



## Prelim Report of

# COTTON BUDS INC

Application Type - New - Term Loan (TERM LOAN RELAXED BFS NORM UP TO Rs.1 CRORE)  
Application Code - CW-ATL-13719-418864

**Dated:**

**Registered Office**

-

**Email Id:** accounts@cottonbudsinc.com

**Contact Number:** 9894622335

**Powered By:**



[A FinTech Initiative]



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## TIMELINE

Sr.No.	Particulars	Date
1	Date of Proposal	04/04/2019
2	Date of In-Principle Approval	



## PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	Textiles	Yes
2.	Loan Amount	21,00,000.00 Rupees	Yes
3.	Geographical Market Focus	Tirupur	Yes
4.	CGTMSE Coverage	New to CGTMSE Coverage	Yes
5.	MSME Funding	Medium	Yes
6.	Asset Coverage % (including CGTMSE coverage and Colletral Security value)	133%	Yes
7.	Debt Equity Ratio (2017 - 2018)	2.46 Times	Yes
8.	Current Ratio (2017 - 2018)	1.97 Times	Yes
9.	Interest Coverage Ratio (2017 - 2018)	2.07 Times	Yes
10.	TOL/TNW (2017 - 2018)	4.2 Times	No
11.	Customer Concentration	35.41%	Yes
12.	Number of cheque bounced (Last Month)	0	Yes
13.	Number of cheque bounced (Last 6 Month)	2	Yes
14.	Risk Model Score	37.33	Yes
15.	Tenure	5 Years	Yes
16.	Age of Establishment	5 Years	Yes
17.	Positive Profitabilty history	3 Years	Yes
18.	Past Year Turnover	15,46,65,111.00 Rupees	Yes
19.	Positive Net Worth history	3 Years	Yes
20.	Turnover to Loan Ratio (2017 - 2018)	73.66 Times	Yes
21.	Gross Cash Accruals to loan ratio (2017 - 2018)	9.6 Times	Yes
22.	Minimum Cibil Score - Director/ Partner/ Proprietor	665	Yes
23.	Commercial Cibil - Maximum DPDs (last 12 months)	0 DPDs	Yes
24.	Maximum Drop in turnover allowed	Increase in Current Year turnover compares to Previous Year turnover	Not Set



## PARAMETER CHECK

25.	Utilisation percentage	No limit account found from Commercial Cibil	Not Set
26.	Credit Summation	144.22%	Not Set
27.	Collateral Coverage % (includes only Collateral Security Value)	0%	Not Set



## PROJECT SNAPSHOT

<b>Industry:</b>	Textiles
<b>Establishment Year:</b>	August 2004
<b>Constitution:</b>	Partnership
<b>PAN:</b>	AAEFC3121E
<b>GSTIN:</b>	33AAEFC3121E1Z9

### • GST DETAILS

<b>Number of Customers:</b>	8
<b>Customer Concentration:</b>	• 35.41 %
<b>Projected Sales as per GST:</b>	Rs.
<b>Factory Premise:</b>	Owned
<b>Know How:</b>	Common Knowledge
<b>Competition:</b>	Medium
<b>Commercial Operation Date:</b>	-

### • Partners Background:

<b>Name</b>	T K NAGAMANI	T Sathyapriya
<b>PAN</b>	ADHPN1904E	ADKPT1822C
<b>Address</b>	FIRST FLOOR,48 BRIDGEWAY COLONY EXTN, Pandian nagar B.O, Coimbatore, Tirupur, TAMIL NADU, 641602	FIRST FLOOR,48 BRIDGEWAY COLONY EXTN, Pandian nagar B.O, Coimbatore, Tirupur, TAMIL NADU, 641602
<b>Mobile No</b>	9894622335	8056966669
<b>Date of Birth</b>	24-08-1977	19-06-1984
<b>Total Experience</b>	20	5
<b>Networth</b>	104,265,860	40,269,865
<b>Bureau Score</b>	696	665
<b>Personal Loan Obligation</b>		
<b>Father Name</b>	Krishnan	Rayappan Tamilselvan



## PROJECT SNAPSHOT

<b>Educational Status</b>	Post Graduate (General)	Post Graduate (General)
<b>Nationality</b>	India	India
<b>Visually Impaired</b>	No	No
<b>Residence Status</b>	Resident India	Resident India

### • Additional Detail for Main Partners:

<b>Name</b>	T K NAGAMANI
<b>Marital Status</b>	Married
<b>Spouse Name</b>	T Sathyapriya
<b>Spouse Detail</b>	Employed
<b>No. of Children</b>	2
<b>Owning a House</b>	Living In Family Home
<b>Assessed for Income Tax</b>	Assessed
<b>Have Life Insurance Policy</b>	Yes

### • Present Financial Arrangements with Banks & Institutions:

<b>Date of Loan</b>	<b>Name of Lender</b>	<b>Loan Type</b>	<b>Loan Amt.(Sanction)</b>	<b>Loan Amt. (O/s)</b>	<b>Securities Details</b>	<b>Status (Whether LC/BG is Devolved/Invoked)</b>
27-04-2007	Vijaya Bank India	Bank guarantee	32,000.00	32,000.00		Yes
28-08-2018	Vijaya Bank India	Export bills advanced against	1,000,000.00	590.00		No
03-03-2010	Vijaya Bank India	Export bills purchased	1,419,130.00	2,349,519.00		No
04-03-2009	Vijaya Bank India	Export bills purchased	12,500,000.00	4,198,811.00		No
28-02-2010	Vijaya Bank India	Export bills purchased	1,662,753.00	4,970,997.00		No
28-08-2018	Vijaya Bank India	Export bills purchased	20,000,000.00	6,369,973.00		No
28-08-2018	Vijaya Bank India	Export bills purchased	20,000,000.00	9,383,577.00		No
03-11-2015	Vijaya Bank India	Long term loan (period above 3 years)	7,500,000.00	4,981,918.00		-
02-12-2018	Kotak Mahindra/Ing Vysya Bank India	Medium term loan (period above 1 year and up to 3 years)	591,561.00	547,541.00		-
03-10-2017	Vijaya Bank India	Packing credit (all export pre-shipment finance)	40,000.00	2,592,333.00		-
04-10-2017	Vijaya Bank India	Packing credit (all export pre-shipment finance)	110,000.00	6,772,214.00		-



## PROJECT SNAPSHOT

28-08-2018	Vijaya Bank India	Packing credit (all export pre-shipment finance)	32,500,000.00	25,002,187.00		-
22-03-2016	Others	Unsecured business loan	3,030,000.00	220,525.00		-





## PROJECT SNAPSHOT

### • Fund Requirement:

Particulars	Details
Facility	Term Loan
Application Type	New
Product Name	TERM LOAN RELAXED BFS NORM UP TO Rs.1 CRORE
Loan Amount	2,100,000
Promotor's Contribution	706,580 (25.18%)
Tenure Yrs	5.0
EMI	42943.0
Rate of Interest (%)	8.36
Purpose	Asset Acquisition
Amount of Security	NA

### • Business Name Comparision

Name as per GST	COTTON BUDS INC
Name as per ITR	COTTON BUDS INC
Name edited by user	COTTON BUDS INC
Trade Name as per GST	
Name as per Bank Statement	COTTON BUDS INC

**NOTE :** "If any of these names differ from his business name, please check his data in detail at branch level."



## FINANCIAL DETAILS

### 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 Absolute)		
<i>For the Year ended</i>	31-Mar-2018	31-Mar-2017	31-Mar-2016
No of Months	12	12	12
<b>INCOME :</b>			
<i>Gross Sales (Including Indirect Taxes collected on sales)</i>	0	0	0
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
<b><i>Net Sales</i></b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>EXPENDITURE :</b>			
Increase/Decrease in Stock	0	0	0
Raw Material Consumed	0	0	0
Power & Fuel Cost	0	0	0
Employee Cost	0	0	0
General and Administration Expenses	0	0	0
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	0	0	0
Less: Expenses Capitalised	0	0	0
<b><i>Total Expenditure</i></b>	<b>0</b>	<b>0</b>	<b>0</b>
<b><i>Operating Profit (Excl OI)</i></b>	<b>0</b>	<b>0</b>	<b>0</b>
Other Income	0	0	0
<b><i>Operating Profit (EBITDA)</i></b>	<b>0</b>	<b>0</b>	<b>0</b>
Interest	0	0	0
<b><i>PBDT</i></b>	<b>0</b>	<b>0</b>	<b>0</b>
Depreciation	0	0	0
<b><i>Profit Before Taxation &amp; Exceptional Items</i></b>	<b>0</b>	<b>0</b>	<b>0</b>
Exceptional Income / Expenses	0	0	0



## FINANCIAL DETAILS

### EXISTING FINANCIALS

Profit & Loss Statement			
<b><i>Profit Before Tax</i></b>	0	0	0
Provision for Tax	0	0	0
<b>Other Income (Need to check at the time of Due Diligence)</b>	0	0	0
<b><i>Profit After Tax</i></b>	0	0	0
Dividend Pay Out	0	0	0
<b><i>Equity Dividend %</i></b>	0	0	0
<b><i>Earnings Per Share (INR)</i></b>	0.0	0.0	0.0

Balance Sheet -Equities and Liabilities			
Units	(INR Absolute)		
<b><i>As on:</i></b>	31-Mar-2018	31-Mar-2017	31-Mar-2016
<b>EQUITY AND LIABILITIES</b>			
Share Capital	0	0	0
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
<b><i>Shareholder's Funds</i></b>	0	0	0
Minority Interest	0	0	0
Secured Loans	0	0	0
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	0	0	0
Deferred Tax Liabilities/ (Assets)	0	0	0
Other Long Term Liabilities	0	0	0
Other Borrowings (including Short Term)	0	0	0
Long Term Provisions	0	0	0
<b><i>Total Non-Current Liabilities</i></b>	0	0	0
Trade Payables	0	0	0



## FINANCIAL DETAILS

### EXISTING FINANCIALS

Balance Sheet -Equities and Liabilities			
Other Current Liabilities	0	0	0
Short Term Provisions	0	0	0
<b>Total Current Liabilities</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Other Liabilities (Need to check at the time of Due Diligence)</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Liabilities</b>	<b>0</b>	<b>0</b>	<b>0</b>
Balance Sheet -Assets			
Units	(INR Absolute)		
<b>As on:</b>	<b>31-Mar-2018</b>	<b>31-Mar-2017</b>	<b>31-Mar-2016</b>
Gross Block	0	0	0
Less: Accumulated Depreciation	0	0	0
Less: Impairment of Assets	0	0	0
<b>Net Block</b>	<b>0</b>	<b>0</b>	<b>0</b>
Capital Work in Progress	0	0	0
Intangible assets under development	0	0	0
Pre-operative Expenses pending	0	0	0
Assets in transit	0	0	0
Investment in Subsidiaries/ Associates	0	0	0
Other Investments	0	0	0
Long Term Loans & Advances	0	0	0
Other Non Current Assets	0	0	0
<b>Total Non-Current Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>
Inventories	0	0	0
Sundry Debtors	0	0	0
Cash and Bank	0	0	0
Other Current Assets	0	0	0
Short Term Loans and Advances	0	0	0
<b>Total Current Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>



# FINANCIAL DETAILS

## EXISTING FINANCIALS

Balance Sheet -Assets			
Other Assets (Need to check at the time of Due Diligence)	0	0	0
<i>Total Assets</i>	0	0	0
<i>Book Value</i>	0.0	0.0	0.0



## RATIO ANALYSIS

Ratio Analysis			
Ratio	31-Mar-2018	31-Mar-2017	31-Mar-2016
EBITDA (%)	0.00	0.00	0.00
PATM (%)	0.00	0.00	0.00
ROCE (%)	#	#	-
Asset Turnover(x)	0.00	0.00	0.00
Inventory Turnover (days)	0.00	0.00	0.00
Debtors Turnover(days)	0.00	0.00	0.00
Creditors Turnover (days)	0.00	0.00	0.00
Sales/Working Capital (x)	0.00	0.00	0.00
Net Sales Growth(%)	-100.00	-100.00	-
PAT Growth(%)	-100.00	-100.00	-
Adjusted Total Debt/Equity(x)	0.00	0.00	0.00
Growth in Debt/ Equity (%)	0.00	0.00	-
Current Ratio(x)	0.00	0.00	0.00
Current Ratio (As per CMA)	0	0	0
Quick Ratio(x)	0.00	0.00	0.00
Cash Interest Coverage	0.00	0.00	-
Debt/ EBITDA	0.00	0.00	0.00
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	0.00	0.00	-
Growth in CFO Margin (%)	0.00	-	-



## NOTES TO ACCOUNT

Notes to Account: Profit & Loss Statement				
Note 1: Gross Sales (INR Absolute)				
Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Domestic Sales	0	0	0
Add	Export Sales	0	0	0
	<b>Total</b>	0	0	0
Note 2: Excise Duty (INR Absolute)				
Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Excise Duty	0	0	0
Add	Other items	0	0	0
	<b>Total</b>	0	0	0
Note 3: Increase/Decrease in Stock (INR Absolute)				
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	0	0
Minus	Cl. stock of F.G.	0	0	0
	<b>Total</b>	0	0	0
Note 4: Raw Material Consumed (INR Absolute)				
Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Raw materials[including stores & other items used in the process of manufacture]	0	0	0
Add	Other spares	0	0	0
	<b>Total</b>	0	0	0
Note 5: Provision for Tax (INR Absolute)				
Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Provision for taxes	0	0	0
Add	Provision for Deferred Tax	0	0	0
	<b>Total</b>	0	0	0

**Notes to Account: Balance Sheet -Equities and Liabilities****Note 6: Share Capital (INR Absolute)**

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Ordinary share capital	0	0	0
Add	Preference shares [redeemable after one year]	0	0	0
	<b>Total</b>	0	0	0

**Note 7: Other Reserves & Surplus (INR Absolute)**

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
	<b>Total</b>	0	0	0

**Note 8: Unsecured Loans -Others (INR Absolute)**

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Term Loans [excl'd instalments payable within one year] (Unsecured)	0.0	0.0	0.0
Add	Unsecured loans from others	0	0	0
	<b>Total</b>	0	0	0

**Note 9: Other Borrowings (including Short Term) (INR Absolute)**

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
	<b>Total</b>	0	0	0



**Notes to Account: Balance Sheet -Equities and Liabilities****Note 10: Other Long Term Liabilities (INR Absolute)**

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
	<b>Total</b>	0	0	0

**Note 11: Other Current Liabilities (INR Absolute)**

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
	<b>Total</b>	0	0	0

**Notes to Account: Balance Sheet - Assets****Note 12: Other Investments (INR Absolute)**

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
	<b>Total</b>	0	0	0

**Note 13: Other Non Current Assets (INR Absolute)**

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
	<b>Total</b>	0	0	0

**Note 14: Sundry Debtors (INR Absolute)**

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Receivables other than deferred & exports [incl. bills purchased and discounted by banks]	0	0	0
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	<b>Total</b>	0	0	0

**Note 15: Other Current Assets (INR Absolute)**

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



Notes to Account: Balance Sheet - Assets				
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Add	Other current assets [specify]DEPB/ DUTY DRAWBACK	0	0	0
	<b>Total</b>	0	0	0

Note 16: Short Term Loans and Advances (INR Absolute)				
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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
	<b>Total</b>	0	0	0



# ASSESSMENT OF LIMITS

## Equipment Finance - Fixed Assets to Turnover Margin Method

Sr. No.	Particulars	Details
<b>Step 1.</b>		
1.	Cash Accruals (PAT+Depreciation+Interest) as per latest Financials	20,152,152.00
2.	Turnover as per latest ITR	154,665,111.00
3.	Existing Cash Margin % [(Point 1/ Point 2)*100]	13.03
<b>Step 2</b>		
4.	Gross Fixed Assets as per latest Financials	58,211,477.00
5.	Turnover to GFA Ratio (Point 2 / Point 4)	2.66
6.	Cost of New Machinery / Equipment to be Purchased	2,806,580.00
7.	Incremental Turnover as mentioned by Borrower	200,000,000.00
8.	Incremental Turnover (Point 5 * Point 6) Limit Computed	7,456,948.86
9.	Incremental Turnover (Lower of Point 7 and Point 8)	7,456,948.86
10.	Incremental Cash Margin (Point 9 * Point 3)	971,606.11
<b>Step 3</b>		
11.	Total Cash Margin (Point 1 + Point 10)	21,123,758.11
11.1	DSCR	1.25
12.	Margin __%	20.00
13.	Available Cash Margin (Point 11 * (1-Point 12))	16,899,006.49
14.	Monthly Cash Margin (Point 13 / 12)	1,408,250.54
15.	Less : Existing Monthly Loan Obligations	440,715.99
16.	Available Cash Margins for New Loan (Point 14 - Point 15)	967,534.55
<b>Step 4</b>		
17.	Proposed Rate of Interest (%)	8.36
18.	Tenure	5
19.	Per Lakh EMI	2,044.91



## ASSESSMENT OF LIMITS

### Equipment Finance - Fixed Assets to Turnover Margin Method

20.	Eligible Loan Value [Point 16 / Point 19 * INR 1 Lac]	47,314,232.68
<b>Step 5</b>		
21.	Loan Asked by Borrower	2,100,000.00
22.	Maximum Loan Value [As selected in Parameters]	10,000,000.00
23.	<b>Final Loan Value [Min of Point 20, Point 21 and Point 22]</b>	2,100,000.00



## RISK SCORING MODEL - (Brownfield Model - incl. C7 Rating)

Risk Factor	Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
Management Risk	Combined net worth (CNW) of the promoters (proprietors / partners / directors) as percentage of total long-term borrowing (existing and proposed)	$\geq 100.01\%$	4	4
	Customer/Associate concern availing financial assistance from Banks/FIs (with satisfactory track record) for	$\geq 5.01$ years	4	4
	CIBIL - Transunion Score [Average of promoters]	$\geq 650$ and $\leq 699.99$	2	4
	Experience In The Business	$\geq 8$ years	4	4
Financial Risk	Debt equity ratio [for the entity as a whole including the proposed project] (Treating IFUL as quasi equity)	$\geq 2.26$ and $\leq 3$	1	4
	TOL/TNW (including proposed assistance)	$\geq 4.01$	0	4
	Average current ratio for last two years	$\geq 1.31$	4	4
	Length of working capital cycle (Debtors + Inventory - Creditors)	$\geq 120.01$ Days	0	4
	Average annual growth in gross cash accruals in last 2 years	$\geq 10.01\%$ in last 2 years	4	4
	Average annual growth in net sales in last 2 years	$\leq 5\%$ in last 2 years	1	4
	Average EBIDTA for last 2 years / Total term loans (Existing and proposed)	$\geq 20.01\%$ and $\leq 40\%$	2	4
	Average annual gross cash accruals for last 2 years / Total assets	$\geq 10.01\%$ and $\leq 15\%$	3	4
	Average Interest Coverage Ratio for last 2 years	$\geq 1.51$ and $\leq 2.25$	2	4



## RISK SCORING MODEL - (Brownfield Model - incl. C7 Rating)

Risk Factor	Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
Business Risk	No. of Customers based on GST data	>= 8 customers	4	4
	Concentration of customers	>= 35.01% and <= 50%	2	4
	Credit Summation	>= 90.01%	4	4

Sr. No.	Details	Actual Score	Out Of Score	Weight	Weighted Score	Weighted Out of Score
1	Management Risk Score	14	16	30.0%	11	12
2	Financial Risk Score	17	36	50.0%	22	46
3	Business Risk Score	10	12	20.0%	5	6
	<b>Total</b>	<b>41</b>	<b>64</b>	<b>100.0%</b>	<b>38</b>	<b>63</b>

**Risk Grading: Adequate Safety**



## ASSESSMENT OF CGTMSE LIMITS

STEPS	DESCRIPTION	DETAILS	PARTICULARS
1.	Nature of Entity	Manufacturing/ Service/Trading	Manufacturer
2.	Amount Invested in Plant and Machinery/ Equipments (Rs)	Amount in Rs.	58,211,477
3.	Status of Borrowers	Micro /Small /Medium	Medium
4.	Whether Entity is "Eligible Borrowers"?	Yes/No	No
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 (Rs)	Amount in Rs.	0
9.	Maximum CGTMSE Coverage Available (Rs)	Amount in Rs.	20,000,000
10.	Loan Amount Applied For (Rs)	Amount in Rs.	2,100,000
11.	Available CGTMSE Coverage (Amount) (New Loan) (Rs)	Amount in Rs.	2,100,000
12.	Amount of Collateral (Rs)	Amount in Rs.	0
13.	Asset Acquisition (New Loan) (Rs)	Amount in Rs.	2,806,580
14.	Final CGMTSE Coverage (New Loan) (Rs)	Amount in Rs.	2,100,000
15.	Extent of Guarantee (In % Terms) (New Loan)	In % Terms	0.00
16.	Extent of Guarantee (In Amount Terms) (New Loan) (Rs)	Amount In Rs.	0
17.	Asset Coverage (%)	In % Terms	133.65





# ASSESSMENT OF CGTMSE LIMITS

## Bank wise CGTMSE Coverage Provided

Sr.No	Bank Name	Guarantee Provided (Rs)
No records found		



## MCA Data

No records found

No MCA records fetched

### Directors Details

Name	Din	Address	Designation	Date of Appointment
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No records found

### Charges

Charge ID	Date of Creation	Date of Modification	Date of Satisfaction	Charge Amount	Charge Holder	Assets Under Charge	Status
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No records found



# GST DATA

## KEY OBSERVATION

<b>1. Out of Total Sales, B2B sales comprises highest sales in % terms (67%)</b>	
<b>2. Margin (Sales Minus Purchase) is -235% of the Total Sales Amount.</b>	
<b>3. Customer Concentration (Top 5):</b>	63% of Total Sales
<b>4. Supplier Concentration (Top 5):</b>	40% of Total Purchase
<b>5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms</b>	
<b>6. Average Sales:</b>	Rs. 370064
<b>7. Median Sales:</b>	Rs. 13256237
<b>8. Average Purchase:</b>	Rs. 1239056
<b>9. Median Purchase:</b>	Rs. 13975202
<b>10. Highest sales are in the month of</b>	02-2018
<b>11. Highest Purchase are in the month of \$</b>	09-2017

## OVERVIEW

Sr.No	Particulars	Details
1.	Total No. of Months	20
2.	Total No. of Customers	8
3.	Total No. of Suppliers	151
4.	Total Sales (Invoice Value)	7401287
A.	B2B	4961161
B.	B2CL	0
C.	B2CS	0
D.	Exports	0
E.	Nil Rated Good	887943
F.	Exempted Goods	1552183
G.	Non GST Outward Supplies	0
5.	Total Purchases	24781124
6.	Difference (Sales Minus Purchase)	-17379837
7.	Margin (%)	-235

## TOP 5 CUSTOMERS



## GST DATA

Sr.No	GSTIN	Name/State	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	33ACNFS2726C1ZB	SANAKYAA CREATIONS	1	1795378	1709884	24
2	33FBWPS8682C1ZV	SEEMA DEVI	2	1158725	1158725	16
3	33ADGPA1629Q1ZK	DURAIPANDIAN AMALANAND	1	1009908	1009908	14
4	33AAFFG3246B1Z0	GUPTA TRADING COMPANY	1	500004	476194	7
5	33CPDPS5789G1ZE	TAMILSELVAN SATHYAPRIYA	1	214200	204000	3
<b>Total</b>			6	4678215	4558712	64

## TOP 5 SUPPLIERS

Sr.No	GSTIN	Name/State	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	33AACCS7188Q1ZL	SANGEETH TEXTILES PRIVATE LIMITED	12	3738099	3560095	15
2	33AAACJ7660G1ZO	JAYAVARMA TEXTILES PRIVATE LIMITED	9	2751137	2620129	11
3	33AAHCS1728H1ZH	SHRINI SOFTEX INDIA LIMITED	3	1255320	1195543	5
4	33AABCP3038K1ZK	PRECOT MERIDIAN LIMITED	4	1167939	1112321	5
5	33AAFFJ3578H1ZA	JEEVAN PRINTS	13	941076	896262	4
<b>Total</b>			41	9853571	9384350	40

## 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	26562620
2	08-2017		0	0		0	0	0	16131325



## GST DATA

3	09-2017		0	0		0	0	0	5506644
4	10-2017		0	0		0	0	0	5406134
5	11-2017		0	0		0	0	0	4838123
6	12-2017		0	0		887943	0	0	7381558
7	01-2018		0	0		0	0	0	13311414
8	02-2018	38178	0	0		0	0	0	33828684
9	03-2018		0	0		0	1552183	0	19452970
10	04-2018	1795378	0	0		0	0	0	1795378
11	05-2018	500004	0	0		0	0	0	21317915
12	06-2018		0	0		0	0	0	25619351
13	07-2018		0	0		0	0	0	13201060
14	08-2018		0	0		0	0	0	7845839
15	09-2018		0	0		0	0	0	1410907
16	10-2018		0	0		0	0	0	9099423
17	11-2018	398029	0	0		0	0	0	9991763
18	12-2018	586998	0	0		0	0	0	16706763
19	01-2019		0	0		0	0	0	16325298
20	02-2019	1642574	0	0		0	0	0	10593390
<b>Total</b>		4961161	0	0	0	887943	1552183	0	

### MONTH WISE PURCHASE

Sr.No	Months	B2B	Total
1	07-2017	2864784	2864784
2	08-2017	7941138	7941138
3	09-2017	13975202	13975202
<b>Total</b>		24781124	

### CREDIT/DEBIT NOTE INFO.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
<b>Total</b>		0	0	0	0	

### INWARD SUPPLY DESCRIPTION



## GST DATA

Sr.No	Months	GST		NON GST		Total
		Inter- State Supplies	Intra- State Supplies	Inter- State Supplies	Intra- State Supplies	
1	082017	0	0	38656	0	38656
<b>Total</b>						



# BANK STATEMENT ANALYSIS

## MONTH WISE DETAILS

Vijaya Bank, India

1ST FLOOR,48,BRIDGEWAY COLONY EXTN. TIRUPUR TIRUPUR,TAMILNADU 641607

Account No:- 303800300002100

Account Details from Sep-18 to Feb-19

Description	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19
Total No. of Credit Transactions	18	15	18	50	50	60
Total Amount of Credit Transactions	16892869.00	11120453.75	12450541.50	19913740.00	18985680.00	17058608.50
Total No. of Debit Transactions	119	159	175	212	208	187
Total Amount of Debit Transactions	17178842.10	8573016.74	14735451.30	15605188.50	23372714.00	13485549.00
Total No. of Cash Deposits	0	2	0	0	0	0
Total Amount of Cash Deposits	0.00	450000.00	0.00	0.00	0.00	0.00
Total No. of Cash Withdrawals	2	0	3	1	5	2
Total Amount of Cash Withdrawals	330000.00	0.00	1200000.00	300000.00	1110000.00	725000.00
Total No. of Cheque Deposits	1	2	0	0	0	0
Total Amount of Cheque Deposits	7340000.00	367654.50	0.00	0.00	0.00	0.00
Total No. of Cheque Issues	57	85	88	132	123	102
Total Amount of Cheque Issues	15422894.00	6093970.00	9049973.00	12777980.00	20823464.00	9836841.00
Total No. of Inward Cheque Bounces	1	1	0	0	0	0
Total No. of Outward Cheque Bounces	0	1	0	0	0	0
Min EOD Balance	-779505.79	25558.97	2197.42	138200.42	51628.92	116988.92
Max EOD Balance	1687776.21	5691907.22	2930035.92	5211024.92	4691632.92	3947101.42
Average EOD Balance	217248.07	726140.87	1353397.46	1848309.57	2103455.89	2006705.81



# BANK STATEMENT ANALYSIS

## TOP 5 FUND REMITTANCE

Vijaya Bank, India

1ST FLOOR,48,BRIDGEWAY COLONY EXTN. TIRUPUR TIRUPUR,TAMILNADU 641607

Account No:- 303800300002100

Account Details from to

Month	Description	Amount
2018-09-11	Transfer out	-7350000.00
2018-09-01	Transfer to LCC M	-1265670.00
2018-09-01	Transfer to N S P	-1062936.00
2018-09-06	Transfer to NSP K	-1000377.00
2018-09-06	Transfer to SRI S	-430416.00
2018-10-30	Transfer out	-815340.00
2018-10-04	Transfer out	-533000.00
2018-10-01	Transfer to TIRUP	-405000.00
2018-10-02	Tax	-388393.00
2018-10-31	Transfer out	-321152.00
2018-11-28	Fixed Deposit	-2000000.00
2018-11-26	Transfer out	-1800740.00
2018-11-27	Transfer out	-803249.00
2018-11-02	Transfer out	-621669.00
2018-11-03	Transfer out	-600000.00
2018-12-24	Transfer out	-970000.00
2018-12-05	Fixed Deposit	-700000.00
2018-12-15	Transfer out	-700000.00
2018-12-27	Transfer to L C C	-617400.00
2018-12-28	Transfer out	-571200.00
2019-01-07	Transfer to HERO	-9008321.00
2019-01-14	Transfer out	-2000000.00
2019-01-19	Transfer to NSP K	-604560.00
2019-01-25	Cash Withdrawal	-500000.00
2019-01-08	Transfer to EURO COT	-415557.00
2019-02-28	Transfer to L C C	-1515600.00





## **BANK STATEMENT ANALYSIS**

### **TOP 5 FUND REMITTANCE**

2019-02-07	Transfer to SELVA	-1044792.00
2019-02-13	Transfer to EURO COT	-930000.00
2019-02-27	Transfer out	-651896.00
2019-02-21	Transfer to NAGAMANI	-500000.00



# **BANK STATEMENT ANALYSIS**

## **TOP 5 FUND RECEIVED**

**Vijaya Bank, India**

**1ST FLOOR,48,BRIDGEWAY COLONY EXTN. TIRUPUR TIRUPUR,TAMILNADU 641607**

**Account No:- 303800300002100**

**Account Details from to**

Month	Description	Amount
2018-09-11	Transfer from KUMBAKONAM CITY UNION	7340000.00
2018-09-01	Others	3000000.00
2018-09-05	Others	1595000.00
2018-09-26	Others	1400000.00
2018-09-12	Others	1000000.00
2018-10-30	Others	4700000.00
2018-10-01	Transfer from EURO COTTON CLOTHING INC	2000000.00
2018-10-08	Others	1800000.00
2018-10-30	Others	1800000.00
2018-10-17	Cash Deposit	250000.00
2018-11-03	Others	2500000.00
2018-11-19	Others	2000000.00
2018-11-23	Others	2000000.00
2018-11-26	Fixed Deposit	2000000.00
2018-11-27	Others	2000000.00
2018-12-29	Others	4350000.00
2018-12-24	Others	4130000.00
2018-12-01	Others	2000000.00
2018-12-20	Others	2000000.00
2018-12-06	Others	1600000.00
2019-01-07	Fixed Deposit	7463341.00
2019-01-25	Others	3100000.00
2019-01-11	Others	3000000.00
2019-01-19	Others	2000000.00
2019-01-08	Transfer from PAO Central	1401306.00
2019-02-14	Others	3000000.00



## **BANK STATEMENT ANALYSIS**

### **TOP 5 FUND RECEIVED**

2019-02-28	Others	3000000.00
2019-02-01	Others	2500000.00
2019-02-07	Others	2000000.00
2019-02-21	Others	2000000.00



## BANK STATEMENT ANALYSIS

### BOUNCED CHEQUE'S DETAILS

Vijaya Bank, India

1ST FLOOR,48,BRIDGEWAY COLONY EXTN. TIRUPUR TIRUPUR,TAMILNADU 641607

Account No:- 303800300002100

Account Details from to

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	2018-09-15		BY RTGS RETURNN SENTHIL KUMAR	23852.00	Bounced I/W Payment	336699.21
2	2018-09-15		RTGS RETURN , KARTHICK	8771.00	Bounced I/W Payment	345470.21
3	2018-09-26		CHQ :61708775 RET CHARGES	-392.00	Bounced I/W Cheque Charges	-967925.79
4	2018-10-20		BY RTGS RETURN KARTHICK 18-10-	7970.00	Bounced I/W Payment	67188.47
5	2018-10-23		REJECT:476:AMOUNT/NAME DIFFERS	-183825.75	Bounced O/W Cheque	89664.47
6	2018-10-25		CHQ :61708999 RET CHARGES	-392.00	Bounced I/W Cheque Charges	38135.47
7	2018-12-03		Inward reject for: S27484860	90306.00	Bounced I/W Payment	1381517.42
8	2018-12-28		Inward reject for: S51712952	17843.00	Bounced I/W Payment	3036574.42
9	2019-01-14		BULK RTGS RETURNED AMT SENTHIL	26000.00	Bounced I/W Payment	2662355.92
10	2019-01-14		BULK RTGS RETURNED AMT ON 11-0	13846.00	Bounced I/W Payment	2676201.92
11	2019-01-18		BULK NEFT RETURN AMOUNT	12000.00	Bounced I/W Payment	113914.92
12	2019-01-28		Inward reject for: S84697056	119066.00	Bounced I/W Payment	1718912.92



## 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



## List of Abbreviations

CARO	Company Auditor's Report Order
B2B	Business to Business
B2CL	Business to Consumers - Large
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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