

Banking91.Com

77, Murlipura

Jaipur

Rajasthan - 302001

Credit Monitoring Arrangement (CMA) Report

This Credit Monitoring Arrangement (CMA) Report has been designed to show future viability of operations. It is a Proprietorship concern promoted by Banking91.

Now it is proposed to avail financial assistance from a financial institute. Hence this Credit Monitoring Arrangement (CMA) Report is presented.

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Profit and Loss Statement

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Amount in : ₹ Lakhs

PARTICULARS	Operating Years				
	2020 Audited	2021 Provisional	2022	2023	2024
Revenue from Operations	403.1	575.3	634.84	792.3	988.13
Total Income (a)	403.1	575.3	634.84	792.3	988.13
Cost of Operations	354.25	506.3	553.52	691.89	864.87
Employee Cost	9.14	20.84	14.28	17.85	22.31
Power & Fuel	3.52	2.87	5.5	6.88	8.59
Depreciation	1.01	0.78	0.63	0.5	0.41
Marketing Expenses	-	-	-	-	-
Interest on Borrowings	7.08	5.67	10.75	8.03	5.32
Other Expenses	10.52	13.98	16.44	20.55	25.68
Income Tax	-	-	-	-	-
Total Expenses (b)	385.52	550.44	601.12	745.7	927.18
Profit/-Loss after Tax (a-b)	17.58	24.86	33.72	46.6	60.95

*Note: First operating year is for 12.0 months.

Balance Sheet

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Amount in : ₹ Lakhs

PARTICULARS	Operating Years				
	2020 Audited	2021 Provisional	2022	2023	2024
Promoter's Capital	36.55	26.07	36.55	36.55	36.55
Profit & Loss Reserves	17.58	42.44	76.16	122.76	183.71
Borrowing from Financial Institutes	54.47	43.58	82.69	61.8	40.91
Other Loans	76.53	121.42	52.27	21.21	64.96
Creditors	114.35	173.18	150.0	180.0	200.0
Other Current Liabilites	-	-	-	-	-
LIABILITIES	299.48	406.69	397.67	422.32	526.13
Fixed Assets	4.83	4.05	3.42	2.92	2.51
Cash & Bank Balances	4.49	17.81	7.88	20.45	12.69
Debtors	203.8	264.9	250.0	230.0	300.0
Inventory	84.15	115.6	132.53	165.4	206.28
Investments & Deposits	-	-	-	-	-
Other Current Assets	2.21	4.33	3.84	3.55	4.65
ASSETS	299.48	406.69	397.67	422.32	526.13

Cash-Flow Statement

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Amount in : ₹ Lakhs

PARTICULARS	Operating Years				
	2020 Audited	2021 Provisional	2022	2023	2024
A. Source of Funds					
Profit from Operations	17.58	24.86	33.72	46.6	60.95
Depreciation	1.01	0.78	0.63	0.5	0.41
Cash from Borrowings	-	-	50.0	-	-
Cash by Promoters (Capital)	36.55	-10.48	10.48	0.00	0.00
TOTAL OF A	55.14	15.16	94.83	47.10	61.36
B. Application of Funds					
Fixed Assets	-	-	-	-	-
Repayment of Borrowings	-	10.89	10.89	20.89	20.89
Change in working capital	99.28	-9.05	93.87	13.64	48.23
TOTAL OF B	99.28	1.84	104.76	34.53	69.12
Net Cash Generated (A-B)	-44.14	13.32	-9.93	12.57	-7.76
Opening Cash Balance	-48.63	4.49	17.81	7.88	20.45
Closing Cash Balance	4.49	17.81	7.88	20.45	12.69

Assets and Depreciation Statement

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Amount in : ₹ Lakhs

PARTICULARS	Operating Years				
	2020 Audited	2021 Provisional	2022	2023	2024
Plant & Machinery					
Opening WDV	4.5	3.82	3.25	2.76	2.35
Cost of Asset	-	-	0.0	-	-
Depreciation Rate	15.0%	15.0%	15.0%	15.0%	15.0%
Depreciation	0.68	0.57	0.49	0.41	0.35
Closing WDV	3.82	3.25	2.76	2.35	2.0
Computers					
Opening WDV	0.76	0.46	0.28	0.17	0.1
Cost of Asset	-	-	0.0	-	-
Depreciation Rate	40.0%	40.0%	40.0%	40.0%	40.0%
Depreciation	0.3	0.18	0.11	0.07	0.04
Closing WDV	0.46	0.28	0.17	0.1	0.06
Furniture and fittings					
Opening WDV	0.33	0.3	0.27	0.24	0.22
Cost of Asset	-	-	0.0	-	-
Depreciation Rate	10.0%	10.0%	10.0%	10.0%	10.0%
Depreciation	0.03	0.03	0.03	0.02	0.02
Closing WDV	0.3	0.27	0.24	0.22	0.2
Others					
Opening WDV	0.25	0.25	0.25	0.25	0.25
Cost of Asset	-	-	0.0	-	-
Depreciation Rate	0.0%	0.0%	0.0%	0.0%	0.0%
Depreciation	0.0	0.0	0.0	0.0	0.0
Closing WDV	0.25	0.25	0.25	0.25	0.25
Total Depreciation	1.01	0.78	0.63	0.5	0.41
Closing Balance	4.83	4.05	3.42	2.92	2.51

Borrowings Statement

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Amount in : ₹ Lakhs

PARTICULARS	Operating Years				
	2020 Audited	2021 Provisional	2022	2023	2024
Opening Balance (A)	54.47	54.47	43.58	82.69	61.8
Borrowing (B)	-	-	50.0	-	-
Repayment of Borrowings (C)	-	10.89	10.89	20.89	20.89
Interest Payment	7.08	5.67	10.75	8.03	5.32
Closing Balance (A+B-C)	54.47	43.58	82.69	61.8	40.91

Break Even Analysis

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Amount in : ₹ Lakhs

PARTICULARS	Operating Years				
	2020 Audited	2021 Provisional	2022	2023	2024
Revenue from Operations	403.1	575.3	634.84	792.3	988.13
A. Operating Revenue	403.1	575.3	634.84	792.3	988.13
Operating Expenses					
Cost of Operations	354.25	506.3	553.52	691.89	864.87
Employee Cost	9.14	20.84	14.28	17.85	22.31
Power & Fuel	3.52	2.87	5.5	6.88	8.59
Marketing Expenses	-	-	-	-	-
Other Expenses	10.52	13.98	16.44	20.55	25.68
B. Operating Expenses	377.43	543.99	589.74	737.17	921.45
Fixed Expenses					
Depreciation	1.01	0.78	0.63	0.5	0.41
Finance Cost	7.08	5.67	10.75	8.03	5.32
C. Fixed Expenses	8.09	6.45	11.38	8.53	5.73
D. Contribution (A-B)	25.67	31.31	45.10	55.13	66.68
E. PV Ratio (D/A*100)	0.06	0.05	0.07	0.07	0.07
F. Break Even Value (C/E)	134.83	129.00	162.57	121.86	81.86
G. Cash Break Even Value (Without Depreciation)	118.00	113.40	153.57	114.71	76.00

Debt Service Coverage Ratio

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Amount in : ₹ Lakhs

PARTICULARS	Operating Years				
	2020 Audited	2021 Provisional	2022	2023	2024
Operating Cash Source					
Profit after Tax	17.58	24.86	33.72	46.6	60.95
Depreciation	1.01	0.78	0.63	0.5	0.41
Finance Cost	7.08	5.67	10.75	8.03	5.32
A. Total	25.67	31.31	45.10	55.13	66.68
DEBT					
Loan Repayment	-	10.89	10.89	20.89	20.89
Finance Cost	7.08	5.67	10.75	8.03	5.32
B. TOTAL	7.08	16.56	21.64	28.92	26.21
Debt Service Coverage Ratio (A/B)	3.63	1.89	2.08	1.91	2.54

Analysis of Return On Investment

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Return on Investment = (Average Return/Capital Employed)*100

Return = Profit before tax + Depreciation + Financing Cost

Capital Employed = Capital + Borrowings

Amount in : ₹ Lakhs

PARTICULARS	Operating Years				
	2020 Audited	2021 Provisional	2022	2023	2024
Profit before tax	17.58	24.86	33.72	46.60	60.95
Depreciation	1.01	0.78	0.63	0.5	0.41
Interest	7.08	5.67	10.75	8.03	5.32
Return	25.67	31.31	45.10	55.13	66.68

Average Return = 44.78

Capital Employed = 86.55

Return on Investment = 51.74%