



Prelim Report of

## KUMKUM UDYOG

**Dated:**

**Registered Office**

KUKKUM UDYOG,  
HANUMAN DHANI CHOWK  
CIRCULAR ROAD  
District: Bhiwani,  
Taluka: Bhiwani,  
Bhiwani-127021

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**Contact Number:** 9255498886

**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	13/06/2019
2	Date of In-Principle Approval	



## PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	Construction Material	Not Set
2.	Loan Amount	- Rupees	Not Set
3.	Geographical Market Focus	Bhiwani	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	76.79%	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	15 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	808	Not Set
23.	Commercial Bureau - Maximum DPDs (last 12 months)	0 DPDs	Not Set



## PROJECT SNAPSHOT

<b>Industry:</b>	Construction Material
<b>Establishment Year:</b>	February 1964
<b>Constitution:</b>	Sole Proprietorship
<b>PAN:</b>	ACUPK1277F
<b>GSTIN (1):</b>	06ACUPK1277F1ZE (Primary)

### • GST DETAILS

<b>Number of Customers:</b>	3
<b>Customer Concentration:</b>	• <b>76.79 %</b>
<b>Projected Sales as per GST:</b>	7,768,919 Rs.
<b>Factory Premise:</b>	Owned
<b>Know How:</b>	Specialised Know How
<b>Competition:</b>	Low
<b>Commercial Operation Date:</b>	-

### • **Proprietors Background:**

<b>Name</b>	MAHESH KUMAR
<b>PAN</b>	ACUPK1277F
<b>Address</b>	PROP. M/s KUKKUM UDYOG HANUMAN DHANI CHOWK CIRCULAR ROAD Bhiwani H.O, Bhiwani, Bhiwani, HARYANA, 127021
<b>Mobile No</b>	9812392823
<b>Date of Birth</b>	15-02-1964
<b>Total Experience</b>	7
<b>Networth</b>	8,000,000
<b>Bureau Score</b>	808
<b>Personal Loan Obligation</b>	
<b>Father Name</b>	GOPAL



## PROJECT SNAPSHOT

<b>Educational Status</b>	Graduate (General)
<b>Nationality</b>	India
<b>Visually Impaired</b>	No
<b>Residence Status</b>	Resident India

### • Additional Detail for Main Proprietors:

<b>Name</b>	MAHESH KUMAR
<b>Marital Status</b>	Married
<b>Spouse Name</b>	GOPAL SINGH
<b>Spouse Detail</b>	Not 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

### • 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)
03-01-2018	HDFC Bank India	Auto Loan	606,761.00	480,216.00	480216.0	12672.0	0.0	-
21-12-2015	State Bank of India India	Cash credit	2,000,000.00	1,272,697.00	1272697.0	12726.97	5000000.0	-
21-12-2015	State Bank of India India	Medium term loan (period above 1 year and up to 3 years)	900,000.00	275,981.00	275981.0	21142.0	2000000.0	-



## PROJECT SNAPSHOT

### • Fund Requirement:

Particulars	Details
Facility	
Loan Amount	0
Promotor's Contribution	2,543,000 (55.98%)
EMI	
Rate of Interest (%)	
Purpose	Working Capital
Amount of Security	7,000,000.00

### • Business Name Comparison

Name as per GST (1)	MAHESH KUMAR
Name as per ITR	MAHESH KUMAR
Name edited by user	KUMKUM UDYOG
Trade Name as per GST (1)	-
Name as per Bank Statement	KUMKUM UDYOG

**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)		
<b><i>For the Year ended</i></b>	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>	8,462,350	1,885,134	2,265,200
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
<b><i>Net Sales</i></b>	8,462,350	1,885,134	2,265,200
<b>EXPENDITURE :</b>			
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
<b><i>Total Expenditure</i></b>	0	0	0
<b><i>Operating Profit (Excl OI)</i></b>	8,462,350	1,885,134	2,265,200
Other Income	0	0	0
<b><i>Operating Profit (EBITDA)</i></b>	8,462,350	1,885,134	2,265,200
Interest	0	0	0
<b><i>PBDT</i></b>	8,462,350	1,885,134	2,265,200
Depreciation	0	0	0
<b><i>Profit Before Taxation &amp; Exceptional Items</i></b>	8,462,350	1,885,134	2,265,200
Exceptional Income / Expenses	0	0	0
<b><i>Profit Before Tax</i></b>	8,462,350	1,885,134	2,265,200





## 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>	-7,944,560	-1,698,491	-1,924,700
<b>Profit After Tax</b>	517,790	186,643	340,500
Dividend Pay Out	0	0	0
<b>Equity Dividend %</b>	0.0	0.0	0.0
<b>Earnings Per Share (INR)</b>	0.0	0.0	0.0

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	0	0	0
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
<b>Shareholder's Funds</b>	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
<b>Total Non-Current Liabilities</b>	0	0	0
Trade Payables	1,462,663	297,000	0
Other Current Liabilities	0	0	0



## FINANCIAL DETAILS

### EXISTING FINANCIALS

Balance Sheet -Equities and Liabilities			
Short Term Provisions	0	0	0
<b>Total Current Liabilities</b>	1,462,663	297,000	0
<b>Other Liabilities (Need to check at the time of Due Diligence)</b>	0	0	0
<b>Total Liabilities</b>	1,462,663	297,000	0
Balance Sheet -Assets			
Units	(INR Absolute)		
<b>As on:</b>	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
<b>Net Block</b>	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
<b>Total Non-Current Assets</b>	0	0	0
Inventories	2,940,500	1,546,300	0
Sundry Debtors	62,397	401,955	0
Cash and Bank	641,052	598,301	115,400
Other Current Assets	0	0	0
Short Term Loans and Advances	0	0	0
<b>Total Current Assets</b>	3,643,949	2,546,556	115,400
<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>	3,643,949	2,546,556	115,400
<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	100.00	100.00
PATM (%)	6.12	9.90	15.03
ROCE (%)	#	#	-
Asset Turnover(x)	2.32	0.74	19.63
Inventory Turnover (days)	0.00	0.00	0.00
Debtors Turnover(days)	2.69	77.83	0.00
Creditors Turnover (days)	0.00	0.00	0.00
Sales/Working Capital (x)	66.43	319.72	0.00
Net Sales Growth(%)	348.90	-16.78	-
PAT Growth(%)	177.42	-45.19	-
Adjusted Total Debt/Equity(x)	0.00	0.00	0.00
Growth in Debt/ Equity (%)	0.00	0.00	-
Current Ratio(x)	2.05	6.56	0.00
Current Ratio (As per CMA)	2	9	0
Quick Ratio(x)	0.04	1.35	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	101.31	12.41	-
Growth in CFO Margin (%)	716.60	-	-



## 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	8,462,350	1,885,134	2,265,200
Add	Export Sales	0	0	0
	<b>Total</b>	8,462,350	1,885,134	2,265,200
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
	<b>Total</b>	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
	<b>Total</b>	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
	<b>Total</b>	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
	<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	0	0	0
Add	Preference shares [redeemable after one year]	0	0	0
	<b>Total</b>	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
	<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	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
	<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]	0	0	0
	<b>Total</b>	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
	<b>Total</b>	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
	<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 [includ. bills purchased and discounted by banks]	62,397	401,955	0
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	<b>Total</b>	62,397	401,955	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
	<b>Total</b>	0	0	0
<b>Note 16: Short Term Loans and Advances (INR Absolute)</b>				
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
	<b>Total</b>	0	0	0

Add	Other current assets [specify]DEPB/ DUTY DRAWBACK	0	0	0
	<b>Total</b>	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
	<b>Total</b>	0	0	0



# GST DATA

## 1 . GST Data (MAHESH KUMAR) (06ACUPK1277F1ZE)

### KEY OBSERVATION

<b>1. Out of Total Sales, B2B sales comprises highest sales in % terms (69%)</b>	
<b>2. Margin (Sales Minus Purchase) is 23% of the Total Sales Amount.</b>	
<b>3. Customer Concentration (Top 5):</b>	69% of Total Sales
<b>4. Supplier Concentration (Top 5):</b>	86% 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. 1957577
<b>7. Median Sales:</b>	Rs. 3906939
<b>8. Average Purchase:</b>	Rs. 757258
<b>9. Median Purchase:</b>	Rs. 834525
<b>10. Highest sales are in the month of</b>	03-2018
<b>11. Highest Purchase are in the month of</b>	12-2018

### OVERVIEW

Sr.No	Particulars	Details
1.	Total No. of Months	8
2.	Total No. of Customers	3
3.	Total No. of Suppliers	17
4.	Total Sales (Invoice Value)	15660618
A.	B2B	10844156
B.	B2CL	0
C.	B2CS	4801462
D.	Exports	0
E.	Nil Rated Good	15000
F.	Exempted Goods	0
G.	Non GST Outward Supplies	0
5.	Total Purchases	12116123
6.	Difference (Sales Minus Purchase)	3544495



## GST DATA

7.	Margin (%)	23
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### TOP 5 CUSTOMERS

Sr.No	GSTIN	Name/State	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	06AACAT0230E1Z5	THE BHIWANI NEW PRAGATI COOPERATIVE LABOUR & CONSTRUCTION SOCIETY LIMITED	5	8169000	6915350	52
2	06APTPP1041A1Z7	MAHABIR PRASAD	1	1450000	1132812	9
3	06AMIPD1977D1Z9	NARAYNI DALMIA	1	1225156	957155	8
Total			7	10844156	9005317	69

### TOP 5 SUPPLIERS

Sr.No	GSTIN	Name/State	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	08AACCS8796G1ZR	SHREE CEMENT LIMITED	54	6356738	4966202	52
2	06AMIPD1977D1Z9	NARAYNI DALMIA	37	2209450	1726133	18
3	06AGJPN8130B1ZO	NISHANT SONI	61	900239	857373	7
4	06ACAPJ9390C1ZR	RAJ KUMAR JALAN	10	611400	477656	5
5	06AJKPD6864C1ZB	SUMIT DALMIA	9	400200	312656	3
Total			171	10478027	8340021	85

### MONTH WISE SALES

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	07-2017	575615	0	128192		0	0	0	703807
2	09-2017		0	502874		15000	0	0	517874
3	12-2017		0	0		0	0	0	0



## GST DATA

4	03-2018	5339006	0	183343		0	0	0	5522349
5	06-2018	1102710	0	0		0	0	0	1102710
6	09-2018		0	0		0	0	0	0
7	12-2018	2717908	0	687337		0	0	0	3405245
8	03-2019	1108917	0	3299716		0	0	0	4408633
<b>Total</b>		10844156	0	4801462	0	15000	0	0	

### MONTH WISE PURCHASE

Sr.No	Months	B2B	Total
1	07-2017	631125	631125
2	08-2017	442500	442500
3	09-2017	323006	323006
4	10-2017	37917	37917
5	11-2017	928534	928534
6	12-2017	773597	773597
7	01-2018	895453	895453
8	02-2018	950503	950503
9	03-2018	1456485	1456485
10	04-2018	1126540	1126540
11	05-2018	17022	17022
12	06-2018	83802	83802
13	07-2018	5900	5900
14	09-2018	419625	419625
15	12-2018	2728444	2728444
16	03-2019	1295671	1295671
<b>Total</b>		12116123	

### CREDIT/DEBIT NOTE INFO.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
<b>Total</b>		0	0	0	0	

### INWARD SUPPLY DESCRIPTION



## GST DATA

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



# BANK STATEMENT ANALYSIS

## MONTH WISE DETAILS

**State Bank of India, India**  
**NEAR KHEMKA MANDIR, AZAD NAGAR BHIWANI Bhiwani**  
**Account No:- 61301276940**  
**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	2	2	3	2	1	1
Total Amount of Credit Transactions	632059.00	1080000.00	835180.00	500072.00	2896316.00	1050000.00
Total No. of Debit Transactions	6	6	6	8	10	5
Total Amount of Debit Transactions	964891.50	1131154.20	1041025.50	620621.50	2407190.90	843966.00
Total No. of Cash Deposits	0	0	0	0	0	0
Total Amount of Cash Deposits	0.00	0.00	0.00	0.00	0.00	0.00
Total No. of Cash Withdrawals	0	0	0	1	1	0
Total Amount of Cash Withdrawals	0.00	0.00	0.00	150000.00	100000.00	0.00
Total No. of Cheque Deposits	0	0	2	2	0	0
Total Amount of Cheque Deposits	0.00	0.00	585180.00	400000.00	0.00	0.00
Total No. of Cheque Issues	3	4	4	3	6	3
Total Amount of Cheque Issues	927559.50	1090506.20	1000088.50	573854.50	2356534.40	810109.00
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	1	0	0
Min EOD Balance	-1764483.51	-1837936.21	-1804429.71	-1954724.71	-1924979.21	-1435854.11
Max EOD Balance	-1155644.51	-1547430.01	-1013404.21	-1459469.71	-1073800.71	-785883.61
Average EOD Balance	-1337801.26	-1571755.55	-1595408.27	-1830220.96	-1535470.75	-1026615.26



## BANK STATEMENT ANALYSIS

### TOP 5 FUND REMITTANCE

State Bank of India, India  
NEAR KHEMKA MANDIR, AZAD NAGAR BHIWANI Bhiwani  
Account No:- 61301276940  
Account Details from to

Month	Description	Amount
2018-11-21	Transfer out	-567180.00
2018-11-30	Transfer out	-340279.50
2018-11-25	Transfer to A/c 0061301237694	-21500.00
2018-11-21	Transfer out	-20100.00
2018-11-30	Interest Charges	-15773.00
2018-12-03	Transfer to HDFC BANK LTD. MR TRADERS	-324829.50
2018-12-03	Transfer to HDFC BANK LTD. JYOTI CEMENT ...	-300029.50
2018-12-11	Transfer to HDFC BANK MONARCH INFRA	-280029.50
2018-12-03	Transfer to HDFC BANK LTD DALMIA CEMENT ...	-185617.70
2018-12-25	Transfer to A/c 0061301237694	-21500.00
2019-01-05	Transfer to HDFC BANK LTD. JYOTI CEMENT ...	-500029.50
2019-01-08	Transfer to HDFC BANK DALMIA CEMENT AGENCY	-250029.50
2019-01-21	Transfer to AXIS BANK LTD THE BHIWANI NE...	-200029.50
2019-01-07	Insurance	-50000.00
2019-01-25	Transfer to A/c 0061301237694	-21500.00
2019-02-21	Transfer to ICICI BANK LTD HHWC	-421829.50
2019-02-06	Cash Withdrawal	-150000.00
2019-02-25	Transfer to A/c 0061301237694	-21500.00
2019-02-28	Interest Charges	-20155.00
2019-02-12	Insurance	-4728.00
2019-03-12	Transfer to UNION BANK OF INDIA MAHESH K...	-1540059.00
2019-03-12	Transfer to HDFC BANK LTD. JYOTI CEMENT ...	-404429.50
2019-03-16	Transfer out	-200000.00
2019-03-12	Cash Withdrawal	-100000.00
2019-03-18	Transfer to IDBI BANK LTD SANDEEP KEJRIWAL	-92045.90
2019-04-02	Transfer to AXIS BANK LTD NIRMAN BUILDIN...	-400029.50





## **BANK STATEMENT ANALYSIS**

### **TOP 5 FUND REMITTANCE**

2019-04-15	Transfer to HDFC BANK LTD. M R TRADERS	-400029.50
2019-04-25	Transfer to A/c 0061301237694	-21500.00
2019-04-30	Interest Charges	-12357.00
2019-04-28	Transfer out	-10050.00



# **BANK STATEMENT ANALYSIS**

## **TOP 5 FUND RECEIVED**

**State Bank of India, India**  
**NEAR KHEMKA MANDIR, AZAD NAGAR BHIWANI Bhiwani**  
**Account No:- 61301276940**  
**Account Details from to**

Month	Description	Amount
2018-11-28	Transfer in	573106.00
2018-11-15	Transfer from Shree	58953.00
2018-12-03	Transfer in	800000.00
2018-12-12	Transfer in	280000.00
2019-01-03	Transfer in	565180.00
2019-01-07	Transfer from THE BH	250000.00
2019-01-03	Transfer in	20000.00
2019-02-20	Transfer in	300072.00
2019-02-11	Transfer in	200000.00
2019-03-12	Transfer in	2896316.00
2019-04-02	Transfer in	1050000.00



# **BANK STATEMENT ANALYSIS**

## **BOUNCED CHEQUE'S DETAILS**

**State Bank of India, India**  
**NEAR KHEMKA MANDIR, AZAD NAGAR BHIWANI Bhiwani**  
**Account No:- 61301276940**  
**Account Details from to**

<b>Sr. No.</b>	<b>Date</b>	<b>Cheque No.</b>	<b>Description</b>	<b>Amount</b>	<b>Category</b>	<b>Balance</b>
1	2019-02-06		OUT-CHQ RETURN 10388 CLEARING CPC C 01Funds Insufficient	-200000.00	Bounced O/W Cheque	-1954429.71



## 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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