



Prelim Report of MSME Application

Offline Proposal

SUMIT TRADERS

Dated: 31/08/2019

Registered Office

SUMIT TRADERS,
GOYAL STREET
kotkapura
District: Faridkot,
Taluka: Faridkot,
Kotkapura-151204

Email Id:

amitenterpriseskkp@gmail.com

Contact Number: 9872791658

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	31/08/2019
2	Date of In-Eligible	31/08/2019



2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	Retail and E-Commerce	-
2.	Loan Amount	- Rupees	-
3.	Geographical Market Focus	Kotkapura	-
4.	CGTMSE Coverage		-
5.	MSME Category		-
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)		-
7.	Debt Equity Ratio (2017 - 2018)	4.52 Times	-
8.	Current Ratio (2017 - 2018)	432.53 Times	-
9.	Interest Coverage Ratio (2017 - 2018)	1.58 Times	-
10.	TOL/TNW (2017 - 2018)	4.53 Times	-
11.	Top Customer Concentration (B2B)	5.47%	-
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	13 Years	-
16.	Positive Profitability history		-
17.	Past Year Turnover	24,13,31,635 Rupees	-
18.	Positive Net Worth history		-
19.	Turnover to Loan Ratio (2017 - 2018)		-
20.	Gross Cash Accruals to loan ratio (2017 - 2018)		-
21.	Minimum Bureau Score - Director/ Partner/ Proprietor	725	-
22.	Commercial Bureau - Maximum DPDs (last 12 months)	0 DPDs	-
23.	Maximum Drop in turnover allowed	Increase in Current Year turnover compares to Previous Year turnover	-
24.	Utilisation percentage	41%	-
25.	Credit Summation	100.94%	-
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	725	-
30.	Commercial Bureau - Maximum DPDs (last 3 months)	0 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:	Retail and E-Commerce
Establishment Year:	May 1987
Constitution:	Sole Proprietorship
PAN:	AQGPK7574F
GSTIN (1):	03AQGPK7574F1ZT (Primary)

(b) GST Details

Number of Customers:	294
Top Customer Concentration (B2B):	5.47 %
Projected Sales as per GST (Rs.):	
Factory Premise:	Owned
Know How:	Specialised Know How
Competition:	Low
Commercial Operation Date:	-

(c) Proprietors Background:

Name	SUMIT KUMAR
PAN	AQGPK7574F
Address	PROP. M/S SUMIT TRADERS GOYAL STREET - Kotkapura S.O, Faridkot, Faridkot, PUNJAB, 151204
Mobile No	9872450431
Date of Birth	09-05-1987
Total Experience	12
Networth	4,00,00,000
TransUnion	-1



3. Project Snapshot

Experian	-
Personal Loan Obligation	0.0
Father Name	MR KUMAR
Educational Status	Graduate (General)
Nationality	India
Visually Impaired	No
Residence Status	Resident India

(d) Additional Detail for Main Proprietors:

Name	SUMIT KUMAR
Marital Status	Married
Spouse Name	PAYAL RANI
Spouse Detail	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 :	CMR-2
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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)
16-06-2014	State Bank of India India	Cash credit	90,00,000	37,84,781		0		-



3. Project Snapshot

(g) Fund Requirement:

Particulars	Details
Facility	Working Capital
Loan Amount Applied	3,00,00,000
Promotor's Contribution	2,00,00,000
Purpose	Working Capital

(h) Business Name Comparision

Name as per GST (1)	SUMIT KUMAR
Name as per ITR	SUMIT KUMAR
Name edited by user*	SUMIT TRADERS
Trade Name as per GST (1)	-
Name as per Bank Statement	SUMIT 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. Financials Details

(a) Existing Financials

Profit & Loss Statement			
Units	(INR)		
For the Year ended	31-Mar-2018	31-Mar-2017	31-Mar-2016
No of Months	12	12	12
INCOME :			
Gross Sales (Including Indirect Taxes collected on sales)	24,13,31,635	22,95,75,394	17,97,19,395
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
Net Sales	24,13,31,635	22,95,75,394	17,97,19,395
EXPENDITURE :			
Increase/Decrease in Stock	-30,83,359	27,20,111	-58,59,939
Raw Material Consumed	24,06,95,966	22,39,44,784	18,31,30,728
Power & Fuel Cost	0	0	0
Employee Cost	11,16,000	6,42,000	6,21,600
General and Administration Expenses	2,31,444	1,72,062	2,56,417
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	2,16,000	1,44,000	1,44,000
Less: Expenses Capitalised	0	0	0
Total Expenditure	23,91,76,051	22,76,22,957	17,82,92,806
Operating Profit (Excl OI)	21,55,584	19,52,437	14,26,589
Other Income	87,571	897	2,58,017
Operating Profit (EBITDA)	22,43,155	19,53,334	16,84,606
Interest	13,30,161	11,98,201	11,39,678
PBDT	9,12,994	7,55,133	5,44,928
Depreciation	1,43,790	96,878	47,993
Profit Before Taxation & Exceptional Items	7,69,204	6,58,255	4,96,935
Exceptional Income / Expenses	0	0	0
Profit Before Tax	7,69,204	6,58,255	4,96,935
Provision for Tax	0	0	0
Other Income (Need to check at the time of Due Diligence)	0	0	0



4. Financials Details

(a) Existing Financials

Profit & Loss Statement			
Profit After Tax	7,69,204	6,58,255	4,96,935
Dividend Pay Out	0	0	0
Equity Dividend %	0	0	0
Earnings Per Share	0	0	0

Balance Sheet -Equities and Liabilities			
Units	(INR)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
EQUITY AND LIABILITIES			
Share Capital	27,50,608	23,86,661	20,74,996
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
Shareholder's Funds	27,50,608	23,86,661	20,74,996
Minority Interest	0	0	0
Secured Loans	47,68,268	51,79,918	73,31,843
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	76,70,183	57,98,249	35,31,060
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	1,24,38,451	1,09,78,167	1,08,62,903
Trade Payables	4,417	4,55,489	20,48,584
Other Current Liabilities	28,848	11,642	12,310
Short Term Provisions	0	0	0
Total Current Liabilities	33,265	4,67,131	20,60,894
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	1,52,22,324	1,38,31,959	1,49,98,793
Balance Sheet -Assets			
Units	(INR)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
Gross Block	9,78,152	10,23,730	3,00,093
Less: Accumulated Depreciation	1,43,790	96,878	47,993
Less: Impairment of Assets	0	0	0
Net Block	8,34,362	9,26,852	2,52,100
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	1,19,61,137	88,77,778	1,15,97,889
Sundry Debtors	13,91,713	28,02,799	26,25,180
Cash and Bank	3,33,129	11,12,962	3,11,061
Other Current Assets	8,131	1,784	2,12,563
Short Term Loans and Advances	6,93,852	1,09,784	0
Total Current Assets	1,43,87,962	1,29,05,107	1,47,46,693
Other Assets (Need to check at the time of Due Diligence)	0	0	0
Total Assets	1,52,22,324	1,38,31,959	1,49,98,793
Book Value	1	1	1



4. Financial Details

(b) Ratio Analysis

Ratio Analysis			
Ratio	31-Mar-2018	31-Mar-2017	31-Mar-2016
EBITDA (%)	0.93	0.85	0.94
PATM (%)	0.32	0.29	0.28
ROCE (%)	15.71	14.85	NA
Asset Turnover(x)	15.85	16.60	11.98
Inventory Turnover (days)	18.25	14.24	23.74
Debtors Turnover(days)	2.10	4.46	5.33
Creditors Turnover (days)	0.01	0.74	4.08
Sales/Working Capital (x)	20.19	17.85	24.73
Net Sales Growth(%)	5.12	27.74	NA
PAT Growth(%)	16.86	32.46	NA
Adjusted Total Debt/Equity(x)	4.52	4.60	5.24
Growth in Debt/ Equity (%)	-1.74	-12.21	NA
Current Ratio(x)	3,023.06	25.64	6.94
Current Ratio (As per CMA)	432.53	27.63	7.16
Quick Ratio(x)	315.08	6.15	1.28
Interest Coverage	1.69	1.63	1.48
Debt/ EBITDA	5.55	5.62	6.45
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	-0.50	0.83	NA
Growth in CFO Margin (%)	-159.60	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	24,13,31,635	22,95,75,394	17,97,19,395
Add	Export Sales	0	0	0
	Total	24,13,31,635	22,95,75,394	17,97,19,395

Note 2: Indirect Taxes

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Excise Duty	0	0	0
Add	Other items	0	0	0
	Total	0	0	0

Note 3: Increase/Decrease in Stock

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.	88,77,778	1,15,97,889	57,37,950
Minus	Cl. stock of F.G.	1,19,61,137	88,77,778	1,15,97,889
	Total	-30,83,359	27,20,111	-58,59,939

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]	24,06,95,966	22,39,44,784	18,31,30,728
Add	Other spares	0	0	0
	Total	24,06,95,966	22,39,44,784	18,31,30,728

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



4. Financial Details

(c) Notes to Account

	Total	0	0	0
Note 6: Share Capital				
	Particular	31-Mar-2018	31-Mar-2017	31-Mar-2016
	Ordinary share capital	27,50,608	23,86,661	20,74,996
Add	Preference shares [redeemable after one year]	0	0	0
	Total	27,50,608	23,86,661	20,74,996
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
	Total	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
	Total	76,70,183	57,98,249	35,31,060
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
	Total	0	0	0



4. Financial Details

(c) Notes to Account

Note 10: Other Long Term Liabilities

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	OTHER NON-CURRENT LIABILITIES (Others)	0	0	0
Add	Deferred Payment Credits [excluding instalments due within one year]	0	0	0
Add	Term Deposits [repayable after one year]	0	0	0
Add	Debentures [not maturing within one year]	0	0	0
Add	Other term liabilities	0	0	0
	Total	0	0	0

Note 11: Other Current Liabilities

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]	28,848	11,642	12,310
	Total	28,848	11,642	12,310



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
	Total	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
	Total	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]	13,91,713	28,02,799	26,25,180
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	Total	13,91,713	28,02,799	26,25,180

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	8,131	1,784	2,12,563
	Total	8,131	1,784	2,12,563

Note 16: Short Term Loans and Advances

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	6,93,852	1,09,784	0
	Total	6,93,852	1,09,784	0



5. GST Data

1 . GST Data (SUMIT KUMAR) (03AQGPK7574F1ZT)

Key Observation

1. Highest Sales Category	45% (B2B)
2. Gross Margin % (Sales-Purchase / Sales)	12%
3. Customer Concentration (B2B) (Top 5):	18% of Total Sales
4. Supplier Concentration (Top 5):	31% of Total Purchase
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	Rs. 2,56,01,060
7. Median Sales:	Rs. 2,66,18,019
8. Average Purchase:	Rs. 2,24,46,783
9. Median Purchase:	Rs. 2,28,79,563
10. Highest sales are in the month of	01-2019
11. Highest Purchase are in the month of	06-2018
12. Total Credit Note Vs Total Sales is	2% in 07-2019(Highest)

Overview

Sr.No	Particulars	Details
1.	Total No. of Months	25
2.	Total No. of Customers	294
3.	Total No. of Suppliers	187
4.	Total Sales (Invoice Value)	64,00,26,512
A.	B2B	28,58,81,895
B.	B2CL	0
C.	B2CS	29,07,10,522
D.	Exports	0
E.	Nil Rated Good	6,34,34,095
F.	Exempted Goods	0
G.	Non GST Outward Supplies	0
5.	Total Purchases	56,11,69,576



5. GST Data

6.	Difference (Sales Minus Purchase)	7,88,56,937
7.	Margin (%)	12

Top 5 Customers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	03ADWPG2530Q1Z7	VISHAL GOYAL	10	1,54,55,075	1,47,19,120	2
2	03AALFN3780B1ZJ	N.V. ENTERPRISES	4	1,19,45,405	1,13,76,577	2
3	03ACWPK0248E1ZR	PARVEEN KUMAR	4	1,06,87,108	1,01,78,198	2
4	03AEDPJ5409F1Z0	NARESH KUMAR	2	70,69,717	67,33,064	1
5	03ACNPK2329P1ZB	RAJIV KUMAR	17	67,86,818	64,63,637	1
Total			37	5,19,44,123	4,94,70,595	8

Top 5 Suppliers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	09AAACB4351J1ZQ	BAJAJ HINDUSTHAN SUGAR LIMITED	98	5,32,16,604	5,06,82,480	9
2	03AACCN3563A2Z2	NAHAR INDUSTRIAL ENTERPRISES LIMITED	83	4,84,00,170	4,60,95,400	9
3	08AACL5668C1ZH	LAKHPAT TRADING AND INDUSTRIES PRIVATE LIMITED	14	2,72,39,473	2,59,42,354	5
4	09AAACS4902Q3ZW	MAWANA SUGARS LIMITED	42	2,24,71,195	2,21,71,763	4
5	24AAZFM3939R1Z4	MAHESH OIL INDUSTRIES	11	2,21,38,381	2,10,84,171	4
Total			248	17,34,65,823	16,59,76,168	31

Month Wise Sales

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	07-2017	60,39,745	0	1,15,74,743	0	0	0	0	1,76,14,488
2	08-2017	50,21,069	0	1,26,12,871	0	13,94,307	0	0	1,90,28,247
3	09-2017	68,34,762	0	1,25,57,825	0	23,54,658	0	0	2,17,47,245
4	10-2017	1,19,70,884	0	1,55,69,615	0	20,34,571	0	0	2,95,75,070
5	11-2017	1,46,01,865	0	1,54,97,262	0	23,04,408	0	0	3,24,03,535



5. GST Data

6	12-2017	98,95,311	0	1,16,55,614	0	33,52,435	0	0	2,49,03,360
7	01-2018	87,49,883	0	1,33,28,644	0	0	0	0	2,20,78,527
8	02-2018	56,16,894	0	1,14,71,857	0	22,34,607	0	0	1,93,23,358
9	03-2018	67,34,597	0	98,12,284	0	43,23,250	0	0	2,08,70,131
10	04-2018	43,26,315	0	92,18,900	0	32,81,796	0	0	1,68,27,011
11	05-2018	1,10,58,030	0	1,45,72,145	0	19,67,443	0	0	2,75,97,618
12	06-2018	1,24,09,279	0	94,42,177	0	15,86,933	0	0	2,34,38,389
13	07-2018	1,16,17,113	0	1,27,19,011	0	24,36,256	0	0	2,67,72,380
14	08-2018	1,11,95,959	0	1,27,06,485	0	23,74,262	0	0	2,62,76,706
15	09-2018	80,34,790	0	1,40,59,212	0	19,74,084	0	0	2,40,68,086
16	10-2018	1,15,90,866	0	1,10,71,114	0	30,72,602	0	0	2,57,34,582
17	11-2018	1,48,09,628	0	1,39,15,032	0	20,45,489	0	0	3,07,70,149
18	12-2018	1,31,10,050	0	1,16,43,624	0	57,70,680	0	0	3,05,24,354
19	01-2019	1,88,77,549	0	1,09,65,171	0	40,36,676	0	0	3,38,79,396
20	02-2019	1,67,67,178	0	60,42,084	0	43,83,916	0	0	2,71,93,178
21	03-2019	1,76,62,657	0	96,37,058	0	27,19,414	0	0	3,00,19,129
22	04-2019	1,50,20,761	0	75,86,445	0	32,12,826	0	0	2,58,20,032
23	05-2019	1,42,58,809	0	1,36,34,205	0	19,95,342	0	0	2,98,88,356
24	06-2019	1,60,70,916	0	89,29,965	0	20,54,288	0	0	2,70,55,169
25	07-2019	1,36,06,985	0	1,04,87,182	0	25,23,852	0	0	2,66,18,019
Total		28,58,81,895	0	29,07,10,522	0	6,34,34,095	0	0	

Month Wise Purchase

Sr.No	Months	B2B	Total
1	07-2017	1,98,43,291	1,98,43,291
2	08-2017	1,83,74,963	1,83,74,963
3	09-2017	2,01,79,997	2,01,79,997
4	10-2017	1,86,31,417	1,86,31,417
5	11-2017	2,49,54,512	2,49,54,512
6	12-2017	2,47,15,186	2,47,15,186
7	01-2018	1,77,05,312	1,77,05,312
8	02-2018	2,39,62,082	2,39,62,082
9	03-2018	1,26,00,419	1,26,00,419



5. GST Data

10	04-2018	1,58,69,862	1,58,69,862
11	05-2018	2,06,36,507	2,06,36,507
12	06-2018	3,11,86,916	3,11,86,916
13	07-2018	2,13,23,916	2,13,23,916
14	08-2018	2,09,06,192	2,09,06,192
15	09-2018	2,48,67,876	2,48,67,876
16	10-2018	1,86,88,463	1,86,88,463
17	11-2018	2,84,21,880	2,84,21,880
18	12-2018	2,28,79,563	2,28,79,563
19	01-2019	3,09,59,656	3,09,59,656
20	02-2019	1,69,42,435	1,69,42,435
21	03-2019	2,83,86,514	2,83,86,514
22	04-2019	2,25,06,427	2,25,06,427
23	05-2019	2,56,47,103	2,56,47,103
24	06-2019	2,58,06,855	2,58,06,855
25	07-2019	2,51,72,231	2,51,72,231
Total		56,11,69,576	

Credit/Debit Note Info.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
1	08-2017	686	1,90,28,247			686
2	12-2017	15,578	2,49,03,360			15,578
3	03-2018	2,360	2,08,70,131			2,360
4	05-2018	2,429	2,75,97,618			2,429
5	06-2018	8,087	2,34,38,389			8,087
6	07-2018	2,368	2,67,72,380			2,368
7	11-2018	425	3,07,70,149			425
8	12-2018	2,717	3,05,24,354			2,717
9	03-2019	1,056	3,00,19,129			1,056
10	04-2019	35,865	2,58,20,032			35,865
11	05-2019	3,495	2,98,88,356			3,495
12	06-2019	40,688	2,70,55,169			40,688
13	07-2019	6,23,187	2,66,18,019			6,23,187



5. GST Data

Total		7,38,941	34,33,05,332	0	0	
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Inward Supply Description

Sr.No	Months	GST		NON GST		Total
		Inter- State Supplies	Intra- State Supplies	Inter- State Supplies	Intra- State Supplies	
1	072017	0	0	0	0	0
1	082017	0	0	0	0	0
1	092017	0	0	0	0	0
1	102017	13,19,042	4,89,875	0	0	0
1	112017	30,06,903	3,95,845	0	0	0
1	022018	15,36,83,524	8,73,370	0	0	0
1	032018	0	10,90,975	0	0	0
1	042018	26,74,404	7,32,875	0	0	0
1	062018	14,85,578	7,93,840	0	0	0
1	082018	0	0	0	0	0
1	092018	18,77,377	5,47,075	0	0	0
1	102018	15,01,744	8,14,707	0	0	0
1	112018	16,90,809	6,86,355	0	0	0
1	122018	43,71,841	8,36,650	0	0	0
1	012019	45,41,316	9,38,350	0	0	0
1	032019	65,25,994	40,36,998	0	0	0
1	042019	21,58,193	9,52,722	0	0	0
1	052019	8,24,270	12,54,932	0	0	0
1	062019	6,19,761	13,33,399	0	0	0
1	072019	14,02,910	11,87,985	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

State Bank of India, India
GOYAL STREET GALI MANDIR WALI KOTKAPURA Faridkot
Account No:- 65198697828
Account Details from Aug-18 to Jul-19

[illegible]



7. Bank Statement Analysis

(a) Month Wise Details

Description	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19
Total No. of Outward Cheque Bounces	0	0	3	2	0	3	2	0	2	3	0	2
Min EOD Balance	-68,90,826	-87,96,716	-78,98,263	-73,63,500	-34,46,163	-78,34,497	-69,84,582	-71,43,888	-71,43,888	-55,53,209	-56,90,136	-76,71,775
Max EOD Balance	-25,35,492	-9,30,758	-15,50,303	-6,08,756	1,40,295	-22,14,130	-9,09,399	6,23,610	-12,41,249	-13,54,228	12,94,497	-29,17,110
Average EOD Balance	-52,52,651	-49,38,126	-49,33,961	-42,37,126	-17,09,113	-46,98,628	-43,58,399	-18,24,337	-34,21,322	-35,09,495	-9,42,761	-48,30,813



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

State Bank of India, India
GOYAL STREET GALI MANDIR WALI KOTKAPURA Faridkot
Account No:- 65198697828
Account Details from Aug-18 to Jul-19

Month	Description	Category	Amount
2018-08-10	REMT THRU CHQ RTGS UTR NO: SBINR52018081000027118 KKBK0000279 KOTAK MA LAKHPAT TRADING AND	Transfer to KOTAK MA LAKHPAT TRADING AND	-22,00,059
2018-08-08	REMT THRU CHQ RTGS UTR NO: SBINR52018080800056423 PUNB0005200 0 MAHESH OIL INDUSTRIE	Transfer to MAHESH OIL INDUSTRIE	-21,50,059
2018-08-30	REMT THRU CHQ RTGS UTR NO: SBINR52018083000038831 KKBK0000279 KOTAK MA LAKHPAT TRADING AND	Transfer to KOTAK MA LAKHPAT TRADING AND	-21,50,059
2018-08-16	REMT THRU CHQ RTGS UTR NO: SBINR52018081600065475 HDFC0000381 0 YASKI INTERNATIONAL	Transfer to YASKI INTERNATIONAL	-20,00,059
2018-08-02	REMT THRU CHQ RTGS UTR NO: SBINR52018080200036536 HDFC0000381 0 YASKI INTERNATIONAL	Transfer to YASKI INTERNATIONAL	-19,63,420
2018-09-17	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0055031491674 AT 50040 KOTKA PURA	Transfer out	-30,00,000
2018-09-15	REMT THRU CHQ RTGS UTR NO: SBINR52018091500052270 BDBL0001616 BANDHAN TAJINDER SINGH AVTAR	Transfer to BANDHAN TAJINDER SINGH AVTAR	-22,25,009



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

2018-09-11	REMT THRU CHQ RTGS UTR NO: SBINR52018091100065776 PUNB0005200 0 MAHESH OIL INDUSTRIE	Transfer to MAHESH OIL INDUSTRIE	-21,09,803
2018-09-19	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0055031491674 AT 50040 KOTKA PURA	Transfer out	-16,68,215
2018-09-17	REMT THRU CHQ RTGS UTR NO: SBINR52018091700032488 BDBL0001616 BANDHAN TAJINDER SINGH AVTAR	Transfer to BANDHAN TAJINDER SINGH AVTAR	-11,92,859
2018-10-03	REMT THRU CHQ RTGS UTR NO: SBINR52018100300018309 BKID0006205 BANK OF CHATER BHUJ COTTON A	Transfer to BANK OF CHATER BHUJ COTTON A	-16,96,229
2018-10-16	REMT THRU CHQ RTGS UTR NO: SBINR52018101600022523 HDFC0002193 HDFC BAN GORI SHANKER TRADERS	Transfer to HDFC BAN GORI SHANKER TRADERS	-11,14,221
2018-10-12	REMT THRU CHQ RTGS UTR NO: SBINR52018101200004513 HDFC0000796 HDFC BAN SHREE GANESH INDUSTR	Transfer to HDFC BAN SHREE GANESH INDUSTR	-10,45,512
2018-10-20	REMT THRU CHQ RTGS UTR NO: SBINR52018102000005830 HDFC0000796 HDFC BAN SHREE GANESH INDUSTR	Transfer to HDFC BAN SHREE GANESH INDUSTR	-10,45,266
2018-10-09	REMT THRU CHQ RTGS UTR NO: SBINR52018100900022494 HDFC0002254 HDFC BAN SHRI BALA JI TRADERS	Transfer to HDFC BAN SHRI BALA JI TRADERS	-10,41,725
2018-11-03	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0035957187990 AT 50040 KOTKA PURA	Transfer out	-22,50,000



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

2018-11-03	REMT THRU CHQ RTGS UTR NO: SBINR52018110300056412 ICIC0003593 ICICI BA SURAJ INDUSTRIES	Transfer to ICICI BA SURAJ INDUSTRIES	-16,80,059
2018-11-09	REMT THRU CHQ RTGS UTR NO: SBINR52018110900041387 ICIC0003593 ICICI BA SURAJ INDUSTRIES	Transfer to ICICI BA SURAJ INDUSTRIES	-15,00,059
2018-11-26	REMT THRU CHQ RTGS UTR NO: SBINR52018112600069108 UTIB0002249 AXIS BAN NARAINGARH SUGAR MIL	Transfer to AXIS BAN NARAINGARH SUGAR MIL	-12,04,514
2018-11-09	REMT THRU CHQ RTGS UTR NO: SBINR52018110900041561 HDFC0000796 HDFC BAN SHREE GANESH INDUSTR	Transfer to HDFC BAN SHREE GANESH INDUSTR	-10,49,425
2018-12-14	REMT THRU CHQ RTGS UTR NO: SBINR52018121400008158 BARB0GANKUT BANK OF JALIYAN PROTEINS PVT	Transfer to GANKUT BANK OF JALIYAN PROTE...	-23,34,987
2018-12-18	REMT THRU CHQ RTGS UTR NO: SBINR52018121800065000 HDFC0000381 0 SAT DEV OM PARKASH	Transfer to SAT DEV OM PARKASH	-11,31,499
2018-12-03	REMT THRU CHQ RTGS UTR NO: SBINR52018120300060509 HDFC0000381 0 SAT DEV OM PARKASH	Transfer to SAT DEV OM PARKASH	-11,03,065
2018-12-01	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0055070419872 AT 50040 KOTKA PURA	Transfer out	-10,97,250
2018-12-05	REMT THRU CHQ RTGS UTR NO: SBINR52018120500030984 HDFC0002254 HDFC BAN SHRI BALA JI TRADERS	Transfer to HDFC BAN SHRI BALA JI TRADERS	-10,23,657



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

2019-01-31	REMT THRU CHQ RTGS UTR NO: SBINR52019013100125652 BKDN0140337 DENA BAN VAISHNODEVI REFOILS	Transfer to DENA BAN VAISHNODEVI REFOILS	-23,60,059
2019-01-25	REMT THRU CHQ RTGS UTR NO: SBINR52019012500120436 BKDN0140337 DENA BAN VAISHNODEVI REFOILS	Transfer to DENA BAN VAISHNODEVI REFOILS	-22,90,059
2019-01-10	REMT THRU CHQ RTGS UTR NO: SBINR52019011000109113 HDFC0000381 0 YASKI INTER NATIONAL	Transfer to YASKI INTER NATIONAL	-21,35,738
2019-01-19	REMT THRU CHQ RTGS UTR NO: SBINR52019011900102010 PUNB0005200 0 MAHESH OIL INDUSTRIE	Transfer to MAHESH OIL INDUSTRIE	-20,35,059
2019-01-05	REMT THRU CHQ RTGS UTR NO: SBINR52019010500116507 HDFC0000381 0 YASKI INTERNATIONAL	Transfer to YASKI INTERNATIONAL	-10,69,211
2019-02-20	REMT THRU CHQ RTGS UTR NO: SBINR52019022000142249 HDFC0000216 0 BHARAT FOODS COOPERA	Transfer to BHARAT FOODS COOPERA	-24,58,288
2019-02-06	REMT THRU CHQ RTGS UTR NO: SBINR52019020600127991 BKDN0140337 DENA BAN VAISHNODEVI REFOILS	Transfer to DENA BAN VAISHNODEVI REFOILS	-23,75,059
2019-02-07	REMT THRU CHQ RTGS UTR NO: SBINR52019020700055662 INDB0001001 INDUSIND ESOTERIC TRADING PVT	Transfer to INDUSIND ESOTERIC TRADING PVT	-14,82,134
2019-02-27	REMT THRU CHQ RTGS UTR NO: SBINR52019022700095795 HDFC0000381 0 YASKI INTERNATIONAL	Transfer to YASKI INTERNATIONAL	-9,93,989



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

2019-02-20	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0055069972311 AT 50040 KOTKA PURA	Transfer out	-9,87,840
2019-03-15	REMT THRU CHQ RTGS UTR NO: SBINR52019031500012160 PUNB0005200 0 MAHESH OIL INDUSTRIE	Transfer to MAHESH OIL INDUSTRIE	-20,50,059
2019-03-30	REMT THRU CHQ RTGS UTR NO: SBINR52019033000013673 PUNB0033000 Punjab N R K ELECTRONIC	Transfer to Punjab N R K ELECTRONIC	-12,35,917
2019-03-28	REMT THRU CHQ RTGS UTR NO: SBINR52019032800017974 IBKL0001529 IDBI BAN SIDDHABALI SUGAR	Transfer to IDBI BAN SIDDHABALI SUGAR	-11,42,079
2019-03-22	REMT THRU CHQ NEFT UTR NO: SBIN319081525275 HDFC0000381 HDFC BAN YASKI INTERNATIONAL	Transfer to HDFC BAN YASKI INTERNATIONAL	-11,17,701
2019-03-28	REMT THRU CHQ RTGS UTR NO: SBINR52019032800056547 KKBK0004056 KOTAK MA JUGAL KISHORE AND CO	Transfer to KOTAK MA JUGAL KISHORE AND CO	-10,18,158
2019-04-12	REMT THRU CHQ RTGS UTR NO: SBINR52019041200023330 HDFC0000240 HDFC B ADANI WILMAR LTD	Transfer to HDFC B ADANI WILMAR Ltd	-23,00,059
2019-04-12	REMT THRU CHQ RTGS UTR NO: SBINR52019041200023644 ICIC0003593 ICICI BA SINGLA GUAR AND OIL	Transfer to ICICI BA SINGLA GUAR AND OIL	-17,80,059
2019-04-25	REMT THRU CHQ RTGS UTR NO: SBINR52019042500076031 BARB0SRIVIJ BANK OF KHEM CHAND NAGPAL CO	Transfer to SRIVIJ BANK OF KHEM CHAND NA...	-15,00,059



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

2019-04-26	REMT THRU CHQ NEFT UTR NO: SBIN219116907067 HDFC0001476 HDFC BAN RAM CHANDER BANARSI	Transfer to HDFC BAN RAM CHANDER BANARSI	-15,00,059
2019-04-24	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0031706628434 AT 50040 KOTKA PURA	Transfer out	-15,00,000
2019-05-28	REMT THRU CHQ RTGS UTR NO: SBINR52019052800060958 PUNB0043200 PUNJAB N SINGLA COTTON INDUST	Transfer to PUNJAB N SINGLA COTTON INDUST	-15,60,059
2019-05-17	REMT THRU CHQ RTGS UTR NO: SBINR52019051700013866 KKBK0004068 KOTAK MA JAGDAMBE FLOUR MILLS	Transfer to KOTAK MA JAGDAMBE FLOUR MILLS	-15,50,059
2019-05-22	REMT THRU CHQ RTGS UTR NO: SBINR52019052200086914 BARB0SRIVIJ BANK OF KHEM CHAND NAGPAL CO	Transfer to SRIVIJ BANK OF KHEM CHAND NA...	-15,50,059
2019-05-13	CAS CHQ XFER WD WITHDRAWAL TRANSFER TRF TO 0031706628434 AT 50040 KOTKA PURA	Transfer out	-15,45,000
2019-05-15	REMT THRU CHQ RTGS UTR NO: SBINR52019051500054025 PUNB0464300 PUNJAB N SHREE SHAM OIL IND	Transfer to PUNJAB N SHREE SHAM OIL IND	-15,30,059
2019-06-13	REMT THRU CHQ RTGS UTR NO: SBINR52019061300072212 PUNB0344900 0 FARYAAD AGRO FOODS P	Transfer to FARYAAD AGRO FOODS P	-24,00,059
2019-06-27	REMT THRU CHQ RTGS UTR NO: SBINR52019062700034601 ICIC0001521 ICICI BA STAR FOOD AND BEVERA	Transfer to ICICI BA STAR FOOD AND BEVERA	-19,00,059



7. Bank Statement Analysis

(b) Top 5 Fund Remittance

2019-06-07	REMT THRU CHQ RTGS UTR NO: SBINR52019060700120082 PUNB0043200 PUNJAB N KAPIL AGRO INDUSTRIE	Transfer to PUNJAB N KAPIL AGRO INDUSTRIE	-16,00,059
2019-06-27	CAS CHQ XFER WD CHEQUE TRANSFER TO 0065099245148 OF SRI AT 50040 KOTKA PURA	Transfer out	-15,80,000
2019-06-12	REMT THRU CHQ RTGS UTR NO: SBINR52019061200109672 BARB0SRIVIJ BANK OF SAHARAN ENTERPRISES	Transfer to SRIVIJ BANK OF SAHARAN ENTER...	-15,65,059
2019-07-18	REMT THRU CHQ RTGS UTR NO: SBINR52019071800100355 ICIC0003593 ICICI BA BHARAT GUM AND CHEMI	Transfer to ICICI BA BHARAT GUM AND CHEMI	-19,50,047
2019-07-08	REMT THRU CHQ RTGS UTR NO: SBINR52019070800025724 PUNB0005200 0 MAHESH OIL INDUSTRIE	Transfer to MAHESH OIL INDUSTRIE	-19,00,047
2019-07-22	REMT THRU CHQ RTGS UTR NO: SBINR52019072200104966 HDFC0000796 HDFC BAN SHREE GANESH INDUSTR	Transfer to HDFC BAN SHREE GANESH INDUSTR	-17,00,047
2019-07-17	REMT THRU CHQ RTGS UTR NO: SBINR52019071700070348 PUNB0005000 0 BCL INDUSTRIES LTD	Transfer to BCL INDUSTRIES Ltd	-15,00,047
2019-07-29	REMT THRU CHQ RTGS UTR NO: SBINR52019072900089140 ICIC0001521 ICICI BA STAR FOOD AND BEVERG	Transfer to ICICI BA STAR FOOD AND BEVERG	-15,00,047



7. Bank Statement Analysis

(c) Top 5 Fund Received

State Bank of India, India
GOYAL STREET GALI MANDIR WALI KOTKAPURA Faridkot
Account No:- 65198697828
Account Details from Aug-18 to Jul-19

Month	Description	Category	Amount
2018-08-09	DEP TFR INB Vijay enter 0065046688716 OF M/S AT 99922 INTERNET BA	Transfer in	11,75,000
2018-08-13	DEP TFR INB Vijay enterprise 0065046688716 OF M/S AT 99922 INTERNET BA	Transfer in	11,42,896
2018-08-16	DEP TFR RTGSR UTR NO: SBINR5201808160003131500000000000 STATE BA NO SUCH ACCOUNT TYPE AT 50040 KOTKA PURA RTGSR UTR NO: SBINR5201808160003131500000000000 STATE BA	Transfer in	10,73,546
2018-08-16	DEP TFR RTGS UTR NO: BKIDR52018081600747492 SBIN0050040 STATE BA MOHIT GARG HUF AT 04430 PAYMENT SYS RTGS UTR NO: BKIDR52018081600747492 SBIN0050040 STATE BA	Transfer in	9,75,000
2018-08-16	DEP TFR RTGS UTR NO: HDFCR52018081690226355 SBIN0050040 STATE BA P D FOODS AT 04430 PAYMENT SYS RTGS UTR NO: HDFCR52018081690226355 SBIN0050040 STATE BA	Transfer in	9,70,427



7. Bank Statement Analysis

(c) Top 5 Fund Received

2018-09-01	DEP TFR RTGS UTR NO: KKBKR52018090100787520 SBIN0050040 STATE BA LAKHPAT TRADING AND AT 04430 PAYMENT SYS RTGS UTR NO: KKBKR52018090100787520 SBIN0050040 STATE BA	Transfer in	21,43,910
2018-09-12	DEP TFR RTGS UTR NO: KKBKR52018091200841050 SBIN0050040 STATE BA PARKASH COTTON PRESS AT 04430 PAYMENT SYS RTGS UTR NO: KKBKR52018091200841050 SBIN0050040 STATE BA	Transfer in	20,92,658
2018-09-07	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	9,50,000
2018-09-17	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	9,50,000
2018-09-13	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	9,25,000
2018-10-18	DEP TFR RTGS UTR NO: IDIBR52018101817125576 SBIN0050040 STATE BA R S TRADERS AT 04430 PAYMENT SYS RTGS UTR NO: IDIBR52018101817125576 SBIN0050040 STATE BA	Transfer in	10,46,430
2018-10-30	DEP TFR RTGS UTR NO: PUNBR52018103014167767 SBIN0050040 STATE BA PAKKA COTTON FACTORY AT 04430 PAYMENT SYS RTGS UTR NO: PUNBR52018103014167767 SBIN0050040 STATE BA	Transfer in	10,46,153



7. Bank Statement Analysis

(c) Top 5 Fund Received

2018-10-05	DEP TFR RTGS UTR NO: HDFCR52018100596800970 SBIN0050040 STATE BA P D OIL MILLS AT 04430 PAYMENT SYS RTGS UTR NO: HDFCR52018100596800970 SBIN0050040 STATE BA	Transfer in	10,00,000
2018-10-29	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	9,50,000
2018-10-15	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	8,75,000
2018-11-12	DEP TFR RTGS UTR NO: PUNBR52018111214351765 SBIN0050040 STATE BA PAKKA COTTON FACTORY AT 04430 PAYMENT SYS RTGS UTR NO: PUNBR52018111214351765 SBIN0050040 STATE BA	Transfer in	10,39,538
2018-11-26	DEP TFR RTGS UTR NO: HDFCR52018112653695616 SBIN0050040 STATE BA P D FOODS AT 04430 PAYMENT SYS RTGS UTR NO: HDFCR52018112653695616 SBIN0050040 STATE BA	Transfer in	10,00,000
2018-11-13	DEP TFR RTGS UTR NO: HDFCR52018111352062706 SBIN0050040 STATE BA P D FOODS AT 04430 PAYMENT SYS RTGS UTR NO: HDFCR52018111352062706 SBIN0050040 STATE BA	Transfer in	9,97,200
2018-11-15	DEP TFR RTGS UTR NO: KKBKR22018111500566225 SBIN0050040	Transfer in	9,44,827



7. Bank Statement Analysis

(c) Top 5 Fund Received

	STATE BA MODI ENTERPRISES AT 04430 PAYMENT SYS RTGS UTR NO: KKBKR22018111500566225 SBIN0050040 STATE BA		
2018-11-26	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	9,00,000
2018-12-18	DEP TFR RTGS UTR NO: CNRBR52018121800722989 SBIN0050040 STATE BA GI INDUSTRIES PVT LT AT 04430 PAYMENT SYS RTGS UTR NO: CNRBR52018121800722989 SBIN0050040 STATE BA	Transfer in	15,00,000
2018-12-12	CHQ TRFR FROM TRF FR 0065075514574 AT 50056 RAMAN MANDI	Transfer from A/c 0065075514574	13,00,000
2018-12-24	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	9,00,000
2018-12-10	DEP TFR RTGS UTR NO: PUNBR52018121014784311 SBIN0050040 STATE BA PAKKA COTTON FACTORY AT 04430 PAYMENT SYS RTGS UTR NO: PUNBR52018121014784311 SBIN0050040 STATE BA	Transfer in	8,92,080
2018-12-20	CHQ DEP	Transfer in	8,00,000
2019-01-07	DEP TFR RTGS UTR NO: KKBKR52019010700764320 SBIN0050040 STATE BA JUGAL KISHORE AND CO AT 04430 PAYMENT SYS RTGS UTR NO: KKBKR52019010700764320 SBIN0050040 STATE BA	Transfer in	17,50,000



7. Bank Statement Analysis

(c) Top 5 Fund Received

2019-01-24	CHQ TRFR FROM AT 50056 RAMAN MANDI	Transfer in	15,55,369
2019-01-15	DEP TFR RTGS UTR NO: KKBKR52019011500784034 SBIN0050040 STATE BA JUGAL KISHORE AND CO AT 04430 PAYMENT SYS RTGS UTR NO: KKBKR52019011500784034 SBIN0050040 STATE BA	Transfer in	10,18,099
2019-01-23	DEP TFR RTGS UTR NO: PUNBR52019012315452418 SBIN0050040 STATE BA PAKKA COTTON FACTORY AT 04430 PAYMENT SYS RTGS UTR NO: PUNBR52019012315452418 SBIN0050040 STATE BA	Transfer in	10,07,475
2019-01-28	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	9,35,000
2019-02-07	DEP TFR RTGS UTR NO: UTIBR52019020700637278 SBIN0050040 STATE BA PRIME TRADERS AT 04430 PAYMENT SYS RTGS UTR NO: UTIBR52019020700637278 SBIN0050040 STATE BA	Transfer in	20,00,000
2019-02-21	CHQ TRFR FROM AT 50056 RAMAN MANDI	Transfer in	16,89,244
2019-02-20	CHQ TRFR FROM AT 50040 KOTKA PURA	Transfer in	15,00,000
2019-02-20	DEP TFR RTGS UTR NO: PUNBR52019022015876037 SBIN0050040 STATE BA GARGI TRADING COMPAN AT 04430 PAYMENT SYS RTGS UTR NO:	Transfer in	12,00,000



7. Bank Statement Analysis

(c) Top 5 Fund Received

	PUNBR52019022015876037 SBIN0050040 STATE BA		
2019-02-01	DEP TFR NEFT*KKBK0000958*KKB KH19032758801*LOK NA 000000000000 AT 04430 PAYMENT SYS NEFT*KKBK0000958*KKB KH19032758801*LOK NA 000000000000	Transfer from LOK NA 000000000000 AT 0443...	9,93,730
2019-03-28	CHQ TRFR FROM AT 50027 BARNALA MAI	Transfer in	10,18,099
2019-03-08	DEP TFR INB JINDAL OIL MILLS 0065075514574 OF JIN AT 99922 INTERNET BA	Transfer in	10,16,836
2019-03-02	DEP TFR INB JINDAL OIL MILLS 0065075514574 OF JIN AT 99922 INTERNET BA	Transfer in	10,13,160
2019-03-16	DEP TFR INB JINDAL OIL MILLS 0065075514574 OF JIN AT 99922 INTERNET BA	Transfer in	10,04,691
2019-03-27	DEP TFR INB JINDAL OIL MILLS 0065075514574 OF JIN AT 99922 INTERNET BA	Transfer in	9,94,570
2019-04-25	DEP TFR RTGS UTR NO: ICICR42019042500515628 SBIN0050040 STATE BA STAR FOOD BEVERAGE AT 04430 PAYMENT SYS RTGS UTR NO: ICICR42019042500515628 SBIN0050040 STATE BA	Transfer in	12,00,000
2019-04-02	DEP TFR RTGS UTR NO: PUNBR52019040216559286 SBIN0050040 STATE BA R K FURNITURE HOUSE AT	Transfer in	10,00,000



7. Bank Statement Analysis

(c) Top 5 Fund Received

	04430 PAYMENT SYS RTGS UTR NO: PUNBR52019040216559286 SBIN0050040 STATE BA		
2019-04-03	DEP TFR NEFT*PUNB0033000*PUN BH19092915107*MONIKA 00000000000 AT 04430 PAYMENT SYS NEFT*PUNB0033000*PUN BH19092915107*MONIKA 00000000000	Transfer from MONIKA 00000000000 AT 0443...	10,00,000
2019-04-03	DEP TFR RTGS UTR NO: PUNBR52019040316584325 SBIN0050040 STATE BA R K GUPTA FURNITURE AT 04430 PAYMENT SYS RTGS UTR NO: PUNBR52019040316584325 SBIN0050040 STATE BA	Transfer in	10,00,000
2019-04-15	CHQ TRFR FROM AT 07186 BHATTUKALAN	Transfer in	10,00,000
2019-05-21	DEP TFR RTGS UTR NO: HDFCR52019052179097591 SBIN0050040 STATE BA GOURI SHANKAR TRADER AT 04430 PAYMENT SYS RTGS UTR NO: HDFCR52019052179097591 SBIN0050040 STATE BA	Transfer in	15,54,979
2019-05-28	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	8,90,000
2019-05-24	DEP TFR RTGS UTR NO: HDFCR52019052479535132 SBIN0050040 STATE BA GOURI SHANKAR TRADER AT 04430 PAYMENT SYS RTGS UTR NO: HDFCR52019052479535132 SBIN0050040 STATE BA	Transfer in	8,54,761



7. Bank Statement Analysis

(c) Top 5 Fund Received

2019-05-15	DEP TFR RTGS UTR NO: HDFCR52019051578216021 SBIN0050040 STATE BA P D FOODS AT 04430 PAYMENT SYS RTGS UTR NO: HDFCR52019051578216021 SBIN0050040 STATE BA	Transfer in	8,00,000
2019-05-22	DEP TFR RTGS UTR NO: HDFCR52019052279188777 SBIN0050040 STATE BA P D FOODS AT 04430 PAYMENT SYS RTGS UTR NO: HDFCR52019052279188777 SBIN0050040 STATE BA	Transfer in	8,00,000
2019-06-17	DEP TFR RTGS UTR NO: PSIBR52019061700630029 SBIN0050040 STATE BA GARG INDUSTRIES AT 04430 PAYMENT SYS RTGS UTR NO: PSIBR52019061700630029 SBIN0050040 STATE BA	Transfer in	14,00,000
2019-06-12	DEP TFR RTGS UTR NO: HDFCR52019061282268533 SBIN0050040 STATE BA SHREE GANESH INDUSTR AT 04430 PAYMENT SYS RTGS UTR NO: HDFCR52019061282268533 SBIN0050040 STATE BA	Transfer in	13,51,610
2019-06-06	DEP TFR RTGS UTR NO: HDFCR52019060681406998 SBIN0050040 STATE BA GARG INDUSTRIES AT 04430 PAYMENT SYS RTGS UTR NO: HDFCR52019060681406998 SBIN0050040 STATE BA	Transfer in	10,75,414



7. Bank Statement Analysis

(c) Top 5 Fund Received

2019-06-28	DEP TFR NEFT*HDFC0000646*N179190861547012*TILAK 00000000000 AT 04430 PAYMENT SYS NEFT*HDFC0000646*N179190861547012*TILAK 00000000000	Transfer from TILAK 00000000000 AT 04430...	9,50,000
2019-06-10	CASH DEPOSIT SELF AT 50040 KOTKA PURA	Cash Deposit	9,00,000
2019-07-22	DEP TFR RTGS UTR NO: CNRBR52019072200696766 SBIN0050040 STATE BA GI INDUSTRIES PVT LT AT 04430 PAYMENT SYS RTGS UTR NO: CNRBR52019072200696766 SBIN0050040 STATE BA	Transfer in	16,07,478
2019-07-23	DEP TFR RTGS UTR NO: HDFCR52019072388173233 SBIN0050040 STATE BA SHRIBALAJIOILMILLS AT 04430 PAYMENT SYS RTGS UTR NO: HDFCR52019072388173233 SBIN0050040 STATE BA	Transfer in	10,60,876
2019-07-02	DEP TFR RTGS UTR NO: HDFCR52019070285193311 SBIN0050040 STATE BA SHRIBALAJIOILMILLS AT 04430 PAYMENT SYS RTGS UTR NO: HDFCR52019070285193311 SBIN0050040 STATE BA	Transfer in	10,00,000
2019-07-11	DEP TFR RTGS UTR NO: HDFCR52019071186596409 SBIN0050040 STATE BA SHRIBALAJIOILMILLS AT 04430 PAYMENT SYS RTGS UTR NO: HDFCR52019071186596409 SBIN0050040 STATE BA	Transfer in	10,00,000



7. Bank Statement Analysis

(c) Top 5 Fund Received

2019-07-31	DEP TFR RTGS UTR NO: HDFCR52019073189364651 SBIN0050040 STATE BA SHRI BALAJI OIL MILL AT 04430 PAYMENT SYS RTGS UTR NO: HDFCR52019073189364651 SBIN0050040 STATE BA	Transfer in	10,00,000
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7. Bank Statement Analysis

(d) Bounced Cheque's Details

State Bank of India, India
GOYAL STREET GALI MANDIR WALI KOTKAPURA Faridkot
Account No:- 65198697828
Account Details from Aug-18 to Jul-19

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	2018-10-11	-	OUT-CHQ RETURN	-20,000	Bounced O/W Cheque	-49,55,593
2	2018-10-11	-	OUT-CHQ RETURN	-41,834	Bounced O/W Cheque	-49,97,604
3	2018-10-16	-	OUT-CHQ RETURN	-93,257	Bounced O/W Cheque	-62,64,227
4	2018-11-05	-	OUT-CHQ RETURN	-1,19,841	Bounced O/W Cheque	-70,41,696
5	2018-11-30	-	OUT-CHQ RETURN	-23,000	Bounced O/W Cheque	-6,94,352
6	2019-01-08	-	OUT-CHQ RETURN 88-BANK NOT PRESENT	-4,00,000	Bounced O/W Cheque	-38,53,148
7	2019-01-30	-	OUT-CHQ RETURN 02Exceeds arrangemen	-1,17,920	Bounced O/W Cheque	-64,97,889
8	2019-01-31	-	OUT-CHQ RETURN 15Drawer's signature	-14,605	Bounced O/W Cheque	-78,67,104
9	2019-02-13	-	OUT-CHQ RETURN 42Paper not received	-8,775	Bounced O/W Cheque	-32,89,237
10	2019-02-22	-	OUT-CHQ RETURN 34Irregularly drawn/	-59,147	Bounced O/W Cheque	-29,16,608
11	2019-04-20	-	OUT-CHQ RETURN 84Other reasons- conn	-98,000	Bounced O/W Cheque	-12,45,342



7. Bank Statement Analysis

(d) Bounced Cheque's Details

12	2019-04-30	-	OUT-CHQ RETURN 13Drawer's signature	-5,000	Bounced O/W Cheque	-34,85,282
13	2019-05-28	-	OUT-CHQ RETURN 05Pl contact Drawer/	-1,29,795	Bounced O/W Cheque	-30,69,831
14	2019-05-28	-	OUT-CHQ RETURN 20Payment stopped by	-51,103	Bounced O/W Cheque	-31,21,229
15	2019-05-31	-	OUT-CHQ RETURN 84Other reasons- conn	-30,000	Bounced O/W Cheque	-25,80,861
16	2019-07-01	-	OUT-CHQ RETURN 12Drawer's signature	-27,825	Bounced O/W Cheque	-50,31,117
17	2019-07-18	-	OUT-CHQ RETURN 34Irregularly drawn/	-12,500	Bounced O/W Cheque	-73,06,691



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

Contact:

Online PSB Loans Ltd.

301 Optionz Building, 3rd Floor

Opp. Hotel Nest,

Off CG Road,

Navrangpura,

Ahmedabad,

Gujarat-380009,

India

Phone:- 079-41055999,

Email:- banksupport@psbloansin59minutes.com