



Prelim Report of

MANIPAL AUTO SPRINGS

Application Type - New - Working Capital (TERM LOAN RELAXED BFS NORM UP TO Rs.1 CRORE)

Application Code - CW-AWC-10588

Dated: 10/10/2018

Registered Office

PLOT NO 131/A1,

BAIKAMPADY

MANGALORE

District: Dakshina Kannada,

Taluka: Mangalore,

Mangalore-575011

Email Id: mautosprings@gmail.com

Contact Number: 9964071109

Powered By:



[A FinTech Initiative]



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TIMELINE

Sr.No.	Particulars	Date
1	Date of Proposal	09/10/2018
2	Date of In-Principle Approval	10/10/2018



PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
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PROJECT SNAPSHOT

Industry:	Auto and Ancillary
Establishment Year:	August 2015
Constitution:	Partnership
PAN:	ABBFM4020A
GSTIN:	29ABBFM4020A2ZW

• GST DETAILS

Number of Customers:	20
Customer Concentration:	• 81.58 %
Projected Sales as per GST:	64,311,607 Rs.
Factory Premise:	Leased over 5 years
Know How:	Common Knowledge
Competition:	Medium
Commercial Operation Date:	-

• **Partners Background:**

Name	BANTWAL VISHWANATH NAYAK	PARASHURAM S AMIN
PAN	ADNPN6247J	BCZPP2955H
Address	15-1-55/2, UPPER BENDLOOR, II CROSS, BEHIND BALMATTA POST OFFICE, NARAYANI NAYAK COMPOUND Balmatta S.O, Dakshina Kannada, Mangalore, KARNATAKA, 575002	7-204, NEW THIBARI HOUSE, NEAR KONAJE SCHOOL Moodbidri S.O, Dakshina Kannada, Mangalore, KARNATAKA, 574227
Mobile No	8088920721	9845138127
Date of Birth	21-05-1964	17-01-1971
Total Experience	31	24
Networth	4,000,000	3,500,000
Bureau Score	702	718
Personal Loan Obligation		



PROJECT SNAPSHOT

Father Name	SRINIVAS NAYAK	S K AMIN
Educational Status	Engineering Graduate/Post Graduate	Other Professional Degree/Diploma
Nationality	India	India
Visually Impaired	No	No
Residence Status	Resident India	Resident India

• Additional Detail for Main Partners:

Name	BANTWAL VISHWANATH NAYAK
Marital Status	Married
Spouse Name	ANURADHA V NAYAK
Spouse Detail	Employed
No. of Children	2
Owning a House	Living In Family Home
Assessed for Income Tax	Assessed
Have Life Insurance Policy	Yes

• Present Financial Arrangements with Banks & Institutions:

Date of Loan	Name of Lender	Loan Type	Loan Amt.(Sanction)	Loan Amt. (O/s)	Securities Details	Status (Whether LC/BG is Devolved/Invoked)
30-03-2010	Vijaya Bank India	Overdraft	575.00	575.00		-



PROJECT SNAPSHOT

• Fund Requirement:

Particulars	Details
Facility	Working Capital
Application Type	New
Product Name	TERM LOAN RELAXED BFS NORM UP TO Rs.1 CRORE
Loan Amount	2,000,000
Promotor's Contribution	5,000,000
EMI	NA
Rate of Interest (%)	
Purpose	Working Capital
Amount of Security	NA

• Business Name Comparision

Name as per GST	MANIPAL AUTO SPRINGS
Name as per ITR	MANIPAL AUTO SPRINGS
Name edited by user	MANIPAL AUTO SPRINGS
Trade Name as per GST	MANIPAL AUTO SPRINGS
Name as per Bank Statement	M/s MANIPAL AUTO SPRINGS

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



FINANCIAL DETAILS

EXISTING FINANCIALS

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
INCOME :			
<i>Gross Sales (Including Indirect Taxes collected on sales)</i>	67,025,884	63,875,131	25,326,517
Less: Indirect Taxes (Indirect Taxes paid on purchases)	10,187,391	8,505,157	3,221,622
Net Sales	56,838,493	55,369,974	22,104,895
EXPENDITURE :			
Increase/Decrease in Stock	-1,343,341	-1,072,073	-6,585,078
Raw Material Consumed	44,988,115	45,359,453	24,038,054
Power & Fuel Cost	727,900	692,398	279,794
Employee Cost	4,030,636	2,437,016	1,020,735
General and Administration Expenses	4,362,318	4,628,529	1,642,605
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	4,628,819	4,780,820	2,057,184
Less: Expenses Capitalised	0	0	0
Total Expenditure	57,394,447	56,826,143	22,453,294
Operating Profit (Excl OI)	-555,954	-1,456,169	-348,399
Other Income	1,381,470	1,972,989	559,907
Operating Profit (EBITDA)	825,516	516,820	211,508
Interest	0	0	0
PBDT	825,516	516,820	211,508
Depreciation	30,747	55,712	37,310
Profit Before Taxation & Exceptional Items	794,769	461,108	174,198
Exceptional Income / Expenses	0	0	0
Profit Before Tax	794,769	461,108	174,198



FINANCIAL DETAILS

EXISTING FINANCIALS

Profit & Loss Statement			
Provision for Tax	246,511	142,482	53,827
Other Income (Need to check at the time of Due Diligence)	0	0	0
Profit After Tax	548,258	318,626	120,371
Dividend Pay Out	0	0	0
Equity Dividend %	0	0	0
Earnings Per Share (INR)	0.0	0.0	0.0

Balance Sheet -Equities and Liabilities			
Units	(INR Absolute)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
EQUITY AND LIABILITIES			
Share Capital	3,951,255	3,137,383	2,170,622
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
Shareholder's Funds	3,951,255	3,137,383	2,170,622
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	8,865,092	8,044,606	6,076,094
Other Current Liabilities	531,947	380,464	580,688



FINANCIAL DETAILS

EXISTING FINANCIALS

Balance Sheet -Equities and Liabilities			
Short Term Provisions	246,511	142,482	53,827
Total Current Liabilities	9,643,550	8,567,552	6,710,609
Other Liabilities (Need to check at the time of Due Diligence)	0	0	0
Total Liabilities	13,594,805	11,704,935	8,881,231
Balance Sheet -Assets			
Units	(INR Absolute)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
Gross Block	144,294	106,645	124,365
Less: Accumulated Depreciation	30,747	55,712	37,310
Less: Impairment of Assets	0	0	0
Net Block	113,547	50,933	87,055
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	9,000,492	7,657,151	6,585,078
Sundry Debtors	1,368,729	2,211,459	1,019,119
Cash and Bank	909,268	267,238	262,806
Other Current Assets	2,202,769	1,518,154	927,173
Short Term Loans and Advances	0	0	0
Total Current Assets	13,481,258	11,654,002	8,794,176
Other Assets (Need to check at the time of Due Diligence)	0	0	0



FINANCIAL DETAILS

EXISTING FINANCIALS

Balance Sheet -Assets			
<i>Total Assets</i>	13,594,805	11,704,935	8,881,231
<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 (%)	1.45	0.93	0.96
PATM (%)	0.96	0.58	0.54
ROCE (%)	23.29	19.47	-
Asset Turnover(x)	4.18	4.73	2.49
Inventory Turnover (days)	57.24	49.18	107.05
Debtors Turnover(days)	8.79	14.58	16.83
Creditors Turnover (days)	70.78	63.76	91.20
Sales/Working Capital (x)	9.66	12.02	25.23
Net Sales Growth(%)	2.65	150.49	-
PAT Growth(%)	72.07	164.70	-
Adjusted Total Debt/Equity(x)	0.00	0.00	0.00
Growth in Debt/ Equity (%)	0.00	0.00	-
Current Ratio(x)	1.17	1.23	1.25
Current Ratio (As per CMA)	1	1	1
Quick Ratio(x)	0.15	0.27	0.17
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	0.83	-1.13	-
Growth in CFO Margin (%)	-173.33	-	-



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	67,025,884	63,875,131	25,326,517
Add	Export Sales	0	0	0
	Total	67,025,884	63,875,131	25,326,517
Note 2: Excise Duty (INR Absolute)				
Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Excise Duty	10,187,391	8,505,157	3,221,622
Add	Other items	0	0	0
	Total	10,187,391	8,505,157	3,221,622
Note 3: Increase/Decrease in Stock (INR Absolute)				
Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Op. stocks-in-process	5,487,526	5,254,843	0
Minus	Cl. stocks-in-process	6,740,695	5,487,526	5,254,843
Add	Op. Stock of F.G.	2,169,625	1,330,235	0
Minus	Cl. stock of F.G.	2,259,797	2,169,625	1,330,235
	Total	-1,343,341	-1,072,073	-6,585,078
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]	44,988,115	45,359,453	24,038,054
Add	Other spares	0	0	0
	Total	44,988,115	45,359,453	24,038,054
Note 5: Provision for Tax (INR Absolute)				
Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Provision for taxes	246,511	142,482	53,827
Add	Provision for Deferred Tax	0	0	0
	Total	246,511	142,482	53,827

**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	3,951,255	3,137,383	2,170,622
Add	Preference shares [redeemable after one year]	0	0	0
	Total	3,951,255	3,137,383	2,170,622

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
	Total	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
	Total	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
	Total	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
	Total	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]	531,947	380,464	580,688
	Total	531,947	380,464	580,688

**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
	Total	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
	Total	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]	1,368,729	2,211,459	1,019,119
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	Total	1,368,729	2,211,459	1,019,119

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**

Add	Other current assets [specify]DEPB/ DUTY DRAWBACK	2,202,769	1,518,154	927,173
	Total	2,202,769	1,518,154	927,173

Note 16: Short Term Loans and Advances (INR Absolute)

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



ASSESSMENT OF LIMITS



RISK SCORING MODEL - ()

Risk Factor	Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
Management Risk				
Financial Risk				
Business Risk				

Sr. No.	Details	Actual Score	Out Of Score
1	Management Risk Score		
2	Financial Risk Score		
3	Business Risk Score		
	Total		

Risk Grading:



ASSESSMENT OF CGTMSE LIMITS

STEPS	DESCRIPTION	DETAILS	PARTICULARS
1.	Nature of Entity	Manufacturing/ Service/Trading	
2.	Amount Invested in Plant and Machinery/ Equipments (Rs)	Amount in Rs.	-
3.	Status of Borrowers	Micro /Small /Medium	
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	Yes
6.	Whether units located in North East Region (incl. Sikkim)?	Yes/No	Yes
7.	Whether borrower has availed "CGTMSE" facility?	Yes/No	Yes
8.	Amount of "CGTMSE" coverage availed till date (Rs)	Amount in Rs.	
9.	Maximum CGTMSE Coverage Available (Rs)	Amount in Rs.	
10.	Loan Amount Applied For (Rs)	Amount in Rs.	
11.	Available CGTMSE Coverage (Amount) (New Loan) (Rs)	Amount in Rs.	
12.	Amount of Collateral (Rs)	Amount in Rs.	
13.	Final CGMTSE Coverage (New Loan) (Rs)	Amount in Rs.	
14.	Extent of Guarantee (In % Terms) (New Loan)	In % Terms	
15.	Extent of Guarantee (In Amount Terms) (New Loan) (Rs)	Amount In Rs.	
16.	Asset Coverage (%)	In % Terms	



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

1. Out of Total Sales, B2B sales comprises highest sales in % terms (100%)	
2. Margin (Sales Minus Purchase) is 18% of the Total Sales Amount.	
3. Customer Concentration (Top 5):	97% of Total Sales
4. Supplier Concentration (Top 5):	90% of Total Purchase
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	Rs. 6176777
7. Median Sales:	Rs. 6276600
8. Average Purchase:	Rs. 5057232
9. Median Purchase:	Rs. 5597719
10. Highest sales are in the month of	03-2018
11. Highest Purchase are in the month of \$	08-2018

OVERVIEW

Sr.No	Particulars	Details
1.	Total No. of Months	15
2.	Total No. of Customers	20
3.	Total No. of Suppliers	64
4.	Total Sales (Invoice Value)	92651661
A.	B2B	92643167
B.	B2CL	0
C.	B2CS	8494
D.	Exports	0
E.	Nil Rated Good	0
F.	Exempted Goods	0
G.	Non GST Outward Supplies	0
5.	Total Purchases	75858485
6.	Difference (Sales Minus Purchase)	16793176
7.	Margin (%)	18

TOP 5 CUSTOMERS



GST DATA

Sr.No	GSTIN	Name/State	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	33AABFK1621J1ZS		279	75701750	64154026	82
2	29AADCM0973C1ZL		32	7879498	6677540	9
3	29AOQPJ3935H1ZH		10	3183951	2698264	3
4	29ABNFS2268Q1Z4		17	2287841	1938849	2
5	27AABFL1615K1ZG		1	825825	825000	1
Total			339	89878865	76293679	97

TOP 5 SUPPLIERS

Sr.No	GSTIN	Name/State	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	27AABCM7800N1Z8		0	29840315	25288401	39
2	27AABCS8628N1ZQ		0	17823434	15104604	23
3	03AAACB6878L1ZE		0	14319137	12134861	19
4	29DNBPS0534L1ZO		0	3518760	2982000	5
5	29AADCM0973C1ZL		0	2596000	2200000	3
Total			0	68097646	57709866	89

MONTH WISE SALES

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	07-2017	4883726	0	0	0	0	0	0	4883726
2	08-2017	4186782	0	0	0	0	0	0	4186782
3	09-2017	6276600	0	0	0	0	0	0	6276600
4	10-2017	4310208	0	8494	0	0	0	0	4318702
5	11-2017	6727067	0	0	0	0	0	0	6727067
6	12-2017	5961317	0	0	0	0	0	0	5961317
7	01-2018	5331242	0	0	0	0	0	0	5331242
8	02-2018	5705741	0	0	0	0	0	0	5705741
9	03-2018	9252122	0	0	0	0	0	0	9252122
10	04-2018	5380132	0	0	0	0	0	0	5380132
11	05-2018	5340248	0	0	0	0	0	0	5340248
12	06-2018	7607245	0	0	0	0	0	0	7607245
13	07-2018	7298663	0	0	0	0	0	0	7298663



GST DATA

14	08-2018	6385626	0	0	0	0	0	0	6385626
15	09-2018	7996448	0	0	0	0	0	0	7996448
Total		92643167	0	8494	0	0	0	0	

MONTH WISE PURCHASE

Sr.No	Months	B2B	Total
1	07-2017	1822315	1822315
2	08-2017	5597719	5597719
3	09-2017	4503158	4503158
4	10-2017	3647980	3647980
5	11-2017	2623311	2623311
6	12-2017	7278412	7278412
7	01-2018	2062786	2062786
8	02-2018	7576142	7576142
9	03-2018	10220257	10220257
10	04-2018	1700185	1700185
11	05-2018	7259412	7259412
12	06-2018	7235768	7235768
13	07-2018	2312317	2312317
14	08-2018	11293562	11293562
15	09-2018	725160	725160
Total		75858485	

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	07-2018	0	0	0	0	0
Total		0	0	0	0	



GST DATA

MONTH ON MONTH SALES FROM GSTR3B

Sr.No	Months	SALES	Note
Total			-



BANK STATEMENT ANALYSIS

MONTH WISE DETAILS

Vijaya Bank, India

**PARTNERS 1 VISHVANATH NAYAK B 2 PRASHURAM AMI 131/A BAIKAMPADY
INDUSTRIAL AREA MANGALORE MANGALORE KA INDIA 575011**

Account No:- 117000301000067

Account Details from Apr-18 to Sep-18

Description	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18
Total No. of Credit Transactions	15	14	19	12	16	12
Total Amount of Credit Transactions	5937954.00	5281793.00	8089631.00	5340792.00	7617822.00	6950000.00
Total No. of Debit Transactions	63	64	69	55	71	62
Total Amount of Debit Transactions	6046582.00	5550409.00	7504414.00	5353851.00	7292279.00	7532831.00
Total No. of Cash Deposits	2	0	3	0	3	1
Total Amount of Cash Deposits	75000.00	0.00	100000.00	0.00	307000.00	100000.00
Total No. of Cash Withdrawals	4	5	5	3	6	7
Total Amount of Cash Withdrawals	124000.00	120000.00	80000.00	45000.00	112000.00	312000.00
Total No. of Cheque Deposits	1	2	0	1	0	0
Total Amount of Cheque Deposits	1628.00	552130.00	0.00	500000.00	0.00	0.00
Total No. of Cheque Issues	0	0	0	0	0	0
Total Amount of Cheque Issues	0.00	0.00	0.00	0.00	0.00	0.00
Total No. of Inward Cheque Bounces	0	0	0	0	0	0
Total No. of Outward Cheque Bounces	0	0	0	0	0	0
Min EOD Balance	34050.65	51931.65	31676.65	11535.65	59339.65	12856.65
Max EOD Balance	1327531.65	1055252.65	1614499.65	1090519.65	1434004.65	1754846.65
Average EOD Balance	351003.25	315215.52	418973.32	418767.75	352824.75	404573.02



BANK STATEMENT ANALYSIS

TOP 5 FUND REMITTANCE

Vijaya Bank, India

**PARTNERS 1 VISHVANATH NAYAK B 2 PRASHURAM AMI 131/A BAIKAMPADY
INDUSTRIAL AREA MANGALORE MANGALORE KA INDIA 575011**

Account No:- 117000301000067

Account Details from to

Month	Description	Amount
Apr-18	Transfer to MINI IRON AND STEEL PVT L	3221869.00
Apr-18	Transfer to MINI IRON AND ATEEL PVT L	424995.00
Apr-18	Fixed Deposit	330000.00
Apr-18	Transfer to MERLYN HYDROCARBONS PVT L	300000.00
Apr-18	Transfer to B P ALLOYS Ltd	150000.00
May-18	Transfer to MINI IRON AND STEEL PVT L	1659800.00
May-18	Transfer to B P ALLOYS Ltd	1411492.00
May-18	Transfer to MINI IRON AND STELL PVT L	763948.00
May-18	Transfer to MERLYN HYDROCARBONS PVT L	224200.00
May-18	Transfer to P R LOGISTICS	128499.00
Jun-18	Transfer to MINI IRON AND STEEL PVT L	3525026.00
Jun-18	Transfer to B P ALLOYS Ltd	1423375.00
Jun-18	Transfer to MERLYN HYDROCARBONS PVT L	472000.00
Jun-18	Transfer to MINI IRON AND STELL PVT L	413665.00
Jun-18	Transfer out	216000.00
Jul-18	Transfer to B P ALLOYS Ltd	2974642.00
Jul-18	Transfer to MINI IRON AND STEEL PVT L	545117.00
Jul-18	Transfer to MERLYN HYDROCARBONS PVT L	241900.00
Jul-18	Transfer to CARAVAN TRANSPORT ORGANIS	152441.00
Jul-18	Transfer to NAYAK	90000.00
Aug-18	Transfer to B P ALLOYS Ltd	2606045.00
Aug-18	Transfer to MINI IRON AND STEEL PVT L	1815121.00
Aug-18	Transfer to CARVAN TRANSPORT ORGANISA	250598.00
Aug-18	Transfer to MANIPAL SPRING Ltd	216000.00
Aug-18	Transfer to CARAVAN TRANSPORT ORGANIS	146400.00



BANK STATEMENT ANALYSIS

TOP 5 FUND REMITTANCE

Sep-18	Transfer to B P ALLOYS Ltd	3639994.00
Sep-18	Transfer to MINI IRON AND STEEL PVT L	1233094.00
Sep-18	Transfer to B P ALLOYS LIMITED	500000.00
Sep-18	Transfer to VENKATRAMANA	297000.00
Sep-18	Transfer to CARVAN TRANSPORT ORGANISA	270952.00



BANK STATEMENT ANALYSIS

TOP 5 FUND RECEIVED

Vijaya Bank, India

**PARTNERS 1 VISHVANATH NAYAK B 2 PRASHURAM AMI 131/A BAIKAMPADY
INDUSTRIAL AREA MANGALORE MANGALORE KA INDIA 575011**

Account No:- 117000301000067

Account Details from to

Month	Description	Amount
Apr-18	Transfer from KARPAGAM AUTO STORES	5120000.00
Apr-18	Fixed Deposit	309702.00
Apr-18	Transfer from SUJAY SUSPENSION PRO	200000.00
Apr-18	Transfer from SUJAY SUSPEN	131624.00
Apr-18	Transfer from HINDUSTAN SP	100000.00
May-18	Transfer from KARPAGAM AUTO STORES	4100000.00
May-18	Transfer from BANK OF INDIA	525825.00
May-18	Transfer from SUJAY SUSPENSION PRO	200000.00
May-18	Transfer from HINDUSTAN SP	100000.00
May-18	Transfer from SUJAY SUSPEN	100000.00
Jun-18	Transfer from KARPAGAM AUTO STORES	7500000.00
Jun-18	Transfer from SUJAY SUSPEN	172658.00
Jun-18	Transfer from SR DVN CONT	58887.00
Jun-18	Transfer from CAO FA BMTC	58086.00
Jul-18	Transfer from KARPAGAM AUTO STORES	3974793.00
Jul-18	Transfer from BANK OF MAHARASHTRA	500000.00
Jul-18	Transfer from HINDUSTAN SPRING WORKS	200000.00
Jul-18	Transfer in	200000.00
Jul-18	Transfer from VINAY MOTORS	62784.00
Aug-18	Transfer from KARPAGAM AUTO STORES	6400000.00
Aug-18	Transfer from SUJAY SUSPEN	450622.00
Aug-18	Transfer from TECHNO FAB	200000.00
Aug-18	Transfer in	100000.00
Sep-18	Transfer from KARPAGAM AUTO STORES	6350000.00
Sep-18	Transfer in	200000.00



BANK STATEMENT ANALYSIS

TOP 5 FUND RECEIVED

Sep-18	Transfer from HINDUSTAN SP	100000.00
Sep-18	Transfer from SUJAY SUSPEN	100000.00
Sep-18	Transfer from TECHNO FAB	100000.00



BANK STATEMENT ANALYSIS

BOUNCED CHEQUE'S DETAILS

Vijaya Bank, India

**PARTNERS 1 VISHVANATH NAYAK B 2 PRASHURAM AMI 131/A BAIKAMPADY
INDUSTRIAL AREA MANGALORE MANGALORE KA INDIA 575011**

Account No:- 117000301000067

Account Details from to

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	2018-06-02		Inward reject for: S66265910	5823.00	Bounced I/W Payment	636879.65
2	2018-08-21		neft cncl'd VIJBH18232017490	146400.00	Bounced I/W Payment	438352.65



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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