



Prelim Report of

# SLN PRECISION AUTO COMPONENTS

**Dated:**

**Registered Office**

PLOT NO 3,  
KAMARAJ NAGAR, BEDRAPALLI MAIN ROAD  
CHINNA ELASAGIRI, SIPCOT POST  
District: Krishnagiri,  
Taluka: Hosur,  
Hosur-635126

**Email Id:** slnhosur14@gmail.com

**Contact Number:** 9944967166

**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
<b>1</b>	<b>Timeline</b>
<b>2</b>	<b>Parameter Check</b>
<b>3</b>	<b>Project Snapshot</b>
<b>4</b>	<b>Financial Details</b>
A	Existing Financials
B	Ratio Analysis
C	Notes to Accounts
D	Assessment of Limits
<b>5</b>	<b>Risk Assessment Model</b>
<b>6</b>	<b>Assessment of CGTMSE Limits</b>
<b>7</b>	<b>MCA Data</b>
<b>8</b>	<b>GST Data</b>
<b>9</b>	<b>Bank Statement Analysis</b>
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
<b>10</b>	<b>List of Abbreviations</b>



## TIMELINE

Sr.No.	Particulars	Date
1	Date of Proposal	19/03/2019
2	Date of In-Principle Approval	



## PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	Auto and Ancillary	Not Set
2.	Loan Amount	- Rupees	Not Set
3.	Geographical Market Focus	Hosur	Not Set
4.	CGTMSE Coverage		Not Set
5.	MSME Funding		Not Set
6.	Asset Coverage		Not Set
7.	Debt Equity Ratio (2017 - 2018)	0.2 Times	Not Set
8.	Current Ratio (2017 - 2018)	4.51 Times	Not Set
9.	Interest Coverage Ratio (2017 - 2018)	-	Not Set
10.	TOL/TNW (2017 - 2018)	0.3 Times	Not Set
11.	Customer Concentration	76.11%	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	6 Years	Not Set
17.	Positive Profitabilty history		Not Set
18.	Past Year Turnover	34,71,201.00 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 Bureau Score - Director/ Partner/ Proprietor	705	Not Set
23.	Commercial Bureau - Maximum DPDs (last 12 months)	31 DPDs	Not Set



## PROJECT SNAPSHOT

<b>Industry:</b>	Auto and Ancillary
<b>Establishment Year:</b>	April 2013
<b>Constitution:</b>	Partnership
<b>PAN:</b>	ACIFS3382B
<b>GSTIN (1):</b>	33ACIFS3382B1ZC

### • GST DETAILS

<b>Number of Customers:</b>	11
<b>Customer Concentration:</b>	• <b>76.11 %</b>
<b>Projected Sales as per GST:</b>	6,780,911 Rs.
<b>Factory Premise:</b>	Leased over 5 years
<b>Know How:</b>	Common Knowledge
<b>Competition:</b>	Medium
<b>Commercial Operation Date:</b>	31/12/2019

### • **Partners Background:**

<b>Name</b>	G.KARTHIKEYAN GANDHI	MR G.SATHISH GANDHI
<b>PAN</b>	ARCPK4533D	DIMTS0616F
<b>Address</b>	NO.2/387-1,SIPCOT HOUSING COLONY,OPP.LAL Hosur Indl. Complex S.O, Krishnagiri, Hosur, TAMIL NADU, 635126	NO.2/387-1,SIPCOT HOUSING COLONY,OPP.LAL Hosur Indl. Complex S.O, Krishnagiri, Hosur, TAMIL NADU, 635126
<b>Mobile No</b>	9944967166	8608756592
<b>Date of Birth</b>	21-05-1979	10-03-1986
<b>Total Experience</b>	15	10
<b>Networth</b>	6,000,000	4,700,000
<b>Bureau Score</b>	705	-
<b>Personal Loan Obligation</b>		
<b>Father Name</b>	GANDHI	GANDHI



## PROJECT SNAPSHOT

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

### • Additional Detail for Main Partners:

<b>Name</b>	G.KARTHIKEYAN GANDHI
<b>Marital Status</b>	Married
<b>Spouse Name</b>	BAVYA
<b>Spouse Detail</b>	Not Employed
<b>No. of Children</b>	2
<b>Owning a House</b>	Living In Family Home
<b>Assessed for Income Tax</b>	Assessed
<b>Have Life Insurance Policy</b>	Yes

### • MSME Ranking

<b>MSME Ranking :</b>	
-----------------------	--

### • 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>Bureau Loan Amt. (O/s)</b>	<b>Emi</b>	<b>Collateral Amount</b>	<b>Status (Whether LC/BG is Devolved/ Invoked)</b>
22-06-2014	Union Bankof India India	Long term loan (period above 3 years)	175,000.00	13,458.00	13458.0	3600.0		-
03-02-2016	Union Bankof India India	Long term loan (period above 3 years)	800,000.00	478,304.00	478304.0	15100.0		-



## PROJECT SNAPSHOT

### • Fund Requirement:

Particulars	Details
Facility	
Loan Amount	0
Promotor's Contribution	1,750,000 (23.40%)
EMI	
Rate of Interest (%)	
Purpose	Asset Acquisition
Amount of Security	NA

### • Business Name Comparison

Name as per GST (1)	SLN PRECISION AUTO COMPONENTS
Name as per ITR	SLN PRECISION AUTO COMPONENTS
Name edited by user	SLN PRECISION AUTO COMPONENTS
Trade Name as per GST (1)	-
Name as per Bank Statement	SLN PRECISION AUTO COMPONENTS

**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>	3,471,201	4,125,046	1,431,020
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
<b>Net Sales</b>	3,471,201	4,125,046	1,431,020
<b>EXPENDITURE :</b>			
Increase/Decrease in Stock	620,161	-468,087	1,210
Raw Material Consumed	544,191	2,915,105	423,459
Power & Fuel Cost	26,850	19,438	16,827
Employee Cost	960,613	225,500	198,000
General and Administration Expenses	826,081	867,756	1,182,421
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	177,126	155,429	132,000
Less: Expenses Capitalised	0	0	0
<b>Total Expenditure</b>	3,155,022	3,715,141	1,953,917
<b>Operating Profit (Excl OI)</b>	316,179	409,905	-522,897
Other Income	133,453	7,000	785,649
<b>Operating Profit (EBITDA)</b>	449,632	416,905	262,752
Interest	0	63,580	30,017
<b>PBDT</b>	449,632	353,325	232,735
Depreciation	345,162	282,446	182,909
<b>Profit Before Taxation &amp; Exceptional Items</b>	104,470	70,879	49,826
Exceptional Income / Expenses	0	0	0
<b>Profit Before Tax</b>	104,470	70,879	49,826





## 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>	104,470	70,879	49,826
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	3,036,986	1,982,516	1,729,637
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
<b>Shareholder's Funds</b>	3,036,986	1,982,516	1,729,637
Minority Interest	0	0	0
Secured Loans	615,364	754,951	904,227
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	0	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>	615,364	754,951	904,227
Trade Payables	45,349	234,044	139,831
Other Current Liabilities	239,392	36,500	0



## FINANCIAL DETAILS

### EXISTING FINANCIALS

Balance Sheet -Equities and Liabilities			
Short Term Provisions	0	0	50,000
<b>Total Current Liabilities</b>	284,741	270,544	189,831
<b>Other Liabilities (Need to check at the time of Due Diligence)</b>	0	0	0
<b>Total Liabilities</b>	3,937,091	3,008,011	2,823,695
Balance Sheet -Assets			
Units	(INR Absolute)		
<b>As on:</b>	31-Mar-2018	31-Mar-2017	31-Mar-2016
Gross Block	2,999,272	1,896,260	2,079,169
Less: Accumulated Depreciation	345,162	282,446	182,909
Less: Impairment of Assets	0	0	0
<b>Net Block</b>	2,654,110	1,613,814	1,896,260
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	0	620,161	152,074
Sundry Debtors	828,894	592,282	545,483
Cash and Bank	403,508	131,614	179,182
Other Current Assets	50,579	50,140	50,696
Short Term Loans and Advances	0	0	0
<b>Total Current Assets</b>	1,282,981	1,394,197	927,435
<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>	3,937,091	3,008,011	2,823,695
<i>Book Value</i>	1	1	1



## RATIO ANALYSIS

Ratio Analysis			
Ratio	31-Mar-2018	31-Mar-2017	31-Mar-2016
EBITDA (%)	12.95	10.11	18.36
PATM (%)	3.01	1.72	3.48
ROCE (%)	14.07	15.52	-
Asset Turnover(x)	0.88	1.37	0.51
Inventory Turnover (days)	0.00	60.93	28.41
Debtors Turnover(days)	87.16	52.41	139.13
Creditors Turnover (days)	28.99	29.11	115.92
Sales/Working Capital (x)	82.39	86.57	142.26
Net Sales Growth(%)	-15.85	188.26	-
PAT Growth(%)	47.39	42.25	-
Adjusted Total Debt/Equity(x)	0.20	0.38	0.52
Growth in Debt/ Equity (%)	-47.37	-26.92	-
Current Ratio(x)	18.28	5.18	4.99
Current Ratio (As per CMA)	5	5	5
Quick Ratio(x)	18.28	2.53	3.90
Interest Coverage	0.00	6.56	8.75
Debt/ EBITDA	1.37	1.81	3.44
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	24.40	-1.95	-
Growth in CFO Margin (%)	-1,353.51	-	-



## 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	3,471,201	4,125,046	1,431,020
Add	Export Sales	0	0	0
	<b>Total</b>	3,471,201	4,125,046	1,431,020
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	620,161	0	0
Minus	Cl. stocks-in-process	0	0	0
Add	Op. Stock of F.G.	0	152,074	153,284
Minus	Cl. stock of F.G.	0	620,161	152,074
	<b>Total</b>	620,161	-468,087	1,210
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]	544,191	2,808,524	423,459
Add	Other spares	0	106,581	0
	<b>Total</b>	544,191	2,915,105	423,459
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	3,036,986	1,982,516	1,729,637
Add	Preference shares [redeemable after one year]	0	0	0
	<b>Total</b>	3,036,986	1,982,516	1,729,637

**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>	0	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]	239,392	36,500	0
	<b>Total</b>	239,392	36,500	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 [includ. bills purchased and discounted by banks]	828,894	592,282	545,483
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	<b>Total</b>	828,894	592,282	545,483

**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	50,579	50,140	50,696
	<b>Total</b>	50,579	50,140	50,696
<b>Note 16: Short Term Loans and Advances (INR Absolute)</b>				
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

Add	Other current assets [specify]DEPB/ DUTY DRAWBACK	50,579	50,140	50,696
	<b>Total</b>	50,579	50,140	50,696

**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



# GST DATA

## 1 . GST Data (SLN PRECISION AUTO COMPONENTS) (33ACIFS3382B1ZC)

### KEY OBSERVATION

<b>1. Out of Total Sales, B2B sales comprises highest sales in % terms (100%)</b>	
<b>2. Margin (Sales Minus Purchase) is 52% of the Total Sales Amount.</b>	
<b>3. Customer Concentration (Top 5):</b>	99% of Total Sales
<b>4. Supplier Concentration (Top 5):</b>	78% 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. 503694
<b>7. Median Sales:</b>	Rs. 551710
<b>8. Average Purchase:</b>	Rs. 227445
<b>9. Median Purchase:</b>	Rs. 178749
<b>10. Highest sales are in the month of</b>	01-2019
<b>11. Highest Purchase are in the month of</b>	09-2018

### OVERVIEW

Sr.No	Particulars	Details
1.	Total No. of Months	19
2.	Total No. of Customers	11
3.	Total No. of Suppliers	34
4.	Total Sales (Invoice Value)	9570185
A.	B2B	9570185
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	4548905
6.	Difference (Sales Minus Purchase)	5021279



## GST DATA

7.	Margin (%)	52
----	------------	----

### TOP 5 CUSTOMERS

Sr.No	GSTIN	Name/State	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	29AAACI6561R1ZT	IFB INDUSTRIES LTD	18	7335219	5820343	77
2	29AABCZ0167D1ZE	ZIV AUTOMATION INDIA PRIVATE LIMITED	4	1558830	1293500	16
3	33AABCK9106B1Z3	KARTHIGEYA MOULDS & DIES PRIVATE LTD	3	235814	199843	2
4	33AARFP0068J1Z0	P.CHANDRU MACHINE TOOLS	1	155567	131837	2
5	33ADEF54573P1ZI	SRI AYYAPPA INDUSTRIES	4	154286	130750	2
Total			30	9439716	7576272	99

### TOP 5 SUPPLIERS

Sr.No	GSTIN	Name/State	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	29AAACD9187E1ZD	ARIHANT METALS AND EXTRUDED PRIVATE LIMITED	9	1444113	1223824	32
2	29AAACI7961B1ZK	IDEAL FERRO ALLOYS PRIVATE LIMITED	18	616116	522132	14
3	33AQBPM0646B1ZI	MAHENDIRAN	1	545160	462000	12
4	33ADGFS5448F1Z1	S K AUTO PRODUCTS	19	501640	425119	11
5	33EWCPD8513H1ZS	REVATHI DHANASEKAR	3	461439	391050	10
Total			50	3568467	3024125	79



# GST DATA

## MONTH WISE SALES

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	07-2017	279539	0	0		0	0	0	279539
2	08-2017		0	0		0	0	0	0
3	09-2017	560516	0	0		0	0	0	560516
4	10-2017	402158	0	0		0	0	0	402158
5	11-2017	694258	0	0		0	0	0	694258
6	12-2017	312143	0	0		0	0	0	312143
7	01-2018	352431	0	0		0	0	0	352431
8	02-2018	273765	0	0		0	0	0	273765
9	03-2018	542205	0	0		0	0	0	542205
10	04-2018	270404	0	0		0	0	0	270404
11	05-2018	470203	0	0		0	0	0	470203
12	06-2018	542905	0	0		0	0	0	542905
13	07-2018	650284	0	0		0	0	0	650284
14	08-2018	625945	0	0		0	0	0	625945
15	09-2018	699045	0	0		0	0	0	699045
16	10-2018	467611	0	0		0	0	0	467611
17	11-2018	864378	0	0		0	0	0	864378
18	12-2018	655668	0	0		0	0	0	655668
19	01-2019	906727	0	0		0	0	0	906727
<b>Total</b>		9570185	0	0	0	0	0	0	

## MONTH WISE PURCHASE

Sr.No	Months	B2B	Total
1	07-2017	54837	54837
2	08-2017	26595	26595
3	09-2017	167152	167152
4	10-2017	42870	42870
5	11-2017	69185	69185



## GST DATA

6	12-2017	141801	141801
7	01-2018	107542	107542
8	02-2018	55873	55873
9	03-2018	82778	82778
10	04-2018	97085	97085
11	05-2018	190346	190346
12	06-2018	307931	307931
13	07-2018	453671	453671
14	08-2018	322635	322635
15	09-2018	668375	668375
16	10-2018	129938	129938
17	11-2018	383977	383977
18	12-2018	287364	287364
19	01-2019	486517	486517
20	02-2019	472432	472432
<b>Total</b>		4548905	

### 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>						



# BANK STATEMENT ANALYSIS

## MONTH WISE DETAILS

**Union Bank of India, India**  
**Account No:- 620901010050240**  
**Account Details from Nov-18 to Apr-19**

Description	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19
Total No. of Credit Transactions	4	2	4	5	8	6
Total Amount of Credit Transactions	718854.64	264681.08	1101780.76	2500044.70	262964.56	368240.00
Total No. of Debit Transactions	23	16	27	25	38	12
Total Amount of Debit Transactions	720695.00	280929.79	997564.95	767162.72	2096279.84	355448.28
Total No. of Cash Deposits	1	0	0	1	3	4
Total Amount of Cash Deposits	11000.00	0.00	0.00	110000.00	127000.00	204000.00
Total No. of Cash Withdrawals	0	0	1	0	2	0
Total Amount of Cash Withdrawals	0.00	0.00	75000.00	0.00	167200.00	0.00
Total No. of Cheque Deposits	0	1	0	1	0	0
Total Amount of Cheque Deposits	0.00	7021.00	0.00	35435.40	0.00	0.00
Total No. of Cheque Issues	14	8	15	15	25	6
Total Amount of Cheque Issues	676228.00	258617.00	945361.00	729753.00	2058316.00	336600.00
Total No. of Inward Cheque Bounces	0	0	0	0	0	0



## BANK STATEMENT ANALYSIS

### MONTH WISE DETAILS

Description	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19
Total No. of Outward Cheque Bounces	0	0	0	0	0	0
Min EOD Balance	2524.96	401.57	401.57	2286.30	1825.08	1847.28
Max EOD Balance	386024.96	264670.36	528777.29	1837499.36	1787499.36	187001.08
Average EOD Balance	92194.78	32809.82	146635.63	285205.07	562027.37	29591.43



# BANK STATEMENT ANALYSIS

## TOP 5 FUND REMITTANCE

Union Bank of India, India  
Account No:- 620901010050240  
Account Details from to

Month	Description	Amount
2018-11-20	Transfer to P DHANASEKAR	-112500.00
2018-11-03	Transfer out	-100000.00
2018-11-22	Transfer out	-100000.00
2018-11-22	Tax	-71848.00
2018-11-14	Transfer out	-68209.00
2018-12-06	Transfer out	-65000.00
2018-12-04	Transfer out	-60000.00
2018-12-04	Transfer out	-50570.00
2018-12-04	Transfer to SNS TOOLS	-27731.00
2018-12-07	Transfer out	-25000.00
2019-01-22	Transfer to V V ENTERPRISES	-476492.00
2019-01-03	Transfer out	-100000.00
2019-01-10	Cash Withdrawal	-75000.00
2019-01-07	Transfer out	-74043.00
2019-01-04	Transfer out	-30000.00
2019-02-22	Transfer to V V ENTERPRISES	-210000.00
2019-02-11	Transfer out	-200000.00
2019-02-01	Transfer out	-62000.00
2019-02-07	Transfer out	-50000.00
2019-02-12	Transfer out	-35000.00
2019-03-18	Tax	-581338.00
2019-03-04	Transfer out	-300000.00
2019-03-11	Transfer to ARIHANT METALS AND EXTUDED	-241981.00
2019-03-05	Transfer to KALAM INDUSTRIES	-200000.00
2019-03-12	Cash Withdrawal	-160000.00
2019-04-05	Transfer out	-185024.00





## **BANK STATEMENT ANALYSIS**

### **TOP 5 FUND REMITTANCE**

2019-04-16	Transfer to SARAVANAN	-86400.00
2019-04-29	Transfer out	-22000.00
2019-04-16	Transfer to S K AUTO PRODUCTS	-20993.00
2019-04-12	Transfer to PRECOMP TOOLS PVT Ltd	-20000.00



# **BANK STATEMENT ANALYSIS**

## **TOP 5 FUND RECEIVED**

**Union Bank of India, India**  
**Account No:- 620901010050240**  
**Account Details from to**

Month	Description	Amount
2018-11-19	Transfer from ZIV AUTOMATION INDIA	383500.00
2018-11-02	Transfer from IFB INDUSTRIES Ltd	297354.64
2018-11-13	Transfer from SRI AYYAPPA INDUSTRIES	27000.00
2018-11-12	Cash Deposit	11000.00
2018-12-01	Transfer from IFB INDUSTRIES Ltd	257660.08
2018-12-06	Transfer in	7021.00
2019-01-18	Transfer from ZIV AUTOMATION INDIA	513890.00
2019-01-02	Transfer from IFB INDUSTRIES Ltd	451482.76
2019-01-30	Transfer from IFB INDUSTRIES Ltd	97468.00
2019-01-08	Transfer from HARITA FEHRER Ltd	38940.00
2019-02-27	Transfer from IFB INDUSTRIES Ltd	1773319.30
2019-02-05	Transfer from IFB INDUSTRIES Ltd	335850.00
2019-02-13	Transfer from ZIV AUTOMATION INDIA	245440.00
2019-02-22	Cash Deposit	110000.00
2019-02-08	Transfer in	35435.40
2019-03-18	Cash Deposit	100000.00
2019-03-19	Transfer from SRI AYYAPPA INDUSTRIES	75000.00
2019-03-18	Transfer in	25000.00
2019-03-18	Cash Deposit	17000.00
2019-03-19	Transfer in	13000.00
2019-04-04	Cash Deposit	160000.00
2019-04-15	Transfer from HARITA FEHRER Ltd	139240.00
2019-04-04	Transfer in	25000.00
2019-04-11	Cash Deposit	25000.00
2019-04-12	Cash Deposit	15000.00



# **BANK STATEMENT ANALYSIS**

## **TOP 5 FUND RECEIVED**





## 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](mailto:banksupport@psbloansin59minutes.com)