



Prelim Report of

REAL METAL COMPANY

Dated:

Registered Office

N.H 65,
JIND ROAD

-

District: Kaithal,
Taluka: Kaithal,
Kaithal-136027

Email Id: rmckaithal2014@gmail.com

Contact Number: 9255255348

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.**



INDEX

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



TIMELINE

Sr.No.	Particulars	Date
1	Date of Proposal	03/05/2019
2	Date of In-Principle Approval	



PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	Engineering and Capital goods	Not Set
2.	Loan Amount	- Rupees	Not Set
3.	Geographical Market Focus	Kaithal	Not Set
4.	CGTMSE Coverage		Not Set
5.	MSME Funding		Not Set
6.	Asset Coverage		Not Set
7.	Debt Equity Ratio (2017 - 2018)	5.83 Times	Not Set
8.	Current Ratio (2017 - 2018)	2.52 Times	Not Set
9.	Interest Coverage Ratio (2017 - 2018)	1.08 Times	Not Set
10.	TOL/TNW (2017 - 2018)	9.1 Times	Not Set
11.	Customer Concentration	96.24%	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	17,90,043.00 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	725	Not Set
23.	Commercial Cibil - Maximum DPDs (last 12 months)	0 DPDs	Not Set



PROJECT SNAPSHOT

Industry:	Engineering and Capital goods
Establishment Year:	December 2014
Constitution:	Partnership
PAN:	AARFR7941L
GSTIN:	06AARFR7941L1ZF

• GST DETAILS

Number of Customers:	15
Customer Concentration:	• 96.24 %
Projected Sales as per GST:	20,544,923 Rs.
Factory Premise:	Owned
Know How:	Specialised Know How
Competition:	Medium
Commercial Operation Date:	-

• **Partners Background:**

Name	RAM DUTT SHARMA	KOUSHALYA RANI
PAN	AZZPD4480H	BIHPR5225C
Address	86 Kaithal S.O, Kaithal, Kaithal, HARYANA, 136027	- Kaithal S.O, Kaithal, Kaithal, HARYANA, 136027
Mobile No	9255255348	9466275790
Date of Birth	14-03-1981	05-11-1979
Total Experience	7	1
Networth	2,360,000	5,130,000
CIBIL Score	-1	-1
Personal Loan Obligation		
Father Name	Mange Ram	Shankar Lal Sharma



PROJECT SNAPSHOT

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

• Additional Detail for Main Partners:

Name	RAM DUTT SHARMA
Marital Status	Married
Spouse Name	Mukesh Rani
Spouse Detail	Employed
No. of Children	2
Owning a House	Living In Family Home
Assessed for Income Tax	Assessed
Have Life Insurance Policy	Yes

• Present Financial Arrangements with Banks & Institutions:

Date of Loan	Name of Lender	Loan Type	Loan Amt.(Sanction)	Loan Amt. (O/s)	Securities Details	Status (Whether LC/BG is Devolved/Invoked)
13-10-2016	Bank of Maharashtra India	Others	1,500,000.00	1,500,000.00		-
28-02-2019	Bank of Maharashtra India	Cash credit	4,500,000.00	1,387,165.00		-



PROJECT SNAPSHOT

• Fund Requirement:

Particulars	Details
Facility	
Loan Amount	0
Promotor's Contribution	2,000,000 (30.30%)
EMI	
Rate of Interest (%)	
Purpose	Working Capital
Amount of Security	15,000,000.00

• Business Name Comparison

Name as per GST	
Name as per ITR	REAL METAL COMPANY
Name edited by user	REAL METAL COMPANY
Trade Name as per GST	
Name as per Bank Statement	REAL METAL COMPANY

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>	1,790,043	2,616,882	1,837,222
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
Net Sales	1,790,043	2,616,882	1,837,222
EXPENDITURE :			
Increase/Decrease in Stock	-2,172,510	-454,230	-1,471,642
Raw Material Consumed	3,495,847	2,505,421	2,869,660
Power & Fuel Cost	67,555	150,545	155,082
Employee Cost	246,488	486,000	405,000
General and Administration Expenses	285,631	403,438	396,845
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	25,405	13,800	8,538
Less: Expenses Capitalised	0	0	0
Total Expenditure	1,948,416	3,104,974	2,363,483
Operating Profit (Excl OI)	-158,373	-488,092	-526,261
Other Income	261,394	874,423	694,124
Operating Profit (EBITDA)	103,021	386,331	167,863
Interest	95,020	302,928	71,760
PBDT	8,001	83,403	96,103
Depreciation	0	79,881	93,303
Profit Before Taxation & Exceptional Items	8,001	3,522	2,800
Exceptional Income / Expenses	0	0	0
Profit Before Tax	8,001	3,522	2,800



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	8,001	3,522	2,800
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	727,748	1,487,822	1,457,510
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
Shareholder's Funds	727,748	1,487,822	1,457,510
Minority Interest	0	0	0
Secured Loans	3,753,736	1,356,555	1,273,924
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	486,155	486,155	0
Deferred Tax Liabilities/ (Assets)	0	0	0
Other Long Term Liabilities	0	0	0
Other Borrowings (including Short Term)	218,000	228,000	171,102
Long Term Provisions	0	0	0
Total Non-Current Liabilities	4,457,891	2,070,710	1,445,026
Trade Payables	2,160,122	1,550,419	597,795
Other Current Liabilities	1,818	101	101



FINANCIAL DETAILS

EXISTING FINANCIALS

Balance Sheet -Equities and Liabilities			
Short Term Provisions	0	0	0
Total Current Liabilities	2,161,940	1,550,520	597,896
Other Liabilities (Need to check at the time of Due Diligence)	0	0	0
Total Liabilities	7,347,579	5,109,052	3,500,432
Balance Sheet -Assets			
Units	(INR Absolute)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
Gross Block	799,920	545,394	638,697
Less: Accumulated Depreciation	0	79,881	93,303
Less: Impairment of Assets	0	0	0
Net Block	799,920	465,513	545,394
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	549,499	456,802	42,450
Long Term Loans & Advances	0	0	0
Other Non Current Assets	0	0	0
Total Non-Current Assets	549,499	456,802	42,450
Inventories	4,098,382	1,925,872	1,471,642
Sundry Debtors	55,492	1,426,157	515,437
Cash and Bank	270,409	2,285	8,189
Other Current Assets	1,573,877	832,423	917,320
Short Term Loans and Advances	0	0	0
Total Current Assets	5,998,160	4,186,737	2,912,588
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>	7,347,579	5,109,052	3,500,432
<i>Book Value</i>	1	1	1



RATIO ANALYSIS

Ratio Analysis			
Ratio	31-Mar-2018	31-Mar-2017	31-Mar-2016
EBITDA (%)	5.76	14.76	9.14
PATM (%)	0.45	0.13	0.15
ROCE (%)	2.36	11.96	-
Asset Turnover(x)	0.24	0.51	0.52
Inventory Turnover (days)	767.76	226.39	227.27
Debtors Turnover(days)	11.32	198.92	102.40
Creditors Turnover (days)	221.26	213.07	72.14
Sales/Working Capital (x)	406.54	251.29	276.01
Net Sales Growth(%)	-31.60	42.44	-
PAT Growth(%)	127.17	25.79	-
Adjusted Total Debt/Equity(x)	6.13	1.39	0.99
Growth in Debt/ Equity (%)	341.01	40.40	-
Current Ratio(x)	1.92	2.16	3.32
Current Ratio (As per CMA)	3	2	4
Quick Ratio(x)	0.03	0.92	0.86
Interest Coverage	1.08	1.28	2.34
Debt/ EBITDA	43.27	5.36	8.61
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	-51.61	-9.33	-
Growth in CFO Margin (%)	453.48	-	-



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	1,790,043	2,616,882	1,837,222
Add	Export Sales	0	0	0
	Total	1,790,043	2,616,882	1,837,222
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	498,649	0	0
Minus	Cl. stocks-in-process	0	498,649	0
Add	Op. Stock of F.G.	1,427,223	1,471,642	0
Minus	Cl. stock of F.G.	4,098,382	1,427,223	1,471,642
	Total	-2,172,510	-454,230	-1,471,642
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]	3,495,847	2,505,421	2,869,660
Add	Other spares	0	0	0
	Total	3,495,847	2,505,421	2,869,660
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	727,748	1,487,822	1,457,510
Add	Preference shares [redeemable after one year]	0	0	0
	Total	727,748	1,487,822	1,457,510

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	486,155	486,155	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	218,000	228,000	171,102
	Total	218,000	228,000	171,102

**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]	1,717	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]	101	101	101
	Total	1,818	101	101

**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	549,499	456,802	42,450
Add	Deferred receivables [maturity exceeding 1 yr]	0	0	0
Add	Others (Others)	0	0	0
	Total	549,499	456,802	42,450

Note 13: Other Non Current Assets (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Non-consumable stores & spares	0	0	0
Add	Other non-current assets including dues from directors	0	0	0
	Total	0	0	0

Note 14: Sundry Debtors (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Receivables other than deferred & exports [includ. bills purchased and discounted by banks]	55,492	1,426,157	515,437
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	Total	55,492	1,426,157	515,437

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	387,325
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	1,573,877	832,423	529,995
	Total	1,573,877	832,423	917,320

Note 16: Short Term Loans and Advances (INR Absolute)

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Advances to suppliers of raw materials & stores/spares	0	0	0
Add	Advance payment of taxes	0	0	0
	Total	0	0	0



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

Bank of Maharashtra, India
NEAR GULMOHAR CITY JIND ROAD KAITHAL - 136027 Haryana, India
Account No:- 60231449977
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	3	8	3	2	3	12
Total Amount of Credit Transactions	1616510.50	2237732.50	1996607.50	3576718.00	2102340.50	3348096.50
Total No. of Debit Transactions	21	31	23	24	28	35
Total Amount of Debit Transactions	3155599.00	2283117.90	1890333.80	2842614.00	2655152.90	3590570.36
Total No. of Cash Deposits	0	0	0	0	0	0
Total Amount of Cash Deposits	0.00	0.00	0.00	0.00	0.00	0.00
Total No. of Cash Withdrawals	0	1	1	0	0	0
Total Amount of Cash Withdrawals	0.00	50000.00	50000.00	0.00	0.00	0.00
Total No. of Cheque Deposits	0	3	0	0	0	1
Total Amount of Cheque Deposits	0.00	262985.00	0.00	0.00	0.00	150000.00
Total No. of Cheque Issues	1	7	6	2	7	2
Total Amount of Cheque Issues	96981.00	617722.00	203404.00	100000.00	540243.00	600000.00
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	-1386871.51	-1489804.91	-1472256.91	-1020616.71	-1448609.21	-1387165.47
Max EOD Balance	349996.49	473869.99	407990.59	587389.79	610461.29	-536816.11
Average EOD Balance	-936467.88	-1038151.59	-1156650.56	-196658.52	-720772.54	-954057.95



BANK STATEMENT ANALYSIS

TOP 5 FUND REMITTANCE

Bank of Maharashtra, India
NEAR GULMOHAR CITY JIND ROAD KAITHAL - 136027 Haryana, India
Account No:- 60231449977
Account Details from to

Month	Description	Amount
2018-10-22	Transfer to SAVITA OIL TECHNOLOGIES	-1135815.00
2018-10-04	Transfer to NSIC LUDHIANA	-850000.00
2018-10-31	Others	-350000.00
2018-10-01	Transfer to JAI NARAIN SHARMA	-100000.00
2018-10-26	Transfer to JAI NARAIN SHARMA	-100000.00
2018-11-19	Transfer to SHRI TAPODHANI ALUMINIUM TRA	-750000.00
2018-11-20	Transfer to HINDUSTAN WIRE INDUSTR	-371258.00
2018-11-20	Transfer out	-150000.00
2018-11-21	Transfer out	-143422.00
2018-11-20	Transfer to VIKASH INDUSTRIES CHANDIGARH	-117267.00
2018-12-07	Transfer to SAVITA OIL TECHNOLOGIE	-1099560.00
2018-12-17	Tax	-204479.00
2018-12-07	Others	-120000.00
2018-12-06	Transfer out	-100000.00
2018-12-11	Others	-100000.00
2019-01-29	Transfer to SAVITA OIL TECHNOLOGIE	-1000000.00
2019-01-02	Transfer to NSIC LUDHIANA	-760000.00
2019-01-02	Transfer to HINDUSTAN WIRE INDUSTRIES PA	-200000.00
2019-01-02	Transfer to VIKASH INDUSTRIES CHANDIGARH	-170045.00
2019-01-01	Transfer to ELECTROMEC ENGINEERING ENTER	-100000.00
2019-02-04	Transfer to NSIC LUDHIANA	-750000.00
2019-02-07	Transfer to SAVITA OIL TECHNOLOGIE	-337477.00
2019-02-19	Tax	-291459.00
2019-02-07	Transfer to HINDUSTAN WIRE INDUSTR	-244893.00
2019-02-15	Transfer to AMAR ROADLINES	-200000.00
2019-03-06	Transfer to HINDUSTAN WIRE INDUSTR	-558649.00



BANK STATEMENT ANALYSIS

TOP 5 FUND REMITTANCE

2019-03-28	Transfer to SANTOSH KUMARI AND MA	-500000.00
2019-03-30	Others	-450000.00
2019-03-30	Others	-400000.00
2019-03-30	Transfer to SAI ASSOCIATES	-243232.00



BANK STATEMENT ANALYSIS

TOP 5 FUND RECEIVED

Bank of Maharashtra, India
NEAR GULMOHAR CITY JIND ROAD KAITHAL - 136027 Haryana, India
Account No:- 60231449977
Account Details from to

Month	Description	Amount
2018-10-20	Transfer from UHBVNL	1557627.50
2018-10-31	Others	50000.00
2018-10-17	Transfer in	8883.00
2018-11-16	Transfer from UHBVNL	1662454.50
2018-11-08	Transfer from MR. ASHOK SHARMA SO OM PAR...	150000.00
2018-11-02	Others	100000.00
2018-11-03	Others	100000.00
2018-11-29	Transfer in	95993.00
2018-12-06	Transfer from UHBVNL	1980247.50
2018-12-17	Transfer in	15870.00
2018-12-12	Tax	490.00
2019-01-01	Transfer from UHBVNL	1968711.50
2019-01-16	Transfer from UHBVNL	1608006.50
2019-02-06	Transfer from UHBVNL	2059070.50
2019-02-02	Transfer from HVPNL	30798.00
2019-02-01	Transfer from INDIA ELECT	12472.00
2019-03-06	Transfer from UHBVNL	1458483.50
2019-03-29	Others	500000.00
2019-03-30	Others	400000.00
2019-03-21	Others	200000.00
2019-03-28	Others	200000.00



BANK STATEMENT ANALYSIS

BOUNCED CHEQUE'S DETAILS

Bank of Maharashtra, India
NEAR GULMOHAR CITY JIND ROAD KAITHAL - 136027 Haryana, India
Account No:- 60231449977
Account Details from to

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	2018-10-31		OD PNL INTT	-145.00	Penal Charges	-1386871.51
2	2019-02-28		OD PNL INTT	-462.00	Penal Charges	-1144691.61
3	2019-03-31		OD PNL INTT	-1436.00	Penal Charges	-1387165.47



List of Abbreviations

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



List of Abbreviations

CARO	Company Auditor's Report Order
B2B	Business to Business
B2CL	Business to Consumers - Large
B2CS	Business to Consumers - Small
EOD	End of the Day
P.A	Per Annum
DEPB	Duty Entitlement Pass Book
DPG	Deferred Payment Guarantee
GFA	Gross Fixed Assets
DSCR	Debt Service Coverage Ratio



Thank You

For Further Details

Contact:

Online PSB Loans Ltd.

301 Optionz Building, 3rd Floor

Opp. Hotel Nest,

Off CG Road,

Navrangpura,

Ahmedabad,

Gujarat-380009,

India

Phone:- 079-41055999

Email:- banksupport@psbloansin59minutes.com