



Prelim Report of

## SHIVA INTERNATIONAL

**Dated:**

**Registered Office**

62,  
Site number two  
INDUSTRIAL AREA, UNNAO  
District: Unnao,  
Taluka: Unnao,  
Unnao-209801

**Email Id:** manojshiva22@gmail.com

**Contact Number:** 7607773211

**Powered By:**



[A FinTech Initiative]

**\*\*This is a partial CAM report for offline proposals for the purpose of displaying data collected from borrower. It may not include any system calculations and analysis related to matching parameters, scoring, assessment calculations, CGTMSE coverage, etc.**



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## TIMELINE

Sr.No.	Particulars	Date
1	Date of Proposal	11/06/2019
2	Date of In-Principle Approval	



## PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	Others	Not Set
2.	Loan Amount	- Rupees	Not Set
3.	Geographical Market Focus	Unnao	Not Set
4.	CGTMSE Coverage		Not Set
5.	MSME Funding		Not Set
6.	Asset Coverage		Not Set
7.	Debt Equity Ratio (2017 - 2018)	2.08 Times	Not Set
8.	Current Ratio (2017 - 2018)	0.9 Times	Not Set
9.	Interest Coverage Ratio (2017 - 2018)	3.61 Times	Not Set
10.	TOL/TNW (2017 - 2018)	3.81 Times	Not Set
11.	Customer Concentration	70.92%	Not Set
12.	Number of cheque bounced (Last Month)	0	Not Set
13.	Number of cheque bounced (Last 6 Month)	0	Not Set
14.	Risk Model Score		Not Set
15.	Tenure		Not Set
16.	Age of Establishment	6 Years	Not Set
17.	Positive Profitabilty history		Not Set
18.	Past Year Turnover	6,69,51,066 Rupees	Not Set
19.	Positive Net Worth history		Not Set
20.	Turnover to Loan Ratio (2017 - 2018)		Not Set
21.	Gross Cash Accruals to loan ratio (2017 - 2018)		Not Set
22.	Minimum Bureau Score - Director/ Partner/ Proprietor	717	Not Set
23.	Commercial Bureau - Maximum DPDs (last 12 months)	0 DPDs	Not Set



## PROJECT SNAPSHOT

<b>Industry:</b>	Others
<b>Establishment Year:</b>	July 1968
<b>Constitution:</b>	Sole Proprietorship
<b>PAN:</b>	ARYPS6251L
<b>GSTIN (1):</b>	09ARYPS6251L1ZO (Primary)

### • GST DETAILS

<b>Number of Customers:</b>	20
<b>Customer Concentration:</b>	• <b>70.92 %</b>
<b>Projected Sales as per GST:</b>	6,894,976 Rs.
<b>Factory Premise:</b>	Owned
<b>Know How:</b>	Common Knowledge
<b>Competition:</b>	Medium
<b>Commercial Operation Date:</b>	-

### • **Proprietors Background:**

<b>Name</b>	Smt GEETA SINGH
<b>PAN</b>	ARYPS6251L
<b>Address</b>	H-62, INDUSTRIAL AREA, SITE-II Unnao H.O, Unnao, Unnao, UTTAR PRADESH, 209801
<b>Mobile No</b>	9415045565
<b>Date of Birth</b>	26-07-1968
<b>Total Experience</b>	6
<b>Networth</b>	34,072,000
<b>Bureau Score</b>	717
<b>Personal Loan Obligation</b>	
<b>Father Name</b>	Lakhan Lal Singh



## PROJECT SNAPSHOT

<b>Educational Status</b>	Matriculate
<b>Nationality</b>	India
<b>Visually Impaired</b>	No
<b>Residence Status</b>	Resident India

### • Additional Detail for Main Proprietors:

<b>Name</b>	Smt GEETA SINGH
<b>Marital Status</b>	Married
<b>Spouse Name</b>	Pramod Kumar Singh
<b>Spouse Detail</b>	Employed
<b>No. of Children</b>	3
<b>Owning a House</b>	Home Owner
<b>Assessed for Income Tax</b>	Assessed
<b>Have Life Insurance Policy</b>	Yes

### • MSME Ranking

<b>MSME Ranking :</b>	
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### • 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)
	IDBI India	Bank guarantee	0.00	0.00	0.0	0.0		No
04-04-2018	Others	Cash credit	8,000,000.00	5,320,596.00	5320596.0	53205.96		-
20-09-2016	Others	Long term loan (period above 3 years)	1,205,000.00	885,000.00	885000.0	26799.2		-
20-09-2016	Others	Long term loan (period above 3 years)	1,300,000.00	964,000.00	964000.0	28912.0		-
20-09-2016	Others	Long term loan (period above 3 years)	3,495,000.00	2,148,000.00	2148000.0	77728.8		-
07-03-2013	Others	Medium term loan (period above 1 year and up to 3 years)	1,175,000.00	701,413.00	701413.0	1902.0		-



## PROJECT SNAPSHOT

### • Fund Requirement:

Particulars	Details
Facility	
Loan Amount	0
Promotor's Contribution	2,000,000
EMI	
Rate of Interest (%)	
Purpose	Working Capital
Amount of Security	NA

### • Business Name Comparison

Name as per GST (1)	GEETA SINGH
Name as per ITR	GEETA SINGH
Name edited by user	SHIVA INTERNATIONAL
Trade Name as per GST (1)	-
Name as per Bank Statement	M/S SHIVA INTERNATIONAL,Mrs. GEETA SINGH

**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
<b>INCOME :</b>			
<i>Gross Sales (Including Indirect Taxes collected on sales)</i>	66,951,066	29,628,276	72,506,171
Less: Indirect Taxes (Indirect Taxes paid on purchases)	240,832	0	725
<b>Net Sales</b>	66,710,234	29,628,276	72,505,446
<b>EXPENDITURE :</b>			
Increase/Decrease in Stock	4,684,452	-4,631,497	-378,485
Raw Material Consumed	43,207,483	26,879,596	52,720,202
Power & Fuel Cost	2,326,225	532,555	741,058
Employee Cost	5,979,260	2,166,320	8,139,089
General and Administration Expenses	3,429,296	1,938,533	3,189,156
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	2,306,524	840,462	4,709,175
Less: Expenses Capitalised	0	0	0
<b>Total Expenditure</b>	61,933,240	27,725,969	69,120,195
<b>Operating Profit (Excl OI)</b>	4,776,994	1,902,307	3,385,251
Other Income	64,291	371,550	172,680
<b>Operating Profit (EBITDA)</b>	4,841,285	2,273,857	3,557,931
Interest	960,198	259,342	318,355
<b>PBDT</b>	3,881,087	2,014,515	3,239,576
Depreciation	1,375,430	938,782	771,618
<b>Profit Before Taxation &amp; Exceptional Items</b>	2,505,657	1,075,733	2,467,958
Exceptional Income / Expenses	0	0	0
<b>Profit Before Tax</b>	2,505,657	1,075,733	2,467,958





## FINANCIAL DETAILS

### EXISTING FINANCIALS

Profit & Loss Statement			
Provision for Tax	0	0	0
<b>Other Income (Need to check at the time of Due Diligence)</b>	0	0	1
<b>Profit After Tax</b>	2,505,657	1,075,733	2,467,959
Dividend Pay Out	0	0	0
<b>Equity Dividend %</b>	0.0	0.0	0.0
<b>Earnings Per Share (INR)</b>	0	0	1

Balance Sheet -Equities and Liabilities			
Units	(INR Absolute)		
<b>As on:</b>	31-Mar-2018	31-Mar-2017	31-Mar-2016
<b>EQUITY AND LIABILITIES</b>			
Share Capital	6,795,618	4,307,832	4,135,449
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
<b>Shareholder's Funds</b>	6,795,618	4,307,832	4,135,449
Minority Interest	0	0	0
Secured Loans	14,110,918	13,510,261	2,279,451
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	0	0	1,370,022
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>Total Non-Current Liabilities</b>	14,110,918	13,510,261	3,649,473
Trade Payables	10,016,223	8,271,369	17,287,646
Other Current Liabilities	1,737,644	2,041,091	1,459,412



## FINANCIAL DETAILS

### EXISTING FINANCIALS

Balance Sheet -Equities and Liabilities			
Short Term Provisions	0	0	0
<b>Total Current Liabilities</b>	11,753,867	10,312,460	18,747,058
<b>Other Liabilities (Need to check at the time of Due Diligence)</b>	0	0	0
<b>Total Liabilities</b>	32,660,403	28,130,553	26,531,980
Balance Sheet -Assets			
Units	(INR Absolute)		
<b>As on:</b>	31-Mar-2018	31-Mar-2017	31-Mar-2016
Gross Block	19,491,254	16,936,693	6,104,729
Less: Accumulated Depreciation	1,375,430	938,782	771,618
Less: Impairment of Assets	0	0	0
<b>Net Block</b>	18,115,824	15,997,911	5,333,111
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	4,000,000	0	0
Long Term Loans & Advances	0	0	0
Other Non Current Assets	0	0	0
<b>Total Non-Current Assets</b>	4,000,000	0	0
Inventories	843,870	5,528,322	896,825
Sundry Debtors	0	581,811	4,767,381
Cash and Bank	9,184,853	4,728,961	6,471,952
Other Current Assets	120,862	899,304	7,865,836
Short Term Loans and Advances	394,994	394,244	1,196,875
<b>Total Current Assets</b>	10,544,579	12,132,642	21,198,869
<b>Other Assets (Need to check at the time of Due Diligence)</b>	0	0	0



**FINANCIAL DETAILS**  
**EXISTING FINANCIALS**

Balance Sheet -Assets			
<i>Total Assets</i>	32,660,403	28,130,553	26,531,980
<i>Book Value</i>	1	1	1



## RATIO ANALYSIS

Ratio Analysis			
Ratio	31-Mar-2018	31-Mar-2017	31-Mar-2016
EBITDA (%)	7.26	7.67	4.91
PATM (%)	3.76	3.63	3.40
ROCE (%)	25.00	17.76	-
Asset Turnover(x)	2.04	1.05	2.73
Inventory Turnover (days)	4.97	72.78	4.74
Debtors Turnover(days)	0.00	7.17	24.00
Creditors Turnover (days)	80.29	110.14	118.03
Sales/Working Capital (x)	-50.19	-26.62	-58.51
Net Sales Growth(%)	125.16	-59.14	-
PAT Growth(%)	132.93	-56.41	-
Adjusted Total Debt/Equity(x)	2.08	3.14	0.88
Growth in Debt/ Equity (%)	-33.76	256.82	-
Current Ratio(x)	0.08	0.74	0.33
Current Ratio (As per CMA)	1	1	1
Quick Ratio(x)	0.00	0.07	0.28
Interest Coverage	5.04	8.77	11.18
Debt/ EBITDA	2.91	5.94	1.03
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	17.04	0.34	-
Growth in CFO Margin (%)	4,922.34	-	-



## 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	66,951,066	29,628,276	72,506,171
Add	Export Sales	0	0	0
	<b>Total</b>	66,951,066	29,628,276	72,506,171
Note 2: Excise Duty (INR Absolute)				
Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Excise Duty	240,832	0	725
Add	Other items	0	0	0
	<b>Total</b>	240,832	0	725
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.	5,528,322	896,825	518,340
Minus	Cl. stock of F.G.	843,870	5,528,322	896,825
	<b>Total</b>	4,684,452	-4,631,497	-378,485
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]	41,727,394	26,656,946	52,318,952
Add	Other spares	1,480,089	222,650	401,250
	<b>Total</b>	43,207,483	26,879,596	52,720,202
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	6,795,618	4,307,832	4,135,449
Add	Preference shares [redeemable after one year]	0	0	0
	<b>Total</b>	6,795,618	4,307,832	4,135,449

**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	1,370,022

**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]	1,737,644	2,041,091	1,459,412
	<b>Total</b>	1,737,644	2,041,091	1,459,412

**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	4,000,000	0	0
Add	Deferred receivables [maturity exceeding 1 yr]	0	0	0
Add	Others (Others)	0	0	0
	<b>Total</b>	4,000,000	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	581,811	4,767,381
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	<b>Total</b>	0	581,811	4,767,381

**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	120,862	899,304	7,865,836
	<b>Total</b>	120,862	899,304	7,865,836

**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	394,994	394,244	1,196,875
	<b>Total</b>	394,994	394,244	1,196,875



# GST DATA

## 1 . GST Data (GEETA SINGH) (09ARYPS6251L1ZO)

### KEY OBSERVATION

<b>1. Out of Total Sales, B2B sales comprises highest sales in % terms (80%)</b>	
<b>2. Margin (Sales Minus Purchase) is 58% of the Total Sales Amount.</b>	
<b>3. Customer Concentration (Top 5):</b>	17% of Total Sales
<b>4. Supplier Concentration (Top 5):</b>	49% 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. 3221024
<b>7. Median Sales:</b>	Rs. 887909
<b>8. Average Purchase:</b>	Rs. 1228170
<b>9. Median Purchase:</b>	Rs. 566753
<b>10. Highest sales are in the month of</b>	08-2017
<b>11. Highest Purchase are in the month of</b>	01-2018
<b>12. Total Credit Note Vs Total Sales is</b>	0% in 11-2017(Highest)
<b>13. Total Debit Note Vs Total Purchase is</b>	0% in 04-2018(Highest)

### OVERVIEW

Sr.No	Particulars	Details
1.	Total No. of Months	21
2.	Total No. of Customers	20
3.	Total No. of Suppliers	107
4.	Total Sales (Invoice Value)	67641494
A.	B2B	12410123
B.	B2CL	1336201
C.	B2CS	53895170
D.	Exports	0
E.	Nil Rated Good	0
F.	Exempted Goods	0
G.	Non GST Outward Supplies	0



## GST DATA

5.	Total Purchases	28247907
6.	Difference (Sales Minus Purchase)	39393587
7.	Margin (%)	58

### TOP 5 CUSTOMERS

Sr.No	GSTIN	Name/State	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	09AAXFM4101F1Z7	MANOJ & SONS	15	8884735	7529035	13
2	09AATCS5354B1Z2	Sheom Rubber Industries Private Limited	2	1396226	1246630	2
3	09AAPPG9623C1ZL	SATISH CHAND GUPTA	4	411513	348740	1
4	09AMAPK2873R1ZE	JAGDISH PRASAD KANODIA	2	376961	319458	1
5	09AXBPD2027L1ZO	VINITA DEVI	2	196198	186855	0
Total			25	11265632	9630718	17

### TOP 5 SUPPLIERS

Sr.No	GSTIN	Name/State	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	09ADXPC8457F1ZZ	SUNIL KUMAR CHHABRA	18	3215346	3061955	11
2	07AAGPP5312C1Z3	ASHOK PURI	2	3186000	2700000	11
3	32AAFCR4375K1Z6	ROYAL LATEX PRIVATE LIMITED	5	3055689	2910180	11
4	33AJCPS1774L2ZW	RAMACHANDRAN SIVAKUMAR	2	2305740	2195944	8
5	09AABCG4316R1Z7	GOELS COIR FOAM (INDIA) PRIVATE LIMITED	10	2158358	1927104	8
Total			47	13921133	12795183	49



# GST DATA

## MONTH WISE SALES

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	07-2017		0	2542276		0	0	0	2542276
2	08-2017	153310	0	20650562		0	0	0	20803872
3	09-2017	12723	0	14611		0	0	0	27334
4	10-2017	642392	0	0		0	0	0	642392
5	11-2017	487340	0	12419166		0	0	0	12906506
6	12-2017	928011	0	2159961		0	0	0	3087972
7	01-2018	585044	0	15845395		0	0	0	16430439
8	02-2018	422553	0	42931		0	0	0	465484
9	03-2018	2498506	0	0		0	0	0	2498506
10	04-2018		1336201	0		0	0	0	1336201
11	05-2018	150910	0	0		0	0	0	150910
12	06-2018	809233	0	0		0	0	0	809233
13	07-2018	887272	0	637		0	0	0	887909
14	08-2018	814473	0	0		0	0	0	814473
15	09-2018	1397425	0	193200		0	0	0	1590625
16	10-2018	471193	0	0		0	0	0	471193
17	11-2018	1215260	0	9912		0	0	0	1225172
18	12-2018	67261	0	0		0	0	0	67261
19	01-2019	334806	0	16520		0	0	0	351326
20	02-2019	317002	0	0		0	0	0	317002
21	03-2019	215409	0	0		0	0	0	215409
<b>Total</b>		12410123	1336201	53895170	0	0	0	0	

## MONTH WISE PURCHASE

Sr.No	Months	B2B	Total
1	07-2017	566753	566753
2	08-2017	2662755	2662755
3	09-2017	2005263	2005263



## GST DATA

4	10-2017	215865	215865
5	11-2017	3256856	3256856
6	12-2017	3577965	3577965
7	01-2018	6021552	6021552
8	02-2018	125504	125504
9	03-2018	2838105	2838105
10	04-2018	873442	873442
11	05-2018	403389	403389
12	06-2018	2434524	2434524
13	07-2018	52743	52743
14	08-2018	1050014	1050014
15	09-2018	1076444	1076444
16	10-2018	47640	47640
17	11-2018	182723	182723
18	12-2018	245053	245053
19	01-2019	375663	375663
20	02-2019	95636	95636
21	03-2019	137710	137710
22	04-2019	2039	2039
23	05-2019	269	269
<b>Total</b>		28247907	

### CREDIT/DEBIT NOTE INFO.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
1	11-2017	128323	12906506			128323
2	04-2018	3630	1336201	3150	873442	6780
3	01-2019	3435	351326			3435
<b>Total</b>		135388	14594033	3150	873442	

### INWARD SUPPLY DESCRIPTION

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



## GST DATA

1	122017	1324800	0	0	0	3974400
1	032018	479400	0	0	0	0
1	082018	0	543250	0	0	0
<b>Total</b>						



# BANK STATEMENT ANALYSIS

## MONTH WISE DETAILS

**State Bank of India, India**  
**H-62, SITE NO- 2 INDUSTRIAL AREA UNNAO UNNAO UNNAO UTTAR PRADESH-209801 India**  
**Account No:- 32630609610**  
**Account Details from Nov-18 to Apr-19**

Description	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19
Total No. of Credit Transactions	0	1	1	0	2	3
Total Amount of Credit Transactions	0.00	444046.00	100000.00	0.00	600000.00	67000.00
Total No. of Debit Transactions	4	11	13	6	12	13
Total Amount of Debit Transactions	21761.00	405005.07	93547.63	46998.00	560803.56	107543.62
Total No. of Cash Deposits	0	0	0	0	0	1
Total Amount of Cash Deposits	0.00	0.00	0.00	0.00	0.00	2000.00
Total No. of Cash Withdrawals	0	0	0	0	0	0
Total Amount of Cash Withdrawals	0.00	0.00	0.00	0.00	0.00	0.00
Total No. of Cheque Deposits	0	0	0	0	0	0
Total Amount of Cheque Deposits	0.00	0.00	0.00	0.00	0.00	0.00
Total No. of Cheque Issues	0	0	0	0	1	0
Total Amount of Cheque Issues	0.00	0.00	0.00	0.00	422028.00	0.00
Total No. of Inward Cheque Bounces	0	0	0	0	0	0



## BANK STATEMENT ANALYSIS

### MONTH WISE DETAILS

Description	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19
Total No. of Outward Cheque Bounces	0	0	0	0	0	0
Min EOD Balance	4065.56	43106.49	4571.70	2560.86	41757.30	149.68
Max EOD Balance	25826.56	448111.56	49558.86	49558.86	552560.86	41757.30
Average EOD Balance	19248.63	261101.98	30566.31	35466.22	157552.56	14958.35





## BANK STATEMENT ANALYSIS

### TOP 5 FUND REMITTANCE

**State Bank of India, India**  
**H-62, SITE NO- 2 INDUSTRIAL AREA UNNAO UNNAO UNNAO UTTAR PRADESH-209801 India**  
**Account No:- 32630609610**  
**Account Details from to**

Month	Description	Amount
2018-11-23	Transfer out	-14160.00
2018-11-20	Transfer out	-6866.00
2018-11-20	Utilities	-586.00
2018-11-17	Transfer out	-149.00
2018-12-19	Transfer out	-154260.00
2018-12-22	Transfer out	-119884.00
2018-12-20	Transfer out	-37000.00
2018-12-03	Transfer out	-36868.00
2018-12-11	Transfer out	-25028.00
2019-01-28	Transfer out	-28296.42
2019-01-28	Transfer out	-26716.42
2019-01-26	Transfer to Mrs. GEETA SINGH	-13936.00
2019-01-17	Transfer out	-9810.00
2019-01-14	Transfer to Wallet	-3559.72
2019-02-21	Transfer out	-32220.00
2019-02-21	Transfer out	-9791.00
2019-02-18	Transfer out	-3836.00
2019-02-19	Utilities	-526.00
2019-02-07	Transfer out	-400.00
2019-03-07	Transfer out	-422028.00
2019-03-08	Transfer out	-42666.00
2019-03-26	Transfer out	-38384.00
2019-03-27	Transfer out	-19343.00
2019-03-02	Transfer to Mrs. GEETA SINGH	-13936.00
2019-04-09	Transfer out	-30730.42
2019-04-22	Transfer out	-29560.42



## **BANK STATEMENT ANALYSIS**

### **TOP 5 FUND REMITTANCE**

2019-04-27	Transfer to Mrs. GEETA SINGH	-13936.00
2019-04-24	Transfer out	-11826.00
2019-04-24	Transfer out	-10276.00



## **BANK STATEMENT ANALYSIS**

### **TOP 5 FUND RECEIVED**

**State Bank of India, India**  
**H-62, SITE NO- 2 INDUSTRIAL AREA UNNAO UNNAO UNNAO UTTAR PRADESH-209801 India**  
**Account No:- 32630609610**  
**Account Details from to**

Month	Description	Amount
2018-12-01	Transfer from MANOJ SONS	444046.00
2019-01-28	Transfer from SHIVA INTERNATIO	100000.00
2019-03-01	Transfer from SHIVA INTERNATIO	550000.00
2019-03-26	Transfer from SHIVA INTERNATIO	50000.00
2019-04-22	Transfer from MANOJ SONS	50000.00
2019-04-26	Transfer from SHIVA INTERNATIO	15000.00
2019-04-24	Cash Deposit	2000.00





## 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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