



Prelim Report of

## **RATNAKAR STONEX**

**Dated:**

**Registered Office**

100,  
236/1a alag bavi road  
HOSUR  
District: Krishnagiri,  
Taluka: Hosur,  
Krishnagiri-635117

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

**Contact Number:** 9442868800

**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	07/05/2019
2	Date of In-Principle Approval	



## PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	Minerals and commodities	Not Set
2.	Loan Amount	- Rupees	Not Set
3.	Geographical Market Focus	Krishnagiri	Not Set
4.	CGTMSE Coverage		Not Set
5.	MSME Funding		Not Set
6.	Asset Coverage		Not Set
7.	Debt Equity Ratio (2017 - 2018)	0.37 Times	Not Set
8.	Current Ratio (2017 - 2018)	0.85 Times	Not Set
9.	Interest Coverage Ratio (2017 - 2018)	3.62 Times	Not Set
10.	TOL/TNW (2017 - 2018)	4.13 Times	Not Set
11.	Customer Concentration	12.65%	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	14 Years	Not Set
17.	Positive Profitabilty history		Not Set
18.	Past Year Turnover	1,09,61,720.00 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 Cibil Score - Director/ Partner/ Proprietor	778	Not Set
23.	Commercial Cibil - Maximum DPDs (last 12 months)	0 DPDs	Not Set



## PROJECT SNAPSHOT

<b>Industry:</b>	Minerals and commodities
<b>Establishment Year:</b>	January 1985
<b>Constitution:</b>	Sole Proprietorship
<b>PAN:</b>	AWSPK3486G
<b>GSTIN:</b>	33AWSPK3486G1Z5

### • GST DETAILS

<b>Number of Customers:</b>	53
<b>Customer Concentration:</b>	• 12.65 %
<b>Projected Sales as per GST:</b>	14,402,287 Rs.
<b>Factory Premise:</b>	Owned
<b>Know How:</b>	Common Knowledge
<b>Competition:</b>	Medium
<b>Commercial Operation Date:</b>	01/10/2019

### • Proprietors Background:

<b>Name</b>	Mr KAMAL KISHORE BAHETI
<b>PAN</b>	AWSPK3486G
<b>Address</b>	100 HOSUR Shoolagiri S.O, Krishnagiri, Hosur, TAMIL NADU, 635117
<b>Mobile No</b>	9442868800
<b>Date of Birth</b>	20-01-1985
<b>Total Experience</b>	8
<b>Networth</b>	20,000,000
<b>CIBIL Score</b>	778
<b>Personal Loan Obligation</b>	
<b>Father Name</b>	MR.KAILASH CHAND



# PROJECT SNAPSHOT

<b>Educational Status</b>	Graduate (General)
<b>Nationality</b>	India
<b>Visually Impaired</b>	No
<b>Residence Status</b>	Resident India

## • Additional Detail for Main Proprietors:

<b>Name</b>	Mr KAMAL KISHORE BAHETI
<b>Marital Status</b>	Married
<b>Spouse Name</b>	KOMAL BAHETI
<b>Spouse Detail</b>	Not Employed
<b>No. of Children</b>	1
<b>Owning a House</b>	Tenant
<b>Assessed for Income Tax</b>	Assessed
<b>Have Life Insurance Policy</b>	Yes

## • Present Financial Arrangements with Banks & Institutions:

<b>Date of Loan</b>	<b>Name of Lender</b>	<b>Loan Type</b>	<b>Loan Amt.(Sanction)</b>	<b>Loan Amt. (O/s)</b>	<b>Securities Details</b>	<b>Status (Whether LC/BG is Devolved/Invoked)</b>
30-05-2012	Indian Bank India	Cash credit	1,500,000.00	1,401,885.00		-



## PROJECT SNAPSHOT

### • Fund Requirement:

Particulars	Details
Facility	
Loan Amount	0
Promotor's Contribution	3,000,000 (25.00%)
EMI	
Rate of Interest (%)	
Purpose	Asset Acquisition
Amount of Security	7,000,000.00

### • Business Name Comparison

Name as per GST	
Name as per ITR	KAMAL BAHETI
Name edited by user	RATNAKAR STONEX
Trade Name as per GST	
Name as per Bank Statement	RATNAKAR STONEX

**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
<b>INCOME :</b>			
<i>Gross Sales (Including Indirect Taxes collected on sales)</i>	10,961,720	10,248,607	13,597,707
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
<b>Net Sales</b>	10,961,720	10,248,607	13,597,707
<b>EXPENDITURE :</b>			
Increase/Decrease in Stock	-2,084,803	-49,869	1,027,688
Raw Material Consumed	7,813,176	5,383,264	5,532,865
Power & Fuel Cost	2,616,529	0	2,577,984
Employee Cost	715,000	768,000	1,089,700
General and Administration Expenses	258,074	2,386,148	961,329
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	38,721	0	0
Less: Expenses Capitalised	0	0	0
<b>Total Expenditure</b>	9,356,697	8,487,543	11,189,566
<b>Operating Profit (Excl OI)</b>	1,605,023	1,761,064	2,408,141
Other Income	2	2,584	0
<b>Operating Profit (EBITDA)</b>	1,605,025	1,763,648	2,408,141
Interest	247,013	366,706	611,103
<b>PBDT</b>	1,358,012	1,396,942	1,797,038
Depreciation	711,688	834,625	978,960
<b>Profit Before Taxation &amp; Exceptional Items</b>	646,324	562,317	818,078
Exceptional Income / Expenses	0	0	0
<b>Profit Before Tax</b>	646,324	562,317	818,078





## FINANCIAL DETAILS

### EXISTING FINANCIALS

Profit & Loss Statement			
Provision for Tax	0	0	0
<b>Other Income (Need to check at the time of Due Diligence)</b>	0	0	0
<b>Profit After Tax</b>	646,324	562,317	818,078
Dividend Pay Out	0	0	0
<b>Equity Dividend %</b>	0.0	0.0	0.0
<b>Earnings Per Share (INR)</b>	0	0	0

Balance Sheet -Equities and Liabilities			
Units	(INR Absolute)		
<b>As on:</b>	31-Mar-2018	31-Mar-2017	31-Mar-2016
<b>EQUITY AND LIABILITIES</b>			
Share Capital	2,736,842	2,164,488	1,763,599
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
<b>Shareholder's Funds</b>	2,736,842	2,164,488	1,763,599
Minority Interest	0	0	0
Secured Loans	320,459	1,592,600	2,632,831
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	696,400	1,246,400	1,246,400
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>	1,016,859	2,839,000	3,879,231
Trade Payables	10,268,824	9,718,606	7,444,229
Other Current Liabilities	20,000	0	0



## FINANCIAL DETAILS

### EXISTING FINANCIALS

Balance Sheet -Equities and Liabilities			
Short Term Provisions	0	0	0
<b>Total Current Liabilities</b>	10,288,824	9,718,606	7,444,229
<b>Other Liabilities (Need to check at the time of Due Diligence)</b>	0	0	0
<b>Total Liabilities</b>	14,042,525	14,722,094	13,087,059
Balance Sheet -Assets			
Units	(INR Absolute)		
<b>As on:</b>	31-Mar-2018	31-Mar-2017	31-Mar-2016
Gross Block	5,963,961	6,798,586	6,693,596
Less: Accumulated Depreciation	711,688	834,625	978,960
Less: Impairment of Assets	0	0	0
<b>Net Block</b>	5,252,273	5,963,961	5,714,636
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>	0	0	0
Inventories	4,207,204	2,122,401	1,840,795
Sundry Debtors	3,539,511	5,453,945	4,488,299
Cash and Bank	341,276	406,976	491,418
Other Current Assets	702,261	774,811	551,911
Short Term Loans and Advances	0	0	0
<b>Total Current Assets</b>	8,790,252	8,758,133	7,372,423
<b>Other Assets (Need to check at the time of Due Diligence)</b>	0	0	0



# FINANCIAL DETAILS

## EXISTING FINANCIALS

Balance Sheet -Assets			
<i>Total Assets</i>	14,042,525	14,722,094	13,087,059
<i>Book Value</i>	1	1	1



## RATIO ANALYSIS

Ratio Analysis			
Ratio	31-Mar-2018	31-Mar-2017	31-Mar-2016
EBITDA (%)	14.64	17.21	17.71
PATM (%)	5.90	5.49	6.02
ROCE (%)	36.66	33.13	-
Asset Turnover(x)	0.78	0.70	1.04
Inventory Turnover (days)	164.12	91.27	60.05
Debtors Turnover(days)	117.86	194.24	120.48
Creditors Turnover (days)	359.37	658.95	335.00
Sales/Working Capital (x)	-83.98	-76.30	-29.93
Net Sales Growth(%)	6.96	-24.63	-
PAT Growth(%)	14.94	-31.26	-
Adjusted Total Debt/Equity(x)	0.37	1.31	2.20
Growth in Debt/ Equity (%)	-71.76	-40.45	-
Current Ratio(x)	0.75	0.78	0.85
Current Ratio (As per CMA)	1	1	1
Quick Ratio(x)	0.34	0.56	0.60
Interest Coverage	6.50	4.81	3.94
Debt/ EBITDA	0.63	1.61	1.61
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	16.70	21.48	-
Growth in CFO Margin (%)	-22.25	-	-



## 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	10,961,720	10,248,607	13,597,707
Add	Export Sales	0	0	0
	<b>Total</b>	10,961,720	10,248,607	13,597,707
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
	<b>Total</b>	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	447,387	130,584	339,577
Minus	Cl. stocks-in-process	412,067	153,611	192,623
Add	Op. Stock of F.G.	1,675,014	1,648,172	2,528,906
Minus	Cl. stock of F.G.	3,795,137	1,675,014	1,648,172
	<b>Total</b>	-2,084,803	-49,869	1,027,688
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]	7,787,688	5,383,264	5,532,865
Add	Other spares	25,488	0	0
	<b>Total</b>	7,813,176	5,383,264	5,532,865
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
	<b>Total</b>	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	2,736,842	2,164,488	1,763,599
Add	Preference shares [redeemable after one year]	0	0	0
	<b>Total</b>	2,736,842	2,164,488	1,763,599

**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
	<b>Total</b>	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
	<b>Total</b>	696,400	1,246,400	1,246,400

**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
	<b>Total</b>	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
	<b>Total</b>	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]	20,000	0	0
	<b>Total</b>	20,000	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
	<b>Total</b>	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
	<b>Total</b>	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]	3,539,511	5,453,945	4,488,299
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	<b>Total</b>	3,539,511	5,453,945	4,488,299

**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	702,261	774,811	551,911
	<b>Total</b>	702,261	774,811	551,911

**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
	<b>Total</b>	0	0	0



<b>1. Out of Total Sales, B2B sales comprises highest sales in % terms (%)</b>	
<b>2. Margin (Sales Minus Purchase) is % of the Total Sales Amount.</b>	
<b>3. Customer Concentration (Top 5):</b>	% of Total Sales
<b>4. Supplier Concentration (Top 5):</b>	% of Total Purchase
<b>5. Out of Total Sales, - B2B Sale is highest in % terms</b>	
<b>6. Average Sales:</b>	Rs.
<b>7. Median Sales:</b>	Rs.
<b>8. Average Purchase:</b>	Rs.
<b>9. Median Purchase:</b>	Rs.

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

Sr.No	GSTIN	Name/State	Total Invoice	Invoice Value	Taxable Value	% of Sales
No Record Found						



# GST DATA

## TOP 5 SUPPLIERS

Sr.No	GSTIN	Name/State	Total Invoice	Invoice Value	Taxable Value	% of Purchase
No Record Found						

## MONTH WISE SALES

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
Total									

## MONTH WISE PURCHASE

Sr.No	Months	B2B	Total
Total			

## CREDIT/DEBIT NOTE INFO.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
No Record Found						

## INWARD SUPPLY DESCRIPTION

Sr.No	Months	GST		NON GST		Total
		Inter- State Supplies	Intra- State Supplies	Inter- State Supplies	Intra- State Supplies	
Total						

## MONTH ON MONTH SALES FROM GSTR3B

Sr.No	Months	SALES	Note
Total			-



# BANK STATEMENT ANALYSIS

## MONTH WISE DETAILS

**Indian Bank, India**  
**Account No:- 6039152774**  
**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	2	6	4	7	2	0
Total Amount of Credit Transactions	480189.00	1680000.00	770000.00	1637657.00	559598.00	0.00
Total No. of Debit Transactions	6	13	5	11	6	10
Total Amount of Debit Transactions	477852.00	2005608.00	583901.00	631688.00	1189637.00	617299.00
Total No. of Cash Deposits	0	2	0	0	0	0
Total Amount of Cash Deposits	0.00	240000.00	0.00	0.00	0.00	0.00
Total No. of Cash Withdrawals	0	0	0	0	2	0
Total Amount of Cash Withdrawals	0.00	0.00	0.00	0.00	550000.00	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	4	1	2	6	4	6
Total Amount of Cheque Issues	210586.00	29736.00	290200.00	588002.00	947000.00	191419.00
Total No. of Inward Cheque Bounces	0	0	0	0	0	0
Total No. of Outward Cheque Bounces	0	0	0	0	0	0
Min EOD Balance	-1178613.61	-1490091.61	-1401884.61	-1248085.61	-1281913.61	-1457154.61
Max EOD Balance	-698424.61	-876276.61	-963809.61	-144473.61	-409816.61	-839855.61
Average EOD Balance	-1007291.58	-1253557.38	-1211334.42	-739127.35	-904520.47	-1108064.22



# BANK STATEMENT ANALYSIS

## TOP 5 FUND REMITTANCE

**Indian Bank, India**  
**Account No:- 6039152774**  
**Account Details from to**

Month	Description	Amount
2018-10-18	Utilities	-257474.00
2018-10-04	Transfer to VENKATESHWA RA GR	-100000.00
2018-10-30	Transfer to SAI GRANITE SOLUTION	-50000.00
2018-10-29	Transfer to VISION STONE CARE	-40000.00
2018-10-25	Transfer to VPJ AND ASSOCIAT	-20586.00
2018-11-13	Transfer to Chennai Ssss Equ	-500029.00
2018-11-15	Transfer to Chennai Ssss Equ	-500029.00
2018-11-14	Transfer to Chennai Ssss Equ	-400029.00
2018-11-17	Utilities	-289545.00
2018-11-09	Tax	-100541.00
2018-12-18	Utilities	-274922.00
2018-12-21	Transfer to CMS CFC OUTWARD	-240200.00
2018-12-12	Transfer to SAI GRANITE SOLUTION	-50000.00
2018-12-31	Interest Charges	-11776.00
2018-12-12	Transfer to Chennai Ssss Equ	-7003.00
2019-01-21	Utilities	-256941.00
2019-01-22	Transfer to kmbl	-240200.00
2019-01-25	Transfer to SAI GRANITE SOLUTION	-50000.00
2019-01-03	Transfer to karu nanidiji peredis	-32000.00
2019-01-28	Transfer to STONE TOOLS	-23665.00
2019-02-02	Cash Withdrawal	-350000.00
2019-02-21	Transfer to RETAIL ASSETS SPEED CLEAR	-240200.00
2019-02-19	Utilities	-234695.00
2019-02-01	Cash Withdrawal	-200000.00
2019-02-14	Transfer to SRI LAKSHMI ENTERPRISES	-156800.00
2019-03-20	Transfer out	-240200.00



## **BANK STATEMENT ANALYSIS**

### **TOP 5 FUND REMITTANCE**

2019-03-18	Utilities	-174558.00
2019-03-11	Transfer to SAI GRANITE SOLUTION	-67147.00
2019-03-28	Bank Charges	-50000.00
2019-03-11	Insurance	-32944.00



# **BANK STATEMENT ANALYSIS**

## **TOP 5 FUND RECEIVED**

**Indian Bank, India**  
**Account No:- 6039152774**  
**Account Details from to**

Month	Description	Amount
2018-10-15	Transfer from TRIVENI GRANITES	273614.00
2018-10-11	Transfer from SATHISH VENTURES	206575.00
2018-11-13	Transfer from S K GRANITES	540000.00
2018-11-15	Transfer from RATNAKAR ROCKS	500000.00
2018-11-01	Transfer from S K GRANITES	200000.00
2018-11-14	Transfer from DHAN SHREE MARBL	200000.00
2018-11-17	Cash Deposit	140000.00
2018-12-10	Transfer from SHIVAM MARBLES A	260000.00
2018-12-19	Transfer from S K GRANITES	210000.00
2018-12-19	Transfer from JAI BHAWANI GRAN	200000.00
2018-12-07	Transfer from MAHALAKSHMI GRAN	100000.00
2019-01-19	Transfer from SHIVAM MARBLES A	366000.00
2019-01-29	Transfer from MAHALAKSHMI GRAN	286849.00
2019-01-10	Transfer from S K GRANITES	250000.00
2019-01-23	Transfer from LIBA LIMA TRADER	240000.00
2019-01-19	Transfer from SRI SIDDESHWAR T	202808.00
2019-02-26	Transfer from LIBA LIMA TRADER	450000.00
2019-02-21	Transfer from SHRIJI BABA MARB	109598.00







## 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

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