



## Prelim Report of

# DZIRE POLYPLAST

Application Type - New - Working Capital (STAR BOI PRESUMPTIVE WC LOAN)  
Application Code - CW-AWC-54049-270301

**Dated: 29/01/2019**

### Registered Office

D 1202 PLUMERIA GARDEN ESTATE,  
PLOTNO-GH01  
GREATER NOIDA  
District: Gautam Buddha Nagar,  
Taluka: Noida,  
Noida-201301

**Email Id:** 48narayan@gmail.com

**Contact Number:** 7838141969

### Powered By:



[A FinTech Initiative]



# INDEX

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



## TIMELINE

Sr.No.	Particulars	Date
1	Date of Proposal	08/12/2018
2	Date of In-Principle Approval	29/01/2019



## PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	FMCG	Yes
2.	Loan Amount	7,78,514.00 Rupees	Yes
3.	Geographical Market Focus	Noida	Not Set
4.	CGTMSE Coverage	New to CGTMSE Coverage	Yes
5.	MSME Funding	Micro	Yes
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)	75%	No
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	22.4%	No
12.	Number of cheque bounced (Last Month)	0	Yes
13.	Number of cheque bounced (Last 6 Month)	0	Yes
14.	Risk Model Score	16	Yes
15.	Age of Establishment	71 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	621	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	115.18%	Not Set
26.	Collateral Coverage % (includes only Collateral Security Value)	0%	Not Set



## PROJECT SNAPSHOT

<b>Industry:</b>	FMCG
<b>Establishment Year:</b>	April
<b>Constitution:</b>	Sole Proprietorship
<b>PAN:</b>	AANPM4831E
<b>GSTIN:</b>	09AANPM4831E1ZL

### • GST DETAILS

<b>Number of Customers:</b>	22
<b>Customer Concentration:</b>	• 22.40 %
<b>Projected Sales as per GST:</b>	4,152,075 Rs.
<b>Factory Premise:</b>	Rented
<b>Know How:</b>	Specialised Know How
<b>Competition:</b>	Low
<b>Commercial Operation Date:</b>	-

### • Proprietors Background:

<b>Name</b>	NARAYAN CHANDRA MANDAL
<b>PAN</b>	AANPM4831E
<b>Address</b>	D1202 PLUMERIA GARDEN ESTATE PLOTNO-GH01 GREATER NOIDA Noida Sector 16 S.O, Gautam Buddha Nagar, Noida, UTTAR PRADESH, 201301
<b>Mobile No</b>	7838141969
<b>Date of Birth</b>	01-04-1948
<b>Total Experience</b>	10
<b>Networth</b>	500,000
<b>Bureau Score</b>	621
<b>Personal Loan Obligation</b>	
<b>Father Name</b>	Babu Ram



**• 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	New
Product Name	STAR BOI PRESUMPTIVE WC LOAN
Loan Amount	2,500,000
Promotor's Contribution	600,000 (19.35%)
EMI	NA
Rate of Interest (%)	10.35
Purpose	Working Capital
Amount of Security	NA

### • Business Name Comparision

Name as per GST	NARAYAN CHANDRA MANDAL
Name as per ITR	NARAYAN CHANDRA MANDAL
Name edited by user	DZIRE POLYPLAST
Trade Name as per GST	
Name as per Bank Statement	D&apos;ZIRE POLYPLAST

**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)		
<b><i>For the Year ended</i></b>	31-Mar-2018	31-Mar-2017	31-Mar-2016
No of Months	12	12	12
<b>INCOME :</b>			
<i>Gross Sales (Including Indirect Taxes collected on sales)</i>	3,103,997	0	0
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
<b><i>Net Sales</i></b>	<b>3,103,997</b>	<b>0</b>	<b>0</b>
<b>EXPENDITURE :</b>			
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
<b><i>Total Expenditure</i></b>	<b>0</b>	<b>0</b>	<b>0</b>
<b><i>Operating Profit (Excl OI)</i></b>	<b>3,103,997</b>	<b>0</b>	<b>0</b>
Other Income	0	0	0
<b><i>Operating Profit (EBITDA)</i></b>	<b>3,103,997</b>	<b>0</b>	<b>0</b>
Interest	0	0	0
<b><i>PBDT</i></b>	<b>3,103,997</b>	<b>0</b>	<b>0</b>
Depreciation	0	0	0
<b><i>Profit Before Taxation &amp; Exceptional Items</i></b>	<b>3,103,997</b>	<b>0</b>	<b>0</b>
Exceptional Income / Expenses	0	0	0



## FINANCIAL DETAILS

### EXISTING FINANCIALS

Profit & Loss Statement			
<b>Profit Before Tax</b>	3,103,997	0	0
Provision for Tax	0	0	0
<b>Other Income (Need to check at the time of Due Diligence)</b>	-2,917,757	0	0
<b>Profit After Tax</b>	186,240	0	0
Dividend Pay Out	0	0	0
<b>Equity Dividend %</b>	0	0	0
<b>Earnings Per Share (INR)</b>	0.0	0.0	0.0

Balance Sheet -Equities and Liabilities			
Units	(INR Absolute)		
<b>As on:</b>	31-Mar-2018	31-Mar-2017	31-Mar-2016
<b>EQUITY AND LIABILITIES</b>			
Share Capital	0	0	0
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
<b>Shareholder's Funds</b>	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
<b>Total Non-Current Liabilities</b>	0	0	0
Trade Payables	94,872	0	0



## FINANCIAL DETAILS

### EXISTING FINANCIALS

Balance Sheet -Equities and Liabilities			
Other Current Liabilities	0	0	0
Short Term Provisions	0	0	0
<b>Total Current Liabilities</b>	<b>94,872</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>94,872</b>	<b>0</b>	<b>0</b>
Balance Sheet -Assets			
Units	(INR Absolute)		
<b>As on:</b>	<b>31-Mar-2018</b>	<b>31-Mar-2017</b>	<b>31-Mar-2016</b>
Gross Block	0	0	0
Less: Accumulated Depreciation	0	0	0
Less: Impairment of Assets	0	0	0
<b>Net Block</b>	<b>0</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	0	0	0
Sundry Debtors	1,354,675	0	0
Cash and Bank	108,106	0	0
Other Current Assets	0	0	0
Short Term Loans and Advances	0	0	0
<b>Total Current Assets</b>	<b>1,462,781</b>	<b>0</b>	<b>0</b>



# 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>	1,462,781	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 (%)	100.00	0.00	0.00
PATM (%)	6.00	0.00	0.00
ROCE (%)	#	#	-
Asset Turnover(x)	2.12	0.00	0.00
Inventory Turnover (days)	0.00	0.00	0.00
Debtors Turnover(days)	159.30	0.00	0.00
Creditors Turnover (days)	0.00	0.00	0.00
Sales/Working Capital (x)	148.14	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)	14.28	0.00	0.00
Current Ratio (As per CMA)	15	0	0
Quick Ratio(x)	14.28	0.00	0.00
Cash Interest Coverage	0.00	0.00	-
Debt/ EBITDA	0.00	0.00	0.00
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	59.41	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	3,103,997	0	0
Add	Export Sales	0	0	0
	<b>Total</b>	3,103,997	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
	<b>Total</b>	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
	<b>Total</b>	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
	<b>Total</b>	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
	<b>Total</b>	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
	<b>Total</b>	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
	<b>Total</b>	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
	<b>Total</b>	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
	<b>Total</b>	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
	<b>Total</b>	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
	<b>Total</b>	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
	<b>Total</b>	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
	<b>Total</b>	0	0	0

**Note 14: Sundry Debtors (INR Absolute)**

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Receivables other than deferred & exports [includ. bills purchased and discounted by banks]	1,354,675	0	0
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	<b>Total</b>	1,354,675	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
	<b>Total</b>	0	0	0
<b>Note 16: Short Term Loans and Advances (INR Absolute)</b>				
Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Advances to suppliers of raw materials & stores/spares	0	0	0
Add	Advance payment of taxes	0	0	0
	<b>Total</b>	0	0	0

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



## **ASSESSMENT OF LIMITS**

### **Working Capital - Nayak Committee Method**

Sr. No.	Particulars	Details
A.	Projected Sales (2018-2019)	4,152,075.09
B.	Working Capital Requirement	25.00
C.	Working Capital Limit (A*B)	1,038,018.77
D.	Promoter Contribution % (Margin)	25.00
E.	Eligible Bank Finance (C*(100-D)/100)	778,514.08
F.	Existing Limits (as per cibil)	0.00
G.	Net eligible bank finance (D-E)	778,514.08
H.	Proposed Loan Amount (Borrower)	2,500,000.00
I.	Loan Amount (Lower of F or G)	778,514.08
J.	Maximum Loan Amount to be provided by Bank	1,500,000.00
K.	Final Loan Amount (Lower of H & I)	778,514.08



## **RISK SCORING MODEL - (PRESUMPTICE BOI SCORING MODEL)**

<b>Risk Factor</b>	<b>Risk Sub Factor</b>	<b>Actual</b>	<b>Score (Actual)</b>	<b>Score (Out Of)</b>
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]	>= -1 and <= 650	0	4
	Experience In The Business	>= 8.01 years	4	4
Financial Risk				
Business Risk	No. of Customers based on GST data	>= 7.01 customers	4	4
	Concentration of customers	<= 25%	4	4
	Credit Summation	<= 50%	1	4

<b>Sr. No.</b>	<b>Details</b>	<b>Actual Score</b>	<b>Out Of Score</b>	<b>Weight</b>	<b>Weighted Score</b>	<b>Weighted Out of Score</b>
1	Management Risk Score	7	12	50.0%	7	12
2	Financial Risk Score	0	0	.0%	0	0
3	Business Risk Score	9	12	50.0%	9	12
	<b>Total</b>	<b>16</b>	<b>24</b>	<b>100.0%</b>	<b>16</b>	<b>24</b>

**Risk Grading: HIGH SAFETY**



## ASSESSMENT OF CGTMSE LIMITS

STEPS	DESCRIPTION	DETAILS	PARTICULARS
1.	Nature of Entity	Manufacturing/ Service/Trading	Manufacturer
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	No
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.	778,514
11.	Available CGTMSE Coverage (Amount) (New Loan) (Rs)	Amount in Rs.	778,514
12.	Amount of Collateral (Rs)	Amount in Rs.	0
13.	Final CGMTSE Coverage (New Loan) (Rs)	Amount in Rs.	778,514
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.	583,886
16.	Asset Coverage (%)	In % Terms	75.00



# ASSESSMENT OF CGTMSE LIMITS

## Bank wise CGTMSE Coverage Provided

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



## MCA Data

No records found

No MCA records fetched

### Directors Details

Name	Din	Address	Designation	Date of Appointment
------	-----	---------	-------------	---------------------

No records found

### Charges

Charge ID	Date of Creation	Date of Modification	Date of Satisfaction	Charge Amount	Charge Holder	Assets Under Charge	Status
-----------	------------------	----------------------	----------------------	---------------	---------------	---------------------	--------

No records found



# GST DATA

## KEY OBSERVATION

<b>1. Out of Total Sales, B2B sales comprises highest sales in % terms (100%)</b>	
<b>2. Margin (Sales Minus Purchase) is 12% of the Total Sales Amount.</b>	
<b>3. Customer Concentration (Top 5):</b>	74% of Total Sales
<b>4. Supplier Concentration (Top 5):</b>	80% of Total Purchase
<b>5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms</b>	
<b>6. Average Sales:</b>	Rs. 842240
<b>7. Median Sales:</b>	Rs. 1014177
<b>8. Average Purchase:</b>	Rs. 343733
<b>9. Median Purchase:</b>	Rs. 346028
<b>10. Highest sales are in the month of</b>	03-2018
<b>11. Highest Purchase are in the month of \$</b>	03-2018

## OVERVIEW

Sr.No	Particulars	Details
1.	Total No. of Months	6
2.	Total No. of Customers	22
3.	Total No. of Suppliers	17
4.	Total Sales (Invoice Value)	5053439
A.	B2B	5053439
B.	B2CL	0
C.	B2CS	0
D.	Exports	0
E.	Nil Rated Good	0
F.	Exempted Goods	0
G.	Non GST Outward Supplies	0
5.	Total Purchases	4468524
6.	Difference (Sales Minus Purchase)	584915
7.	Margin (%)	12

## TOP 5 CUSTOMERS





## GST DATA

Sr.No	GSTIN	Name/State	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	09AAJPG5511H1ZU	VIRENDER PARKASH GUPTA	4	1131539	958931	22
2	06AABCK1289R1ZZ	KWALITY LIMITED	1	747058	633100	15
3	09AKCPG6918R1ZI	SNEHA SUDHIR GHADIALI	5	728074	617010	14
4	09AADCN3921F1ZM	NILANCHAL POLY EXTRUSION PRIVATE LIMITED	2	576510	488568	11
5	09AACCC4551D1ZY	CORDOVA PUBLICATIONS PRIVATE LIMITED	4	552878	468541	11
<b>Total</b>			16	3736058	3166150	73

## TOP 5 SUPPLIERS

Sr.No	GSTIN	Name/State	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	07AAFCS6576F1Z2	SARAF FINCOM PRIVATE LIMITED	14	1349500	1143642	30
2	07ACCF57586H1ZN	SHREE HARI MARKETING CO	15	950936	805877	21
3	09AAFCS6576F1ZY	SARAF FINCOM PRIVATE LIMITED	8	644870	546500	14
4	09ADPPK1443D1ZN	PRATAP SINGH KUSHWAHA	5	342865	290563	8
5	09AVVPP5950A1Z5	SANJAY UMASHANKAR PANDEY	4	271015	229673	6
<b>Total</b>			46	3559186	3016255	79

## 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		0	0		0	0	0	0
2	09-2017	339203	0	0		0	0	0	339203
3	12-2017	916121	0	0		0	0	0	916121
4	03-2018	2213262	0	0		0	0	0	2213262
5	06-2018	570676	0	0		0	0	0	570676
6	09-2018	1014177	0	0		0	0	0	1014177
<b>Total</b>		5053439	0	0	0	0	0	0	

### MONTH WISE PURCHASE

Sr.No	Months	B2B	Total
1	08-2017	85422	85422
2	09-2017	236811	236811
3	10-2017	47200	47200
4	11-2017	44047	44047
5	12-2017	736969	736969
6	01-2018	537194	537194
7	02-2018	346028	346028
8	03-2018	935088	935088
9	04-2018	17897	17897
10	05-2018	186723	186723
11	06-2018	408185	408185
12	07-2018	335508	335508
13	09-2018	551452	551452
<b>Total</b>		4468524	

### CREDIT/DEBIT NOTE INFO.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
<b>Total</b>		0	0	0	0	

### INWARD SUPPLY DESCRIPTION



## GST DATA

Sr.No	Months	GST		NON GST		Total
		Inter- State Supplies	Intra- State Supplies	Inter- State Supplies	Intra- State Supplies	
Total						

### MONTH ON MONTH SALES FROM GSTR3B

Sr.No	Months	SALES	Note
Total			-



# BANK STATEMENT ANALYSIS

## MONTH WISE DETAILS

**State Bank of India, India**  
**TRANSPORT GALI NO 1 JHUNDPURA SECTOR 11 NOIDA Gautam Buddha Nagar**  
**Account No:- 35532248018**  
**Account Details from Jul-18 to Dec-18**

Description	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18
Total No. of Credit Transactions	15	11	8	8	7	11
Total Amount of Credit Transactions	364008.00	343147.00	305280.00	516404.00	339648.00	522644.00
Total No. of Debit Transactions	13	11	9	10	14	16
Total Amount of Debit Transactions	343608.70	321227.00	324081.70	407518.75	412456.60	545722.90
Total No. of Cash Deposits	2	4	3	0	0	2
Total Amount of Cash Deposits	87800.00	88300.00	62000.00	0.00	0.00	34000.00
Total No. of Cash Withdrawals	9	8	1	0	7	5
Total Amount of Cash Withdrawals	48047.20	34323.60	17000.00	0.00	122000.00	21500.00
Total No. of Cheque Deposits	3	2	3	4	3	4
Total Amount of Cheque Deposits	85779.00	48968.00	191926.00	352336.00	173320.00	152734.00
Total No. of Cheque Issues	6	3	6	8	14	11
Total Amount of Cheque Issues	320561.50	286903.40	307034.50	406751.75	412456.60	524222.90
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	293.60	245.60	210.65	5038.95	28071.45	275.80
Max EOD Balance	136045.30	186304.60	192321.60	278760.05	216980.45	222827.20
Average EOD Balance	40118.10	49047.33	16860.55	76293.50	111893.37	67386.68



## BANK STATEMENT ANALYSIS

### TOP 5 FUND REMITTANCE

State Bank of India, India  
TRANSPORT GALI NO 1 JHUNDPURA SECTOR 11 NOIDA Gautam Buddha Nagar  
Account No:- 35532248018  
Account Details from to

Month	Description	Amount
2018-07-16	Transfer to UTI Bank L SARAF FINCOM PVT Ltd	-131017.70
2018-07-26	Transfer to UTI Bank L SARAF FINCOM PVT Ltd	-90005.90
2018-07-23	Transfer out	-67005.90
2018-07-05	Cash Withdrawal	-15000.00
2018-07-06	Cash Withdrawal	-10000.00
2018-08-18	Transfer to UTI Bank L SARAF FINCOM PVT Ltd	-200029.50
2018-08-23	Transfer to ICICI Bank SUMIT ENTERPRISES	-72005.90
2018-08-03	Cash Withdrawal	-20000.00
2018-08-13	Transfer out	-14868.00
2018-08-20	Cash Withdrawal	-5000.00
2018-09-26	Transfer to UTI Bank L SARAF FINCOM PVT Ltd	-181152.70
2018-09-14	Transfer to UTI Bank L SARAF FINCOM PVT Ltd	-53305.90
2018-09-01	Transfer out	-50000.00
2018-09-10	Cash Withdrawal	-17000.00
2018-09-10	Transfer out	-12570.00
2018-10-26	Transfer out	-167059.00
2018-10-25	Transfer to ICICI Bank SUMIT ENTERPRISES	-65005.90
2018-10-15	Transfer to UTI Bank L SARAF FINCOM PVT Ltd	-60005.90
2018-10-09	Transfer out	-53370.00
2018-10-30	Transfer out	-38811.00
2018-11-30	Transfer out	-88044.90
2018-11-30	Transfer to SARAF FINCOM PRIVATE LIM	-64447.00
2018-11-19	Transfer out	-61557.90
2018-11-19	Cash Withdrawal	-48000.00
2018-11-05	Cash Withdrawal	-40000.00
2018-12-29	Transfer out	-139405.70



## **BANK STATEMENT ANALYSIS**

### **TOP 5 FUND REMITTANCE**

2018-12-20	Transfer out	-101342.70
2018-12-10	Transfer out	-75514.00
2018-12-29	Transfer out	-67844.90
2018-12-10	Transfer out	-48005.90



# BANK STATEMENT ANALYSIS

## TOP 5 FUND RECEIVED

**State Bank of India, India**  
**TRANSPORT GALI NO 1 JHUNDPURA SECTOR 11 NOIDA Gautam Buddha Nagar**  
**Account No:- 35532248018**  
**Account Details from to**

Month	Description	Amount
2018-07-25	Transfer from VIREND STATE BANK OF INDIA	77105.00
2018-07-23	Cash Deposit	67000.00
2018-07-11	Transfer in	50000.00
2018-07-31	Transfer from NARAYA STATE BANK OF INDIA	25000.00
2018-07-13	Cash Deposit	20800.00
2018-08-10	Transfer from NARAYA STATE BANK OF INDIA	100000.00
2018-08-23	Cash Deposit	41800.00
2018-08-13	Transfer in	40000.00
2018-08-09	Transfer from SPM MED STATE BANK OF INDIA	35879.00
2018-08-23	Transfer in	30000.00
2018-09-25	Transfer in	138239.00
2018-09-14	Cash Deposit	53000.00
2018-09-25	Transfer in	36444.00
2018-09-08	Transfer in	35000.00
2018-09-29	Transfer in	17243.00
2018-10-24	Transfer in	239589.00
2018-10-26	Transfer in	80000.00
2018-10-26	Transfer in	49590.00
2018-10-07	Transfer in	40000.00
2018-10-12	Transfer in	40000.00
2018-11-28	Transfer in	127982.00
2018-11-03	Transfer from VIREND STATE BANK OF INDIA	65186.00
2018-11-19	Others	40000.00
2018-11-26	Transfer in	36344.00
2018-11-28	Transfer in	29583.00
2018-12-28	Transfer from KWALITY Ltd	209592.00



## **BANK STATEMENT ANALYSIS**

### **TOP 5 FUND RECEIVED**

2018-12-01	Transfer from VIRENDERA TE	72184.00
2018-12-17	Transfer in	61098.00
2018-12-24	Transfer in	60000.00
2018-12-31	Transfer in	22660.00







## 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](mailto:banksupport@psbloansin59minutes.com)