



Prelim Report of MSME Application

Offline Proposal

MODERN MEDICAL HALL

Dated: 05/09/2019

Registered Office

21,
SADAR BAZAR
SADAR BAZAR
District: Jalandhar,
Taluka: Jalandhar - I,
Jalandhar-144001

Email Id: modmed2009@gmail.com

Contact Number: 9815203999

Powered By:



[A FinTech Initiative]

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



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1. Timeline

Sr.No.	Particulars	Date
1	Date of Proposal	05/09/2019
2	Date of In-Eligible	05/09/2019



2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	HealthCare	-
2.	Loan Amount	- Rupees	-
3.	Geographical Market Focus	Jalandhar	-
4.	CGTMSE Coverage		-
5.	MSME Category		-
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)		-
7.	Debt Equity Ratio (2017 - 2018)	0.61 Times	-
8.	Current Ratio (2017 - 2018)	1.92 Times	-
9.	Interest Coverage Ratio (2017 - 2018)	3.27 Times	-
10.	TOL/TNW (2017 - 2018)	2.16 Times	-
11.	Top Customer Concentration (B2B)	48.66%	-
12.	Number of cheque bounced (Last Month)	0	-
13.	Number of cheque bounced (Last 6 Month)	44	-
14.	Risk Model Score		-
15.	Age of Establishment	25 Years	-
16.	Positive Profitability history		-
17.	Past Year Turnover	12,83,90,621 Rupees	-
18.	Positive Net Worth history		-
19.	Turnover to Loan Ratio (2017 - 2018)		-
20.	Gross Cash Accruals to loan ratio (2017 - 2018)		-
21.	Minimum Bureau Score - Director/ Partner/ Proprietor	835	-
22.	Commercial Bureau - Maximum DPDs (last 12 months)	29 DPDs	-
23.	Maximum Drop in turnover allowed	Increase in Current Year turnover compares to Previous Year turnover	-
24.	Utilisation percentage	Credit summation from bank account not found	-
25.	Credit Summation	#%	-



2. PARAMETER CHECK

26.	Collateral Coverage % (includes only Collateral Security Value)		-
27.	Debt Service Coverage Ratio (Conservative)		-
29.	Minimum Bureau Score - Main Director/ Partner/ Proprietor	835	-
30.	Commercial Bureau - Maximum DPDs (last 3 months)	0 DPDs	-

Notes:

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



3. Project Snapshot

(a) Basic Details

Industry:	HealthCare
Establishment Year:	August 1964
Constitution:	Sole Proprietorship
PAN:	ABCPK0601J
GSTIN (1):	03ABCPK0601J1ZD (Primary)

(b) GST Details

Number of Customers:	14
Top Customer Concentration (B2B):	48.66 %
Projected Sales as per GST (Rs.):	
Factory Premise:	Owned
Know How:	Specialised Know How
Competition:	Low
Commercial Operation Date:	-

(c) Proprietors Background:

Name	ASHOK KUMAR
PAN	ABCPK0601J
Address	21 - SADAR BAZAR Jalandhar City H.O, Jalandhar, Jalandhar - I, PUNJAB, 144001
Mobile No	9815203999
Date of Birth	02-08-1964
Total Experience	25
Networth	50,00,000
TransUnion	835



3. Project Snapshot

Experian	-
Personal Loan Obligation	124659.0
Father Name	TILAK RAJ
Educational Status	Graduate (General)
Nationality	India
Visually Impaired	No
Residence Status	Resident India

(d) Additional Detail for Main Proprietors:

Name	ASHOK KUMAR
Marital Status	Married
Spouse Name	RITA ARORA
Spouse Detail	Employed
No. of Children	3
Owning a House	Home Owner
Assessed for Income Tax	Assessed
Have Life Insurance Policy	Yes

(e) MSME Ranking (as per Bureau)

MSME Ranking :	CMR-3
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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)
09-04-2018	State Bank of India	Bank guarantee	33,40,420	15,00,000		0		No
30-01-2008	State Bank of India	Cash credit	35,00,000	20,50,741		0		-



3. Project Snapshot

25-07-2004	State Bank of India	Cash credit	90,00,000	40,66,334		0		-
03-10-2017	HDFC Bank India	Demand loan	50,00,000	44,46,573		0		-



3. Project Snapshot

(g) Fund Requirement:

Particulars	Details
Facility	Working Capital
Loan Amount Applied	1,00,00,000
Promotor's Contribution	50,00,000
Purpose	Working Capital

(h) Business Name Comparision

Name as per GST (1)	ASHOK KUMAR
Name as per ITR	ASHOK KUMAR
Name edited by user*	MODERN MEDICAL HALL
Trade Name as per GST (1)	-
Name as per Bank Statement	MODERN MEDICAL HALL,Mr. ASHOK KUMAR & Manit Arora

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

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



4. Financials Details

(a) Existing Financials

Profit & Loss Statement			
Units	(INR)		
For the Year ended	31-Mar-2018	31-Mar-2017	31-Mar-2016
No of Months	12	12	12
INCOME :			
Gross Sales (Including Indirect Taxes collected on sales)	12,83,90,621	8,58,01,859	5,01,69,112
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
Net Sales	12,83,90,621	8,58,01,859	5,01,69,112
EXPENDITURE :			
Increase/Decrease in Stock	-29,43,900	-6,31,222	-18,53,042
Raw Material Consumed	11,90,62,632	7,78,02,823	4,63,22,933
Power & Fuel Cost	0	0	61,245
Employee Cost	34,35,800	31,12,140	19,83,600
General and Administration Expenses	51,14,917	32,88,955	23,81,457
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	8,69,549	1,80,000	0
Less: Expenses Capitalised	0	0	0
Total Expenditure	12,55,38,998	8,37,52,696	4,88,96,193
Operating Profit (Excl OI)	28,51,623	20,49,163	12,72,919
Other Income	2,33,487	2,22,692	2,87,777
Operating Profit (EBITDA)	30,85,110	22,71,855	15,60,696
Interest	8,59,559	4,37,061	0
PBDT	22,25,551	18,34,794	15,60,696
Depreciation	2,72,815	2,32,804	2,29,308
Profit Before Taxation & Exceptional Items	19,52,736	16,01,990	13,31,388
Exceptional Income / Expenses	0	0	0
Profit Before Tax	19,52,736	16,01,990	13,31,388
Provision for Tax	0	0	0
Other Income (Need to check at the time of Due Diligence)	0	0	0



4. Financials Details

(a) Existing Financials

Profit & Loss Statement			
Profit After Tax	19,52,736	16,01,990	13,31,388
Dividend Pay Out	0	0	0
Equity Dividend %	0	0	0
Earnings Per Share	0	0	0

Balance Sheet -Equities and Liabilities			
Units	(INR)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
EQUITY AND LIABILITIES			
Share Capital	82,21,506	67,51,251	45,96,098
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
Shareholder's Funds	82,21,506	67,51,251	45,96,098
Minority Interest	0	0	0
Secured Loans	50,15,841	15,24,887	13,93,519
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	40,000	3,64,015	5,49,015
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	50,55,841	18,88,902	19,42,534
Trade Payables	1,19,81,610	1,13,35,172	54,56,336
Other Current Liabilities	7,25,372	7,36,198	35,24,251
Short Term Provisions	0	0	0
Total Current Liabilities	1,27,06,982	1,20,71,370	89,80,587
Other Liabilities (Need to check at the time of Due Diligence)	0	0	0



4. Financials Details

(a) Existing Financials

Balance Sheet -Equities and Liabilities			
Total Liabilities	2,59,84,329	2,07,11,523	1,55,19,219
Balance Sheet -Assets			
Units	(INR)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
Gross Block	18,08,733	20,12,087	14,13,271
Less: Accumulated Depreciation	2,72,815	2,32,804	2,29,308
Less: Impairment of Assets	0	0	0
Net Block	15,35,918	17,79,283	11,83,963
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	4,17,023
Long Term Loans & Advances	0	0	0
Other Non Current Assets	0	0	0
Total Non-Current Assets	0	0	4,17,023
Inventories	58,78,400	29,34,500	23,03,278
Sundry Debtors	1,40,75,626	94,61,510	72,38,253
Cash and Bank	1,00,243	61,54,037	41,85,694
Other Current Assets	43,94,142	3,82,193	0
Short Term Loans and Advances	0	0	1,91,008
Total Current Assets	2,44,48,411	1,89,32,240	1,39,18,233
Other Assets (Need to check at the time of Due Diligence)	0	0	0
Total Assets	2,59,84,329	2,07,11,523	1,55,19,219
Book Value	1	1	1



4. Financial Details

(b) Ratio Analysis

Ratio Analysis			
Ratio	31-Mar-2018	31-Mar-2017	31-Mar-2016
EBITDA (%)	2.40	2.65	3.11
PATM (%)	1.52	1.87	2.65
ROCE (%)	28.15	29.93	NA
Asset Turnover(x)	4.94	4.14	3.23
Inventory Turnover (days)	17.09	12.79	17.19
Debtors Turnover(days)	40.02	40.25	52.66
Creditors Turnover (days)	36.73	53.18	42.94
Sales/Working Capital (x)	22.66	4.51	29.72
Net Sales Growth(%)	49.64	71.03	NA
PAT Growth(%)	21.89	20.32	NA
Adjusted Total Debt/Equity(x)	0.61	0.28	0.42
Growth in Debt/ Equity (%)	117.86	-33.33	NA
Current Ratio(x)	1.67	1.09	1.75
Current Ratio (As per CMA)	1.92	1.57	1.55
Quick Ratio(x)	1.17	0.83	1.33
Interest Coverage	3.59	5.20	0.00
Debt/ EBITDA	1.64	0.83	1.24
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	-6.78	1.97	NA
Growth in CFO Margin (%)	-444.60	NA	NA



4. Financial Details

(c) Notes to Account

Notes to Account: Profit & Loss Statement

Note 1: Gross Sales

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Domestic Sales	12,83,90,621	8,58,01,859	5,01,69,112
Add	Export Sales	0	0	0
	Total	12,83,90,621	8,58,01,859	5,01,69,112

Note 2: Indirect Taxes

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

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.	29,34,500	23,03,278	4,50,236
Minus	Cl. stock of F.G.	58,78,400	29,34,500	23,03,278
	Total	-29,43,900	-6,31,222	-18,53,042

Note 4: Raw Material Consumed

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Raw materials[including stores & other items used in the process of manufacture]	11,90,62,632	7,78,02,823	4,61,77,453
Add	Other spares	0	0	1,45,480
	Total	11,90,62,632	7,78,02,823	4,63,22,933

Note 5: Provision for Tax

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



4. Financial Details

(c) Notes to Account

	Total	0	0	0
Note 6: Share Capital				
	Particular	31-Mar-2018	31-Mar-2017	31-Mar-2016
	Ordinary share capital	82,21,506	67,51,251	45,96,098
Add	Preference shares [redeemable after one year]	0	0	0
	Total	82,21,506	67,51,251	45,96,098
Note 7: Other Reserves & Surplus				
	Particular	31-Mar-2018	31-Mar-2017	31-Mar-2016
	General Reserve	0	0	0
Add	Other reserves [excluding provisions]	0	0	0
Add	Surplus(+) or Deficit(-) in Profit & Loss Account.	0	0	0
Add	Others [specify]	0	0	0
	Total	0	0	0
Note 8: Unsecured Loans -Others				
	Particular	31-Mar-2018	31-Mar-2017	31-Mar-2016
	Term Loans [excl'd instalments payable within one year] (Unsecured)	0	0	0
Add	Unsecured loans from others	0	0	0
	Total	40,000	3,64,015	5,49,015
Note 9: Other Borrowings (including Short Term)				
	Particular	31-Mar-2018	31-Mar-2017	31-Mar-2016
	Short-term borrowings from banks [incl'd bills purchased, discounted & excess borrowing placed on repayment basis]	0	0	0
Add	Short term borrowings from others	0	0	0
	Total	0	0	0



4. Financial Details

(c) Notes to Account

Note 10: Other Long Term Liabilities

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

Note 11: Other Current Liabilities

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Advance payment from customers/ deposits from dealers	0	0	0
Add	Dividend payable	0	0	0
Add	Other statutory liabilities [due within one year]	0	0	0
Add	Deposits/Instalments of term loans/DPGs/Debentures, etc. [payable within one year]	0	0	0
Add	Other Current Liabilities & Provisions [due within 1 year]	7,25,372	7,36,198	35,24,251
	Total	7,25,372	7,36,198	35,24,251



Notes to Account: Balance Sheet - Assets

Note 12: Other Investments

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Investments/book debts/advances/deposits which are not Current Assets - Others	0	0	4,17,023
Add	Deferred receivables [maturity exceeding 1 yr]	0	0	0
Add	Others (Others)	0	0	0
	Total	0	0	4,17,023

Note 13: Other Non Current Assets

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

Note 14: Sundry Debtors

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Receivables other than deferred & exports [incl. bills purchased and discounted by banks]	1,40,75,626	94,61,510	72,38,253
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	Total	1,40,75,626	94,61,510	72,38,253

Note 15: Other Current Assets

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Investments [other than long term investments]	0	1,92,085	0
Add	Instalments of deferred receivables [due within one year]	0	0	0



Add	Other current assets [specify]DEPB/ DUTY DRAWBACK	43,94,142	1,90,108	0
	Total	43,94,142	3,82,193	0

Note 16: Short Term Loans and Advances

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Advances to suppliers of raw materials & stores/spares	0	0	0
Add	Advance payment of taxes	0	0	1,91,008
	Total	0	0	1,91,008



5. GST Data

1 . GST Data (ASHOK KUMAR) (03ABCPK0601J1ZD)

Key Observation

1. Highest Sales Category	81% (B2B)
2. Gross Margin % (Sales-Purchase / Sales)	-62%
3. Customer Concentration (B2B) (Top 5):	98% of Total Sales
4. Supplier Concentration (Top 5):	45% of Total Purchase
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	Rs. 1,28,03,300
7. Median Sales:	Rs. 1,40,02,345
8. Average Purchase:	Rs. 1,19,54,461
9. Median Purchase:	Rs. 1,25,19,735
10. Highest sales are in the month of	03-2018
11. Highest Purchase are in the month of	03-2018
12. Total Credit Note Vs Total Sales is	3% in 12-2017(Highest)

Overview

Sr.No	Particulars	Details
1.	Total No. of Months	15
2.	Total No. of Customers	14
3.	Total No. of Suppliers	256
4.	Total Sales (Invoice Value)	19,20,49,507
A.	B2B	1,61,54,202
B.	B2CL	2,00,68,307
C.	B2CS	15,55,41,383
D.	Exports	0
E.	Nil Rated Good	2,70,056
F.	Exempted Goods	15,559
G.	Non GST Outward Supplies	0
5.	Total Purchases	31,08,15,981



5. GST Data

6.	Difference (Sales Minus Purchase)	-11,87,66,474
7.	Margin (%)	-62

Top 5 Customers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	03AGEPA1288L1ZM		5	78,60,222	70,25,789	4
2	03AAAGM0289C1ZT		12	67,17,368	60,02,975	3
3	01CFHPS6186K1Z0		9	6,64,790	5,94,209	0
4	03AAQFK6875P1ZE		8	2,77,068	2,48,215	0
5	03AHAPK2354G1ZW		8	2,44,010	2,22,071	0
Total			42	1,57,63,458	1,40,93,260	7

Top 5 Suppliers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	27AAECM1106C1Z5		78	5,97,12,662	5,33,18,939	19
2	03AAECM1106C1ZF		52	2,85,79,690	2,55,21,763	9
3	03AAACH2914F1Z8		159	2,51,13,714	2,29,48,191	8
4	03AAQPG9340P1Z7		223	1,47,66,727	1,32,33,766	5
5	27AACCB2979C1ZR		70	1,27,22,823	1,13,59,663	4
Total			582	14,08,95,616	12,63,82,323	45

Month Wise Sales

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	07-2017	6,98,123	0	12,66,378	0	0	0	0	19,64,501
2	08-2017	17,54,587	8,35,380	36,24,845	0	20,328	0	0	62,35,140
3	09-2017	57,440	10,27,858	1,28,95,419	0	21,628	0	0	1,40,02,345
4	10-2017	40,17,469	18,00,076	1,08,66,857	0	0	0	0	1,66,84,402
5	11-2017	6,77,959	3,08,317	1,29,82,378	0	0	0	0	1,39,68,654
6	12-2017	26,29,213	19,94,397	86,23,596	0	36,300	0	0	1,32,83,506
7	01-2018	57,774	5,59,440	93,19,139	0	0	0	0	99,36,353
8	02-2018	9,23,128	9,85,959	1,29,53,709	0	1,91,800	0	0	1,50,54,596



5. GST Data

9	03-2018	3,53,408	11,79,005	2,79,32,050	0	0	15,000	0	2,94,79,463
10	04-2018	1,31,882	0	37,60,467	0	0	0	0	38,92,349
11	01-2019	17,700	33,78,567	1,19,61,617	0	0	0	0	1,53,57,884
12	02-2019	2,76,968	21,19,394	1,44,78,800	0	0	0	0	1,68,75,162
13	03-2019	4,52,642	39,82,473	1,12,28,873	0	0	0	0	1,56,63,988
14	04-2019	6,35,535	18,97,441	41,96,017	0	0	559	0	67,29,552
15	05-2019	34,70,374	0	94,51,239	0	0	0	0	1,29,21,613
Total		1,61,54,202	2,00,68,307	15,55,41,383	0	2,70,056	15,559	0	

Month Wise Purchase

Sr.No	Months	B2B	Total
1	07-2017	34,04,166	34,04,166
2	08-2017	1,08,94,996	1,08,94,996
3	09-2017	1,09,06,063	1,09,06,063
4	10-2017	1,50,64,624	1,50,64,624
5	11-2017	1,25,96,608	1,25,96,608
6	12-2017	1,37,46,126	1,37,46,126
7	01-2018	78,47,233	78,47,233
8	02-2018	1,33,17,992	1,33,17,992
9	03-2018	2,80,60,147	2,80,60,147
10	04-2018	30,44,201	30,44,201
11	05-2018	55,80,029	55,80,029
12	06-2018	1,34,56,233	1,34,56,233
13	07-2018	95,31,238	95,31,238
14	08-2018	1,89,02,349	1,89,02,349
15	09-2018	1,24,42,861	1,24,42,861
16	10-2018	2,00,75,383	2,00,75,383
17	11-2018	1,20,35,032	1,20,35,032
18	12-2018	1,53,43,642	1,53,43,642
19	01-2019	1,44,27,176	1,44,27,176
20	02-2019	1,74,90,997	1,74,90,997
21	03-2019	1,19,16,643	1,19,16,643
22	04-2019	64,24,562	64,24,562



5. GST Data

23	05-2019	1,49,90,453	1,49,90,453
24	06-2019	97,31,962	97,31,962
25	07-2019	95,31,455	95,31,455
26	08-2019	53,811	53,811
Total		31,08,15,981	

Credit/Debit Note Info.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
1	09-2017	33,219	1,40,02,345			33,219
2	11-2017	1,36,476	1,39,68,654			1,36,476
3	12-2017	4,22,783	1,32,83,506			4,22,783
4	04-2018	60,873	38,92,349			60,873
5	05-2018	3,03,775	0			3,03,775
6	06-2018	19,760	0			19,760
7	07-2018	668	0			668
8	08-2018	8,786	0			8,786
9	09-2018	1,96,158	0			1,96,158
10	10-2018	250	0			250
11	11-2018	1,03,115	0			1,03,115
12	01-2019	1,10,778	1,53,57,884			1,10,778
13	02-2019	2,54,567	1,68,75,162			2,54,567
14	03-2019	1,69,047	1,56,63,988			1,69,047
15	04-2019	25,192	67,29,552			25,192
16	05-2019	30,394	1,29,21,613			30,394
17	06-2019	1,00,528	0			1,00,528
18	07-2019	2,18,480	0			2,18,480
Total		21,94,850	11,26,95,052	0	0	

Inward Supply Description

Sr.No	Months	GST		NON GST		Total
		Inter- State Supplies	Intra- State Supplies	Inter- State Supplies	Intra- State Supplies	
1	092017	17,163	2,646	0	0	2,77,326



5. GST Data

1	102017	32,180	71,601	0	0	0
1	122017	0	0	2,850	0	0
1	012018	1,48,932	0	0	3,763	0
1	022018	21,099	0	0	0	0
1	032018	0	3,000	0	646	0
1	082018	0	1,725	0	0	0
1	122018	0	2,025	0	0	0
1	012019	0	55,264	0	0	0
1	022019	0	27,459	0	0	0
1	032019	0	11,127	0	0	0
1	042019	0	482	0	0	0
1	052019	0	0	0	0	0
1	062019	0	15,188	0	0	0
Total						



6. Fraud Detection

Hunter Analysis

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

Particulars	Details
No Records Found	

Fraud Description	
Sr No	Status
No Record Found	



7. Bank Statement Analysis

(a) Month Wise Details

State Bank of India
Account No:- 10161919606
Account Details from Aug 2018 to Jul 2019

Description	Aug 2018	Sep 2018	Oct 2018	Nov 2018	Dec 2018	Jan 2019	Feb 2019	Mar 2019	Apr 2019	May 2019	Jun 2019	Jul 2019
Total No. of Credit Transactions	82	69	132	81	87	101	130	119	57	77	51	63
Total Amount of Credit Transactions	1,15,60,478	1,25,54,472	2,66,66,287	1,22,66,575	2,05,65,820	1,31,76,620	1,87,53,340	1,33,04,749	2,04,22,784	1,18,98,794	97,73,577	98,37,820
Total No. of Debit Transactions	91	98	120	88	101	106	86	127	72	85	94	83
Total Amount of Debit Transactions	1,61,38,820	1,28,93,264	2,04,13,165	1,45,13,682	1,63,68,698	1,54,55,115	2,12,70,469	1,71,49,637	1,20,28,284	1,92,88,183	77,64,011	83,18,413
Total No. of Cash Deposits	1	6	6	0	0	0	0	3	11	0	2	0
Total Amount of Cash Deposits	1,00,000	9,50,000	5,80,000	0	0	0	0	2,40,000	15,94,000	0	1,70,000	0
Total No. of Cash Withdrawals	1	1	3	0	3	5	4	16	4	2	0	2
Total Amount of Cash Withdrawals	1,50,000	1,00,000	4,50,000	0	3,50,000	8,00,000	5,20,000	31,55,000	5,50,000	3,00,000	0	3,00,000
Total No. of Cheque Deposits	3	5	4	0	0	2	2	7	3	1	4	2
Total Amount of Cheque Deposits	7,46,835	13,99,447	5,62,998	0	0	2,27,817	5,62,455	17,82,939	4,71,574	23,100	10,49,904	6,448
Total No. of Cheque Issues	86	92	98	64	94	96	80	97	64	78	82	65
Total Amount of Cheque Issues	1	1	1	1	1	1	2	1	1	1	73,69,952	82,14,873
Total No. of Inward Cheque Bounces	0	3	9	4	0	5	0	6	3	0	1	13



7. Bank Statement Analysis

(a) Month Wise Details

Description	Aug 2018	Sep 2018	Oct 2018	Nov 2018	Dec 2018	Jan 2019	Feb 2019	Mar 2019	Apr 2019	May 2019	Jun 2019	Jul 2019
Total No. of Outward Cheque Bounces	0	0	0	0	0	0	0	1	0	0	0	0
Min EOD Balance	-86,80,050	-88,79,640	-89,94,716	-59,74,373	-54,17,833	-36,26,928	-84,85,395	-89,04,016	-89,61,955	-84,12,193	-87,98,785	-84,06,556
Max EOD Balance	-44,46,523	-60,89,197	50,68,307	-1,97,292	14,53,597	24,83,193	-12,48,270	-29,59,339	5,84,883	30,613	-49,86,433	-40,66,334
Average EOD Balance	-70,90,819	-80,69,518	-45,20,949	-35,50,335	-13,25,927	-10,80,669	-56,51,714	-67,55,615	-70,18,124	-38,25,591	-75,74,695	-70,02,603



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

State Bank of India
Account No:- 10161919606
Account Details from Aug 2018 to Jul 2019

Month	Description	Category	Amount
Aug-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 08020001781 6-28108 MSD PHARMACE UTICALS PVT LTD	Transfer Out	-20,00,059
Aug-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 08230002055 3-28192 MSD PHARMACE UTICALS PVT LTD	Transfer Out	-18,00,059
Aug-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 08040000690 6-28133 MSD PHARMACE UTICAL PVT LTD	Transfer Out	-15,00,059
Aug-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 08290005196 9-28197 MSD PHARMACE UTICALS PVT LTD	Transfer Out	-10,10,059
Aug-2018	TO CLEARING- AXS LCCCMS POOL ACNONUTI- 28111	Transfer Out	-9,45,223
Sep-2018	TO CLEARING- HON CIPLA LTD-69001	Transfer Out	-16,99,750
Sep-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 09110006399 1-68994 MSD PHARMACE UTICALS PVT LTD	Transfer Out	-9,00,059
Sep-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 09270001430 4-69039 NOVARTIS INDIA LTD	Transfer Out	-8,00,059



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

Sep-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 09260002538 2-69037 NOVARTIS INDIA LTD	Transfer Out	-6,00,059
Sep-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 09180006037 4-69022 MSD PHARMACE UTICALS PVT LTD	Transfer Out	-5,50,059
Oct-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 10300000917 2-639346 MSD PHARMACE UTICALS PVT LTD	Transfer Out	-25,00,059
Oct-2018	DEBIT- ACHDr CITI0050500 0028043 CTROCHPR OD-	Transfer Out	-11,97,504
Oct-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 10260003251 0-639333 MSD PHARMACE UTICALS PVT LTD	Transfer Out	-10,00,059
Oct-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 10200001123 3-639299 EMCURE PHARMACE UTICALS LTD	Transfer Out	-8,72,825
Oct-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 10120003519 9-639280 MSD PHARMACE UTICALS PVT LTD	Transfer Out	-8,00,059
Nov-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 11140003688 4-699917 MSD PHARMACE UTICALS PVT LTD	Transfer Out	-15,00,059
Nov-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 11210001045 7-707905 NOVARTIS INDIA LTD	Transfer Out	-10,87,893
Nov-2018	TO CLEARING- AXS LCCCMS POOL AC- 639256	Transfer Out	-8,33,891



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

Nov-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 11140003706 0-699920 GST	Transfer Out	-7,67,971
Nov-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 11130007528 6-699918 G S T	Transfer Out	-7,67,971
Dec-2018	DEBIT- ACHDr CITI0050500 0028043 CTROCHPR OD-	Transfer Out	-20,00,000
Dec-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 12200001999 4-709961 MS D PHARMACE UTICALSPVT LTD	Transfer Out	-15,00,059
Dec-2018	TO CLEARING- AXS LCCCMS POOL AC- 639351	Transfer Out	-12,67,268
Dec-2018	CHQ TRANSFER- NEFT UTR NO: SBIN7183549 72333- 709969 MSD PHARMACE UTICALS PVT LTD	Transfer Out	-10,00,029
Dec-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 12240022652 0-709981 MSD PHARMACE UTICALS PVT LTD	Transfer Out	-7,00,059
Jan-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 01150010590 7-753940 MSD PHARMACE UTICALS PVT LTD	Transfer Out	-15,59,336
Jan-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 01310002815 9-789607 MSD PHARMA CEUTICALS PVT LTD	Transfer Out	-15,00,059
Jan-2019	CHQ TRANSFER- NEFT UTR NO: SBIN7190031 47805- 753904 MEDIC PHARMA	Transfer Out	-7,24,259



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

Jan-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 01100013346 6-753927 M S D PHARMACE UTICALS PVT LTD	Transfer Out	-7,06,168
Jan-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 01210013459 6-753962 MEDIC PHARMA	Transfer Out	-6,45,059
Feb-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 02120008510 0-789638 MSD PHARMACE UTICALS PVT LTD	Transfer Out	-25,00,059
Feb-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 02130005853 6-789643 MSD PHARMACE UTICALS PVT LTD	Transfer Out	-25,00,059
Feb-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 02280013726 0-825977 MSD PHARMACIU TICALS PVT LTD	Transfer Out	-15,28,962
Feb-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 02270005915 8-789693 BAXTER INDIA PVT LTD	Transfer Out	-14,18,252
Feb-2019	TO CLEARING- HON ASTRA ZENECA PHARMA INDI-709985	Transfer Out	-9,51,731
Mar-2019	DEBIT- ACHDr CITI0050500 0028043 CTROCHPR OD-	Transfer Out	-16,04,400
Mar-2019	TO DEBIT THROUGH CHEQUE-SBI AMT TFD- 826016	Transfer Out	-10,15,000
Mar-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 03140014385 0-826024 BAXTER INDIA PVT LTD	Transfer Out	-9,99,891



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

Mar-2019	TO CLEARING- AXS EMCURE PHARMACE UTICALS LI- 753915	Transfer Out	-6,75,311
Mar-2019	TO TRANSFER- RTGS UTR NO: SBINR52019 03260009551 9-ASTRA ZENECA PHARMA INDIA	Transfer Out	-5,76,267
Apr-2019	CHEQUE WDL- BT CHQ-826063	Transfer Out	-13,20,000
Apr-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 04180003020 6-868841 NOVARTIS INDIA LTD	Transfer Out	-10,00,082
Apr-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 04250013849 7-868874 MEDIC PHARMA	Transfer Out	-6,42,818
Apr-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 04260007597 6-868876 MSD PHARMACE UTICALS PVT LTD	Transfer Out	-5,91,449
Apr-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 04040005335 1-826068 NOVARTIS INDIA LTD	Transfer Out	-5,47,463
May-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 05280007653 3-868980 MSD PHARMACE UTICALS PVT LTD	Transfer Out	-21,75,126
May-2019	TO CLEARING- HDF MANIT ARORA- 826064	Transfer Out	-19,50,000
May-2019	TO CLEARING- CIT BOEHRINGE R INGELHEIM IND-868858	Transfer Out	-15,55,723
May-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 05300007030 8-868984 MSD PHARMACE UTICALS PVT LTD	Transfer Out	-9,28,461



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

May-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 05210006280 2-868945 MEDIC PHARMA	Transfer Out	-8,49,599
Jun-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 06040004689 2-868989 ASTRAZENE LA PHARMA INDIA LTD	Transfer Out	-5,46,206
Jun-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 06270010045 1-923946 BAXTER INDIA PVT LTD	Transfer Out	-4,20,813
Jun-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 06260010985 3-923942 NOVARTIS INDIA LTD	Transfer Out	-3,77,555
Jun-2019	CHQ TRANSFER- NEFT UTR NO: SBIN9191639 52984- 869022 RAJ DRUG HOUSE	Transfer Out	-3,00,377
Jun-2019	TO CLEARING- HON ABBOTT INDIA LTD COLLEC- 868974	Transfer Out	-2,77,384
Jul-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 07290012896 9-952184 MSD PHARMACE UTICALS PVT LTD	Transfer Out	-17,11,114
Jul-2019	TO CLEARING- CIT BOEHRINGE R INGELHEIM IND-868928	Transfer Out	-7,18,402
Jul-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 07030009429 2-923966 MEDIC PHARMA	Transfer Out	-5,47,217
Jul-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 07300011546 1-952188 NOVARTIS INDIA LTD	Transfer Out	-4,00,023



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

Jul-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 07240007058 9-980811 MEDIC PHARMA	Transfer Out	-4,00,023
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7. Bank Statement Analysis

(c) Top 5 Fund Received

State Bank of India
Account No:- 10161919606
Account Details from Aug 2018 to Jul 2019

Month	Description	Category	Amount
Aug-2018	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	13,51,804
Aug-2018	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	10,34,130
Aug-2018	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	8,27,520
Aug-2018	BY TRANSFER- NEFT*CITI01 00000*CITIN 18906711436 *ROCHE PRODUCTS I -	Transfer In	6,33,751
Aug-2018	BULK POSTING-BY SALARY-	Salary	6,20,726
Sep-2018	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	13,95,545
Sep-2018	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	11,97,504
Sep-2018	BY TRANSFER- bt-	Transfer In	10,00,000
Sep-2018	BY TRANSFER- For personal use-	Transfer In	5,39,999
Sep-2018	BY TRANSFER- RTGS UTR NO: HDFCR5201 80925954375 85-MANIT ARORA	Transfer In	5,00,000
Oct-2018	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	58,22,318



7. Bank Statement Analysis

(c) Top 5 Fund Received

Oct-2018	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	18,14,538
Oct-2018	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	16,49,473
Oct-2018	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	12,41,324
Oct-2018	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	10,56,778
Nov-2018	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	21,93,072
Nov-2018	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	9,65,619
Nov-2018	BY TRANSFER- PCDA WC CHANDIGAR H000006-	Transfer In	8,98,632
Nov-2018	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	5,96,150
Nov-2018	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	5,64,480
Dec-2018	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	22,59,877
Dec-2018	BY TRANSFER- PCDA WC CHANDIGAR H000006-	Transfer In	20,50,541
Dec-2018	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	13,52,938
Dec-2018	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	13,51,804



7. Bank Statement Analysis

(c) Top 5 Fund Received

Dec-2018	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	11,21,111
Jan-2019	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	15,00,536
Jan-2019	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	9,79,347
Jan-2019	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	8,27,520
Jan-2019	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	5,38,894
Jan-2019	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	4,81,033
Feb-2019	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	22,58,686
Feb-2019	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	16,04,400
Feb-2019	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	15,27,552
Feb-2019	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	8,98,027
Feb-2019	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	8,00,904
Mar-2019	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	13,87,680
Mar-2019	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	9,62,304



7. Bank Statement Analysis

(c) Top 5 Fund Received

Mar-2019	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	6,20,640
Mar-2019	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	5,16,418
Mar-2019	CHEQUE DEPOSIT- TRF-349846	Transfer In	4,99,509
Apr-2019	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	56,48,308
Apr-2019	BY TRANSFER- NEFT*UTIB0 000313*AXT B1910783660 88*NORTHE RN RAILWAY -	Transfer In	21,69,396
Apr-2019	BY TRANSFER- NEFT*UTIB0 000313*AXT B1911604472 48*NORTHE RN RAILWAY -	Transfer In	16,15,660
Apr-2019	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	13,62,144
Apr-2019	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	10,21,731
May-2019	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	21,19,394
May-2019	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	13,51,804
May-2019	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	11,34,605
May-2019	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	9,73,420
May-2019	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	7,86,041
Jun-2019	BULK POSTING-BY SALARY-	Salary	21,14,718



7. Bank Statement Analysis

(c) Top 5 Fund Received

Jun-2019	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	8,79,033
Jun-2019	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	8,15,436
Jun-2019	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	7,26,656
Jun-2019	BY TRANSFER- RTGS UTR NO: HDFCR5201 90619833256 35-MANIT ARORA	Transfer In	5,00,000
Jul-2019	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	19,91,189
Jul-2019	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	16,42,808
Jul-2019	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	6,63,454
Jul-2019	BULK POSTING- PCDA WC CHANDIGAR H000006-	Transfer In	6,18,800
Jul-2019	BULK POSTING-BY SALARY-	Salary	4,36,795



7. Bank Statement Analysis

(d) Bounced Cheque's Details

State Bank of India
Account No:- 10161919606
Account Details from Aug 2018 to Jul 2019

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	2018-08-20	-	BY TRANSFER- RTGSR UTR NO: SBINR52018 08200002595 5-// Account Does not exist	2,00,000	Bounced I/W Payment	-73,33,814
2	2018-09-01	-	CHQ RET CHARGES 28183	590	Bounced I/W Cheque Charges	-87,12,379
3	2018-09-05	-	CHQ RET CHARGES 28102	590	Bounced I/W Cheque Charges	-87,72,541
4	2018-09-06	-	CHQ RET CHARGES 925285	590	Bounced I/W Cheque Charges	-89,46,922
5	2018-09-07	-	BY TRANSFER- NEFTRRSBI N618250179 049(07-09- 18)ACCOUNT DOES NOT E-	1,93,873	Bounced I/W Payment	-84,62,231
6	2018-10-01	-	CHQ RET CHARGES 69033	590	Bounced I/W Cheque Charges	-88,50,382
7	2018-10-04	-	CHQ RET CHARGES 68973	590	Bounced I/W Cheque Charges	-89,84,251
8	2018-10-15	-	CHQ RET CHARGES 639276	590	Bounced I/W Cheque Charges	-74,96,105
9	2018-10-15	-	CHQ RET CHARGES 639278	590	Bounced I/W Cheque Charges	-74,96,695



7. Bank Statement Analysis

(d) Bounced Cheque's Details

10	2018-10-15	-	CHQ RET CHARGES 639277	590	Bounced I/W Cheque Charges	-74,97,285
11	2018-10-15	-	CHQ RET CHARGES 28114	590	Bounced I/W Cheque Charges	-74,97,875
12	2018-10-15	-	CHQ RET CHARGES 28118	590	Bounced I/W Cheque Charges	-74,98,465
13	2018-10-18	-	CHQ RET CHARGES 28117	590	Bounced I/W Cheque Charges	-89,95,306
14	2018-10-19	-	CHQ RET CHARGES 68989	590	Bounced I/W Cheque Charges	16,31,232
15	2018-10-23	-	BY TRANSFER- NEFTRRSBI N218296941 333(23-10- 18)Beneficiar y Name D-	1,90,000	Bounced I/W Payment	-77,885
16	2018-10-31	-	OD PNL INTT	2,054	Penal Charges	-23,81,848
17	2018-11-13	-	CHQ RET CHARGES 639293	590	Bounced I/W Cheque Charges	-59,74,963
18	2018-11-13	-	CHQ RET CHARGES 28116	590	Bounced I/W Cheque Charges	-59,75,553
19	2018-11-13	-	CHQ RET CHARGES 68988	590	Bounced I/W Cheque Charges	-59,76,143
20	2018-11-13	-	CHQ RET CHARGES 639253	590	Bounced I/W Cheque Charges	-59,76,733
21	2018-12-24	-	BY TRANSFER- NEFTRRSBI N918358403 501(24-12- 18)R03-	1,00,000	Bounced I/W Payment	13,29,992
22	2019-01-16	-	CHQ RET CHARGES 707912	590	Bounced I/W Cheque Charges	-14,95,666



7. Bank Statement Analysis

(d) Bounced Cheque's Details

23	2019-01-16	-	CHQ RET CHARGES 753936	590	Bounced I/W Cheque Charges	-14,96,256
24	2019-01-16	-	CHQ RET CHARGES 753937	590	Bounced I/W Cheque Charges	-14,96,846
25	2019-01-16	-	CHQ RET CHARGES 707915	590	Bounced I/W Cheque Charges	-14,97,436
26	2019-01-16	-	CHQ RET CHARGES 707920	590	Bounced I/W Cheque Charges	-14,98,026
27	2019-03-02	-	BY TRANSFER- NEFTRRSBI N519061858 317(02-03- 19)Account Does Not E-	10,001	Bounced I/W Payment	-39,33,426
28	2019-03-11	-	OUT-CHQ RETURN- 55Account blocked (situation covered in 21 -25)eder-	21,574	Bounced O/W Cheque	-57,67,902
29	2019-03-26	-	CHQ RET CHARGES 709987	590	Bounced I/W Cheque Charges	-89,15,269
30	2019-03-26	-	CHQ RET CHARGES 28156	590	Bounced I/W Cheque Charges	-88,40,859
31	2019-03-26	-	CHQ RET CHARGES 707913	590	Bounced I/W Cheque Charges	-88,41,449
32	2019-03-26	-	CHQ RET CHARGES 789647	590	Bounced I/W Cheque Charges	-88,42,039
33	2019-03-27	-	BY TRANSFER- NEFTRRSBI N519086961 181(27-03- 19)RETURN ED-	58,329	Bounced I/W Payment	-86,70,625
34	2019-03-28	-	CHQ RET CHARGES 826054	590	Bounced I/W Cheque Charges	-89,99,440



7. Bank Statement Analysis

(d) Bounced Cheque's Details

35	2019-03-29	-	CHQ RET CHARGES 789673	590	Bounced I/W Cheque Charges	-85,36,705
36	2019-03-31	-	TO TRANSFER- INB Return of payment-	3,00,000	Bounced O/W Payment	-88,46,082
37	2019-04-03	-	CHQ RET CHARGES 789672	590	Bounced I/W Cheque Charges	-88,92,748
38	2019-04-17	-	CHQ RET CHARGES 826018	590	Bounced I/W Cheque Charges	-88,42,551
39	2019-04-20	-	BY TRANSFER- NEFTRRSBI N719110728 356(20-04- 19)Account Does Not E-	1,63,600	Bounced I/W Payment	-83,78,703
40	2019-04-22	-	CHQ RET CHARGES 789634	590	Bounced I/W Cheque Charges	-89,13,545
41	2019-04-30	-	OD PNL INTT	1,281	Penal Charges	-3,45,917
42	2019-05-23	-	BY TRANSFER- NEFTRRSBI N419143142 775(23-05- 19)ACCOUNT DOES NOT E-	1,40,000	Bounced I/W Payment	-43,54,779
43	2019-06-01	-	CHQ RET CHARGES 753930	590	Bounced I/W Cheque Charges	-75,95,896
44	2019-06-30	-	OD PNL INTT	792	Penal Charges	-55,85,741
45	2019-07-06	-	CHQ RET CHARGES 789676	590	Bounced I/W Cheque Charges	-70,06,928
46	2019-07-11	-	CHQ RET CHARGES 826042	590	Bounced I/W Cheque Charges	-83,34,833
47	2019-07-12	-	CHQ RET CHARGES 699914	590	Bounced I/W Cheque Charges	-83,35,422



7. Bank Statement Analysis

(d) Bounced Cheque's Details

48	2019-07-15	-	CHQ RET CHARGES 868971	590	Bounced I/W Cheque Charges	-83,36,012
49	2019-07-16	-	CHQ RET CHARGES 923904	590	Bounced I/W Cheque Charges	-83,36,602
50	2019-07-16	-	CHQ RET CHARGES 868948	590	Bounced I/W Cheque Charges	-83,37,192
51	2019-07-17	-	CHQ RET CHARGES 28121	590	Bounced I/W Cheque Charges	-83,09,279
52	2019-07-17	-	CHQ RET CHARGES 868918	590	Bounced I/W Cheque Charges	-83,09,869
53	2019-07-18	-	CHQ RET CHARGES 923916	590	Bounced I/W Cheque Charges	-82,48,101
54	2019-07-18	-	CHQ RET CHARGES 923918	590	Bounced I/W Cheque Charges	-82,48,691
55	2019-07-18	-	CHQ RET CHARGES 868954	590	Bounced I/W Cheque Charges	-82,49,281
56	2019-07-19	-	CHQ RET CHARGES 923934	590	Bounced I/W Cheque Charges	-78,20,330
57	2019-07-19	-	CHQ RET CHARGES 923935	590	Bounced I/W Cheque Charges	-78,20,920
58	2019-07-31	-	OD PNL INTT	9,084	Penal Charges	-40,66,334



8. List of Abbreviations

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



8. List of Abbreviations

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



Thank You

For Further Details

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