



# **Prelim Report of MSME Application**

## **Offline Proposal**

**SURESH KUMAR SO BANARSI DASS**

**Dated: 17/01/2020**

### **Registered Office**

VPO PANCHHAT,  
VPO. PACHHATA  
TEHSIL PHAGWARA  
District: Kapurthala,  
Taluka: Phagwara,  
Phagwara-144408

### **Email Id:**

sureshkumargugu@gmail.com

**Contact Number:** 9592434952

### **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
<b>5</b>	<b>GST Data</b>
<b>6</b>	<b>Cross Comparison (GST, IT Return, Bank Statement)</b>
<b>7</b>	<b>Related Party Transaction</b>
<b>8</b>	<b>Fraud Detection</b>
<b>9</b>	<b>Other Directorship</b>
<b>10</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
<b>11</b>	<b>List of Abbreviations</b>



## 1. Timeline

Sr.No.	Particulars	Date
1	Date of Proposal	<b>17/01/2020</b>
2	Date of In-Eligible	<b>17/01/2020</b>



## 2. PARAMETER CHECK

Sr.No.	Parameters	Details	Matched Status
1.	Industry (Sector & Sub-Sector)	<b>Food and Beverages</b>	-
2.	Loan Amount	<b>- Rupees</b>	-
3.	Geographical Market Focus	<b>Phagwara</b>	-
4.	CGTMSE Coverage		-
5.	MSME Category		-
6.	Asset Coverage % (including CGTMSE coverage and Collateral Security value)		-
7.	Debt Equity Ratio (2018 - 2019)		-
8.	Current Ratio (2018 - 2019)		-
9.	Interest Coverage Ratio (2018 - 2019)		-
10.	TOL/TNW (2018 - 2019)		-
11.	Top Customer Concentration (B2B)	<b>0.45%</b>	-
12.	Number of cheque bounced (Last Month)	<b>0</b>	-
13.	Number of cheque bounced (Last 6 Month)	<b>0</b>	-
14.	Risk Model Score		-
15.	Age of Establishment	<b>3 Years</b>	-
16.	Positive Profitability history		-
17.	Past Year Turnover		-
18.	Positive Net Worth history		-
19.	Turnover to Loan Ratio (2018 - 2019)		-
20.	Gross Cash Accruals to loan ratio (2018 - 2019)		-
21.	Minimum Bureau Score - Director/ Partner/ Proprietor	<b>763</b>	-
22.	Commercial Bureau - Maximum DPDs (last 12 months)	<b>0 DPDs</b>	-
23.	Maximum Drop in turnover allowed		-
24.	Utilisation percentage	<b>No limit account found from Commercial Cibil</b>	-
25.	Credit Summation	<b>2.38%</b>	-
26.	Collateral Coverage % (includes only Collateral Security Value)		-



## 2. PARAMETER CHECK

27.	Debt Service Coverage Ratio (Conservative)		-
29.	Minimum Bureau Score - Main Director/ Partner/ Proprietor	<b>763</b>	-
30.	Commercial Bureau - Maximum DPDs (last 3 months)	<b>0 DPDs</b>	-

### 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:	Food and Beverages
Establishment Year:	May 1965
Constitution:	Sole Proprietorship
PAN:	CGPPK4921D
GSTIN:	NOT APPLICABLE
Product Description:	KARYANA ITEMS

#### (b) GST Details

Number of Customers:	146
Top Customer Concentration (B2B):	0.45 %
Projected Sales (Rs.) (Self Declared):	
Factory Premise:	Owned
Know How:	Common Knowledge
Competition:	Medium
Commercial Operation Date:	-

**Following are the reasons for the receipts in the bank statement is quite low as against firm / company's monthly sales.**

- Receipt of most of my Sales is through Cash

#### (c) Proprietors Background:

Name	MR SURESH KUMAR
PAN	CGPPK4921D
Address	- VPO. PACHHATA TEHSIL PHAGWARA Panchhat S.O, Kapurthala, Phagwara, PUNJAB, 144408
Mobile No	9876260405
Date of Birth	30-05-1965



### 3. Project Snapshot

Total Experience	18
Networth	14,68,700
TransUnion	763
Experian	-
Personal Obligation	0.0
Father Name	BANARSI DASS
Educational Status	Matriculate
Nationality	India
Visually Impaired	No
Residence Status	Resident India

#### (d) Additional Detail for Main Proprietors:

Name	MR SURESH KUMAR
Marital Status	Married
Spouse Name	WIFE
Spouse Detail	Not Employed
No. of Children	2
Owning a House	Home Owner
Assessed for Income Tax	Assessed
Have Life Insurance Policy	Yes

#### (e) MSME Ranking (as per Bureau)

MSME Ranking :	Not Found
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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

15-03-2004	Oriental Bank of Commerce India	Kisan Credit Card	25,000	24,226		121		-
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### 3. Project Snapshot

**(g) Fund Requirement:**

Particulars	Details
Facility	Working Capital
Loan Amount Applied	1,00,000
Promotor's Contribution	1,00,000 (50.00%)
Purpose	Working Capital

**(h) Business Name Comparision**

Name as per GST (1)	-
Name as per ITR	SURESH KUMAR
Name edited by user*	SURESH KUMAR SO BANARSI DASS
Name as per Bank Statement	SURESH KUMAR SO BANARSI DASS

**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. Financials Details

### (a) Existing Financials

Profit & Loss Statement			
Units	(INR)		
For the Year ended	31-Mar-2019	31-Mar-2018	31-Mar-2017
No of Months	12	12	12
<b>INCOME :</b>			
Gross Sales (Including Indirect Taxes collected on sales)	14,68,700	9,96,800	0
Less: Indirect Taxes (Indirect Taxes paid on purchases)	0	0	0
<b>Net Sales</b>	<b>14,68,700</b>	<b>9,96,800</b>	<b>0</b>
<b>EXPENDITURE :</b>			
Increase/Decrease in Stock	0	0	0
Raw Material Consumed	0	0	0
Power & Fuel Cost	0	0	0
Employee Cost	0	0	0
General and Administration Expenses	0	0	0
Selling and Distribution Expenses	0	0	0
Miscellaneous Expenses	0	0	0
Less: Expenses Capitalised	0	0	0
<b>Total Expenditure</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Operating Profit (Excl OI)</b>	<b>14,68,700</b>	<b>9,96,800</b>	<b>0</b>
Other Income	0	0	0
<b>Operating Profit (EBITDA)</b>	<b>14,68,700</b>	<b>9,96,800</b>	<b>0</b>
Interest	0	0	0
<b>PBDT</b>	<b>14,68,700</b>	<b>9,96,800</b>	<b>0</b>
Depreciation	0	0	0
<b>Profit Before Taxation &amp; Exceptional Items</b>	<b>14,68,700</b>	<b>9,96,800</b>	<b>0</b>
Exceptional Income / Expenses	0	0	0
<b>Profit Before Tax</b>	<b>14,68,700</b>	<b>9,96,800</b>	<b>0</b>
Provision for Tax	0	0	0
<b>Other Income (Need to check at the time of Due Diligence)</b>	<b>-11,40,460</b>	<b>-7,04,360</b>	<b>0</b>

## 4. Financials Details

### (a) Existing Financials

Profit & Loss Statement			
<b>Profit After Tax</b>	3,28,240	2,92,440	0
Dividend Pay Out	0	0	0
<b>Equity Dividend %</b>	0	0	0
<b>Earnings Per Share</b>	0.0	0.0	0.0

Balance Sheet -Equities and Liabilities			
Units	(INR)		
<b>As on:</b>	<b>31-Mar-2019</b>	<b>31-Mar-2018</b>	<b>31-Mar-2017</b>
<b>EQUITY AND LIABILITIES</b>			
Share Capital	0	0	0
Share Warrants & Outstandings	0	0	0
Revaluation Reserve	0	0	0
Other Reserves & Surplus	0	0	0
<b>Shareholder's Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>
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)	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>	<b>0</b>	<b>0</b>	<b>0</b>
Trade Payables	0	0	0
Other Current Liabilities	0	0	0
Short Term Provisions	0	0	0
<b>Total Current Liabilities</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Other Liabilities</b> (Need to check at the time of Due Diligence)	<b>0</b>	<b>0</b>	<b>0</b>

## 4. Financials Details

### (a) Existing Financials

Balance Sheet -Equities and Liabilities			
<b>Total Liabilities</b>	0	0	0
Balance Sheet -Assets			
Units	(INR)		
<b>As on:</b>	<b>31-Mar-2019</b>	<b>31-Mar-2018</b>	<b>31-Mar-2017</b>
Gross Block	0	0	0
Less: Accumulated Depreciation	0	0	0
Less: Impairment of Assets	0	0	0
<b>Net Block</b>	<b>0</b>	<b>0</b>	<b>0</b>
Capital Work in Progress	0	0	0
Intangible assets under development	0	0	0
Pre-operative Expenses pending	0	0	0
Assets in transit	0	0	0
Investment in Subsidiaries/ Associates	0	0	0
Other Investments	0	0	0
Long Term Loans & Advances	0	0	0
Other Non Current Assets	0	0	0
<b>Total Non-Current Assets</b>	<b>0</b>	<b>0</b>	<b>0</b>
Inventories	0	0	0
Sundry Debtors	0	0	0
Cash and Bank	36,200	36,200	0
Other Current Assets	0	0	0
Short Term Loans and Advances	0	0	0
<b>Total Current Assets</b>	<b>36,200</b>	<b>36,200</b>	<b>0</b>
<b>Other Assets</b> (Need to check at the time of Due Diligence)	0	0	0
<b>Total Assets</b>	<b>36,200</b>	<b>36,200</b>	<b>0</b>
<b>Book Value</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

## 4. Financial Details

### (b) Ratio Analysis

Ratio Analysis			
Ratio	31-Mar-2019	31-Mar-2018	31-Mar-2017
EBITDA (%)	100.00	100.00	0.00
PATM (%)	22.35	29.34	0.00
ROCE (%)	#	#	NA
Asset Turnover(x)	40.57	27.54	0.00
Inventory Turnover (days)	0.00	0.00	0.00
Debtors Turnover(days)	0.00	0.00	0.00
Creditors Turnover (days)	0.00	0.00	0.00
Sales/Working Capital (x)	0.00	0.00	0.00
Net Sales Growth(%)	47.34	-100.00	NA
PAT Growth(%)	12.24	-100.00	NA
Adjusted Total Debt/Equity(x)	0.00	0.00	0.00
Growth in Debt/ Equity (%)	0.00	0.00	NA
Current Ratio(x)	0.00	0.00	0.00
Current Ratio (As per CMA)	0.00	0.00	0.00
Quick Ratio(x)	0.00	0.00	0.00
Interest Coverage	0.00	0.00	0.00
Debt/ EBITDA	0.00	0.00	0.00
Free Reserves/ Equity	0.00	0.00	0.00
CFO Margin	100.00	100.00	NA
Growth in CFO Margin (%)	0.00	NA	NA

## 4. Financial Details

### (c) Notes to Account

#### Notes to Account: Profit & Loss Statement

##### Note 1: Gross Sales

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Domestic Sales	14,68,700	9,96,800	0
Add	Export Sales	0	0	0
	<b>Total</b>	14,68,700	9,96,800	0

##### Note 2: Indirect Taxes

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Excise Duty	0	0	0
Add	Other items	0	0	0
	<b>Total</b>	0	0	0

##### Note 3: Increase/Decrease in Stock

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Op. stocks-in-process	0	0	0
Minus	Cl. stocks-in-process	0	0	0
Add	Op.Stock of F.G.	0	0	0
Minus	Cl. stock of F.G.	0	0	0
	<b>Total</b>	0	0	0

##### Note 4: Raw Material Consumed

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Raw materials[including stores & other items used in the process of manufacture]	0	0	0
Add	Other spares	0	0	0
	<b>Total</b>	0	0	0

##### Note 5: Provision for Tax

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Provision for taxes	0	0	0
Add	Provision for Deferred Tax	0	0	0

## 4. Financial Details

### (c) Notes to Account

	<b>Total</b>	0	0	0
<b>Note 6: Share Capital</b>				
	<b>Particular</b>	<b>31-Mar-2019</b>	<b>31-Mar-2018</b>	<b>31-Mar-2017</b>
	Ordinary share capital	0	0	0
Add	Preference shares [redeemable after one year]	0	0	0
	<b>Total</b>	0	0	0
<b>Note 7: Other Reserves &amp; Surplus</b>				
	<b>Particular</b>	<b>31-Mar-2019</b>	<b>31-Mar-2018</b>	<b>31-Mar-2017</b>
	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
<b>Note 8: Unsecured Loans -Others</b>				
	<b>Particular</b>	<b>31-Mar-2019</b>	<b>31-Mar-2018</b>	<b>31-Mar-2017</b>
	Term Loans [excl'd instalments payable within one year] (Unsecured)	0	0	0
Add	Unsecured loans from others	0	0	0
	<b>Total</b>	0	0	0
<b>Note 9: Other Borrowings (including Short Term)</b>				
	<b>Particular</b>	<b>31-Mar-2019</b>	<b>31-Mar-2018</b>	<b>31-Mar-2017</b>
	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

## 4. Financial Details

### (c) Notes to Account

#### Note 10: Other Long Term Liabilities

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	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

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Advance payment from customers/ deposits from dealers	0	0	0
Add	Dividend payable	0	0	0
Add	Other statutory liabilities [due within one year]	0	0	0
Add	Deposits/Instalments of term loans/DPGs/Debentures, etc. [payable within one year]	0	0	0
Add	Other Current Liabilities & Provisions[due within 1 year]	0	0	0
	<b>Total</b>	0	0	0



**Notes to Account: Balance Sheet - Assets**

**Note 12: Other Investments**

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	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**

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	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**

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	Receivables other than deferred & exports [incl'd. bills purchased and discounted by banks]	0	0	0
Add	Export receivables[including bills purchased and discounted by banks]	0	0	0
	<b>Total</b>	0	0	0

**Note 15: Other Current Assets**

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	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	0	0	0
	<b>Total</b>	0	0	0

**Note 16: Short Term Loans and Advances**

Particular		31-Mar-2019	31-Mar-2018	31-Mar-2017
	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

## 5. GST Data

### Month on Month wise sales details manual filled by borrower

Months	Details
11 - 2019	1,90,000.00
05 - 2019	1,93,500.00
12 - 2018	1,75,602.00
06 - 2019	1,91,000.00
01 - 2019	1,75,410.00
04 - 2019	1,85,100.00
03 - 2019	1,84,211.00
02 - 2019	1,83,100.00
07 - 2019	1,90,500.00
08 - 2019	1,94,000.00
10 - 2019	1,85,000.00
09 - 2019	1,93,000.00

**NOTE : I/we am/are not required to fill GST return as my/our sales are below limit required to get GST registration.**



## 6. Cross Comparison (GST, IT Return, Bank Statement)

### GST Sales Vs. Bank Receipts

Months	Bank statement Receipts	GST sales	Receipts to sales %
No Record Found			

### Annual Sales Comparison: GST Vs. IT Return

Year	GST Sales Total	ITR Sales	GST to ITR %
No Record Found			

### GST Purchase Vs. Fund Remittance.

Months	Bank statement Payments	GST Purchase	Payments To purchase %
No Record Found			

### Annual Purchase Comparison: GST Vs. IT Return

Year	GST Purchase	ITR Purchase	GST to ITR %
No Record Found			



## **7. Related Party Transaction**

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

## 8. 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

Particulars	Details
No Records Found	

Fraud Description	
Sr No	Status
No Record Found	



## **9. Other Directorship**

**SURESH KUMAR**

**No Record Found**

## 10. Bank Statement Analysis

### (a) Month Wise Details

**Oriental Bank of Commerce India**  
**Account No:- 00652150006700**  
**Account Details from Jul 2019 to Dec 2019**

Description	Jul 2019	Aug 2019	Sep 2019	Oct 2019	Nov 2019	Dec 2019
Total No. of Credit Transactions	2	2	1	3	1	1
Total Amount of Credit Transactions	1,757	239	81	24,255	155	164
Total No. of Debit Transactions	3	2	1	4	0	0
Total Amount of Debit Transactions	17	1,20,000	30,000	23,017	0	0
Total No. of Cash Deposits	0	0	0	0	0	0
Total Amount of Cash Deposits	0	0	0	0	0	0
Total No. of Cash Withdrawals	0	2	1	1	0	0
Total Amount of Cash Withdrawals	0	1,20,000	30,000	23,000	0	0
Total No. of Cheque Deposits	0	0	0	0	0	0



## 10. Bank Statement Analysis

### (a) Month Wise Details

Description	Jul 2019	Aug 2019	Sep 2019	Oct 2019	Nov 2019	Dec 2019
Total Amount of Cheque Deposits	0	0	0	0	0	0
Total No. of Cheque Issues	0	0	0	0	0	0
Total Amount of Cheque Issues	0	0	0	0	0	0
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	1,50,618	32,338	2,338	2,420	3,657	3,813
Max EOD Balance	1,52,115	1,52,098	32,338	3,657	3,813	3,977
Average EOD Balance	1,51,722	1,21,228	3,368	3,352	3,683	3,818

## 10. Bank Statement Analysis

### (b) Top 5 Fund Remittance

**Oriental Bank of Commerce India**  
**Account No:- 00652150006700**  
**Account Details from Jul 2019 to Dec 2019**

Month	Description	Category	Amount
Jul-2019	SMS CHARGES from 01- 04-2019 to 30-06-2019	Bank Charges	-15
Jul-2019	CGST TAX	Tax	-1
Jul-2019	SGST TAX	Tax	-1
Aug-2019	CASH WITHDRAWAL	Cash Withdrawal	-1,00,000
Aug-2019	CASH WITHDRAWAL	Cash Withdrawal	-20,000
Sep-2019	CASH WITHDRAWAL	Cash Withdrawal	-30,000
Oct-2019	CASH WITHDRAWAL	Cash Withdrawal	-23,000
Oct-2019	SMS CHARGES from 01- 07-2019 to 30-09-2019	Bank Charges	-15
Oct-2019	CGST TAX	Tax	-1
Oct-2019	SGST TAX	Tax	-1

## 10. Bank Statement Analysis

### (c) Top 5 Fund Received

**Oriental Bank of Commerce India**  
**Account No:- 00652150006700**  
**Account Details from Jul 2019 to Dec 2019**

Month	Description	Category	Amount
Jul-2019	00652150006700:Int.Pd:01 -04-2019 to 30-06-2019	Interest	1,497
Jul-2019	APBS-BIOC Ref No504779785/593006264 9241	Transfer In	260
Aug-2019	APBS-BIOC Ref No506371316/691408297 5731	Transfer In	165
Aug-2019	APBS-BIOC Ref No507499852/792508293 6207	Transfer In	74
Sep-2019	APBS-BIOC Ref No509031813/491909207 6210	Transfer In	81
Oct-2019	RATHORE TRADERS	Transfer In	23,346
Oct-2019	00652150006700:Int.Pd:01 -07-2019 to 30-09-2019	Interest	822
Oct-2019	APBS-BIOC Ref No511355795/693010207 1444	Transfer In	87
Nov-2019	APBS-BIOC Ref No513139242/292511254 4299	Transfer In	155
Dec-2019	APBS-BIOC Ref No515163689/591225697 2390	Transfer In	164

## **10. Bank Statement Analysis**

### **(c) Top 5 Fund Received**

## 10. Bank Statement Analysis

### (d) Bounced Cheque's Details

**Oriental Bank of Commerce India**  
**Account No:- 00652150006700**  
**Account Details from Jul 2019 to Dec 2019**

Sr. No.	Date	Cheque No.	Description	Amount	Category	Balance
No records found						

## 11. 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

## 11. 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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