

PROJECT REPORT

OF

“ABC International Market”

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The views expressed in this model project are advisory in nature. It assumes no financial liability to anyone using the report for any purpose. The actual cost and

returns of projects will have to be taken on a case-by-case basis considering the specific requirement of projects.

1. PARTICULARS OF THE ENTERPRISE

Name of the Enterprise	ABC INTERNATIONAL MARKET	Constitution	PROPRIETORSHIP
MSME Status	REGISTERED	MSME Registration No.	
Registration Date	19/03/2024	Date of Incorporation	23/02/2024
Activity	MANUFACTURING		
Registered Office Address			
Administrative Office Address			
Site location			

2. PROJECT LOAN AMOUNT

TERM LOAN	65 LAKH
WORKING CAPITAL	45 LAKH

3. PROJECT PROPONENT

Name Of the Promoter	SUMEET KAUR
Father's Name/Husband's Name	W/O PARMINDER SINGH
Age	38 YEARS
Residential Address	
PAN No.	
Designation	DIRECTOR
Education	GRADUATE

4. PROJECT DESCRIPTION

Brief Description of The Project

ABC International Market is a newly registered startup located at 1219, Street No-41, Janta Nagar, near Happy Dharam Kanda, Ludhiana. It is set to commence operations from July 1, 2024, with a focus on manufacturing kasab jari and embroidery backing cloth.

The company will procure raw materials such as filament yarn, polyester, nylon, and viscose from local wholesalers.

The venture is spearheaded by Mrs. Sumeet Kaur, who is supported by her husband, the proprietor of BJS Trader, a firm with 15 years of experience in the same industry niche.

This synergy is expected to provide ABC International Market with valuable insights and resources for its operations.

ABC International Market plans to distribute its products both locally and through online channels, aiming to reach a wide customer base and capitalize on the growing demand for its offerings.

With a strategic location, experienced leadership, and a diverse distribution strategy, the company is poised to make a significant impact in the market.

5. PRODUCT DESCRIPTION

Brief Description Of The Product

ABC International Market will manufacture kasab jari and embroidery backing cloth. Lets understand about the product in details.

Kasab Jari:



Kasab Jari is a type of metallic thread commonly used in traditional Indian embroidery, particularly in zari work. It adds a touch of elegance and opulence to fabrics, enhancing their aesthetic appeal. Here are some key points about Kasab Jari:

Composition:

- Kasab Jari is a type of metallic thread used in embroidery, particularly in traditional Indian and Middle Eastern textiles.
- It is typically made by wrapping a fine metallic yarn (often gold or silver) around a core material, such as silk or cotton.
- The metallic yarn gives Kasab Jari its characteristic shiny and reflective appearance, enhancing the visual appeal of embroidered designs.

Applications:

- Kasab Jari is extensively used in various forms of embroidery, including hand embroidery and machine embroidery.
- It is commonly employed in embellishing garments like saris, lehengas, sherwanis, and other traditional attire.
- Additionally, Kasab Jari is used in crafting accessories, home furnishings, and decorative items to add a touch of luxury and sophistication.

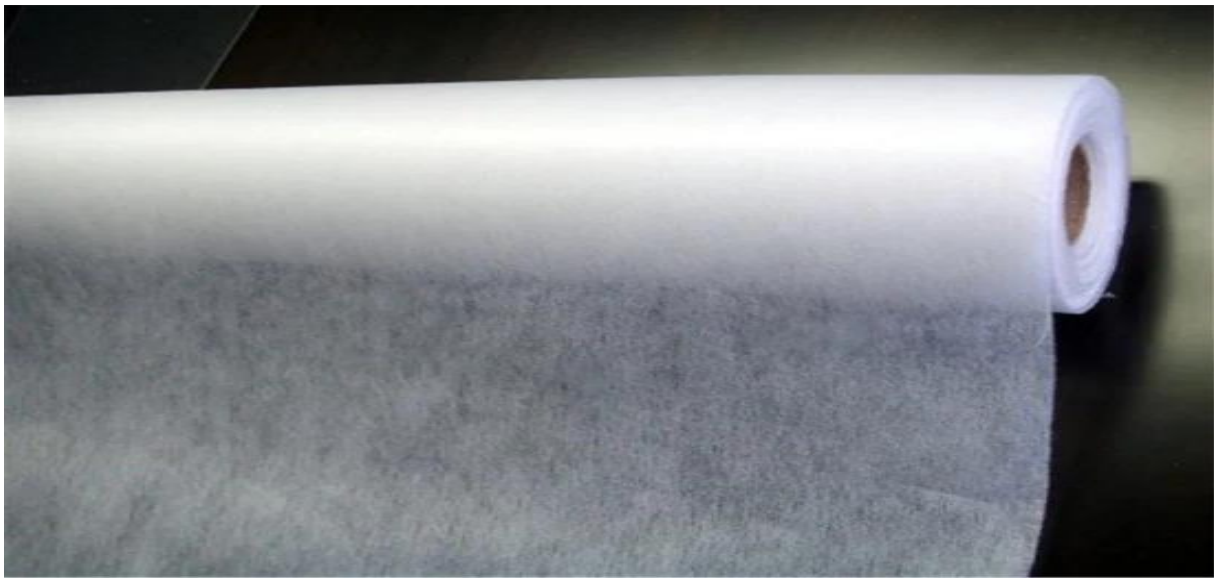
Techniques:

- Skilled artisans employ different techniques to incorporate Kasab Jari into embroidery designs, such as zardozi, aari work, and kundan work.
- Kasab Jari can be stitched directly onto the fabric using needles or embroidery machines, creating intricate patterns, motifs, and borders.
- Its versatility allows for a wide range of creative expressions, from delicate floral motifs to elaborate geometric designs.

Varieties:

- Kasab Jari comes in various colors, thicknesses, and textures, catering to diverse design preferences and requirements.
- While gold and silver are the classic choices, modern variations may include metallic threads in copper, bronze, or other hues.

Embroidery Backing Cloth:



Embroidery backing cloth, also known as stabilizer or backing material, is an essential component in machine embroidery. It provides support to the fabric during the stitching process and helps maintain the integrity of the design. Here are some details about embroidery backing cloth:

Purpose:

- Embroidery backing cloth, also known as stabilizer or backing material, is an essential component in machine embroidery.
- Its primary function is to provide support to the fabric during the stitching process, preventing stretching, puckering, or distortion.
- By stabilizing the fabric, embroidery backing cloth ensures that the stitches are even, the design is well-defined, and the finished embroidery maintains its shape and durability.

Types:

- There are different types of embroidery backing cloth, each suited to specific embroidery techniques, fabrics, and design complexities.
- Tear-away backing: Designed to be easily torn away after embroidery is complete, leaving behind a clean finish.
- Cut-away backing: Provides long-term stability as it is trimmed away from the fabric after embroidery, offering additional support, especially for heavier or stretchy fabrics.
- Water-soluble backing: Dissolves in water, leaving only the embroidered design intact, making it ideal for delicate fabrics or freestanding embroidery applications.

Material:

- Embroidery backing cloth is typically made from non-woven or woven materials, such as polyester, cotton, or blends of fibers.
- The choice of material depends on factors such as the fabric being embroidered, the density of the design, and the desired finish.

Application:

- Embroidery backing cloth is placed beneath the fabric in the embroidery hoop before stitching begins.
- It provides stability and prevents fabric distortion during the stitching process, ensuring precise and uniform embroidery.
- After embroidery is complete, any excess backing material is trimmed away, leaving behind a professional-looking finish.

Both Kasab Jari and Embroidery Backing Cloth are integral components of the embroidery process, contributing to the beauty, durability, and craftsmanship of embroidered textiles.

Uses of Kasab Jari:

Traditional Garments:

- Kasab Jari is extensively used in traditional Indian and Middle Eastern garments such as saris, lehengas, salwar kameez, sherwanis, and dupattas.
- It adds a touch of opulence and elegance to these garments, enhancing their aesthetic appeal.

Embroidery:

- Kasab Jari is a popular choice for embroidery work, both handcrafted and machine-stitched.
- It is used to create intricate patterns, motifs, and borders in various embroidery techniques like zardozi, aari work, and kundan embroidery.

Accessories and Jewelry:

- Kasab Jari is employed in crafting accessories such as bags, clutches, belts, and shoes.

- It is also used in making traditional jewelry pieces like bangles, earrings, and necklaces, adding a touch of glamour to these accessories.

Decorative Items:

- Kasab Jari is used in creating decorative items such as wall hangings, tapestries, and decorative screens.
- It lends a rich and ornate look to these items, making them stand out as statement pieces in interior decor.

Uses of Embroidery Backing Cloth:

Stabilization in Machine Embroidery:

- Embroidery backing cloth is primarily used to provide stability and support to the fabric during machine embroidery.
- It prevents stretching, puckering, and distortion of the fabric, ensuring that the embroidered design is stitched evenly and accurately.

Enhancing Embroidery Quality:

- By stabilizing the fabric, embroidery backing cloth helps maintain the integrity of the embroidered design, resulting in crisp, clean lines and well-defined details.
- It improves the overall quality and durability of machine-embroidered textiles.

Versatile Application:

- Embroidery backing cloth can be used with a wide range of fabrics, including cotton, linen, silk, knits, and synthetics.
- It is suitable for various embroidery techniques and designs, from intricate lacework to dense satin stitching.

For Different Needs:

- Different types of embroidery backing cloth, such as tear-away, cut-away, and water-soluble, cater to different embroidery needs and fabric types.
- Tear-away backing is suitable for lightweight fabrics and temporary stabilization, while cut-away backing provides long-term support for heavier fabrics and complex designs. Water-soluble backing is ideal for delicate fabrics and freestanding embroidery.

Professional Finish:

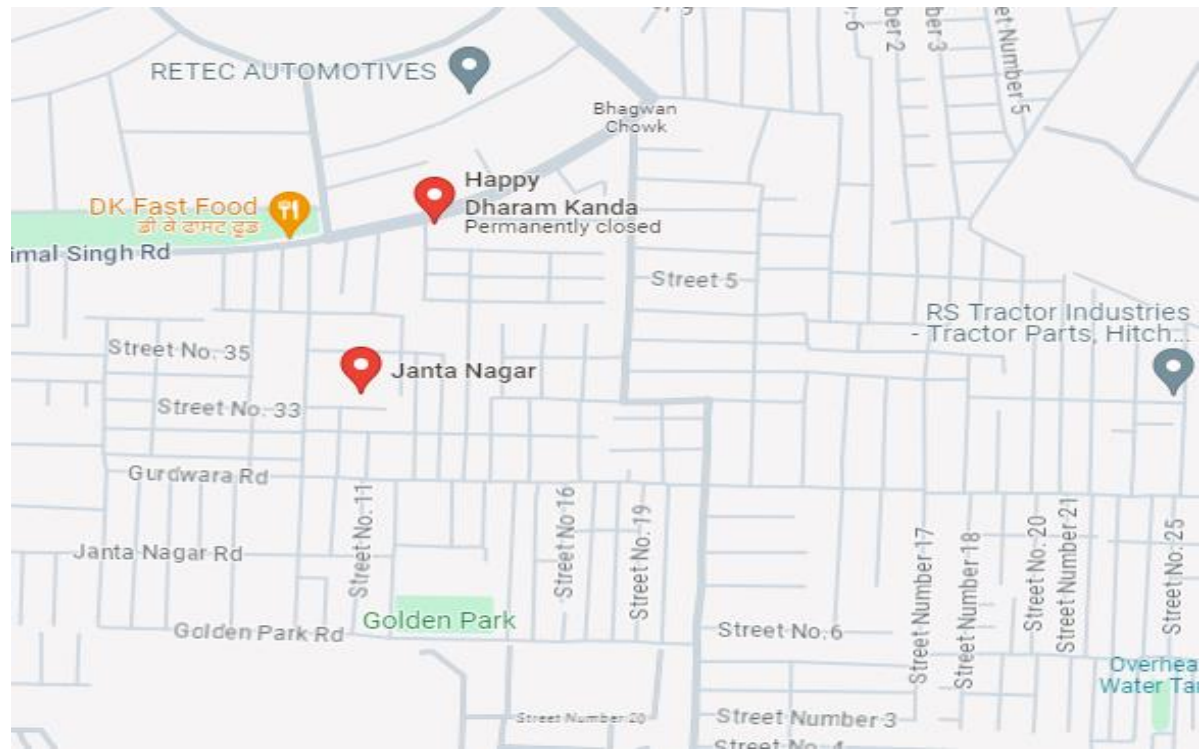
- Embroidery backing cloth helps achieve a professional-looking finish on embroidered textiles, ensuring that the back of the embroidery is neat and tidy.
- It minimizes thread tension issues, thread breakage, and fabric distortion, resulting in high-quality embroidered products.

6. LOCATION OF THE PROJECT

Site Location

1219, ST NO-41, JANTA NAGAR, NEAR HAPPY DHARAM KANDA, LUDHIANA

Project Site Map



Google Earth Image



Project Site Co-ordinates

Latitude	30.88415
Longitude	75.90125

7. MARKET SURVEY

The demand and supply dynamics of Kasab Zari and Embroidery Backing Cloth in India are influenced by various factors including cultural trends, fashion preferences, technological advancements, and economic conditions. Here's an overview of the demand and supply situation for these products in India:

Demand for Kasab Zari and Embroidery Backing Cloth:

Cultural Significance:

- India has a rich tradition of textile arts and embroidery, making Kasab Zari and Embroidery Backing Cloth highly sought after for traditional garments like saris, lehengas, and sherwanis.
- Demand is fueled by cultural events, weddings, festivals, and religious ceremonies where elaborate embroidered outfits are favored.

Fashion Industry:

- The Indian fashion industry, including both traditional and contemporary designers, frequently incorporates Kasab Zari and Embroidery Backing Cloth in their collections.
- Demand is driven by fashion trends, with designers experimenting with innovative designs and techniques to cater to evolving consumer preferences.

Exports:

- India is a significant exporter of textiles and embroidered products, contributing to the demand for Kasab Zari and Embroidery Backing Cloth in international markets.
- Export demand is influenced by global fashion trends, international trade policies, and the quality and craftsmanship of Indian textiles.

Home Furnishings and Decor:

- There is a growing demand for embroidered home furnishings and decor items, including curtains, cushion covers, tablecloths, and wall hangings, driving the demand for both Kasab Zari and Embroidery Backing Cloth.
- Consumers seek to add a touch of luxury and elegance to their living spaces through intricately embroidered textiles.

Supply of Kasab Zari and Embroidery Backing Cloth:

Manufacturing Clusters:

- India has established manufacturing clusters for Kasab Zari and Embroidery Backing Cloth in regions like Surat (Gujarat), Varanasi (Uttar Pradesh), Ludhiana (Punjab), and Kolkata (West Bengal).
- These clusters benefit from skilled artisans, access to raw materials, and a supportive ecosystem for textile production.

Technology Adoption:

- The textile industry in India has witnessed technological advancements in machinery and production processes, enhancing the efficiency and quality of Kasab Zari and Embroidery Backing Cloth manufacturing.
- Automation and digitalization have contributed to increased production capacities and reduced lead times.

Raw Material Availability:

- The availability of raw materials such as metallic yarn, core materials (silk, cotton), and backing materials (polyester, cotton) influences the supply of Kasab Zari and Embroidery Backing Cloth.
- India's diverse textile ecosystem ensures a steady supply chain for these raw materials.

Government Policies and Support:

- Government initiatives aimed at promoting the textile industry, including schemes for skill development, export promotion, and infrastructure development, support the supply of Kasab Zari and Embroidery Backing Cloth.
- Incentives such as subsidies, tax benefits, and export promotion schemes encourage investment and growth in the sector.

Market opportunity

The market opportunity for Kasab Zari and Embroidery Backing Cloth in India is significant and offers several promising avenues for growth and profitability. Here are some key market opportunities:

Growing Demand for Traditional and Ethnic Wear:

- India has a rich cultural heritage, and traditional attire like saris, lehengas, and sherwanis continue to be in demand for weddings, festivals, and special occasions.
- Kasab Zari is an integral part of traditional Indian embroidery, and its use in embellishing ethnic wear presents a lucrative market opportunity.

Expanding Fashion Industry:

- The Indian fashion industry is experiencing rapid growth, driven by changing consumer preferences, increasing disposable income, and exposure to global fashion trends.
- Designers and fashion houses are constantly innovating with textiles and embroidery techniques, creating a demand for high-quality Kasab Zari and Embroidery Backing Cloth.

Rising Demand for Designer and Boutique Clothing:

- There is a growing preference among consumers for designer and boutique clothing, which often feature intricate embroidery and embellishments.
- Kasab Zari and Embroidery Backing Cloth play a crucial role in creating exclusive and luxurious garments for discerning customers, presenting an opportunity for suppliers catering to this segment.

Export Potential:

- India is a leading exporter of textiles and garments, with a strong demand for embroidered products in international markets.

- Kasab Zari and Embroidery Backing Cloth are sought after by fashion designers, retailers, and wholesalers worldwide, presenting an opportunity for suppliers to tap into export markets and expand their customer base.

Emerging Trends in Home Furnishings and Decor:

- There is a growing trend towards personalized and aesthetically pleasing home furnishings and decor items.
- Kasab Zari and Embroidery Backing Cloth can be used to create elegant and luxurious textiles for curtains, cushion covers, tablecloths, and wall hangings, catering to the demand for premium home decor products.

Innovation and Customization:

- There is an increasing demand for customized and unique embroidery designs that reflect individual preferences and style.
- Suppliers can capitalize on this trend by offering innovative and customizable Kasab Zari and Embroidery Backing Cloth solutions, allowing customers to create bespoke garments and home furnishings.

Technology Integration and Efficiency:

- Advancements in technology, such as digital embroidery machines and computer-aided design (CAD) software, are enhancing the efficiency and precision of embroidery production.
- Suppliers can leverage technology to streamline production processes, reduce lead times, and meet the growing demand for high-quality Kasab Zari and Embroidery Backing Cloth.

Overall, the market opportunity for Kasab Zari and Embroidery Backing Cloth in India is vast and diverse, with potential for growth across various segments including traditional wear, fashion, exports, home furnishings, and customization. Suppliers who can innovate, adapt to market trends, and deliver superior quality

products are well-positioned to capitalize on these opportunities and succeed in the dynamic textile industry.

8. TECHNICAL FEASIBILITY

Manpower Required

Workers	No. Of Workers Required
Production Manager	1
Machine Operator	2
Skilled Workers	5
Unskilled Workers	2

Machinery Required

S.No.	Machinery Name	Quantity	Price
1.	HJH- 85 PDP 560 SPINDLE MACHINE	3	3232320/-
2	Embroidery backing fabric manufacturing plant	1	2330500/-
2.	HBW-100 BS 80 SPINDLE MACHINE	1	280000/-
3.	BOBBIN (SEMI VERSION)	2500	60000/-
4.	ROLL 83MM X 125MM (VIRGIN)	5000	325000 /-

Material Required

S.No.	Name of The Material
1	Polyster
2	Nylon
3	Viscose

Machinery Images

Embroidery Backing Cloth Machine



Technology & Process Description

Process Flowchart for Kasab Jari Manufacturing

Raw Material



Twisting



Winding



Plating



Cutting



Packaging

Process Description for Kasab Jari

- **Raw Material Acquisition:** The process begins with the procurement of raw materials such as filament yarn, polyester, nylon, and viscose from suppliers or wholesalers.
- **Twisting:** Filament yarn and other materials are twisted together to create a composite yarn. This step imparts strength and stability to the Kasab Jari.
- **Winding:** The twisted yarn is wound onto bobbins or spools for further processing. This facilitates ease of handling and feeding into subsequent machines.
- **Plating:** The wound yarn undergoes plating, where a layer of metallic material, such as gold or silver, is applied to the surface. This gives the Kasab Jari its characteristic metallic sheen.
- **Cutting:** The plated yarn is cut into desired lengths, depending on the requirements of the final product. This step ensures uniformity in the length of Kasab Jari threads.
- **Packaging:** The finished Kasab Jari threads are packaged and labeled for distribution and sale to customers. Packaging may involve bundling or spooling the threads into convenient quantities.

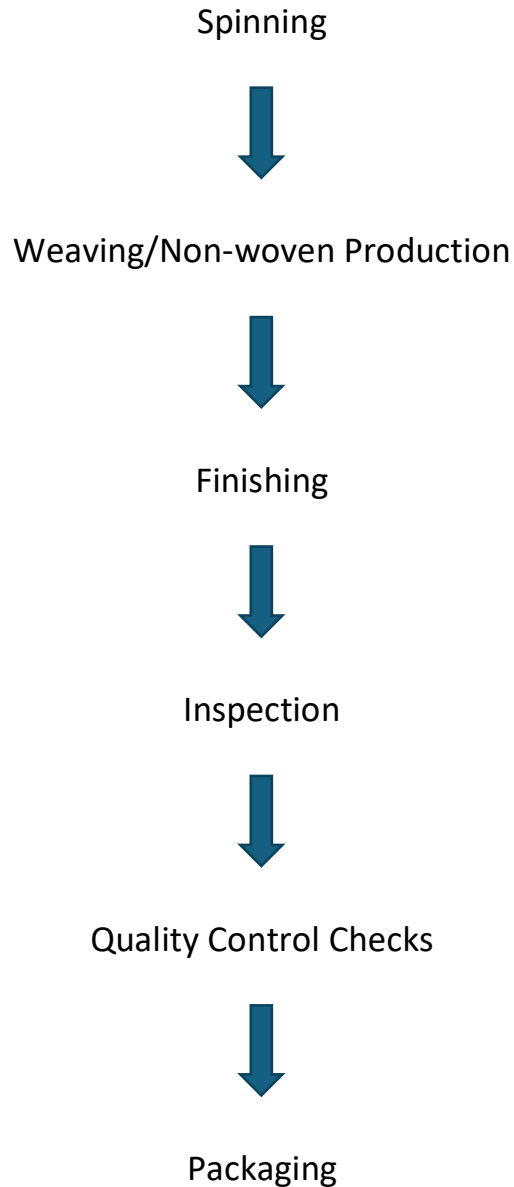
Process Flowchart for Embroidery Backing Cloth Manufacturing

Raw Material



Carding/Combing





- **Raw Material Acquisition:** The process begins with the procurement of raw materials such as polyester, cotton, or blended fibers from suppliers or wholesalers.
- **Carding/Combing:** Raw fibers are carded or combed to align the fibers and remove impurities, creating a uniform fiber web or sliver.
- **Spinning:** The carded or combed fibers are spun into yarn using spinning machines. This step imparts strength and stability to the yarn.
- **Weaving/Non-woven Production:** The spun yarn is either woven into a fabric on weaving machines or processed into a non-woven fabric using

specialized non-woven production equipment. The choice between woven and non-woven production depends on the desired characteristics of the embroidery backing cloth.

- **Finishing:** The fabric undergoes various finishing processes to enhance its properties and performance. This may include processes such as calendaring (smoothing and compacting the fabric surface), sizing (applying a protective coating to improve stiffness and stability), or coating (adding moisture resistance or other functional properties).
- **Inspection:** The finished embroidery backing cloth is inspected for quality and consistency. Quality control checks may include visual inspections for defects, measurements of dimensional accuracy, and tests for properties such as tensile strength and tear resistance.
- **Packaging:** The inspected embroidery backing cloth is packaged and labeled for distribution and sale to customers. Packaging may involve bundling the fabric into rolls or sheets and labeling with relevant product information.

Inspection & Quality Control

Inspection and quality control are crucial aspects of ensuring that the products manufactured by ABC International Market meet the desired standards of quality and performance.

Raw Material Inspection:

- Raw materials such as filament yarn, polyester, nylon, viscose (for Kasab Jari), and polyester/cotton fibers (for Embroidery Backing Cloth) should undergo thorough inspection upon receipt.
- Parameters to be checked include material quality, consistency, color, strength, and any potential defects or impurities.

In-process Inspection:

- At various stages of manufacturing, in-process inspections should be conducted to monitor the quality of production.
- For Kasab Jari manufacturing, this could involve checking twisting, plating, cutting, and winding processes for uniformity, consistency, and adherence to specifications.
- For Embroidery Backing Cloth manufacturing, inspections may include monitoring carding/combing, spinning, weaving/non-woven production, finishing processes, and dimensional accuracy.

Final Product Inspection:

- Once the Kasab Jari and Embroidery Backing Cloth are manufactured, a final inspection should be carried out to assess the overall quality of the finished products.
- Visual inspections should be conducted to identify any defects, irregularities, or inconsistencies in color, texture, or appearance.
- Samples from each batch should undergo testing for properties such as tensile strength, tear resistance, colorfastness, and dimensional stability.

Quality Control Measures:

- Implement quality control measures throughout the manufacturing process to ensure consistency and adherence to quality standards.
- This includes setting up checkpoints, establishing quality assurance protocols, and providing training to production staff on quality control procedures.
- Document all quality control processes and maintain records of inspections, tests, and corrective actions taken.

Packaging and Labeling:

- Ensure that the finished products are properly packaged and labeled before distribution.
- Packaging should protect the products from damage during transportation and storage, and labels should provide relevant product information, including specifications, batch numbers, and manufacturing dates.

Continuous Improvement:

- Regularly review and evaluate the effectiveness of the inspection and quality control processes.
- Identify areas for improvement and implement corrective actions to address any quality issues or deficiencies.

Swot Analysis



SWOT Analysis for ABC International Market

Strengths:

- **Experienced Leadership:** The involvement of Sumeet Kaur, backed by her husband's experience in the same niche through BJS Trader, provides valuable industry insights and expertise.
- **Strategic Location:** Being located in Ludhiana, a city with a strong textile industry presence, offers access to skilled labor, raw materials, and distribution networks.
- **Diverse Product Range:** Manufacturing both Kasab Jari and Embroidery Backing Cloth allows for diversification of the product portfolio, catering to different segments of the textile industry.
- **Local and Online Distribution:** Plans to sell products both in the local market and through online channels provide flexibility and access to a wider customer base.

Weaknesses:

- **Market Entry Challenges:** Introducing a new brand in a competitive market may pose challenges in terms of establishing brand recognition and capturing market share.
- **Dependence on Raw Materials:** Reliance on local wholesalers for raw materials such as filament yarn, polyester, nylon, and viscose may lead to supply chain disruptions or fluctuations in material costs.
- **Initial Investment:** Setting up manufacturing operations and establishing distribution channels may require significant initial investment, impacting cash flow and profitability in the early stages.

Opportunities:

- **Growing Demand for Textiles:** The increasing demand for textiles, both domestically and internationally, presents opportunities for ABC International Market to capitalize on market growth and expand its customer base.

- **Export Market Expansion:** Leveraging export opportunities can help tap into global markets, particularly regions with a high demand for traditional Indian textiles and embroidery products.
- **Product Innovation:** Continuous innovation in design, materials, and production processes can help differentiate ABC International Market's products and stay ahead of competitors.

Threats:

- **Competition:** The textile industry is highly competitive, with both domestic and international players vying for market share. Competing with established brands and manufacturers may pose a threat to ABC International Market's growth.
- **Fluctuating Raw Material Prices:** Volatility in raw material prices, especially for materials like filament yarn and polyester, can impact production costs and profit margins.
- **Regulatory Changes:** Changes in government regulations, trade policies, or labor laws could affect manufacturing operations, distribution channels, and overall business operations.

CMA DATA

ABC
INTERNATIONAL
MARKET

Cost of project and means of finance

Name of the Applicant : ABC INTERNATIONAL MARKET

* Figures in Lakh (In Rupees)

Cost of project	Already Incurred	To be incurred		Total Cost
		Firm	Non-Firm	
Land	0	0	0	0
Site Development	0	0	0	0
Buildings	0	0	0	0
Plant and Machinery				
- Imported	0	0	0	0
- Indigenous	0	69.97	0	69.97
Misc. Fixed Assets	0	0	0	0
Preliminary Expenses	0	0	0	0
Pre-operative Expenses	0	0.54		0.54
Provision for Contingencies	0	0		0
Margin Money for Working Capital	0	5		5
Total Cost	0	75.51	0	75.51
Total Cost (Rounded off)				75.5

MEANS OF FINANCE	Already raised	To be raised	Total Cost
Equity			
Proprietor's Capital	0	10.51	10.51
Share Premium	0	0	0
Preference Share Capital	0	0	0
Equity Contribution	0	0	0
Quasi-Equity			
Interest free Unsecured Loans	0	0	0
Subsidy	0	0	0
Quasi-Equity Others (PI Specify)	0	0	0
Total Quasi-Equity	0	10.51	10.51
Debt			
Term Loan	0	65	65
Term Loan from Other Bank	0	0	0
Interest Bearing Unsecured Loans	0	0	0
Total Debt (Rounded off)	0	65	65
Total Finance	0	75.51	75.51

Debt-Equity Ratio (DER) :	6.18
Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity) :	6.18
Promoters' Contribution (%) :	13.92%
Promoters' Contribution by Equity (%) :	100%
Ratio of Capital to Interest Free Unsecured Loans :	NA

Assumpitons

Name of the Applicant	ABC INTERNATIONAL MARKET
Constitution of the applicant	Proprietorship Firm
First financial year of operations for the project	2025
Proposed date of commencement of commercial production	01/04/2024
No. of Financial Years from the Proposed date of commencement of commercial production including Moratorium Period	8
No. of Moratorium Period (Months) from the Proposed date of commencement of commercial production	3

Basis Overall Install Capacity

* Figures in Lakh (In Rupees)

Name of Product	Unit Measurement	Production per day (units)	No of working days per year	Production per annum (units)
Jari Kaseb	Number	4000	300	1200000
Sum of Basis Of Installed Capacity				1200000

Sales at installed capacity

* Figures in Lakh (In Rupees)

Jari Kaseb

(a) Export Sale

Percentage Export Sales	0%
Unit Measurement	
Quantity To Be Exported	0
Selling Rate Per Unit	0
Export Sales At Installed Capacity Lakh (In Rupees)	0

(b) Gross Domestic Sales

Percentage Domestic Sales	100%
Quantity For Domestic Sales	1200000
Unit Measurement	Number
Selling Rate Per Unit	80
Gross Domestic Sales At Installed Capacity Lakh (In Rupees)	960

Raw Material Cost At Installed Capacity

* Figures in Lakh (In Rupees)

Jari Kaseb

Basis Of Installed Capacity :- 1200000

Raw material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (In Rs.)	Total Cost Lakh (In Rupees)
Nylon	Unit	0.06	72000	265	190.8
Polyster	Unit	0.07	84000	270	226.8
Viscose	Unit	0.08	96000	280	268.8
Total					686.4
Total Cost of Raw Material Lakh (In Rupees)					686.4

Power & fuel expenses at installed capacity

* Figures in Lakh (In Rupees)

(a) Power Cost Calculations

Total Power Load :	60
No. of working hours per day :	8
No. of working days per annum :	300
Load Factor :	1
Total units consumption per annum :	144000
Ratio of Power to be obtained from SEB :	100%
Own Generation Power :	0%
Power from SEB	
No. of units purchased :	144000
Rate per unit (In Rs.) :	9
Total Cost Lakh (In Rupees) :	12.96
Own Generation	
No of units generated :	0
Rate per unit (In Rs.) :	0
Total Cost Lakh (In Rupees) :	0
Total Electricity Cost Lakh (In Rupees) :	12.96

(b) Fuel Cost For Steam Boiler

Diesel reqd. per hour (ltrs.) :	0
No. of working hours per day :	8
No. of working days per annum :	300
Total consumption per annum (ltrs.) :	0
Rate per litre of Diesel :	0
Total cost of Diesel Lakh (In Rupees) :	0
Total Power & Fuel Cost Lakh (In Rupees) :	12.96

Total Factory Salaries And Wages

* Figures in Lakh (In Rupees)

Designation	No. of employees.	Salary Per month (In Rs.)	Amount (In Rs.)
Production Manager	1	45000	45000
Machine Operator	2	22000	44000
Skilled	5	18000	90000
Unskilled Worker	2	10000	20000
Total	10		199000

Percentage Fringe Benefits

* Figures in Lakh (In Rupees)

Total factory salaries and wages	199000
Percentage Fringe Benefits	1 %
Fringe Benefits Amount (In Rs.)	1990
Monthly factory salaries and wages (In Rs.)	200990
Annual factory salaries and wages Lakh (In Rupees)	24.12

Other Expenses at Installed Capacity

* Figures in Lakh (In Rupees)

Other Manufacturing Expenses At Installed Capacity

Maximum No. Of Units Produced		1200000
Rate Per Unit		4
Name	Cost	
Other Manufacturing Expenses	4	
Other Manufacturing Expenses		48

Other Variable Expenses At Installed Capacity

Maximum No. Of Units Produced		1200000
Rate Per Unit		5
Name	Cost	
Other Variable Expenses	5	
Other Variable Expenses		60

Upfront fee on term loan

* Figures in Lakh (In Rupees)

Amount of Term Loan Lakh (In Rupees)	65
Upfront fee (%)	1%
Education Cess (%)	0%
Amount of Upfront Fee	0.65

Interest during construction period

* Figures in Lakh (In Rupees)

Interest Rate on Term Loan	10%		
Disbursement	I	II	III
Amount disbursed	65	0	0
Cumulative amount	65	65	65
Outstanding period (in months)	1	0	0
Interest amount	0.54	0	0
Total Interest during construction period Lakh (In Rupees)			0.54

Cost Of Plant And Machinery

* Figures in Lakh (In Rupees)

Indigenous

S No.	Description	Quantity	Supplier	Unit Cost in Rupees	Total Cost Lakh (In Rupees)
	manufacturing plant.				
2	HJH- 85 PDP 560 SPINDLE	3	NA	1077440	32.32
3	HBW-100 BS 80 SPINDLE	1	NA	280000	2.8
4	BOBBIN (SEMI VERSION)	2500	NA	24	0.6
5	ROLL 83MM X 125MM	5000	NA	65	3.25
6	GST	1	NA	770499	7.7
Total					70

Sales & Total Income

* Figures in Lakh (In Rupees)

Sales & Total Income	Absolute amount at 100% installed capacity
Annual gross domestic sales Lakh (In Rupees)	960
Annual export sales Lakh (In Rupees)	0
Annual income from job work Lakh (In Rupees)	0
Other Operational Income	0
Annual Non-operational Income Lakh (In Rupees)	0

User Defined Annual Income From Job Work / Other Operational Income Lakh (In Rupees)							
	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Annual income from job work Lakh (In Rupees)	0	0	0	0	0	0	0
Other Operational Income	0	0	0	0	0	0	0
Annual Non-operational Income Lakh (In Rupees)	0	0	0	0	0	0	0

User defined Annual Income from Job Work / Other Operational Income Lakh (In Rupees)	
	FY2032
Annual income from job work Lakh (In Rupees)	0
Other Operational Income	0
Annual Non-operational Income Lakh (In Rupees)	0

Cost of production sales

* Figures in Lakh (In Rupees)

	Absolute amount at 100% installed capacity
Raw material consumed	686.4
Consumable stores and spares Lakh (In Rupees)	0
Power, Fuel & Other Utilities Lakh (In Rupees)	12.96
Annual Increase Rate	1 %
Factory salaries and Wages Lakh (In Rupees)	24.12
Other Manufacturing Expenses	48
Other Variable Expenses	60

Repairs and maintenance

	On Gross Value of Assets
Annual Increase Rate	1%
Percentage on Building	1
Percentage on Plant & Machinery	3
Percentage on Misc. Fixed Assets	1
Percentage of Annual Net Sales & Job Income	
Selling, Packing & Distribution Expenses	3
Administrative & Misc. Expenses	2
Variable Component of Power, Fuel & Other Utilities (%)	70
Variable Component Of Factory Salaries And Wages(%)	80
Variable Component of Selling, Packing & Distribution Expenses (%)	90
Corporate/ Income Tax Rate	0
Surcharge rate, if applicable	0
Education cess	0
Any Benefit Under Income Tax Act(%)	0
No. of initial years for which 100% tax exemption is available	0

Dividend or drawings

Financial Year	Percentage
Financial Year FY2025	0%
Financial Year FY2026	0%
Financial Year FY2027	0%
Financial Year FY2028	0%
Financial Year FY2029	0%
Financial Year FY2030	0%
Financial Year FY2031	0%
Financial Year FY2032	0%

Working capital

* Figures in Lakh (In Rupees)

Computation of Margin Money for WC for taking in Project Cost	User Defined
Year from which MM for WC will be used for Project Cost Calculations	First Year of Operation
Method of Assessment of Working Capital Requirement	User Defined
Whether computation of Stock in Process and finished goods are to be done in Profitability Statement for arriving at proper values of cost of production and as per RBI definition, when following Second Method of Lending for WC Assessment	YES
Whether the unit will avail working capital limit from Bank	YES

(a) User-defined Assessment of Working Capital	User defined Amount Lakh (In Rupees)						
	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
User-defined Margin Money for WC	5	5	5	5	5	5	5
Bank Borrowing for WC	45	45	45	45	45	45	45
Sundry Creditors	23	25	28	31	34	37	40

(a) User-defined Assessment of Working Capital	User defined Amount Lakh (In Rupees)
	FY2032
User-defined Margin Money for WC	5
Bank Borrowing for WC	45
Sundry Creditors	43

(b) Inventory holding periods for First or Second Method of Lending	No. of Months
Raw material	1

Consumable stores and spares	0
Stock in Process	0
finished goods	1.25
Export Receivables	0
Receivables other than Exports	1
(c) Sundry Creditors for Nayak Committee Method/ First or Second Method of Lending	No. of Months
Sundry Creditors	1
Rate of Interest on Bank Borrowing for Working Capital	10

Depreciation

* Figures in Lakh (In Rupees)

Select method of depreciation to be applied in projections

WDV

	Depreciation Rates as per Income Tax Act (WDV Method)	Depreciation Rates to be applied in projections
Building	10	10
Plant and Machinery	15	15
MFA	10	10

Term loan

Installment Type :	Monthly Installments
Equal and Unequal Installment :	Unequal Installments
No. of installments :	81
Interest rate on term loan :	10
Date of first installment :	01/07/2024

Term loan from other bank

Installment Type :	Monthly Installments
No. of installments :	0
Interest rate on term loan :	0
Date of first installment :	01/04/2024

Interest bearing unsecured loans

* Figures in Lakh (In Rupees)

Repayment Installments :	Interest Bearing Unsecured Loans
Whether Interest Bearing Unsecured Loans Are Repayable :	YES
Interest rate on Interest Bearing Unsecured Loans :	0
Interest Bearing Unsecured Loans are repayable	MONTHLY
No. of installments :	81
Date of first installment :	01/04/2024

	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Lease Rentals Lakh (In Rupees)	0	0	0	0	0	0	0	0

Guess Rate for IRR Calculation :	20
Discount rate for NPV calculation :	10
No. of Employees :	10

Projections of performance & profitability

Name of the Applicant : ABC INTERNATIONAL MARKET

* Figures in Lakh (In Rupees)

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Production Capacity Utilization	50%	55%	60%	65%	70%	75%	80%
Sales as percentage of Installed Capacity	44.79%	54.48%	59.48%	64.48%	69.48%	74.48%	79.48%
Sales / Total Income							
Gross Domestic Sales	430	523	571	619	667	715	763
Net Domestic Sales	430	523	571	619	667	715	763
Export Sales	0	0	0	0	0	0	0
Net Sales	430	523	571	619	667	715	763
Income from other job work	0	0	0	0	0	0	0
Other Operational Income	0	0	0	0	0	0	0
Total Income	430	523	571	619	667	715	763
COST OF PRODUCTION/ SALES							
raw material consumed	343.2	377.52	411.84	446.16	480.48	514.8	549.12
consumable stores and spares	0	0	0	0	0	0	0
Power, Fuel & Other Utilities (Fixed)	3.89	3.89	3.89	3.89	3.89	3.89	3.89
Power, Fuel & Other Utilities (Variable)	4.54	4.99	5.44	5.9	6.35	6.8	7.26
factory salaries and wages (fixed)	4.82	4.87	4.92	4.97	5.02	5.07	5.12
factory salaries and wages (variable)	9.65	10.72	11.81	12.92	14.06	15.21	16.39

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Repairs & Maintenance	2.12	2.14	2.16	2.18	2.2	2.22	2.25
Other Manufacturing Expenses	24	26.4	28.8	31.2	33.6	36	38.4
other variable expenses	30	33	36	39	42	45	48
Depreciation	10.58	8.99	7.64	6.5	5.52	4.69	3.99
Sub-total	432.8	472.52	512.5	552.72	593.12	633.68	674.42
add: opening stock in process	0	0	0	0	0	0	0
less: closing stock in process	0	0	0	0	0	0	0
cost of production	432.8	472.52	512.5	552.72	593.12	633.68	674.42
Add: Opening Stock of Finished Goods	0	40.83	48.43	52.92	57.14	61.34	65.57
Less: Closing Stock of Finished Goods	40.83	48.43	52.92	57.14	61.34	65.57	69.81
Cost of Sales	391.97	464.92	508.01	548.5	588.92	629.45	670.18
Selling, Packing & Distr. Expenses (Fixed)	1.29	1.57	1.71	1.86	2	2.15	2.29
Selling, Packing & Distr. Expenses (Variable)	11.61	14.12	15.42	16.71	18.01	19.31	20.6
Administrative & Misc. Expenses	8.6	10.46	11.42	12.38	13.34	14.3	15.26
Sub-total	413.47	491.07	536.56	579.45	622.27	665.21	708.33
Profit before Interest, Lease Rentals (PBIT)	16.53	31.93	34.44	39.55	44.73	49.79	54.67
Interest on Term Loan	6.2	5.26	4.29	3.34	2.37	1.41	0.44
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Interest on Bank Borrowing	4.5	4.5	4.5	4.5	4.5	4.5	4.5
Lease Rentals	0	0	0	0	0	0	0

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Operating Profit	5.83	22.17	25.65	31.71	37.86	43.88	49.73
Preliminary Expenses written off	0	0	0	0	0	0	0
Non-operational Income	0	0	0	0	0	0	0
Profit before Tax (PBT)	5.83	22.17	25.65	31.71	37.86	43.88	49.73
Provision for Taxation	0	0	0	0	0	0	0
Profit after Tax (PAT)	5.83	22.17	25.65	31.71	37.86	43.88	49.73
Drawings	0	0	0	0	0	0	0
Retained Earnings	5.83	22.17	25.65	31.71	37.86	43.88	49.73
Gross Cash Accruals	16.41	31.16	33.29	38.21	43.38	48.57	53.72
Net Cash Accruals	16.41	31.16	33.29	38.21	43.38	48.57	53.72
PBDIT/ Total Income (%)	6.3%	7.82%	7.37%	7.44%	7.53%	7.62%	7.69%
Operating Profit/ Total Income (%)	1.36%	4.24%	4.49%	5.12%	5.68%	6.14%	6.52%
Net Profit/ Total income (%)	1.36%	4.24%	4.49%	5.12%	5.68%	6.14%	6.52%
Raw Material Cost/ Cost of Production (%)	79.3%	79.9%	80.36%	80.72%	81.01%	81.24%	81.42%
Cost of Production/ Net Sales (%)	100.65%	90.35%	89.75%	89.29%	88.92%	88.63%	88.39%
Cost of Sales/ Net Sales (%)	91.16%	88.89%	88.97%	88.61%	88.29%	88.03%	87.83%
Interest Coverage Ratio	1.54	3.27	3.92	5.04	6.51	8.43	11.06
Return on Capital Employed (ROCE) (%)	15.04%	31.63%	36.91%	45.56%	55.03%	65.01%	75.3%

	FY2032
Production Capacity Utilization	85%
Sales as percentage of Installed Capacity	84.48%

Sales / Total Income

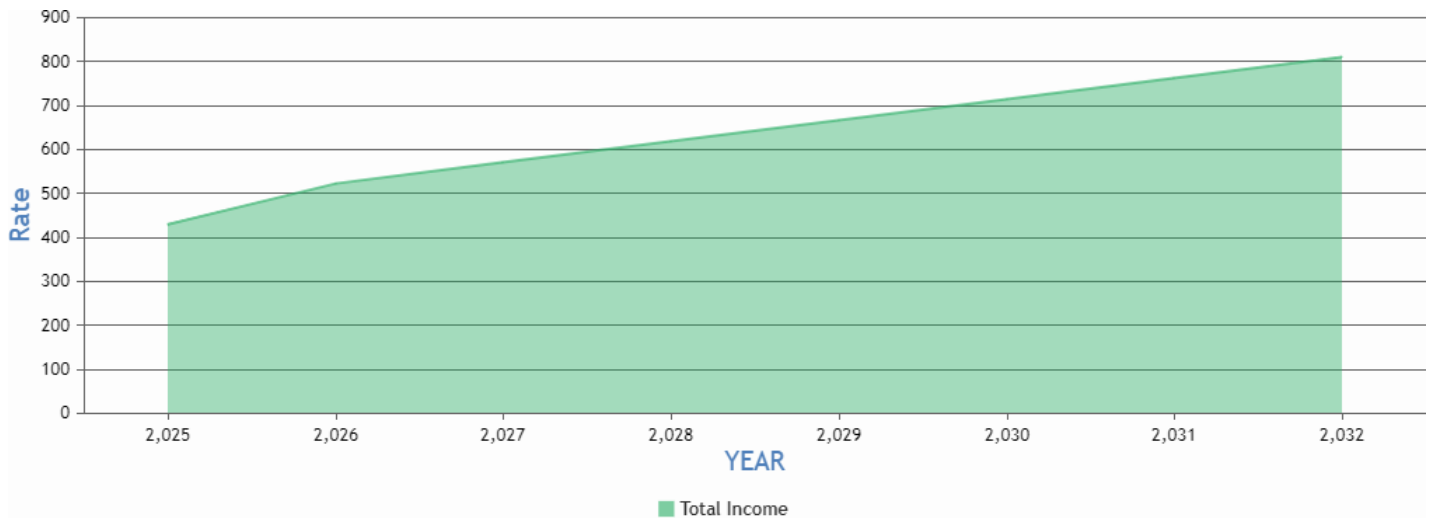
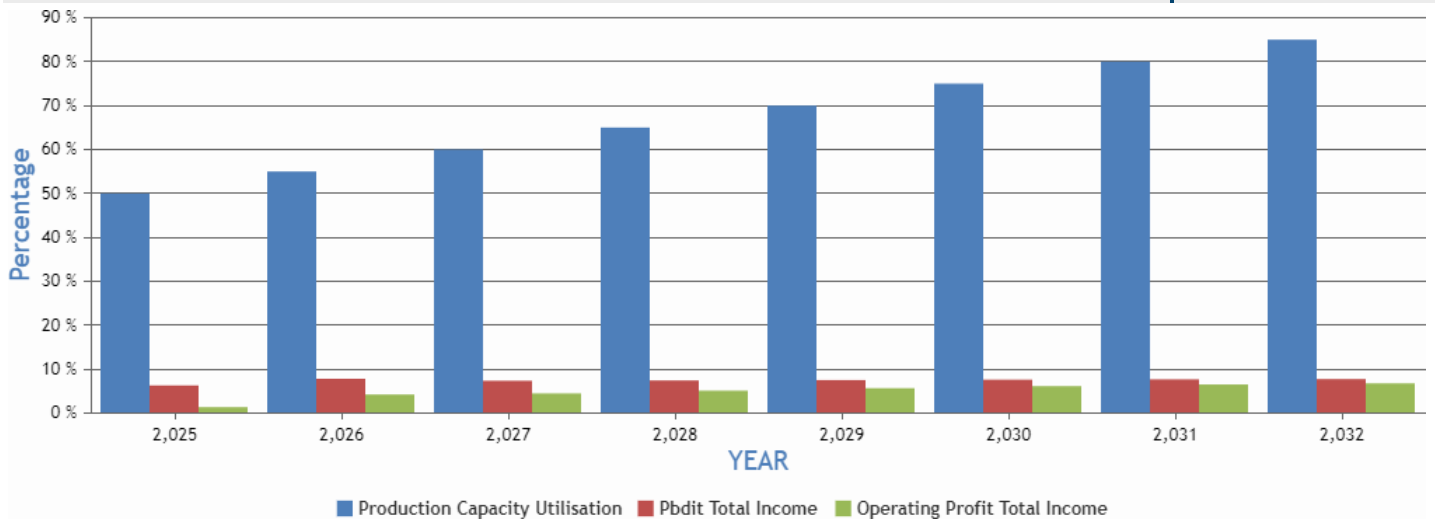
Gross Domestic Sales	811
Net Domestic Sales	811
Export Sales	0
Net Sales	811
Income from other job work	0
Other Operational Income	0
Total Income	811

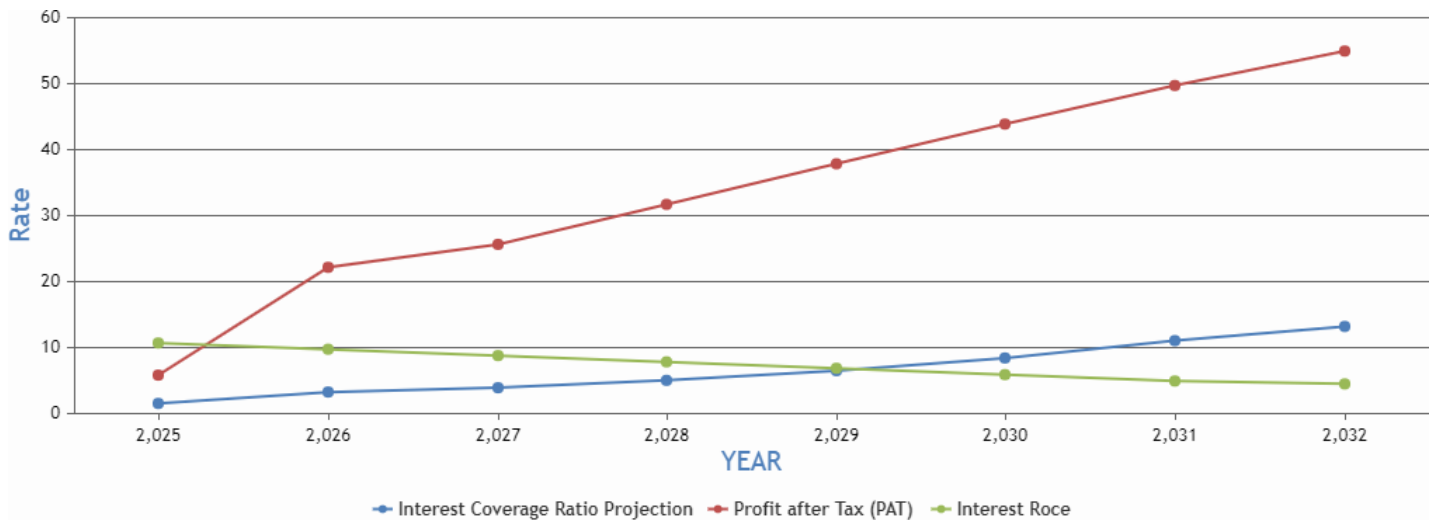
COST OF PRODUCTION/ SALES

raw material consumed	583.44
consumable stores and spares	0
Power, Fuel & Other Utilities (Fixed)	3.89
Power, Fuel & Other Utilities (Variable)	7.71
factory salaries and wages (fixed)	5.17
factory salaries and wages (variable)	17.58
Repairs & Maintenance	2.27
Other Manufacturing Expenses	40.8
other variable expenses	51
Depreciation	3.39
Sub-total	715.25
add: opening stock in process	0
less: closing stock in process	0
cost of production	715.25

	FY2032
Add: Opening Stock of Finished Goods	69.81
Less: Closing Stock of Finished Goods	74.06
Cost of Sales	711
Selling, Packing & Distr. Expenses (Fixed)	2.43
Selling, Packing & Distr. Expenses (Variable)	21.9
Administrative & Misc. Expenses	16.22
Sub-total	751.55
Profit before Interest, Lease Rentals (PBIT)	59.45
Interest on Term Loan	0
Interest on Interest Bearing Unsecured Loans	0
Interest on Bank Borrowing	4.5
Lease Rentals	0
Operating Profit	54.95
Preliminary Expenses written off	0
Non-operational Income	0
Profit before Tax (PBT)	54.95
Provision for Taxation	0
Profit after Tax (PAT)	54.95
Drawings	0
Retained Earnings	54.95
Gross Cash Accruals	58.34
Net Cash Accruals	58.34
PBDIT/ Total Income (%)	7.75%

	FY2032
Operating Profit/ Total Income (%)	6.78%
Net Profit/ Total income (%)	6.78%
Raw Material Cost/ Cost of Production (%)	81.57%
Cost of Production/ Net Sales (%)	88.19%
Cost of Sales/ Net Sales (%)	87.67%
Interest Coverage Ratio	13.21
Return on Capital Employed (ROCE) (%)	85.9%





	Const. Period	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Increase in Bank Borrowings for WC	0	45	0	0	0	0	0	0
Increase in Current Liabilities	0	23	2	3	3	3	3	3
Preliminary Expenses written off	0	0	0	0	0	0	0	0
Total	75.51	95.11	42.92	45.08	49.05	53.25	57.48	61.66
Disposition Of Funds								
Increase in Capital expenditure	70.51	0	0	0	0	0	0	0
Preliminary Expenses	0	0	0	0	0	0	0	0
Increase in Current Assets	0	73	2	3	3	3	3	3
Decrease in Term Loan	0	7.22	9.63	9.63	9.63	9.63	9.63	9.63
Decrease in Interest Bearing Unsecured Loans	0	0	0	0	0	0	0	0
Interest on Term Loan	0	6.2	5.26	4.29	3.34	2.37	1.41	0.44
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0	0
Interest on Working	0	4.5	4.5	4.5	4.5	4.5	4.5	4.5
Lease Rentals	0	0	0	0	0	0	0	0
Taxation	0	0	0	0	0	0	0	0
Drawings	0	0	0	0	0	0	0	0
Total	70.51	90.92	21.39	21.42	20.47	19.5	18.54	17.57

	Const. Period	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Opening Cash & Bank Balance	0	5	9.19	30.72	54.38	82.96	116.71	155.65
Net Surplus/ Deficit	5	4.19	21.53	23.66	28.58	33.75	38.94	44.09
Closing Cash & Bank Balance	5	9.19	30.72	54.38	82.96	116.71	155.65	199.74

	Const. Period	FY2032
Sources Of Funds		
PBT with interest & lease rental added back	0	59.45
Depreciation	0	3.39
Increase in Partners Capital	10.51	0
Increase in Share Premium	0	0
Increase in Preference Share Capital	0	0
Increase in Equity Capital	0	0
Increase in Interest Free Unsecured Loan	0	0
Increase in Subsidy	0	0
Increase in Quasi-Equity Others (PI Specify)	0	0
Increase in Term Loan	65	0
Increase in Interest Bearing Unsecured Loans	0	0
Increase in Bank Borrowings for WC	0	0
Increase in Current Liabilities	0	3
Preliminary Expenses written off	0	0
Total	75.51	65.84
Disposition Of Funds		

	Const. Period	FY2032
Increase in Capital expenditure	70.51	0
Preliminary Expenses	0	0
Increase in Current Assets	0	3
Decrease in Term Loan	0	0
Decrease in Interest Bearing Unsecured Loans	0	0
Interest on Term Loan	0	0
Interest on Interest Bearing Unsecured Loans	0	0
Interest on Working Capital Limit	0	4.5
Lease Rentals	0	0
Taxation	0	0
Drawings	0	0
Total	70.51	7.5
Opening Cash & Bank Balance	0	199.74
Net Surplus/ Deficit	5	58.34
Closing Cash & Bank Balance	5	258.08

Projected balance sheet

Name of the Applicant : ABC INTERNATIONAL MARKET

* Figures in Lakh (In Rupees)

	Const. Period	As on FY2025	As on FY2026	As on FY2027	As on FY2028	As on FY2029	As on FY2030	As on FY2031
Liabilities								
Partners Capital	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51
Preference Share Capital	0	0	0	0	0	0	0	0
Equity Contribution	0	0	0	0	0	0	0	0
Reserves & Surplus	0	5.83	28	53.65	85.36	123.22	167.1	216.83
Interest free Unsecured Loans	0	0	0	0	0	0	0	0
Subsidy	0	0	0	0	0	0	0	0
Quasi-Equity Others (PI Specify)	0	0	0	0	0	0	0	0
Term Loan from bank	65	57.78	48.15	38.52	28.89	19.26	9.63	0
Interest Bearing Unsecured Loans	0	0	0	0	0	0	0	0
Bank Borrowings for WC	0	45	45	45	45	45	45	45
Current Liabilities								
Creditors for Purchases	0	23	25	28	31	34	37	40
TOTAL Liabilities	75.51	142.12	156.66	175.68	200.76	231.99	269.24	312.34
ASSETS								

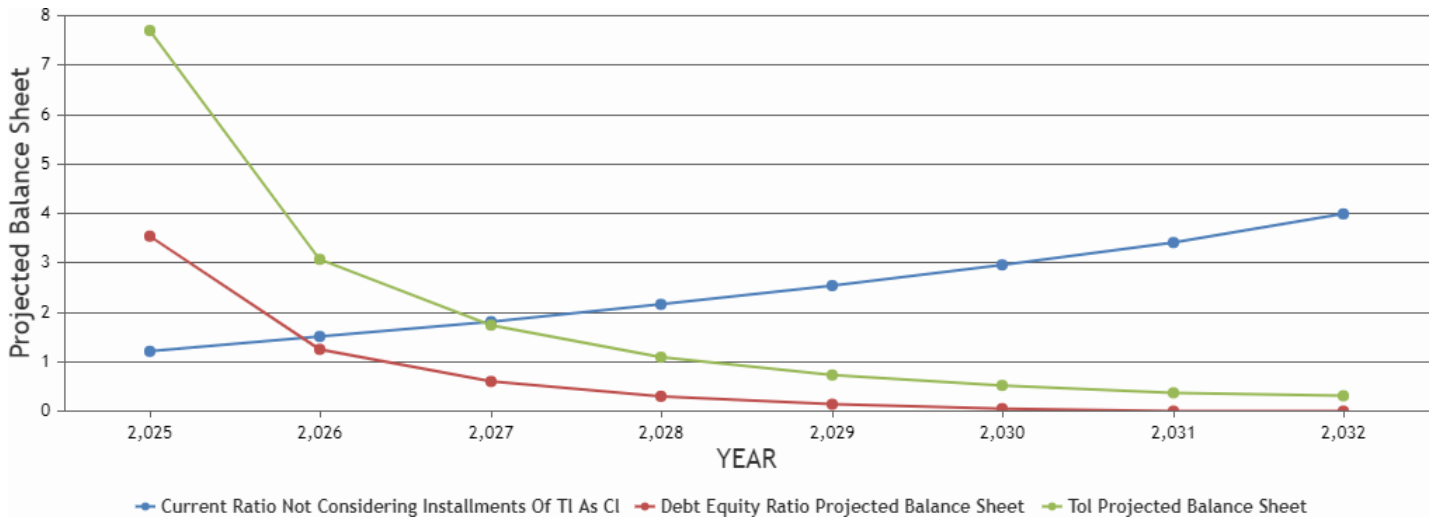
WDV of Fixed assets	70.51	70.51	59.93	50.94	43.3	36.8	31.28	26.59
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Less : Depreciation	0	10.58	8.99	7.64	6.5	5.52	4.69	3.99
Net Fixed Assets	70.51	59.93	50.94	43.3	36.8	31.28	26.59	22.6
Current Assets								
Raw Material		28.6	31.46	34.32	37.18	40.04	42.9	45.76
Consumables Stores And Spares		0	0	0	0	0	0	0
Stock in Process (Month's Cost of Production)		0	0	0	0	0	0	0
Finished Goods (Month's Cost of sales)		40.83	48.43	52.92	57.14	61.34	65.57	69.81
Export Receivables		0	0	0	0	0	0	0
Receivables other than Exports		35.83	43.58	47.58	51.58	55.58	59.58	63.58
Total Current Assets	0	105.26	123.47	134.82	145.9	156.96	168.05	179.15
Cash & Bank Balance	5	9.19	30.72	54.38	82.96	116.71	155.65	199.74
Preliminary Expenses not written off	0	0	0	0	0	0	0	0
TOTAL ASSETS	75.51	142.12	156.66	175.68	200.76	231.99	269.24	312.34
Current Ratio (not considering installments of T/L as CL)		1.21	1.51	1.81	2.16	2.54	2.96	3.41

	Const. Period	As on FY2025	As on FY2026	As on FY2027	As on FY2028	As on FY2029	As on FY2030	As on FY2031
Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity)	6.18	3.54	1.25	0.6	0.3	0.14	0.05	0
TOL/ TNW	6.18	7.7	3.07	1.74	1.09	0.73	0.52	0.37

	Const. Period	As on FY2032
Liabilities		
Partners Capital	10.51	10.51
Preference Share Capital	0	0
Equity Contribution	0	0
Reserves & Surplus	0	271.78
Interest free Unsecured Loans	0	0
Subsidy	0	0
Quasi-Equity Others (PI Specify)	0	0
Term Loan from bank	65	0
Interest Bearing Unsecured Loans	0	0
Bank Borrowings for WC	0	45
Current Liabilities		
Creditors for Purchases	0	43
TOTAL Liabilities	75.51	370.29
ASSETS		
WDV of Fixed assets	70.51	22.6
Less : Depreciation	0	3.39

	Const. Period	As on FY2032
Net Fixed Assets	70.51	19.21
Current Assets		
Raw Material		48.62
Consumables Stores And Spares		0
Stock in Process (Month's Cost of Production)		0
Finished Goods (Month's Cost of sales)		74.06
Export Receivables		0
Receivables other than Exports		67.58
Total Current Assets	0	190.26
Cash & Bank Balance	5	258.08
Preliminary Expenses not written off	0	0
TOTAL ASSETS	75.51	370.29
Current Ratio (not considering installments of T/L as CL)		3.99
Current Ratio (considering installments of T/L as CL)		3.99
Debt Equity Ratio	6.18	0
Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity)	6.18	0
TOL/ TNW	6.18	0.31



Margin money for working capital and assessment of wc

Name of the Applicant : ABC INTERNATIONAL MARKET

* Figures in Lakh (In Rupees)

Particulars	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Gross sales (incl. Job Income)	430	523	571	619	667	715	763
Total Working Capital Requirement (25% of Gross sales)	107.5	130.75	142.75	154.75	166.75	178.75	190.75
Margin Money for Working Capital (5% of Gross sales)	21.5	26.15	28.55	30.95	33.35	35.75	38.15
Permissible Bank Borrowing (20% of Gross sales)	86	104.6	114.2	123.8	133.4	143	152.6

Particulars	FY2032
Gross sales (incl. Job Income)	811
Total Working Capital Requirement (25% of Gross sales)	202.75
Margin Money for Working Capital (5% of Gross sales)	40.55
Permissible Bank Borrowing (20% of Gross sales)	162.2

	No. of Months	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Current Assets								
Raw material	1	28.6	31.46	34.32	37.18	40.04	42.9	45.76
Consumables stores and spares	0	0	0	0	0	0	0	0
stock in process (month's cost of production)	0	0	0	0	0	0	0	0
Finished goods (month's cost of sales)	1.25	40.83	48.43	52.92	57.14	61.34	65.57	69.81
Export Receivables	0	0	0	0	0	0	0	0
Receivables other than Exports	1	35.83	43.58	47.58	51.58	55.58	59.58	63.58
Total Current Assets (A)		105.26	123.47	134.82	145.9	156.96	168.05	179.15
Current Liabilities								
Creditors for Purchases	1	28.6	31.46	34.32	37.18	40.04	42.9	45.76
Total Current Assets (A)		28.6	31.46	34.32	37.18	40.04	42.9	45.76
Working Capital Gap (A-B)		76.66	92.01	100.5	108.72	116.92	125.15	133.39
Margin Money on Working Capital (25% on CA other than Export Receivables)		5	5	5	5	5	5	5
Bank Borrowing for		50.34	61.14	66.79	72.24	77.68	83.14	88.6

No. of Months

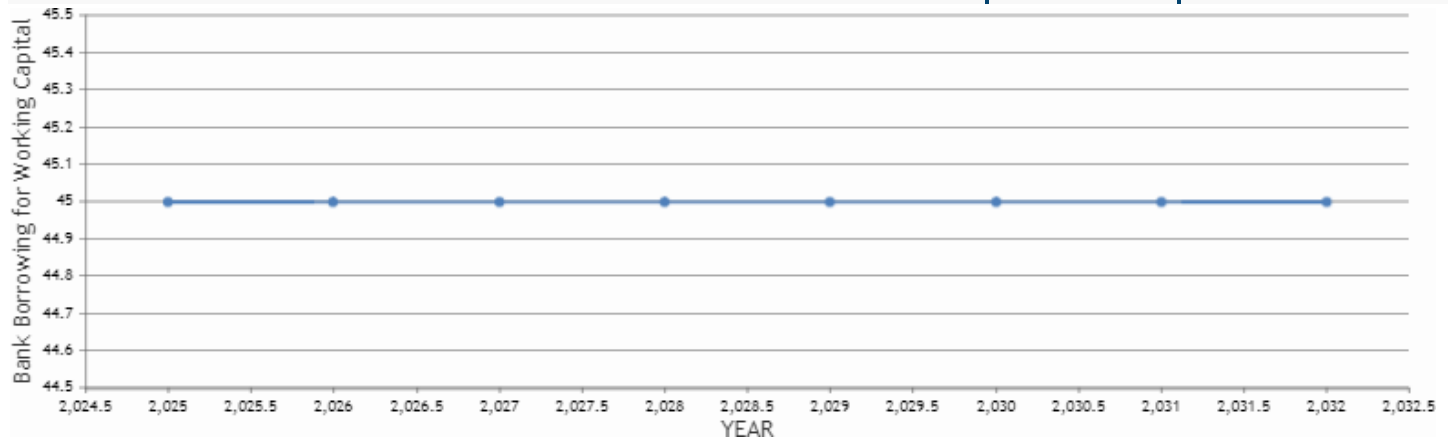
FY2032

Current Assets		
Raw material	1	48.62
Consumables stores and spares	0	0
stock in process (month's cost of production)	0	0
Finished goods (month's cost of sales)	1.25	74.06
Export Receivables	0	0
Receivables other than Exports	1	67.58
Total Current Assets (A)		190.26
Current Liabilities		
Creditors for Purchases	1	48.62
Total Current Assets (A)		48.62
Working Capital Gap (A-B)		141.64
Margin Money on Working Capital (25% on CA other than Export Receivables)		5
Bank Borrowing for Working Capital		94.07

Recommended Method - User Defined

		FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Total Current Assets		73	75	78	81	84	87	90
Total Current Liabilities		23	25	28	31	34	37	40
Working Capital Gap		50	50	50	50	50	50	50
Margin Money on Working Capital		5	5	5	5	5	5	5
Bank Borrowing for Working Capital		45	45	45	45	45	45	45
Interest on Bank Borrowing for WC @	10%	4.5	4.5	4.5	4.5	4.5	4.5	4.5

		FY2032
Total Current Assets		93
Total Current Liabilities		43
Working Capital Gap		50
Margin Money on Working Capital		5
Bank Borrowing for Working Capital		45
Interest on Bank Borrowing for WC @	10%	4.5



Depreciation chart

Name of the Applicant : ABC INTERNATIONAL MARKET

* Figures in Lakh (In Rupees)

Calculation of depreciation on written down value method	Building	Plant & Machinery	Misc. Fixed Assets	Total
Original Cost	0	69.97	0	69.97
Contingencies	0	0	0	0
Allocation of Pre-operative Expenses	0	0.54	0	0.54
Total Value	0	70.51	0	70.51
Depreciation Rate	10%	15%	10%	
Depreciation for 2024	0	10.58	0	10.58
WDV	0	59.93	0	59.93
Depreciation for 2025	0	8.99	0	8.99
WDV	0	50.94	0	50.94
Depreciation for 2026	0	7.64	0	7.64
WDV	0	43.3	0	43.3
Depreciation for 2027	0	6.5	0	6.5
WDV	0	36.8	0	36.8
Depreciation for 2028	0	5.52	0	5.52
WDV	0	31.28	0	31.28
Depreciation for 2029	0	4.69	0	4.69
WDV	0	26.59	0	26.59
Depreciation for 2030	0	3.99	0	3.99
WDV	0	22.6	0	22.6

Calculation of depreciation on written down value method	Building	Plant & Machinery	Misc. Fixed Assets	Total
Depreciation for 2031	0	3.39	0	3.39
WDV	0	19.21	0	19.21

	Building	Plant & Machinery	Misc. Fixed Assets	Total
Depreciation Rate	10%	15%	10%	
Cost	0	70.51	0	
Depreciation for 2024	0	10.58	0	10.58
WDV	0	59.93	0	
Depreciation for 2025	0	8.99	0	8.99
WDV	0	50.94	0	
Depreciation for 2026	0	7.64	0	7.64
WDV	0	43.3	0	
Depreciation for 2027	0	6.5	0	6.5
WDV	0	36.8	0	
Depreciation for 2028	0	5.52	0	5.52
WDV	0	31.28	0	
Depreciation for 2029	0	4.69	0	4.69
WDV	0	26.59	0	
Depreciation for 2030	0	3.99	0	3.99
WDV	0	22.6	0	
Depreciation for 2031	0	3.39	0	3.39
WDV	0	19.21	0	

Interest on term loan monthly

Name of the Applicant : ABC INTERNATIONAL MARKET

* Figures in Lakh (In Rupees)

Term Loan Lakh (In Rupees)	65
No. of Monthly Installments	81
Amount of Equal Installment	0
Rate of Interest	10
Proposed date of commencement of commercial production	01/04/2024
Date of first repayment	01/07/2024

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
0	01/04/2024	65	0	65	0.53		
0	01/05/2024	65	0	65	0.55		
0	01/06/2024	65	0	65	0.53		
1	01/07/2024	65	0.8	64.2	0.55		
2	01/08/2024	64.2	0.8	63.4	0.54		
3	01/09/2024	63.4	0.8	62.59	0.51		
4	01/10/2024	62.59	0.8	61.79	0.52		
5	01/11/2024	61.79	0.8	60.99	0.5		
6	01/12/2024	60.99	0.8	60.19	0.51		
7	01/01/2025	60.19	0.8	59.38	0.5		
8	01/02/2025	59.38	0.8	58.58	0.45		
9	01/03/2025	58.58	0.8	57.78	0.49	6.2	7.22

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
10	01/04/2025	57.78	0.8	56.98	0.47		
11	01/05/2025	56.98	0.8	56.17	0.48		
12	01/06/2025	56.17	0.8	55.37	0.46		
13	01/07/2025	55.37	0.8	54.57	0.46		
14	01/08/2025	54.57	0.8	53.77	0.46		
15	01/09/2025	53.77	0.8	52.96	0.44		
16	01/10/2025	52.96	0.8	52.16	0.44		
17	01/11/2025	52.16	0.8	51.36	0.42		
18	01/12/2025	51.36	0.8	50.56	0.43		
19	01/01/2026	50.56	0.8	49.75	0.42		
20	01/02/2026	49.75	0.8	48.95	0.38		
21	01/03/2026	48.95	0.8	48.15	0.41	5.26	9.63
22	01/04/2026	48.15	0.8	47.35	0.39		
23	01/05/2026	47.35	0.8	46.54	0.4		
24	01/06/2026	46.54	0.8	45.74	0.38		
25	01/07/2026	45.74	0.8	44.94	0.38		
26	01/08/2026	44.94	0.8	44.14	0.37		
27	01/09/2026	44.14	0.8	43.33	0.36		
28	01/10/2026	43.33	0.8	42.53	0.36		
29	01/11/2026	42.53	0.8	41.73	0.34		
30	01/12/2026	41.73	0.8	40.93	0.35		
31	01/01/2027	40.93	0.8	40.12	0.34		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
32	01/02/2027	40.12	0.8	39.32	0.3		
33	01/03/2027	39.32	0.8	38.52	0.33	4.29	9.63
34	01/04/2027	38.52	0.8	37.72	0.31		
35	01/05/2027	37.72	0.8	36.91	0.31		
36	01/06/2027	36.91	0.8	36.11	0.3		
37	01/07/2027	36.11	0.8	35.31	0.3		
38	01/08/2027	35.31	0.8	34.51	0.29		
39	01/09/2027	34.51	0.8	33.7	0.28		
40	01/10/2027	33.7	0.8	32.9	0.28		
41	01/11/2027	32.9	0.8	32.1	0.26		
42	01/12/2027	32.1	0.8	31.3	0.27		
43	01/01/2028	31.3	0.8	30.49	0.26		
44	01/02/2028	30.49	0.8	29.69	0.24		
45	01/03/2028	29.69	0.8	28.89	0.25	3.34	9.63
46	01/04/2028	28.89	0.8	28.09	0.23		
47	01/05/2028	28.09	0.8	27.28	0.23		
48	01/06/2028	27.28	0.8	26.48	0.22		
49	01/07/2028	26.48	0.8	25.68	0.22		
50	01/08/2028	25.68	0.8	24.88	0.21		
51	01/09/2028	24.88	0.8	24.07	0.2		
52	01/10/2028	24.07	0.8	23.27	0.2		
53	01/11/2028	23.27	0.8	22.47	0.18		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
54	01/12/2028	22.47	0.8	21.67	0.18		
55	01/01/2029	21.67	0.8	20.86	0.18		
56	01/02/2029	20.86	0.8	20.06	0.15		
57	01/03/2029	20.06	0.8	19.26	0.16	2.37	9.63
58	01/04/2029	19.26	0.8	18.46	0.15		
59	01/05/2029	18.46	0.8	17.65	0.15		
60	01/06/2029	17.65	0.8	16.85	0.14		
61	01/07/2029	16.85	0.8	16.05	0.14		
62	01/08/2029	16.05	0.8	15.25	0.13		
63	01/09/2029	15.25	0.8	14.44	0.12		
64	01/10/2029	14.44	0.8	13.64	0.12		
65	01/11/2029	13.64	0.8	12.84	0.11		
66	01/12/2029	12.84	0.8	12.04	0.1		
67	01/01/2030	12.04	0.8	11.23	0.1		
68	01/02/2030	11.23	0.8	10.43	0.08		
69	01/03/2030	10.43	0.8	9.63	0.08	1.41	9.63
70	01/04/2030	9.63	0.8	8.83	0.07		
71	01/05/2030	8.83	0.8	8.02	0.07		
72	01/06/2030	8.02	0.8	7.22	0.06		
73	01/07/2030	7.22	0.8	6.42	0.05		
74	01/08/2030	6.42	0.8	5.62	0.05		
75	01/09/2030	5.62	0.8	4.81	0.04		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
76	01/10/2030	4.81	0.8	4.01	0.03		
77	01/11/2030	4.01	0.8	3.21	0.03		
78	01/12/2030	3.21	0.8	2.41	0.02		
79	01/01/2031	2.41	0.8	1.6	0.01		
80	01/02/2031	1.6	0.8	0.8	0.01		
81	01/03/2031	0.8	0.8	0	0	0.44	9.63
	Grand Total		65		23.31	23.31	65

Break even point

Name of the Applicant : ABC INTERNATIONAL MARKET

* Figures in Lakh (In Rupees)

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Production Capacity Utilization	50%	55%	60%	65%	70%	75%	80%
Total Income (incl. increase in SIP & FG)	470.83	530.6	575.49	623.22	671.2	719.23	767.24
Variable Cost							
Raw material consumed	343.2	377.52	411.84	446.16	480.48	514.8	549.12
Consumables spares	0	0	0	0	0	0	0
Power, Fuel & Other Utilities (Variable)	4.54	4.99	5.44	5.9	6.35	6.8	7.26
factory salaries and wages (variable)	9.65	10.72	11.81	12.92	14.06	15.21	16.39
Other Manufacturing Expenses	24	26.4	28.8	31.2	33.6	36	38.4
Other Variable Expenses	30	33	36	39	42	45	48
Selling, Packing & Distribution Expenses (Variable)	11.61	14.12	15.42	16.71	18.01	19.31	20.6
Interest on Bank Borrowing	4.5	4.5	4.5	4.5	4.5	4.5	4.5
Total Variable Cost	427.5	471.25	513.81	556.39	599	641.62	684.27
Contribution	43.33	59.35	61.68	66.83	72.2	77.61	82.97
Fixed Cost							
Power, Fuel & Other Utilities (Fixed)	3.89	3.89	3.89	3.89	3.89	3.89	3.89
factory salaries and wages (fixed)	4.82	4.87	4.92	4.97	5.02	5.07	5.12
Repairs & Maintenance	2.12	2.14	2.16	2.18	2.2	2.22	2.25

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Selling, Packing & Distribution Expenses (Fixed)	1.29	1.57	1.71	1.86	2	2.15	2.29
Depreciation	10.58	8.99	7.64	6.5	5.52	4.69	3.99
Administrative & Misc. Expenses	8.6	10.46	11.42	12.38	13.34	14.3	15.26
Interest on Term Loans	6.2	5.26	4.29	3.34	2.37	1.41	0.44
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Lease Rentals	0	0	0	0	0	0	0
Total Fixed Cost	37.5	37.18	36.03	35.12	34.34	33.73	33.24
Break Even Point(% of installed capacity)	43.27%	34.45%	35.05%	34.16%	33.29%	32.59%	32.05%
Cash Break Even Point (% of installed capacity)	31.06%	26.12%	27.62%	27.84%	27.94%	28.06%	28.21%

	FY2032
Production Capacity Utilization	85%
Total Income (incl. increase in SIP & FG)	815.25
Variable Cost	
Raw material consumed	583.44
Consumables spares	0
Power, Fuel & Other Utilities (Variable)	7.71
factory salaries and wages (variable)	17.58
Other Manufacturing Expenses	40.8
Other Variable Expenses	51
Selling, Packing & Distribution Expenses (Variable)	21.9

	FY2032
Interest on Bank Borrowing	4.5
Total Variable Cost	726.93
Contribution	88.32
Fixed Cost	
Power, Fuel & Other Utilities (Fixed)	3.89
factory salaries and wages (fixed)	5.17
Repairs & Maintenance	2.27
Selling, Packing & Distribution Expenses (Fixed)	2.43
Depreciation	3.39
Administrative & Misc. Expenses	16.22
Interest on Term Loans	0
Interest on Interest Bearing Unsecured Loans	0
Lease Rentals	0
Total Fixed Cost	33.37
Break Even Point(% of installed capacity)	32.12%
Cash Break Even Point (% of installed capacity)	28.85%

Optimum year :	FY2032
BEP in the Optimum Year (%) :	32.12%
Cash BEP in the Optimum Year (%) :	28.85%

Calculation of debt service coverage ratio

Name of the Applicant : ABC INTERNATIONAL MARKET

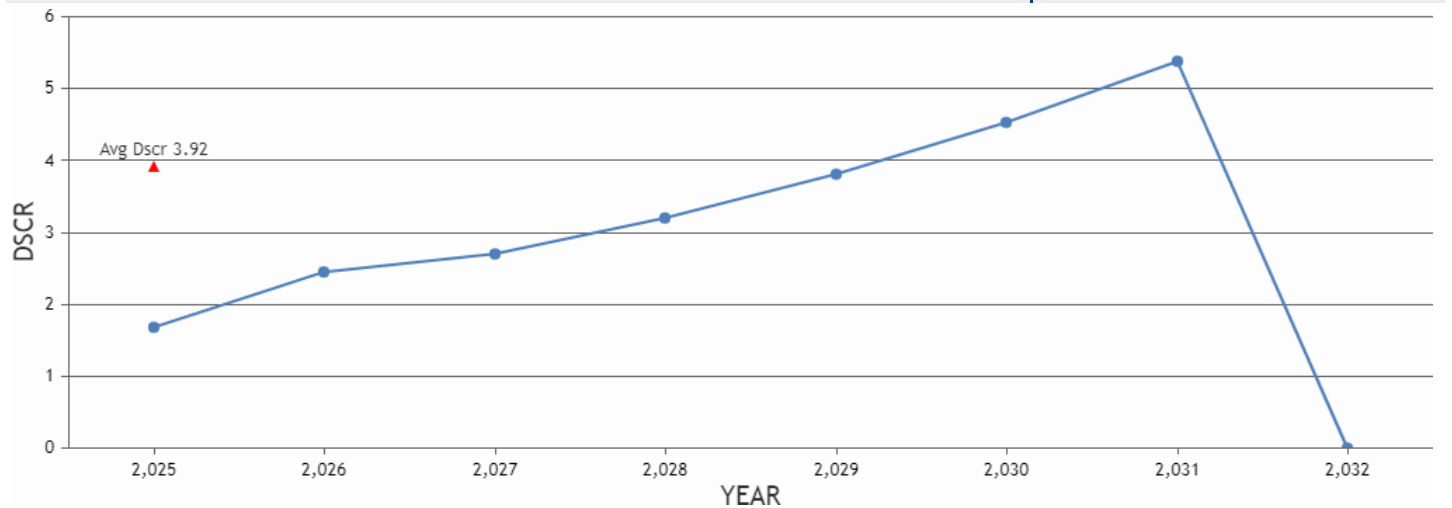
* Figures in Lakh (In Rupees)

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Net Profit After Tax	5.83	22.17	25.65	31.71	37.86	43.88	49.73
Non-cash Charges	10.58	8.99	7.64	6.5	5.52	4.69	3.99
Interest on Term Loan	6.2	5.26	4.29	3.34	2.37	1.41	0.44
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Lease Rentals	0	0	0	0	0	0	0
Total A	22.61	36.42	37.58	41.55	45.75	49.98	54.16
Interest on Term Loan	6.2	5.26	4.29	3.34	2.37	1.41	0.44
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Repayment of Term Loan	7.22	9.63	9.63	9.63	9.63	9.63	9.63
Repayment of Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Lease Rentals	0	0	0	0	0	0	0
Total B	13.42	14.89	13.92	12.97	12	11.04	10.07
DSCR	1.68	2.45	2.7	3.2	3.81	4.53	5.38

	FY2032	Total
Net Profit After Tax	54.95	
Non-cash Charges	3.39	
Interest on Term Loan	0	
Interest on Interest Bearing Unsecured Loans	0	

	FY2032	Total
Lease Rentals	0	
Total A	58.34	346.39
Interest on Term Loan	0	
Interest on Interest Bearing Unsecured Loans	0	
Repayment of Term Loan	0	65
Repayment of Interest Bearing Unsecured Loans	0	0
Lease Rentals	0	
Total B	0	88.31
DSCR	0	3.92

Average DSCR	3.92
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Calculation of irr & npv

Name of the Applicant : ABC INTERNATIONAL MARKET

* Figures in Lakh (In Rupees)

Irr Before Tax

	Const. Period	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
OUTFLOWS								
Capital Expenditure	69.32							
Increase in WC Gap		50	0	0	0	0	0	0
Total Outflows	69.32	50	0	0	0	0	0	0
INFLOWS								
Profit before Tax		5.83	22.17	25.65	31.71	37.86	43.88	49.73
Depreciation/ Write offs		10.58	8.99	7.64	6.5	5.52	4.69	3.99
Interest		10.7	9.76	8.79	7.84	6.87	5.91	4.94
Lease Rentals		0	0	0	0	0	0	0
Salvage Value								
TOTAL INFLOWS		27.11	40.92	42.08	46.05	50.25	54.48	58.66
NET FLOWS	-69.32	-22.89	40.92	42.08	46.05	50.25	54.48	58.66

	Const. Period	FY2032
OUTFLOWS		
Capital Expenditure		69.32
Increase in WC Gap		0

	Const. Period	FY2032
Total Outflows	69.32	0
INFLOWS		
Profit before Tax		54.95
Depreciation/ Write offs		3.39
Interest		4.5
Lease Rentals		0
Salvage Value		53.5255
TOTAL INFLOWS		116.37
NET FLOWS	-69.32	116.37
Irr Before Tax :		36.93
NPV (before tax):		153.1
Discount Rate taken :		10%
Profitability Index (before tax) :		3.21

Irr After Tax

	Const. Period	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
OUTFLOWS								
Capital Expenditure	69.32							
Increase in WC Gap		50	0	0	0	0	0	0
Total Outflows	69.32	50	0	0	0	0	0	0
INFLOWS								
Profit after Tax		5.83	22.17	25.65	31.71	37.86	43.88	49.73
Depreciation/ Write offs		10.58	8.99	7.64	6.5	5.52	4.69	3.99
Interest		10.7	9.76	8.79	7.84	6.87	5.91	4.94
Lease Rentals		0	0	0	0	0	0	0
Salvage Value								
TOTAL INFLOWS		27.11	40.92	42.08	46.05	50.25	54.48	58.66
NET FLOWS	-69.32	-22.89	40.92	42.08	46.05	50.25	54.48	58.66

	Const. Period	FY2032
OUTFLOWS		
Capital Expenditure		69.32
Increase in WC Gap		0
Total Outflows		69.32
INFLOWS		
Profit after Tax		54.95
Depreciation/ Write offs		3.39

	Const. Period	FY2032
Interest		4.5
Lease Rentals		0
Salvage Value		53.5255
TOTAL INFLOWS		116.37
NET FLOWS	-69.32	116.37

Irr After Tax :	36.93
NPV (after tax) :	153.1
Discount Rate taken :	10%
Profitability Index (after tax) :	3.21

Cost of capital

Name of the Applicant : ABC INTERNATIONAL MARKET

* Figures in Lakh (In Rupees)

	Amount	Cost of Funds (%)	Tax Rate	Cost of Funds (Post-Tax)	Total Cost (Post Tax)
Partners Capital	10.51	15%	1	15%	1.58
Share Premium	0	15%	1	15%	0
Preference Share Capital	0	15%	1	15%	0
Equity Contribution	0	15%	1	15%	0
Interest free Unsecured Loans	0	15%	1	15%	0
Subsidy	0	15%	1	15%	0
Quasi-Equity Others (PI Specify)	0	15%	1	15%	0
Term Loan	65	10%	1	10%	6.5
Term Loan from Other Bank	0	0%	1	0%	0
Interest Bearing Unsecured	0	0%	1	0%	0
Internal Accruals (Optimum year)	42.57	15	1	15%	6.39
Bank Borrowing for WC (Optimum Year)	45	10	1	10%	4.5
Total	163.08				18.97
Cost of capital % :					0.12 %
Effective Tax Rate % :					0 %

Return on capital employed

Name of the Applicant : ABC INTERNATIONAL MARKET

* Figures in Lakh (In Rupees)

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
RETURN							
Operating Profit	5.83	22.17	25.65	31.71	37.86	43.88	49.73
Non-Operational Income	0	0	0	0	0	0	0
Interest	10.7	9.76	8.79	7.84	6.87	5.91	4.94
Lease Rentals	0	0	0	0	0	0	0
Total	16.53	31.93	34.44	39.55	44.73	49.79	54.67
Net Fixed Assets	59.93	50.94	43.3	36.8	31.28	26.59	22.6
Current Assets less Creditors	50	50	50	50	50	50	50
Total B	109.93	100.94	93.3	86.8	81.28	76.59	72.6
ROCE	15.04%	31.63%	36.91%	45.56%	55.03%	65.01%	75.3%

	FY2032
RETURN	
Operating Profit	54.95
Non-Operational Income	0
Interest	4.5
Lease Rentals	0
Total	59.45
Net Fixed Assets	19.21

	FY2032
Current Assets less Creditors	50
Total B	69.21
ROCE	85.9%
ROCE in the Optimum Year	0.86%

Tax provision

Name of the Applicant : ABC INTERNATIONAL MARKET

* Figures in Lakh (In Rupees)

	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
PBT	5.83	22.17	25.65	31.71	37.86	43.88	49.73
Add: Depreciation (as per books)	10.58	8.99	7.64	6.5	5.52	4.69	3.99
Less: Depreciation as per Income Tax	10.58	8.99	7.64	6.5	5.52	4.69	3.99
Gross Taxable Income	5.83	22.17	25.65	31.71	37.86	43.88	49.73
Less: Loss brought forward	0	0	0	0	0	0	0
Taxable Income	5.83	22.17	25.65	31.71	37.86	43.88	49.73
Less: Profit from Exports (Deduction allowed u/s 80HHC)	0	0	0	0	0	0	0
Income after deduction u/s 80HHC	5.83	22.17	25.65	31.71	37.86	43.88	49.73
Less: Deduction u/s 80-IA	0	0	0	0	0	0	0
Net Taxable Income	5.83	22.17	25.65	31.71	37.86	43.88	49.73
Income Tax @ 30%	0	0	0	0	0	0	0
Surcharge	0	0	0	0	0	0	0
Total Income Tax (including Surcharge)	0	0	0	0	0	0	0
Education Cess @ 3%	0	0	0	0	0	0	0
Total Income Tax (including Surcharge & Education Cess)	0	0	0	0	0	0	0

	FY2031
PBT	54.95
Add: Depreciation (as per books)	3.39
Less: Depreciation as per Income Tax	3.39
Gross Taxable Income	54.95
Less: Loss brought forward	0
Taxable Income	54.95
Less: Profit from Exports (Deduction allowed u/s 80HHC)	0
Income after deduction u/s 80HHC	54.95
Less: Deduction u/s 80-IA	0
Net Taxable Income	54.95
Income Tax @ 30%	0
Surcharge	0
Total Income Tax (including Surcharge)	0
Education Cess @ 3%	0
Total Income Tax (including Surcharge & Education Cess)	0

Interest on interest bearing unsecured loans

Name of the Applicant : ABC INTERNATIONAL MARKET

* Figures in Lakh (In Rupees)

Unsecured Loan Lakh (In Rupees)	0
No. of Equal Monthly Installments	81
Amount of Equal Installment	0
Rate of Interest	0
Proposed date of commencement of commercial production	01/04/24
Date of first repayment	01/04/24

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
1	01/04/24	0	0	0	0		
2	01/05/24	0	0	0	0		
3	01/06/24	0	0	0	0		
4	01/07/24	0	0	0	0		
5	01/08/24	0	0	0	0		
6	01/09/24	0	0	0	0		
7	01/10/24	0	0	0	0		
8	01/11/24	0	0	0	0		
9	01/12/24	0	0	0	0		
10	01/01/25	0	0	0	0		
11	01/02/25	0	0	0	0		
12	01/03/25	0	0	0	0		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
13	01/04/25	0	0	0	0		
14	01/05/25	0	0	0	0		
15	01/06/25	0	0	0	0		
16	01/07/25	0	0	0	0		
17	01/08/25	0	0	0	0		
18	01/09/25	0	0	0	0		
19	01/10/25	0	0	0	0		
20	01/11/25	0	0	0	0		
21	01/12/25	0	0	0	0		
22	01/01/26	0	0	0	0		
23	01/02/26	0	0	0	0		
24	01/03/26	0	0	0	0		
25	01/04/26	0	0	0	0		
26	01/05/26	0	0	0	0		
27	01/06/26	0	0	0	0		
28	01/07/26	0	0	0	0		
29	01/08/26	0	0	0	0		
30	01/09/26	0	0	0	0		
31	01/10/26	0	0	0	0		
32	01/11/26	0	0	0	0		
33	01/12/26	0	0	0	0		
34	01/01/27	0	0	0	0		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
35	01/02/27	0	0	0	0		
36	01/03/27	0	0	0	0		
37	01/04/27	0	0	0	0		
38	01/05/27	0	0	0	0		
39	01/06/27	0	0	0	0		
40	01/07/27	0	0	0	0		
41	01/08/27	0	0	0	0		
42	01/09/27	0	0	0	0		
43	01/10/27	0	0	0	0		
44	01/11/27	0	0	0	0		
45	01/12/27	0	0	0	0		
46	01/01/28	0	0	0	0		
47	01/02/28	0	0	0	0		
48	01/03/28	0	0	0	0		
49	01/04/28	0	0	0	0		
50	01/05/28	0	0	0	0		
51	01/06/28	0	0	0	0		
52	01/07/28	0	0	0	0		
53	01/08/28	0	0	0	0		
54	01/09/28	0	0	0	0		
55	01/10/28	0	0	0	0		
56	01/11/28	0	0	0	0		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
57	01/12/28	0	0	0	0		
58	01/01/29	0	0	0	0		
59	01/02/29	0	0	0	0		
60	01/03/29	0	0	0	0		
61	01/04/29	0	0	0	0		
62	01/05/29	0	0	0	0		
63	01/06/29	0	0	0	0		
64	01/07/29	0	0	0	0		
65	01/08/29	0	0	0	0		
66	01/09/29	0	0	0	0		
67	01/10/29	0	0	0	0		
68	01/11/29	0	0	0	0		
69	01/12/29	0	0	0	0		
70	01/01/30	0	0	0	0		
71	01/02/30	0	0	0	0		
72	01/03/30	0	0	0	0		
73	01/04/30	0	0	0	0		
74	01/05/30	0	0	0	0		
75	01/06/30	0	0	0	0		
76	01/07/30	0	0	0	0		
77	01/08/30	0	0	0	0		
78	01/09/30	0	0	0	0		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
79	01/10/30	0	0	0	0		
80	01/11/30	0	0	0	0		
81	01/12/30	0	0	0	0		
Grand Total			0		0	0	0

Margin on security & financial parameters

Name of the Applicant : ABC INTERNATIONAL MARKET

* Figures in Lakh (In Rupees)

Value of Primary Security				
Land	0			
Site Development	0			
Buildings	0			
Plant & Machinery	69.97			
Misc. Fixed Assets	0			
Pre-operative Expenses (excl. Deposits with Electricity Board)	0.54			
Provision for Contingencies	0			
Less: 50% Value of Moulds, if any	0	Hypothecation of P&M	Mortgage	
Value of Primary Security	69.97	69.97	0	
Term Loan	65			
Term Loan from Other Bank	0			
Proportionate value of Primary Security for Bank	69.97	69.97	0	
Margin on Primary Security for Term Loan	7.1%			
Working Capital Limit recommended, if any	0			
Exposure to applicant unit (Term Loan & WC)	65			Hypo. of Stocks & BD
Value of Stocks & Book Debts	0			0
Value of Primary Security for Term Loan and WC together	69.97	69.97	0	0

Value of Primary Security	
Margin on Primary Security for Term Loan and WC together	7.1%
BG/ LC Limit recommended, if any	0
Exposure to Associate Concerns	0
Total Exposure	65

Collateral Securities		Hypothecation of P&M	Mortgage	Hypo. of Stocks & BD	FDR
(a) Value of Collateral Securities- Immovable Properties	0		0		
(b) Value of FDRs	0				0
(c) Value of Movable Fixed Assets of Associates	0	0			
(d) Value of Immovable Properties of Associates	0		0		
Total Value of Collateral Securities	0	0	0		0
Value of total Security	69.97	69.97	0	0	0
Margin on Overall Security	7.1%				
Overall Asset Coverage	1.08				
Net Value of Securities after hair cut					
Hypothecation of P&M	27.99				
Mortgage	0				
Hypo. of Stocks & BD	0				
FDR	0				
Total	27.99				
Net Asset Coverage	0.43				

Financial Parameters			
Promoters' Contribution (%)	13.92%		
Promoters' Contribution by Equity (%)	100%		
Debt-Equity Ratio (DER)	6.18		
Debt-Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity)	6.18		
Maximum DSCR	5.38	Year	2031
Minimum DSCR	0	Year	2032
Avg. DSCR	3.92		
BEP	32.12%	Optimum Year	2032
Cash BEP	28.85%	Optimum Year	2032
ROCE %	85.9%	Optimum Year	2032
Cost of capital	0.12		
IRR (Before Tax)	35.38		
IRR (After Tax)	35.38		
NPV (before tax)	128.13		
NPV (after tax)	128.13		
Profitability Index (before tax)	2.85		
Profitability Index (after tax)	2.85		
Capital Cost	70.51		
No. of Employees	10		
Capital Cost per Employee	7.05		

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Production Capacity Utilization	50%	55%	60%	65%	70%	75%	80%
Total Income	430	523	571	619	667	715	763
Gross sales	430	523	571	619	667	715	763
Net sales	430	523	571	619	667	715	763
Gross Profit	27.11	40.92	42.08	46.05	50.25	54.48	58.66
Operating Profit	5.83	22.17	25.65	31.71	37.86	43.88	49.73
Interest	10.7	9.76	8.79	7.84	6.87	5.91	4.94
Depreciation	10.58	8.99	7.64	6.5	5.52	4.69	3.99
Profit after Tax (PAT)	5.83	22.17	25.65	31.71	37.86	43.88	49.73
Gross Cash Accruals	16.41	31.16	33.29	38.21	43.38	48.57	53.72
Net Worth	16.34	38.51	64.16	95.87	133.73	177.61	227.34

	FY2032
Production Capacity Utilization	85%
Total Income	811
Gross sales	811
Net sales	811
Gross Profit	62.84
Operating Profit	54.95
Interest	4.5
Depreciation	3.39
Profit after Tax (PAT)	54.95
Gross Cash Accruals	58.34

FY2032

Net Worth

282.29

Sensitivity Analysis

Name of the Applicant : ABC INTERNATIONAL MARKET

	Percentage	DSCR	BEP	Cash BEP	ROCE	Cost of Capital
Base Case		3.92	32.12%	28.85%	85.9%	0.12

	IRR (before tax)	IRR (post tax)	NPV (before tax)	NPV (post tax)	Profitability Index (before tax)	Profitability Index (post tax)
Base Case	35.38	35.38	128.13	128.13	2.85	2.85

Future financial indicators

Name of the Applicant : ABC INTERNATIONAL MARKET

* Figures in Lakh (In Rupees)

Promoter's Contribution As % Of Total Project Cost	0.14%
Der For The Project	6.18
Der For The Company As A Whole	6.18
Dscr Minimum	0
Dscr Maximum	5.38
Dscr Average	3.92
Break Even Point(Bep) % Of Installed Capacity	32.12%
Roce (Return On Capital Employed In The Optimum Year)	0.86%
Irr (Before Tax)	35.38
Irr (After Tax)	35.38
Cost Of Capital	0.12
Employment - Existing / Additional	10
Capital Cost Per Job	7.05

Sensitivity Analysis

	DSCR	IRR (post tax)	BEP	Cash BEP	ROCE
Base Case	3.92	35.38	32.12	28.85	0.86
Sales	3.92	35.38	32.12	28.85	85.9
Raw Material	3.92	35.38	32.12	28.85	85.9
Capacity Util	3.92	35.38	32.12	28.85	85.9

Output

Name of the Applicant : ABC INTERNATIONAL MARKET

* Figures in Lakh (In Rupees)

Margin on Primary Security	7.1
Margin on Overall Security	7.1
Overall Asset Coverage	1.08
Promoters' Contribution (%) :	13.92
Promoters' Contribution by Equity (%)	100
Debt Equity Ratio (DER)	6.18
Debt-Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity)	6.18
Maximum DSCR	0
Year	2031
Minimum DSCR	5.38
Year	2032
Avg. DSCR	3.92
BEP	32.12
Optimum Year	2032
Cash BEP	28.85
Optimum Year	2032
ROCE %	85.9
Optimum Year	2032
Cost of capital	0.12
IRR (Before Tax)	35.38
IRR (After Tax)	35.38

NPV (Before Tax)	128.13
NPV (After Tax)	128.13
Profitability Index (before tax)	2.85
Profitability Index (After tax)	2.85
Capital Cost	70.51
No. of Employees	10
Capital Cost per Employee	7.05

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