



Balance Sheet

Balance Sheets from FY 2023-24 to 2025-26

FINXORA HUF

Karta: AARAV MEHTA (Male, General)

For CC Loan of 11,55,000.00/- & Term Loan of 34,20,000.00/-

(Amount in Rupees)



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FINXORA HUF

KARTA:- AARAV MEHTA (AAAHF0000A)

Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAAHF0000A1Z5 | UDYAM No.: UDYAM-MP-00-0000000

Trading A/C For The Year Ending As On 31-03-2024

PARTICULARS	AMOUNT(Rs.)	PARTICULARS	AMOUNT(Rs.)
To Merchandise purchases	1,67,30,958.90	By Merchandise sales	2,10,00,000.00
To Freight Expenses	1,68,000.00	By Closing Stock	16,10,958.90
To Other Direct Expenses	10,41,600.00		
To Gross Profit c/o	46,70,400.00		
TOTAL	2,26,10,958.90	TOTAL	2,26,10,958.90

Statement of Profit and Loss For The Year Ending As On 31-03-2024

PARTICULARS	AMOUNT(Rs.)	PARTICULARS	AMOUNT(Rs.)
To Salary Expenses	5,04,000.00	By Gross Profit b/d	46,70,400.00
To Rent Expenses	2,01,600.00		
To Electricity Expenses	1,34,400.00		
To Internet Expenses	50,400.00		
To Stationery Expenses	50,400.00		
To Bank Charges Expenses	33,600.00		
To Miscellaneous Expenses	2,35,200.00		
To Travel Expenses	1,00,800.00		
To Interest on TL	3,00,889.24		
To Depreciation	10,80,000.00		
To Provision for Income Tax	4,22,482.56		
To Net Profit	15,56,628.20		
TOTAL	46,70,400.00	TOTAL	46,70,400.00

AARAV MEHTA

SD/-
(KARTA)

FINXORA HUF

KARTA:- AARAV MEHTA (AAAHF0000A)
Plot 12, Industrial Area, Indore, Madhya Pradesh 452001
GST No.: 23AAAHF0000A1Z5 | UDYAM No.: UDYAM-MP-00-0000000

Balance Sheet As At 31-03-2024

LIABILITIES	AMOUNT(Rs.)	ASSETS	AMOUNT(Rs.)
CAPITAL ACCOUNT		FIXED ASSETS	
Karta's Capital	55,80,000.00	Gross Block	90,00,000.00
Profit & Loss A/c	15,56,628.20	Depreciation to date	10,80,000.00
Drawings (Withdrawal)	(2,33,494.23)	NET BLOCK	79,20,000.00
NET WORTH	69,03,133.97	CURRENT ASSETS	
CURRENT LIABILITIES		Inventory	16,10,958.90
Sundry Creditor (Trade)	10,35,616.44	Sundry Debtors	17,26,027.40
Provision for Income Tax	4,22,482.56		
Current Portion of Term Loan	6,16,707.74		
TERM LIABILITIES			
Term Loan	22,42,265.11		
NON CURRENT LIABILITIES			
Long Term Borrowings	36,780.48		
TOTAL	1,12,56,986.30	TOTAL	1,12,56,986.30

AARAV MEHTA

SD/-
(KARTA)

FINXORA HUF

KARTA:- AARAV MEHTA (AAAHF0000A)

Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAAHF0000A1Z5 | UDYAM No.: UDYAM-MP-00-0000000

Depreciation Schedule for the Financial Year 2023-2024

Sl. No.	Assets	Opening Balance	Addition (>=180d)	Addition (<180d)	Rate	Depreciation	Closing Balance
1	Land	9,00,000.00	-	-	-	-	9,00,000.00
2	Building	22,50,000.00	-	-	10%	2,25,000.00	20,25,000.00
3	Furniture & Fixtures	4,50,000.00	-	-	10%	45,000.00	4,05,000.00
4	Plant & Machinery	40,50,000.00	-	-	15%	6,07,500.00	34,42,500.00
5	Vehicles	13,50,000.00	-	-	15%	2,02,500.00	11,47,500.00
Total		90,00,000.00	-	-		10,80,000.00	79,20,000.00

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Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAAHF0000A1Z5 | UDYAM No.: UDYAM-MP-00-0000000

Trading A/C For The Year Ending As On 31-03-2025

PARTICULARS	AMOUNT(Rs.)	PARTICULARS	AMOUNT(Rs.)
To Opening Stock	16,10,958.90	By Merchandise sales	2,26,80,000.00
To Merchandise purchases	1,64,58,476.71	By Closing Stock	17,39,835.62
To Freight Expenses	1,81,440.00		
To Other Direct Expenses	11,24,928.00		
To Gross Profit c/o	50,44,032.01		
TOTAL	2,44,19,835.62	TOTAL	2,44,19,835.62

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KARTA:- AARAV MEHTA (AAAHF0000A)

Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAAHF0000A1Z5 | UDYAM No.: UDYAM-MP-00-0000000

Statement of Profit and Loss For The Year Ending As On 31-03-2025

PARTICULARS	AMOUNT(Rs.)	PARTICULARS	AMOUNT(Rs.)
To Salary Expenses	5,44,320.00	By Gross Profit b/d	50,44,032.01
To Rent Expenses	2,17,728.00		
To Electricity Expenses	1,45,152.00		
To Internet Expenses	54,432.00		
To Stationery Expenses	54,432.00		
To Bank Charges Expenses	36,288.00		
To Miscellaneous Expenses	2,54,016.00		
To Travel Expenses	1,08,864.00		
To Interest on TL	2,45,208.65		
To Depreciation	9,31,500.00		
To Provision for Income Tax	5,70,052.50		
To Net Profit	18,82,038.86		
TOTAL	50,44,032.01	TOTAL	50,44,032.01

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Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAAHF0000A1Z5 | UDYAM No.: UDYAM-MP-00-0000000

Balance Sheet As At 31-03-2025

LIABILITIES	AMOUNT(Rs.)	ASSETS	AMOUNT(Rs.)
CAPITAL ACCOUNT		FIXED ASSETS	
Karta's Capital	69,03,133.97	Gross Block	79,20,000.00
Profit & Loss A/c	18,82,038.86	Depreciation to date	9,31,500.00
Drawings (Withdrawal)	(2,82,305.83)	NET BLOCK	69,88,500.00
NET WORTH	85,02,867.00	CURRENT ASSETS	
CURRENT LIABILITIES		Cash in Hand	18,41,205.15
Sundry Creditor (Trade)	11,18,465.75	Inventory	17,39,835.62
Provision for Income Tax	5,70,052.50	Sundry Debtors	18,64,109.59
Current Portion of Term Loan	6,77,914.49		
TERM LIABILITIES			
Term Loan	15,64,350.62		
TOTAL	1,24,33,650.36	TOTAL	1,24,33,650.36

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KARTA:- AARAV MEHTA (AAAHF0000A)

Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAAHF0000A1Z5 | UDYAM No.: UDYAM-MP-00-0000000

Depreciation Schedule for the Financial Year 2024-2025

Sl. No.	Assets	Opening Balance	Addition (>=180d)	Addition (<180d)	Rate	Depreciation	Closing Balance
1	Land	9,00,000.00	-	-	-	-	9,00,000.00
2	Building	20,25,000.00	-	-	10%	2,02,500.00	18,22,500.00
3	Furniture & Fixtures	4,05,000.00	-	-	10%	40,500.00	3,64,500.00
4	Plant & Machinery	34,42,500.00	-	-	15%	5,16,375.00	29,26,125.00
5	Vehicles	11,47,500.00	-	-	15%	1,72,125.00	9,75,375.00
Total		79,20,000.00	-	-		9,31,500.00	69,88,500.00

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FINXORA HUF

KARTA:- AARAV MEHTA (AAAHF0000A)

Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAAHF0000A1Z5 | UDYAM No.: UDYAM-MP-00-0000000

Provisional Trading A/C For The Year Ending As On 31-03-2026

PARTICULARS	AMOUNT(Rs.)	PARTICULARS	AMOUNT(Rs.)
To Opening Stock	17,39,835.62	By Merchandise sales	2,44,94,400.00
To Merchandise purchases	1,77,75,154.85	By Closing Stock	18,79,022.47
To Freight Expenses	1,95,955.20		
To Other Direct Expenses	12,14,922.24		
To Gross Profit c/o	54,47,554.56		
TOTAL	2,63,73,422.47	TOTAL	2,63,73,422.47

FINXORA HUF

KARTA:- AARAV MEHTA (AAAHF0000A)

Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAAHF0000A1Z5 | UDYAM No.: UDYAM-MP-00-0000000

Provisional Statement of Profit and Loss For The Year Ending As On 31-03-2026

PARTICULARS	AMOUNT(Rs.)	PARTICULARS	AMOUNT(Rs.)
To Salary Expenses	5,87,865.60	By Gross Profit b/d	54,47,554.56
To Rent Expenses	2,35,146.24		
To Electricity Expenses	1,56,764.16		
To Internet Expenses	58,786.56		
To Stationery Expenses	58,786.56		
To Bank Charges Expenses	39,191.04		
To Miscellaneous Expenses	2,74,337.28		
To Travel Expenses	1,17,573.12		
To Interest on TL	1,84,001.90		
To Depreciation	8,03,925.00		
To Provision for Income Tax	4,77,727.26		
To Net Profit	24,53,449.84		
TOTAL	54,47,554.56	TOTAL	54,47,554.56

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SD/-
(KARTA)

FINXORA HUF

KARTA:- AARAV MEHTA (AAAHF0000A)

Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAAHF0000A1Z5 | UDYAM No.: UDYAM-MP-00-0000000

Provisional Balance Sheet As At 31-03-2026

LIABILITIES	AMOUNT(Rs.)	ASSETS	AMOUNT(Rs.)
CAPITAL ACCOUNT		FIXED ASSETS	
Karta's Capital	85,02,867.00	Gross Block	69,88,500.00
Reserves & Surplus	(0.01)	Depreciation to date	8,03,925.00
Profit & Loss A/c	24,53,449.84	NET BLOCK	61,84,575.00
Drawings (Withdrawal)	(3,68,017.48)		
NET WORTH	1,05,88,299.35	CURRENT ASSETS	
		Cash in Hand	37,61,484.42
CURRENT LIABILITIES		Inventory	18,79,022.47
Sundry Creditor (Trade)	12,07,943.01	Sundry Debtors	20,13,238.36
Provision for Income Tax	4,77,727.26		
Current Portion of Term Loan	7,45,195.87		
TERM LIABILITIES			
Term Loan	8,19,154.76		
TOTAL	1,38,38,320.25	TOTAL	1,38,38,320.25

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FINXORA HUF

KARTA:- AARAV MEHTA (AAAHF0000A)

Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAAHF0000A1Z5 | UDYAM No.: UDYAM-MP-00-0000000

Provisional Depreciation Schedule for the Financial Year 2025-2026

Sl. No.	Assets	Opening Balance	Addition (>=180d)	Addition (<180d)	Rate	Depreciation	Closing Balance
1	Land	9,00,000.00	-	-	-	-	9,00,000.00
2	Building	18,22,500.00	-	-	10%	1,82,250.00	16,40,250.00
3	Furniture & Fixtures	3,64,500.00	-	-	10%	36,450.00	3,28,050.00
4	Plant & Machinery	29,26,125.00	-	-	15%	4,38,918.75	24,87,206.25
5	Vehicles	9,75,375.00	-	-	15%	1,46,306.25	8,29,068.75
Total		69,88,500.00	-	-		8,03,925.00	61,84,575.00

AARAV MEHTA

SD/-
(KARTA)

FINXORA HUF

RATIO ANALYSIS

Particulars	FY 2023-2024 Actual	FY 2024-2025 Actual	FY 2025-2026 Provisional
CORE FINANCIALS			
Net Sales	2,10,00,000.00	2,26,80,000.00	2,44,94,400.00
Gross Profit	46,70,400.00	50,44,032.01	54,47,554.56
Net Profit After Tax	15,56,628.20	18,82,038.86	24,53,449.84
PROFITABILITY RATIOS			
GROSS PROFIT RATIO (%)	22.24	22.24	22.24
NET PROFIT RATIO (%)	7.41	8.30	10.02
LIQUIDITY & SOLVENCY			
CURRENT RATIO	1.61	2.30	3.15
DEBT-EQUITY RATIO	0.33	0.18	0.08
DSCR (Debt Service Coverage Ratio)	3.41	3.55	3.99
INTEREST COVERAGE RATIO	6.17	8.68	14.33
KEY GROWTH RATIOS			
Growth in Net Sales (%)	N/A	8.00	8.00
Growth in Net Profit (%)	N/A	20.90	30.36
Growth in Net Worth (%)	N/A	23.17	24.53
EFFICIENCY RATIOS			
Stock Turnover Ratio	13.04	13.54	13.54
Total Assets Turnover Ratio	1.87	1.82	1.77
Fixed Assets Turnover Ratio	2.65	3.25	3.96
ADDITIONAL SOLVENCY			
Proprietary Ratio	0.61	0.68	0.77

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SD/-
(KARTA)

FINXORA HUF

Term Loan: Repayment Schedule

Month	Payment Date	Opening Balance	EMI	Principal Paid	Interest Paid	Closing Balance
1	01 Apr 2023	34,20,000.00	71,826.37	44,751.37	27,075.00	33,75,248.63
2	01 May 2023	33,75,248.63	71,826.37	45,105.65	26,720.72	33,30,142.99
3	01 Jun 2023	33,30,142.99	71,826.37	45,462.73	26,363.63	32,84,680.25
4	01 Jul 2023	32,84,680.25	71,826.37	45,822.65	26,003.72	32,38,857.61
5	01 Aug 2023	32,38,857.61	71,826.37	46,185.41	25,640.96	31,92,672.20
6	01 Sept 2023	31,92,672.20	71,826.37	46,551.04	25,275.32	31,46,121.15
7	01 Oct 2023	31,46,121.15	71,826.37	46,919.57	24,906.79	30,99,201.58
8	01 Nov 2023	30,99,201.58	71,826.37	47,291.02	24,535.35	30,51,910.56
9	01 Dec 2023	30,51,910.56	71,826.37	47,665.41	24,160.96	30,04,245.15
10	01 Jan 2024	30,04,245.15	71,826.37	48,042.76	23,783.61	29,56,202.39
11	01 Feb 2024	29,56,202.39	71,826.37	48,423.10	23,403.27	29,07,779.30
12	01 Mar 2024	29,07,779.30	71,826.37	48,806.45	23,019.92	28,58,972.85
13	01 Apr 2024	28,58,972.85	71,826.37	49,192.83	22,633.54	28,09,780.02
14	01 May 2024	28,09,780.02	71,826.37	49,582.27	22,244.09	27,60,197.75
15	01 Jun 2024	27,60,197.75	71,826.37	49,974.80	21,851.57	27,10,222.95
16	01 Jul 2024	27,10,222.95	71,826.37	50,370.43	21,455.93	26,59,852.51
17	01 Aug 2024	26,59,852.51	71,826.37	50,769.20	21,057.17	26,09,083.31
18	01 Sept 2024	26,09,083.31	71,826.37	51,171.12	20,655.24	25,57,912.19
19	01 Oct 2024	25,57,912.19	71,826.37	51,576.23	20,250.14	25,06,335.96
20	01 Nov 2024	25,06,335.96	71,826.37	51,984.54	19,841.83	24,54,351.42
21	01 Dec 2024	24,54,351.42	71,826.37	52,396.08	19,430.28	24,01,955.34
22	01 Jan 2025	24,01,955.34	71,826.37	52,810.89	19,015.48	23,49,144.45
23	01 Feb 2025	23,49,144.45	71,826.37	53,228.97	18,597.39	22,95,915.48
24	01 Mar 2025	22,95,915.48	71,826.37	53,650.37	18,176.00	22,42,265.11
25	01 Apr 2025	22,42,265.11	71,826.37	54,075.10	17,751.27	21,88,190.01
26	01 May 2025	21,88,190.01	71,826.37	54,503.19	17,323.17	21,33,686.82
27	01 Jun 2025	21,33,686.82	71,826.37	54,934.68	16,891.69	20,78,752.14
28	01 Jul 2025	20,78,752.14	71,826.37	55,369.58	16,456.79	20,23,382.56
29	01 Aug 2025	20,23,382.56	71,826.37	55,807.92	16,018.45	19,67,574.64
30	01 Sept 2025	19,67,574.64	71,826.37	56,249.73	15,576.63	19,11,324.91
31	01 Oct 2025	19,11,324.91	71,826.37	56,695.04	15,131.32	18,54,629.87
32	01 Nov 2025	18,54,629.87	71,826.37	57,143.88	14,682.49	17,97,485.99
33	01 Dec 2025	17,97,485.99	71,826.37	57,596.27	14,230.10	17,39,889.72
34	01 Jan 2026	17,39,889.72	71,826.37	58,052.24	13,774.13	16,81,837.48
35	01 Feb 2026	16,81,837.48	71,826.37	58,511.82	13,314.55	16,23,325.66
36	01 Mar 2026	16,23,325.66	71,826.37	58,975.04	12,851.33	15,64,350.62
37	01 Apr 2026	15,64,350.62	71,826.37	59,441.92	12,384.44	15,04,908.70
38	01 May 2026	15,04,908.70	71,826.37	59,912.51	11,913.86	14,44,996.19
39	01 Jun 2026	14,44,996.19	71,826.37	60,386.81	11,439.55	13,84,609.38
40	01 Jul 2026	13,84,609.38	71,826.37	60,864.87	10,961.49	13,23,744.51
41	01 Aug 2026	13,23,744.51	71,826.37	61,346.72	10,479.64	12,62,397.79
42	01 Sept 2026	12,62,397.79	71,826.37	61,832.38	9,993.98	12,00,565.40
43	01 Oct 2026	12,00,565.40	71,826.37	62,321.89	9,504.48	11,38,243.51
44	01 Nov 2026	11,38,243.51	71,826.37	62,815.27	9,011.09	10,75,428.24
45	01 Dec 2026	10,75,428.24	71,826.37	63,312.56	8,513.81	10,12,115.68
46	01 Jan 2027	10,12,115.68	71,826.37	63,813.78	8,012.58	9,48,301.90
47	01 Feb 2027	9,48,301.90	71,826.37	64,318.98	7,507.39	8,83,982.92
48	01 Mar 2027	8,83,982.92	71,826.37	64,828.17	6,998.20	8,19,154.76
49	01 Apr 2027	8,19,154.76	71,826.37	65,341.39	6,484.98	7,53,813.37
50	01 May 2027	7,53,813.37	71,826.37	65,858.68	5,967.69	6,87,954.69
51	01 Jun 2027	6,87,954.69	71,826.37	66,380.06	5,446.31	6,21,574.63
52	01 Jul 2027	6,21,574.63	71,826.37	66,905.57	4,920.80	5,54,669.06
53	01 Aug 2027	5,54,669.06	71,826.37	67,435.24	4,391.13	4,87,233.83
54	01 Sept 2027	4,87,233.83	71,826.37	67,969.10	3,857.27	4,19,264.73

Month	Payment Date	Opening Balance	EMI	Principal Paid	Interest Paid	Closing Balance
55	01 Oct 2027	4,19,264.73	71,826.37	68,507.19	3,319.18	3,50,757.54
56	01 Nov 2027	3,50,757.54	71,826.37	69,049.54	2,776.83	2,81,708.01
57	01 Dec 2027	2,81,708.01	71,826.37	69,596.18	2,230.19	2,12,111.83
58	01 Jan 2028	2,12,111.83	71,826.37	70,147.15	1,679.22	1,41,964.69
59	01 Feb 2028	1,41,964.69	71,826.37	70,702.48	1,123.89	71,262.21
60	01 Mar 2028	71,262.21	71,826.37	71,262.21	564.16	-
Total			43,09,582.20	34,20,000.03	8,89,581.99	

AARAV MEHTA

**SD/-
(KARTA)**