

CMA Data Report

Credit Monitoring Arrangement

Asha Traders

Partnership | Trading

Partners: Asha Mehta, Ravi Mehta

Recommended CC

7.00

Assessed Nayak

16.85

Applied

7.00

Form I - Existing / Proposed Limits

Rs. in Lakhs

Particulars	Amount
Borrower	Asha Traders
Constitution	Partnership
Applied CC Limit	7.00
Recommended CC Limit	7.00
Assessed Limit - Nayak	16.85
Existing Bank CC (latest actual)	0.00
Applied Enhancement	7.00
WC Gap Increase to first forward period	4.34

Form II - Operating Statement

Rs. in Lakhs

Particulars	FY2024-25	FY2025-26	FY2026-27	FY2027-28	FY2028-29	FY2029-30
	Actual	Actual	Estimated	Projected	Projected	Projected
Net Sales / Turnover	28.41	46.25	75.92	89.36	94.96	101.11
Purchases / Direct Cost	20.90	37.62	75.34	77.03	81.88	87.24
Add: Opening Stock	4.96	6.46	6.86	17.66	18.73	19.90
Less: Closing Stock	6.46	6.86	17.66	18.73	19.90	21.19
Cost of Sales	19.40	37.22	64.54	75.96	80.71	85.95
Gross Profit	9.01	9.03	11.38	13.40	14.25	15.16
Operating Expenses	1.97	2.04	3.79	4.45	4.76	5.04
Depreciation	1.20	1.02	0.92	0.83	0.74	0.67
Operating Profit	5.84	5.97	6.67	8.12	8.75	9.45
Interest	1.20	1.10	1.61	1.52	1.21	0.87
PBT	4.64	4.87	5.06	6.60	7.54	8.58
Tax	1.45	1.52	1.58	2.06	2.35	2.68
PAT	3.19	3.35	3.48	4.54	5.19	5.90

Form III - Balance Sheet Analysis

Rs. in Lakhs

Particulars	FY2024-25	FY2025-26	FY2026-27	FY2027-28	FY2028-29	FY2029-30
	Actual	Actual	Estimated	Projected	Projected	Projected
Liabilities						
Net Worth	28.84	32.97	35.67	39.86	44.45	48.86
Term Liabilities	12.01	13.19	7.83	4.71	1.93	1.93
Bank CC	0.00	0.00	7.00	7.00	7.00	7.00
Sundry Creditors	0.00	0.00	2.65	3.12	3.32	3.53
Statutory Dues	0.00	0.00	0.00	0.00	0.00	0.00
Other Current Liab.	0.00	0.00	0.00	0.00	0.00	0.00
Current Portion Term Loan	3.54	2.00	2.82	3.13	2.78	0.00
Non-bank Current Liabilities (OCL)	3.54	2.00	5.47	6.25	6.10	3.53
Total Liabilities	44.39	48.16	55.97	57.82	59.48	61.32
Assets						
Net Fixed / Non-current Assets	34.31	34.51	34.51	34.51	34.51	34.51
Inventory	6.46	6.86	17.66	18.73	19.90	21.19
Receivables	1.13	1.96	3.12	3.67	3.90	4.16
Cash & Bank	1.49	2.33	0.68	0.91	1.17	1.46
Short-term Advances	1.00	2.50	0.00	0.00	0.00	0.00
Other Current Assets	0.00	0.00	0.00	0.00	0.00	0.00
Total Assets	44.39	48.16	55.97	57.82	59.48	61.32

Form IV - Comparative Current Assets / Liabilities

Rs. in Lakhs

Particulars	FY2024-25	FY2025-26	FY2026-27	FY2027-28	FY2028-29	FY2029-30
	Actual	Actual	Estimated	Projected	Projected	Projected
Inventory	6.46	6.86	17.66	18.73	19.90	21.19
Receivables	1.13	1.96	3.12	3.67	3.90	4.16
Cash & Bank	1.49	2.33	0.68	0.91	1.17	1.46
Short-term Advances	1.00	2.50	0.00	0.00	0.00	0.00
Other Current Assets	0.00	0.00	0.00	0.00	0.00	0.00
Total Current Assets	10.08	13.65	21.46	23.31	24.97	26.81
Bank Borrowings	0.00	0.00	7.00	7.00	7.00	7.00
Sundry Creditors	0.00	0.00	2.65	3.12	3.32	3.53
Statutory Dues	0.00	0.00	0.00	0.00	0.00	0.00
Other Current Liab.	0.00	0.00	0.00	0.00	0.00	0.00
Current Portion Term Loan	3.54	2.00	2.82	3.13	2.78	0.00
Non-bank Current Liabilities (OCL)	3.54	2.00	5.47	6.25	6.10	3.53
Total Current Liabilities	3.54	2.00	12.47	13.25	13.10	10.53
Net Working Capital	6.54	11.65	8.99	10.06	11.87	16.28
WC Gap	6.54	11.65	15.99	17.06	18.87	23.28

Form V - MPBF Computation

Rs. in Lakhs

Particulars	Amount
Annualized Assessment Turnover	84.27
WC Requirement (25% of Selling)	21.07
Borrower Margin	4.21
MPBF	16.85
Applied CC Limit	7.00
Recommended = min(applied, MPBF)	7.00

Form VI - Funds Flow

Rs. in Lakhs

Particulars	FY2025-26	FY2026-27	FY2027-28	FY2028-29	FY2029-30
PAT	3.35	3.48	4.54	5.19	5.90
Depreciation	1.02	0.92	0.83	0.74	0.67
Capital Introduced	0.78	0.00	0.00	0.00	0.00
Term Loan Movement	(0.36)	(4.54)	(2.81)	(3.13)	(2.78)
CC Movement	0.00	7.00	0.00	0.00	0.00
Capital Expenditure	1.22	0.92	0.83	0.74	0.67
Working Capital Increase	5.11	(2.66)	1.07	1.81	4.41
Drawings	0.00	0.78	0.35	0.60	1.49
Long-term Surplus / (Deficit)	3.57	(1.84)	1.38	1.46	1.63

Form VII - Ratio Analysis vs Bank Norms

Rs. in Lakhs

Particulars	FY2024-25	FY2025-26	FY2026-27	FY2027-28	FY2028-29	FY2029-30
	Actual	Actual	Estimated	Projected	Projected	Projected
Short-term Solvency						
Current Ratio	2.85	6.83	1.72	1.76	1.91	2.55
Net Working Capital	6.54	11.65	8.99	10.06	11.87	16.28
Long-term Solvency						
TOL/TNW	0.54	0.46	0.57	0.45	0.34	0.26
Debt-Equity	0.54	0.46	0.30	0.20	0.11	0.04
Quick Ratio	1.02	3.40	0.30	0.35	0.39	0.53
Activity						
Inventory Days	121.54	67.27	99.87	90.00	90.00	89.99
Debtor Days	14.52	15.47	15.00	14.99	14.99	15.02
Creditor Days	0.00	0.00	14.99	14.99	15.01	14.99
Profitability						
Gross Profit %	31.71	19.52	14.99	15.00	15.01	14.99
Net Profit %	11.23	7.24	4.58	5.08	5.47	5.84
Operating Profit %	24.78	15.11	10.00	10.02	9.99	10.01
ISCR	4.87	5.43	4.14	5.34	7.23	10.86
DSCR	N/A	1.18	1.45	1.59	1.65	2.04
ROCE %	13.16	12.40	14.40	17.02	17.80	18.61

Form VIII - Performance and Financial Indicators

Rs. in Lakhs

Particulars	FY2024-25	FY2025-26	FY2026-27	FY2027-28	FY2028-29	FY2029-30
	Actual	Actual	Estimated	Projected	Projected	Projected
PBT / Sales %	16.33	10.53	6.66	7.39	7.94	8.49
Current Ratio excl. Term Loan Instalment	N/A	N/A	2.22	2.30	2.42	2.55
PBDIT / Interest	5.87	6.35	4.71	5.89	7.84	11.63
Adjusted TNW	6.52	10.65	13.35	17.54	22.13	26.54
TOL / Adjusted TNW	2.38	1.43	1.52	1.02	0.68	0.47
ROE % (closing net worth)	11.06	10.16	9.76	11.39	11.68	12.08
Interest / Cost of Sales %	6.19	2.96	2.49	2.00	1.50	1.01
Operating Costs / Sales %	75.22	84.89	90.00	89.98	90.01	89.99
Bank Finance / Current Assets %	0.00	0.00	32.62	30.03	28.03	26.11
ROA % (closing assets)	7.19	6.96	6.22	7.85	8.73	9.62
Assets Turnover (Assets / Sales %)	156.25	104.13	73.72	64.70	62.64	60.65
Cash Conversion Cycle (Days)	136.06	82.74	99.89	90.00	89.97	90.01

Form IX - Multi-Year Trend Analysis

Rs. in Lakhs

Particulars	FY2024-25	FY2025-26	FY2026-27	FY2027-28	FY2028-29	FY2029-30
	Actual	Actual	Estimated	Projected	Projected	Projected
Total Current Assets	10.08	13.65	21.46	23.31	24.97	26.81
Total Current Liabilities	3.54	2.00	12.47	13.25	13.10	10.53
Net Working Capital	6.54	11.65	8.99	10.06	11.87	16.28
WC Gap	6.54	11.65	15.99	17.06	18.87	23.28
Bank Finance	0.00	0.00	7.00	7.00	7.00	7.00
NWC/TCA %	64.88	85.35	41.89	43.16	47.54	60.72
Bank Finance/TCA %	0.00	0.00	32.62	30.03	28.03	26.11
Sundry Creditors/TCA %	0.00	0.00	12.35	13.38	13.30	13.17