

ABC Finance, NBFC, started the operation from 1st April 2020 with 1 Head Office (HO) and 10 Branches. The entity employed 20 people in HO and 6 people in each branch.

Please prepare annual P&L Statement, Balance Sheet and relevant financial ratios for 4 years starting from 1st April 2020 based on following parameters:

- a) **Initial Capital** – Rs 5 Cr.
- b) **Disbursement per month** – Rs 1 Cr considering there is no disbursement in 1st month of operation. Tenure of Loan – 2 years and Lending Rate – 25%.
- c) **Debt Funding per month** – Equivalent of Disbursement in next month. Tenure of Borrowing – 2 years and Lending Rate – 13%.
- d) **Capital Infusion** – After completion of 3 years.

Candidate can take assumptions wherever required.