



Prelim Report of

FANCY PALACE

Dated:

Registered Office

H.NO-36,
B.BLOCK DHATKIDIH
BISTUPUR
District: East Singhbhum,
Taluka: Bistupur Bazar,
Jamshedpur-831001

Email Id: imadshamim@gmail.com

Contact Number: 8340517584

Powered By:



[A FinTech Initiative]

****This is a partial CAM report for offline proposals for the purpose of displaying data collected from borrower. It may not include any system calculations and analysis related to matching parameters, scoring, assessment calculations, CGTMSE coverage, etc.**



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TIMELINE

Sr.No.	Particulars	Date
1	Date of Proposal	09/05/2019
2	Date of In-Principle Approval	



PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	Textiles	Not Set
2.	Loan Amount	- Rupees	Not Set
3.	Geographical Market Focus	Jamshedpur	Not Set
4.	CGTMSE Coverage		Not Set
5.	MSME Funding		Not Set
6.	Asset Coverage		Not Set
7.	Debt Equity Ratio (2017 - 2018)		Not Set
8.	Current Ratio (2017 - 2018)		Not Set
9.	Interest Coverage Ratio (2017 - 2018)		Not Set
10.	TOL/TNW (2017 - 2018)		Not Set
11.	Customer Concentration	100%	Not Set
12.	Number of cheque bounced (Last Month)	0	Not Set
13.	Number of cheque bounced (Last 6 Month)	0	Not Set
14.	Risk Model Score		Not Set
15.	Tenure		Not Set
16.	Age of Establishment	7 Years	Not Set
17.	Positive Profitabilty history		Not Set
18.	Past Year Turnover		Not Set
19.	Positive Net Worth history		Not Set
20.	Turnover to Loan Ratio (2017 - 2018)		Not Set
21.	Gross Cash Accruals to loan ratio (2017 - 2018)		Not Set
22.	Minimum Bureau Score - Director/ Partner/ Proprietor	639	Not Set
23.	Commercial Bureau - Maximum DPDs (last 12 months)	999 DPDs	Not Set



PROJECT SNAPSHOT

Industry:	Textiles
Establishment Year:	January 1987
Constitution:	Sole Proprietorship
PAN:	CWWPS4171E
GSTIN (1):	20CWWPS4171E1ZA (Primary)

• GST DETAILS

Number of Customers:	0
Customer Concentration:	• 100.00 %
Projected Sales as per GST:	12,672,000 Rs.
Factory Premise:	Rented
Know How:	Common Knowledge
Competition:	High
Commercial Operation Date:	-

• **Proprietors Background:**

Name	mr MOHAMMAD SHAMIM
PAN	CWWPS4171E
Address	H.NO-36 B.BLOCK DHATKIDIH BISTUPUR Bistupur Bazar S.O, East Singhbhum, Bistupur Bazar, JHARKHAND, 831001
Mobile No	9304914763
Date of Birth	02-01-1987
Total Experience	8
Networth	3,500,000
Bureau Score	639
Personal Loan Obligation	
Father Name	md sultan



PROJECT SNAPSHOT

Educational Status	Under Matriculate
Nationality	India
Visually Impaired	No
Residence Status	Resident India

• Additional Detail for Main Proprietors:

Name	mr MOHAMMAD SHAMIM
Marital Status	Married
Spouse Name	rabiya praveen
Spouse Detail	Not Employed
No. of Children	2
Owning a House	Living In Family Home
Assessed for Income Tax	Assessed
Have Life Insurance Policy	No

• MSME Ranking

MSME Ranking :	
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• Present Financial Arrangements with Banks & Institutions:

Date of Loan	Name of Lender	Loan Type	Loan Amt. (Sanction)	Loan Amt. (O/s)	Bureau Loan Amt. (O/s)	Emi	Collateral Amount	Status (Whether LC/BG is Devolved/ Invoked)
29-09-2014	Others	Cash credit	1,000,000.00	488,680.00	488680.0	0.0		-
09-09-2010	Others	Cash credit	1,000,000.00	933,386.00	933386.0	0.0		-
23-09-2011	Oriental Bank of Commerce India	Cash credit	4,500,000.00	4,495,000.00	4495000.0	45070.57	2366000.0	-
21-12-2014	Others	Overdraft	8,501.00	8,501.00	8501.0	0.0		-



PROJECT SNAPSHOT

• Fund Requirement:

Particulars	Details
Facility	
Loan Amount	0
Promotor's Contribution	3,976,000 (24.94%)
EMI	
Rate of Interest (%)	
Purpose	Working Capital
Amount of Security	NA

• Business Name Comparison

Name as per GST (1)	MOHAMMAD SHAMIM
Name as per ITR	MOHAMMAD SHAMIM
Name edited by user	FANCY PALACE
Trade Name as per GST (1)	-
Name as per Bank Statement	FANCY PALACE

NOTE : "If any of these names differ from his business name, please check his data in detail at branch level."



FINANCIAL DETAILS

EXISTING FINANCIALS

Profit & Loss Statement			
Units	(INR Absolute)		
<i>For the Year ended</i>	31-Mar-2018	31-Mar-2017	31-Mar-2016
No of Months	12	12	12
INCOME :			
<i>Gross Sales (Including Indirect Taxes collected on sales)</i>	3,142,645	11,892,462	12,108,598
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
Net Sales	3,142,645	11,892,462	12,108,598
EXPENDITURE :			
Increase/Decrease in Stock	0	-186,452	-3,505,417
Raw Material Consumed	0	9,630,974	13,322,770
Power & Fuel Cost	0	201,856	199,056
Employee Cost	0	395,860	410,200
General and Administration Expenses	2,891,233	308,703	221,159
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	0	363,200	360,000
Less: Expenses Capitalised	0	0	0
Total Expenditure	2,891,233	10,714,141	11,007,768
Operating Profit (Excl OI)	251,412	1,178,321	1,100,830
Other Income	0	171,089	120,071
Operating Profit (EBITDA)	251,412	1,349,410	1,220,901
Interest	0	483,804	366,277
PBDT	251,412	865,606	854,624
Depreciation	0	33,033	36,704
Profit Before Taxation & Exceptional Items	251,412	832,573	817,920
Exceptional Income / Expenses	0	0	0
Profit Before Tax	251,412	832,573	817,920



FINANCIAL DETAILS

EXISTING FINANCIALS

Profit & Loss Statement			
Provision for Tax	0	0	0
Other Income (Need to check at the time of Due Diligence)	0	0	0
Profit After Tax	251,412	832,573	817,920
Dividend Pay Out	0	0	0
Equity Dividend %	0.0	0.0	0.0
Earnings Per Share (INR)	0.0	0	0

Balance Sheet -Equities and Liabilities			
Units	(INR Absolute)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
EQUITY AND LIABILITIES			
Share Capital	0	2,987,885	2,434,116
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
Shareholder's Funds	0	2,987,885	2,434,116
Minority Interest	0	0	0
Secured Loans	0	5,227,994	4,763,886
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	0	0	0
Deferred Tax Liabilities/ (Assets)	0	0	0
Other Long Term Liabilities	0	0	0
Other Borrowings (including Short Term)	0	0	0
Long Term Provisions	0	0	0
Total Non-Current Liabilities	0	5,227,994	4,763,886
Trade Payables	0	25,000	691,900
Other Current Liabilities	0	0	0



FINANCIAL DETAILS

EXISTING FINANCIALS

Balance Sheet -Equities and Liabilities			
Short Term Provisions	0	0	0
Total Current Liabilities	0	25,000	691,900
Other Liabilities (Need to check at the time of Due Diligence)	0	0	0
Total Liabilities	0	8,240,879	7,889,902
Balance Sheet -Assets			
Units	(INR Absolute)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
Gross Block	0	330,331	367,035
Less: Accumulated Depreciation	0	33,033	36,704
Less: Impairment of Assets	0	0	0
Net Block	0	297,298	330,331
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	5,710,176	5,806,512	5,620,060
Sundry Debtors	0	0	0
Cash and Bank	201,570	131,472	1,927,506
Other Current Assets	0	1,988,483	0
Short Term Loans and Advances	0	17,114	12,005
Total Current Assets	5,911,746	7,943,581	7,559,571
Other Assets (Need to check at the time of Due Diligence)	0	0	0



FINANCIAL DETAILS

EXISTING FINANCIALS

Balance Sheet -Assets			
<i>Total Assets</i>	5,911,746	8,240,879	7,889,902
<i>Book Value</i>	0.0	1	1



RATIO ANALYSIS

Ratio Analysis			
Ratio	31-Mar-2018	31-Mar-2017	31-Mar-2016
EBITDA (%)	8.00	11.35	10.08
PATM (%)	8.00	7.00	6.75
ROCE (%)	6.12	17.51	-
Asset Turnover(x)	0.53	1.44	1.53
Inventory Turnover (days)	720.87	197.81	186.35
Debtors Turnover(days)	0.00	0.00	0.00
Creditors Turnover (days)	0.00	0.93	18.68
Sales/Working Capital (x)	663.20	177.44	148.55
Net Sales Growth(%)	-73.57	-1.78	-
PAT Growth(%)	-69.80	1.79	-
Adjusted Total Debt/Equity(x)	0.00	1.75	1.96
Growth in Debt/ Equity (%)	-100.00	-10.71	-
Current Ratio(x)	0.00	232.26	8.12
Current Ratio (As per CMA)	0	318	11
Quick Ratio(x)	0.00	0.00	0.00
Interest Coverage	0.00	2.79	3.33
Debt/ EBITDA	0.00	3.87	3.90
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	73.54	-16.62	-
Growth in CFO Margin (%)	-542.57	-	-



NOTES TO ACCOUNT

Notes to Account: Profit & Loss Statement				
Note 1: Gross Sales (INR Absolute)				
Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Domestic Sales	3,142,645	11,892,462	12,108,598
Add	Export Sales	0	0	0
	Total	3,142,645	11,892,462	12,108,598
Note 2: Excise Duty (INR Absolute)				
Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Excise Duty	0	0	0
Add	Other items	0	0	0
	Total	0	0	0
Note 3: Increase/Decrease in Stock (INR Absolute)				
Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Op. stocks-in-process	0	0	0
Minus	Cl. stocks-in-process	0	0	0
Add	Op. Stock of F.G.	0	5,620,060	2,114,643
Minus	Cl. stock of F.G.	0	5,806,512	5,620,060
	Total	0	-186,452	-3,505,417
Note 4: Raw Material Consumed (INR Absolute)				
Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Raw materials[including stores & other items used in the process of manufacture]	0	9,630,974	13,322,770
Add	Other spares	0	0	0
	Total	0	9,630,974	13,322,770
Note 5: Provision for Tax (INR Absolute)				
Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Provision for taxes	0	0	0
Add	Provision for Deferred Tax	0	0	0
	Total	0	0	0

**Notes to Account: Balance Sheet -Equities and Liabilities****Note 6: Share Capital (INR Absolute)**

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Ordinary share capital	0	2,987,885	2,434,116
Add	Preference shares [redeemable after one year]	0	0	0
	Total	0	2,987,885	2,434,116

Note 7: Other Reserves & Surplus (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	General Reserve	0	0	0
Add	Other reserves [excluding provisions]	0	0	0
Add	Surplus(+) or Deficit(-) in Profit & Loss Account.	0	0	0
Add	Others [specify]	0	0	0
	Total	0	0	0

Note 8: Unsecured Loans -Others (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Term Loans [excl'd instalments payable within one year] (Unsecured)	0.0	0.0	0.0
Add	Unsecured loans from others	0	0	0
	Total	0	0	0

Note 9: Other Borrowings (including Short Term) (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Short-term borrowings from banks [incl'd bills purchased, discounted & excess borrowing placed on repayment basis]	0	0	0
Add	Short term borrowings from others	0	0	0
	Total	0	0	0

**Notes to Account: Balance Sheet -Equities and Liabilities****Note 10: Other Long Term Liabilities (INR Absolute)**

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

Note 11: Other Current Liabilities (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Advance payment from customers/deposits from dealers	0	0	0
Add	Dividend payable	0	0	0
Add	Other statutory liabilities [due within one year]	0	0	0
Add	Deposits/Instalments of term loans/DPGs/Debentures, etc. [payable within one year]	0	0	0
Add	Other Current Liabilities & Provisions [due within 1 year]	0	0	0
	Total	0	0	0

**Notes to Account: Balance Sheet - Assets****Note 12: Other Investments (INR Absolute)**

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Investments/book debts/ advances/deposits which are not Current Assets - Others	0	0	0
Add	Deferred receivables [maturity exceeding 1 yr]	0	0	0
Add	Others (Others)	0	0	0
	Total	0	0	0

Note 13: Other Non Current Assets (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Non-consumable stores & spares	0	0	0
Add	Other non-current assets including dues from directors	0	0	0
	Total	0	0	0

Note 14: Sundry Debtors (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Receivables other than deferred & exports [incl. bills purchased and discounted by banks]	0	0	0
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	Total	0	0	0

Note 15: Other Current Assets (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Investments [other than long term investments]	0	0	0
Add	Instalments of deferred receivables [due within one year]	0	0	0



Notes to Account: Balance Sheet - Assets				
Add	Other current assets [specify]DEPB/ DUTY DRAWBACK	0	1,988,483	0
	Total	0	1,988,483	0
Note 16: Short Term Loans and Advances (INR Absolute)				
Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Advances to suppliers of raw materials & stores/spares	0	0	0
Add	Advance payment of taxes	0	17,114	12,005
	Total	0	17,114	12,005



GST DATA

NOTE : "Customer is filling GST returns under composition scheme and eligibility is calculated basis projected sales self-declared by borrower. Proper due-diligence needs to be done at the time of final sanction"

GST Composite Data

Sr No.	Particular	Details
1.	Number of Customers	100
2.	Customer Concentration	90
3.	Month on Month Sales	
	032019	911000.0
	022019	911000.0
	012019	911000.0
	122018	1313000.0
	112018	1313000.0
	102018	1313000.0
	092018	1000000.0
	082018	1000000.0
	072018	1000000.0
	062018	1000000.0
	052018	1000000.0
	042018	1000000.0
Total Projected Sales		12672000



BANK STATEMENT ANALYSIS

MONTH WISE DETAILS

Oriental Bank of Commerce, India
SHOPPERS SQUARE SHOP NO 205 SAKCHI JAMSHEDPUR 831001
Account No:- 06704011000540
Account Details from Oct-18 to Mar-19

Description	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19
Total No. of Credit Transactions	34	23	21	49	4	11
Total Amount of Credit Transactions	768426.03	329544.92	493176.98	821196.59	9388.49	277652.15
Total No. of Debit Transactions	34	20	27	39	1	20
Total Amount of Debit Transactions	766720.00	399356.00	491232.00	805574.00	49421.00	292621.00
Total No. of Cash Deposits	12	10	8	18	0	3
Total Amount of Cash Deposits	694800.00	312000.00	473800.00	591100.00	0.00	184200.00
Total No. of Cash Withdrawals	1	0	0	1	0	0
Total Amount of Cash Withdrawals	110000.00	0.00	0.00	50000.00	0.00	0.00
Total No. of Cheque Deposits	0	0	0	0	0	0
Total Amount of Cheque Deposits	0.00	0.00	0.00	0.00	0.00	0.00
Total No. of Cheque Issues	0	0	0	0	0	0
Total Amount of Cheque Issues	0.00	0.00	0.00	0.00	0.00	0.00
Total No. of Inward Cheque Bounces	0	0	0	0	0	0



BANK STATEMENT ANALYSIS

MONTH WISE DETAILS

Description	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19
Total No. of Outward Cheque Bounces	0	0	0	0	0	0
Min EOD Balance	-4497604.20	-4469623.25	-4468123.25	-4496280.54	-4492088.19	-4507057.04
Max EOD Balance	-4168941.17	-4333877.37	-4319549.72	-4386611.43	-4439254.27	-4419544.04
Average EOD Balance	-4375167.99	-4413686.09	-4430786.79	-4454078.41	-4444804.58	-4481594.32



BANK STATEMENT ANALYSIS

TOP 5 FUND REMITTANCE

Oriental Bank of Commerce, India
SHOPPERS SQUARE SHOP NO 205 SAKCHI JAMSHEDPUR 831001
Account No:- 06704011000540
Account Details from to

Month	Description	Amount
2018-10-25	Cash Withdrawal	-110000.00
2018-10-01	Transfer to RUBBI YAN ENTERPRISES	-48000.00
2018-10-04	Transfer to RUBBI YAN ENTERPRISES	-48000.00
2018-10-08	Transfer to RUBBI YAN ENTERPRISES	-48000.00
2018-10-11	Transfer to RUBBI YAN ENTERPRISES	-48000.00
2018-11-03	Transfer to RUBBI YAN ENTERPRISES	-48000.00
2018-11-09	Transfer to RUBBI YAN ENTERPRISES	-48000.00
2018-11-20	Transfer to RUBBI YAN ENTERPRISES	-48000.00
2018-11-03	Transfer to FANC Y PALACE	-47000.00
2018-11-09	Transfer to FANC Y PALACE	-47000.00
2018-12-06	Transfer to KRAFT EX DISTRIBUTRE LLP	-58464.00
2018-12-31	Transfer to FASHI ON BOX	-50000.00
2018-12-04	Transfer to FANC Y PALACE	-47000.00
2018-12-07	Transfer to FANC Y PALACE	-47000.00
2018-12-27	Transfer to FANC Y PALACE	-47000.00
2019-01-03	Transfer to RUBBI YAN ENTERPRISES	-70000.00
2019-01-10	Cash Withdrawal	-50000.00
2019-01-19	Transfer to RUBBI YAN ENTERPRISES	-48000.00
2019-01-23	Transfer to RUBBI YAN ENTERPRISES	-48000.00
2019-01-25	Transfer to RUBBI YAN ENTERPRISES	-48000.00
2019-02-28	Interest Charges	-49421.00
2019-03-31	Interest Charges	-53085.00
2019-03-22	Transfer to RABBI YA PERWEEN	-49000.00
2019-03-25	Transfer to RUBBI YAN ENTERPRISES	-48000.00
2019-03-29	Transfer to RUBBI YAN ENTERPRISES	-48000.00
2019-03-27	Transfer to RABBI YA PERWEEN	-45000.00



BANK STATEMENT ANALYSIS

TOP 5 FUND REMITTANCE



BANK STATEMENT ANALYSIS

TOP 5 FUND RECEIVED

Oriental Bank of Commerce, India
SHOPPERS SQUARE SHOP NO 205 SAKCHI JAMSHEDPUR 831001
Account No:- 06704011000540
Account Details from to

Month	Description	Amount
2018-10-15	Cash Deposit	175500.00
2018-10-29	Cash Deposit	95200.00
2018-10-16	Cash Deposit	74200.00
2018-10-20	Cash Deposit	71200.00
2018-10-08	Cash Deposit	64500.00
2018-11-26	Cash Deposit	47200.00
2018-11-02	Cash Deposit	39500.00
2018-11-12	Cash Deposit	36000.00
2018-11-14	Cash Deposit	31000.00
2018-11-06	Cash Deposit	30200.00
2018-12-27	Cash Deposit	127000.00
2018-12-28	Cash Deposit	83100.00
2018-12-03	Cash Deposit	66000.00
2018-12-06	Cash Deposit	60000.00
2018-12-07	Cash Deposit	48200.00
2019-01-07	Card Settlement	89088.40
2019-01-10	Card Settlement	70754.50
2019-01-19	Cash Deposit	50100.00
2019-01-21	Cash Deposit	46100.00
2019-01-28	Cash Deposit	44500.00
2019-02-01	Card Settlement	4075.57
2019-02-04	Card Settlement	4012.92
2019-02-01	Card Settlement	700.00
2019-02-05	Card Settlement	600.00
2019-03-25	Cash Deposit	68000.00
2019-03-28	Cash Deposit	67200.00



BANK STATEMENT ANALYSIS

TOP 5 FUND RECEIVED

2019-03-22	Cash Deposit	49000.00
2019-03-25	Transfer from 8340517584@ybl	40000.00
2019-03-18	Transfer from 8340517584@ybl	20000.00



BANK STATEMENT ANALYSIS

BOUNCED CHEQUE'S DETAILS

Oriental Bank of Commerce, India
SHOPPERS SQUARE SHOP NO 205 SAKCHI JAMSHEDPUR 831001
Account No:- 06704011000540
Account Details from to

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	2018-10-05		ECS INW CHQ REJ CHRGS (Ref# ECS/INW/RET - 8002)	-177.00	Bounced I/W ECS Charges	-4495010.94



List of Abbreviations

MSME	Micro, Small, Medium Enterprises
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises
TOL	Total Outside Liabilities
TNW	Total Net Worth
DPD	Days Past Due
PAN	Permanent Account Number
GSTIN	Good And Services Tax Identification Number
GST	Good And Services Tax
DOB	Date of Birth
DIN	Director's Identification Number
O/s	Outstanding
F.Y	Financial Year
LC	Letter of Credit
BG	Bank Guarantee
EMI	Equated Monthly Installment
NA	Not Available
ITR	Income Tax Return
OI	Other Income
EBITDA	Earnings Before Interest, Tax, Depreciation And Amortization
PATM	Profit after Tax Margin
ROCE	Return on Capital Employed
PAT	Profit after Tax
CFO	Cash from Operations
F.G	Finished Goods
Op.	Opening
Cl.	Closing
IFUL	Interest Free Unsecured Loans
NWC	Net Working Capital
NW	Net Worth
DP	Drawing Power
BS	Balance Sheet
PL	Profit And Loss
FI	Financial Institution
MCA	Ministry of Corporate Affairs



List of Abbreviations

CARO	Company Auditor's Report Order
B2B	Business to Business
B2CL	Business to Consumers - Large
B2CS	Business to Consumers - Small
EOD	End of the Day
P.A	Per Annum
DEPB	Duty Entitlement Pass Book
DPG	Deferred Payment Guarantee
GFA	Gross Fixed Assets
DSCR	Debt Service Coverage Ratio



Thank You

For Further Details

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