



Prelim Report of MSME Application In-Principle Approved Proposal

MARUDHAR PACKAGING

Application Type - New - Working Capital (Working Capital- New - 3Year ITR-30082019)

Application Code - CW-AWC-85548-625461

Dated: 03/10/2019

Registered Office

No 31 & 32,
Indirapriyadarshani Nagar
Doddanna Industrial Estate Main Road
District: Bengaluru,
Taluka: Bangalore North,
BANGALORE-560058

Email Id:

naveen@marudharpackaging.com

Contact Number: 9886073170

Powered By:



[A FinTech Initiative]



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1. Timeline & Approval Data

Sr.No.	Particulars	Date
1	Date of Proposal	03/10/2019
2	Date of In-Principle Approval	03/10/2019

Sr.No.	Particulars	Details
1	Loan Applied Amount	2,70,00,000
2	In-Principle Total Amount	1,09,68,031
	a) Existing Limit	1,09,68,031
	b) Additional Limit	0
3	ROI (%)	9.15
4	PF (%)	0.35
5	Tenure (Years)	Renewable Annually



2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	Auto and Ancillary	Yes
2.	Loan Amount	1,09,68,031 Rupees	Yes
3.	Geographical Market Focus	BANGALORE	Yes
4.	CGTMSE Coverage	Existing CGTMSE Coverage	Yes
5.	MSME Category	Micro	Yes
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)	22%	Yes
7.	Debt Equity Ratio (2017 - 2018)	0.01 Times	Not Set
8.	Current Ratio (2017 - 2018)	1.34 Times	Yes
9.	Interest Coverage Ratio (2017 - 2018)	-	Yes
10.	TOL/TNW (2017 - 2018)	2.16 Times	Yes
11.	Top Customer Concentration (B2B)	18.47%	Yes
12.	Number of cheque bounced (Last Month)	0	Yes
13.	Number of cheque bounced (Last 6 Month)	0	Yes
14.	Risk Model Score	62	Yes
15.	Age of Establishment	7 Years	Yes
16.	Positive Profitability history	3 Years	Yes
17.	Past Year Turnover	4,29,43,303 Rupees	Yes
18.	Positive Net Worth history	3 Years	Yes
19.	Turnover to Loan Ratio (2017 - 2018)	3.92 Times	Yes
20.	Gross Cash Accruals to loan ratio (2017 - 2018)	0.08 Times	Yes
21.	Minimum Bureau Score - Director/ Partner/ Proprietor	725	Yes
22.	Commercial Bureau - Maximum DPDs (last 12 months)	0 DPDs	Yes
23.	Maximum Drop in turnover allowed	Increase in Current Year turnover compares to Previous Year turnover	Not Set
24.	Utilisation percentage	No limit account found from Commercial Cibil	Not Set
25.	Credit Summation	106.79%	Not Set
26.	Collateral Coverage % (includes only Collateral Security Value)	0%	Not Set



2. PARAMETER CHECK

27.	Debt Service Coverage Ratio (Conservative)	-	Not Set
29.	Minimum Bureau Score - Main Director/ Partner/ Proprietor	725	Yes
30.	Commercial Bureau - Maximum DPDs (last 3 months)	0 DPDs	Yes

Notes:

Parameter	Explanation/Formula
6	(Value of collateral security provided by borrower + Value of CGTMSE coverage available to borrower) / Loan Amount
11	(Total of Invoice Value of Top Customer / Total B2B Sales) * 100
23	% of drop in turnover/sales of current year compares to previous year
24	(Average daily balance available in bank account / Sanctioned limit of account)*100
25	(Monthly average credits of last 6 months bank statements / Monthly average sales as per GST or Self declared sales by borrower)*100
26	Value of collateral security provided by borrower / Loan Amount
27	(Latest year profit before interest, depreciation and tax amount / existing loans obligations of company or firm and directors or partners) * 100



3. PROJECT SNAPSHOT

(a) Basic Details

Industry:	Auto and Ancillary
Establishment Year:	April 2013
Constitution:	Partnership
PAN:	AAXFM8984G
GSTIN (1):	29AAXFM8984G1Z4 (Primary)
Product Description:	Corrugated Boxes

(b) GST Details

Number of Customers:	4124
Top Customer Concentration (B2B):	18.47 %
Projected Sales as per GST (Rs.):	5,48,40,156
Factory Premise:	Owned
Know How:	Specialised Know How
Competition:	Medium
Commercial Operation Date:	-

(c) Partners Background:

Name	RAJULA DEVI	REKHA KOTRIYA	KHUSABOO GUGALIYA
PAN	AGOPD3856D	CFKPK5130A	ARPPG1570M
Address	NO 14/1, 1ST CROSS OPP TO DEVI DARSHAN HOTEL NEAR ANIKETANA KISHORE KENDRA SCHOOL, LAGGERE MAIN ROAD Laggere S.O, Bengaluru, Bangalore North, KARNATAKA, 560058	NO 14/1, 1ST CROSS OPP TO DEVI DARSHAN HOTEL NEAR ANIKETANA KISHORE KENDRA SCHOOL, LAGGERE MAIN ROAD Laggere S.O, Bengaluru, Bangalore North, KARNATAKA, 560058	NO 14/1, 1ST CROSS OPP TO DEVI DARSHAN HOTEL NEAR ANIKETANA KISHORE KENDRA SCHOOL, LAGGERE MAIN ROAD Laggere S.O, Bengaluru, Bangalore North, KARNATAKA, 560058
Mobile No	9886073170	9886073170	9886073170
Date of Birth	27-03-1962	27-06-1986	06-11-1989



3. PROJECT SNAPSHOT

Total Experience	7	7	7
Networth	75,00,000	35,00,000	30,00,000
TransUnion	-1	771	771
Experian	812	-	-
Personal Loan Obligation	53852.25	242416.0	242416.0
Father Name	Ratanchand munoth	Ghevarchand bohra	Amarchand Gugaliya
Educational Status	Matriculate	Graduate (General)	Graduate (General)
Nationality	India	India	India
Visually Impaired	No	No	No
Residence Status	Resident India	Resident India	Resident India

(d) Additional Detail for Main Partners:

Name	RAJULA DEVI
Marital Status	Married
Spouse Name	Babulal Kotriya
Spouse Detail	Employed
No. of Children	3
Owning a House	Tenant
Assessed for Income Tax	Assessed
Have Life Insurance Policy	Yes

(e) MSME Ranking (as per Bureau)

Experian :	EXP-10
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(f) 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)
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3. PROJECT SNAPSHOT

26-01-2019	State Bank of India	Inland Bills Purchased	43,00,000	29,00,000	29,00,000	0	-	-
22-01-2018	State Bank of India	Loan - Commercial Cash Credit	1,20,00,000	87,55,769	87,55,769	87,558	-	-
	Others	Property Loan Commercial	1,09,00,000	1,08,14,028	1,08,14,028	2,42,416	-	-



3. PROJECT SNAPSHOT

(g) Fund Requirement:

Particulars	Details
Facility	Working Capital
Application Type	New
Product Name	Working Capital- New - 3Year ITR-30082019
Loan Amount Approved	1,09,68,031
Promotor's Contribution	30,00,000 (16.67%)
EMI	NA
Rate of Interest (%)	9.15
Purpose	Working Capital

(h) Business Name Comparision

Name as per GST (1)	MARUDHAR PACKAGING
Name as per ITR	MARUDHAR PACKAGING
Name edited by user*	MARUDHAR PACKAGING
Trade Name as per GST (1)	-
Name as per Bank Statement 1	MARUDHAR PACKAGING

NOTE 1: If any of these names differ from his business name, please check his data in detail at branch level.

NOTE 2: *Name edited by borrower at the time of user journey. Name edit functionality is only provided to proprietor concerns only.

4. FINANCIAL DETAILS

A. 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)		
For the Year ended	31-Mar-2018	31-Mar-2017	31-Mar-2016
No of Months	12	12	12
INCOME :			
Gross Sales (Including Indirect Taxes collected on sales)	4,29,43,303	3,33,08,445	3,29,08,630
Less: Indirect Taxes (Indirect Taxes paid on purchases)	54,824	12,000	20,553
Net Sales	4,28,88,479	3,32,96,445	3,28,88,077
EXPENDITURE :			
Increase/Decrease in Stock	-21,92,220	3,684	5,99,162
Raw Material Consumed	2,87,93,737	2,22,57,282	2,18,73,610
Power & Fuel Cost	3,54,565	1,47,540	28,602
Employee Cost	77,45,917	67,44,462	66,69,720
General and Administration Expenses	41,62,815	21,05,721	21,94,454
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	30,61,293	18,87,705	12,94,950
Less: Expenses Capitalised	0	0	0
Total Expenditure	4,19,26,107	3,31,46,394	3,26,60,498
Operating Profit (Excl OI)	9,62,372	1,50,051	2,27,579
Other Income	2,33,388	6,53,130	3,62,441
Operating Profit (EBITDA)	11,95,760	8,03,181	5,90,020
Interest	0	0	0
PBDT	11,95,760	8,03,181	5,90,020
Depreciation	2,82,233	2,97,349	3,27,589
Profit Before Taxation & Exceptional Items	9,13,527	5,05,832	2,62,431
Exceptional Income / Expenses	0	0	0
Profit Before Tax	9,13,527	5,05,832	2,62,431
Provision for Tax	3,37,300	1,63,619	89,589
Other Income (Need to check at the time of Due Diligence)	0	0	0



4. FINANCIAL DETAILS

A. Existing Financials

Profit & Loss Statement			
Profit After Tax	5,76,227	3,42,213	1,72,842
Dividend Pay Out	0	0	0
Equity Dividend %	0	0	0
Earnings Per Share	0	0	0

Balance Sheet -Equities and Liabilities			
Units	(INR)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
EQUITY AND LIABILITIES			
Share Capital	62,03,283	63,19,334	49,64,935
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
Shareholder's Funds	62,03,283	63,19,334	49,64,935
Minority Interest	0	0	0
Secured Loans	0	0	0
Unsecured Loans -Promoters	0	0	0
Unsecured Loans -Others	0	0	0
Deferred Tax Liabilities/ (Assets)	32,211	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	32,211	0	0
Trade Payables	71,06,907	51,53,136	27,47,581
Other Current Liabilities	62,68,828	39,80,967	29,80,597
Short Term Provisions	61,870	34,249	31,882
Total Current Liabilities	1,34,37,605	91,68,352	57,60,060
Other Liabilities (Need to check at the time of Due Diligence)	0	0	0
Total Liabilities	1,96,73,099	1,54,87,686	1,07,24,995



4. FINANCIAL DETAILS

A. Existing Financials

Balance Sheet -Assets			
Units	(INR)		
As on:	31-Mar-2018	31-Mar-2017	31-Mar-2016
Gross Block	18,96,348	21,04,758	22,72,347
Less: Accumulated Depreciation	2,82,233	2,97,349	3,27,589
Less: Impairment of Assets	0	0	0
Net Block	16,14,115	18,07,409	19,44,758
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	28,88,041	6,95,821	6,99,505
Sundry Debtors	1,38,19,457	1,22,06,349	90,81,559
Cash and Bank	10,41,016	5,45,232	-12,75,635
Other Current Assets	10,258	1,14,332	1,09,149
Short Term Loans and Advances	3,00,212	1,18,543	1,23,366
Total Current Assets	1,80,58,984	1,36,80,277	87,37,944
Other Assets (Need to check at the time of Due Diligence)	0	0	0
Total Assets	1,96,73,099	1,54,87,686	1,06,82,702
Book Value	1	1	1



4. FINANCIAL DETAILS

B. Ratio Analysis

Ratio Analysis			
Ratio	31-Mar-2018	31-Mar-2017	31-Mar-2016
EBITDA (%)	2.79	2.41	1.79
PATM (%)	1.34	1.03	0.53
ROCE (%)	19.05	14.24	NA
Asset Turnover(x)	2.18	2.15	3.08
Inventory Turnover (days)	25.14	7.66	7.82
Debtors Turnover(days)	117.61	133.81	100.79
Creditors Turnover (days)	88.99	83.95	45.79
Sales/Working Capital (x)	81.71	84.95	78.06
Net Sales Growth(%)	28.81	1.24	NA
PAT Growth(%)	68.38	97.99	NA
Adjusted Total Debt/Equity(x)	0.01	0.00	0.00
Growth in Debt/ Equity (%)	0.00	0.00	NA
Current Ratio(x)	2.35	2.50	3.56
Current Ratio (As per CMA)	1.34	1.49	1.52
Quick Ratio(x)	1.94	2.37	3.31
Cash Interest Coverage	0.00	0.00	NA
Debt/ EBITDA	0.03	0.00	0.00
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	3.33	2.77	NA
Growth in CFO Margin (%)	20.17	NA	NA



4. FINANCIAL DETAILS

C. Notes to Account

Notes to Account: Profit & Loss Statement

Note 1: Gross Sales

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Domestic Sales	4,29,43,303	3,33,08,445	3,29,08,630
Add	Export Sales	0	0	0
	Total	4,29,43,303	3,33,08,445	3,29,08,630

Note 2: Indirect Taxes

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Indirect Taxes	54,824	12,000	20,553
Add	Other items	0	0	0
	Total	54,824	12,000	20,553

Note 3: Increase/Decrease in Stock

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Op. stocks-in-process	0	0	0
Minus	Cl. stocks-in-process	17,25,027	0	0
Add	Op. Stock of F.G.	6,95,821	6,99,505	12,98,667
Minus	Cl. stock of F.G.	11,63,014	6,95,821	6,99,505
	Total	-21,92,220	3,684	5,99,162

Note 4: Raw Material Consumed

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Raw materials[including stores & other items used in the process of manufacture]	2,87,93,737	2,22,57,282	2,18,73,610
Add	Other spares	0	0	0
	Total	2,87,93,737	2,22,57,282	2,18,73,610

Note 5: Provision for Tax

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Provision for taxes	2,62,796	1,63,619	1,31,882
Add	Provision for Deferred Tax	74,504	0	-42,293
	Total	3,37,300	1,63,619	89,589



4. FINANCIAL DETAILS

C. Notes to Account

Note 6: Share Capital

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Ordinary share capital	62,03,283	63,19,334	49,64,935
Add	Preference shares [redeemable after one year]	0	0	0
	Total	62,03,283	63,19,334	49,64,935

Note 7: Other Reserves & Surplus

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

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Term Loans [excl'd instalments payable within one year] (Unsecured)	0	0	0
Add	Unsecured loans from others	0	0	0
	Total	0	0	0

Note 9: Other Borrowings (including Short Term)

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

Note 10: Other Long Term Liabilities



4. FINANCIAL DETAILS

C. Notes to Account

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

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Advance payment from customers/ deposits from dealers	89,331	0	0
Add	Dividend payable	0	0	0
Add	Other statutory liabilities [due within one year]	86,010	39,80,967	29,80,597
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]	60,93,487	0	0
	Total	62,68,828	39,80,967	29,80,597



Notes to Account: Balance Sheet - Assets

Note 12: Other Investments

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Investments/book debts/advances/deposits which are not Current Assets - Others	0	0	42,293
Add	Deferred receivables [maturity exceeding 1 yr]	0	0	0
Add	Others (Others)	0	0	0
	Total	0	0	42,293

Note 13: Other Non Current Assets

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

Particular		31-Mar-2018	31-Mar-2017	31-Mar-2016
	Receivables other than deferred & exports [incl. bills purchased and discounted by banks]	1,38,19,457	1,22,06,349	90,81,559
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	Total	1,38,19,457	1,22,06,349	90,81,559

Note 15: Other Current Assets

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
Add	Other current assets [specify]DEPB/ DUTY DRAWBACK	10,258	1,14,332	1,09,149



	Total	10,258	1,14,332	1,09,149
Note 16: Short Term Loans and Advances				
	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	3,00,212	1,18,543	1,23,366
	Total	3,00,212	1,18,543	1,23,366



4. (d) ASSESSMENT OF LIMITS

Working Capital - Nayak Committee Method

Assessment based on Nayak Committee Method

Sr. No.	Particulars	Logic	Values
1.	Projected Sales	For 2019-20	5,48,40,156.00
2.	Working Capital Requirement	Margin set by Lenders %	25.00%
3.	Working Capital Limit	Step 1 * Step 2	1,37,10,039.00
4.	Promoters Contribution	As set by Lenders %	20.00%
5.	Total Working Capital Limit	Step 3 - Step 4	1,09,68,031.20
6.	Existing Working Capital Limits	As per Bureau	1,20,00,000.00
7.	Additional Working Capital Limit	Step 5 - Step 6	0.00
8.	Proposed Additional Loan	Entered By Borrower	1,50,00,000.00
9.	Maximum Total limit set by Lender	Total limit set by Lender	5,00,00,000.00
10.	Eligible Total Working Capital Limit	Lower of Step 5 and Step 9	1,09,68,031.20
11.	Eligible Working Capital Limit :		
a)	Existing Working Capital Limit	Lower of Step 6 and Step 10	1,09,68,031.20
b)	Additional Working Capital Limit	Lower of Step 8 and Step 10	0.00
c)	Total Working Capital Limit	Point (a) + Point (b)	1,09,68,031.20

Month on Month Sales for Projected Sales Calculations (Fetched from GSTR3B)

Sr.No	Months	SALES	Source
1	07-2017	31,96,538	From GST
2	08-2017	25,84,884	From GST
3	09-2017	29,06,814	From GST
4	10-2017	37,46,240	From GST
5	11-2017	44,85,846	From GST
6	12-2017	38,71,550	From GST
7	01-2018	47,54,112	From GST
8	02-2018	34,48,507	From GST
9	03-2018	49,18,324	From GST
10	04-2018	42,66,457	From GST
11	05-2018	50,30,873	From GST
12	06-2018	91,67,742	From GST



4. (d) ASSESSMENT OF LIMITS

Working Capital - Nayak Committee Method

13	07-2018	75,87,569	From GST
14	08-2018	80,77,120	From GST
15	09-2018	86,90,604	From GST
16	10-2018	77,71,482	From GST
17	11-2018	67,51,065	From GST
18	12-2018	46,62,763	From GST
19	01-2019	58,83,923	From GST
20	02-2019	47,25,810	From GST
21	03-2019	40,84,916	From GST
22	04-2019	35,99,361	From GST
23	05-2019	44,40,650	From GST
24	06-2019	39,03,352	From GST
25	07-2019	42,94,285	From GST
26	08-2019	47,22,549	From GST
27	09-2019	0	Self Declared
Total		13,15,73,336	-

Steps to Calculate Projected Sales (Historical Method)

Step No.	Computation	Formula	Value
1.	Actual Sales in last 12 Months		5,48,40,156.00
2.	Projected sales declared by borrower	Declared By Borrower	6,00,00,000.00
3.	Final Projected sales	[lower of (1) and (2)]	5,48,40,156.00



5. 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)	>= 50 % and <= 74.99 %	2	4
	Customer/Associate concern availing financial assistance from Banks/FIs (with satisfactory track record) for	<= 1 years	0	4
	Bureau - Transunion Score [Average of promotors]	>= 750 and <= 900	4	4
	Experience In The Business	>= 5 years and <= 8.99years	3	4
	Age	>= 50 years and <= 59.99years	1	5
	No. Of Children	<= 3	2	2
	Owning a House	Tenant	0	5
	Academic Qualification	Matriculate	1	4
	Experience in the Line of Trade	>= 5.01 years	5	5
	Spouse Details	Employed	1	1
	Assessed for Income Tax	Assessed	2	2
	Have Life Insurance Policy	Yes	1	1
Financial Risk	TOL/TNW (including proposed assistance)	>= 5.01	0	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	Specialised Know How	2	2
	Line of Activity	Priority Sector	1	1
	Competition	Medium	2	4
	Factory Premises	Owned	3	3
	Sales show a Rising Trend	Last Three year	5	5
	Years in Business	>= 5 years	5	5



5. RISK SCORING MODEL - (SME e-Smart Score)

Sr. No.	Details	Actual Score	Out Of Score	Weight	Weighted Score	Weighted Out of Score
1	Management Risk Score	22	41	33.33%	22	41
2	Financial Risk Score	5	10	33.33%	5	10
3	Business Risk Score	23	30	33.34%	23	30
	Total	50	81	100.0%	50	81
	Standardized Score	62.0	100.0			

Risk Grading: Highest Safety



6. ASSESSMENT OF CGTMSE LIMITS

Steps	Description	Details	Values
1.	Nature of Entity	Manufacturing/ Service/Trading	Manufacturer
2.	Amount Invested in Plant and Machinery/ Equipments	Amount in Rs.	18,96,348
3.	Status of Borrowers	Micro /Small /Medium	Micro
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	Yes
6.	Whether units located in North East Region (incl. Sikkim)?	Yes/No	No
7.	Whether borrower has availed "CGTMSE" facility?	Yes/No	Yes
8.	Amount of "CGTMSE" coverage availed till date	Amount in Rs.	1,67,00,000
9.	Maximum CGTMSE Coverage Available	Amount in Rs.	33,00,000
10.	Loan Amount Applied For	Amount in Rs.	1,09,68,031
11.	Available CGTMSE Coverage (Amount) (New Loan)	Amount in Rs.	33,00,000
12.	Amount of Collateral	Amount in Rs.	0
13.	Final CGTMSE Coverage (New Loan)	Amount in Rs.	33,00,000
14.	Extent of Guarantee (New Loan)	In % Terms	75.00
15.	Extent of Guarantee (In Amount Terms) (New Loan)	Amount In Rs.	24,75,000
16.	Asset Coverage	In % Terms	22.57



6. ASSESSMENT OF CGTMSE LIMITS

Bank wise CGTMSE Coverage Provided

Sr.No	Bank Name	Guarantee Provided
1	STATE BANK OF INDIA	1,20,00,000
2	STATE BANK OF INDIA	47,00,000



7. MCA Data

Not Applicable



9. GST DATA

1 . GST Data (MARUDHAR PACKAGING) (29AAXFM8984G1Z4)

Key Observation

1. Highest Sales Category	85% (B2B)
2. Gross Margin % (Sales-Purchase / Sales)	12%
3. Customer Concentration (B2B) (Top 5):	46% of Total Sales
4. Supplier Concentration (Top 5):	59% of Total Purchase
5. Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms	
6. Average Sales:	Rs. 56,43,012
7. Median Sales:	Rs. 52,35,587
8. Average Purchase:	Rs. 47,97,409
9. Median Purchase:	Rs. 44,65,511
10. Highest sales are in the month of	06-2018
11. Highest Purchase are in the month of	09-2018
12. Total Credit Note Vs Total Sales is	7% in 05-2019(Highest)
13. Total Debit Note Vs Total Purchase is	0% in 04-2018(Highest)

Overview

Sr.No	Particulars	Details
1.	Total No. of Months	26
2.	Total No. of Customers	4124
3.	Total No. of Suppliers	153
4.	Total Sales (Invoice Value)	14,67,18,309
A.	B2B	12,45,78,916
B.	B2CL	0
C.	B2CS	2,21,39,393
D.	Exports	0
E.	Nil Rated Good	0
F.	Exempted Goods	0
G.	Non GST Outward Supplies	0
5.	Total Purchases	12,95,30,039



9. GST DATA

6.	Difference (Sales Minus Purchase)	1,71,88,270
7.	Margin (%)	12

Top 5 Customers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Sales
1	29AACCB5632N1ZC	BULKLIQUID SOLUTIONS PRIVATE LIMITED	26	2,29,14,550	2,04,59,414	16
2	29AAACH8849M1ZT	HETTICH INDIA LIMITED	24	1,07,53,610	94,45,947	7
3	29AAPCS9575E1ZJ	DELHIVERY PRIVATE LIMITED	8	95,86,377	85,59,265	7
4	36AAPCS9575E1ZO	DELHIVERY PRIVATE LIMITED	6	70,82,567	63,23,719	5
5	29AABCK2145E1ZT	KOHLER INDIA CORPORATION PRIVATE LIMITED	21	64,62,325	57,68,592	4
Total			85	5,67,99,430	5,05,56,938	39

Top 5 Suppliers

Sr.No	GSTIN	Name	Total Invoice	Invoice Value	Taxable Value	% of Purchase
1	29AABCV9918L1ZK	VISHWA KUTUMB PRIVATE LIMITED	179	2,23,62,326	1,99,66,363	17
2	29AAHCM4074C1ZH	B & B TRIPLEWALL CONTAINERS LIMITED	148	1,74,81,456	1,56,08,443	13
3	29AABCR3748J1ZO	RAJSHIL PAPERS PRIVATE LIMITED	91	1,64,33,019	1,46,72,348	13
4	33AAHCM4074C1ZS	B & B TRIPLEWALL CONTAINERS LIMITED	55	1,06,15,628	94,78,239	8
5	29AACCB2151L1ZO	BALAJI MALTS PRIVATE LIMITED	44	99,97,704	89,26,523	8
Total			517	7,68,90,132	6,86,51,915	59

Month Wise Sales

Sr.No	Months	B2B	B2CL	B2CS	Exports	Nil Rated Goods	Exempted Goods	Non GST Outward Supplies	Total
1	07-2017	27,29,523	0	8,93,056	0	0	0	0	36,22,579
2	08-2017	20,90,893	0	9,73,528	0	0	0	0	30,64,421
3	09-2017	21,37,069	0	11,06,619	0	0	0	0	32,43,688



9. GST DATA

4	10-2017	33,86,744	0	8,39,485	0	0	0	0	42,26,229
5	11-2017	41,80,599	0	10,38,702	0	0	0	0	52,19,301
6	12-2017	35,16,365	0	8,54,085	0	0	0	0	43,70,450
7	01-2018	35,25,897	0	9,98,896	0	0	0	0	45,24,792
8	02-2018	30,36,588	0	9,74,355	0	0	0	0	40,10,943
9	03-2018	45,50,457	0	9,97,009	0	0	0	0	55,47,466
10	04-2018	39,74,399	0	8,40,667	0	0	0	0	48,15,066
11	05-2018	46,75,775	0	9,95,461	0	0	0	0	56,71,236
12	06-2018	94,24,123	0	8,88,163	0	0	0	0	1,03,12,287
13	07-2018	75,91,518	0	9,43,582	0	0	0	0	85,35,101
14	08-2018	81,79,163	0	9,12,985	0	0	0	0	90,92,148
15	09-2018	89,73,426	0	7,98,329	0	0	0	0	97,71,755
16	10-2018	76,53,194	0	10,90,262	0	0	0	0	87,43,456
17	11-2018	69,30,504	0	6,58,258	0	0	0	0	75,88,762
18	12-2018	44,54,850	0	7,97,024	0	0	0	0	52,51,874
19	01-2019	47,39,462	0	7,82,085	9,85,000	0	0	0	65,06,547
20	02-2019	46,31,785	0	6,83,677	8,84,115	0	0	0	61,99,577
21	03-2019	38,68,852	0	7,39,055	0	0	0	0	46,07,907
22	04-2019	35,29,504	0	5,39,948	0	0	0	0	40,69,452
23	05-2019	43,15,712	0	6,96,559	0	0	0	0	50,12,271
24	06-2019	37,82,762	0	6,16,058	0	0	0	0	43,98,820
25	07-2019	40,99,341	0	7,46,145	0	0	0	0	48,45,486
26	08-2019	46,00,411	0	7,35,401	0	0	0	0	53,35,812
Total		12,45,78,916	0	2,21,39,393	0	0	0	0	

Month Wise Purchase

Sr.No	Months	B2B	Total
1	07-2017	33,32,628	33,32,628
2	08-2017	22,45,595	22,45,595
3	09-2017	24,07,046	24,07,046
4	10-2017	37,29,971	37,29,971
5	11-2017	20,02,847	20,02,847
6	12-2017	43,21,907	43,21,907
7	01-2018	48,59,232	48,59,232



9. GST DATA

8	02-2018	36,75,476	36,75,476
9	03-2018	44,65,511	44,65,511
10	04-2018	39,20,588	39,20,588
11	05-2018	46,41,705	46,41,705
12	06-2018	86,64,772	86,64,772
13	07-2018	73,85,281	73,85,281
14	08-2018	69,18,126	69,18,126
15	09-2018	98,18,900	98,18,900
16	10-2018	83,87,555	83,87,555
17	11-2018	58,81,946	58,81,946
18	12-2018	62,68,179	62,68,179
19	01-2019	49,52,767	49,52,767
20	02-2019	41,18,524	41,18,524
21	03-2019	42,39,505	42,39,505
22	04-2019	31,98,957	31,98,957
23	05-2019	36,61,108	36,61,108
24	06-2019	60,80,431	60,80,431
25	07-2019	40,60,910	40,60,910
26	08-2019	49,23,214	49,23,214
27	09-2019	13,67,357	13,67,357
Total		12,95,30,039	

Credit/Debit Note Info.

Sr.No	Months	Credit Note	Sales	Debit Note	Purchase	Total
1	09-2017	209	32,43,688			209
2	10-2017	3,599	42,26,229	600	37,29,971	4,199
3	11-2017	44	52,19,301			44
4	12-2017	2,00,936	43,70,450			2,00,936
5	01-2018	491	45,24,792			491
6	02-2018	10,681	40,10,943			10,681
7	03-2018	10,682	55,47,466			10,682
8	04-2018	4,780	48,15,066	800	39,20,588	5,580
9	05-2018	255	56,71,236			255
10	07-2018	274	85,35,101			274



9. GST DATA

11	08-2018	123	90,92,148			123
12	09-2018	1,65,315	97,71,755			1,65,315
13	10-2018	319	87,43,456			319
14	12-2018	335	52,51,874			335
15	01-2019	220	65,06,547			220
16	02-2019	1,938	61,99,577			1,938
17	04-2019	1,17,988	40,69,452			1,17,988
18	05-2019	3,43,711	50,12,271			3,43,711
19	07-2019	213	48,45,486			213
20	08-2019	1,737	53,35,812			1,737
Total		8,63,849	11,49,92,649	1,400	76,50,560	

Inward Supply Description

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



10. Cross Comparison (GST, IT Return, Bank Statement)

GST Sales Vs. Bank Receipts

Months	Bank statement Receipts	GST sales	Receipts to sales %
03-2019	63,02,589	40,84,916	154 %
04-2019	34,02,257	35,99,361	95 %
05-2019	27,27,355	44,40,650	61 %
06-2019	67,17,756	39,03,352	172 %
07-2019	39,72,026	42,94,285	92 %
08-2019	61,58,777	47,22,549	130 %
Total	2,92,80,759	2,50,45,113	116.91 %

Annual Sales Comparison: GST Vs. IT Return

Year	GST Sales Total	ITR Sales	GST to ITR %
2018-2019	7,67,00,324	4,29,43,303	178.61 %
Total	7,67,00,324	4,29,43,303	179 %

GST Purchase Vs. Bank Receipts

Months	Bank statement Payments	GST Purchase	Payments To purchase %
03-2019	83,23,128	42,39,505	196 %
04-2019	36,43,387	31,98,957	114 %
05-2019	56,09,592	36,61,108	153 %
06-2019	67,65,679	60,80,431	111 %
07-2019	52,35,788	40,60,910	129 %
08-2019	53,24,852	49,23,214	108 %
Total	3,49,02,426	2,61,64,125	133 %

Annual Purchase Comparison: GST Vs. IT Return

Year	GST Purchase	ITR Purchase	GST to ITR %
2018-2019	7,51,97,849	2,87,93,737	38.29 %
Total	7,51,97,849	2,87,93,737	261 %



11. Related Party Transaction

No Related Party Transactions have been reported by the MSME. You may verify the same at Branch.



12. FRAUD DETECTION

Hunter Analysis

NOTE : Hunter is a tool to check if the borrower company / concern has defaulted any loan / involved in any fraudulent activities in the past. Also the same check is being performed for all directors / partners

Hunter Analysis	
Particulars	Details
Hunter Score	-
Risk Band	-
Overall Status	Clear - No Fraud History Detected

Main Promoter / Applicant Name

Sr No	Name
1	RAJULA DEVI

Co Promoter / Joint Applicant Name

Sr No	Name
1	REKHA KOTRIYA
2	KHUSABOO GUGALIYA

Fraud Description	
Sr No	Status
No Record Found	

References

Fraud Description Status	
Non Clear	It indicates Fraud History Detected. So, request you to follow proper Due Diligence before final Sanction.
Clear	It indicates Proposal is clear subject to proper Due Diligence before final sanction



13. BANK STATEMENT ANALYSIS

A. Month Wise Details

State Bank of India, India

No 31 and 32 IP Nagar Doddanna Industrial Estate Main Road Bangalore 560058 bangalore Karnataka-560058

Account No:- 38086131760

Account Details from Mar-19 to Aug-19

Description	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19
Total No. of Credit Transactions	48	37	42	63	64	69
Total Amount of Credit Transactions	63,02,589	34,02,256	27,27,355	67,17,755	39,72,025	61,58,777
Total No. of Debit Transactions	44	44	37	42	32	39
Total Amount of Debit Transactions	83,23,128	36,43,386	56,09,591	67,65,679	52,35,787	53,24,852
Total No. of Cash Deposits	0	0	0	0	0	1
Total Amount of Cash Deposits	0	0	0	0	0	1,000
Total No. of Cash Withdrawals	1	0	0	0	0	0
Total Amount of Cash Withdrawals	9,00,000	0	0	0	0	0
Total No. of Cheque Deposits	0	5	4	15	6	8



13. BANK STATEMENT ANALYSIS

A. Month Wise Details

Description	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19
Total Amount of Cheque Deposits	0	6,70,596	3,91,535	6,88,208	5,33,791	7,29,278
Total No. of Cheque Issues	14	27	14	13	5	10
Total Amount of Cheque Issues	26,38,939	19,33,069	7,04,710	3,54,166	69,567	1,15,471
Total No. of Inward Cheque Bounces	0	0	0	0	0	0
Total No. of Outward Cheque Bounces	0	0	0	1	0	0
Min EOD Balance	-59,09,172	-64,79,115	-86,16,509	-86,29,914	-1,13,30,258	-1,12,61,997
Max EOD Balance	-22,47,374	-48,23,649	-57,82,289	-48,60,510	-83,47,577	-80,98,957
Average EOD Balance	-42,97,993	-58,52,709	-73,02,344	-77,11,345	-96,53,923	-1,00,27,202



13. BANK STATEMENT ANALYSIS

B. Top 5 Fund Remittance

State Bank of India, India
No 31 and 32 IP Nagar Doddanna Industrial Estate Main Road Bangalore 560058 bangalore Karnataka-560058
Account No:- 38086131760
Account Details from Mar-19 to Aug-19

Date	Description	Category	Amount
11-03-2019	TO TRANSFER-INB RTGS UTR NO: SBINR12019031100018476-Vishwa Kutumb Pvt Ltd (Ref# RTGS INB: CRA3781099 TRANSFER TO 4599111044305 / Vishwa Kutumb Pvt Ltd)	Transfer to Vishwa Kutumb Pvt Ltd	-9,25,088
05-03-2019	CASH CHEQUE-KAMalesh-190240 (Ref# / 190240)	Transfer to KAMALESH	-9,00,000
14-03-2019	CASH CHEQUE-SELF-190241 (Ref# / 190241)	Cash Withdrawal	-9,00,000
25-03-2019	TO TRANSFER-INB RTGS UTR NO: SBINR12019032500002544-FedEx Express Transportation and Su (Ref# RTGS INB: CRA3994570 TRANSFER TO 4599108044309 / FedEx Express Transportation and Su)	Transfer to FedEx Express Transportation...	-7,97,552
12-03-2019	TO TRANSFER-INB RTGS UTR NO: SBINR12019031200014224-SUSHEN PAPER PVT LTD (Ref# RTGS INB: CRA3781824 TRANSFER TO 4599110044305 / SUSHEN PAPER PVT LTD)	Transfer to SUSHEN PAPER PVT Ltd	-7,40,900
15-04-2019	CHQ TRANSFER594471 (Ref# / 594471)	Transfer out	-6,38,513
20-04-2019	TO TRANSFER-INB RTGS UTR NO: SBINR12019042000004557-Vishwa Kutumb Pvt Ltd (Ref# RTGS INB: CRA4407425 TRANSFER TO 4599112044304 / Vishwa Kutumb Pvt Ltd)	Transfer to Vishwa Kutumb Pvt Ltd	-4,85,716
10-04-2019	CHQ TRANSFER594466 (Ref# / 594466)	Transfer out	-3,35,236
02-04-2019	TO TRANSFER-INB NEFT UTR NO: SBIN119092693405-Vishwa Kutumb Pvt Ltd (Ref# NEFT INB: CNAAQABCZ9 TRANSFER TO 3199302044302 / Vishwa Kutumb Pvt Ltd)	Transfer to Vishwa Kutumb Pvt Ltd	-3,17,443
29-04-2019	TO TRANSFER-INB NEFT UTR NO: SBIN319119586599-Muralidhar and Naveena Associates (Ref# NEFT INB: CNAAQOZJB6 TRANSFER TO 3199302044302 / Muralidhar and Naveena Associates)	Transfer to Muralidhar and Naveena Assoc...	-1,81,892



13. BANK STATEMENT ANALYSIS

B. Top 5 Fund Remittance

16-05-2019	TO TRANSFER-INB RTGS UTR NO: SBINR12019051600075243-SUSHEN PAPER PVT LTD (Ref# RTGS INB: CRA4791484 TRANSFER TO 4599109044308 / SUSHEN PAPER PVT LTD)	Transfer to SUSHEN PAPER PVT Ltd	-11,76,505
14-05-2019	TO TRANSFER-INB NEFT UTR NO: SBIN519134881736-Vishwa Kutumb Pvt Ltd (Ref# NEFT INB: CNAAQXYSE2 TRANSFER TO 3199302044302 / Vishwa Kutumb Pvt Ltd)	Transfer to Vishwa Kutumb Pvt Ltd	-7,66,579
20-05-2019	TO TRANSFER-INB RTGS UTR NO: SBINR12019052000078342-FedEx Express Transportation and Su (Ref# RTGS INB: CRA4841460 TRANSFER TO 4599108044309 / FedEx Express Transportation and Su)	Transfer to FedEx Express Transportation...	-5,50,473
09-05-2019	CASH CHEQUE- KAMALESH-594492 (Ref# / 594492)	Transfer to KAMALESH	-5,00,000
16-05-2019	TO TRANSFER-INB RTGS UTR NO: SBINR12019051600074638-SREE BHASKAR TRADING (Ref# RTGS INB: CRA4791514 TRANSFER TO 4599110044305 / SREE BHASKAR TRADING)	Transfer to SREE BHASKAR TRADING	-3,82,996
01-06-2019	TO TRANSFER-INB RTGS UTR NO: SBINR12019060100083233-Vishwa Kutumb Pvt Ltd (Ref# RTGS INB: CRA5030828 TRANSFER TO 4599110044305 / Vishwa Kutumb Pvt Ltd)	Transfer to Vishwa Kutumb Pvt Ltd	-8,30,706
19-06-2019	TO TRANSFER-INB RTGS UTR NO: SBINR12019061900134435-Vishwa Kutumb Pvt Ltd (Ref# RTGS INB: CRA5291114 TRANSFER TO 4599113044303 / Vishwa Kutumb Pvt Ltd)	Transfer to Vishwa Kutumb Pvt Ltd	-6,68,389
04-06-2019	TO TRANSFER-INB RTGS UTR NO: SBINR12019060400074975-Paragon Poly Films Pvt Ltd (Ref# RTGS INB: CRA5063792 TRANSFER TO 4599112044304 / Paragon Poly Films Pvt Ltd)	Transfer to Paragon Poly Films Pvt Ltd	-6,15,791
19-06-2019	TO TRANSFER-INB RTGS UTR NO: SBINR12019061900133638-Vishwa Kutumb Pvt Ltd (Ref# RTGS INB: CRA5291194 TRANSFER TO 4599110044305 / Vishwa Kutumb Pvt Ltd)	Transfer to Vishwa Kutumb Pvt Ltd	-6,00,011
06-06-2019	TO TRANSFER-INB RTGS UTR NO: SBINR12019060600004078-SREE MEENAKSHI TRADING (Ref# RTGS INB: CRA5073770 TRANSFER TO 4599109044308 / SREE MEENAKSHI TRADING)	Transfer to SREE MEENAKSHI TRADING	-4,48,135
10-07-2019	TO TRANSFER-INB RTGS UTR NO: SBINR12019071000113890-SUSHEN PAPER PVT LTD (Ref# RTGS INB: CRA5609495 TRANSFER TO 4599113044303 / SUSHEN PAPER PVT LTD)	Transfer to SUSHEN PAPER PVT Ltd	-10,89,268
12-07-2019	TO TRANSFER-INB RTGS UTR NO: SBINR12019071200083518-Vishwa Kutumb Pvt Ltd (Ref# RTGS INB: CRA5640951 TRANSFER TO 4599110044305 / Vishwa Kutumb Pvt Ltd)	Transfer to Vishwa Kutumb Pvt Ltd	-8,13,599



13. BANK STATEMENT ANALYSIS

B. Top 5 Fund Remittance

10-07-2019	TO TRANSFER-INB RTGS UTR NO: SBINR12019071000114228-SREE BHASKAR TRADING (Ref# RTGS INB: CRA5609508 TRANSFER TO 4599113044303 / SREE BHASKAR TRADING)	Transfer to SREE BHASKAR TRADING	-6,38,777
22-07-2019	TO TRANSFER-INB RTGS UTR NO: SBINR12019072200065035-FedEx Express Transportation and Su (Ref# RTGS INB: CRA5768536 TRANSFER TO 99827044308 / FedEx Express Transportation and Su)	Transfer to FedEx Express Transportation...	-5,47,327
02-07-2019	TO TRANSFER-INB RTGS UTR NO: SBINR12019070200067532-BIMAL CORPORATION (Ref# RTGS INB: CRA5481312 TRANSFER TO 4599112044304 / BIMAL CORPORATION)	Transfer to BIMAL CORPORATION	-3,93,250
03-08-2019	TO TRANSFER-INB NEFT UTR NO: SBIN219215507792-Vishwa Kutumb Pvt Ltd (Ref# NEFT INB: CNAASSDDG2 TRANSFER TO 3199302044302 / Vishwa Kutumb Pvt Ltd)	Transfer to Vishwa Kutumb Pvt Ltd	-9,91,480
17-08-2019	TO TRANSFER-INB RTGS UTR NO: SBINR12019081700001058-Vishwa Kutumb Pvt Ltd (Ref# RTGS INB: CRA6138839 TRANSFER TO 99827044308 / Vishwa Kutumb Pvt Ltd)	Transfer to Vishwa Kutumb Pvt Ltd	-6,67,942
17-08-2019	TO TRANSFER-INB RTGS UTR NO: SBINR12019081700038965-SREE BHASKAR TRADING (Ref# RTGS INB: CRA6149324 TRANSFER TO 4599108044309 / SREE BHASKAR TRADING)	Transfer to SREE BHASKAR TRADING	-6,52,894
17-08-2019	TO TRANSFER-INB RTGS UTR NO: SBINR12019081700038764-SUSHEN PAPER PVT LTD (Ref# RTGS INB: CRA6146387 TRANSFER TO 4599109044308 / SUSHEN PAPER PVT LTD)	Transfer to SUSHEN PAPER PVT Ltd	-5,25,323
28-08-2019	TO TRANSFER-INB RTGS UTR NO: SBINR12019082800006030-Vishwa Kutumb Pvt Ltd (Ref# RTGS INB: CRA6300833 TRANSFER TO 4599109044308 / Vishwa Kutumb Pvt Ltd)	Transfer to Vishwa Kutumb Pvt Ltd	-4,92,647



13. BANK STATEMENT ANALYSIS

C. Top 5 Fund Received

State Bank of India, India
No 31 and 32 IP Nagar Doddanna Industrial Estate Main Road Bangalore 560058 bangalore Karnataka-560058
Account No:- 38086131760
Account Details from Mar-19 to Aug-19

Date	Description	Category	Amount
07-03-2019	BY TRANSFER-NEFT*UTIB0000560*AXIC190664000429*MARUDHAR PACKAGI- (Ref# TRANSFER FROM 3199678044303 /)	Transfer from MARUDHAR PACKAGI	8,00,000
02-03-2019	BY TRANSFER-RTGS UTR NO: UTIBR52019030200669138-MARUDHAR PACKAGING (Ref# TRANSFER FROM 3199860044304 / MARUDHAR PACKAGING)	Transfer from MARUDHAR PACKAGING	7,00,000
16-03-2019	BY TRANSFER-RTGS UTR NO: UTIBR52019031600624817-MARUDHAR PACKAGING (Ref# TRANSFER FROM 3199859044307 / MARUDHAR PACKAGING)	Transfer from MARUDHAR PACKAGING	5,00,000
18-03-2019	BY TRANSFER-NEFT*CITI0000004*CITIN19940540852*ESSILOR INDIA PR- (Ref# TRANSFER FROM 3199424044303 /)	Transfer from ESSILOR INDIA PR	4,83,460
08-03-2019	BY TRANSFER-RTGS UTR NO: UTIBR52019030800616254-MARUDHAR PACKAGING (Ref# TRANSFER FROM 3199856044300 / MARUDHAR PACKAGING)	Transfer from MARUDHAR PACKAGING	4,00,000
30-04-2019	BY TRANSFER-RTGS UTR NO: UTIBR52019043000644671-MARUDHAR PACKAGING (Ref# TRANSFER FROM 3199860044304 / MARUDHAR PACKAGING)	Transfer from MARUDHAR PACKAGING	4,50,000
06-04-2019	BY TRANSFER-NEFT*UTIB0000560*AXIC190964642677*MARUDHAR PACKAGI- (Ref# TRANSFER FROM 3199675044306 /)	Transfer from MARUDHAR PACKAGI	3,00,000
15-04-2019	BY TRANSFER-NEFT*DEUT0797BGL*190415060GN03344*AMAZON PAY IND P- (Ref# TRANSFER FROM 3199424044303 /)	Transfer from AMAZON PAY IND P	2,77,096
20-04-2019	BY TRANSFER-NEFT*DEUT0797BGL*190420660GN01743*AMAZON PAY IND P- (Ref# TRANSFER FROM 3199420044306 /)	Transfer from AMAZON PAY IND P	2,75,417
05-04-2019	BY TRANSFER-NEFT*PUNB0095300*PUNBH19095627771*SUMAN FABICATION- (Ref# TRANSFER FROM 3199424044303 /)	Transfer from SUMAN FABICATION	2,72,940



13. BANK STATEMENT ANALYSIS

C. Top 5 Fund Received

15-05-2019	BY TRANSFER-RTGS UTR NO: UTIBR52019051500615679-MARUDHAR PACKAGING (Ref# TRANSFER FROM 3199856044300 / MARUDHAR PACKAGING)	Transfer from MARUDHAR PACKAGING	4,00,000
18-05-2019	BY TRANSFER-NEFT*DEUT0797BGL*190518092GN02542*AMAZON PAY IND P- (Ref# TRANSFER FROM 3199678044303 /)	Transfer from AMAZON PAY IND P	3,84,738
04-05-2019	BY TRANSFER-NEFT*DEUT0797BGL*190504155GN00078*AMAZON PAY IND P- (Ref# TRANSFER FROM 3199411044308 /)	Transfer from AMAZON PAY IND P	2,94,589
27-05-2019	BY TRANSFER-NEFT*DEUT0797BGL*190527084GN01642*AMAZON PAY IND P- (Ref# TRANSFER FROM 3199411044308 /)	Transfer from AMAZON PAY IND P	2,67,076
22-05-2019	BY CLEARING / CHEQUE-HON BY CLEARING-832063 (Ref# / 832063)	Transfer in	2,62,635
03-06-2019	BY TRANSFER-0505319BC000116601602000000026TF90216313011- (Ref# TRANSFER FROM 38482580625 MARUDHAR PACKAGING /)	Transfer from MARUDHAR PACKAGING	32,23,896
18-06-2019	BY TRANSFER-RTGS UTR NO: UTIBR52019061800686341-MARUDHAR PACKAGING (Ref# TRANSFER FROM 3199860044304 / MARUDHAR PACKAGING)	Transfer from MARUDHAR PACKAGING	4,00,000
01-06-2019	BY TRANSFER-NEFT*DEUT0797BGL*190601059GN01249*AMAZON PAY IND P- (Ref# TRANSFER FROM 3199416044303 /)	Transfer from AMAZON PAY IND P	3,59,688
01-06-2019	BY TRANSFER-NEFT*UTIB0000560*AXIC191523365134*MARUDHAR PACKAGI- (Ref# TRANSFER FROM 3199415044304 /)	Transfer from MARUDHAR PACKAGI	3,00,000
19-06-2019	BY TRANSFER-NEFT*CITI0000004*CITIN19988912624*ESSILOR INDIA PR- (Ref# TRANSFER FROM 3199410044308 /)	Transfer from ESSILOR INDIA PR	2,84,872
17-07-2019	BY TRANSFER-NEFT*UTIB0000560*AXIC191989172839*MARUDHAR PACKAGI- (Ref# TRANSFER FROM 3199418044301 /)	Transfer from MARUDHAR PACKAGI	10,00,000
29-07-2019	BY TRANSFER-NEFT*DEUT0797BGL*190729061GN03051*AMAZON PAY IND P- (Ref# TRANSFER FROM 3199411044308 /)	Transfer from AMAZON PAY IND P	3,56,403
15-07-2019	BY TRANSFER-NEFT*DEUT0797BGL*190715096GN04270*AMAZON PAY IND P- (Ref# TRANSFER FROM 3199420044306 /)	Transfer from AMAZON PAY IND P	2,46,406
20-07-2019	BY TRANSFER-NEFT*DEUT0797BGL*190720060GN04128*AMAZON PAY IND P- (Ref# TRANSFER FROM 3199681044308 /)	Transfer from AMAZON PAY IND P	2,43,858



13. BANK STATEMENT ANALYSIS

C. Top 5 Fund Received

15-07-2019	BY CLEARING / CHEQUE-HON BY CLEARING-830102 (Ref# / 830102)	Transfer in	2,36,309
27-08-2019	BY TRANSFER-0505319BC000189701602000000026TF90216313011- (Ref# TRANSFER FROM 38482580625 MARUDHAR PACKAGING /)	Transfer from MARUDHAR PACKAGING	29,00,000
13-08-2019	BY TRANSFER-NEFT*DEUT0797BGL*190813094GN01328*AMAZON PAY IND P- (Ref# TRANSFER FROM 3199683044306 /)	Transfer from AMAZON PAY IND P	3,13,094
31-08-2019	BY TRANSFER-NEFT*DEUT0797BGL*190831061GN02474*AMAZON PAY IND P- (Ref# TRANSFER FROM 3199413044306 /)	Transfer from AMAZON PAY IND P	2,83,799
13-08-2019	BY CLEARING / CHEQUE-HON BY CLEARING CHQ 122045 MICR 400039002-122045 (Ref# / 122045)	Transfer in	2,45,368
03-08-2019	BY TRANSFER-NEFT*DEUT0797BGL*190803210GN03977*AMAZON PAY IND P- (Ref# TRANSFER FROM 3199677044304 /)	Transfer from AMAZON PAY IND P	2,42,107



13. BANK STATEMENT ANALYSIS

D. Bounced Cheque's Details

State Bank of India, India
No 31 and 32 IP Nagar Doddanna Industrial Estate Main Road Bangalore 560058 bangalore Karnataka-560058
Account No:- 38086131760
Account Details from Mar-19 to Aug-19

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
1	16-05-2019	-	BY TRANSFER-RTGSR UTR NO: SBINR12019051600073825-//SBIN201905161000073825// A C03 - Reject Incorrect (Ref# TRANSFER FROM 3199859044307 / //SBIN201905161000073825//AC03 - Reject Incorrect)	3,61,206	Bounced I/W Payment	-65,34,976
2	14-06-2019	-	BY TRANSFER- NEFTRRSBIN219165239892(14-06-19)INVALID A/C NUMBER- (Ref# TRANSFER FROM 3199304030249 /)	47,082	Bounced I/W Payment	-84,05,488
3	25-06-2019	-	OUT-CHQ RETURN-02Exceeds arrangementn not legible / correctfieldr-	-81,536	Bounced O/W Cheque	-81,79,892



14. 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
CARO	Company Auditor's Report Order
B2B	Business to Business
B2CL	Business to Consumers - Large



14. List of Abbreviations

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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