

AI – based MSME Evaluation FAME Report

Date of report printing

27-April-2024/10:54:34

Entity under Evaluation

FINAGG TECHNOLOGIES PRIVATE LIMITED

Requester ID

FAMER20241110000003

GSTIN

09AADC8429L1Z4

Business FAME Analysis Report

◆ Profile Details

Entity under Evaluation	FINAGG TECHNOLOGIES PRIVATE LIMITED
GST NO	09AADCF8429L1Z4
Processed Date/Time	27-April-2024/14:00:12
Application ID	FAME20240927112477
Requester ID	FAMER2024092712189
Source of Application	FinAGG.AI

◆ Entity Information

Legal Name of the Business	FINAGG TECHNOLOGIES PRIVATE LIMITED
Trade Name of the Business	FINAGG TECHNOLOGIES PRIVATE LIMITED
Name of the Key Promoter	Pawan
Constitution	Private Limited
GST Registered Business Address	C 1,SECTOR 16,Noida,Uttar Pradesh-201301
GST Aggregated Turnover	₹24,11,48,440.33
PAN of the ENTITY	AADCF8429L
Date of incorporation	2021-02-21
GST Number (s)	09AADCF8429L1Z4
Udyam Number	UDYAM-DL-02-0000143
Mobile Number of Promoter	*****60380
Email ID	*****@gmail.com

◆ GSTIN Associated with the Business

S.No	Name of the State	GST NO
01	UTTAR PRADESH	09AADC8429L1Z4
02	Karnataka	29AADC8429L1ZX
03	Telangana	36AADC8429L1Z2

Note: *All the GSTIN associated with this PAN number

◆ Bank Details of the Entity

Bank Name	Account Number	IFSC Code	Type of Account OD/CC/SA/CA	Bank Branch Address
HDFC Bank	*****20000825544	*****004918	OD	JANA SMALL FINANCE BANK,SHOP NO.5,GROUND FLOOR,BLOCK N,SECTOR18,NOIDA,UTTAR PRADESH 201301
Kotak Mahindra	*****657456	*****07466	CC	Shalimar, New Delhi 20003
Kotak Mahindra	*****645656	*****07454	SA	Shalimar, New Delhi 20003

◆ **Credit Bureau Information of the Entity EXPERIAN (Commercial)**

Bureau Type	Commercial
Member Since	2024-07-01 20:44:50
Score	CMR-2
Overdue Amount	₹1,38,898.00
Total Outstanding Loan Amount	₹27,10,443.00
No of Active Loans	19

◆ **Credit Bureau Information of the Entity EXPERIAN (Consumer)**

Partners/ Promoters	Bureau Type	Member Since	Score	Overdue Amount	Total Outstanding Loan Amount	No of Active Loans
Pawan	Consumer	2024-05-02 20:44:50	800	₹1,00,898	₹15,10,443.00	4
Komal	Consumer	2024-07-03 20:44:50	750	₹60,898	₹18,10,443.00	10

◆ Compliance

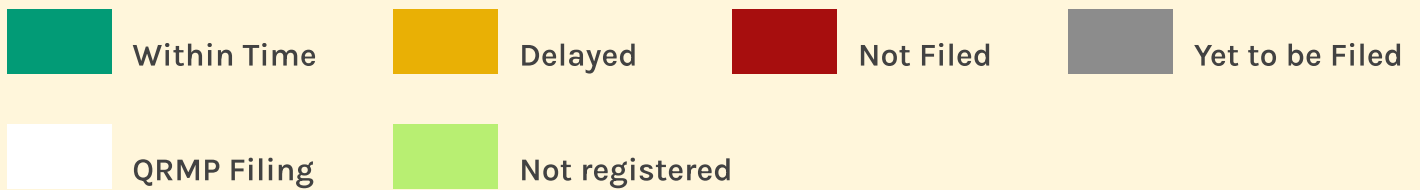
(TTM - Aug'23 to Jul'24)



GSTR1

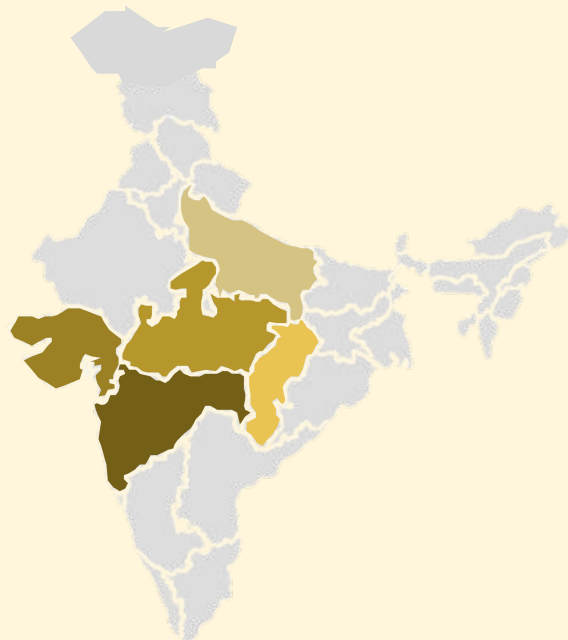
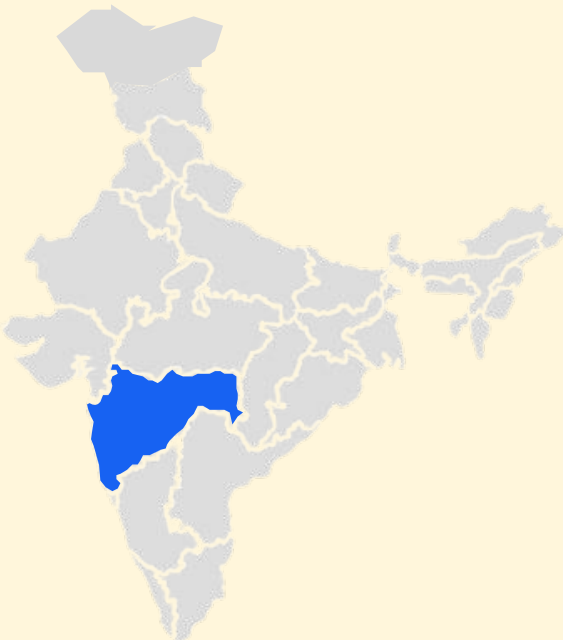


GSTR 3B

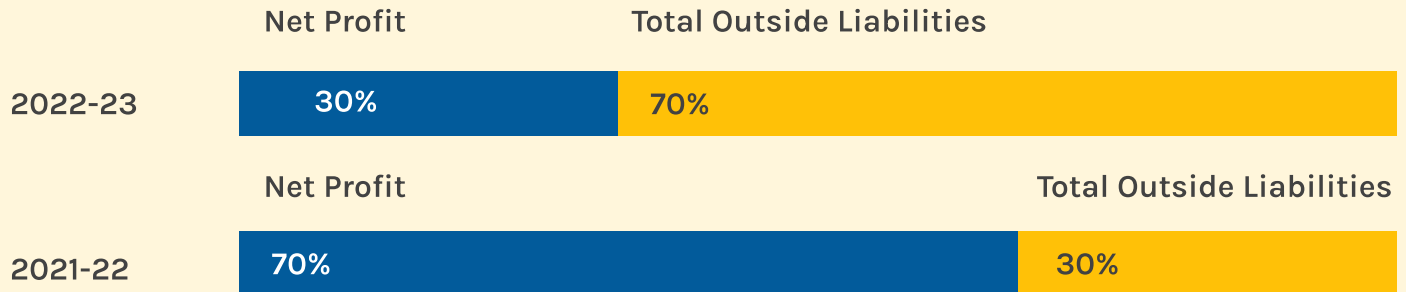


State Registered

Sales Exposure (TTM - Aug'23 to Jul'24)



◆ **Income Tax Return of the Entity (last 2 years report)**



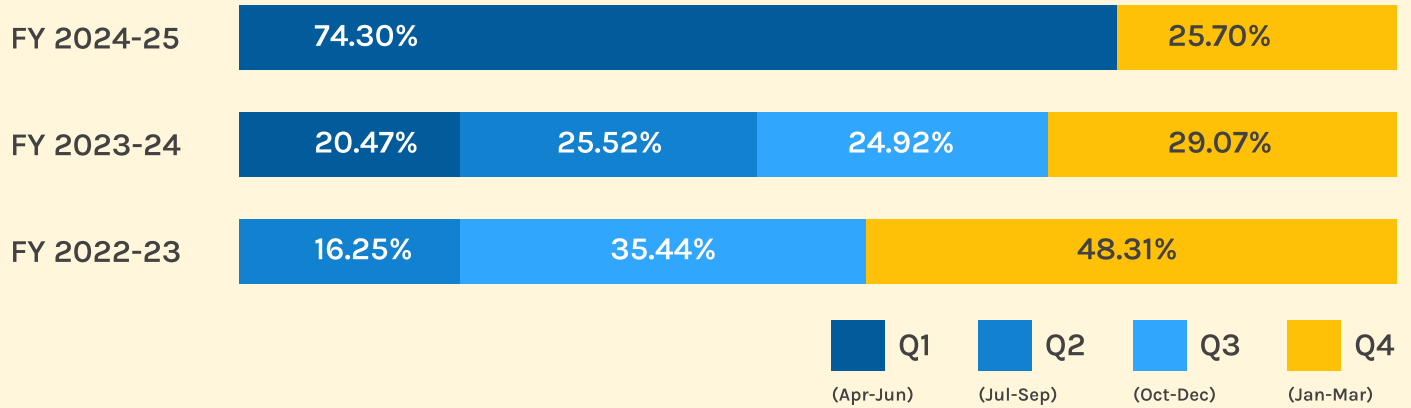
Financial Year	2022-2023	2021-2022
Assessment Year	2023-2024	2022-2023
ITR Type	ITR-6	ITR-6
Net Profit (Rs.)	₹8,92,067.00/-	₹20,83,685.00/-
Current Ratio (Times)	7.00	3.60
Total Outside Liabilities	₹3,93,73,634.00/-	₹1,90,93,124.00/-
Total Net Worth	₹0.0/-	₹0.0/-

◆ **GST Information (Trailing 12 months)**

Type of Business	Supplier of Services, Recipient of Goods or Services, Office / Sale Office
Date of GST Registration	2021-02-21
GST Tax-Payer Type	Regular

◆ SALES DATA(GSTRI)

Quarter Wise Sales



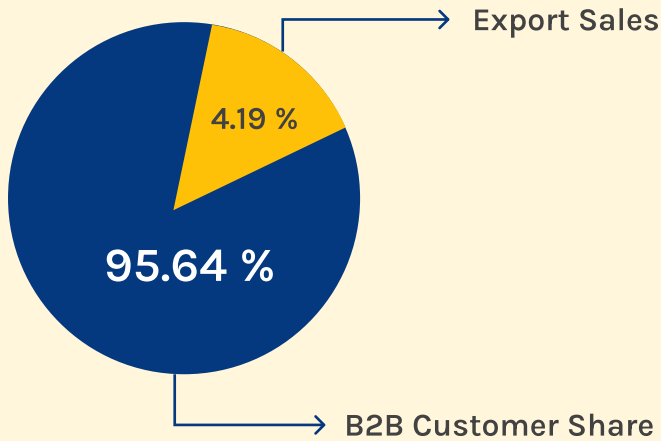
Business Overview - Sales

*INR Lakhs

Financial Year		External Invoice Count	External Invoice Value	External Taxable Value	External Tax Payable	Advances	Internal supplies - Taxable values	GSTR3B Sales
2024-25	Q1	952	921.49	773.08	148.23	0.00	0.00	762.13
	Q2	339	323.71	267.45	56.22	0.00	0.00	267.45
	Total	1291	1,245.2	1,040.53	204.44	0.00	0.00	1,029.59
2023-24	Q1	459	632.25	525.93	105.91	0.00	0.00	525.93
	Q2	690	782.83	655.7	126.92	0.00	0.00	655.76
	Q3	1031	767.87	640.92	126.83	0.00	0.00	640.92
	Q4	1093	894.72	746.86	147.72	0.00	0.00	5,474.46
	Total	3273	3,077.68	2,569.41	507.39	0.00	0.00	7,297.07
2022-23	Q2	287	260.72	215.95	44.72	0.00	0.00	183.98
	Q3	283	564.4	470.96	93.09	0.00	0.00	470.96
	Q4	515	770.66	641.87	129.33	0.00	0.00	641.87
	Total	1085	1,595.77	1,328.77	267.15	0.00	0.00	1,296.8

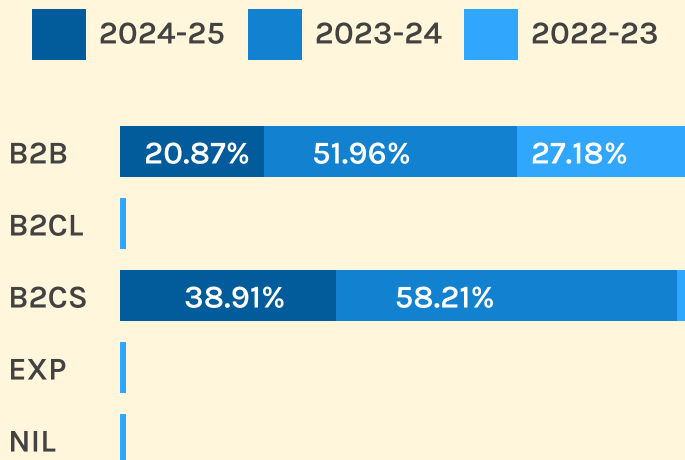
* Disclaimer: All calculated values above exclude internal transactions.

◆ Sales Information



Total Sales (₹)	₹24,11,48,440.33 /-
Total No. of Customers B2B	930
B2B Customer Share	95.64 % of Total Sales
Top 5 Customers Concentration	69.50 % of Total Sales
Top 5 Geographical Concentration	96.02 % of Total Sales
Export Sales	4.19 % of Total Sales

◆ Category Wise Sales



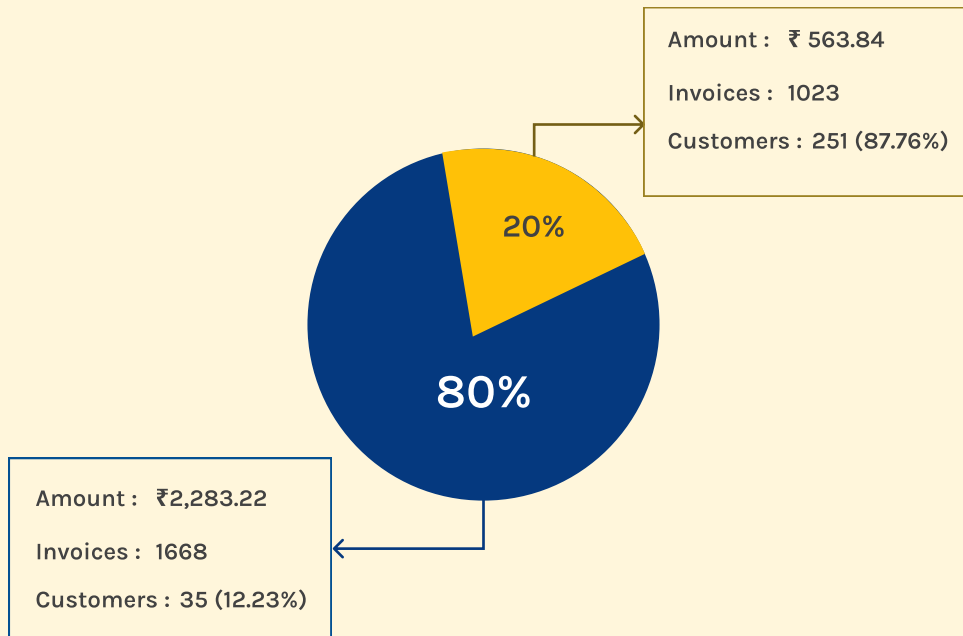
*INR Lakhs

	2024-25	2023-24	2022-23
B2B	1,018.92	2,537.08	1,327.17
B2CL	0.00	0.00	0.00
B2CS	21.61	32.33	1.6
EXP	0.00	0.00	0.00
* NIL	0.00	0.00	0.00

*NIL - Includes Exempted, Non GST and NIL

◆ Pareto Analysis of Domestic Customers (Sales)

(TTM - Aug'23 to Jul'24)



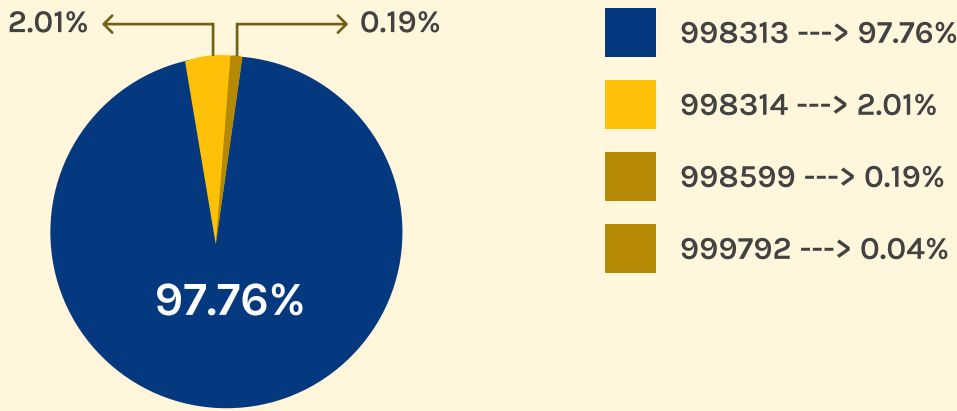
(TTM - Aug'23 to Jul'24)

*INR Lakhs

Customer Name/PAN	Invoice Counts	Taxable Value	% of B2B Sales	% of Total Sales
Dusklina Infrastructures Private Limited/AAFCD320 5L	141	631.82	22.19	21.78
P VENKAT/AASPP335 8A	262	228.14	8.01	7.87
R R CONSTRUCTIONS AND INFRASTRUCTURE INDIA PRIVATE LIMITED/AADCR673 5R	91	138.55	4.87	4.78
SWAONILRAVINDRA DIYEWAR/BOXPD05 04E	109	133.14	4.68	4.59
FUTURE LIGHTING SOLUTIONS PVT. LTD./AADCF9889L	35	101.8	3.58	3.51

Note: *Match Found with Related party

◆ **HSN/SAC Codes** (TTM - Aug'23 to Jul'24)



◆ **HSN/SAC Codes**

(TTM - Aug'23 to Jul'24)

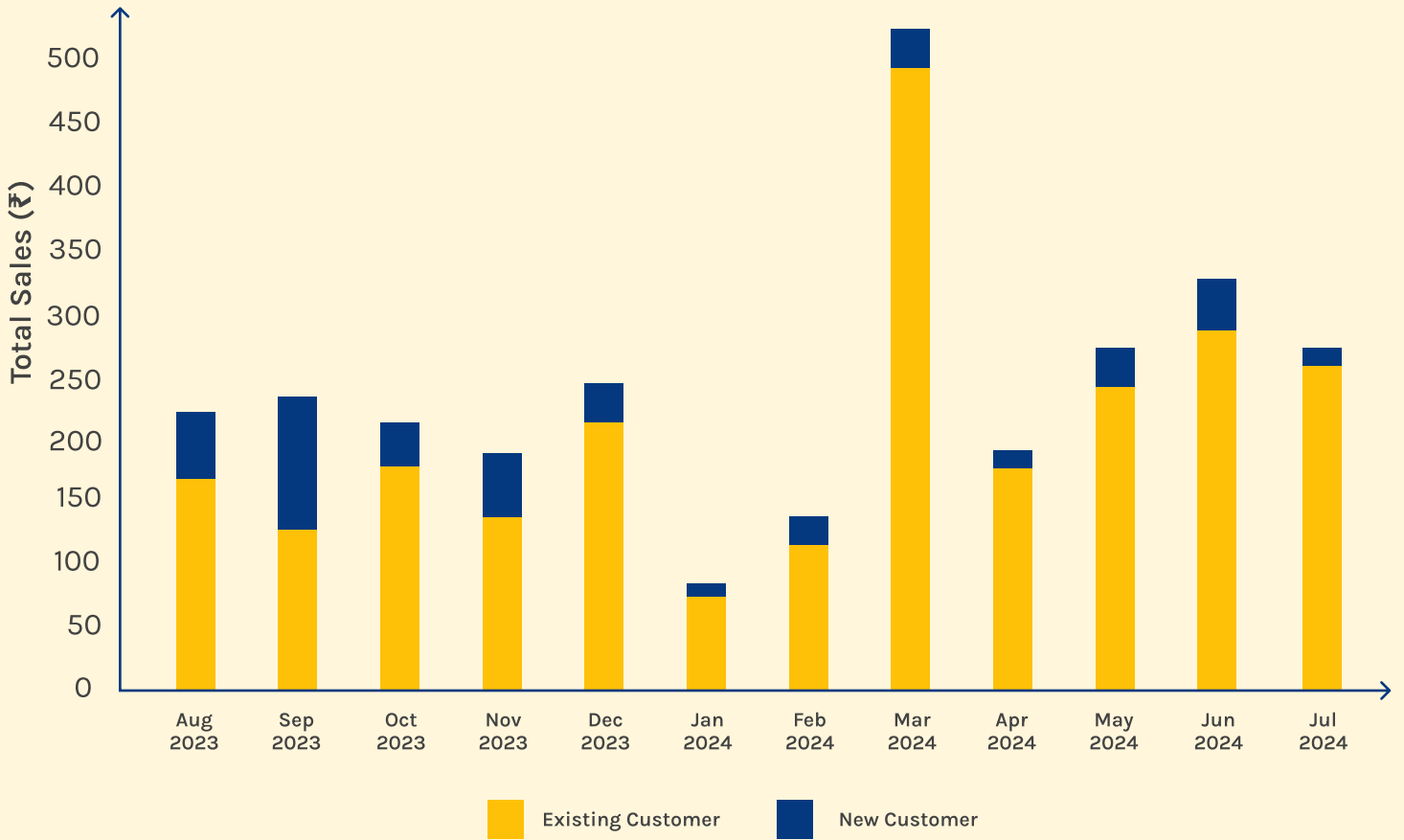
*INR Lakhs

HSN / SAC Code	UQC	Goods Quantity	Taxable Value	Chapter	Description
998313	NA	0	1,566.57	ALL SERVICES	INFORMATION TECHNOLOGY (IT) CONSULTING AND SUPPORT...
998314	NA	0	32.15	ALL SERVICES	INFORMATION TECHNOLOGY (IT) DESIGN AND DEVELOPMENT...
998599	NA	0	3.01	ALL SERVICES	OTHER SUPPORT SERVICES N.E.C.
999792	NA	0	0.59	ALL SERVICES	AGREEING TO DO AN ACT

Note: UQC - Unique Quantity Code, Goods Quantity in Lakhs

Existing Sales vs New Sales

(TTM - Aug'23 to Jul'24)



◆ Existing Sales vs New Sales

(TTM - Aug'23 to Jul'24)

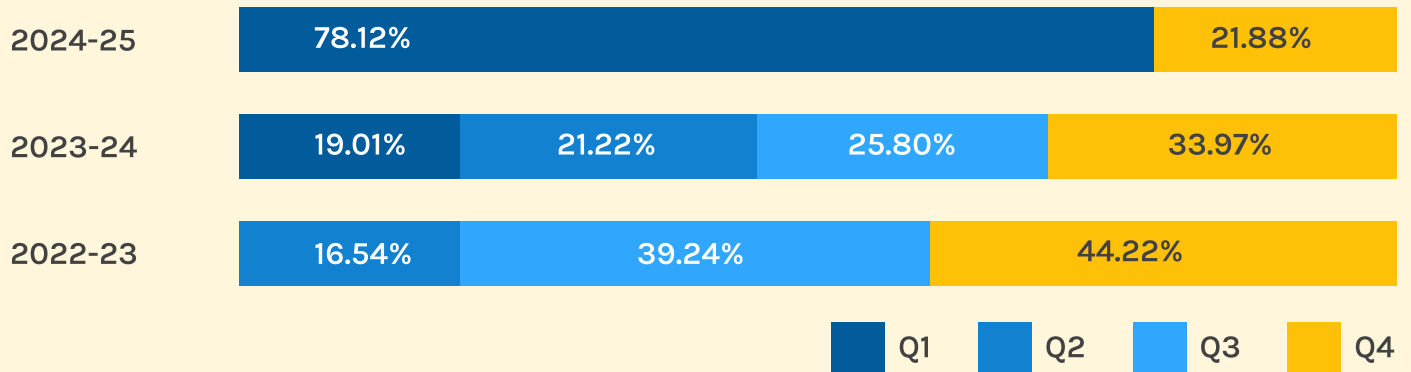
*INR Lakhs

Month	Count of Existing Customers	Existing Customer Sales	Count of New Customers	New Customer Sales	% of New Customers - Sales Contribution
Aug'23	14	176.27	42	51.21	22.51
Sep'23	39	143.38	33	98.4	40.7
Oct'23	52	159.85	25	48.88	23.42
Nov'23	61	125.46	17	62.54	33.27
Dec'23	70	201.6	16	33.48	14.24
Jan'24	49	70.00	17	9.87	12.36
Feb'24	59	103.12	20	25.54	19.85
Mar'24	70	458.61	24	59.92	11.56
Apr'24	60	158.01	12	16.92	9.67
May'24	54	226.61	11	16.31	6.71
Jun'24	62	275.78	17	62.96	18.59
Jul'24	66	253.46	15	8.87	3.38

*Note: The B2B counterparties from Aug'21 to Jul'23 are compared to the latest trailing months.

◆ PURCHASES DATA(GSTR2B)

Quarter Wise Purchases



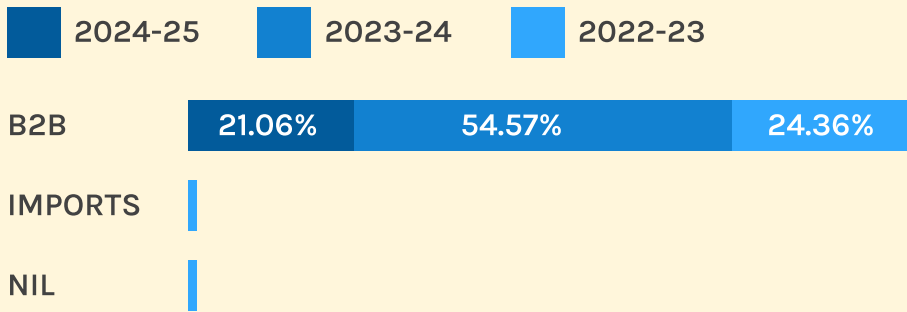
Business Overview - Purchases

*INR Lakhs

Financial Year		External Invoice Counts	External Invoice Value	External Taxable Value	External ITC Reported by Supplier	ITC Claimed by Customer	Internal Purchases – Tax able Value	Internal ITC Reported by Suppliers
2024-25	Q1	952	921.49	773.08	168.35	162.96	0.00	0.00
	Q2	339	323.71	267.45	49.22	65.87	0.00	0.00
	Total	1291	1,245.2	1,040.53	217.58	228.83	0.00	0.00
2023-24	Q1	459	632.25	525.93	107.52	105.03	0.00	0.00
	Q2	690	782.83	655.7	119.9	125.09	0.00	0.00
	Q3	1031	767.87	640.92	143.48	138.35	0.00	0.00
	Q4	1093	894.72	746.86	190.92	185.38	0.00	0.00
	Total	3273	3,077.68	2,569.41	561.81	553.85	0.00	0.00
2022-23	Q2	287	260.72	215.95	41.8	41.38	0.00	0.00
	Q3	283	564.4	470.96	99.76	100.1	0.00	0.00
	Q4	515	770.66	641.87	112.01	119.44	0.00	0.00
	Total	1085	1,595.77	1,328.77	253.57	260.92	0.00	0.00

* Disclaimer: All calculated values above exclude internal transactions.

◆ Category Wise Purchases



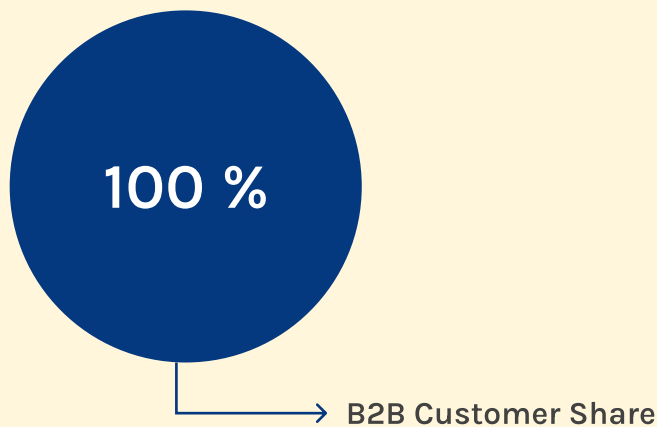
*INR Lakhs

	2024-25	2023-24	2022-23
B2B	1,103.29	2,858.67	1,276.15
*IMPORTS	0.00	0.00	0.00
* NIL	0.00	0.00	0.00

*Imports - Includes IMPG and IMPGSEZ; NIL - Includes Exempted, Non GST and NIL

◆ Purchase Information

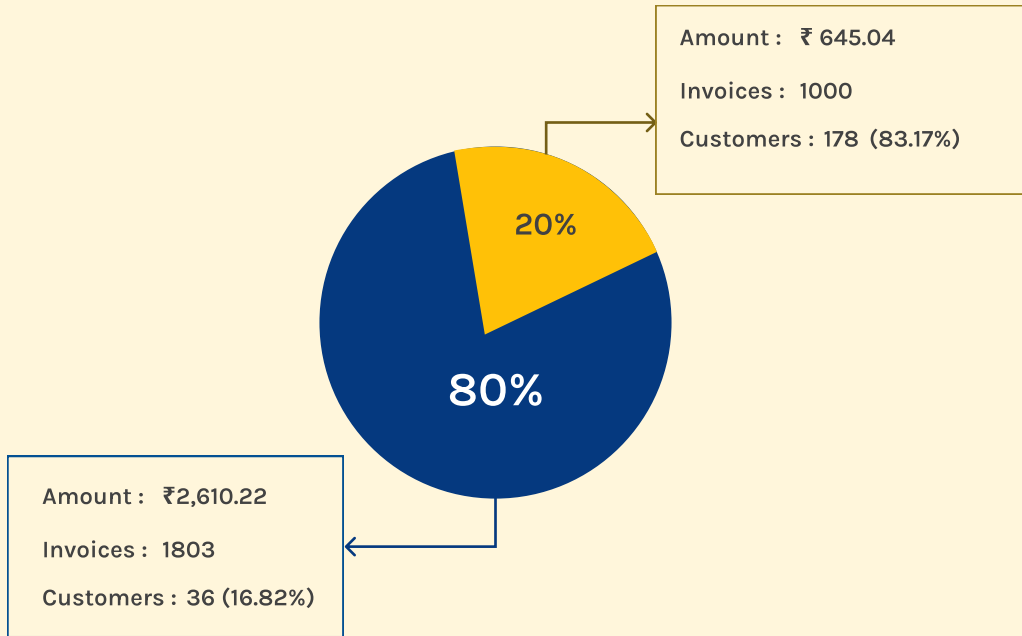
*INR Lakhs



Total Purchase (₹)	₹5,89,93,773.03 /-
Total No. of Suppliers	293
B2B Purchase Share	100.0 % of Total Purchase
Top 5 Supplier Concentration	59.82 % of Total Purchases
Top 5 Geographical Concentration	59.82 % of Total Purchases
Total No. of Customers B2B	930

◆ Pareto Analysis of Domestic Suppliers

(TTM - Aug'23 to Jul'24)



(TTM - Aug'23 to Jul'24)

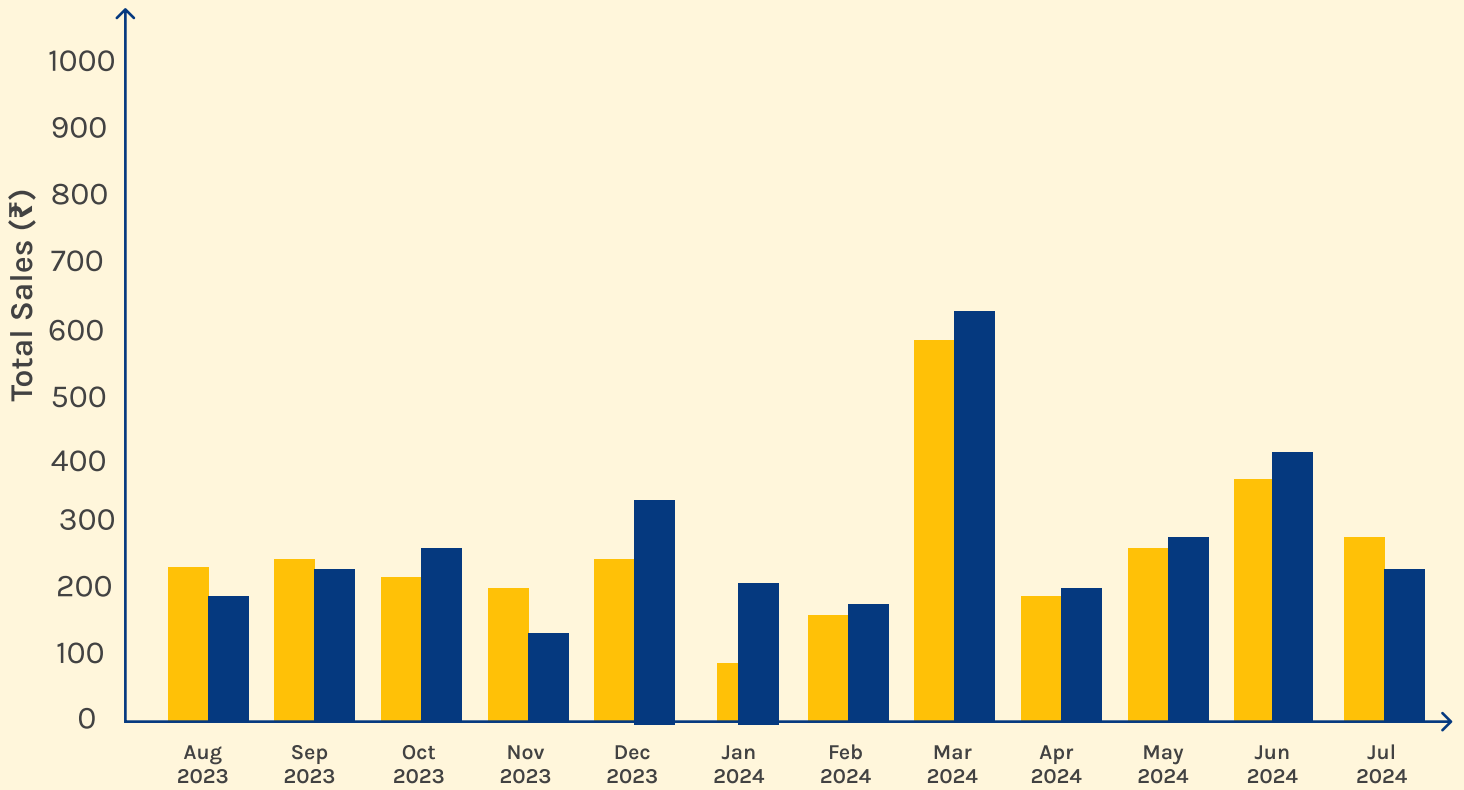
*INR Lakhs

Supplier Name/PAN	Invoice Counts	Taxable Value	% of B2B Sales	% of Total Sales
M/S. TIRUPATI STEEL/ASMPK7043 F	65	339.09	10.42	10.42
SIMRA SALES CORPORATION/BO GPK3206P	42	233.48	7.17	7.17
A M S TRADING/DUIPS769 5G	401	222.81	6.84	6.84
K V CORPORATION/AAS FK1977E	20	222.04	6.82	6.82
ADITYA ENTERPRISES/ADW PK2841G	73	159.38	4.90	4.90

Note: *Match Found with Related party

◆ Sales and Purchases Variance

(TTM - Aug'23 to Jul'24)



Note: Sales & Purchases - Excluding the counterparties in B2B

Sales
 Purchase

◆ State Wise Sales and Purchases

*INR Lakhs

State	Sales			Purchase		
	2022-23	2023-24	2024-25	2022-23	2023-24	2024-25
CHATTISGARH	0.00	0.45	0.19	0.00	0.00	0.00
DELHI	0.00	0.00	0.00	0.00	0.00	0.00
GUJARAT	0.00	1.16	0.00	0.00	0.00	0.00
HARYANA	0.00	0.00	0.00	0.00	0.00	0.00
KARNATAKA	0.00	0.00	0.00	0.00	0.00	0.00
KERALA	0.00	0.00	0.00	0.00	0.00	0.00
MP	0.05	8.78	0.05	0.05	0.05	0.05
MAHARASHTRA	1,327.12	2,526.52	1,327.12	1,327.12	1,327.12	1,327.12
RAJASTHAN	0.00	0.00	0.00	0.00	0.00	0.00
UP	0.00	0.17	0.00	0.00	0.00	0.00
Others	1.6	32.33	1.6	1.6	1.6	1.6

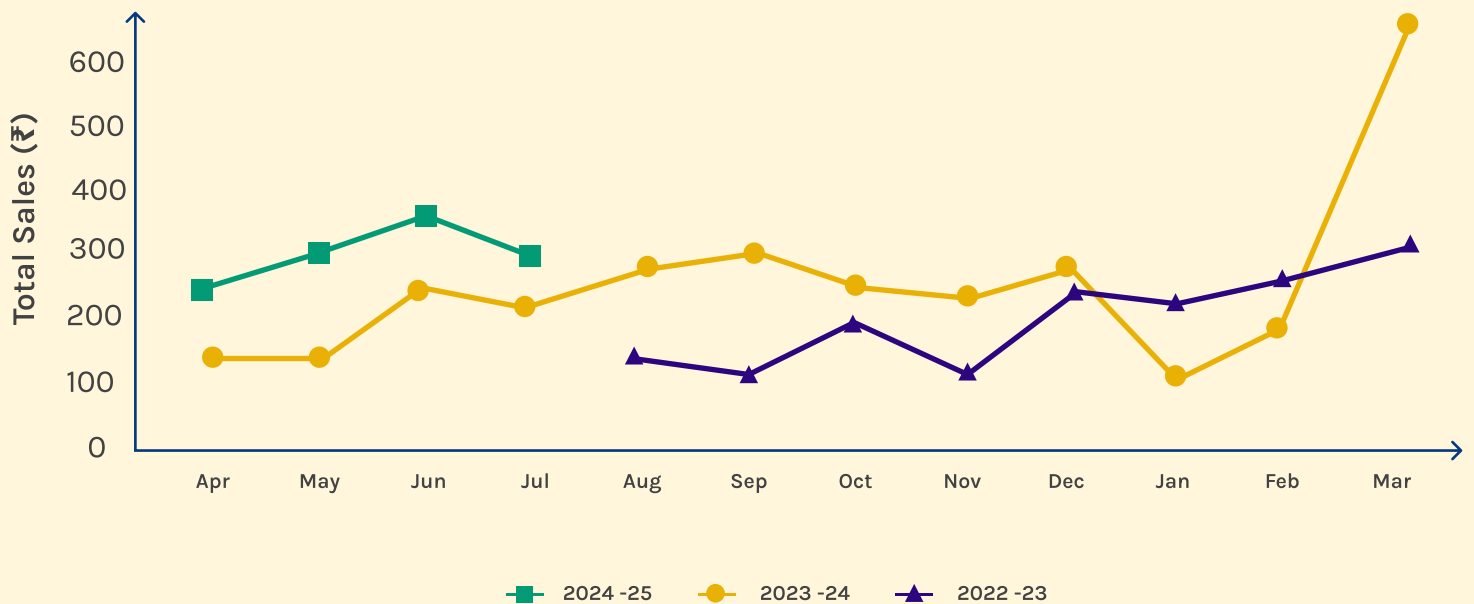
Note: Sales & Purchases: Excludes B2B internal supplies

◆ Sales and Purchases (TTM - Aug'23 to Jul'24)

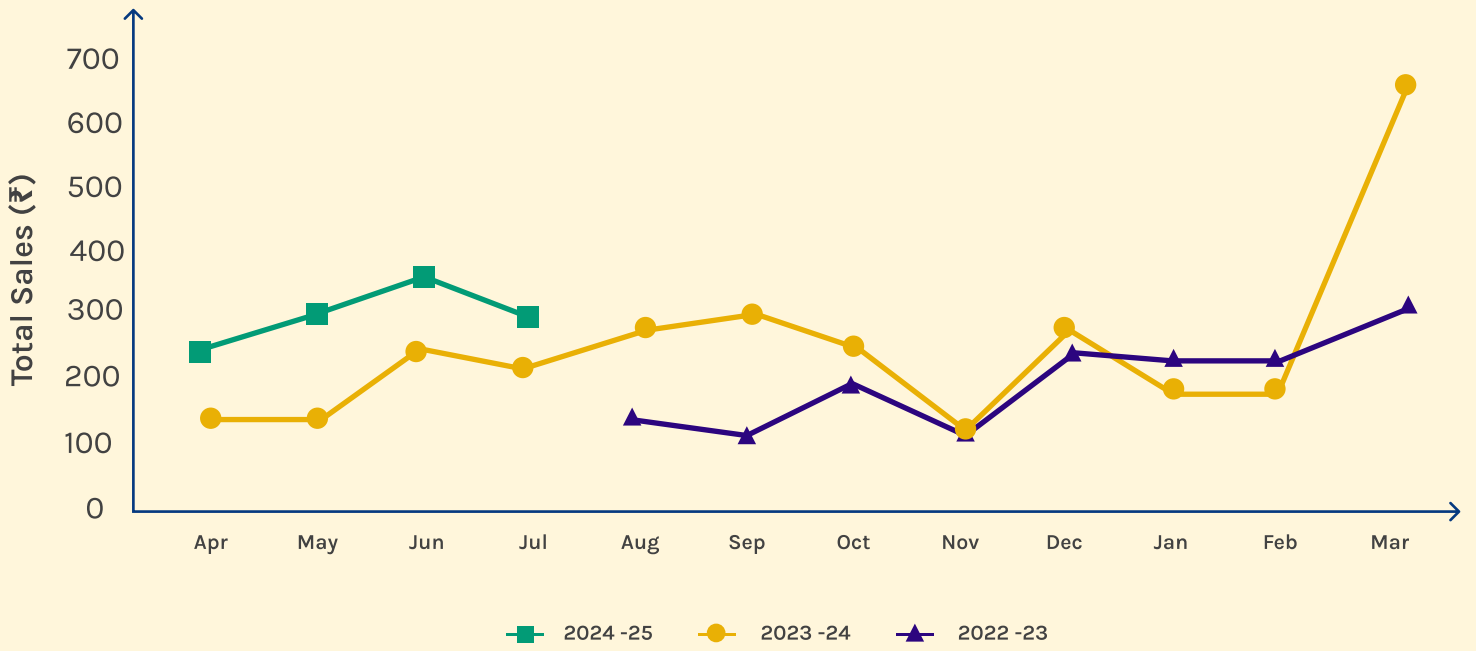
*INR Lakhs

Months	Sales	Purchase
Jul'24	267.45	241.41
Jun'24	342.17	366.08
May'24	252.8	288.47
Apr'24	178.11	207.34
Mar'24	525.62	605.4
Feb'24	138.7	146.97
Jan'24	82.54	218.74
Dec'23	238.32	312.91
Nov'23	190.49	140.25
Oct'23	212.12	284.39
Sep'23	243.86	248.46
Aug'23	228.5	194.85

◆ Monthly Sales(GSTR1)



◆ Monthly Purchases



◆ Monthly Sales(GSTR1)

*INR Lakhs

Months	Financial Years		
	2022-23	2023-24	2024-25
Apr	Not Configured	150.16	178.11
May	Not Configured	155.03	252.8
Jun	Not Configured	220.73	342.17
Jul	Not Configured	183.34	267.45
Aug	124.8	228.5	Yet to be filed
Sep	91.15	243.86	Yet to be filed
Oct	159.94	212.12	Yet to be filed
Nov	101.68	190.49	Yet to be filed
Dec	209.34	238.32	Yet to be filed
Jan	194.1	82.54	Yet to be filed
Feb	217.44	138.7	Yet to be filed
Mar	230.32	525.62	Yet to be filed

◆ Monthly Sales(GSTR1) – QRMP

*INR Lakhs

Months	Financial Years		
	2022-23	2023-24	2024-25
Apr	Not Configured	150.16	178.11
May	Not Configured	155.03	252.8
Jun	Not Configured	220.73	342.17
Jul	Not Configured	183.34	267.45
Aug	124.8	228.5	Yet to be filed
Sep	91.15	243.86	Yet to be filed
Oct	159.94	212.12	Yet to be filed
Nov	101.68	190.49	Yet to be filed
Dec	209.34	238.32	Yet to be filed
Jan	194.1	82.54	Yet to be filed
Feb	217.44	138.7	Yet to be filed
Mar	230.32	525.62	Yet to be filed

Note: Sales mapped to invoice generated months in the quarter based on QRMP for B2B,B2CL,EXP; Invoice-NA:Invoices for B2B,B2CL, and EXP are not available in the month.

◆ Monthly Category Wise Sales

*INR Lakhs

*NOTE : NC - Not Configured; NF - Not Filed; YTF - Yet To Be Filed; NR - Not Registered; QF - QRMP Filing

Months	2022-23					2023-24					2024-25				
	B2B	B2CL	B2CS	EXP	NIL	B2B	B2CL	B2CS	EXP	NIL	B2B	B2CL	B2CS	EXP	NIL
Apr	NC	NC	NC	NC	NC	150 .13	0.00	0.03	0.00	0.00	174 .93	0.00	3.17	0.00	0.00
May	NC	NC	NC	NC	NC	154.9	0.00	0.13	0.00	0.00	242 .92	0.00	9.88	0.00	0.00
Jun	NC	NC	NC	NC	NC	220 .57	0.00	0.16	0.00	0.00	338 .74	0.00	3.43	0.00	0.00
Jul	NC	NC	NC	NC	NC	183 .34	0.00	0.00	0.00	0.00	262 .33	0.00	5.13	0.00	0.00
Aug	124.8	0.00	0.00	0.00	0.00	227 .48	0.00	1.02	0.00	0.00	YTF	YTF	YTF	YTF	YTF
Sep	90.07	0.00	1.08	0.00	0.00	241 .78	0.00	2.08	0.00	0.00	YTF	YTF	YTF	YTF	YTF
Oct	159.47	0.00	0.47	0.00	0.00	208 .73	0.00	3.39	0.00	0.00	YTF	YTF	YTF	YTF	YTF
Nov	101.68	0.00	0.00	0.00	0.00	188 .01	0.00	2.48	0.00	0.00	YTF	YTF	YTF	YTF	YTF
Dec	209 .34	0.00	0.00	0.00	0.00	235 .08	0.00	3.24	0.00	0.00	YTF	YTF	YTF	YTF	YTF
Jan	194.1	0.00	0.00	0.00	0.00	79.87	0.00	2.67	0.00	0.00	YTF	YTF	YTF	YTF	YTF
Feb	217.4	0.00	0.05	0.00	0.00	128 .66	0.00	10.04	0.00	0.00	YTF	YTF	YTF	YTF	YTF
Mar	230 .32	0.00	0.00	0.00	0.00	518 .53	0.00	7.09	0.00	0.00	YTF	YTF	YTF	YTF	YTF

◆ Monthly Sales(GSTR3B)

*INR Lakhs

Months	Financial Years		
	2022-23	2023-24	2024-25
Apr	Not Configured	150.16	178.11
May	Not Configured	155.03	252.8
Jun	Not Configured	220.73	342.17
Jul	Not Configured	183.34	267.45
Aug	92.83	228.5	Yet to be filed
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◆ Monthly Purchases

*INR Lakhs

Months	Financial Years		
	2022-23	2023-24	2024-25
Apr	Not Configured	150.16	178.11
May	Not Configured	155.03	252.8
Jun	Not Configured	220.73	342.17
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Note: GSTR2B data available from July 2020 ; Purchases Data on Imports from GSTR2A

◆ Monthly Category Wise Purchases (GSTR2A)

*INR Lakhs

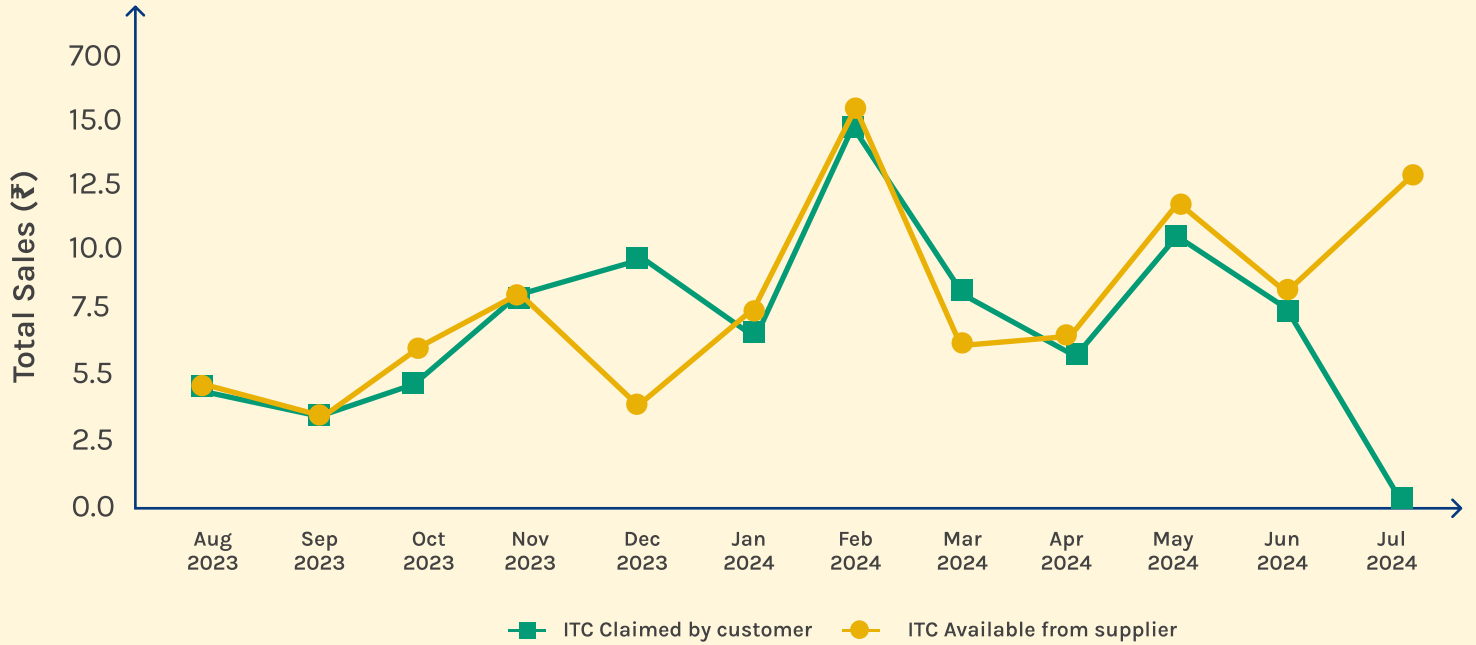
*NOTE : NC - Not Configured; NF - Not Filed; YTF - Yet To Be Filed; NR - Not Registered; QF - QRMP Filing

Months	2022-23			2023-24			2024-25		
	B2B	IMPORTS	NIL	B2B	IMPORTS	NIL	B2B	IMPORTS	NIL
Apr	NC	NC	NC	145.7	0.00	0.00	152.81	0.00	0.00
May	NC	NC	NC	154.47	0.00	0.00	292.5	0.00	0.00
Jun	NC	NC	NC	228.31	0.00	0.00	362.16	0.00	0.00
Jul	NC	NC	NC	134.55	0.00	0.00	282.2	0.00	0.00
Aug	113.49	0.00	0.00	199.24	0.00	0.00	YTF	YTF	YTF
Sep	101.65	0.00	0.00	328.89	0.00	0.00	YTF	YTF	YTF
Oct	158.72	0.00	0.00	214.23	0.00	0.00	YTF	YTF	YTF
Nov	135.36	0.00	0.00	164.56	0.00	0.00	YTF	YTF	YTF
Dec	211.27	0.00	0.00	305.95	0.00	0.00	YTF	YTF	YTF
Jan	182.65	0.00	0.00	186.78	0.00	0.00	YTF	YTF	YTF
Feb	172.15	0.00	0.00	148.04	0.00	0.00	YTF	YTF	YTF
Mar	231.87	0.00	0.00	665.13	0.00	0.00	YTF	YTF	YTF

◆ ITC Reported vs ITC Claimed

(TTM - Aug'23 to Jul'24)

*INR Lakhs



Note: GSTR2B data available from July 2020 ; Purchases Data on Imports from GSTR2A

◆ Taxes & Liabilities

(TTM - Aug'23 to Jul'24)

*INR Lakhs

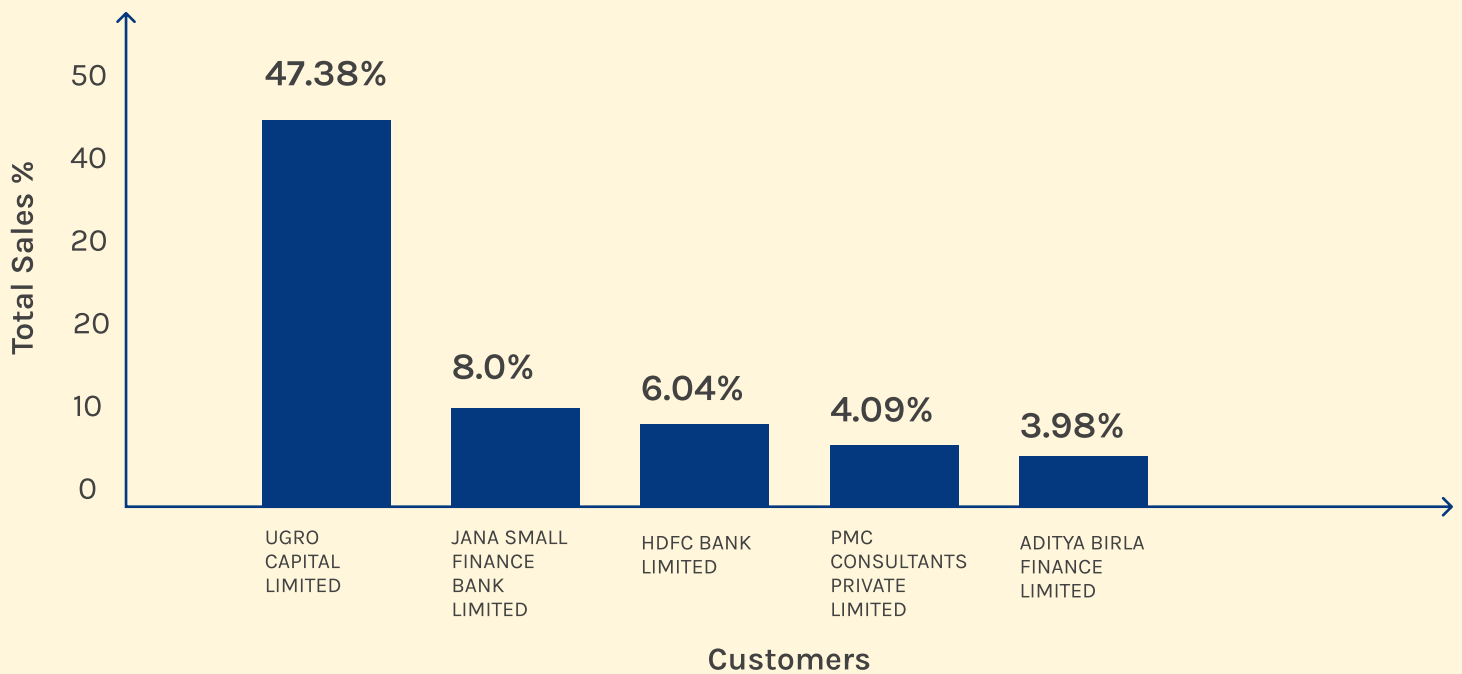
Mon ths	Paid Through	Paid Through Cash	GST R1		GSTR 3B		Interest Paid	Late Fees
			Date of Filing	Delayed Days	Date of Filing	Delayed Days		
Aug23	9.19	29	08-08-2023	0	08-08-2023	0	0	0
Sep23	7.8	21.99	09-09-2023	0	09-09-2023	0	0	0
Oct23	8.71	25.29	09-10-2023	0	09-10-2023	0	0	0
Nov23	15.71	28.2	09-11-2023	0	09-11-2023	0	0	0
Dec23	16.06	25.14	09-12-2023	0	09-12-2023	0	0	0
Jan24	10.54	46.97	09-01-2024	0	09-01-2024	0	0	0
Feb24	24.43	1.2	08-02-2024	0	08-02-2024	0	0	0
Mar24	15.06	2.55	08-03-2024	0	08-03-2024	0	0	0
Apr24	11.73	14.97	08-04-2024	0	08-04-2024	0	0	0
May24	17.69	18.3	08-05-2024	0	08-05-2024	0	0	0
Jun24	15.82	12.46	09-06-2024	0	09-06-2024	0	0	0
Jul24	-	-	09-07-2024	0	Yet to be filed	Yet to be filed		

Note: Not Filed - Delayed Days are calculated as the difference between the OTP submission date and the State Due Date.

◆ Other Information

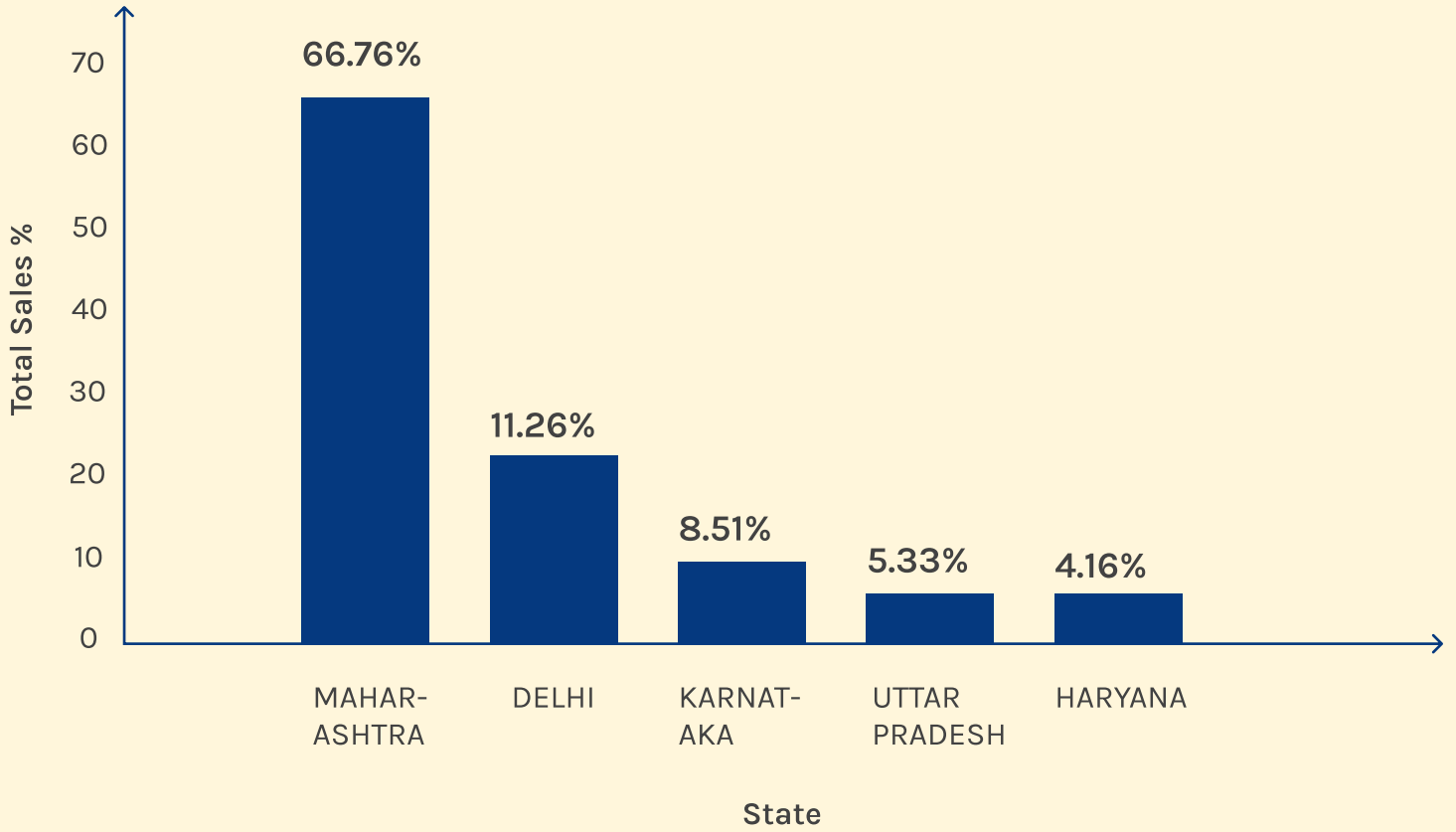
Credit Notes (Sales)	0.0
Debit Note (Sales)	0.0
GST compliance (no of months filing delay of more than 20 days in last 12 months)	0

◆ Customer Concentration



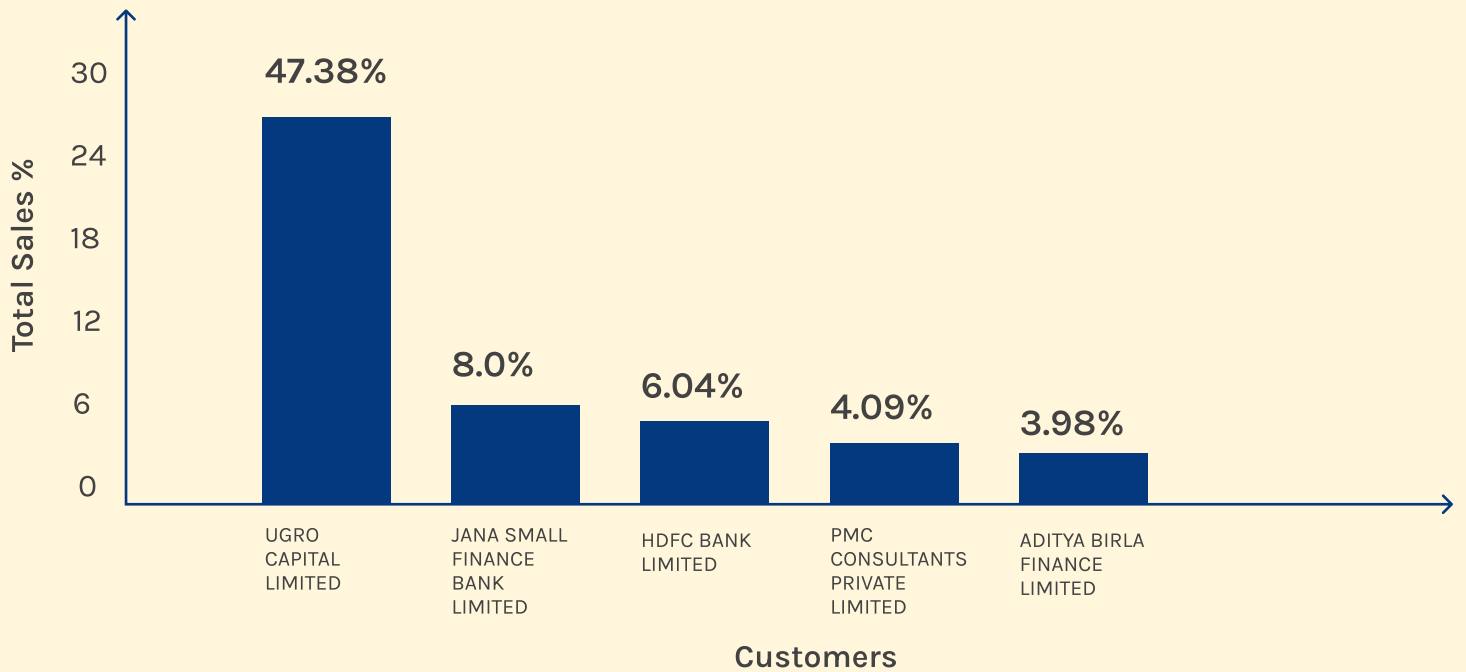
UGRO CAPITAL LIMITED	47.38% of Total Sales
JANA SMALL FINANCE BANK LIMITED	8.0% of Total Sales
HDFC BANK LIMITED	6.04% of Total Sales
PMC CONSULTANTS PRIVATE LIMITED	4.09% of Total Sales
ADITYA BIRLA FINANCE LIMITED	3.98% of Total Sales

◆ Sales Geography Concentration



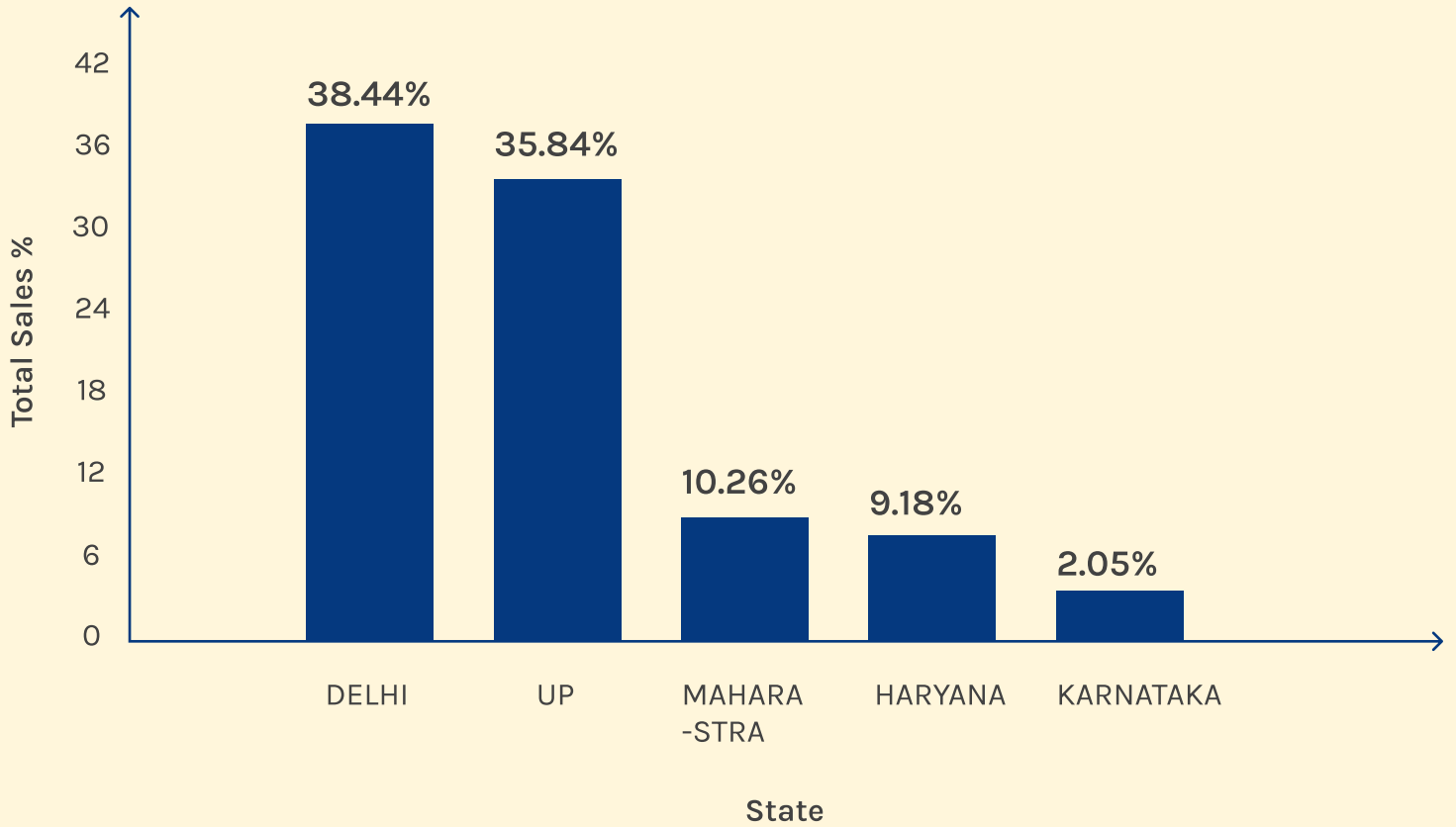
MAHARASHTRA	66.76% of Total Purchase
DELHI	11.26% of Total Purchase
KARNATAKA	8.51% of Total Purchase
UTTAR PRADESH	5.33% of Total Purchase
HARYANA	4.16% of Total Purchase

◆ Supplier Concentration



SMARTWORKS COWORKING SPACES LIMITED	25.9% of Total Purchase
AMAZON WEB SERVICES INDIA PRIVATE LIMITED	21.64% of Total Purchase
MANPOWERGROUP SERVICES INDIA PRIVATE LIMITED	6.11% of Total Purchase
GRANT THORNTON BHARAT LLP	3.16% of Total Purchase
Ernst & Young LLP	3.01% of Total Purchase

◆ Supplier Geography Concentration



DELHI	38.44% of Total Purchase
UTTAR PRADESH	35.84% of Total Purchase
MAHARASHTRA	10.26% of Total Purchase
HARYANA	9.18% of Total Purchase
KARNATAKA	2.05% of Total Purchase



◆ Seasonality

Comparison of Sales of Immediate 12 months with Previous 12 months	17.84 %
Comparison of Purchase of Immediate 12 months with Previous 12 months	98.37%
No of months with in Last 12 months, having less than 10 % of last 12 months sales	10
No of months with in Last 12 months, having more than 15 % of last 12 months sales	1
No of months in previous 12 months, having less than 10 % of last 12 months sales	5
No of months in preceding 12 months, having more than 15 % of last 12 months sales	1
Month in last 12 months having maximum sales	Mar, 2024
Month in preceding 12 months having maximum sales	Aug, 2023

◆ Bank Statement Summary for Entity (Trailing 12 months)

Total Credit as per Bank Statement (INR)	₹111913025.5
Bank Credit to Turnover Ratio (BTO) %	3.87
Inward Bounce>Returns	0.00
Outward Bounce>Returns	0.00

Visual Representation of Entity (This should be dynamically expandable Every Display category should allow minimum 3 pictures, in case it is a larger set-up and Entity wants to give us 3 pictures of each category)

<p>Promoter Selfie in Promoter Office</p>  <p>Latitude: 28.5758269 Longitude: 77.3209443</p>	<p>Promoter Selfie with Company Front Door Board (with GST Number displayed)</p>  <p>Latitude: - Longitude: -</p>	<p>Administrative Office Display</p> <p style="text-align: center;">Click to View upload document</p> <p>Latitude: 28.5758269 Longitude: 77.3209443</p>
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Bank Limit Eligibility Calculations	Source	Identifier	Value
Total 12 months sales	GST	A	₹24,11,48,440.33
Current WC limits	BUEARU	B	0.0
WC Requirement as per Nayak Committee	NAYAK COMMITTEE	C	20%
Total current 12-month Serviceable Debt of the Company	BUREAU	D	134.0
Acceptable Ratio of Total Serviceable Debt to Turnover	FinAGG.AI	E	25%
Current Ratio of Total Serviceable Debt to Turnover	BUREAU & GST	F	0.0%
Additional WC limits that can be sanctioned	FinAGG.AI	$G = (A * C) - (B)$	₹4,82,29,688.07
Additional Annual Serviceable Capability	FinAGG.AI	$H = (E - F) * (A)$	₹6,02,86,976.08
Additional Business Loan (3 years) Eligibility	FinAGG.AI	G (Based on H, 12%)	₹15,12,57,536.23

◆ Final Compliance Report

S.No	Name of the Parameter	Source	Generally Accepted Range	Entity Result
01	Sales return	GST	< 20.0%	0.0
02	Purchase return	GST	< 20.0%	0.0
03	GST Compliance	GST	80-100.0%	0
04	Total Serviceable Debt to Turnover Ratio	BUREAU & GST	< 25%	134.0
05	Unsecured Credit enquiries (last 12 months)	BUREAU	< 10.0	7
06	Aggregate DPD instance in open & Active loans	BUREAU	< 5	10
07	Maximum DPD in any credit facility	BUREAU	< 30 days	0 Days
08	Overdue amount other than Credit Card	BUREAU	0	0
09	Lattitude and Longitude match in location access vs GST data	GST & USER DATA	90%	50%
10	Change in Annual Sales to Change in Annual Purchase Ratio	GST	> 1	431.27
11	Acceptable Bank Credits to Total Sales Ratio	BANKING & GST	>80%	0.0
12	Acceptable Bank Credits to Total Sales Ratio	BANKING & GST	80- 100 %	₹2.8
13	EPFO Debit in Bank Statement	BANKING	Monthly	Monthly
14	Income Tax Filing	ITR	ON TIME	ON TIME

◆ Annexure

1. Notes for Total Serviceable debt has been computed by FinAGG basis below (data from Commercial Bureau)

a. For WC limits (CC/OD, WCDL, Export Credit) : Entire sanctioned amount

b. For Credit Cards : Entire sanctioned amount

c. For Short Term Loans : Entire sanctioned amount

d. For Term loans : Lower of the (Next 12 months EMI, Current Outstanding) for all active Term loans has been taken

e. For Term loans If EMI is not mentioned in Bureau then Tenor has been used to compute EMI for sanctioned amount @ 12%

f. For Term loans If EMI and Tenor both are NOT mentioned the following has been evaluated

i. For Business Loans 3 years

ii. For Property Loans 15 years

iii. For General Long term loans 7 years