



Prelim Report of MSME Application

Offline Proposal

NEETU SALES CORPORATION

Dated: 23/09/2019

Registered Office

NEAR FIRST RAILWAY GATE,
NEAR KUBDE FLOUR MILL
PANCHPAOLI
District: Nagpur,
Taluka: Nagpur,
Nagpur-440002

Email Id: varshaparvate@gmail.com

Contact Number: 9325567445

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	21/09/2019
2	Date of In-Eligible	23/09/2019



2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	FMCG	-
2.	Loan Amount	- Rupees	-
3.	Geographical Market Focus	Nagpur	-
4.	CGTMSE Coverage		-
5.	MSME Category		-
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)		-
7.	Debt Equity Ratio (2018 - 2019)		-
8.	Current Ratio (2018 - 2019)		-
9.	Interest Coverage Ratio (2018 - 2019)		-
10.	TOL/TNW (2018 - 2019)		-
11.	Top Customer Concentration (B2B)	100%	-
12.	Number of cheque bounced (Last Month)	0	-
13.	Number of cheque bounced (Last 6 Month)	0	-
14.	Risk Model Score		-
15.	Age of Establishment	8 Years	-
16.	Positive Profitability history		-
17.	Past Year Turnover		-
18.	Positive Net Worth history		-
19.	Turnover to Loan Ratio (2018 - 2019)		-
20.	Gross Cash Accruals to loan ratio (2018 - 2019)		-
21.	Minimum Bureau Score - Director/ Partner/ Proprietor	721	-
22.	Commercial Bureau - Maximum DPDs (last 12 months)	71 DPDs	-
23.	Maximum Drop in turnover allowed		-
24.	Utilisation percentage	84%	-
25.	Credit Summation	303.08%	-
26.	Collateral Coverage % (includes only Collateral Security Value)		-



2. PARAMETER CHECK

27.	Debt Service Coverage Ratio (Conservative)		-
29.	Minimum Bureau Score - Main Director/ Partner/ Proprietor	721	-
30.	Commercial Bureau - Maximum DPDs (last 3 months)	42 DPDs	-

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:	FMCG
Establishment Year:	October 1979
Constitution:	Sole Proprietorship
PAN:	BFUPP1973H
GSTIN (1):	27BFUPP1973H1ZR (Primary)

(b) GST Details

Number of Customers:	0
Top Customer Concentration (B2B):	100.00 %
Projected Sales as per GST (Rs.):	
Factory Premise:	Owned
Know How:	Common Knowledge
Competition:	Low
Commercial Operation Date:	-

(c) Proprietors Background:

Name	MR NIKESH SHANKARRAO PARWATE
PAN	BFUPP1973H
Address	NEAR FIRST RAILWAY GATE NEAR KUBDE FLOUR MILL PANCHPAOLI Nagpur City H.O, Nagpur, Nagpur, MAHARASHTRA, 440002
Mobile No	9373447572
Date of Birth	15-10-1979
Total Experience	15
Networth	10,86,211
TransUnion	754



3. Project Snapshot

Experian	-
Personal Loan Obligation	13333.0
Father Name	SHANKARRAO
Educational Status	Under Matriculate
Nationality	India
Visually Impaired	No
Residence Status	Resident India

(d) Additional Detail for Main Proprietors:

Name	MR NIKESH SHANKARRAO PARWATE
Marital Status	Married
Spouse Name	VAISHALI NIKESH PARWATE
Spouse Detail	Not Employed
No. of Children	2
Owning a House	Home Owner
Assessed for Income Tax	Assessed
Have Life Insurance Policy	Yes

(e) MSME Ranking (as per Bureau)

MSME Ranking :	NA
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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)
01-01-2018	Bank of Baroda India	Cash credit	7,00,000	5,31,565		5,315		-



3. Project Snapshot

18-09-2016	Canara Bank India	Long term loan (period above 3 years)	1,50,000	80,192		3,212		-
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3. Project Snapshot

(g) Fund Requirement:

Particulars	Details
Facility	Working Capital
Loan Amount Applied	22,00,000
Promotor's Contribution	10,86,211 (42.00%)
Purpose	Working Capital

(h) Business Name Comparision

Name as per GST (1)	NIKESH SHANKARRAO PARWATE
Name as per ITR	NIKESH SHANKARRAO PARWATE
Name edited by user*	NEETU SALES CORPORATION
Trade Name as per GST (1)	-
Name as per Bank Statement	M/S. NEETU SALES CORPORATION

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-2019	31-Mar-2018	31-Mar-2017
No of Months	12	12	12
INCOME :			
Gross Sales (Including Indirect Taxes collected on sales)	45,85,054	37,58,094	30,43,750
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
Net Sales	45,85,054	37,58,094	30,43,750
EXPENDITURE :			
Increase/Decrease in Stock	0	-6,51,417	0
Raw Material Consumed	0	37,42,664	0
Power & Fuel Cost	0	11,762	0
Employee Cost	0	1,08,000	0
General and Administration Expenses	41,07,819	62,978	0
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	0	17,824	0
Less: Expenses Capitalised	0	0	0
Total Expenditure	41,07,819	32,91,811	0
Operating Profit (Excl OI)	4,77,235	4,66,283	30,43,750
Other Income	0	0	0
Operating Profit (EBITDA)	4,77,235	4,66,283	30,43,750
Interest	0	46,411	0
PBDT	4,77,235	4,19,872	30,43,750
Depreciation	0	7,294	0
Profit Before Taxation & Exceptional Items	4,77,235	4,12,578	30,43,750
Exceptional Income / Expenses	0	0	0
Profit Before Tax	4,77,235	4,12,578	30,43,750
Provision for Tax	0	0	0
Other Income (Need to check at the time of Due Diligence)	0	0	-26,93,719



4. Financials Details

(a) Existing Financials

Profit & Loss Statement			
Profit After Tax	4,77,235	4,12,578	3,50,031
Dividend Pay Out	0	0	0
Equity Dividend %	0	0	0
Earnings Per Share	0.0	0	0.0

Balance Sheet -Equities and Liabilities			
Units	(INR)		
As on:	31-Mar-2019	31-Mar-2018	31-Mar-2017
EQUITY AND LIABILITIES			
Share Capital	0	8,86,101	0
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
Shareholder's Funds	0	8,86,101	0
Minority Interest	0	0	0
Secured Loans	0	5,69,458	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	5,69,458	0
Trade Payables	72,326	1,73,760	98,720
Other Current Liabilities	0	0	0
Short Term Provisions	0	0	0
Total Current Liabilities	72,326	1,73,760	98,720
Other Liabilities (Need to check at the time of Due Diligence)	0	0	0



4. Financials Details

(a) Existing Financials

Balance Sheet -Equities and Liabilities			
Total Liabilities	72,326	16,29,319	98,720
Balance Sheet -Assets			
Units	(INR)		
As on:	31-Mar-2019	31-Mar-2018	31-Mar-2017
Gross Block	0	53,622	0
Less: Accumulated Depreciation	0	7,294	0
Less: Impairment of Assets	0	0	0
Net Block	0	46,328	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	10,42,382	11,54,917	2,13,400
Sundry Debtors	3,02,120	2,22,650	1,27,200
Cash and Bank	91,086	42,538	1,24,240
Other Current Assets	0	1,62,886	0
Short Term Loans and Advances	0	0	0
Total Current Assets	14,35,588	15,82,991	4,64,840
Other Assets (Need to check at the time of Due Diligence)	0	0	0
Total Assets	14,35,588	16,29,319	4,64,840
Book Value	0.0	1	0.0



4. Financial Details

(b) Ratio Analysis

Ratio Analysis			
Ratio	31-Mar-2019	31-Mar-2018	31-Mar-2017
EBITDA (%)	10.41	12.41	100.00
PATM (%)	10.41	10.98	11.50
ROCE (%)	65.57	64.07	NA
Asset Turnover(x)	3.19	2.31	6.55
Inventory Turnover (days)	92.62	128.06	0.00
Debtors Turnover(days)	24.05	21.62	15.25
Creditors Turnover (days)	0.00	16.89	0.00
Sales/Working Capital (x)	101.27	116.92	29.01
Net Sales Growth(%)	22.00	23.47	NA
PAT Growth(%)	15.67	17.87	NA
Adjusted Total Debt/Equity(x)	0.00	0.64	0.00
Growth in Debt/ Equity (%)	-100.00	0.00	NA
Current Ratio(x)	18.59	7.93	3.45
Current Ratio (As per CMA)	19.85	9.11	4.71
Quick Ratio(x)	4.18	1.28	1.29
Interest Coverage	0.00	10.05	0.00
Debt/ EBITDA	0.00	1.22	0.00
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	12.47	-18.76	NA
Growth in CFO Margin (%)	-166.48	NA	NA



4. Financial Details

(c) Notes to Account

Notes to Account: Profit & Loss Statement

Note 1: Gross Sales

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Domestic Sales	45,85,054	37,58,094	30,43,750
Add	Export Sales	0	0	0
	Total	45,85,054	37,58,094	30,43,750

Note 2: Indirect Taxes

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Excise Duty	0	0	0
Add	Other items	0	0	0
	Total	0	0	0

Note 3: Increase/Decrease in Stock

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Op. stocks-in-process	0	0	0
Minus	Cl. stocks-in-process	0	0	0
Add	Op.Stock of F.G.	0	5,03,500	0
Minus	Cl. stock of F.G.	0	11,54,917	0
	Total	0	-6,51,417	0

Note 4: Raw Material Consumed

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Raw materials[including stores & other items used in the process of manufacture]	0	37,42,664	0
Add	Other spares	0	0	0
	Total	0	37,42,664	0

Note 5: Provision for Tax

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Provision for taxes	0	0	0
Add	Provision for Deferred Tax	0	0	0



4. Financial Details

(c) Notes to Account

	Total	0	0	0
Note 6: Share Capital				
	Particular	31-Mar-2019	31-Mar-2018	31-Mar-2017
	Ordinary share capital	0	8,86,101	0
Add	Preference shares [redeemable after one year]	0	0	0
	Total	0	8,86,101	0
Note 7: Other Reserves & Surplus				
	Particular	31-Mar-2019	31-Mar-2018	31-Mar-2017
	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				
	Particular	31-Mar-2019	31-Mar-2018	31-Mar-2017
	Term Loans [excl'd instalments payable within one year] (Unsecured)	0	0	0
Add	Unsecured loans from others	0	0	0
	Total	0	0	0
Note 9: Other Borrowings (including Short Term)				
	Particular	31-Mar-2019	31-Mar-2018	31-Mar-2017
	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



4. Financial Details

(c) Notes to Account

Note 10: Other Long Term Liabilities

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	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

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	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

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	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

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	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

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Receivables other than deferred & exports [incl. bills purchased and discounted by banks]	3,02,120	2,22,650	1,27,200
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	Total	3,02,120	2,22,650	1,27,200

Note 15: Other Current Assets

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	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	0	1,62,886	0
	Total	0	1,62,886	0

Note 16: Short Term Loans and Advances

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Advances to suppliers of raw materials & stores/spares	0	0	0
Add	Advance payment of taxes	0	0	0
	Total	0	0	0



5. GST Data

1 . GST Data (NIKESH SHANKARRAO PARWATE) (27BFUPP1973H1ZR)

Key Observation

1. Highest Sales Category	77% (B2B)
2. Gross Margin % (Sales-Purchase / Sales)	64%
3. Customer Concentration (B2B) (Top 5):	0% of Total Sales
4. Supplier Concentration (Top 5):	100% of Total Purchase
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	Rs. 7,50,984
7. Median Sales:	Rs. 10,79,972
8. Average Purchase:	Rs. 1,18,772
9. Median Purchase:	Rs. 82,583
10. Highest sales are in the month of	09-2018
11. Highest Purchase are in the month of	11-2017

Overview

Sr.No	Particulars	Details
1.	Total No. of Months	7
2.	Total No. of Customers	0
3.	Total No. of Suppliers	4
4.	Total Sales (Invoice Value)	52,56,891
A.	B2B	0
B.	B2CL	0
C.	B2CS	11,89,823
D.	Exports	0
E.	Nil Rated Good	0
F.	Exempted Goods	40,67,068
G.	Non GST Outward Supplies	0
5.	Total Purchases	19,00,358
6.	Difference (Sales Minus Purchase)	33,56,533



5. GST Data

7.	Margin (%)	64
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Top 5 Customers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Sales
Total			0	0	0	0

Top 5 Suppliers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	27ABFPH0872H1ZR		37	17,20,629	12,12,120	91
2	27AABCP9222D1ZM		4	1,36,233	1,28,045	7
3	27AAACD5879K1Z5		1	32,000	27,119	2
4	27ACOF57280A1ZW		2	11,496	9,742	1
Total			44	19,00,358	13,77,026	101

Month Wise Sales

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	09-2017		0	0	0	0	0	0	0
2	12-2017		0	2,15,928	0	0	8,90,420	0	11,06,348
3	03-2018		0	81,491	0	0	9,72,105	0	10,53,596
4	06-2018		0	1,99,189	0	0	7,82,115	0	9,81,304
5	09-2018		0	3,88,048	0	0	12,70,908	0	16,58,956
6	03-2019		0	2,18,765	0	0	0	0	2,18,765
7	06-2019		0	86,402	0	0	1,51,520	0	2,37,922
Total		0	0	11,89,823	0	0	40,67,068	0	

Month Wise Purchase

Sr.No	Months	B2B	Total
1	11-2017	5,95,718	5,95,718
2	12-2017	13,678	13,678
3	01-2018	58,871	58,871



5. GST Data

4	02-2018	7,265	7,265
5	03-2018	24,429	24,429
6	04-2018	32,000	32,000
7	05-2018	1,02,796	1,02,796
8	06-2018	90,981	90,981
9	07-2018	98,813	98,813
10	09-2018	2,37,254	2,37,254
11	12-2018	2,43,241	2,43,241
12	03-2019	2,43,964	2,43,964
13	05-2019	12,115	12,115
14	06-2019	74,185	74,185
15	07-2019	21,732	21,732
16	08-2019	43,316	43,316
Total		19,00,358	

Credit/Debit Note Info.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
Total		0	0	0	0	

Inward Supply Description

Sr.No	Months	GST		NON GST		Total
		Inter- State Supplies	Intra- State Supplies	Inter- State Supplies	Intra- State Supplies	
1	082019	0	1,38,470	0	0	16,61,640
1	112017	0	8,36,916	0	0	0
1	122017	0	5,26,323	0	0	0
1	012018	0	3,17,822	0	0	0
1	022018	0	2,56,129	0	0	0
1	032018	0	4,10,869	0	0	0
1	042018	0	1,17,589	0	0	0
1	052018	0	1,19,747	0	0	0
1	062018	0	6,52,446	0	0	0
1	072018	0	4,15,669	0	0	0



5. GST Data

1	082018	0	4,16,421	0	0	0
1	092018	0	4,18,507	0	0	0
Total						



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

Bank of Baroda, India
Account No:- 07070500005192
Account Details from Mar-19 to Aug-19

Description	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19
Total No. of Credit Transactions	17	6	3	9	21	29
Total Amount of Credit Transactions	3,89,230	4,05,697	9,550	2,58,921	4,02,752	3,00,255
Total No. of Debit Transactions	6	4	3	6	9	15
Total Amount of Debit Transactions	3,65,752	3,59,984	57,579	2,71,623	3,66,081	3,04,980
Total No. of Cash Deposits	4	4	0	4	6	6
Total Amount of Cash Deposits	3,53,770	4,03,800	0	2,48,050	3,70,060	2,23,560
Total No. of Cash Withdrawals	0	0	0	0	0	0
Total Amount of Cash Withdrawals	0	0	0	0	0	0
Total No. of Cheque Deposits	13	2	3	5	15	22



7. Bank Statement Analysis

(a) Month Wise Details

Description	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19
Total Amount of Cheque Deposits	35,460	1,897	9,550	10,871	32,692	72,808
Total No. of Cheque Issues	4	3	2	3	7	8
Total Amount of Cheque Issues	3,58,746	3,54,291	52,179	2,65,672	3,59,745	2,98,517
Total No. of Inward Cheque Bounces	0	0	0	0	0	0
Total No. of Outward Cheque Bounces	0	0	0	0	0	0
Min EOD Balance	-6,65,835	-6,54,783	-5,50,807	-6,50,913	-6,81,385	-6,80,236
Max EOD Balance	-3,69,986	-3,64,524	-5,02,778	-4,15,607	-4,83,076	-5,06,942
Average EOD Balance	-6,27,160	-5,75,024	-5,15,659	-5,88,891	-5,99,098	-6,24,535



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

Bank of Baroda, India
Account No:- 07070500005192
Account Details from Mar-19 to Aug-19

Month	Description	Category	Amount
06-03-2019	NIHAR ENTP-ITWARI	Transfer out	-2,99,095
22-03-2019	SHREEJEE SALES CORPORATIO	Transfer out	-37,971
15-03-2019	SHREEJEE SALES CORPORATIO	Transfer out	-11,616
14-03-2019	SHREEJEE SALES CORPORATIO	Transfer out	-10,064
31-03-2019	07070500005192:Int.Coll:01-03-2019 to 31-03-2019	Interest Charges	-6,416
05-04-2019	NIHAR ENTERPRISES-ITWARI	Transfer out	-2,90,259
26-04-2019	NEFT-BARBS19116626721-BAMBINO PASTA FOOD INDUSTRIE	Transfer to BAMBINO PASTA FOOD INDUSTRIE	-46,102
02-04-2019	BHAVAN B P MADIR-KORADI	Transfer out	-17,930
30-04-2019	07070500005192:Int.Coll:01-04-2019 to 30-04-2019	Interest Charges	-5,693
16-05-2019	LIC BO 993	Insurance	-27,929
31-05-2019	NEFT-BARBV19151624668-BAMBINO PASTA FOOD INDUSTRIE	Transfer to BAMBINO PASTA FOOD INDUSTRIE	-24,250
31-05-2019	07070500005192:Int.Coll:01-05-2019 to 31-05-2019	Interest Charges	-5,400
06-06-2019	NIHAR ENTERPRISES-ITWARI	Transfer out	-2,00,000
21-06-2019	NIHAR ENTERPRISES-ITWARI	Transfer out	-50,000



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

18-06-2019	SHREEJEE SALES CORPORATIO	Transfer out	-15,672
29-06-2019	07070500005192:Int.Coll:01-06-2019 to 29-06-2019	Interest Charges	-5,645
19-06-2019	LFCEV UP TO 150619	Bank Charges	-295
04-07-2019	NIHAR ENTERPRISES-ITWARI	Transfer out	-1,46,441
10-07-2019	SHREEJEE SALES CORPORATIO	Transfer out	-93,195
30-07-2019	SHREEJEE SALES CORPORATIO	Transfer out	-43,022
11-07-2019	M S CHIRAG MARKETING	Transfer out	-38,601
11-07-2019	NEFT-BARBR19192817687-BAMBINO PASTA FOOD INDUSTRIE	Transfer to BAMBINO PASTA FOOD INDUSTRIE	-20,732
03-08-2019	NIHAR ENTERPRISES-ITWARI	Transfer out	-1,61,860
09-08-2019	NEFT-BARBU19221017521-BAMBINO PASTA FOOD INDUSTRIE	Transfer to BAMBINO PASTA FOOD INDUSTRIE	-35,817
21-08-2019	SHREEJEE SALES CORPORATIO	Transfer out	-30,502
17-08-2019	SHREEJEE SALES CORPORATIO	Transfer out	-29,857
14-08-2019	BHAVANS-KORADI	Transfer out	-19,680



7. Bank Statement Analysis

(c) Top 5 Fund Received

Bank of Baroda, India
Account No:- 07070500005192
Account Details from Mar-19 to Aug-19

Month	Description	Category	Amount
05-03-2019	BY CASH	Cash Deposit	1,83,600
30-03-2019	BY CASH	Cash Deposit	1,21,040
14-03-2019	BY CASH	Cash Deposit	25,000
19-03-2019	BY CASH	Cash Deposit	24,130
01-03-2019	BY INST 21317 : MICR CLG (CTS)	Transfer in	11,144
04-04-2019	BY CASH	Cash Deposit	2,00,000
15-04-2019	BY CASH	Cash Deposit	1,00,000
30-04-2019	BY CASH	Cash Deposit	53,800
23-04-2019	BY CASH	Cash Deposit	50,000
03-04-2019	BY INST 205426 : MICR CLG (CTS)	Transfer in	997
22-05-2019	BY INST 982346 : MICR CLG (CTS)	Transfer in	6,447
29-05-2019	BY INST 982681 : MICR CLG (CTS)	Transfer in	2,614
22-05-2019	BY INST 83592 : MICR CLG (CTS)	Transfer in	489
04-06-2019	BY CASH	Cash Deposit	1,35,200
25-06-2019	BY CASH	Cash Deposit	45,650
28-06-2019	BY CASH	Cash Deposit	41,950
15-06-2019	BY CASH	Cash Deposit	25,250



7. Bank Statement Analysis

(c) Top 5 Fund Received

25-06-2019	BY INST 504563 : MICR CLG (CTS)	Transfer in	4,049
09-07-2019	BY CASH	Cash Deposit	1,00,000
16-07-2019	BY CASH	Cash Deposit	79,500
02-07-2019	BY CASH	Cash Deposit	75,000
29-07-2019	BY CASH	Cash Deposit	44,730
26-07-2019	BY CASH	Cash Deposit	43,800
13-08-2019	BY CASH	Cash Deposit	54,650
19-08-2019	BY CASH	Cash Deposit	48,850
26-08-2019	BY CASH	Cash Deposit	44,400
29-08-2019	BY CASH	Cash Deposit	30,800
01-08-2019	BY CASH	Cash Deposit	26,940



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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