



Prelim Report of MSME Application

In-Principle Approved Proposal

ARIHANT ENTERPRISES

Application Type - New - Working Capital (WC ITR 4 - CGTMSE)

Application Code - CW-AWC-87820-572717

Dated: 19/10/2019

Registered Office

Shop No. 3A/205,
Bazar Gunj
Near Shiv Mandir
District: Moradabad,
Taluka: Moradabad,
Moradabad-244001

Email Id: arpit.jain2016aj@gmail.com

Contact Number: 9837965014

Powered By:



[A FinTech Initiative]



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1. Timeline & Approval Data

Sr.No.	Particulars	Date
1	Date of Proposal	10/09/2019
2	Date of In-Principle Approval	19/10/2019

• **Reason for Hold :**

The client name is in Defaulters / Fraud Database

Sr.No.	Particulars	Details
1	Loan Applied Amount	50,00,000
2	In-Principle Total Amount	15,74,000
	a) Existing Limit	0
	b) Additional Limit	15,74,000
3	ROI (%)	11.55
4	PF (%)	0.35
5	Tenure (Years)	Renewable Annually

Bank Name : BOB

Campaign Type : **Market Place**

Current Branch Address	Previous Branch Address
GHAS MANDI GANJ MARKET,MORADABAD ,Moradabad ,Uttar Pradesh - 244001	-



2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	Others	Not Set
2.	Loan Amount	15,74,000 Rupees	Yes
3.	Geographical Market Focus	Moradabad	Not Set
4.	CGTMSE Coverage	New to CGTMSE Coverage	Yes
5.	MSME Category	Micro	Not Set
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)	75%	Not Set
7.	Debt Equity Ratio (2017 - 2018)	-	Not Set
8.	Current Ratio (2017 - 2018)	-	Not Set
9.	Interest Coverage Ratio (2017 - 2018)	-	Not Set
10.	TOL/TNW (2017 - 2018)	-	Not Set
11.	Top Customer Concentration (B2B)	83.04%	No
12.	Number of cheque bounced (Last Month)	0	Yes
13.	Number of cheque bounced (Last 6 Month)	0	Yes
14.	Risk Model Score	40.83	Yes
15.	Age of Establishment	4 Years	Yes
16.	Positive Profitability history	-	Not Set
17.	Past Year Turnover	-	Not Set
18.	Positive Net Worth history	-	Not Set
19.	Turnover to Loan Ratio (2017 - 2018)	-	Not Set
20.	Gross Cash Accruals to loan ratio (2017 - 2018)	-	Not Set
21.	Minimum Bureau Score - Director/ Partner/ Proprietor	735	Yes
22.	Commercial Bureau - Maximum DPDs (last 12 months)	0 DPDs	Yes
23.	Maximum Drop in turnover allowed	-	Not Set
24.	Utilisation percentage	Credit summation from bank account not found	Not Set
25.	Credit Summation	Credit summation from bank account not found	Not Set
26.	Collateral Coverage % (includes only Collateral Security Value)	0%	Not Set



2. PARAMETER CHECK

27.	Debt Service Coverage Ratio (Conservative)	-	Not Set
29.	Minimum Bureau Score - Main Director/ Partner/ Proprietor	735	Yes
30.	Commercial Bureau - Maximum DPDs (last 3 months)	0 DPDs	Yes
31.	Minimum number of credit transaction in bank account per month in last 6 months	14	Not Set
32.	Minimum number of overall transaction in bank account per month in last 6 months		Not Set
33.	Monthly average balance / Proposed EMI	-	Not Set
34.	Constitution	Sole Proprietorship	Not Set
35.	Minimum number of debit transaction in bank account per month in last 6 months	8	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:	Others
Establishment Year:	June 1990
Constitution:	Sole Proprietorship
PAN:	AKPPJ0494C
GSTIN (1):	09AKPPJ0494C1Z2 (Primary)
Product Description:	Supplies of various items in governemnt departments and schools

(b) GST Details

Number of Customers:	26
Top Customer Concentration (B2B):	83.04 %
Projected Sales as per GST (Rs.):	78,72,157
Factory Premise:	Owned
Know How:	Common Knowledge
Competition:	Medium
Commercial Operation Date:	-

(c) Proprietors Background:

Name	ARPIT null JAIN
PAN	AKPPJ0494C
Address	KAMAL BHAWAN MALTI NAGAR DEPUTY GUNJ Moradabad City S.O, Moradabad, Moradabad, UTTAR PRADESH, 244001
Mobile No	9837965014
Date of Birth	22-06-1990
Total Experience	5
Networth	14,67,792
TransUnion	735
Experian	-



3. PROJECT SNAPSHOT

Personal Loan Obligation	4483.36
Father Name	NEERAJ JAIN
Educational Status	Post Graduate (General)
Nationality	India
Visually Impaired	No
Residence Status	Resident India

(d) Additional Detail for Main Proprietors:

Name	ARPIT null JAIN
Marital Status	Unmarried
Spouse Name	-
Spouse Detail	-
No. of Children	0
Owning a House	Living In Family Home
Assessed for Income Tax	Assessed
Have Life Insurance Policy	No

(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)
16-05-2019	Others	Consumer Loan	32,750	21,830	21,830	728	-	-
20-02-2019	Others	Two wheeler Loan	39,500	27,576	27,576	3,755	-	-



3. PROJECT SNAPSHOT

(g) Fund Requirement:

Particulars	Details
Facility	Working Capital
Application Type	New
Product Name	WC ITR 4 - CGTMSE
Loan Amount Approved	15,74,000
Promotor's Contribution	10,00,000 (16.67%)
EMI	NA
Rate of Interest (%)	11.55
Purpose	Working Capital

(h) Business Name Comparision

Name as per GST (1)	ARPIT JAIN
Name as per ITR	ARPIT null JAIN
Name edited by user*	ARIHANT ENTERPRISES
Trade Name as per GST (1)	-
Name as per Bank Statement 1	ARIHANT ENTERPRISES

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-2018	31-Mar-2017	31-Mar-2016
No of Months	12	12	12
INCOME :			
Gross Sales (Including Indirect Taxes collected on sales)	11,60,255	12,54,875	8,93,450
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
Net Sales	11,60,255	12,54,875	8,93,450
EXPENDITURE :			
Increase/Decrease in Stock	0	11,292	-27,120
Raw Material Consumed	0	9,53,450	6,95,752
Power & Fuel Cost	0	0	0
Employee Cost	0	0	0
General and Administration Expenses	0	8,702	7,922
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	0	4,658	3,456
Less: Expenses Capitalised	0	0	0
Total Expenditure	0	9,78,102	6,80,010
Operating Profit (Excl OI)	11,60,255	2,76,773	2,13,440
Other Income	0	0	0
Operating Profit (EBITDA)	11,60,255	2,76,773	2,13,440
Interest	0	0	0
PBDT	11,60,255	2,76,773	2,13,440
Depreciation	0	3,444	3,931
Profit Before Taxation & Exceptional Items	11,60,255	2,73,329	2,09,509
Exceptional Income / Expenses	0	0	0
Profit Before Tax	11,60,255	2,73,329	2,09,509
Provision for Tax	0	0	0
Other Income (Need to check at the time of Due Diligence)	-8,78,173	0	0



4. FINANCIAL DETAILS

A. Existing Financials

Profit & Loss Statement			
Profit After Tax	2,82,082	2,73,329	2,09,509
Dividend Pay Out	0	0	0
Equity Dividend %	0	0	0
Earnings Per Share	1	1	1

Balance Sheet -Equities and Liabilities			
Units	(INR)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
EQUITY AND LIABILITIES			
Share Capital	5,47,245	4,95,373	3,34,353
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
Shareholder's Funds	5,47,245	4,95,373	3,34,353
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
Total Non-Current Liabilities	0	0	0
Trade Payables	1,23,739	28,699	28,759
Other Current Liabilities	0	0	0
Short Term Provisions	0	0	0
Total Current Liabilities	1,23,739	28,699	28,759
Other Liabilities (Need to check at the time of Due Diligence)	0	0	0
Total Liabilities	6,70,984	5,24,072	3,63,112



4. FINANCIAL DETAILS

A. Existing Financials

Balance Sheet -Assets			
Units	(INR)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
Gross Block	0	29,099	33,030
Less: Accumulated Depreciation	0	3,444	3,931
Less: Impairment of Assets	0	0	0
Net Block	0	25,655	29,099
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
Total Non-Current Assets	0	0	0
Inventories	1,23,987	1,41,288	1,52,580
Sundry Debtors	3,32,542	2,26,875	1,56,458
Cash and Bank	1,32,319	1,30,254	24,975
Other Current Assets	59,500	0	0
Short Term Loans and Advances	0	0	0
Total Current Assets	6,48,348	4,98,417	3,34,013
Other Assets (Need to check at the time of Due Diligence)	0	0	0
Total Assets	6,48,348	5,24,072	3,63,112
Book Value	1	1	1



4. FINANCIAL DETAILS

B. Ratio Analysis

Ratio Analysis			
Ratio	31-Mar-2018	31-Mar-2017	31-Mar-2016
EBITDA (%)	100.00	22.06	23.89
PATM (%)	24.31	21.78	23.45
ROCE (%)	222.57	66.71	NA
Asset Turnover(x)	1.79	2.39	2.46
Inventory Turnover (days)	0.00	52.72	81.90
Debtors Turnover(days)	104.61	65.99	63.92
Creditors Turnover (days)	0.00	10.99	15.09
Sales/Working Capital (x)	104.69	98.74	114.50
Net Sales Growth(%)	-7.54	40.45	NA
PAT Growth(%)	3.20	30.46	NA
Adjusted Total Debt/Equity(x)	0.00	0.00	0.00
Growth in Debt/ Equity (%)	0.00	0.00	NA
Current Ratio(x)	3.69	12.83	10.75
Current Ratio (As per CMA)	5.24	17.37	11.61
Quick Ratio(x)	2.69	7.91	5.44
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	95.45	17.34	NA
Growth in CFO Margin (%)	450.46	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	11,60,255	12,54,875	8,93,450
Add	Export Sales	0	0	0
	Total	11,60,255	12,54,875	8,93,450

Note 2: Indirect Taxes

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Indirect Taxes	0	0	0
Add	Other items	0	0	0
	Total	0	0	0

Note 3: Increase/Decrease in Stock

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Op. stocks-in-process	0	0	0
Minus	Cl. stocks-in-process	0	0	0
Add	Op.Stock of F.G.	0	1,52,580	1,25,460
Minus	Cl. stock of F.G.	0	1,41,288	1,52,580
	Total	0	11,292	-27,120

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]	0	9,53,450	6,95,752
Add	Other spares	0	0	0
	Total	0	9,53,450	6,95,752

Note 5: Provision for Tax

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



4. FINANCIAL DETAILS

C. Notes to Account

Note 6: Share Capital

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Ordinary share capital	5,47,245	4,95,373	3,34,353
Add	Preference shares [redeemable after one year]	0	0	0
	Total	5,47,245	4,95,373	3,34,353

Note 7: Other Reserves & Surplus

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	General Reserve	0	0	0
Add	Other reserves [excluding provisions]	0	0	0
Add	Surplus(+) or Deficit(-) in Profit & Loss Account.	0	0	0
Add	Others [specify]	0	0	0
	Total	0	0	0

Note 8: Unsecured Loans -Others

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Term Loans [excl'd instalments payable within one year] (Unsecured)	0	0	0
Add	Unsecured loans from others	0	0	0
	Total	0	0	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

Note 10: Other Long Term Liabilities



4. FINANCIAL DETAILS

C. Notes to Account

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

Note 11: Other Current Liabilities

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



Notes to Account: Balance Sheet - Assets

Note 12: Other Investments

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

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]	3,32,542	2,26,875	1,56,458
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	Total	3,32,542	2,26,875	1,56,458

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	59,500	0	0



	Total	59,500	0	0
Note 16: Short Term Loans and Advances				
	Particular	31-Mar-2018	31-Mar-2017	31-Mar-2016
	Advances to suppliers of raw materials & stores/spares	0	0	0
Add	Advance payment of taxes	0	0	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	78,72,156.67
2.	Working Capital Requirement	Margin set by Lenders %	25.00%
3.	Working Capital Limit	Step 1 * Step 2	19,68,039.17
4.	Promoters Contribution	As set by Lenders %	20.00%
5.	Total Working Capital Limit	Step 3 - Step 4	15,74,431.33
6.	Existing Working Capital Limits	As per Bureau	0.00
7.	Additional Working Capital Limit	Step 5 - Step 6	15,74,431.33
8.	Proposed Additional Loan	Entered By Borrower	50,00,000.00
9.	Maximum Total limit set by Lender	Total limit set by Lender	2,00,00,000.00
10.	Eligible Total Working Capital Limit	Lower of Step 5 and Step 9	15,74,431.33
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	15,74,000.00
c)	Total Working Capital Limit	Point (a) + Point (b)	15,74,000.00

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	8,475	From GST
3	09-2017	20,520	From GST
4	10-2017	1,814	From GST
5	11-2017	540	From GST
6	12-2017	15,410	From GST
7	01-2018	7,200	From GST
8	02-2018	2,12,500	From GST
9	03-2018	3,37,020	From GST
10	04-2018	25,091	From GST
11	05-2018	84,428	From GST
12	06-2018	1,83,675	From GST



4. (d) ASSESSMENT OF LIMITS

Working Capital - Nayak Committee Method

13	07-2018	1,920	From GST
14	08-2018	60,503	From GST
15	09-2018	1,44,633	From GST
16	10-2018	1,77,734	From GST
17	11-2018	1,12,853	From GST
18	12-2018	6,20,174	From GST
19	01-2019	17,233	From GST
20	02-2019	34,57,172	From GST
21	03-2019	7,70,899	From GST
22	04-2019	18,430	From GST
23	05-2019	12,184	From GST
24	06-2019	13,31,512	From GST
25	07-2019	12,09,334	From GST
26	08-2019	0	Self Declared
Total		88,31,254	-

Steps to Calculate Projected Sales (Historical Method)

Step No.	Computation	Formula	Value
1.	Actual Sales in last 12 Months		78,72,156.67
2.	Projected sales declared by borrower	Declared By Borrower	1,75,00,000.00
3.	Final Projected sales	[lower of (1) and (2)]	78,72,156.67



5. RISK SCORING MODEL - (Working Capital under Presumptive)

Risk Factor	Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
Management Risk	Customer/Associate concern availing financial assistance from Banks/FIs (with satisfactory track record) for	>= 3.01 years and <= 5years	6	8
	Bureau - Transunion Score [Average of promotors]	>= 725 and <= 749.99	6	8
	Experience In The Business	>= 5 years and <= 7.99years	3	4
	Owning a House	Living with Family	3	4
Financial Risk				
Business Risk	No. of Customers based on GST data	>= 7.01 customers	8	8
	Concentration of Top Customer	>= 75.01 %	0	8
	Credit Summation	>= 90.01 %	8	8
	Factory Premises	Owned	4	4
	Years in Business	>= 3.01 years and <= 5years	3	4

Sr. No.	Details	Actual Score	Out Of Score	Weight	Weighted Score	Weighted Out of Score
1	Management Risk Score	18	24	40.0%	14	19
2	Financial Risk Score	0	0	.0%	0	0
3	Business Risk Score	23	32	60.0%	27	37
	Total	41	56	100.0%	41	56

Risk Grading: High Safety



6. ASSESSMENT OF CGTMSE LIMITS

Steps	Description	Details	Values
1.	Nature of Entity	Manufacturing/ Service/Trading	Service
2.	Amount Invested in Plant and Machinery/ Equipments	Amount in Rs.	0
3.	Status of Borrowers	Micro /Small /Medium	Micro
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.	2,00,00,000
10.	Loan Amount Applied For	Amount in Rs.	15,74,000
11.	Available CGTMSE Coverage (Amount) (New Loan)	Amount in Rs.	15,74,000
12.	Amount of Collateral	Amount in Rs.	0
13.	Final CGTMSE Coverage (New Loan)	Amount in Rs.	15,74,000
14.	Extent of Guarantee (New Loan)	In % Terms	75.00
15.	Extent of Guarantee (In Amount Terms) (New Loan)	Amount In Rs.	11,80,500
16.	Asset Coverage	In % Terms	75.00



6. ASSESSMENT OF CGTMSE LIMITS

Bank wise CGTMSE Coverage Provided

Sr.No	Bank Name	Guarantee Provided
No records found		



7. MCA Data

Not Applicable



9. GST DATA

1 . GST Data (ARPIT JAIN) (09AKPPJ0494C1Z2)

Key Observation

1. Highest Sales Category	99% (B2B)
2. Gross Margin % (Sales-Purchase / Sales)	2%
3. Customer Concentration (B2B) (Top 5):	98% of Total Sales
4. Supplier Concentration (Top 5):	89% of Total Purchase
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	Rs. 9,01,301
7. Median Sales:	Rs. 7,70,109
8. Average Purchase:	Rs. 5,69,850
9. Median Purchase:	Rs. 1,40,202
10. Highest sales are in the month of	03-2019
11. Highest Purchase are in the month of	03-2019

Overview

Sr.No	Particulars	Details
1.	Total No. of Months	9
2.	Total No. of Customers	26
3.	Total No. of Suppliers	27
4.	Total Sales (Invoice Value)	81,11,708
A.	B2B	80,11,228
B.	B2CL	0
C.	B2CS	1,00,480
D.	Exports	0
E.	Nil Rated Good	0
F.	Exempted Goods	0
G.	Non GST Outward Supplies	0
5.	Total Purchases	79,77,905
6.	Difference (Sales Minus Purchase)	1,33,803
7.	Margin (%)	2



9. GST DATA

Top 5 Customers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	09AAJFC0474H1ZF	CHAVI ENTERPRISES	6	65,03,785	62,65,644	80
2	09AHUPG3737H1ZX	GAURAV GAUTAM	2	12,41,417	10,52,610	15
3	09AFUPA1291A1ZO	SHWETA AGARWAL	1	41,418	35,100	1
4	09ACJPH5896G1Z3	HAMID HUSSAIN	1	33,984	28,800	0
5	09ACJPA8200B1Z8	AJIT KUMAR AGARWAL	2	32,767	29,256	0
Total			12	78,53,371	74,11,410	96

Top 5 Suppliers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	09AAKFR7361P1ZA	RAJSHREE JEWELLERS	5	27,56,276	26,75,997	35
2	09AAUHS3884E1ZE	SACHIN AGARWAL (HUF)	11	24,66,027	23,94,199	31
3	09AGHPR6056L1ZQ	ATTAUR REHMAN	19	10,12,440	8,58,000	13
4	09AVQPS1283C1Z9	AVISHKAR SINGHAL	3	4,44,360	4,31,421	6
5	09BBBPS6664P1ZQ	CHANDRA PRAKASH SURI	22	4,01,951	3,57,650	5
Total			60	70,81,054	67,17,267	90

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	09-2017	20,266	0	15,437	0	0	0	0	35,703
3	12-2017	29,816	0	0	0	0	0	0	29,816
4	03-2018	5,72,150	0	9,405	0	0	0	0	5,81,555
5	06-2018	3,29,007	0	10,632	0	0	0	0	3,39,639
6	09-2018	2,30,822	0	897	0	0	0	0	2,31,719
7	12-2018	9,52,645	0	6,018	0	0	0	0	9,58,663
8	03-2019	44,95,941	0	28,006	0	0	0	0	45,23,947
9	06-2019	13,80,581	0	30,086	0	0	0	0	14,10,667
Total		80,11,228	0	1,00,480	0	0	0	0	



9. GST DATA

Month Wise Purchase

Sr.No	Months	B2B	Total
1	08-2017	8,850	8,850
2	09-2017	85,075	85,075
3	01-2018	2,025	2,025
4	03-2018	4,59,886	4,59,886
5	05-2018	70,494	70,494
6	06-2018	1,90,129	1,90,129
7	07-2018	1,820	1,820
8	09-2018	1,74,458	1,74,458
9	12-2018	7,93,793	7,93,793
10	03-2019	41,97,804	41,97,804
11	04-2019	8,802	8,802
12	06-2019	18,70,983	18,70,983
13	07-2019	1,05,946	1,05,946
14	08-2019	7,840	7,840
Total		79,77,905	

Credit/Debit Note Info.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
Total		0	0	0	0	

Inward Supply Description

Sr.No	Months	GST		NON GST		Total
		Inter- State Supplies	Intra- State Supplies	Inter- State Supplies	Intra- State Supplies	
1	072017	0	0	0	0	0
1	082017	0	0	0	0	0
1	092017	0	0	0	0	0
1	102017	0	0	0	0	0
1	122018	0	0	0	480	0
1	072019	0	1,82,081	0	0	0
Total						



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

GST Sales Vs. Bank Receipts

Months	Bank statement Receipts	GST sales	Receipts to sales %
02-2019	4,57,893	34,57,172	13 %
03-2019	26,91,488	7,70,899	349 %
04-2019	17,28,727	18,430	9,380 %
05-2019	30,869	12,184	253 %
06-2019	21,815	13,31,512	2 %
07-2019	4,57,094	12,09,334	38 %
Total	53,87,886	67,99,531	79.24 %

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 %
02-2019	4,55,428	-	-
03-2019	26,73,852	41,97,804	64 %
04-2019	14,49,123	8,802	16,464 %
05-2019	3,15,595	-	-
06-2019	18,134	18,70,983	1 %
07-2019	4,70,619	1,05,946	444 %
Total	53,82,751	61,83,535	87 %

Annual Purchase Comparison: GST Vs. IT Return

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



11. Related Party Transaction

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



12. 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

Hunter Analysis	
Particulars	Details
Hunter Score	922
Risk Band	Medium Risk
Overall Status	Non Clear - Fraud History Detected

Main Promoter / Applicant Name

Sr No	Name
1	ARPIT JAIN

Co Promoter / Joint Applicant Name

Sr No	Name
-------	------

Fraud Description	
Sr No	Status
1	The Company has been marked as Declined/Suspect in a previous application

References

Hunter Score Scale	
Score Range	Risk Band
0 to 795	High Risk
796 to 997	Medium Risk
998 to 1032	Low Risk

References



12. FRAUD DETECTION

Hunter Analysis

Fraud Description Status	
Non Clear	It indicates Fraud History Detected. So, request you to follow proper Due Diligence before final Sanction.
Clear	It indicates Proposal is clear subject to proper Due Diligence before final sanction



13. BANK STATEMENT ANALYSIS

A. Month Wise Details

Bank of Baroda India
Account No:- 00820200001184
Account Details from Feb 2019 to Jul 2019

Description	Feb 2019	Mar 2019	Apr 2019	May 2019	Jun 2019	Jul 2019
Total No. of Credit Transactions	6	9	4	5	7	5
Total Amount of Credit Transactions	4,57,893	26,91,488	17,28,727	30,869	21,815	4,57,094
Total No. of Debit Transactions	8	15	15	12	12	12
Total Amount of Debit Transactions	4,55,428	26,73,852	14,49,123	3,15,595	18,134	4,70,619
Total No. of Cash Deposits	0	1	1	0	0	0
Total Amount of Cash Deposits	0	2,00,000	3,000	0	0	0
Total No. of Cash Withdrawals	1	1	1	0	2	2
Total Amount of Cash Withdrawals	10,000	13,000	1,00,000	0	7,547	12,023
Total No. of Cheque Deposits	2	2	0	1	1	2



13. BANK STATEMENT ANALYSIS

A. Month Wise Details

Description	Feb 2019	Mar 2019	Apr 2019	May 2019	Jun 2019	Jul 2019
Total Amount of Cheque Deposits	6,693	2,11,520	0	2,240	3,358	4,53,672
Total No. of Cheque Issues	2	7	7	1	0	2
Total Amount of Cheque Issues	3,00,000	26,27,231	13,15,725	4,558	0	4,50,000
Total No. of Inward Cheque Bounces	0	0	0	0	0	0
Total No. of Outward Cheque Bounces	0	1	0	0	0	0
Min EOD Balance	1,965	4,429	1,668	16,942	15,402	1,558
Max EOD Balance	4,51,965	12,93,666	8,21,145	2,01,655	23,692	4,57,127
Average EOD Balance	1,00,423	1,09,846	96,194	56,441	20,182	52,427



13. BANK STATEMENT ANALYSIS

B. Top 5 Fund Remittance

Bank of Baroda India
Account No:- 00820200001184
Account Details from Feb 2019 to Jul 2019

Date	Description	Category	Amount
Feb-2019	SHYAM KANHA JEWELLERS-MORADA	Transfer Out	-2,00,000
Feb-2019	NEFT-BARBT19043082421-AAA	Transfer Out	-1,00,000
Feb-2019	IMPS/P2A/904312507249/XXXXXXXXXXXX1184/furnitu	Transfer Out	-50,000
Feb-2019	IMPS/P2A/904312529298/XXXXXXXXXXXX1184/furnitu	Transfer Out	-50,000
Feb-2019	IMPS/P2A/905713294289/XXXXXXXXXXXX1184/furnitu	Transfer Out	-45,000
Mar-2019	SHYAM KANHA JEWELLERS-MORADA	Transfer Out	-10,31,301
Mar-2019	NEFT-BARBX19078786898-RAJ SHREE	Transfer Out	-9,76,766
Mar-2019	NEFT-BARBP19086707752-AAA	Transfer Out	-2,50,000
Mar-2019	SHYAM KANHA JEWELLERS-MORADA	Transfer Out	-2,00,000
Mar-2019	NEFT-BARBR19065569139-RAJ SHREE	Transfer Out	-1,60,000
Apr-2019	NEFT-BARBU19094076893-RAJ SHREE	Transfer Out	-5,00,000
Apr-2019	SHYAM KANHA JWELLERS-MORADA	Transfer Out	-3,00,000
Apr-2019	02/1176-MORADA	Transfer Out	-2,45,470
Apr-2019	SUMAN LATA JAIN-INTMOR	Transfer Out	-1,65,000
Apr-2019	SELF	Cash Withdrawal	-1,00,000
May-2019	IMPS/P2A/912111302548/XXXXXXXXXXXX1184/furnitu	Transfer Out	-50,006
May-2019	IMPS/P2A/912111774575/XXXXXXXXXXXX1184/furnitu	Transfer Out	-50,006



13. BANK STATEMENT ANALYSIS

B. Top 5 Fund Remittance

May-2019	IMPS/P2A/912212760673/XXXXXXXXXXXX1184/arihan	Transfer Out	-50,006
May-2019	IMPS/P2A/912313189004/XXXXXXXXXXXX1184/furnitu	Transfer Out	-50,006
May-2019	IMPS/P2A/912418160042/XXXXXXXXXXXX1184/Goods	Transfer Out	-50,006
Jun-2019	ATM/CASH/916912555235/XXXXXXXXXXXX9154	Cash Withdrawal	-7,023
Jun-2019	CMS/TECHPRO/201903282439116	Transfer Out	-3,755
Jun-2019	PRCR/KUNDAN AUTOMOBILES/MORADABAD	Transfer Out	-2,375
Jun-2019	EBANK:114151550/190609003952812019062112420	Transfer Out	-1,608
Jun-2019	ACH Debit/AXISMF/AX01627593	Transfer Out	-1,500
Jul-2019	RTGS-BARB201907299210851876-RAJ SHREE	Transfer Out	-3,00,000
Jul-2019	TO SHYAM KANHA JEWELLERS-MORADA	Transfer Out	-1,50,000
Jul-2019	ATM/CASH/919412004518/XXXXXXXXXXXX9154	Cash Withdrawal	-9,023
Jul-2019	CMS/TECHPRO/201903282439116	Transfer Out	-3,755
Jul-2019	ATM/CASH/6076/XXXXXXXXXXXX9154	Cash Withdrawal	-3,000



13. BANK STATEMENT ANALYSIS

C. Top 5 Fund Received

Bank of Baroda India
Account No:- 00820200001184
Account Details from Feb 2019 to Jul 2019

Date	Description	Category	Amount
Feb-2019	NEFT-000060624633-ANADYA AND COMPANY	Transfer In	2,50,000
Feb-2019	NEFT-PUNBH19035581512-CHHAVI	Transfer In	2,00,000
Feb-2019	BY INST 205890 : MICR CLG (CTS)	Transfer In	4,050
Feb-2019	BY INST 940537 : MICR CLG (CTS)	Transfer In	2,643
Feb-2019	NEFT-P19022697108426-Syndicate Bank BAHJOI	Transfer In	600
Mar-2019	NEFT-PUNBH19078467326-CHHAVI	Transfer In	10,00,000
Mar-2019	NEFT-PUNBH19084195990-CHHAVI	Transfer In	10,00,000
Mar-2019	RTGS-ICICR52019032500470754-ANADYA AND	Transfer In	2,50,000
Mar-2019	RTGS-PUNBR52019030616093942-CHHAVI	Transfer In	2,00,000
Mar-2019	BY INST 677422 : MICR CLG (CTS)	Transfer In	2,00,000
Apr-2019	RTGS-PUNBR52019040216560350-CHHAVI	Transfer In	8,99,093
Apr-2019	RTGS-PUNBR52019040816675075-CHHAVI	Transfer In	5,26,634
Apr-2019	RTGS-ICICR52019043000332850-ANADYA AND	Transfer In	3,00,000
Apr-2019	BY CASH	Cash Deposit	3,000
May-2019	NEFT-RBI1441927017629-MORADABAD	Transfer In	27,073
May-2019	BY INST 1803 : MICR CLG (CTS)	Transfer In	2,240
May-2019	NEFT-RBI1441927017628-MORADABAD	Transfer In	1,554



13. BANK STATEMENT ANALYSIS

C. Top 5 Fund Received

May-2019	IMPS/P2A/913715937400/XXXXXXXXXXXX1184/-	Transfer In	1
May-2019	IMPS/P2A/913715945098/XXXXXXXXXXXX1184/-	Transfer In	1
Jun-2019	NEFT-PUNBH19162631065-CHHAVI	Transfer In	9,527
Jun-2019	NEFT-RBI1721940319473-MORADABAD	Transfer In	8,190
Jun-2019	BY INST 719811 : MICR CLG (CTS)	Transfer In	3,358
Jun-2019	INV/127/29-06-2019	Transfer In	366
Jun-2019	INV/117/04-06-2019	Transfer In	350
Jul-2019	BY INST 677429 : MICR CLG (CTS)	Transfer In	4,50,000
Jul-2019	BY INST 100231 : MICR CLG (CTS)	Transfer In	3,672
Jul-2019	NEFT-PRTHN19196142173-PRINTING AND	Transfer In	1,239
Jul-2019	NEFT-PRTHN19205154689-PRATHAMA	Transfer In	1,180
Jul-2019	NEFT-PRTHN19205154706-EPF SUSPENSE	Transfer In	1,003



13. BANK STATEMENT ANALYSIS

D. Bounced Cheque's Details

Bank of Baroda India
Account No:- 00820200001184
Account Details from Feb 2019 to Jul 2019

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	14-03-2019	-	REJECT:677422:DRAWERS SIGNATURE DIFFERS	2,00,000	Bounced O/W Cheque	25,501



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

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