



Balance Sheet

Balance Sheets from FY 2023-24 to 2025-26

FINXORA GENERAL STORES

Proprietor: AARAV MEHTA (Male, General)

For CC Loan of 17,87,500.00/- & Term Loan of 45,60,000.00/-

(Amount in Rupees)



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FINXORA GENERAL STORES

PROP:- AARAV MEHTA (AAAPF0000A)

Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAAPF0000A1Z5 | 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	2,62,18,150.68	By Merchandise sales	3,25,00,000.00
To Freight Expenses	2,27,500.00	By Closing Stock	24,93,150.68
To Other Direct Expenses	15,73,000.00		
To Gross Profit c/o	69,74,500.00		
TOTAL	3,49,93,150.68	TOTAL	3,49,93,150.68

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

PARTICULARS	AMOUNT(Rs.)	PARTICULARS	AMOUNT(Rs.)
To Salary Expenses	6,82,500.00	By Gross Profit b/d	69,74,500.00
To Rent Expenses	2,73,000.00		
To Electricity Expenses	1,82,000.00		
To Internet Expenses	68,250.00		
To Stationery Expenses	68,250.00		
To Bank Charges Expenses	45,500.00		
To Miscellaneous Expenses	3,18,500.00		
To Travel Expenses	1,36,500.00		
To Interest on TL	4,01,185.65		
To Depreciation	14,40,000.00		
To Provision for Income Tax	8,52,950.08		
To Net Profit	25,05,864.27		
TOTAL	69,74,500.00	TOTAL	69,74,500.00

AARAV MEHTA

SD/-
(PROPRIETOR)

FINXORA GENERAL STORES

PROP:- AARAV MEHTA (AAAPF0000A)

Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAAPF0000A1Z5 | UDYAM No.: UDYAM-MP-00-0000000

Balance Sheet As At 31-03-2024

LIABILITIES	AMOUNT(Rs.)	ASSETS	AMOUNT(Rs.)
CAPITAL ACCOUNT		FIXED ASSETS	
Capital	74,40,000.00	Gross Block	1,20,00,000.00
Profit & Loss A/c	25,05,864.27	Depreciation to date	14,40,000.00
Drawings (Withdrawal)	(3,75,879.64)	NET BLOCK	1,05,60,000.00
NET WORTH	95,69,984.63	CURRENT ASSETS	
CURRENT LIABILITIES		Cash in Hand	1,35,514.95
Sundry Creditor (Trade)	16,25,000.00	Inventory	24,93,150.68
Provision for Income Tax	8,52,950.08	Sundry Debtors	26,71,232.88
Current Portion of Term Loan	8,22,276.98		
TERM LIABILITIES			
Term Loan	29,89,686.82		
TOTAL	1,58,59,898.51	TOTAL	1,58,59,898.51

AARAV MEHTA

SD/-
(PROPRIETOR)

FINXORA GENERAL STORES

PROP:- AARAV MEHTA (AAAPF0000A)

Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAAPF0000A1Z5 | 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	12,00,000.00	-	-	-	-	12,00,000.00
2	Building	30,00,000.00	-	-	10%	3,00,000.00	27,00,000.00
3	Furniture & Fixtures	6,00,000.00	-	-	10%	60,000.00	5,40,000.00
4	Plant & Machinery	54,00,000.00	-	-	15%	8,10,000.00	45,90,000.00
5	Vehicles	18,00,000.00	-	-	15%	2,70,000.00	15,30,000.00
Total		1,20,00,000.00	-	-		14,40,000.00	1,05,60,000.00

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(PROPRIETOR)

FINXORA GENERAL STORES

PROP:- AARAV MEHTA (AAAPF0000A)

Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAAPF0000A1Z5 | 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	24,93,150.68	By Merchandise sales	3,51,00,000.00
To Merchandise purchases	2,58,22,452.05	By Closing Stock	26,92,602.74
To Freight Expenses	2,45,700.00		
To Other Direct Expenses	16,98,840.00		
To Gross Profit c/o	75,32,460.01		
TOTAL	3,77,92,602.74	TOTAL	3,77,92,602.74

FINXORA GENERAL STORES

PROP:- AARAV MEHTA (AAAPF0000A)

Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAAPF0000A1Z5 | 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	7,37,100.00	By Gross Profit b/d	75,32,460.01
To Rent Expenses	2,94,840.00		
To Electricity Expenses	1,96,560.00		
To Internet Expenses	73,710.00		
To Stationery Expenses	73,710.00		
To Bank Charges Expenses	49,140.00		
To Miscellaneous Expenses	3,43,980.00		
To Travel Expenses	1,47,420.00		
To Interest on TL	3,26,944.87		
To Depreciation	12,42,000.00		
To Provision for Income Tax	10,67,681.20		
To Net Profit	29,79,373.94		
TOTAL	75,32,460.01	TOTAL	75,32,460.01

AARAV MEHTA

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(PROPRIETOR)

FINXORA GENERAL STORES

PROP:- AARAV MEHTA (AAAPF0000A)

Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAAPF0000A1Z5 | UDYAM No.: UDYAM-MP-00-0000000

Balance Sheet As At 31-03-2025

LIABILITIES	AMOUNT(Rs.)	ASSETS	AMOUNT(Rs.)
CAPITAL ACCOUNT		FIXED ASSETS	
Capital	95,69,984.63	Gross Block	1,05,60,000.00
Profit & Loss A/c	29,79,373.94	Depreciation to date	12,42,000.00
Drawings (Withdrawal)	(4,46,906.09)	NET BLOCK	93,18,000.00
NET WORTH	1,21,02,452.48	CURRENT ASSETS	
CURRENT LIABILITIES		Cash in Hand	30,19,286.25
Sundry Creditor (Trade)	17,55,000.00	Inventory	26,92,602.74
Provision for Income Tax	10,67,681.20	Sundry Debtors	28,84,931.51
Current Portion of Term Loan	9,03,885.99		
TERM LIABILITIES			
Term Loan	20,85,800.83		
TOTAL	1,79,14,820.50	TOTAL	1,79,14,820.50

AARAV MEHTA

SD/-
(PROPRIETOR)

FINXORA GENERAL STORES

PROP:- AARAV MEHTA (AAAPF0000A)

Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAAPF0000A1Z5 | 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	12,00,000.00	-	-	-	-	12,00,000.00
2	Building	27,00,000.00	-	-	10%	2,70,000.00	24,30,000.00
3	Furniture & Fixtures	5,40,000.00	-	-	10%	54,000.00	4,86,000.00
4	Plant & Machinery	45,90,000.00	-	-	15%	6,88,500.00	39,01,500.00
5	Vehicles	15,30,000.00	-	-	15%	2,29,500.00	13,00,500.00
Total		1,05,60,000.00	-	-		12,42,000.00	93,18,000.00

AARAV MEHTA

SD/-
(PROPRIETOR)

FINXORA GENERAL STORES

PROP:- AARAV MEHTA (AAAPF0000A)

Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAAPF0000A1Z5 | 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	26,92,602.74	By Merchandise sales	3,79,08,000.00
To Merchandise purchases	2,78,88,248.22	By Closing Stock	29,08,010.96
To Freight Expenses	2,65,356.00		
To Other Direct Expenses	18,34,747.20		
To Gross Profit c/o	81,35,056.80		
TOTAL	4,08,16,010.96	TOTAL	4,08,16,010.96

FINXORA GENERAL STORES

PROP:- AARAV MEHTA (AAAPF0000A)

Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAAPF0000A1Z5 | 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	7,96,068.00	By Gross Profit b/d	81,35,056.80
To Rent Expenses	3,18,427.20		
To Electricity Expenses	2,12,284.80		
To Internet Expenses	79,606.80		
To Stationery Expenses	79,606.80		
To Bank Charges Expenses	53,071.20		
To Miscellaneous Expenses	3,71,498.40		
To Travel Expenses	1,59,213.60		
To Interest on TL	2,45,335.86		
To Depreciation	10,71,900.00		
To Provision for Income Tax	10,44,589.77		
To Net Profit	37,03,454.37		
TOTAL	81,35,056.80	TOTAL	81,35,056.80

AARAV MEHTA

SD/-
(PROPRIETOR)

FINXORA GENERAL STORES

PROP:- AARAV MEHTA (AAAPF0000A)

Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAAPF0000A1Z5 | UDYAM No.: UDYAM-MP-00-0000000

Provisional Balance Sheet As At 31-03-2026

LIABILITIES	AMOUNT(Rs.)	ASSETS	AMOUNT(Rs.)
CAPITAL ACCOUNT		FIXED ASSETS	
Capital	1,21,02,452.48	Gross Block	93,18,000.00
Reserves & Surplus	(0.01)	Depreciation to date	10,71,900.00
Profit & Loss A/c	37,03,454.37	NET BLOCK	82,46,100.00
Drawings (Withdrawal)	(5,55,518.15)		
NET WORTH	1,52,50,388.69	CURRENT ASSETS	
		Cash in Hand	60,06,342.30
CURRENT LIABILITIES		Inventory	29,08,010.96
Sundry Creditor (Trade)	18,95,400.00	Sundry Debtors	31,15,726.03
Provision for Income Tax	10,44,589.77		
Current Portion of Term Loan	9,93,594.49		
TERM LIABILITIES			
Term Loan	10,92,206.34		
TOTAL	2,02,76,179.29	TOTAL	2,02,76,179.29

AARAV MEHTA

SD/-
(PROPRIETOR)

FINXORA GENERAL STORES

PROP:- AARAV MEHTA (AAAPF0000A)

Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAAPF0000A1Z5 | 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	12,00,000.00	-	-	-	-	12,00,000.00
2	Building	24,30,000.00	-	-	10%	2,43,000.00	21,87,000.00
3	Furniture & Fixtures	4,86,000.00	-	-	10%	48,600.00	4,37,400.00
4	Plant & Machinery	39,01,500.00	-	-	15%	5,85,225.00	33,16,275.00
5	Vehicles	13,00,500.00	-	-	15%	1,95,075.00	11,05,425.00
Total		93,18,000.00	-	-		10,71,900.00	82,46,100.00

AARAV MEHTA

SD/-
(PROPRIETOR)

FINXORA GENERAL STORES

RATIO ANALYSIS

Particulars	FY 2023-2024 Actual	FY 2024-2025 Actual	FY 2025-2026 Provisional
CORE FINANCIALS			
Net Sales	3,25,00,000.00	3,51,00,000.00	3,79,08,000.00
Gross Profit	69,74,500.00	75,32,460.01	81,35,056.80
Net Profit After Tax	25,05,864.27	29,79,373.94	37,03,454.37
PROFITABILITY RATIOS			
GROSS PROFIT RATIO (%)	21.46	21.46	21.46
NET PROFIT RATIO (%)	7.71	8.49	9.77
LIQUIDITY & SOLVENCY			
CURRENT RATIO	1.61	2.31	3.06
DEBT-EQUITY RATIO	0.31	0.17	0.07
DSCR (Debt Service Coverage Ratio)	3.78	3.96	4.37
INTEREST COVERAGE RATIO	7.25	10.11	16.10
KEY GROWTH RATIOS			
Growth in Net Sales (%)	N/A	8.00	8.00
Growth in Net Profit (%)	N/A	18.90	24.30
Growth in Net Worth (%)	N/A	26.46	26.01
EFFICIENCY RATIOS			
Stock Turnover Ratio	13.04	13.54	13.54
Total Assets Turnover Ratio	2.05	1.96	1.87
Fixed Assets Turnover Ratio	3.08	3.77	4.60
ADDITIONAL SOLVENCY			
Proprietary Ratio	0.60	0.68	0.75

AARAV MEHTA

SD/-
(PROPRIETOR)

FINXORA GENERAL STORES

Term Loan: Repayment Schedule

Month	Payment Date	Opening Balance	EMI	Principal Paid	Interest Paid	Closing Balance
1	01 Apr 2023	45,60,000.00	95,768.49	59,668.49	36,100.00	45,00,331.51
2	01 May 2023	45,00,331.51	95,768.49	60,140.86	35,627.62	44,40,190.65
3	01 Jun 2023	44,40,190.65	95,768.49	60,616.98	35,151.51	43,79,573.67
4	01 Jul 2023	43,79,573.67	95,768.49	61,096.86	34,671.62	43,18,476.81
5	01 Aug 2023	43,18,476.81	95,768.49	61,580.55	34,187.94	42,56,896.26
6	01 Sept 2023	42,56,896.26	95,768.49	62,068.06	33,700.43	41,94,828.20
7	01 Oct 2023	41,94,828.20	95,768.49	62,559.43	33,209.06	41,32,268.77
8	01 Nov 2023	41,32,268.77	95,768.49	63,054.69	32,713.79	40,69,214.08
9	01 Dec 2023	40,69,214.08	95,768.49	63,553.88	32,214.61	40,05,660.20
10	01 Jan 2024	40,05,660.20	95,768.49	64,057.01	31,711.48	39,41,603.19
11	01 Feb 2024	39,41,603.19	95,768.49	64,564.13	31,204.36	38,77,039.06
12	01 Mar 2024	38,77,039.06	95,768.49	65,075.26	30,693.23	38,11,963.80
13	01 Apr 2024	38,11,963.80	95,768.49	65,590.44	30,178.05	37,46,373.36
14	01 May 2024	37,46,373.36	95,768.49	66,109.70	29,658.79	36,80,263.66
15	01 Jun 2024	36,80,263.66	95,768.49	66,633.07	29,135.42	36,13,630.60
16	01 Jul 2024	36,13,630.60	95,768.49	67,160.58	28,607.91	35,46,470.02
17	01 Aug 2024	35,46,470.02	95,768.49	67,692.27	28,076.22	34,78,777.75
18	01 Sept 2024	34,78,777.75	95,768.49	68,228.16	27,540.32	34,10,549.59
19	01 Oct 2024	34,10,549.59	95,768.49	68,768.30	27,000.18	33,41,781.28
20	01 Nov 2024	33,41,781.28	95,768.49	69,312.72	26,455.77	32,72,468.56
21	01 Dec 2024	32,72,468.56	95,768.49	69,861.44	25,907.04	32,02,607.12
22	01 Jan 2025	32,02,607.12	95,768.49	70,414.51	25,353.97	31,32,192.60
23	01 Feb 2025	31,32,192.60	95,768.49	70,971.96	24,796.52	30,61,220.64
24	01 Mar 2025	30,61,220.64	95,768.49	71,533.82	24,234.66	29,89,686.82
25	01 Apr 2025	29,89,686.82	95,768.49	72,100.13	23,668.35	29,17,586.68
26	01 May 2025	29,17,586.68	95,768.49	72,670.93	23,097.56	28,44,915.76
27	01 Jun 2025	28,44,915.76	95,768.49	73,246.24	22,522.25	27,71,669.52
28	01 Jul 2025	27,71,669.52	95,768.49	73,826.10	21,942.38	26,97,843.42
29	01 Aug 2025	26,97,843.42	95,768.49	74,410.56	21,357.93	26,23,432.86
30	01 Sept 2025	26,23,432.86	95,768.49	74,999.64	20,768.84	25,48,433.21
31	01 Oct 2025	25,48,433.21	95,768.49	75,593.39	20,175.10	24,72,839.82
32	01 Nov 2025	24,72,839.82	95,768.49	76,191.84	19,576.65	23,96,647.98
33	01 Dec 2025	23,96,647.98	95,768.49	76,795.02	18,973.46	23,19,852.96
34	01 Jan 2026	23,19,852.96	95,768.49	77,402.98	18,365.50	22,42,449.97
35	01 Feb 2026	22,42,449.97	95,768.49	78,015.76	17,752.73	21,64,434.21
36	01 Mar 2026	21,64,434.21	95,768.49	78,633.38	17,135.10	20,85,800.83
37	01 Apr 2026	20,85,800.83	95,768.49	79,255.90	16,512.59	20,06,544.93
38	01 May 2026	20,06,544.93	95,768.49	79,883.34	15,885.15	19,26,661.59
39	01 Jun 2026	19,26,661.59	95,768.49	80,515.75	15,252.74	18,46,145.84
40	01 Jul 2026	18,46,145.84	95,768.49	81,153.17	14,615.32	17,64,992.68
41	01 Aug 2026	17,64,992.68	95,768.49	81,795.63	13,972.86	16,83,197.05
42	01 Sept 2026	16,83,197.05	95,768.49	82,443.18	13,325.31	16,00,753.87
43	01 Oct 2026	16,00,753.87	95,768.49	83,095.85	12,672.63	15,17,658.02
44	01 Nov 2026	15,17,658.02	95,768.49	83,753.69	12,014.79	14,33,904.32
45	01 Dec 2026	14,33,904.32	95,768.49	84,416.75	11,351.74	13,49,487.58
46	01 Jan 2027	13,49,487.58	95,768.49	85,085.04	10,683.44	12,64,402.53
47	01 Feb 2027	12,64,402.53	95,768.49	85,758.63	10,009.85	11,78,643.90
48	01 Mar 2027	11,78,643.90	95,768.49	86,437.56	9,330.93	10,92,206.34
49	01 Apr 2027	10,92,206.34	95,768.49	87,121.85	8,646.63	10,05,084.49
50	01 May 2027	10,05,084.49	95,768.49	87,811.57	7,956.92	9,17,272.92
51	01 Jun 2027	9,17,272.92	95,768.49	88,506.74	7,261.74	8,28,766.17
52	01 Jul 2027	8,28,766.17	95,768.49	89,207.42	6,561.07	7,39,558.75
53	01 Aug 2027	7,39,558.75	95,768.49	89,913.65	5,854.84	6,49,645.11
54	01 Sept 2027	6,49,645.11	95,768.49	90,625.46	5,143.02	5,59,019.64

Month	Payment Date	Opening Balance	EMI	Principal Paid	Interest Paid	Closing Balance
55	01 Oct 2027	5,59,019.64	95,768.49	91,342.92	4,425.57	4,67,676.73
56	01 Nov 2027	4,67,676.73	95,768.49	92,066.05	3,702.44	3,75,610.68
57	01 Dec 2027	3,75,610.68	95,768.49	92,794.90	2,973.58	2,82,815.78
58	01 Jan 2028	2,82,815.78	95,768.49	93,529.53	2,238.96	1,89,286.25
59	01 Feb 2028	1,89,286.25	95,768.49	94,269.97	1,498.52	95,016.28
60	01 Mar 2028	95,016.28	95,768.49	95,016.28	752.21	-
Total			57,46,109.40	45,59,999.97	11,86,109.20	

AARAV MEHTA

SD/-
(PROPRIETOR)