



Prelim Report of MSME Application

Offline Proposal

LAXMI AUTO INDUSTRIES PRIVATE LIMITED

Dated: 05/09/2019

Registered Office

A 13,
FOCAL POINT

-

District: Jalandhar,
Taluka: Jalandhar - I,
Jalandhar-144001

Email Id: info@laxmiautogroup.com

Contact Number: 9814066544

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)	Auto and Ancillary	-
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)	2.82 Times	-
8.	Current Ratio (2017 - 2018)	3.2 Times	-
9.	Interest Coverage Ratio (2017 - 2018)	1.37 Times	-
10.	TOL/TNW (2017 - 2018)	3.9 Times	-
11.	Top Customer Concentration (B2B)	52.92%	-
12.	Number of cheque bounced (Last Month)	0	-
13.	Number of cheque bounced (Last 6 Month)	2	-
14.	Risk Model Score		-
15.	Age of Establishment	37 Years	-
16.	Positive Profitability history		-
17.	Past Year Turnover	9,64,89,010 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	725	-
22.	Commercial Bureau - Maximum DPDs (last 12 months)	0 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	818	-
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:	Auto and Ancillary
Establishment Year:	September 1982
Constitution:	Private Limited
PAN:	AAACL6360K
GSTIN (1):	03AAACL6360K1ZL (Primary)

(b) GST Details

Number of Customers:	93
Top Customer Concentration (B2B):	52.92 %
Projected Sales as per GST (Rs.):	
Factory Premise:	Owned
Know How:	Specialised Know How
Competition:	Low
Commercial Operation Date:	-

(c) Directors Background:

Name	MR RAJIV GUPTA	SUBHASH GUPTA
PAN	AAPPG7885E	AAPPG3481N
DIN		
Designation	DIR	MD
Address	JALANDHAR Reru S.O, Jalandhar, Jalandhar - I, PUNJAB, 144012	JALANDHAR Reru S.O, Jalandhar, Jalandhar - I, PUNJAB, 144012
Mobile No	9814066544	9814066544
Date of Birth	09-09-1964	18-02-1937
Total Experience	37	50



3. Project Snapshot

Networth	1,00,00,000	1,00,00,000
Bureau Score	818	-1
Father Name	SUBASH GUPTA	DAULAT RAM
Educational Status	Graduate (General)	Graduate (General)
Nationality	India	India
Visually Impaired	No	No
Residence Status	Resident India	Resident India

(d) Additional Detail for Main Directors:

Name	MR RAJIV GUPTA
Marital Status	Married
Spouse Name	MONIKA GUPTA
Spouse Detail	Not 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-2
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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)
	State Bank of India	Cash credit	95,00,000	83,59,104		0		-
04-06-2012	Sidbi	Long term loan (period above 3 years)	12,00,000	4,92,520		0		-



3. Project Snapshot

(g) Fund Requirement:

Particulars	Details
Facility	Working Capital
Loan Amount Applied	1,50,00,000
Promotor's Contribution	1,80,44,000
Purpose	Working Capital

(h) Business Name Comparision

Name as per GST (1)	LAXMI AUTO INDUSTRIES PRIVATE LIMITED
Name as per ITR	LAXMI AUTO INDUSTRIES PVT LTD
Name edited by user*	LAXMI AUTO INDUSTRIES PRIVATE LIMITED
Trade Name as per GST (1)	-
Name as per Bank Statement	LAXMI AUTO INDISTRIES PVT LTD

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)	9,64,89,010	8,18,00,750	6,40,09,253
Less: Indirect Taxes (Indirect Taxes paid on purchases)	2,99,101	26,242	3,48,491
Net Sales	9,61,89,909	8,17,74,508	6,36,60,762
EXPENDITURE :			
Increase/Decrease in Stock	-60,59,629	-33,35,519	-27,35,244
Raw Material Consumed	6,07,01,739	4,56,71,550	3,51,13,280
Power & Fuel Cost	1,93,90,141	1,91,54,666	1,50,30,647
Employee Cost	85,51,233	64,62,204	57,34,346
General and Administration Expenses	14,03,906	16,21,569	8,13,697
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	17,92,477	16,38,202	16,67,794
Less: Expenses Capitalised	0	0	0
Total Expenditure	8,57,79,867	7,12,12,672	5,56,24,520
Operating Profit (Excl OI)	1,04,10,042	1,05,61,836	80,36,242
Other Income	1,55,684	8,29,693	8,10,187
Operating Profit (EBITDA)	1,05,65,726	1,13,91,529	88,46,429
Interest	50,23,131	47,90,691	42,59,175
PBDT	55,42,595	66,00,838	45,87,254
Depreciation	37,02,110	42,06,270	35,32,900
Profit Before Taxation & Exceptional Items	18,40,485	23,94,568	10,54,354
Exceptional Income / Expenses	0	0	0
Profit Before Tax	18,40,485	23,94,568	10,54,354
Provision for Tax	6,24,876	8,00,217	3,66,134
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	12,15,609	15,94,351	6,88,220
Dividend Pay Out	0	0	0
Equity Dividend %	0	0	0
Earnings Per Share	1	1	0

Balance Sheet -Equities and Liabilities			
Units	(INR)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
EQUITY AND LIABILITIES			
Share Capital	14,20,000	14,20,000	14,20,000
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	1,49,72,335	1,37,56,725	1,21,62,374
Shareholder's Funds	1,63,92,335	1,51,76,725	1,35,82,374
Minority Interest	0	0	0
Secured Loans	1,04,57,369	74,90,738	96,72,136
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	3,57,08,260	3,32,71,852	0
Deferred Tax Liabilities / (Assets)	0	0	0
Other Long Term Liabilities	0	0	3,05,58,657
Other Borrowings (including Short Term)	0	0	0
Long Term Provisions	0	0	0
Total Non-Current Liabilities	4,61,65,629	4,07,62,590	4,02,30,793
Trade Payables	1,25,14,415	58,31,463	23,71,927
Other Current Liabilities	51,84,099	57,10,598	40,94,000
Short Term Provisions	0	0	0
Total Current Liabilities	1,76,98,514	1,15,42,061	64,65,927
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	8,02,56,478	6,74,81,376	6,02,79,094
Balance Sheet -Assets			
Units	(INR)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
Gross Block	2,54,84,812	2,38,44,896	2,39,06,468
Less: Accumulated Depreciation	37,02,110	42,06,270	35,32,900
Less: Impairment of Assets	0	0	0
Net Block	2,17,82,702	1,96,38,626	2,03,73,568
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	18,46,582	18,46,582	18,46,582
Other Non Current Assets	0	0	0
Total Non-Current Assets	18,46,582	18,46,582	18,46,582
Inventories	2,29,89,194	1,61,29,565	1,28,19,046
Sundry Debtors	3,08,70,314	2,87,57,881	2,21,06,178
Cash and Bank	1,86,618	2,29,526	50,260
Other Current Assets	25,81,068	8,79,196	30,83,460
Short Term Loans and Advances	0	0	0
Total Current Assets	5,66,27,194	4,59,96,168	3,80,58,944
Other Assets (Need to check at the time of Due Diligence)	0	0	0
Total Assets	8,02,56,478	6,74,81,376	6,02,79,094
Book Value	12	11	10



4. Financial Details

(b) Ratio Analysis

Ratio Analysis			
Ratio	31-Mar-2018	31-Mar-2017	31-Mar-2016
EBITDA (%)	10.98	13.93	13.90
PATM (%)	1.26	1.95	1.08
ROCE (%)	17.83	20.76	NA
Asset Turnover(x)	1.20	1.21	1.06
Inventory Turnover (days)	97.82	82.67	84.12
Debtors Turnover(days)	117.14	128.36	126.75
Creditors Turnover (days)	57.03	32.83	17.27
Sales/Working Capital (x)	156.89	174.33	186.64
Net Sales Growth(%)	17.63	28.45	NA
PAT Growth(%)	-23.76	131.66	NA
Adjusted Total Debt/Equity(x)	2.82	2.69	2.96
Growth in Debt/ Equity (%)	4.83	-9.12	NA
Current Ratio(x)	4.30	7.70	14.72
Current Ratio (As per CMA)	3.20	3.99	5.89
Quick Ratio(x)	2.47	4.93	9.32
Interest Coverage	1.98	2.21	1.99
Debt/ EBITDA	4.37	3.58	4.55
Free Reserves/ Equity	10.54	9.69	8.57
CFO Margin	0.42	3.81	NA
Growth in CFO Margin (%)	-89.09	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	9,64,89,010	8,18,00,750	6,40,09,253
Add	Export Sales	0	0	0
	Total	9,64,89,010	8,18,00,750	6,40,09,253

Note 2: Indirect Taxes

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Excise Duty	2,99,101	26,242	3,48,491
Add	Other items	0	0	0
	Total	2,99,101	26,242	3,48,491

Note 3: Increase/Decrease in Stock

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Op. stocks-in-process	0	1,02,60,884	86,27,364
Minus	Cl. stocks-in-process	0	1,39,08,513	1,02,60,884
Add	Op. Stock of F.G.	1,58,29,565	22,33,162	11,31,438
Minus	Cl. stock of F.G.	2,18,89,194	19,21,052	22,33,162
	Total	-60,59,629	-33,35,519	-27,35,244

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]	4,77,16,214	3,55,40,358	2,88,21,942
Add	Other spares	1,29,85,525	1,01,31,192	62,91,338
	Total	6,07,01,739	4,56,71,550	3,51,13,280

Note 5: Provision for Tax

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Provision for taxes	6,24,876	8,00,217	3,66,134
Add	Provision for Deferred Tax	0	0	0



4. Financial Details

(c) Notes to Account

	Total	6,24,876	8,00,217	3,66,134
Note 6: Share Capital				
	Particular	31-Mar-2018	31-Mar-2017	31-Mar-2016
	Ordinary share capital	14,20,000	14,20,000	14,20,000
Add	Preference shares [redeemable after one year]	0	0	0
	Total	14,20,000	14,20,000	14,20,000
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.	1,49,72,335	1,37,56,725	1,21,62,374
Add	Others [specify]	0	0	0
	Total	1,49,72,335	1,37,56,725	1,21,62,374
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	3,57,08,260	3,32,71,852	0
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	3,05,58,657
Add	Debentures [not maturing within one year]	0	0	0
Add	Other term liabilities	0	0	0
	Total	0	0	3,05,58,657

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]	51,84,099	57,10,598	40,94,000
	Total	51,84,099	57,10,598	40,94,000



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	18,46,582	18,46,582	18,46,582
Add	Deferred receivables [maturity exceeding 1 yr]	0	0	0
Add	Others (Others)	0	0	0
	Total	18,46,582	18,46,582	18,46,582

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]	3,08,70,314	2,87,57,881	2,21,06,178
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	Total	3,08,70,314	2,87,57,881	2,21,06,178

Note 15: Other Current Assets

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



Add	Other current assets [specify]DEPB/ DUTY DRAWBACK	25,81,068	8,79,196	30,83,460
	Total	25,81,068	8,79,196	30,83,460

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	0
	Total	0	0	0



5. GST Data

1 . GST Data (LAXMI AUTO INDUSTRIES PRIVATE LIMITED) (03AAACL6360K1ZL)

Key Observation

1. Highest Sales Category	100% (B2B)
2. Gross Margin % (Sales-Purchase / Sales)	23%
3. Customer Concentration (B2B) (Top 5):	82% of Total Sales
4. Supplier Concentration (Top 5):	39% of Total Purchase
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	Rs. 96,08,921
7. Median Sales:	Rs. 97,90,201
8. Average Purchase:	Rs. 70,87,688
9. Median Purchase:	Rs. 63,06,409
10. Highest sales are in the month of	01-2018
11. Highest Purchase are in the month of	03-2018
12. Total Credit Note Vs Total Sales is	3% in 09-2018(Highest)

Overview

Sr.No	Particulars	Details
1.	Total No. of Months	25
2.	Total No. of Customers	93
3.	Total No. of Suppliers	179
4.	Total Sales (Invoice Value)	24,02,23,015
A.	B2B	24,02,23,015
B.	B2CL	0
C.	B2CS	0
D.	Exports	0
E.	Nil Rated Good	0
F.	Exempted Goods	0
G.	Non GST Outward Supplies	0
5.	Total Purchases	18,42,79,882



5. GST Data

6.	Difference (Sales Minus Purchase)	5,59,43,134
7.	Margin (%)	23

Top 5 Customers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	02AAACS0305B1ZI	ADVANCE VALVES PRIVATE LIMITED	25	12,69,38,265	10,75,74,788	53
2	09AABCM4035F1ZQ	MITA INDIA PRIVATE LIMITED	23	4,04,38,149	3,42,69,606	17
3	02AAIFA4845M1ZE	ADVANCE VALVES GLOBAL LLP	25	1,40,21,058	1,18,82,246	6
4	03AARFS8369P1Z4	SIKANDER AUTO CORPORATION	25	1,16,12,129	98,40,788	5
5	03AAACG4932G1Z1	GNA GEARS LIMITED	19	39,88,554	33,80,130	2
Total			117	19,69,98,155	16,69,47,557	83

Top 5 Suppliers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	03AJIPA9283G1ZB	LAXMI NARAYAN AGGARWAL	93	1,81,45,542	1,53,77,578	10
2	03AGUPK9791N1ZC	SANDEEP AGGARWAL	22	1,69,66,011	1,43,77,974	9
3	03AJCPS9309K1ZZ	BHARAT BHUSHAN	21	1,62,97,412	1,38,11,365	9
4	03AAGFC0890C1Z0	CHAWLA SALES CORPORATION	22	1,04,29,996	88,38,982	6
5	03AABHA1248P1ZI	AMARJIT SINGH AND SONS	22	94,69,956	80,25,388	5
Total			180	7,13,08,917	6,04,31,287	39

Month Wise Sales

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	07-2017	60,85,219	0	0	0	0	0	0	60,85,219
2	08-2017	1,29,91,198	0	0	0	0	0	0	1,29,91,198
3	09-2017	98,22,079	0	0	0	0	0	0	98,22,079
4	10-2017	97,43,913	0	0	0	0	0	0	97,43,913



5. GST Data

5	11-2017	93,06,582	0	0	0	0	0	0	93,06,582
6	12-2017	96,47,396	0	0	0	0	0	0	96,47,396
7	01-2018	1,36,33,016	0	0	0	0	0	0	1,36,33,016
8	02-2018	96,93,573	0	0	0	0	0	0	96,93,573
9	03-2018	1,18,94,056	0	0	0	0	0	0	1,18,94,056
10	04-2018	1,11,91,922	0	0	0	0	0	0	1,11,91,922
11	05-2018	1,01,48,993	0	0	0	0	0	0	1,01,48,993
12	06-2018	91,74,394	0	0	0	0	0	0	91,74,394
13	07-2018	97,90,201	0	0	0	0	0	0	97,90,201
14	08-2018	99,50,402	0	0	0	0	0	0	99,50,402
15	09-2018	92,75,695	0	0	0	0	0	0	92,75,695
16	10-2018	93,99,335	0	0	0	0	0	0	93,99,335
17	11-2018	1,01,03,326	0	0	0	0	0	0	1,01,03,326
18	12-2018	99,25,070	0	0	0	0	0	0	99,25,070
19	01-2019	97,50,839	0	0	0	0	0	0	97,50,839
20	02-2019	1,04,56,987	0	0	0	0	0	0	1,04,56,987
21	03-2019	1,03,68,694	0	0	0	0	0	0	1,03,68,694
22	04-2019	60,81,709	0	0	0	0	0	0	60,81,709
23	05-2019	78,51,215	0	0	0	0	0	0	78,51,215
24	06-2019	60,65,439	0	0	0	0	0	0	60,65,439
25	07-2019	78,71,762	0	0	0	0	0	0	78,71,762
Total		24,02,23,015	0	0	0	0	0	0	

Month Wise Purchase

Sr.No	Months	B2B	Total
1	07-2017	57,33,492	57,33,492
2	08-2017	70,26,766	70,26,766
3	09-2017	90,24,841	90,24,841
4	10-2017	47,36,332	47,36,332
5	11-2017	59,59,669	59,59,669
6	12-2017	81,21,129	81,21,129
7	01-2018	69,82,706	69,82,706
8	02-2018	50,06,099	50,06,099



5. GST Data

9	03-2018	1,63,48,124	1,63,48,124
10	04-2018	66,32,060	66,32,060
11	05-2018	1,00,03,487	1,00,03,487
12	06-2018	97,67,909	97,67,909
13	07-2018	46,68,588	46,68,588
14	08-2018	59,80,757	59,80,757
15	09-2018	1,40,58,198	1,40,58,198
16	10-2018	53,06,659	53,06,659
17	11-2018	45,97,618	45,97,618
18	12-2018	1,23,13,699	1,23,13,699
19	01-2019	50,75,430	50,75,430
20	02-2019	39,31,980	39,31,980
21	03-2019	1,11,45,431	1,11,45,431
22	04-2019	46,02,641	46,02,641
23	05-2019	50,13,564	50,13,564
24	06-2019	71,10,929	71,10,929
25	07-2019	50,79,092	50,79,092
26	08-2019	52,683	52,683
Total		18,42,79,882	

Credit/Debit Note Info.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
1	07-2018	1,83,348	97,90,201			1,83,348
2	09-2018	3,01,136	92,75,695			3,01,136
3	03-2019	46,445	1,03,68,694			46,445
Total		5,30,929	2,94,34,590	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	102017	0	0	0	0	0
1	042018	0	30,110	0	0	0



5. GST Data

1	042019	0	0	0	5,200	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

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	1	0	0	0	1	0	0	0	0	1
Min EOD Balance	-91,19,228	-92,43,899	-92,49,697	-92,30,726	-89,90,444	-91,37,237	-91,65,142	-92,80,714	-90,72,435	-93,59,608	-87,86,725	-90,40,640
Max EOD Balance	-55,76,376	-31,21,052	-58,60,616	-60,38,287	-52,63,222	-53,23,365	-52,29,454	-63,67,820	-57,13,480	-51,95,387	-51,99,729	-37,65,824
Average EOD Balance	-76,03,588	-80,07,382	-84,07,847	-84,64,014	-75,43,206	-80,51,289	-75,51,019	-84,02,792	-78,65,961	-78,54,991	-71,89,394	-78,73,510



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

State Bank of India
Account No:- 10168405752
Account Details from Aug 2018 to Jul 2019

Month	Description	Category	Amount
Aug-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 08160003964 6-974808 AKSHIT GUPTA	Transfer Out	-11,61,559
Aug-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 08160003938 8-974807 RAJIV GUPTA	Transfer Out	-10,10,059
Aug-2018	TO CLEARING- PNB BALAJI SCRAP TRADERS- 974825	Transfer Out	-8,00,000
Aug-2018	TO CLEARING- PNB BALAJI SCRAP TRADERS- 974815	Transfer Out	-8,00,000
Aug-2018	TO CLEARING- PNB MAA INDUSTRIAL PRODUCTS- 974814	Transfer Out	-7,00,752
Sep-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 09180001526 5-974701 APRAMAPA R ENTERPRIS ES	Transfer Out	-16,06,937
Sep-2018	CHQ TRANSFER- NEFT UTR NO: SBIN2182577 28271- 974696 RAJIV GUPTA	Transfer Out	-11,23,829
Sep-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 09140002900 8-974691 RAJIV GUPTA	Transfer Out	-11,23,829



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

Sep-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 09140003086 3-974693 AKSHIT GUPTA	Transfer Out	-10,59,059
Sep-2018	TO CLEARING- PNB BALAJI SCRAP TRADERS- 974714	Transfer Out	-9,33,020
Oct-2018	TO CLEARING- PNB APRAMAPA R ENTERPRIS ES-669858	Transfer Out	-11,44,595
Oct-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 10160002965 1-974746 RAJIV GUPTA	Transfer Out	-8,00,059
Oct-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 10170001217 2-974752 BALAJI SCRAP TRADERS	Transfer Out	-8,00,059
Oct-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 10160002935 9-974747 AKSHIT GUPTA	Transfer Out	-7,50,449
Oct-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 10310002084 4-669863 B B SARAF AND COMPANY	Transfer Out	-7,11,670
Nov-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 11290004218 0-669905 CHAWLA ENTERPRIS ES	Transfer Out	-10,00,059
Nov-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 11170002661 5-669883 BALAJI SCRAP TRADERS	Transfer Out	-10,00,059
Nov-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 11170001288 0-669879 RAJIV GUPTA	Transfer Out	-8,00,059



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

Nov-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 11200004331 0-669895 B B SARAF AND COMPANY	Transfer Out	-7,71,106
Nov-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 11170001196 7-669880 AKSHIT GUPTA	Transfer Out	-7,62,429
Dec-2018	TO CLEARING- PNB BALAJI SCRAP TRADERS- 669930	Transfer Out	-10,00,000
Dec-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 12030001088 6-669913 RAJPAUL AND BROS	Transfer Out	-7,41,710
Dec-2018	CHEQUE WDL- WITHDRAW AL TRANSFER BY CHEQUE- 669925	Transfer Out	-7,35,000
Dec-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 12110002507 2-669923 RAJIV GUPTA	Transfer Out	-6,67,309
Dec-2018	CHQ TRANSFER- RTGS UTR NO: SBINR52018 12110002490 1-669924 AKSHIT GUPTA	Transfer Out	-6,00,059
Jan-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 01160001526 1-670072 BALAJI SCRAP TRADERS	Transfer Out	-12,00,059
Jan-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 01170004203 3-670075 CHAWLA ENTERPRIS ES	Transfer Out	-12,00,059
Jan-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 01020005308 7-669948 APRAMAPA R ENTERPRIS ES	Transfer Out	-11,81,859



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

Jan-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 01150003081 4-670068 B B SARAF AND COMPANY	Transfer Out	-9,00,552
Jan-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 01110003822 5-670064 RAJIV GUPTA	Transfer Out	-8,09,619
Feb-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 02260004547 4-670126 B B SARAF AND COMPANY	Transfer Out	-14,04,625
Feb-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 02010003763 7-670099 BALAJI SCRAP TRADERS	Transfer Out	-10,00,059
Feb-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 02110004835 9-670111 B B SARAF AND COMPANY	Transfer Out	-8,95,018
Feb-2019	TO CLEARING- PNB NON CUSTOMER INTER BRANC- 670121	Transfer Out	-8,53,432
Feb-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 02120006472 1-670117 AKSHIT GUPTA	Transfer Out	-7,89,819
Mar-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 03120006461 2-670147 BB SARA AND CO	Transfer Out	-17,30,600
Mar-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 03280002857 1-845909 BALAJI SCRAP TRADERS	Transfer Out	-10,00,059
Mar-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 03200006251 9-670050 CHAWLA ENTERPRIS ES	Transfer Out	-8,00,059



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

Mar-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 03050003393 6-670137 APRAMAPA R ENTERPRIS ES	Transfer Out	-8,00,059
Mar-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 03080002937 4-670144 RAJIV GUPTA	Transfer Out	-7,00,059
Apr-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 04240003974 0-845955 AMARJIT SINGH AND SONS	Transfer Out	-15,00,059
Apr-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 04030004408 3-845934 CHAWLA SALES CORPORATI ON	Transfer Out	-9,13,119
Apr-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 04120003393 4-845943 RAJIV GUPTA	Transfer Out	-7,00,059
Apr-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 04120003441 4-845944 AKSHIT GUPTA	Transfer Out	-6,79,949
Apr-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 04290003441 1-845966 B B SARAF AND COMPANY	Transfer Out	-6,44,599
May-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 05100003848 5-845987 RAJIV GUPTA	Transfer Out	-6,86,769
May-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 05100003980 9-845988 AKSHIT GUPTA	Transfer Out	-6,00,059



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

May-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 05060003662 3-845977 BB SARAF AND COMPANY	Transfer Out	-5,00,029
May-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 05210004314 1-846102 RELIABLE ENGINEERIN G WORKS	Transfer Out	-4,34,239
May-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 05280003187 1-846108 B B SARAF AND COMPANY	Transfer Out	-3,96,428
Jun-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 06030008123 1-846130 CHAWLA ENTERPRIS ES	Transfer Out	-8,37,088
Jun-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 06120005055 0-846144 AKSHIT GUPTA	Transfer Out	-6,72,639
Jun-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 06120005151 9-846143 RAJIV GUPTA	Transfer Out	-6,00,059
Jun-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 06030008069 6-846131 AMARJIT SINGH AND SONS	Transfer Out	-5,62,568
Jun-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 06030007700 6-846129 BALAJI SCRAP TRADERS	Transfer Out	-5,00,029
Jul-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 07020004014 4-846170 KIRPAL SINGH AND SONS	Transfer Out	-20,31,347



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

Jul-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 07220005428 1-846207 CHAWLA SALES CORPORATI ON	Transfer Out	-16,35,800
Jul-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 07120003531 1-846189 RAJIV GUPTA	Transfer Out	-6,57,797
Jul-2019	CHQ TRANSFER- RTGS UTR NO: SBINR52019 07120003495 0-846190 AKSHIT GUPTA	Transfer Out	-6,00,047
Jul-2019	TO CLEARING- PNB AMAR TRADERS- 846181	Transfer Out	-5,00,000



7. Bank Statement Analysis

(c) Top 5 Fund Received

State Bank of India
Account No:- 10168405752
Account Details from Aug 2018 to Jul 2019

Month	Description	Category	Amount
Aug-2018	BY TRANSFER- NEFT*HDFC 0000240*N24 01806180347 55*MITA INDIA PVT L-	Transfer In	19,56,784
Aug-2018	CHEQUE DEPOSIT- BT-154426	Transfer In	17,96,177
Aug-2018	CHEQUE DEPOSIT- BT-154478	Transfer In	15,57,482
Aug-2018	CHEQUE DEPOSIT- BT-496343	Transfer In	10,00,000
Aug-2018	CHEQUE DEPOSIT 714003	Transfer In	8,09,883
Sep-2018	BY TRANSFER- TRF-	Transfer In	50,00,000
Sep-2018	BY TRANSFER- RTGS UTR NO: HDFCR5201 80927957741 58- MITAINDIAP VTLTD	Transfer In	19,35,870
Sep-2018	CHEQUE DEPOSIT- TRF-154498	Transfer In	13,09,546
Sep-2018	CHEQUE DEPOSIT 154461	Transfer In	9,43,977
Sep-2018	CHEQUE DEPOSIT- TRF-154650	Transfer In	9,12,568
Oct-2018	CHEQUE DEPOSIT 154687	Transfer In	22,94,451
Oct-2018	CHEQUE DEPOSIT 154669	Transfer In	20,69,422
Oct-2018	BY TRANSFER- trf to 10168405752 -	Transfer In	20,00,000
Oct-2018	BY TRANSFER- NEFT*HDFC 0000240*N29 91806638367 00*MITA INDIA PVT L-	Transfer In	18,95,593
Oct-2018	CHEQUE DEPOSIT- TRF-862317	Transfer In	3,48,655



7. Bank Statement Analysis

(c) Top 5 Fund Received

Nov-2018	CHEQUE DEPOSIT 153949	Transfer In	20,85,597
Nov-2018	CHEQUE DEPOSIT 153985	Transfer In	20,28,346
Nov-2018	CHEQUE DEPOSIT- TRF-153928	Transfer In	17,44,853
Nov-2018	BY TRANSFER- NEFT*HDFC 0000240*N33 21806883547 38*MITA INDIA PVT L-	Transfer In	11,63,387
Nov-2018	BY TRANSFER- INB laxmi auto-	Transfer In	4,22,170
Dec-2018	CHEQUE DEPOSIT 127363	Transfer In	19,97,153
Dec-2018	CHEQUE DEPOSIT 153773	Transfer In	18,95,083
Dec-2018	CHEQUE DEPOSIT 153711	Transfer In	16,56,017
Dec-2018	BY TRANSFER- NEFT*HDFC 0000240*N36 21807123949 60*MITA INDIA PVT L-	Transfer In	9,96,402
Dec-2018	BY TRANSFER- INB laxmi auto-	Transfer In	4,10,907
Jan-2019	CHEQUE DEPOSIT 717532	Transfer In	24,32,293
Jan-2019	CHEQUE DEPOSIT 153794	Transfer In	23,68,980
Jan-2019	CHEQUE DEPOSIT 126935	Transfer In	12,36,202
Jan-2019	BY TRANSFER- INB Payment towards Invoice/Bill-	Transfer In	4,56,484
Jan-2019	CHEQUE DEPOSIT 862642	Transfer In	4,26,569
Feb-2019	CHEQUE DEPOSIT 696554	Transfer In	23,60,484
Feb-2019	CHEQUE DEPOSIT 717590	Transfer In	23,06,928
Feb-2019	BY TRANSFER- RTGS UTR NO: HDFCR5201 90201630596 53- MITAINDIAP VTLTD	Transfer In	12,33,884
Feb-2019	CHEQUE DEPOSIT 696576	Transfer In	7,49,595



7. Bank Statement Analysis

(c) Top 5 Fund Received

Feb-2019	CHEQUE DEPOSIT 696577	Transfer In	7,38,090
Mar-2019	CHEQUE DEPOSIT 127457	Transfer In	23,42,459
Mar-2019	CHEQUE DEPOSIT 316883	Transfer In	20,00,000
Mar-2019	CHEQUE DEPOSIT 127458	Transfer In	18,78,204
Mar-2019	CHEQUE DEPOSIT 696586	Transfer In	15,12,903
Mar-2019	BY TRANSFER- NEFT*HDFC 0000240*N08 71907861004 77*MITA INDIA PVT L-	Transfer In	5,78,257
Apr-2019	CHEQUE DEPOSIT 68127	Transfer In	19,54,615
Apr-2019	CHEQUE DEPOSIT 67936	Transfer In	15,45,644
Apr-2019	CHEQUE DEPOSIT 67935	Transfer In	15,23,268
Apr-2019	BY TRANSFER- NEFT*HDFC 0000240*N11 61908103065 34*MITA INDIA PVT L-	Transfer In	10,48,434
Apr-2019	CHEQUE DEPOSIT 862742	Transfer In	6,27,746
May-2019	CHEQUE DEPOSIT- TRF-68332	Transfer In	20,64,081
May-2019	CHEQUE DEPOSIT- ADVANCE VALVE- 68333	Transfer In	17,88,195
May-2019	CHEQUE DEPOSIT 68331	Transfer In	15,84,140
May-2019	CHEQUE DEPOSIT 862776	Transfer In	5,67,394
May-2019	BY CLEARING / CHEQUE- PSB BY CLEARING- 219245	Transfer In	4,29,785
Jun-2019	CHEQUE DEPOSIT 68390	Transfer In	22,55,165
Jun-2019	CHEQUE DEPOSIT- TRF-68523	Transfer In	21,17,217
Jun-2019	BULK POSTING- 19091826945 ITD TAX REFUND AY 18-19 PAN AAACL6360K -	Transfer In	6,60,760



7. Bank Statement Analysis

(c) Top 5 Fund Received

Jun-2019	CHEQUE DEPOSIT- TRF-364983	Transfer In	5,15,072
Jun-2019	BY TRANSFER- NEFT*CNRB 0009999*P19 06256780524 2*B.V.M MANUFACT URE-	Transfer In	5,00,000
Jul-2019	CHEQUE DEPOSIT- TRF-68525	Transfer In	19,81,878
Jul-2019	CHEQUE DEPOSIT- advance valves pvt ltd- 68545	Transfer In	16,14,253
Jul-2019	CHEQUE DEPOSIT 127008	Transfer In	11,32,102
Jul-2019	CHEQUE DEPOSIT 365017	Transfer In	5,98,059
Jul-2019	BY CLEARING / CHEQUE- PSB BY CLEARING- 219754	Transfer In	3,64,717



7. Bank Statement Analysis

(d) Bounced Cheque's Details

State Bank of India
Account No:- 10168405752
Account Details from Aug 2018 to Jul 2019

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	2018-09-14	-	BY TRANSFER- RTGSR UTR NO: SBINR52018 09140002900 8- // ACCOUNT DOES NOT EXIST	11,23,770	Bounced I/W Payment	-39,39,279
2	2018-09-17	-	CHQ RET CHARGES 815765	177	Bounced I/W Cheque Charges	-67,31,959
3	2018-10-01	-	CHQ RET CHARGES 974721	177	Bounced I/W Cheque Charges	-85,59,402
4	2018-10-16	-	OUT-CHQ RETURN- 30Instrument post datedequiredr mandategure differ-	30,161	Bounced O/W Cheque	-78,74,025
5	2019-02-26	-	OUT-CHQ RETURN- 40Present with documentnot legible / correctdiffer-	35,000	Bounced O/W Cheque	-85,13,626
6	2019-07-30	-	OUT-CHQ RETURN- 12Drawer's signature differsgain with paper againr-	52,322	Bounced O/W Cheque	-85,95,816



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

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