



Prelim Report of

ASHU TRADING CO

Dated:

Registered Office

ASHU TRADING CO,
NR SOM NATH SONS
GRAIN MARKET
District: Bathinda,
Taluka: Bathinda,
Bathinda-151001

Email Id: parvinderbansal6516@gmail.com

Contact Number: 9417284474

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	29/06/2019
2	Date of In-Principle Approval	



PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	FMCG	Not Set
2.	Loan Amount	- Rupees	Not Set
3.	Geographical Market Focus	Bathinda	Not Set
4.	CGTMSE Coverage		Not Set
5.	MSME Funding		Not Set
6.	Asset Coverage		Not Set
7.	Debt Equity Ratio (2017 - 2018)	0 Times	Not Set
8.	Current Ratio (2017 - 2018)	1.95 Times	Not Set
9.	Interest Coverage Ratio (2017 - 2018)	-	Not Set
10.	TOL/TNW (2017 - 2018)	1.02 Times	Not Set
11.	Customer Concentration	100%	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	11 Years	Not Set
17.	Positive Profitabilty history		Not Set
18.	Past Year Turnover	1,34,71,463 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	762	Not Set
23.	Commercial Bureau - Maximum DPDs (last 12 months)	0 DPDs	Not Set



PROJECT SNAPSHOT

Industry:	FMCG
Establishment Year:	July 1981
Constitution:	Sole Proprietorship
PAN:	BACPK5756J
GSTIN (1):	03BACPK5756J1ZO (Primary)

• GST DETAILS

Number of Customers:	0
Customer Concentration:	• 100.00 %
Projected Sales as per GST:	16,192,702 Rs.
Factory Premise:	Owned
Know How:	Common Knowledge
Competition:	Medium
Commercial Operation Date:	-

• Proprietors Background:

Name	Sh SUKHDEV KUMAR
PAN	BACPK5756J
Address	PROP. M/S ASHU TRADING CO. NR. SOM NATH & SONS GRAIN MARKET Bathinda H.O, Bathinda, Bathinda, PUNJAB, 151001
Mobile No	9988016803
Date of Birth	06-07-1981
Total Experience	15
Networth	2,000,000
Bureau Score	762
Personal Loan Obligation	
Father Name	RAM PARTAP



PROJECT SNAPSHOT

Educational Status	Matriculate
Nationality	India
Visually Impaired	No
Residence Status	Resident India

• Additional Detail for Main Proprietors:

Name	Sh SUKHDEV KUMAR
Marital Status	Married
Spouse Name	ANITA RANI
Spouse Detail	Not Employed
No. of Children	2
Owning a House	Living In Family Home
Assessed for Income Tax	Assessed
Have Life Insurance Policy	Yes

• 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)
24-09-2013	Union Bankof India India	Business Loan – Priority Sector – Agriculture	450,000.00	198,068.00	198068.0	0.0	4000000.0	-
25-07-2018	State Bankof India India	Personal Loan	150,000.00	26,500.00	26500.0	0.0	0.0	-



PROJECT SNAPSHOT

• Fund Requirement:

Particulars	Details
Facility	
Loan Amount	0
Promotor's Contribution	1,324,000 (46.88%)
EMI	
Rate of Interest (%)	
Purpose	Working Capital
Amount of Security	2,100,000.00

• Business Name Comparison

Name as per GST (1)	SUKHDEV KUMAR
Name as per ITR	SUKHDEV KUMAR
Name edited by user	ASHU TRADING CO
Trade Name as per GST (1)	-
Name as per Bank Statement	M/S. ASHU TRADING CO

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>	13,471,463	9,403,252	8,398,358
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
Net Sales	13,471,463	9,403,252	8,398,358
EXPENDITURE :			
Increase/Decrease in Stock	-1,237,516	-266,590	-31,890
Raw Material Consumed	13,566,709	8,752,677	7,586,047
Power & Fuel Cost	37,805	7,380	9,890
Employee Cost	487,183	425,860	364,800
General and Administration Expenses	113,622	83,131	63,370
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	36,631	21,176	45,825
Less: Expenses Capitalised	0	0	0
Total Expenditure	13,004,434	9,023,634	8,038,042
Operating Profit (Excl OI)	467,029	379,618	360,316
Other Income	35,151	31,795	10,545
Operating Profit (EBITDA)	502,180	411,413	370,861
Interest	0	0	0
PBDT	502,180	411,413	370,861
Depreciation	6,664	7,840	4,238
Profit Before Taxation & Exceptional Items	495,516	403,573	366,623
Exceptional Income / Expenses	0	0	0
Profit Before Tax	495,516	403,573	366,623



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	495,516	403,573	366,623
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	1,324,116	1,177,303	1,182,871
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
Shareholder's Funds	1,324,116	1,177,303	1,182,871
Minority Interest	0	0	0
Secured Loans	0	0	421,915
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
Total Non-Current Liabilities	0	0	421,915
Trade Payables	1,341,018	504,588	296,778
Other Current Liabilities	7,889	10,914	9,595



FINANCIAL DETAILS

EXISTING FINANCIALS

Balance Sheet -Equities and Liabilities			
Short Term Provisions	0	0	0
Total Current Liabilities	1,348,907	515,502	306,373
Other Liabilities (Need to check at the time of Due Diligence)	0	0	0
Total Liabilities	2,673,023	1,692,805	1,911,159
Balance Sheet -Assets			
Units	(INR Absolute)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
Gross Block	44,425	52,265	56,503
Less: Accumulated Depreciation	6,664	7,840	4,238
Less: Impairment of Assets	0	0	0
Net Block	37,761	44,425	52,265
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	2,219,846	982,330	715,740
Sundry Debtors	107,526	64,418	26,253
Cash and Bank	300,285	601,632	696,901
Other Current Assets	7,605	0	420,000
Short Term Loans and Advances	0	0	0
Total Current Assets	2,635,262	1,648,380	1,858,894
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>	2,673,023	1,692,805	1,911,159
<i>Book Value</i>	1	1	1



RATIO ANALYSIS

Ratio Analysis			
Ratio	31-Mar-2018	31-Mar-2017	31-Mar-2016
EBITDA (%)	3.73	4.38	4.42
PATM (%)	3.68	4.29	4.37
ROCE (%)	40.15	29.58	-
Asset Turnover(x)	5.04	5.55	4.39
Inventory Turnover (days)	62.31	39.73	32.50
Debtors Turnover(days)	2.91	2.50	1.14
Creditors Turnover (days)	35.98	21.02	14.26
Sales/Working Capital (x)	26.72	21.04	19.35
Net Sales Growth(%)	43.26	11.97	-
PAT Growth(%)	22.78	10.08	-
Adjusted Total Debt/Equity(x)	0.00	0.00	0.36
Growth in Debt/ Equity (%)	0.00	-100.00	-
Current Ratio(x)	1.74	2.07	2.50
Current Ratio (As per CMA)	2	3	6
Quick Ratio(x)	0.08	0.13	0.09
Cash Interest Coverage	0.00	0.00	0.00
Debt/ EBITDA	0.00	0.00	1.14
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	0.35	7.82	-
Growth in CFO Margin (%)	-95.51	-	-



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	13,471,463	9,403,252	8,398,358
Add	Export Sales	0	0	0
	Total	13,471,463	9,403,252	8,398,358
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	0
Add	Op. Stock of F.G.	982,330	715,740	683,850
Minus	Cl. stock of F.G.	2,219,846	982,330	715,740
	Total	-1,237,516	-266,590	-31,890
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]	13,566,709	8,752,677	7,586,047
Add	Other spares	0	0	0
	Total	13,566,709	8,752,677	7,586,047
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	1,324,116	1,177,303	1,182,871
Add	Preference shares [redeemable after one year]	0	0	0
	Total	1,324,116	1,177,303	1,182,871

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	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
	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]	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]	7,889	10,914	9,595
	Total	7,889	10,914	9,595

**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 [includ. bills purchased and discounted by banks]	107,526	64,418	26,253
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	Total	107,526	64,418	26,253

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	7,605	0	420,000
	Total	7,605	0	420,000
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

Add	Other current assets [specify]DEPB/ DUTY DRAWBACK	7,605	0	420,000
	Total	7,605	0	420,000

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



GST DATA

1 . GST Data (SUKHDEV KUMAR) (03BACPK5756J1ZO)

KEY OBSERVATION

1. Out of Total Sales, B2B sales comprises highest sales in % terms (62%)	
2. Margin (Sales Minus Purchase) is 93% of the Total Sales Amount.	
3. Customer Concentration (Top 5):	0% of Total Sales
4. Supplier Concentration (Top 5):	99% of Total Purchase
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	Rs. 2988172
7. Median Sales:	Rs. 3555305
8. Average Purchase:	Rs. 111169
9. Median Purchase:	Rs. 55496
10. Highest sales are in the month of	03-2018
11. Highest Purchase are in the month of	08-2017

OVERVIEW

Sr.No	Particulars	Details
1.	Total No. of Months	8
2.	Total No. of Customers	0
3.	Total No. of Suppliers	7
4.	Total Sales (Invoice Value)	23905374
A.	B2B	0
B.	B2CL	0
C.	B2CS	3039152
D.	Exports	0
E.	Nil Rated Good	14934672
F.	Exempted Goods	5931550
G.	Non GST Outward Supplies	0
5.	Total Purchases	1667539
6.	Difference (Sales Minus Purchase)	22237835



GST DATA

7.	Margin (%)	93
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TOP 5 CUSTOMERS

Sr.No	GSTIN	Name/State	Total Invoice	Invoice Value	Taxable Value	% of Sales
Total			0	0	0	0

TOP 5 SUPPLIERS

Sr.No	GSTIN	Name/State	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	03AFOPG5167R1ZU		16	778910	741819	47
2	03AACFA3624L1ZT		9	617383	617383	37
3	03AADCB2110L1ZA		19	185129	167958	11
4	03AFEPJ5473M1ZA		6	61992	58786	4
5	03AECPJ7772C1ZT		1	10899	10380	1
Total			51	1654313	1596326	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	567196		0	0	0	567196
2	09-2017		0	1799886		0	0	0	1799886
3	12-2017		0	185522		0	3308765	0	3494287
4	03-2018		0	121693		4391731	0	0	4513424
5	06-2018		0	230567		3939123	0	0	4169690
6	09-2018		0	48851		0	2622785	0	2671636
7	12-2018		0	0		3072932	0	0	3072932
8	03-2019		0	85436		3530886	0	0	3616322
Total		0	0	3039152	0	14934672	5931550	0	

MONTH WISE PURCHASE

Sr.No	Months	B2B	Total
1	07-2017	123565	123565
2	08-2017	753065	753065



GST DATA

3	09-2017	55496	55496
4	10-2017	148530	148530
5	11-2017	42033	42033
6	12-2017	6680	6680
7	01-2018	59985	59985
8	02-2018	14035	14035
9	03-2018	10030	10030
10	05-2018	197255	197255
11	06-2018	34425	34425
12	09-2018	22038	22038
13	12-2018	11910	11910
14	03-2019	167688	167688
15	04-2019	20803	20803
Total		1667539	

CREDIT/DEBIT NOTE INFO.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
Total		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	
1	072017	0	0	0	0	0
1	082017	0	0	0	0	0
1	092017	0	0	0	0	0
1	102017	0	978306	0	0	0
1	122017	185500	1365003	0	0	0
1	012018	119970	1028247	0	0	0
1	022018	136210	1462268	0	0	0
1	032018	28440	1199685	0	0	0
1	042018	63375	1202583	0	0	0
1	052018	55800	1179641	0	0	0



GST DATA

1	062018	0	852084	0	0	0
1	072018	0	725450	0	0	0
1	092018	0	772443	0	0	0
1	102018	21080	1050843	0	0	0
1	112018	69300	1243952	0	0	0
1	012019	66711	911223	0	0	0
1	022019	69380	917746	0	0	0
1	032019	96395	0	0	0	0
1	042019	46920	0	0	0	0
1	052019	0	807501	0	0	0
Total						



BANK STATEMENT ANALYSIS

MONTH WISE DETAILS

HDFC Bank, India

C/O ASHU TRADING CO NO 45 NR SOMNATH AND SONS GRAIN MARKET BATHINDA BATHINDA 151001 PUNJAB INDIA

Account No:- 50200024919753

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	14	16	14	19	15	12
Total Amount of Credit Transactions	1063725.50	1287096.00	792400.00	1221901.00	797188.00	1422945.00
Total No. of Debit Transactions	10	17	15	12	8	10
Total Amount of Debit Transactions	1150881.00	1237350.97	814224.30	1306092.40	701588.10	1194543.00
Total No. of Cash Deposits	9	12	11	14	11	7
Total Amount of Cash Deposits	955600.00	1066000.00	714400.00	1119300.00	736000.00	1050000.00
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	5	5	2	2	2	3
Total Amount of Cheque Deposits	108125.50	108346.00	29000.00	30300.00	16185.00	196200.00
Total No. of Cheque Issues	9	14	8	9	7	10
Total Amount of Cheque Issues	1126420.00	1220965.00	812531.00	1301057.00	701025.00	1194543.00
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	0	1	0	0	0	0
Min EOD Balance	13749.44	9993.94	34098.77	15602.27	17848.17	19823.17
Max EOD Balance	170649.44	368019.97	245721.27	257902.27	225348.17	403101.17
Average EOD Balance	47590.75	127582.23	131432.77	92636.20	79569.50	185479.35



BANK STATEMENT ANALYSIS

TOP 5 FUND REMITTANCE

HDFC Bank, India
C/O ASHU TRADING CO NO 45 NR SOMNATH AND SONS
GRAIN MARKET BATHINDA BATHINDA 151001 PUNJAB INDIA
Account No:- 50200024919753
Account Details from to

Month	Description	Amount
2018-12-01	Transfer to AMAN FEED INDUSTRIES	-240000.00
2018-12-21	Transfer to AMAN FEED INDUSTRIES	-200000.00
2018-12-28	Transfer to AMAN FEED INDUSTRIES	-180000.00
2018-12-15	Transfer to AMAN FEED INDUSTRI ES	-150000.00
2018-12-07	Transfer to AMAN FEED INDUSTRI ES	-140000.00
2019-01-21	Transfer to AMAN FEED INDUSTRIES	-225000.00
2019-01-08	Transfer to AMAN FEED INDUSTRIES	-200000.00
2019-01-11	Transfer to AMAN FEED INDUSTRIES KHANNA	-200000.00
2019-01-29	Transfer to AMAN FEED INDUSTRIES	-200000.00
2019-01-02	Transfer to AMAN FEED INDUSTRIES	-100000.00
2019-02-04	Transfer to AMAN FEED INDUSTRIES	-210000.00
2019-02-21	Transfer to AMAN FEED INDUSTRIES	-205000.00
2019-02-13	Transfer to AMAN FEED INDUSTRIES	-150000.00
2019-02-11	Transfer to JAI BHAWANI FEED IN	-80000.00
2019-02-27	Transfer to JAI BHAWANI FEED IN	-75000.00
2019-03-28	Transfer to AMAN FEED INDUSTRIES	-275000.00
2019-03-15	Transfer to AMAN FEED INDUSTRIES	-230000.00
2019-03-19	Transfer to AMAN FEED INDSTUTRI ES	-200000.00
2019-03-07	Transfer to AMAN FEED INDUSTRI ES	-180000.00
2019-03-01	Transfer to AMAN FEED INDUSTRIES	-175000.00
2019-04-10	Transfer to AMAN FEED INDUSTRIES	-200000.00
2019-04-24	Transfer to AMAN FEED INDUSTRIES	-200000.00
2019-04-18	Transfer to AMAN FEED INDUSTRIES	-175000.00
2019-04-23	Transfer to JAI BHAWANI FEED IN	-50000.00
2019-04-18	Transfer to SHIVAM BROTHERS	-39375.00



BANK STATEMENT ANALYSIS

TOP 5 FUND REMITTANCE

2019-05-18	Transfer to AMAN FEED INDUSTRIES	-350000.00
2019-05-03	Transfer to DIN DAYAL DUEI CHAND	-300000.00
2019-05-24	Transfer to AMAN FEED INDUSTRIES	-250000.00
2019-05-03	Transfer to AMAN FEED INDUSTRIES	-170000.00
2019-05-30	Transfer to JAI BHAWANI FEED IN	-50000.00



BANK STATEMENT ANALYSIS

TOP 5 FUND RECEIVED

HDFC Bank, India
C/O ASHU TRADING CO NO 45 NR SOMNATH AND SONS
GRAIN MARKET BATHINDA BATHINDA 151001 PUNJAB INDIA
Account No:- 50200024919753
Account Details from to

Month	Description	Amount
2018-12-28	Cash Deposit	180000.00
2018-12-15	Cash Deposit	157000.00
2018-12-06	Cash Deposit	130000.00
2018-12-10	Cash Deposit	130000.00
2018-12-21	Cash Deposit	120000.00
2019-01-10	Cash Deposit	220000.00
2019-01-28	Cash Deposit	170000.00
2019-01-19	Transfer from GARG ENTERPRISES	136750.00
2019-01-08	Cash Deposit	102000.00
2019-01-16	Cash Deposit	96000.00
2019-02-11	Cash Deposit	160000.00
2019-02-16	Cash Deposit	80000.00
2019-02-04	Cash Deposit	65000.00
2019-02-01	Cash Deposit	60000.00
2019-02-14	Cash Deposit	60000.00
2019-03-28	Cash Deposit	128000.00
2019-03-25	Cash Deposit	120000.00
2019-03-11	Cash Deposit	118000.00
2019-03-15	Cash Deposit	110000.00
2019-03-19	Cash Deposit	100000.00
2019-04-24	Cash Deposit	150000.00
2019-04-23	Cash Deposit	90000.00
2019-04-17	Cash Deposit	75000.00
2019-04-26	Cash Deposit	66000.00
2019-04-03	Cash Deposit	65000.00



BANK STATEMENT ANALYSIS

TOP 5 FUND RECEIVED

2019-05-03	Cash Deposit	300000.00
2019-05-22	Cash Deposit	200000.00
2019-05-14	Cash Deposit	185000.00
2019-05-31	Transfer from DIN DAYAL DULI CHAND	136745.00
2019-05-17	Cash Deposit	136000.00



BANK STATEMENT ANALYSIS

BOUNCED CHEQUE'S DETAILS

HDFC Bank, India
C/O ASHU TRADING CO NO 45 NR SOMNATH AND SONS
GRAIN MARKET BATHINDA BATHINDA 151001 PUNJAB INDIA
Account No:- 50200024919753
Account Details from to

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	2019-01-08		AQB SER CHGS INC GST OCT- DEC2018-MIR1900717466293 (Ref# MIR1900717466293)	-3540.00	Below Min Balance	219607.97
2	2019-01-31		CHQ DEP RET- FUNDS INSUFFICIENT	-10000.00	Bounced O/W Cheque	145738.97



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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