



Prelim Report of MSME Application

Offline Proposal

KESHAV KRUPA CONSTRUCTION

Dated: 23/08/2019

Registered Office

4TH FLOOR,
NEAR NIRMAL NAGAR
SARTHANA JAKATNAKA
District: Surat,
Taluka: Surat City,
Surat-395006

Email Id: sakariyajaydip@gmail.com

Contact Number: 9913168315

Powered By:



[A FinTech Initiative]

****This is a partial CAM report for offline proposals for the purpose of displaying data collected from borrower. It may not include any system calculations and analysis related to matching parameters, scoring, assessment calculations, CGTMSE coverage, etc.**



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1. Timeline

Sr.No.	Particulars	Date
1	Date of Proposal	23/08/2019
2	Date of In-Eligible	23/08/2019



2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	Others	-
2.	Loan Amount	- Rupees	-
3.	Geographical Market Focus	Surat	-
4.	CGTMSE Coverage		-
5.	MSME Category		-
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)		-
7.	Debt Equity Ratio (2017 - 2018)	1.89 Times	-
8.	Current Ratio (2017 - 2018)	1.79 Times	-
9.	Interest Coverage Ratio (2017 - 2018)	7.07 Times	-
10.	TOL/TNW (2017 - 2018)	5.53 Times	-
11.	Top Customer Concentration (B2B)	100%	-
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	4 Years	-
16.	Positive Profitability history		-
17.	Past Year Turnover	10,85,58,796 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	734	-
22.	Commercial Bureau - Maximum DPDs (last 12 months)	0 DPDs	-
23.	Maximum Drop in turnover allowed	Previous year sale not found	-
24.	Utilisation percentage	625%	-
25.	Credit Summation	225.25%	-
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	794	-
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:	Others
Establishment Year:	May 2015
Constitution:	Partnership
PAN:	AAPFK5009E
GSTIN (1):	23AAPFK5009E1ZK (Primary)

(b) GST Details

Number of Customers:	1
Top Customer Concentration (B2B):	100.00 %
Projected Sales as per GST (Rs.):	
Factory Premise:	Owned
Know How:	Specialised Know How
Competition:	High
Commercial Operation Date:	-

(c) Partners Background:

Name	DHARMENDRABHAI BHALALA	RAJESH KANANI	ROHIT KANANI	RAMESH PANSURIYA
PAN	AMLPB4747J	ASMPK9254C	ATDPK0886A	BREPP0732L
Address	Varachha Road S.O, Surat, Surat City, GUJARAT, 395006	Varachha Road S.O, Surat, Surat City, GUJARAT, 395006	Varachha Road S.O, Surat, Surat City, GUJARAT, 395006	Varachha Road S.O, Surat, Surat City, GUJARAT, 395006
Mobile No	9909034227	9925823698	9879641926	9574730800
Date of Birth	20-08-1985	20-05-1980	01-06-1983	01-08-1973
Total Experience	4	5	5	5
Networth	49,87,098	23,88,442	14,05,780	17,89,842
TransUnion	734	794	874	760



3. Project Snapshot

Experian	-	-	-	-
Personal Loan Obligation		24464.0		
Father Name	CHHAGANBHAI	NARANBHAI	NARANBHAI	NARANBHAI
Educational Status	Engineering Graduate/Post Graduate	Matriculate	Matriculate	Matriculate
Nationality	India	India	India	India
Visually Impaired	No	No	No	No
Residence Status	Resident India	Resident India	Resident India	Resident India

(d) Additional Detail for Main Partners:

Name	RAJESH KANANI
Marital Status	Married
Spouse Name	NAYANABEN
Spouse Detail	Not Employed
No. of Children	2
Owning a House	Home Owner
Assessed for Income Tax	Assessed
Have Life Insurance Policy	No

(e) MSME Ranking (as per Bureau)

MSME Ranking :	Not Found
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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)
23-08-2018	Yes Bank India	Bank guarantee	80,00,000	17,95,000		8,975		No
23-08-2018	Yes Bank India	Overdraft	20,00,000	19,61,689		19,616		-



3. Project Snapshot

(g) Fund Requirement:

Particulars	Details
Facility	Working Capital
Loan Amount Applied	1,20,00,000
Promotor's Contribution	25,00,000 (20.00%)
Purpose	Working Capital

(h) Business Name Comparision

Name as per GST (1)	KESHAV KRUPA CONSTRUCTION
Name as per ITR	KESHAV KRUPA CONSTRUCTION
Name edited by user*	KESHAV KRUPA CONSTRUCTION
Trade Name as per GST (1)	-
Name as per Bank Statement	M/S.KESHAV KRUPA CONSTRUCTION

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)	10,85,58,796	0	1,91,83,367
Less: Indirect Taxes (Indirect Taxes paid on purchases)	2,26,513	0	0
Net Sales	10,83,32,283	0	1,91,83,367
EXPENDITURE :			
Increase/Decrease in Stock	0	0	0
Raw Material Consumed	7,07,39,259	0	0
Power & Fuel Cost	20,87,278	24,961	36,563
Employee Cost	33,23,475	31,52,557	1,03,76,867
General and Administration Expenses	2,58,20,475	78,98,482	84,59,380
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	0	48,000	60,000
Less: Expenses Capitalised	0	0	0
Total Expenditure	10,19,70,487	1,11,24,000	1,89,32,810
Operating Profit (Excl OI)	63,61,796	-1,11,24,000	2,50,557
Other Income	2,68,221	1,13,30,414	768
Operating Profit (EBITDA)	66,30,017	2,06,414	2,51,325
Interest	9,37,825	0	0
PBDT	56,92,192	2,06,414	2,51,325
Depreciation	0	0	0
Profit Before Taxation & Exceptional Items	56,92,192	2,06,414	2,51,325
Exceptional Income / Expenses	0	0	0
Profit Before Tax	56,92,192	2,06,414	2,51,325
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	56,92,192	2,06,414	2,51,325
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	1,20,17,377	26,46,695	22,38,425
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
Shareholder's Funds	1,20,17,377	26,46,695	22,38,425
Minority Interest	0	0	0
Secured Loans	0	0	0
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	2,26,91,564	2,09,43,270	3,00,000
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
Total Non-Current Liabilities	2,26,91,564	2,09,43,270	3,00,000
Trade Payables	4,37,08,321	67,38,584	99,84,367
Other Current Liabilities	0	9,734	0
Short Term Provisions	0	0	0
Total Current Liabilities	4,37,08,321	67,48,318	99,84,367
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	7,84,17,262	3,03,38,283	1,25,22,792
Balance Sheet -Assets			
Units	(INR)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
Gross Block	56,000	56,000	36,000
Less: Accumulated Depreciation	0	0	0
Less: Impairment of Assets	0	0	0
Net Block	56,000	56,000	36,000
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	0	0	0
Sundry Debtors	6,47,76,428	0	0
Cash and Bank	10,74,669	67,10,425	2,46,854
Other Current Assets	1,25,10,165	2,35,71,858	1,22,39,938
Short Term Loans and Advances	0	0	0
Total Current Assets	7,83,61,262	3,02,82,283	1,24,86,792
Other Assets (Need to check at the time of Due Diligence)	0	0	0
Total Assets	7,84,17,262	3,03,38,283	1,25,22,792
Book Value	1	1	1



4. Financial Details

(b) Ratio Analysis

Ratio Analysis			
Ratio	31-Mar-2018	31-Mar-2017	31-Mar-2016
EBITDA (%)	6.12	0.00	1.31
PATM (%)	5.25	0.00	1.31
ROCE (%)	22.74	1.58	NA
Asset Turnover(x)	1.38	0.00	1.53
Inventory Turnover (days)	0.00	0.00	0.00
Debtors Turnover(days)	218.25	0.00	0.00
Creditors Turnover (days)	219.06	98,537.04	99,671.63
Sales/Working Capital (x)	70.98	0.00	-189.97
Net Sales Growth(%)	-100.00	-100.00	NA
PAT Growth(%)	2,657.66	-17.87	NA
Adjusted Total Debt/Equity(x)	1.89	7.91	0.13
Growth in Debt/ Equity (%)	-76.11	5,984.62	NA
Current Ratio(x)	1.48	0.00	0.00
Current Ratio (As per CMA)	1.79	4.49	1.25
Quick Ratio(x)	1.48	0.00	0.00
Interest Coverage	7.07	0.00	0.00
Debt/ EBITDA	3.42	101.46	1.19
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	-10.21	0.00	NA
Growth in CFO Margin (%)	0.00	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	10,85,58,796	0	1,91,83,367
Add	Export Sales	0	0	0
	Total	10,85,58,796	0	1,91,83,367

Note 2: Indirect Taxes

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Excise Duty	2,26,513	0	0
Add	Other items	0	0	0
	Total	2,26,513	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.	0	0	0
Minus	Cl. stock of F.G.	0	0	0
	Total	0	0	0

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]	7,07,39,259	0	0
Add	Other spares	0	0	0
	Total	7,07,39,259	0	0

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	1,20,17,377	26,46,695	22,38,425
Add	Preference shares [redeemable after one year]	0	0	0
	Total	1,20,17,377	26,46,695	22,38,425
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	2,26,91,564	2,09,43,270	3,00,000
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
	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]	0	0	0
Add	Deposits/Instalments of term loans/DPGs/Debentures, etc. [payable within one year]	0	9,734	0
Add	Other Current Liabilities & Provisions [due within 1 year]	0	0	0
	Total	0	9,734	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
	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]	6,47,76,428	0	0
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	Total	6,47,76,428	0	0

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	1,25,10,165	2,35,71,858	1,22,39,938
	Total	1,25,10,165	2,35,71,858	1,22,39,938

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 (KESHAV KRUPA CONSTRUCTION) (23AAPFK5009E1ZK)

Key Observation

1. Highest Sales Category	98% (B2B)
2. Gross Margin % (Sales-Purchase / Sales)	32%
3. Customer Concentration (B2B) (Top 5):	100% of Total Sales
4. Supplier Concentration (Top 5):	75% of Total Purchase
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	Rs. 1,58,59,433
7. Median Sales:	Rs. 7,30,77,110
8. Average Purchase:	Rs. 1,08,37,408
9. Median Purchase:	Rs. 3,20,32,295
10. Highest sales are in the month of	06-2019
11. Highest Purchase are in the month of	01-2019
12. Total Credit Note Vs Total Sales is	0% in 07-2019(Highest)

Overview

Sr.No	Particulars	Details
1.	Total No. of Months	23
2.	Total No. of Customers	1
3.	Total No. of Suppliers	48
4.	Total Sales (Invoice Value)	36,47,66,967
A.	B2B	35,88,80,798
B.	B2CL	0
C.	B2CS	58,86,169
D.	Exports	0
E.	Nil Rated Good	0
F.	Exempted Goods	0
G.	Non GST Outward Supplies	0
5.	Total Purchases	24,92,60,378



5. GST Data

6.	Difference (Sales Minus Purchase)	11,55,06,588
7.	Margin (%)	32

Top 5 Customers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	23ABHPP5552E1ZS	VINODKUMAR HARIBHAI PATEL	6	35,88,80,798	32,04,29,283	98
Total			6	35,88,80,798	32,04,29,283	98

Top 5 Suppliers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	24AAACE2669L1ZI	ELECTROTHERM (INDIA) LIMITED	109	8,80,87,868	7,46,50,736	35
2	23AABCS3489F2ZD	SIGNET INDUSTRIES LIMITED	205	5,63,47,660	4,77,52,253	23
3	23ADBPG3272G1Z2	BRIJENDR PRASAD GUPTA	63	1,50,00,335	1,17,19,012	6
4	23ADAPG8551F1ZX	RATAN LAL GUPTA	56	1,35,48,952	1,06,54,537	5
5	21AAACO3368A1Z3		29	1,34,42,957	1,13,92,333	5
Total			462	18,64,27,772	15,61,68,870	74

Month Wise Sales

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	09-2017		0	0	0	0	0	0	0
2	10-2017		0	0	0	0	0	0	0
3	11-2017		0	0	0	0	0	0	0
4	12-2017		0	0	0	0	0	0	0
5	01-2018		0	0	0	0	0	0	0
6	02-2018		0	0	0	0	0	0	0
7	03-2018		0	0	0	0	0	0	0
8	04-2018		0	0	0	0	0	0	0
9	05-2018		0	0	0	0	0	0	0



5. GST Data

10	06-2018		0	0	0	0	0	0	0
11	07-2018		0	0	0	0	0	0	0
12	08-2018		0	0	0	0	0	0	0
13	09-2018		0	0	0	0	0	0	0
14	10-2018		0	0	0	0	0	0	0
15	11-2018		0	0	0	0	0	0	0
16	12-2018		0	0	0	0	0	0	0
17	01-2019		0	0	0	0	0	0	0
18	02-2019	8,88,38,014	0	12,76,671	0	0	0	0	9,01,14,685
19	03-2019	5,46,88,334	0	13,51,200	0	0	0	0	5,60,39,535
20	04-2019	3,00,41,950	0	0	0	0	0	0	3,00,41,950
21	05-2019	3,31,49,550	0	9,68,686	0	0	0	0	3,41,18,236
22	06-2019	12,76,25,906	0	22,89,612	0	0	0	0	12,99,15,518
23	07-2019	2,45,37,043	0	0	0	0	0	0	2,45,37,043
Total		35,88,80,798	0	58,86,169	0	0	0	0	

Month Wise Purchase

Sr.No	Months	B2B	Total
1	03-2018	12,980	12,980
2	09-2018	18,92,328	18,92,328
3	10-2018	1,84,820	1,84,820
4	11-2018	8,56,090	8,56,090
5	12-2018	3,47,42,871	3,47,42,871
6	01-2019	5,47,60,286	5,47,60,286
7	02-2019	1,42,67,911	1,42,67,911
8	03-2019	4,83,10,274	4,83,10,274
9	04-2019	4,71,82,444	4,71,82,444
10	06-2019	3,20,32,295	3,20,32,295
11	07-2019	1,50,18,079	1,50,18,079
Total		24,92,60,378	

Credit/Debit Note Info.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
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5. GST Data

1	07-2019	19,095	2,45,37,043			19,095
Total		19,095	2,45,37,043	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	072019	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

Yes Bank, India

FOURTH 425 DREAMLAND VARACHHA KAMREJ ROAD KAMREJ NEAR SARTHANA ZOO SURAT GUJARAT 395006

Account No:- 040063700000636

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	5	5	6	6	4	4
Total Amount of Credit Transactions	8,42,16,175	5,14,86,910	4,41,36,491	4,31,85,953	11,94,43,325	2,43,32,713
Total No. of Debit Transactions	40	64	89	68	126	62
Total Amount of Debit Transactions	5,00,48,758	6,48,49,317	6,43,64,041	4,54,42,057	11,64,47,364	2,67,61,208
Total No. of Cash Deposits	0	0	0	0	0	1
Total Amount of Cash Deposits	0	0	0	0	0	8,00,000
Total No. of Cash Withdrawals	1	0	0	1	1	0
Total Amount of Cash Withdrawals	6,00,000	0	0	50,000	1,00,000	0
Total No. of Cheque Deposits	0	1	0	0	1	0



7. 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	0	3,00,000	0	0	1,50,000	0
Total No. of Cheque Issues	1	0	0	1	7	1
Total Amount of Cheque Issues	6,00,000	0	0	50,000	58,52,400	2,00,000
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	64,719	31,42,854	4,76,809	293	77,207	1,12,704
Max EOD Balance	5,07,49,769	4,98,51,032	2,81,26,820	3,08,15,341	11,55,26,166	1,50,06,454
Average EOD Balance	73,35,319	2,35,79,659	93,57,998	78,00,926	2,42,92,588	26,69,327



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

Yes Bank, India

FOURTH 425 DREAMLAND VARACHHA KAMREJ ROAD KAMREJ NEAR SARTHANA ZOO SURAT GUJARAT 395006

Account No:- 040063700000636

Account Details from Feb-19 to Jul-19

Month	Description	Category	Amount
2019-02-28	RTGS Dr-SCBL0036051-ELECTROTHERM INDIA LTD -NOC CHENNAI-YESBR52019022860888617-000000351090	Transfer to ELECTROTHERM INDIA Ltd	-1,32,34,225
2019-02-22	NEFT Dr-N053190202894371-SIGNET INDUSTRIES LTD -UCBA0000258-NOC CHENNAI-000000468593	Transfer to SIGNET INDUSTRIES Ltd	-1,00,00,000
2019-02-26	Funds Trf- VARACHHAROAD-063884600001456-000000351085	Transfer out	-1,00,00,000
2019-02-22	RTGS Dr-IBKL0001336-KESHAV KRUPA CONSTRUCTION-VARACHHAROAD-YESBR52019022260726072-000000468596	Transfer to KESHAV KRUPA CONSTRUCTION	-24,00,000
2019-02-06	RTGS Dr-UCBA0000258-SIGNET INDUSTRIES LTD-VARACHHAROAD-YESBR52019020660265949-000000468575	Transfer to SIGNET INDUSTRIES Ltd	-20,00,000
2019-03-25	RTGS Dr-IBKL0001336-KESHAV KRUPA CONSTRUCTION -NOC CHENNAI-YESBR52019032561567128-000000172751	Transfer to KESHAV KRUPA CONSTRUCTION	-1,50,00,000
2019-03-16	RTGS Dr-SCBL0036051-ELECTROTHERM INDIA LTD -NOC CHENNAI-YESBR52019031661363304-000000351127	Transfer to ELECTROTHERM INDIA Ltd	-1,33,80,732



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

2019-03-25	Funds Trf- VARACHHAROAD-063884600001456-000000172752	Transfer out	-1,00,00,000
2019-03-06	RTGS Dr-UCBA0000258-SIGNET INDUSTRIES LTD-VARACHHAROAD- YESBR52019030661026613-000000351108	Transfer to SIGNET INDUSTRIES Ltd	-35,00,000
2019-03-05	RTGS Dr-SBIN0001218-ORI PLAST LTD-VARACHHAROAD- YESBR52019030560989458-000000351102	Transfer to ORI PLAST Ltd	-17,76,020
2019-04-06	RTGS Dr-UTIB0000032-ELECTROTHERM INDIA LTD -NOC CHENNAI- YESBR52019040662037079-000000172785	Transfer to ELECTROTHERM INDIA Ltd	-99,28,341
2019-04-02	RTGS Dr-SBIN0001218-ORI PLAST LTD -NOC CHENNAI- YESBR52019040261888111-000000172771	Transfer to ORI PLAST Ltd	-94,68,990
2019-04-25	RTGS Dr-UTIB0000032-ELECTROTHERM INDIA LTD -NOC CHENNAI- YESBR52019042562551427-000000456871	Transfer to ELECTROTHERM INDIA Ltd	-72,49,668
2019-04-26	RTGS Dr-UCBA0000258-SIGNET INDUSTRIES LTD-VARACHHAROAD- YESBR52019042662601449-000000456879	Transfer to SIGNET INDUSTRIES Ltd	-50,00,000
2019-04-30	NEFT Dr-N120190229678889-SIGNET INDUSTRIES LTD-UCBA0000258- VARACHHAROAD-000000456888	Transfer to SIGNET INDUSTRIES Ltd	-50,00,000
2019-05-13	RTGS Dr-UTIB0000032-ELECTROTHERM INDIA LTD-NOC CHENNAI- YESBR52019051363049844-000000046473	Transfer to ELECTROTHERM INDIA Ltd	-2,69,32,508
2019-05-16	RTGS Dr-UCBA0000258-SIGNET INDUSTRIES LTD-VARACHHAROAD- YESBR52019051663167607-000000046481	Transfer to SIGNET INDUSTRIES Ltd	-30,00,000



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

2019-05-21	RTGS Dr-UCBA0000258-SIGNET INDUSTRIES LTD-VARACHHAROAD-YESBR52019052163284598-000000046493	Transfer to SIGNET INDUSTRIES Ltd	-15,00,000
2019-05-13	RTGS Dr-SBIN0000481-VIRAT STEEL TRADERS-VARACHHAROAD-YESBR52019051363036160-000000456918	Transfer to VIRAT STEEL TRADERS	-10,00,000
2019-05-06	RTGS Dr-SBIN0000481-MADAN AGENCIES-VARACHHAROAD-YESBR52019050662842428-000000456903	Transfer to MADAN AGENCIES	-7,88,474
2019-06-10	RTGS Dr-SUTB0248007-DHARMENDRA CHHAGANBHAI BHALALA-NOC CHENNAI-YESBR52019061063835458-000000025810	Transfer to DHARMENDRA CHHAGANBHAI BHALALA	-1,10,82,000
2019-06-10	RTGS Dr-KKBK0000885-ROHITBHAI NARANBHAI KANANI -NOC CHENNAI-YESBR52019061063844977-000000025811	Transfer to ROHITBHAI NARANBHAI KANANI	-72,35,100
2019-06-10	RTGS Dr-SBIN0011006-RAJESHBHAI NARANBHAI KANANI -NOC CHENNAI-YESBR52019061063836350-000000025812	Transfer to RAJESHBHAI NARANBHAI KANANI	-58,73,716
2019-06-11	RTGS Dr-SBIN0011049-DIYORA AMIT JASUBHAI -NOC CHENNAI-YESBR52019061163897755-000000025831	Transfer to DIYORA AMIT JASUBHAI	-53,34,242
2019-06-11	RTGS Dr-BKDN0230171-BHAVESH DIAMOND -NOC CHENNAI-YESBR52019061163895013-000000025826	Transfer to BHAVESH DIAMOND	-51,83,597
2019-07-17	RTGS Dr-SBIN0011049-DIYORA AMIT JASUBHAI-VARACHHAROAD-YESBR52019071765005609-000000454416	Transfer to DIYORA AMIT JASUBHAI	-33,79,751



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

2019-07-01	RTGS Dr-SBIN0000481-VIRAT STEEL TRADERS-VARACHHAROAD-YESBR52019070164497649-000000455511	Transfer to VIRAT STEEL TRADERS	-20,00,000
2019-07-17	RTGS Dr-SBIN0011049-JASHUBHAI PREMJBHAI DIYORA-VARACHHAROAD-YESBR52019071765005393-000000454415	Transfer to JASHUBHAI PREMJBHAI DIYORA	-16,20,249
2019-07-17	RTGS Dr-SBIN0000481-VIRAT STEEL TRADERS-VARACHHAROAD-YESBR52019071765005828-000000454417	Transfer to VIRAT STEEL TRADERS	-15,00,000
2019-07-18	RTGS Dr-SBIN0011049-DIYORA AMIT JASUBHAI-VARACHHAROAD-YESBR52019071865019490-000000454419	Transfer to DIYORA AMIT JASUBHAI	-15,00,000



7. Bank Statement Analysis

(c) Top 5 Fund Received

Yes Bank, India

FOURTH 425 DREAMLAND VARACHHA KAMREJ ROAD KAMREJ NEAR SARTHANA ZOO SURAT GUJARAT 395006

Account No:- 040063700000636

Account Details from Feb-19 to Jul-19

Month	Description	Category	Amount
2019-02-26	Funds Trf- MEHSANA-063884600001456-000000141323	Transfer in	5,23,16,175
2019-02-22	Funds Trf- MEHSANA-063884600001456-000000420690	Transfer in	3,00,00,000
2019-02-14	RTGS Cr-IBKL0001336-KESHAV KRUPA CONSTRUCTION- KESHAV KRUPA CONSTRUCTION- IBKLR92019021400015766	Transfer from KESHAV KRUPA CONSTRUCTION	8,00,000
2019-02-18	RTGS Cr-IBKL0001336-KESHAV KRUPA CONSTRUCTION- KESHAV KRUPA CONSTRUCTION- IBKLR92019021800041156	Transfer from KESHAV KRUPA CONSTRUCTION	6,00,000
2019-02-06	RTGS Cr-SUTB0248007- DHARMENDRAKUMAR CHHAGANBHAI BH-KESHAV KRUPA CONSTRUCTION- SUTBR52019020600000142	Transfer from DHARMENDRAKUMAR CHHAGANBHA...	5,00,000
2019-03-22	Funds Trf- MEHSANA-063884600001456-000000141352	Transfer in	4,68,08,178
2019-03-28	Funds Trf- MEHSANA-063884600001456-000000141355	Transfer in	38,65,339



7. Bank Statement Analysis

(c) Top 5 Fund Received

2019-03-27	RTGS Cr-BKID0002707-KHUSHI CONSTRUCTION-KESHAV KRUPA CONSTRUCTION- BKIDR52019032700171060	Transfer from KHUSHI CONSTRUCTION	5,00,000
2019-03-29	CHQ DEP-SBI-000000185123	Transfer in	3,00,000
2019-03-07	NEFT Cr-ANDB0001445-LINK DELTA CORPORATION-KESHAV KRUPA CONSTRUCTION-ANDBN19231928025	Transfer from LINK DELTA CORPORATION	13,393
2019-04-24	Funds Trf- MEHSANA-063863700001116-000000898367	Transfer in	2,78,36,491
2019-04-08	RTGS Cr-IBKL0001336-KESHAV KRUPA CONSTRUCTION- KESHAV KRUPA CONSTRUCTION- IBKLR92019040800010778	Transfer from KESHAV KRUPA CONSTRUCTION	1,30,00,000
2019-04-20	Funds Trf- VARACHHAROAD-040084600002439-000000859026	Transfer in	20,00,000
2019-04-18	RTGS Cr-VARA0289005-JAYANTIBHAI ARJANBHAI RAIYANI-KESHAV KRUPA CONSTRUCTION- VARAR52019041800000081	Transfer from JAYANTIBHAI ARJANBHAI RAIYANI	5,00,000
2019-04-29	RTGS Cr-BKID0002707-KHUSHI CONSTRUCTION-KESHAV KRUPA CONSTRUCTION- BKIDR52019042900699257	Transfer from KHUSHI CONSTRUCTION	5,00,000
2019-05-07	Funds Trf- MEHSANA-063863700001116-000000898394	Transfer in	3,07,15,953
2019-05-16	Funds Trf- MEHSANA-063884600001456-000000570031	Transfer in	50,00,000



7. Bank Statement Analysis

(c) Top 5 Fund Received

2019-05-22	NEFT Cr-INDB0001058-B MAHESH CO-KESHAV KRUPA CONSTRUCTION-000192193668	Transfer from B MAHESH CO	50,00,000
2019-05-16	Funds Trf- VARACHHAROAD-040084600002439-000000859028	Transfer in	19,50,000
2019-05-14	RTGS Cr-BKID0002707-KHUSHI CONSTRUCTION-KESHAV KRUPA CONSTRUCTION- BKIDR52019051400396308	Transfer from KHUSHI CONSTRUCTION	5,00,000
2019-06-07	vinod h patel-0000000000000	Others	11,55,98,959
2019-06-13	Funds Trf- MEHSANA-063863700001116-000000951889	Transfer in	26,57,586
2019-06-11	Funds Trf- MEHSANA-063863700001116-000000951883	Transfer in	10,36,780
2019-06-18	CHQ DEP-BOI-000000200384	Transfer in	1,50,000
2019-07-16	Funds Trf- MEHSANA-063863700001116-000000339547	Transfer in	1,77,35,713
2019-07-29	Funds Trf- VARACHHAROAD-040084600002439-000000859033	Transfer in	30,00,000
2019-07-02	RTGS Cr-HDFC0009300-PURVANG DHIRUBHAI GALANI-KESHAV KRUPA CONSTRUCTION- HDFCR52019070285233795	Transfer from PURVANG DHIRUBHAI GALANI	27,97,000
2019-07-02	CASH DEP ADITYA- VARACHHAROAD-0000000000000	Cash Deposit	8,00,000



7. Bank Statement Analysis

(d) Bounced Cheque's Details

Yes Bank, India

FOURTH 425 DREAMLAND VARACHHA KAMREJ ROAD KAMREJ NEAR SARTHANA ZOO SURAT GUJARAT 395006

Account No:- 040063700000636

Account Details from Feb-19 to Jul-19

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	2019-06-11	-	RTGS-RETURN- YESBR52019061163894115-LUVANI DILIPBHAI KALYANBHAI- YESB201906115063894115 AC03 - Account Does Not Exist	5,33,347	Bounced I/W Payment	7,13,28,247
2	2019-06-21	-	RTGS-RETURN- YESBR52019062164205253-FLOWM ORE LIMITED-FBAPI000150 - IFSC in Document is not Valid!	3,42,400	Bounced I/W Payment	1,42,19,661



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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