



# **Prelim Report of MSME Application**

## **In-Principle Approved Proposal**

### **JYOTI ENTERPRISES**

Application Type - New - Working Capital (New - 1Year ITR-18072019)

Application Code - CW-AWC-78871-529325

**Dated: 28/08/2019**

#### **Registered Office**

GC 175 RCMS MARKET COMPLEX,

PANPOSH ROAD

ROURKELAGOV'T HOSPITAL

District: Sundergarh,

Taluka: Raurkela Industrial Township

(ITS),

Raurkela-769004

**Email Id:** ashokrt72@gmail.com

**Contact Number:** 6372900961

#### **Powered By:**



[A FinTech Initiative]



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## 1. Timeline & Approval Data

Sr.No.	Particulars	Date
1	Date of Proposal	<b>28/08/2019</b>
2	Date of In-Principle Approval	<b>28/08/2019</b>

Sr.No.	Particulars	Details
1	Loan Applied Amount	<b>1,78,00,000</b>
2	In-Principle Total Amount	<b>89,40,000</b>
	a) Existing Limit	26,50,000
	b) Additional Limit	62,90,000
3	ROI (%)	<b>9.8</b>
4	PF (%)	<b>0.35</b>
5	Tenure (Years)	<b>Renewable Annually</b>



## 2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	<b>Engineering and Capital goods</b>	Yes
2.	Loan Amount	<b>89,40,000 Rupees</b>	Yes
3.	Geographical Market Focus	<b>Raurkela</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>75%</b>	Yes
7.	Debt Equity Ratio (2017 - 2018)	<b>0.84 Times</b>	Not Set
8.	Current Ratio (2017 - 2018)	<b>3.77 Times</b>	Yes
9.	Interest Coverage Ratio (2017 - 2018)	<b>-</b>	Yes
10.	TOL/TNW (2017 - 2018)	<b>1.45 Times</b>	Yes
11.	Top Customer Concentration (B2B)	<b>6.76%</b>	Yes
12.	Number of cheque bounced (Last Month)	<b>0</b>	Yes
13.	Number of cheque bounced (Last 6 Month)	<b>2</b>	Yes
14.	Risk Model Score	<b>60</b>	Yes
15.	Age of Establishment	<b>6 Years</b>	Yes
16.	Positive Profitability history	<b>3 Years</b>	Yes
17.	Past Year Turnover	<b>3,46,75,894 Rupees</b>	Yes
18.	Positive Net Worth history	<b>3 Years</b>	Yes
19.	Turnover to Loan Ratio (2017 - 2018)	<b>3.88 Times</b>	Yes
20.	Gross Cash Accruals to loan ratio (2017 - 2018)	<b>0.15 Times</b>	Yes
21.	Minimum Bureau Score - Director/ Partner/ Proprietor	<b>686</b>	Yes
22.	Commercial Bureau - Maximum DPDs (last 12 months)	<b>20 DPDs</b>	Yes
23.	Maximum Drop in turnover allowed	<b>-</b>	Not Set
24.	Utilisation percentage	<b>27%</b>	Not Set
25.	Credit Summation	<b>58.02%</b>	Not Set
26.	Collateral Coverage % (includes only Collateral Security Value)	<b>51.45%</b>	Not Set
27.	Debt Service Coverage Ratio (Conservative)	<b>-</b>	Not Set



## 2. PARAMETER CHECK

29.	Minimum Bureau Score - Main Director/ Partner/ Proprietor	<b>686</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:	Engineering and Capital goods
Establishment Year:	July 1981
Constitution:	Sole Proprietorship
PAN:	AMUPR6383F
GSTIN (1):	21AMUPR6383F1ZL (Primary)
Product Description:	MINING TOOLS

#### (b) GST Details

Number of Customers:	151
Top Customer Concentration (B2B):	6.76 %
Projected Sales as per GST (Rs.):	4,46,98,327
Factory Premise:	Rented
Know How:	Common Knowledge
Competition:	Low
Commercial Operation Date:	-

#### (c) Proprietors Background:

Name	ASHOK PRASAD ROUT
PAN	AMUPR6383F
Address	SHOP NO.14,NAC, JJ MARKET CHHEND ROURKELA Civil Township S.O, Sundergarh, Raurkela Industrial Township (ITS), ODISHA, 769004
Mobile No	9937516761
Date of Birth	01-07-1981
Total Experience	15
Networth	60,00,000
TransUnion	686



### 3. PROJECT SNAPSHOT

Experian	-
Personal Loan Obligation	<b>90376.57</b>
Father Name	<b>RABINDRA NATH ROUT</b>
Educational Status	<b>Graduate (General)</b>
Nationality	<b>India</b>
Visually Impaired	<b>No</b>
Residence Status	<b>Resident India</b>

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

Name	<b>ASHOK PRASAD ROUT</b>
Marital Status	<b>Married</b>
Spouse Name	<b>ANITA RANI ROUT</b>
Spouse Detail	<b>Not Employed</b>
No. of Children	<b>2</b>
Owning a House	<b>Home Owner</b>
Assessed for Income Tax	<b>Assessed</b>
Have Life Insurance Policy	<b>Yes</b>

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

MSME Ranking :	<b>CMR-9</b>
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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)
	Syndicate Bank India	Others	1,128	1,128	1,128	0	1,128	-
31-05-2018	UCO Bank India	Others	3,00,000	2,53,213	2,53,213	0	3,00,000	-



### 3. PROJECT SNAPSHOT

22-03-2018	Syndicate Bank India	Others	5,00,000	3,90,682	3,90,682	0	5,00,000	-
15-02-2019	Syndicate Bank India	Overdraft	1,50,000	0	0	0	-	-
23-07-2019	Syndicate Bank India	Overdraft	1,50,000	1,05,422	1,05,422	0	-	-
04-05-2017	Saraspur Nagarik CoOpBank Ltd.India	Overdraft	10,00,000	7,43,564	7,43,564	0	-	-
22-08-2018	HDFC Bank India	Overdraft	15,00,000	15,00,000	15,00,000	0	-	-
03-01-2018	ICICI Bank India	Short term loan (less than 1 year)	7,00,000	3,92,406	3,92,406	0	-	-
	Others	Short term loan (less than 1 year)	50,00,000	49,97,942	49,97,942	0	-	-





### 3. PROJECT SNAPSHOT

#### (g) Fund Requirement:

Particulars	Details
Facility	Working Capital
Application Type	New
Product Name	New - 1Year ITR-18072019
Loan Amount Approved	89,40,000
Promotor's Contribution	60,00,000 (28.57%)
EMI	NA
Rate of Interest (%)	9.8
Purpose	Working Capital
1. Collateral Type	Other - LIC POLICY
Collateral Amount(Rs)	6,00,000
2. Collateral Type	Self-occupied House
Collateral Amount(Rs)	40,00,000

#### (h) Business Name Comparision

Name as per GST (1)	ASHOK PRASAD ROUT
Name as per ITR	ASHOK PRASAD ROUT
Name edited by user*	JYOTI ENTERPRISES
Trade Name as per GST (1)	-
Name as per Bank Statement 1	JYOTI ENTERPRISES
Name as per Bank Statement 2	JYOTI ENTERPRISES

**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)		
For the Year ended	31-Mar-2018	31-Mar-2017	31-Mar-2016
No of Months	12	12	12
<b>INCOME :</b>			
Gross Sales (Including Indirect Taxes collected on sales)	3,46,75,894	1,97,17,399	1,45,70,426
Less: Indirect Taxes (Indirect Taxes paid on purchases)	1,38,653	0	0
<b>Net Sales</b>	<b>3,45,37,241</b>	<b>1,97,17,399</b>	<b>1,45,70,426</b>
<b>EXPENDITURE :</b>			
Increase/Decrease in Stock	9,67,045	0	-30,47,586
Raw Material Consumed	3,13,12,080	0	1,66,83,930
Power & Fuel Cost	40,293	0	0
Employee Cost	1,66,760	0	1,20,000
General and Administration Expenses	7,34,700	0	2,74,711
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	7,730	0	28,588
Less: Expenses Capitalised	0	0	0
<b>Total Expenditure</b>	<b>3,32,28,608</b>	<b>0</b>	<b>1,40,59,643</b>
<b>Operating Profit (Excl OI)</b>	<b>13,08,633</b>	<b>1,97,17,399</b>	<b>5,10,783</b>
Other Income	3,368	0	22,808
<b>Operating Profit (EBITDA)</b>	<b>13,12,001</b>	<b>1,97,17,399</b>	<b>5,33,591</b>
Interest	0	0	0
<b>PBDT</b>	<b>13,12,001</b>	<b>1,97,17,399</b>	<b>5,33,591</b>
Depreciation	72,985	0	10,583
<b>Profit Before Taxation &amp; Exceptional Items</b>	<b>12,39,016</b>	<b>1,97,17,399</b>	<b>5,23,008</b>
Exceptional Income / Expenses	0	0	0
<b>Profit Before Tax</b>	<b>12,39,016</b>	<b>1,97,17,399</b>	<b>5,23,008</b>
Provision for Tax	0	0	0
<b>Other Income (Need to check at the time of Due Diligence)</b>	<b>0</b>	<b>-1,84,82,802</b>	<b>0</b>



## 4. FINANCIAL DETAILS

### A. Existing Financials

Profit & Loss Statement			
<b>Profit After Tax</b>	12,39,016	12,34,597	5,23,008
Dividend Pay Out	0	0	0
<b>Equity Dividend %</b>	0	0	0
<b>Earnings Per Share</b>	0	0.0	0

Balance Sheet -Equities and Liabilities			
Units	(INR)		
<b>As on:</b>	<b>31-Mar-2018</b>	<b>31-Mar-2017</b>	<b>31-Mar-2016</b>
<b>EQUITY AND LIABILITIES</b>			
Share Capital	62,16,562	0	30,12,176
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
<b>Shareholder's Funds</b>	<b>62,16,562</b>	<b>0</b>	<b>30,12,176</b>
Minority Interest	0	0	0
Secured Loans	30,65,775	0	0
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	21,66,500	0	65,000
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>52,32,275</b>	<b>0</b>	<b>65,000</b>
Trade Payables	38,12,041	0	28,77,500
Other Current Liabilities	0	0	0
Short Term Provisions	0	0	0
<b>Total Current Liabilities</b>	<b>38,12,041</b>	<b>0</b>	<b>28,77,500</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>1,52,60,878</b>	<b>0</b>	<b>59,54,676</b>



## 4. FINANCIAL DETAILS

### A. Existing Financials

Balance Sheet -Assets			
Units	(INR)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
Gross Block	9,60,779	0	75,700
Less: Accumulated Depreciation	72,985	0	10,583
Less: Impairment of Assets	0	0	0
<b>Net Block</b>	<b>8,87,794</b>	<b>0</b>	<b>65,117</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	51,78,255	0	32,55,209
Sundry Debtors	91,56,097	0	24,08,429
Cash and Bank	12,829	0	11,521
Other Current Assets	15,000	0	2,14,400
Short Term Loans and Advances	10,903	0	0
<b>Total Current Assets</b>	<b>1,43,73,084</b>	<b>0</b>	<b>58,89,559</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>1,52,60,878</b>	<b>0</b>	<b>59,54,676</b>
<b>Book Value</b>	<b>1</b>	<b>0.0</b>	<b>1</b>



## 4. FINANCIAL DETAILS

### B. Ratio Analysis

Ratio Analysis			
Ratio	31-Mar-2018	31-Mar-2017	31-Mar-2016
EBITDA (%)	3.80	100.00	3.66
PATM (%)	3.59	6.26	3.59
ROCE (%)	22.92	1,281.53	NA
Asset Turnover(x)	2.26	0.00	2.45
Inventory Turnover (days)	56.88	0.00	84.51
Debtors Turnover(days)	96.76	0.00	60.33
Creditors Turnover (days)	44.38	0.00	62.95
Sales/Working Capital (x)	111.20	0.00	69.79
Net Sales Growth(%)	75.16	35.32	NA
PAT Growth(%)	0.36	136.06	NA
Adjusted Total Debt/Equity(x)	0.84	0.00	0.02
Growth in Debt/ Equity (%)	0.00	-100.00	NA
Current Ratio(x)	3.76	0.00	1.97
Current Ratio (As per CMA)	3.77	0.00	2.05
Quick Ratio(x)	2.40	0.00	0.84
Interest Coverage	0.00	0.00	0.00
Debt/ EBITDA	3.99	0.00	0.12
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	-26.71	115.22	NA
Growth in CFO Margin (%)	-123.18	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	3,46,75,894	1,97,17,399	1,45,70,426
Add	Export Sales	0	0	0
	<b>Total</b>	3,46,75,894	1,97,17,399	1,45,70,426

##### Note 2: Indirect Taxes

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Indirect Taxes	1,38,653	0	0
Add	Other items	0	0	0
	<b>Total</b>	1,38,653	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.	61,45,300	0	2,07,623
Minus	Cl. stock of F.G.	51,78,255	0	32,55,209
	<b>Total</b>	9,67,045	0	-30,47,586

##### 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]	3,13,12,080	0	1,66,83,930
Add	Other spares	0	0	0
	<b>Total</b>	3,13,12,080	0	1,66,83,930

##### 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
	<b>Total</b>	0	0	0



## 4. FINANCIAL DETAILS

### C. Notes to Account

#### Note 6: Share Capital

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Ordinary share capital	62,16,562	0	30,12,176
Add	Preference shares [redeemable after one year]	0	0	0
	<b>Total</b>	62,16,562	0	30,12,176

#### 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
	<b>Total</b>	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
	<b>Total</b>	21,66,500	0	65,000

#### 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
	<b>Total</b>	0	0	0

#### Note 10: Other Long Term Liabilities



## 4. FINANCIAL DETAILS

### C. Notes to Account

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
	<b>Total</b>	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]	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	0	0
	<b>Total</b>	0	0	0





## 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
	<b>Total</b>	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
	<b>Total</b>	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]	91,56,097	0	24,08,429
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	<b>Total</b>	91,56,097	0	24,08,429

### 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	15,000	0	2,14,400



	<b>Total</b>	15,000	0	2,14,400
<b>Note 16: Short Term Loans and Advances</b>				
	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	10,903	0	0
	<b>Total</b>	10,903	0	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>4,46,98,326.95</b>
2.	Working Capital Requirement	Margin set by Lenders %	<b>25.00%</b>
3.	Working Capital Limit	Step 1 * Step 2	<b>1,11,74,581.74</b>
4.	Promoters Contribution	As set by Lenders %	<b>20.00%</b>
5.	Total Working Capital Limit	Step 3 - Step 4	<b>89,39,665.39</b>
6.	Existing Working Capital Limits	As per Bureau	<b>26,50,000.00</b>
7.	Additional Working Capital Limit	Step 5 - Step 6	<b>62,89,665.39</b>
8.	Proposed Additional Loan	Entered By Borrower	<b>1,50,00,000.00</b>
9.	Maximum Total limit set by Lender	Total limit set by Lender	<b>5,00,00,000.00</b>
10.	Eligible Total Working Capital Limit	Lower of Step 5 and Step 9	<b>89,39,665.39</b>
11.	Eligible Working Capital Limit :		
a)	Existing Working Capital Limit	Lower of Step 6 and Step 10	<b>26,50,000.00</b>
b)	Additional Working Capital Limit	Lower of Step 8 and Step 10	<b>62,90,000.00</b>
c)	Total Working Capital Limit	Point (a) + Point (b)	<b>89,40,000.00</b>

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

Sr.No	Months	SALES	Source
1	07-2017	5,07,523	From GST
2	08-2017	10,91,048	From GST
3	09-2017	17,38,325	From GST
4	10-2017	18,91,505	From GST
5	11-2017	24,49,456	From GST
6	12-2017	27,82,290	From GST
7	01-2018	35,28,319	From GST
8	02-2018	32,50,689	From GST
9	03-2018	57,19,712	From GST
10	04-2018	29,76,415	From GST
11	05-2018	37,01,810	From GST
12	06-2018	35,69,602	From GST



## 4. (d) ASSESSMENT OF LIMITS

### Working Capital - Nayak Committee Method

13	07-2018	29,03,484	From GST
14	08-2018	26,89,471	From GST
15	09-2018	16,90,179	From GST
16	10-2018	35,79,489	From GST
17	11-2018	31,49,228	From GST
18	12-2018	37,40,341	From GST
19	01-2019	34,07,319	From GST
20	02-2019	54,35,942	From GST
21	03-2019	63,92,303	From GST
22	04-2019	34,97,288	From GST
23	05-2019	42,03,388	From GST
24	06-2019	23,38,424	From GST
25	07-2019	45,74,955	From GST
<b>Total</b>		<b>8,08,08,505</b>	<b>-</b>

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

Step No.	Computation	Formula	Value
1.	Projected Sales	Last 12 months Sales	4,46,98,326.95



## 5. RISK SCORING MODEL - (SME One Year ITR 24102018 - New WC)

Risk Factor	Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
<b>Management Risk</b>	Combined net worth (CNW) of the promoters (proprietors / partners / directors) as percentage of total long-term borrowing (existing and proposed)	<= 49.99%	<b>0</b>	4
	Customer/Associate concern availing financial assistance from Banks/FIs (with satisfactory track record) for	>= 1.01 year and <= 3years	<b>2</b>	4
	Bureau - Transunion Score [Average of promoters]	>= 650 and <= 699.99	<b>2</b>	4
	Experience In The Business	>= 9 years	<b>4</b>	4
	Age	>= 25 years and <= 49.99years	<b>5</b>	5
	No. Of Children	<= 3	<b>2</b>	2
	Owning a House	Home Owner	<b>5</b>	5
	Academic Qualification	Graduate	<b>2</b>	4
	Experience in the Line of Trade	>= 5.01 years	<b>5</b>	5
	Spouse Details	Not Employed	<b>0</b>	1
	Assessed for Income Tax	Assessed	<b>2</b>	2
	Have Life Insurance Policy	Yes	<b>1</b>	1
<b>Financial Risk</b>	TOL/TNW (including proposed assistance)	>= 4.01 and <= 5	<b>1</b>	5
	Length of working capital cycle (Debtors + Inventory - Creditors)	>= 120.01 Days	<b>0</b>	4
<b>Business Risk</b>	No. of Customers based on GST data	>= 8 customers	<b>4</b>	4
	Credit Summation	>= 50.01% and <= 70%	<b>2</b>	4
	Quality of Receivables	>= 4.01 Mth	<b>0</b>	5
	Quality of Finished Goods Inventory	>= 1.01 but <= 2Mth	<b>1</b>	5
	Know - How	Common Knowledge	<b>2</b>	2
	Line of Activity	Priority Sector	<b>1</b>	1
	Competition	Low	<b>4</b>	4
	Factory Premises	Rented	<b>0</b>	0



## 5. RISK SCORING MODEL - (SME One Year ITR 24102018 - New WC)

Sr. No.	Details	Actual Score	Out Of Score	Weight	Weighted Score	Weighted Out of Score
1	Management Risk Score	30	41	33.33%	30	41
2	Financial Risk Score	1	9	33.33%	1	9
3	Business Risk Score	14	25	33.34%	14	25
	<b>Total</b>	<b>45</b>	<b>75</b>	<b>100.0%</b>	<b>45</b>	<b>75</b>
	<b>Standardized Score</b>	<b>60.0</b>	<b>100.0</b>			

**Risk Grading: Highest Safety**



## 6. ASSESSMENT OF CGTMSE LIMITS

Steps	Description	Details	Values
1.	Nature of Entity	Manufacturing/ Service/Trading	<b>Trader</b>
2.	Amount Invested in Plant and Machinery/ Equipments	Amount in Rs.	<b>9,60,779</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>1,00,00,000</b>
10.	Loan Amount Applied For	Amount in Rs.	<b>89,40,000</b>
11.	Available CGTMSE Coverage (Amount) (New Loan)	Amount in Rs.	<b>89,40,000</b>
12.	Amount of Collateral	Amount in Rs.	<b>46,00,000</b>
13.	Final CGMTSE Coverage (New Loan)	Amount in Rs.	<b>43,40,000</b>
14.	Extent of Guarantee (New Loan)	In % Terms	<b>50.00</b>
15.	Extent of Guarantee (In Amount Terms) (New Loan)	Amount In Rs.	<b>21,70,000</b>
16.	Asset Coverage	In % Terms	<b>75.73</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. GST DATA

### 1 . GST Data (ASHOK PRASAD ROUT) (21AMUPR6383F1ZL)

#### Key Observation

1. Highest Sales Category	<b>96% (B2B)</b>
2. Gross Margin % (Sales-Purchase / Sales)	<b>7%</b>
3. Customer Concentration (B2B) (Top 5):	<b>25% of Total Sales</b>
4. Supplier Concentration (Top 5):	<b>91% of Total Purchase</b>
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	<b>Rs. 38,40,052</b>
7. Median Sales:	<b>Rs. 40,20,637</b>
8. Average Purchase:	<b>Rs. 35,72,030</b>
9. Median Purchase:	<b>Rs. 35,91,681</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>8% in 07-2018(Highest)</b>

#### Overview

Sr.No	Particulars	Details
1.	Total No. of Months	<b>25</b>
2.	Total No. of Customers	<b>151</b>
3.	Total No. of Suppliers	<b>76</b>
4.	Total Sales (Invoice Value)	<b>9,60,01,301</b>
A.	B2B	<b>9,18,05,511</b>
B.	B2CL	<b>0</b>
C.	B2CS	<b>41,95,790</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>8,93,00,757</b>
6.	Difference (Sales Minus Purchase)	<b>67,00,544</b>



## 8. GST DATA

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

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	21AABCT6759R1ZP	THRIVENI EARTHMOVERS PRIVATE LIMITED	15	62,07,210	52,60,347	6
2	21AAPFV4381G1Z0	VIJYALAXMI CORPORATION	18	48,00,684	40,68,374	5
3	21AANFJ7238C1ZK	JAGDAMBA ENTERPRISES	19	41,78,282	35,40,920	4
4	21AOGPP8751F1ZX	SANJAY KUMAR PRADHAN	25	40,52,796	34,34,572	4
5	21AACAR5412Q1ZG	RADHESHYAM SUBHADRA (J. V)	12	39,27,818	33,28,660	4
Total			89	2,31,66,790	1,96,32,873	23

### Top 5 Suppliers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	36AACCS6638K1ZY	SANDVIK ASIA PRIVATE LIMITED	240	7,28,88,764	6,17,68,515	82
2	36AAUFM3123C1ZF	M M R MINING EQUIPMENTS	35	39,96,287	33,86,685	4
3	27AACCS6638K1ZX	SANDVIK ASIA PRIVATE LIMITED	17	22,72,798	19,26,100	3
4	21BAAPS4409N1ZO	RAJAT RASHMI SAMAL	21	14,14,261	11,98,529	2
5	27BBLPD3100M1ZU	SADASHIV NIVRUTTI DEVKATE	10	10,49,782	8,89,645	1
Total			323	8,16,21,891	6,91,69,473	92

### Month Wise Sales

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	07-2017	5,19,817	0	79,060	0	0	0	0	5,98,877
2	08-2017	11,22,357	0	1,65,082	0	0	0	0	12,87,439
3	09-2017	20,06,150	0	45,076	0	0	0	0	20,51,226
4	10-2017	21,73,910	0	58,528	0	0	0	0	22,32,438
5	11-2017	27,46,912	0	1,43,448	0	0	0	0	28,90,360
6	12-2017	28,78,871	0	4,04,234	0	0	0	0	32,83,105



## 8. GST DATA

7	01-2018	37,06,730	0	4,56,688	0	0	0	0	41,63,419
8	02-2018	36,24,104	0	2,11,712	0	0	0	0	38,35,817
9	03-2018	63,29,873	0	4,19,388	0	0	0	0	67,49,261
10	04-2018	30,75,127	0	4,23,800	0	0	0	0	34,98,927
11	05-2018	35,16,036	0	8,52,099	0	0	0	0	43,68,135
12	06-2018	39,69,128	0	2,47,262	0	0	0	0	42,16,390
13	07-2018	31,71,424	0	2,65,959	0	0	0	0	34,37,383
14	08-2018	30,91,857	0	1,47,759	0	0	0	0	32,39,616
15	09-2018	19,79,662	0	14,750	0	0	0	0	19,94,412
16	10-2018	42,08,796	0	15,000	0	0	0	0	42,23,797
17	11-2018	36,60,631	0	66,786	0	0	0	0	37,27,417
18	12-2018	43,94,045	0	19,557	0	0	0	0	44,13,602
19	01-2019	39,12,034	0	1,08,602	0	0	0	0	40,20,637
20	02-2019	64,14,411	0	0	0	0	0	0	64,14,411
21	03-2019	74,94,573	0	48,345	0	0	0	0	75,42,918
22	04-2019	41,26,800	0	0	0	0	0	0	41,26,800
23	05-2019	54,51,108	0	0	0	0	0	0	54,51,108
24	06-2019	27,59,341	0	0	0	0	0	0	27,59,341
25	07-2019	54,71,813	0	2,655	0	0	0	0	54,74,468
<b>Total</b>		9,18,05,511	0	41,95,790	0	0	0	0	

### Month Wise Purchase

Sr.No	Months	B2B	Total
1	07-2017	17,34,589	17,34,589
2	08-2017	13,10,419	13,10,419
3	09-2017	6,12,366	6,12,366
4	10-2017	29,63,255	29,63,255
5	11-2017	30,12,016	30,12,016
6	12-2017	33,74,990	33,74,990
7	01-2018	40,82,236	40,82,236
8	02-2018	23,22,367	23,22,367
9	03-2018	63,82,219	63,82,219
10	04-2018	35,47,688	35,47,688
11	05-2018	46,68,720	46,68,720



## 8. GST DATA

12	06-2018	33,36,082	33,36,082
13	07-2018	50,87,987	50,87,987
14	08-2018	33,69,567	33,69,567
15	09-2018	11,21,984	11,21,984
16	10-2018	29,67,874	29,67,874
17	11-2018	26,78,262	26,78,262
18	12-2018	35,91,681	35,91,681
19	01-2019	43,17,996	43,17,996
20	02-2019	49,83,445	49,83,445
21	03-2019	66,26,132	66,26,132
22	04-2019	40,24,448	40,24,448
23	05-2019	37,67,510	37,67,510
24	06-2019	54,10,497	54,10,497
25	07-2019	40,06,426	40,06,426
<b>Total</b>		8,93,00,757	

### Credit/Debit Note Info.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
1	07-2018	2,60,190	34,37,383			2,60,190
<b>Total</b>		2,60,190	34,37,383	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	122017	0	0	0	0	0
<b>Total</b>						



## **9. Fraud Detection**

**Not Activated**



## 10. BANK STATEMENT ANALYSIS

### A. Month Wise Details

**State Bank of India, India**  
**GC-175, RCMS MARKET COMPLEX, PANPOSH ROAD, ROURKELA-769004 Sundargarh**  
**Account No:- 37678610161**  
**Account Details from Feb-19 to Jul-19**

Description	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19
Total No. of Credit Transactions	17	10	22	4	0	0
Total Amount of Credit Transactions	3,72,469	6,05,518	5,06,413	15,001	0	0
Total No. of Debit Transactions	28	22	30	1	0	0
Total Amount of Debit Transactions	3,79,385	4,30,488	6,93,403	20,000	0	0
Total No. of Cash Deposits	4	3	3	0	0	0
Total Amount of Cash Deposits	59,800	92,000	16,500	0	0	0
Total No. of Cash Withdrawals	5	2	5	0	0	0
Total Amount of Cash Withdrawals	65,000	24,000	48,047	0	0	0
Total No. of Cheque Deposits	2	0	2	0	0	0



## 10. BANK STATEMENT ANALYSIS

### A. Month Wise Details

Description	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19
Total Amount of Cheque Deposits	1,21,000	0	2,73,130	0	0	0
Total No. of Cheque Issues	6	3	3	0	0	0
Total Amount of Cheque Issues	85,783	1,75,583	55,928	0	0	0
Total No. of Inward Cheque Bounces	1	0	1	0	0	0
Total No. of Outward Cheque Bounces	0	0	0	0	0	0
Min EOD Balance	4,694	421	64	10,265	10,265	10,265
Max EOD Balance	1,46,385	2,02,238	2,17,235	30,265	10,265	10,265
Average EOD Balance	43,043	29,186	43,539	10,910	10,265	10,265

**Syndicate Bank, India**

**PROP ASHOK PRASAD ROUT 2ND FLOOR SHOP NO GC 175 ODISHA 769004 INDIA**

**Account No:- 80661400000585**

**Account Details from Feb-19 to Jul-19**





## 10. BANK STATEMENT ANALYSIS

### A. Month Wise Details

Description	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19
Total No. of Credit Transactions	54	61	33	32	34	33
Total Amount of Credit Transactions	36,62,220	71,83,277	29,03,641	33,11,359	38,08,901	35,67,263
Total No. of Debit Transactions	55	63	40	33	56	40
Total Amount of Debit Transactions	37,94,145	56,98,959	41,61,186	33,73,218	38,06,872	36,80,024
Total No. of Cash Deposits	3	3	1	2	2	1
Total Amount of Cash Deposits	2,95,000	96,100	15,340	2,00,000	3,00,000	34,600
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	10	8	5	7	2	2
Total Amount of Cheque Deposits	4,85,828	12,22,214	4,82,196	7,95,536	2,40,341	1,70,031
Total No. of Cheque Issues	0	0	1	1	0	1



## 10. BANK STATEMENT ANALYSIS

### A. Month Wise Details

Description	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19
Total Amount of Cheque Issues	0	0	18,478	825	0	14,750
Total No. of Inward Cheque Bounces	0	0	0	0	0	0
Total No. of Outward Cheque Bounces	0	0	0	2	0	0
Min EOD Balance	-16,49,421	-16,49,756	-14,94,753	-16,47,971	-16,48,271	-16,49,639
Max EOD Balance	-12,19,751	-1,61,432	-1,83,983	-11,40,974	-12,98,791	-12,24,137
Average EOD Balance	-14,78,503	-12,54,176	-12,81,671	-15,22,903	-14,98,661	-14,23,192



## 10. BANK STATEMENT ANALYSIS

### B. Top 5 Fund Remittance

**State Bank of India, India**  
**GC-175, RCMS MARKET COMPLEX, PANPOSH ROAD, ROURKELA-769004 Sundargarh**  
**Account No:- 37678610161**  
**Account Details from Feb-19 to Jul-19**

Date	Description	Category	Amount
2019-02-04	TO TRANSFER-INB IMPS/P2A/903511741305/XXX XXXX015HDFC- (Ref# IMPS00075924284MOABCLCKQ4 TRANSFER T)	Transfer out	-1,00,000
2019-02-05	TO TRANSFER-INB IMPS/P2A/903613777946/XXX XXXX283HDFC- (Ref# IMPS00076089287MOABCOWCE0 TRANSFER T)	Transfer out	-80,000
2019-02-25	TO CLEARING-ICI ICICI BANK LTD-584220	Transfer to ICICI BANK Ltd	-49,645
2019-02-28	TO TRANSFER-INB IMPS/P2A/905916794156/XXX XXXX015HDFC- (Ref# IMPS00078219370MOABEPHJC2 TRANSFER T)	Transfer out	-30,000
2019-02-28	ATM WDL-ATM CASH 9584 MANIK TOWERS II SUNDARGARH-	Cash Withdrawal	-20,000
2019-03-30	CHQ TRANSFER-NEFT UTR NO: SBIN919089716364-584224 ADITYA ENGINEERS AND SERVICES (Ref# 584224 ADITYA ENGINEERS AND SERVICES)	Transfer to ADITYA ENGINEERS AND SERVICES	-1,50,000
2019-03-16	TO TRANSFER-INB IMPS/P2A/907514767862/XXX XXXX015HDFC- (Ref# IMPS00079907043MOABGFUW18 TRANSFER T)	Transfer out	-1,00,000
2019-03-30	TO TRANSFER-INB IMPS/P2A/908912879346/XXX XXXX283HDFC- (Ref# IMPS00081094178MOABHLAQZ1 TRANSFER T)	Transfer out	-1,00,000
2019-03-27	TO CLEARING-ICI ICICI BANK LTD-584221	Transfer to ICICI BANK Ltd	-24,758
2019-03-01	ATM WDL-ATM CASH 6827 PBB ROURKELA ON SITE ROURKELA-	Cash Withdrawal	-20,000
2019-04-02	TO TRANSFER-INB RTGS UTR NO: SBINR12019040200050440-TATA CAPITAL FINANCE LTD (Ref# RTGS INB: IRI9914107 / TATA CAPITAL FINANCE LTD)	Loan	-2,00,005



## 10. BANK STATEMENT ANALYSIS

### B. Top 5 Fund Remittance

2019-04-03	TO TRANSFER-INB IMPS/P2A/909314747256/XXX XXXX015HDFC- (Ref# IMPS00081629704MOABIAIIZ7 TRANSFER T)	Transfer out	-1,50,000
2019-04-09	TO TRANSFER-INB IMPS/P2A/909912594749/XXX XXXX283HDFC- (Ref# IMPS00082264581MOABITEQV2 TRANSFER T)	Transfer out	-1,18,000
2019-04-22	TO TRANSFER-INB IMPS/P2A/911212949017/XXX XXXX015HDFC- (Ref# IMPS00083362019MOABJXMHS0 TRANSFER T)	Transfer out	-55,000
2019-04-09	CHQ TRANSFER-NEFT UTR NO: SBIN819099168454-584225 PATEL ELECTRIC WORKS (Ref# 584225 PATEL ELECTRIC WORKS)	Transfer to PATEL ELECTRIC WORKS	-50,005
2019-05-02	TO TRANSFER-INB IMPS/P2A/912215791028/XXX XXXX015HDFC- (Ref# IMPS00084295319MOABKXYOH0 TRANSFER T)	Transfer out	-20,000

**Syndicate Bank, India**

**PROP ASHOK PRASAD ROUT 2ND FLOOR SHOP NO GC 175 ODISHA 769004 INDIA**

**Account No:- 80661400000585**

**Account Details from Feb-19 to Jul-19**

Date	Description	Category	Amount
2019-02-13	RTGS:SYNBR92019021300216588:TATA CAPITAL FINANCE:	Loan	-4,00,000
2019-02-04	RTGS:SYNBR92019020400156827:TATA CAPITAL FINANCE:	Loan	-3,00,000
2019-02-08	RTGS:SYNBR92019020800189402:TATA CAPITAL FINANCE:	Loan	-3,00,000
2019-02-16	RTGS:SYNBR92019021600238559:TATA CAPITAL FINANCIAL SERVICE LIM:FAST (Ref# 559011145701)	Loan	-3,00,000
2019-02-21	NEFT P19022195091536 IB TATA CAPITAL FINANCIAL	Loan	-2,50,000
2019-03-11	RTGS:SYNBR92019031100374128:TATA CAPITAL FINANCE:	Loan	-5,00,000



## 10. BANK STATEMENT ANALYSIS

### B. Top 5 Fund Remittance

2019-03-29	RTGS:SYNBR92019032900508730:Chirag Ronak Das:	Transfer to CHIRAG RONAK DAS	-5,00,000
2019-03-19	RTGS:SYNBR92019031900435941:TATA CAPITAL FINANCE:	Loan	-4,80,000
2019-03-16	NEFT P19031609832726 IB TATA CAPITAL FINANCIAL	Loan	-4,65,000
2019-03-08	NEFT P19030804990584 IB TATA CAPITAL FINANCIAL	Loan	-4,00,000
2019-04-02	RTGS:SYNBR92019040200534837:TATA CAPITAL FINANCE:	Loan	-13,00,000
2019-04-15	RTGS:SYNBR92019041500616096:TATA CAPITAL FINANCE:	Loan	-4,90,000
2019-04-24	RTGS:SYNBR92019042400669458:TATA CAPITAL FINANCE:	Loan	-4,80,000
2019-04-22	RTGS:SYNBR92019042200649554:TATA CAPITAL FINANCE:	Loan	-4,04,000
2019-04-04	NEFT P19040422242245 IB TATA CAPITAL FINANCIAL	Loan	-3,50,000
2019-05-18	RTGS:SYNBR92019051800806029:TATA CAPITAL FINANCE:	Loan	-7,50,000
2019-05-02	RTGS:SYNBR92019050200708841:TATA CAPITAL FINANCE:	Loan	-5,00,000
2019-05-10	NEFT P19051043526452 IB TATA CAPITAL FINANCIAL	Loan	-4,90,000
2019-05-31	RTGS:SYNBR92019053100881241:TATA CAPITAL FINANCE:	Loan	-4,70,000
2019-05-23	RTGS:SYNBR92019052300836826:TATA CAPITAL FINANCE:	Loan	-2,88,000
2019-06-24	RTGS:SYNBR92019062400005133:TATA CAPITAL FINANCE:	Loan	-11,25,000
2019-06-07	NEFT P19060758332750 IB TATA CAPITAL FINANCIAL	Loan	-4,40,000
2019-06-21	RTGS:SYNBR92019062100997738:TATA CAPITAL FINANCE:	Loan	-3,00,000
2019-06-27	RTGS:SYNBR92019062700027025:TATA CAPITAL FINANCE:	Loan	-2,70,000
2019-06-24	NEFT P19062466434464 TATA CAPITAL FINANCIAL SERVICES LIMITED (Ref# 559011145714)	Loan	-2,00,000
2019-07-06	RTGS:SYNBR92019070600080981:TATA CAPITAL FINANCE:	Loan	-8,75,000
2019-07-18	RTGS:SYNBR92019071800137434:TATA CAPITAL FINANCE:	Loan	-5,50,000



## 10. BANK STATEMENT ANALYSIS

### B. Top 5 Fund Remittance

2019-07-24	RTGS:SYNBR92019072400172168:TATA CAPITAL FINANCE:	Loan	-5,22,500
2019-07-17	RTGS:SYNBR92019071700135191:TATA CAPITAL FINANCE:	Loan	-3,00,000
2019-07-19	RTGS:SYNBR92019071900145102:TATA CAPITAL FINANCE:	Loan	-2,63,000



## 10. BANK STATEMENT ANALYSIS

### C. Top 5 Fund Received

State Bank of India, India  
GC-175, RCMS MARKET COMPLEX, PANPOSH ROAD, ROURKELA-769004 Sundargarh  
Account No:- 37678610161  
Account Details from Feb-19 to Jul-19

Date	Description	Category	Amount
2019-02-02	BY TRANSFER-NEFT*UBIN0545058*SAA427346547*RLR MERCANTILES*/URG- (Ref# TRANSFER FROM 3199420044306)	Transfer from RLR MERCANTILES	1,00,000
2019-02-04	CHEQUE DEPOSIT- GANESH EARTH MOVERS-587664 (Ref# TRANSFER TO 35175261883 / 587664)	Transfer in	71,000
2019-02-26	CHEQUE DEPOSIT881941 (Ref# TRANSFER TO 37235777157 / 881941)	Transfer in	50,000
2019-02-15	CSH DEP (CDM)-CDM 040106PATNAGARH ON SITE RECYBALANGIR OR IN-	Cash Deposit	20,000
2019-02-16	CSH DEP (CDM)-CDM 040106PATNAGARH ON SITE RECYBALANGIR OR IN-	Cash Deposit	20,000
2019-03-30	CREDIT- TR-	Transfer in	4,00,000
2019-03-15	BY TRANSFER-Transfer through GCC- (Ref# TRANSFER FROM 20368555717)	Transfer in	40,000
2019-03-16	CASH DEPOSIT-CASH Deposited at GCC-	Cash Deposit	38,000
2019-03-18	CSH DEP (CDM)-CDM 040106SURUCHI BAZAR SUNDARGARH OR IN-	Cash Deposit	32,000
2019-03-29	BY TRANSFER-Transfer through GCC- (Ref# TRANSFER FROM 30901533817)	Transfer in	25,000
2019-04-02	CHEQUE DEPOSIT- BY GANESH EARTH MOVERS-587682 (Ref# TRANSFER TO 35175261883 / 587682)	Transfer in	1,50,000
2019-04-08	CHEQUE DEPOSIT275524 (Ref# TRANSFER TO 35421650633 / 275524)	Transfer in	1,23,130
2019-04-11	BY TRANSFER-NEFT*BKID0000200*BKIDN19101101085*KALINGA AUTO LIN- (Ref# TRANSFER FROM 3199680044308)	Transfer from KALINGA AUTO LIN	30,283



## 10. BANK STATEMENT ANALYSIS

### C. Top 5 Fund Received

2019-04-26	BY TRANSFER-459115022260320100000037678610161- (Ref# TRANSFER FROM 32502703245)	Transfer in	25,000
2019-04-30	BY TRANSFER-UPI/CR/912010974878/JEETE NDR/SBIN/jeetendrap/UPI- (Ref# TRANSFER FROM 4898954162090)	Transfer in	15,200
2019-05-01	BY TRANSFER-INB IMPS912113099157/0000000000/XX0042/- (Ref# MAC000270705639 MAC000270705639)	Transfer in	5,000
2019-05-01	BY TRANSFER-INB IMPS912113055774/0000000000/XX0042/- (Ref# MAB000270772335 MAB000270772335)	Transfer in	5,000
2019-05-01	BY TRANSFER-INB IMPS912113033991/0000000000/XX0042/- (Ref# MAA000282910099 MAA000282910099)	Transfer in	5,000
2019-05-01	BY TRANSFER-INB IMPS912113179117/0000000000/XX0266/- (Ref# MAA000282909717 MAA000282909717)	Transfer in	1

**Syndicate Bank, India**

**PROP ASHOK PRASAD ROUT 2ND FLOOR SHOP NO GC 175 ODISHA 769004 INDIA**

**Account No:- 80661400000585**

**Account Details from Feb-19 to Jul-19**

Date	Description	Category	Amount
2019-02-28	RTGS:SBINR12019022800013164:THRIVENI EARTH MOVERS PVT LTD:INB CP BILL No JE G742 18 1901 01 20	Transfer from THRIVENI EARTH MOVERS PVT Ltd	2,00,558
2019-02-22	NEFT BKIDN19053648734 KALINGA AUTO LINK SERVICES	Transfer from KALINGA AUTO LINK SERVICES	2,00,000
2019-02-08	NEFT 190208i201700488 SHRI KHATU SHYAM TRADERS	Transfer from SHRI KHATU SHYAM TRADERS	1,72,846
2019-02-28	CASH DEPOSIT	Cash Deposit	1,70,000





## 10. BANK STATEMENT ANALYSIS

### C. Top 5 Fund Received

2019-02-13	NEFT N044190750628953 PURNESHWARI PROJECTS PRIVATE LIMITE	Transfer from PURNESHWARI PROJECTS PRIVA...	1,50,000
2019-03-07	BY CLG UTIB	Transfer in	5,00,000
2019-03-31	NEFT SBIN119090631146 SHREE BALAJI ENGICONS P LTD	Transfer from SHREE BALAJI ENGICONS P Ltd	4,00,000
2019-03-30	RTGS:ICICR52019033000615719:VIJYALAXMI CORPORATION:URGENT	Transfer from VIJYALAXMI CORPORATION	3,09,089
2019-03-01	NEFT AXISCN0028652058 SICAL LOGISTICS LIMITED	Transfer from SICAL LOGISTICS Ltd	2,89,395
2019-03-15	NEFT AXISCN0029243777 SICAL LOGISTICS LIMITED	Transfer from SICAL LOGISTICS Ltd	2,87,448
2019-04-26	NEFT AXISCN0032162532 SICAL LOGISTICS LIMITED	Transfer from SICAL LOGISTICS Ltd	3,47,274
2019-04-05	RTGS:ICICR52019040500666964:VIJYALAXMI CORPORATION:URGENT	Transfer from VIJYALAXMI CORPORATION	3,00,000
2019-04-12	NEFT AXISCN0031270565 SICAL LOGISTICS LIMITED	Transfer from SICAL LOGISTICS Ltd	2,31,516
2019-04-23	NEFT 190423i212089374 SHRI KHATU SHYAM TRADERS	Transfer from SHRI KHATU SHYAM TRADERS	1,93,610
2019-04-15	NEFT 000064534820 VIJYALAXMI CORPORATION	Transfer from VIJYALAXMI CORPORATION	1,81,872
2019-05-18	RTGS:SBINR12019051800008504:THRIVENI EARTH MOVERS PVT LTD:INB CP BILL NO JE G964 1819 DT 25 0	Transfer from THRIVENI EARTH MOVERS PVT Ltd	4,05,849
2019-05-31	BY TR JYOTI ENTERPRISES 80661010001201 (Ref# 559007562277)	Transfer from JYOTI ENTERPRISES	2,20,000
2019-05-03	BY CLG BOI	Transfer in	2,01,957



## 10. BANK STATEMENT ANALYSIS

### C. Top 5 Fund Received

2019-05-01	RTGS:ICICR52019050100443670:VIJYALAXMI CORPORATION:URGENT	Transfer from VIJYALAXMI CORPORATION	2,00,000
2019-05-31	BY TR DIGITAL INFOTECH 80661400000716 (Ref# 350035363601)	Transfer from DIGITAL INFOTECH	2,00,000
2019-06-24	RTGS:HDFCR52019062483876336:PURNESHWARI PROJECTS PRIVATE LIMITED:FAST FAST	Transfer from PURNESHWARI PROJECTS PRIVA...	5,00,000
2019-06-07	RTGS:ICICR52019060700882040:VIJYALAXMI CORPORATION:URGENT	Transfer from VIJYALAXMI CORPORATION	4,50,000
2019-06-29	NEFT 190629i221138250 SHRI KHATU SHYAM TRADERS	Transfer from SHRI KHATU SHYAM TRADERS	3,76,538
2019-06-24	BY TR DIGITAL INFOTECH 80661400000716 (Ref# 350035363602)	Transfer from DIGITAL INFOTECH	2,50,000
2019-06-24	CASH DEPOSIT by Priya R Mohanty	Cash Deposit	2,50,000
2019-07-06	RTGS:SBINR12019070600005434:THRIVENI EARTH MOVERS PVT LTD:INB CP BILL No G0069 19 2025 04 2019	Transfer from THRIVENI EARTH MOVERS PVT Ltd	7,65,657
2019-07-18	RTGS:UTIBR52019071800351803:BAJWA INFRASTRUCTURE PRIVATE LIMITE:	Transfer from BAJWA INFRASTRUCTURE PRIVA...	2,71,723
2019-07-09	NEFT SBIN219190751412 SHREE BALAJI ENGICONS P LTD	Transfer from SHREE BALAJI ENGICONS P Ltd	2,50,000
2019-07-19	IB FundsTrf by -80661010001201	Transfer in	2,40,000
2019-07-18	IMPS:ADWIK ENTERPRISES:9240000~9583511111:Advance:MOB: 80661400000585:JYOTI ENTERPRISES (Ref# 919909342447)	Transfer from ADWIK ENTERPRISES	2,00,000



## 10. BANK STATEMENT ANALYSIS

### D. Bounced Cheque's Details

**State Bank of India, India**  
**GC-175, RCMS MARKET COMPLEX, PANPOSH ROAD, ROURKELA-769004 Sundargarh**  
**Account No:- 37678610161**  
**Account Details from Feb-19 to Jul-19**

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	2019-02-12	-	CHQ RET CHARGES584216	-590	Bounced I/W Cheque Charges	11,604
2	2019-04-26	-	CHQ RET CHARGES584226	-590	Bounced I/W Cheque Charges	25,064

**Syndicate Bank, India**  
**PROP ASHOK PRASAD ROUT 2ND FLOOR SHOP NO GC 175 ODISHA 769004 INDIA**  
**Account No:- 80661400000585**  
**Account Details from Feb-19 to Jul-19**

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	2019-03-01	-	PENAL INT-DELAY IN STK SUBMIT	-466	Penal Charges	-16,50,466
2	2019-05-09	-	ONLINE CHQ RETURN -PAYMENT STOPPED BY THE DRAWER	-1,20,600	Bounced O/W Cheque	-14,40,341
3	2019-05-24	-	ONLINE CHQ RETURN -FUNDS INSUFFICIENT (Ref# 3325000061)	-50,000	Bounced O/W Cheque	-16,19,601
4	2019-06-01	-	PENAL INT-DELAY IN STK SUBMIT	-771	Penal Charges	-14,92,230



**10. BANK STATEMENT ANALYSIS**  
**D. Bounced Cheque's Details**

5	2019-06-30	-	PENAL INT-DELAY IN STK SUBMIT	-1,193	Penal Charges	-14,78,808
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## 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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