



# **Prelim Report of MSME Application**

## **In-Principle Approved Proposal**

### **D K TRADERS**

Application Type - New - Term Loan (OBLS New TL SB 3Yrs)

Application Code - CW-ATL-14462-304101

**Dated: 18/09/2019**

#### **Registered Office**

G 6,  
38/2 shyam partmewnt malharganj  
38/2 MALHARGANJ  
District: Indore,  
Taluka: Indore,  
Indore-452002

**Email Id:** atul007jain@gmail.com

**Contact Number:** 8959857365

#### **Powered By:**



[A FinTech Initiative]



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## 1. Timeline & Approval Data

Sr.No.	Particulars	Date
1	Date of Proposal	31/12/2018
2	Date of In-Principle Approval	18/09/2019

Sr.No.	Particulars	Details
1	Loan Applied Amount	30,00,000
2	In-Principle Total Amount	30,00,000
	a) Existing Loan	0
	b) Additional Loan	30,00,000
3	ROI (%)	9.7
4	PF (%)	0.85
5	Tenure (Years)	10
6	EMI	39,149



## 2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	<b>FMCG</b>	Yes
2.	Loan Amount	<b>30,00,000 Rupees</b>	Yes
3.	Geographical Market Focus	<b>Indore</b>	Yes
4.	CGTMSE Coverage	<b>New to CGTMSE Coverage</b>	Yes
5.	MSME Category	<b>Micro</b>	Yes
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)	<b>191%</b>	Yes
7.	Debt Equity Ratio (2017 - 2018)	<b>2.95 Times</b>	Yes
8.	Current Ratio (2017 - 2018)	<b>3.9 Times</b>	Yes
9.	Interest Coverage Ratio (2017 - 2018)	<b>2.22 Times</b>	Yes
10.	TOL/TNW (2017 - 2018)	<b>4.03 Times</b>	Yes
11.	Top Customer Concentration (B2B)	<b>64.4%</b>	Yes
12.	Number of cheque bounced (Last Month)	<b>0</b>	Yes
13.	Number of cheque bounced (Last 6 Month)	<b>0</b>	Yes
14.	Risk Model Score	<b>68</b>	Yes
15.	Tenure	<b>10 Years</b>	Yes
16.	Age of Establishment	<b>10 Years</b>	Yes
17.	Positive Profitability history	<b>3 Years</b>	Yes
18.	Past Year Turnover	<b>1,89,61,832 Rupees</b>	Yes
19.	Positive Net Worth history	<b>3 Years</b>	Yes
20.	Turnover to Loan Ratio (2017 - 2018)	<b>6.33 Times</b>	Not Set
21.	Gross Cash Accruals to loan ratio (2017 - 2018)	<b>0.42 Times</b>	No
22.	Minimum Bureau Score - Director/ Partner/ Proprietor	<b>712</b>	Yes
23.	Commercial Bureau - Maximum DPDs (last 12 months)	<b>0 DPDs</b>	Yes
24.	Maximum Drop in turnover allowed	<b>Increase in Current Year turnover compares to Previous Year turnover</b>	Yes
25.	Utilisation percentage	<b>No limit account found from Commercial Cibil</b>	Yes
26.	Credit Summation	<b>446.76%</b>	No



## 2. PARAMETER CHECK

27.	Collateral Coverage % (includes only Collateral Security Value)	<b>0%</b>	Yes
28.	Debt Service Coverage Ratio (Conservative)	<b>-</b>	Yes
29.	Minimum Bureau Score - Main Director/ Partner/ Proprietor	<b>712</b>	Yes
30.	Commercial Bureau - Maximum DPDs (last 3 months)	<b>0 DPDs</b>	Yes

### Notes:

Parameter	Explanation/Formula
6	(Value of primary security (in case of equipment/P&M purchase) + 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
24	% of drop in turnover/sales of current year compares to previous year
25	(Average daily balance available in bank account / Sanctioned limit of account)*100
26	(Monthly average credits of last 6 months bank statements / Monthly average sales as per GST or Self declared sales by borrower )*100
27	(Value of primary security (in case of equipment/P&M purchase) + Value of collateral security provided by borrower) / Loan Amount
28	(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:	November 1985
Constitution:	Sole Proprietorship
PAN:	ASHPP8366M
GSTIN (1):	23ASHPP8366M1Z2
Product Description:	GRAM FLOUR PLANT

#### (b) GST Details

Number of Customers:	7
Top Customer Concentration (B2B):	64.40 %
Projected Sales as per GST (Rs.):	0
Factory Premise:	Rented
Know How:	Common Knowledge
Competition:	Medium
Commercial Operation Date:	25/09/2019

#### (c) Proprietors Background:

Name	ATUL PATNI
PAN	ASHPP8366M
Address	G6 38/2 MALHARGANJ Indore Cloth Market S.O, Indore, Indore, MADHYA PRADESH, 452002
Mobile No	9575506555
Date of Birth	14-11-1985
Total Experience	13
Networth	10,00,000
TransUnion	712



### 3. PROJECT SNAPSHOT

Experian	-
Personal Loan Obligation	119587.23
Father Name	dilip kumar patni
Educational Status	Post Graduate (General)
Nationality	India
Visually Impaired	Yes
Residence Status	Resident India

#### (d) Additional Detail for Main Proprietors:

Name	ATUL PATNI
Marital Status	Married
Spouse Name	divya patni
Spouse Detail	Employed
No. of Children	1
Owning a House	Home Owner
Assessed for Income Tax	Assessed
Have Life Insurance Policy	Yes

#### (e) MSME Ranking (as per Bureau)

MSME Ranking :	CMR-3
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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)
22-11-2018	Others	Unsecured business loan	6,50,000	5,33,609	5,33,609	29,121	0	-



### 3. PROJECT SNAPSHOT

**(g) Fund Requirement:**

Particulars	Details
Facility	Term Loan
Application Type	New
Product Name	OBLs New TL SB 3Yrs
Loan Amount Approved	30,00,000
Promotor's Contribution	5,00,000 (14.29%)
Tenure Yrs	10
EMI	39,149
Rate of Interest (%)	9.7
Purpose	Asset Acquisition

**(h) Business Name Comparision**

Name as per GST (1)	ATUL PATNI
Name as per ITR	ATUL PATNI
Name edited by user*	D K TRADERS
Trade Name as per GST (1)	-
Name as per Bank Statement 1	M/S. D K TRADERS

**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-2018	31-Mar-2017	31-Mar-2016
No of Months	12	12	12
<b>INCOME :</b>			
Gross Sales (Including Indirect Taxes collected on sales)	1,89,61,832	1,24,89,869	97,60,977
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	2,500	2,500
<b>Net Sales</b>	<b>1,89,61,832</b>	<b>1,24,87,369</b>	<b>97,58,477</b>
<b>EXPENDITURE :</b>			
Increase/Decrease in Stock	7,15,001	-11,40,350	-4,49,709
Raw Material Consumed	1,67,96,245	1,26,50,309	94,15,727
Power & Fuel Cost	5,370	4,560	3,167
Employee Cost	60,000	0	45,600
General and Administration Expenses	1,10,280	1,07,051	64,230
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	36,000	46,483	42,482
Less: Expenses Capitalised	0	0	0
<b>Total Expenditure</b>	<b>1,77,22,896</b>	<b>1,16,68,053</b>	<b>91,21,497</b>
<b>Operating Profit (Excl OI)</b>	<b>12,38,936</b>	<b>8,19,316</b>	<b>6,36,980</b>
Other Income	0	22,610	543
<b>Operating Profit (EBITDA)</b>	<b>12,38,936</b>	<b>8,41,926</b>	<b>6,37,523</b>
Interest	5,53,919	2,25,355	23,526
<b>PBDT</b>	<b>6,85,017</b>	<b>6,16,571</b>	<b>6,13,997</b>
Depreciation	9,636	13,046	18,759
<b>Profit Before Taxation &amp; Exceptional Items</b>	<b>6,75,381</b>	<b>6,03,525</b>	<b>5,95,238</b>
Exceptional Income / Expenses	0	0	0
<b>Profit Before Tax</b>	<b>6,75,381</b>	<b>6,03,525</b>	<b>5,95,238</b>
Provision for Tax	0	0	0
<b>Other Income (Need to check at the time of Due Diligence)</b>	<b>0</b>	<b>0</b>	<b>0</b>



## 4. FINANCIAL DETAILS

### A. Existing Financials

Profit & Loss Statement			
Profit After Tax	6,75,381	6,03,525	5,95,238
Dividend Pay Out	0	0	0
Equity Dividend %	0	0	0
Earnings Per Share	0	0	1

Balance Sheet -Equities and Liabilities			
Units	(INR)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
<b>EQUITY AND LIABILITIES</b>			
Share Capital	15,50,739	12,10,349	7,85,366
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
<b>Shareholder's Funds</b>	<b>15,50,739</b>	<b>12,10,349</b>	<b>7,85,366</b>
Minority Interest	0	0	0
Secured Loans	38,93,527	12,88,970	13,75,494
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	6,85,000	11,82,934	5,60,000
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>	<b>45,78,527</b>	<b>24,71,904</b>	<b>19,35,494</b>
Trade Payables	16,64,679	17,60,716	9,91,371
Other Current Liabilities	6,000	10,500	10,500
Short Term Provisions	0	0	0
<b>Total Current Liabilities</b>	<b>16,70,679</b>	<b>17,71,216</b>	<b>10,01,871</b>
<b>Other Liabilities (Need to check at the time of Due Diligence)</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Liabilities</b>	<b>77,99,945</b>	<b>54,53,469</b>	<b>37,22,731</b>



## 4. FINANCIAL DETAILS

### A. Existing Financials

Balance Sheet -Assets			
Units	(INR)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
Gross Block	12,88,118	81,581	1,00,340
Less: Accumulated Depreciation	9,636	13,046	18,759
Less: Impairment of Assets	0	0	0
<b>Net Block</b>	<b>12,78,482</b>	<b>68,535</b>	<b>81,581</b>
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>	<b>0</b>	<b>0</b>	<b>0</b>
Inventories	18,03,049	25,18,050	13,77,700
Sundry Debtors	44,17,542	23,75,374	17,32,593
Cash and Bank	2,00,872	3,91,510	1,55,857
Other Current Assets	1,00,000	1,00,000	3,75,000
Short Term Loans and Advances	0	0	0
<b>Total Current Assets</b>	<b>65,21,463</b>	<b>53,84,934</b>	<b>36,41,150</b>
<b>Other Assets (Need to check at the time of Due Diligence)</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Assets</b>	<b>77,99,945</b>	<b>54,53,469</b>	<b>37,22,731</b>
<b>Book Value</b>	<b>1</b>	<b>1</b>	<b>1</b>



## 4. FINANCIAL DETAILS

### B. Ratio Analysis

Ratio Analysis			
Ratio	31-Mar-2018	31-Mar-2017	31-Mar-2016
EBITDA (%)	6.53	6.74	6.53
PATM (%)	3.56	4.83	6.10
ROCE (%)	25.25	26.30	NA
Asset Turnover(x)	2.43	2.29	2.62
Inventory Turnover (days)	37.13	78.77	55.13
Debtors Turnover(days)	85.03	69.43	64.80
Creditors Turnover (days)	36.16	50.78	38.42
Sales/Working Capital (x)	87.70	91.57	79.25
Net Sales Growth(%)	51.85	27.96	NA
PAT Growth(%)	11.91	1.39	NA
Adjusted Total Debt/Equity(x)	2.95	2.04	2.46
Growth in Debt/ Equity (%)	44.61	-17.07	NA
Current Ratio(x)	3.74	2.78	3.14
Current Ratio (As per CMA)	3.90	3.04	3.63
Quick Ratio(x)	2.65	1.35	1.75
Cash Interest Coverage	-0.34	0.46	NA
Debt/ EBITDA	3.70	2.94	3.04
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	-3.92	-0.98	NA
Growth in CFO Margin (%)	300.20	NA	NA



## 4. FINANCIAL DETAILS

### C. Notes to Account

#### Notes to Account: Profit & Loss Statement

##### Note 1: Gross Sales

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Domestic Sales	1,89,61,832	1,24,89,869	97,60,977
Add	Export Sales	0	0	0
	<b>Total</b>	1,89,61,832	1,24,89,869	97,60,977

##### Note 2: Indirect Taxes

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Indirect Taxes	0	2,500	2,500
Add	Other items	0	0	0
	<b>Total</b>	0	2,500	2,500

##### Note 3: Increase/Decrease in Stock

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.	25,18,050	13,77,700	9,27,991
Minus	Cl. stock of F.G.	18,03,049	25,18,050	13,77,700
	<b>Total</b>	7,15,001	-11,40,350	-4,49,709

##### Note 4: Raw Material Consumed

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Raw materials[including stores & other items used in the process of manufacture]	1,67,96,245	1,26,50,309	94,15,727
Add	Other spares	0	0	0
	<b>Total</b>	1,67,96,245	1,26,50,309	94,15,727

##### Note 5: Provision for Tax

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



## 4. FINANCIAL DETAILS

### C. Notes to Account

#### Note 6: Share Capital

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Ordinary share capital	15,50,739	12,10,349	7,85,366
Add	Preference shares [redeemable after one year]	0	0	0
	<b>Total</b>	15,50,739	12,10,349	7,85,366

#### Note 7: Other Reserves & Surplus

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

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Term Loans [excl'd instalments payable within one year] (Unsecured)	0	0	0
Add	Unsecured loans from others	0	0	0
	<b>Total</b>	6,85,000	11,82,934	5,60,000

#### Note 9: Other Borrowings (including Short Term)

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

#### Note 10: Other Long Term Liabilities



## 4. FINANCIAL DETAILS

### C. Notes to Account

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

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]	6,000	10,500	10,500
	<b>Total</b>	6,000	10,500	10,500



## Notes to Account: Balance Sheet - Assets

### Note 12: Other Investments

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

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

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Receivables other than deferred & exports [incl. bills purchased and discounted by banks]	44,17,542	23,75,374	17,32,593
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	<b>Total</b>	44,17,542	23,75,374	17,32,593

### Note 15: Other Current Assets

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
Add	Other current assets [specify]DEPB/ DUTY DRAWBACK	1,00,000	1,00,000	3,75,000





	<b>Total</b>	1,00,000	1,00,000	3,75,000
<b>Note 16: Short Term Loans and Advances</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



## 4. (d) ASSESSMENT OF LIMITS

### Equipment Finance - Fixed Assets to Turnover Margin Method

Sr. No.	Particulars	Logic	Values
1.	Cash Accruals	(PAT+Depreciation+Interest) for the Latest Financial Year	12,38,936.00
2.	Turnover	From Latest Financial Year	1,89,61,832.00
3.	Existing Cash Margin (%)	Step 1 / Step 2	6.53
4.	Gross Fixed Assets (GFA)	From Latest Financial Year	12,88,118.00
5.	Turnover to GFA Ratio (%)	Step 2 / Step 4	14.72
6.	Cost of New Machinery / Equipment to be Purchased	Provided by Borrower	35,00,000.00
7.	Incremental Turnover as mentioned by Borrower	Provided by Borrower	5,00,00,000.00
8.	Computed Incremental Turnover Based on GFA	Step 5 * Step 6	5,15,21,997.21
9.	Final Incremental Turnover	Lower of Step 7 & Step 8	5,00,00,000.00
10.	Incremental Cash Margin as mentioned by Borrower	Provided by Borrower	20,00,000.00
11.	Computed Incremental Margin Based on Existing Cash Margin	Step 3 * Step 9	32,66,920.62
12.	Final Incremental Cash Margin	Lower of Step 10 & Step 11	20,00,000.00
13.	Total Cash Margin	Step 1 + Step 12	32,38,936.00
14.	DSCR	As set by Lender (Times)	1.00
15.	Monthly Cash Margin	Step 13 / 12	2,69,911.33
16.	Monthly Loan Obligation	As per Bureau	29,121.00
17.	Available Cash Accrual Per Month	Step 15 - Step 16	2,40,790.33
18.	Proposed Rate of Interest (%)	As set by Lender %	9.70
19.	Tenure (yrs)	As set by Lender (Years)	10
20.	Per Lakh EMI (Rs.)	As Calculated using PMT[(Step 18) / 12, (Step 19) * 12, 100,000]	1,304.95
21.	Bank Finance Based on Cash Flow	(Step 17 Divided by Step 20) * Rs. 1 Lakh	1,84,52,062.31
22.	Promoters Contribution (%)	1 - ( 1 / Step 14)	0.00
23.	Net Eligible Additional Term Loan	If (Step 16 > Step 15, 0) OR [Step 21 * (1 - Step 22) ]	1,84,52,062.31
24.	Proposed Term Loan Amount	Set by Borrower	30,00,000.00
25.	Final Additional Term Loan Amount	Lower of Step 23, Step 24	30,00,000.00



## 4. (d) ASSESSMENT OF LIMITS

### Equipment Finance - Fixed Assets to Turnover Margin Method

26.	Existing Term Loans	As per Bureau - Term Loans	<b>0.00</b>
27.	Maximum Total Loan Amount set by Lender	Amount set by Lender	<b>5,00,00,000.00</b>
28.	Eligible Loan Amount :		
a)	Existing Term Loans	Lower of 26 and 27	<b>0.00</b>
b)	Additional Term Loans	If [ Step 27 > (Step 28a +Step 25), Step 25, Else (Step 27 - Step 28a) ]	<b>30,00,000.00</b>
c)	Total Term Loans	Point (a) + Point (b)	<b>30,00,000.00</b>



## 5. RISK SCORING MODEL - (OBLS TL Risk 3Yrs)

Risk Factor	Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
<b>Management Risk</b>	Combined net worth (CNW) of the promoters (proprietors / partners / directors) as percentage of total long-term borrowing (existing and proposed)	<= 20%	<b>1</b>	4
	Customer/Associate concern availing financial assistance from Banks/FIs (with satisfactory track record) for	>= 0.01 year and <= 2years	<b>2</b>	4
	Bureau - Transunion Score [Average of promoters]	>= 600 and <= 750	<b>4</b>	5
	Experience In The Business	>= 10.01 years	<b>5</b>	5
	Age	>= 18.01 years and <= 60years	<b>3</b>	3
	No. Of Children	<= 2	<b>3</b>	3
	Owning a House	Home Owner	<b>3</b>	3
	Academic Qualification	Post Graduate (General)	<b>3</b>	5
	Experience in the Line of Trade	>= 10.01 years	<b>5</b>	5
	Spouse Details	Employed	<b>2</b>	2
	Assessed for Income Tax	Assessed	<b>3</b>	3
	Have Life Insurance Policy	Yes	<b>2</b>	2
<b>Financial Risk</b>	Debt equity ratio [for the entity as a whole including the proposed project] (Treating IFUL as quasi equity)	>= 2.01 and <= 3	<b>2</b>	5
	TOL/TNW (including proposed assistance)	>= 3.01 and <= 6	<b>2</b>	5
	Average current ratio for last two years	>= 1.33	<b>5</b>	5
	Length of working capital cycle (Debtors + Inventory - Creditors)	>= 90.01 Days	<b>1</b>	4
	Average annual growth in gross cash accruals in last 2 years	>= 20.01%	<b>4</b>	4
	Average annual growth in net sales in last 2 years	>= 20.01%	<b>4</b>	4
	Average EBIDTA for last 2 years / Total term loans (Existing and proposed)	>= 0.31%	<b>4</b>	4
	Average annual gross cash accruals for last 2 years / Total assets	>= 0.16%	<b>4</b>	4



## 5. RISK SCORING MODEL - (OBLS TL Risk 3Yrs)

Risk Factor	Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
	Average Interest Coverage Ratio for last 2 years	$\geq 2.01$ and $\leq 2.5$	3	4
	Repayment Period	$\geq 3.01$ years and $\leq 5$ years	3	4
	Continuous Net Profits (Before Tax)	Last three year	4	4
	Collateral Coverage(%)	$\leq 0\%$	0	8
	Conservative Debt Service Coverage Ratio (use only if needed)	$\leq 0.99$ times	0	5
	Debt/EBITDA	NO DEBT	5	5
<b>Business Risk</b>	No. of Customers based on GST data	$\geq 1$ and $\leq 1.99$ customers	1	5
	Concentration of Top Customer	$\geq 15.01\%$	1	4
	Credit Summation	$\geq 30.01\%$ and $\leq 60\%$	2	5
	Quality of Receivables	$\geq 3.01$ Mth	1	4
	Quality of Finished Goods Inventory	$\geq 1.01$ but $\leq 2$ Mth	3	4
	Know - How	Common Knowledge	1	3
	Line of Activity	Priority Sector	2	2
	Competition	Medium	1	2
	Factory Premises	Rented	1	5
	Sales show a Rising Trend	Last Three year	5	5
	Years in Business	$\geq 5.01$ years and $\leq 10$ years	5	6
	Utilisation Percentage	NO LIMIT	3	3
	Turnover to Limit Ratio	$\geq 5.01$ times	4	4
	Number of issued cheques bounced (Last Month)	$\leq 0$ times	3	3
	Number of issued cheques bounced (Last 6 Month)	$\leq 0$ times	3	3

Sr. No.	Details	Actual Score	Out Of Score	Weight	Weighted Score	Weighted Out of Score
1	Management Risk Score	36	44	35.0%	38	46
2	Financial Risk Score	41	65	40.0%	49	78



## 5. RISK SCORING MODEL - (OBLS TL Risk 3Yrs)

Sr. No.	Details	Actual Score	Out Of Score	Weight	Weighted Score	Weighted Out of Score
3	Business Risk Score	36	58	25.0%	27	43
	<b>Total</b>	<b>113</b>	<b>167</b>	<b>100.0%</b>	<b>114</b>	<b>167</b>
	<b>Standardized Score</b>	<b>68.0</b>	<b>100.0</b>			

**Risk Grading: Adequate Safety**



## 6. ASSESSMENT OF CGTMSE LIMITS

Steps	Description	Details	Values
1.	Nature of Entity	Manufacturing/ Service/Trading	<b>Manufacturer</b>
2.	Amount Invested in Plant and Machinery/ Equipments	Amount in Rs.	<b>12,88,118</b>
3.	Status of Borrowers	Micro /Small /Medium	<b>Micro</b>
4.	Whether Entity is "Eligible Borrowers"?	Yes/No	<b>Yes</b>
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	<b>No</b>
6.	Whether units located in North East Region (incl. Sikkim)?	Yes/No	<b>No</b>
7.	Whether borrower has availed "CGTMSE" facility?	Yes/No	<b>No</b>
8.	Amount of "CGTMSE" coverage availed till date	Amount in Rs.	<b>0</b>
9.	Maximum CGTMSE Coverage Available	Amount in Rs.	<b>2,00,00,000</b>
10.	Loan Amount Applied For	Amount in Rs.	<b>30,00,000</b>
11.	Available CGTMSE Coverage (Amount) (New Loan)	Amount in Rs.	<b>30,00,000</b>
12.	Amount of Collateral	Amount in Rs.	<b>0</b>
13.	Asset Acquisition (New Loan)	Amount in Rs.	<b>35,00,000</b>
14.	Final CGMTSE Coverage (New Loan)	Amount in Rs.	<b>30,00,000</b>
15.	Extent of Guarantee (New Loan)	In % Terms	<b>75.00</b>
16.	Extent of Guarantee (In Amount Terms) (New Loan)	Amount In Rs.	<b>22,50,000</b>
17.	Asset Coverage	In % Terms	<b>191.67</b>



## 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. GST DATA

### 1 . GST Data (ATUL PATNI) (23ASHPP8366M1Z2)

#### Key Observation

1. Highest Sales Category	<b>85% (B2B)</b>
2. Gross Margin % (Sales-Purchase / Sales)	<b>95%</b>
3. Customer Concentration (B2B) (Top 5):	<b>100% of Total Sales</b>
4. Supplier Concentration (Top 5):	<b>97% of Total Purchase</b>
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	<b>Rs. 25,86,796</b>
7. Median Sales:	<b>Rs. 13,43,943</b>
8. Average Purchase:	<b>Rs. 94,284</b>
9. Median Purchase:	<b>Rs. 28,739</b>
10. Highest sales are in the month of	<b>03-2018</b>
11. Highest Purchase are in the month of	<b>06-2018</b>

#### Overview

Sr.No	Particulars	Details
1.	Total No. of Months	<b>15</b>
2.	Total No. of Customers	<b>7</b>
3.	Total No. of Suppliers	<b>11</b>
4.	Total Sales (Invoice Value)	<b>3,88,01,945</b>
A.	B2B	<b>50,12,808</b>
B.	B2CL	<b>0</b>
C.	B2CS	<b>6,37,500</b>
D.	Exports	<b>0</b>
E.	Nil Rated Good	<b>3,31,51,637</b>
F.	Exempted Goods	<b>0</b>
G.	Non GST Outward Supplies	<b>0</b>
5.	Total Purchases	<b>18,85,676</b>
6.	Difference (Sales Minus Purchase)	<b>3,69,16,269</b>
7.	Margin (%)	<b>95</b>



## 8. GST DATA

### Top 5 Customers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	23ADGPT2474E1ZM	ARUN TAYAL	2	32,10,030	32,07,330	8
2	23AMAPI7829E1ZA	SUNIL JAIN	1	8,72,860	8,72,860	2
3	23ADGPT2473D1ZP	RAKESH TAYAL	1	6,24,750	5,95,000	2
4	23AJGPM4645L1Z0	HIMMAT JAIN	4	2,32,343	2,32,290	1
5	23AABFM9032B1ZV	MOOLCHAND DWARAKAPRASAD	3	60,947	60,897	0
<b>Total</b>			11	50,00,930	49,68,377	13

### Top 5 Suppliers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	23ADGPT2474E1ZM	ARUN TAYAL	2	12,52,125	11,77,500	66
2	23ABDPA8882A1Z4	USHA AGRAWAL	22	3,84,449	3,84,449	20
3	23ABKPG2803Q1ZL	VISHNU GARG	10	1,12,977	1,12,977	6
4	23ABFPL3205Q1ZN	LAXMINARAYAN LUNIYA	10	36,503	34,762	2
5	23ABDPA8876G1ZQ	RADHE SHYAM AGRAWAL	5	35,354	34,593	2
<b>Total</b>			49	18,21,408	17,44,281	96

### Month Wise Sales

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	07-2017		0	0	0	1,66,367	0	0	1,66,367
2	09-2017		0	0	0	6,02,222	0	0	6,02,222
3	12-2017		0	0	0	14,46,905	0	0	14,46,905
4	03-2018	6,24,750	0	0	0	1,40,45,050	0	0	1,46,69,800
5	04-2018		0	0	0	7,65,138	0	0	7,65,138
6	05-2018		0	0	0	7,36,086	0	0	7,36,086
7	06-2018		0	6,37,500	0	2,01,722	0	0	8,39,222
8	01-2019	66,570	0	0	0	5,71,650	0	0	6,38,220
9	02-2019		0	0	0	3,54,949	0	0	3,54,949



## 8. GST DATA

10	03-2019	24,89,928	0	0	0	28,57,162	0	0	53,47,090
11	04-2019	1,08,739	0	0	0	46,84,246	0	0	47,92,985
12	05-2019	73,581	0	0	0	25,33,484	0	0	26,07,065
13	06-2019	3,484	0	0	0	1,81,850	0	0	1,85,334
14	07-2019	16,45,756	0	0	0	26,60,864	0	0	43,06,620
15	08-2019		0	0	0	13,43,943	0	0	13,43,943
<b>Total</b>		50,12,808	0	6,37,500	0	3,31,51,637	0	0	

### Month Wise Purchase

Sr.No	Months	B2B	Total
1	08-2017	33,105	33,105
2	10-2017	36,210	36,210
3	11-2017	11,060	11,060
4	12-2017	74,190	74,190
5	01-2018	5,004	5,004
6	02-2018	6,33,785	6,33,785
7	03-2018	24,372	24,372
8	04-2018	14,090	14,090
9	05-2018	11,859	11,859
10	06-2018	7,01,498	7,01,498
11	07-2018	1,541	1,541
12	08-2018	7,408	7,408
13	09-2018	47,687	47,687
14	10-2018	2,733	2,733
15	01-2019	4,215	4,215
16	03-2019	1,14,331	1,14,331
17	04-2019	6,610	6,610
18	05-2019	3,978	3,978
19	06-2019	1,05,914	1,05,914
20	08-2019	46,086	46,086
<b>Total</b>		18,85,676	

### Credit/Debit Note Info.



## 8. GST DATA

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	072017	0	1,66,807	0	0	30,02,526
1	082017	0	4,40,337	0	0	0
1	092017	0	78,412	0	0	0
1	102017	0	3,01,170	0	0	0
1	112017	0	6,43,011	0	0	0
1	122017	0	5,68,557	0	0	0
1	012018	0	5,46,870	0	0	0
1	022018	0	73,85,794	0	0	0
1	032018	0	43,80,430	0	0	0
1	042018	0	8,63,853	0	0	0
1	052018	0	8,42,444	0	0	0
1	062018	0	2,85,220	0	0	0
1	072018	0	3,71,775	0	0	0
1	082018	0	14,44,838	0	0	0
1	092018	0	2,11,529	0	0	0
1	102018	0	15,56,907	0	0	0
1	112018	0	29,63,803	0	0	0
1	082019	0	0	0	0	0
Total						



## 9. 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

Hunter Analysis	
Particulars	Details
Hunter Score	985
Risk Band	Medium Risk
Overall Status	Non Clear - Fraud History Detected

### Main Promoter / Applicant Name

Sr No	Name
1	ATUL PATNI

### Co Promoter / Joint Applicant Name

Sr No	Name
-------	------

Fraud Description	
Sr No	Status
1	The Promoter Mobile Telephone has been sent to Hunter with either a different Promoter or PAN
2	The Promoter Mobile Telephone has been marked as Declined/Suspect in a previous application
3	The Company has been sent to Hunter with different Main Promoter in a previous application in the last 90 days

### References

Hunter Score Scale	
Score Range	Risk Band
0 to 795	High Risk
796 to 997	Medium Risk



## 9. FRAUD DETECTION

### Hunter Analysis

998 to 1032	Low Risk
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### References

Fraud Description Status	
<b>Non Clear</b>	It indicates Fraud History Detected. So, request you to follow proper Due Diligence before final Sanction.
<b>Clear</b>	It indicates Proposal is clear subject to proper Due Diligence before final sanction



## 10. BANK STATEMENT ANALYSIS

### A. Month Wise Details

HDFC Bank, India

C/O D K TRADERS 38/2 MALHARGANJ SHYAM APARTMENT MALHARGANJ INDORE 452001 MADHYA PRADESH INDIA

Account No:- 50200017780789

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	14	7	10	6	19	16
Total Amount of Credit Transactions	12,95,553	3,46,500	5,24,895	6,20,000	6,06,954	10,61,800
Total No. of Debit Transactions	44	41	32	37	41	75
Total Amount of Debit Transactions	12,73,698	4,46,786	4,26,153	7,18,626	5,44,446	10,23,897
Total No. of Cash Deposits	6	4	4	5	9	1
Total Amount of Cash Deposits	1,53,000	1,56,500	1,47,600	4,20,000	3,29,000	2,66,000
Total No. of Cash Withdrawals	17	17	7	11	12	13
Total Amount of Cash Withdrawals	1,26,500	1,46,300	63,000	79,900	98,900	76,100
Total No. of Cheque Deposits	7	6	3	2	6	1





## 10. 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	7,21,000	3,21,500	1,11,076	1,20,000	1,16,810	30,000
Total No. of Cheque Issues	5	3	1	5	2	1
Total Amount of Cheque Issues	9,07,786	1,13,323	43,323	3,54,323	81,813	43,323
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	86	0	34,900	115	42	25
Max EOD Balance	2,40,080	1,45,918	3,02,579	3,00,923	1,59,965	2,59,617
Average EOD Balance	83,979	33,214	1,13,118	68,251	35,184	82,941



## 10. BANK STATEMENT ANALYSIS

### B. Top 5 Fund Remittance

HDFC Bank, India

C/O D K TRADERS 38/2 MALHARGANJ SHYAM APARTMENT MALHARGANJ INDORE 452001 MADHYA PRADESH INDIA

Account No:- 50200017780789

Account Details from Mar-19 to Aug-19

Date	Description	Category	Amount
2019-03-29	RTGS DR-INDB0000851-SHREE NARAYAN TRADER S-CLOTH MARKET-HDFCR52019032971455594	Transfer to SHREE NARAYAN TRADER S	-3,00,000
2019-03-29	CHEQUE PAID - CHQ PAID - CLOTH MARKET	Transfer out	-3,00,000
2019-03-30	CHQ PAID - CHQ PAID - CLOTH MARKET	Transfer out	-2,50,000
2019-03-16	ACH D- TP ACH ILA-180122144 (Ref# 8465610289)	Transfer to ILA	-52,060
2019-03-04	02811000020081-TPT-INT (Ref# 328294747)	Transfer to A/ c 02811000020081	-44,000
2019-04-10	CHEQUE PAID - CHQ PAID - CLOTH MARKET	Transfer out	-65,000
2019-04-16	ACH D- TP ACH ILA-190851437 (Ref# 9209485567)	Transfer to ILA	-52,060
2019-04-08	EMI 61868225 CHQ S6186822515 041961868225	Loan	-43,323
2019-04-02	BAJAJ FINEMI-BF191118_440-446-456042	Loan	-30,321
2019-04-16	IMPS-910602316918-DIVYA JAIN-ANDB-XXXXXX XXXXX0982-ARE (Ref# 910602316918)	Transfer to DIVYA JAIN	-25,000
2019-05-16	ACH D- TP ACH ILA-201947665 (Ref# 9730021477)	Transfer to ILA	-52,060
2019-05-06	EMI 61868225 CHQ S6186822516 051961868225	Loan	-43,323
2019-05-21	IMPS-914115301360-JAIN TRADING COMPANY-I NDB-XXXXXXXXX2908-KANCHAN (Ref# 914115301360)	Transfer to JAIN TRADING COMPANY	-41,500



## 10. BANK STATEMENT ANALYSIS

### B. Top 5 Fund Remittance

2019-05-23	NEFT DR-INDB0000851-SHREE NARAYAN TRADER S-NETBANK, MUM-N143190832408343-KUVH (Ref# N143190832408343)	Transfer to SHREE NARAYAN TRADER S	-33,000
2019-05-02	BAJAJ FINEMI-BF191118_440-446-166627	Loan	-30,321
2019-06-12	CHEQUE PAID - CHQ PAID - CLOTH MARKET	Transfer out	-1,00,000
2019-06-15	FT - DR - 02811000020081 - DILIP KUMAR P ATNI	Transfer to DILIP KUMAR P ATNI	-1,00,000
2019-06-06	CHQ PAID - CHQ PAID - CLOTH MARKET	Transfer out	-56,000
2019-06-11	CHEQUE PAID - CHQ PAID - CLOTH MARKET	Transfer out	-55,000
2019-06-17	ACH D- TP ACH ILA-213969618 (Ref# 303208828)	Transfer to ILA	-52,060
2019-07-16	ACH D- TP ACH ILA-226737516 (Ref# 855326489)	Transfer to ILA	-52,060
2019-07-06	EMI 61868225 CHQ S6186822518 071961868225	Loan	-43,323
2019-07-19	IMPS-920010340444-JAIN TRADING COMPANY-I NDB-XXXXXXXXX2908-APURV (Ref# 920010340444)	Transfer to JAIN TRADING COMPANY	-39,000
2019-07-23	CHQ PAID-MICR CTS-MU-MOOKHND DWARKADAS	Transfer to MOOKHND DWARKADAS	-38,490
2019-07-10	IMPS-919110374460-JAIN TRADING COMPANY-I NDB-XXXXXXXXX2908-APOORVA (Ref# 919110374460)	Transfer to JAIN TRADING COMPANY	-35,000
2019-08-10	IMPS-922212310656-JAIN TRADING COMPANY-I NDB-XXXXXXXXX2908-JTC (Ref# 922212310656)	Transfer to JAIN TRADING COMPANY	-1,00,000
2019-08-14	IMPS-922610383190-D K TRADERS-BKID-XXXXXX XXXXXX0406-ATL (Ref# 922610383190)	Transfer to D K TRADERS	-1,00,000
2019-08-14	IMPS-922610384895-D K TRADERS-BKID-XXXXXX XXXXXX0406-ATR (Ref# 922610384895)	Transfer to D K TRADERS	-1,00,000
2019-08-04	02811000020081-TPT-INT (Ref# 286654629)	Transfer to A/ c 02811000020081	-50,000



**10. BANK STATEMENT ANALYSIS**  
**B. Top 5 Fund Remittance**

2019-08-09	IMPS-922111334830-JAIN TRADING COMPANY-I NDB-XXXXXXXXX2908-IMP (Ref# 922111334830)	Transfer to JAIN TRADING COMPANY	-49,500
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## 10. BANK STATEMENT ANALYSIS

### C. Top 5 Fund Received

HDFC Bank, India

C/O D K TRADERS 38/2 MALHARGANJ SHYAM APARTMENT MALHARGANJ INDORE 452001 MADHYA PRADESH INDIA

Account No:- 50200017780789

Account Details from Mar-19 to Aug-19

Date	Description	Category	Amount
2019-03-29	FT - CR - 02811000020081 - DILIP KUMAR P ATNI	Transfer from DILIP KUMAR P ATNI	3,00,000
2019-03-29	FT - CR - 02811000020081 - DILIP KUMAR P ATNI	Transfer from DILIP KUMAR P ATNI	3,00,000
2019-03-15	NEFT CR-SBIN0030416-DIVYA JAIN-D K TRADE RS-SBIN619074762485 (Ref# SBIN619074762485)	Transfer from DIVYA JAIN	2,50,000
2019-03-30	RTGS CR-SBIN0030416-DIVYA JAIN-D K TRADE RS-SBINR52019033000125856 (Ref# SBINR52019033000125856)	Transfer from DIVYA JAIN	2,50,000
2019-03-01	CASH DEPOSIT-498792XXXXXX6804-CLOTH MARK ET	Cash Deposit	49,500
2019-04-02	FT - CR - 02811000020081 - DILIP KUMAR P ATNI	Transfer from DILIP KUMAR P ATNI	1,00,000
2019-04-15	CASH DEPOSIT-498792XXXXXX6804-CLOTH MARK ET	Cash Deposit	90,500
2019-04-10	FT - CR - 00361000086589 - PRIYANK JINDA L	Transfer from PRIYANK JINDA L	65,000
2019-04-04	CASH DEPOSIT-498792XXXXXX6804-CLOTH MARK ET	Cash Deposit	37,000
2019-04-16	IMPS-910603638833-DIVYA JAIND/O SUNIL -H DFC-XXXXXXXXXXXX0982-WAPAS (Ref# 910603638833)	Transfer from DIVYA JAIND/O SUNIL	25,000
2019-05-02	RTGS CR-SBIN0030416-DIVYA JAIN-D K TRADE RS-SBINR52019050200069437 (Ref# SBINR52019050200069437)	Transfer from DIVYA JAIN	3,00,000



## 10. BANK STATEMENT ANALYSIS

### C. Top 5 Fund Received

2019-05-21	CASH DEP CLOTH MARKET	Cash Deposit	50,000
2019-05-31	CHQ DEP - MICR 8 CLEARING - INDORE SRVC	Transfer in	49,000
2019-05-01	CASH DEPOSIT-498792XXXXXX6804-CLOTH MARK ET	Cash Deposit	34,600
2019-05-23	CASH DEP CLOTH MARKET	Cash Deposit	33,000
2019-06-07	NEFT CR-INDB0000851-SHREE NARAYAN TRADER S-D K TRADERS-000195592511 (Ref# 195592511)	Transfer from SHREE NARAYAN TRADER S	2,00,000
2019-06-07	CASH DEP CLOTH MARKET	Cash Deposit	1,50,000
2019-06-15	CASH DEP CLOTH MARKET	Cash Deposit	1,00,000
2019-06-03	CASH DEPOSIT-498792XXXXXX6804-CLOTH MARK ET	Cash Deposit	63,000
2019-06-04	CASH DEPOSIT-498792XXXXXX6804-CLOTH MARK ET	Cash Deposit	57,000
2019-07-18	CASH DEP CLOTH MARKET	Cash Deposit	1,60,000
2019-07-15	CASH DEP CLOTH MARKET	Cash Deposit	52,000
2019-07-06	NOTE STUCK IN ATM DT 07/06/2019 CLOTH MA RKET	Others	47,500
2019-07-25	CHQ DEP - MICR 8 CLEARING - INDORE SRVC	Transfer in	45,810
2019-07-05	IMPS-918621343510-SNEHATAYAL-HDFC-XXXXXXX XXXX9182-DKTRADERS (Ref# 918621343510)	Transfer from SNEHATAYAL	42,650
2019-08-03	CASH DEP CLOTH MARKET	Cash Deposit	2,66,000
2019-08-31	IMPS-924313541425-35704946-HDFC-XXXXXXXXX 2908- (Ref# 924313541425)	Transfer in	1,00,500
2019-08-06	IMPS-921816778663-35704946-HDFC-XXXXXXXXX 2908- (Ref# 921816778663)	Transfer in	1,00,000
2019-08-07	02811000020081-TPT-IMP (Ref# 297369789)	Transfer from A/ c 02811000020081	1,00,000
2019-08-09	02811000020081-TPT-IMP (Ref# 402811201)	Transfer from A/ c 02811000020081	1,00,000



## **10. BANK STATEMENT ANALYSIS**

### **C. Top 5 Fund Received**







## 11. 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



## 11. 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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