

BORROWER BANK STATEMENT SUMMARY

Applicant: Shakti Engineering Works
Entity Type: Proprietorship
Account Period Reviewed: Apr 2023 – Mar 2024
Bank: Private Sector Bank (India)

1. Account Overview

- Primary operating current account
 - Account active for 6+ years
 - No cheque returns reported
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2. Monthly Average Bank Credits

Month	Total Credits (₹)
Apr	21,40,000
May	22,10,000
Jun	20,90,000
Jul	19,80,000
Aug	19,30,000
Sep	18,90,000
Oct	18,20,000
Nov	17,60,000
Dec	17,10,000
Jan	16,80,000
Feb	16,40,000
Mar	16,10,000

Average Monthly Bank Credits: ₹18,55,000

Trend: Gradual decline over last 6–8 months

3. Cash Flow Observations

- 5 instances of month-end balances below ₹50,000

- **No overdraft usage**
 - **Increased supplier payments in last 2 quarters**
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4. Existing Loan Obligations

- **Term Loan EMI: ₹4,90,000 per month**
- **Vehicle Loan EMI: ₹65,000 per month**

Total Monthly EMI: ₹5,55,000

(~30% of average monthly bank credits)

5. Observations

- **Cash flows adequate but weakening**
- **EMI obligations within acceptable range**
- **Declining trend requires monitoring**