SAMPLE - generated by Bebaak from the Bebaak demo company (illustrative data; no real company, customer or person).

Bebaak Capital — CMA data and bank-readiness summary

Bebaak Demo Traders Pvt Ltd (SAMPLE) · period 2026-04-01 to 2026-11-05 · report BB-RPT-140088 · ruleset engines-2026.10.2

Bank-readiness 92/100 — 7 of 7 lending tests met; indicative fund-based limit ₹0 vs ₹0 already used.

Software-generated from the trial balance / books by Bebaak Capital. A CA-prepared CMA with projections signed off is a separate service pack.

Measures

Area	Measure	Value	Guide
Working capital	Current assets	Rs 3,644,880	
Working capital	Current liabilities other than bank	Rs 1,559,271	
Working capital	Working capital gap	Rs 2,085,609	
Working capital	MPBF — 2nd method (Tandon)	Rs 1,174,389	
Working capital	Turnover method (20% of annual sales)	Rs 1,872,629	
Working capital	Drawing power (25% margin on stock & debtors, less creditors)	Rs 0	debtors over 90 days excluded and slow-moving stock excluded
Working capital	Indicative fund-based limit	Rs 0	
Working capital	Already used (CC/OD)	Rs 0	
Working capital	Indicative headroom	Rs 0	
Term debt	DSCR (assumes 5-year repayment of existing term debt)	—	
Term debt	Interest cover	—	
Solvency	TOL / TNW	0.77 x	
Solvency	Tangible net worth	Rs 2,022,645	
Working capital	Debtors over 90 days (excluded from drawing power)	Rs 0	
Working capital	Slow-moving stock (>180 days)	Rs 10,325	

Findings

- **Documents a bank will ask for** 3 years' audited financials and ITRs, 12 months' bank statements, GST returns, current-year provisional, projections (CMA), stock & debtor statements, KYC, collateral papers.

Limits of this report

Indicative only — not a sanction or credit opinion. Banks apply their own policy, collateral, credit history (CIBIL/CMR), industry norms and audited figures. Term-loan repayment is assumed over 5 years where the schedule is not supplied.

SAMPLE - BEBAAK DEMO COMPANY