



Credit Monitoring Analysis (C M A)

Of

YOUR COMPANY

Proprietor: NA

For CC of 1,000,000.00 /-



COMPANY PROFILE

I. Company Information

| | |
|-----------------------------|--|
| Name of the Company/Firm | YOUR COMPANY |
| Proprietor/Promoter Name | NA |
| Constitution | proprietorship |
| Address | A WING SANIA APARTMENT, DANDEKARWADI, MAHARASTRA 421302 |
| PAN No. | NA |
| Date of Incorporation/Birth | 06-Jan-1989 |
| Industry | NA |
| Type of Business | TRADING |

II. Project & Financial Overview

| | |
|-----------------------------|------------------|
| Report Period | 2023 - 2027 |
| Currency | INR |
| Amount In | Actual |
| Total Project Cost | INR 1,000,000.00 |
| Term Loan Interest Rate (%) | 0% |
| Working Capital Loan | INR 1,000,000.00 |
| WC Loan Interest Rate (%) | 11% |

Operating Statement

| Particulars | 2023-2024 (actual) | 2024-2025 (actual) | 2025-2026 (estimated) | 2026-2027 (projected) | 2027-2028 (projected) |
|--|-----------------------|-----------------------|--------------------------|--------------------------|--------------------------|
| 1. Gross Sales | | | | | |
| (i) Sales & Services | 1,823,521.00 | 2,351,234.00 | 5,031,681.12 | 6,038,017.34 | 7,849,422.54 |
| (ii) Export Sales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (iii) Add other revenue income | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 1,823,521.00 | 2,351,234.00 | 5,031,681.12 | 6,038,017.34 | 7,849,422.54 |
| 2. Less excise duty | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Deduct other items | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 3. Net Sales (item 1 - item 2) | 1,823,521.00 | 2,351,234.00 | 5,031,681.12 | 6,038,017.34 | 7,849,422.54 |
| 4. % age rise (+) or fall (-) in net sales | 0.00 | 28.94 | 114.00 | 20.00 | 30.00 |
| 5. Cost of Sales | | | | | |
| (i) Raw Material | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (a) Imported | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (b) Indigenous | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (ii) Other Consumables | 865,808.00 | 1,212,766.00 | 3,917,021.40 | 3,508,723.54 | 4,433,114.55 |
| (a) Imported | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (b) Indigenous | 865,808.00 | 1,212,766.00 | 3,917,021.40 | 3,508,723.54 | 4,433,114.55 |
| (iii) Packing Material | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (a) Imported | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (b) Indigenous | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (iv) Power and Fuel | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (v) Direct Labour | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (vi) Other mfg. expenses | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (vii) Depreciation | 48,405.15 | 42,127.43 | 36,693.07 | 31,985.38 | 27,904.22 |
| (viii) Sub Total (i to vii) | 914,213.15 | 1,254,893.43 | 3,953,714.47 | 3,540,708.92 | 4,461,018.77 |
| (ix) Add: Opening stocks-in-Process | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (x) Deduct: Closing stocks-in-Process | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (xi) Cost of Production | 914,213.15 | 1,254,893.43 | 3,953,714.47 | 3,540,708.92 | 4,461,018.77 |
| (xii) Add : Opening Stock of Finished Goods | 305,124.00 | 284,574.00 | 277,159.00 | 1,069,925.15 | 1,176,917.67 |
| (xiii) Deduct: Closing stocks of Finished Goods | 284,574.00 | 277,159.00 | 1,069,925.15 | 1,176,917.67 | 1,471,147.09 |
| Sub-Total (Total Cost of Sales) | 934,763.15 | 1,262,308.43 | 3,160,948.32 | 3,433,716.40 | 4,166,789.35 |
| 6. Selling, general and administrative exp. | 393,433.85 | 511,971.57 | 1,075,140.30 | 1,612,710.45 | 2,419,065.67 |
| 7. Sub Total (5+6)(Total Cost of Sales) | 1,328,197.00 | 1,774,280.00 | 4,236,088.62 | 5,046,426.85 | 6,585,855.02 |
| 8. Operating Profit before Interest (3-7) | 495,324.00 | 576,954.00 | 795,592.50 | 991,590.49 | 1,263,567.52 |
| 9. Interest on WC | 0.00 | 0.00 | 64,167.00 | 110,000.00 | 110,000.00 |

| Particulars | 2023-2024 (actual) | 2024-2025 (actual) | 2025-2026 (estimated) | 2026-2027 (projected) | 2027-2028 (projected) |
|--|-----------------------|-----------------------|--------------------------|--------------------------|--------------------------|
| Interest on TL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 10. Operating profit after interest (8-9) | 495,324.00 | 576,954.00 | 731,425.50 | 881,590.49 | 1,153,567.52 |
| 11. (i) Add other non-operating income | | | | | |
| (a) Other Income | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (b) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (c) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (d) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| I - Sub Total (Income) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (ii) Deduct other non-operation expenses | | | | | |
| (a) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (b) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (c) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (d) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| II - Sub Total (expenses) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| III - Net of other non-operation income/exp. (I - II) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 12. Profit before tax [10+11(iii)] | 495,324.00 | 576,954.00 | 731,425.50 | 881,590.49 | 1,153,567.52 |
| 13. Provision for taxes | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Deferred | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 14. Net Profit/loss (12-13) | 495,324.00 | 576,954.00 | 731,425.50 | 881,590.49 | 1,153,567.52 |
| 15. (a) Equity dividend paid - amount | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 16. Retained Profit | 495,324.00 | 576,954.00 | 731,425.50 | 881,590.49 | 1,153,567.52 |
| 17. Retained Profit/Net Profit (% Age) | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| NP Ratio | 27.16 | 24.54 | 14.54 | 14.60 | 14.70 |

Balance Sheet

| Particulars | 2023-2024 (actual) | 2024-2025 (actual) | 2025-2026 (estimated) | 2026-2027 (projected) | 2027-2028 (projected) |
|--|-----------------------|-----------------------|--------------------------|--------------------------|--------------------------|
| CURRENT LIABILITIES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1. Borrowing from Banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (i) From Applicant Bank | 0.00 | 0.00 | 1,000,000.00 | 1,000,000.00 | 1,000,000.00 |
| (ii) From Other Bank | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (iii) (of which OCC discount) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Sub Total(a) | 0.00 | 0.00 | 1,000,000.00 | 1,000,000.00 | 1,000,000.00 |
| 2. Short Term Borrowings From Others | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 3. Sundry Creditor (Trade) | 130,914.00 | 149,302.00 | 170,278.93 | 357,585.75 | 464,861.48 |
| 4. Advance payments from customers/deposits from dealers | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 5. Provision for taxation | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

| Particulars | 2023-2024 (actual) | 2024-2025 (actual) | 2025-2026 (estimated) | 2026-2027 (projected) | 2027-2028 (projected) |
|---|-----------------------|-----------------------|--------------------------|--------------------------|--------------------------|
| 6. Dividend payable | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 7. Other statutory liabilities (plus within one year) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 8. Deposits/repayments of term loans (plus within one year) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 9. Other current liabilities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (a) Other current liabilities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (b) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (c) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (d) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Sub Total (b) | 130,914.00 | 149,302.00 | 170,278.93 | 357,585.75 | 464,861.48 |
| 10. TOTAL CURRENT LIABILITIES | 130,914.00 | 149,302.00 | 1,170,278.93 | 1,357,585.75 | 1,464,861.48 |
| TERM LIABILITIES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 11. Debentures | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 12. Preference shares | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 13. Term loans(excl. old installments payable within one year) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 14. Deferred Payment Credits | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 15. Long Term Advances (repayable after one year) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 16. Other Term liabilities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 17. TOTAL TERM LIABILITIES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 18. TOTAL OUTSIDE LIABILITIES (10+17) | 130,914.00 | 149,302.00 | 1,170,278.93 | 1,357,585.75 | 1,464,861.48 |
| NET WORTH | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 19. Capital | 804,612.00 | 1,124,485.00 | 1,514,998.00 | 1,996,423.50 | 2,603,013.99 |
| 20. Other Income | 0.00 | 106.00 | 0.00 | 0.00 | 0.00 |
| 21. Share application money | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 22. Other reserves (subsidy) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 23. Surplus or deficit in Profit and loss A/c | 495,324.00 | 576,954.00 | 731,425.50 | 881,590.49 | 1,153,567.52 |
| 24. Drawings (Withdrawal) | 175,451.00 | 186,547.00 | 250,000.00 | 275,000.00 | 302,500.00 |
| 25. NET WORTH | 1,124,485.00 | 1,514,998.00 | 1,996,423.50 | 2,603,013.99 | 3,454,081.51 |
| 26. TOTAL LIABILITIES [18+25] | 1,255,399.00 | 1,664,300.00 | 3,166,702.43 | 3,960,599.74 | 4,918,942.99 |
| CURRENT ASSETS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 26. Cash and bank balances | 412,535.15 | 394,521.58 | 273,362.57 | 381,742.80 | 532,349.75 |
| 27. Investments (other than long term Investments) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (i) Government and other Trustee Securities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (ii) Fixed deposits with Banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 28. (i) Receivables (Debtors < 6 months) other than deferred and exports(including bills purchased and discounted by banks) | 218,457.00 | 238,457.00 | 1,060,299.66 | 1,620,599.32 | 2,106,779.12 |
| (ii) Export receivables((including bills purchased and discounted by banks) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 29. Instalments of deferred receivables(due within one year) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

| Particulars | 2023-2024 (actual) | 2024-2025 (actual) | 2025-2026 (estimated) | 2026-2027 (projected) | 2027-2028 (projected) |
|--|-----------------------|-----------------------|--------------------------|--------------------------|--------------------------|
| 30. Inventory | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (i) Raw Materials(including stores and other items used in the process of manufacture) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (a) Imported Raw Materials | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (b) Indigenous Raw Materials | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (ii) Stocks-in-Process | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (iii) Finished Goods | 284,574.00 | 277,159.00 | 1,069,925.15 | 1,176,917.67 | 1,471,147.09 |
| (iv) Other Consumables | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (a) Imported Consumables | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (b) Indigenous Consumables | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (v) Packing Material | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (a) Imported Packing Material | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (b) Indigenous Packing Material | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Sub-Total Inventory | 284,574.00 | 277,159.00 | 1,069,925.15 | 1,176,917.67 | 1,471,147.09 |
| 31.Advances to suppliers of raw material, stores and expenses | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 32.Advance payment of taxes | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 33. Other current Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (a) Sundry Assesst | 0.00 | 106,457.00 | 117,102.70 | 128,812.97 | 141,694.27 |
| (b) Loans & Advances | 0.00 | 350,000.00 | 385,000.00 | 423,500.00 | 465,850.00 |
| (c) Misc. | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Sub-Total Other Current Assets | 0.00 | 456,457.00 | 502,102.70 | 552,312.97 | 607,544.27 |
| 34. TOTAL CURRENT ASSETS [total of 26 to 33] | 915,566.15 | 1,366,594.58 | 2,905,690.08 | 3,731,572.76 | 4,717,820.23 |
| FIXED ASSETS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 35.Gross Block | 388,238.00 | 339,832.85 | 297,705.42 | 261,012.36 | 229,026.98 |
| 36.Depreciation to date | 48,405.15 | 42,127.43 | 36,693.07 | 31,985.38 | 27,904.22 |
| 37. NET BLOCK (35-36) | 339,832.85 | 297,705.42 | 261,012.35 | 229,026.98 | 201,122.76 |
| OTHER NON-CURRENT ASSETS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 38. Investments/book debts/advances/deposits which are not Current Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (a) Investments made in subsidiary companies/affiliates | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (b) Others | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (c) Advances to suppliers of capital goods and contractors | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (d) Deferred receivables (incl.inst due beyond one yr) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (e) Debtors | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (f) Security Deposit | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Sub-Total Investments etc. | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 39.Non-consumable stores and spares | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 40.Other non-current assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

| Particulars | 2023-2024 (actual) | 2024-2025 (actual) | 2025-2026 (estimated) | 2026-2027 (projected) | 2027-2028 (projected) |
|---|-----------------------|-----------------------|--------------------------|--------------------------|--------------------------|
| 41. TOTAL OTHER NON-CURRENT ASSETS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 42. Intangible assets(patents, goodwill, prelim. expenses, bad/doubtful exp.not provided for, etc.) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 43. TOTAL ASSETS [34+37+41+42] | 1,255,399.00 | 1,664,300.00 | 3,166,702.43 | 3,960,599.74 | 4,918,942.99 |
| 44. TANGIBLE NET WORTH [25-42] | 1,124,485.00 | 1,514,998.00 | 1,996,423.50 | 2,603,013.99 | 3,454,081.51 |
| 45. NET WORKING CAPITAL [(17+25)-(37+41+42)] | 784,652.15 | 1,217,292.58 | 1,735,411.15 | 2,373,987.01 | 3,252,958.75 |
| 46. Current Ratio [34/10] | 6.99 | 9.15 | 2.48 | 2.75 | 3.22 |
| 47. Total Outside Liabilities/Tangible Net Worth [18/44] | 0.12 | 0.10 | 0.59 | 0.52 | 0.42 |
| 48. Total Term Liabilities/Tangible Net Worth [17/44] | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Difference [26-43] | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

Depreciation Chart

| Particulars | 2023-2024 (actual) | 2024-2025 (actual) | 2025-2026 (estimated) | 2026-2027 (projected) | 2027-2028 (projected) |
|---------------------------------|-----------------------|-----------------------|--------------------------|--------------------------|--------------------------|
| Land | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| During the Year | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Building | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| During the Year | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Furniture & Fixtures | 196,611.00 | 176,949.90 | 159,254.91 | 143,329.42 | 128,996.48 |
| During the Year | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Bike | 58,188.00 | 49,459.80 | 42,040.83 | 35,734.71 | 30,374.50 |
| During the Year | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Machinery | 0.00 | 113,423.15 | 96,409.68 | 81,948.23 | 69,656.00 |
| During the Year | 133,439.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Opening | 254,799.00 | 339,832.85 | 297,705.42 | 261,012.36 | 229,026.98 |
| Total During the Year | 133,439.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total less depreciation | 48,405.15 | 42,127.43 | 36,693.07 | 31,985.38 | 27,904.22 |
| Total written down value | 339,832.85 | 297,705.42 | 261,012.35 | 229,026.98 | 201,122.76 |

Comparative Statement

| Particulars | 2023-2024 (actual) | 2024-2025 (actual) | 2025-2026 (estimated) | 2026-2027 (projected) | 2027-2028 (projected) |
|--|-----------------------|-----------------------|--------------------------|--------------------------|--------------------------|
| A. CURRENT ASSETS | | | | | |
| 1. Raw Materials(including stores and other used in the process of mfg) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (a) Imported | | | | | |
| Amount | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (b) Indigenous : | | | | | |
| Amount | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2. Other Consumables | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (a) Imported | | | | | |
| Amount | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (b) Indigenous : | | | | | |
| Amount | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 3. Packing Material | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (a) Imported | | | | | |
| Amount | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (b) Indigenous : | | | | | |
| Amount | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 4. Stocks-in-process | | | | | |
| Amount | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 5. Finished goods: | | | | | |
| Amount | 284,574.00 | 277,159.00 | 1,069,925.15 | 1,176,917.67 | 1,471,147.09 |
| 6. Receivables other than export and deferred receivables(Including bill purchased and discounted by banks) | | | | | |
| Amount | 218,457.00 | 238,457.00 | 1,060,299.66 | 1,620,599.32 | 2,106,779.12 |
| 7. Export receivables(include bill purchased and discount) | | | | | |
| Amount | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 8. Advances to Supplier | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 9. Other Current Assets (specify major Items) | | | | | |
| Cash and Bank Balance | 412,535.15 | 394,521.58 | 273,362.57 | 381,742.80 | 532,349.75 |
| Investment except long term | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Installment of Deferred receivables | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Advance Payment of Taxes | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other | 0.00 | 456,457.00 | 502,102.70 | 552,312.97 | 607,544.27 |
| 10. TOTAL CURRENT ASSETS | 915,566.15 | 1,366,594.58 | 2,905,690.08 | 3,731,572.76 | 4,717,820.23 |
| B. CURRENT LIABILITIES | | | | | |
| (Other than bank borrowings for WC) | | | | | |

| Particulars | 2023-2024 (actual) | 2024-2025 (actual) | 2025-2026 (estimated) | 2026-2027 (projected) | 2027-2028 (projected) |
|--|-----------------------|-----------------------|--------------------------|--------------------------|--------------------------|
| 11. Creditors for purchase of raw materials, stores and consumable spares | 130,914.00 | 149,302.00 | 170,278.93 | 357,585.75 | 464,861.48 |
| 12. Advance from Customers/ SD | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 13. Statutory liabilities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 14. Other Current liabilities-specify major items | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (a) S.T. borrowings others | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (b) Dividend Payable | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (c) Installment of TL,DGP and Public Deposits | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (d) Other | | | | | |
| (a) Other current liabilities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (b) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (c) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (d) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 15. TOTAL CURRENT LIABILITIES | 130,914.00 | 149,302.00 | 170,278.93 | 357,585.75 | 464,861.48 |

MPBF

| Particulars | 2023-2024 (actual) | 2024-2025 (actual) | 2025-2026 (estimated) | 2026-2027 (projected) | 2027-2028 (projected) |
|---|-----------------------|-----------------------|--------------------------|--------------------------|--------------------------|
| FIRST METHOD OF LENDING | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1. Total Current Assets | 915,566.15 | 1,366,594.58 | 2,905,690.08 | 3,731,572.76 | 4,717,820.23 |
| 2. Other Current Liabilities (Other than Bank Borrowing) | 130,914.00 | 149,302.00 | 170,278.93 | 357,585.75 | 464,861.48 |
| 3. Working Capital Gap | 784,652.15 | 1,217,292.58 | 2,735,411.15 | 3,373,987.01 | 4,252,958.75 |
| 4. Min stipulated Net working capital (25% of WCG excluding export receivables) | 196,163.04 | 304,323.15 | 683,852.79 | 843,496.75 | 1,063,239.69 |
| 5. Actual / Projected Net Working Capital | 784,652.15 | 1,217,292.58 | 1,735,411.15 | 2,373,987.01 | 3,252,958.75 |
| 6. Item 3 minus item 4 | 588,489.11 | 912,969.44 | 2,051,558.36 | 2,530,490.26 | 3,189,719.06 |
| 7. Item 3 minus item 5 | 0.00 | 0.00 | 1,000,000.00 | 1,000,000.00 | 1,000,000.00 |
| 8. Maximum Permissible Bank Finance (lower of 6 or 7) | 0.00 | 0.00 | 1,000,000.00 | 1,000,000.00 | 1,000,000.00 |
| 9. Excess Borrowing Representing shortfall in NWC | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| SECOND METHOD OF LENDING | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1. Total Current Assets | 915,566.15 | 1,366,594.58 | 2,905,690.08 | 3,731,572.76 | 4,717,820.23 |
| 2. Other Current Liabilities (Other than Bank Borrowing) | 130,914.00 | 149,302.00 | 170,278.93 | 357,585.75 | 464,861.48 |
| 3. Working Capital Gap | 784,652.15 | 1,217,292.58 | 2,735,411.15 | 3,373,987.01 | 4,252,958.75 |
| 4. Min stipulated Net working capital (25% of Total of Current Assets excluding export receivables) | 228,891.54 | 341,648.65 | 726,422.52 | 932,893.19 | 1,179,455.06 |
| 5. Actual / Projected Net Working Capital | 784,652.15 | 1,217,292.58 | 1,735,411.15 | 2,373,987.01 | 3,252,958.75 |
| 6. Item 3 minus item 4 | 555,760.61 | 875,643.94 | 2,008,988.63 | 2,441,093.82 | 3,073,503.69 |
| 7. Item 3 minus item 5 | 0.00 | 0.00 | 1,000,000.00 | 1,000,000.00 | 1,000,000.00 |
| 8. Maximum Permissible Bank Finance (lower of 6 or 7) | 0.00 | 0.00 | 1,000,000.00 | 1,000,000.00 | 1,000,000.00 |
| 9. Excess Borrowing Representing shortfall in NWC | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

Fund Flow Statement

| Particulars | 2024-2025 (actual) | 2025-2026 (estimated) | 2026-2027 (projected) | 2027-2028 (projected) |
|---|-----------------------|--------------------------|--------------------------|--------------------------|
| 1. SOURCES | | | | |
| (a) Net Profit | 576,954.00 | 731,425.50 | 881,590.49 | 1,153,567.52 |
| (b) Depreciation | 42,127.43 | 36,693.07 | 31,985.38 | 27,904.22 |
| (c) Increase in Capital | -257,081.00 | -341,018.50 | -400,164.99 | -546,977.03 |
| (d) Increase in term liabilities, including public deposit | 0.00 | 0.00 | 0.00 | 0.00 |
| (e) Decrease in | | | | |
| (i) Fixed Assets | 84,254.86 | 73,386.14 | 63,970.75 | 55,808.44 |
| (ii) Other Non Current Assets | 0.00 | 0.00 | 0.00 | 0.00 |
| (f) Other (income tax w/o) | -17,545.10 | -18,654.70 | -25,000.00 | -27,500.00 |
| (g) Total | 428,710.19 | 481,831.51 | 552,381.63 | 662,803.15 |
| 2. USE | | | | |
| (a) Net loss | 0.00 | 0.00 | 0.00 | 0.00 |
| (b) Decrease in term liabilities, including public deposits | 0.00 | 0.00 | 0.00 | 0.00 |
| (c) Increase in | | | | |
| (i) Fixed Assets | 0.00 | 0.00 | 0.00 | 0.00 |
| (ii) Other non-current Assets | 0.00 | 0.00 | 0.00 | 0.00 |
| (d) Dividend | 0.00 | 0.00 | 0.00 | 0.00 |
| (e) (i) Others (share application) | 0.00 | 0.00 | 0.00 | 0.00 |
| (ii) Decrease in general reserve (net Deferred tax) | 0.00 | 0.00 | 0.00 | 0.00 |
| (f) Total | 0.00 | 0.00 | 0.00 | 0.00 |
| 3. LONG TERM SURPLUS/DEFICIT | 428,710.19 | 481,831.51 | 552,381.63 | 662,803.15 |
| 4. Increase / Decrease in Current Assets | 451,028.43 | 1,539,095.50 | 825,882.68 | 986,247.47 |
| 5. Increase / Decrease in Current Liabilities | 18,388.00 | 1,020,976.93 | 187,306.82 | 107,275.73 |
| 6. Increase / Decrease in Working Capital gap | 432,640.43 | 518,118.57 | 638,575.86 | 878,971.74 |
| 7. Net Surplus / Deficit | -3,930.24 | -36,287.06 | -86,194.23 | -216,168.59 |
| 8. Increase / Decrease in Bank Borrowings | 0.00 | 1,000,000.00 | 0.00 | 0.00 |
| INCREASE / DECREASE IN NET SALES | 527,713.00 | 2,680,447.12 | 1,006,336.22 | 1,811,405.20 |
| *Break-Up of (4) | | | | |
| (i) Increase / Decrease in Raw Material | 0.00 | 0.00 | 0.00 | 0.00 |
| (ii) Increase / Decrease in Stock in Process | 0.00 | 0.00 | 0.00 | 0.00 |
| (iii) Increase / Decrease in Finished Goods | -7,415.00 | 792,766.15 | 106,992.52 | 294,229.42 |
| (iv) Increase / Decrease in receivables | | | | |
| (a) Domestic | 20,000.00 | 821,842.66 | 560,299.66 | 486,179.80 |
| (b) Export | 0.00 | 0.00 | 0.00 | 0.00 |
| (v) Increase / Decrease in consumables | | | | |
| (a) Imported | 0.00 | 0.00 | 0.00 | 0.00 |

| Particulars | 2024-2025 (actual) | 2025-2026 (estimated) | 2026-2027 (projected) | 2027-2028 (projected) |
|---|-----------------------|--------------------------|--------------------------|--------------------------|
| (b) Indigenous | 0.00 | 0.00 | 0.00 | 0.00 |
| (vi) Increase / Decrease in packing Material | 0.00 | 0.00 | 0.00 | 0.00 |
| (vii) Increase / Decrease in other current assets | -18,013.57 | -121,159.01 | 108,380.23 | 150,606.95 |
| Total | -5,428.57 | 1,493,449.80 | 775,672.41 | 931,016.17 |

Ratio Analysis

| Particulars | 2023-2024 (actual) | 2024-2025 (actual) | 2025-2026 (estimated) | 2026-2027 (projected) | 2027-2028 (projected) |
|--------------------------------|-----------------------|-----------------------|--------------------------|--------------------------|--------------------------|
| GROSS PROFIT RATIO | 51.39 | 48.10 | 37.91 | 43.66 | 47.27 |
| NET PROFIT RATIO | 27.16 | 24.54 | 14.54 | 14.60 | 14.70 |
| STOCK | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Stock | 284,574.00 | 277,159.00 | 1,069,925.15 | 1,176,917.67 | 1,471,147.09 |
| Add: Debtors | 218,457.00 | 238,457.00 | 1,060,299.66 | 1,620,599.32 | 2,106,779.12 |
| Less: Creditors | 130,914.00 | 149,302.00 | 170,278.93 | 357,585.75 | 464,861.48 |
| NET PAID STOCK | 372,117.00 | 366,314.00 | 1,959,945.88 | 2,439,931.24 | 3,113,064.73 |
| Margin | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DP | 372,117.00 | 366,314.00 | 1,959,945.88 | 2,439,931.24 | 3,113,064.73 |
| Bank Loan | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Export Debtors | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Margin | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DP | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total DP | 372,117.00 | 366,314.00 | 1,959,945.88 | 2,439,931.24 | 3,113,064.73 |
| CURRENT RATIO | 6.99 | 9.15 | 2.48 | 2.75 | 3.22 |
| MPBF | 0.00 | 0.00 | 1,000,000.00 | 1,000,000.00 | 1,000,000.00 |
| Total of Liabilities | 1,255,399.00 | 1,664,300.00 | 3,166,702.43 | 3,960,599.74 | 4,918,942.99 |
| Total of Assets | 1,255,399.00 | 1,664,300.00 | 3,166,702.43 | 3,960,599.74 | 4,918,942.99 |
| Difference in B/S | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOL/TNW | 0.12 | 0.10 | 0.59 | 0.52 | 0.42 |
| TTL/TNW | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| KEY RATIO | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Growth in Net Sales (%) | N/A | 28.94 | 114.00 | 20.00 | 30.00 |
| Growth in Net Profit (%) | N/A | 16.48 | 26.77 | 20.53 | 30.85 |
| Growth in Net Worth (%) | N/A | 34.73 | 31.78 | 30.38 | 32.70 |
| LIQUIDITY RATIO | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Current Ratio | 6.99 | 9.15 | 2.48 | 2.75 | 3.22 |
| Quick Ratio | 4.82 | 7.30 | 1.57 | 1.88 | 2.22 |
| EFFICIENCY RATIO | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Stock TurnOver Ratio | 12.82 | 8.37 | 7.47 | 5.37 | 5.93 |
| Total Assets TurnOver Ratio | 1.45 | 1.41 | 1.59 | 1.52 | 1.60 |
| Fixed Assets TurnOver Ratio | 5.37 | 7.90 | 19.28 | 26.36 | 39.03 |
| Current Assets TurnOver Ratio | 1.99 | 1.72 | 1.73 | 1.62 | 1.66 |
| Working Capital TurnOver Ratio | 2.32 | 1.93 | 2.90 | 2.54 | 2.41 |
| Capital TurnOver Ratio | 1.62 | 1.55 | 2.52 | 2.32 | 2.27 |
| PROFITABILITY RATIO | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

| Particulars | 2023-2024 (actual) | 2024-2025 (actual) | 2025-2026 (estimated) | 2026-2027 (projected) | 2027-2028 (projected) |
|------------------------------------|-----------------------|-----------------------|--------------------------|--------------------------|--------------------------|
| Expenses Ratio (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Manufacturing Expenses Ratio (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Indirect Expenses Ratio (%) | 21.58 | 21.77 | 21.37 | 26.71 | 30.82 |
| Finance Expenses Ratio (%) | 0.00 | 0.00 | 1.28 | 1.82 | 1.40 |
| Non Operating Expenses Ratio (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Net Profit Ratio (%) | 27.16 | 24.54 | 14.54 | 14.60 | 14.70 |
| Return on Capital Employed (%) | 44.05 | 38.08 | 36.64 | 33.87 | 33.40 |
| SOLVENCY RATIO | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Debt-Equity Ratio | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Interest coverage ratio | 0.00 | 0.00 | 12.97 | 9.31 | 11.74 |
| DSCR (Debt Service Coverage Ratio) | 0.00 | 0.00 | 12.97 | 9.31 | 11.74 |

Turnover Method

| Particulars | 2023-2024 (actual) | 2024-2025 (actual) | 2025-2026 (estimated) | 2026-2027 (projected) | 2027-2028 (projected) |
|--------------------------------------|-----------------------|-----------------------|--------------------------|--------------------------|--------------------------|
| A. Turnover | 1,823,521.00 | 2,351,234.00 | 5,031,681.12 | 6,038,017.34 | 7,849,422.54 |
| B. 25.00% of (A) | 455,880.25 | 587,808.50 | 1,257,920.28 | 1,509,504.33 | 1,962,355.64 |
| C. Margin Required at 5.00% of (A) | 91,176.05 | 117,561.70 | 251,584.06 | 301,900.87 | 392,471.13 |
| D. Margin (NWC) | 784,652.15 | 1,217,292.58 | 1,735,411.15 | 2,373,987.01 | 3,252,958.75 |
| E. (B - C) | 364,704.20 | 470,246.80 | 1,006,336.22 | 1,207,603.47 | 1,569,884.51 |
| F. (B - D) | -328,771.90 | -629,484.08 | -477,490.87 | -864,482.67 | -1,290,603.11 |
| G. MPBF (E or F whichever is lower) | -328,771.90 | -629,484.08 | -477,490.87 | -864,482.67 | -1,290,603.11 |
| H. Excess borrowing | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |