



Prelim Report of

ARSHDEEP ELECTRICALS

Dated:

Registered Office

JAI HIND MARKET,
NANGAL BHUR
NEAR BARRIER
District: Gurdaspur,
Taluka: Pathankot,
Pathankot-145001

Email Id: bhupinder27502@yahoo.com

Contact Number: 6280777542

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.**



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
E	Bank Statement For Last 6 Months
10	List of Abbreviations



TIMELINE

Sr.No.	Particulars	Date
1	Date of Proposal	21/05/2019
2	Date of In-Principle Approval	



PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	Consumer Durables	Not Set
2.	Loan Amount	- Rupees	Not Set
3.	Geographical Market Focus	Pathankot	Not Set
4.	CGTMSE Coverage		Not Set
5.	MSME Funding		Not Set
6.	Asset Coverage		Not Set
7.	Debt Equity Ratio (2017 - 2018)		Not Set
8.	Current Ratio (2017 - 2018)		Not Set
9.	Interest Coverage Ratio (2017 - 2018)		Not Set
10.	TOL/TNW (2017 - 2018)		Not Set
11.	Customer Concentration	12.54%	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	2 Years	Not Set
17.	Positive Profitabilty history		Not Set
18.	Past Year Turnover		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	725	Not Set
23.	Commercial Bureau - Maximum DPDs (last 12 months)	0 DPDs	Not Set



PROJECT SNAPSHOT

Industry:	Consumer Durables
Establishment Year:	February 1975
Constitution:	Sole Proprietorship
PAN:	FSXPS0412L
GSTIN (1):	03FSXPS0412L1ZB (Primary)

• GST DETAILS

Number of Customers:	62
Customer Concentration:	• 12.54 %
Projected Sales as per GST:	9,853,951 Rs.
Factory Premise:	Rented
Know How:	Common Knowledge
Competition:	Medium
Commercial Operation Date:	-

• Proprietors Background:

Name	BHUPINDER PAL SINGH
PAN	FSXPS0412L
Address	. KATLI KHAS Bhangala S.O, Hoshiarpur, NA, PUNJAB, 144306
Mobile No	7837260552
Date of Birth	18-02-1975
Total Experience	10
Networth	3,300,000
Bureau Score	-1
Personal Loan Obligation	
Father Name	JASWANT SINGH



• **Additional Detail for Main Proprietors:**

- **MSME Ranking**

• **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)
No records found								



PROJECT SNAPSHOT

• Fund Requirement:

Particulars	Details
Facility	
Loan Amount	0
Promotor's Contribution	3,300,000 (75.00%)
EMI	
Rate of Interest (%)	
Purpose	Working Capital
Amount of Security	NA

• Business Name Comparison

Name as per GST (1)	BHUPINDER PAL SINGH
Name as per ITR	BHUPINDER PAL SINGH
Name edited by user	ARSHDEEP ELECTRICALS
Trade Name as per GST (1)	-
Name as per Bank Statement	M/S ARSHDEEP ELECTRICALS

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>	1,551,785	0	0
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
<i>Net Sales</i>	1,551,785	0	0
EXPENDITURE :			
Increase/Decrease in Stock	0	0	0
Raw Material Consumed	0	0	0
Power & Fuel Cost	0	0	0
Employee Cost	0	0	0
General and Administration Expenses	0	0	0
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	0	0	0
Less: Expenses Capitalised	0	0	0
<i>Total Expenditure</i>	0	0	0
<i>Operating Profit (Excl OI)</i>	1,551,785	0	0
Other Income	0	0	0
<i>Operating Profit (EBITDA)</i>	1,551,785	0	0
Interest	0	0	0
<i>PBDT</i>	1,551,785	0	0
Depreciation	0	0	0
<i>Profit Before Taxation & Exceptional Items</i>	1,551,785	0	0
Exceptional Income / Expenses	0	0	0
<i>Profit Before Tax</i>	1,551,785	0	0



FINANCIAL DETAILS

EXISTING FINANCIALS

Profit & Loss Statement			
Provision for Tax	0	0	0
Other Income (Need to check at the time of Due Diligence)	-1,319,017	0	0
Profit After Tax	232,768	0	0
Dividend Pay Out	0	0	0
Equity Dividend %	0.0	0.0	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	0	0	0
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
Shareholder's Funds	0	0	0
Minority Interest	0	0	0
Secured Loans	0	0	0
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	0	0	0
Deferred Tax Liabilities/ (Assets)	0	0	0
Other Long Term Liabilities	0	0	0
Other Borrowings (including Short Term)	0	0	0
Long Term Provisions	0	0	0
Total Non-Current Liabilities	0	0	0
Trade Payables	15,000	0	0
Other Current Liabilities	0	0	0



FINANCIAL DETAILS

EXISTING FINANCIALS

Balance Sheet -Equities and Liabilities			
Short Term Provisions	0	0	0
Total Current Liabilities	15,000	0	0
Other Liabilities (Need to check at the time of Due Diligence)	0	0	0
Total Liabilities	15,000	0	0
Balance Sheet -Assets			
Units	(INR Absolute)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
Gross Block	0	0	0
Less: Accumulated Depreciation	0	0	0
Less: Impairment of Assets	0	0	0
Net Block	0	0	0
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	415,700	0	0
Sundry Debtors	11,800	0	0
Cash and Bank	35,000	0	0
Other Current Assets	0	0	0
Short Term Loans and Advances	0	0	0
Total Current Assets	462,500	0	0
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>	462,500	0	0
<i>Book Value</i>	0.0	0.0	0.0



RATIO ANALYSIS

Ratio Analysis			
Ratio	31-Mar-2018	31-Mar-2017	31-Mar-2016
EBITDA (%)	100.00	0.00	0.00
PATM (%)	15.00	0.00	0.00
ROCE (%)	#	#	-
Asset Turnover(x)	3.36	0.00	0.00
Inventory Turnover (days)	0.00	0.00	0.00
Debtors Turnover(days)	2.78	0.00	0.00
Creditors Turnover (days)	0.00	0.00	0.00
Sales/Working Capital (x)	97.03	0.00	0.00
Net Sales Growth(%)	-100.00	-100.00	-
PAT Growth(%)	-100.00	-100.00	-
Adjusted Total Debt/Equity(x)	0.00	0.00	0.00
Growth in Debt/ Equity (%)	0.00	0.00	-
Current Ratio(x)	28.50	0.00	0.00
Current Ratio (As per CMA)	31	0	0
Quick Ratio(x)	0.79	0.00	0.00
Interest Coverage	0.00	0.00	0.00
Debt/ EBITDA	0.00	0.00	0.00
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	73.42	0.00	-
Growth in CFO Margin (%)	0.00	-	-



NOTES TO ACCOUNT

Notes to Account: Profit & Loss Statement				
Note 1: Gross Sales (INR Absolute)				
Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Domestic Sales	1,551,785	0	0
Add	Export Sales	0	0	0
	Total	1,551,785	0	0
Note 2: Excise Duty (INR Absolute)				
Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Excise Duty	0	0	0
Add	Other items	0	0	0
	Total	0	0	0
Note 3: Increase/Decrease in Stock (INR Absolute)				
Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Op. stocks-in-process	0	0	0
Minus	Cl. stocks-in-process	0	0	0
Add	Op. Stock of F.G.	0	0	0
Minus	Cl. stock of F.G.	0	0	0
	Total	0	0	0
Note 4: Raw Material Consumed (INR Absolute)				
Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Raw materials[including stores & other items used in the process of manufacture]	0	0	0
Add	Other spares	0	0	0
	Total	0	0	0
Note 5: Provision for Tax (INR Absolute)				
Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Provision for taxes	0	0	0
Add	Provision for Deferred Tax	0	0	0
	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	0	0	0
Add	Preference shares [redeemable after one year]	0	0	0
	Total	0	0	0

Note 7: Other Reserves & Surplus (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	General Reserve	0	0	0
Add	Other reserves [excluding provisions]	0	0	0
Add	Surplus(+) or Deficit(-) in Profit & Loss Account.	0	0	0
Add	Others [specify]	0	0	0
	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]	0	0	0
	Total	0	0	0

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

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Investments/book debts/ advances/deposits which are not Current Assets - Others	0	0	0
Add	Deferred receivables [maturity exceeding 1 yr]	0	0	0
Add	Others (Others)	0	0	0
	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]	11,800	0	0
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	Total	11,800	0	0

Note 15: Other Current Assets (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Investments [other than long term investments]	0	0	0
Add	Instalments of deferred receivables [due within one year]	0	0	0



Notes to Account: Balance Sheet - Assets				
--	--	--	--	--

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	0	0
	Total	0	0	0



GST DATA

1 . GST Data (BHUPINDER PAL SINGH) (03FSXPS0412L1ZB)

KEY OBSERVATION

1. Out of Total Sales, B2B sales comprises highest sales in % terms (81%)	
2. Margin (Sales Minus Purchase) is -34% of the Total Sales Amount.	
3. Customer Concentration (Top 5):	39% of Total Sales
4. Supplier Concentration (Top 5):	63% of Total Purchase
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	Rs. 1417756
7. Median Sales:	Rs. 1407158
8. Average Purchase:	Rs. 846443
9. Median Purchase:	Rs. 362468
10. Highest sales are in the month of	03-2019
11. Highest Purchase are in the month of	03-2019
12. Total Credit Note Vs Total Sales is	Infinity% in 05-2018(Highest)
13. Total Debit Note Vs Total Purchase is	0% in 12-2018(Highest)

OVERVIEW

Sr.No	Particulars	Details
1.	Total No. of Months	8
2.	Total No. of Customers	62
3.	Total No. of Suppliers	57
4.	Total Sales (Invoice Value)	11342052
A.	B2B	9163026
B.	B2CL	0
C.	B2CS	2179026
D.	Exports	0
E.	Nil Rated Good	0
F.	Exempted Goods	0
G.	Non GST Outward Supplies	0



GST DATA

5.	Total Purchases	15235965
6.	Difference (Sales Minus Purchase)	-3893913
7.	Margin (%)	-34

TOP 5 CUSTOMERS

Sr.No	GSTIN	Name/State	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	01AAIFN5741K1ZA	NICER PAPER MILLS	7	1159066	981630	10
2	02AACCH0517L2ZZ	HRA PAPER MILLS PRIVATE LIMITED	5	997409	849257	9
3	02AADCN8224B1Z2	NAVIN STEEL INDUSTRIES PRIVATE LIMITED	1	870000	737288	8
4	02AAFFH3273H2ZO	HIMACHAL ALUMINIUM & CONDUCTORS	4	737542	625145	7
5	02ABWFS4288H1ZM	SHARK STEELS	6	701529	591829	6
Total			23	4465545	3785149	40

TOP 5 SUPPLIERS

Sr.No	GSTIN	Name/State	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	03ADIPN8658A1ZM	MUNISH NARGOTRA	45	3662276	3262199	24
2	06AAECA2190C1Z7		109	1823333	1545198	12
3	09AAFCP3738E1ZD		16	1612392	1362040	11
4	04ABGPL7851D1ZT		22	1325094	1122961	9
5	08AAACH0351E1Z5		24	1118632	947994	7
Total			216	9541727	8240391	63

MONTH WISE SALES

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	07-2017		0	16219		0	0	0	16219



GST DATA

2	09-2017	240203	0	43313		0	0	0	283516
3	12-2017	223247	0	148077		0	0	0	371324
4	03-2018	352318	0	147237		0	0	0	499555
5	06-2018	886912	0	278079		0	0	0	1164991
6	09-2018	1452205	0	197119		0	0	0	1649324
7	12-2018	2718319	0	412286		0	0	0	3130605
8	03-2019	3289822	0	936696		0	0	0	4226518
Total		9163026	0	2179026	0	0	0	0	

MONTH WISE PURCHASE

Sr.No	Months	B2B	Total
1	07-2017	120493	120493
2	08-2017	118560	118560
3	09-2017	494460	494460
4	10-2017	155014	155014
5	11-2017	199698	199698
6	12-2017	447553	447553
7	01-2018	287893	287893
8	02-2018	286226	286226
9	03-2018	764804	764804
10	04-2018	350786	350786
11	05-2018	374150	374150
12	06-2018	1019081	1019081
13	07-2018	299645	299645
14	08-2018	78532	78532
15	09-2018	2424031	2424031
16	12-2018	2521548	2521548
17	03-2019	5099323	5099323
18	04-2019	194168	194168
Total		15235965	

CREDIT/DEBIT NOTE INFO.

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



GST DATA

1	05-2018	54436	0			54436
2	06-2018	1104	1164991			1104
3	12-2018	0	3130605	399	2521548	399
4	03-2019	49943	4226518			49943
Total		105483	8522114	399	2521548	

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	012018	0	0	0	0	0
1	022018	0	0	0	0	0
1	032018	0	0	0	0	0
1	042018	0	0	0	0	0
1	052018	0	0	0	0	0
1	062018	0	0	0	0	0
1	072018	0	0	0	0	0
1	082018	0	0	0	0	0
1	092018	0	0	0	0	0
1	102018	0	0	0	0	0
1	112018	0	0	0	0	0
1	122018	0	0	0	0	0
1	012019	0	0	0	0	0
1	022019	0	0	0	0	0
1	032019	0	0	0	0	0
1	042019	0	0	0	0	0
Total						



BANK STATEMENT ANALYSIS

MONTH WISE DETAILS

State Bank of India, India
JAI HIND MARKET NANGAL BHUR PATHANKOT PUNJAB INDIA Gurdaspur
Account No:- 65224876106
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	27	15	20	22	41	35
Total Amount of Credit Transactions	1353168.00	729972.00	1907358.00	918860.00	1679026.00	1186631.00
Total No. of Debit Transactions	24	17	20	21	26	28
Total Amount of Debit Transactions	1251860.19	835408.40	1940551.10	950434.58	1203397.39	1518893.58
Total No. of Cash Deposits	9	6	8	10	11	5
Total Amount of Cash Deposits	180000.00	260000.00	280000.00	443200.00	511000.00	260000.00
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	5	5	6	3	18	19
Total Amount of Cheque Deposits	285690.00	227544.00	334910.00	61351.00	496390.00	384985.00
Total No. of Cheque Issues	5	1	6	4	6	7
Total Amount of Cheque Issues	410573.35	16342.00	1317465.00	75636.00	263046.95	161068.75
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	1	0	0	1	2
Min EOD Balance	64129.60	21357.64	8056.96	16860.06	36096.28	63320.39
Max EOD Balance	478480.80	207127.44	1113838.84	240489.96	671748.51	512551.97
Average EOD Balance	198298.32	113349.16	283297.83	83636.85	369718.54	300859.81



BANK STATEMENT ANALYSIS

TOP 5 FUND REMITTANCE

State Bank of India, India
JAI HIND MARKET NANGAL BHUR PATHANKOT PUNJAB INDIA Gurdaspur
Account No:- 65224876106
Account Details from to

Month	Description	Amount
2018-11-16	Transfer to Punjab National Bank MM LITE	-350029.50
2018-11-01	Transfer out	-100002.36
2018-11-21	Transfer out	-100002.36
2018-11-21	Transfer out	-100002.36
2018-11-30	Transfer out	-80002.36
2018-12-14	Transfer out	-100002.36
2018-12-24	Transfer out	-100002.36
2018-12-29	Transfer out	-93901.36
2018-12-21	Transfer out	-90480.36
2018-12-07	Transfer out	-64282.36
2019-01-29	Transfer to Punjab National Bank MM LITE	-1000000.00
2019-01-08	Transfer out	-129682.00
2019-01-18	Transfer out	-102058.00
2019-01-11	Transfer out	-100002.36
2019-01-23	Transfer out	-72977.36
2019-02-14	Transfer out	-183627.54
2019-02-22	Transfer out	-105948.54
2019-02-27	Transfer out	-100002.36
2019-02-22	Transfer out	-86545.36
2019-02-27	Transfer out	-57642.36
2019-03-02	Transfer out	-200000.00
2019-03-25	Transfer out	-192050.54
2019-03-30	Transfer out	-164813.54
2019-03-13	Transfer out	-100002.36
2019-03-16	Transfer out	-74945.36
2019-04-15	Transfer out	-173271.54



BANK STATEMENT ANALYSIS

TOP 5 FUND REMITTANCE

2019-04-29	Transfer out	-152486.54
2019-04-10	Transfer out	-146561.54
2019-04-02	Transfer out	-123696.54
2019-04-18	Transfer out	-112445.54



BANK STATEMENT ANALYSIS

TOP 5 FUND RECEIVED

State Bank of India, India
JAI HIND MARKET NANGAL BHUR PATHANKOT PUNJAB INDIA Gurdaspur
Account No:- 65224876106
Account Details from to

Month	Description	Amount
2018-11-14	Transfer in	200000.00
2018-11-30	Transfer from HRA PA	150000.00
2018-11-01	Transfer in	117500.00
2018-11-20	Transfer in	117500.00
2018-11-01	Transfer from HRA PA	100000.00
2018-12-12	Transfer in	117500.00
2018-12-24	Transfer from HRA PA	100000.00
2018-12-27	Cash Deposit	90000.00
2018-12-19	Transfer in	70000.00
2018-12-20	Cash Deposit	70000.00
2019-01-24	Transfer in	1000000.00
2019-01-11	Transfer from HIMACH	167618.00
2019-01-03	Transfer in	117500.00
2019-01-18	Transfer in	100000.00
2019-01-24	Cash Deposit	80000.00
2019-02-12	Transfer from SHARK	100000.00
2019-02-19	Transfer from HRA PA	100000.00
2019-02-20	Cash Deposit	100000.00
2019-02-22	Transfer from HIMACH	100000.00
2019-02-27	Cash Deposit	100000.00
2019-03-01	Transfer from BHUPIN	200000.00
2019-03-18	Transfer in	163471.00
2019-03-26	Transfer from HRA PAPE	100000.00
2019-03-14	Cash Deposit	90000.00
2019-03-13	Transfer from SHARK	83527.00
2019-04-12	Cash Deposit	100000.00



BANK STATEMENT ANALYSIS

TOP 5 FUND RECEIVED

2019-04-18	Transfer from JASWAN	100000.00
2019-04-24	Transfer from HRA PAPE	93077.00
2019-04-20	Cash Deposit	70000.00
2019-04-30	Transfer from T K PA	70000.00



BANK STATEMENT ANALYSIS

BOUNCED CHEQUE'S DETAILS

State Bank of India, India
JAI HIND MARKET NANGAL BHUR PATHANKOT PUNJAB INDIA Gurdaspur
Account No:- 65224876106
Account Details from to

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	2018-12-29		OUT-CHQ RETURN 10388 CLEARING CPC C 01Funds Insufficient	-12000.00	Bounced O/W Cheque	81868.04
2	2019-03-05		OUT-CHQ RETURN 10388 CLEARING CPC C 01Funds Insufficient	-19498.00	Bounced O/W Cheque	111110.64
3	2019-04-17		OUT-CHQ RETURN 10388 CLEARING CPC C 01Funds Insufficient	-7000.00	Bounced O/W Cheque	362158.41
4	2019-04-29		OUT-CHQ RETURN 10388 CLEARING CPC C 01Funds Insufficient	-8000.00	Bounced O/W Cheque	63497.39



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