



# **Prelim Report of MSME Application**

## **Offline Proposal**

### **NAGPAL DUPATA HOUSE**

**Dated: 18/11/2019**

#### **Registered Office**

Abohar road,  
bank street  
ABOHAR ROAD  
District: Muktsar,  
Taluka: Muktsar,  
Muktsar-152026

**Email Id:** anil68135@gmail.com

**Contact Number:** 9855301133

#### **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	<b>18/11/2019</b>
2	Date of In-Eligible	<b>18/11/2019</b>



## 2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	<b>Others</b>	-
2.	Loan Amount	<b>- Rupees</b>	-
3.	Geographical Market Focus	<b>Muktsar</b>	-
4.	CGTMSE Coverage		-
5.	MSME Category		-
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)		-
7.	Debt Equity Ratio (2018 - 2019)	<b>0.86 Times</b>	-
8.	Current Ratio (2018 - 2019)	<b>1.33 Times</b>	-
9.	Interest Coverage Ratio (2018 - 2019)	<b>14.03 Times</b>	-
10.	TOL/TNW (2018 - 2019)	<b>6.49 Times</b>	-
11.	Top Customer Concentration (B2B)	<b>25.66%</b>	-
12.	Number of cheque bounced (Last Month)	<b>0</b>	-
13.	Number of cheque bounced (Last 6 Month)	<b>0</b>	-
14.	Risk Model Score		-
15.	Age of Establishment	<b>7 Years</b>	-
16.	Positive Profitability history		-
17.	Past Year Turnover	<b>97,26,309 Rupees</b>	-
18.	Positive Net Worth history		-
19.	Turnover to Loan Ratio (2018 - 2019)		-
20.	Gross Cash Accruals to loan ratio (2018 - 2019)		-
21.	Minimum Bureau Score - Director/ Partner/ Proprietor	<b>732</b>	-
22.	Commercial Bureau - Maximum DPDs (last 12 months)	<b>31 DPDs</b>	-
23.	Maximum Drop in turnover allowed	<b>Increase in Current Year turnover compares to Previous Year turnover</b>	-
24.	Utilisation percentage	<b>63%</b>	-
25.	Credit Summation	<b>107.47%</b>	-
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	<b>732</b>	-
30.	Commercial Bureau - Maximum DPDs (last 3 months)	<b>31 DPDs</b>	-

### 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:	Others
Establishment Year:	September 1978
Constitution:	Sole Proprietorship
PAN:	CRJPK3906R
GSTIN (1):	03CRJPK3906R1ZD (Primary)
Product Description:	CLOTH HOUSE

#### (b) GST Details

Number of Customers:	14
Top Customer Concentration (B2B):	25.66 %
Projected Sales as per GST (Rs.):	
Factory Premise:	Owned
Know How:	Common Knowledge
Competition:	Medium
Commercial Operation Date:	-

**Following are the reasons for the receipts in the bank statement is quite low as against firm / company's monthly sales.**

- Receipt of most of my Sales is through Cash

#### (c) Proprietors Background:

Name	SHRI ANIL KUMAR KUMAR
PAN	CRJPK3906R
Address	- - ABOHAR ROAD Muktsar S.O, Muktsar, Muktsar, PUNJAB, 152026
Mobile No	9815303311
Date of Birth	14-09-1978



### 3. Project Snapshot

Total Experience	12
Networth	6,35,000
TransUnion	732
Experian	-
Personal Loan Obligation	12688.28
Father Name	AVINASH RAI
Educational Status	Graduate (General)
Nationality	India
Visually Impaired	No
Residence Status	Resident India

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

Name	SHRI ANIL KUMAR KUMAR
Marital Status	Married
Spouse Name	SEEMA RANI
Spouse Detail	Not Employed
No. of Children	1
Owning a House	Home Owner
Assessed for Income Tax	Assessed
Have Life Insurance Policy	No

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

MSME Ranking :	NA
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#### (f) Present Financial Arrangements with Banks & Institutions:

Date of Loan	Name of Lender	Loan Type	Loan Amt. (Sanction)	Loan Amt. (O/s)	Bureau Loan Amt. (O/s)	Emi	Collateral Amount	Status (Whether LC/BG is Devolved/ Invoked)
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### 3. Project Snapshot

07-01-2018	Oriental Bank of Commerce India	Cash credit	4,50,000	3,94,947		3,949		-
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### 3. Project Snapshot

**(g) Fund Requirement:**

Particulars	Details
Facility	Working Capital
Loan Amount Applied	14,50,000
Promotor's Contribution	1,12,500
Purpose	Working Capital

**(h) Business Name Comparision**

Name as per GST (1)	ANIL KUMAR
Name as per ITR	ANIL KUMAR PROP.
Name edited by user*	NAGPAL DUPATA HOUSE
Trade Name as per GST (1)	-
Name as per Bank Statement	

**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-2019	31-Mar-2018	31-Mar-2017
No of Months	12	12	12
<b>INCOME :</b>			
Gross Sales (Including Indirect Taxes collected on sales)	97,26,309	49,12,865	34,64,370
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
<b>Net Sales</b>	<b>97,26,309</b>	<b>49,12,865</b>	<b>34,64,370</b>
<b>EXPENDITURE :</b>			
Increase/Decrease in Stock	-7,39,000	-2,90,700	1,90,615
Raw Material Consumed	97,17,391	46,79,732	28,75,380
Power & Fuel Cost	0	0	11,370
Employee Cost	84,000	84,000	84,000
General and Administration Expenses	1,42,201	78,949	17,635
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	48,632	15,962	0
Less: Expenses Capitalised	0	0	0
<b>Total Expenditure</b>	<b>92,53,224</b>	<b>45,67,943</b>	<b>31,79,000</b>
<b>Operating Profit (Excl OI)</b>	<b>4,73,085</b>	<b>3,44,922</b>	<b>2,85,370</b>
Other Income	1,565	1,193	0
<b>Operating Profit (EBITDA)</b>	<b>4,74,650</b>	<b>3,46,115</b>	<b>2,85,370</b>
Interest	33,773	4,342	0
<b>PBDT</b>	<b>4,40,877</b>	<b>3,41,773</b>	<b>2,85,370</b>
Depreciation	810	900	1,000
<b>Profit Before Taxation &amp; Exceptional Items</b>	<b>4,40,067</b>	<b>3,40,873</b>	<b>2,84,370</b>
Exceptional Income / Expenses	0	0	0
<b>Profit Before Tax</b>	<b>4,40,067</b>	<b>3,40,873</b>	<b>2,84,370</b>
Provision for Tax	0	0	0
<b>Other Income (Need to check at the time of Due Diligence)</b>	<b>0</b>	<b>0</b>	<b>0</b>



## 4. Financials Details

### (a) Existing Financials

Profit & Loss Statement			
<b>Profit After Tax</b>	4,40,067	3,40,873	2,84,370
Dividend Pay Out	0	0	0
<b>Equity Dividend %</b>	0	0	0
<b>Earnings Per Share</b>	1	1	1

Balance Sheet -Equities and Liabilities			
Units	(INR)		
<b>As on:</b>	<b>31-Mar-2019</b>	<b>31-Mar-2018</b>	<b>31-Mar-2017</b>
<b>EQUITY AND LIABILITIES</b>			
Share Capital	4,98,957	4,73,132	5,47,369
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
<b>Shareholder's Funds</b>	<b>4,98,957</b>	<b>4,73,132</b>	<b>5,47,369</b>
Minority Interest	0	0	0
Secured Loans	3,81,296	3,40,067	0
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	50,000	50,000	0
Deferred Tax Liabilities / (Assets)	0	0	0
Other Long Term Liabilities	0	0	0
Other Borrowings (including Short Term)	0	0	0
Long Term Provisions	0	0	0
<b>Total Non-Current Liabilities</b>	<b>4,31,296</b>	<b>3,90,067</b>	<b>0</b>
Trade Payables	28,06,246	11,76,199	3,40,729
Other Current Liabilities	0	0	0
Short Term Provisions	0	0	0
<b>Total Current Liabilities</b>	<b>28,06,246</b>	<b>11,76,199</b>	<b>3,40,729</b>
<b>Other Liabilities</b> (Need to check at the time of Due Diligence)	<b>0</b>	<b>0</b>	<b>0</b>



## 4. Financials Details

### (a) Existing Financials

Balance Sheet -Equities and Liabilities			
<b>Total Liabilities</b>	37,36,499	20,39,398	8,88,098
Balance Sheet -Assets			
Units	(INR)		
<b>As on:</b>	<b>31-Mar-2019</b>	<b>31-Mar-2018</b>	<b>31-Mar-2017</b>
Gross Block	8,100	9,000	10,000
Less: Accumulated Depreciation	810	900	1,000
Less: Impairment of Assets	0	0	0
<b>Net Block</b>	<b>7,290</b>	<b>8,100</b>	<b>9,000</b>
Capital Work in Progress	0	0	0
Intangible assets under development	0	0	0
Pre-operative Expenses pending	0	0	0
Assets in transit	0	0	0
Investment in Subsidiaries/ Associates	0	0	0
Other Investments	0	0	0
Long Term Loans & Advances	0	0	0
Other Non Current Assets	0	0	0
<b>Total Non-Current Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>
Inventories	12,66,000	5,27,000	2,36,300
Sundry Debtors	19,33,332	9,84,503	4,90,551
Cash and Bank	5,10,155	5,06,871	1,52,247
Other Current Assets	0	0	0
Short Term Loans and Advances	19,722	12,924	0
<b>Total Current Assets</b>	<b>37,29,209</b>	<b>20,31,298</b>	<b>8,79,098</b>
<b>Other Assets</b> (Need to check at the time of Due Diligence)	0	0	0
<b>Total Assets</b>	<b>37,36,499</b>	<b>20,39,398</b>	<b>8,88,098</b>
<b>Book Value</b>	<b>1</b>	<b>1</b>	<b>1</b>



## 4. Financial Details

### (b) Ratio Analysis

Ratio Analysis			
Ratio	31-Mar-2019	31-Mar-2018	31-Mar-2017
EBITDA (%)	4.88	7.05	8.24
PATM (%)	4.52	6.94	8.21
ROCE (%)	52.93	49.07	NA
Asset Turnover(x)	2.60	2.41	3.90
Inventory Turnover (days)	49.94	42.11	27.13
Debtors Turnover(days)	72.55	73.14	51.68
Creditors Turnover (days)	105.41	91.74	43.08
Sales/Working Capital (x)	14.75	24.91	40.68
Net Sales Growth(%)	97.98	41.81	NA
PAT Growth(%)	29.10	19.87	NA
Adjusted Total Debt/Equity(x)	0.86	0.82	0.00
Growth in Debt/ Equity (%)	4.88	0.00	NA
Current Ratio(x)	1.14	1.29	2.13
Current Ratio (As per CMA)	1.33	1.73	2.58
Quick Ratio(x)	0.69	0.84	1.44
Interest Coverage	14.05	79.71	0.00
Debt/ EBITDA	0.91	1.13	0.00
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	3.94	7.99	NA
Growth in CFO Margin (%)	-50.71	NA	NA



## 4. Financial Details

### (c) Notes to Account

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

##### Note 1: Gross Sales

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Domestic Sales	97,26,309	49,12,865	34,64,370
Add	Export Sales	0	0	0
	<b>Total</b>	97,26,309	49,12,865	34,64,370

##### Note 2: Indirect Taxes

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Excise Duty	0	0	0
Add	Other items	0	0	0
	<b>Total</b>	0	0	0

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

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Op. stocks-in-process	0	0	0
Minus	Cl. stocks-in-process	0	0	0
Add	Op. Stock of F.G.	5,27,000	2,36,300	4,26,915
Minus	Cl. stock of F.G.	12,66,000	5,27,000	2,36,300
	<b>Total</b>	-7,39,000	-2,90,700	1,90,615

##### Note 4: Raw Material Consumed

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Raw materials[including stores & other items used in the process of manufacture]	97,17,391	46,79,732	28,75,380
Add	Other spares	0	0	0
	<b>Total</b>	97,17,391	46,79,732	28,75,380

##### Note 5: Provision for Tax

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Provision for taxes	0	0	0
Add	Provision for Deferred Tax	0	0	0



## 4. Financial Details

### (c) Notes to Account

	<b>Total</b>	0	0	0
<b>Note 6: Share Capital</b>				
	<b>Particular</b>	<b>31-Mar-2019</b>	<b>31-Mar-2018</b>	<b>31-Mar-2017</b>
	Ordinary share capital	4,98,957	4,73,132	5,47,369
Add	Preference shares [redeemable after one year]	0	0	0
	<b>Total</b>	4,98,957	4,73,132	5,47,369
<b>Note 7: Other Reserves &amp; Surplus</b>				
	<b>Particular</b>	<b>31-Mar-2019</b>	<b>31-Mar-2018</b>	<b>31-Mar-2017</b>
	General Reserve	0	0	0
Add	Other reserves [excluding provisions]	0	0	0
Add	Surplus(+) or Deficit(-) in Profit & Loss Account.	0	0	0
Add	Others [specify]	0	0	0
	<b>Total</b>	0	0	0
<b>Note 8: Unsecured Loans -Others</b>				
	<b>Particular</b>	<b>31-Mar-2019</b>	<b>31-Mar-2018</b>	<b>31-Mar-2017</b>
	Term Loans [excl'd instalments payable within one year] (Unsecured)	0	0	0
Add	Unsecured loans from others	0	0	0
	<b>Total</b>	50,000	50,000	0
<b>Note 9: Other Borrowings (including Short Term)</b>				
	<b>Particular</b>	<b>31-Mar-2019</b>	<b>31-Mar-2018</b>	<b>31-Mar-2017</b>
	Short-term borrowings from banks [incl'd bills purchased, discounted & excess borrowing placed on repayment basis]	0	0	0
Add	Short term borrowings from others	0	0	0
	<b>Total</b>	0	0	0



## 4. Financial Details

### (c) Notes to Account

#### Note 10: Other Long Term Liabilities

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	OTHER NON-CURRENT LIABILITIES (Others)	0	0	0
Add	Deferred Payment Credits [excluding instalments due within one year]	0	0	0
Add	Term Deposits [repayable after one year]	0	0	0
Add	Debentures [not maturing within one year]	0	0	0
Add	Other term liabilities	0	0	0
	<b>Total</b>	0	0	0

#### Note 11: Other Current Liabilities

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Advance payment from customers/ deposits from dealers	0	0	0
Add	Dividend payable	0	0	0
Add	Other statutory liabilities [due within one year]	0	0	0
Add	Deposits/Instalments of term loans/DPGs/Debentures, etc. [payable within one year]	0	0	0
Add	Other Current Liabilities & Provisions[due within 1 year]	0	0	0
	<b>Total</b>	0	0	0





## Notes to Account: Balance Sheet - Assets

### Note 12: Other Investments

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Investments/book debts/advances/deposits which are not Current Assets - Others	0	0	0
Add	Deferred receivables [maturity exceeding 1 yr]	0	0	0
Add	Others (Others)	0	0	0
	<b>Total</b>	0	0	0

### Note 13: Other Non Current Assets

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Non-consumable stores & spares	0	0	0
Add	Other non-current assets including dues from directors	0	0	0
	<b>Total</b>	0	0	0

### Note 14: Sundry Debtors

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Receivables other than deferred & exports [incl. bills purchased and discounted by banks]	19,33,332	9,84,503	4,90,551
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	<b>Total</b>	19,33,332	9,84,503	4,90,551

### Note 15: Other Current Assets

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Investments [other than long term investments]	0	0	0
Add	Instalments of deferred receivables [due within one year]	0	0	0



Add	Other current assets [specify]DEPB/ DUTY DRAWBACK	0	0	0
	<b>Total</b>	0	0	0

**Note 16: Short Term Loans and Advances**

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Advances to suppliers of raw materials & stores/spares	0	0	0
Add	Advance payment of taxes	19,722	12,924	0
	<b>Total</b>	19,722	12,924	0



## 5. GST Data

### 1 . GST Data (ANIL KUMAR) (03CRJPK3906R1ZD)

#### Key Observation

1. Highest Sales Category	<b>96% (B2B)</b>
2. Gross Margin % (Sales-Purchase / Sales)	<b>9%</b>
3. Customer Concentration (B2B) (Top 5):	<b>80% of Total Sales</b>
4. Supplier Concentration (Top 5):	<b>34% of Total Purchase</b>
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	<b>Rs. 22,95,544</b>
7. Median Sales:	<b>Rs. 26,64,709</b>
8. Average Purchase:	<b>Rs. 7,84,402</b>
9. Median Purchase:	<b>Rs. 4,73,085</b>
10. Highest sales are in the month of	<b>06-2019</b>
11. Highest Purchase are in the month of	<b>03-2019</b>
12. Total Credit Note Vs Total Sales is	<b>1% in 03-2019(Highest)</b>

#### Overview

Sr.No	Particulars	Details
1.	Total No. of Months	<b>9</b>
2.	Total No. of Customers	<b>14</b>
3.	Total No. of Suppliers	<b>93</b>
4.	Total Sales (Invoice Value)	<b>2,06,59,895</b>
A.	B2B	<b>8,95,097</b>
B.	B2CL	<b>0</b>
C.	B2CS	<b>1,97,64,798</b>
D.	Exports	<b>0</b>
E.	Nil Rated Good	<b>0</b>
F.	Exempted Goods	<b>0</b>
G.	Non GST Outward Supplies	<b>0</b>
5.	Total Purchases	<b>1,88,25,653</b>



## 5. GST Data

6.	Difference (Sales Minus Purchase)	<b>18,34,242</b>
7.	Margin (%)	<b>9</b>

### Top 5 Customers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	03AZQPS3770E1Z5	Paramjit Singh	9	2,29,686	2,18,742	1
2	03APFPK9208J1ZW		7	1,64,317	1,56,489	1
3	03AIIPP8100E1ZO		4	1,36,449	1,29,942	1
4	27ACKPN7293E1Z7		1	1,06,635	1,01,557	1
5	03AIIPK6336R1ZS		2	81,816	77,917	0
<b>Total</b>			23	7,18,903	6,84,647	4

### Top 5 Suppliers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	03AAAFI3006L1ZV		57	19,98,529	19,03,349	11
2	03BAZPS0589L1ZS		31	12,08,227	11,50,694	6
3	06AANPC9245N1Z8	SANJEEV KUMAR CHUGH	30	11,32,479	10,78,314	6
4	08ABZPK1831B1ZN		24	10,07,764	9,59,774	5
5	08ANKPB4577G1ZV		28	9,61,992	9,16,182	5
<b>Total</b>			170	63,08,991	60,08,313	33

### Month Wise Sales

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	09-2017	34,182	0	7,53,228	0	0	0	0	7,87,410
2	12-2017	83,584	0	12,30,486	0	0	0	0	13,14,070
3	03-2018	98,696	0	14,65,359	0	0	0	0	15,64,055
4	06-2018	1,05,775	0	25,58,934	0	0	0	0	26,64,709
5	09-2018	41,487	0	24,13,767	0	0	0	0	24,55,254
6	12-2018	95,831	0	26,10,337	0	0	0	0	27,06,168
7	03-2019	41,702	0	23,42,108	0	0	0	0	23,83,810
8	06-2019	2,63,917	0	32,82,818	0	0	0	0	35,46,735



## 5. GST Data

9	09-2019	1,29,923	0	31,07,761	0	0	0	0	32,37,684
<b>Total</b>		8,95,097	0	1,97,64,798	0	0	0	0	

### Month Wise Purchase

Sr.No	Months	B2B	Total
1	08-2017	1,86,326	1,86,326
2	09-2017	3,74,357	3,74,357
3	10-2017	2,78,181	2,78,181
4	11-2017	1,61,533	1,61,533
5	12-2017	3,52,344	3,52,344
6	01-2018	3,03,783	3,03,783
7	02-2018	4,61,023	4,61,023
8	03-2018	8,05,815	8,05,815
9	04-2018	5,50,054	5,50,054
10	05-2018	9,60,409	9,60,409
11	06-2018	9,08,731	9,08,731
12	07-2018	3,30,110	3,30,110
13	08-2018	23,520	23,520
14	09-2018	18,65,579	18,65,579
15	11-2018	12,915	12,915
16	12-2018	26,90,006	26,90,006
17	03-2019	33,37,824	33,37,824
18	04-2019	1,54,918	1,54,918
19	05-2019	2,25,255	2,25,255
20	06-2019	26,02,661	26,02,661
21	07-2019	3,24,903	3,24,903
22	08-2019	6,28,540	6,28,540
23	09-2019	8,01,720	8,01,720
24	10-2019	4,85,147	4,85,147
<b>Total</b>		1,88,25,653	

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

Sr.No	Months	SALES	Source
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## 5. GST Data

<b>Total</b>			-
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### Credit/Debit Note Info.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
1	12-2017	14,175	13,14,070			14,175
2	04-2018	2,016	0			2,016
3	12-2018	8,035	27,06,168			8,035
4	03-2019	32,024	23,83,810			32,024
5	08-2019	9,599	0			9,599
<b>Total</b>		65,849	64,04,048	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	082017	0	0	0	0	0
1	092017	0	0	0	0	0
1	102017	0	0	0	0	0
1	082018	0	0	0	0	0
1	062019	0	0	0	0	0
1	092019	0	0	0	0	0
<b>Total</b>						



## 6. Cross Comparison (GST, IT Return, Bank Statement)

### GST Sales Vs. Bank Receipts

Months	Bank statement Receipts	GST sales	Receipts to sales %
05-2019	9,51,502	11,01,416	86 %
06-2019	10,83,459	10,60,476	102 %
07-2019	10,81,300	10,69,767	101 %
08-2019	8,86,980	11,43,532	78 %
09-2019	7,22,502	8,70,211	83 %
10-2019	8,67,915	-	-
Total	55,93,658	52,45,402	106.64 %

### Annual Sales Comparison: GST Vs. IT Return

Year	GST Sales Total	ITR Sales	GST to ITR %
2018-2019	97,23,742	97,26,309	99.97 %
Total	97,23,742	97,26,309	100 %

### GST Purchase Vs. Fund Remittance.

Months	Bank statement Payments	GST Purchase	Payments To purchase %
05-2019	9,12,006	2,25,255	405 %
06-2019	10,52,523	26,02,661	40 %
07-2019	8,86,990	3,24,903	273 %
08-2019	10,83,684	6,28,540	172 %
09-2019	7,23,910	8,01,720	90 %
10-2019	8,84,320	4,85,147	182 %
Total	55,43,433	50,68,225	109 %

### Annual Purchase Comparison: GST Vs. IT Return

Year	GST Purchase	ITR Purchase	GST to ITR %
2018-2019	1,06,79,148	97,17,391	109.90 %



## 6. Cross Comparison (GST, IT Return, Bank Statement)

Total	1,06,79,148	97,17,391	110 %
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## 7. Related Party Transaction

**The following are Related Party Transactions reported by the MSME**

S.No.	Name of the Related Party	PAN	Relationship	Total Volume of Transaction (In Rs.)	
				Sales	Purchase
1	Paramjit Singh	AZQPS3770E	Self-Declared - GST	2,29,686.00	-
2	PAWAN KUMAR	APFPK9208J	Self-Declared - GST	1,64,317.00	-
3	INDER PAL	AIIPP8100E	Self-Declared - GST	1,36,449.00	-
4	PAWAN KUMAR NADHANI	ACKPN7293E	Self-Declared - GST	1,06,635.00	-
5	ASHOK KUMAR	AIIPK6336R	Self-Declared - GST	81,816.00	-
6	SATBIR SINGH	BAZPS0589L	Self-Declared - GST	-	12,08,227.00
7	INDERJIT AGGARWAL & BROS	AAAFI3006L	Self-Declared - GST	-	19,98,529.00
8	SANJEEV KUMAR CHUGH	AANPC9245N	Self-Declared - GST	-	11,32,479.00
9	CHANDER PARKASH	AAOPP7354A	Self-Declared - GST	-	8,64,628.00
10	Surendra Kumar	ABZPK1831B	Self-Declared - GST	-	10,07,764.00
Total(A)				7,18,903	62,11,627
GST Data(B)				8,95,097	1,88,25,653
% of Related Transaction to GST Data (A/B) *100				80 %	33 %



## 8. 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	



## **9. Other Directorship**

**ANIL KUMAR PROP.**

No Record Found



## 10. Bank Statement Analysis

### (a) Month Wise Details

**Oriental Bank of Commerce, India**  
**Account No:- 16994011000023**  
**Account Details from May-19 to Oct-19**

Description	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19
Total No. of Credit Transactions	25	27	28	23	23	30
Total Amount of Credit Transactions	9,51,502	10,83,459	10,81,300	8,86,980	7,22,502	8,67,915
Total No. of Debit Transactions	51	58	51	62	55	74
Total Amount of Debit Transactions	9,12,006	10,52,523	8,86,990	10,83,683	7,23,909	8,84,319
Total No. of Cash Deposits	18	17	18	11	13	15
Total Amount of Cash Deposits	9,05,000	10,27,000	10,23,800	8,30,500	6,79,500	7,75,700
Total No. of Cash Withdrawals	0	0	0	0	0	0
Total Amount of Cash Withdrawals	0	0	0	0	0	0
Total No. of Cheque Deposits	7	8	10	10	8	10



## 10. Bank Statement Analysis

### (a) Month Wise Details

Description	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19
Total Amount of Cheque Deposits	51,995	48,300	60,500	55,900	42,000	52,500
Total No. of Cheque Issues	1	0	0	0	0	0
Total Amount of Cheque Issues	12,600	0	0	0	0	0
Total No. of Inward Cheque Bounces	0	0	0	0	0	0
Total No. of Outward Cheque Bounces	1	0	1	0	1	1
Min EOD Balance	-3,88,560	-3,06,971	-3,29,758	-3,74,749	-4,04,933	-4,03,383
Max EOD Balance	-2,05,767	-95,287	-27,606	-1,62,217	-2,42,441	-2,82,697
Average EOD Balance	-3,33,400	-2,34,758	-1,85,303	-2,83,776	-3,13,131	-3,41,628



## 10. Bank Statement Analysis

### (b) Top 5 Fund Remittance

**Oriental Bank of Commerce, India**  
**Account No:- 16994011000023**  
**Account Details from May-19 to Oct-19**

Month	Description	Category	Amount
30-05-2019	ROHTA-N N TEXTILES	Others	-65,268
21-05-2019	ARORA TRADERS	Others	-48,860
18-05-2019	RIBHUTEXTILES	Others	-40,852
01-05-2019	SHREE GANESH TEXTILE	Others	-40,251
23-05-2019	ROHTA-RAM LAL CHANDER PARKASH	Others	-40,000
04-06-2019	NEFT-IB-OW/SAA70748179/V NTEXTILE	Transfer to V NTEXTILE	-50,000
14-06-2019	ROHTA-S K AGENCIES	Others	-50,000
26-06-2019	NEFT-IB-OW/SAA71611495/B HAGWAN PROCESS	Transfer to B HAGWAN PROCESS	-50,000
17-06-2019	MANOHER SINGH SONS	Others	-45,000
20-06-2019	NEERAJ FASHION	Others	-42,194
15-07-2019	NEFT-IB-OW/SAA72301982/B HAGWAN PROCESS	Transfer to B HAGWAN PROCESS	-85,000
03-07-2019	NEFT-OW/SAA71880676/P TARACHAND	Transfer to P TARACHAND	-50,000
19-07-2019	POOJA FABRICS	Others	-50,000
24-07-2019	NEFT-OW/SAA72724159/S HIV BAWA COLLECTION	Transfer to S HIV BAWA COLLECTION	-49,002
06-07-2019	MANOHAR SINGH SONS	Others	-40,000



## 10. Bank Statement Analysis

### (b) Top 5 Fund Remittance

22-08-2019	INDERJIT AGGARWAL AND BRO	Others	-85,000
01-08-2019	INDERJIT AGGARWAL AND BRO	Others	-81,479
05-08-2019	NEFT-IB-OW/SAA73137118/S RCOTTON MILLS	Transfer to S RCOTTON MILLS	-56,724
14-08-2019	NEFT-IB-OW/SAA73502595/B HAGWAN PROCESS	Transfer to B HAGWAN PROCESS	-50,000
03-08-2019	ARORA TRADERS	Others	-40,000
16-09-2019	NEFT-IB-OW/SAA74729391/B HAGWAN PROCESS	Transfer to B HAGWAN PROCESS	-60,000
03-09-2019	BAGWAN PROCESS	Others	-50,723
03-09-2019	ROHTA-RAM LAL CHANDER PARKASH	Others	-50,000
17-09-2019	MAHESHWARI TEXTILE MILLS	Others	-50,000
26-09-2019	NEFT-IB-OW/SAA75170498/B HAGWAN PROCESS	Transfer to B HAGWAN PROCESS	-50,000
11-10-2019	P TARACHAND	Others	-50,000
01-10-2019	VANDANA SILK MILLS	Others	-43,512
10-10-2019	VANDANA SILK MILLS	Others	-42,134
16-10-2019	ARORA TRADERS	Others	-40,000
30-10-2019	ROHTA-S K AGENCIES	Others	-40,000



## 10. Bank Statement Analysis

### (c) Top 5 Fund Received

**Oriental Bank of Commerce, India**  
**Account No:- 16994011000023**  
**Account Details from May-19 to Oct-19**

Month	Description	Category	Amount
28-05-2019	CASH DEPOSIT	Cash Deposit	90,000
23-05-2019	CASH DEPOSIT	Cash Deposit	82,000
21-05-2019	CASH DEPOSIT	Cash Deposit	72,500
16-05-2019	CASH DEPOSIT	Cash Deposit	71,500
29-05-2019	CASH DEPOSIT	Cash Deposit	71,000
24-06-2019	CASH DEPOSIT	Cash Deposit	85,800
01-06-2019	CASH DEPOSIT	Cash Deposit	85,000
03-06-2019	CASH DEPOSIT	Cash Deposit	83,500
25-06-2019	CASH DEPOSIT	Cash Deposit	81,000
12-06-2019	CASH DEPOSIT	Cash Deposit	78,500
18-07-2019	CASH DEPOSIT	Cash Deposit	1,24,500
29-07-2019	CASH DEPOSIT	Cash Deposit	97,500
09-07-2019	CASH DEPOSIT	Cash Deposit	96,000
03-07-2019	CASH DEPOSIT	Cash Deposit	90,000
24-07-2019	CASH DEPOSIT	Cash Deposit	61,500
21-08-2019	CASH DEPOSIT	Cash Deposit	1,28,000
26-08-2019	CASH DEPOSIT	Cash Deposit	1,09,000





## 10. Bank Statement Analysis

### (c) Top 5 Fund Received

19-08-2019	CASH DEPOSIT	Cash Deposit	94,000
28-08-2019	CASH DEPOSIT	Cash Deposit	83,500
13-08-2019	CASH DEPOSIT	Cash Deposit	79,000
16-09-2019	CASH DEPOSIT	Cash Deposit	91,500
27-09-2019	CASH DEPOSIT	Cash Deposit	91,000
10-09-2019	CASH DEPOSIT	Cash Deposit	71,000
17-09-2019	CASH DEPOSIT	Cash Deposit	62,000
03-09-2019	CASH DEPOSIT	Cash Deposit	56,000
23-10-2019	CASH DEPOSIT	Cash Deposit	1,62,000
11-10-2019	CASH DEPOSIT	Cash Deposit	90,000
09-10-2019	CASH DEPOSIT	Cash Deposit	66,000
24-10-2019	CASH DEPOSIT	Cash Deposit	61,000
29-10-2019	CASH DEPOSIT	Cash Deposit	58,000



## 10. Bank Statement Analysis

### (d) Bounced Cheque's Details

**Oriental Bank of Commerce, India**  
**Account No:- 16994011000023**  
**Account Details from May-19 to Oct-19**

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	22-05-2019	-	REJECT:772447:Exc eeds arrangement	-5,500	Bounced O/W Cheque	-3,79,462
2	30-07-2019	-	REJECT:772494:Exc eeds arrangement	-8,000	Bounced O/W Cheque	-27,547
3	27-09-2019	-	REJECT:819:Alteratio ns/Corrections on instr.prohib	-5,000	Bounced O/W Cheque	-2,84,851
4	28-10-2019	-	REJECT:3279:CONN ECTIVITY FAILUREPRESENT AGAIN	-5,000	Bounced O/W Cheque	-3,37,457



## 11. List of Abbreviations

MSME	Micro, Small, Medium Enterprises
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises
TOL	Total Outside Liabilities
TNW	Total Net Worth
DPD	Days Past Due
PAN	Permanent Account Number
GSTIN	Good And Services Tax Identification Number
GST	Good And Services Tax
DOB	Date of Birth
DIN	Director's Identification Number
O/s	Outstanding
F.Y	Financial Year
LC	Letter of Credit
BG	Bank Guarantee
EMI	Equated Monthly Installment
NA	Not Available
ITR	Income Tax Return
OI	Other Income
EBITDA	Earnings Before Interest, Tax, Depreciation And Amortization
PATM	Profit after Tax Margin
ROCE	Return on Capital Employed
PAT	Profit after Tax
CFO	Cash from Operations
F.G	Finished Goods
Op.	Opening
Cl.	Closing
IFUL	Interest Free Unsecured Loans
NWC	Net Working Capital
NW	Net Worth
DP	Drawing Power
BS	Balance Sheet
PL	Profit And Loss
FI	Financial Institution
MCA	Ministry of Corporate Affairs
CARO	Company Auditor's Report Order
B2B	Business to Business
B2CL	Business to Consumers - Large



## 11. List of Abbreviations

B2CS	Business to Consumers - Small
EOD	End of the Day
P.A	Per Annum
DEPB	Duty Entitlement Pass Book
DPG	Deferred Payment Guarantee
GFA	Gross Fixed Assets
DSCR	Debt Service Coverage Ratio



## Thank You

For Further Details

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