Excl OI)	37,577	1,51,669	0
Other Income	3,40,000	0	0
Operating Profit (EBITDA)	3,77,577	1,51,669	0
Interest	20,002	0	0
PBDT	3,57,575	1,51,669	0
Depreciation	0	0	0
Profit Before Taxation & Exceptional Items	3,57,575	1,51,669	0
Exceptional Income / Expenses	0	0	0
Profit Before Tax	3,57,575	1,51,669	0
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	3,57,575	1,51,669	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
EQUITY AND LIABILITIES			
Share Capital	17,21,727	13,73,702	0
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
Shareholder's Funds	17,21,727	13,73,702	0
Minority Interest	0	0	0
Secured Loans	0	0	0
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	1,38,87,669	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	1,38,87,669	0	0
Trade Payables	1,40,100	65,52,086	0
Other Current Liabilities	0	6,000	0
Short Term Provisions	0	0	0
Total Current Liabilities	1,40,100	65,58,086	0
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	1,57,49,496	79,31,788	0
Balance Sheet -Assets			
Units	(INR)		
As on:	31-Mar-2019	31-Mar-2018	31-Mar-2017
Gross Block	0	0	0
Less: Accumulated Depreciation	0	0	0
Less: Impairment of Assets	0	0	0
Net Block	0	0	0
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	1,31,43,010	35,49,955	0
Sundry Debtors	15,850	33,61,060	0
Cash and Bank	1,10,482	1,47,593	0
Other Current Assets	8,84,279	4,69,640	0
Short Term Loans and Advances	15,95,875	4,03,540	0
Total Current Assets	1,57,49,496	79,31,788	0
Other Assets (Need to check at the time of Due Diligence)	0	0	0
Total Assets	1,57,49,496	79,31,788	0
Book Value	1	1	0.0



4. Financial Details

(b) Ratio Analysis

Ratio Analysis			
Ratio	31-Mar-2019	31-Mar-2018	31-Mar-2017
EBITDA (%)	3.57	2.38	0.00
PATM (%)	3.38	2.38	0.00
ROCE (%)	4.45	22.08	NA
Asset Turnover(x)	0.67	0.80	0.00
Inventory Turnover (days)	455.71	208.34	0.00
Debtors Turnover(days)	0.55	192.56	0.00
Creditors Turnover (days)	2.55	245.74	0.00
Sales/Working Capital (x)	449.80	20.56	0.00
Net Sales Growth(%)	65.82	-100.00	NA
PAT Growth(%)	135.76	-100.00	NA
Adjusted Total Debt/Equity(x)	8.07	0.00	0.00
Growth in Debt/ Equity (%)	0.00	0.00	NA
Current Ratio(x)	93.92	1.05	0.00
Current Ratio (As per CMA)	112.42	1.21	0.00
Quick Ratio(x)	0.11	0.51	0.00
Interest Coverage	18.88	0.00	0.00
Debt/ EBITDA	36.78	0.00	0.00
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	-120.43	-10.53	NA
Growth in CFO Margin (%)	1,043.65	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	1,05,64,391	63,71,000	0
Add	Export Sales	0	0	0
	Total	1,05,64,391	63,71,000	0

Note 2: Indirect Taxes

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Excise Duty	0	0	0
Add	Other items	0	0	0
	Total	0	0	0

Note 3: Increase/Decrease in Stock

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Op. stocks-in-process	0	0	0
Minus	Cl. stocks-in-process	0	0	0
Add	Op. Stock of F.G.	35,49,955	0	0
Minus	Cl. stock of F.G.	1,31,43,010	35,49,955	0
	Total	-95,93,055	-35,49,955	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]	2,00,72,428	97,31,784	0
Add	Other spares	0	0	0
	Total	2,00,72,428	97,31,784	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



4. Financial Details

(c) Notes to Account

	Total	0	0	0
Note 6: Share Capital				
	Particular	31-Mar-2019	31-Mar-2018	31-Mar-2017
	Ordinary share capital	17,21,727	13,73,702	0
Add	Preference shares [redeemable after one year]	0	0	0
	Total	17,21,727	13,73,702	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
	Total	0	0	0
Note 8: Unsecured Loans -Others				
	Particular	31-Mar-2019	31-Mar-2018	31-Mar-2017
	Term Loans [excl'd instalments payable within one year] (Unsecured)	0	0	0
Add	Unsecured loans from others	0	0	0
	Total	1,38,87,669	0	0
Note 9: Other Borrowings (including Short Term)				
	Particular	31-Mar-2019	31-Mar-2018	31-Mar-2017
	Short-term borrowings from banks [incl'd bills purchased, discounted & excess borrowing placed on repayment basis]	0	0	0
Add	Short term borrowings from others	0	0	0
	Total	0	0	0



4. Financial Details

(c) Notes to Account

Note 10: Other Long Term Liabilities

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

Note 11: Other Current Liabilities

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Advance payment from customers/ deposits from dealers	0	0	0
Add	Dividend payable	0	0	0
Add	Other statutory liabilities [due within one year]	0	0	0
Add	Deposits/Instalments of term loans/DPGs/Debentures, etc. [payable within one year]	0	0	0
Add	Other Current Liabilities & Provisions [due within 1 year]	0	6,000	0
	Total	0	6,000	0



Notes to Account: Balance Sheet - Assets

Note 12: Other Investments

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

Note 13: Other Non Current Assets

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

Note 14: Sundry Debtors

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Receivables other than deferred & exports [incl. bills purchased and discounted by banks]	15,850	33,61,060	0
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	Total	15,850	33,61,060	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	8,84,279	4,69,640	0
	Total	8,84,279	4,69,640	0

Note 16: Short Term Loans and Advances

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Advances to suppliers of raw materials & stores/spares	0	0	0
Add	Advance payment of taxes	15,95,875	4,03,540	0
	Total	15,95,875	4,03,540	0



5. GST Data

1 . GST Data (Karamvir Singh) (06FMQPS9826D1ZD)

Key Observation

1. Highest Sales Category	52% (B2B)
2. Gross Margin % (Sales-Purchase / Sales)	-123%
3. Customer Concentration (B2B) (Top 5):	93% of Total Sales
4. Supplier Concentration (Top 5):	100% of Total Purchase
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	Rs. 31,61,273
7. Median Sales:	Rs. 71,35,520
8. Average Purchase:	Rs. 28,16,171
9. Median Purchase:	Rs. 21,90,533
10. Highest sales are in the month of	03-2019
11. Highest Purchase are in the month of	03-2019
12. Total Credit Note Vs Total Sales is	100% in 06-2018(Highest)

Overview

Sr.No	Particulars	Details
1.	Total No. of Months	6
2.	Total No. of Customers	9
3.	Total No. of Suppliers	9
4.	Total Sales (Invoice Value)	1,89,67,638
A.	B2B	91,46,632
B.	B2CL	0
C.	B2CS	98,21,006
D.	Exports	0
E.	Nil Rated Good	0
F.	Exempted Goods	0
G.	Non GST Outward Supplies	0
5.	Total Purchases	4,22,42,566



5. GST Data

6.	Difference (Sales Minus Purchase)	-2,32,74,928
7.	Margin (%)	-123

Top 5 Customers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	06ABPPS4811F1ZJ		1	40,20,000	35,89,286	21
2	06AAOFB3076B1ZP		1	29,90,000	26,69,643	16
3	06AFRPC4891B1ZH		1	5,85,000	5,22,321	3
4	06AJAPN6540P1ZV		1	4,87,000	4,34,821	3
5	06DILPS6857R1ZY		1	4,57,000	4,08,036	2
Total			5	85,39,000	76,24,107	45

Top 5 Suppliers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	03ABJPS3544F1ZR		124	3,57,16,044	3,18,68,605	85
2	06AAOFB3076B1ZP		4	37,98,705	33,91,701	9
3	06AIXPS6143B1ZZ		12	24,30,111	21,68,035	6
4	06AGUPK7926R2Z8		1	2,70,000	2,41,071	1
5	06AABFK1383K1ZC		1	14,042	11,900	0
Total			142	4,22,28,902	3,76,81,312	101

Month Wise Sales

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	12-2017		0	0	0	0	0	0	0
2	03-2018		0	71,35,520	0	0	0	0	71,35,520
3	06-2018	1,10,000	0	0	0	0	0	0	1,10,000
4	09-2018	86,080	0	4,70,400	0	0	0	0	5,56,480
5	12-2018	1,46,552	0	7,55,000	0	0	0	0	9,01,552
6	03-2019	88,04,000	0	14,60,086	0	0	0	0	1,02,64,086
Total		91,46,632	0	98,21,006	0	0	0	0	



5. GST Data

Month Wise Purchase

Sr.No	Months	B2B	Total
1	03-2018	52,00,360	52,00,360
2	04-2018	21,95,400	21,95,400
3	05-2018	26,12,335	26,12,335
4	06-2018	4,18,680	4,18,680
5	07-2018	6,18,636	6,18,636
6	09-2018	9,39,733	9,39,733
7	12-2018	21,90,533	21,90,533
8	03-2019	1,38,81,404	1,38,81,404
9	04-2019	2,70,353	2,70,353
10	05-2019	36,49,351	36,49,351
11	06-2019	67,09,599	67,09,599
12	07-2019	4,66,215	4,66,215
13	08-2019	8,19,141	8,19,141
14	09-2019	19,67,403	19,67,403
15	10-2019	3,03,424	3,03,424
Total		4,22,42,566	

Credit/Debit Note Info.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
1	06-2018	1,10,000	1,10,000			1,10,000
Total		1,10,000	1,10,000	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						



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

GST Sales Vs. Bank Receipts

Months	Bank statement Receipts	GST sales	Receipts to sales %
05-2019	73,13,427	1,75,357	4,171 %
06-2019	7,50,000	-	-
07-2019	7,20,000	-	-
08-2019	19,00,000	3,02,143	629 %
09-2019	52,29,000	23,45,536	223 %
10-2019	5,52,501	-	-
Total	1,64,64,928	28,23,036	583.23 %

Annual Sales Comparison: GST Vs. IT Return

Year	GST Sales Total	ITR Sales	GST to ITR %
2018-2019	1,05,64,391	1,05,64,391	100.00 %
Total	1,05,64,391	1,05,64,391	100 %

GST Purchase Vs. Fund Remittance.

Months	Bank statement Payments	GST Purchase	Payments To purchase %
05-2019	32,20,177	36,49,351	88 %
06-2019	2,93,843	67,09,599	4 %
07-2019	5,04,469	4,66,215	108 %
08-2019	10,78,693	8,19,141	132 %
09-2019	19,76,502	19,67,403	100 %
10-2019	6,84,536	3,03,424	226 %
Total	77,58,220	1,39,15,132	56 %

Annual Purchase Comparison: GST Vs. IT Return

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



7. Related Party Transaction

The following are Related Party Transactions reported by the MSME

S.No.	Name of the Related Party	PAN	Relationship	Total Volume of Transaction (In Rs.)	
				Sales	Purchase
1	ZILE SINGH SAINI	ABPPS4811F	Self-Declared - GST	40,20,000.00	-
2	BARWALA AGRO SERVICE	AAOFB3076B	Self-Declared - GST	29,90,000.00	-
3	RAVINDER KUMAR CHAHAL	AFRPC4891B	Self-Declared - GST	5,85,000.00	-
4	RAM NIWAS	AJAPN6540P	Self-Declared - GST	4,87,000.00	-
5	BALWAN SINGH	DILPS6857R	Self-Declared - GST	4,57,000.00	-
6	DHARAM SINGH	ABJPS3544F	Self-Declared - GST	-	3,57,16,043.96
7	BANT SINGH	AIXPS6143B	Self-Declared - GST	-	24,30,111.26
8	AJAY KUMAR	AGUPK7926R	Self-Declared - GST	-	2,70,000.00
9	BHARAT SANCHAR NIGAM LIMITED	AABCB5576G	Self-Declared - GST	-	3,537.77
10	KATARIA TENT HOUSE	AABFK1383K	Self-Declared - GST	-	14,042.00
Total(A)				85,39,000	3,84,33,735
GST Data(B)				91,46,632	4,22,42,566
% of Related Transaction to GST Data (A/B) *100				93 %	91 %



8. Fraud Detection

Hunter Analysis

NOTE : Hunter is a tool to check if the borrower company / concern has defaulted any loan / involved in any fraudulent activities in the past. Also the same check is being performed for all directors / partners

Particulars	Details
No Records Found	

Fraud Description	
Sr No	Status
No Record Found	



9. Other Directorship

Karamvir Singh

No Record Found



10. Bank Statement Analysis

(a) Month Wise Details

Oriental Bank of Commerce, India
JIND ROAD BARWALA DISTT HISSAR BARWALA , DIST- HISSAR 125121
Account No:- 14754011000063
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	9	1	2	2	7	1
Total Amount of Credit Transactions	35,38,027	2,20,000	3,85,000	9,50,000	23,98,000	2,75,000
Total No. of Debit Transactions	8	3	3	6	9	7
Total Amount of Debit Transactions	32,20,177	2,93,843	5,04,469	10,78,693	19,76,501	6,84,535
Total No. of Cash Deposits	0	0	0	0	0	0
Total Amount of Cash Deposits	0	0	0	0	0	0
Total No. of Cash Withdrawals	0	0	0	1	0	0
Total Amount of Cash Withdrawals	0	0	0	24,000	0	0
Total No. of Cheque Deposits	0	0	0	0	0	0



10. 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	0	0	0	0	0	0
Total No. of Cheque Issues	0	0	0	2	0	1
Total Amount of Cheque Issues	0	0	0	1,24,000	0	2,80,000
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	-5,98,216	-5,70,366	-5,54,209	-6,02,371	-6,02,371	-5,90,409
Max EOD Balance	-2,80,366	-2,80,366	-3,54,209	-4,73,678	-1,80,873	-3,06,067
Average EOD Balance	-5,55,060	-4,25,302	-4,78,386	-5,02,346	-4,70,649	-4,74,866

Oriental Bank of Commerce, India
JIND ROAD BARWALA DISTT HISSAR BARWALA , DIST- HISSAR 125121
Account No:- 14751132000855
Account Details from May-19 to Oct-19



10. Bank Statement Analysis

(a) Month Wise Details

Description	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19
Total No. of Credit Transactions	17	3	2	3	12	3
Total Amount of Credit Transactions	37,75,400	5,30,000	3,35,000	9,50,000	28,31,000	2,77,501
Total No. of Debit Transactions	18	2	5	5	16	4
Total Amount of Debit Transactions	37,78,582	4,70,000	3,85,017	9,50,093	28,38,122	2,75,017
Total No. of Cash Deposits	4	0	0	2	3	0
Total Amount of Cash Deposits	17,37,000	0	0	8,00,000	7,32,000	0
Total No. of Cash Withdrawals	0	0	0	0	0	0
Total Amount of Cash Withdrawals	0	0	0	0	0	0
Total No. of Cheque Deposits	0	0	0	0	0	0
Total Amount of Cheque Deposits	0	0	0	0	0	0
Total No. of Cheque Issues	1	1	0	0	3	0



10. Bank Statement Analysis

(a) Month Wise Details

Description	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19
Total Amount of Cheque Issues	2,40,000	2,50,000	0	0	4,40,000	0
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	2,707	3,806	13,789	13,695	4,695	6,573
Max EOD Balance	4,88,707	2,63,806	3,13,806	13,789	5,36,695	9,056
Average EOD Balance	88,623	30,806	36,058	13,773	1,83,097	8,014



10. Bank Statement Analysis

(b) Top 5 Fund Remittance

Oriental Bank of Commerce, India
JIND ROAD BARWALA DISTT HISSAR BARWALA , DIST- HISSAR 125121
Account No:- 14754011000063
Account Details from May-19 to Oct-19

Month	Description	Category	Amount
20-05-2019	IB-TPT/56239549/To ***1000483/56239549 (Ref# PAYMENT)	Transfer to A/c ***1000483	-7,75,000
17-05-2019	IB-TPT/56137834/To ***1000483/56137834 (Ref# Illpayment)	Transfer to A/c ***1000483	-6,50,000
29-05-2019	IB-TPT/56569771/To ***1000483/56569771 (Ref# LLL)	Transfer to A/c ***1000483	-6,00,000
27-05-2019	IB-TPT/56479540/To ***1000483/56479540 (Ref# LLL PAYMENT)	Transfer to A/c ***1000483	-5,60,000
31-05-2019	IB-TPT/56660738/To ***1000483/56660738 (Ref# PYMENT)	Transfer to A/c ***1000483	-3,20,000
07-06-2019	IB-TPT/56935117/To ***1000483/56935117 (Ref# ROTAVATOR)	Transfer to A/c ***1000483	-1,75,000
03-06-2019	IB-TPT/56765198/To ***1000483/56765198 (Ref# LLL)	Transfer to A/c ***1000483	-1,15,000
29-06-2019	14754011000063:Int.Coll:01-06-2019 to 30-06-2019 (Ref# Interest run)	Interest Charges	-3,843
03-07-2019	IB-TPT/58010096/To ***1000483/58010096 (Ref# Barwala Agro)	Transfer to A/c ***1000483	-5,00,000
31-07-2019	14754011000063:Int.Coll:01-07-2019 to 30-07-2019 (Ref# Interest run)	Interest Charges	-4,326



10. Bank Statement Analysis

(b) Top 5 Fund Remittance

31-07-2019	14754011000063:Int.Coll:For 31-07-2019 (Ref# Interest run)	Interest Charges	-143
26-08-2019	IB-TPT/60264306/To ***1000483/60264306 (Ref# Barwala Agro)	Transfer to A/c ***1000483	-7,00,000
28-08-2019	IB-TPT/60686457/To ***1000483/60686457 (Ref# Barwala Agro)	Transfer to A/c ***1000483	-2,50,000
27-08-2019	TRANSFER TXN	Transfer out	-1,00,000
16-08-2019	CASH WITHDRAWAL	Cash Withdrawal	-24,000
31-08-2019	14754011000063:Int.Coll:01-08-2019 to 30-08-2019 (Ref# Interest run)	Interest Charges	-4,512
10-09-2019	IB-TPT/61271518/To ***1000483/61271518 (Ref# Barwala Agro)	Transfer to A/c ***1000483	-6,50,000
12-09-2019	IB-TPT/61362519/To ***1000483/61362519 (Ref# Barwala Agro)	Transfer to A/c ***1000483	-5,20,000
16-09-2019	IB-TPT/61453447/To ***1000483/61453447 (Ref# Barwala Agro Wo)	Transfer to A/c ***1000483	-5,20,000
25-09-2019	RTGS-IB-OW/ORBCH19268070608/S AARON MECHANICAL WORK (Ref# IB- NEFT/RTGS transaction)	Transfer to S AARON MECHANICAL WORK	-2,75,000
20-09-2019	GURGA-Mudra Fee 2019-, IGST-0.000000 SGST-540.0000	Tax	-7,080
01-10-2019	IB-TPT/62155853/To ***1000829/62155853 (Ref# BARWALA SERVICE)	Transfer to A/c ***1000829	-4,00,000
31-10-2019	RTGS-OW/ORBCH19304034372/S ARON MECHANICAL WORKS	Transfer to S ARON MECHANICAL WORKS	-2,80,000
31-10-2019	14754011000063:Int.Coll:01-10-2019 to 30-10-2019 (Ref# Interest run)	Interest Charges	-4,137



10. Bank Statement Analysis

(b) Top 5 Fund Remittance

09-10-2019	NESL Yearly Charges (Ref# COMM RECD NESL)	Bank Charges	-193
31-10-2019	14754011000063:Int.Coll:For 31-10-2019 (Ref# Interest run)	Interest Charges	-93

Oriental Bank of Commerce, India
JIND ROAD BARWALA DISTT HISSAR BARWALA , DIST- HISSAR 125121
Account No:- 14751132000855
Account Details from May-19 to Oct-19

Month	Description	Category	Amount
17-05-2019	IB-SLF/56137721/To ***1000063/56137721 (Ref# SELF)	Transfer to A/c ***1000063	-6,50,000
20-05-2019	IB-SLF/56238733/To ***1000063/56238733 (Ref# SELF)	Transfer to A/c ***1000063	-5,75,000
27-05-2019	IB-SLF/56479400/To ***1000063/56479400 (Ref# SELF)	Transfer to A/c ***1000063	-5,60,000
29-05-2019	IB-SLF/56569700/To ***1000063/56569700 (Ref# SELF)	Transfer to A/c ***1000063	-5,60,000
27-05-2019	IB-SLF/56427591/To ***1000063/56427591 (Ref# SELF)	Transfer to A/c ***1000063	-4,85,000
18-06-2019	RAJ KUMAR	Transfer out	-2,50,000
17-06-2019	IB-SLF/57372356/To ***1000063/57372356 (Ref# SELF)	Transfer to A/c ***1000063	-2,20,000
03-07-2019	IB-SLF/58009937/To ***1000063/58009937 (Ref# SELF)	Transfer to A/c ***1000063	-3,00,000



10. Bank Statement Analysis

(b) Top 5 Fund Remittance

09-07-2019	IB-SLF/58288969/To ***1000063/58288969 (Ref# Self)	Transfer to A/c ***1000063	-85,000
22-07-2019	SMS CHARGES from 01-04-2019 to 30-06-2019	Bank Charges	-15
22-07-2019	CGST TAX	Tax	-1
22-07-2019	SGST TAX	Tax	-1
26-08-2019	IB-SLF/60263976/To ***1000063/60263976 (Ref# Self)	Transfer to A/c ***1000063	-7,00,000
28-08-2019	IB-SLF/60686393/To ***1000063/60686393 (Ref# Self)	Transfer to A/c ***1000063	-2,50,000
27-08-2019	CASH HANDLING CHRGS for 26-08-2019	Bank Charges	-79
27-08-2019	CGST ON CASH HANDLING CHRGS	Tax	-7
27-08-2019	SGST ON CASH HANDLING CHRGS	Tax	-7
12-09-2019	IB-SLF/61362418/To ***1000063/61362418 (Ref# Self)	Transfer to A/c ***1000063	-6,00,000
10-09-2019	IB-SLF/61264976/To ***1000063/61264976 (Ref# SELF)	Transfer to A/c ***1000063	-5,80,000
16-09-2019	IB-SLF/61453369/To ***1000063/61453369 (Ref# SELF)	Transfer to A/c ***1000063	-4,50,000
30-09-2019	IB-SLF/62121963/To ***1000063/62121963 (Ref# SELF)	Transfer to A/c ***1000063	-4,00,000
13-09-2019	RTGS-OW/ORBCH19256009565/M ERA RAM SW CHANDIRAM AGR	Transfer to M ERA RAM SW CHANDIRAM AGR	-2,90,000
19-10-2019	IB-SLF/62987733/To ***1000063/62987733 (Ref# SELF)	Transfer to A/c ***1000063	-2,75,000



10. Bank Statement Analysis

(b) Top 5 Fund Remittance

14-10-2019	SMS CHARGES from 01-07-2019 to 30-09-2019	Bank Charges	-15
14-10-2019	CGST TAX	Tax	-1
14-10-2019	SGST TAX	Tax	-1



10. Bank Statement Analysis

(c) Top 5 Fund Received

Oriental Bank of Commerce, India
JIND ROAD BARWALA DISTT HISSAR BARWALA , DIST- HISSAR 125121
Account No:- 14754011000063
Account Details from May-19 to Oct-19

Month	Description	Category	Amount
17-05-2019	IB-SLF/56137721/From ***2000855/56137721 (Ref# SELF)	Transfer from A/c ***2000855	6,50,000
20-05-2019	IB-SLF/56238733/From ***2000855/56238733 (Ref# SELF)	Transfer from A/c ***2000855	5,75,000
27-05-2019	IB-SLF/56479400/From ***2000855/56479400 (Ref# SELF)	Transfer from A/c ***2000855	5,60,000
29-05-2019	IB-SLF/56569700/From ***2000855/56569700 (Ref# SELF)	Transfer from A/c ***2000855	5,60,000
27-05-2019	IB-SLF/56427591/From ***2000855/56427591 (Ref# SELF)	Transfer from A/c ***2000855	4,85,000
17-06-2019	IB-SLF/57372356/From ***2000855/57372356 (Ref# SELF)	Transfer from A/c ***2000855	2,20,000
03-07-2019	IB-SLF/58009937/From ***2000855/58009937 (Ref# SELF)	Transfer from A/c ***2000855	3,00,000
09-07-2019	IB-SLF/58288969/From ***2000855/58288969 (Ref# Self)	Transfer from A/c ***2000855	85,000
26-08-2019	IB-SLF/60263976/From ***2000855/60263976 (Ref# Self)	Transfer from A/c ***2000855	7,00,000
28-08-2019	IB-SLF/60686393/From ***2000855/60686393 (Ref# Self)	Transfer from A/c ***2000855	2,50,000



10. Bank Statement Analysis

(c) Top 5 Fund Received

12-09-2019	IB-SLF/61362418/From ***2000855/61362418 (Ref# Self)	Transfer from A/c ***2000855	6,00,000
10-09-2019	IB-SLF/61264976/From ***2000855/61264976 (Ref# SELF)	Transfer from A/c ***2000855	5,80,000
16-09-2019	IB-SLF/61453369/From ***2000855/61453369 (Ref# SELF)	Transfer from A/c ***2000855	4,50,000
30-09-2019	IB-SLF/62121963/From ***2000855/62121963 (Ref# SELF)	Transfer from A/c ***2000855	4,00,000
04-09-2019	IB-SLF/60988998/From ***2000855/60988998 (Ref# Self)	Transfer from A/c ***2000855	1,50,000
19-10-2019	IB-SLF/62987733/From ***2000855/62987733 (Ref# SELF)	Transfer from A/c ***2000855	2,75,000

Oriental Bank of Commerce, India
JIND ROAD BARWALA DISTT HISSAR BARWALA , DIST- HISSAR 125121
Account No:- 14751132000855
Account Details from May-19 to Oct-19

Month	Description	Category	Amount
17-05-2019	CASH DEPOSIT	Cash Deposit	6,50,000
20-05-2019	CASH DEPOSIT	Cash Deposit	5,72,000
29-05-2019	CASH DEPOSIT	Cash Deposit	4,75,000
27-05-2019	RTGSSAINI AGRO AGENCY (Ref# RTGSCBINR52019052710002840)	Transfer from SAINI AGRO AGENCY	4,60,000



10. Bank Statement Analysis

(c) Top 5 Fund Received

31-05-2019	RTGSSAINI AGRO AGENCY (Ref# RTGSCBINR52019053110003288)	Transfer from SAINI AGRO AGENCY	4,08,000
17-06-2019	12875115002113	Others	4,00,000
13-06-2019	NEFT-M/s. SACH TOHANA AGRICULT (Ref# NEFT-ALLAH19164769590)	Transfer from M/s. SACH TOHANA AGRICULT	80,000
29-06-2019	IMPSINP2A/918019972681/9050889988/9229448/MOB (Ref# ANIL KUMAR/NA)	Transfer in	50,000
02-07-2019	RAJ KUMAR	Others	2,50,000
05-07-2019	NEFT-M/s. SACH TOHANA AGRICULT (Ref# NEFT-ALLAH19186301616)	Transfer from M/s. SACH TOHANA AGRICULT	85,000
26-08-2019	CASH DEPOSIT	Cash Deposit	7,00,000
28-08-2019	IMPSINP2A/924004265817/9050676828/9015000/MOB (Ref# Unregistered/Paw an Bajia zero)	Transfer in	1,50,000
28-08-2019	CASH DEPOSIT	Cash Deposit	1,00,000
07-09-2019	RTGSLAMBA FARMINGSBINR52019090 (Ref# RTGSSBINR52019090700013800)	Transfer from LAMBA FARMING	5,23,000
12-09-2019	RTGSLAMBA FARMINGSBINR12019091 (Ref# RTGSSBINR12019091200074203)	Transfer from LAMBA FARMING	5,23,000
13-09-2019	CASH DEPOSIT	Cash Deposit	4,82,000
26-09-2019	RTGSSR AGRICULTURE SOCIETY RA (Ref# RTGSSBINR52019092600124052)	Transfer from SR AGRICULTURE SOCIETY RA	4,00,000
11-09-2019	RTGSMERA RAM SW CHANDIRAM AGRI (Ref# RTGSCORPH19254597917)	Transfer from MERA RAM SW CHANDIRAM AGRI	2,90,000
19-10-2019	RTGSBABA GARIB DAS SANGTHANUTI (Ref# RTGSUTIBR52019101900480656)	Transfer from BABA GARIB DAS SANGTHANUTI	2,75,000



10. Bank Statement Analysis

(c) Top 5 Fund Received

14-10-2019	UPITRINW/928524989977/9466008419@ybl (Ref# 000151669869/9992725053@ybl)	Transfer from 9466008419@ybl	2,500
14-10-2019	UPITRINW/928544605438/9466008419@ybl (Ref# 000151760481/9992725053@ybl)	Transfer from 9466008419@ybl	1



11. List of Abbreviations

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



11. List of Abbreviations

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



Thank You

For Further Details

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