

Study on "Analysis of Financial Statement by using Trend with Respect to Cred Finance Ltd Company

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Abstract: *The fintech sector has revolutionized financial services globally, and CRED Finance Pvt. Ltd., a Bengaluru-based unicorn, epitomizes this transformation in India. Founded in 2018 by Kunal Shah, CRED began as a platform for incentivizing credit card bill payments and has since evolved into a comprehensive financial services ecosystem. The present study conducts a detailed trend analysis of the financial statements of CRED, focusing on its revenue, profitability, operational efficiency, and future growth prospects.*

Keywords: Revenue Growth, Profitability Challenges, Operational Efficiency, Expense Analysis, Investment and Valuation, Growth Opportunities

I. INTRODUCTION

Since its establishment in 2018, Kunal Shah's CRED Finance Ltd. has gained prominence in the Indian financial technology scene. The manner in which individuals handle their funds has been totally changed by CRED, a restrictive organization that pays individuals for paying their Visas on time. Due to its novel approach to personal finance, many people, including investors and customers, are interested in the company's financial research

II. OBJECTIVES

- To study the financial statements of CRED Finance Ltd over multiple periods
- To analyse trends in key financial indicators such as profitability, liquidity, and solvency
- To ascertain the company's financial growth patterns and operational efficiency
- To understand the impact of external factors on CRED Finance Ltd's financial performance
- To probe into potential areas of financial risk or opportunity for the company

III. RESEARCH METHODOLOGY

Research Design: Descriptive research was used to analyze financial performance

Data Collection: Secondary data

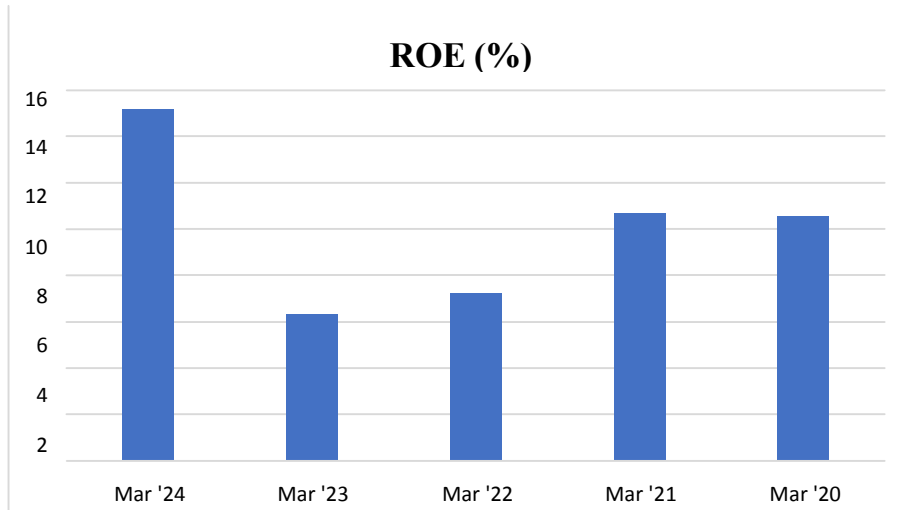
Tools Used: Document analysis, Data extraction, Comparative analysis

IV. ANALYSIS AND RESULTS

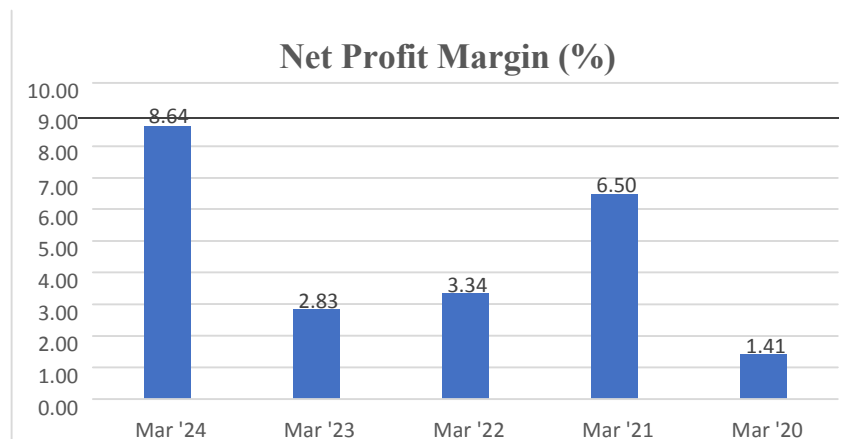
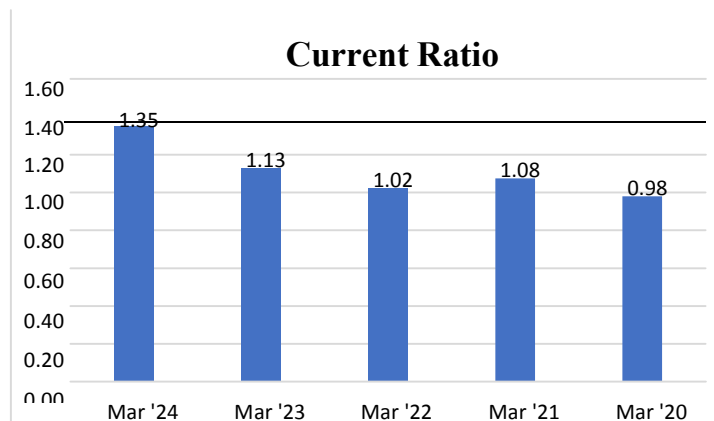
- Record financial transactions
- Decide significant monetary measures
- A Contrast the discoveries with benchmarks in the field
- Analyse the monetary records of CRED Money Ltd

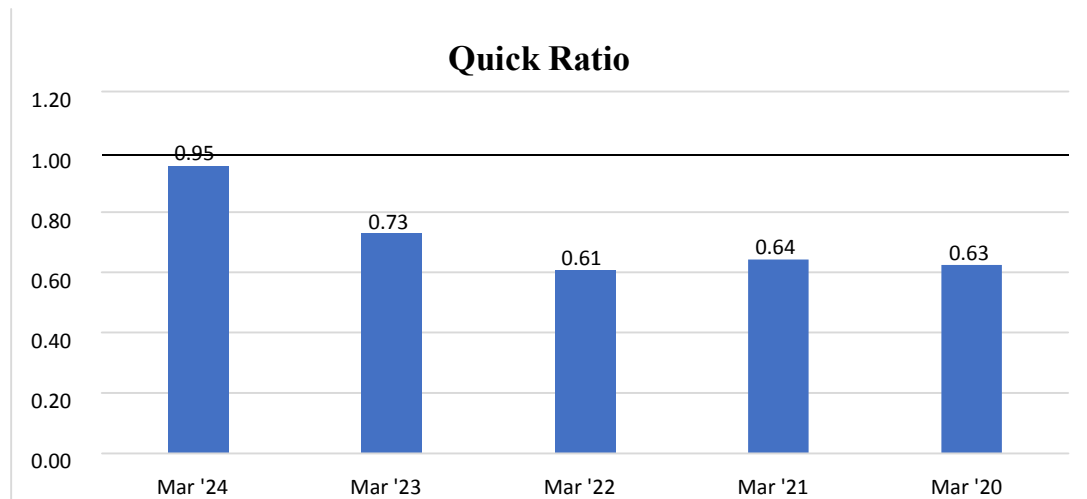
ANALYZING THE EQUITY OF COMPANY

Return on equity (ROE) for



Analysing & identify criteria for profitability in evaluating CRED Finance Ltd





V. FINDINGS AND IMPLICATIONS

- Net overall revenue increments are cosmic
- Expansions in both working pay and net revenue
- Increased Equity Return
- The stock turnover proportion expanded from 3.55 in Walk 2020 to 4.68 in Walk 2024
- improved Techniques for Acquiring Unpaid Balances:

VI. RECOMMENDATIONS

1. Make it more liquid: To ensure strong liquidity in the near future, keep the current and quick ratios rising.
2. Focusing on effective working capital management is essential to meeting short term financial obligations.
3. Decrease Monetary Influence Despite the fact that the obligation to-value proportion has improved, attempt to cut it down significantly more.
4. This objective can be accomplished in a number of ways, such as by decreasing debt, increasing equity, or reinvesting profits to improve the financial situation.

VII. CONCLUSION

CRED Money Ltd.'s liquidity condition has altogether moved along the organization's upgraded capacity to control its functioning capital and fulfill its transient commitments is shown by this improvement. Diminishing monetary influence, as seen by a bringing obligation down to value proportion, means that dissolvability for CRED Money Ltd. Most strikingly in the latest monetary year, benefit estimations have shown a critical improvement.

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