



# **Prelim Report of MSME Application**

## **Offline Proposal**

### **SRI SARAVANA AGENCIES**

**Dated: 26/11/2019**

**Registered Office**

Muthur Road,  
MUTHUR ROAD  
Vellakoil  
District: Erode,  
Taluka: Kangeyam,  
Vellakoil-638111

**Email Id:** sa2016vkl@gmail.com

**Contact Number:** 9443690319

**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>25/11/2019</b>
2	Date of In-Eligible	<b>26/11/2019</b>



## 2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	<b>Retail and E-Commerce</b>	-
2.	Loan Amount	<b>- Rupees</b>	-
3.	Geographical Market Focus	<b>Vellakoil</b>	-
4.	CGTMSE Coverage		-
5.	MSME Category		-
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)		-
7.	Debt Equity Ratio (2018 - 2019)	<b>0 Times</b>	-
8.	Current Ratio (2018 - 2019)	<b>21.15 Times</b>	-
9.	Interest Coverage Ratio (2018 - 2019)	-	-
10.	TOL/TNW (2018 - 2019)	<b>0.05 Times</b>	-
11.	Top Customer Concentration (B2B)	<b>65%</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>25 Years</b>	-
16.	Positive Profitability history		-
17.	Past Year Turnover	<b>10,10,905 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>649</b>	-
22.	Commercial Bureau - Maximum DPDs (last 12 months)	<b>31 DPDs</b>	-
23.	Maximum Drop in turnover allowed	<b>45%</b>	-
24.	Utilisation percentage	<b>1%</b>	-
25.	Credit Summation	<b>68.84%</b>	-
26.	Collateral Coverage % (includes only Collateral Security Value)		-



## 2. PARAMETER CHECK

27.	Debt Service Coverage Ratio (Conservative)		-
29.	Minimum Bureau Score - Main Director/ Partner/ Proprietor	<b>649</b>	-
30.	Commercial Bureau - Maximum DPDs (last 3 months)	<b>31 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:	Retail and E-Commerce
Establishment Year:	September 1992
Constitution:	Partnership
PAN:	AAJFS9954L
GSTIN (1):	33AAJFS9954L1ZG (Primary)

#### (b) GST Details

Number of Customers:	15
Top Customer Concentration (B2B):	65.00 %
Projected Sales as per GST (Rs.):	
Factory Premise:	Leased over 5 years
Know How:	Common Knowledge
Competition:	Low
Commercial Operation Date:	-

#### (c) Partners Background:

Name	Mr SUBRAMANI K	Mr MANI M N	Mrs POORANAM RAMASAMY	Mrs RAJESWARI P
PAN	BOEPS0001J	AOAPM4029D	AAAAA1111B	AOLPR0306M
Address	DR NAGAR WEST, D.NO325, MUTHUR ROAD, VELLAKOIL, KANGAYAM Muthur S.O, Erode, NA, TAMIL NADU, 638105	D.NO 23, MAHALAKSHMI NAGAR,MUTHUR Muthur S.O, Erode, NA, TAMIL NADU, 638105	D.NO20, UDAIYAM, MUTHUR ROAD, KANGAYAM Muthur S.O, Erode, NA, TAMIL NADU, 638105	D.NO 91-D, PERUMALPUDHUR, MUTHUR ROAD, KANGAYAM Muthur S.O, Erode, NA, TAMIL NADU, 638105
Mobile No	9443690319	6382165696	9443062217	9443062217
Date of Birth	05-03-1963	05-11-1955	01-01-1946	09-03-1966
Total Experience	40	40	40	40



### 3. Project Snapshot

Networth	2,15,00,000	2,15,00,000	1,50,00,000	1,50,00,000
TransUnion	649	686	-1	-1
Experian	-	-	-	-
Personal Loan Obligation	496000.0			
Father Name	KALIAPPAN P N	NACHIMUTHU GR	NALLASAMY	PERIYASAMY
Educational Status	Matriculate	Matriculate	Matriculate	Matriculate
Nationality	India	India	India	India
Visually Impaired	No	No	No	No
Residence Status	Resident India	Resident India	Resident India	Resident India

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

Name	Mr SUBRAMANI K
Marital Status	Married
Spouse Name	JAYAKOWSALYA
Spouse Detail	Not Employed
No. of Children	1
Owning a House	Home Owner
Assessed for Income Tax	Assessed
Have Life Insurance Policy	Yes

#### (e) MSME Ranking (as per Bureau)

MSME Ranking :	CMR-10
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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)
23-08-2009	Lakshmi Vilas Bank India	Others	46,00,000	4,61,240		0		-



### 3. Project Snapshot

	Lakshmi Vilas Bank India	Overdraft	24,00,000	24,29,822		0		-
06-06-2012	Lakshmi Vilas Bank India	Unsecured business loan	10,30,000	12,81,873		0		-





### 3. Project Snapshot

**(g) Fund Requirement:**

Particulars	Details
Facility	Working Capital
Loan Amount Applied	26,00,000
Promotor's Contribution	1,00,000 (33.33%)
Purpose	Working Capital

**(h) Business Name Comparision**

Name as per GST (1)	SRI SARAVANA AGENCIES
Name as per ITR	SRI SARAVANA AGENCIES - VELLAKOIL
Name edited by user*	SRI SARAVANA AGENCIES
Trade Name as per GST (1)	-
Name as per Bank Statement	SRI SARAVANA AGENCIES

**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 (Including Indirect Taxes collected on sales)	10,10,905	18,40,400	22,42,965
Less: Indirect Taxes (Indirect Taxes paid on purchases)	10,266	0	11,217
<b>Net Sales</b>	<b>10,00,639</b>	<b>18,40,400</b>	<b>22,31,748</b>
<b>EXPENDITURE :</b>			
Increase/Decrease in Stock	-9,22,850	-10,05,196	-8,80,500
Raw Material Consumed	16,58,007	24,63,742	27,72,471
Power & Fuel Cost	15,334	12,542	10,797
Employee Cost	6,500	0	14,000
General and Administration Expenses	2,04,957	3,98,659	2,53,093
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	55,600	55,600	62,184
Less: Expenses Capitalised	0	0	0
<b>Total Expenditure</b>	<b>10,17,548</b>	<b>19,25,347</b>	<b>22,32,045</b>
<b>Operating Profit (Excl OI)</b>	<b>-16,909</b>	<b>-84,947</b>	<b>-297</b>
Other Income	17,525	85,632	8,537
<b>Operating Profit (EBITDA)</b>	<b>616</b>	<b>685</b>	<b>8,240</b>
Interest	0	0	0
<b>PBDT</b>	<b>616</b>	<b>685</b>	<b>8,240</b>
Depreciation	616	685	761
<b>Profit Before Taxation &amp; Exceptional Items</b>	<b>0</b>	<b>0</b>	<b>7,479</b>
Exceptional Income / Expenses	0	0	0
<b>Profit Before Tax</b>	<b>0</b>	<b>0</b>	<b>7,479</b>
Provision for Tax	0	0	0
<b>Other Income (Need to check at the time of Due Diligence)</b>	<b>0</b>	<b>0</b>	<b>0</b>



## 4. Financials Details

### (a) Existing Financials

Profit & Loss Statement			
Profit After Tax	0	0	7,479
Dividend Pay Out	0	0	0
Equity Dividend %	0	0	0
Earnings Per Share	0.0	0.0	0

Balance Sheet -Equities and Liabilities			
Units	(INR)		
As on:	31-Mar-2019	31-Mar-2018	31-Mar-2017
<b>EQUITY AND LIABILITIES</b>			
Share Capital	51,09,872	42,96,794	32,04,444
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
<b>Shareholder's Funds</b>	<b>51,09,872</b>	<b>42,96,794</b>	<b>32,04,444</b>
Minority Interest	0	0	0
Secured Loans	0	0	0
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	0	0	0
Deferred Tax Liabilities / (Assets)	0	0	0
Other Long Term Liabilities	0	0	0
Other Borrowings (including Short Term)	0	0	0
Long Term Provisions	0	0	0
<b>Total Non-Current Liabilities</b>	<b>0</b>	<b>0</b>	<b>0</b>
Trade Payables	0	0	0
Other Current Liabilities	2,53,363	1,45,849	2,74,441
Short Term Provisions	0	0	0
<b>Total Current Liabilities</b>	<b>2,53,363</b>	<b>1,45,849</b>	<b>2,74,441</b>
<b>Other Liabilities</b> (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>	53,63,235	44,42,643	34,78,885
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	7,609	7,610	7,610
Less: Accumulated Depreciation	2,061	1,446	761
Less: Impairment of Assets	0	0	0
<b>Net Block</b>	<b>5,548</b>	<b>6,164</b>	<b>6,849</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	52,89,486	43,66,636	33,61,440
Sundry Debtors	0	218	0
Cash and Bank	68,201	69,625	1,10,596
Other Current Assets	0	0	0
Short Term Loans and Advances	0	0	0
<b>Total Current Assets</b>	<b>53,57,687</b>	<b>44,36,479</b>	<b>34,72,036</b>
<b>Other Assets</b> (Need to check at the time of Due Diligence)	0	0	0
<b>Total Assets</b>	<b>53,63,235</b>	<b>44,42,643</b>	<b>34,78,885</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 (%)	0.06	0.04	0.37
PATM (%)	0.00	0.00	0.34
ROCE (%)	0.01	0.02	NA
Asset Turnover(x)	0.19	0.41	0.64
Inventory Turnover (days)	1,897.37	827.81	549.69
Debtors Turnover(days)	0.00	0.04	0.00
Creditors Turnover (days)	0.00	0.00	0.00
Sales/Working Capital (x)	1,929.43	866.06	549.76
Net Sales Growth(%)	-45.63	-17.54	NA
PAT Growth(%)	-100.00	-100.00	NA
Adjusted Total Debt/Equity(x)	0.00	0.00	0.00
Growth in Debt/ Equity (%)	0.00	0.00	NA
Current Ratio(x)	0.00	0.00	0.00
Current Ratio (As per CMA)	21.15	30.42	12.65
Quick Ratio(x)	0.00	0.00	0.00
Interest Coverage	0.00	0.00	0.00
Debt/ EBITDA	0.00	0.00	0.00
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	-81.40	-61.58	NA
Growth in CFO Margin (%)	32.18	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	10,10,905	18,40,400	22,42,965
Add	Export Sales	0	0	0
	<b>Total</b>	10,10,905	18,40,400	22,42,965

##### Note 2: Indirect Taxes

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Excise Duty	10,266	0	11,217
Add	Other items	0	0	0
	<b>Total</b>	10,266	0	11,217

##### 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.	43,66,636	33,61,440	24,80,940
Minus	Cl. stock of F.G.	52,89,486	43,66,636	33,61,440
	<b>Total</b>	-9,22,850	-10,05,196	-8,80,500

##### 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]	16,58,007	24,63,742	27,72,471
Add	Other spares	0	0	0
	<b>Total</b>	16,58,007	24,63,742	27,72,471

##### 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	51,09,872	42,96,794	32,04,444
Add	Preference shares [redeemable after one year]	0	0	0
	<b>Total</b>	51,09,872	42,96,794	32,04,444
<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>	0	0	0
<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]	2,53,363	1,45,849	2,74,441
	<b>Total</b>	2,53,363	1,45,849	2,74,441





## 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]	0	218	0
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	<b>Total</b>	0	218	0

### Note 15: Other Current Assets

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Investments [other than long term investments]	0	0	0
Add	Instalments of deferred receivables [due within one year]	0	0	0



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

**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

**NOTE : Customer is filling GST returns under composition scheme and eligibility is calculated basis projected sales self-declared by borrower. Proper due-diligence needs to be done at the time of final sanction**

### GST Composite Data

Sr No.	Particular	Details
1.	Number of Customers	15
2.	Top Customer Concentration	65
3.	<b>Month on Month Sales</b>	
	102019	100000.0
	092019	100000.0
	082019	100000.0
	072019	100000.0
	062019	100000.0
	052019	100000.0
	042019	100000.0
	032019	100000.0
	022019	100000.0
	012019	100000.0
	122018	100000.0
	112018	100000.0
Total Projected Sales		1200000



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

### GST Sales Vs. Bank Receipts

Months	Bank statement Receipts	GST sales	Receipts to sales %
05-2019	1,65,000	-	-
06-2019	61,020	-	-
07-2019	20,000	-	-
08-2019	40,000	-	-
09-2019	87,000	-	-
10-2019	40,000	-	-
Total	4,13,020	0	-

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

Year	GST Sales Total	ITR Sales	GST to ITR %
No Record Found			

### GST Purchase Vs. Fund Remittance.

Months	Bank statement Payments	GST Purchase	Payments To purchase %
05-2019	1,60,034	-	-
06-2019	66,932	-	-
07-2019	36,238	-	-
08-2019	55,499	-	-
09-2019	89,902	-	-
10-2019	26,591	-	-
Total	4,35,196	-	-

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

Year	GST Purchase	ITR Purchase	GST to ITR %
No Record Found			



## **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**

**SUBRAMANI K**

No Record Found



## **9. Other Directorship**

**MANI M N**

**No Record Found**





## **9. Other Directorship**

**SHYAMALA SUNDARRAMAN**

No Record Found



## **9. Other Directorship**

**RAJESWARI P**

**No Record Found**



## 10. Bank Statement Analysis

### (a) Month Wise Details

**Canara Bank, India**  
**MUTHUR ROAD, VELLAKOVIL, , TIRUPUR, TAMIL NADU, INDIA, 638111**  
**Account No:- 1027201001284**  
**Account Details from May-19 to Oct-19**

Description	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19
Total No. of Credit Transactions	7	4	1	4	5	3
Total Amount of Credit Transactions	1,65,000	61,020	20,000	40,000	87,000	40,000
Total No. of Debit Transactions	12	8	8	6	9	3
Total Amount of Debit Transactions	1,60,034	66,932	36,238	55,499	89,902	26,591
Total No. of Cash Deposits	7	3	1	4	5	3
Total Amount of Cash Deposits	1,65,000	60,000	20,000	40,000	87,000	40,000
Total No. of Cash Withdrawals	0	0	0	0	0	0
Total Amount of Cash Withdrawals	0	0	0	0	0	0
Total No. of Cheque Deposits	0	0	0	0	0	0



## 10. Bank Statement Analysis

### (a) Month Wise Details

Description	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19
Total Amount of Cheque Deposits	0	0	0	0	0	0
Total No. of Cheque Issues	12	7	8	5	8	2
Total Amount of Cheque Issues	1,60,034	66,914	36,238	55,428	89,884	26,520
Total No. of Inward Cheque Bounces	0	0	0	0	0	0
Total No. of Outward Cheque Bounces	0	0	0	0	0	0
Min EOD Balance	15,627	9,733	4,480	5,206	3,097	5,005
Max EOD Balance	56,033	65,627	39,715	23,406	37,978	21,560
Average EOD Balance	29,330	28,993	20,656	16,410	10,820	9,015



## 10. Bank Statement Analysis

### (b) Top 5 Fund Remittance

**Canara Bank, India**  
**MUTHUR ROAD, VELLAKOVIL, , TIRUPUR,TAMIL NADU, INDIA, 638111**  
**Account No:- 1027201001284**  
**Account Details from May-19 to Oct-19**

Month	Description	Category	Amount
22-05-2019	NEFT OW:YESB-SWASTIKS ENTERPR-P19052230730184	Transfer to SWASTIKS ENTERPR	-37,000
21-05-2019	To Clg :VASTUPAL RAJNIKANT AND C-ORIENTA	Transfer to VASTUPAL RAJNIKANT AND C-ORI...	-33,400
14-05-2019	NEFT OW:SBIN-S M ENTERPRISES-P19051421892288	Transfer to S M ENTERPRISES	-21,164
02-05-2019	NEFT OW:SBIN-S M ELECTRONICS-P19050206690808	Transfer to S M ELECTRONICS	-18,400
01-05-2019	To Clg :V 2 DISTRIBUTIONS-SOUTH INDIAN B	Transfer to V	-13,417
06-06-2019	To Clg :SAI RAM ELECTRICAL DISTRI-HDFC B	Transfer to SAI RAM ELECTRICAL DISTRI-HD...	-21,160
10-06-2019	Funds Transfer to AATHY SAKTHI AGENCIES	Transfer to AATHY SAKTHI AGENCIES	-14,765
11-06-2019	To Clg :V 2 DISTRIBUTIONS-SOUTH INDIAN B	Transfer to V	-12,251
20-06-2019	To Clg :S K GOVINDASAMY AND CO P-CORPORA	Transfer to S K GOVINDASAMY AND CO P-COR...	-10,540
04-06-2019	To Clg :S K GOVINDASAMY AND CO P-CORPORA	Transfer to S K GOVINDASAMY AND CO P-COR...	-5,195



## 10. Bank Statement Analysis

### (b) Top 5 Fund Remittance

16-07-2019	To Clg :V 2 DISTRIBUTIONS-SOUTH INDIAN B	Transfer to V	-11,752
16-07-2019	To Clg :SAI RAM ELECTRICAL DISTRI-HDFC B	Transfer to SAI RAM ELECTRICAL DISTRI-HD...	-7,100
10-07-2019	To Clg :MM ELECTRONICS-KARUR VYSYA BANK	Transfer to MM ELECTRONICS-KARUR VYSYA BANK	-6,600
09-07-2019	NEFT OW:UBIN-R M DIGITAL-P19070986636997	Transfer to R M DIGITAL	-5,000
18-07-2019	To Clg :UNITED INDIA INSURANCE OO-HDFC B	Insurance	-4,780
06-08-2019	To Clg :KLASSE ENTERPRISES-UNION BANK OF	Transfer to KLASSE ENTERPRISES-UNION BAN...	-18,200
27-08-2019	To Clg :V 2 DISTRIBUTIONS-SOUTH INDIAN B	Transfer to V	-13,876
30-08-2019	To Clg :WINTEL AGENCIES-AXIS BANK LTD	Transfer to WINTEL AGENCIES	-10,000
19-08-2019	To Clg :V 2 DISTRIBUTIONS-SOUTH INDIAN B	Transfer to V	-9,899
13-08-2019	To Clg :SRI PONAZHAGU AGENCIES-KARUR VYS	Transfer to SRI PONAZHAGU AGENCIES-KARUR...	-3,453
06-09-2019	To Clg :MEGA ASSOCIATES-KARUR VYSYA BANK	Transfer to MEGA ASSOCIATES-KARUR VYSYA ...	-30,000
21-09-2019	To Clg :KLASSE ENTERPRISES-UNION BANK OF	Transfer to KLASSE ENTERPRISES-UNION BAN...	-20,000
10-09-2019	NEFT OW:UCBA-SRI RAAM MARKETI-P19091059696625	Transfer to SRI RAAM MARKETI	-14,775



## **10. Bank Statement Analysis**

### **(b) Top 5 Fund Remittance**

11-09-2019	To Clg :V 2 DISTRIBUTIONS-SOUTH INDIAN B	Transfer to V	-14,472
09-09-2019	To Clg :MM ELECTRONICS-KARUR VYSYA BANK	Transfer to MM ELECTRONICS- KARUR VYSYA BANK	-5,628
05-10-2019	Funds Transfer to AATHY SAKTHI AGENCIES	Transfer to AATHY SAKTHI AGENCIES	-13,445
23-10-2019	To Clg :V 2 DISTRIBUTIONS-SOUTH INDIAN B	Transfer to V	-13,075
01-10-2019	CA MIN BAL SC	Below Min Balance	-71



## 10. Bank Statement Analysis

### (c) Top 5 Fund Received

Canara Bank, India  
MUTHUR ROAD, VELLAKOVIL, , TIRUPUR, TAMIL NADU, INDIA, 638111  
Account No:- 1027201001284  
Account Details from May-19 to Oct-19

Month	Description	Category	Amount
22-05-2019	Cash Deposit	Cash Deposit	30,000
29-05-2019	Cash Deposit	Cash Deposit	30,000
16-05-2019	Cash Deposit	Cash Deposit	25,000
02-05-2019	Cash Deposit	Cash Deposit	20,000
09-05-2019	Cash Deposit	Cash Deposit	20,000
26-06-2019	Cash Deposit	Cash Deposit	30,000
03-06-2019	Cash Deposit	Cash Deposit	20,000
15-06-2019	Cash Deposit	Cash Deposit	10,000
12-06-2019	ECS AAJFS9954LAY201819	Tax	1,020
30-07-2019	Cash Deposit	Cash Deposit	20,000
08-08-2019	Cash Deposit	Cash Deposit	10,000
16-08-2019	Cash Deposit	Cash Deposit	10,000
22-08-2019	Cash Deposit	Cash Deposit	10,000
28-08-2019	Cash Deposit	Cash Deposit	10,000
04-09-2019	Cash Deposit	Cash Deposit	30,000
09-09-2019	Cash Deposit	Cash Deposit	20,000
10-09-2019	Cash Deposit	Cash Deposit	15,000





## **10. Bank Statement Analysis**

### **(c) Top 5 Fund Received**

19-09-2019	Cash Deposit	Cash Deposit	15,000
24-09-2019	Cash Deposit	Cash Deposit	7,000
04-10-2019	Cash Deposit	Cash Deposit	15,000
21-10-2019	Cash Deposit	Cash Deposit	15,000
30-10-2019	Cash Deposit	Cash Deposit	10,000



## 10. Bank Statement Analysis

### (d) Bounced Cheque's Details

Canara Bank, India  
MUTHUR ROAD, VELLAKOVIL, , TIRUPUR,TAMIL NADU, INDIA, 638111  
Account No:- 1027201001284  
Account Details from May-19 to Oct-19

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	01-08-2019	-	CA MIN BAL SC	-71	Below Min Balance	23,406
2	01-10-2019	-	CA MIN BAL SC	-71	Below Min Balance	5,005



## 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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