



Prelim Report of MSME Application

In-Principle Approved Proposal

MAA VAISHNO ENTERPRISES

Application Type - New - Working Capital (Oriental Tatkal 25 WC new <3Yrs)

Application Code - CW-AWC-91312-688487

Dated: 14/11/2019

Registered Office

H.NO 71,

-

PACCA DANGA

District: Jammu,

Taluka: Jammu,

Jammu-180001

Email Id: manishkohli1982@gmail.com

Contact Number: 9419181654

Powered By:



[A FinTech Initiative]



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1. Timeline & Approval Data

Sr.No.	Particulars	Date
1	Date of Proposal	14/11/2019
2	Date of In-Principle Approval	14/11/2019

Sr.No.	Particulars	Details
1	Loan Applied Amount	25,00,000
2	In-Principle Total Amount	25,00,000
	a) Existing Limit	0
	b) Additional Limit	25,00,000
3	ROI (%)	8.7
4	PF (%)	0.5
5	Tenure (Years)	Renewable Annually



2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	FMCG	Yes
2.	Loan Amount	25,00,000 Rupees	Yes
3.	Geographical Market Focus	Jammu	Yes
4.	CGTMSE Coverage	New to CGTMSE Coverage	Yes
5.	MSME Category	Micro	Yes
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)	50%	Not Set
7.	Debt Equity Ratio (2018 - 2019)	0.39 Times	Yes
8.	Current Ratio (2018 - 2019)	4.95 Times	Yes
9.	Interest Coverage Ratio (2018 - 2019)	56.78 Times	Yes
10.	TOL/TNW (2018 - 2019)	0.7 Times	Yes
11.	Top Customer Concentration (B2B)	14.07%	Yes
12.	Number of cheque bounced (Last Month)	0	Yes
13.	Number of cheque bounced (Last 6 Month)	2	Yes
14.	Risk Model Score	75	Yes
15.	Age of Establishment	20 Years	Yes
16.	Positive Profitability history	2 Years	Yes
17.	Past Year Turnover	4,83,92,484 Rupees	Yes
18.	Positive Net Worth history	2 Years	Yes
19.	Turnover to Loan Ratio (2018 - 2019)	-	Yes
20.	Gross Cash Accruals to loan ratio (2018 - 2019)	-	No
21.	Minimum Bureau Score - Director/ Partner/ Proprietor	759	Yes
22.	Commercial Bureau - Maximum DPDs (last 12 months)	0 DPDs	Yes
23.	Maximum Drop in turnover allowed	-	No
24.	Utilisation percentage	No limit account found from Commercial Cibil	Yes
25.	Credit Summation	75.88%	Yes
26.	Collateral Coverage % (includes only Collateral Security Value)	0%	Not Set



2. PARAMETER CHECK

27.	Debt Service Coverage Ratio (Conservative)	-	Yes
29.	Minimum Bureau Score - Main Director/ Partner/ Proprietor	759	Not Set
30.	Commercial Bureau - Maximum DPDs (last 3 months)	0 DPDs	Not Set
31.	Minimum number of credit transaction in bank account per month in last 6 months	1060	Not Set
32.	Minimum number of overall transaction in bank account per month in last 6 months		Not Set
33.	Monthly average balance / Proposed EMI	-	Not Set
34.	Constitution	nullCONSTITUTION MATCHED CORPORATE	Not Set
35.	Minimum number of debit transaction in bank account per month in last 6 months	587	Not Set

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:	March 1980
Constitution:	Sole Proprietorship
PAN:	AVXPK8319C
GSTIN (1):	01AVXPK8319C1ZJ (Primary)
Product Description:	Amul haldiram and kingfisher prodcuts

(b) GST Details

Number of Customers:	67
Top Customer Concentration (B2B):	14.07 %
Projected Sales as per GST (Rs.):	4,57,99,465
Factory Premise:	Owned
Know How:	Specialised Know How
Competition:	Low
Commercial Operation Date:	-

(c) Proprietors Background:

Name	DANISH KOHLI
PAN	AVXPK8319C
Address	H.NO 71 - PACCA DANGA Jammu Market S.O, Jammu, NA, JAMMU & KASHMIR, 180001
Mobile No	9419162373
Date of Birth	08-03-1980
Total Experience	15
Networth	75,00,000
TransUnion	759
Experian	-



3. PROJECT SNAPSHOT

Personal Loan Obligation	18475.84
Father Name	Mahesh Chander Kohli
Educational Status	Graduate (General)
Nationality	India
Visually Impaired	No
Residence Status	Resident India

(d) Additional Detail for Main Proprietors:

Name	DANISH KOHLI
Marital Status	Married
Spouse Name	Poonam Kohli
Spouse Detail	Not Employed
No. of Children	2
Owning a House	Living In Family Home
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)
01-03-2018	J&K Bank India	Long term loan (period above 3 years)	1,75,000	94,256	94,256	5,570	-	-



3. PROJECT SNAPSHOT

(g) Fund Requirement:

Particulars	Details
Facility	Working Capital
Application Type	New
Product Name	Oriental Tatkal 25 WC new <3Yrs
Loan Amount Approved	25,00,000
Promotor's Contribution	6,25,000 (20.00%)
EMI	NA
Rate of Interest (%)	8.7
Purpose	Working Capital

(h) Business Name Comparision

Name as per GST (1)	DANISH KOHLI
Name as per ITR	DANISH KOHLI
Name edited by user*	MAA VAISHNO ENTERPRISES
Trade Name as per GST (1)	-
Name as per Bank Statement 1	M/S MAA VAISHNO ENTERPRISES

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. FINANCIAL DETAILS

A. 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)		
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)	4,83,92,484	4,17,74,251	0
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
Net Sales	4,83,92,484	4,17,74,251	0
EXPENDITURE :			
Increase/Decrease in Stock	3,74,191	3,24,877	0
Raw Material Consumed	4,61,89,057	3,98,57,775	0
Power & Fuel Cost	0	0	0
Employee Cost	5,75,244	4,56,000	0
General and Administration Expenses	2,05,520	2,00,217	0
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	1,74,000	1,69,085	0
Less: Expenses Capitalised	0	0	0
Total Expenditure	4,75,18,012	4,10,07,954	0
Operating Profit (Excl OI)	8,74,472	7,66,297	0
Other Income	1,43,438	1,05,016	0
Operating Profit (EBITDA)	10,17,910	8,71,313	0
Interest	16,435	0	0
PBDT	10,01,475	8,71,313	0
Depreciation	84,766	60,730	0
Profit Before Taxation & Exceptional Items	9,16,709	8,10,583	0
Exceptional Income / Expenses	0	0	0
Profit Before Tax	9,16,709	8,10,583	0
Provision for Tax	0	0	0
Other Income (Need to check at the time of Due Diligence)	0	0	0



4. FINANCIAL DETAILS

A. Existing Financials

Profit & Loss Statement			
Profit After Tax	9,16,709	8,10,583	0
Dividend Pay Out	0	0	0
Equity Dividend %	0	0	0
Earnings Per Share	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	36,59,070	31,76,853	0
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
Shareholder's Funds	36,59,070	31,76,853	0
Minority Interest	0	0	0
Secured Loans	1,44,440	2,13,205	0
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	12,67,000	15,07,000	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	14,11,440	17,20,205	0
Trade Payables	9,34,181	8,55,244	0
Other Current Liabilities	2,21,540	93,536	0
Short Term Provisions	0	0	0
Total Current Liabilities	11,55,721	9,48,780	0
Other Liabilities (Need to check at the time of Due Diligence)	0	0	0
Total Liabilities	62,26,231	58,45,838	0



4. FINANCIAL DETAILS

A. Existing Financials

Balance Sheet -Assets			
Units	(INR)		
As on:	31-Mar-2019	31-Mar-2018	31-Mar-2017
Gross Block	5,90,153	6,50,882	0
Less: Accumulated Depreciation	84,766	60,730	0
Less: Impairment of Assets	0	0	0
Net Block	5,05,387	5,90,152	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	15,87,688	19,61,879	0
Sundry Debtors	19,54,029	17,27,311	0
Cash and Bank	7,06,964	2,91,346	0
Other Current Assets	14,72,163	12,75,150	0
Short Term Loans and Advances	0	0	0
Total Current Assets	57,20,844	52,55,686	0
Other Assets (Need to check at the time of Due Diligence)	0	0	0
Total Assets	62,26,231	58,45,838	0
Book Value	1	1	0.0



4. FINANCIAL DETAILS

B. Ratio Analysis

Ratio Analysis			
Ratio	31-Mar-2019	31-Mar-2018	31-Mar-2017
EBITDA (%)	2.10	2.09	0.00
PATM (%)	1.89	1.94	0.00
ROCE (%)	20.42	35.59	NA
Asset Turnover(x)	7.77	7.15	0.00
Inventory Turnover (days)	12.20	17.46	0.00
Debtors Turnover(days)	14.74	15.09	0.00
Creditors Turnover (days)	7.38	7.83	0.00
Sales/Working Capital (x)	19.67	24.76	0.00
Net Sales Growth(%)	15.84	-100.00	NA
PAT Growth(%)	13.09	-100.00	NA
Adjusted Total Debt/Equity(x)	0.39	0.54	0.00
Growth in Debt/ Equity (%)	-27.78	0.00	NA
Current Ratio(x)	3.79	4.31	0.00
Current Ratio (As per CMA)	4.95	5.54	0.00
Quick Ratio(x)	2.09	2.02	0.00
Interest Coverage	61.94	0.00	0.00
Debt/ EBITDA	1.39	1.97	0.00
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	2.39	-7.53	NA
Growth in CFO Margin (%)	-131.82	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	4,83,92,484	4,17,74,251	0
Add	Export Sales	0	0	0
	Total	4,83,92,484	4,17,74,251	0

Note 2: Indirect Taxes

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Indirect Taxes	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.	19,61,879	22,86,756	0
Minus	Cl. stock of F.G.	15,87,688	19,61,879	0
	Total	3,74,191	3,24,877	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]	4,61,89,057	3,98,57,775	0
Add	Other spares	0	0	0
	Total	4,61,89,057	3,98,57,775	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
	Total	0	0	0



4. FINANCIAL DETAILS

C. Notes to Account

Note 6: Share Capital

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Ordinary share capital	36,59,070	31,76,853	0
Add	Preference shares [redeemable after one year]	0	0	0
	Total	36,59,070	31,76,853	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	12,67,000	15,07,000	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

Note 10: Other Long Term Liabilities



4. FINANCIAL DETAILS

C. Notes to Account

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]	2,21,540	93,536	0
	Total	2,21,540	93,536	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]	19,54,029	17,27,311	0
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	Total	19,54,029	17,27,311	0

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	14,72,163	12,75,150	0



	Total	14,72,163	12,75,150	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



4. (d) ASSESSMENT OF LIMITS

Working Capital - Nayak Committee Method

Assessment based on Nayak Committee Method

Sr. No.	Particulars	Logic	Values
1.	Projected Sales	For 2019-20	4,57,99,465.22
2.	Working Capital Requirement	Margin set by Lenders %	25.00%
3.	Working Capital Limit	Step 1 * Step 2	1,14,49,866.30
4.	Promoters Contribution	As set by Lenders %	20.00%
5.	Total Working Capital Limit	Step 3 - Step 4	91,59,893.04
6.	Existing Working Capital Limits	As per Bureau	0.00
7.	Additional Working Capital Limit	Step 5 - Step 6	91,59,893.04
8.	Proposed Additional Loan	Entered By Borrower	25,00,000.00
9.	Maximum Total limit set by Lender	Total limit set by Lender	25,00,000.00
10.	Eligible Total Working Capital Limit	Lower of Step 5 and Step 9	25,00,000.00
11.	Eligible Working Capital Limit :		
a)	Existing Working Capital Limit	Lower of Step 6 and Step 10	0.00
b)	Additional Working Capital Limit	Lower of Step 8 and Step 10	25,00,000.00
c)	Total Working Capital Limit	Point (a) + Point (b)	25,00,000.00

Month on Month Sales for Projected Sales Calculations (Fetched from GSTR3B)

Sr.No	Months	SALES	Source
1	07-2017	18,09,454	From GST
2	08-2017	34,64,078	From GST
3	09-2017	33,58,240	From GST
4	10-2017	31,18,472	From GST
5	11-2017	34,48,836	From GST
6	12-2017	39,25,531	From GST
7	01-2018	32,21,576	From GST
8	02-2018	36,46,703	From GST
9	03-2018	49,31,245	From GST
10	04-2018	36,14,749	From GST
11	05-2018	40,53,325	From GST
12	06-2018	37,80,863	From GST



4. (d) ASSESSMENT OF LIMITS

Working Capital - Nayak Committee Method

13	07-2018	41,56,925	From GST
14	08-2018	40,74,610	From GST
15	09-2018	39,20,791	From GST
16	10-2018	42,12,341	From GST
17	11-2018	42,32,758	From GST
18	12-2018	39,28,391	From GST
19	01-2019	42,52,953	From GST
20	02-2019	39,82,254	From GST
21	03-2019	41,80,087	From GST
22	04-2019	43,91,167	From GST
23	05-2019	39,20,090	From GST
24	06-2019	40,14,821	From GST
25	07-2019	44,17,046	From GST
26	08-2019	44,00,810	From GST
27	09-2019	46,69,300	From GST
28	10-2019	0	Self Declared
Total		10,51,27,416	-

Steps to Calculate Projected Sales (Growth Method)

Step No.	Computation	Formula	Value
1.	Actual Sales in last 12 Months	Last 12 Months sales	4,63,89,676.80
2.	Actual Sales in previous 13-24 Months	(corresponding previous 12 months)	4,69,87,494.36
3.	Actual Growth %	[(Step 1 - Step 2)] / (Step 2)	-1.27
4.	Maximum Growth % set by Bank	Declared by Bank	500.00
5.	Growth % Considered	[lower of (3) and (4)]	-1.27
6.	Projected sales calculated	(Step 1 + Step 5)	4,57,99,465.22
7.	Projected sales declared by borrower	Declared By Borrower	5,50,00,000.00
8.	Final Projected sales	[lower of Step 6 and Step 7]	4,57,99,465.22



5. RISK SCORING MODEL - (Oriental Tatkal 25 3Yrs)

Risk Factor	Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
Management Risk	Bureau - Transunion Score [Average of promotor's]	>= 750.01 and <= 900	11	11
	Experience In The Business	>= 8.01 years	11	11
	Age	>= 18.01 years and <= 60years	3	3
	No. Of Children	<= 2	3	3
	Owning a House	Living with Family	3	5
	Academic Qualification	Graduate	3	6
	Experience in the Line of Trade	>= 10.01 years	10	10
	Spouse Details	Not Employed	0	3
	Assessed for Income Tax	Assessed	3	3
	Have Life Insurance Policy	Yes	2	2
Financial Risk				
Business Risk	Know - How	Specialised Know How	3	3
	Line of Activity	Priority Sector	3	3
	Competition	Low	3	3
	Factory Premises	Owned	6	6
	Number of issued cheques bounced (Last Month)	<=0 times	5	6
	Number of issued cheques bounced (Last 6 Month)	<=0 times	6	6

Sr. No.	Details	Actual Score	Out Of Score	Weight	Weighted Score	Weighted Out of Score
1	Management Risk Score	49	57	40.0%	57	66
2	Financial Risk Score	0	0	35.0%	0	0
3	Business Risk Score	26	26	25.0%	19	19
	Total	75	83	100.0%	76	84
	Standardized Score	75.0	100.0			



5. RISK SCORING MODEL - (Oriental Tatkai 25 Yrs)

Risk Grading: High Safety



6. ASSESSMENT OF CGTMSE LIMITS

Steps	Description	Details	Values
1.	Nature of Entity	Manufacturing/ Service/Trading	Trader
2.	Amount Invested in Plant and Machinery/ Equipments	Amount in Rs.	5,90,153
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	Amount in Rs.	0
9.	Maximum CGTMSE Coverage Available	Amount in Rs.	1,00,00,000
10.	Loan Amount Applied For	Amount in Rs.	25,00,000
11.	Available CGTMSE Coverage (Amount) (New Loan)	Amount in Rs.	25,00,000
12.	Amount of Collateral	Amount in Rs.	0
13.	Final CGMTSE Coverage (New Loan)	Amount in Rs.	25,00,000
14.	Extent of Guarantee (New Loan)	In % Terms	50.00
15.	Extent of Guarantee (In Amount Terms) (New Loan)	Amount In Rs.	12,50,000
16.	Asset Coverage	In % Terms	50.00



6. ASSESSMENT OF CGTMSE LIMITS

Bank wise CGTMSE Coverage Provided

Sr.No	Bank Name	Guarantee Provided
No records found		



7. MCA Data

Not Applicable



8. Other Directorship

DANISH KOHLI

No Record Found



9. GST DATA

1 . GST Data (DANISH KOHLI) (01AVXPK8319C1ZJ)

Key Observation

1. Highest Sales Category	85% (B2B)
2. Gross Margin % (Sales-Purchase / Sales)	-2%
3. Customer Concentration (B2B) (Top 5):	48% of Total Sales
4. Supplier Concentration (Top 5):	99% of Total Purchase
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	Rs. 41,75,648
7. Median Sales:	Rs. 43,48,478
8. Average Purchase:	Rs. 36,63,756
9. Median Purchase:	Rs. 38,82,748
10. Highest sales are in the month of	03-2018
11. Highest Purchase are in the month of	07-2018
12. Total Credit Note Vs Total Sales is	0% in 11-2018(Highest)
13. Total Debit Note Vs Total Purchase is	2% in 11-2018(Highest)

Overview

Sr.No	Particulars	Details
1.	Total No. of Months	24
2.	Total No. of Customers	67
3.	Total No. of Suppliers	22
4.	Total Sales (Invoice Value)	10,02,15,551
A.	B2B	1,48,57,749
B.	B2CL	0
C.	B2CS	8,53,57,802
D.	Exports	0
E.	Nil Rated Good	0
F.	Exempted Goods	0
G.	Non GST Outward Supplies	0
5.	Total Purchases	10,25,85,177



9. GST DATA

6.	Difference (Sales Minus Purchase)	-23,69,626
7.	Margin (%)	-2

Top 5 Customers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	01AAIFP5161D1ZP	PAHALWANS	21	20,86,020	19,22,740	2
2	01AAVFR0185J1ZZ	ROSHAN LAL & SONS	24	16,74,891	15,64,772	2
3	01AGHPG2509D1Z8	PARSHOTAM KUMAR GUPTA	23	12,97,675	11,66,109	1
4	01AADCB1093N1ZU	FUTURE RETAIL LIMITED	12	10,57,745	9,78,634	1
5	01AACFC7437K1ZM	CHAMAN LAL & CO.	24	9,97,288	9,14,668	1
Total			104	71,13,619	65,46,923	7

Top 5 Suppliers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	01AAAAG5588Q1ZA	GUJARAT CO-OPERATIVE MILK MARKETING FEDERATION LIMITED	757	6,22,72,490	5,73,19,854	61
2	01ASHPM0060D1ZJ	ASHUTOSH MATAI	193	2,31,39,253	2,06,86,867	23
3	01AADCT0706G1Z1	TRIKUTA AGRO PRODUCTS PRIVATE LIMITED	322	1,19,58,240	1,04,07,278	12
4	01ABVFS4968D1ZU	SHREE BHAGWATI TRADERS	43	26,04,226	24,46,878	3
5	01AAACS3746A1Z3	SKB FOOD PRODUCTS PRIVATE LIMITED	17	14,33,986	13,59,317	1
Total			1,332	10,14,08,195	9,22,20,195	100

Month Wise Sales

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	07-2017	3,54,475	0	15,35,204	0	0	0	0	18,89,679
2	08-2017	7,45,058	0	30,28,143	0	0	0	0	37,73,201
3	09-2017	8,65,065	0	27,83,909	0	0	0	0	36,48,974
4	10-2017	5,25,393	0	28,74,457	0	0	0	0	33,99,850



9. GST DATA

5	11-2017	4,63,393	0	32,95,467	0	0	0	0	37,58,860
6	12-2017	7,16,929	0	35,52,702	0	0	0	0	42,69,631
7	01-2018	4,82,179	0	30,23,264	0	0	0	0	35,05,443
8	02-2018	5,26,567	0	34,57,162	0	0	0	0	39,83,729
9	03-2018	6,06,553	0	48,53,966	0	0	0	0	54,60,519
10	04-2018	4,21,495	0	35,23,849	0	0	0	0	39,45,344
11	05-2018	5,57,233	0	38,57,897	0	0	0	0	44,15,131
12	06-2018	6,19,316	0	34,99,486	0	0	0	0	41,18,802
13	07-2018	6,57,585	0	39,28,926	0	0	0	0	45,86,510
14	08-2018	7,02,548	0	37,54,909	0	0	0	0	44,57,457
15	09-2018	7,84,630	0	35,19,013	0	0	0	0	43,03,643
16	10-2018	7,06,835	0	39,14,633	0	0	0	0	46,21,468
17	11-2018	7,30,916	0	39,24,451	0	0	0	0	46,55,367
18	12-2018	7,47,683	0	35,72,162	0	0	0	0	43,19,845
19	01-2019	7,28,725	0	39,41,038	0	0	0	0	46,69,763
20	02-2019	5,94,408	0	37,82,704	0	0	0	0	43,77,112
21	03-2019	4,72,215	0	41,14,100	0	0	0	0	45,86,315
22	04-2019	5,95,931	0	42,01,283	0	0	0	0	47,97,214
23	05-2019	5,80,935	0	36,99,173	0	0	0	0	42,80,108
24	06-2019	6,71,681	0	37,19,905	0	0	0	0	43,91,586
Total		1,48,57,749	0	8,53,57,802	0	0	0	0	

Month Wise Purchase

Sr.No	Months	B2B	Total
1	07-2017	22,48,105	22,48,105
2	08-2017	35,28,916	35,28,916
3	09-2017	33,13,163	33,13,163
4	10-2017	37,84,432	37,84,432
5	11-2017	38,16,539	38,16,539
6	12-2017	39,95,745	39,95,745
7	01-2018	37,26,765	37,26,765
8	02-2018	41,54,570	41,54,570
9	03-2018	34,12,875	34,12,875
10	04-2018	33,23,520	33,23,520



9. GST DATA

11	05-2018	41,13,448	41,13,448
12	06-2018	34,79,252	34,79,252
13	07-2018	43,37,852	43,37,852
14	08-2018	41,56,423	41,56,423
15	09-2018	39,48,957	39,48,957
16	10-2018	42,71,555	42,71,555
17	11-2018	41,02,086	41,02,086
18	12-2018	40,65,144	40,65,144
19	01-2019	41,94,598	41,94,598
20	02-2019	39,99,506	39,99,506
21	03-2019	42,30,363	42,30,363
22	04-2019	42,26,845	42,26,845
23	05-2019	35,79,155	35,79,155
24	06-2019	28,21,170	28,21,170
25	07-2019	30,09,825	30,09,825
26	08-2019	29,51,388	29,51,388
27	09-2019	30,31,634	30,31,634
28	10-2019	27,61,346	27,61,346
Total		10,25,85,177	

Credit/Debit Note Info.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
1	03-2018	10,537	54,60,519			10,537
2	06-2018	195	41,18,802			195
3	09-2018	0	43,03,643	54,217	39,48,957	54,217
4	11-2018	10,558	46,55,367	67,061	41,02,086	77,619
Total		21,290	1,85,38,331	1,21,278	80,51,043	

Inward Supply Description

Sr.No	Months	GST		NON GST		Total
		Inter- State Supplies	Intra- State Supplies	Inter- State Supplies	Intra- State Supplies	
1	082017	0	1,92,704	0	0	48,17,596
1	102017	0	1,77,095	0	0	0



9. GST DATA

1	112017	0	1,49,874	0	0	0
1	122017	0	1,00,663	0	0	0
1	012018	0	1,20,141	0	0	0
1	022018	0	1,59,722	0	0	0
1	032018	0	1,53,134	0	0	0
1	042018	0	2,44,368	0	0	0
1	052018	0	3,40,909	0	0	0
1	062018	0	2,88,442	0	0	0
1	072018	0	2,10,061	0	0	0
1	082018	0	1,69,958	0	0	0
1	092018	0	2,02,872	0	0	0
1	102018	0	1,66,307	0	0	0
1	112018	0	1,76,397	0	0	0
1	122018	0	1,44,059	0	0	0
1	012019	0	1,30,130	0	0	0
1	022019	0	1,35,968	0	0	0
1	032019	0	2,21,394	0	0	0
1	042019	0	4,61,495	0	0	0
1	052019	0	4,51,203	0	0	0
1	062019	0	4,12,534	0	0	0
1	072019	0	2,69,657	0	0	0
1	082019	0	2,15,088	0	0	0
1	092019	0	2,18,561	0	0	0
Total						



10. Cross Comparison (GST, IT Return, Bank Statement)

GST Sales Vs. Bank Receipts

Months	Bank statement Receipts	GST sales	Receipts to sales %
05-2019	21,86,562	39,20,090	56 %
06-2019	23,06,797	40,14,821	57 %
07-2019	56,32,084	44,17,046	128 %
08-2019	18,16,780	44,00,810	41 %
09-2019	31,27,781	46,69,300	67 %
10-2019	25,30,166	-	-
Total	1,76,00,170	2,14,22,067	82.16 %

Annual Sales Comparison: GST Vs. IT Return

Year	GST Sales Total	ITR Sales	GST to ITR %
2018-2019	4,83,90,047	4,83,92,484	99.99 %
Total	4,83,90,047	4,83,92,484	100 %

GST Purchase Vs. Fund Remittance.

Months	Bank statement Payments	GST Purchase	Payments To purchase %
05-2019	23,52,776	35,79,155	66 %
06-2019	22,69,355	28,21,170	80 %
07-2019	56,22,261	30,09,825	187 %
08-2019	17,98,700	29,51,388	61 %
09-2019	22,98,111	30,31,634	76 %
10-2019	34,24,939	27,61,346	124 %
Total	1,77,66,142	1,81,54,518	98 %

Annual Purchase Comparison: GST Vs. IT Return

Year	GST Purchase	ITR Purchase	GST to ITR %
2018-2019	4,82,22,704	4,61,89,057	104.40 %
Total	4,82,22,704	4,61,89,057	104 %



11. Related Party Transaction

No Related Party Transactions have been reported by the MSME. You may verify the same at Branch.



12. Fraud Detection

Not Activated



13. BANK STATEMENT ANALYSIS

A. Month Wise Details

Oriental Bank of Commerce, India
71-PACCA DANGA HANUMAN GALI JAMMU JAMMU JAMMU 180001
Account No:- 00991010004850
Account Details from May-19 to Oct-19

Description	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19
Total No. of Credit Transactions	71	68	89	59	73	69
Total Amount of Credit Transactions	21,86,562	23,06,796	56,32,084	18,16,780	31,27,781	25,30,166
Total No. of Debit Transactions	76	68	103	90	135	115
Total Amount of Debit Transactions	23,52,775	22,69,355	56,22,261	17,98,700	22,98,110	34,24,939
Total No. of Cash Deposits	21	19	22	17	21	22
Total Amount of Cash Deposits	18,38,320	19,10,540	19,92,780	15,52,570	17,98,630	21,03,455
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	50	48	61	46	51	45



13. BANK STATEMENT ANALYSIS

A. Month Wise Details

Description	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19
Total Amount of Cheque Deposits	2,74,587	2,40,435	4,74,620	2,73,831	4,92,701	4,02,477
Total No. of Cheque Issues	20	17	16	14	15	15
Total Amount of Cheque Issues	4,13,833	5,61,817	33,30,409	7,38,770	6,25,871	14,46,663
Total No. of Inward Cheque Bounces	0	0	1	1	0	0
Total No. of Outward Cheque Bounces	3	3	1	6	4	4
Min EOD Balance	367	1,041	432	474	44	608
Max EOD Balance	2,34,780	2,31,708	29,07,221	3,12,661	8,95,381	2,78,746
Average EOD Balance	92,478	94,157	3,52,725	92,687	96,652	92,830



13. BANK STATEMENT ANALYSIS

B. Top 5 Fund Remittance

Oriental Bank of Commerce, India
71-PACCA DANGA HANUMAN GALI JAMMU JAMMU JAMMU 180001
Account No:- 00991010004850
Account Details from May-19 to Oct-19

Date	Description	Category	Amount
02-05-2019	RTGS-IB-OW/ORBCH19122025624/G CMMFLTD (Ref# IB-NEFT/RTGS transaction)	Transfer to G CMMFLtd	-3,49,588
14-05-2019	RTGS-IB-OW/ORBCH19134001086/G CMMFLTD (Ref# IB-NEFT/RTGS transaction)	Transfer to G CMMFLtd	-2,10,000
09-05-2019	NEFT-IB-OW/SAA69739837/GCMMFL TD (Ref# IB-NEFT/RTGS transaction)	Transfer to GCMMFL TD	-1,60,000
16-05-2019	NEFT-IB-OW/SAA70047177/GCMMFL TD (Ref# IB-NEFT/RTGS transaction)	Transfer to GCMMFL TD	-1,55,000
06-05-2019	NEFT-IB-OW/SAA69611543/GCMMFL TD (Ref# IB-NEFT/RTGS transaction)	Transfer to GCMMFL TD	-1,51,000
29-06-2019	RTGS-IB-OW/ORBCH19180015873/G CMMFLTD (Ref# IB-NEFT/RTGS transaction)	Transfer to G CMMFLtd	-2,50,000
14-06-2019	RTGS-IB-OW/ORBCH19165054724/G CMMFLTD (Ref# IB-NEFT/RTGS transaction)	Transfer to G CMMFLtd	-2,40,000
17-06-2019	RTGS-IB-OW/ORBCH19168039047/G CMMFLTD (Ref# IB-NEFT/RTGS transaction)	Transfer to G CMMFLtd	-2,35,000
26-06-2019	NEFT-IB-OW/SAA71590587/GCMMFL TD (Ref# IB-NEFT/RTGS transaction)	Transfer to GCMMFL TD	-2,00,000
11-06-2019	NEFT-IB-OW/SAA71004485/GCMMFL TD (Ref# IB-NEFT/RTGS transaction)	Transfer to GCMMFL TD	-1,10,000
29-07-2019	RTGS-OW/ORBCH19210043183/B ABA SEAT COVER	Transfer to B ABA SEAT COVER	-28,00,000
11-07-2019	NEFT-IB-OW/SAA72242408/GCMMFL TD (Ref# IB-NEFT/RTGS transaction)	Transfer to GCMMFL TD	-2,00,000
25-07-2019	NEFT-IB-OW/SAA72769666/GCMMFL TD (Ref# IB-NEFT/RTGS transaction)	Transfer to GCMMFL TD	-2,00,000
30-07-2019	NEFT-IB-OW/SAA72925190/GCMMFL TD (Ref# IB-NEFT/RTGS transaction)	Transfer to GCMMFL TD	-1,72,000
18-07-2019	NEFT-IB-OW/SAA72480962/GCMMFL TD (Ref# IB-NEFT/RTGS transaction)	Transfer to GCMMFL TD	-1,64,000
02-08-2019	NEFT-IB-OW/SAA73069825/GCMMFL TD (Ref# IB-NEFT/RTGS transaction)	Transfer to GCMMFL TD	-2,00,000



13. BANK STATEMENT ANALYSIS

B. Top 5 Fund Remittance

23-08-2019	NEFT-IB-OW/SAA73831884/GCMMFL TD (Ref# IB-NEFT/RTGS transaction)	Transfer to GCMMFL TD	-2,00,000
29-08-2019	NEFT-IB-OW/SAA74038030/GCMMFL TD (Ref# IB-NEFT/RTGS transaction)	Transfer to GCMMFL TD	-1,80,000
20-08-2019	NEFT-OW/SAA73702888/GCMMF LTD E CMS ACCOUNT	Transfer to GCMMF LTD E CMS ACCOUNT	-1,35,000
21-08-2019	NEFT-OW/SAA73760025/GCMMF LTD E CMS ACCOUNT	Transfer to GCMMF LTD E CMS ACCOUNT	-1,00,000
13-09-2019	RTGS-IB-OW/ORBCH19256022839/G CMMFLTD (Ref# IB-NEFT/RTGS transaction)	Transfer to G CMMFLtd	-2,38,000
23-09-2019	RTGS-IB-OW/ORBCH19266013397/G CMMFLTD (Ref# IB-NEFT/RTGS transaction)	Transfer to G CMMFLtd	-2,23,000
17-09-2019	RTGS-IB-OW/ORBCH19260037907/G CMMFLTD (Ref# IB-NEFT/RTGS transaction)	Transfer to G CMMFLtd	-2,16,000
24-09-2019	TRIKUTA TRADERS (Ref# Zone Serial [119])	Transfer out	-77,266
30-09-2019	NEFT-IB-OW/SAA75249026/SHREE BHAGWATI TRADERS (Ref# IB-NEFT/RTGS transaction)	Transfer to SHREE BHAGWATI TRADERS	-60,000
01-10-2019	SURESH SAWHNEY	Transfer out	-9,00,000
09-10-2019	RTGS-IB-OW/ORBCH19282088815/G CMMFLTD (Ref# IB-NEFT/RTGS transaction)	Transfer to G CMMFLtd	-3,00,000
31-10-2019	RTGS-IB-OW/ORBCH19304050564/G CMMFLTD (Ref# IB-NEFT/RTGS transaction)	Transfer to G CMMFLtd	-2,76,000
11-10-2019	RTGS-IB-OW/ORBCH19284030672/G CMMFLTD (Ref# IB-NEFT/RTGS transaction)	Transfer to G CMMFLtd	-2,01,000
04-10-2019	NEFT-IB-OW/SAA75454060/GCMMFL TD (Ref# IB-NEFT/RTGS transaction)	Transfer to GCMMFL TD	-1,90,000



13. BANK STATEMENT ANALYSIS

C. Top 5 Fund Received

Oriental Bank of Commerce, India
71-PACCA DANGA HANUMAN GALI JAMMU JAMMU JAMMU 180001
Account No:- 00991010004850
Account Details from May-19 to Oct-19

Date	Description	Category	Amount
02-05-2019	CASH DEPOSIT	Cash Deposit	1,50,000
08-05-2019	CASH DEPOSIT	Cash Deposit	1,00,000
13-05-2019	CASH DEPOSIT	Cash Deposit	1,00,000
28-05-2019	CASH DEPOSIT	Cash Deposit	1,00,000
06-05-2019	CASH DEPOSIT	Cash Deposit	99,780
29-06-2019	CASH DEPOSIT	Cash Deposit	1,70,000
06-06-2019	CASH DEPOSIT	Cash Deposit	1,00,000
10-06-2019	CASH DEPOSIT	Cash Deposit	1,00,000
11-06-2019	CASH DEPOSIT	Cash Deposit	1,00,000
12-06-2019	CASH DEPOSIT	Cash Deposit	1,00,000
26-07-2019	SURESH SAWHNEY	Others	29,00,000
01-07-2019	CASH DEPOSIT	Cash Deposit	1,89,100
08-07-2019	By Inst.757086/PNB/	Transfer in	1,53,096
06-07-2019	CASH DEPOSIT	Cash Deposit	1,00,000
08-07-2019	CASH DEPOSIT	Cash Deposit	1,00,000
14-08-2019	CASH DEPOSIT	Cash Deposit	2,00,000
08-08-2019	CASH DEPOSIT	Cash Deposit	1,00,000



13. BANK STATEMENT ANALYSIS

C. Top 5 Fund Received

19-08-2019	CASH DEPOSIT	Cash Deposit	1,00,000
27-08-2019	CASH DEPOSIT	Cash Deposit	1,00,000
23-08-2019	CASH DEPOSIT	Cash Deposit	99,780
30-09-2019	00998011002321 Disbursement Credit	Loan Disbursed	7,66,000
12-09-2019	By Inst.917369/PNB/	Transfer in	1,27,029
13-09-2019	CASH DEPOSIT	Cash Deposit	1,00,000
16-09-2019	CASH DEPOSIT	Cash Deposit	1,00,000
18-09-2019	CASH DEPOSIT	Cash Deposit	1,00,000
01-10-2019	CASH DEPOSIT	Cash Deposit	2,00,000
10-10-2019	CASH DEPOSIT	Cash Deposit	1,62,000
05-10-2019	By Inst.917392/PNB/	Transfer in	1,42,416
04-10-2019	CASH DEPOSIT	Cash Deposit	1,00,000
09-10-2019	CASH DEPOSIT	Cash Deposit	1,00,000



13. BANK STATEMENT ANALYSIS

D. Bounced Cheque's Details

Oriental Bank of Commerce, India
71-PACCA DANGA HANUMAN GALI JAMMU JAMMU JAMMU 180001
Account No:- 00991010004850
Account Details from May-19 to Oct-19

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	20-05-2019	-	REJECT:193020:Funds insufficient (Ref# Zone Serial [22])	-5,708	Bounced O/W Cheque	1,90,699
2	29-05-2019	-	REJECT:452073:Exceeds arrangement (Ref# Zone Serial [31])	-966	Bounced O/W Cheque	31,213
3	29-05-2019	-	REJECT:72188:Funds insufficient (Ref# Zone Serial [8])	-8,380	Bounced O/W Cheque	90,339
4	11-06-2019	-	REJECT:84:Chq irregular drawn/amt in word/figure d (Ref# Zone Serial [35])	-10,469	Bounced O/W Cheque	61,914
5	15-06-2019	-	RIMPSOUTP2A/916613967313/0102010100016194/JAKA OLBA (Ref# 560584/obc to jk)	35,000	Bounced I/W Payment	1,22,704
6	18-06-2019	-	REJECT:498134:Funds insufficient (Ref# Zone Serial [2])	-1,207	Bounced O/W Cheque	1,47,277
7	18-06-2019	-	REJECT:193047:Funds insufficient (Ref# Zone Serial [4])	-6,181	Bounced O/W Cheque	1,41,096
8	02-07-2019	-	KATRA-CHQ RET CHARGES (Ref# IW CHQ RET CHARGES)	-178	Bounced I/W Cheque Charges	1,66,164
9	17-07-2019	-	REJECT:812686:Exceeds arrangement (Ref# Zone Serial [3])	-5,316	Bounced O/W Cheque	1,10,936
10	06-08-2019	-	KATRA-CHQ RET CHARGES (Ref# IW CHQ RET CHARGES)	-177	Bounced I/W Cheque Charges	7,029
11	07-08-2019	-	REJECT:482216:Funds insufficient (Ref# Zone Serial [85])	-1,022	Bounced O/W Cheque	38,293
12	14-08-2019	-	REJECT:93:Funds insufficient (Ref# Zone Serial [6])	-3,250	Bounced O/W Cheque	20,143



13. BANK STATEMENT ANALYSIS

D. Bounced Cheque's Details

13	16-08-2019	-	REJECT:193466:Image not clear, present again with (Ref# Zone Serial [26])	-9,053	Bounced O/W Cheque	2,19,206
14	19-08-2019	-	REJECT:193466:Funds insufficient (Ref# Zone Serial [4])	-9,053	Bounced O/W Cheque	3,12,720
15	20-08-2019	-	REJECT:73084:AMOUNT / NAME DIFFERS ON ADVICE (Ref# Zone Serial [5])	-3,870	Bounced O/W Cheque	1,04,239
16	27-08-2019	-	REJECT:177272:Alterations/ Corrections on instr.pro (Ref# Zone Serial [7])	-940	Bounced O/W Cheque	69,768
17	06-09-2019	-	REJECT:812738:Exceeds arrangement (Ref# Zone Serial [16])	-3,103	Bounced O/W Cheque	1,09,360
18	11-09-2019	-	REJECT:650132:Image not clear, present again with (Ref# Zone Serial [10])	-9,987	Bounced O/W Cheque	1,51,397
19	19-09-2019	-	REJECT:812748:Title of account required (Ref# Zone Serial [3])	-3,303	Bounced O/W Cheque	90,879
20	30-09-2019	-	REJECT:236864:Funds insufficient (Ref# Zone Serial [4])	-1,000	Bounced O/W Cheque	8,95,440
21	01-10-2019	-	REJECT:889187:Wrongly delivered/ Not drawn on us (Ref# Zone Serial [30])	-4,950	Bounced O/W Cheque	25,150
22	03-10-2019	-	REJECT:452118:Funds insufficient (Ref# Zone Serial [21])	-1,498	Bounced O/W Cheque	1,37,012
23	09-10-2019	-	REJECT:193667:Funds insufficient (Ref# Zone Serial [5])	-8,665	Bounced O/W Cheque	55,855
24	31-10-2019	-	REJECT:803372:Exceeds arrangement (Ref# Zone Serial [33])	-6,842	Bounced O/W Cheque	2,76,667



14. 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



14. 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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