**💰 Financial Agent – Warehouse-Level Performance Overview**

**Active Module:**

**Financial Agent** – Monitoring financial health, cost utilization, and risk alerts across operational warehouses.

**📊 Financial Dashboard**

**1. Mumbai Warehouse**

**Overview:**  
Mumbai warehouse reported critical financial stress this period due to excessive budget utilization and pending invoices.

**Key Metrics:**

* **Total Revenue:** ₹4.85L
* **Operating Costs:** ₹4.70L
* **Net Profit:** ₹0.15L
* **Profit Margin:** 3.1%
* **Budget Utilization:** 97% (₹485,000 used of ₹500,000)

**Expense Breakdown:**

* Operations – ₹45,000
* Labor – ₹38,000
* Logistics – ₹45,000 *(High Expense)*
* Maintenance – ₹12,000
* Technology – ₹10,000

**Alerts & Insights:**

* **Critical Risk:** Remaining budget ₹15,000 only.
* **Overdue Invoices:** ₹150,000 pending.
* **Recommendation:** Immediate ₹50,000 fund reallocation required from Bhubaneswar to maintain operational continuity.

**2. Kolkata Warehouse**

**Overview:**  
Kolkata warehouse remains financially balanced with moderate utilization and strong performance consistency.

**Key Metrics:**

* **Total Revenue:** ₹5.05L
* **Operating Costs:** ₹4.25L
* **Net Profit:** ₹0.80L
* **Profit Margin:** 15.8%
* **Budget Utilization:** 67% (₹505,000 used of ₹750,000)

**Expense Breakdown:**

* Warehouse Operations – ₹80,000 *(High Risk)*
* Labor – ₹55,000
* Technology – ₹35,000
* Marketing – ₹18,000
* Maintenance – ₹15,000

**Alerts & Insights:**

* **High Expense Alert:** ₹80,000 spent on warehouse operations.
* **Recommendation:** Optimize resource allocation and review vendor contracts to minimize operational overhead.

**3. Bhubaneswar Warehouse**

**Overview:**  
Bhubaneswar warehouse is under financial pressure due to overdue receivables despite moderate budget utilization.

**Key Metrics:**

* **Total Revenue:** ₹4.15L
* **Operating Costs:** ₹3.70L
* **Net Profit:** ₹0.45L
* **Profit Margin:** 10.8%
* **Budget Utilization:** 69% (₹415,000 used of ₹600,000)

**Expense Breakdown:**

* Operations – ₹36,000
* Labor – ₹42,000
* Logistics – ₹28,000
* Technology – ₹22,000
* Maintenance – ₹15,000

**Alerts & Insights:**

* **Critical Risk:** ₹175,000 in overdue invoices.
* **Recommendation:** Accelerate receivable collection and release ₹50,000 reallocation to Mumbai as per central finance directive.

**4. Pune Warehouse**

**Overview:**  
Pune warehouse maintains stable financial performance with available budget reserves and healthy liquidity.

**Key Metrics:**

* **Total Revenue:** ₹5.90L
* **Operating Costs:** ₹4.70L
* **Net Profit:** ₹1.20L
* **Profit Margin:** 20.3%
* **Budget Utilization:** 74% (₹590,000 used of ₹800,000)

**Expense Breakdown:**

* Operations – ₹58,000
* Labor – ₹50,000
* Technology – ₹35,000
* Marketing – ₹22,000
* Maintenance – ₹18,000

**Alerts & Insights:**

* **Payables:** ₹120,000 due in 30 days; ₹85,000 overdue.
* **Recommendation:** Ensure timely settlements to avoid interest penalties and maintain supplier confidence.

**🧾 Financial Summary (Aligned with Dashboard Data)**

**Key Highlights**

* **Mumbai warehouse** shows *critical financial stress* with 97% budget utilization and ₹150,000 overdue invoices.
* **Bhubaneswar warehouse** also under *critical risk* due to ₹175,000 overdue invoices.
* **Kolkata warehouse** maintains *balanced utilization* at 67% but shows *high operational expenses* of ₹80,000.
* **Pune warehouse** remains *financially sound* with sufficient reserves and controlled expenditures.
* Approved purchase orders (PO-15 and PO-14) were executed successfully for on-time delivery.
* ₹50,000 reallocation from Bhubaneswar to Mumbai approved to offset critical shortage.

**Budget Status Per Warehouse**

| **Warehouse** | **Allocated Budget** | **Used** | **Remaining** | **Utilization Status** |
| --- | --- | --- | --- | --- |
| Mumbai | ₹500,000 | ₹485,000 | ₹15,000 | **Critical (97%)** |
| Kolkata | ₹750,000 | ₹505,000 | ₹245,000 | **Balanced (67%)** |
| Bhubaneswar | ₹600,000 | ₹415,000 | ₹185,000 | **Moderate (69%)** |
| Pune | ₹800,000 | ₹590,000 | ₹210,000 | **Adequate (74%)** |

**Profit / Loss Overview**

| **Category** | **Amount** | **Remarks** |
| --- | --- | --- |
| **Receivables (Overdue)** | ₹475,000 | From Mumbai (₹150,000) & Bhubaneswar (₹175,000) |
| **Payables (Overdue)** | ₹85,000 | Outstanding dues under review |
| **Payables (Next 30 days)** | ₹120,000 | Due for Pune warehouse |
| **High Expenses** | ₹80,000 | Warehouse operations (Kolkata) flagged |

**Major Alerts**

* **Low Budget Alert:** Mumbai – Critical, only ₹15,000 remaining.
* **Overdue Invoices:**
  + Mumbai – ₹150,000
  + Bhubaneswar – ₹175,000
* **High Expense Alert:** Kolkata – ₹80,000 in warehouse operations.

**Recommendations**

1. **Budget Reallocation:** Transfer ₹50,000 from Bhubaneswar to Mumbai to stabilize operational continuity.
2. **Debt Recovery:** Expedite recovery of ₹475,000 overdue receivables, prioritizing Mumbai and Bhubaneswar.
3. **Expense Optimization:** Implement cost rationalization in Kolkata’s warehouse operations and Mumbai’s logistics.
4. **Payment Regularization:** Settle ₹120,000 payable in Pune within the due window to maintain supplier credit ratings.

**Strategic Insight**

Current month performance underscores the need for **dynamic cash flow management** and **cross-warehouse fund rebalancing**.  
Proactive actions in receivable recovery, expense optimization, and inter-warehouse budget flexibility will strengthen financial resilience in the upcoming quarter.