



Prelim Report of MSME Application

In-Principle Approved Proposal

BHOOMI AGENCY

Application Type - New - Working Capital (Oriental Tatkal 25 WC new <3Yrs)

Application Code - CW-AWC-93442-700936

Dated: 19/11/2019

Registered Office

01,
KOTWAL NAGAR
KIWALE GAON
District: Pune,
Taluka: Haveli,
Pune-412101

Email Id: surwadet@gmail.com

Contact Number: 9975704767

Powered By:



[A FinTech Initiative]



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1. Timeline & Approval Data

Sr.No.	Particulars	Date
1	Date of Proposal	19/11/2019
2	Date of In-Principle Approval	19/11/2019

Sr.No.	Particulars	Details
1	Loan Applied Amount	24,00,000
2	In-Principle Total Amount	24,00,000
	a) Existing Limit	0
	b) Additional Limit	24,00,000
3	ROI (%)	8.7
4	PF (%)	0.5
5	Tenure (Years)	Renewable Annually



2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	Oil and Gas	Yes
2.	Loan Amount	24,00,000 Rupees	Yes
3.	Geographical Market Focus	Pune	Yes
4.	CGTMSE Coverage	New to CGTMSE Coverage	Yes
5.	MSME Category	Small	Yes
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)	50%	Yes
7.	Debt Equity Ratio (2018 - 2019)	0.24 Times	Yes
8.	Current Ratio (2018 - 2019)	3.06 Times	Yes
9.	Interest Coverage Ratio (2018 - 2019)	-	Yes
10.	TOL/TNW (2018 - 2019)	0.71 Times	Yes
11.	Top Customer Concentration (B2B)	20.04%	Yes
12.	Number of cheque bounced (Last Month)	1	Yes
13.	Number of cheque bounced (Last 6 Month)	6	Yes
14.	Risk Model Score	66	Yes
15.	Age of Establishment	8 Years	Yes
16.	Positive Profitability history	3 Years	Yes
17.	Past Year Turnover	2,64,83,480 Rupees	Yes
18.	Positive Net Worth history	3 Years	Yes
19.	Turnover to Loan Ratio (2018 - 2019)	11.04 Times	Yes
20.	Gross Cash Accruals to loan ratio (2018 - 2019)	0.58 Times	No
21.	Minimum Bureau Score - Director/ Partner/ Proprietor	771	Yes
22.	Commercial Bureau - Maximum DPDs (last 12 months)	0 DPDs	Yes
23.	Maximum Drop in turnover allowed	-	Not Set
24.	Utilisation percentage	No limit account found from Commercial Cibil	Yes
25.	Credit Summation	114.57%	Yes
26.	Collateral Coverage % (includes only Collateral Security Value)	0%	Not Set



2. PARAMETER CHECK

27.	Debt Service Coverage Ratio (Conservative)	-	Yes
29.	Minimum Bureau Score - Main Director/ Partner/ Proprietor	771	Not Set
30.	Commercial Bureau - Maximum DPDs (last 3 months)	0 DPDs	Not Set

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:	Oil and Gas
Establishment Year:	October 1981
Constitution:	Sole Proprietorship
PAN:	AJJPC4705A
GSTIN (1):	27AJJPC4705A1ZT (Primary)
Product Description:	LPG DISTRUBITOR

(b) GST Details

Number of Customers:	62
Top Customer Concentration (B2B):	20.04 %
Projected Sales as per GST (Rs.):	2,44,27,292
Factory Premise:	Rented
Know How:	Common Knowledge
Competition:	Medium
Commercial Operation Date:	-

(c) Proprietors Background:

Name	RAVI MANOHARLAL CHANDNANI
PAN	AJJPC4705A
Address	01 KOTWAL NAGAR KIWALE GAON Kiwale B.O, Pune, Haveli, MAHARASHTRA, 412101
Mobile No	9823517417
Date of Birth	31-10-1981
Total Experience	11
Networth	37,78,000



3. PROJECT SNAPSHOT

TransUnion	771
Experian	-
Personal Loan Obligation	33459.21
Father Name	MANOHARLAL
Educational Status	Graduate (General)
Nationality	India
Visually Impaired	No
Residence Status	Resident India

(d) Additional Detail for Main Proprietors:

Name	RAVI MANOHARLAL CHANDNANI
Marital Status	Married
Spouse Name	JIVIKA CHANDNANI
Spouse Detail	Not Employed
No. of Children	1
Owning a House	Tenant
Assessed for Income Tax	Assessed
Have Life Insurance Policy	Yes

(e) MSME Ranking (as per Bureau)

MSME Ranking :	Not Found
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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)
30-05-2018	HDFC Bank India	Business Loan – General	15,00,000	9,62,970	9,62,970	33,360	-	-
19-06-2018	HDFC Bank India	Credit Card	42,570	19,842	19,842	99	-	-



3. PROJECT SNAPSHOT

(g) Fund Requirement:

Particulars	Details
Facility	Working Capital
Application Type	New
Product Name	Oriental Tatkal 25 WC new <3Yrs
Loan Amount Approved	24,00,000
Promotor's Contribution	8,00,000 (25.00%)
EMI	NA
Rate of Interest (%)	8.7
Purpose	Working Capital

(h) Business Name Comparision

Name as per GST (1)	RAVI MANOHARLAL CHANDNANI
Name as per ITR	RAVI MANOHARLAL CHANDNANI
Name edited by user*	BHOOMI AGENCY
Trade Name as per GST (1)	-
Name as per Bank Statement 1	BHOOMI AGENCY

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. FINANCIAL DETAILS

A. Existing Financials

Note - CMA has been prepared based on ITR XML Uploaded, request you to follow proper Due Diligence before final Sanction

Profit & Loss Statement			
Units	(INR)		
For the Year ended	31-Mar-2019	31-Mar-2018	31-Mar-2017
No of Months	12	12	12
INCOME :			
Gross Sales (Including Indirect Taxes collected on sales)	2,64,83,480	1,92,54,330	95,26,270
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
Net Sales	2,64,83,480	1,92,54,330	95,26,270
EXPENDITURE :			
Increase/Decrease in Stock	-8,73,110	-5,19,650	0
Raw Material Consumed	2,46,01,323	1,51,43,410	0
Power & Fuel Cost	0	0	0
Employee Cost	0	6,26,290	0
General and Administration Expenses	12,44,430	26,43,010	0
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	1,42,260	2,40,000	0
Less: Expenses Capitalised	0	0	0
Total Expenditure	2,51,14,903	1,81,33,060	0
Operating Profit (Excl OI)	13,68,577	11,21,270	95,26,270
Other Income	0	0	0
Operating Profit (EBITDA)	13,68,577	11,21,270	95,26,270
Interest	0	0	0
PBDT	13,68,577	11,21,270	95,26,270
Depreciation	1,50,357	99,800	0
Profit Before Taxation & Exceptional Items	12,18,220	10,21,470	95,26,270
Exceptional Income / Expenses	0	0	0
Profit Before Tax	12,18,220	10,21,470	95,26,270
Provision for Tax	0	0	0
Other Income (Need to check at the time of Due Diligence)	0	0	-86,75,920



4. FINANCIAL DETAILS

A. Existing Financials

Profit & Loss Statement			
Profit After Tax	12,18,220	10,21,470	8,50,350
Dividend Pay Out	0	0	0
Equity Dividend %	0	0	0
Earnings Per Share	0	0	0.0

Balance Sheet -Equities and Liabilities			
Units	(INR)		
As on:	31-Mar-2019	31-Mar-2018	31-Mar-2017
EQUITY AND LIABILITIES			
Share Capital	41,78,240	32,14,440	0
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
Shareholder's Funds	41,78,240	32,14,440	0
Minority Interest	0	0	0
Secured Loans	10,11,350	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
Total Non-Current Liabilities	10,11,350	0	0
Trade Payables	18,63,650	20,25,150	20,12,320
Other Current Liabilities	72,920	70,170	0
Short Term Provisions	0	0	0
Total Current Liabilities	19,36,570	20,95,320	20,12,320
Other Liabilities (Need to check at the time of Due Diligence)	0	0	0
Total Liabilities	71,26,160	53,09,760	20,12,320



4. FINANCIAL DETAILS

A. Existing Financials

Balance Sheet -Assets			
Units	(INR)		
As on:	31-Mar-2019	31-Mar-2018	31-Mar-2017
Gross Block	10,79,351	7,50,861	0
Less: Accumulated Depreciation	1,50,357	99,801	0
Less: Impairment of Assets	0	0	0
Net Block	9,28,994	6,51,060	0
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	2,65,450	2,65,920	0
Long Term Loans & Advances	0	0	0
Other Non Current Assets	0	0	0
Total Non-Current Assets	2,65,450	2,65,920	0
Inventories	26,75,350	18,02,240	12,82,590
Sundry Debtors	27,03,790	22,06,570	21,23,250
Cash and Bank	3,41,476	1,82,710	2,46,470
Other Current Assets	2,11,100	2,01,260	0
Short Term Loans and Advances	0	0	0
Total Current Assets	59,31,716	43,92,780	36,52,310
Other Assets (Need to check at the time of Due Diligence)	0	0	0
Total Assets	71,26,160	53,09,760	36,52,310
Book Value	1	1	0.0



4. FINANCIAL DETAILS

B. Ratio Analysis

Ratio Analysis			
Ratio	31-Mar-2019	31-Mar-2018	31-Mar-2017
EBITDA (%)	5.17	5.82	100.00
PATM (%)	4.60	5.31	8.93
ROCE (%)	32.57	69.76	NA
Asset Turnover(x)	3.72	3.63	2.61
Inventory Turnover (days)	38.88	36.28	0.00
Debtors Turnover(days)	37.26	41.83	81.35
Creditors Turnover (days)	27.65	48.81	0.00
Sales/Working Capital (x)	48.45	37.60	53.39
Net Sales Growth(%)	37.55	102.12	NA
PAT Growth(%)	19.26	20.12	NA
Adjusted Total Debt/Equity(x)	0.24	0.00	0.00
Growth in Debt/ Equity (%)	0.00	0.00	NA
Current Ratio(x)	2.89	1.98	1.69
Current Ratio (As per CMA)	3.06	2.10	1.81
Quick Ratio(x)	1.45	1.09	1.06
Interest Coverage	0.00	0.00	0.00
Debt/ EBITDA	0.74	0.00	0.00
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	-0.64	2.08	NA
Growth in CFO Margin (%)	-130.96	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	2,64,83,480	1,92,54,330	95,26,270
Add	Export Sales	0	0	0
	Total	2,64,83,480	1,92,54,330	95,26,270

Note 2: Indirect Taxes

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Indirect Taxes	0	0	0
Add	Other items	0	0	0
	Total	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.	18,02,240	12,82,590	0
Minus	Cl. stock of F.G.	26,75,350	18,02,240	0
	Total	-8,73,110	-5,19,650	0

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]	2,46,01,323	1,51,43,410	0
Add	Other spares	0	0	0
	Total	2,46,01,323	1,51,43,410	0

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
	Total	0	0	0



4. FINANCIAL DETAILS

C. Notes to Account

Note 6: Share Capital

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Ordinary share capital	41,78,240	32,14,440	0
Add	Preference shares [redeemable after one year]	0	0	0
	Total	41,78,240	32,14,440	0

Note 7: Other Reserves & Surplus

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	General Reserve	0	0	0
Add	Other reserves [excluding provisions]	0	0	0
Add	Surplus(+) or Deficit(-) in Profit & Loss Account.	0	0	0
Add	Others [specify]	0	0	0
	Total	0	0	0

Note 8: Unsecured Loans -Others

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Term Loans [excl'd instalments payable within one year] (Unsecured)	0	0	0
Add	Unsecured loans from others	0	0	0
	Total	0	0	0

Note 9: Other Borrowings (including Short Term)

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	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

Note 10: Other Long Term Liabilities



4. FINANCIAL DETAILS

C. Notes to Account

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
	Total	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]	72,920	70,170	0
	Total	72,920	70,170	0

**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	2,65,450	2,65,920	0
Add	Deferred receivables [maturity exceeding 1 yr]	0	0	0
Add	Others (Others)	0	0	0
	Total	2,65,450	2,65,920	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
	Total	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]	27,03,790	22,06,570	21,23,250
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	Total	27,03,790	22,06,570	21,23,250

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	2,11,100	2,01,260	0



	Total	2,11,100	2,01,260	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
	Total	0	0	0



4. (d) ASSESSMENT OF LIMITS

Working Capital - Nayak Committee Method

Assessment based on Nayak Committee Method

Sr. No.	Particulars	Logic	Values
1.	Projected Sales	For 2019-20	2,44,27,292.06
2.	Working Capital Requirement	Margin set by Lenders %	25.00%
3.	Working Capital Limit	Step 1 * Step 2	61,06,823.01
4.	Promoters Contribution	As set by Lenders %	20.00%
5.	Total Working Capital Limit	Step 3 - Step 4	48,85,458.41
6.	Existing Working Capital Limits	As per Bureau	0.00
7.	Additional Working Capital Limit	Step 5 - Step 6	48,85,458.41
8.	Proposed Additional Loan	Entered By Borrower	24,00,000.00
9.	Maximum Total limit set by Lender	Total limit set by Lender	25,00,000.00
10.	Eligible Total Working Capital Limit	Lower of Step 5 and Step 9	25,00,000.00
11.	Eligible Working Capital Limit :		
a)	Existing Working Capital Limit	Lower of Step 6 and Step 10	0.00
b)	Additional Working Capital Limit	Lower of Step 8 and Step 10	24,00,000.00
c)	Total Working Capital Limit	Point (a) + Point (b)	24,00,000.00

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

Sr.No	Months	SALES	Source
1	07-2017	0	From GST
2	08-2017	10,80,035	From GST
3	09-2017	12,84,380	From GST
4	10-2017	16,51,183	From GST
5	11-2017	18,00,196	From GST
6	12-2017	18,63,451	From GST
7	01-2018	17,47,949	From GST
8	02-2018	16,14,047	From GST
9	03-2018	17,76,016	From GST
10	04-2018	16,13,392	From GST
11	05-2018	16,41,508	From GST
12	06-2018	16,13,841	From GST



4. (d) ASSESSMENT OF LIMITS

Working Capital - Nayak Committee Method

13	07-2018	18,44,242	From GST
14	08-2018	19,31,189	From GST
15	09-2018	19,35,833	From GST
16	10-2018	20,77,546	From GST
17	11-2018	22,50,302	From GST
18	12-2018	21,07,142	From GST
19	01-2019	20,15,935	From GST
20	02-2019	16,70,524	From GST
21	03-2019	19,06,468	From GST
22	04-2019	16,96,226	From GST
23	05-2019	18,83,341	From GST
24	06-2019	15,15,241	From GST
25	07-2019	14,72,251	From GST
26	08-2019	28,83,414	From GST
27	09-2019	34,94,362	From GST
28	10-2019	0	Self Declared
Total		4,83,70,014	-

Steps to Calculate Projected Sales (Growth Method)

Step No.	Computation	Formula	Value
1.	Actual Sales in last 12 Months	Last 12 Months sales	2,28,95,204.51
2.	Actual Sales in previous 13-24 Months	(corresponding previous 12 months)	2,14,59,209.98
3.	Actual Growth %	[(Step 1 - Step 2)] / (Step 2)	6.69
4.	Maximum Growth % set by Bank	Declared by Bank	500.00
5.	Growth % Considered	[lower of (3) and (4)]	6.69
6.	Projected sales calculated	(Step 1 + Step 5)	2,44,27,292.06
7.	Projected sales declared by borrower	Declared By Borrower	3,17,80,176.00
8.	Final Projected sales	[lower of Step 6 and Step 7]	2,44,27,292.06



5. RISK SCORING MODEL - (Oriental Tatkal 25 3Yrs)

Risk Factor	Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
Management Risk	Bureau - Transunion Score [Average of promotor's]	>= 750.01 and <= 900	11	11
	Experience In The Business	>= 8.01 years	11	11
	Age	>= 18.01 years and <= 60years	3	3
	No. Of Children	<= 2	3	3
	Owning a House	Tenant	2	5
	Academic Qualification	Graduate	3	6
	Experience in the Line of Trade	>= 10.01 years	10	10
	Spouse Details	Not Employed	0	3
	Assessed for Income Tax	Assessed	3	3
	Have Life Insurance Policy	Yes	2	2
Financial Risk				
Business Risk	Know - How	Common Knowledge	1	3
	Line of Activity	Priority Sector	3	3
	Competition	Medium	2	3
	Factory Premises	Rented	2	6
	Number of issued cheques bounced (Last Month)	>=0.01 times and <= 5times	3	6
	Number of issued cheques bounced (Last 6 Month)	>=0.01 times and <= 10times	4	6

Sr. No.	Details	Actual Score	Out Of Score	Weight	Weighted Score	Weighted Out of Score
1	Management Risk Score	48	57	40.0%	55	66
2	Financial Risk Score	0	0	35.0%	0	0
3	Business Risk Score	15	26	25.0%	11	19
	Total	63	83	100.0%	66	84
	Standardized Score	66.0	100.0			



5. RISK SCORING MODEL - (Oriental Tatkai 25 Yrs)

Risk Grading: Adequate Safety



6. ASSESSMENT OF CGTMSE LIMITS

Steps	Description	Details	Values
1.	Nature of Entity	Manufacturing/ Service/Trading	Trader
2.	Amount Invested in Plant and Machinery/ Equipments	Amount in Rs.	10,79,351
3.	Status of Borrowers	Micro /Small /Medium	Small
4.	Whether Entity is "Eligible Borrowers"?	Yes/No	Yes
5.	Whether the entity has "Women Entrepreneur/s" and such women entrepreneur/s holds shareholding of more than 51% of total shareholding of the entity?	Yes/No	No
6.	Whether units located in North East Region (incl. Sikkim)?	Yes/No	No
7.	Whether borrower has availed "CGTMSE" facility?	Yes/No	No
8.	Amount of "CGTMSE" coverage availed till date	Amount in Rs.	0
9.	Maximum CGTMSE Coverage Available	Amount in Rs.	1,00,00,000
10.	Loan Amount Applied For	Amount in Rs.	24,00,000
11.	Available CGTMSE Coverage (Amount) (New Loan)	Amount in Rs.	24,00,000
12.	Amount of Collateral	Amount in Rs.	0
13.	Final CGTMSE Coverage (New Loan)	Amount in Rs.	24,00,000
14.	Extent of Guarantee (New Loan)	In % Terms	50.00
15.	Extent of Guarantee (In Amount Terms) (New Loan)	Amount In Rs.	12,00,000
16.	Asset Coverage	In % Terms	50.00



6. ASSESSMENT OF CGTMSE LIMITS

Bank wise CGTMSE Coverage Provided

Sr.No	Bank Name	Guarantee Provided
No records found		



7. MCA Data

Not Applicable



8. Other Directorship

RAVI MANOHARLAL CHANDNANI

No Record Found



9. GST DATA

1 . GST Data (RAVI MANOHARLAL CHANDNANI) (27AJJPC4705A1ZT)

Key Observation

1. Highest Sales Category	62% (B2B)
2. Gross Margin % (Sales-Purchase / Sales)	-10%
3. Customer Concentration (B2B) (Top 5):	50% of Total Sales
4. Supplier Concentration (Top 5):	97% of Total Purchase
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	Rs. 21,02,617
7. Median Sales:	Rs. 21,40,622
8. Average Purchase:	Rs. 22,37,128
9. Median Purchase:	Rs. 21,48,893
10. Highest sales are in the month of	09-2019
11. Highest Purchase are in the month of	09-2019
12. Total Credit Note Vs Total Sales is	0% in 08-2017(Highest)

Overview

Sr.No	Particulars	Details
1.	Total No. of Months	27
2.	Total No. of Customers	62
3.	Total No. of Suppliers	62
4.	Total Sales (Invoice Value)	5,67,70,657
A.	B2B	2,15,49,515
B.	B2CL	0
C.	B2CS	3,52,21,142
D.	Exports	0
E.	Nil Rated Good	0
F.	Exempted Goods	0
G.	Non GST Outward Supplies	0
5.	Total Purchases	6,26,39,579
6.	Difference (Sales Minus Purchase)	-58,68,922



9. GST DATA

7.	Margin (%)	-10
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Top 5 Customers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	27AAKCS1300A1Z1	SENTOSA RESORTS PRIVATE LIMITED	26	43,03,570	36,47,050	8
2	27AAVFR5151L1ZH	ROYAL SIDDHI CONES	24	20,78,500	17,61,440	4
3	27AACCH0643K1ZN	HAMEX FUEL CELL PRIVATE LIMITED	19	18,15,217	14,68,912	3
4	27AAGFB4729F1ZJ	BHAJANSINGH DA DHABA	26	14,50,675	12,29,391	3
5	27ATHPS1889F1Z6	JAYA BHOJA SHETTY	26	11,71,160	9,92,511	2
Total			121	1,08,19,122	90,99,305	20

Top 5 Suppliers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	27AARFA4680P1ZM	ASHIRWAD GAS AGENCY	998	3,72,00,992	3,15,26,264	59
2	27AGGPA8938D1ZG	JEEVAN SOPAN ALHAT	306	1,03,90,492	88,05,488	17
3	27AACCS8676D1Z2	SHV ENERGY PRIVATE LIMITED	223	93,47,205	81,66,835	15
4	07AANPK6862D1ZI	DAYA RANI KHANDELWAL	49	25,73,108	21,80,600	4
5	27ADIPT3533E1ZI	SOMANATH SURESH THAKUR	34	12,41,336	10,51,977	2
Total			1,610	6,07,53,133	5,17,31,164	97

Month Wise Sales

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	07-2017		0	0	0	0	0	0	0
2	08-2017	3,50,256	0	9,24,185	0	0	0	0	12,74,441
3	09-2017	3,43,340	0	11,72,128	0	0	0	0	15,15,468
4	10-2017	3,76,697	0	15,71,699	0	0	0	0	19,48,396
5	11-2017	6,14,595	0	15,09,636	0	0	0	0	21,24,231
6	12-2017	9,16,349	0	12,81,727	0	0	0	0	21,98,076
7	01-2018	7,81,880	0	12,80,700	0	0	0	0	20,62,580



9. GST DATA

8	02-2018	7,73,471	0	11,30,862	0	0	0	0	19,04,333
9	03-2018	9,62,415	0	11,19,611	0	0	0	0	20,82,026
10	04-2018	10,01,840	0	8,75,256	0	0	0	0	18,77,096
11	05-2018	9,69,588	0	8,70,090	0	0	0	0	18,39,678
12	06-2018	10,01,075	0	10,20,218	0	0	0	0	20,21,293
13	07-2018	7,55,060	0	14,01,952	0	0	0	0	21,57,012
14	08-2018	8,20,610	0	14,39,070	0	0	0	0	22,59,680
15	09-2018	8,22,360	0	14,44,070	0	0	0	0	22,66,430
16	10-2018	8,73,375	0	15,61,541	0	0	0	0	24,34,916
17	11-2018	12,42,057	0	13,42,536	0	0	0	0	25,84,593
18	12-2018	11,62,783	0	13,04,029	0	0	0	0	24,66,811
19	01-2019	10,70,728	0	12,89,286	0	0	0	0	23,60,014
20	02-2019	8,62,690	0	10,91,655	0	0	0	0	19,54,345
21	03-2019	12,39,617	0	9,94,619	0	0	0	0	22,34,236
22	04-2019	8,80,105	0	11,09,229	0	0	0	0	19,89,334
23	05-2019	11,75,654	0	10,35,538	0	0	0	0	22,11,192
24	06-2019	7,63,882	0	10,12,331	0	0	0	0	17,76,213
25	07-2019	7,84,470	0	9,40,279	0	0	0	0	17,24,749
26	08-2019	5,59,971	0	28,32,331	0	0	0	0	33,92,302
27	09-2019	4,44,648	0	36,66,564	0	0	0	0	41,11,212
Total		2,15,49,515	0	3,52,21,142	0	0	0	0	

Month Wise Purchase

Sr.No	Months	B2B	Total
1	07-2017	12,32,892	12,32,892
2	08-2017	11,32,760	11,32,760
3	09-2017	15,18,642	15,18,642
4	10-2017	19,17,211	19,17,211
5	11-2017	18,33,368	18,33,368
6	12-2017	22,70,465	22,70,465
7	01-2018	19,03,561	19,03,561
8	02-2018	17,27,780	17,27,780
9	03-2018	20,02,670	20,02,670
10	04-2018	16,96,552	16,96,552



9. GST DATA

11	05-2018	19,17,210	19,17,210
12	06-2018	20,71,730	20,71,730
13	07-2018	22,36,719	22,36,719
14	08-2018	22,98,506	22,98,506
15	09-2018	24,28,224	24,28,224
16	10-2018	27,65,010	27,65,010
17	11-2018	25,10,215	25,10,215
18	12-2018	24,96,815	24,96,815
19	01-2019	22,34,561	22,34,561
20	02-2019	18,43,412	18,43,412
21	03-2019	22,26,056	22,26,056
22	04-2019	19,88,149	19,88,149
23	05-2019	22,70,924	22,70,924
24	06-2019	18,11,658	18,11,658
25	07-2019	13,00,069	13,00,069
26	08-2019	39,32,070	39,32,070
27	09-2019	47,53,986	47,53,986
28	10-2019	43,18,365	43,18,365
Total		6,26,39,579	

Credit/Debit Note Info.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
1	08-2017	3,250	12,74,441			3,250
2	08-2019	564	33,92,302			564
Total		3,814	46,66,743	0	0	

Inward Supply Description

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



10. Cross Comparison (GST, IT Return, Bank Statement)

GST Sales Vs. Bank Receipts

Months	Bank statement Receipts	GST sales	Receipts to sales %
05-2019	22,49,751	18,83,341	119 %
06-2019	22,36,191	15,15,241	148 %
07-2019	18,78,280	14,72,251	128 %
08-2019	18,94,148	28,83,414	66 %
09-2019	23,27,168	34,94,362	67 %
10-2019	25,30,019	-	-
Total	1,31,15,557	1,12,48,608	116.60 %

Annual Sales Comparison: GST Vs. IT Return

Year	GST Sales Total	ITR Sales	GST to ITR %
2018-2019	2,26,07,922	2,64,83,480	85.37 %
Total	2,26,07,922	2,64,83,480	85 %

GST Purchase Vs. Fund Remittance.

Months	Bank statement Payments	GST Purchase	Payments To purchase %
05-2019	21,99,632	22,70,924	97 %
06-2019	22,17,703	18,11,658	122 %
07-2019	18,36,486	13,00,069	141 %
08-2019	19,75,435	39,32,070	50 %
09-2019	23,24,914	47,53,986	49 %
10-2019	25,37,935	43,18,365	59 %
Total	1,30,92,104	1,83,87,072	71 %

Annual Purchase Comparison: GST Vs. IT Return

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



11. Related Party Transaction

The following are Related Party Transactions reported by the MSME

S.No.	Name of the Related Party	PAN	Relationship	Total Volume of Transaction (In Rs.)	
				Sales	Purchase
1	SENTOSA RESORTS PRIVATE LIMITED	AAKCS1300A	Self-Declared - GST	43,03,570.00	-
2	ROYAL SIDDHI CONES	AAVFR5151L	Self-Declared - GST	20,78,499.98	-
3	HAMEX FUEL CELL PRIVATE LIMITED	AACCH0643K	Self-Declared - GST	18,15,217.00	-
4	BHAJANSINGH DA DHABA	AAGFB4729F	Self-Declared - GST	14,50,675.00	-
5	JAYA BHOJA SHETTY	ATHPS1889F	Self-Declared - GST	11,71,160.00	-
6	ASHIRWAD GAS AGENCY	AARFA4680P	Self-Declared - GST	-	3,72,00,991.75
7	JEEVAN SOPAN ALHAT	AGGPA8938D	Self-Declared - GST	-	1,03,90,492.00
8	SHV ENERGY PRIVATE LIMITED	AACCS8676D	Self-Declared - GST	-	93,47,205.31
9	DAYA RANI KHANDELWAL	AANPK6862D	Self-Declared - GST	-	25,73,107.70
10	SOMANATH SURESH THAKUR	ADIPT3533E	Self-Declared - GST	-	12,41,335.98
Total(A)				1,08,19,122	6,07,53,133
GST Data(B)				2,15,49,515	6,26,39,579
% of Related Transaction to GST Data (A/B) *100				50 %	97 %



12. Fraud Detection

Not Activated



13. BANK STATEMENT ANALYSIS

A. Month Wise Details

IDBI, India

SNO 89/1/A/1 KIWLEGAON DEHUGAON PUNE INDIA 412101

Account No:- 0087102000029111

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	109	102	97	68	75	93
Total Amount of Credit Transactions	22,49,750	22,36,191	18,78,280	18,94,147	23,27,168	25,30,019
Total No. of Debit Transactions	91	91	114	68	64	71
Total Amount of Debit Transactions	21,99,632	22,17,702	18,36,485	19,75,434	23,24,913	25,37,935
Total No. of Cash Deposits	2	2	1	4	3	8
Total Amount of Cash Deposits	1,30,000	1,49,000	32,500	2,87,700	5,82,000	9,48,000
Total No. of Cash Withdrawals	4	0	0	0	0	0
Total Amount of Cash Withdrawals	40,000	0	0	0	0	0
Total No. of Cheque Deposits	32	30	19	20	17	25



13. 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	7,30,951	6,68,043	5,47,145	3,14,582	2,29,610	5,09,252
Total No. of Cheque Issues	3	10	9	3	2	2
Total Amount of Cheque Issues	2,03,625	5,31,233	4,05,559	1,88,725	1,64,974	82,625
Total No. of Inward Cheque Bounces	0	0	2	1	2	1
Total No. of Outward Cheque Bounces	1	2	2	1	2	3
Min EOD Balance	2,319	1,606	3,962	444	484	99
Max EOD Balance	1,47,437	1,88,381	1,51,433	1,72,761	2,21,726	1,34,137
Average EOD Balance	54,913	74,126	70,034	53,177	42,237	41,370



13. BANK STATEMENT ANALYSIS

B. Top 5 Fund Remittance

IDBI, India
SNO 89/1/A/1 KIWLEGAON DEHUGAON PUNE INDIA 412101
Account No:- 0087102000029111
Account Details from May-19 to Oct-19

Date	Description	Category	Amount
01-05-2019	IPAY/INST/NEFT/213206206/0628110238	Transfer to A/c 0628110238	-1,30,196
07-05-2019	IPAY/INST/NEFT/214161744/0628110238	Transfer to A/c 0628110238	-1,19,682
08-05-2019	IPAY/INST/NEFT/214191296/SHVWEST202	Transfer out	-81,745
13-05-2019	IPAY/INST/NEFT/214957978/5010023021	Transfer to A/c 5010023021	-75,000
22-05-2019	SHV ENERGY PVT LTD W	Transfer out	-73,005
01-06-2019	IPAY/INST/NEFT/217380368/0628110238	Transfer to A/c 0628110238	-1,40,544
14-06-2019	IPAY/INST/NEFT/219283187/0628110238	Transfer to A/c 0628110238	-90,036
21-06-2019	SHV ENERGY PVT LTD W	Transfer out	-81,616
01-06-2019	SHV ENERGY PVT LTD WEST	Transfer out	-81,518
17-06-2019	SHV ENERGY PVT LTD W	Transfer out	-73,328
01-07-2019	IPAY/INST/NEFT/221383033/0628110238	Transfer to A/c 0628110238	-71,370
01-07-2019	SHV ENERGY PVT LTD W	Transfer out	-70,023
05-07-2019	SHV ENERGY PVT LTD W	Transfer out	-61,405
09-07-2019	SHV ENERGY PVT LTD W	Transfer out	-61,010
22-07-2019	IPAY/INST/NEFT/224424323/0628110238	Transfer to A/c 0628110238	-53,940
30-08-2019	IPAY/INST/NEFT/229638406/0628110238	Transfer to A/c 0628110238	-2,00,000
06-08-2019	SHV ENERGY PVT LTD W	Transfer out	-1,24,410



13. BANK STATEMENT ANALYSIS

B. Top 5 Fund Remittance

08-08-2019	IPAY/INST/NEFT/226713127/0628110238	Transfer to A/c 0628110238	-1,12,220
21-08-2019	IPAY/INST/NEFT/228434223/0628110238	Transfer to A/c 0628110238	-1,05,600
14-08-2019	IPAY/INST/NEFT/227575809/0628110238	Transfer to A/c 0628110238	-1,04,980
05-09-2019	IPAY/INST/NEFT/230386548/5020001175	Transfer to A/c 5020001175	-1,23,452
04-09-2019	IPAY/INST/NEFT/230264037/0628110238	Transfer to A/c 0628110238	-1,00,000
04-09-2019	IPAY/INST/NEFT/230298494/0628110238	Transfer to A/c 0628110238	-1,00,000
07-09-2019	IPAY/INST/NEFT/230882548/0628110238	Transfer to A/c 0628110238	-1,00,000
08-09-2019	IPAY/INST/NEFT/230919121/0628110238	Transfer to A/c 0628110238	-1,00,000
11-10-2019	IPAY/INST/NEFT/235579115/0628110238	Transfer to A/c 0628110238	-2,00,000
04-10-2019	IPAY/INST/NEFT/234485113/0628110238	Transfer to A/c 0628110238	-1,50,000
05-10-2019	IPAY/INST/NEFT/234728331/0628110238	Transfer to A/c 0628110238	-1,50,000
10-10-2019	IPAY/INST/NEFT/235308082/0628110238	Transfer to A/c 0628110238	-1,50,000
28-10-2019	IPAY/INST/NEFT/237838719/0628110238	Transfer to A/c 0628110238	-1,50,000



13. BANK STATEMENT ANALYSIS

C. Top 5 Fund Received

IDBI, India
SNO 89/1/A/1 KIWLEGAON DEHUGAON PUNE INDIA 412101
Account No:- 0087102000029111
Account Details from May-19 to Oct-19

Date	Description	Category	Amount
01-05-2019	996758-AXS-SNETOSA	Transfer from SNETOSA	1,30,900
15-05-2019	NEFT-BKIDN19135489589-HAMEX FU	Transfer from HAMEX FU	1,24,397
20-05-2019	PUNE-NIGDI :- CASH RECEIPT	Cash Deposit	1,10,000
07-05-2019	996760-AXS-SENSOTA RESORTS PVT	Transfer from SENSOTA RESORTS PVT	1,05,560
03-05-2019	996759-AXS-SENTOSA RESORT	Transfer from SENTOSA RESORT	89,320
01-06-2019	996883-AXS-SENTOSA	Transfer from SENTOSA	1,11,800
06-06-2019	PUNE-NIGDI :- CASH RECEIPT	Cash Deposit	1,00,000
11-06-2019	996885-AXS-SENTOSA	Transfer from SENTOSA	95,230
24-06-2019	BN008701/24-06-19 10:48:51 /0000003	Others	73,900
14-06-2019	996886-AXS-SENTOSHSA	Transfer from SENTOSHSA	69,117
23-07-2019	996953-AXS-SENTOSA	Transfer from SENTOSA	1,13,050
30-07-2019	996952-AXS-	Transfer in	1,11,720
08-07-2019	BN008701/08-07-19 13:57:19 /0000003	Others	96,500
05-07-2019	NEFT-000083341919-ROYAL SIDDHI	Transfer from ROYAL SIDDHI	67,734
12-07-2019	BN008701/12-07-19 21:59:59 /0000003	Others	65,000



13. BANK STATEMENT ANALYSIS

C. Top 5 Fund Received

14-08-2019	NEFT-AXMB192269164670-MARK TEC	Transfer from MARK TEC	3,00,269
05-08-2019	PUNE-NIGDI :- CASH RECEIPT	Cash Deposit	1,50,000
08-08-2019	NEFT-SAA73271203-IBUSER-RIGVED	Transfer from RIGVED	1,00,000
08-08-2019	NEFT-SAA73273403-IBUSER-RIGVED	Transfer from RIGVED	1,00,000
30-08-2019	BN008701/30-08-19 14:07:23 /0000003	Others	99,000
17-09-2019	PUNE-NIGDI :- CASH RECEIPT	Cash Deposit	2,70,000
04-09-2019	PUNE-NIGDI :- CASH RECEIPT	Cash Deposit	2,50,000
09-09-2019	BN008701/09-09-19 14:55:40 /0000003	Others	1,00,000
14-09-2019	BN008701/14-09-19 11:18:31 /0000003	Others	1,00,000
08-09-2019	BN008701/08-09-19 14:45:09 /0000003	Others	99,500
03-10-2019	PUNE-NIGDI :- CASH RECEIPT	Cash Deposit	2,00,000
17-10-2019	PUNE-NIGDI :- CASH RECEIPT	Cash Deposit	1,50,000
07-10-2019	PUNE-NIGDI :- CASH RECEIPT	Cash Deposit	1,45,000
04-10-2019	PUNE-NIGDI :- CASH RECEIPT	Cash Deposit	1,25,000
11-10-2019	PUNE-NIGDI :- CASH RECEIPT	Cash Deposit	1,25,000



13. BANK STATEMENT ANALYSIS

D. Bounced Cheque's Details

IDBI, India

SNO 89/1/A/1 KIWLEGAON DEHUGAON PUNE INDIA 412101

Account No:- 0087102000029111

Account Details from May-19 to Oct-19

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	23-05-2019	-	REJECT:^874637^:^FUNDS INSUFFICIENT	-2,560	Bounced O/W Cheque	80,366
2	04-06-2019	-	ACH RTN CHRG 0000057732347	-590	Bounced I/W ECS Charges	41,982
3	19-06-2019	-	REJECT:^60419^:^FUNDS INSUFFICIENT^	-10,000	Bounced O/W Cheque	73,414
4	27-06-2019	-	REJECT:^37275^:^FUNDS INSUFFICIENT^	-15,336	Bounced O/W Cheque	62,949
5	04-07-2019	-	REJECT:^21^:^FUNDS INSUFFICIENT^	-9,980	Bounced O/W Cheque	54,477
6	10-07-2019	-	IW REJ INST:- 391523 REJECTED	-500	Bounced I/W Cheque Charges	1,86,149
7	19-07-2019	-	IW REJ INST:- 391528 REJECTED	-500	Bounced I/W Cheque Charges	13,473
8	19-07-2019	-	REJECT:^167946^:^OTHERS REASON^	-8,142	Bounced O/W Cheque	26,131
9	07-08-2019	-	IW REJ INST:- 391532 REJECTED	-750	Bounced I/W Cheque Charges	1,05,478
10	14-08-2019	-	REJECT:^53^:^FUNDS INSUFFICIENT^	-8,000	Bounced O/W Cheque	3,15,613
11	12-09-2019	-	REJECT:^287943^:^FUNDS INSUFFICIENT	-9,570	Bounced O/W Cheque	63,227
12	26-09-2019	-	REJECT:^301441^:^FUNDS INSUFFICIENT	-2,590	Bounced O/W Cheque	22,031



13. BANK STATEMENT ANALYSIS

D. Bounced Cheque's Details

13	27-09-2019	-	IW REJ INST:- 391539 REJECTED	-750	Bounced I/W Cheque Charges	2,18,574
14	27-09-2019	-	IW REJ INST:- 391538 REJECTED	-750	Bounced I/W Cheque Charges	2,17,554
15	01-10-2019	-	REJECT:^66395^:^FUNDS INSUFFICIENT^	-15,400	Bounced O/W Cheque	77,238
16	05-10-2019	-	REJECT:^575193^:^FUNDS INSUFFICIENT	-4,750	Bounced O/W Cheque	1,57,394
17	19-10-2019	-	IW REJ INST:- 391542 REJECTED	-500	Bounced I/W Cheque Charges	15,839
18	21-10-2019	-	REJECT:^41328^:^FUNDS INSUFFICIENT^	-10,000	Bounced O/W Cheque	51,120



14. 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



14. 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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