

Arcl Organics Ltd.

Arcl Organics Limited Bbt Road Rampur Maheshtala, Kolkatta, West Bengal
700141

CERTIFICATE ISSUED ON

12th Mar 2024

CIBIL RANK



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REPORT ORDER NUMBER:
W-381776003

Report Summary

Below is a summary of your Company Credit Report. This summary is designed to provide you an overview and help you in managing your company's finances. To understand what each sub-section in this summary means, refer to the information provided within the sub-section.

CIBIL RANK	CREDIT FACILITIES AVAILED BY YOUR COMPANY	13 Credit Facilities	CREDIT FACILITIES GUARANTEED BY YOUR COMPANY	0 Credit Facilities
4	0 CLOSED 13 OPEN	0 DELINQUENT	0 CLOSED 0 OPEN	0 DELINQUENT

ADVERSE INFORMATION						
Please refer to the glossary at the end of this report to know more about adverse information reported.						
WILFUL DEFAULT	SUIT FILED	WRITTEN OFF	SETTLED	INVOKED / DEVOLVED	OVERDUE	DISHONOURLED CHEQUE
✓	✓	✓	✓	✓	✓	1 dishonoured cheque

PAYMENT REGULARITY

Past 36 months

Below is a percentage of instances where repayments were done before the due date. Up to last 36 months of payment history has been considered. A summary of delinquent months & type of delinquency has also been presented.

100% **5** / 5 payments on time

NO. OF MONTHS IN DELINQUENCY

< 3 Months Overdue	3 - 12 Months Overdue	≥ 12 Months Overdue
Special Mention Account	Sub Standard	Doubtful / Loss
0	0	0

WORKING CAPITAL UTILISATION

Below is the current consolidated utilisation across all the working capital loans availed by your company. The graph represents the utilisation trend over last 36 months.

75% ₹ 0.0 Avg. Utilisation ₹ 1.5Cr Drawing Power ₹ 1.5Cr Total Sanctioned

36 MONTHS UTILISATION TREND

Avg. Utilisation

No Working Capital Utilisation Reported

CURRENT EXPOSURE

Company Exposure: ₹3.5 Cr

BY CREDIT TYPE

Below is a break-up of outstanding amount across all loan types and their contribution to overall credit exposure.

13 ACTIVE CREDIT FACILITIES

- Non Funded (No Active Loans) -
- Working Capital (4 Loans) ₹ 1.1 Cr 32.55%
- Term Loan (9 Loans) ₹ 2.4 Cr 67.45%
- Forex (No Active Loans) -
- Others (No Active Loans) -

BY BANK

Below is a break-up of outstanding amount across different banks and their contribution to overall credit exposure.

5 BANKS

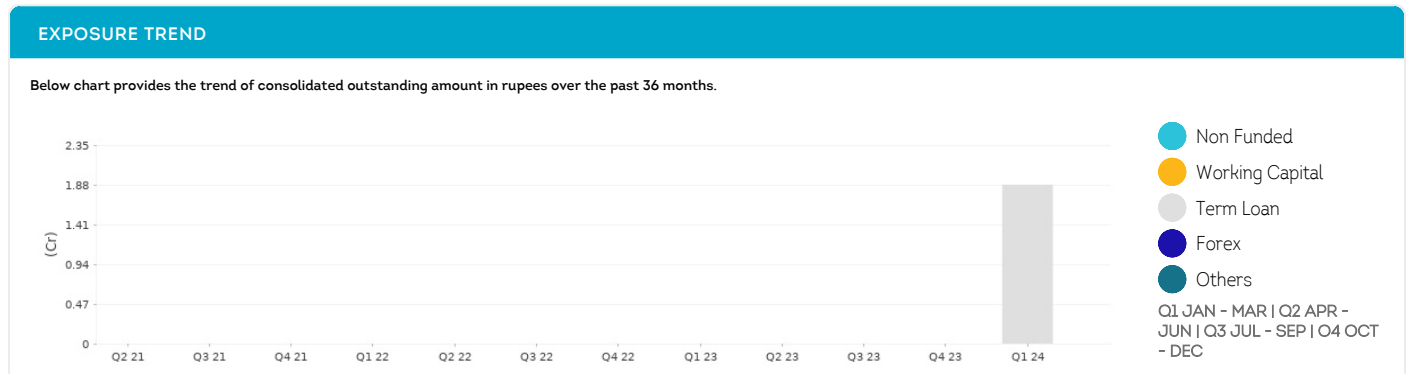
- Cholamandalam Investment And Finance Company Limited (5 Loans) ₹ 1.9 Cr 53.27%
- Yes Bank Limited (4 Loans) ₹ 55.7 Lac 15.79%
- Kisetsu Saison Finance (india) Private Limited (1 Loans) ₹ 44.5 Lac 12.59%
- Poonawalla Fincorp Limited (1 Loans) ₹ 40.2 Lac 11.39%
- Others (2 Loans) ₹ 24.6 Lac 6.96%

BY BANK TYPE

Below is a break-up of outstanding amount across different types of banks and their contribution to overall credit exposure. This section includes details of Open and Close facilities.

₹3.5Cr TOTAL EXPOSURE

- Public (No Active Loans) -
- Private (4 Loans) ₹ 55.7 Lac 15.79%
- NBFC (9 Loans) ₹ 3 Cr 84.21%



Company Profile

COMPANY INFORMATION			Last Reported: 29 Feb 2024
Arcl Organics Limited TRUST			PAN NUMBER AACCA2121P
			REGISTRATION NUMBER U24121WB1992PLC056562
CLASS OF ACTIVITY	BUSINESS CATEGORY	BUSINESS INDUSTRY / TYPE	CIN
-	Others	Manufacturing	-
SALES FIGURE	NO. OF EMPLOYEES	DATE OF INCORPORATION	CKYC*
-	-	08 Sep 1992	-
			URN*
			-

ADDRESS INFORMATION			
Below is a list of addresses and their versions, reported by lenders of your company.			
LOCATION TYPE	ADDRESS	FIRST REPORTED DATE	LAST REPORTED DATE
Registered Office	Rampur Organics Limited Budge Trunk Road Kolkata Kolkata South 24 Pgs, Kolkata, West Bengal, 700141	29 Feb 2024	07 Mar 2024
Registered Office	Rampur, Ps - Maheshtala, Budge Budge Trunk Road, 24 Pgs (s), Kolkata, West Bengal, 700141	29 Feb 2024	07 Mar 2024
Registered Office	Rampur Budge Budge Trunk Road 24 Pgs (s), Kolkata, West Bengal, 700141	29 Feb 2024	07 Mar 2024
Registered Office	Rampur Arcl Organic Limited Ted Budge Budge Trunk Road Kolkata South 24 Parganas Kolkata, Kolkata, West Bengal, 700141	29 Feb 2024	07 Mar 2024
Registered Office	Rampur Arcl Organics Limited Budge Budge Budge Trunk Road Kolkata, Kolkata, West Bengal, 700141	29 Feb 2024	07 Mar 2024

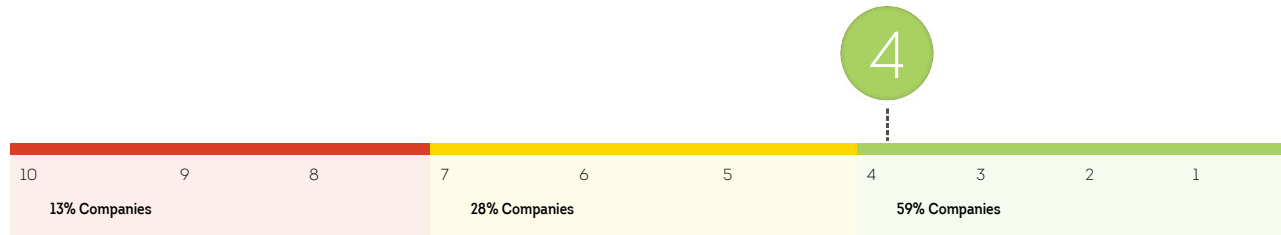
CONTACT INFORMATION	
Below is a list of landline, mobile, fax numbers and their versions, reported by lenders of your company.	
CONTACT NUMBERS	FAX
7980208464 9883383002 9883883002 +91-9883883002 +91-9830033717 9831007007 24548582 33-26456622 22582423 910-91919831007007	ADITYAMOHTAICLOUDCOM
92 more contact numbers in the online version of this report.	

RELATED PARTIES							
A related party could be an individual or entity associated with your company. Below is a list of related parties reported by lenders of your company.							
OTHERS	PERCENTAGE HOLDING	ADDRESS	CONTACT	PAN	DRIVING LICENCE	PASSPORT	RATION CARD
Brij Mohan Mohta DOB: 08 Aug 1949 Gender: Male Resident Indian Individual	0%	25d Abinash Ghosh Lane, Beadon Street West Bengal 700006 India, Kolkata, 700006	+91-919830790366	-	-	-	-
				DIN	VOTER ID	UID	LAST REPORTED
				-	-	-	-
				CKYC*	URN*		
				-	-		
OTHERS	PERCENTAGE HOLDING	ADDRESS	CONTACT	PAN	DRIVING LICENCE	PASSPORT	RATION CARD
Suraj Ratan Mundhra DOB: 01 Jan 1971 Gender: Male Resident Indian Individual	0%	Rampur Ps Maheshtala Kolkata, south24parganas, West Bengal, 700141	+91-7980208464	-	-	-	-
				DIN	VOTER ID	UID	LAST REPORTED
				-	-	-	-
				CKYC*	URN*		
				-	-		
OTHERS	PERCENTAGE HOLDING	ADDRESS	CONTACT	PAN	DRIVING LICENCE	PASSPORT	RATION CARD
Rajesh Mundhra DOB: 25 Jun 1971 Gender: Male Resident Indian Individual	0%	5 C Alipore Park Plerce Alipore Hoalipore Kolkata, Madhya Pradesh	+91-910001111111111111111111 -21212121	-	-	-	-
				DIN	VOTER ID	UID	LAST REPORTED
				-	-	-	-
				CKYC*	URN*		
				-	-		
Information on 11 more related parties in the online version of this report.				*Additional details (if any) is available in the online version of report.			

CIBIL Rank

YOUR CIBIL RANK

CIBIL Rank is a numeric summary of your Company Credit Report and ranges from 1 to 10, where '1' is the best and '10' is the worst. Your CIBIL Rank may change based on any new information reported on your report. CIBIL Rank is generated for businesses with a credit exposure between Rs. 10 Lacs and Rs. 50 crores.



- i** ACCE3B-Neutral to moderate deterioration in liquidity condition compared to the past
- i** AGTR4R-Credit relationship experience is significantly lesser than a business cycle
- i** UTIL2R-High utilization level

CIBIL Rank generated is based on data available with CIBIL as on date 12 Mar 2024

ENQUIRIES

1 Enquiries in last 3 months | 1 Older Enquires in last 36 months

An enquiry is added to the Company Credit Report every time a lender accesses your company's report. Below list is a record of all instances when your company's report was accessed in the past 36 months.

INSTITUTION NAME	DATE OF ENQUIRY	CREDIT TYPE	ENQUIRY AMOUNT
Aditya Birla Finance Limited	8 Mar 2024	Others	₹ 1,00,00,000

LIST OF CREDIT FACILITIES

This section lists all the credit facilities available by your company as reported by various lenders. The credit facilities are categorized into two sub-sections i.e. 'Open' and 'Closed'. The credit facilities highlighted in Red have some adverse information while those highlighted in Green do not. The details of each account can be found on the page number mentioned in the last column.

Asset Classification: ✔ On time ● No payment information found 01 Days Overdue S Sub standard D Doubtful L Loss A ARC S* SMA NPA NPA

OPEN CREDIT FACILITIES

REGULAR CREDIT FACILITIES							Total Outstanding: ₹ 3,53,11,462 across 13 Credit Facilities
BANK	LOAN DETAILS	SANCTIONED AMOUNT	STATUS	LAST REPORTED DATE	RECENT PAYMENT HISTORY	DETAILS ON PG. NO.	
Poonawalla Fincorp Limited	Medium term loan (period above 1 year and up to 3 years) A/C BLU0011BL_000012394758 Opened: 28 Jul, 2023	₹45,29,919	0 DAY PAST DUE	31 Jan, 2024	Dec 2023 - Jan 2023 ●●●●●●●●●●●●●●●●	7	
Kisetsu Saison Finance (India) Private Limited	Unsecured business loan A/C 5139384 Opened: 31 Jul, 2023	₹50,00,000	0 DAY PAST DUE	31 Jan, 2024	Dec 2023 - Jan 2023 ●●●●●●●●●●●●●●●●	7	
Yes Bank Limited	Auto Loan A/C ALN001700801252 Opened: 25 Mar, 2021	₹13,33,500	0 DAY PAST DUE	29 Feb, 2024	Jan 2024 - Feb 2023 ●●●●●●●●●●●●●●●●	7	
Yes Bank Limited	Auto Loan A/C ALN001700927369 Opened: 4 Sep, 2021	₹6,40,000	0 DAY PAST DUE	29 Feb, 2024	Jan 2024 - Feb 2023 ●●●●●●●●●●●●●●●●	8	
Yes Bank Limited	Unsecured business loan A/C BLN001701535711 Opened: 5 Apr, 2023	₹60,00,000	0 DAY PAST DUE	29 Feb, 2024	Jan 2024 - Feb 2023 ●●●●●●●●●●●●●●●●	8	
Yes Bank Limited	Auto Loan A/C ALN001700991429 Opened: 11 Nov, 2021	₹6,06,000	0 DAY PAST DUE	29 Feb, 2024	Jan 2024 - Feb 2023 ●●●●●●●●●●●●●●●●	9	
Hero Fincorp Ltd	Unsecured business loan A/C HCFKOKUBL00008018026 Opened: 26 Mar, 2022	₹20,20,000	0 DAY PAST DUE	29 Feb, 2024	Jan 2024 - Feb 2023 ●●●●●●●●●●●●●●●●	9	
Hero Fincorp Ltd	Unsecured business loan A/C HCFKOKUBL00011165488 Opened: 30 Nov, 2022	₹23,23,920	0 DAY PAST DUE	29 Feb, 2024	Jan 2024 - Feb 2023 ●●●●●●●●●●●●●●●●	9	
Cholamandalam Investment And Finance Company Limited	Commercial vehicle loan A/C XVFPBUD00004673155 Opened: 31 Mar, 2022	₹55,75,000	0 DAY PAST DUE	5 Mar, 2024	Feb 2024 - Mar 2023 ✔●●●●●●●●●●●●●●●●	10	
Cholamandalam Investment And Finance Company Limited	Commercial vehicle loan A/C XVFPBUD00004675353 Opened: 31 Mar, 2022	₹55,75,000	0 DAY PAST DUE	5 Mar, 2024	Feb 2024 - Mar 2023 ✔●●●●●●●●●●●●●●●●	10	
Cholamandalam Investment And Finance Company Limited	Commercial vehicle loan A/C XVFPBUD00004674574 Opened: 31 Mar, 2022	₹55,75,000	0 DAY PAST DUE	5 Mar, 2024	Feb 2024 - Mar 2023 ✔●●●●●●●●●●●●●●●●	10	
Cholamandalam Investment And Finance Company Limited	Commercial vehicle loan A/C XVFPBUD00004674960 Opened: 31 Mar, 2022	₹55,75,000	0 DAY PAST DUE	5 Mar, 2024	Feb 2024 - Mar 2023 ✔●●●●●●●●●●●●●●●●	11	
Cholamandalam Investment And Finance Company Limited	Commercial vehicle loan A/C XVFPBUD00004674122 Opened: 31 Mar, 2022	₹55,75,000	0 DAY PAST DUE	5 Mar, 2024	Feb 2024 - Mar 2023 ✔●●●●●●●●●●●●●●●●	11	

DELINQUENT CREDIT FACILITIES							Total Outstanding: ₹ - across - Credit Facilities
BANK	LOAN DETAILS	SANCTIONED AMOUNT	STATUS	LAST REPORTED DATE	RECENT PAYMENT HISTORY	DETAILS ON PG. NO.	
No open delinquent credit facilities.							

CLOSED CREDIT FACILITIES

REGULAR CREDIT FACILITIES						
BANK	LOAN DETAILS	SANCTIONED AMOUNT/ CLOSED DATE	STATUS	RECENT PAYMENT HISTORY	DETAILS ON PG. NO.	

No closed regular credit facilities.

DELINQUENT CREDIT FACILITIES

Total Outstanding: ₹ - across - Credit Facilities

BANK	LOAN DETAILS	SANCTIONED AMOUNT/ CLOSED DATE	STATUS	LAST REPORTED DATE	RECENT PAYMENT HISTORY	DETAILS ON PG. NO.
No closed delinquent credit facilities.						

LIST OF CREDIT FACILITIES AS GUARANTOR

This section lists all the credit facilities guaranteed by your company as reported by various lenders. The credit facilities are categorized into two sub-sections i.e. 'Open' and 'Closed'. The credit facilities highlighted in Red have some adverse information while those highlighted in Green do not. The details of each account can be found on the page number mentioned in the last column.

OPEN CREDIT FACILITIES

REGULAR CREDIT FACILITIES						Total Outstanding: ₹ - across - Credit Facilities	
BORROWER DETAILS	BANK	LOAN DETAILS	SANCTIONED AMOUNT	STATUS	LAST REPORTED DATE	DETAILS ON PG. NO.	
No open regular credit facilities.							

DELINQUENT CREDIT FACILITIES						Total Outstanding: ₹ - across - Credit Facilities	
BORROWER DETAILS	BANK	LOAN DETAILS	SANCTIONED AMOUNT	STATUS	LAST REPORTED DATE	DETAILS ON PG. NO.	
No open delinquent credit facilities.							

CLOSED CREDIT FACILITIES

REGULAR CREDIT FACILITIES							
BORROWER DETAILS	BANK	LOAN DETAILS	SANCTIONED AMOUNT/ CLOSED DATE	STATUS		DETAILS ON PG. NO.	
No closed regular credit facilities.							

DELINQUENT CREDIT FACILITIES						Total Outstanding: ₹ - across - Credit Facilities	
BORROWER DETAILS	BANK	LOAN DETAILS	SANCTIONED AMOUNT/ CLOSED DATE	STATUS	LAST REPORTED DATE	DETAILS ON PG. NO.	
No closed delinquent credit facilities.							

CREDIT FACILITY DETAILS

This section provides the details of each credit facility availed by your company as reported by lenders. Each credit facility also has payment history upto 36 months. Months without a green dot indicate late payments and the number inside the dot represents the duration by which the payments were missed.

An alphabet inside the dot represents the asset classification reported by the lender. For more details of the asset classification, refer to the Glossary at the end of the report. The rupee value under each month represents the amount that was overdue for the credit facility in that month.

Asset Classification: ✔ On time ● No payment information found 01 Days Overdue S Sub standard D Doubtful L Loss A ARC S* SMA NPA NPA

POONAWALLA FINCORP LIMITED		Medium term loan (period above 1 year and up to 3 years)		0 DAY PAST DUE		Last Reported 31 Jan 2024						
A/C: BLU0011BL_000012394758		OPEN										
LOAN INFORMATION												
SANCTIONED AMOUNT	₹45,29,919	DRAWING POWER	₹45,29,919	INSTALLMENT AMOUNT	-	TENURE	0					
SANCTIONED DATE	28 Jul 2023	OUTSTANDING BALANCE	₹40,22,261	REPAYMENT FREQUENCY	Monthly	LOAN EXPIRY/MATURITY	-					
HIGH CREDIT	-	LAST REPAID	-	LOAN RENEWAL	-	RESTRUCTURING REASON	-					
GUARANTEE INVOCATION DATE*	-											
PAYMENT HISTORY												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2021	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -
2022	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -
2023	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -
ADVERSE INFORMATION												
No adverse information												
SECURITY DETAILS				GUARANTOR DETAILS								
No available security details				No available guarantor details								

KISETSU SAISON FINANCE (INDIA) PRIVATE LIMITED		Unsecured business loan		0 DAY PAST DUE		Last Reported 31 Jan 2024						
A/C: 5139384		OPEN										
LOAN INFORMATION												
SANCTIONED AMOUNT	₹50,00,000	DRAWING POWER	₹50,00,000	INSTALLMENT AMOUNT	-	TENURE	0					
SANCTIONED DATE	31 Jul 2023	OUTSTANDING BALANCE	₹44,47,413	REPAYMENT FREQUENCY	Monthly	LOAN EXPIRY/MATURITY	-					
HIGH CREDIT	-	LAST REPAID	-	LOAN RENEWAL	-	RESTRUCTURING REASON	-					
GUARANTEE INVOCATION DATE*	-											
PAYMENT HISTORY												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2021	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -
2022	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -
2023	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -
ADVERSE INFORMATION												
No adverse information												
SECURITY DETAILS				GUARANTOR DETAILS								
No available security details				No available guarantor details								

YES BANK LIMITED		Auto Loan		0 DAY PAST DUE		Last Reported 29 Feb 2024	
A/C: ALN001700801252		OPEN					
LOAN INFORMATION							
SANCTIONED AMOUNT	₹13,33,500	DRAWING POWER	₹13,33,500	INSTALLMENT AMOUNT	₹32,465	TENURE	48
SANCTIONED DATE	25 Mar 2021	OUTSTANDING BALANCE	₹4,33,157	REPAYMENT FREQUENCY	Monthly	LOAN EXPIRY/MATURITY	02 Apr 2025
HIGH CREDIT	13,33,500	LAST REPAID	32,465	LOAN RENEWAL	-	RESTRUCTURING REASON	-
GUARANTEE INVOCATION DATE*	-						

PAYMENT HISTORY												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2021		● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -
2022	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -
2023	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -
2024	● -											

ADVERSE INFORMATION	
No adverse information	

SECURITY DETAILS	GUARANTOR DETAILS
No available security details	No available guarantor details

YES BANK LIMITED	Auto Loan A/C: ALN001700927369	OPEN	0 DAY PAST DUE	Last Reported 29 Feb 2024
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LOAN INFORMATION							
SANCTIONED AMOUNT	₹6,40,000	DRAWING POWER	₹6,40,000	INSTALLMENT AMOUNT	₹15,524	TENURE	48
SANCTIONED DATE	04 Sep 2021	OUTSTANDING BALANCE	₹2,62,424	REPAYMENT FREQUENCY	Monthly	LOAN EXPIRY/MATURITY	02 Sep 2025
HIGH CREDIT	6,40,000	LAST REPAID	15,524	LOAN RENEWAL	-	RESTRUCTURING REASON	-
GUARANTEE INVOCATION DATE*	-						

PAYMENT HISTORY												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2021		● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -
2022	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -
2023	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -
2024	● -											

ADVERSE INFORMATION	
No adverse information	

SECURITY DETAILS	GUARANTOR DETAILS
No available security details	No available guarantor details

YES BANK LIMITED	Unsecured business loan A/C: BLN001701535711	OPEN	0 DAY PAST DUE	Last Reported 29 Feb 2024
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LOAN INFORMATION							
SANCTIONED AMOUNT	₹60,00,000	DRAWING POWER	₹60,00,000	INSTALLMENT AMOUNT	₹2,07,992	TENURE	36
SANCTIONED DATE	05 Apr 2023	OUTSTANDING BALANCE	₹45,89,922	REPAYMENT FREQUENCY	Monthly	LOAN EXPIRY/MATURITY	04 Apr 2026
HIGH CREDIT	60,00,000	LAST REPAID	2,07,992	LOAN RENEWAL	-	RESTRUCTURING REASON	-
GUARANTEE INVOCATION DATE*	-						

PAYMENT HISTORY												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2021		● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -
2022	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -
2023	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -
2024	● -											

ADVERSE INFORMATION	
No adverse information	

SECURITY DETAILS	GUARANTOR DETAILS
No available security details	No available guarantor details

YES BANK LIMITED		Auto Loan A/C: ALN001700991429		OPEN		0 DAY PAST DUE		Last Reported 29 Feb 2024				
LOAN INFORMATION												
SANCTIONED AMOUNT	₹6,06,000	DRAWING POWER	₹6,06,000	INSTALLMENT AMOUNT	₹14,769	TENURE	48					
SANCTIONED DATE	11 Nov 2021	OUTSTANDING BALANCE	₹2,88,486	REPAYMENT FREQUENCY	Monthly	LOAN EXPIRY/MATURITY	02 Nov 2025					
HIGH CREDIT	6,06,000	LAST REPAID	14,769	LOAN RENEWAL	-	RESTRUCTURING REASON	-					
GUARANTEE INVOCATION DATE*	-											
PAYMENT HISTORY												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2021		● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -
2022	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -
2023	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -
2024	● -											
ADVERSE INFORMATION												
No adverse information												
SECURITY DETAILS					GUARANTOR DETAILS							
No available security details					No available guarantor details							

HERO FINCORP LTD		Unsecured business loan A/C: HCFKOKUBL00008018026		OPEN		0 DAY PAST DUE		Last Reported 29 Feb 2024				
LOAN INFORMATION												
SANCTIONED AMOUNT	₹20,20,000	DRAWING POWER	₹20,20,000	INSTALLMENT AMOUNT	-	TENURE	0					
SANCTIONED DATE	26 Mar 2022	OUTSTANDING BALANCE	₹9,01,496	REPAYMENT FREQUENCY	Monthly	LOAN EXPIRY/MATURITY	03 Apr 2025					
HIGH CREDIT	-	LAST REPAID	-	LOAN RENEWAL	-	RESTRUCTURING REASON	-					
GUARANTEE INVOCATION DATE*	-											
PAYMENT HISTORY												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2021		● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -
2022	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -
2023	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -
2024	● -											
ADVERSE INFORMATION												
No adverse information												
SECURITY DETAILS					GUARANTOR DETAILS							
No available security details					No available guarantor details							

HERO FINCORP LTD		Unsecured business loan A/C: HCFKOKUBL0001165488		OPEN		0 DAY PAST DUE		Last Reported 29 Feb 2024				
LOAN INFORMATION												
SANCTIONED AMOUNT	₹23,23,920	DRAWING POWER	₹23,23,920	INSTALLMENT AMOUNT	-	TENURE	0					
SANCTIONED DATE	30 Nov 2022	OUTSTANDING BALANCE	₹15,56,703	REPAYMENT FREQUENCY	Monthly	LOAN EXPIRY/MATURITY	03 Dec 2025					
HIGH CREDIT	-	LAST REPAID	-	LOAN RENEWAL	-	RESTRUCTURING REASON	-					
GUARANTEE INVOCATION DATE*	-											
PAYMENT HISTORY												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2021		● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -

2022	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-
2023	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-
2024	●	-																		
ADVERSE INFORMATION																				
No adverse information																				
SECURITY DETAILS										GUARANTOR DETAILS										
No available security details										No available guarantor details										

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED										Commercial vehicle loan A/C: XVFPBUD00004673155					0 DAY PAST DUE		Last Reported 05 Mar 2024									
LOAN INFORMATION																										
SANCTIONED AMOUNT	₹55,75,000	DRAWING POWER	₹0	INSTALLMENT AMOUNT	-	TENURE	0	SANCTIONED DATE	31 Mar 2022	OUTSTANDING BALANCE	₹37,61,920	REPAYMENT FREQUENCY	Monthly	LOAN EXPIRY/MATURITY	28 Feb 2027	HIGH CREDIT	-	LAST REPAID	-	LOAN RENEWAL	-	RESTRUCTURING REASON	-	GUARANTEE INVOCATION DATE*	-	
PAYMENT HISTORY																										
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC														
2021			●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-
2022	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-
2023	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-
2024	●	-	✓ 37.619 Lac																							
ADVERSE INFORMATION																										
No adverse information																										
SECURITY DETAILS												GUARANTOR DETAILS														
No available security details												No available guarantor details														

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED										Commercial vehicle loan A/C: XVFPBUD00004675353					0 DAY PAST DUE		Last Reported 05 Mar 2024									
LOAN INFORMATION																										
SANCTIONED AMOUNT	₹55,75,000	DRAWING POWER	₹0	INSTALLMENT AMOUNT	-	TENURE	0	SANCTIONED DATE	31 Mar 2022	OUTSTANDING BALANCE	₹37,61,920	REPAYMENT FREQUENCY	Monthly	LOAN EXPIRY/MATURITY	28 Feb 2027	HIGH CREDIT	-	LAST REPAID	-	LOAN RENEWAL	-	RESTRUCTURING REASON	-	GUARANTEE INVOCATION DATE*	-	
PAYMENT HISTORY																										
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC														
2021			●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-
2022	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-
2023	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-	●	-
2024	●	-	✓ 37.619 Lac																							
ADVERSE INFORMATION																										
No adverse information																										
SECURITY DETAILS												GUARANTOR DETAILS														
No available security details												No available guarantor details														

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED										Commercial vehicle loan A/C: XVFPBUD00004674574					0 DAY PAST DUE		Last Reported 05 Mar 2024							
LOAN INFORMATION																								

SANCTIONED AMOUNT	₹55,75,000	DRAWING POWER	₹0	INSTALLMENT AMOUNT	-	TENURE	0
SANCTIONED DATE	31 Mar 2022	OUTSTANDING BALANCE	₹37,61,920	REPAYMENT FREQUENCY	Monthly	LOAN EXPIRY/MATURITY	28 Feb 2027
HIGH CREDIT	-	LAST REPAID	-	LOAN RENEWAL	-	RESTRUCTURING REASON	-
GUARANTEE INVOCATION DATE*	-						

PAYMENT HISTORY												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2021			● -	● -	● -	● -	● -	● -	● -	● -	● -	● -
2022	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -
2023	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -
2024	● -	● 37.619 Lac										

ADVERSE INFORMATION	
No adverse information	
SECURITY DETAILS	GUARANTOR DETAILS
No available security details	No available guarantor details

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED Commercial vehicle loan A/C: XVFPBUD00004674960 OPEN 0 DAY PAST DUE Last Reported 05 Mar 2024

LOAN INFORMATION							
SANCTIONED AMOUNT	₹55,75,000	DRAWING POWER	₹0	INSTALLMENT AMOUNT	-	TENURE	0
SANCTIONED DATE	31 Mar 2022	OUTSTANDING BALANCE	₹37,61,920	REPAYMENT FREQUENCY	Monthly	LOAN EXPIRY/MATURITY	28 Feb 2027
HIGH CREDIT	-	LAST REPAID	-	LOAN RENEWAL	-	RESTRUCTURING REASON	-
GUARANTEE INVOCATION DATE*	-						

PAYMENT HISTORY												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2021			● -	● -	● -	● -	● -	● -	● -	● -	● -	● -
2022	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -
2023	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -
2024	● -	● 37.619 Lac										

ADVERSE INFORMATION	
No adverse information	
SECURITY DETAILS	GUARANTOR DETAILS
No available security details	No available guarantor details

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED Commercial vehicle loan A/C: XVFPBUD00004674122 OPEN 0 DAY PAST DUE Last Reported 05 Mar 2024

LOAN INFORMATION							
SANCTIONED AMOUNT	₹55,75,000	DRAWING POWER	₹0	INSTALLMENT AMOUNT	-	TENURE	0
SANCTIONED DATE	31 Mar 2022	OUTSTANDING BALANCE	₹37,61,920	REPAYMENT FREQUENCY	Monthly	LOAN EXPIRY/MATURITY	28 Feb 2027
HIGH CREDIT	-	LAST REPAID	-	LOAN RENEWAL	-	RESTRUCTURING REASON	-
GUARANTEE INVOCATION DATE*	-						

PAYMENT HISTORY												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2021			● -	● -	● -	● -	● -	● -	● -	● -	● -	● -
2022	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -
2023	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -	● -
2024	● -	● 37.619 Lac										

ADVERSE INFORMATION	
No adverse information	
SECURITY DETAILS	GUARANTOR DETAILS
No available security details	No available guarantor details

CREDIT RATING SUMMARY

Below are the credit ratings assigned to your company by external accredited rating agencies. These ratings are submitted to CIBIL by lenders from whom your company has availed credit.

CREDIT RATING SUMMARY			
RATING	RATING DATE	RATING EXPIRY DATE	LAST REPORTED
No credit ratings reported			

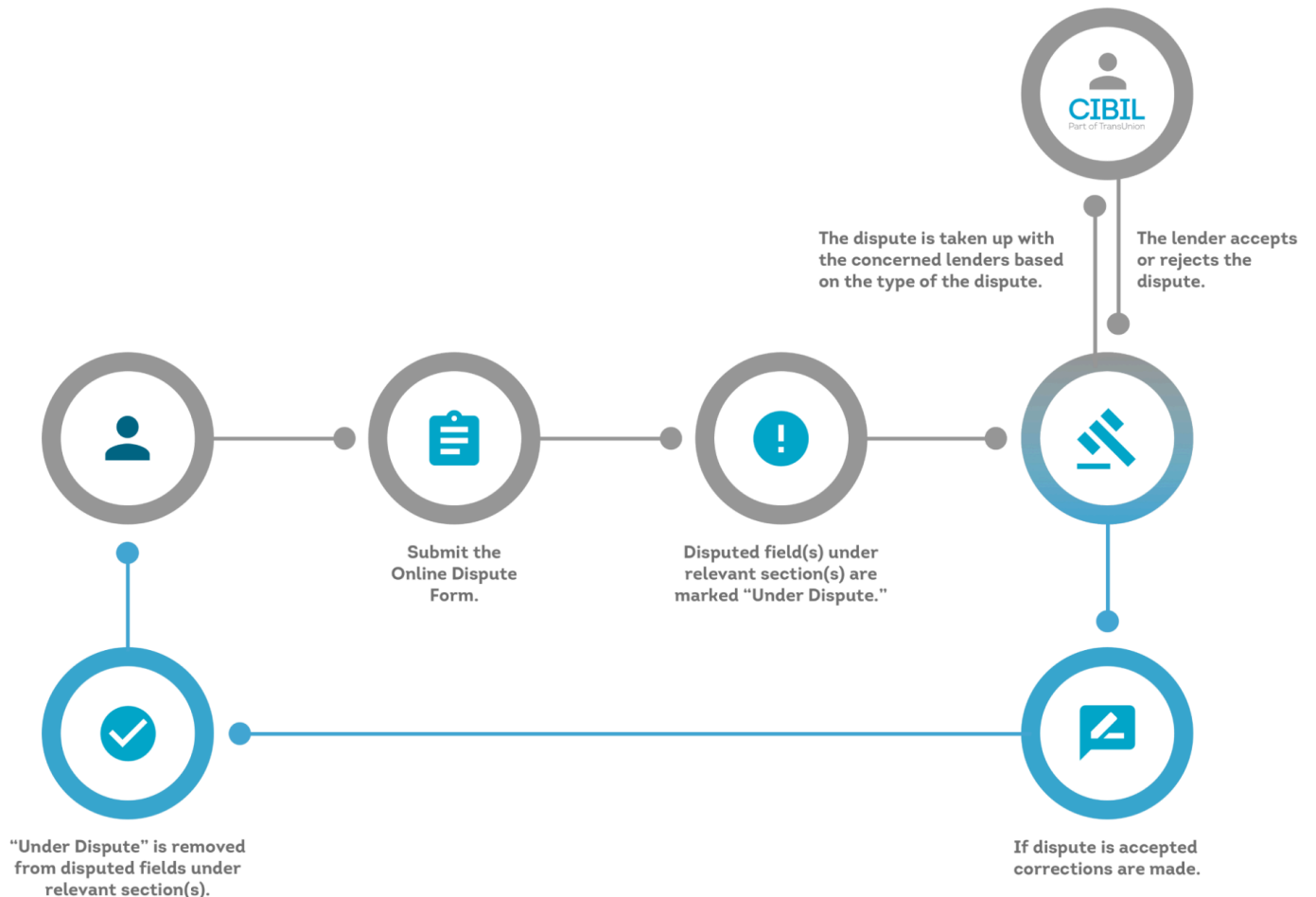
Thank you for ordering your company credit report.

You may access the online version of this report on our website www.cibil.com

Disclaimer: All information contained in this credit report has been collated by TransUnion CIBIL Limited (TU CIBIL) based on information provided/ submitted by its various members("Members"), as part of periodic data submission and Members are required to ensure accuracy, completeness and veracity of the information submitted. The credit report is generated using the proprietary search and match logic of TU CIBIL. TU CIBIL uses its best efforts to ensure accuracy, completeness and veracity of the information contained in the Report, and shall only be liable and / or responsible if any discrepancies are directly attributable to TU CIBIL. The use of this report is governed by the terms and conditions of the Operating Rules for TU CIBIL and its Members.

For dispute resolution

To raise a company dispute online visit:
<https://www.cibil.com/company-dispute-resolution>



BASIC INFORMATION

Legal Name of Taxpayer ARCL ORGANICS LIMITED	Registration Trade Name ARCL ORGANICS LTD.	Taxpayer Type Regular	PAN Number AACCA2121P	Constitution of Business Public Limited Company
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GST RETURNS FILING

Duration: MAR 23 - FEB 24

This section details the GSTN you requested and its return filing status over last 12 months.

From the GSTN requested, the return types filed over last 12 months are: **GSTR-1,GSTR-3B**

GSTIN (Nature of business)	Status	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
19AACCA2121P1ZO (Factory / Manufacturing, Warehouse / Depot, Recipient of Goods or Services)	Active	Not filed	Not filed	Not filed	Not filed	Not filed	Not filed	Not filed	Not filed	Not filed	Not filed	Not filed

✔ All Filed
 ✘ None Filed
 ● Not filed (Details available in online version of CCR)

GST LIABILITIES

Duration: MAR 23 - FEB 24

This section details the Goods and Services Tax paid in the last 12 months basis GSTR-3B returns filed by the business.

TYPE	MAR-2023	APR-2023	MAY-2023	JUN-2023	JUL-2023	AUG-2023	SEP-2023	OCT-2023	NOV-2023	DEC-2023	JAN-2024	% TO TOTAL GST LIABILITIES
INPUT TAX CREDIT	₹2.54 Cr	₹1.69 Cr	₹2.07 Cr	₹1.62 Cr	₹2.27 Cr	₹2.17 Cr	₹1.78 Cr	₹1.67 Cr	₹2.69 Cr	₹3.03 Cr	₹2.32 Cr	98.04%
CASH	₹4.37 Lac	₹4.5 Lac	₹1.67 Lac	₹2.93 Lac	₹6.48 Lac	₹3.54 Lac	₹4.9 Lac	₹5.07 Lac	₹3.77 Lac	₹4.11 Lac	₹6.19 Lac	195%
LATE FEES	₹0.0	₹400.0	₹450.0	₹0.0	₹0.0	₹0.0	₹100.0	₹600.0	₹450.0	₹0.0	₹0.0	0.0%
INTERESTS	₹0.0	₹1.72 K	₹2 K	₹0.0	₹0.0	₹0.0	₹350.0	₹2.9 K	₹2.25 K	₹0.0	₹0.0	0.0%

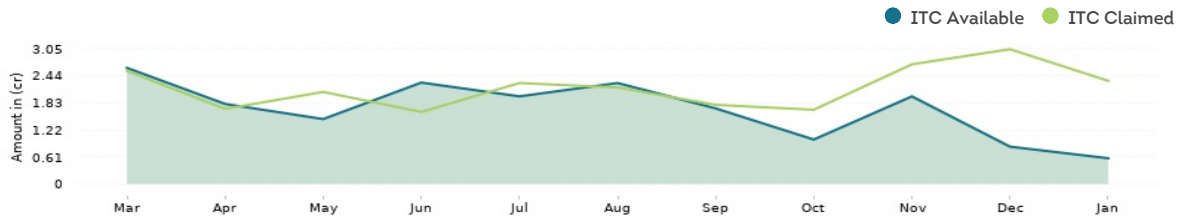
INPUT TAX CREDIT

Duration: MAR 23 - FEB 24

The graph here indicates on a month to month basis the total Input Tax Credit (ITC)

ITC available
₹ **18.48** cr

ITC claimed
₹ **23.85** cr



ADVANCE PAYMENT RECEIVED

Duration: Mar 2022 - Feb 2023, Mar 2023 - Feb 2024

This section provides a comparison of Advance Payments received by the business in each month over the last 24 months.



No Advanced Payment Received

SALES

Duration: Mar 2022 - Feb 2023, Mar 2023 - Feb 2024

This section provides key Sales metrics for your business. The graph shows a comparison of sales for each month over the last 24 months.

Total Sales (Mar 2023 - Feb 2024)

₹ 158.47 cr (+816.06%)

Avg monthly Sales

(Mar 2023 - Feb 2024)

₹ 13.21 cr (+816.06%)

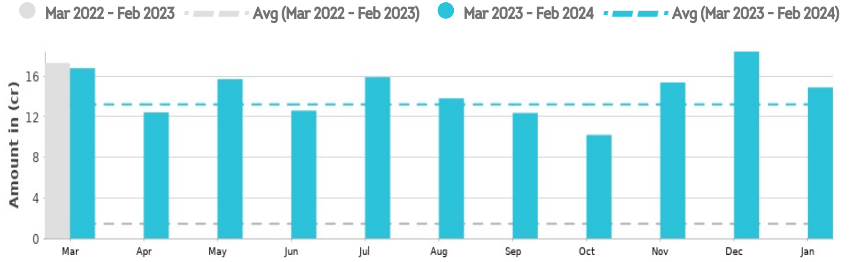
INTER VS INTRA STATE SALES

Sales within the same State (INTRA)

₹ 78.29 cr (49.30% of total sales)

Sales between two State (INTER)

₹ 80.52 cr (50.70% of total sales)

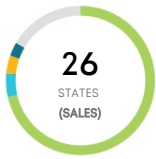


STATE WISE SALES SUMMARY

Duration: Mar 2023 - Feb 2024

TOP STATES

This section provides a summary of Sales from top 4 states along with their contribution to Total Sales.



- West Bengal ₹ 78.35 Cr 71.42%
- Tamil Nadu ₹ 5.66 Cr 5.16%
- Gujarat ₹ 4.23 Cr 3.86%
- Jharkhand ₹ 3.28 Cr 2.99%
- Others ₹ 18.18 Cr 16.57%

*Additional information can be viewed in the online report.

GST BRACKET WISE SALES SUMMARY

Duration: Mar 2023 - Feb 2024

GST BRACKETS

This section provides a summary of Sales from top 4 GST rate slab along with their contribution to Total Sales.



- 18% bracket ₹ 144.36 Cr 81.84%
- 0% bracket ₹ 32.03 Cr 18.16%
- 12% bracket ₹ 54 K 0%

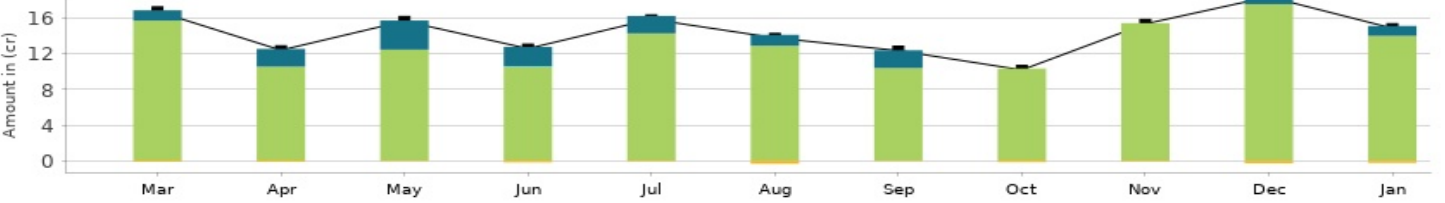
*Additional information can be viewed in the online report.

SALES BREAKUP

Duration: Mar 2023 - Feb 2024

This section provides the details of different components used to calculate total sales.

Total Sales = Invoices + Advance Payment + Debit Notes + Nil Rated, Expemted & Non-GST Supplies + Credit Notes
 ₹ 176.39 cr = ₹ 160.83 cr + ₹ 0.0 + ₹ 7.18 lac + ₹ 17.59 cr + ₹ 2.1 cr



SALES INVOICE BIFURCATION

Duration: Mar 2023 - Feb 2024

This section provides month wise invoiced amount of top 5 invoice types raised by the business.

TYPE	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	% TO TOTAL INVOICED AMOUNT
B2B	₹10.13 Cr (243)	₹7.63 Cr (208)	₹8.57 Cr (233)	₹8.04 Cr (225)	₹8.73 Cr (218)	₹8.21 Cr (207)	₹8.3 Cr (224)	₹6.62 Cr (191)	₹10.68 Cr (280)	₹10.03 Cr (273)	₹11.1 Cr (274)	67.88%
EXPORT	₹5.56 Cr (13)	₹2.9 Cr (9)	₹3.9 Cr (14)	₹2.52 Cr (12)	₹5.28 Cr (15)	₹4.71 Cr (16)	₹2.11 Cr (11)	₹3.74 Cr (11)	₹4.78 Cr (12)	₹7.57 Cr (21)	₹2.91 Cr (14)	31.83%
EXPA	₹0	₹0	₹0	₹0	₹29.68 Lac (1)	₹0	₹0	₹0	₹0	₹0	₹0	0.21%
B2CS	₹4.46 Lac (3)	₹4.04 Lac (2)	₹56.59 K (2)	₹32.89 K (1)	₹58.41 K (1)	₹0	₹0	₹29.7 K (1)	₹92.4 K (1)	₹0	₹85.54 K (1)	0.08%

*Additional information can be viewed in the online report.

No. of Invoices

SALES VS PURCHASES COMPARISON

Duration: Mar 2023 - Feb 2024

This section provides key metrics for Sales and Purchase. The graph shows a comparison between Total Sales vs Total Purchases for the last 12 months.

Contribution of Top 10

Customers in Total Sales

27.89%

Month with highest Sales

Dec (₹18.42 Cr)

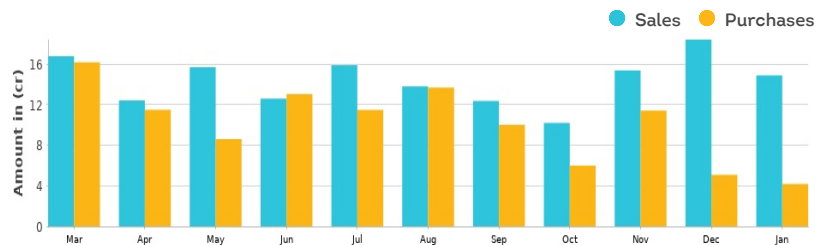
Contribution of Top 10

Suppliers in Total Purchases

74.39%

Month with highest Purchases

Mar (₹16.18 Cr)



PURCHASES

Duration: Mar 2022 - Feb 2023, Mar 2023 - Feb 2024

This section provides key Purchases metrics for your business. The graph shows a comparison of purchases for each month over the last 24 months.

Total Purchases (Mar 2023 - Feb 2024)

₹ 111.2 cr (+830.61%)

Avg monthly Purchases

(Mar 2023 - Feb 2024)

₹ 9.27 cr (+830.61%)

INTER VS INTRA STATE PURCHASES

Purchases within the same

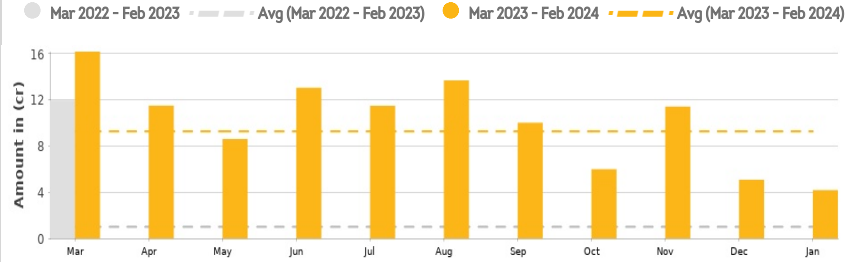
State (INTRA)

₹ 45.79 cr (38.35% of total purchases)

Purchases between two

State (INTER)

₹ 73.61 cr (61.65% of total purchases)



STATE WISE PURCHASES SUMMARY

Duration: Mar 2023 - Feb 2024

TOP STATES

This section provides a summary of Purchases from top 4 states along with their contribution to Total Purchases.



WEST BENGAL	₹ 48.3 Cr	40.21%
GUJARAT	₹ 38.86 Cr	32.35%
ANDHRA PRADESH	₹ 18.1 Cr	15.07%
MAHARASHTRA	₹ 6.79 Cr	5.65%
Others	₹ 8.07 Cr	6.72%

*Additional information can be viewed in the online report.

GST BRACKET WISE PURCHASES SUMMARY

Duration: Mar 2023 - Feb 2024

GST BRACKETS

This section provides a summary of Purchases from top 4 GST rate slab along with their contribution to Total Purchases.



18% bracket	₹ 100.25 Cr	83.96%
5% bracket	₹ 7.99 Cr	6.7%
12% bracket	₹ 6.47 Cr	5.42%
28% bracket	₹ 2.22 Cr	1.86%
Others	₹ 2.46 Cr	2.06%

*Additional information can be viewed in the online report.

PURCHASES BREAKUP

Duration: Mar 2023 - Feb 2024

This section provides the details of different components used to calculate total purchases.

Total Purchases

₹ 119.4 cr

Invoices

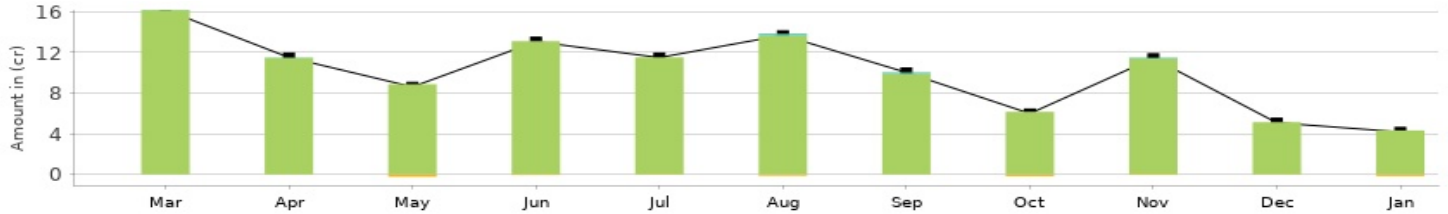
₹ 120.12 cr

Debit Notes

₹ 36.68 lac

Credit Notes

₹ 1.08 cr



PURCHASES INVOICE BIFURCATION

Duration: Mar 2023 - Feb 2024

This section provides month wise invoiced amount of top 5 invoice types raised by the business.

TYPE	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	% TO TOTAL INVOICED AMOUNT
B2B	₹16.15 Cr (600)	₹11.47 Cr (469)	₹8.84 Cr (482)	₹13.1 Cr (550)	₹11.51 Cr (481)	₹13.7 Cr (563)	₹9.93 Cr (559)	₹6.16 Cr (448)	₹11.41 Cr (445)	₹5.1 Cr (458)	₹4.33 Cr (594)	99.93%
B2BA	₹54.45 K (1)	₹0	₹2.65 Lac (2)	₹0	₹0	₹0	₹0	₹0	₹35.4 K (1)	₹4.2 Lac (4)	₹0	0.07%

*Additional information can be viewed in the online report.

No. of Invoices

NOTE

View your report online on the CIBIL portal to get more details and explanation about the metrics in your GST report.

DISCLAIMER:

GST Financial Report is prepared on the basis of GST Return data received from the GST Portal.