

PAWN SHOP AUDIT REPORT - TEST

Audit Period: January 1, 2024 – December 31, 2024

Location: Test Location

License No: TEST123456

Prepared by: Test Auditor

Generated on: 25/7/2025

Generated by: System Test

1. EXECUTIVE SUMMARY

| Metric | Value |
|------------------|------------------------|
| Total Loans | 150 |
| Active Loans | 75 |
| Repaid Loans | 70 |
| Forfeited Loans | 5 |
| Total Loan Value | ¹ 15,00,000 |
| Total Customers | 120 |

2. FINANCIAL STATEMENTS

Balance Sheet - Assets

| Asset Type | Amount |
|----------------------|------------------------|
| Cash in Hand/Bank | ¹ 2,50,000 |
| Loan Receivables | ¹ 8,00,000 |
| Forfeited Inventory | ¹ 50,000 |
| Furniture & Fixtures | ¹ 1,00,000 |
| TOTAL ASSETS | ¹ 12,00,000 |

Profit & Loss Account

| Particulars | Amount |
|-------------------------|------------|
| REVENUE | |
| Interest Income | 1 1,80,000 |
| Sale of Forfeited Items | 1 25,000 |
| Total Revenue | 1 2,05,000 |
| | |
| EXPENSES | |
| Salaries | 1 60,000 |
| Rent | 1 24,000 |
| Utilities | 1 12,000 |
| Miscellaneous | 1 8,000 |
| Total Expenses | 1 1,04,000 |
| | |
| NET PROFIT | 1 1,01,000 |

3. PAWN LOAN REGISTER SUMMARY

| Category | Count | Total Value | Avg Interest |
|--------------|-------|-------------|--------------|
| Gold Jewelry | 100 | 1 10,00,000 | 24% |
| Electronics | 30 | 1 3,00,000 | 30% |
| Others | 20 | 1 2,00,000 | 30% |

4. DETAILED LOAN SUMMARY

| Loan ID | Customer Name | Amount | Status | Loan Date | Due Date | Extended Date |
|---------|---------------|----------|--------|------------|------------|---------------|
| L001 | John Doe | 1 50,000 | active | 15/01/2024 | 15/04/2024 | N/A |
| L002 | Jane Smith | 1 25,000 | repaid | 10/02/2024 | 10/05/2024 | 10/06/2024 |
| L003 | Bob Johnson | 1 75,000 | active | 05/03/2024 | 05/06/2024 | N/A |

5. CUSTOMER-WISE INTEREST ANALYSIS

| Customer Name | Total Loans Given | Total Repaid | Interest Earned | Outstanding |
|---------------|-------------------|--------------|-----------------|-------------|
| John Doe | 1 50,000 | 1 25,000 | 1 5,000 | 1 30,000 |
| Jane Smith | 1 25,000 | 1 28,000 | 1 3,000 | 1 0 |
| Bob Johnson | 1 75,000 | 1 20,000 | 1 4,000 | 1 59,000 |

6. MONTHLY PROFIT & LOSS SUMMARY

| Month | Loans Given | Repayments | Interest Income | Expenses | Net Profit |
|----------|-------------|------------|-----------------|----------|------------|
| Jan 2024 | 1 1,50,000 | 1 75,000 | 1 8,000 | 1 12,000 | 1 -4,000 |
| Feb 2024 | 1 1,25,000 | 1 95,000 | 1 12,000 | 1 11,000 | 1 1,000 |
| Mar 2024 | 1 1,75,000 | 1 1,20,000 | 1 15,000 | 1 13,000 | 1 2,000 |

| | | | | | |
|-------|------------|------------|----------|----------|----------|
| TOTAL | 1 4,50,000 | 1 2,90,000 | 1 35,000 | 1 36,000 | 1 -1,000 |
|-------|------------|------------|----------|----------|----------|

7. TRANSACTION SUMMARY

| Metric | Value |
|---------------------------|------------|
| Total Transactions | 180 |
| Cash Transactions | 1 6,00,000 |
| Online Transactions | 1 2,00,000 |
| Average Transaction Value | 1 4,444 |
| Loan Transactions | 150 |
| Repayment Transactions | 30 |

8. AUDITOR OBSERVATIONS

- All books maintained with regular entries
- Physical inventory matched ledger entries during audit
- GST & IT returns filed on time
- No cases of regulatory violations found
- Total of 150 loans processed during the period
- Customer-wise interest analysis shows proper interest calculations
- Monthly profit/loss tracking shows consistent business operations

9. CONCLUSION

The pawn shop has maintained financial and operational compliance for the selected period. Proper documentation, record-keeping, and KYC procedures are in place. The detailed loan summary and customer-wise interest analysis demonstrate transparent business operations.

