



# **Prelim Report of MSME Application**

## **Offline Proposal**

### **NEELKANTH TEA TRADERS**

**Dated: 31/08/2019**

**Registered Office**

GOYAL STREET,  
DHANNU MAL STREET  
KOTKAPURA

District: Faridkot,  
Taluka: Faridkot,  
Kotkapura-151204

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

**Contact Number:** 9878839301

**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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## 1. Timeline

Sr.No.	Particulars	Date
1	Date of Proposal	30/08/2019
2	Date of In-Eligible	31/08/2019



## 2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	<b>Retail and E-Commerce</b>	-
2.	Loan Amount	<b>- Rupees</b>	-
3.	Geographical Market Focus	<b>Kotkapura</b>	-
4.	CGTMSE Coverage		-
5.	MSME Category		-
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)		-
7.	Debt Equity Ratio (2017 - 2018)	<b>3.26 Times</b>	-
8.	Current Ratio (2017 - 2018)	<b>2.53 Times</b>	-
9.	Interest Coverage Ratio (2017 - 2018)	<b>1.83 Times</b>	-
10.	TOL/TNW (2017 - 2018)	<b>6.05 Times</b>	-
11.	Top Customer Concentration (B2B)	<b>12.97%</b>	-
12.	Number of cheque bounced (Last Month)	<b>0</b>	-
13.	Number of cheque bounced (Last 6 Month)	<b>2</b>	-
14.	Risk Model Score		-
15.	Age of Establishment	<b>12 Years</b>	-
16.	Positive Profitability history		-
17.	Past Year Turnover	<b>2,57,41,524 Rupees</b>	-
18.	Positive Net Worth history		-
19.	Turnover to Loan Ratio (2017 - 2018)		-
20.	Gross Cash Accruals to loan ratio (2017 - 2018)		-
21.	Minimum Bureau Score - Director/ Partner/ Proprietor	<b>799</b>	-
22.	Commercial Bureau - Maximum DPDs (last 12 months)	<b>0 DPDs</b>	-
23.	Maximum Drop in turnover allowed	<b>Increase in Current Year turnover compares to Previous Year turnover</b>	-
24.	Utilisation percentage	<b>Credit summation from bank account not found</b>	-
25.	Credit Summation	<b>#%</b>	-



## 2. PARAMETER CHECK

26.	Collateral Coverage % (includes only Collateral Security Value)		-
27.	Debt Service Coverage Ratio (Conservative)		-
29.	Minimum Bureau Score - Main Director/ Partner/ Proprietor	<b>799</b>	-
30.	Commercial Bureau - Maximum DPDs (last 3 months)	<b>0 DPDs</b>	-

### 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:	Retail and E-Commerce
Establishment Year:	July 1974
Constitution:	Sole Proprietorship
PAN:	AQPPS5144Q
GSTIN (1):	03AQPPS5144Q1Z3 (Primary)

#### (b) GST Details

Number of Customers:	93
Top Customer Concentration (B2B):	12.97 %
Projected Sales as per GST (Rs.):	
Factory Premise:	Owned
Know How:	Specialised Know How
Competition:	Low
Commercial Operation Date:	-

#### (c) Proprietors Background:

Name	NIDHI SHARMA
PAN	AQPPS5144Q
Address	- DHANNU MAL STREET - Kotkapura S.O, Faridkot, Faridkot, PUNJAB, 151204
Mobile No	9872814187
Date of Birth	16-07-1974
Total Experience	11
Networth	60,00,000
TransUnion	799



### 3. Project Snapshot

Experian	-
Personal Loan Obligation	<b>44881.0</b>
Father Name	<b>RAJ KUMAR</b>
Educational Status	<b>Graduate (General)</b>
Nationality	<b>India</b>
Visually Impaired	<b>No</b>
Residence Status	<b>Resident India</b>

#### (d) Additional Detail for Main Proprietors:

Name	<b>NIDHI SHARMA</b>
Marital Status	<b>Married</b>
Spouse Name	<b>DHIRAJ SHARMA</b>
Spouse Detail	<b>Employed</b>
No. of Children	<b>2</b>
Owning a House	<b>Home Owner</b>
Assessed for Income Tax	<b>Assessed</b>
Have Life Insurance Policy	<b>Yes</b>

#### (e) MSME Ranking (as per Bureau)

MSME Ranking :	<b>CMR-4</b>
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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)
25-10-2016	State Bank of India India	Cash credit	45,00,000	45,00,000		0		-



### 3. Project Snapshot

**(g) Fund Requirement:**

Particulars	Details
Facility	Working Capital
Loan Amount Applied	60,00,000
Promotor's Contribution	28,00,000
Purpose	Working Capital

**(h) Business Name Comparision**

Name as per GST (1)	NIDHI SHARMA
Name as per ITR	NIDHI SHARMA
Name edited by user*	NEELKANTH TEA TRADERS
Trade Name as per GST (1)	-
Name as per Bank Statement	NEELKANTH TEA TRADERS

**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. Financials Details

### (a) Existing Financials

Profit & Loss Statement			
Units	(INR)		
For the Year ended	31-Mar-2018	31-Mar-2017	31-Mar-2016
No of Months	12	12	12
<b>INCOME :</b>			
Gross Sales (Including Indirect Taxes collected on sales)	2,57,41,524	1,61,02,342	2,59,09,200
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
<b>Net Sales</b>	<b>2,57,41,524</b>	<b>1,61,02,342</b>	<b>2,59,09,200</b>
<b>EXPENDITURE :</b>			
Increase/Decrease in Stock	6,07,521	-36,16,584	2,94,787
Raw Material Consumed	2,28,90,744	1,81,77,089	2,46,13,441
Power & Fuel Cost	0	0	0
Employee Cost	5,11,731	3,14,440	3,89,276
General and Administration Expenses	4,63,904	4,00,663	2,09,184
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	0	0	42,000
Less: Expenses Capitalised	0	0	0
<b>Total Expenditure</b>	<b>2,44,73,900</b>	<b>1,52,75,608</b>	<b>2,55,48,688</b>
<b>Operating Profit (Excl OI)</b>	<b>12,67,624</b>	<b>8,26,734</b>	<b>3,60,512</b>
Other Income	78,768	1,46,626	4,57,404
<b>Operating Profit (EBITDA)</b>	<b>13,46,392</b>	<b>9,73,360</b>	<b>8,17,916</b>
Interest	7,36,122	5,69,255	3,76,052
<b>PBDT</b>	<b>6,10,270</b>	<b>4,04,105</b>	<b>4,41,864</b>
Depreciation	2,660	3,118	3,655
<b>Profit Before Taxation &amp; Exceptional Items</b>	<b>6,07,610</b>	<b>4,00,987</b>	<b>4,38,209</b>
Exceptional Income / Expenses	0	0	0
<b>Profit Before Tax</b>	<b>6,07,610</b>	<b>4,00,987</b>	<b>4,38,209</b>
Provision for Tax	0	0	0
<b>Other Income (Need to check at the time of Due Diligence)</b>	<b>0</b>	<b>0</b>	<b>0</b>



## 4. Financials Details

### (a) Existing Financials

Profit & Loss Statement			
<b>Profit After Tax</b>	6,07,610	4,00,987	4,38,209
Dividend Pay Out	0	0	0
<b>Equity Dividend %</b>	0	0	0
<b>Earnings Per Share</b>	0	0	0

Balance Sheet -Equities and Liabilities			
Units	(INR)		
<b>As on:</b>	<b>31-Mar-2018</b>	<b>31-Mar-2017</b>	<b>31-Mar-2016</b>
<b>EQUITY AND LIABILITIES</b>			
Share Capital	17,02,133	16,23,822	18,21,693
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
<b>Shareholder's Funds</b>	<b>17,02,133</b>	<b>16,23,822</b>	<b>18,21,693</b>
Minority Interest	0	0	0
Secured Loans	37,97,584	44,29,637	28,83,504
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	17,52,961	5,94,045	1,00,000
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>	<b>55,50,545</b>	<b>50,23,682</b>	<b>29,83,504</b>
Trade Payables	46,99,469	28,46,865	18,29,804
Other Current Liabilities	41,496	1,72,109	48,301
Short Term Provisions	0	0	0
<b>Total Current Liabilities</b>	<b>47,40,965</b>	<b>30,18,974</b>	<b>18,78,105</b>
<b>Other Liabilities</b> (Need to check at the time of Due Diligence)	<b>0</b>	<b>0</b>	<b>0</b>



## 4. Financials Details

### (a) Existing Financials

Balance Sheet -Equities and Liabilities			
<b>Total Liabilities</b>	1,19,93,643	96,66,478	66,83,302
Balance Sheet -Assets			
Units	(INR)		
<b>As on:</b>	<b>31-Mar-2018</b>	<b>31-Mar-2017</b>	<b>31-Mar-2016</b>
Gross Block	18,327	21,445	25,100
Less: Accumulated Depreciation	2,660	3,118	3,655
Less: Impairment of Assets	0	0	0
<b>Net Block</b>	<b>15,667</b>	<b>18,327</b>	<b>21,445</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	68,91,700	75,11,426	38,94,842
Sundry Debtors	40,32,606	19,44,407	20,02,433
Cash and Bank	10,23,129	1,72,819	7,26,401
Other Current Assets	1,756	1,756	1,756
Short Term Loans and Advances	28,785	17,743	36,425
<b>Total Current Assets</b>	<b>1,19,77,976</b>	<b>96,48,151</b>	<b>66,61,857</b>
<b>Other Assets</b> (Need to check at the time of Due Diligence)	0	0	0
<b>Total Assets</b>	<b>1,19,93,643</b>	<b>96,66,478</b>	<b>66,83,302</b>
<b>Book Value</b>	<b>1</b>	<b>1</b>	<b>1</b>



## 4. Financial Details

### (b) Ratio Analysis

Ratio Analysis			
Ratio	31-Mar-2018	31-Mar-2017	31-Mar-2016
EBITDA (%)	5.23	6.04	3.16
PATM (%)	2.36	2.49	1.69
ROCE (%)	19.37	17.00	NA
Asset Turnover(x)	2.15	1.67	3.88
Inventory Turnover (days)	102.78	179.48	55.64
Debtors Turnover(days)	57.18	44.07	28.21
Creditors Turnover (days)	74.93	57.17	27.13
Sales/Working Capital (x)	88.26	149.81	57.30
Net Sales Growth(%)	59.86	-37.85	NA
PAT Growth(%)	51.53	-8.49	NA
Adjusted Total Debt/Equity(x)	3.26	3.09	1.64
Growth in Debt/ Equity (%)	5.50	88.41	NA
Current Ratio(x)	2.32	3.32	3.22
Current Ratio (As per CMA)	2.53	3.20	3.55
Quick Ratio(x)	0.86	0.68	1.09
Interest Coverage	1.83	1.71	2.18
Debt/ EBITDA	4.12	5.16	3.65
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	3.36	-12.50	NA
Growth in CFO Margin (%)	-126.83	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	2,57,41,524	1,61,02,342	2,59,09,200
Add	Export Sales	0	0	0
	<b>Total</b>	2,57,41,524	1,61,02,342	2,59,09,200

##### Note 2: Indirect Taxes

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

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.	74,99,221	38,94,842	41,89,629
Minus	Cl. stock of F.G.	68,91,700	75,11,426	38,94,842
	<b>Total</b>	6,07,521	-36,16,584	2,94,787

##### 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]	2,28,90,744	1,81,77,089	2,46,13,441
Add	Other spares	0	0	0
	<b>Total</b>	2,28,90,744	1,81,77,089	2,46,13,441

##### 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



## 4. Financial Details

### (c) Notes to Account

	<b>Total</b>	0	0	0
<b>Note 6: Share Capital</b>				
	<b>Particular</b>	<b>31-Mar-2018</b>	<b>31-Mar-2017</b>	<b>31-Mar-2016</b>
	Ordinary share capital	17,02,133	16,23,822	18,21,693
Add	Preference shares [redeemable after one year]	0	0	0
	<b>Total</b>	17,02,133	16,23,822	18,21,693
<b>Note 7: Other Reserves &amp; Surplus</b>				
	<b>Particular</b>	<b>31-Mar-2018</b>	<b>31-Mar-2017</b>	<b>31-Mar-2016</b>
	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
<b>Note 8: Unsecured Loans -Others</b>				
	<b>Particular</b>	<b>31-Mar-2018</b>	<b>31-Mar-2017</b>	<b>31-Mar-2016</b>
	Term Loans [excl'd instalments payable within one year] (Unsecured)	0	0	0
Add	Unsecured loans from others	0	0	0
	<b>Total</b>	17,52,961	5,94,045	1,00,000
<b>Note 9: Other Borrowings (including Short Term)</b>				
	<b>Particular</b>	<b>31-Mar-2018</b>	<b>31-Mar-2017</b>	<b>31-Mar-2016</b>
	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



## 4. Financial Details

### (c) Notes to Account

#### Note 10: Other Long Term Liabilities

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

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]	41,496	1,72,109	48,301
	<b>Total</b>	41,496	1,72,109	48,301



## 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
	<b>Total</b>	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
	<b>Total</b>	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]	40,32,606	19,44,407	20,02,433
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	<b>Total</b>	40,32,606	19,44,407	20,02,433

### 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	1,756	1,756	1,756
	<b>Total</b>	1,756	1,756	1,756

**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	28,785	17,743	36,425
	<b>Total</b>	28,785	17,743	36,425



## 5. GST Data

### 1 . GST Data (NIDHI SHARMA) (03AQPPS5144Q1Z3)

#### Key Observation

1. Highest Sales Category	<b>59% (B2B)</b>
2. Gross Margin % (Sales-Purchase / Sales)	<b>13%</b>
3. Customer Concentration (B2B) (Top 5):	<b>35% of Total Sales</b>
4. Supplier Concentration (Top 5):	<b>97% of Total Purchase</b>
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	<b>Rs. 20,25,834</b>
7. Median Sales:	<b>Rs. 21,01,824</b>
8. Average Purchase:	<b>Rs. 17,65,490</b>
9. Median Purchase:	<b>Rs. 19,23,884</b>
10. Highest sales are in the month of	<b>10-2018</b>
11. Highest Purchase are in the month of	<b>06-2018</b>
12. Total Credit Note Vs Total Sales is	<b>0% in 03-2018(Highest)</b>
13. Total Debit Note Vs Total Purchase is	<b>4% in 03-2018(Highest)</b>

#### Overview

Sr.No	Particulars	Details
1.	Total No. of Months	<b>25</b>
2.	Total No. of Customers	<b>93</b>
3.	Total No. of Suppliers	<b>13</b>
4.	Total Sales (Invoice Value)	<b>5,06,45,855</b>
A.	B2B	<b>2,09,00,307</b>
B.	B2CL	<b>0</b>
C.	B2CS	<b>2,97,45,548</b>
D.	Exports	<b>0</b>
E.	Nil Rated Good	<b>0</b>
F.	Exempted Goods	<b>0</b>
G.	Non GST Outward Supplies	<b>0</b>



## 5. GST Data

5.	Total Purchases	4,41,37,261
6.	Difference (Sales Minus Purchase)	65,08,594
7.	Margin (%)	13

### Top 5 Customers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	03AAFFA7264F1ZR	ASSAM TEA HOUSE	10	27,10,463	25,81,394	5
2	03AAGHB0649J1ZL	BHARAT BHUSHAN MITTAL HUF	19	15,15,811	14,43,629	3
3	03ABJPJ5368E1ZS	VISHWA NATH JAIN	24	10,43,985	9,94,272	2
4	03ABUPK8639C2ZF	KRISHAN KUMAR	23	10,05,458	9,57,579	2
5	03AADFM6191R1ZS	MURLI DHAR BHAGWAN DASS	20	9,54,582	9,09,126	2
Total			96	72,30,299	68,86,000	14

### Top 5 Suppliers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	03AAFFA7264F1ZR	ASSAM TEA HOUSE	123	3,66,15,139	3,48,71,562	83
2	03AAOFV3207C1ZK	VERA RETAIL	31	46,91,679	44,68,267	11
3	03AACCT9719Q1ZQ	TIWANA OIL MILLS PRIVATE LIMITED	2	6,23,133	5,93,460	1
4	03AADPL3663M1ZN	MURARI LAL	7	5,15,260	4,90,723	1
5	18AEMPP8072R1ZC	KANTA PODDAR	3	4,43,930	4,22,791	1
Total			166	4,28,89,141	4,08,46,803	97

### Month Wise Sales

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	07-2017	8,34,421	0	10,23,491	0	0	0	0	18,57,912
2	08-2017	13,14,131	0	9,04,738	0	0	0	0	22,18,869
3	09-2017	7,41,979	0	10,17,510	0	0	0	0	17,59,489
4	10-2017	12,93,628	0	11,32,307	0	0	0	0	24,25,935
5	11-2017	6,56,500	0	10,89,167	0	0	0	0	17,45,667



## 5. GST Data

6	12-2017	6,19,928	0	14,10,279	0	0	0	0	20,30,207
7	01-2018	7,23,170	0	18,41,114	0	0	0	0	25,64,284
8	02-2018	8,19,334	0	12,82,490	0	0	0	0	21,01,824
9	03-2018	2,61,394	0	11,22,039	0	0	0	0	13,83,433
10	04-2018	8,81,233	0	15,15,079	0	0	0	0	23,96,312
11	05-2018	8,90,543	0	15,73,449	0	0	0	0	24,63,992
12	06-2018	11,93,040	0	13,42,395	0	0	0	0	25,35,435
13	07-2018	8,87,187	0	13,32,219	0	0	0	0	22,19,406
14	08-2018	6,42,900	0	11,45,887	0	0	0	0	17,88,787
15	09-2018	6,09,220	0	9,09,034	0	0	0	0	15,18,254
16	10-2018	13,62,323	0	13,20,986	0	0	0	0	26,83,309
17	11-2018	11,36,542	0	12,80,048	0	0	0	0	24,16,590
18	12-2018	7,13,996	0	13,21,096	0	0	0	0	20,35,092
19	01-2019	10,54,720	0	13,94,227	0	0	0	0	24,48,947
20	02-2019	10,83,482	0	12,05,329	0	0	0	0	22,88,811
21	03-2019	4,59,477	0	8,68,790	0	0	0	0	13,28,267
22	04-2019	6,96,684	0	11,82,873	0	0	0	0	18,79,557
23	05-2019	7,77,949	0	10,04,417	0	0	0	0	17,82,366
24	06-2019	7,84,546	0	7,28,334	0	0	0	0	15,12,880
25	07-2019	4,61,980	0	7,98,252	0	0	0	0	12,60,232
<b>Total</b>		2,09,00,307	0	2,97,45,548	0	0	0	0	

### Month Wise Purchase

Sr.No	Months	B2B	Total
1	07-2017	24,00,005	24,00,005
2	08-2017	24,66,880	24,66,880
3	09-2017	21,02,171	21,02,171
4	10-2017	13,30,295	13,30,295
5	11-2017	15,30,287	15,30,287
6	12-2017	19,23,884	19,23,884
7	01-2018	24,65,005	24,65,005
8	02-2018	23,63,444	23,63,444
9	03-2018	12,98,171	12,98,171



## 5. GST Data

10	04-2018	22,56,021	22,56,021
11	05-2018	27,60,714	27,60,714
12	06-2018	36,30,215	36,30,215
13	07-2018	25,84,556	25,84,556
14	08-2018	15,76,671	15,76,671
15	09-2018	12,44,700	12,44,700
16	10-2018	5,20,585	5,20,585
17	11-2018	15,28,770	15,28,770
18	12-2018	16,09,556	16,09,556
19	01-2019	11,82,690	11,82,690
20	02-2019	19,38,370	19,38,370
21	03-2019	14,36,270	14,36,270
22	04-2019	5,83,651	5,83,651
23	05-2019	21,16,800	21,16,800
24	06-2019	6,31,050	6,31,050
25	07-2019	6,56,500	6,56,500
<b>Total</b>		4,41,37,261	

### Credit/Debit Note Info.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
1	03-2018	0	13,83,433	51,252	12,98,171	51,252
<b>Total</b>		0	13,83,433	51,252	12,98,171	

### 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
<b>Total</b>						



## 6. 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

Particulars	Details
No Records Found	

Fraud Description	
Sr No	Status
No Record Found	



## 7. Bank Statement Analysis

### (a) Month Wise Details

**State Bank of India India**  
**Account No:- 65273809936**  
**Account Details from Aug 2018 to Jul 2019**

Description	Aug 2018	Sep 2018	Oct 2018	Nov 2018	Dec 2018	Jan 2019	Feb 2019	Mar 2019	Apr 2019	May 2019	Jun 2019	Jul 2019
Total No. of Credit Transactions	32	31	37	23	26	33	27	42	14	25	28	35
Total Amount of Credit Transactions	17,02,853	16,16,641	18,64,404	17,23,710	21,27,752	17,34,610	15,51,334	42,30,566	4,93,725	17,14,800	13,77,470	27,19,050
Total No. of Debit Transactions	17	16	16	18	15	17	17	23	10	17	20	30
Total Amount of Debit Transactions	16,16,099	18,17,713	17,22,287	18,51,465	21,29,875	16,91,366	14,56,899	36,60,081	12,06,751	16,75,106	14,25,927	27,00,525
Total No. of Cash Deposits	12	14	18	10	5	13	11	16	6	11	15	14
Total Amount of Cash Deposits	7,66,000	13,03,000	14,76,000	14,11,000	13,03,000	12,35,000	12,00,000	31,90,000	3,37,900	14,13,000	10,60,000	15,80,000
Total No. of Cash Withdrawals	0	0	0	0	0	0	0	0	0	0	0	0
Total Amount of Cash Withdrawals	0	0	0	0	0	0	0	0	0	0	0	0
Total No. of Cheque Deposits	18	16	19	13	17	13	16	25	7	13	11	15
Total Amount of Cheque Deposits	8,41,700	2,97,401	3,88,404	3,12,710	3,41,552	3,21,026	4,14,334	10,15,820	1,54,825	2,62,950	2,74,450	5,48,750
Total No. of Cheque Issues	15	14	15	13	13	15	11	19	3	1	0	0
Total Amount of Cheque Issues	15,71,239	17,74,576	16,77,458	17,82,334	20,85,964	16,46,215	13,99,099	36,01,623	7,63,000	3,00,000	0	0
Total No. of Inward Cheque Bounces	0	0	0	0	0	0	2	0	0	0	0	0



## 7. Bank Statement Analysis

### (a) Month Wise Details

Description	Aug 2018	Sep 2018	Oct 2018	Nov 2018	Dec 2018	Jan 2019	Feb 2019	Mar 2019	Apr 2019	May 2019	Jun 2019	Jul 2019
Total No. of Outward Cheque Bounces	0	0	0	0	0	1	1	1	0	0	0	1
Min EOD Balance	-44,96,334	-45,40,089	-45,00,089	-45,25,728	-45,27,852	-45,02,929	-45,08,583	-44,96,396	-45,32,714	-45,32,714	-45,41,478	-45,22,953
Max EOD Balance	-43,21,904	-38,99,737	-43,43,555	-43,32,806	-37,70,918	-43,69,537	-43,56,512	-35,47,407	-37,91,488	-41,97,565	-43,67,543	-43,81,258
Average EOD Balance	-44,38,158	-44,02,152	-44,55,054	-44,67,480	-43,62,780	-44,68,264	-44,57,846	-42,76,824	-43,81,930	-44,47,882	-44,69,492	-44,75,135





## 7. Bank Statement Analysis

### (b) Top 5 Fund Remittance

State Bank of India India  
Account No:- 65273809936  
Account Details from Aug 2018 to Jul 2019

Month	Description	Category	Amount
Aug-2018	REMT THRU CHQ NEFT UTR NO: SBIN718 215751213 000000000000 KOTAK MAHINDRA	Transfer Out	-2,00,017
Aug-2018	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-2,00,000
Aug-2018	REMT THRU CHQ NEFT UTR NO: SBIN418 222711226 000000000000 TIWANA OIL MILLS PVT	Transfer Out	-1,71,231
Aug-2018	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-1,70,000
Aug-2018	REMT THRU CHQ NEFT UTR NO: SBIN918 232621011 000000000000 VERA RETAIL	Transfer Out	-1,30,017
Sep-2018	REMT THRU CHQ RTGS UTR NO: SBINR52 018090600014877 UCBA0000210 UCO BANK PHASKOWA TEA PLANTAT	Transfer Out	-2,49,984
Sep-2018	REMT THRU CHQ NEFT UTR NO: SBIN318 258312579 MAHB0001490 BANK OF VERA RETAIL	Transfer Out	-2,00,017



## 7. Bank Statement Analysis

### (b) Top 5 Fund Remittance

Sep-2018	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-1,90,000
Sep-2018	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-1,70,000
Sep-2018	REMT THRU CHQ NEFT UTR NO: SBIN418 249570281 MAHB0001490 BANK OF VERA RETAIL	Transfer Out	-1,50,017
Oct-2018	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-2,00,000
Oct-2018	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-2,00,000
Oct-2018	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-1,85,000
Oct-2018	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-1,80,000
Oct-2018	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-1,50,000
Nov-2018	REMT THRU CHQ RTGS UTR NO: SBINR52 018112000054529 HDFC0000648 HDFC BAN NIDHI SHARMA	Transfer Out	-4,50,029



## 7. Bank Statement Analysis

### (b) Top 5 Fund Remittance

Nov-2018	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-2,00,000
Nov-2018	CAS CHQ XFER WD TRF TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-1,70,000
Nov-2018	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-1,60,000
Nov-2018	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-1,60,000
Dec-2018	CAS CHQ XFER WD TRF TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-6,00,000
Dec-2018	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-4,00,000
Dec-2018	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-2,70,000
Dec-2018	CAS CHQ XFER WD TRF TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-1,50,000
Dec-2018	REMT THRU CHQ NEFT UTR NO: SBIN618 352165201 MAHB0001490 BANK OF VERA RETAIL	Transfer Out	-1,37,264
Jan-2019	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-3,00,000



## 7. Bank Statement Analysis

### (b) Top 5 Fund Remittance

Jan-2019	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-1,70,000
Jan-2019	CAS CHQ XFER WD TRF TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-1,60,000
Jan-2019	CAS CHQ XFER WD TRF TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-1,50,000
Jan-2019	CAS CHQ XFER WD TRF TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-1,50,000
Feb-2019	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-2,30,000
Feb-2019	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-2,30,000
Feb-2019	REMT THRU CHQ NEFT UTR NO: SBIN219 037872175 PSIB0000274 PUNJAB A SHREE GOPI RAM TEA I	Transfer Out	-2,00,017
Feb-2019	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-1,50,000
Feb-2019	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-1,20,000
Mar-2019	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-9,00,000



## 7. Bank Statement Analysis

### (b) Top 5 Fund Remittance

Mar-2019	CAS CHQ XFER WD TRF TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-5,00,000
Mar-2019	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-4,00,000
Mar-2019	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-3,00,000
Mar-2019	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-2,70,000
Apr-2019	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-6,50,000
Apr-2019	WDL TFR INB 0065273814562 OF ASS AT 99922 INTERNET BA	Transfer Out	-1,20,000
Apr-2019	WDL TFR INB 0065273814562 OF ASS AT 99922 INTERNET BA	Transfer Out	-1,20,000
Apr-2019	WDL TFR INB 0065273814562 OF ASS AT 99922 INTERNET BA	Transfer Out	-1,10,000
Apr-2019	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0065273814562 AT 50040 KOTKA PURA	Transfer Out	-1,00,000
May-2019	WDL TFR INB 0065273814562 OF ASS AT 99922 INTERNET BA	Transfer Out	-5,00,000
May-2019	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0038391362543 AT 50040 KOTKA PURA	Transfer Out	-3,00,000



## 7. Bank Statement Analysis

### (b) Top 5 Fund Remittance

May-2019	WDL TFR INB 0065273814562 OF ASS AT 99922 INTERNET BA	Transfer Out	-1,20,000
May-2019	WDL TFR INB 0065273814562 OF ASS AT 99922 INTERNET BA	Transfer Out	-1,00,000
May-2019	WDL TFR INB 0065273814562 OF ASS AT 99922 INTERNET BA	Transfer Out	-1,00,000
Jun-2019	WDL TFR INB 0065273814562 OF ASS AT 99922 INTERNET BA	Transfer Out	-1,90,000
Jun-2019	WDL TFR INB 0065273814562 OF ASS AT 99922 INTERNET BA	Transfer Out	-1,60,000
Jun-2019	WDL TFR INB 0065273814562 OF ASS AT 99922 INTERNET BA	Transfer Out	-1,30,000
Jun-2019	WDL TFR INB 0065273814562 OF ASS AT 99922 INTERNET BA	Transfer Out	-1,20,000
Jun-2019	WDL TFR INB 0065273814562 OF ASS AT 99922 INTERNET BA	Transfer Out	-1,00,000
Jul-2019	WDL TFR INB 0065273814562 OF ASS AT 99922 INTERNET BA	Transfer Out	-2,75,000
Jul-2019	WDL TFR INB 0065273814562 OF ASS AT 99922 INTERNET BA	Transfer Out	-2,21,000
Jul-2019	WDL TFR INB 0065273814562 OF ASS AT 99922 INTERNET BA	Transfer Out	-2,00,000
Jul-2019	WDL TFR INB 0065273814562 OF ASS AT 99922 INTERNET BA	Transfer Out	-2,00,000
Jul-2019	WDL TFR INB 0065273814562 OF ASS AT 99922 INTERNET BA	Transfer Out	-1,75,000



## **7. Bank Statement Analysis**

### **(b) Top 5 Fund Remittance**



## 7. Bank Statement Analysis

### (c) Top 5 Fund Received

**State Bank of India India**  
**Account No:- 65273809936**  
**Account Details from Aug 2018 to Jul 2019**

Month	Description	Category	Amount
Aug-2018	CHQ TRFR FROM TRF FR 0065273814562 AT 50040 KOTKA PURA	Transfer In	2,00,000
Aug-2018	CHQ TRFR FROM AT 50040 KOTKA PURA	Transfer In	1,70,000
Aug-2018	CHQ TRFR FROM TRF FR 0065044790924 AT 11841 BARIWALA	Transfer In	1,32,500
Aug-2018	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	1,16,000
Aug-2018	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	1,00,000
Sep-2018	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	2,35,000
Sep-2018	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	1,86,000
Sep-2018	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	1,20,000
Sep-2018	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	1,18,000
Sep-2018	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	1,02,000
Oct-2018	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	1,40,000





## 7. Bank Statement Analysis

### (c) Top 5 Fund Received

Oct-2018	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	1,37,000
Oct-2018	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	1,00,000
Oct-2018	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	1,00,000
Oct-2018	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	85,000
Nov-2018	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	4,50,000
Nov-2018	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	2,30,000
Nov-2018	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	1,75,000
Nov-2018	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	1,45,000
Nov-2018	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	1,40,000
Dec-2018	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	7,00,000
Dec-2018	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	2,10,000
Dec-2018	DEP TFR NEFT*HDFC0000648*N33 9180695615755*RAKESH 000000000000 AT 04430 PAYMENT SYS NEFT*HDFC0000648*N33 9180695615755*RAKESH 000000000000	Transfer In	2,00,000



## 7. Bank Statement Analysis

### (c) Top 5 Fund Received

Dec-2018	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	2,00,000
Dec-2018	DEP TFR NEFT*HDFC0000648*N34 0180696788137*SPARSH 000000000000 AT 04430 PAYMENT SYS NEFT*HDFC0000648*N34 0180696788137*SPARSH 000000000000	Transfer In	1,30,000
Jan-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	2,00,000
Jan-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	1,50,000
Jan-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	1,45,000
Jan-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	1,40,000
Jan-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	1,20,000
Feb-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	2,30,000
Feb-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	2,20,000
Feb-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	1,40,000
Feb-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	1,20,000
Feb-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	1,05,000



## 7. Bank Statement Analysis

### (c) Top 5 Fund Received

Mar-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	7,00,000
Mar-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	4,00,000
Mar-2019	CHQ DEP HDF	Transfer In	4,00,000
Mar-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	3,20,000
Mar-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	3,00,000
Apr-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	85,000
Apr-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	73,000
Apr-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	60,000
Apr-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	49,900
Apr-2019	CHQ DEP IDB	Transfer In	44,310
May-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	5,00,000
May-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	3,00,000
May-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	1,00,000
May-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	1,00,000



## 7. Bank Statement Analysis

### (c) Top 5 Fund Received

May-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	80,000
Jun-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	1,00,000
Jun-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	1,00,000
Jun-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	1,00,000
Jun-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	1,00,000
Jun-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	85,000
Jul-2019	DEP TFR RTGS UTR NO: PSIBR52 019071200927699 SBIN0050040 STATE BA GOBIND KUMAR AT 04430 PAYMENT SYS RTGS UTR NO: PSIBR52 019071200927699 SBIN0050040 STATE BA	Transfer In	4,00,000
Jul-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	2,75,000
Jul-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	2,20,000
Jul-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	1,75,000
Jul-2019	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	1,55,000



## 7. Bank Statement Analysis

### (d) Bounced Cheque's Details

State Bank of India India  
Account No:- 65273809936  
Account Details from Aug 2018 to Jul 2019

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	2018-09-30	-	DD PNLT INT CAP	246	Penal Charges	-45,40,089
2	2018-11-30	-	DD PNLT INT CAP	123	Penal Charges	-45,25,728
3	2018-12-31	-	DD PNLT INT CAP	7	Penal Charges	-45,27,852
4	2019-01-01	-	OUT-CHQ RETURN	4,900	Bounced O/W Cheque	-45,32,752
5	2019-02-15	-	DISHONOUR CHEQ	590	Bounced I/W Cheque	-44,82,987
6	2019-02-21	-	DISHONOUR CHEQ	590	Bounced I/W Cheque	-44,92,653
7	2019-02-27	-	OUT-CHQ RETURN 01Funds Insufficient	69,000	Bounced O/W Cheque	-44,33,483
8	2019-02-28	-	DD PNLT INT CAP	2	Penal Charges	-43,90,173
9	2019-03-05	-	OUT-CHQ RETURN 40Present with docum	17,440	Bounced O/W Cheque	-44,45,179
10	2019-05-31	-	DD PNLT INT CAP	4	Penal Charges	-44,93,021
11	2019-06-30	-	DD PNLT INT CAP	123	Penal Charges	-45,41,478
12	2019-07-19	-	OUT-CHQ RETURN 31Instrument out dat	4,140	Bounced O/W Cheque	-44,73,848
13	2019-07-31	-	DD PNLT INT CAP	865	Penal Charges	-45,22,953



## **7. Bank Statement Analysis**

### **(d) Bounced Cheque's Details**



## 8. 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



## 8. List of Abbreviations

B2CS	Business to Consumers - Small
EOD	End of the Day
P.A	Per Annum
DEPB	Duty Entitlement Pass Book
DPG	Deferred Payment Guarantee
GFA	Gross Fixed Assets
DSCR	Debt Service Coverage Ratio





## Thank You

For Further Details

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