



Prelim Report of MSME Application

Offline Proposal

GALIBS AGRO FARMS SOLUTIONS

Dated: 19/08/2019

Registered Office

-,
G T ROAD
JAGRAON
District: Ludhiana,
Taluka: Jagraon,
Jagraon-142026

Email Id: shaina.singla@sbi.co.in

Contact Number: 8054846869

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	Fraud Detection
7	Bank Statement Analysis
A	Month Wise Details
B	Top 5 Fund Remittance
C	Top 5 Fund Received
D	Bounced Cheque's Details
8	List of Abbreviations



1. Timeline

Sr.No.	Particulars	Date
1	Date of Proposal	19/08/2019
2	Date of In-Eligible	19/08/2019



2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	Auto and Ancillary	-
2.	Loan Amount	- Rupees	-
3.	Geographical Market Focus	Jagraon	-
4.	CGTMSE Coverage		-
5.	MSME Category		-
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)		-
7.	Debt Equity Ratio (2017 - 2018)	1.91 Times	-
8.	Current Ratio (2017 - 2018)	1.38 Times	-
9.	Interest Coverage Ratio (2017 - 2018)	2.04 Times	-
10.	TOL/TNW (2017 - 2018)	0 Times	-
11.	Top Customer Concentration (B2B)	-	-
12.	Number of cheque bounced (Last Month)	0	-
13.	Number of cheque bounced (Last 6 Month)	1	-
14.	Risk Model Score		-
15.	Age of Establishment	5 Years	-
16.	Positive Profitability history		-
17.	Past Year Turnover	12,02,60,862 Rupees	-
18.	Positive Net Worth history		-
19.	Turnover to Loan Ratio (2017 - 2018)		-
20.	Gross Cash Accruals to loan ratio (2017 - 2018)		-
21.	Minimum Bureau Score - Director/ Partner/ Proprietor	721	-
22.	Commercial Bureau - Maximum DPDs (last 12 months)	0 DPDs	-
23.	Maximum Drop in turnover allowed	Increase in Current Year turnover compares to Previous Year turnover	-
24.	Utilisation percentage	96%	-
25.	Credit Summation	78.19%	-
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	724	-
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:	Auto and Ancillary
Establishment Year:	June 2014
Constitution:	Partnership
PAN:	AANFG4278K
GSTIN (1):	03AANFG4278K1Z2 (Primary)

(b) GST Details

Number of Customers:	57
Top Customer Concentration (B2B):	9.83 %
Projected Sales as per GST (Rs.):	
Factory Premise:	Leased over 5 years
Know How:	Common Knowledge
Competition:	Medium
Commercial Operation Date:	-

(c) Partners Background:

Name	RAKESH KUMAR MAINI	MANDEEP SINGH GILL	CHARANJIT SINGH
PAN	AJJPM9189J	AMOPG2595G	CTBPS2763J
Address	Jagraon City S.O, Ludhiana, Jagraon, PUNJAB, 142026	Jagraon City S.O, Ludhiana, Jagraon, PUNJAB, 142026	Jagraon City S.O, Ludhiana, Jagraon, PUNJAB, 142026
Mobile No	9815527035	9803300015	7355200039
Date of Birth	04-11-1977	15-08-1977	18-12-1975
Total Experience	10	10	10
Networth	47,00,000	2,75,00,000	90,00,000
TransUnion	724	721	726
Experian	-	-	-



3. Project Snapshot

Personal Loan Obligation	478074.0		
Father Name	LALIT MOHAN MAINI	AVTAR SINGH	GURNAM SINGH
Educational Status	Graduate (General)	Graduate (General)	Graduate (General)
Nationality	India	India	India
Visually Impaired	No	No	No
Residence Status	Resident India	Resident India	Resident India

(d) Additional Detail for Main Partners:

Name	RAKESH KUMAR MAINI
Marital Status	Married
Spouse Name	JYOTI RANI
Spouse Detail	Not Employed
No. of Children	2
Owning a House	Home Owner
Assessed for Income Tax	Assessed
Have Life Insurance Policy	Yes

(e) MSME Ranking (as per Bureau)

MSME Ranking :	CMR-4
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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)
26-01-2017	State Bank of India India	Bank guarantee	60,00,000	60,00,000		30,000		No
18-09-2014	State Bank of India India	Cash credit	1,00,00,000	95,57,864		95,578		-



3. Project Snapshot

28-10-2014	Others	Medium term loan (period above 1 year and up to 3 years)	40,00,000	40,00,000		0		-
18-09-2014	State Bank of India India	Others	80,00,000	0		0		-



3. Project Snapshot

(g) Fund Requirement:

Particulars	Details
Facility	Working Capital
Loan Amount Applied	1,00,00,000
Promotor's Contribution	25,00,000
Purpose	Working Capital

(h) Business Name Comparision

Name as per GST (1)	GALIBS AGRO FARMS SOLUTIONS
Name as per ITR	GALIBS AGRO FARMS SOLUTIONS
Name edited by user*	GALIBS AGRO FARMS SOLUTIONS
Trade Name as per GST (1)	-
Name as per Bank Statement	GALIBS AGRO FARMS SOLUTIONS

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

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



4. Financials Details

(a) Existing Financials

Profit & Loss Statement			
Units	(INR)		
For the Year ended	31-Mar-2018	31-Mar-2017	31-Mar-2016
No of Months	12	12	12
INCOME :			
Gross Sales (Including Indirect Taxes collected on sales)	12,02,60,862	4,63,32,122	4,57,07,079
Less: Indirect Taxes (Indirect Taxes paid on purchases)	32,400	0	0
Net Sales	12,02,28,462	4,63,32,122	4,57,07,079
EXPENDITURE :			
Increase/Decrease in Stock	-31,98,176	-27,39,275	-31,45,901
Raw Material Consumed	12,16,35,453	4,66,66,056	4,66,41,458
Power & Fuel Cost	0	0	0
Employee Cost	24,66,000	5,44,000	7,27,530
General and Administration Expenses	26,22,402	18,20,400	17,55,738
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	19,88,723	2,12,925	2,11,240
Less: Expenses Capitalised	0	0	0
Total Expenditure	12,55,14,402	4,65,04,106	4,61,90,065
Operating Profit (Excl OI)	-52,85,940	-1,71,984	-4,82,986
Other Income	74,32,906	10,69,906	13,60,222
Operating Profit (EBITDA)	21,46,966	8,97,922	8,77,236
Interest	9,90,709	6,02,237	6,10,048
PBDT	11,56,257	2,95,685	2,67,188
Depreciation	1,22,409	1,05,771	53,015
Profit Before Taxation & Exceptional Items	10,33,848	1,89,914	2,14,173
Exceptional Income / Expenses	0	0	0
Profit Before Tax	10,33,848	1,89,914	2,14,173
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	10,33,848	1,89,914	2,14,173
Dividend Pay Out	0	0	0
Equity Dividend %	0	0	0
Earnings Per Share	0	0	0

Balance Sheet -Equities and Liabilities			
Units	(INR)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
EQUITY AND LIABILITIES			
Share Capital	66,84,888	41,61,516	39,54,190
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
Shareholder's Funds	66,84,888	41,61,516	39,54,190
Minority Interest	0	0	0
Secured Loans	98,93,500	69,10,947	50,30,467
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	28,83,007	7,29,000	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
Total Non-Current Liabilities	1,27,76,507	76,39,947	50,30,467
Trade Payables	2,98,89,171	1,18,68,726	1,01,12,430
Other Current Liabilities	70,500	6,12,350	2,38,294
Short Term Provisions	0	0	0
Total Current Liabilities	2,99,59,671	1,24,81,076	1,03,50,724
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	4,94,21,066	2,42,82,539	1,93,35,381
Balance Sheet -Assets			
Units	(INR)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
Gross Block	8,11,642	8,31,489	5,61,504
Less: Accumulated Depreciation	1,22,409	1,05,771	53,015
Less: Impairment of Assets	0	0	0
Net Block	6,89,233	7,25,718	5,08,489
Capital Work in Progress	0	0	0
Intangible assets under development	75,20,586	7,94,975	6,85,626
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	75,20,586	7,94,975	6,85,626
Inventories	1,85,37,721	1,53,39,545	1,26,00,270
Sundry Debtors	1,86,47,040	35,93,847	30,40,838
Cash and Bank	7,32,608	32,78,454	21,50,158
Other Current Assets	32,93,878	5,50,000	3,50,000
Short Term Loans and Advances	0	0	0
Total Current Assets	4,12,11,247	2,27,61,846	1,81,41,266
Other Assets (Need to check at the time of Due Diligence)	0	0	0
Total Assets	4,94,21,066	2,42,82,539	1,93,35,381
Book Value	1	1	1



4. Financial Details

(b) Ratio Analysis

Ratio Analysis			
Ratio	31-Mar-2018	31-Mar-2017	31-Mar-2016
EBITDA (%)	1.79	1.94	1.92
PATM (%)	0.86	0.41	0.47
ROCE (%)	13.73	8.64	NA
Asset Turnover(x)	2.43	1.91	2.36
Inventory Turnover (days)	53.91	120.40	99.57
Debtors Turnover(days)	56.61	28.31	24.28
Creditors Turnover (days)	89.69	92.83	79.14
Sales/Working Capital (x)	22.15	55.65	44.15
Net Sales Growth(%)	159.49	1.37	NA
PAT Growth(%)	444.38	-11.33	NA
Adjusted Total Debt/Equity(x)	1.91	1.84	1.27
Growth in Debt/ Equity (%)	3.80	44.88	NA
Current Ratio(x)	1.24	1.60	1.55
Current Ratio (As per CMA)	1.38	1.82	1.75
Quick Ratio(x)	0.62	0.30	0.30
Interest Coverage	2.17	1.49	1.44
Debt/ EBITDA	5.95	8.51	5.73
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	-1.96	-2.30	NA
Growth in CFO Margin (%)	-14.69	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	12,02,60,862	4,63,32,122	4,57,07,079
Add	Export Sales	0	0	0
	Total	12,02,60,862	4,63,32,122	4,57,07,079

Note 2: Indirect Taxes

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Excise Duty	32,400	0	0
Add	Other items	0	0	0
	Total	32,400	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.	1,53,39,545	1,26,00,270	94,54,369
Minus	Cl. stock of F.G.	1,85,37,721	1,53,39,545	1,26,00,270
	Total	-31,98,176	-27,39,275	-31,45,901

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]	12,16,35,453	4,66,66,056	4,66,41,458
Add	Other spares	0	0	0
	Total	12,16,35,453	4,66,66,056	4,66,41,458

Note 5: Provision for Tax

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



4. Financial Details

(c) Notes to Account

	Total	0	0	0
Note 6: Share Capital				
	Particular	31-Mar-2018	31-Mar-2017	31-Mar-2016
	Ordinary share capital	66,84,888	41,61,516	39,54,190
Add	Preference shares [redeemable after one year]	0	0	0
	Total	66,84,888	41,61,516	39,54,190
Note 7: Other Reserves & Surplus				
	Particular	31-Mar-2018	31-Mar-2017	31-Mar-2016
	General Reserve	0	0	0
Add	Other reserves [excluding provisions]	0	0	0
Add	Surplus(+) or Deficit(-) in Profit & Loss Account.	0	0	0
Add	Others [specify]	0	0	0
	Total	0	0	0
Note 8: Unsecured Loans -Others				
	Particular	31-Mar-2018	31-Mar-2017	31-Mar-2016
	Term Loans [excl'd instalments payable within one year] (Unsecured)	0	0	0
Add	Unsecured loans from others	0	0	0
	Total	28,83,007	7,29,000	0
Note 9: Other Borrowings (including Short Term)				
	Particular	31-Mar-2018	31-Mar-2017	31-Mar-2016
	Short-term borrowings from banks [incl'd bills purchased, discounted & excess borrowing placed on repayment basis]	0	0	0
Add	Short term borrowings from others	0	0	0
	Total	0	0	0



4. Financial Details

(c) Notes to Account

Note 10: Other Long Term Liabilities

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

Note 11: Other Current Liabilities

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Advance payment from customers/ deposits from dealers	0	0	0
Add	Dividend payable	0	0	0
Add	Other statutory liabilities [due within one year]	70,500	6,12,350	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	2,38,294
	Total	70,500	6,12,350	2,38,294



Notes to Account: Balance Sheet - Assets

Note 12: Other Investments

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Investments/book debts/advances/deposits which are not Current Assets - Others	0	0	0
Add	Deferred receivables [maturity exceeding 1 yr]	0	0	0
Add	Others (Others)	0	0	0
	Total	0	0	0

Note 13: Other Non Current Assets

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Non-consumable stores & spares	0	0	0
Add	Other non-current assets including dues from directors	0	0	0
	Total	0	0	0

Note 14: Sundry Debtors

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Receivables other than deferred & exports [incl. bills purchased and discounted by banks]	1,86,47,040	35,93,847	30,40,838
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	Total	1,86,47,040	35,93,847	30,40,838

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	32,93,878	5,50,000	3,50,000
	Total	32,93,878	5,50,000	3,50,000

Note 16: Short Term Loans and Advances

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



5. GST Data

1 . GST Data (GALIBS AGRO FARMS SOLUTIONS) (03AANFG4278K1Z2)

Key Observation

1. Highest Sales Category	92% (B2B)
2. Gross Margin % (Sales-Purchase / Sales)	-8%
3. Customer Concentration (B2B) (Top 5):	29% of Total Sales
4. Supplier Concentration (Top 5):	99% of Total Purchase
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	Rs. 1,23,67,040
7. Median Sales:	Rs. 1,29,31,977
8. Average Purchase:	Rs. 1,28,10,651
9. Median Purchase:	Rs. 1,19,85,937
10. Highest sales are in the month of	09-2018
11. Highest Purchase are in the month of	10-2018
12. Total Credit Note Vs Total Sales is	15% in 01-2018(Highest)
13. Total Debit Note Vs Total Purchase is	42% in 01-2019(Highest)

Overview

Sr.No	Particulars	Details
1.	Total No. of Months	24
2.	Total No. of Customers	57
3.	Total No. of Suppliers	40
4.	Total Sales (Invoice Value)	29,68,08,969
A.	B2B	2,43,60,925
B.	B2CL	0
C.	B2CS	27,24,06,794
D.	Exports	0
E.	Nil Rated Good	41,100
F.	Exempted Goods	150
G.	Non GST Outward Supplies	0



5. GST Data

5.	Total Purchases	32,02,66,287
6.	Difference (Sales Minus Purchase)	-2,34,57,318
7.	Margin (%)	-8

Top 5 Customers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	19ACQPJ1146G1ZI	ASHOK KUMAR JAIN	13	25,76,148	21,02,231	1
2	03AAKFH8022M1ZA	HI TECH AGRO SOLUTIONS	8	13,97,790	12,45,889	0
3	03AAEAT0786H1ZI	THE DEHARKA MULTIPURPOSE COOPRATIVE AGRICULTURE SERVICE SOCIETY LIMITED	2	10,63,379	9,49,292	0
4	03AACAT2128D1Z4	THE MARI MUSTAFA MULTI PURPOSE CO- OPERATINE SOCIATY LIMITED	2	10,61,169	9,47,419	0
5	03AABTT3758P2ZY	THE KISHAN PURA M-P-C- AS-S-LIMITED	1	10,60,000	9,46,428	0
Total			26	71,58,487	61,91,258	1

Top 5 Suppliers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	03AAACJ4233B1ZE	JOHN DEERE INDIA PRIVATE LIMITED	380	23,01,96,942	20,55,26,111	72
2	27AAACJ4233B1Z4	JOHN DEERE INDIA PRIVATE LIMITED	505	7,39,20,890	6,40,46,446	23
3	23AAACJ4233B1ZC	JOHN DEERE INDIA PRIVATE LIMITED	10	68,29,156	60,97,461	2
4	03ADJPK3790R1ZY	VIJAY KUMAR	22	27,05,986	22,93,205	1
5	03AIAPP0893J1Z9	RATTAN PAUL	18	21,78,448	18,46,141	1
Total			935	31,58,31,423	27,98,09,364	99

Month Wise Sales

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	07-2017		0	15,75,117	0	0	0	0	15,75,117



5. GST Data

2	08-2017		0	55,23,814	0	2,528	0	0	55,26,342
3	09-2017		0	1,91,01,547	0	4,030	0	0	1,91,05,577
4	10-2017	6,39,334	0	1,05,36,193	0	7,181	0	0	1,11,82,709
5	11-2017	6,960	0	1,24,18,814	0	2,605	0	0	1,24,28,379
6	12-2017		0	57,78,053	0	830	0	0	57,78,883
7	01-2018	3,35,251	0	1,52,23,349	0	2,059	0	0	1,55,60,659
8	02-2018	2,18,666	0	65,02,374	0	1,589	0	0	67,22,629
9	03-2018	3,11,629	0	1,35,40,571	0	1,890	0	0	1,38,54,090
10	04-2018	1,74,533	0	1,53,02,636	0	1,848	0	0	1,54,79,017
11	05-2018	21,85,355	0	1,72,03,813	0	3,070	0	0	1,93,92,238
12	06-2018	22,40,279	0	1,17,06,280	0	3,860	150	0	1,39,50,569
13	07-2018	43,88,343	0	54,22,132	0	2,980	0	0	98,13,455
14	08-2018	17,25,750	0	83,18,245	0	1,290	0	0	1,00,45,285
15	09-2018	34,84,998	0	2,26,24,806	0	2,000	0	0	2,61,11,804
16	10-2018	22,68,852	0	1,72,52,125	0	2,640	0	0	1,95,23,617
17	11-2018	21,84,680	0	50,74,172	0	700	0	0	72,59,552
18	12-2018	4,26,729	0	1,03,12,736	0	0	0	0	1,07,39,465
19	01-2019	9,67,506	0	70,72,884	0	0	0	0	80,40,390
20	02-2019	2,96,665	0	81,44,021	0	0	0	0	84,40,686
21	03-2019	3,40,637	0	1,83,68,957	0	0	0	0	1,87,09,594
22	04-2019	2,18,501	0	1,45,91,943	0	0	0	0	1,48,10,444
23	05-2019	3,83,164	0	89,39,727	0	0	0	0	93,22,891
24	06-2019	15,63,092	0	1,18,72,484	0	0	0	0	1,34,35,576
Total		2,43,60,925	0	27,24,06,794	0	41,100	150	0	

Month Wise Purchase

Sr.No	Months	B2B	Total
1	07-2017	96,38,038	96,38,038
2	08-2017	61,28,943	61,28,943
3	09-2017	1,88,98,593	1,88,98,593
4	10-2017	2,44,62,025	2,44,62,025
5	11-2017	62,46,045	62,46,045
6	12-2017	90,29,732	90,29,732



5. GST Data

7	01-2018	1,18,77,509	1,18,77,509
8	02-2018	1,03,19,790	1,03,19,790
9	03-2018	1,30,01,805	1,30,01,805
10	04-2018	1,67,74,229	1,67,74,229
11	05-2018	1,73,19,234	1,73,19,234
12	06-2018	2,15,15,613	2,15,15,613
13	07-2018	37,66,648	37,66,648
14	08-2018	1,19,85,937	1,19,85,937
15	09-2018	2,29,26,470	2,29,26,470
16	10-2018	3,41,14,445	3,41,14,445
17	11-2018	43,12,276	43,12,276
18	12-2018	86,56,884	86,56,884
19	01-2019	4,13,394	4,13,394
20	02-2019	76,80,908	76,80,908
21	03-2019	1,46,53,911	1,46,53,911
22	04-2019	1,71,89,724	1,71,89,724
23	05-2019	80,21,642	80,21,642
24	06-2019	1,49,43,430	1,49,43,430
25	07-2019	63,89,062	63,89,062
Total		32,02,66,287	

Credit/Debit Note Info.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
1	08-2017	13,095	55,26,342			13,095
2	09-2017	95,022	1,91,05,577			95,022
3	10-2017	6,36,865	1,11,82,709	882	2,44,62,025	6,37,747
4	11-2017	55,911	1,24,28,379			55,911
5	12-2017	4,56,430	57,78,883			4,56,430
6	01-2018	22,94,510	1,55,60,659			22,94,510
7	02-2018	15,866	67,22,629			15,866
8	03-2018	1,45,949	1,38,54,090			1,45,949
9	04-2018	10,08,424	1,54,79,017			10,08,424
10	05-2018	22,298	1,93,92,238			22,298



5. GST Data

11	06-2018	17,83,920	1,39,50,569	48,239	2,15,15,613	18,32,159
12	07-2018	13,742	98,13,455	10,718	37,66,648	24,461
13	08-2018	45,259	1,00,45,285	1,92,209	1,19,85,937	2,37,468
14	09-2018	5,60,410	2,61,11,804	1,15,987	2,29,26,470	6,76,397
15	10-2018	15,86,114	1,95,23,617	1,017	3,41,14,445	15,87,131
16	11-2018	4,10,550	72,59,552	181	43,12,276	4,10,731
17	12-2018	1,81,698	1,07,39,465	6,218	86,56,884	1,87,916
18	01-2019	7,19,591	80,40,390	1,71,924	4,13,394	8,91,515
19	02-2019	0	84,40,686	2,99,242	76,80,908	2,99,242
20	03-2019	8,46,242	1,87,09,594	1,21,117	1,46,53,911	9,67,359
21	04-2019	2,56,480	1,48,10,444	234	1,71,89,724	2,56,714
22	05-2019	5,44,682	93,22,891	17,810	80,21,642	5,62,492
23	06-2019	81,885	1,34,35,576	57,978	1,49,43,430	1,39,863
24	07-2019	7,29,992	0	1,23,419	63,89,062	8,53,411
Total		1,25,04,937	29,52,33,852	11,67,176	20,10,32,369	

Inward Supply Description

Sr.No	Months	GST		NON GST		Total
		Inter- State Supplies	Intra- State Supplies	Inter- State Supplies	Intra- State Supplies	
1	072017	0	0	0	0	0
1	082017	0	0	0	0	0
1	092017	0	0	0	0	0
1	102017	0	0	0	0	0
1	112017	0	0	0	0	0
1	122017	0	0	0	0	0
1	012018	363	0	0	0	0
1	022018	0	0	0	0	0
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



5. GST Data

1	082018	0	0	0	0	0
1	092018	0	0	0	0	0
1	102018	0	0	0	0	0
1	112018	0	0	0	0	0
1	122018	0	0	0	0	0
1	012019	0	0	0	0	0
1	022019	0	0	0	0	0
1	032019	0	0	0	0	0
1	042019	0	0	0	0	0
1	052019	0	0	0	0	0
1	062019	0	0	0	0	0
Total						



6. Fraud Detection

Hunter Analysis

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

Particulars	Details
No Records Found	

Fraud Description	
Sr No	Status
No Record Found	

7. Bank Statement Analysis

(a) Month Wise Details

State Bank of India, India
AGWAR KHWAJA BAJU NEAR SUGAR MILL G. T. ROAD JAGRAON Ludhiana
Account No:- 65211145058
Account Details from Aug-18 to Jul-19

[illegible]



7. Bank Statement Analysis

(a) Month Wise Details

Description	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19
Total No. of Outward Cheque Bounces	0	0	0	0	0	0	0	0	0	1	2	0
Min EOD Balance	-99,22,482	-99,91,907	-99,07,994	-99,46,151	-1,00,68,824	-1,00,68,824	-1,00,22,385	-1,00,28,666	-1,00,28,666	-99,99,062	-99,79,743	-99,72,960
Max EOD Balance	-72,31,774	-79,71,469	-73,67,268	-77,74,692	-89,32,190	-91,94,799	-89,92,858	-87,77,205	-84,99,989	-83,27,078	-84,36,181	-86,03,210
Average EOD Balance	-95,29,643	-95,20,324	-90,61,272	-93,86,399	-96,18,481	-99,26,532	-98,34,004	-97,34,182	-95,47,501	-97,01,272	-96,48,234	-95,41,164



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

State Bank of India, India
AGWAR KHWAJA BAJU NEAR SUGAR MILL G. T. ROAD JAGRAON Ludhiana
Account No:- 65211145058
Account Details from Aug-18 to Jul-19

Month	Description	Category	Amount
2018-08-02	REMT THRU CHQ RTGS UTR NO: SBINR52018080200008776 CBIN0280366 CENTRAL RAJINDER KAUR	Transfer to CENTRAL RAJINDER KAUR	-20,00,059
2018-08-20	WDL TFR INB RTGS UTR NO: SBI NR12018082000003795 CITI00000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-6,00,011
2018-08-23	WDL TFR INB RTGS UTR NO: SBI NR12018082300041741 CITI00000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-4,00,005
2018-08-28	WDL TFR INB RTGS UTR NO: SBI NR12018082800013584 CITI00000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-4,00,005
2018-08-21	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0055149775119 AT 01775 G.T.ROAD,MO	Transfer out	-3,78,000
2018-09-17	REMT THRU CHQ RTGS UTR NO: SBINR52018091700011125 CITI00000005 Citi Ban JOHN DEERE INDIA PVT	Transfer to Citi Ban JOHN DEERE INDIA PVT	-30,00,059



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

2018-09-01	WDL TFR INB RTGS UTR NO: SBI NR12018090100006294 CITI0000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-10,00,011
2018-09-05	WDL TFR INB RTGS UTR NO: SBI NR12018090500031106 CITI0000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-10,00,011
2018-09-11	WDL TFR INB RTGS UTR NO: SBI NR12018091100027002 CITI0000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-10,00,011
2018-09-15	WDL TFR INB RTGS UTR NO: SBI NR12018091500026299 CITI0000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-10,00,011
2018-10-16	REMT THRU CHQ RTGS UTR NO: SBINR52018101600060383 CITI0000005 Citi Ban JOHN DEERE INDIA PVT	Transfer to Citi Ban JOHN DEERE INDIA PVT	-18,00,059
2018-10-31	REMT THRU CHQ RTGS UTR NO: SBINR52018103100069757 CITI0000005 Citi Ban JOHN DEERE INDIA PVT	Transfer to Citi Ban JOHN DEERE INDIA PVT	-13,00,059
2018-10-04	WDL TFR INB RTGS UTR NO: SBI NR12018100400034626 CITI0000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-10,00,011
2018-10-19	WDL TFR INB RTGS UTR NO: SBI NR12018101900015976 CITI0000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-10,00,011



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

2018-10-22	WDL TFR INB RTGS UTR NO: SBI NR12018102200005962 CITI0000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-10,00,011
2018-11-26	WDL TFR INB RTGS UTR NO: SBI NR12018112600053009 CITI0000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-5,00,005
2018-11-29	WDL TFR INB RTGS UTR NO: SBI NR12018112900053222 CITI0000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-5,00,005
2018-11-08	WDL TFR INB RTGS UTR NO: SBI NR12018110800006314 CITI0000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-4,00,005
2018-11-01	WDL TFR INB RTGS UTR NO: SBI NR12018110100015596 CITI0000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-3,00,005
2018-11-15	WDL TFR INB RTGS UTR NO: SBI NR12018111500013308 CITI0000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-3,00,005
2018-12-29	WDL TFR INB RTGS UTR NO: SBI NR12018122900035529 CITI0000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-6,50,011
2018-12-31	WDL TFR INB RTGS UTR NO: SBI NR12018123100069481 CITI0000005 Citi	Transfer out	-6,00,011



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

	Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA		
2018-12-20	REMT THRU CHQ RTGS UTR NO: SBINR52018122000040713 HDFC0000001 0 L AND T FINANCE LTD	Loan	-5,00,029
2018-12-01	WDL TFR INB RTGS UTR NO: SBI NR12018120100050025 CITI00000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-5,00,005
2018-12-03	WDL TFR INB RTGS UTR NO: SBI NR12018120300007927 CITI00000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-5,00,005
2019-01-10	REMT THRU CHQ RTGS UTR NO: SBINR52019011000112919 HDFC0000001 0 L AND T FINANCE	Loan	-7,00,059
2019-01-23	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0011424372783 AT 02495 TALWANDI MA	Transfer out	-4,50,000
2019-01-17	WDL TFR INB RTGS UTR NO: SBI NR12019011700071952 CITI00000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-2,50,005
2019-01-30	CAS CHQ XFER WD bt TRF TO 0011424372783 AT 50187 JAGRAON	Transfer out	-2,00,017
2019-01-29	WDL TFR INB NEFT UTR NO: SBI N519029638638 CITI00000005 CITI BAN JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-1,50,003



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

2019-02-25	REMT THRU CHQ RTGS UTR NO: SBINR52019022500167383 CITI0000005 Citi Ban JOHN DEERE INDIA PVT	Transfer to Citi Ban JOHN DEERE INDIA PVT	-27,00,059
2019-02-27	WDL TFR INB RTGS UTR NO: SBI NR12019022700013649 CITI0000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-10,00,011
2019-02-12	WDL TFR INB RTGS UTR NO: SBI NR12019021200030750 CITI0000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-9,00,011
2019-02-28	REMT THRU CHQ RTGS UTR NO: SBINR52019022800070311 CITI0000005 Citi Ban JOHN DEERE INDIA PVT	Transfer to Citi Ban JOHN DEERE INDIA PVT	-8,00,059
2019-02-26	WDL TFR INB RTGS UTR NO: SBI NR12019022600029803 CITI0000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-8,00,011
2019-03-04	WDL TFR INB RTGS UTR NO: SBI NR12019030400018872 CITI0000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-7,00,011
2019-03-02	WDL TFR INB NEFT UTR NO: SBI N619061089926 CITI0000005 CITI BAN JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-7,00,005
2019-03-18	REMT THRU CHQ RTGS UTR NO: SBINR52019031800054458 CBIN0280366 CENTRAL RAJINDER KAUR	Transfer to CENTRAL RAJINDER KAUR	-6,00,059



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

2019-03-22	WDL TFR INB RTGS UTR NO: SBI NR12019032200094508 CITI0000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-6,00,011
2019-03-12	WDL TFR INB RTGS UTR NO: SBI NR12019031200125067 CITI0000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-5,00,005
2019-04-30	WDL TFR TDR 0038423672165 OF M/ S GALIBS AGRO FARMS SO AT 50187 JAGRAON	Others	-20,00,000
2019-04-30	REMT THRU CHQ RTGS UTR NO: SBINR52019043000108383 CITI0000005 Citi Ban JOHN DEERE INDIA PVT	Transfer to Citi Ban JOHN DEERE INDIA PVT	-10,00,059
2019-04-10	WDL TFR INB RTGS UTR NO: SBI NR12019041000102174 CITI0000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-6,00,011
2019-04-16	WDL TFR INB RTGS UTR NO: SBI NR12019041600094327 CITI0000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-6,00,011
2019-04-20	WDL TFR INB RTGS UTR NO: SBI NR12019042000168300 CITI0000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-6,00,011
2019-05-23	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0020144825178 AT 50187 JAGRAON	Transfer out	-15,00,059



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

2019-05-30	WDL TFR INB NEFT UTR NO: SBI N819150916819 CITI0000005 CITI BAN JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-8,00,005
2019-05-08	WDL TFR INB RTGS UTR NO: SBI NR12019050800026756 CITI0000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-7,00,011
2019-05-21	REMT THRU CHQ RTGS UTR NO: SBINR52019052100029330 CBIN0280366 CENTRAL RAJINDER KAUR	Transfer to CENTRAL RAJINDER KAUR	-6,00,059
2019-05-07	WDL TFR INB RTGS UTR NO: SBI NR12019050700036804 CITI0000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-6,00,011
2019-06-29	REMT THRU CHQ RTGS UTR NO: SBINR52019062900018106 CITI0000005 Citi Ban JOHN DEERE INDIA PVT	Transfer to Citi Ban JOHN DEERE INDIA PVT	-12,00,059
2019-06-14	WDL TFR INB RTGS UTR NO: SBI NR12019061400072291 CITI0000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-8,00,011
2019-06-29	WDL TFR INB RTGS UTR NO: SBI NR120190629000092794 CITI0000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-8,00,011
2019-06-11	WDL TFR INB RTGS UTR NO: SBI NR12019061100099457 CITI0000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-6,00,011



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

2019-06-03	WDL TFR INB RTGS UTR NO: SBI NR12019060300028908 CITI00000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-5,00,005
2019-07-29	REMT THRU CHQ RTGS UTR NO: SBINR52019072900015091 CITI00000005 Citi Ban JOHN DEERE INDIA PVT	Transfer to Citi Ban JOHN DEERE INDIA PVT	-11,00,047
2019-07-15	WDL TFR INB RTGS UTR NO: SBI NR12019071500002835 BKID0006519 BANK OF RAKESH KUMAR AT 99922 INTERNET BA	Transfer out	-5,00,000
2019-07-24	WDL TFR INB RTGS UTR NO: SBI NR12019072400032173 CITI00000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-5,00,000
2019-07-11	WDL TFR INB RTGS UTR NO: SBI NR12019071100104985 CITI00000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-3,00,000
2019-07-15	WDL TFR INB RTGS UTR NO: SBI NR12019071500048288 CITI00000005 Citi Ban JOHN DEERE INDIA PVT AT 99922 INTERNET BA	Transfer out	-3,00,000



7. Bank Statement Analysis

(c) Top 5 Fund Received

State Bank of India, India
AGWAR KHWAJA BAJU NEAR SUGAR MILL G. T. ROAD JAGRAON Ludhiana
Account No:- 65211145058
Account Details from Aug-18 to Jul-19

Month	Description	Category	Amount
2018-08-20	CREDIT CLGR	Transfer in	8,21,000
2018-08-16	DEP TFR NEFT*PSIB0000051*SDL 36551747*GURWANT SIN 00000000000 AT 04430 PAYMENT SYS NEFT*PSIB0000051*SDL 36551747*GURWANT SIN 00000000000	Transfer from GURWANT SIN 00000000000 AT...	5,00,000
2018-08-31	DEP TFR RTGS UTR NO: UTIBR52018083100483832 SBIN0050187 STATE BA AMAR SINGH S OBHAN S AT 04430 PAYMENT SYS RTGS UTR NO: UTIBR52018083100483832 SBIN0050187 STATE BA	Transfer in	4,95,000
2018-08-23	DEP TFR RTGS UTR NO: HDFCR52018082391066978 SBIN0050187 STATE BA TARA SINGH AT 04430 PAYMENT SYS RTGS UTR NO: HDFCR52018082391066978 SBIN0050187 STATE BA	Transfer in	4,30,000
2018-08-22	CHQ TRFR FROM TFRD BY CHQ 716267 TRF FR 0055156386816 AT 50159 SADHAR	Transfer from A/c 0055156386816	3,25,000
2018-09-15	DEP TFR RTGS UTR NO: CBINR52018091510003343 SBIN0050187	Transfer in	20,00,000



7. Bank Statement Analysis

(c) Top 5 Fund Received

	STATE BA RAJINDER AT 04430 PAYMENT SYS RTGS UTR NO: CBINR52018091510003343 SBIN0050187 STATE BA		
2018-09-17	DEP TFR RTGS UTR NO: UBINR52018091700120565 SBIN0050187 STATE BA MEHANGA SINGH SEKHON AT 04430 PAYMENT SYS RTGS UTR NO: UBINR52018091700120565 SBIN0050187 STATE BA	Transfer in	11,25,000
2018-09-20	DEP TFR RTGS UTR NO: HDFCR52018092094809423 SBIN0050187 STATE BA OMKAR SINGH AT 04430 PAYMENT SYS RTGS UTR NO: HDFCR52018092094809423 SBIN0050187 STATE BA	Transfer in	9,50,000
2018-09-24	CHQ TRFR FROM AT 50187 JAGRAON	Transfer in	9,40,000
2018-09-25	CREDIT CLGR	Transfer in	8,10,000
2018-10-03	CREDIT CLGR	Transfer in	10,60,000
2018-10-11	DEP TFR RTGS UTR NO: UTIBR52018101100483006 SBIN0050187 STATE BA THE BHEKHA CASS LTD AT 04430 PAYMENT SYS RTGS UTR NO: UTIBR52018101100483006 SBIN0050187 STATE BA	Transfer in	9,90,000
2018-10-31	DEP TFR RTGS UTR NO: UTIBR52018103100483136 SBIN0050187 STATE BA THE BHANI ARIAN MPCA AT 04430 PAYMENT SYS RTGS UTR NO:	Transfer in	9,50,000



7. Bank Statement Analysis

(c) Top 5 Fund Received

	UTIBR52018103100483136 SBIN0050187 STATE BA		
2018-10-17	CHQ TRFR FROM AT 50061 ZIRA	Transfer in	9,00,000
2018-10-03	DEP TFR RTGS UTR NO: PUNBR52018100313734523 SBIN0050187 STATE BA GURDIP SINGH S/O PIY AT 04430 PAYMENT SYS RTGS UTR NO: PUNBR52018100313734523 SBIN0050187 STATE BA	Transfer in	8,87,500
2018-11-22	DEP TFR RTGS UTR NO: UTIBR52018112200483755 SBIN0050187 STATE BA THE MARI MUSTAF MPCS AT 04430 PAYMENT SYS RTGS UTR NO: UTIBR52018112200483755 SBIN0050187 STATE BA	Transfer in	10,60,000
2018-11-26	DEP TFR RTGS UTR NO: UTIBR52018112600480554 SBIN0050187 STATE BA THE KISHANPURA KALAN AT 04430 PAYMENT SYS RTGS UTR NO: UTIBR52018112600480554 SBIN0050187 STATE BA	Transfer in	10,60,000
2018-11-06	CHQ TRFR FROM TRF FR 0055073909284 AT 50472 JALALABAD (Transfer from A/c 0055073909284	5,09,000
2018-11-27	DEP TFR RTGS UTR NO: ALLAR52018112707856226 SBIN0050187 STATE BA INDERJIT SINGH AT 04430 PAYMENT SYS RTGS UTR NO: ALLAR52018112707856226 SBIN0050187 STATE BA	Transfer in	5,00,000



7. Bank Statement Analysis

(c) Top 5 Fund Received

2018-11-14	CHQ TRFR FROM AT 01634 BAGHAPURANA	Transfer in	4,00,000
2018-12-19	DEP TFR NEFT*UTIB0SLDH01*AXI SP00027254956*THE HA 00000000000 AT 04430 PAYMENT SYS NEFT*UTIB0SLDH01*AXI SP00027254956*THE HA 00000000000	Transfer from THE HA 00000000000 AT 0443...	7,70,000
2018-12-31	CHQ TRFR FROM AT 02495 TALWANDI MA	Transfer in	6,00,000
2018-12-14	CHQ TRFR FROM AT 50472 JALALABAD (Transfer in	5,50,059
2018-12-15	DEP TFR RTGS UTR NO: PSIBR52018121500546816 SBIN0050187 STATE BA BALVIR SINGH SO GURT AT 04430 PAYMENT SYS RTGS UTR NO: PSIBR52018121500546816 SBIN0050187 STATE BA	Transfer in	5,50,000
2018-12-20	CHQ TRFR FROM AT 07284 THATHA	Transfer in	4,00,000
2019-01-31	DEP TFR NEFT*CNRB0002094*P19013195590853*GURMIT 00000000000 AT 04430 PAYMENT SYS NEFT*CNRB0002094*P19013195590853*GURMIT 00000000000	Transfer from GURMIT 00000000000 AT 0443...	6,80,000
2019-01-09	DEP TFR RTGS UTR NO: HDFCR52019010959950179 SBIN0050187 STATE BA HARMESH SINGH AT 04430 PAYMENT SYS RTGS UTR NO: HDFCR52019010959950179 SBIN0050187 STATE BA	Transfer in	4,80,000



7. Bank Statement Analysis

(c) Top 5 Fund Received

2019-01-22	DEP TFR NEFT*CNRB0002097*P19012286870724*BAHADUR 000000000000 AT 04430 PAYMENT SYS NEFT*CNRB0002097*P19012286870724*BAHADUR 000000000000	Transfer from BAHADUR 000000000000 AT 044...	4,50,000
2019-01-10	DEP TFR INB trf 0065202894563 OF M/S AT 99922 INTERNET BA	Transfer in	3,00,000
2019-01-31	DEP TFR RTGS UTR NO: UCBAR52019013100027940 SBIN0050187 STATE BA PARAMJIT KAUR SANDHU AT 04430 PAYMENT SYS RTGS UTR NO: UCBAR52019013100027940 SBIN0050187 STATE BA	Transfer in	3,00,000
2019-02-25	CHQ TRFR FROM AT 03989 ADB,MOGA	Transfer in	20,00,000
2019-02-11	CHQ TRFR FROM AT 50187 JAGRAON	Transfer in	8,20,000
2019-02-26	DEP TFR RTGS UTR NO: PUNBR52019022615957847 SBIN0050187 STATE BA JAGSIR SINGH SO CHAN AT 04430 PAYMENT SYS RTGS UTR NO: PUNBR52019022615957847 SBIN0050187 STATE BA	Transfer in	7,45,000
2019-02-14	DEP TFR RTGS UTR NO: PSIBR52019021400203792 SBIN0050187 STATE BA DILBAG SINGH AT 04430 PAYMENT SYS RTGS UTR NO: PSIBR52019021400203792 SBIN0050187 STATE BA	Transfer in	7,00,000
2019-02-22	DEP TFR RTGS UTR NO: HDFCR52019022266064361 SBIN0050187 STATE BA JUGDEEP SINGH AT	Transfer in	5,75,000



7. Bank Statement Analysis

(c) Top 5 Fund Received

	04430 PAYMENT SYS RTGS UTR NO: HDFCR52019022266064361 SBIN0050187 STATE BA		
2019-03-02	DEP TFR RTGS UTR NO: CBINR52019030210008002 SBIN0050187 STATE BA AJIT AT 04430 PAYMENT SYS RTGS UTR NO: CBINR52019030210008002 SBIN0050187 STATE BA	Transfer in	9,50,000
2019-03-13	DEP TFR NEFT*PUNB0PGB003*PUN BC19072005322*HARPRE 00000000000 AT 04430 PAYMENT SYS NEFT*PUNB0PGB003*PUN BC19072005322*HARPRE 00000000000	Transfer from HARPRE 00000000000 AT 0443...	8,00,000
2019-03-04	DEP TFR TRACTOR LOAN DISBURS 0065149078703 OF Mr. AT 50315 SHAHKOT	Loan	7,25,000
2019-03-12	DEP TFR RTGS UTR NO: HDFCR52019031268666394 SBIN0050187 STATE BA JASKARAN SINGH AT 04430 PAYMENT SYS RTGS UTR NO: HDFCR52019031268666394 SBIN0050187 STATE BA	Transfer in	6,85,000
2019-03-07	DEP TFR RTGS UTR NO: UTIBR52019030700482508 SBIN0050187 STATE BA JAGIR SINGH S O BHAG AT 04430 PAYMENT SYS RTGS UTR NO: UTIBR52019030700482508 SBIN0050187 STATE BA	Transfer in	6,00,000
2019-04-23	DEP TFR NEFT*CLBL0000035*CLB LN19113001991*GALIBS 00000000000 AT 04430 PAYMENT	Transfer from GALIBS 00000000000 AT 0443...	6,24,182



7. Bank Statement Analysis

(c) Top 5 Fund Received

	SYS NEFT*CLBL0000035*CLB LN19113001991*GALIBS 000000000000		
2019-04-10	CHQ TRFR FROM AT 51354 KULGARHI	Transfer in	6,00,000
2019-04-20	DEP TFR NEFT*PSIB0000511*SDL 46170720*RAJA SINGH 000000000000 AT 04430 PAYMENT SYS NEFT*PSIB0000511*SDL 46170720*RAJA SINGH 000000000000	Transfer from RAJA SINGH 000000000000 AT ...	5,50,000
2019-04-22	DEP TFR RTGS UTR NO: HDFCR52019042274733616 SBIN0050187 STATE BA JARNAIL SINGH S/O JE AT 04430 PAYMENT SYS RTGS UTR NO: HDFCR52019042274733616 SBIN0050187 STATE BA	Transfer in	5,00,000
2019-04-15	DEP TFR RTGS UTR NO: PUNBR52019041551273327 SBIN0050187 STATE BA AMANPREET SINGH S O AT 04430 PAYMENT SYS RTGS UTR NO: PUNBR52019041551273327 SBIN0050187 STATE BA	Transfer in	4,50,000
2019-05-20	CHQ TRFR FROM TRF FR 0020120121995 AT 50187 JAGRAON	Transfer from A/c 0020120121995	8,00,000
2019-05-08	DEP TFR RTGS UTR NO: HDFCR52019050877153607 SBIN0050187 STATE BA PARMINDER SINGH AT 04430 PAYMENT SYS RTGS UTR NO: HDFCR52019050877153607 SBIN0050187 STATE BA	Transfer in	7,50,000
2019-05-30	DEP TFR NEFT*UTIB0000248*AXS K191500018147*SUKHDE	Transfer from SUKHDE 000000000000 AT 0443...	6,80,000



7. Bank Statement Analysis

(c) Top 5 Fund Received

	000000000000 AT 04430 PAYMENT SYS NEFT*UTIB0000248*AXS K191500018147*SUKHDE 000000000000		
2019-05-07	DEP TFR DEPOSIT BY TRANSFER 0065224019516 OF Mr. AT 50477 MUNDI CHHUR	Transfer in	6,00,000
2019-05-23	CHQ TRFR FROM TRF FR 0065252234686 AT 50187 JAGRAON	Transfer from A/c 0065252234686	6,00,000
2019-06-11	DEP TFR RTGS UTR NO: CLBLR92019061100000324 SBIN0050187 STATE BA RAKESH KUMAR JYOTI AT 04430 PAYMENT SYS RTGS UTR NO: CLBLR92019061100000324 SBIN0050187 STATE BA	Transfer in	10,00,000
2019-06-26	DEP TFR RTGS UTR NO: UTIBR52019062600482947 SBIN0050187 STATE BA THE JANDI CAMS LTD AT 04430 PAYMENT SYS RTGS UTR NO: UTIBR52019062600482947 SBIN0050187 STATE BA	Transfer in	8,40,000
2019-06-29	DEP TFR RTGS UTR NO: CLBLR920190629000000098 SBIN0050187 STATE BA RAKESH KUMAR JYOTI AT 04430 PAYMENT SYS RTGS UTR NO: CLBLR920190629000000098 SBIN0050187 STATE BA	Transfer in	8,00,000
2019-06-28	DEP TFR TRANSFER FROM 0065062093309 OF Mr. AT 50607 Baghapurana	Transfer in	6,50,000
2019-06-13	DEP TFR NEFT*ICICI0000104*CMS 1148334870*ICICI BAN 000000000000	Transfer from ICICI BAN 000000000000 AT 0...	6,42,230



7. Bank Statement Analysis

(c) Top 5 Fund Received

	AT 04430 PAYMENT SYS NEFT*ICIC0000104*CMS 1148334870*ICICI BAN 00000000000		
2019-07-12	CHQ DEP AUC	Transfer in	10,25,000
2019-07-26	DEP TFR RTGS UTR NO: BKIDR52019072600253616 SBIN0050187 STATE BA RAKESH KUMAR S/O LAL AT 04430 PAYMENT SYS RTGS UTR NO: BKIDR52019072600253616 SBIN0050187 STATE BA	Transfer in	8,00,000
2019-07-23	DEP TFR RTGS UTR NO: ICICR52019072300673303 SBIN0050187 STATE BA KULBIR SINGH BHULLAR AT 04430 PAYMENT SYS RTGS UTR NO: ICICR52019072300673303 SBIN0050187 STATE BA	Transfer in	4,00,000
2019-07-24	DEP TFR NEFT*HDFC0000397*N205190883468840*CHARAN 00000000000 AT 04430 PAYMENT SYS NEFT*HDFC0000397*N205190883468840*CHARAN 00000000000	Transfer from CHARAN 00000000000 AT 0443...	3,50,000
2019-07-29	CASH DEPOSIT SELF AT 50187 JAGRAON	Cash Deposit	3,00,000



7. Bank Statement Analysis

(d) Bounced Cheque's Details

State Bank of India, India
AGWAR KHWAJA BAJU NEAR SUGAR MILL G. T. ROAD JAGRAON Ludhiana
Account No:- 65211145058
Account Details from Aug-18 to Jul-19

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	2018-09-30	-	DD PNLT INT CAP	-2,800	Penal Charges	-96,64,756
2	2018-10-31	-	DD PNLT INT CAP	-8,723	Penal Charges	-95,56,726
3	2018-12-31	-	DD PNLT INT CAP	-2,866	Penal Charges	-1,00,68,824
4	2019-01-31	-	DD PNLT INT CAP	-1,727	Penal Charges	-91,94,799
5	2019-02-28	-	DD PNLT INT CAP	-2,141	Penal Charges	-1,00,22,385
6	2019-03-31	-	DD PNLT INT CAP	-6,116	Penal Charges	-1,00,28,666
7	2019-04-30	-	DD PNLT INT CAP	-8	Penal Charges	-99,40,468
8	2019-05-10	-	OUT-CHQ RETURN 20Payment stopped by	-1,00,000	Bounced O/W Cheque	-99,36,123
9	2019-06-03	-	OUT-CHQ RETURN 01Funds Insufficient	-91,074	Bounced O/W Cheque	-96,59,257
10	2019-06-06	-	OUT-CHQ RETURN 05Pl contact Drawer/	-4,00,000	Bounced O/W Cheque	-99,59,446
11	2019-06-27	-	DISHONOUR CHEQ	-590	Bounced I/W Cheque Charges	-84,36,771



8. List of Abbreviations

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



8. List of Abbreviations

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



Thank You

For Further Details

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