



Prelim Report of

HARI TEX

Application Type - New - Working Capital (CANARA BANK PRESUMPTIVE WORKING CAPITAL)
Application Code - CW-AWC-30390

Dated:

Registered Office

PLOT NO. 8, YASHWANT NAGAAR HOUSING SOCIETY,
KUMATHA NAKA
SOLAPUR
District: Solapur,
Taluka: Solapur North,
Solapur-413003

Email Id: annaldasdamodar@gmail.com

Contact Number: 9021212327

Powered By:



[A FinTech Initiative]



INDEX

| Chapter | Title |
|-----------|------------------------------------|
| 1 | Timeline |
| 2 | Parameter Check |
| 3 | Project Snapshot |
| 4 | Financial Details |
| A | Existing Financials |
| B | Ratio Analysis |
| C | Notes to Accounts |
| D | Assessment of Limits |
| 5 | Risk Assessment Model |
| 6 | Assessment of CGTMSE Limits |
| 7 | MCA Data |
| 8 | GST Data |
| 9 | Bank Statement Analysis |
| A | Month Wise Details |
| B | Top 5 Fund Remittance |
| C | Top 5 Fund Received |
| D | Bounced Cheque's Details |
| 10 | List of Abbreviations |



TIMELINE

| Sr.No. | Particulars | Date |
|--------|-------------------------------|------------|
| 1 | Date of Proposal | 05/10/2018 |
| 2 | Date of In-Principle Approval | |



PARAMETER CHECK

| Sr.No. | Parameters | Details | Matched Status |
|--------|--|--|----------------|
| 1. | Industry (Sector & Sub-Sector) | Textiles | Yes |
| 2. | Loan Amount | 21,50,454.00 Rupees | Yes |
| 3. | Geographical Market Focus | Solapur | Yes |
| 4. | CGTMSE Coverage | New to CGTMSE Coverage | Yes |
| 5. | MSME Funding | Micro | Yes |
| 6. | Asset Coverage % (including CGTMSE coverage and Collateral Security value) | 75% | No |
| 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 | 51.08% | Yes |
| 12. | Number of cheque bounced (Last Month) | 0 | Yes |
| 13. | Number of cheque bounced (Last 6 Month) | 0 | Yes |
| 14. | Risk Model Score | 67 | Yes |
| 15. | Age of Establishment | 34 Years | Yes |
| 16. | Positive Profitability history | - | Not Set |
| 17. | Past Year Turnover | - | Not Set |
| 18. | Positive Net Worth history | - | Not Set |
| 19. | Turnover to Loan Ratio (2017 - 2018) | - | Not Set |
| 20. | Gross Cash Accruals to loan ratio (2017 - 2018) | - | Not Set |
| 21. | Minimum Cibil Score - Director/ Partner/ Proprietor | 793 | Yes |
| 22. | Commercial Cibil - Maximum DPDs (last 12 months) | 0 DPDs | Yes |
| 23. | Maximum Drop in turnover allowed | - | Not Set |
| 24. | Utilisation percentage | No limit account found from Commercial Cibil | Not Set |



PARAMETER CHECK

| | | | |
|-----|--|-------|---------|
| 25. | Credit Summation | 76.9% | Not Set |
| 26. | Collateral Coverage % (includes only Collateral Security Value) | 0% | Not Set |



PROJECT SNAPSHOT

| | |
|----------------------------|---------------------|
| Industry: | Textiles |
| Establishment Year: | January 1985 |
| Constitution: | Sole Proprietorship |
| PAN: | AHWPA3133B |
| GSTIN: | 27AHWPA3133B1ZP |

• GST DETAILS

| | |
|------------------------------------|------------------|
| Number of Customers: | 65 |
| Customer Concentration: | • 51.08 % |
| Projected Sales as per GST: | 10,752,270 Rs. |
| Factory Premise: | Owned |
| Know How: | Common Knowledge |
| Competition: | Medium |
| Commercial Operation Date: | - |

• Proprietors Background:

| | |
|---------------------------------|---|
| Name | DAMODAR VIRESHAM ANNALDAS |
| PAN | AHWPA3133B |
| Address | PLOT NO. 8 KUMATHA NAKA SOLAPUR Gurunanak Nagar S.O, Solapur, Solapur North, MAHARASHTRA, 413003 |
| Mobile No | 9021212327 |
| Date of Birth | 14-01-1985 |
| Total Experience | 10 |
| Networth | 500,000 |
| Bureau Score | 793 |
| Personal Loan Obligation | |
| Father Name | VIRESHAM VITTHAL ANNALDAS |



• **Additional Detail for Main Proprietors:**

• **Present Financial Arrangements with Banks & Institutions:**

| Date of Loan | Name of Lender | Loan Type | Loan Amt.(Sanction) | Loan Amt. (O/s) | Securities Details | Status (Whether LC/BG is Devolved/Invoked) |
|------------------|----------------|-----------|---------------------|-----------------|--------------------|--|
| No records found | | | | | | |



PROJECT SNAPSHOT

• Fund Requirement:

| Particulars | Details |
|-------------------------|---|
| Facility | Working Capital |
| Application Type | New |
| Product Name | CANARA BANK PRESUMPTIVE WORKING CAPITAL |
| Loan Amount | 2,150,454 |
| Promotor's Contribution | 1,000,000 |
| EMI | NA |
| Rate of Interest (%) | 11.5 |
| Purpose | Working Capital |
| Amount of Security | NA |

• Business Name Comparision

| | |
|----------------------------|---------------------------|
| Name as per GST | DAMODAR VIRESHAM ANNALDAS |
| Name as per ITR | DAMODAR VIRESHAM ANNALDAS |
| Name edited by user | HARI TEX |
| Trade Name as per GST | HARI TEX |
| Name as per Bank Statement | HARI TEX |

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> | 5,354,749 | 2,366,155 | 2,937,297 |
| Less: Indirect Taxes (Indirect Taxes paid on purchases) | 0 | 0 | 0 |
| Net Sales | 5,354,749 | 2,366,155 | 2,937,297 |
| EXPENDITURE : | | | |
| Increase/Decrease in Stock | 0 | 0 | -43,100 |
| Raw Material Consumed | 0 | 0 | 2,006,378 |
| Power & Fuel Cost | 0 | 0 | 60,388 |
| Employee Cost | 0 | 0 | 494,783 |
| General and Administration Expenses | 0 | 0 | 145,316 |
| Selling and Distribution Expenses | 0 | 0 | 0 |
| Miscellaneous Expenses | 0 | 0 | 4,170 |
| Less: Expenses Capitalised | 0 | 0 | 0 |
| Total Expenditure | 0 | 0 | 2,667,935 |
| Operating Profit (Excl OI) | 5,354,749 | 2,366,155 | 269,362 |
| Other Income | 0 | 0 | 0 |
| Operating Profit (EBITDA) | 5,354,749 | 2,366,155 | 269,362 |
| Interest | 0 | 0 | 916 |
| PBDT | 5,354,749 | 2,366,155 | 268,446 |
| Depreciation | 0 | 0 | 7,786 |
| Profit Before Taxation & Exceptional Items | 5,354,749 | 2,366,155 | 260,660 |
| Exceptional Income / Expenses | 0 | 0 | 0 |
| Profit Before Tax | 5,354,749 | 2,366,155 | 260,660 |



FINANCIAL DETAILS

EXISTING FINANCIALS

| Profit & Loss Statement | | | |
|--|------------|------------|---------|
| Provision for Tax | 0 | 0 | 10,000 |
| Other Income (Need to check at the time of Due Diligence) | -4,852,646 | -1,901,723 | 0 |
| Profit After Tax | 502,103 | 464,432 | 250,660 |
| Dividend Pay Out | 0 | 0 | 0 |
| Equity Dividend % | 0 | 0 | 0 |
| Earnings Per Share (INR) | 0.0 | 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 | 0 | 3,881,170 |
| Share Warrants & Outstandings | 0 | 0 | 0 |
| Revaluation Reserve | 0 | 0 | 0 |
| Other Reserves & Surplus | 0 | 0 | 0 |
| Shareholder's Funds | 0 | 0 | 3,881,170 |
| Minority Interest | 0 | 0 | 0 |
| Secured Loans | 0 | 0 | 0 |
| Unsecured Loans -Promoters | 0 | 0 | 0 |
| Unsecured Loans -Others | 0 | 0 | 0 |
| Deferred Tax Liabilities/ (Assets) | 0 | 0 | 0 |
| Other Long Term Liabilities | 0 | 0 | 0 |
| Other Borrowings (including Short Term) | 0 | 0 | 0 |
| Long Term Provisions | 0 | 0 | 0 |
| Total Non-Current Liabilities | 0 | 0 | 0 |
| Trade Payables | 804,767 | 2,683,481 | 3,048,530 |
| Other Current Liabilities | 0 | 0 | 6,000 |



FINANCIAL DETAILS

EXISTING FINANCIALS

| Balance Sheet -Equities and Liabilities | | | |
|---|----------------|-------------|-------------|
| Short Term Provisions | 0 | 0 | 0 |
| Total Current Liabilities | 804,767 | 2,683,481 | 3,054,530 |
| Other Liabilities (Need to check at the time of Due Diligence) | -804,767 | -2,683,481 | 0 |
| Total Liabilities | 0 | 0 | 6,935,700 |
| Balance Sheet -Assets | | | |
| Units | (INR Absolute) | | |
| As on: | 31-Mar-2018 | 31-Mar-2017 | 31-Mar-2016 |
| Gross Block | 0 | 0 | 451,913 |
| Less: Accumulated Depreciation | 0 | 0 | 7,786 |
| Less: Impairment of Assets | 0 | 0 | 0 |
| Net Block | 0 | 0 | 444,127 |
| 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 | 1,130,850 | 812,848 | 278,110 |
| Sundry Debtors | 1,624,237 | 4,008,532 | 3,496,974 |
| Cash and Bank | 29,868 | 599,449 | 707,742 |
| Other Current Assets | 0 | 0 | 2,008,747 |
| Short Term Loans and Advances | 0 | 0 | 0 |
| Total Current Assets | 2,784,955 | 5,420,829 | 6,491,573 |
| Other Assets (Need to check at the time of Due Diligence) | -2,784,955 | -5,420,829 | 0 |



FINANCIAL DETAILS
EXISTING FINANCIALS

| Balance Sheet -Assets | | | |
|-----------------------|-----|-----|-----------|
| <i>Total Assets</i> | 0 | 0 | 6,935,700 |
| <i>Book Value</i> | 0.0 | 0.0 | 1 |



RATIO ANALYSIS

| Ratio Analysis | | | |
|-------------------------------|-------------|-------------|-------------|
| Ratio | 31-Mar-2018 | 31-Mar-2017 | 31-Mar-2016 |
| EBITDA (%) | 100.00 | 100.00 | 9.17 |
| PATM (%) | 9.38 | 19.63 | 8.53 |
| ROCE (%) | # | 121.93 | - |
| Asset Turnover(x) | 0.00 | 0.00 | 0.42 |
| Inventory Turnover (days) | 0.00 | 0.00 | 38.05 |
| Debtors Turnover(days) | 110.71 | 618.35 | 434.55 |
| Creditors Turnover (days) | 0.00 | 0.00 | 538.38 |
| Sales/Working Capital (x) | 132.94 | 329.79 | 90.28 |
| Net Sales Growth(%) | 126.31 | -19.44 | - |
| PAT Growth(%) | 8.11 | 85.28 | - |
| Adjusted Total Debt/Equity(x) | 0.00 | 0.00 | 0.00 |
| Growth in Debt/ Equity (%) | 0.00 | 0.00 | - |
| Current Ratio(x) | 3.42 | 1.80 | 1.24 |
| Current Ratio (As per CMA) | 3 | 2 | 2 |
| Quick Ratio(x) | 2.02 | 1.49 | 1.15 |
| Cash Interest Coverage | 0.00 | 0.00 | - |
| Debt/ EBITDA | 0.00 | 0.00 | 0.00 |
| Free Reserves/ Equity | 0.00 | 0.00 | 0.00 |
| CFO Margin | 103.50 | 124.99 | - |
| Growth in CFO Margin (%) | -17.19 | - | - |



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 | 5,354,749 | 2,366,155 | 2,937,297 |
| Add | Export Sales | 0 | 0 | 0 |
| | Total | 5,354,749 | 2,366,155 | 2,937,297 |
| 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 | 0 | 235,010 |
| Minus | Cl. stock of F.G. | 0 | 0 | 278,110 |
| | Total | 0 | 0 | -43,100 |
| 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 | 0 | 1,768,371 |
| Add | Other spares | 0 | 0 | 238,007 |
| | Total | 0 | 0 | 2,006,378 |
| Note 5: Provision for Tax (INR Absolute) | | | | |
| Particular | | 31-Mar-2018 | 31-Mar-2017 | 31-Mar-2016 |
| | Provision for taxes | 0 | 0 | 10,000 |
| Add | Provision for Deferred Tax | 0 | 0 | 0 |
| | Total | 0 | 0 | 10,000 |

**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 | 0 | 3,881,170 |
| Add | Preference shares [redeemable after one year] | 0 | 0 | 0 |
| | Total | 0 | 0 | 3,881,170 |

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 | 6,000 |
| | Total | 0 | 0 | 6,000 |

**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 [includ. bills purchased and discounted by banks] | 1,624,237 | 4,008,532 | 3,496,974 |
| Add | Export receivables[including bills purchased and discounted by banks] | 0 | 0 | 0 |
| | Total | 1,624,237 | 4,008,532 | 3,496,974 |

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 | 2,008,747 |
| 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 | 0 | 0 |
| | Total | 0 | 0 | 2,008,747 |

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 | 0 | 0 |
| | Total | 0 | 0 | 0 |



ASSESSMENT OF LIMITS

Working Capital - Nayak Committee Method

| Sr. No. | Particulars | Details |
|---------|--|---------------|
| A. | Projected Sales (2018-2019) | 10,752,270.32 |
| B. | Working Capital Requirement | 25.00 |
| C. | Working Capital Limit (A*B) | 2,688,067.58 |
| D. | Promoter Contribution % (Margin) | 20.00 |
| E. | Eligible Bank Finance (C*(100-D)/100) | 2,150,454.06 |
| F. | Existing Limits (as per cibil) | 0.00 |
| G. | Net eligible bank finance (D-E) | 2,150,454.06 |
| H. | Proposed Loan Amount (Borrower) | 2,500,000.00 |
| I. | Loan Amount (Lower of F or G) | 2,150,454.06 |
| J. | Maximum Loan Amount to be provided by Bank | 4,000,000.00 |
| K. | Final Loan Amount (Lower of H & I) | 2,150,454.06 |



RISK SCORING MODEL - (CANARA BANK PRESUMPTIVE - WC- SCORING MODEL)

| Risk Factor | Risk Sub Factor | Actual | Score (Actual) | Score (Out Of) |
|-----------------|--|------------------------------|----------------|----------------|
| Management Risk | Customer/Associate concern availing financial assistance from Banks/FIs (with satisfactory track record) for | >= 3.01 year and <= 5years | 6 | 8 |
| | CIBIL - Transunion Score [Average of promoters] | >= 750.01 and <= 900 | 10 | 10 |
| | Experience In The Business | >= 5.01 years and <= 10years | 8 | 10 |
| | Owning a House | Living Family | 8 | 10 |
| | Academic Qualification | Graduate | 2 | 4 |
| | Assessed for Income Tax | Assessed | 2 | 2 |
| | Have Life Insurance Policy | Yes | 1 | 1 |
| Financial Risk | | | | |
| Business Risk | No. of Customers based on GST data | >= 7.01 customers | 8 | 8 |
| | Concentration of customers | >= 50.01% | 2 | 8 |
| | Credit Summation | <= 50% | 2 | 10 |
| | Know - How | Common Knowledge | 0 | 4 |
| | Competition | Medium | 4 | 8 |
| | Factory Premises | Owned | 8 | 8 |

| Sr. No. | Details | Actual Score | Out Of Score | Weight | Weighted Score | Weighted Out of Score |
|---------|-----------------------|--------------|--------------|---------------|----------------|-----------------------|
| 1 | Management Risk Score | 37 | 45 | 50.0% | 37.0 | 45 |
| 2 | Financial Risk Score | 0 | 0 | .0% | .0 | 0 |
| 3 | Business Risk Score | 24 | 46 | 50.0% | 24.0 | 46 |
| | Total | 61 | 91 | 100.0% | 61.0 | 91 |



RISK SCORING MODEL - (CANARA BANK PRESUMPTIVE - WC- SCORING MODEL)

| Sr. No. | Details | Actual Score | Out Of Score | Weight | Weighted Score | Weighted Out of Score |
|---------|--------------------|--------------|--------------|--------|----------------|-----------------------|
| | Standardized Score | 67.0 | 100.0 | | | |

Risk Grading: MODERATE RISK I



ASSESSMENT OF CGTMSE LIMITS

| STEPS | DESCRIPTION | DETAILS | PARTICULARS |
|-------|--|--------------------------------|--------------|
| 1. | Nature of Entity | Manufacturing/ Service/Trading | Manufacturer |
| 2. | Amount Invested in Plant and Machinery/ Equipments (Rs) | Amount in Rs. | 0 |
| 3. | Status of Borrowers | Micro /Small /Medium | Micro |
| 4. | Whether Entity is "Eligible Borrowers"? | Yes/No | Yes |
| 5. | Whether the entity has "Women Entrepreneur/s" and such women entrepreneur/s holds shareholding of more than 51% of total shareholding of the entity? | Yes/No | No |
| 6. | Whether units located in North East Region (incl. Sikkim)? | Yes/No | No |
| 7. | Whether borrower has availed "CGTMSE" facility? | Yes/No | No |
| 8. | Amount of "CGTMSE" coverage availed till date (Rs) | Amount in Rs. | 0 |
| 9. | Maximum CGTMSE Coverage Available (Rs) | Amount in Rs. | 20,000,000 |
| 10. | Loan Amount Applied For (Rs) | Amount in Rs. | 2,150,454 |
| 11. | Available CGTMSE Coverage (Amount) (New Loan) (Rs) | Amount in Rs. | 2,150,454 |
| 12. | Amount of Collateral (Rs) | Amount in Rs. | 0 |
| 13. | Final CGMTSE Coverage (New Loan) (Rs) | Amount in Rs. | 2,150,454 |
| 14. | Extent of Guarantee (In % Terms) (New Loan) | In % Terms | 75.00 |
| 15. | Extent of Guarantee (In Amount Terms) (New Loan) (Rs) | Amount In Rs. | 1,612,841 |
| 16. | Asset Coverage (%) | In % Terms | 75.00 |



ASSESSMENT OF CGTMSE LIMITS

Bank wise CGTMSE Coverage Provided

| Sr.No | Bank Name | Guarantee Provided (Rs) |
|------------------|-----------|-------------------------|
| No records found | | |



GST DATA

KEY OBSERVATION

| | |
|--|-----------------------|
| 1. Out of Total Sales, B2B sales comprises highest sales in % terms (100%) | |
| 2. Margin (Sales Minus Purchase) is -9% of the Total Sales Amount. | |
| 3. Customer Concentration (Top 5): | 64% of Total Sales |
| 4. Supplier Concentration (Top 5): | 65% of Total Purchase |
| 5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms | |
| 6. Average Sales: | Rs. 1320735 |
| 7. Median Sales: | Rs. 2004556 |
| 8. Average Purchase: | Rs. 515742 |
| 9. Median Purchase: | Rs. 435622 |
| 10. Highest sales are in the month of | 03-2018 |
| 11. Highest Purchase are in the month of \$ | 09-2018 |

OVERVIEW

| Sr.No | Particulars | Details |
|-------|-----------------------------------|---------|
| 1. | Total No. of Months | 5 |
| 2. | Total No. of Customers | 65 |
| 3. | Total No. of Suppliers | 38 |
| 4. | Total Sales (Invoice Value) | 6603677 |
| A. | B2B | 6603677 |
| B. | B2CL | 0 |
| C. | B2CS | 0 |
| D. | Exports | 0 |
| E. | Nil Rated Good | 0 |
| F. | Exempted Goods | 0 |
| G. | Non GST Outward Supplies | 0 |
| 5. | Total Purchases | 7220393 |
| 6. | Difference (Sales Minus Purchase) | -616716 |
| 7. | Margin (%) | -9 |

TOP 5 CUSTOMERS



GST DATA

| Sr.No | GSTIN | Name/State | Total Invoice | Invoice Value | Taxable Value | % of Sales |
|--------------|-----------------|------------|---------------|---------------|---------------|------------|
| 1 | 07AMQPG9142H1ZR | | 227 | 3373265 | 3212628 | 51 |
| 2 | 27AFOPC1996A1ZI | | 1 | 363742 | 346421 | 6 |
| 3 | 09ABZPB8771D1Z5 | | 13 | 181679 | 173028 | 3 |
| 4 | 06AIPPK4293A1ZA | | 9 | 147422 | 140400 | 2 |
| 5 | 27AATPB4156H1ZK | | 10 | 144541 | 137736 | 2 |
| Total | | | 260 | 4210649 | 4010213 | 64 |

TOP 5 SUPPLIERS

| Sr.No | GSTIN | Name/State | Total Invoice | Invoice Value | Taxable Value | % of Purchase |
|--------------|-----------------|------------|---------------|---------------|---------------|---------------|
| 1 | 27AAUFP8873A1ZO | | 0 | 2247382 | 2140373 | 31 |
| 2 | 27ABIFA5298D1ZA | | 0 | 768428 | 697091 | 11 |
| 3 | 27AYBPG9412F1ZN | | 0 | 607874 | 578928 | 8 |
| 4 | 27AABHK1324C1ZW | | 0 | 541481 | 483469 | 7 |
| 5 | 27AINPB5889P1ZA | | 0 | 531809 | 506483 | 7 |
| Total | | | 0 | 4696974 | 4406343 | 64 |

MONTH WISE SALES

| Sr.No | Months | B2B | B2CL | B2CS | Exports | Nil Rated Goods | Exempted Goods | Non GST Outward Supplies | Total |
|--------------|---------|---------|------|------|---------|-----------------|----------------|--------------------------|---------|
| 1 | 07-2017 | 105260 | 0 | 0 | 0 | 0 | 0 | 0 | 105260 |
| 2 | 09-2017 | 205971 | 0 | 0 | 0 | 0 | 0 | 0 | 205971 |
| 3 | 12-2017 | 1568589 | 0 | 0 | 0 | 0 | 0 | 0 | 1568589 |
| 4 | 03-2018 | 2719301 | 0 | 0 | 0 | 0 | 0 | 0 | 2719301 |
| 5 | 06-2018 | 2004556 | 0 | 0 | 0 | 0 | 0 | 0 | 2004556 |
| Total | | 6603677 | 0 | 0 | 0 | 0 | 0 | 0 | |

MONTH WISE PURCHASE

| Sr.No | Months | B2B | Total |
|-------|---------|--------|--------|
| 1 | 07-2017 | 383811 | 383811 |
| 2 | 08-2017 | 150069 | 150069 |
| 3 | 09-2017 | 81375 | 81375 |
| 4 | 10-2017 | 213799 | 213799 |



GST DATA

| | | | |
|--------------|---------|---------|---------|
| 5 | 11-2017 | 310193 | 310193 |
| 6 | 12-2017 | 849518 | 849518 |
| 7 | 01-2018 | 507074 | 507074 |
| 8 | 02-2018 | 15176 | 15176 |
| 9 | 03-2018 | 1062378 | 1062378 |
| 10 | 04-2018 | 430178 | 430178 |
| 11 | 05-2018 | 399481 | 399481 |
| 12 | 06-2018 | 701125 | 701125 |
| 13 | 07-2018 | 441066 | 441066 |
| 14 | 09-2018 | 1675150 | 1675150 |
| Total | | 7220393 | |

CREDIT/DEBIT NOTE INFO.

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

INWARD SUPPLY DESCRIPTION

| Sr.No | Months | GST | | NON GST | | Total |
|--------------|---------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | | Inter- State Supplies | Intra- State Supplies | Inter- State Supplies | Intra- State Supplies | |
| 1 | 02-2018 | 0 | 0 | 0 | 0 | 0 |
| Total | | 0 | 0 | 0 | 0 | |

MONTH ON MONTH SALES FROM GSTR3B

| Sr.No | Months | SALES | Note |
|--------------|--------|-------|------|
| Total | | | - |



BANK STATEMENT ANALYSIS

MONTH WISE DETAILS

ICICI Bank, India
Account No:- 019905500400
Account Details from May-18 to Oct-18

| Description | May-18 | Jun-18 | Jul-18 | Aug-18 | Sep-18 | Oct-18 |
|-------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|
| Total No. of Credit Transactions | 8 | 13 | 9 | 9 | 19 | 12 |
| Total Amount of Credit Transactions | 495599.00 | 711851.00 | 575319.00 | 692840.00 | 829880.00 | 828631.00 |
| Total No. of Debit Transactions | 10 | 16 | 13 | 13 | 13 | 14 |
| Total Amount of Debit Transactions | 577636.00 | 486876.00 | 850537.00 | 695188.00 | 780490.00 | 852668.00 |
| Total No. of Cash Deposits | 0 | 0 | 0 | 0 | 0 | 1 |
| Total Amount of Cash Deposits | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6400.00 |
| Total No. of Cash Withdrawals | 1 | 2 | 1 | 1 | 0 | 1 |
| Total Amount of Cash Withdrawals | 30000.00 | 95000.00 | 70000.00 | 100000.00 | 0.00 | 70000.00 |
| Total No. of Cheque Deposits | 1 | 3 | 6 | 3 | 5 | 4 |
| Total Amount of Cheque Deposits | 9482.00 | 50249.00 | 473681.00 | 219810.00 | 185466.00 | 208554.00 |
| Total No. of Cheque Issues | 9 | 10 | 12 | 13 | 12 | 11 |
| Total Amount of Cheque Issues | 547636.00 | 461871.00 | 850419.00 | 695188.00 | 761629.00 | 797358.00 |
| Total No. of Inward Cheque Bounces | 0 | 0 | 0 | 0 | 0 | 0 |
| Total No. of Outward Cheque Bounces | 0 | 0 | 1 | 0 | 0 | 0 |
| Min EOD Balance | 252569.00 | 165057.00 | 183426.00 | 105378.00 | 16961.00 | 208512.00 |
| Max EOD Balance | 575609.00 | 477544.00 | 482060.00 | 434978.00 | 287787.00 | 589752.00 |
| Average EOD Balance | 349103.23 | 339525.10 | 391915.77 | 247951.06 | 162352.23 | 354262.23 |



BANK STATEMENT ANALYSIS

TOP 5 FUND REMITTANCE

ICICI Bank, India
Account No:- 019905500400
Account Details from to

| Month | Description | Amount |
|--------|---------------------------------------|-----------|
| May-18 | Transfer out | 547636.00 |
| Jun-18 | Transfer out | 391876.00 |
| Jul-18 | Transfer to ABHAY TE TILE | 217523.00 |
| Jul-18 | Transfer to VIPUL INTERNATIONAL PRO R | 214894.00 |
| Jul-18 | Transfer to CHAVAN MOTORS DIV | 102130.00 |
| Jul-18 | Transfer to PRABHAKAR TEXTILES | 69980.00 |
| Jul-18 | Transfer to DAMODAR VIRESHAM ANNALDAS | 50000.00 |
| Aug-18 | Transfer to PRABHAKAR TEXTILES | 287664.00 |
| Aug-18 | Transfer to VIPULINTERNATIO | 111600.00 |
| Aug-18 | Transfer to SAIPRIYA TEXTILE | 77401.00 |
| Aug-18 | Transfer to SHRI SWAMI SAMARTH PLAST | 52890.00 |
| Aug-18 | Transfer to CLEARING ZONE | 33770.00 |
| Sep-18 | Transfer to PRABHAKAR TEXTILES | 433306.00 |
| Sep-18 | Transfer to ABHAY TE TILE | 132259.00 |
| Sep-18 | Transfer to SAIPRIYA TEXTILE | 44474.00 |
| Sep-18 | Transfer to R R BUTLA 0199 SOLAPUR | 44083.00 |
| Sep-18 | Transfer to SHRIBUTALARAVINDRARA | 38197.00 |
| Oct-18 | Transfer to SAIPRIYA TEXTILE | 485994.00 |
| Oct-18 | Transfer to VIPUL INTERNATIONAL PRO R | 194029.00 |
| Oct-18 | Utilities | 34610.00 |
| Oct-18 | Transfer to DAMODAR VIRESHAM ANNALDAS | 25000.00 |
| Oct-18 | Transfer out | 20000.00 |



BANK STATEMENT ANALYSIS

TOP 5 FUND RECEIVED

ICICI Bank, India
Account No:- 019905500400
Account Details from to

| Month | Description | Amount |
|--------|---|-----------|
| May-18 | Transfer from LUV KUSH TRADERS | 408652.00 |
| May-18 | Transfer from NIRMALA TRADERS | 37800.00 |
| May-18 | Transfer from GHANSHYAM HANDLOOM | 20765.00 |
| May-18 | Transfer from BIHARI LAL CHOUDHARY FABRI... | 18900.00 |
| May-18 | Transfer from BHANGARIYA TEXTILE | 9482.00 |
| Jun-18 | Transfer from LUV KUSH TRADERS | 434826.00 |
| Jun-18 | Transfer from B. K. TEXTILES | 94500.00 |
| Jun-18 | Transfer from HARYANA HANDLOOMS | 40806.00 |
| Jun-18 | Transfer in | 28350.00 |
| Jun-18 | Transfer from SARWAN SHAH | 22705.00 |
| Jul-18 | Transfer from LUV KUSH TRADERS | 254898.00 |
| Jul-18 | Transfer from SOU CHIPPA I N | 163742.00 |
| Jul-18 | Transfer from RAMKRISHNA TEXTILE | 52164.00 |
| Jul-18 | Transfer in | 28350.00 |
| Jul-18 | Transfer from BHANGARIYA TEXTILE | 19975.00 |
| Aug-18 | Transfer from LUV KUSH TRADERS | 356328.00 |
| Aug-18 | Transfer from CHIPPA I N | 200000.00 |
| Aug-18 | Transfer from SARWAN SHAH | 39514.00 |
| Aug-18 | Transfer from NIRMALA TRADERS | 39010.00 |
| Aug-18 | Transfer in | 38178.00 |
| Sep-18 | Transfer from LUV KUSH TRADERS | 450000.00 |
| Sep-18 | Transfer from HARYANA HANDLOOMS | 121434.00 |
| Sep-18 | Transfer in | 85785.00 |
| Sep-18 | Transfer from HARI KESHAVA TEXTI | 74977.00 |
| Sep-18 | Transfer from RAMKRISHNA TEXTILE | 34776.00 |
| Oct-18 | Transfer from LUV KUSH TRADERS | 384404.00 |



BANK STATEMENT ANALYSIS

TOP 5 FUND RECEIVED

| | | |
|--------|---|-----------|
| Oct-18 | Transfer from HARI KESHA VA | 167264.00 |
| Oct-18 | Transfer from SOU CHIPPA I N PROP SOU INDI | 119439.00 |
| Oct-18 | Transfer in | 39312.00 |
| Oct-18 | Transfer from BIHARI LAL CHOUDHARY FABRI... | 38178.00 |



BANK STATEMENT ANALYSIS

BOUNCED CHEQUE'S DETAILS

ICICI Bank, India
Account No:- 019905500400
Account Details from to

| Sr. No. | Date | Cheque No. | Description | Amount | Category | Balance |
|------------|------------|---------------|------------------------------------|------------|--------------------|-----------|
| 1 | 2018-07-24 | | REJECT:25720:FUNDS INSUFFICIENT | -200000.00 | Bounced O/W Cheque | 291220.00 |



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

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