



# **Prelim Report of MSME Application**

## **Offline Proposal**

### **DAS FABRICS**

**Dated: 02/12/2019**

#### **Registered Office**

PROP.DAS FABRICS,  
NEW SUBHASH NAGAR  
NEAR BASTI JODHEWAL

District: Ludhiana,

Taluka: Ludhiana,

Ludhiana-141008

#### **Email Id:**

rajeshkumra000@gmail.com

**Contact Number:** 9878615037

#### **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    | <b>02/12/2019</b> |
| 2      | Date of In-Eligible | <b>02/12/2019</b> |



## 2. PARAMETER CHECK

| Sr.No. | Parameters   | Details   | Matched Status |
|--------|--|---|----------------|
| 1.     | Industry (Sector & Sub-Sector)   | <b>Textiles</b>   | -              |
| 2.     | Loan Amount  | <b>- Rupees</b>   | -              |
| 3.     | Geographical Market Focus  | <b>Ludhiana</b>   | -              |
| 4.     | CGTMSE Coverage  |   | -              |
| 5.     | MSME Category  |   | -              |
| 6.     | Asset Coverage % (including CGTMSE coverage and Collateral Security value) |   | -              |
| 7.     | Debt Equity Ratio (2018 - 2019)  | <b>1.12 Times</b>   | -              |
| 8.     | Current Ratio (2018 - 2019)  | <b>6.73 Times</b>   | -              |
| 9.     | Interest Coverage Ratio (2018 - 2019)                                      | <b>-</b>  | -              |
| 10.    | TOL/TNW (2018 - 2019)  | <b>1.43 Times</b>   | -              |
| 11.    | Top Customer Concentration (B2B)   | <b>7.63%</b>  | -              |
| 12.    | Number of cheque bounced (Last Month)                                      | <b>0</b>  | -              |
| 13.    | Number of cheque bounced (Last 6 Month)                                    | <b>0</b>  | -              |
| 14.    | Risk Model Score   |   | -              |
| 15.    | Age of Establishment   | <b>21 Years</b>   | -              |
| 16.    | Positive Profitability history   |   | -              |
| 17.    | Past Year Turnover   | <b>2,12,14,597 Rupees</b>   | -              |
| 18.    | Positive Net Worth history   |   | -              |
| 19.    | Turnover to Loan Ratio (2018 - 2019)                                       |   | -              |
| 20.    | Gross Cash Accruals to loan ratio (2018 - 2019)                            |   | -              |
| 21.    | Minimum Bureau Score - Director/ Partner/ Proprietor                       | <b>722</b>  | -              |
| 22.    | Commercial Bureau - Maximum DPDs (last 12 months)                          | <b>0 DPDs</b>   | -              |
| 23.    | Maximum Drop in turnover allowed   | <b>Increase in Current Year turnover compares to Previous Year turnover</b> | -              |
| 24.    | Utilisation percentage   | <b>69%</b>  | -              |
| 25.    | Credit Summation   | <b>125.61%</b>  | -              |
| 26.    | Collateral Coverage % (includes only Collateral Security Value)            |   | -              |



## 2. PARAMETER CHECK

|     |  |               |   |
|-----|--|---------------|---|
| 27. | Debt Service Coverage Ratio (Conservative)                   |               | - |
| 29. | Minimum Bureau Score - Main Director/<br>Partner/ Proprietor | <b>722</b>    | - |
| 30. | Commercial Bureau - Maximum DPDs (last 3 months)             | <b>0 DPDs</b> | - |

### 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:            | Textiles                          |
| Establishment Year:  | April 1960                        |
| Constitution:        | Sole Proprietorship               |
| PAN:                 | ABVPL1285C                        |
| GSTIN (1):           | 03ABVPL1285C1ZQ (Primary)         |
| Product Description: | MANUFACTURING OF SHAWLS, MUFFLERS |

#### (b) GST Details

|                                   |                      |
|-----------------------------------|----------------------|
| Number of Customers:              | 132                  |
| Top Customer Concentration (B2B): | 7.63 %               |
| Projected Sales as per GST (Rs.): |                      |
| Factory Premise:                  | Owned                |
| Know How:                         | Specialised Know How |
| Competition:                      | Low                  |
| Commercial Operation Date:        | -                    |

#### (c) Proprietors Background:

|                  |   |
|------------------|---|
| Name             | AMRIT LAL   |
| PAN              | ABVPL1285C  |
| Address          | PROP.DAS FABRICS NEW SUBHASH NAGAR NEAR BASTI JODHEWAL<br>Central Post Office S.O,<br>Ludhiana,<br>Ludhiana,<br>PUNJAB,<br>141008 |
| Mobile No        | 9815434000  |
| Date of Birth    | 24-04-1960  |
| Total Experience | 30  |
| Networth         | 36,35,176   |



### 3. Project Snapshot

|                          |                    |
|--------------------------|--------------------|
| TransUnion               | 722                |
| Experian                 | -                  |
| Personal Loan Obligation | 10440.0            |
| Father Name              | TELU RAM           |
| Educational Status       | Graduate (General) |
| Nationality              | India              |
| Visually Impaired        | No                 |
| Residence Status         | Resident India     |

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

|                            |            |
|----------------------------|------------|
| Name                       | AMRIT LAL  |
| Marital Status             | Married    |
| Spouse Name                | RAMA RANI  |
| Spouse Detail              | Employed   |
| No. of Children            | 2          |
| 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 |
|----------------|-------|

#### (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) |
|--------------|---------------------|-------------|----------------------|-----------------|------------------------|-----|-------------------|---|
| 14-05-2012   | State Bank of India | Cash credit | 49,00,000            | 35,78,860       |                        | 0   |                   | -   |



### 3. Project Snapshot

|            |                     |        |           |           |  |   |  |   |
|------------|---------------------|--------|-----------|-----------|--|---|--|---|
| 31-08-2014 | State Bank of India | Others | 50,00,000 | 22,58,973 |  | 0 |  | - |
|------------|---------------------|--------|-----------|-----------|--|---|--|---|





### 3. Project Snapshot

**(g) Fund Requirement:**

| Particulars             | Details         |
|-------------------------|-----------------|
| Facility                | Working Capital |
| Loan Amount Applied     | 49,00,000       |
| Promotor's Contribution | 36,35,176       |
| Purpose                 | Working Capital |

**(h) Business Name Comparision**

|                            |             |
|----------------------------|-------------|
| Name as per GST (1)        | AMRIT LAL   |
| Name as per ITR            | AMRIT LAL   |
| Name edited by user*       | DAS FABRICS |
| Trade Name as per GST (1)  | -           |
| Name as per Bank Statement | DAS FABRICS |

**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-2019        | 31-Mar-2018        | 31-Mar-2017        |
| No of Months   | 12                 | 12                 | 12                 |
| <b>INCOME :</b>  |                    |                    |                    |
| Gross Sales<br>(Including Indirect Taxes collected on sales)     | 2,12,14,597        | 1,87,99,032        | 2,16,07,814        |
| Less: Indirect Taxes<br>(Indirect Taxes paid on purchases)       | 0                  | 0                  | 0                  |
| <b>Net Sales</b>   | <b>2,12,14,597</b> | <b>1,87,99,032</b> | <b>2,16,07,814</b> |
| <b>EXPENDITURE :</b>   |                    |                    |                    |
| Increase/Decrease in Stock                                       | -81,122            | -17,79,472         | 20,61,452          |
| Raw Material Consumed  | 1,60,75,093        | 1,70,34,087        | 1,46,45,559        |
| Power & Fuel Cost  | 3,28,770           | 2,47,020           | 4,45,189           |
| Employee Cost  | 8,09,900           | 11,06,300          | 20,28,128          |
| General and Administration Expenses                              | 14,51,094          | 12,60,174          | 15,88,632          |
| Selling and Distribution Expenses                                | 0                  | 0                  | 0                  |
| Miscellaneous Expenses   | 16,41,592          | 19,209             | 0                  |
| Less: Expenses Capitalised                                       | 0                  | 0                  | 0                  |
| <b>Total Expenditure</b>   | <b>2,02,25,327</b> | <b>1,78,87,318</b> | <b>2,07,68,960</b> |
| <b>Operating Profit (Excl OI)</b>                                | <b>9,89,270</b>    | <b>9,11,714</b>    | <b>8,38,854</b>    |
| Other Income   | 0                  | 48,000             | 0                  |
| <b>Operating Profit (EBITDA)</b>                                 | <b>9,89,270</b>    | <b>9,59,714</b>    | <b>8,38,854</b>    |
| Interest   | 0                  | 0                  | 29,428             |
| <b>PBDT</b>  | <b>9,89,270</b>    | <b>9,59,714</b>    | <b>8,09,426</b>    |
| Depreciation   | 2,00,581           | 2,33,253           | 1,08,846           |
| <b>Profit Before Taxation &amp; Exceptional Items</b>            | <b>7,88,689</b>    | <b>7,26,461</b>    | <b>7,00,580</b>    |
| Exceptional Income / Expenses                                    | 0                  | 0                  | 0                  |
| <b>Profit Before Tax</b>   | <b>7,88,689</b>    | <b>7,26,461</b>    | <b>7,00,580</b>    |
| Provision for Tax  | 0                  | 0                  | 0                  |
| <b>Other Income (Need to check at the time of Due Diligence)</b> | <b>10,278</b>      | <b>0</b>           | <b>0</b>           |



## 4. Financials Details

### (a) Existing Financials

| Profit & Loss Statement   |          |          |          |
|---------------------------|----------|----------|----------|
| <b>Profit After Tax</b>   | 7,98,967 | 7,26,461 | 7,00,580 |
| Dividend Pay Out          | 0        | 0        | 0        |
| <b>Equity Dividend %</b>  | 0        | 0        | 0        |
| <b>Earnings Per Share</b> | 0        | 0        | 0        |

| Balance Sheet -Equities and Liabilities                                  |                    |                    |                    |
|--|--------------------|--------------------|--------------------|
| Units  | (INR)              |                    |                    |
| <b>As on:</b>  | <b>31-Mar-2019</b> | <b>31-Mar-2018</b> | <b>31-Mar-2017</b> |
| <b>EQUITY AND LIABILITIES</b>  |                    |                    |                    |
| Share Capital  | 36,35,176          | 31,10,299          | 25,61,656          |
| Share Warrants & Outstandings  | 0                  | 0                  | 0                  |
| Revaluation Reserve  | 0                  | 0                  | 0                  |
| Other Reserves & Surplus   | 0                  | 0                  | 0                  |
| <b>Shareholder's Funds</b>   | <b>36,35,176</b>   | <b>31,10,299</b>   | <b>25,61,656</b>   |
| Minority Interest  | 0                  | 0                  | 0                  |
| Secured Loans  | 33,68,171          | 31,86,547          | 22,91,556          |
| Unsecured Loans -Promoters   | 0                  | 0                  | 0                  |
| Unsecured Loans -Others  | 6,89,593           | 6,22,376           | 2,71,726           |
| Deferred Tax Liabilities / (Assets)                                      | 0                  | 0                  | 0                  |
| Other Long Term Liabilities  | 0                  | 0                  | 0                  |
| Other Borrowings<br>(including Short Term)                               | 0                  | 0                  | 0                  |
| Long Term Provisions   | 0                  | 0                  | 0                  |
| <b>Total Non-Current Liabilities</b>                                     | <b>40,57,764</b>   | <b>38,08,923</b>   | <b>25,63,282</b>   |
| Trade Payables   | 4,07,434           | 2,72,599           | 95,830             |
| Other Current Liabilities  | 7,26,707           | 5,70,385           | 1,22,484           |
| Short Term Provisions  | 0                  | 0                  | 0                  |
| <b>Total Current Liabilities</b>   | <b>11,34,141</b>   | <b>8,42,984</b>    | <b>2,18,314</b>    |
| <b>Other Liabilities</b><br>(Need to check at the time of Due Diligence) | <b>0</b>           | <b>0</b>           | <b>0</b>           |



## 4. Financials Details

### (a) Existing Financials

| Balance Sheet -Equities and Liabilities                             |                    |                    |                    |
|---|--------------------|--------------------|--------------------|
| <b>Total Liabilities</b>  | 88,27,081          | 77,62,206          | 53,43,252          |
| Balance Sheet -Assets   |                    |                    |                    |
| Units   | (INR)              |                    |                    |
| <b>As on:</b>   | <b>31-Mar-2019</b> | <b>31-Mar-2018</b> | <b>31-Mar-2017</b> |
| Gross Block   | 13,94,031          | 16,21,974          | 9,29,794           |
| Less: Accumulated Depreciation                                      | 2,00,581           | 2,33,253           | 1,08,846           |
| Less: Impairment of Assets  | 0                  | 0                  | 0                  |
| <b>Net Block</b>  | <b>11,93,450</b>   | <b>13,88,721</b>   | <b>8,20,948</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   | 45,26,017          | 44,44,895          | 26,65,423          |
| Sundry Debtors  | 15,06,576          | 8,00,905           | 14,83,655          |
| Cash and Bank   | 49,139             | 4,29,203           | 65,577             |
| Other Current Assets  | 15,51,899          | 6,98,482           | 3,07,649           |
| Short Term Loans and Advances                                       | 0                  | 0                  | 0                  |
| <b>Total Current Assets</b>   | <b>76,33,631</b>   | <b>63,73,485</b>   | <b>45,22,304</b>   |
| <b>Other Assets</b><br>(Need to check at the time of Due Diligence) | 0                  | 0                  | 0                  |
| <b>Total Assets</b>   | <b>88,27,081</b>   | <b>77,62,206</b>   | <b>53,43,252</b>   |
| <b>Book Value</b>   | <b>1</b>           | <b>1</b>           | <b>1</b>           |



## 4. Financial Details

### (b) Ratio Analysis

| Ratio Analysis                |             |             |             |
|-------------------------------|-------------|-------------|-------------|
| Ratio                         | 31-Mar-2019 | 31-Mar-2018 | 31-Mar-2017 |
| EBITDA (%)                    | 4.66        | 5.11        | 3.88        |
| PATM (%)                      | 3.77        | 3.86        | 3.24        |
| ROCE (%)                      | 13.54       | 15.94       | NA          |
| Asset Turnover(x)             | 2.40        | 2.42        | 4.04        |
| Inventory Turnover (days)     | 81.68       | 90.70       | 46.84       |
| Debtors Turnover(days)        | 25.92       | 15.55       | 25.06       |
| Creditors Turnover (days)     | 9.07        | 5.76        | 2.32        |
| Sales/Working Capital (x)     | 96.78       | 96.56       | 68.47       |
| Net Sales Growth(%)           | 12.85       | -13.00      | NA          |
| PAT Growth(%)                 | 9.98        | 3.69        | NA          |
| Adjusted Total Debt/Equity(x) | 1.12        | 1.22        | 1.00        |
| Growth in Debt/ Equity (%)    | -8.20       | 22.00       | NA          |
| Current Ratio(x)              | 14.81       | 19.24       | 43.30       |
| Current Ratio (As per CMA)    | 6.73        | 7.56        | 20.71       |
| Quick Ratio(x)                | 3.70        | 2.94        | 15.48       |
| Interest Coverage             | 0.00        | 0.00        | 28.51       |
| Debt/ EBITDA                  | 4.10        | 3.97        | 3.06        |
| Free Reserves/ Equity         | 0.00        | 0.00        | 0.00        |
| CFO Margin                    | -1.70       | 0.52        | NA          |
| Growth in CFO Margin (%)      | -429.26     | 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 | 2,12,14,597 | 1,87,99,032 | 2,16,07,814 |
| Add        | Export Sales   | 0           | 0           | 0           |
|            | <b>Total</b>   | 2,12,14,597 | 1,87,99,032 | 2,16,07,814 |

##### Note 2: Indirect Taxes

| Particular |              | 31-Mar-2019 | 31-Mar-2018 | 31-Mar-2017 |
|------------|--------------|-------------|-------------|-------------|
|            | Excise Duty  | 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.     | 44,44,895   | 26,65,423   | 47,26,875   |
| Minus      | Cl. stock of F.G.     | 45,26,017   | 44,44,895   | 26,65,423   |
|            | <b>Total</b>          | -81,122     | -17,79,472  | 20,61,452   |

##### 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] | 1,60,75,093 | 1,68,89,867 | 1,46,45,559 |
| Add        | Other spares   | 0           | 1,44,220    | 0           |
|            | <b>Total</b>   | 1,60,75,093 | 1,70,34,087 | 1,46,45,559 |

##### 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           |



## 4. Financial Details

### (c) Notes to Account

|  |  |                    |                    |                    |
|--|--|--------------------|--------------------|--------------------|
|  | <b>Total</b>   | 0                  | 0                  | 0                  |
| <b>Note 6: Share Capital</b>                           |  |                    |                    |                    |
|  | <b>Particular</b>  | <b>31-Mar-2019</b> | <b>31-Mar-2018</b> | <b>31-Mar-2017</b> |
|  | Ordinary share capital   | 36,35,176          | 31,10,299          | 25,61,656          |
| Add  | Preference shares [redeemable after one year]  | 0                  | 0                  | 0                  |
|  | <b>Total</b>   | 36,35,176          | 31,10,299          | 25,61,656          |
| <b>Note 7: Other Reserves &amp; Surplus</b>            |  |                    |                    |                    |
|  | <b>Particular</b>  | <b>31-Mar-2019</b> | <b>31-Mar-2018</b> | <b>31-Mar-2017</b> |
|  | 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                  |
| <b>Note 8: Unsecured Loans -Others</b>                 |  |                    |                    |                    |
|  | <b>Particular</b>  | <b>31-Mar-2019</b> | <b>31-Mar-2018</b> | <b>31-Mar-2017</b> |
|  | Term Loans [excl'd instalments payable within one year] (Unsecured)  | 0                  | 0                  | 0                  |
| Add  | Unsecured loans from others  | 0                  | 0                  | 0                  |
|  | <b>Total</b>   | 6,89,593           | 6,22,376           | 2,71,726           |
| <b>Note 9: Other Borrowings (including Short Term)</b> |  |                    |                    |                    |
|  | <b>Particular</b>  | <b>31-Mar-2019</b> | <b>31-Mar-2018</b> | <b>31-Mar-2017</b> |
|  | 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                  |



## 4. Financial Details

### (c) Notes to Account

#### Note 10: Other Long Term Liabilities

| 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]                         | 7,26,707    | 5,70,385    | 1,22,484    |
|            | <b>Total</b>   | 7,26,707    | 5,70,385    | 1,22,484    |





## 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] | 15,06,576   | 8,00,905    | 14,83,655   |
| Add        | Export receivables[including bills purchased and discounted by banks]                     | 0           | 0           | 0           |
|            | <b>Total</b>  | 15,06,576   | 8,00,905    | 14,83,655   |

### 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<br>[specify]DEPB/ DUTY<br>DRAWBACK | 15,51,899 | 6,98,482 | 3,07,649 |
|     | <b>Total</b>  | 15,51,899 | 6,98,482 | 3,07,649 |

**Note 16: Short Term Loans and Advances**

| 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           |



## 5. GST Data

### 1 . GST Data (AMRIT LAL) (03ABVPL1285C1ZQ)

#### Key Observation

|   |                               |
|---|-------------------------------|
| 1. Highest Sales Category   | <b>100% (B2B)</b>             |
| 2. Gross Margin % (Sales-Purchase / Sales)                                      | <b>15%</b>                    |
| 3. Customer Concentration (B2B) (Top 5):  | <b>32% of Total Sales</b>     |
| 4. Supplier Concentration (Top 5):  | <b>73% of Total Purchase</b>  |
| 5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms |                               |
| 6. Average Sales:   | <b>Rs. 17,97,235</b>          |
| 7. Median Sales:  | <b>Rs. 19,90,893</b>          |
| 8. Average Purchase:  | <b>Rs. 15,28,023</b>          |
| 9. Median Purchase:   | <b>Rs. 14,80,510</b>          |
| 10. Highest sales are in the month of   | <b>11-2017</b>                |
| 11. Highest Purchase are in the month of  | <b>10-2017</b>                |
| 12. Total Credit Note Vs Total Sales is   | <b>0% in 07-2017(Highest)</b> |

#### Overview

| Sr.No | Particulars                 | Details            |
|-------|-----------------------------|--------------------|
| 1.    | Total No. of Months         | <b>28</b>          |
| 2.    | Total No. of Customers      | <b>132</b>         |
| 3.    | Total No. of Suppliers      | <b>48</b>          |
| 4.    | Total Sales (Invoice Value) | <b>5,03,22,579</b> |
| A.    | B2B                         | <b>5,02,46,795</b> |
| B.    | B2CL                        | <b>0</b>           |
| C.    | B2CS                        | <b>75,784</b>      |
| D.    | Exports                     | <b>0</b>           |
| E.    | Nil Rated Good              | <b>0</b>           |
| F.    | Exempted Goods              | <b>0</b>           |
| G.    | Non GST Outward Supplies    | <b>0</b>           |
| 5.    | Total Purchases             | <b>4,27,84,646</b> |



## 5. GST Data

|    |                                   |           |
|----|-----------------------------------|-----------|
| 6. | Difference (Sales Minus Purchase) | 75,37,933 |
| 7. | Margin (%)                        | 15        |

### Top 5 Customers

| Sr.No | GSTIN           | Name | Total Invoice | Invoice Value | Taxable Value | % of Sales |
|-------|-----------------|------|---------------|---------------|---------------|------------|
| 1     | 03AGSPK7519G1Z7 |      | 12            | 38,33,344     | 36,50,800     | 8          |
| 2     | 09AAVPG7064K1ZZ |      | 10            | 34,96,837     | 33,30,320     | 7          |
| 3     | 03ABSPS3161R1ZW |      | 20            | 31,56,999     | 30,29,107     | 6          |
| 4     | 09AABHM3353F1ZD |      | 14            | 27,45,555     | 26,14,544     | 5          |
| 5     | 03AHVPB9778N1ZF |      | 13            | 26,98,259     | 25,69,771     | 5          |
| Total |                 |      | 69            | 1,59,30,994   | 1,51,94,542   | 31         |

### Top 5 Suppliers

| Sr.No | GSTIN           | Name         | Total Invoice | Invoice Value | Taxable Value | % of Purchase |
|-------|-----------------|--------------|---------------|---------------|---------------|---------------|
| 1     | 03ADGPK6164Q1Z5 |              | 95            | 1,92,67,713   | 1,71,74,544   | 45            |
| 2     | 03ABNPG2902K1ZW |              | 33            | 43,26,599     | 38,63,038     | 10            |
| 3     | 03AGSPK7310D1ZO |              | 35            | 29,02,726     | 25,91,722     | 7             |
| 4     | 03ABFFA1248Q1ZE |              | 13            | 25,97,324     | 23,19,038     | 6             |
| 5     | 03AAJPK4004F1ZC | ARVIND KALRA | 54            | 19,76,791     | 18,82,649     | 5             |
| Total |                 |              | 230           | 3,10,71,153   | 2,78,30,991   | 73            |

### Month Wise Sales

| Sr.No | Months  | B2B       | B2CL | B2CS   | Exports | Nil Rated Goods | Exempted Goods | Non GST Outward Supplies | Total     |
|-------|---------|-----------|------|--------|---------|-----------------|----------------|--------------------------|-----------|
| 1     | 07-2017 | 7,81,629  | 0    | 13,020 | 0       | 0               | 0              | 0                        | 7,94,649  |
| 2     | 08-2017 | 21,34,742 | 0    | 0      | 0       | 0               | 0              | 0                        | 21,34,742 |
| 3     | 09-2017 | 28,00,368 | 0    | 0      | 0       | 0               | 0              | 0                        | 28,00,368 |
| 4     | 10-2017 | 34,80,125 | 0    | 0      | 0       | 0               | 0              | 0                        | 34,80,125 |
| 5     | 11-2017 | 38,23,647 | 0    | 0      | 0       | 0               | 0              | 0                        | 38,23,647 |
| 6     | 12-2017 | 18,33,698 | 0    | 0      | 0       | 0               | 0              | 0                        | 18,33,698 |
| 7     | 01-2018 | 13,12,965 | 0    | 0      | 0       | 0               | 0              | 0                        | 13,12,965 |
| 8     | 02-2018 | 3,54,770  | 0    | 34,283 | 0       | 0               | 0              | 0                        | 3,89,053  |



## 5. GST Data

|              |         |             |   |        |   |   |   |   |           |
|--------------|---------|-------------|---|--------|---|---|---|---|-----------|
| 9            | 03-2018 | 2,87,818    | 0 | 0      | 0 | 0 | 0 | 0 | 2,87,818  |
| 10           | 04-2018 | 5,40,670    | 0 | 0      | 0 | 0 | 0 | 0 | 5,40,670  |
| 11           | 05-2018 | 9,32,514    | 0 | 0      | 0 | 0 | 0 | 0 | 9,32,514  |
| 12           | 06-2018 | 13,73,730   | 0 | 0      | 0 | 0 | 0 | 0 | 13,73,730 |
| 13           | 07-2018 | 19,13,417   | 0 | 0      | 0 | 0 | 0 | 0 | 19,13,417 |
| 14           | 08-2018 | 23,88,287   | 0 | 0      | 0 | 0 | 0 | 0 | 23,88,287 |
| 15           | 09-2018 | 24,51,734   | 0 | 0      | 0 | 0 | 0 | 0 | 24,51,734 |
| 16           | 10-2018 | 24,96,631   | 0 | 0      | 0 | 0 | 0 | 0 | 24,96,631 |
| 17           | 11-2018 | 28,23,552   | 0 | 17,456 | 0 | 0 | 0 | 0 | 28,41,008 |
| 18           | 12-2018 | 27,00,180   | 0 | 0      | 0 | 0 | 0 | 0 | 27,00,180 |
| 19           | 01-2019 | 24,27,795   | 0 | 0      | 0 | 0 | 0 | 0 | 24,27,795 |
| 20           | 02-2019 | 6,60,983    | 0 | 11,025 | 0 | 0 | 0 | 0 | 6,72,008  |
| 21           | 03-2019 | 15,41,045   | 0 | 0      | 0 | 0 | 0 | 0 | 15,41,045 |
| 22           | 04-2019 | 7,87,256    | 0 | 0      | 0 | 0 | 0 | 0 | 7,87,256  |
| 23           | 05-2019 | 18,13,764   | 0 | 0      | 0 | 0 | 0 | 0 | 18,13,764 |
| 24           | 06-2019 | 20,68,368   | 0 | 0      | 0 | 0 | 0 | 0 | 20,68,368 |
| 25           | 07-2019 | 9,29,370    | 0 | 0      | 0 | 0 | 0 | 0 | 9,29,370  |
| 26           | 08-2019 | 10,78,195   | 0 | 0      | 0 | 0 | 0 | 0 | 10,78,195 |
| 27           | 09-2019 | 21,96,035   | 0 | 0      | 0 | 0 | 0 | 0 | 21,96,035 |
| 28           | 10-2019 | 23,13,507   | 0 | 0      | 0 | 0 | 0 | 0 | 23,13,507 |
| <b>Total</b> |         | 5,02,46,795 | 0 | 75,784 | 0 | 0 | 0 | 0 |           |

### Month Wise Purchase

| Sr.No | Months  | B2B       | Total     |
|-------|---------|-----------|-----------|
| 1     | 07-2017 | 26,200    | 26,200    |
| 2     | 08-2017 | 1,20,834  | 1,20,834  |
| 3     | 09-2017 | 24,58,577 | 24,58,577 |
| 4     | 10-2017 | 30,02,034 | 30,02,034 |
| 5     | 11-2017 | 22,54,086 | 22,54,086 |
| 6     | 12-2017 | 14,10,196 | 14,10,196 |
| 7     | 01-2018 | 10,58,249 | 10,58,249 |
| 8     | 02-2018 | 13,32,288 | 13,32,288 |
| 9     | 03-2018 | 11,75,384 | 11,75,384 |



## 5. GST Data

|              |         |             |           |
|--------------|---------|-------------|-----------|
| 10           | 04-2018 | 10,88,975   | 10,88,975 |
| 11           | 05-2018 | 11,55,552   | 11,55,552 |
| 12           | 06-2018 | 17,60,147   | 17,60,147 |
| 13           | 07-2018 | 20,68,126   | 20,68,126 |
| 14           | 08-2018 | 7,95,765    | 7,95,765  |
| 15           | 09-2018 | 12,13,860   | 12,13,860 |
| 16           | 10-2018 | 19,65,133   | 19,65,133 |
| 17           | 11-2018 | 21,87,146   | 21,87,146 |
| 18           | 12-2018 | 22,94,903   | 22,94,903 |
| 19           | 01-2019 | 15,50,824   | 15,50,824 |
| 20           | 02-2019 | 10,33,917   | 10,33,917 |
| 21           | 03-2019 | 19,31,760   | 19,31,760 |
| 22           | 04-2019 | 19,76,551   | 19,76,551 |
| 23           | 05-2019 | 11,22,888   | 11,22,888 |
| 24           | 06-2019 | 20,00,678   | 20,00,678 |
| 25           | 07-2019 | 19,66,031   | 19,66,031 |
| 26           | 08-2019 | 11,79,620   | 11,79,620 |
| 27           | 09-2019 | 12,48,859   | 12,48,859 |
| 28           | 10-2019 | 14,06,064   | 14,06,064 |
| <b>Total</b> |         | 4,27,84,646 |           |

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

| Sr.No | Months  | SALES     | Source   |
|-------|---------|-----------|----------|
| 1     | 07-2017 | 7,56,808  | From GST |
| 2     | 08-2017 | 20,33,083 | From GST |
| 3     | 09-2017 | 26,67,014 | From GST |
| 4     | 10-2017 | 33,14,400 | From GST |
| 5     | 11-2017 | 36,41,563 | From GST |
| 6     | 12-2017 | 17,46,366 | From GST |
| 7     | 01-2018 | 12,72,892 | From GST |
| 8     | 02-2018 | 3,70,523  | From GST |
| 9     | 03-2018 | 2,74,109  | From GST |
| 10    | 04-2018 | 5,14,920  | From GST |



## 5. GST Data

|              |         |           |               |
|--------------|---------|-----------|---------------|
| 11           | 05-2018 | 8,88,102  | From GST      |
| 12           | 06-2018 | 13,08,308 | From GST      |
| 13           | 07-2018 | 18,22,297 | From GST      |
| 14           | 08-2018 | 22,74,555 | From GST      |
| 15           | 09-2018 | 23,34,982 | From GST      |
| 16           | 10-2018 | 23,77,734 | From GST      |
| 17           | 11-2018 | 27,05,707 | From GST      |
| 18           | 12-2018 | 25,71,595 | From GST      |
| 19           | 01-2019 | 23,12,182 | From GST      |
| 20           | 02-2019 | 6,39,804  | From GST      |
| 21           | 03-2019 | 14,64,411 | From GST      |
| 22           | 04-2019 | 7,49,765  | From GST      |
| 23           | 05-2019 | 17,27,384 | From GST      |
| 24           | 06-2019 | 19,67,121 | From GST      |
| 25           | 07-2019 | 8,85,114  | From GST      |
| 26           | 08-2019 | 10,26,577 | From GST      |
| 27           | 09-2019 | 20,91,457 | From GST      |
| 28           | 10-2019 | 21,93,336 | From GST      |
| 29           | 11-2019 | 0         | Self Declared |
| <b>Total</b> |         |           | -             |

### Credit/Debit Note Info.

| Sr.No        | Months  | Credit Note | Sales    | Debit Note | Purchase | Total |
|--------------|---------|-------------|----------|------------|----------|-------|
| 1            | 07-2017 | 2,950       | 7,94,649 |            |          | 2,950 |
| <b>Total</b> |         | 2,950       | 7,94,649 | 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     | 072017 | 0                     | 0                     | 0                     | 0                     | 0     |
| 1     | 082017 | 0                     | 0                     | 0                     | 0                     | 0     |
| 1     | 092017 | 0                     | 0                     | 0                     | 0                     | 0     |



## 5. GST Data

|              |        |   |        |   |   |   |
|--------------|--------|---|--------|---|---|---|
| 1            | 102017 | 0 | 0      | 0 | 0 | 0 |
| 1            | 052018 | 0 | 44,500 | 0 | 0 | 0 |
| <b>Total</b> |        |   |        |   |   |   |





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

### GST Sales Vs. Bank Receipts

| Months  | Bank statement Receipts | GST sales   | Receipts to sales % |
|---------|-------------------------|-------------|---------------------|
| 11-2018 | 29,73,440               | 27,05,707   | 110 %               |
| 12-2018 | 25,74,913               | 25,71,595   | 100 %               |
| 01-2019 | 27,28,289               | 23,12,182   | 118 %               |
| 02-2019 | 12,81,866               | 6,39,804    | 200 %               |
| 03-2019 | 13,75,318               | 14,64,411   | 94 %                |
| 04-2019 | 12,37,983               | 7,49,765    | 165 %               |
| 05-2019 | 15,85,454               | 17,27,384   | 92 %                |
| 06-2019 | 15,94,821               | 19,67,121   | 81 %                |
| 07-2019 | 14,05,016               | 8,85,114    | 159 %               |
| 08-2019 | 11,81,189               | 10,26,577   | 115 %               |
| 09-2019 | 18,11,766               | 20,91,457   | 87 %                |
| 10-2019 | 23,93,845               | 21,93,336   | 109 %               |
| Total   | 2,21,43,900             | 2,03,34,453 | 108.90 %            |

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

| Year      | GST Sales Total | ITR Sales   | GST to ITR % |
|-----------|-----------------|-------------|--------------|
| 2018-2019 | 2,12,14,597     | 2,12,14,597 | 100.00 %     |
| Total     | 2,12,14,597     | 2,12,14,597 | 100 %        |

### GST Purchase Vs. Fund Remittance.

| Months  | Bank statement Payments | GST Purchase | Payments To purchase % |
|---------|-------------------------|--------------|------------------------|
| 11-2018 | 25,18,649               | 21,87,146    | 115 %                  |
| 12-2018 | 26,79,222               | 22,94,903    | 117 %                  |
| 01-2019 | 18,65,547               | 15,50,824    | 120 %                  |
| 02-2019 | 15,82,177               | 10,33,917    | 153 %                  |
| 03-2019 | 16,13,865               | 19,31,760    | 84 %                   |



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

|         |             |             |       |
|---------|-------------|-------------|-------|
| 04-2019 | 16,89,821   | 19,76,551   | 85 %  |
| 05-2019 | 20,14,905   | 11,22,888   | 179 % |
| 06-2019 | 17,24,955   | 20,00,678   | 86 %  |
| 07-2019 | 12,10,330   | 19,66,031   | 62 %  |
| 08-2019 | 14,49,182   | 11,79,620   | 123 % |
| 09-2019 | 12,52,463   | 12,48,859   | 100 % |
| 10-2019 | 24,68,078   | 14,06,064   | 176 % |
| Total   | 2,20,69,194 | 1,98,99,242 | 111 % |

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

| Year      | GST Purchase | ITR Purchase | GST to ITR % |
|-----------|--------------|--------------|--------------|
| 2018-2019 | 1,90,46,109  | 1,60,75,093  | 118.48 %     |
| Total     | 1,90,46,109  | 1,60,75,093  | 118 %        |



## **7. Related Party Transaction**

**No Related Party Transactions have been reported by the MSME. You may verify the same at Branch.**



## 8. 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   |        |



## **9. Other Directorship**

**AMRIT LAL**

**No Record Found**

## 10. Bank Statement Analysis

### (a) Month Wise Details

**State Bank of India**  
**Account No:- 65140499027**  
**Account Details from Nov 2018 to Oct 2019**

[illegible]



## 10. Bank Statement Analysis

### (a) Month Wise Details

| Description                            | Nov 2018   | Dec 2018   | Jan 2019   | Feb 2019   | Mar 2019   | Apr 2019   | May 2019   | Jun 2019   | Jul 2019   | Aug 2019   | Sep 2019   | Oct 2019   |
|--|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Total No. of Outward<br>Cheque Bounces | 1          | 3          | 0          | 2          | 0          | 0          | 0          | 4          | 1          | 2          | 1          | 2          |
| Min EOD Balance                        | -38,14,516 | -36,24,864 | -36,57,603 | -28,23,801 | -32,15,614 | -34,92,854 | -38,85,489 | -41,37,875 | -41,76,522 | -41,05,592 | -41,14,800 | -40,75,488 |
| Max EOD Balance                        | -27,97,318 | -28,51,265 | -24,65,341 | -23,93,260 | -27,56,938 | -25,55,089 | -29,37,036 | -36,32,243 | -36,22,420 | -33,57,822 | -34,39,503 | -31,42,885 |
| Average EOD Balance                    | -33,65,121 | -32,13,198 | -30,48,886 | -26,27,487 | -29,57,531 | -29,49,429 | -34,22,936 | -38,90,703 | -39,23,603 | -36,92,945 | -38,38,358 | -34,74,822 |



## 10. Bank Statement Analysis

### (b) Top 5 Fund Remittance

State Bank of India  
Account No:- 65140499027  
Account Details from Nov 2018 to Oct 2019

| Month    | Description   | Category     | Amount    |
|----------|---|--------------|-----------|
| Nov-2018 | CAS CHQ XFER WD WITHDRAWAL<br>TRANSFER TRF TO 0034024802711 AT<br>01840 LINK ROAD ( | Transfer Out | -3,88,680 |
| Nov-2018 | CAS PRES CHQ OBC KAIRAVI PROCES   | Transfer Out | -3,50,000 |
| Nov-2018 | CAS CHQ XFER WD WITHDRAWAL<br>TRANSFER TRF TO 0034024802711 AT<br>01840 LINK ROAD ( | Transfer Out | -3,48,600 |
| Nov-2018 | CAS CHQ XFER WD WITHDRAWAL<br>TRANSFER TRF TO 0034024802711 AT<br>01840 LINK ROAD ( | Transfer Out | -3,11,710 |
| Nov-2018 | CAS PRES CHQ CBI MAHESHTRADIRAM   | Transfer Out | -2,91,000 |
| Dec-2018 | CAS CHQ XFER WD WITHDRAWAL<br>TRANSFER TRF TO 0034024802711 AT<br>01840 LINK ROAD ( | Transfer Out | -4,50,690 |
| Dec-2018 | CAS CHQ XFER WD WITHDRAWAL<br>TRANSFER TRF TO 0034024802711 AT<br>01840 LINK ROAD ( | Transfer Out | -3,51,762 |
| Dec-2018 | CAS CHQ XFER WD WITHDRAWAL<br>TRANSFER TRF TO 0034024802711 AT<br>01840 LINK ROAD ( | Transfer Out | -3,50,000 |
| Dec-2018 | CAS PRES CHQ HDF ABHAY TRADING  | Transfer Out | -3,43,314 |





## 10. Bank Statement Analysis

### (b) Top 5 Fund Remittance

|          |  |              |           |
|----------|--|--------------|-----------|
| Dec-2018 | CAS PRES CHQ AXS BHAWANA SPINNI  | Transfer Out | -1,73,700 |
| Jan-2019 | CAS CHQ XFER WD WITHDRAWAL<br>TRANSFER TRF TO 0034024802711 AT<br>01840 LINK ROAD (              | Transfer Out | -4,12,920 |
| Jan-2019 | CAS CHQ XFER WD WITHDRAWAL<br>TRANSFER TRF TO 0034024802711 AT<br>01840 LINK ROAD (              | Transfer Out | -2,69,280 |
| Jan-2019 | CAS PRES CHQ OBC KAIRAVI PROCES  | Transfer Out | -2,40,000 |
| Jan-2019 | REMT THRU CHQ NEFT UTR NO: SBIN319<br>011829162 000000000000 GEETEX YARNS                        | Transfer Out | -1,52,000 |
| Jan-2019 | REMT THRU CHQ NEFT UTR NO: SBIN919<br>007572138 000000000000 SIMRAN CLOTH<br>HOUSE               | Transfer Out | -1,50,000 |
| Feb-2019 | CAS CHQ XFER WD WITHDRAWAL<br>TRANSFER TRF TO 0034024802711 AT<br>01840 LINK ROAD (              | Transfer Out | -3,52,476 |
| Feb-2019 | CAS CHQ XFER WD WITHDRAWAL<br>TRANSFER TRF TO 0034024802711 AT<br>01840 LINK ROAD (              | Transfer Out | -3,45,000 |
| Feb-2019 | REMT THRU CHQ RTGS UTR NO: SBINR52<br>019021400046125 ICIC0003661 ICICI BA<br>SIMRAN CLOTH HOUSE | Transfer Out | -2,39,000 |
| Feb-2019 | CAS PRES CHQ OBC VIPAN KUMAR GO  | Transfer Out | -2,20,704 |
| Feb-2019 | REMT THRU CHQ NEFT UTR NO: SBIN219<br>036220535 000000000000 GEETEX YARNS                        | Transfer Out | -1,55,000 |
| Mar-2019 | REMT THRU CHQ RTGS UTR NO: SBINR52<br>019030500154929 ICIC0003661 ICICI BA<br>SIMRAN CLOTH HOUSE | Transfer Out | -2,45,000 |



## 10. Bank Statement Analysis

### (b) Top 5 Fund Remittance

|          |  |              |           |
|----------|--|--------------|-----------|
| Mar-2019 | CAS CHQ XFER WD WITHDRAWAL<br>TRANSFER TRF TO 0034024802711 AT<br>01840 LINK ROAD (              | Transfer Out | -2,40,243 |
| Mar-2019 | CAS CHQ XFER WD WITHDRAWAL<br>TRANSFER TRF TO 0034024802711 AT<br>01840 LINK ROAD (              | Transfer Out | -2,22,048 |
| Mar-2019 | REMT THRU CHQ NEFT UTR NO: SBIN319<br>070080174 000000000000 SIMRAN CLOTH<br>HOUSE               | Transfer Out | -2,00,000 |
| Mar-2019 | REMT THRU CHQ NEFT UTR NO: SBIN619<br>086164753 000000000000 SIMRAN CLOTH<br>HOUSE               | Transfer Out | -1,82,000 |
| Apr-2019 | CAS CHQ XFER WD WITHDRAWAL<br>TRANSFER TRF TO 0034024802711 AT<br>01840 LINK ROAD (              | Transfer Out | -3,01,443 |
| Apr-2019 | CAS CHQ XFER WD WITHDRAWAL<br>TRANSFER TRF TO 0034024802711 AT<br>01840 LINK ROAD (              | Transfer Out | -2,98,310 |
| Apr-2019 | CAS PRES CHQ OBC VIPAN KUMAR GO  | Transfer Out | -2,69,800 |
| Apr-2019 | CAS CHQ XFER WD WITHDRAWAL<br>TRANSFER TRF TO 0034024802711 AT<br>01840 LINK ROAD (              | Transfer Out | -2,45,340 |
| Apr-2019 | REMT THRU CHQ RTGS UTR NO: SBINR52<br>019042600038914 ICIC0003661 ICICI BA<br>SIMRAN CLOTH HOUSE | Transfer Out | -2,07,464 |
| May-2019 | CAS CHQ XFER WD WITHDRAWAL<br>TRANSFER TRF TO 0034024802711 AT<br>01840 LINK ROAD (              | Transfer Out | -3,58,210 |



## 10. Bank Statement Analysis

### (b) Top 5 Fund Remittance

|          |   |              |           |
|----------|---|--------------|-----------|
| May-2019 | CAS PRES CHQ AXS BHAWANA SPINNI   | Transfer Out | -3,45,600 |
| May-2019 | CAS CHQ XFER WD WITHDRAWAL<br>TRANSFER TRF TO 0034024802711 AT<br>01840 LINK ROAD ( | Transfer Out | -2,50,000 |
| May-2019 | CAS PRES CHQ HDF ABHAY TRADING  | Transfer Out | -2,33,795 |
| May-2019 | CAS PRES CHQ OBC VIPAN KUMAR GO   | Transfer Out | -2,33,592 |
| Jun-2019 | CAS CHQ XFER WD WITHDRAWAL<br>TRANSFER TRF TO 0034024802711 AT<br>01840 LINK ROAD ( | Transfer Out | -3,72,516 |
| Jun-2019 | CAS CHQ XFER WD CHEQUE TRANSFER<br>TO 34024802711 OF RISHA AT 01840 LINK<br>ROAD (  | Transfer Out | -3,16,856 |
| Jun-2019 | CAS PRES CHQ HDF JAI SHREE YARN   | Transfer Out | -2,27,136 |
| Jun-2019 | CAS PRES CHQ HDF JAI SHREE YARN   | Transfer Out | -2,04,825 |
| Jun-2019 | CAS CHQ XFER WD BT 55158891102 OF<br>Mr. R AT 04073 SUNDER NAGA                     | Transfer Out | -2,00,990 |
| Jul-2019 | CAS CHQ XFER WD FRM 65140499027<br>34024802711 OF RISHA AT 01840 LINK<br>ROAD (     | Transfer Out | -3,33,356 |
| Jul-2019 | CAS CHQ XFER WD FRM 65140499027<br>34024802711 OF RISHA AT 01840 LINK<br>ROAD (     | Transfer Out | -3,22,030 |
| Jul-2019 | CAS CHQ XFER WD CHEQUE TRANSFER<br>TO 34024802711 OF RISHA AT 01840 LINK<br>ROAD (  | Transfer Out | -2,63,700 |



## 10. Bank Statement Analysis

### (b) Top 5 Fund Remittance

|          |  |                  |           |
|----------|--|------------------|-----------|
| Jul-2019 | REMT THRU CHQ RTGS UTR NO: SBINR52<br>019070500134320 ICIC0003661 ICICI BA<br>SIMRAN CLOTH HOUSE | Transfer Out     | -2,15,000 |
| Jul-2019 | TO INTEREST  | Interest Charges | -38,310   |
| Aug-2019 | CAS CHQ XFER WD CHEQUE TRANSFER<br>TO 34024802711 OF RISHA AT 01840 LINK<br>ROAD (               | Transfer Out     | -2,98,604 |
| Aug-2019 | CAS CHQ XFER WD CHEQUE TRANSFER<br>TO 34024802711 OF RISHA AT 01840 LINK<br>ROAD (               | Transfer Out     | -2,71,610 |
| Aug-2019 | CAS CHQ XFER WD CHEQUE TRANSFER<br>TO 34024802711 OF RISHA AT 01840 LINK<br>ROAD (               | Transfer Out     | -1,74,000 |
| Aug-2019 | CAS PRES CHQ VJB RAKESH OSWAL  | Transfer Out     | -1,67,328 |
| Aug-2019 | CAS PRES CHQ BOB POPULAR KNITTE  | Transfer Out     | -1,35,180 |
| Sep-2019 | CAS CHQ XFER WD CHEQUE TRANSFER<br>TO 34024802711 OF RISHA AT 01840 LINK<br>ROAD (               | Transfer Out     | -3,99,354 |
| Sep-2019 | CAS PRES CHQ BOB POPULAR KNITTE  | Transfer Out     | -1,73,099 |
| Sep-2019 | CAS CHQ XFER WD CHEQUE TRANSFER<br>TO 34024802711 OF RISHA AT 01840 LINK<br>ROAD (               | Transfer Out     | -1,59,600 |
| Sep-2019 | CAS PRES CHQ BOB POPULAR KNITTE  | Transfer Out     | -1,57,250 |
| Sep-2019 | CAS PRES CHQ OBC KAIRAVI PROCES  | Transfer Out     | -1,00,000 |
| Oct-2019 | CAS PRES CHQ HDF ABHAY TRADING   | Transfer Out     | -4,78,599 |



## 10. Bank Statement Analysis

### (b) Top 5 Fund Remittance

|          |  |              |           |
|----------|--|--------------|-----------|
| Oct-2019 | CAS CHQ XFER WD CHEQUE TRANSFER TO 34024802711 OF RISHA AT 01840 LINK ROAD ( | Transfer Out | -4,08,900 |
| Oct-2019 | CAS CHQ XFER WD CHEQUE TRANSFER TO 34024802711 OF RISHA AT 01840 LINK ROAD ( | Transfer Out | -2,78,900 |
| Oct-2019 | CAS CHQ XFER WD CHEQUE TRANSFER TO 34024802711 OF RISHA AT 01840 LINK ROAD ( | Transfer Out | -1,83,960 |
| Oct-2019 | CAS PRES CHQ PNB BHAWANA SPINNI  | Transfer Out | -1,66,500 |



## 10. Bank Statement Analysis

### (c) Top 5 Fund Received

State Bank of India  
Account No:- 65140499027  
Account Details from Nov 2018 to Oct 2019

| Month    | Description   | Category    | Amount   |
|----------|---|-------------|----------|
| Nov-2018 | BY CLEARING UCO   | Transfer In | 3,00,000 |
| Nov-2018 | BY CLEARING UCO   | Transfer In | 2,00,000 |
| Nov-2018 | BY CLEARING UCO   | Transfer In | 2,00,000 |
| Nov-2018 | DEP TFR RTGS UTR NO: HDFCR52<br>018111652517959 SBIN0050638 STATE<br>BA SHRI GANESH KHADI BH AT 04430<br>PAYMENT SYS RTGS UTR NO: HDFCR52<br>018111652517959 SBIN0050638 STATE BA | Transfer In | 2,00,000 |
| Nov-2018 | BY CLEARING UCO   | Transfer In | 2,00,000 |
| Dec-2018 | DEP TFR RTGS UTR NO: CBINR52<br>018123110008788 SBIN0050638 STATE<br>BA GANDA AT 04430 PAYMENT SYS<br>RTGS UTR NO: CBINR52 018123110008788<br>SBIN0050638 STATE BA                | Transfer In | 2,47,842 |
| Dec-2018 | DEP TFR NEFT*HDFC0000926*N36<br>2180712112734*SHRI G 000000000000<br>AT 04430 PAYMENT SYS<br>NEFT*HDFC0000926*N36<br>2180712112734*SHRI G 000000000000                            | Transfer In | 1,50,000 |
| Dec-2018 | BY CLEARING PNB   | Transfer In | 1,47,000 |
| Dec-2018 | DEP TFR NEFT*CBIN0281422*CBI<br>NH18337147652*GANDA   | Transfer In | 1,43,850 |



## 10. Bank Statement Analysis

### (c) Top 5 Fund Received

|          |   |             |          |
|----------|---|-------------|----------|
|          | 00000000000 AT 04430 PAYMENT<br>SYS NEFT*CBIN0281422*CBI<br>NH18337147652*GANDA 00000000000   |             |          |
| Dec-2018 | BY CLEARING ICI   | Transfer In | 1,21,937 |
| Jan-2019 | DEP TFR RTGS UTR NO: HDFCR52<br>019013062792708 SBIN0050638 STATE<br>BA SHRI GANESH KHADI BH AT 04430<br>PAYMENT SYS RTGS UTR NO: HDFCR52<br>019013062792708 SBIN0050638 STATE BA | Transfer In | 2,02,681 |
| Jan-2019 | DEP TFR NEFT*CBIN0281422*CBI<br>NH19030142462*GANDA<br>00000000000 AT 04430 PAYMENT<br>SYS NEFT*CBIN0281422*CBI<br>NH19030142462*GANDA 00000000000                                | Transfer In | 1,96,500 |
| Jan-2019 | DEP TFR NEFT*CBIN0281422*CBI<br>NH19017163903*GANDA<br>00000000000 AT 04430 PAYMENT<br>SYS NEFT*CBIN0281422*CBI<br>NH19017163903*GANDA 00000000000                                | Transfer In | 1,50,000 |
| Jan-2019 | BY CLEARING PNB   | Transfer In | 1,31,098 |
| Jan-2019 | BY CLEARING PNB   | Transfer In | 1,21,935 |
| Feb-2019 | BY CLEARING UCO   | Transfer In | 2,00,000 |
| Feb-2019 | DEP TFR NEFT*CBIN0281422*CBI<br>NH19051164229*GANDA<br>00000000000 AT 04430 PAYMENT<br>SYS NEFT*CBIN0281422*CBI<br>NH19051164229*GANDA 00000000000                                | Transfer In | 1,78,500 |
| Feb-2019 | BY CLEARING PNB   | Transfer In | 1,15,500 |



## 10. Bank Statement Analysis

### (c) Top 5 Fund Received

|          |  |             |          |
|----------|--|-------------|----------|
| Feb-2019 | BY CLEARING PNB  | Transfer In | 1,05,000 |
| Feb-2019 | BY CLEARING PNB  | Transfer In | 1,05,000 |
| Mar-2019 | BY CLEARING UCO  | Transfer In | 1,79,000 |
| Mar-2019 | DEP TFR NEFT*CBIN0281422*CBI<br>NH19085163291*GANDA<br>00000000000 AT 04430 PAYMENT<br>SYS NEFT*CBIN0281422*CBI<br>NH19085163291*GANDA 00000000000 | Transfer In | 1,50,000 |
| Mar-2019 | BY CLEARING PNB  | Transfer In | 1,26,000 |
| Mar-2019 | BY CLEARING PNB  | Transfer In | 1,05,000 |
| Mar-2019 | BY CLEARING PNB  | Transfer In | 1,05,000 |
| Apr-2019 | DEP TFR NEFT*CBIN0281422*CBI<br>NH19102135861*GANDA<br>00000000000 AT 04430 PAYMENT<br>SYS NEFT*CBIN0281422*CBI<br>NH19102135861*GANDA 00000000000 | Transfer In | 1,50,000 |
| Apr-2019 | DEP TFR NEFT*CBIN0281422*CBI<br>NH19114149029*GANDA<br>00000000000 AT 04430 PAYMENT<br>SYS NEFT*CBIN0281422*CBI<br>NH19114149029*GANDA 00000000000 | Transfer In | 1,32,600 |
| Apr-2019 | BY CLEARING PNB  | Transfer In | 1,05,000 |
| Apr-2019 | BY CLEARING PNB  | Transfer In | 1,05,000 |
| Apr-2019 | BY CLEARING UCO  | Transfer In | 1,00,000 |
| May-2019 | CHQ TRFR FROM BT TRF FR<br>0010125388757 AT 04073 SUNDER NAGA  | Transfer In | 1,20,000 |
| May-2019 | BY CLEARING PNB  | Transfer In | 1,05,000 |





## 10. Bank Statement Analysis

### (c) Top 5 Fund Received

|          |  |             |          |
|----------|--|-------------|----------|
| May-2019 | BY CLEARING PNB  | Transfer In | 1,05,000 |
| May-2019 | BY CLEARING PNB  | Transfer In | 1,05,000 |
| May-2019 | BY CLEARING ICI  | Transfer In | 1,00,000 |
| Jun-2019 | BY CLEARING PNB  | Transfer In | 1,05,000 |
| Jun-2019 | BY CLEARING PNB  | Transfer In | 1,05,000 |
| Jun-2019 | BY CLEARING HDF  | Transfer In | 85,000   |
| Jun-2019 | BY CLEARING HDF  | Transfer In | 81,555   |
| Jun-2019 | BY CLEARING HDF  | Transfer In | 75,000   |
| Jul-2019 | BY CLEARING PNB  | Transfer In | 1,05,000 |
| Jul-2019 | CHQ TRFR FROM BT 10125388757 OF S K H AT 04073 SUNDER NAGA   | Transfer In | 1,00,000 |
| Jul-2019 | BY CLEARING HDF  | Transfer In | 87,942   |
| Jul-2019 | BY CLEARING HDF  | Transfer In | 71,800   |
| Jul-2019 | BY CLEARING HDF  | Transfer In | 71,000   |
| Aug-2019 | DEP TFR NEFT*HDFC0000926*N21 5190892693602*ANAND 00000000000 AT 04430 PAYMENT SYS NEFT*HDFC0000926*N21 5190892693602*ANAND 00000000000 | Transfer In | 1,00,000 |
| Aug-2019 | BY CLEARING PNB BY CLEARING CH   | Transfer In | 82,410   |
| Aug-2019 | BY CLEARING ICI BY CLEARING CH   | Transfer In | 64,156   |
| Aug-2019 | BY CLEARING ICI BY CLEARING CH   | Transfer In | 55,319   |
| Aug-2019 | BY CLEARING PNB BY CLEARING CH   | Transfer In | 54,469   |
| Sep-2019 | BY CLEARING PNB BY CLEARING CH   | Transfer In | 1,14,140 |



## 10. Bank Statement Analysis

### (c) Top 5 Fund Received

|          |  |             |          |
|----------|--|-------------|----------|
| Sep-2019 | BY CLEARING HDF BY CLEARING CH   | Transfer In | 1,10,700 |
| Sep-2019 | BY CLEARING PNB BY CLEARING CH   | Transfer In | 1,00,000 |
| Sep-2019 | BY CLEARING ICI BY CLEARING CH   | Transfer In | 1,00,000 |
| Sep-2019 | DEP TFR NEFT*HDFC0000926*N26<br>6190933888752*ANAND<br>00000000000 AT 04430 PAYMENT<br>SYS NEFT*HDFC0000926*N26<br>6190933888752*ANAND 00000000000 | Transfer In | 1,00,000 |
| Oct-2019 | BY CLEARING UBI BY CLEARING CH   | Transfer In | 2,00,000 |
| Oct-2019 | BY CLEARING ICI BY CLEARING CH   | Transfer In | 1,86,346 |
| Oct-2019 | BY CLEARING HDF BY CLEARING CH   | Transfer In | 1,47,600 |
| Oct-2019 | BY CLEARING PNB BY CLEARING CH   | Transfer In | 1,29,435 |
| Oct-2019 | DEP TFR NEFT*CBIN0281422*CBI<br>NH19298142334*GANDA<br>00000000000 AT 04430 PAYMENT<br>SYS NEFT*CBIN0281422*CBI<br>NH19298142334*GANDA 00000000000 | Transfer In | 1,00,000 |



## 10. Bank Statement Analysis

### (d) Bounced Cheque's Details

State Bank of India  
Account No:- 65140499027  
Account Details from Nov 2018 to Oct 2019

| Sr. No. | Date       | Cheque No. | Description                         | Amount   | Category           | Balance    |
|---------|------------|------------|-------------------------------------|----------|--------------------|------------|
| 1       | 05-11-2018 | -          | OUT-CHQ RETURN 01Funds Insufficient | 21,520   | Bounced O/W Cheque | -33,24,126 |
| 2       | 27-12-2018 | -          | OUT-CHQ RETURN 88Others Reasons(Ple | 2,47,842 | Bounced O/W Cheque | -36,24,569 |
| 3       | 28-12-2018 | -          | OUT-CHQ RETURN 39Image not clear, p | 2,47,842 | Bounced O/W Cheque | -34,74,864 |
| 4       | 29-12-2018 | -          | OUT-CHQ RETURN 39Image not clear, p | 25,043   | Bounced O/W Cheque | -31,18,838 |
| 5       | 15-02-2019 | -          | OUT-CHQ RETURN 05Pl contact Drawer/ | 1,00,000 | Bounced O/W Cheque | -27,34,721 |
| 6       | 15-02-2019 | -          | OUT-CHQ RETURN 42Paper not received | 88,726   | Bounced O/W Cheque | -28,23,624 |
| 7       | 06-06-2019 | -          | OUT-CHQ RETURN 02Exceeds arrangemen | 50,000   | Bounced O/W Cheque | -41,37,698 |
| 8       | 11-06-2019 | -          | OUT-CHQ RETURN 01Funds Insufficient | 30,002   | Bounced O/W Cheque | -39,62,252 |
| 9       | 25-06-2019 | -          | OUT-CHQ RETURN 01Funds Insufficient | 30,002   | Bounced O/W Cheque | -38,94,438 |
| 10      | 27-06-2019 | -          | OUT-CHQ RETURN 01Funds Insufficient | 25,000   | Bounced O/W Cheque | -39,27,362 |



## 10. Bank Statement Analysis

### (d) Bounced Cheque's Details

|    |            |   |   |          |                    |            |
|----|------------|---|---|----------|--------------------|------------|
| 11 | 02-07-2019 | - | OUT-CHQ RETURN 01Funds<br>Insufficient  | 49,900   | Bounced O/W Cheque | -38,40,623 |
| 12 | 14-08-2019 | - | OUT-CHQ RETURN 02Exceeds<br>arrangemen  | 39,123   | Bounced O/W Cheque | -35,99,442 |
| 13 | 16-08-2019 | - | OUT-CHQ RETURN 84Other reasons-<br>conn | 33,300   | Bounced O/W Cheque | -35,99,619 |
| 14 | 11-09-2019 | - | OUT-CHQ RETURN 02Exceeds<br>arrangemen  | 50,000   | Bounced O/W Cheque | -40,38,440 |
| 15 | 04-10-2019 | - | OUT-CHQ RETURN 34Irregularly<br>drawn/  | 52,500   | Bounced O/W Cheque | -33,19,203 |
| 16 | 17-10-2019 | - | OUT-CHQ RETURN 84Other reasons-<br>conn | 1,00,000 | Bounced O/W Cheque | -38,00,733 |



## 11. 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                                |



## 11. 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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