



Prelim Report of

SHRI KHANDELWAL TRACTORS

Dated:

Registered Office

Shri Khandelwal tractors,
Sonkh Road
Sonkh Road
District: Mathura,
Taluka: Mathura,
Mathura-281001

Email Id: skt121100@gmail.com

Contact Number: 8475005511

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	15/06/2019
2	Date of In-Principle Approval	



PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	Agriculture and Allied Activities	Not Set
2.	Loan Amount	- Rupees	Not Set
3.	Geographical Market Focus	Mathura	Not Set
4.	CGTMSE Coverage		Not Set
5.	MSME Funding		Not Set
6.	Asset Coverage		Not Set
7.	Debt Equity Ratio (2017 - 2018)	1.51 Times	Not Set
8.	Current Ratio (2017 - 2018)	2.64 Times	Not Set
9.	Interest Coverage Ratio (2017 - 2018)	1.15 Times	Not Set
10.	TOL/TNW (2017 - 2018)	2.99 Times	Not Set
11.	Customer Concentration	38.09%	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	4 Years	Not Set
17.	Positive Profitabilty history		Not Set
18.	Past Year Turnover	26,21,22,837 Rupees	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	582	Not Set
23.	Commercial Bureau - Maximum DPDs (last 12 months)	11 DPDs	Not Set



PROJECT SNAPSHOT

Industry:	Agriculture and Allied Activities
Establishment Year:	December 2004
Constitution:	Partnership
PAN:	ABCFS7849E
GSTIN (1):	09ABCFS7849E1ZT (Primary)

• GST DETAILS

Number of Customers:	19
Customer Concentration:	• 38.09 %
Projected Sales as per GST:	272,208,450 Rs.
Factory Premise:	Owned
Know How:	Specialised Know How
Competition:	Medium
Commercial Operation Date:	-

• **Partners Background:**

Name	Mr. Mahesh Chand Khandelwal	Mr. Mukesh Chand Khandelwal	Mr. Umesh Chand Khandelwal
PAN	AGGPK5752M	AGGPK5751J	AHTPK6995N
Address	46 - Padam Puri, Sonkh Road Mathura City S.O, Mathura, Mathura, UTTAR PRADESH, 281001	46 - Padam Puri, Sonkh Road, Mathura Mathura City S.O, Mathura, Mathura, UTTAR PRADESH, 281001	46 - Padam Puri, Sonkh Road, Mathura Mathura City S.O, Mathura, Mathura, UTTAR PRADESH, 281001
Mobile No	9837188327	9837438327	9927081999
Date of Birth	31-01-1968	07-10-1973	01-05-1981
Total Experience	15	15	15
Networth	15,806,000	13,120,000	11,152,000
Bureau Score	690	582	736
Personal Loan Obligation			
Father Name	shri harish chand khandelwal	shri harish chand khandelwal	shri harish chand khandelwal



PROJECT SNAPSHOT

Educational Status	Graduate (General)	Graduate (General)	Graduate (General)
Nationality	India	India	India
Visually Impaired	No	No	No
Residence Status	Resident India	Resident India	Resident India

• Additional Detail for Main Partners:

Name	Mr. Mukesh Chand Khandelwal
Marital Status	Married
Spouse Name	Kripa
Spouse Detail	Not Employed
No. of Children	2
Owning a House	Home Owner
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)
27-03-2015	Others	Long term loan (period above 3 years)	900,000.00	811,093.00	811093.0	20016.0	5000000.0	-
27-03-2015	Others	Long term loan (period above 3 years)	3,400,000.00	3,061,485.00	3061485.0	75616.0	1.0E7	-
27-03-2015	Others	Long term loan (period above 3 years)	4,200,000.00	3,785,183.00	3785183.0	93408.0	1.0E7	-
26-08-2018	ICICI Bank India	Overdraft	5,000,000.00	4,384,013.00	4384013.0	43840.13	1.0E7	-
26-09-2018	ICICI Bank India	Overdraft	42,500,000.00	42,500,000.00	4.25E7	429347.96	5.0E7	-



PROJECT SNAPSHOT

• Fund Requirement:

Particulars	Details
Facility	
Loan Amount	0
Promotor's Contribution	62,839,000 (56.95%)
EMI	
Rate of Interest (%)	
Purpose	Working Capital
Amount of Security	80,000,000.00

• Business Name Comparison

Name as per GST (1)	SHRI KHANDELWAL TRACTORS
Name as per ITR	SHRI KHANDELWAL TRACTORS
Name edited by user	SHRI KHANDELWAL TRACTORS
Trade Name as per GST (1)	-
Name as per Bank Statement	SHRI KHANDELWAL TRACTORS,Mr. UMESH KHANDELWAL,Mr. MAHESH CHAND KHANDELWAL,Mr. MUKESH CHAND KAHNDELWAL

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>	262,122,837	244,013,844	180,906,185
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
Net Sales	262,122,837	244,013,844	180,906,185
EXPENDITURE :			
Increase/Decrease in Stock	22,669,700	1,840,348	5,225,063
Raw Material Consumed	229,760,898	224,143,867	156,195,915
Power & Fuel Cost	0	171,127	0
Employee Cost	3,269,813	3,604,493	3,495,665
General and Administration Expenses	10,878,935	10,514,080	5,103,850
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	2,220,787	2,344,903	2,026,187
Less: Expenses Capitalised	0	0	0
Total Expenditure	268,800,133	242,618,818	172,046,680
Operating Profit (Excl OI)	-6,677,296	1,395,026	8,859,505
Other Income	18,248,595	9,106,479	5,663,910
Operating Profit (EBITDA)	11,571,299	10,501,505	14,523,415
Interest	9,610,343	8,732,790	13,094,764
PBDT	1,960,956	1,768,715	1,428,651
Depreciation	561,942	535,457	585,762
Profit Before Taxation & Exceptional Items	1,399,014	1,233,258	842,889
Exceptional Income / Expenses	0	0	0
Profit Before Tax	1,399,014	1,233,258	842,889



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	1,399,014	1,233,258	842,889
Dividend Pay Out	0	0	0
Equity Dividend %	0.0	0.0	0.0
Earnings Per Share (INR)	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	40,078,756	37,953,246	32,493,036
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
Shareholder's Funds	40,078,756	37,953,246	32,493,036
Minority Interest	0	0	0
Secured Loans	54,629,036	56,088,336	53,260,210
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	5,890,581	5,858,904	10,695,287
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	60,519,617	61,947,240	63,955,497
Trade Payables	59,310,991	28,465,115	7,285,365
Other Current Liabilities	109,146	448,111	1,273,814



FINANCIAL DETAILS

EXISTING FINANCIALS

Balance Sheet -Equities and Liabilities			
Short Term Provisions	0	0	0
Total Current Liabilities	59,420,137	28,913,226	8,559,179
Other Liabilities (Need to check at the time of Due Diligence)	0	0	0
Total Liabilities	160,018,510	128,813,712	105,007,712
Balance Sheet -Assets			
Units	(INR Absolute)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
Gross Block	3,933,798	3,587,268	3,990,040
Less: Accumulated Depreciation	561,942	535,457	585,762
Less: Impairment of Assets	0	0	0
Net Block	3,371,856	3,051,811	3,404,278
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	70,728,748	93,398,448	95,238,796
Sundry Debtors	68,282,193	24,577,541	2,865,781
Cash and Bank	5,949,925	6,565,992	323,284
Other Current Assets	11,685,788	733,252	2,905,663
Short Term Loans and Advances	0	486,668	269,910
Total Current Assets	156,646,654	125,761,901	101,603,434
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>	160,018,510	128,813,712	105,007,712
<i>Book Value</i>	1	1	1



RATIO ANALYSIS

Ratio Analysis			
Ratio	31-Mar-2018	31-Mar-2017	31-Mar-2016
EBITDA (%)	4.41	4.30	8.03
PATM (%)	0.53	0.51	0.47
ROCE (%)	11.54	10.70	-
Asset Turnover(x)	1.64	1.89	1.72
Inventory Turnover (days)	96.04	140.51	202.05
Debtors Turnover(days)	95.08	36.76	5.78
Creditors Turnover (days)	94.22	46.32	17.02
Sales/Working Capital (x)	110.98	133.89	183.24
Net Sales Growth(%)	7.42	34.88	-
PAT Growth(%)	13.44	46.31	-
Adjusted Total Debt/Equity(x)	1.51	1.63	1.97
Growth in Debt/ Equity (%)	-7.36	-17.26	-
Current Ratio(x)	2.34	4.14	13.47
Current Ratio (As per CMA)	3	4	12
Quick Ratio(x)	1.15	0.86	0.39
Interest Coverage	1.20	1.20	1.11
Debt/ EBITDA	5.23	5.90	4.40
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	0.18	1.81	-
Growth in CFO Margin (%)	-89.89	-	-



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	262,122,837	244,013,844	180,906,185
Add	Export Sales	0	0	0
	Total	262,122,837	244,013,844	180,906,185
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	95,238,796
Add	Op. Stock of F.G.	93,398,448	95,238,796	100,463,859
Minus	Cl. stock of F.G.	70,728,748	93,398,448	0
	Total	22,669,700	1,840,348	5,225,063
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]	229,760,898	224,143,867	156,195,915
Add	Other spares	0	0	0
	Total	229,760,898	224,143,867	156,195,915
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	40,078,756	37,953,246	32,493,036
Add	Preference shares [redeemable after one year]	0	0	0
	Total	40,078,756	37,953,246	32,493,036

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	5,890,581	5,858,904	10,695,287

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]	109,146	448,111	1,273,814
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	109,146	448,111	1,273,814

**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]	68,282,193	24,577,541	2,865,781
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	Total	68,282,193	24,577,541	2,865,781

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	11,685,788	733,252	2,905,663
	Total	11,685,788	733,252	2,905,663

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	486,668	269,910
	Total	0	486,668	269,910



GST DATA

1 . GST Data (SHRI KHANDELWAL TRACTORS) (09ABCFS7849E1ZT)

KEY OBSERVATION

1. Out of Total Sales, B2B sales comprises highest sales in % terms (95%)	
2. Margin (Sales Minus Purchase) is -14% of the Total Sales Amount.	
3. Customer Concentration (Top 5):	3% of Total Sales
4. Supplier Concentration (Top 5):	98% of Total Purchase
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	Rs. 20156285
7. Median Sales:	Rs. 21012634
8. Average Purchase:	Rs. 22935922
9. Median Purchase:	Rs. 24056976
10. Highest sales are in the month of	11-2018
11. Highest Purchase are in the month of	09-2018
12. Total Credit Note Vs Total Sales is	0% in 09-2018(Highest)

OVERVIEW

Sr.No	Particulars	Details
1.	Total No. of Months	23
2.	Total No. of Customers	19
3.	Total No. of Suppliers	58
4.	Total Sales (Invoice Value)	463594545
A.	B2B	14207167
B.	B2CL	9156711
C.	B2CS	440205558
D.	Exports	0
E.	Nil Rated Good	25109
F.	Exempted Goods	0
G.	Non GST Outward Supplies	0
5.	Total Purchases	527526216



GST DATA

6.	Difference (Sales Minus Purchase)	-63931671
7.	Margin (%)	-14

TOP 5 CUSTOMERS

Sr.No	GSTIN	Name/State	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	06AAACE0074B1ZE	ESCORTS LIMITED	17	5587314	4721411	1
2	09AAQFS4786D1ZL	SHAKTI MOTORS	6	4381449	3912008	1
3	09AAACE0074B1Z8	ESCORTS LIMITED	2	1306480	1166500	0
4	09AIHPV8606N1ZD	KISHAN VIR	1	680000	607143	0
5	09ACDFS7305P1ZK	SHYAM BABU SHARMA AND BROTHERS	1	590000	526785	0
Total			27	12545243	10933847	2

TOP 5 SUPPLIERS

Sr.No	GSTIN	Name/State	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	06AAACE0074B1ZE	ESCORTS LIMITED	953	416566215	371461492	79
2	09AAACE0074B1Z8	ESCORTS LIMITED	142	80265156	71665318	15
3	09AAEFJ5142L1Z5	JAINSON SALES	153	7023408	5905315	1
4	09ABTPS0675H1ZZ	ASHA SHARMA	15	5377732	4557400	1
5	09ANKPK1191M1ZJ	AMBRISH KHEMKA	25	5163137	4374330	1
Total			1288	514395647	457963856	97

MONTH WISE SALES

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	07-2017		0	3604485		0	0	0	3604485
2	08-2017	653240	299471	6458224		0	0	0	7410935



GST DATA

3	09-2017		0	6892131		0	0	0	6892131
4	10-2017		0	21012634		0	0	0	21012634
5	11-2017	910628	0	15835478		0	0	0	16746106
6	12-2017	1547866	653240	11716125		0	0	0	13917231
7	01-2018	2290102	0	13962007		0	0	0	16252109
8	02-2018	62442	0	18277490		0	0	0	18339932
9	03-2018	1045121	1170000	25039301		0	0	0	27254422
10	04-2018	2071080	579000	29976241		25109	0	0	32651429
11	05-2018	3229	1180000	26213161		0	0	0	27396390
12	06-2018	114342	0	18260919		0	0	0	18375261
13	07-2018	765570	1090000	13490592		0	0	0	15346162
14	08-2018	646764	585000	14738962		0	0	0	15970726
15	09-2018	25268	0	16711012		0	0	0	16736280
16	10-2018	418646	0	30022421		0	0	0	30441066
17	11-2018	402107	1150000	33882534		0	0	0	35434641
18	12-2018	177732	0	13743766		0	0	0	13921498
19	01-2019	2261937	0	26180963		0	0	0	28442900
20	02-2019	151002	1235000	21834247		0	0	0	23220249
21	03-2019	491476	575000	25102562		0	0	0	26169038
22	04-2019	37679	640000	21774876		0	0	0	22452555
23	05-2019	130936	0	25475427		0	0	0	25606363
Total		14207167	9156711	440205558	0	25109	0	0	

MONTH WISE PURCHASE

Sr.No	Months	B2B	Total
1	07-2017	6537239	6537239
2	08-2017	27615143	27615143
3	09-2017	27059847	27059847
4	10-2017	22426704	22426704
5	11-2017	5296989	5296989
6	12-2017	6526054	6526054
7	01-2018	19304882	19304882
8	02-2018	30392855	30392855



GST DATA

9	03-2018	40665892	40665892
10	04-2018	22736945	22736945
11	05-2018	32413502	32413502
12	06-2018	44033195	44033195
13	07-2018	6235089	6235089
14	08-2018	1732418	1732418
15	09-2018	76154159	76154159
16	10-2018	24056976	24056976
17	11-2018	24250451	24250451
18	12-2018	2715698	2715698
19	01-2019	8980088	8980088
20	02-2019	20552534	20552534
21	03-2019	29834193	29834193
22	04-2019	11157727	11157727
23	05-2019	36847638	36847638
Total		527526216	

CREDIT/DEBIT NOTE INFO.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
1	06-2018	87521	18375261			87521
2	08-2018	87521	15970726			87521
3	09-2018	1394001	16736280			1394001
Total		1569044	51082267	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	15283	0	0	45849
1	102017	0	0	0	12155	0
1	112017	7350	0	0	0	0
Total						



BANK STATEMENT ANALYSIS

MONTH WISE DETAILS

State Bank of India, India
SONKH ROAD OPP- FCI GODOWN MATHURA U.P. 281004 Mathura SADABAD UTTAR PRADESH-281004 India
Account No:- 33550537022
Account Details from Dec-18 to May-19

Description	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19
Total No. of Credit Transactions	19	23	24	22	15	14
Total Amount of Credit Transactions	4095335.10	6316287.90	4462425.58	4596383.64	2530744.13	1978471.41
Total No. of Debit Transactions	54	51	57	59	43	52
Total Amount of Debit Transactions	3724331.26	6142614.20	4642477.50	4377197.75	3310626.77	1728435.73
Total No. of Cash Deposits	0	1	2	2	2	2
Total Amount of Cash Deposits	0.00	100000.00	110000.00	300000.00	300000.00	200000.00
Total No. of Cash Withdrawals	0	0	0	0	0	0
Total Amount of Cash Withdrawals	0.00	0.00	0.00	0.00	0.00	0.00
Total No. of Cheque Deposits	8	9	15	7	5	6
Total Amount of Cheque Deposits	1281157.00	1920016.00	2497900.00	887694.00	881261.00	467000.00
Total No. of Cheque Issues	18	14	10	8	8	8
Total Amount of Cheque Issues	318870.00	573183.50	513227.70	379664.90	205206.00	152073.90
Total No. of Inward Cheque Bounces	0	0	0	0	0	0



BANK STATEMENT ANALYSIS

MONTH WISE DETAILS

Description	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19
Total No. of Outward Cheque Bounces	2	1	2	0	0	4
Min EOD Balance	90466.97	10424.85	18579.45	20944.80	3640.70	29.96
Max EOD Balance	1027190.33	950288.53	1709215.45	1051797.15	833016.84	365311.78
Average EOD Balance	408493.06	275976.32	476079.80	335325.27	213447.31	133426.00



BANK STATEMENT ANALYSIS

TOP 5 FUND REMITTANCE

State Bank of India, India
SONKH ROAD OPP- FCI GODOWN MATHURA U.P.
281004 Mathura SADABAD UTTAR PRADESH-281004 India
Account No:- 33550537022
Account Details from to

Month	Description	Amount
2018-12-05	Transfer to SHRI KHANDELW AL TRACTORS	-700011.80
2018-12-11	Transfer to SHRI KHANDELW AL TRACTORS	-700011.80
2018-12-03	Transfer to SHRI KHANDELW AL TRACTORS	-600011.80
2018-12-21	Transfer to SHRI KHANDELW AL TRACTORS	-400005.90
2018-12-19	Transfer to JAINSON SALES	-200003.54
2019-01-31	Transfer to SHRI KHANDELW AL TRACTORS	-950011.80
2019-01-05	Transfer to SHRI KHANDELW AL TRACTORS	-800011.80
2019-01-21	Transfer to SHRI KHANDELW AL TRACTORS	-800011.80
2019-01-01	Transfer to SHRI KHANDELW AL TRACTORS	-700005.90
2019-01-04	Transfer to SHRI KHANDELW AL TRACTORS	-625011.80
2019-02-07	Transfer to SHRI KHANDELW AL TRACTORS	-1000011.80
2019-02-08	Transfer to SHRI KHANDELW AL TRACTORS	-700011.80
2019-02-11	Transfer to UMESH KHANDELW AL	-500005.90
2019-02-15	Transfer to SHRI KHANDELW AL TRACTORS	-400005.90
2019-02-28	Transfer to SHRI KHANDELW AL TRACTORS	-300005.90
2019-03-01	Transfer to SHRI KHANDELW AL TRACTORS	-700011.80
2019-03-05	Transfer to SHRI KHANDELW AL TRACTORS	-600011.80
2019-03-16	Transfer to SHRI KHANDELW AL TRACTORS	-500005.90
2019-03-14	Transfer to ESCORTS DEALERS DEVELOPME NT...	-430005.90
2019-03-01	Transfer to KHEMKA & SONS	-300000.00
2019-04-02	Transfer to SHRI KHANDELW AL TRACTORS	-800011.80
2019-04-15	Transfer to SHARDA UDYOG	-600005.90
2019-04-17	Transfer to SHRI KHANDELW AL TRACTORS	-600005.90
2019-04-10	Transfer to KHEMKA & SONS	-300000.00
2019-04-16	Transfer to SHRI KHANDELW AL TRACTORS	-250005.90



BANK STATEMENT ANALYSIS

TOP 5 FUND REMITTANCE

2019-05-03	Transfer to SHRI KHANDELW AL TRACTORS	-700005.90
2019-05-13	Transfer to JAINSON SALES	-225005.90
2019-05-06	House Loan	-104765.00
2019-05-08	Transfer to SHRI KHANDELW AL TRACTORS	-75002.36
2019-05-07	Transfer to SHRI KHANDELW AL TRACTORS	-65002.36



BANK STATEMENT ANALYSIS

TOP 5 FUND RECEIVED

State Bank of India, India
SONKH ROAD OPP- FCI GODOWN MATHURA U.P.
281004 Mathura SADABAD UTTAR PRADESH-281004 India
Account No:- 33550537022
Account Details from to

Month	Description	Amount
2018-12-07	Loan	429079.00
2018-12-24	Transfer from INDUSIND BANK CFD CHENNAI	428277.00
2018-12-01	Transfer from INDUSIND BANK CFD CHENNAI	427586.00
2018-12-13	Transfer from HINDUJA LEYLAND FINANCE Ltd	412025.00
2018-12-11	Transfer from INDUSIND BANK CFD CHENNAI	408706.00
2019-01-17	Transfer in	470000.00
2019-01-29	Transfer in	470000.00
2019-01-05	Transfer from HINDUJA LEYLAND FINANCE Ltd	431104.00
2019-01-19	Transfer from INDUSIND BANK CFD CHENNAI	428276.00
2019-01-05	Transfer from HINDUJA LEYLAND FINANCE Ltd	412185.00
2019-02-15	Transfer in	700000.00
2019-02-16	Loan	429307.00
2019-02-26	Loan	405448.00
2019-02-11	Transfer in	400000.00
2019-02-04	Transfer from HINDUJA LEYLAND FINANCE Ltd	383005.00
2019-03-30	Transfer from SH RI KHANDELW AL TRAC	800000.00
2019-03-16	Transfer from MAHESH CHAND KHANDELW AL S...	600000.00
2019-03-01	Loan	424501.00
2019-03-01	Transfer from RAMNATH SINGH S O GAJANA	410000.00
2019-03-13	Transfer in	400000.00
2019-04-17	Transfer in	600000.00
2019-04-10	Transfer from HINDUJA LEYLAND FINANCE Ltd	431425.00
2019-04-12	Loan	381113.00
2019-04-15	Transfer from TEERTH RAJ SHARMA SO BANWA...	300000.00
2019-04-05	Cash Deposit	200000.00



BANK STATEMENT ANALYSIS

TOP 5 FUND RECEIVED

2019-05-03	Transfer from AASU S/O KHALIL	700000.00
2019-05-03	Transfer from SHRI KHANDELW AL TRACTORS	300000.00
2019-05-30	Transfer from SAPNA SINGH	250000.00
2019-05-27	Transfer from BRIJ MOHAN	170000.00
2019-05-10	Transfer from DE LAGE LANDEN F	156294.00



BANK STATEMENT ANALYSIS

BOUNCED CHEQUE'S DETAILS

State Bank of India, India
SONKH ROAD OPP- FCI GODOWN MATHURA U.P.
281004 Mathura SADABAD UTTAR PRADESH-281004 India
Account No:- 33550537022
Account Details from to

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	2018-12-07		OUT-CHQ RETURN-01Funds Insufficient/ Not Drawn on usresent again- (Branch: 18985)	-720000.00	Bounced O/W Cheque	587097.73
2	2018-12-07		OUT-CHQ RETURN-01Funds Insufficient / without proper datee filed- (Branch: 18985)	-38000.00	Bounced O/W Cheque	548802.73
3	2019-01-17		OUT-CHQ RETURN-01Funds Insufficiented /stalenk and present againr- (Branch: 18985)	-101000.00	Bounced O/W Cheque	550879.85
4	2019-02-06		OUT-CHQ RETURN-12Drawer's signature differsefailure atesent again - (Branch: 18985)	-100000.00	Bounced O/W Cheque	1709392.45
5	2019-02-14		OUT-CHQ RETURN-01Funds Insufficient differsgain with paper filedr- (Branch: 18985)	-120000.00	Bounced O/W Cheque	90844.23
6	2019-05-17		OUT-CHQ RETURN-01Funds Insufficienttect ivity failureticationf ield- (Branch: 18985)	-30000.00	Bounced O/W Cheque	55781.96
7	2019-05-17		OUT-CHQ RETURN-01Funds Insufficient draweragain with paper againr- (Branch: 18985)	-20000.00	Bounced O/W Cheque	35604.96
8	2019-05-28		OUT-CHQ RETURN-01Funds Insufficient not as per mandatesent againr- (Branch: 18985)	-186000.00	Bounced O/W Cheque	427582.78
9	2019-05-28		OUT-CHQ RETURN-01Funds Insufficient differsdvicean dategure differ- (Branch: 18985)	-186000.00	Bounced O/W Cheque	241287.78



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

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