



Prelim Report of

KHARSYNTIEW INDUSTRIES PROP MR C KHARSYNTIEW

Application Type - Renewal - Working Capital (Presumptive ITR RENEWAL e-smart score 05112018)

Application Code - CW-AWC-64666-416247

Dated: 28/03/2019

Registered Office

Kharsyntiew Industries, Industrial Estate,
Lumjingshai, Short Round Road, Near MeECL
Shillong
District: East Khasi Hills,
Taluka: Shillong,
East Khasi Hills-793001

Email Id: dipasankar03@gmail.com

Contact Number: 9436373450

Powered By:





INDEX

Chapter	Title
1	Timeline
2	Parameter Check
3	Project Snapshot
4	Financial Details
A	Existing Financials
B	Ratio Analysis
C	Notes to Accounts
D	Assessment of Limits
5	Risk Assessment Model
6	Assessment of CGTMSE Limits
7	MCA Data
8	GST Data
9	Bank Statement Analysis
A	Month Wise Details
B	Top 5 Fund Remittance
C	Top 5 Fund Received
D	Bounced Cheque's Details
10	List of Abbreviations



TIMELINE

Sr.No.	Particulars	Date
1	Date of Proposal	28/03/2019
2	Date of In-Principle Approval	28/03/2019



PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	Engineering and Capital goods	Yes
2.	Loan Amount	50,10,000.00 Rupees	Yes
3.	Geographical Market Focus	East Khasi Hills	No
4.	CGTMSE Coverage	New to CGTMSE Coverage	Yes
5.	MSME Funding	Micro	Yes
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)	159%	Yes
7.	Debt Equity Ratio (2017 - 2018)	-	Not Set
8.	Current Ratio (2017 - 2018)	-	Not Set
9.	Interest Coverage Ratio (2017 - 2018)	-	Not Set
10.	TOL/TNW (2017 - 2018)	-	Not Set
11.	Customer Concentration	73.71%	Yes
12.	Number of cheque bounced (Last Month)	0	Yes
13.	Number of cheque bounced (Last 6 Month)	0	Yes
14.	Risk Model Score	71	Yes
15.	Age of Establishment	13 Years	Yes
16.	Positive Profitability history	-	Not Set
17.	Past Year Turnover	-	Not Set
18.	Positive Net Worth history	-	Not Set
19.	Turnover to Loan Ratio (2017 - 2018)	-	Not Set
20.	Gross Cash Accruals to loan ratio (2017 - 2018)	-	Not Set
21.	Minimum Cibil Score - Director/ Partner/ Proprietor	843	Yes
22.	Commercial Cibil - Maximum DPDs (last 12 months)	0 DPDs	Yes
23.	Maximum Drop in turnover allowed	-	Not Set
24.	Utilisation percentage	No limit account found from Commercial Cibil	Not Set



PARAMETER CHECK

25.	Credit Summation	259.52%	Not Set
26.	Collateral Coverage % (includes only Collateral Security Value)	159.68%	Not Set



PROJECT SNAPSHOT

Industry:	Engineering and Capital goods
Establishment Year:	May 1962
Constitution:	Sole Proprietorship
PAN:	AMGPK3718H
GSTIN:	17AMGPK3718H2Z1

• GST DETAILS

Number of Customers:	63
Customer Concentration:	• 73.71 %
Projected Sales as per GST:	31,314,377.28 Rs.
Factory Premise:	Rented
Know How:	Common Knowledge
Competition:	Medium
Commercial Operation Date:	-

• Proprietors Background:

Name	CANEL BESTER KHARSYNTIEW
PAN	AMGPK3718H
Address	Kharsyntiew Industries, Industrial Estate Lumjingshai, Short Round Road, Near MeECL Shillong Oakland S.O, East Khasi Hills, Shillong, MEGHALAYA, 793001
Mobile No	9436103526
Date of Birth	20-05-1962
Total Experience	20
Networth	10,000,000
Bureau Score	843
Personal Loan Obligation	
Father Name	Borsing Srowell Roy



• Additional Detail for Main Proprietors:

• **Present Financial Arrangements with Banks & Institutions:**

Date of Loan	Name of Lender	Loan Type	Loan Amt.(Sanction)	Loan Amt. (O/s)	Securities Details	Status (Whether LC/BG is Devolved/Invoked)
No records found						



PROJECT SNAPSHOT

• Fund Requirement:

Particulars	Details
Facility	Working Capital
Application Type	Renewal
Product Name	Presumptive ITR RENEWAL e-smart score 05112018
Loan Amount	7,500,000
Promotor's Contribution	5,000,000 (66.67%)
EMI	NA
Rate of Interest (%)	null
Purpose	Working Capital
Amount of Security	8,000,000.00

• Business Name Comparision

Name as per GST	CANEL BESTER KHARSYNTIEW
Name as per ITR	CANEL BESTER KHARSYNTIEW
Name edited by user	KHARSYNTIEW INDUSTRIES PROP MR C KHARSYNTIEW
Trade Name as per GST	
Name as per Bank Statement	KHARSYNTIEW INDUSTRIES PROP MR C KHARSYNTIEW

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



FINANCIAL DETAILS

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 Absolute)		
<i>For the Year ended</i>	31-Mar-2018	31-Mar-2017	31-Mar-2016
No of Months	12	12	12
INCOME :			
<i>Gross Sales (Including Indirect Taxes collected on sales)</i>	0	0	0
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
<i>Net Sales</i>	0	0	0
EXPENDITURE :			
Increase/Decrease in Stock	0	0	0
Raw Material Consumed	0	0	0
Power & Fuel Cost	0	0	0
Employee Cost	0	0	0
General and Administration Expenses	0	0	0
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	0	0	0
Less: Expenses Capitalised	0	0	0
<i>Total Expenditure</i>	0	0	0
<i>Operating Profit (Excl OI)</i>	0	0	0
Other Income	0	0	0
<i>Operating Profit (EBITDA)</i>	0	0	0
Interest	0	0	0
<i>PBDT</i>	0	0	0
Depreciation	0	0	0
<i>Profit Before Taxation & Exceptional Items</i>	0	0	0
Exceptional Income / Expenses	0	0	0



FINANCIAL DETAILS

EXISTING FINANCIALS

Profit & Loss Statement			
Profit Before Tax	0	0	0
Provision for Tax	0	0	0
Other Income (Need to check at the time of Due Diligence)	0	0	0
Profit After Tax	0	0	0
Dividend Pay Out	0	0	0
Equity Dividend %	0	0	0
Earnings Per Share (INR)	0.0	0.0	0.0

Balance Sheet -Equities and Liabilities			
Units	(INR Absolute)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
EQUITY AND LIABILITIES			
Share Capital	0	0	0
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
Shareholder's Funds	0	0	0
Minority Interest	0	0	0
Secured Loans	0	0	0
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	0	0	0
Deferred Tax Liabilities/ (Assets)	0	0	0
Other Long Term Liabilities	0	0	0
Other Borrowings (including Short Term)	0	0	0
Long Term Provisions	0	0	0
Total Non-Current Liabilities	0	0	0
Trade Payables	0	0	0



FINANCIAL DETAILS

EXISTING FINANCIALS

Balance Sheet -Equities and Liabilities			
Other Current Liabilities	0	0	0
Short Term Provisions	0	0	0
Total Current Liabilities	0	0	0
Other Liabilities (Need to check at the time of Due Diligence)	0	0	0
Total Liabilities	0	0	0
Balance Sheet -Assets			
Units	(INR Absolute)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
Gross Block	0	0	0
Less: Accumulated Depreciation	0	0	0
Less: Impairment of Assets	0	0	0
Net Block	0	0	0
Capital Work in Progress	0	0	0
Intangible assets under development	0	0	0
Pre-operative Expenses pending	0	0	0
Assets in transit	0	0	0
Investment in Subsidiaries/ Associates	0	0	0
Other Investments	0	0	0
Long Term Loans & Advances	0	0	0
Other Non Current Assets	0	0	0
Total Non-Current Assets	0	0	0
Inventories	0	0	0
Sundry Debtors	0	0	0
Cash and Bank	0	0	0
Other Current Assets	0	0	0
Short Term Loans and Advances	0	0	0
Total Current Assets	0	0	0



FINANCIAL DETAILS

EXISTING FINANCIALS

Balance Sheet -Assets			
Other Assets (Need to check at the time of Due Diligence)	0	0	0
<i>Total Assets</i>	0	0	0
<i>Book Value</i>	0.0	0.0	0.0



RATIO ANALYSIS

Ratio Analysis			
Ratio	31-Mar-2018	31-Mar-2017	31-Mar-2016
EBITDA (%)	0.00	0.00	0.00
PATM (%)	0.00	0.00	0.00
ROCE (%)	#	#	-
Asset Turnover(x)	0.00	0.00	0.00
Inventory Turnover (days)	0.00	0.00	0.00
Debtors Turnover(days)	0.00	0.00	0.00
Creditors Turnover (days)	0.00	0.00	0.00
Sales/Working Capital (x)	0.00	0.00	0.00
Net Sales Growth(%)	-100.00	-100.00	-
PAT Growth(%)	-100.00	-100.00	-
Adjusted Total Debt/Equity(x)	0.00	0.00	0.00
Growth in Debt/ Equity (%)	0.00	0.00	-
Current Ratio(x)	0.00	0.00	0.00
Current Ratio (As per CMA)	0	0	0
Quick Ratio(x)	0.00	0.00	0.00
Interest Coverage	0.00	0.00	0.00
Debt/ EBITDA	0.00	0.00	0.00
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	0.00	0.00	-
Growth in CFO Margin (%)	0.00	-	-



NOTES TO ACCOUNT

Notes to Account: Profit & Loss Statement				
Note 1: Gross Sales (INR Absolute)				
Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Domestic Sales	0	0	0
Add	Export Sales	0	0	0
	Total	0	0	0
Note 2: Excise Duty (INR Absolute)				
Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Excise Duty	0	0	0
Add	Other items	0	0	0
	Total	0	0	0
Note 3: Increase/Decrease in Stock (INR Absolute)				
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 (INR Absolute)				
Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Raw materials[including stores & other items used in the process of manufacture]	0	0	0
Add	Other spares	0	0	0
	Total	0	0	0
Note 5: Provision for Tax (INR Absolute)				
Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Provision for taxes	0	0	0
Add	Provision for Deferred Tax	0	0	0
	Total	0	0	0

**Notes to Account: Balance Sheet -Equities and Liabilities****Note 6: Share Capital (INR Absolute)**

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Ordinary share capital	0	0	0
Add	Preference shares [redeemable after one year]	0	0	0
	Total	0	0	0

Note 7: Other Reserves & Surplus (INR Absolute)

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 (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Term Loans [excl'd instalments payable within one year] (Unsecured)	0.0	0.0	0.0
Add	Unsecured loans from others	0	0	0
	Total	0	0	0

Note 9: Other Borrowings (including Short Term) (INR Absolute)

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

**Notes to Account: Balance Sheet -Equities and Liabilities****Note 10: Other Long Term Liabilities (INR Absolute)**

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 (INR Absolute)

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
	Total	0	0	0

**Notes to Account: Balance Sheet - Assets****Note 12: Other Investments (INR Absolute)**

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 (INR Absolute)

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 (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Receivables other than deferred & exports [incl. bills purchased and discounted by banks]	0	0	0
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	Total	0	0	0

Note 15: Other Current Assets (INR Absolute)

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



Notes to Account: Balance Sheet - Assets				
--	--	--	--	--

Add	Other current assets [specify]DEPB/ DUTY DRAWBACK	0	0	0
	Total	0	0	0

Note 16: Short Term Loans and Advances (INR Absolute)				
---	--	--	--	--

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



ASSESSMENT OF LIMITS

Working Capital - Nayak Committee Method

Sr. No.	Particulars	Details
A.	Projected Sales (2018-2019) *	31,314,377.28
B.	Working Capital Requirement	20.00
C.	Working Capital Limit (A*B)	6,262,875.46
D.	Promoter Contribution % (Margin)	20.00
E.	Eligible Bank Finance (C*(100-D)/100)	5,010,300.36
F.	Existing Limits (as per cibil)	0.00
G.	Net eligible bank finance (D-E)	5,010,300.36
H.	Proposed Loan Amount (Borrower- As per Enhancement Limit)	7,500,000.00
I.	Loan Amount (Lower of F or G)	5,010,300.36
J.	Maximum Loan Amount to be provided by Bank	10,000,000.00
K.	Final Loan Amount (Lower of H & I)	5,010,000.00

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

Sr.No	Months	SALES	Note
1	072017	352735.5	Sales amount fetched from GST
2	082017	1526147.19	Sales amount fetched from GST
3	092017	1372696.09	Sales amount fetched from GST
4	102017	1372696.09	Sales amount fetched from GST
5	112017	189352.51	Sales amount fetched from GST
6	122017	410355.41	Sales amount fetched from GST
7	012018	434472.95	Sales amount fetched from GST
8	022018	2604070.94	Sales amount fetched from GST
9	032018	2122811.34	Sales amount fetched from GST
10	042018	2470573.4	Sales amount fetched from GST
11	052018	5246373.73	Sales amount fetched from GST
12	062018	5732716.96	Sales amount fetched from GST
13	072018	1746135.7	Sales amount fetched from GST
14	082018	2970143.27	Sales amount fetched from GST
15	092018	3274362.1	Sales amount fetched from GST
16	102018	3043363.83	Sales amount fetched from GST
17	112018	231493.68	Sales amount fetched from GST



ASSESSMENT OF LIMITS

Working Capital - Nayak Committee Method

18	122018	3150230.23	Sales amount fetched from GST
19	012019	811677.96	Sales amount fetched from GST
20	022019	514495.08	Sales amount fetched from GST
Total		39576903.96	-



RISK SCORING MODEL - (Presumptive ITR RENEWAL)

Risk Factor	Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
Management Risk	Customer/Associate concern availing financial assistance from Banks/FIs (with satisfactory track record) for	>= 3.01 year and <= 5years	3	4
	CIBIL - Transunion Score [Average of promoters]	>= 749.01 and <= 900	4	4
	Experience In The Business	>= 8.01 years	4	4
	Age	>= 49.01 years and <= 60years	1	4
	No. Of Children	<= 3	2	2
	Owning a House	Home Owner	5	5
	Academic Qualification	Graduate	2	4
	Experience in the Line of Trade	>= 5.01 years	5	5
	Spouse Details	Not Employed	0	1
	Assessed for Income Tax	Assessed	2	2
	Have Life Insurance Policy	Yes	1	1
Financial Risk				
Business Risk	No. of Customers based on GST data	>= 8 customers	4	4
	Concentration of customers	>= 50.01% and <= 74.99%	1	4
	Credit Summation	>= 90.01%	4	4
	Know - How	Common Knowledge	0	2
	Line of Activity	Priority Sector	1	1
	Competition	Medium	2	4
	Factory Premises	Rented	0	3

Sr. No.	Details	Actual Score	Out Of Score	Weight	Weighted Score	Weighted Out of Score
1	Management Risk Score	29	36	50.0%	29	36



RISK SCORING MODEL - (Presumptive ITR RENEWAL)

Sr. No.	Details	Actual Score	Out Of Score	Weight	Weighted Score	Weighted Out of Score
2	Financial Risk Score	0	0	.0%	0	0
3	Business Risk Score	12	22	50.0%	12	22
	Total	41	58	100.0%	41	58
	Standardized Score	71.0	100.0			

Risk Grading: Highest Safety



ASSESSMENT OF CGTMSE LIMITS

STEPS	DESCRIPTION	DETAILS	PARTICULARS
1.	Nature of Entity	Manufacturing/ Service/Trading	Service
2.	Amount Invested in Plant and Machinery/ Equipments (Rs)	Amount in Rs.	0
3.	Status of Borrowers	Micro /Small /Medium	Micro
4.	Whether Entity is "Eligible Borrowers"?	Yes/No	Yes
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	No
6.	Whether units located in North East Region (incl. Sikkim)?	Yes/No	Yes
7.	Whether borrower has availed "CGTMSE" facility?	Yes/No	No
8.	Amount of "CGTMSE" coverage availed till date (Rs)	Amount in Rs.	0
9.	Maximum CGTMSE Coverage Available (Rs)	Amount in Rs.	20,000,000
10.	Loan Amount Applied For (Rs)	Amount in Rs.	5,010,000
11.	Available CGTMSE Coverage (Amount) (New Loan) (Rs)	Amount in Rs.	5,010,000
12.	Amount of Collateral (Rs)	Amount in Rs.	8,000,000
13.	Final CGMTSE Coverage (New Loan) (Rs)	Amount in Rs.	0
14.	Extent of Guarantee (In % Terms) (New Loan)	In % Terms	75.00
15.	Extent of Guarantee (In Amount Terms) (New Loan) (Rs)	Amount In Rs.	0
16.	Asset Coverage (%)	In % Terms	159.68



ASSESSMENT OF CGTMSE LIMITS

Bank wise CGTMSE Coverage Provided

Sr.No	Bank Name	Guarantee Provided (Rs)
No records found		



GST DATA

KEY OBSERVATION

1. Out of Total Sales, B2B sales comprises highest sales in % terms (68%)	
2. Margin (Sales Minus Purchase) is 21% of the Total Sales Amount.	
3. Customer Concentration (Top 5):	57% of Total Sales
4. Supplier Concentration (Top 5):	60% of Total Purchase
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	Rs. 2274171
7. Median Sales:	Rs. 2276599
8. Average Purchase:	Rs. 1804841
9. Median Purchase:	Rs. 1541152
10. Highest sales are in the month of	06-2018
11. Highest Purchase are in the month of \$	06-2018
12. Total Credit Note Vs Total Sales is	0% in 10-2017(Highest)

OVERVIEW

Sr.No	Particulars	Details
1.	Total No. of Months	20
2.	Total No. of Customers	63
3.	Total No. of Suppliers	87
4.	Total Sales (Invoice Value)	45483415
A.	B2B	31061366
B.	B2CL	0
C.	B2CS	14422049
D.	Exports	0
E.	Nil Rated Good	0
F.	Exempted Goods	0
G.	Non GST Outward Supplies	0
5.	Total Purchases	36096822
6.	Difference (Sales Minus Purchase)	9386593
7.	Margin (%)	21



GST DATA

TOP 5 CUSTOMERS

Sr.No	GSTIN	Name/State	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	17AAICM1935F1ZJ	MEGHALAYA POWER DISTRIBUTION CORPORATION LIMITED	16	22845590	19293737	50
2	17AKNPJ9660Q1Z4	SAMUEL BANSHAN JYRWA	3	1006740	801851	2
3	17AMJPM1708L1ZU	JOEBRENSON MARWEIN	2	856007	681021	2
4	17ADWPL8577E1ZR	BIANGKEY LYNGDOH	2	637607	545237	1
5	17AHYPH0444G1Z7	BAHUNLANG HYNNEWTA	5	480820	408446	1
Total			28	25826764	21730292	56

TOP 5 SUPPLIERS

Sr.No	GSTIN	Name/State	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	17AAHFN9904F1Z4	NTL STEELS	14	9660095	8186520	27
2	18AAACH0351E1Z4	HAVELLS INDIA LIMITED	172	7939304	6743469	22
3	08AAACR4263P1ZX	RICHA CABLES PRIVATE LTD	4	1350791	1130661	4
4	32AADCT2864M1Z4	TEKSAI POWER SECURE SOLUTION PRIVATE LIMITED	3	1311865	1111750	4
5	18AADHB5621D1ZS	BANSILAL AGRAWAL & SONS	19	1290829	1094359	4
Total			212	21552884	18266759	61

MONTH WISE SALES



GST DATA

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	07-2017	625319	0	418025		0	0	0	1043344
2	08-2017	1868578	0	104063		0	0	0	1972641
3	09-2017	1680742	0	55514		0	0	0	1736256
4	10-2017	53732	0	33222		0	0	0	86954
5	11-2017	140843	0	86569		0	0	0	227412
6	12-2017	176177	0	307120		0	0	0	483297
7	01-2018	88154	0	428596		0	0	0	516750
8	02-2018	2588724	0	503410		0	0	0	3092134
9	03-2018	743157	0	1761644		0	0	0	2504801
10	04-2018	2815513	0	97286		0	0	0	2912799
11	05-2018	652182	0	5271968		0	0	0	5924150
12	06-2018	6343357	0	401864		0	0	0	6745221
13	07-2018	1793908	0	254489		0	0	0	2048397
14	08-2018	12361	0	3330674		0	0	0	3343035
15	09-2018	3648192	0	175160		0	0	0	3823352
16	10-2018	3288918	0	242996		0	0	0	3531914
17	11-2018	201170	0	67658		0	0	0	268828
18	12-2018	3519339	0	151711		0	0	0	3671050
19	01-2019	447649	0	497488		0	0	0	945137
20	02-2019	373352	0	232593		0	0	0	605945
Total		31061366	0	14422049	0	0	0	0	

MONTH WISE PURCHASE

Sr.No	Months	B2B	Total
1	07-2017	1546218	1546218
2	08-2017	2441321	2441321
3	09-2017	1198549	1198549
4	10-2017	1191867	1191867
5	11-2017	698266	698266
6	12-2017	1287815	1287815
7	01-2018	1162705	1162705



GST DATA

8	02-2018	1449985	1449985
9	03-2018	1869407	1869407
10	04-2018	1536086	1536086
11	05-2018	1618238	1618238
12	06-2018	4738428	4738428
13	07-2018	1464314	1464314
14	08-2018	2367900	2367900
15	09-2018	3485690	3485690
16	10-2018	2849409	2849409
17	11-2018	785054	785054
18	12-2018	2558635	2558635
19	01-2019	718768	718768
20	02-2019	1128168	1128168
Total		36096822	

CREDIT/DEBIT NOTE INFO.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
1	10-2017	14845	86954			14845
2	12-2017	7492	483297			7492
3	01-2018	16734	516750			16734
4	03-2018	33113	2504801			33113
5	04-2018	46256	2912799			46256
6	06-2018	5705	6745221			5705
7	07-2018	1006	2048397			1006
8	08-2018	1451	3343035			1451
9	09-2018	2310	3823352			2310
10	11-2018	9313	268828			9313
11	12-2018	22115	3671050			22115
Total		160340	26404483	0	0	

INWARD SUPPLY DESCRIPTION

Sr.No	Months	GST	NON GST	Total
-------	--------	-----	---------	-------



GST DATA

		Inter- State Supplies	Intra- State Supplies	Inter- State Supplies	Intra- State Supplies	
1	042018	0	0	0	0	0
1	052018	0	0	0	0	0
1	062018	0	0	0	0	0
1	072018	0	0	0	0	0
1	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
Total						



BANK STATEMENT ANALYSIS

MONTH WISE DETAILS

State Bank of India, India
MAWLAI MAWDATBAKI SHILLONG East Khasi Hills
Account No:- 34393233296
Account Details from Sep-18 to Feb-19

Description	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19
Total No. of Credit Transactions	25	10	12	5	7	11
Total Amount of Credit Transactions	11119016.00	7889494.00	4350605.00	1899085.00	7116739.00	8257910.00
Total No. of Debit Transactions	35	30	22	8	22	26
Total Amount of Debit Transactions	6276621.50	14654122.30	4490226.91	448443.43	6817718.90	7081904.25
Total No. of Cash Deposits	0	0	0	0	0	0
Total Amount of Cash Deposits	0.00	0.00	0.00	0.00	0.00	0.00
Total No. of Cash Withdrawals	7	11	2	2	3	8
Total Amount of Cash Withdrawals	359000.00	747250.00	110000.00	150000.00	195000.00	412000.00
Total No. of Cheque Deposits	12	3	7	1	3	2
Total Amount of Cheque Deposits	2534557.00	1894714.00	675882.00	37440.00	2709666.00	1440000.00
Total No. of Cheque Issues	32	28	19	6	20	24
Total Amount of Cheque Issues	6261386.90	14632072.30	4470905.91	427736.43	6810525.90	7080853.25
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	-2336623.41	-2401265.91	-2416539.81	-2350359.15	-1246344.65	-943473.50
Max EOD Balance	4597602.49	-553594.81	-121946.81	-738714.15	4534116.85	2311996.55
Average EOD Balance	-1011125.67	-1958160.86	-1757934.30	-1723986.28	-195209.10	1196901.76



BANK STATEMENT ANALYSIS

TOP 5 FUND REMITTANCE

State Bank of India, India
MAWLAI MAWDATBAKI SHILLONG East Khasi Hills
Account No:- 34393233296
Account Details from to

Month	Description	Amount
2018-09-04	Transfer out	-2500000.00
2018-09-06	Transfer out	-1500000.00
2018-09-13	Transfer out	-500000.00
2018-09-05	Transfer to IDBI Bank HAVELLS INDIA Ltd	-250029.50
2018-09-25	Transfer to IDBI Bank HAVELLS INDIA Ltd	-250029.50
2018-10-01	Transfer out	-8000000.00
2018-10-24	Transfer out	-2000000.00
2018-10-30	Transfer out	-1574710.00
2018-10-10	Transfer out	-1000000.00
2018-10-30	Transfer out	-433650.00
2018-11-28	Transfer out	-1579150.00
2018-11-20	Transfer out	-787355.00
2018-11-19	Transfer out	-651950.00
2018-11-17	Transfer out	-448105.00
2018-11-06	Transfer out	-300000.00
2018-12-06	Transfer to IDBI LTD. HAVELLS INDIA Ltd	-100005.90
2018-12-06	Transfer out	-100000.00
2018-12-28	Cash Withdrawal	-100000.00
2018-12-10	Cash Withdrawal	-50000.00
2018-12-28	Transfer out	-49000.00
2019-01-21	Transfer out	-2247900.00
2019-01-19	Transfer out	-2000000.00
2019-01-24	Transfer out	-500000.00
2019-01-21	Transfer out	-400000.00
2019-01-09	Transfer to IDBI Bank HAVELLS INDIA Ltd	-250029.50
2019-02-05	Transfer out	-1500000.00



BANK STATEMENT ANALYSIS

TOP 5 FUND REMITTANCE

2019-02-05	Transfer out	-1379150.00
2019-02-22	Transfer out	-1000000.00
2019-02-11	Transfer out	-500000.00
2019-02-12	Transfer out	-488932.00



BANK STATEMENT ANALYSIS

TOP 5 FUND RECEIVED

State Bank of India, India
MAWLAI MAWDATBAKI SHILLONG East Khasi Hills
Account No:- 34393233296
Account Details from to

Month	Description	Amount
2018-09-29	Transfer in	2363250.00
2018-09-03	Transfer in	1100000.00
2018-09-28	Others	997485.00
2018-09-20	Transfer in	988264.00
2018-09-28	Transfer from JM ENT	950000.00
2018-10-24	Others	2324000.00
2018-10-01	Others	2300000.00
2018-10-29	Transfer in	1425000.00
2018-10-09	Others	450000.00
2018-10-24	Transfer from MCAB L	448105.00
2018-11-16	Transfer in	2293373.00
2018-11-20	Others	770000.00
2018-11-27	Transfer in	570500.00
2018-11-19	Transfer in	565051.00
2018-11-01	Transfer in	53214.00
2018-12-20	Transfer in	1574710.00
2018-12-05	Others	200000.00
2018-12-10	Others	50000.00
2018-12-28	Transfer in	37440.00
2018-12-13	Others	36935.00
2019-01-15	Transfer in	2333373.00
2019-01-18	Transfer in	1840000.00
2019-01-18	Transfer from BAIENG	1840000.00
2019-01-23	Transfer in	850000.00
2019-01-31	Others	229700.00
2019-02-08	Transfer in	2333373.00



BANK STATEMENT ANALYSIS

TOP 5 FUND RECEIVED

2019-02-05	Others	2000000.00
2019-02-06	Transfer in	1000000.00
2019-02-13	Transfer in	869102.00
2019-02-22	Others	503629.00



BANK STATEMENT ANALYSIS

BOUNCED CHEQUE'S DETAILS

State Bank of India, India
MAWLAI MAWDATBAKI SHILLONG East Khasi Hills
Account No:- 34393233296
Account Details from to

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	2018-09-30		DD PNLT INT CAP	-206.00	Penal Charges	4582627.49
2	2018-12-31		DD PNLT INT CAP	-1537.00	Penal Charges	-870981.15
3	2019-01-31		DD PNLT INT CAP	-508.00	Penal Charges	-571961.05
4	2019-02-28		DD PNLT INT CAP	-74.00	Penal Charges	604044.70



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



List of Abbreviations

CARO	Company Auditor's Report Order
B2B	Business to Business
B2CL	Business to Consumers - Large
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

Contact:

Online PSB Loans Ltd.

301 Optionz Building, 3rd Floor

Opp. Hotel Nest,

Off CG Road,

Navrangpura,

Ahmedabad,

Gujarat-380009,

India

Phone:- 079-41055999

Email:- banksupport@psbloansin59minutes.com