



Prelim Report of

ISPAT SILPA

Application Type - New - Term Loan (TERM LOAN RELAXED BFS NORM UP TO Rs.1 CRORE)
Application Code - CW-ATL-12457

Dated: 01/12/2018

Registered Office

58/2,
PANCHANAN TALA ROAD
BALLY
District: Howrah,
Taluka: Bally Jagachha,
Howrah-711201

Email Id: debasishballav@gmail.com

Contact Number: 9830805995

Powered By:



[A FinTech Initiative]



INDEX

Chapter	Title
1	Timeline
2	Parameter Check
3	Project Snapshot
4	Financial Details
A	Existing Financials
B	Ratio Analysis
C	Notes to Accounts
D	Assessment of Limits
5	Risk Assessment Model
6	Assessment of CGTMSE Limits
7	MCA Data
8	GST Data
9	Bank Statement Analysis
A	Month Wise Details
B	Top 5 Fund Remittance
C	Top 5 Fund Received
D	Bounced Cheque's Details
10	List of Abbreviations



TIMELINE

Sr.No.	Particulars	Date
1	Date of Proposal	17/11/2018
2	Date of In-Principle Approval	01/12/2018

• Reason for Hold :

--



PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	Engineering and Capital goods	Yes
2.	Loan Amount	12,35,000.00 Rupees	Yes
3.	Geographical Market Focus	Howrah	Yes
4.	CGTMSE Coverage	New to CGTMSE Coverage	Yes
5.	MSME Funding	Micro	Yes
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)	209%	Yes
7.	Debt Equity Ratio (2017 - 2018)	1.44 Times	Yes
8.	Current Ratio (2017 - 2018)	38.57 Times	Yes
9.	Interest Coverage Ratio (2017 - 2018)	10049.24 Times	Yes
10.	TOL/TNW (2017 - 2018)	1.51 Times	Yes
11.	Customer Concentration	30.4%	Yes
12.	Number of cheque bounced (Last Month)	0	Yes
13.	Number of cheque bounced (Last 6 Month)	4	Yes
14.	Risk Model Score	39.11	Yes
15.	Tenure	5 Years	Yes
16.	Age of Establishment	37 Years	Yes
17.	Positive Profitability history	3 Years	Yes
18.	Past Year Turnover	68,59,497.00 Rupees	Yes
19.	Positive Net Worth history	3 Years	Yes
20.	Turnover to Loan Ratio (2017 - 2018)	5.56 Times	Yes
21.	Gross Cash Accruals to loan ratio (2017 - 2018)	0.42 Times	No
22.	Minimum Cibil Score - Director/ Partner/ Proprietor	682	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	99.3%	Not Set
27.	Collateral Coverage % (includes only Collateral Security Value)	0%	Not Set



PROJECT SNAPSHOT

Industry:	Engineering and Capital goods
Establishment Year:	December 1982
Constitution:	Sole Proprietorship
PAN:	AKIPB1158J
GSTIN:	19AKIPB1158J1Z6

• GST DETAILS

Number of Customers:	8
Customer Concentration:	• 30.40 %
Projected Sales as per GST:	6,761,564 Rs.
Factory Premise:	Rented
Know How:	Specialised Know How
Competition:	High
Commercial Operation Date:	01/03/2019

• Proprietors Background:

Name	DEBASISH BALLAV
PAN	AKIPB1158J
Address	58/2 PANCHANAN TALA ROAD BALLY Bally S.O, Howrah, Bally Jagachha, WEST BENGAL, 711201
Mobile No	9830805995
Date of Birth	28-12-1982
Total Experience	10
Networth	2,000,000
Bureau Score	682
Personal Loan Obligation	
Father Name	RABINDRA NATH BALLAV



• **Additional Detail for Main Proprietors:**

• **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)
No records found						



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	1,235,000
Promotor's Contribution	420,000
Tenure Yrs	5.0
EMI	25255.0
Rate of Interest (%)	8.36
Purpose	Asset Acquisition
Amount of Security	NA

• Business Name Comparision

Name as per GST	DEBASISH BALLAV
Name as per ITR	DEBASISH BALLAV
Name edited by user	ISPAT SILPA
Trade Name as per GST	
Name as per Bank Statement	ISPAT SILPA

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
INCOME :			
<i>Gross Sales (Including Indirect Taxes collected on sales)</i>	6,859,497	3,176,501	6,456,708
Less: Indirect Taxes (Indirect Taxes paid on purchases)	2,750	2,750	17,137
Net Sales	6,856,747	3,173,751	6,439,571
EXPENDITURE :			
Increase/Decrease in Stock	-271,270	6,884	-33,273
Raw Material Consumed	6,137,001	2,031,912	3,632,889
Power & Fuel Cost	11,548	12,263	26,352
Employee Cost	327,600	522,312	1,874,201
General and Administration Expenses	90,974	136,653	223,467
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	51,094	59,058	84,614
Less: Expenses Capitalised	0	0	0
Total Expenditure	6,346,947	2,769,082	5,808,250
Operating Profit (Excl OI)	509,800	404,669	631,321
Other Income	0	0	0
Operating Profit (EBITDA)	509,800	404,669	631,321
Interest	50	92,889	212,344
PBDT	509,750	311,780	418,977
Depreciation	7,338	19,973	24,197
Profit Before Taxation & Exceptional Items	502,412	291,807	394,780
Exceptional Income / Expenses	0	0	0



FINANCIAL DETAILS

EXISTING FINANCIALS

Profit & Loss Statement			
Profit Before Tax	502,412	291,807	394,780
Provision for Tax	0	0	0
Other Income (Need to check at the time of Due Diligence)	0	0	0
Profit After Tax	502,412	291,807	394,780
Dividend Pay Out	0	0	0
Equity Dividend %	0	0	0
Earnings Per Share (INR)	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	1,472,876	1,191,814	1,115,095
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
Shareholder's Funds	1,472,876	1,191,814	1,115,095
Minority Interest	0	0	0
Secured Loans	0	0	0
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	2,123,810	2,123,811	2,055,661
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	2,123,810	2,123,811	2,055,661
Trade Payables	95,249	75,865	158,798



FINANCIAL DETAILS

EXISTING FINANCIALS

Balance Sheet -Equities and Liabilities			
Other Current Liabilities	0	0	88,835
Short Term Provisions	0	0	0
Total Current Liabilities	95,249	75,865	247,633
Other Liabilities (Need to check at the time of Due Diligence)	0	0	0
Total Liabilities	3,691,935	3,391,490	3,418,389
Balance Sheet -Assets			
Units	(INR Absolute)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
Gross Block	25,246	29,967	35,612
Less: Accumulated Depreciation	7,338	19,973	24,197
Less: Impairment of Assets	0	0	0
Net Block	17,908	9,994	11,415
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	649,812	378,542	385,426
Sundry Debtors	2,986,245	2,987,242	2,847,754
Cash and Bank	37,970	11,298	173,794
Other Current Assets	0	0	0
Short Term Loans and Advances	0	4,414	0
Total Current Assets	3,674,027	3,381,496	3,406,974



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>	3,691,935	3,391,490	3,418,389
<i>Book Value</i>	1	1	1



RATIO ANALYSIS

Ratio Analysis			
Ratio	31-Mar-2018	31-Mar-2017	31-Mar-2016
EBITDA (%)	7.44	12.75	9.80
PATM (%)	7.33	9.19	6.13
ROCE (%)	14.75	12.48	-
Asset Turnover(x)	1.86	0.94	1.88
Inventory Turnover (days)	37.37	49.90	24.22
Debtors Turnover(days)	158.96	343.55	161.41
Creditors Turnover (days)	5.65	13.55	15.84
Sales/Working Capital (x)	188.49	378.36	174.26
Net Sales Growth(%)	116.05	-50.71	-
PAT Growth(%)	72.17	-26.08	-
Adjusted Total Debt/Equity(x)	1.44	1.78	1.84
Growth in Debt/ Equity (%)	-19.10	-3.26	-
Current Ratio(x)	38.17	44.37	20.36
Current Ratio (As per CMA)	39	45	14
Quick Ratio(x)	31.35	39.38	17.93
Cash Interest Coverage	5,178.22	1.08	-
Debt/ EBITDA	4.17	5.25	3.26
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	3.78	0.23	-
Growth in CFO Margin (%)	1,517.41	-	-



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	6,859,497	3,176,501	6,456,708
Add	Export Sales	0	0	0
	Total	6,859,497	3,176,501	6,456,708
Note 2: Excise Duty (INR Absolute)				
Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Excise Duty	2,750	2,750	17,137
Add	Other items	0	0	0
	Total	2,750	2,750	17,137
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.	378,542	385,426	352,153
Minus	Cl. stock of F.G.	649,812	378,542	385,426
	Total	-271,270	6,884	-33,273
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]	6,137,001	2,031,912	3,632,889
Add	Other spares	0	0	0
	Total	6,137,001	2,031,912	3,632,889
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
	Total	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	1,472,876	1,191,814	1,115,095
Add	Preference shares [redeemable after one year]	0	0	0
	Total	1,472,876	1,191,814	1,115,095

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	2,123,810	2,123,811	2,055,661

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]	0	0	88,835
	Total	0	0	88,835

**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 [includ. bills purchased and discounted by banks]	2,986,245	2,987,242	2,847,754
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	Total	2,986,245	2,987,242	2,847,754

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	0	0	0
	Total	0	0	0

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	4,414	0
	Total	0	4,414	0



ASSESSMENT OF LIMITS

Equipment Finance - Fixed Assets to Turnover Margin Method

Sr. No.	Particulars	Details
Step 1.		
1.	Cash Accruals (PAT+Depreciation+Interest) as per latest Financials	509,800.00
2.	Turnover as per latest ITR	6,859,497.00
3.	Existing Cash Margin % [(Point 1/ Point 2)*100]	7.43
Step 2		
4.	Gross Fixed Assets as per latest Financials	
5.	Turnover to GFA Ratio (Point 2 / Point 4)	271.71
6.	Cost of New Machinery / Equipment to be Purchased	1,655,000.00
7.	Incremental Turnover as mentioned by Borrower	6,000,000.00
8.	Incremental Turnover (Point 5 * Point 6) Limit Computed	449,673,910.12
9.	Incremental Turnover (Lower of Point 7 and Point 8)	6,000,000.00
10.	Incremental Cash Margin (Point 9 * Point 3)	445,921.91
Step 3		
11.	Total Cash Margin (Point 1 + Point 10)	955,721.91
11.1	DSCR	1.25
12.	Margin __%	20.00
13.	Available Cash Margin (Point 11 * (1-Point 12))	764,577.53
14.	Monthly Cash Margin (Point 13 / 12)	63,714.79
15.	Less : Existing Monthly Loan Obligations	0.00
16.	Available Cash Margins for New Loan (Point 14 - Point 15)	63,714.79
Step 4		
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]	3,115,771.51
Step 5		
21.	Loan Asked by Borrower	1,235,000.00
22.	Maximum Loan Value [As selected in Parameters]	10,000,000.00
23.	Final Loan Value [Min of Point 20, Point 21 and Point 22]	1,235,000.00



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)	$\geq 50\%$ and $\leq 74.99\%$	2	4
	Customer/Associate concern availing financial assistance from Banks/FIs (with satisfactory track record) for	≥ 3.01 year and ≤ 5 years	3	4
	CIBIL - Transunion Score [Average of promoters]	≥ 650 and ≤ 699.99	2	4
	Experience In The Business	≥ 8 years	4	4
Financial Risk	Debt equity ratio [for the entity as a whole including the proposed project] (Treating IFUL as quasi equity)	≥ 1.01 and ≤ 1.75	3	4
	TOL/TNW (including proposed assistance)	≥ 1.76 and ≤ 2.5	3	4
	Average current ratio for last two years	≥ 1.31	4	4
	Length of working capital cycle (Debtors + Inventory - Creditors)	≥ 120.01 Days	0	4
	Average annual growth in gross cash accruals in last 2 years	$\leq 0\%$ in last 2 years	0	4
	Average annual growth in net sales in last 2 years	$\geq 15.01\%$ in last 2 years	4	4
	Average EBIDTA for last 2 years / Total term loans (Existing and proposed)	$\leq 20\%$	0	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	≥ 3.01	4	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	>= 25.01% and <= 35%	3	4
	Credit Summation	<= 50%	1	4

Sr. No.	Details	Actual Score	Out Of Score	Weight	Weighted Score	Weighted Out of Score
1	Management Risk Score	11	16	30.0%	8.38	12
2	Financial Risk Score	21	36	50.0%	26.67	46
3	Business Risk Score	8	12	20.0%	4.06	6
	Total	40	64	100.0%	39.11	63

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.	25,246
3.	Status of Borrowers	Micro /Small /Medium	Micro
4.	Whether Entity is "Eligible Borrowers"?	Yes/No	Yes
5.	Whether the entity has "Women Entrepreneur/s" and such women entrepreneur/s holds shareholding of more than 51% of total shareholding of the entity?	Yes/No	No
6.	Whether units located in North East Region (incl. Sikkim)?	Yes/No	No
7.	Whether borrower has availed "CGTMSE" facility?	Yes/No	No
8.	Amount of "CGTMSE" coverage availed till date (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.	1,235,000
11.	Available CGTMSE Coverage (Amount) (New Loan) (Rs)	Amount in Rs.	1,235,000
12.	Amount of Collateral (Rs)	Amount in Rs.	0
13.	Asset Acquisition (New Loan) (Rs)	Amount in Rs.	1,655,000
14.	Final CGMTSE Coverage (New Loan) (Rs)	Amount in Rs.	1,235,000
15.	Extent of Guarantee (In % Terms) (New Loan)	In % Terms	75.00
16.	Extent of Guarantee (In Amount Terms) (New Loan) (Rs)	Amount In Rs.	926,250
17.	Asset Coverage (%)	In % Terms	209.01



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
------	-----	---------	-------------	---------------------

No records found

Charges

Charge ID	Date of Creation	Date of Modification	Date of Satisfaction	Charge Amount	Charge Holder	Assets Under Charge	Status
-----------	------------------	----------------------	----------------------	---------------	---------------	---------------------	--------

No records found



GST DATA

KEY OBSERVATION

1. Out of Total Sales, B2B sales comprises highest sales in % terms (100.00%)	
2. Margin (Sales Minus Purchase) is -7.00% of the Total Sales Amount.	
3. Customer Concentration (Top 5):	36.00% of Total Sales
4. Supplier Concentration (Top 5):	27.00% of Total Purchase
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	Rs. 9070653.00
7. Median Sales:	Rs. 1989516.00
8. Average Purchase:	Rs. 9773261.00
9. Median Purchase:	Rs. 733982.00
10. Highest sales are in the month of	12-2017
11. Highest Purchase are in the month of \$	12-2017

OVERVIEW

Sr.No	Particulars	Details
1.	Total No. of Months	1
2.	Total No. of Customers	8
3.	Total No. of Suppliers	53
4.	Total Sales (Invoice Value)	9070653.00
A.	B2B	9070653.00
B.	B2CL	0.00
C.	B2CS	0.00
D.	Exports	0.00
E.	Nil Rated Good	0.00
F.	Exempted Goods	0.00
G.	Non GST Outward Supplies	0.00
5.	Total Purchases	9773261.00
6.	Difference (Sales Minus Purchase)	-702608.00
7.	Margin (%)	-7.00

TOP 5 CUSTOMERS



GST DATA

Sr.No	GSTIN	Name/State	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	21AAACB1247M1Z1		8.00	862237.00	723443.00	10.00
2	19AADCT8754G2ZV		3.00	857872.00	727010.00	10.00
3	19AAACJ2054J1ZL		26.00	777196.00	658640.00	9.00
4	18AAACC0949B1Z3		14.00	425416.00	360522.00	5.00
5	19AACCR7183E1Z6	RASHMI METALIKS LIMITED	7.00	302587.00	256430.00	4.00
Total			58.00	3225308.00	2726044.00	38.00

TOP 5 SUPPLIERS

Sr.No	GSTIN	Name/State	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	19AQIPB9533F1ZS		0.00	1061834.00	899860.00	11.00
2	19ADEF56256P1Z8		0.00	589994.00	499995.00	7.00
3	19AAXFM7985P1ZN	M R STEEL SUPPLY CO	0.00	399052.00	338180.00	5.00
4	19ATOPC8605J1ZB	KAMLAWATI CHOWHAN	0.00	312228.00	264600.00	4.00
5	19ACSPJ6528L1ZT	RUKMINI JAISWAL	0.00	251727.00	213328.00	3.00
Total			0.00	2614835.00	2215962.00	30.00

MONTH WISE SALES

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	07-2017	415785.00							415785.00
2	09-2017	1148981.00							1148981.00
3	12-2017	2299623.00							2299623.00
4	03-2018	1881738.00							1881738.00
5	06-2018	1227233.00							1227233.00
6	09-2018	2097294.00							2097294.00
Total		9070653.00	0.00	0.00	0.00	0.00	0.00	0.00	

MONTH WISE PURCHASE



GST DATA

Sr.No	Months	B2B	Total
1	07-2017	455247.00	455247.00
2	08-2017	642570.00	642570.00
3	09-2017	1249488.00	1249488.00
4	10-2017	35105.00	35105.00
5	11-2017	552422.00	552422.00
6	12-2017	1496104.00	1496104.00
7	01-2018	1217513.00	1217513.00
8	02-2018	25674.00	25674.00
9	03-2018	776511.00	776511.00
10	04-2018	831720.00	831720.00
11	05-2018	691453.00	691453.00
12	06-2018	245976.00	245976.00
13	07-2018	197662.00	197662.00
14	09-2018	1355818.00	1355818.00
Total		9773261.00	

CREDIT/DEBIT NOTE INFO.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
Total		0.00	0.00	0.00	0.00	

INWARD SUPPLY DESCRIPTION

Sr.No	Months	GST		NON GST		Total
		Inter- State Supplies	Intra- State Supplies	Inter- State Supplies	Intra- State Supplies	
1	072017	0.00	0.00	0.00	0.00	0.00
Total						

MONTH ON MONTH SALES FROM GSTR3B

Sr.No	Months	SALES	Note
Total			-



BANK STATEMENT ANALYSIS

MONTH WISE DETAILS

IDBI, India

46 G.T.ROAD BALLY NR BALLY NOURSING HOME HOWRAH INDIA 711201

Account No:- 1170102000001977

Account Details from May-18 to Oct-18

Description	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18
Total No. of Credit Transactions	9	12	15	4	14	6
Total Amount of Credit Transactions	118151.00	203252.00	768210.00	198493.00	1825520.00	243605.00
Total No. of Debit Transactions	48	50	41	42	67	66
Total Amount of Debit Transactions	171954.50	211177.45	767265.20	176934.10	1124139.50	839452.20
Total No. of Cash Deposits	1	2	2	0	1	0
Total Amount of Cash Deposits	30000.00	40000.00	82000.00	0.00	7000.00	0.00
Total No. of Cash Withdrawals	8	4	6	12	5	10
Total Amount of Cash Withdrawals	21100.00	10600.00	79360.00	107000.00	46500.00	95000.00
Total No. of Cheque Deposits	0	0	0	0	3	0
Total Amount of Cheque Deposits	0.00	0.00	0.00	0.00	1373973.00	0.00
Total No. of Cheque Issues	5	2	3	3	5	5
Total Amount of Cheque Issues	34485.00	21700.00	76430.00	21108.00	46500.00	46472.00
Total No. of Inward Cheque Bounces	0	2	2	0	0	0
Total No. of Outward Cheque Bounces	0	0	0	0	0	0
Min EOD Balance	31.35	-477.26	-477.26	471.29	22.95	6320.18
Max EOD Balance	54072.66	73905.28	238307.09	100971.29	1353428.08	711736.48
Average EOD Balance	19378.04	12263.84	29828.55	48654.36	171752.85	253923.42



BANK STATEMENT ANALYSIS

TOP 5 FUND REMITTANCE

IDBI, India

46 G.T.ROAD BALLY NR BALLY NOURSING HOME HOWRAH INDIA 711201

Account No:- 1170102000001977

Account Details from to

Month	Description	Amount
May-18	Transfer to utkal meta	50000.00
May-18	Transfer to A/c 105210400001	43400.00
May-18	Transfer out	28485.00
May-18	Transfer to Pupun	9500.00
May-18	Transfer to arup ghosh	3000.00
Jun-18	Transfer to arnapurna	41055.00
Jun-18	Transfer to m.r.steel	35914.00
Jun-18	Transfer to A/c 105210400001	30380.00
Jun-18	Transfer to saraj cas	22000.00
Jun-18	Transfer out	21700.00
Jul-18	Transfer to sparsh har	515935.40
Jul-18	Transfer out	66570.00
Jul-18	Transfer to santu da	34000.00
Jul-18	Transfer to cardon sha	26260.00
Jul-18	Transfer to alfa pump	20787.00
Aug-18	Transfer out	21108.00
Aug-18	Transfer to A/c 105210400001	20100.00
Aug-18	Transfer to santu da	10000.00
Aug-18	Transfer to sanjoy da	4500.00
Aug-18	Transfer to Pupun	4200.00
Sep-18	Transfer to Sonu steel	351762.40
Sep-18	Transfer to sparsh har	225269.70
Sep-18	Transfer to m.r.steel	200017.70
Sep-18	Transfer to santu da	63500.00
Sep-18	Transfer to neno tech	50000.00
Oct-18	Transfer to sparsh har	310017.70



BANK STATEMENT ANALYSIS

TOP 5 FUND REMITTANCE

Oct-18	Transfer to m.r.steel	163017.70
Oct-18	Transfer out	46472.00
Oct-18	Transfer to santu da	44000.00
Oct-18	Transfer to sree ganes	44000.00



BANK STATEMENT ANALYSIS

TOP 5 FUND RECEIVED

IDBI, India

46 G.T.ROAD BALLY NR BALLY NOURSING HOME HOWRAH INDIA 711201

Account No:- 1170102000001977

Account Details from to

Month	Description	Amount
May-18	Transfer from A/c 1052104000015640	30400.00
May-18	Transfer from JINDAL I	19340.00
May-18	Transfer from SUBHAJIT BHOWMIK	15000.00
May-18	Transfer from CEMENT C	11555.00
May-18	Transfer from BHUSHAN	10856.00
Jun-18	Transfer from JINDAL I	80476.00
Jun-18	Transfer from CEMENT C	28586.00
Jun-18	Transfer from RASHMI M	24922.00
Jun-18	Transfer from BHUSHAN	23068.00
Jun-18	Transfer from AB TOUR AN	5500.00
Jul-18	Transfer from JINDAL I	607584.00
Jul-18	Transfer from AB TOUR AN	52226.00
Jul-18	Transfer from SUBHAJIT BHOWMIK	25200.00
Jul-18	Transfer from INCOME T	1200.00
Aug-18	Transfer from JINDAL I	140620.00
Aug-18	Transfer from J K ENGI	55873.00
Aug-18	Transfer from SUBHAJIT BHOWMIK	2000.00
Sep-18	Transfer in	1373973.00
Sep-18	Transfer from BHUSHAN	201426.00
Sep-18	Transfer from CEMENT C	142209.00
Sep-18	Transfer from RASHMI M	80712.00
Sep-18	Transfer from AB TOUR AN	1500.00
Oct-18	Transfer from JINDAL I	136756.00
Oct-18	Transfer from CEMENT C	65726.00
Oct-18	Transfer from J K ENGI	41123.00



BANK STATEMENT ANALYSIS

TOP 5 FUND RECEIVED



BANK STATEMENT ANALYSIS

BOUNCED CHEQUE'S DETAILS

IDBI, India

46 G.T.ROAD BALLY NR BALLY NOURSING HOME HOWRAH INDIA 711201

Account No:- 1170102000001977

Account Details from to

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	2018-06-08		IW REJ INST:- 86557 REJECTED	-500.00	Bounced I/W Cheque Charges	929.28
2	2018-06-28		IW REJ INST:- 86563 REJECTED	-500.00	Bounced I/W Cheque Charges	-477.26
3	2018-07-11		I/W CHQ RET CHRG DATE 28-06-18	-45.00	Bounced I/W Cheque Charges	47707.49
4	2018-07-11		I/W CHQ RET CHRG DATE 28-06-18	-45.00	Bounced I/W Cheque Charges	47662.49



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

Contact:

Online PSB Loans Ltd.

301 Optionz Building, 3rd Floor

Opp. Hotel Nest,

Off CG Road,

Navrangpura,

Ahmedabad,

Gujarat-380009,

India

Phone:- 079-41055999

Email:- banksupport@psbloansin59minutes.com