



## Prelim Report of

# ARTICA FUELS

Application Type - New - Working Capital (SBI SME e-SMART SCORE 25102018)  
Application Code - CW-AWC-60024-388574

### **Dated:**

#### **Registered Office**

109 industry house,  
shanti bhawan  
bank more  
District: Dhanbad,  
Taluka: Dhanbad,  
Dhanbad-826001

**Email Id:** artiautomobiles@hotmail.com

**Contact Number:** 9709517047

### **Powered By:**



[A FinTech Initiative]



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## TIMELINE

Sr.No.	Particulars	Date
1	Date of Proposal	26/02/2019
2	Date of In-Principle Approval	



## PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	Minerals and commodities	Yes
2.	Loan Amount	60,00,000.00 Rupees	Yes
3.	Geographical Market Focus	Dhanbad	Yes
4.	CGTMSE Coverage	New to CGTMSE Coverage	Yes
5.	MSME Funding	Small	Yes
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)	50%	Yes
7.	Debt Equity Ratio (2017 - 2018)	1.71 Times	Not Set
8.	Current Ratio (2017 - 2018)	2.12 Times	Yes
9.	Interest Coverage Ratio (2017 - 2018)	2.48 Times	Yes
10.	TOL/TNW (2017 - 2018)	3.51 Times	Yes
11.	Customer Concentration	30%	Yes
12.	Number of cheque bounced (Last Month)	0	Yes
13.	Number of cheque bounced (Last 6 Month)	0	Yes
14.	Risk Model Score	60	Yes
15.	Age of Establishment	7 Years	Yes
16.	Positive Profitability history	3 Years	Yes
17.	Past Year Turnover	26,09,438.00 Rupees	Yes
18.	Positive Net Worth history	3 Years	Yes
19.	Turnover to Loan Ratio (2017 - 2018)	0.44 Times	Yes
20.	Gross Cash Accruals to loan ratio (2017 - 2018)	0.65 Times	Yes
21.	Minimum Cibil Score - Director/ Partner/ Proprietor	719	Yes
22.	Commercial Cibil - Maximum DPDs (last 12 months)	0 DPDs	Yes
23.	Maximum Drop in turnover allowed	83%	Not Set
24.	Utilisation percentage	No limit account found from Commercial Cibil	Not Set



## PARAMETER CHECK

25.	Credit Summation	36.24%	Not Set
26.	Collateral Coverage % (includes only Collateral Security Value)	0%	Not Set



## PROJECT SNAPSHOT

<b>Industry:</b>	Minerals and commodities
<b>Establishment Year:</b>	February
<b>Constitution:</b>	Sole Proprietorship
<b>PAN:</b>	AEMPK3137N
<b>GSTIN:</b>	20AEMPK3137N1ZG

### • GST DETAILS

<b>Number of Customers:</b>	13
<b>Customer Concentration:</b>	• 30.00 %
<b>Projected Sales as per GST:</b>	38,230,204 Rs.
<b>Factory Premise:</b>	Rented
<b>Know How:</b>	Common Knowledge
<b>Competition:</b>	Medium
<b>Commercial Operation Date:</b>	-

### • Proprietors Background:

<b>Name</b>	SHEO KUMAR KANORIA
<b>PAN</b>	AEMPK3137N
<b>Address</b>	POLYTECHNIC ROAD POLYTECHNIC ROAD Dhanbad H.O, Dhanbad, Dhanbad, JHARKHAND, 826001
<b>Mobile No</b>	9709517047
<b>Date of Birth</b>	22-02-1948
<b>Total Experience</b>	50
<b>Networth</b>	14,208,923
<b>Bureau Score</b>	719
<b>Personal Loan Obligation</b>	
<b>Father Name</b>	LT SRI GOVARDHAN DAS KANORIA



# 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>	SHEO KUMAR KANORIA
<b>Marital Status</b>	Married
<b>Spouse Name</b>	SULOCHANA KANORIA
<b>Spouse Detail</b>	Not Employed
<b>No. of Children</b>	1
<b>Owning a House</b>	Home Owner
<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>
29-05-2015	HDFC Bank India	Auto Loan	2,450,000.00	2,864,890.00		-



## PROJECT SNAPSHOT

### • Fund Requirement:

Particulars	Details
Facility	Working Capital
Application Type	New
Product Name	SBI SME e-SMART SCORE 25102018
Loan Amount	6,000,000
Promotor's Contribution	1,500,000 (20.00%)
EMI	NA
Rate of Interest (%)	9.8
Purpose	Working Capital
Amount of Security	NA

### • Business Name Comparision

Name as per GST	SHEO KUMAR KANORIA
Name as per ITR	SHEO KUMAR KANORIA
Name edited by user	ARTICA FUELS
Trade Name as per GST	
Name as per Bank Statement	ARTICA FUELS

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





# FINANCIAL DETAILS

## EXISTING FINANCIALS

**Note - CMA has been prepared based on ITR XML Uploaded, request you to follow proper Due Diligence before final Sanction**

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>	2,609,438	15,536,869	32,286,622
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
<b>Net Sales</b>	2,609,438	15,536,869	32,286,622
<b>EXPENDITURE :</b>			
Increase/Decrease in Stock	0	0	0
Raw Material Consumed	2,169,539	11,534,634	25,643,042
Power & Fuel Cost	0	25,200	54,000
Employee Cost	0	911,190	1,264,500
General and Administration Expenses	120,870	880,980	3,040,449
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	0	165,358	899,775
Less: Expenses Capitalised	0	0	0
<b>Total Expenditure</b>	2,290,409	13,517,362	30,901,766
<b>Operating Profit (Excl OI)</b>	319,029	2,019,507	1,384,856
Other Income	3,569,172	1,552,341	1,951,024
<b>Operating Profit (EBITDA)</b>	3,888,201	3,571,848	3,335,880
Interest	1,358,546	1,553,762	1,089,075
<b>PBDT</b>	2,529,655	2,018,086	2,246,805
Depreciation	524,709	617,304	474,052
<b>Profit Before Taxation &amp; Exceptional Items</b>	2,004,946	1,400,782	1,772,753
Exceptional Income / Expenses	0	0	0



## FINANCIAL DETAILS

### EXISTING FINANCIALS

Profit & Loss Statement			
<b>Profit Before Tax</b>	2,004,946	1,400,782	1,772,753
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>	2,004,946	1,400,782	1,772,753
Dividend Pay Out	0	0	0
<b>Equity Dividend %</b>	0	0	0
<b>Earnings Per Share (INR)</b>	0	1	1

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	4,289,404	2,780,591	2,845,349
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
<b>Shareholder's Funds</b>	4,289,404	2,780,591	2,845,349
Minority Interest	0	0	0
Secured Loans	6,590,069	7,055,194	5,491,447
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	750,000	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
<b>Total Non-Current Liabilities</b>	7,340,069	7,055,194	5,491,447
Trade Payables	7,728,246	12,833,114	11,756,506



## FINANCIAL DETAILS

### EXISTING FINANCIALS

Balance Sheet -Equities and Liabilities			
Other Current Liabilities	0	0	0
Short Term Provisions	0	0	0
<b>Total Current Liabilities</b>	<b>7,728,246</b>	<b>12,833,114</b>	<b>11,756,506</b>
<b>Other Liabilities (Need to check at the time of Due Diligence)</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Liabilities</b>	<b>19,357,719</b>	<b>22,668,899</b>	<b>20,093,302</b>
Balance Sheet -Assets			
Units	(INR Absolute)		
<b>As on:</b>	<b>31-Mar-2018</b>	<b>31-Mar-2017</b>	<b>31-Mar-2016</b>
Gross Block	3,498,059	4,115,363	3,160,347
Less: Accumulated Depreciation	524,709	617,304	474,052
Less: Impairment of Assets	0	0	0
<b>Net Block</b>	<b>2,973,350</b>	<b>3,498,059</b>	<b>2,686,295</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	0	0	0
Sundry Debtors	9,616,716	13,158,230	8,574,854
Cash and Bank	22,548	1,154,439	705,342
Other Current Assets	4,687,373	2,787,040	6,309,445
Short Term Loans and Advances	2,057,732	2,071,131	1,817,366
<b>Total Current Assets</b>	<b>16,384,369</b>	<b>19,170,840</b>	<b>17,407,007</b>



# FINANCIAL DETAILS

## EXISTING FINANCIALS

Balance Sheet -Assets			
Other Assets (Need to check at the time of Due Diligence)	0	0	0
<i>Total Assets</i>	19,357,719	22,668,899	20,093,302
<i>Book Value</i>	1	1	1



## RATIO ANALYSIS

Ratio Analysis			
Ratio	31-Mar-2018	31-Mar-2017	31-Mar-2016
EBITDA (%)	149.01	22.99	10.33
PATM (%)	76.83	9.02	5.49
ROCE (%)	36.23	39.31	-
Asset Turnover(x)	0.13	0.69	1.61
Inventory Turnover (days)	0.00	0.00	0.00
Debtors Turnover(days)	1,345.16	309.12	96.94
Creditors Turnover (days)	1,300.19	405.20	166.99
Sales/Working Capital (x)	264.15	7.64	-35.97
Net Sales Growth(%)	-83.20	-51.88	-
PAT Growth(%)	43.13	-20.98	-
Adjusted Total Debt/Equity(x)	1.71	2.54	1.93
Growth in Debt/ Equity (%)	-32.68	31.61	-
Current Ratio(x)	1.24	1.03	0.73
Current Ratio (As per CMA)	2	1	1
Quick Ratio(x)	1.24	1.03	0.73
Interest Coverage	2.86	2.30	3.06
Debt/ EBITDA	1.89	1.98	1.65
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	-35.79	13.09	-
Growth in CFO Margin (%)	-373.46	-	-



## 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	2,609,438	15,536,869	32,286,622
Add	Export Sales	0	0	0
	<b>Total</b>	2,609,438	15,536,869	32,286,622
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	0	0	0
Minus	Cl. stocks-in-process	0	0	0
Add	Op. Stock of F.G.	0	0	0
Minus	Cl. stock of F.G.	0	0	0
	<b>Total</b>	0	0	0
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]	2,169,539	11,534,634	25,643,042
Add	Other spares	0	0	0
	<b>Total</b>	2,169,539	11,534,634	25,643,042
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	4,289,404	2,780,591	2,845,349
Add	Preference shares [redeemable after one year]	0	0	0
	<b>Total</b>	4,289,404	2,780,591	2,845,349

**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>	750,000	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
	<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]	0	0	0
	<b>Total</b>	0	0	0



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

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Investments/book debts/ advances/deposits which are not Current Assets - Others	0	0	0
Add	Deferred receivables [maturity exceeding 1 yr]	0	0	0
Add	Others (Others)	0	0	0
	<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]	9,616,716	13,158,230	8,574,854
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	<b>Total</b>	9,616,716	13,158,230	8,574,854

**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	4,687,373	2,787,040	6,309,445
	<b>Total</b>	4,687,373	2,787,040	6,309,445
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	2,057,732	2,071,131	1,817,366
	<b>Total</b>	2,057,732	2,071,131	1,817,366



## ASSESSMENT OF LIMITS

### Working Capital - Nayak Committee Method

Sr. No.	Particulars	Details
A.	Projected Sales (2018-2019)	38,230,204.00
B.	Working Capital Requirement	25.00
C.	Working Capital Limit (A*B)	9,557,551.00
D.	Promoter Contribution % (Margin)	20.00
E.	Eligible Bank Finance (C*(100-D)/100)	7,646,040.80
F.	Existing Limits (as per cibil)	0.00
G.	Net eligible bank finance (D-E)	7,646,040.80
H.	Proposed Loan Amount (Borrower)	6,000,000.00
I.	Loan Amount (Lower of F or G)	6,000,000.00
J.	Maximum Loan Amount to be provided by Bank	10,000,000.00
K.	Final Loan Amount (Lower of H & I)	6,000,000.00



## RISK SCORING MODEL - (SME e-Smart Score)

Risk Factor	Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
Management Risk	Combined net worth (CNW) of the promoters (proprietors / partners / directors) as percentage of total long-term borrowing (existing and proposed)	>= 100.01%	4	4
	Customer/Associate concern availing financial assistance from Banks/FIs (with satisfactory track record) for	>= 1.01 year and <= 3years	2	4
	CIBIL - Transunion Score [Average of promoters]	>= 700 and <= 749.99	3	4
	Experience In The Business	>= 9 years	4	4
	Age	>= 60 years	0	5
	No. Of Children	<= 3	2	2
	Owning a House	Home Owner	5	5
	Academic Qualification	Graduate	2	4
	Experience in the Line of Trade	>= 5.01 years	5	5
	Spouse Details	Not Employed	0	1
	Assessed for Income Tax	Assessed	2	2
	Have Life Insurance Policy	Yes	1	1
Financial Risk	TOL/TNW (including proposed assistance)	>= 4.01 and <= 5	1	5
	Continuous Net Profits (Before Tax)	Last three year	5	5
Business Risk	Quality of Receivables	>= 4.01 Mth	0	5
	Quality of Finished Goods Inventory	<= 1 Mth	5	5
	Know - How	Common Knowledge	0	2
	Line of Activity	Priority Sector	1	1
	Competition	Medium	2	4
	Factory Premises	Rented	0	3
	Sales show a Rising Trend	No Rising Trend	0	5



## RISK SCORING MODEL - (SME e-Smart Score)

Risk Factor	Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
	Years in Business	>=5 years	5	5

Sr. No.	Details	Actual Score	Out Of Score	Weight	Weighted Score	Weighted Out of Score
1	Management Risk Score	30	41	33.0%	30.0	41
2	Financial Risk Score	6	10	33.0%	6.0	10
3	Business Risk Score	13	30	33.0%	13.0	30
	<b>Total</b>	<b>49</b>	<b>81</b>	<b>100.0%</b>	<b>49.0</b>	<b>81</b>
	<b>Standardized Score</b>	<b>60.0</b>	<b>100.0</b>			

**Risk Grading: Highest Safety**



## ASSESSMENT OF CGTMSE LIMITS

STEPS	DESCRIPTION	DETAILS	PARTICULARS
1.	Nature of Entity	Manufacturing/ Service/Trading	Trader
2.	Amount Invested in Plant and Machinery/ Equipments (Rs)	Amount in Rs.	3,498,059
3.	Status of Borrowers	Micro /Small /Medium	Small
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.	10,000,000
10.	Loan Amount Applied For (Rs)	Amount in Rs.	6,000,000
11.	Available CGTMSE Coverage (Amount) (New Loan) (Rs)	Amount in Rs.	6,000,000
12.	Amount of Collateral (Rs)	Amount in Rs.	0
13.	Final CGMTSE Coverage (New Loan) (Rs)	Amount in Rs.	6,000,000
14.	Extent of Guarantee (In % Terms) (New Loan)	In % Terms	50.00
15.	Extent of Guarantee (In Amount Terms) (New Loan) (Rs)	Amount In Rs.	3,000,000
16.	Asset Coverage (%)	In % Terms	50.00



# ASSESSMENT OF CGTMSE LIMITS

## Bank wise CGTMSE Coverage Provided

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



## MCA Data

### No MCA records fetched

Name	Din	Address	Designation	Date of Appointment
No records found				

Charge ID	Date of Creation	Date of Modification	Date of Satisfaction	Charge Amount	Charge Holder	Assets Under Charge	Status
No records found							





# GST DATA

## KEY OBSERVATION

<b>1. Out of Total Sales, B2B sales comprises highest sales in % terms (100%)</b>	
<b>2. Margin (Sales Minus Purchase) is 16% of the Total Sales Amount.</b>	
<b>3. Customer Concentration (Top 5):</b>	100% of Total Sales
<b>4. Supplier Concentration (Top 5):</b>	100% of Total Purchase
<b>5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms</b>	
<b>6. Average Sales:</b>	Rs. 212321
<b>7. Median Sales:</b>	Rs. 1273927
<b>8. Average Purchase:</b>	Rs. 177306
<b>9. Median Purchase:</b>	Rs. 1063834
<b>10. Highest sales are in the month of</b>	01-2018
<b>11. Highest Purchase are in the month of \$</b>	01-2018

## OVERVIEW

Sr.No	Particulars	Details
1.	Total No. of Months	12
2.	Total No. of Customers	1
3.	Total No. of Suppliers	6
4.	Total Sales (Invoice Value)	2547854
A.	B2B	2547854
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	2127667
6.	Difference (Sales Minus Purchase)	420187
7.	Margin (%)	16

## TOP 5 CUSTOMERS



## GST DATA

Sr.No	GSTIN	Name/State	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	23AABCL9779M1ZT		2	2547854	2426528	100
<b>Total</b>			2	2547854	2426528	100

### TOP 5 SUPPLIERS

Sr.No	GSTIN	Name/State	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	19AABCJ6820H1ZJ		2	576498	549045	27
2	20AAACB8846Q1ZC		2	527646	502520	25
3	20AACFM7663D1ZN		2	466200	444000	22
4	19AABFL7483P1ZH		1	325017	309540	15
5	19AACFL2396N1ZQ		1	231966	220920	11
<b>Total</b>			8	2127327	2026025	100

### MONTH WISE SALES

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	07-2017		0	0		0	0	0	0
2	08-2017		0	0		0	0	0	0
3	09-2017		0	0		0	0	0	0
4	10-2017		0	0		0	0	0	0
5	11-2017		0	0		0	0	0	0
6	12-2017	846962	0	0		0	0	0	846962
7	01-2018	1700893	0	0		0	0	0	1700893
8	02-2018		0	0		0	0	0	0
9	03-2018		0	0		0	0	0	0
10	06-2018		0	0		0	0	0	0
11	09-2018		0	0		0	0	0	0
12	12-2018		0	0		0	0	0	0
<b>Total</b>		2547854	0	0	0	0	0	0	

### MONTH WISE PURCHASE

Sr.No	Months	B2B	Total
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## GST DATA

1	12-2017	808464	808464
2	01-2018	1319203	1319203
<b>Total</b>		2127667	

### CREDIT/DEBIT NOTE INFO.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
<b>Total</b>		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	
<b>Total</b>						

### MONTH ON MONTH SALES FROM GSTR3B

Sr.No	Months	SALES	Note
<b>Total</b>			-



# BANK STATEMENT ANALYSIS

## MONTH WISE DETAILS

**Axis Bank, India**  
**109 INDUSTRY HOUSE BANK MORE. DHANBAD JHARKHAND 826001**  
**Account No:- 912020042936145**  
**Account Details from Aug-18 to Jan-19**

Description	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19
Total No. of Credit Transactions	6	2	2	5	3	1
Total Amount of Credit Transactions	1856029.50	1700000.00	500000.00	1640000.00	732000.00	500000.00
Total No. of Debit Transactions	3	4	4	9	5	3
Total Amount of Debit Transactions	1840000.00	1707367.71	506372.00	1639124.00	728312.00	501829.00
Total No. of Cash Deposits	4	2	0	0	2	0
Total Amount of Cash Deposits	656000.00	1700000.00	0.00	0.00	232000.00	0.00
Total No. of Cash Withdrawals	0	0	0	5	0	1
Total Amount of Cash Withdrawals	0.00	0.00	0.00	637000.00	0.00	500000.00
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	3	2	2	6	3	1
Total Amount of Cheque Issues	1840000.00	1700000.00	500000.00	1637000.00	726483.00	500000.00
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	0.00	8661.79	2289.79	2289.79	3165.79	5024.79
Max EOD Balance	1006029.50	16029.50	8661.79	54289.79	8148.79	506853.79
Average EOD Balance	37750.50	12100.05	4756.37	8594.76	7048.24	21802.82



# BANK STATEMENT ANALYSIS

## TOP 5 FUND REMITTANCE

Axis Bank, India  
109 INDUSTRY HOUSE BANK MORE. DHANBAD JHARKHAND 826001  
Account No:- 912020042936145  
Account Details from to

Month	Description	Amount
2018-08-24	Transfer out	-990000.00
2018-08-17	Transfer to MAH UDA HARD CO	-650000.00
2018-08-20	Transfer out	-200000.00
2018-09-29	Transfer to MAH UDA HARD CO	-1000000.00
2018-09-29	Transfer to MAHUDA HARD COKE MFG	-700000.00
2018-09-15	Bank Charges	-6243.82
2018-09-15	Tax	-1123.89
2018-10-01	Transfer to ARTI AUTOMOBILES	-300000.00
2018-10-01	Transfer to ARTI AUTOMOBILES	-200000.00
2018-10-13	Bank Charges	-5400.00
2018-10-13	Tax	-972.00
2018-11-16	Transfer to ARTI AUTOMOBILES	-1000000.00
2018-11-22	Cash Withdrawal	-200000.00
2018-11-03	Cash Withdrawal	-150000.00
2018-11-03	Cash Withdrawal	-150000.00
2018-11-30	Cash Withdrawal	-88000.00
2018-12-03	Transfer to LUC KY COKE MAN	-325017.00
2018-12-19	Transfer to LUCKY COKE INDUSTRIE	-231466.00
2018-12-03	Transfer out	-170000.00
2018-12-15	Bank Charges	-1550.00
2018-12-15	Tax	-279.00
2019-01-08	Cash Withdrawal	-500000.00
2019-01-12	Bank Charges	-1550.00
2019-01-12	Tax	-279.00



# **BANK STATEMENT ANALYSIS**

## **TOP 5 FUND RECEIVED**

**Axis Bank, India**  
**109 INDUSTRY HOUSE BANK MORE. DHANBAD JHARKHAND 826001**  
**Account No:- 912020042936145**  
**Account Details from to**

Month	Description	Amount
2018-08-23	Transfer from MAHUDA HARD COKE MFN CO	1000029.50
2018-08-17	Cash Deposit	450000.00
2018-08-20	Transfer from MAHUDA HARD COKE MFN CO	200000.00
2018-08-17	Cash Deposit	150000.00
2018-08-17	Cash Deposit	50000.00
2018-09-29	Cash Deposit	1000000.00
2018-09-29	Cash Deposit	700000.00
2018-10-01	Transfer from MAHUDA HARD COKE MFN C	300000.00
2018-10-01	Transfer from MAHUDA HARD COKE MFN C	200000.00
2018-11-16	Transfer from MAHUDA HARD COKE MFN C	1050000.00
2018-11-03	Transfer from ARTI AUTOMOBILES	302000.00
2018-11-22	Transfer from ARTI AUTOMOBILES	170000.00
2018-11-30	Transfer from ARTI AUTOMOBILES	88000.00
2018-11-22	Transfer from ARTI AUTOMOBILES	30000.00
2018-12-03	Transfer from LION INSULATION PVT LT	500000.00
2018-12-19	Cash Deposit	141500.00
2018-12-19	Cash Deposit	90500.00
2019-01-07	Transfer from MS LION INSULATION PRI	500000.00





## 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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