



## **Prelim Report of MSME Application**

### **In-Principle Approved Proposal**

## **PRAKASH TRADERS**

Application Type - New - Working Capital (Oriental Tatkal 25 WC new <3Yrs)

Application Code - CW-AWC-98386-730857

**Dated: 07/12/2019**

### **Registered Office**

shanti nagar,  
gt road  
CHAUBEPUR  
District: Kanpur Nagar,  
Taluka: Kanpur,  
Kanpur-209203

**Email Id:** vimalffdc1@gmail.com

**Contact Number:** 9918803885

### **Powered By:**



[A FinTech Initiative]



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## 1. Timeline & Approval Data

Sr.No.	Particulars	Date
1	Date of Proposal	05/12/2019
2	Date of In-Principle Approval	07/12/2019

Sr.No.	Particulars	Details
1	Loan Applied Amount	35,00,000
2	In-Principle Total Amount	25,00,000
	a) Existing Limit	10,00,000
	b) Additional Limit	15,00,000
3	ROI (%)	8.7
4	PF (%)	0.5
5	Tenure (Years)	Renewable Annually

Bank Name : Oriental Bank of Commerce	
Campaign Type : Bank Specific	
Current Branch Address	Previous Branch Address
VILLAGE & POST OFFICE- G.T.ROAD ( NEAR SBI), ,Kanpur ,Uttar Pradesh - 209203	-



## 2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	<b>FMCG</b>	Yes
2.	Loan Amount	<b>25,00,000 Rupees</b>	Yes
3.	Geographical Market Focus	<b>Kanpur</b>	Yes
4.	CGTMSE Coverage	<b>New to CGTMSE Coverage</b>	Yes
5.	MSME Category	<b>Micro</b>	Yes
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)	<b>50%</b>	Yes
7.	Debt Equity Ratio (2018 - 2019)	<b>0.58 Times</b>	Yes
8.	Current Ratio (2018 - 2019)	<b>8.2 Times</b>	Yes
9.	Interest Coverage Ratio (2018 - 2019)	<b>7.64 Times</b>	Yes
10.	TOL/TNW (2018 - 2019)	<b>0.78 Times</b>	Yes
11.	Top Customer Concentration (B2B)	<b>11.28%</b>	Yes
12.	Number of cheque bounced (Last Month)	<b>0</b>	Yes
13.	Number of cheque bounced (Last 6 Month)	<b>0</b>	Yes
14.	Risk Model Score	<b>68</b>	Yes
15.	Age of Establishment	<b>3 Years</b>	Yes
16.	Positive Profitability history	<b>1 Years</b>	Yes
17.	Past Year Turnover	<b>8,49,04,063 Rupees</b>	Yes
18.	Positive Net Worth history	<b>1 Years</b>	Yes
19.	Turnover to Loan Ratio (2018 - 2019)	-	Yes
20.	Gross Cash Accruals to loan ratio (2018 - 2019)	-	No
21.	Minimum Bureau Score - Director/ Partner/ Proprietor	<b>719</b>	Yes
22.	Commercial Bureau - Maximum DPDs (last 12 months)	<b>0 DPDs</b>	Yes
23.	Maximum Drop in turnover allowed	-	No
24.	Utilisation percentage	<b>43%</b>	Yes
25.	Credit Summation	<b>61.29%</b>	Yes
26.	Collateral Coverage % (includes only Collateral Security Value)	-	Not Set
27.	Debt Service Coverage Ratio (Conservative)	<b>0.82</b>	No



## 2. PARAMETER CHECK

29.	Minimum Bureau Score - Main Director/ Partner/ Proprietor	<b>747</b>	Not Set
30.	Commercial Bureau - Maximum DPDs (last 3 months)	<b>0 DPDs</b>	Not Set
31.	Minimum number of credit transaction in bank account per month in last 6 months	<b>81</b>	Not Set
32.	Minimum number of overall transaction in bank account per month in last 6 months	<b>188</b>	Not Set
33.	Monthly average balance / Proposed EMI	<b>0</b>	Not Set
34.	Constitution	<b>Partnership</b>	Not Set
35.	Minimum number of debit transaction in bank account per month in last 6 months	<b>106</b>	Not Set

### Notes:

Parameter	Explanation/Formula
6	(Value of collateral security provided by borrower + Value of CGTMSE coverage available to borrower) / Loan Amount
11	(Total of Invoice Value of Top Customer / Total B2B Sales) * 100
23	% of drop in turnover/sales of current year compares to previous year
24	(Average daily balance available in bank account / Sanctioned limit of account)*100
25	(Monthly average credits of last 6 months bank statements / Monthly average sales as per GST or Self declared sales by borrower )*100
26	Value of collateral security provided by borrower / Loan Amount
27	(Latest year profit before interest, depreciation and tax amount / existing loans obligations of company or firm and directors or partners) * 100



### 3. PROJECT SNAPSHOT

#### (a) Basic Details

Industry:	FMCG
Establishment Year:	June 2016
Constitution:	Partnership
PAN:	AASFP6913B
GSTIN (1):	09AASFP6913B1Z1 (Primary)
Product Description:	distributors of ashok masale, colgate, brittannia products,etc

#### (b) GST Details

Number of Customers:	191
Top Customer Concentration (B2B):	11.28 %
Projected Sales as per GST (Rs.):	10,00,00,000
Factory Premise:	Owned
Know How:	Common Knowledge
Competition:	High
Commercial Operation Date:	-

#### (c) Partners Background:

Name	mrs BEERU DEVI GUPTA	mrs JULI GUPTA
PAN	BBFPG7903K	BBFPG7902J
Address	CHAUBEPUR Chaubepur S.O, Kanpur Nagar, Kanpur, UTTAR PRADESH, 209203	CHAUBEPUR Chaubepur S.O, Kanpur Nagar, Kanpur, UTTAR PRADESH, 209203
Mobile No	9838746773	9998803885
Date of Birth	21-10-1960	12-03-1989
Total Experience	10	5
Networth	46,78,000	53,78,000
TransUnion	747	719
Experian	-	-



### 3. PROJECT SNAPSHOT

Personal Loan Obligation	0.0	34202.01
Father Name	ram charan	hari shankar gupta
Educational Status	Matriculate	Graduate (General)
Nationality	India	India
Visually Impaired	No	No
Residence Status	Resident India	Resident India

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

Name	mrs BEERU DEVI GUPTA
Marital Status	Married
Spouse Name	ram prakash gupta
Spouse Detail	Not Employed
No. of Children	0
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)
08-06-2017	Oriental Bank of Commerce India	Cash credit	10,00,000	7,66,319	7,66,319	7,663	0	-



### 3. PROJECT SNAPSHOT

#### (g) Fund Requirement:

Particulars	Details
Facility	Working Capital
Application Type	New
Product Name	Oriental Tatkal 25 WC new <3Yrs
Loan Amount Approved	25,00,000
Promotor's Contribution	55,61,851 (68.99%)
EMI	NA
Rate of Interest (%)	8.7
Purpose	Working Capital

#### (h) Business Name Comparision

Name as per GST (1)	PRAKASH TRADERS
Name as per ITR	PRAKASH TRADERS
Name edited by user*	PRAKASH TRADERS
Trade Name as per GST (1)	-
Name as per Bank Statement 1	PRAKASH TRADERS
Name as per Bank Statement 2	PRAKASH TRADERS

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

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





## 4. FINANCIAL DETAILS

### A. Existing Financials

**Note - CMA has been prepared based on ITR XML Uploaded, request you to follow proper Due Diligence before final Sanction**

Profit & Loss Statement			
Units	(INR)		
<b>For the Year ended</b>	<b>31-Mar-2019</b>	<b>31-Mar-2018</b>	<b>31-Mar-2017</b>
No of Months	12	12	12
<b>INCOME :</b>			
Gross Sales (Including Indirect Taxes collected on sales)	8,49,04,063	0	0
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
<b>Net Sales</b>	<b>8,49,04,063</b>	<b>0</b>	<b>0</b>
<b>EXPENDITURE :</b>			
Increase/Decrease in Stock	-23,79,127	0	0
Raw Material Consumed	8,27,33,545	0	0
Power & Fuel Cost	0	0	0
Employee Cost	12,48,445	0	0
General and Administration Expenses	19,21,832	0	0
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	8,00,930	0	0
Less: Expenses Capitalised	0	0	0
<b>Total Expenditure</b>	<b>8,43,25,625</b>	<b>0</b>	<b>0</b>
<b>Operating Profit (Excl OI)</b>	<b>5,78,438</b>	<b>0</b>	<b>0</b>
Other Income	4,657	0	0
<b>Operating Profit (EBITDA)</b>	<b>5,83,095</b>	<b>0</b>	<b>0</b>
Interest	58,206	0	0
<b>PBDT</b>	<b>5,24,889</b>	<b>0</b>	<b>0</b>
Depreciation	1,38,597	0	0
<b>Profit Before Taxation &amp; Exceptional Items</b>	<b>3,86,292</b>	<b>0</b>	<b>0</b>
Exceptional Income / Expenses	0	0	0
<b>Profit Before Tax</b>	<b>3,86,292</b>	<b>0</b>	<b>0</b>
Provision for Tax	0	0	0
<b>Other Income (Need to check at the time of Due Diligence)</b>	<b>0</b>	<b>0</b>	<b>0</b>



## 4. FINANCIAL DETAILS

### A. Existing Financials

Profit & Loss Statement			
Profit After Tax	3,86,292	0	0
Dividend Pay Out	0	0	0
Equity Dividend %	0	0	0
Earnings Per Share	0	0.0	0.0

Balance Sheet -Equities and Liabilities			
Units	(INR)		
As on:	31-Mar-2019	31-Mar-2018	31-Mar-2017
<b>EQUITY AND LIABILITIES</b>			
Share Capital	55,61,750	0	0
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
<b>Shareholder's Funds</b>	<b>55,61,750</b>	<b>0</b>	<b>0</b>
Minority Interest	0	0	0
Secured Loans	8,93,453	0	0
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	23,31,893	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
<b>Total Non-Current Liabilities</b>	<b>32,25,346</b>	<b>0</b>	<b>0</b>
Trade Payables	11,16,174	0	0
Other Current Liabilities	15,101	0	0
Short Term Provisions	0	0	0
<b>Total Current Liabilities</b>	<b>11,31,275</b>	<b>0</b>	<b>0</b>
<b>Other Liabilities (Need to check at the time of Due Diligence)</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Liabilities</b>	<b>99,18,371</b>	<b>0</b>	<b>0</b>



## 4. FINANCIAL DETAILS

### A. Existing Financials

Balance Sheet -Assets			
Units	(INR)		
As on:	31-Mar-2019	31-Mar-2018	31-Mar-2017
Gross Block	7,76,160	0	0
Less: Accumulated Depreciation	1,38,597	0	0
Less: Impairment of Assets	0	0	0
<b>Net Block</b>	<b>6,37,563</b>	<b>0</b>	<b>0</b>
Capital Work in Progress	0	0	0
Intangible assets under development	0	0	0
Pre-operative Expenses pending	0	0	0
Assets in transit	0	0	0
Investment in Subsidiaries/ Associates	0	0	0
Other Investments	0	0	0
Long Term Loans & Advances	0	0	0
Other Non Current Assets	0	0	0
<b>Total Non-Current Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>
Inventories	60,38,895	0	0
Sundry Debtors	13,66,152	0	0
Cash and Bank	11,75,387	0	0
Other Current Assets	7,00,374	0	0
Short Term Loans and Advances	0	0	0
<b>Total Current Assets</b>	<b>92,80,808</b>	<b>0</b>	<b>0</b>
<b>Other Assets (Need to check at the time of Due Diligence)</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Assets</b>	<b>99,18,371</b>	<b>0</b>	<b>0</b>
<b>Book Value</b>	<b>1</b>	<b>0.0</b>	<b>0.0</b>



## 4. FINANCIAL DETAILS

### B. Ratio Analysis

Ratio Analysis			
Ratio	31-Mar-2019	31-Mar-2018	31-Mar-2017
EBITDA (%)	0.69	0.00	0.00
PATM (%)	0.45	0.00	0.00
ROCE (%)	13.27	#	NA
Asset Turnover(x)	8.56	0.00	0.00
Inventory Turnover (days)	26.14	0.00	0.00
Debtors Turnover(days)	5.87	0.00	0.00
Creditors Turnover (days)	4.92	0.00	0.00
Sales/Working Capital (x)	27.04	0.00	0.00
Net Sales Growth(%)	-100.00	-100.00	NA
PAT Growth(%)	-100.00	-100.00	NA
Adjusted Total Debt/Equity(x)	0.58	0.00	0.00
Growth in Debt/ Equity (%)	0.00	0.00	NA
Current Ratio(x)	6.63	0.00	0.00
Current Ratio (As per CMA)	8.20	0.00	0.00
Quick Ratio(x)	1.22	0.00	0.00
Interest Coverage	10.02	0.00	0.00
Debt/ EBITDA	5.53	0.00	0.00
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	-7.60	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-2019	31-Mar-2018	31-Mar-2017
	Domestic Sales	8,49,04,063	0	0
Add	Export Sales	0	0	0
	<b>Total</b>	8,49,04,063	0	0

##### Note 2: Indirect Taxes

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Indirect Taxes	0	0	0
Add	Other items	0	0	0
	<b>Total</b>	0	0	0

##### Note 3: Increase/Decrease in Stock

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Op. stocks-in-process	0	0	0
Minus	Cl. stocks-in-process	0	0	0
Add	Op. Stock of F.G.	36,59,768	0	0
Minus	Cl. stock of F.G.	60,38,895	0	0
	<b>Total</b>	-23,79,127	0	0

##### Note 4: Raw Material Consumed

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Raw materials[including stores & other items used in the process of manufacture]	8,27,33,545	0	0
Add	Other spares	0	0	0
	<b>Total</b>	8,27,33,545	0	0

##### Note 5: Provision for Tax

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Provision for taxes	0	0	0
Add	Provision for Deferred Tax	0	0	0
	<b>Total</b>	0	0	0



## 4. FINANCIAL DETAILS

### C. Notes to Account

#### Note 6: Share Capital

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Ordinary share capital	55,61,750	0	0
Add	Preference shares [redeemable after one year]	0	0	0
	<b>Total</b>	55,61,750	0	0

#### Note 7: Other Reserves & Surplus

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	General Reserve	0	0	0
Add	Other reserves [excluding provisions]	0	0	0
Add	Surplus(+) or Deficit(-) in Profit & Loss Account.	0	0	0
Add	Others [specify]	0	0	0
	<b>Total</b>	0	0	0

#### Note 8: Unsecured Loans -Others

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Term Loans [excl'd instalments payable within one year] (Unsecured)	0	0	0
Add	Unsecured loans from others	0	0	0
	<b>Total</b>	23,31,893	0	0

#### Note 9: Other Borrowings (including Short Term)

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Short-term borrowings from banks [incl'd bills purchased, discounted & excess borrowing placed on repayment basis]	0	0	0
Add	Short term borrowings from others	0	0	0
	<b>Total</b>	0	0	0

#### Note 10: Other Long Term Liabilities



## 4. FINANCIAL DETAILS

### C. Notes to Account

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

### Note 11: Other Current Liabilities

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Advance payment from customers/ deposits from dealers	0	0	0
Add	Dividend payable	0	0	0
Add	Other statutory liabilities [due within one year]	0	0	0
Add	Deposits/Instalments of term loans/DPGs/Debentures, etc. [payable within one year]	0	0	0
Add	Other Current Liabilities & Provisions[due within 1 year]	15,101	0	0
	<b>Total</b>	15,101	0	0



## Notes to Account: Balance Sheet - Assets

### Note 12: Other Investments

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

### Note 13: Other Non Current Assets

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

### Note 14: Sundry Debtors

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Receivables other than deferred & exports [incl. bills purchased and discounted by banks]	13,66,152	0	0
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	<b>Total</b>	13,66,152	0	0

### Note 15: Other Current Assets

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Investments [other than long term investments]	0	0	0
Add	Instalments of deferred receivables [due within one year]	0	0	0
Add	Other current assets [specify]DEPB/ DUTY DRAWBACK	7,00,374	0	0





	<b>Total</b>	7,00,374	0	0
<b>Note 16: Short Term Loans and Advances</b>				
	Particular	31-Mar-2019	31-Mar-2018	31-Mar-2017
	Advances to suppliers of raw materials & stores/spares	0	0	0
Add	Advance payment of taxes	0	0	0
	<b>Total</b>	0	0	0



## 4. (d) ASSESSMENT OF LIMITS

### Working Capital - Nayak Committee Method

#### Assessment based on Nayak Committee Method

Sr. No.	Particulars	Logic	Values
1.	Projected Sales	For 2019-20	10,00,00,000.00
2.	Working Capital Requirement	Margin set by Lenders %	25.00%
3.	Working Capital Limit	Step 1 * Step 2	2,50,00,000.00
4.	Promoters Contribution	As set by Lenders %	20.00%
5.	Total Working Capital Limit	Step 3 - Step 4	2,00,00,000.00
6.	Existing Working Capital Limits	As per Bureau	10,00,000.00
7.	Additional Working Capital Limit	Step 5 - Step 6	1,90,00,000.00
8.	Proposed Additional Loan	Entered By Borrower	25,00,000.00
9.	Maximum Total limit set by Lender	Total limit set by Lender	25,00,000.00
10.	Eligible Total Working Capital Limit	Lower of Step 5 and Step 9	25,00,000.00
11.	Eligible Working Capital Limit :		
a)	Existing Working Capital Limit	Lower of Step 6 and Step 10	10,00,000.00
b)	Additional Working Capital Limit	Lower of Step 8 and Step 10	15,00,000.00
c)	Total Working Capital Limit	Point (a) + Point (b)	25,00,000.00

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

Sr.No	Months	SALES	Source
1	07-2017	22,09,721	From GST
2	08-2017	35,76,331	From GST
3	09-2017	55,87,022	From GST
4	10-2017	64,21,975	From GST
5	11-2017	59,41,198	From GST
6	12-2017	43,03,572	From GST
7	01-2018	55,30,560	From GST
8	02-2018	68,97,743	From GST
9	03-2018	54,89,817	From GST
10	04-2018	97,96,317	From GST
11	05-2018	60,87,247	From GST
12	06-2018	55,52,240	From GST



## 4. (d) ASSESSMENT OF LIMITS

### Working Capital - Nayak Committee Method

13	07-2018	51,69,548	From GST
14	08-2018	50,58,260	From GST
15	09-2018	1,14,87,587	From GST
16	10-2018	53,12,385	From GST
17	11-2018	62,51,577	From GST
18	12-2018	67,87,947	From GST
19	01-2019	63,49,129	From GST
20	02-2019	98,91,057	From GST
21	03-2019	94,45,603	From GST
22	04-2019	85,37,079	From GST
23	05-2019	79,18,000	From GST
24	06-2019	88,66,943	From GST
25	07-2019	80,41,138	From GST
26	08-2019	75,10,411	From GST
27	09-2019	99,70,599	From GST
28	10-2019	70,69,906	From GST
29	11-2019	0	Self Declared
<b>Total</b>			-

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

Step No.	Computation	Formula	Value
1.	Actual Sales in last 12 Months	Last 12 Months sales	<b>9,03,87,811.79</b>
2.	Actual Sales in previous 13-24 Months	(corresponding previous 12 months)	<b>7,69,36,853.47</b>
3.	Actual Growth %	[ (Step 1 - Step 2) ] / (Step 2)	<b>17.48</b>
4.	Maximum Growth % set by Bank	Declared by Bank	<b>500.00</b>
5.	Growth % Considered	[ lower of (3) and (4) ]	<b>17.48</b>
6.	Projected sales calculated	(Step 1 + Step 5 )	<b>10,61,90,416.58</b>
7.	Projected sales declared by borrower	Declared By Borrower	<b>10,00,00,000.00</b>
8.	Final Projected sales	[ lower of Step 6 and Step 7 ]	<b>10,00,00,000.00</b>



## 5. RISK SCORING MODEL - (Oriental Tatkal 25 3Yrs)

Risk Factor	Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
<b>Management Risk</b>	Bureau - Transunion Score [Average of promoters]	>= 650 and <= 750	<b>7</b>	11
	Experience In The Business	>= 8.01 years	<b>11</b>	11
	Age	>= 18.01 years and <= 60years	<b>3</b>	3
	No. Of Children	<= 2	<b>3</b>	3
	Owning a House	Home Owner	<b>5</b>	5
	Academic Qualification	Matriculate	<b>3</b>	6
	Experience in the Line of Trade	>= 5.01 years and <= 10years	<b>8</b>	10
	Spouse Details	Not Employed	<b>0</b>	3
	Assessed for Income Tax	Assessed	<b>3</b>	3
	Have Life Insurance Policy	Yes	<b>2</b>	2
<b>Financial Risk</b>				
<b>Business Risk</b>	Know - How	Common Knowledge	<b>1</b>	3
	Line of Activity	Priority Sector	<b>3</b>	3
	Competition	High	<b>1</b>	3
	Factory Premises	Owned	<b>6</b>	6
	Number of issued cheques bounced (Last Month)	<=0 times	<b>5</b>	6
	Number of issued cheques bounced (Last 6 Month)	<=0 times	<b>6</b>	6

Sr. No.	Details	Actual Score	Out Of Score	Weight	Weighted Score	Weighted Out of Score
1	Management Risk Score	45	57	40.0%	52	66
2	Financial Risk Score	0	0	35.0%	0	0
3	Business Risk Score	22	26	25.0%	16	19
	<b>Total</b>	<b>67</b>	<b>83</b>	<b>100.0%</b>	<b>68</b>	<b>84</b>
	<b>Standardized Score</b>	<b>68.0</b>	<b>100.0</b>			



## **5. RISK SCORING MODEL - (Oriental Tatkai 25 Yrs)**

**Risk Grading: Adequate Safety**



## 6. ASSESSMENT OF CGTMSE LIMITS

Steps	Description	Details	Values
1.	Nature of Entity	Manufacturing/ Service/Trading	<b>Trader</b>
2.	Amount Invested in Plant and Machinery/ Equipments	Amount in Rs.	<b>7,76,160</b>
3.	Status of Borrowers	Micro /Small /Medium	<b>Micro</b>
4.	Whether Entity is "Eligible Borrowers"?	Yes/No	<b>Yes</b>
5.	Whether the entity has "Women Entrepreneur/s" and such women entrepreneur/s holds shareholding of more than 51% of total shareholding of the entity?	Yes/No	<b>Yes</b>
6.	Whether units located in North East Region (incl. Sikkim)?	Yes/No	<b>No</b>
7.	Whether borrower has availed "CGTMSE" facility?	Yes/No	<b>No</b>
8.	Amount of "CGTMSE" coverage availed till date	Amount in Rs.	<b>0</b>
9.	Maximum CGTMSE Coverage Available	Amount in Rs.	<b>1,00,00,000</b>
10.	Loan Amount Applied For	Amount in Rs.	<b>25,00,000</b>
11.	Available CGTMSE Coverage (Amount) (New Loan)	Amount in Rs.	<b>25,00,000</b>
12.	Amount of Collateral	Amount in Rs.	<b>0</b>
13.	Final CGTMSE Coverage (New Loan)	Amount in Rs.	<b>25,00,000</b>
14.	Extent of Guarantee (New Loan)	In % Terms	<b>50.00</b>
15.	Extent of Guarantee (In Amount Terms) (New Loan)	Amount In Rs.	<b>12,50,000</b>
16.	Asset Coverage	In % Terms	<b>50.00</b>



## 6. ASSESSMENT OF CGTMSE LIMITS

### Bank wise CGTMSE Coverage Provided

Sr.No	Bank Name	Guarantee Provided
No records found		



## **7. MCA Data**

**Not Applicable**





## **8. Other Directorship**

**BEERU DEVI GUPTA**

No Record Found



## **8. Other Directorship**

**JULI GUPTA**

**No Record Found**



## 9. GST DATA

### 1 . GST Data (PRAKASH TRADERS) (09AASFP6913B1Z1)

#### Key Observation

1. Highest Sales Category	<b>77% (B2B)</b>
2. Gross Margin % (Sales-Purchase / Sales)	<b>9%</b>
3. Customer Concentration (B2B) (Top 5):	<b>33% of Total Sales</b>
4. Supplier Concentration (Top 5):	<b>98% of Total Purchase</b>
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	<b>Rs. 71,63,507</b>
7. Median Sales:	<b>Rs. 68,93,191</b>
8. Average Purchase:	<b>Rs. 62,57,853</b>
9. Median Purchase:	<b>Rs. 65,08,854</b>
10. Highest sales are in the month of	<b>03-2019</b>
11. Highest Purchase are in the month of	<b>09-2019</b>
12. Total Credit Note Vs Total Sales is	<b>4% in 06-2019(Highest)</b>
13. Total Debit Note Vs Total Purchase is	<b>1% in 03-2019(Highest)</b>

#### Overview

Sr.No	Particulars	Details
1.	Total No. of Months	<b>26</b>
2.	Total No. of Customers	<b>191</b>
3.	Total No. of Suppliers	<b>22</b>
4.	Total Sales (Invoice Value)	<b>18,62,51,190</b>
A.	B2B	<b>3,69,90,907</b>
B.	B2CL	<b>0</b>
C.	B2CS	<b>14,35,49,883</b>
D.	Exports	<b>0</b>
E.	Nil Rated Good	<b>2,300</b>
F.	Exempted Goods	<b>57,08,099</b>
G.	Non GST Outward Supplies	<b>0</b>
5.	Total Purchases	<b>16,89,62,028</b>



## 9. GST DATA

6.	Difference (Sales Minus Purchase)	1,72,89,161
7.	Margin (%)	9

### Top 5 Customers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	09EIFPS1355P1ZI	shashank shukla	19	40,39,803	40,19,538	2
2	09FSGPS4153B1ZN	RANJANA SRIVASTAVA	26	37,36,088	36,97,343	2
3	09AODPG6554N1ZH	VIKAS GUPTA	14	24,81,670	24,75,475	1
4	09ANUPG9741P1ZV	SURESH KUMAR GUPTA	21	10,93,416	9,54,920	1
5	09AZIPR7671R1Z3	DURGESH KUMAR RATHAUR	20	9,82,779	9,53,336	1
Total			100	1,23,33,756	1,21,00,612	7

### Top 5 Suppliers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	09AABCA1683M1ZF	ASHOK SALES COMPANY PVT LTD	650	10,64,33,960	10,93,60,453	63
2	09AAACC4309B1Z8	COLGATE PALMOLIVE INDIA LTD	167	4,23,97,725	3,59,55,135	25
3	09AABCB2066P1ZD	BRITANNIA INDUSTRIES LIMITED	37	1,01,62,220	86,29,019	6
4	09AAJFA2830P1Z4	ASHOK MARKETING COMPANY	70	42,48,625	40,49,267	3
5	09AAECD4276G1ZJ	DAMYAA (PJ) FOODS PRIVATE LIMITED	58	30,42,288	27,13,876	2
Total			982	16,62,84,819	16,07,07,750	99

### Month Wise Sales

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	07-2017	5,86,990	0	14,11,924	0	0	38,948	0	20,37,862
2	08-2017	7,90,070	0	28,76,881	0	0	39,931	0	37,06,881
3	09-2017	17,74,139	0	32,03,352	0	0	97,319	0	50,74,810
4	10-2017	13,56,883	0	53,71,231	0	0	48,885	0	67,76,999
5	11-2017	17,02,712	0	44,12,025	4,370	0	1,97,558	0	63,16,665



## 9. GST DATA

6	12-2017	12,22,838	0	32,15,745	0	0	1,23,307	0	45,61,890
7	01-2018	15,94,364	0	40,99,913	0	0	1,08,070	0	58,02,347
8	02-2018	20,96,601	0	49,12,783	0	0	0	0	70,09,384
9	03-2018	12,76,264	0	42,80,442	0	0	0	0	55,56,706
10	04-2018	22,24,564	0	77,58,217	0	0	0	0	99,82,781
11	05-2018	7,46,595	0	54,72,895	0	0	0	0	62,19,490
12	06-2018	11,09,646	0	45,14,553	0	0	0	0	56,24,199
13	07-2018	6,49,217	0	47,16,232	0	0	1,79,818	0	55,45,267
14	08-2018	6,93,629	0	45,89,677	0	0	1,02,335	0	53,85,641
15	09-2018	14,53,002	0	78,06,539	0	0	2,57,495	0	95,17,036
16	10-2018	12,74,155	0	41,30,643	0	2,300	2,31,684	0	56,38,782
17	11-2018	6,24,902	0	58,88,182	0	0	2,04,910	0	67,17,994
18	02-2019	17,64,329	0	88,47,147	0	0	1,78,645	0	1,07,90,121
19	03-2019	13,69,172	0	75,39,187	0	0	23,55,609	0	1,12,63,968
20	04-2019	19,73,253	0	68,65,761	0	0	3,06,999	0	91,46,013
21	05-2019	18,12,032	0	65,52,399	0	0	2,21,522	0	85,85,954
22	06-2019	14,27,272	0	74,62,271	0	0	3,71,217	0	92,60,760
23	07-2019	19,51,141	0	68,49,035	0	0	32,612	0	88,32,788
24	08-2019	17,08,340	0	63,96,275	0	0	1,80,683	0	82,85,298
25	09-2019	23,65,829	0	83,52,604	0	0	1,63,661	0	1,08,82,094
26	10-2019	14,42,969	0	60,23,972	0	0	2,66,890	0	77,33,831
<b>Total</b>		3,69,90,907	0	14,35,49,883	0	2,300	57,08,099	0	

### Month Wise Purchase

Sr.No	Months	B2B	Total
1	07-2017	18,62,551	18,62,551
2	08-2017	38,47,135	38,47,135
3	09-2017	74,29,636	74,29,636
4	10-2017	50,02,617	50,02,617
5	11-2017	49,16,758	49,16,758
6	12-2017	51,80,280	51,80,280
7	01-2018	70,84,047	70,84,047
8	02-2018	65,08,854	65,08,854
9	03-2018	48,12,068	48,12,068



## 9. GST DATA

10	04-2018	90,58,815	90,58,815
11	05-2018	52,56,823	52,56,823
12	06-2018	50,52,004	50,52,004
13	07-2018	40,58,224	40,58,224
14	08-2018	51,38,789	51,38,789
15	09-2018	85,35,661	85,35,661
16	10-2018	73,29,894	73,29,894
17	11-2018	51,01,433	51,01,433
18	02-2019	75,25,387	75,25,387
19	03-2019	64,90,736	64,90,736
20	04-2019	85,57,659	85,57,659
21	05-2019	89,87,377	89,87,377
22	06-2019	95,05,764	95,05,764
23	07-2019	60,79,693	60,79,693
24	08-2019	75,44,311	75,44,311
25	09-2019	1,01,60,837	1,01,60,837
26	10-2019	77,92,157	77,92,157
27	11-2019	1,42,518	1,42,518
<b>Total</b>		16,89,62,028	

### Credit/Debit Note Info.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
1	09-2017	5,459	50,74,810			5,459
2	02-2018	431	70,09,384			431
3	10-2018	52,477	56,38,782			52,477
4	03-2019	0	1,12,63,968	59,768	64,90,736	59,768
5	04-2019	0	91,46,013	17,969	85,57,659	17,969
6	05-2019	66,286	85,85,954			66,286
7	06-2019	3,69,862	92,60,760	4,089	95,05,764	3,73,951
8	07-2019	45,686	88,32,788			45,686
9	08-2019	0	82,85,298	30,306	75,44,311	30,306
10	09-2019	1,26,762	1,08,82,094	5,931	1,01,60,837	1,32,693
11	10-2019	0	77,33,831	5,503	77,92,157	5,503
<b>Total</b>		6,66,963	9,17,13,682	1,23,567	5,00,51,464	



## 9. GST DATA

### Inward Supply Description

Sr.No	Months	GST		NON GST		Total
		Inter- State Supplies	Intra- State Supplies	Inter- State Supplies	Intra- State Supplies	
1	122018	0	1,38,367	0	0	29,05,709
1	012019	0	1,98,467	0	0	0
1	022019	0	2,74,320	0	0	0
1	032019	0	5,31,496	0	0	0
1	042019	0	4,77,696	0	0	0
1	062019	0	5,03,542	0	0	0
1	072019	0	2,72,204	0	0	0
1	082019	0	82,568	0	0	0
1	092019	0	4,99,527	0	0	0
1	102019	0	2,29,208	0	0	0
1	012018	0	3,46,017	0	0	0
1	022018	0	3,22,272	0	0	0
1	032018	0	1,17,533	0	0	0
1	042018	0	0	0	3,74,318	0
1	052018	0	2,81,580	0	0	0
1	062018	0	1,91,805	0	0	0
1	072018	0	2,13,930	0	0	0
1	082018	0	2,22,707	0	0	0
1	092018	0	1,87,344	0	0	0
1	102018	0	2,44,150	0	0	0
1	112018	0	4,25,510	0	0	0
<b>Total</b>						



## 10. Cross Comparison (GST, IT Return, Bank Statement)

### GST Sales Vs. Bank Receipts

Months	Bank statement Receipts	GST sales	Receipts to sales %
05-2019	85,93,638	79,18,000	109 %
06-2019	1,03,26,096	88,66,943	116 %
07-2019	71,82,609	80,41,138	89 %
08-2019	95,10,711	75,10,411	127 %
09-2019	1,05,79,410	99,70,599	106 %
10-2019	92,10,474	70,69,906	130 %
Total	5,54,02,938	4,93,76,996	112.20 %

### Annual Sales Comparison: GST Vs. IT Return

Year	GST Sales Total	ITR Sales	GST to ITR %
2018-2019	8,71,88,897	8,49,04,063	102.69 %
Total	8,71,88,897	8,49,04,063	103 %

### GST Purchase Vs. Fund Remittance.

Months	Bank statement Payments	GST Purchase	Payments To purchase %
05-2019	8,10,029	89,87,377	9 %
06-2019	11,10,075	95,05,764	12 %
07-2019	7,75,617	60,79,693	13 %
08-2019	16,65,709	75,44,311	22 %
09-2019	9,75,000	1,01,60,837	10 %
10-2019	9,90,018	77,92,157	13 %
Total	63,26,448	5,00,70,139	13 %

### Annual Purchase Comparison: GST Vs. IT Return

Year	GST Purchase	ITR Purchase	GST to ITR %
2018-2019	6,35,47,767	8,27,33,545	76.81 %
Total	6,35,47,767	8,27,33,545	77 %





## 11. Related Party Transaction

**The following are Related Party Transactions reported by the MSME**

S.No.	Name of the Related Party	PAN	Relationship	Total Volume of Transaction (In Rs.)	
				Sales	Purchase
1	ASHOK SALES COMPANY PVT LTD	AABCA1683M	Self-Declared - GST	-	10,64,33,960.00
2	COLGATE PALMOLIVE INDIA LTD	AAACC4309B	Self-Declared - GST	-	4,23,97,724.90
3	BRITANNIA INDUSTRIES LIMITED	AABCB2066P	Self-Declared - GST	-	1,01,62,220.34
4	ASHOK MARKETING COMPANY	AAJFA2830P	Self-Declared - GST	-	42,48,625.44
5	DAMYAA (PJ) FOODS PRIVATE LIMITED	AAECD4276G	Self-Declared - GST	-	30,42,288.00
6	RANJANA SRIVASTAVA	FSGPS4153B	Self-Declared - GST	37,36,088.12	-
7	VIKAS GUPTA	AODPG6554N	Self-Declared - GST	24,81,670.00	-
Total(A)				62,17,758	16,62,84,819
GST Data(B)				3,69,90,907	16,89,62,028
% of Related Transaction to GST Data (A/B) *100				17 %	98 %



## **12. Fraud Detection**

**Not Activated**



## 13. BANK STATEMENT ANALYSIS

### A. Month Wise Details

**Oriental Bank of Commerce, India**  
**SHANTI NAGAR CHAUBEPUR KANPUR 209203**

**Account No:- 17851131001028**

**Account Details from May-19 to Oct-19**

Description	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19
Total No. of Credit Transactions	16	26	26	27	25	25
Total Amount of Credit Transactions	7,93,951	12,16,269	11,15,609	12,57,148	10,43,656	8,90,176
Total No. of Debit Transactions	7	14	18	23	8	14
Total Amount of Debit Transactions	8,10,029	11,10,075	7,75,617	16,65,709	9,75,000	9,90,017
Total No. of Cash Deposits	0	5	3	4	1	2
Total Amount of Cash Deposits	0	2,68,000	1,40,000	1,85,000	12,000	13,000
Total No. of Cash Withdrawals	0	0	0	0	0	0
Total Amount of Cash Withdrawals	0	0	0	0	0	0
Total No. of Cheque Deposits	0	0	0	0	0	0



## 13. BANK STATEMENT ANALYSIS

### A. Month Wise Details

Description	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19
Total Amount of Cheque Deposits	0	0	0	0	0	0
Total No. of Cheque Issues	6	8	6	8	8	11
Total Amount of Cheque Issues	8,10,000	11,09,294	7,75,000	16,65,000	9,75,000	9,90,000
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	11,992	18,466	30,318	6,348	6,972	6,502
Max EOD Balance	2,70,472	2,71,088	4,58,178	7,89,621	2,38,167	2,46,924
Average EOD Balance	1,01,973	1,30,509	1,83,307	2,16,689	75,330	64,960

**Oriental Bank of Commerce, India**  
**SHANTI NAGAR CHAUBEPUR KANPUR 209203**  
**Account No:- 17854015002487**  
**Account Details from May-19 to Oct-19**



## 13. BANK STATEMENT ANALYSIS

### A. Month Wise Details

Description	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19
Total No. of Credit Transactions	66	55	73	61	64	81
Total Amount of Credit Transactions	77,99,687	91,09,827	60,67,000	82,53,563	95,35,754	83,20,298
Total No. of Debit Transactions	99	100	112	117	115	127
Total Amount of Debit Transactions	76,61,805	93,52,179	52,33,031	89,93,755	93,25,403	86,49,523
Total No. of Cash Deposits	17	16	22	20	19	19
Total Amount of Cash Deposits	64,97,500	68,58,500	48,95,000	55,87,500	79,10,400	62,02,500
Total No. of Cash Withdrawals	0	0	0	0	0	0
Total Amount of Cash Withdrawals	0	0	0	0	0	0
Total No. of Cheque Deposits	50	38	58	31	42	57
Total Amount of Cheque Deposits	9,21,796	8,20,720	10,59,044	5,26,145	9,10,940	13,78,897
Total No. of Cheque Issues	0	0	0	0	0	0



## 13. BANK STATEMENT ANALYSIS

### A. Month Wise Details

Description	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19
Total Amount of Cheque Issues	0	0	0	0	0	0
Total No. of Inward Cheque Bounces	0	0	0	0	0	0
Total No. of Outward Cheque Bounces	6	8	11	1	6	7
Min EOD Balance	-9,91,267	-9,88,686	-9,42,999	-9,88,392	-9,88,473	-9,98,927
Max EOD Balance	-1,17,960	-1,83,769	38,930	-4,30,720	-5,20,876	-5,86,245
Average EOD Balance	-7,41,573	-6,16,083	-4,36,835	-8,48,191	-8,79,733	-9,03,716



## 13. BANK STATEMENT ANALYSIS

### B. Top 5 Fund Remittance

**Oriental Bank of Commerce, India**  
**SHANTI NAGAR CHAUBEPUR KANPUR 209203**  
**Account No:- 17851131001028**  
**Account Details from May-19 to Oct-19**

Date	Description	Category	Amount
06-05-2019	RTGS-OW/ORBCH19126050591/C OLGATE PALMOLIVE INDIA L (Ref# RTGS)	Transfer to C OLGATE PALMOLIVE INDIA L	-2,50,000
16-05-2019	TRF 17854015002487	Transfer to A/ c 17854015002487	-2,50,000
15-05-2019	17854015002487	Transfer out	-1,00,000
27-05-2019	TRF 17854015002487	Transfer to A/ c 17854015002487	-1,00,000
30-05-2019	TRF 17854015002487	Transfer to A/ c 17854015002487	-1,00,000
13-06-2019	PRAKASH TRADERS	Transfer out	-2,60,000
07-06-2019	PRAKASH TRADERS	Transfer out	-2,50,000
24-06-2019	PRAKASH TRADERS	Transfer out	-2,00,000
17-06-2019	TRF 17854015002487	Transfer to A/ c 17854015002487	-1,50,000
29-06-2019	CC TRF	Transfer out	-1,50,000
08-07-2019	TRANSFER TXN	Transfer out	-3,00,000
23-07-2019	PRAKSH TRADERS	Transfer out	-1,50,000
15-07-2019	VIKAS GUPTA	Transfer out	-1,00,000



## 13. BANK STATEMENT ANALYSIS

### B. Top 5 Fund Remittance

20-07-2019	PRAKASH TRADERS	Transfer out	-1,00,000
15-07-2019	TRANSFER TXN	Transfer out	-95,000
09-08-2019	CC	Transfer out	-7,00,000
07-08-2019	PRAKASH TRADER	Transfer out	-2,00,000
13-08-2019	CC TRF	Transfer out	-2,00,000
28-08-2019	PRAKASH TRADERES	Transfer out	-1,70,000
16-08-2019	PRAKASH TRADERS	Transfer out	-1,60,000
27-09-2019	PRAKASH TRADERS	Transfer out	-2,30,000
13-09-2019	PRAKASH TRADERS	Transfer out	-2,10,000
19-09-2019	PRAKASH TRADERS	Transfer out	-1,10,000
25-09-2019	PRAKAH TRADERS	Transfer out	-1,05,000
06-09-2019	PRAKASH TRADERS	Transfer out	-1,00,000
15-10-2019	PRAKASH TRADERS	Transfer out	-1,20,000
23-10-2019	PRAKASH TRADER	Transfer out	-1,20,000
23-10-2019	PRAKASH TRADERS	Transfer out	-1,20,000
25-10-2019	PRAKASH TRADERS	Transfer out	-1,20,000
01-10-2019	TRANSFER TXN	Transfer out	-1,10,000

**Oriental Bank of Commerce, India**  
**SHANTI NAGAR CHAUBEPUR KANPUR 209203**  
**Account No:- 17854015002487**  
**Account Details from May-19 to Oct-19**





## 13. BANK STATEMENT ANALYSIS

### B. Top 5 Fund Remittance

Date	Description	Category	Amount
20-05-2019	RTGS-OW/ORBCH19140049637/ ASHOK SALES COMPANY PVT L (Ref# RTGS/R41/SA A70163139)	Transfer to ASHOK SALES COMPANY PVT L	-7,00,000
27-05-2019	RTGS-OW/ORBCH19147097208/ COLGATE PALMOLIVE INDIA L (Ref# RTGS/R41/SA A70410708)	Transfer to COLGATE PALMOLIVE INDIA L	-6,00,000
29-05-2019	RTGS-OW/ORBCH19149000742/ ASHOK SALES COMPANY PVT L (Ref# RTGS/R41/SA A70514240)	Transfer to ASHOK SALES COMPANY PVT L	-6,00,000
06-05-2019	RTGS-OW/ORBCH19126053357/ ASHOK SALES COMPANY PVT L (Ref# RTGS/R41/SA A69566865)	Transfer to ASHOK SALES COMPANY PVT L	-5,00,000
08-05-2019	RTGS-OW/ORBCH19128091669/ ASHOK SALES COMPANY PVT L (Ref# RTGS/R41/SA A69705176)	Transfer to ASHOK SALES COMPANY PVT L	-5,00,000
13-06-2019	RTGS-OW/ORBCH19164092400/ ASHOK SALES COMPANY PVT L (Ref# RTGS/R41/SA A71105893)	Transfer to ASHOK SALES COMPANY PVT L	-10,00,000
17-06-2019	RTGS-OW/ORBCH19168045281/ ASHOK SALES COMPANY PVT L (Ref# RTGS/R41/SA A71258772)	Transfer to ASHOK SALES COMPANY PVT L	-10,00,000
12-06-2019	RTGS-OW/ORBCH19163064565/ ASHOK SALES COMPANY PVT L (Ref# RTGS/R41/SA A71078058)	Transfer to ASHOK SALES COMPANY PVT L	-9,00,000
15-06-2019	RTGS-OW/ORBCH19166083681/ ASHOK SALES COMPANY PVT L (Ref# RTGS/R41/SA A71197173)	Transfer to ASHOK SALES COMPANY PVT L	-9,00,000
29-06-2019	RTGS-OW/ORBCH19180093188/ COLGATE PALMOLIVE INDIA L (Ref# RTGS/R41/SA A71706675)	Transfer to COLGATE PALMOLIVE INDIA L	-7,15,000
15-07-2019	RTGS-OW/ORBCH19196021957/ COLGATE PALMOLIVE INDIA L (Ref# RTGS/R41/SA A72335437)	Transfer to COLGATE PALMOLIVE INDIA L	-6,00,000
29-07-2019	RTGS-OW/ORBCH19210053986/ COLGATE PALMOLIVE INDIA L (Ref# RTGS/R41/SA A72867461)	Transfer to COLGATE PALMOLIVE INDIA L	-4,75,000
15-07-2019	RTGS-OW/ORBCH19196021546/ ASHOK SALES COMPANY PVT L (Ref# RTGS/R41/SA A72335026)	Transfer to ASHOK SALES COMPANY PVT L	-4,00,000



## 13. BANK STATEMENT ANALYSIS

### B. Top 5 Fund Remittance

20-07-2019	RTGS-OW/ORBCH19201073557/ COLGATE PALMOLIVE INDIA L (Ref# RTGS/R41/SA A72587035)	Transfer to COLGATE PALMOLIVE INDIA L	-4,00,000
08-07-2019	RTGS-OW/ORBCH19189059705/ COLGATE PALMOLIVE INDIA L (Ref# RTGS/R41/SA A72073188)	Transfer to COLGATE PALMOLIVE INDIA L	-3,00,000
06-08-2019	RTGS-OW/ORBCH19218085997/ ASHOK SALES COMPANY PVT L (Ref# RTGS/R41/SA A73199474)	Transfer to ASHOK SALES COMPANY PVT L	-6,50,000
26-08-2019	RTGS-OW/ORBCH19238067316/ COLGATE PALMOLIVE INDIA L (Ref# RTGS/R41/SA A73880786)	Transfer to COLGATE PALMOLIVE INDIA L	-6,30,000
09-08-2019	RTGS-OW/ORBCH19221060327/ ASHOK SALES COMPANY PVT L (Ref# RTGS/R41/SA A73373802)	Transfer to ASHOK SALES COMPANY PVT L	-6,00,000
09-08-2019	RTGS-OW/ORBCH19221060526/ COLGATE PALMOLIVE INDIA L (Ref# RTGS/R41/SA A73374001)	Transfer to COLGATE PALMOLIVE INDIA L	-5,00,000
13-08-2019	RTGS-OW/ORBCH19225093982/ ASHOK SALES COMPANY PVT L (Ref# RTGS/R41/SA A73407457)	Transfer to ASHOK SALES COMPANY PVT L	-5,00,000
23-09-2019	RTGS-OW/ORBCH19266087327/ ASHOK SALES COMPANY PVT L (Ref# RTGS/R41/SA A75000786)	Transfer to ASHOK SALES COMPANY PVT L	-10,00,000
17-09-2019	RTGS-OW/ORBCH19260066745/ ASHOK SALES COMPANY PVT L (Ref# RTGS/R41/SA A74780206)	Transfer to ASHOK SALES COMPANY PVT L	-8,00,000
27-09-2019	RTGS-OW/ORBCH19270088350/ ASHOK SALES COMPANY PVT L (Ref# RTGS/R41/SA A75201807)	Transfer to ASHOK SALES COMPANY PVT L	-8,00,000
25-09-2019	RTGS-OW/ORBCH19268095588/ COLGATE PALMOLIVE INDIA L (Ref# RTGS/R41/SA A75109046)	Transfer to COLGATE PALMOLIVE INDIA L	-6,00,000
04-09-2019	RTGS-OW/ORBCH19247046687/ ASHOK SALES COMPANY PVT L (Ref# RTGS/R41/SA A74260153)	Transfer to ASHOK SALES COMPANY PVT L	-5,00,000
09-10-2019	RTGS-OW/ORBCH19282014723/ ASHOK SALES COMPANY PVT L (Ref# RTGS/R41/SA A75628175)	Transfer to ASHOK SALES COMPANY PVT L	-5,50,000



## **13. BANK STATEMENT ANALYSIS**

### **B. Top 5 Fund Remittance**

19-10-2019	RTGS-OW/ORBCH19292080209/ COLGATE PALMOLIVE INDIA L (Ref# RTGS/R41/SA A76093657)	Transfer to COLGATE PALMOLIVE INDIA L	-5,25,000
25-10-2019	RTGS-OW/ORBCH19298063844/ COLGATE PALMOTIVE INDIA L (Ref# RTGS/R41/SA A76377289)	Transfer to COLGATE PALMOTIVE INDIA L	-5,25,000
14-10-2019	RTGS-OW/ORBCH19287075658/ COLGATE PALMOLIVE INDIA L (Ref# RTGS/R41/SA A75789109)	Transfer to COLGATE PALMOLIVE INDIA L	-4,25,000
15-10-2019	RTGS-OW/ORBCH19288083710/ ASHOK SALES COMPANY PVT (Ref# RTGS/R41/SA A75897160)	Transfer to ASHOK SALES COMPANY PVT	-4,25,000



## 13. BANK STATEMENT ANALYSIS

### C. Top 5 Fund Received

**Oriental Bank of Commerce, India**  
**SHANTI NAGAR CHAUBEPUR KANPUR 209203**  
**Account No:- 17851131001028**  
**Account Details from May-19 to Oct-19**

Date	Description	Category	Amount
15-05-2019	NEFT-SHUBHI ENTERPRISES (Ref# NEFT-P19051545829343)	Transfer from SHUBHI ENTERPRISES	2,00,000
21-05-2019	NEFT-M/S SHIV ENTERPRISES PRO (Ref# NEFT-PUNBH19141411914)	Transfer from M/S SHIV ENTERPRISES PRO	75,000
02-05-2019	NEFT-HARSH ENTERPRISES (Ref# NEFT-000112186437)	Transfer from HARSH ENTERPRISES	63,099
01-05-2019	NEFT-M/S SHIV ENTERPRISES PRO (Ref# NEFT-PUNBH19121996756)	Transfer from M/S SHIV ENTERPRISES PRO	60,000
15-05-2019	IMPSINP2A/913515205021/7985138231/9017000/MOB (Ref# HARSH ENTERPRISES/h arsh enterp)	Transfer in	57,152
15-06-2019	NEFT-SHUBHI ENTERPRISES (Ref# NEFT-P19061562834987)	Transfer from SHUBHI ENTERPRISES	1,00,000
21-06-2019	NEFT-SHUBHI ENTERPRISES (Ref# NEFT-P19062165759597)	Transfer from SHUBHI ENTERPRISES	1,00,000
10-06-2019	NEFT-SHUBHI ENTERPRISES (Ref# NEFT-P19061059270530)	Transfer from SHUBHI ENTERPRISES	80,000
06-06-2019	CASH DEPOSIT	Cash Deposit	70,000
03-06-2019	CASH DEPOSIT	Cash Deposit	63,000
01-07-2019	NEFT-SHUBHI ENTERPRISES (Ref# NEFT-P19070170705424)	Transfer from SHUBHI ENTERPRISES	1,00,000



## 13. BANK STATEMENT ANALYSIS

### C. Top 5 Fund Received

20-07-2019	NEFT-SHUBHI ENTERPRISES (Ref# NEFT-P19072082108533)	Transfer from SHUBHI ENTERPRISES	1,00,000
31-07-2019	NEFT-GUPTA SALES (Ref# NEFT-BKIDN19212679817)	Transfer from GUPTA SALES	62,537
23-07-2019	NEFT-JAI BALAJI TRADERS (Ref# NEFT-SBIN319204192184)	Transfer from JAI BALAJI TRADERS	60,000
30-07-2019	NEFT-PAPPU KIRANA STORE (Ref# NEFT-SBIN219211846131)	Transfer from PAPPU KIRANA STORE	55,000
06-08-2019	NEFT-SHUBHI ENTERPRISES (Ref# NEFT-P19080690954716)	Transfer from SHUBHI ENTERPRISES	1,00,000
14-08-2019	NEFT-SHUBHI ENTERPRISES (Ref# NEFT-P19081495544653)	Transfer from SHUBHI ENTERPRISES	1,00,000
27-08-2019	NEFT-SHUBHI ENTERPRISES (Ref# NEFT-P19082701222279)	Transfer from SHUBHI ENTERPRISES	1,00,000
13-08-2019	CASH DEPOSIT	Cash Deposit	75,000
02-08-2019	NEFT-JAI BALAJI TRADERS (Ref# NEFT-SBIN119214738812)	Transfer from JAI BALAJI TRADERS	70,000
26-09-2019	NEFT-SHUBHI ENTERPRISES (Ref# NEFT-P19092616834684)	Transfer from SHUBHI ENTERPRISES	2,00,000
05-09-2019	NEFT-SHUBHI ENTERPRISES (Ref# NEFT-P19090507495441)	Transfer from SHUBHI ENTERPRISES	1,00,000
16-09-2019	NEFT-SHUBHI ENTERPRISES (Ref# NEFT-P19091612838094)	Transfer from SHUBHI ENTERPRISES	1,00,000
09-09-2019	NEFT-MAYANK TRADERS (Ref# NEFT-BARBV19252867914)	Transfer from MAYANK TRADERS	50,000
18-09-2019	NEFT-MAYANK TRADERS (Ref# NEFT-BARBZ19261200438)	Transfer from MAYANK TRADERS	50,000



## 13. BANK STATEMENT ANALYSIS

### C. Top 5 Fund Received

23-10-2019	NEFT-SHUBHI ENTERPRISES (Ref# NEFT-P19102304817219)	Transfer from SHUBHI ENTERPRISES	1,00,000
14-10-2019	NEFT-GAURAV KIRANA STORE (Ref# NEFT-BARBL19287234727)	Transfer from GAURAV KIRANA STORE	90,000
19-10-2019	NEFT-M/S SHIV ENTERPRISES PRO (Ref# NEFT-PUNBH19292248742)	Transfer from M/S SHIV ENTERPRISES PRO	70,000
25-10-2019	NEFT-JAI BALAJI TRADERS (Ref# NEFT-SBIN419298830766)	Transfer from JAI BALAJI TRADERS	66,000
22-10-2019	NEFT-SHIV TRADERS (Ref# NEFT-SBIN119295635088)	Transfer from SHIV TRADERS	52,595

**Oriental Bank of Commerce, India**  
**SHANTI NAGAR CHAUBEPUR KANPUR 209203**  
**Account No:- 17854015002487**  
**Account Details from May-19 to Oct-19**

Date	Description	Category	Amount
27-05-2019	CASH DEPOSIT	Cash Deposit	9,45,000
20-05-2019	CASH DEPOSIT	Cash Deposit	7,37,500
21-05-2019	CASH DEPOSIT	Cash Deposit	6,85,000
06-05-2019	CASH DEPOSIT	Cash Deposit	5,70,000
13-05-2019	CASH DEPOSIT	Cash Deposit	5,65,000
07-06-2019	CASH DEPOSIT	Cash Deposit	7,25,000
24-06-2019	CASH DEPOSIT	Cash Deposit	7,00,000



## 13. BANK STATEMENT ANALYSIS

### C. Top 5 Fund Received

17-06-2019	CASH DEPOSIT	Cash Deposit	6,40,000
15-06-2019	CASH DEPOSIT	Cash Deposit	5,75,000
13-06-2019	CASH DEPOSIT	Cash Deposit	5,58,000
15-07-2019	CASH DEPOSIT	Cash Deposit	5,40,000
26-07-2019	CASH DEPOSIT	Cash Deposit	3,30,000
20-07-2019	CASH DEPOSIT	Cash Deposit	3,05,000
31-07-2019	CASH DEPOSIT	Cash Deposit	2,80,000
22-07-2019	CASH DEPOSIT	Cash Deposit	2,70,000
26-08-2019	CASH DEPOSIT	Cash Deposit	11,25,000
09-08-2019	CA TRF	Others	7,00,000
20-08-2019	CASH DEPOSIT	Cash Deposit	6,10,000
14-08-2019	CASH DEPOSIT	Cash Deposit	4,60,000
07-08-2019	CASH DEPOSIT	Cash Deposit	4,00,000
23-09-2019	CASH DEPOSIT	Cash Deposit	12,00,000
17-09-2019	CASH DEPOSIT	Cash Deposit	7,10,000
27-09-2019	CASH DEPOSIT	Cash Deposit	6,94,000
05-09-2019	CASH DEPOSIT	Cash Deposit	5,50,000
24-09-2019	CASH DEPOSIT	Cash Deposit	5,30,000
09-10-2019	CASH DEPOSIT	Cash Deposit	7,10,000
14-10-2019	CASH DEPOSIT	Cash Deposit	6,49,000
11-10-2019	CASH DEPOSIT	Cash Deposit	5,55,000
04-10-2019	CASH DEPOSIT	Cash Deposit	5,45,000



## **13. BANK STATEMENT ANALYSIS**

### **C. Top 5 Fund Received**

15-10-2019	CASH DEPOSIT	Cash Deposit	5,05,000
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## 13. BANK STATEMENT ANALYSIS

### D. Bounced Cheque's Details

**Oriental Bank of Commerce, India**  
**SHANTI NAGAR CHAUBEPUR KANPUR 209203**  
**Account No:- 17851131001028**  
**Account Details from May-19 to Oct-19**

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
No records found						

**Oriental Bank of Commerce, India**  
**SHANTI NAGAR CHAUBEPUR KANPUR 209203**  
**Account No:- 17854015002487**  
**Account Details from May-19 to Oct-19**

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	04-05-2019	-	REJECT:488199:No such account (Ref# CTSRET/04-05-2019/8013)	-1,825	Bounced O/W Cheque	-7,88,737
2	15-05-2019	-	REJECT:13995:Funds insufficient (Ref# CTSRET/15-05-2019/8013)	-11,364	Bounced O/W Cheque	-5,93,299
3	15-05-2019	-	REJECT:25577:Account blocked (Ref# CTSRET/15-05-2019/8013)	-2,985	Bounced O/W Cheque	-5,96,284
4	15-05-2019	-	REJECT:69931:Funds insufficient (Ref# CTSRET/15-05-2019/8013)	-39,757	Bounced O/W Cheque	-6,36,041



## 13. BANK STATEMENT ANALYSIS

### D. Bounced Cheque's Details

5	20-05-2019	-	REJECT:16970:Instrument post dated (Ref# CTSRET/20-05-2019/8013)	-56,869	Bounced O/W Cheque	-2,48,037
6	27-05-2019	-	REJECT:16970:Funds insufficient (Ref# CTSRET/27-05-2019/8013)	-56,869	Bounced O/W Cheque	-1,17,900
7	01-06-2019	-	REJECT:136973:Funds insufficient (Ref# CTSRET/01-06-2019/8013)	-47,844	Bounced O/W Cheque	-5,62,420
8	01-06-2019	-	REJECT:735:Funds insufficient (Ref# CTSRET/01-06-2019/8013)	-73,358	Bounced O/W Cheque	-6,35,778
9	06-06-2019	-	CHQ NO-4549 WRONGLY CRDIT ,CHQ REJECT EXCEEDS ARRE	-3,893	Bounced O/W Cheque	-1,84,175
10	12-06-2019	-	REJECT:5502:Exceeds arrangement (Ref# CTSRET/12-06-2019/8013)	-4,675	Bounced O/W Cheque	1,99,545
11	12-06-2019	-	REJECT:32:Funds insufficient (Ref# CTSRET/12-06 -2019/8013)	-10,290	Bounced O/W Cheque	1,89,255
12	12-06-2019	-	REJECT:855666:Funds insufficient (Ref# CTSRET/12-06-2019/8013)	-21,083	Bounced O/W Cheque	1,68,172
13	12-06-2019	-	REJECT:8789:Drawers signature differs (Ref# CTSRET/12-06-2019/8013)	-22,143	Bounced O/W Cheque	1,46,029
14	15-06-2019	-	REJECT:401205:Funds insufficient (Ref# CTSRET/15-06-2019/8013)	-95,123	Bounced O/W Cheque	-8,73,269
15	03-07-2019	-	REJECT:5502:Exceeds arrangement (Ref# CTSRET/03-07-2019/8013)	-4,675	Bounced O/W Cheque	-3,66,467
16	03-07-2019	-	REJECT:8790:Drawers signature not as per mandate (Ref# CTSRET/03-07 -2019/8013)	-22,143	Bounced O/W Cheque	-3,88,610
17	03-07-2019	-	REJECT:136973:Exceeds arrangement (Ref# CTSRET/03-07-2019/8013)	-47,844	Bounced O/W Cheque	-4,36,454
18	10-07-2019	-	REJECT:69943:Funds insufficient (Ref# CTSRET/10-07-2019/8013)	-34,881	Bounced O/W Cheque	-3,13,265



## 13. BANK STATEMENT ANALYSIS

### D. Bounced Cheque's Details

19	15-07-2019	-	REJECT:201:Funds insufficient (Ref# CTSRET/15-07-2019/8013)	-21,294	Bounced O/W Cheque	-9,36,099
20	15-07-2019	-	REJECT:5503:CONNECTI VITY FAILUREPRESENT AGAIN (Ref# CTSRET/15-07 -2019/8013)	-6,840	Bounced O/W Cheque	-9,42,939
21	17-07-2019	-	REJECT:2649:Instrument post dated (Ref# CTSRET/17-07-2019/8013)	-42,037	Bounced O/W Cheque	-5,76,137
22	23-07-2019	-	REJECT:26214:Funds insufficient (Ref# CTSRET/23-07-2019/8013)	-7,240	Bounced O/W Cheque	-2,29,943
23	24-07-2019	-	REJECT:41751:Funds insufficient (Ref# CTSRET/24-07-2019/8013)	-14,692	Bounced O/W Cheque	-3,07,850
24	24-07-2019	-	REJECT:670388:Drawers signature to operate account (Ref# CTSRET/24-07 -2019/8013)	-25,120	Bounced O/W Cheque	-3,32,970
25	31-07-2019	-	REJECT:753758:CONNE CTIVITY FAILUREPRESENT AGAIN (Ref# CTSRET/31-07 -2019/8013)	-5,417	Bounced O/W Cheque	-1,30,701
26	28-08-2019	-	REJECT:670392:Drawers signature to operate account (Ref# CTSRET/28-08 -2019/8013)	-25,120	Bounced O/W Cheque	-4,58,142
27	04-09-2019	-	REJECT:37867:Funds insufficient (Ref# CTSRET/04-09-2019/8013)	-7,360	Bounced O/W Cheque	-6,97,286
28	04-09-2019	-	REJECT:670388:Funds insufficient (Ref# CTSRET/04-09-2019/8013)	-25,120	Bounced O/W Cheque	-7,22,406
29	07-09-2019	-	REJECT:456157:Exceeds arrangement (Ref# CTSRET/07-09-2019/8013)	-52,594	Bounced O/W Cheque	-9,27,614
30	26-09-2019	-	REJECT:670396:Funds insufficient (Ref# CTSRET/26-09-2019/8013)	-19,755	Bounced O/W Cheque	-4,74,650
31	26-09-2019	-	REJECT:577842:Funds insufficient (Ref# CTSRET/26-09-2019/8013)	-55,566	Bounced O/W Cheque	-5,30,216



## 13. BANK STATEMENT ANALYSIS

### D. Bounced Cheque's Details

32	26-09-2019	-	REJECT:69957:Funds insufficient (Ref# CTSRET/26-09-2019/8013)	-1,00,289	Bounced O/W Cheque	-6,30,505
33	01-10-2019	-	REJECT:456157:Funds insufficient (Ref# CTSRET/01-10-2019/8013)	-52,594	Bounced O/W Cheque	-6,69,505
34	18-10-2019	-	REJECT:26240:Funds insufficient (Ref# CTSRET/18-10-2019/8013)	-15,950	Bounced O/W Cheque	-6,88,512
35	24-10-2019	-	REJECT:5508:Funds insufficient (Ref# CTSRET/24-10-2019/8013)	-4,410	Bounced O/W Cheque	-5,20,083
36	24-10-2019	-	REJECT:500672:Exceeds arrangement (Ref# CTSRET/24-10-2019/8013)	-66,044	Bounced O/W Cheque	-5,86,127
37	25-10-2019	-	REJECT:258554:Funds insufficient (Ref# CTSRET/25-10-2019/8013)	-17,840	Bounced O/W Cheque	37,758
38	25-10-2019	-	REJECT:24:Funds insufficient (Ref# CTSRET/25-10-2019/8013)	-97,614	Bounced O/W Cheque	-59,855
39	25-10-2019	-	REJECT:279:Funds insufficient (Ref# CTSRET/25-10-2019/8013)	-26,647	Bounced O/W Cheque	-86,502



## 14. 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



## 14. 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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