PROJECT REPORT

ON

“BLOCKS MANUFACTURING COMPANY”

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Disclaimer

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	BLOCKS MANUFACURING COMPANY	Constitution	INDIVIDUAL
MSME Status	NOT-REGISTERED	MSME Registration No.	-------
Registration Date	-----	Date of incorporation	-----
Activity	BRICKS MANUFACTURING		
Registered Office Address			
Site location			

2. Project Loan Amount

TERM LOAN	**50 LAKH**

3. Project Proponent

Name Of the Promoter	KONURI KRISHNA PRASAD
Father's Name/Husband's Name	VENKATESHWERLU KONURI
Age	38 years
Education	10th Pass
Residential Address	
PAN No.	
Designation	Director

4. Project Description

Brief Description Of The Project

BLOCKS MANUFACTURING COMPANY, a company located in Telangana, India, which plansto manufacture Autoclaved Aerated Concrete (AAC) blocks. The amount of 50 lakh is required for the purchase of machineries.

AAC blocks are a type of lightweight, precast building material known for providing structural integrity, insulation, and resistance to fire and mold. AAC blocks are distinguished by their exceptional heat, fire, and sound resistance properties. They are also lightweight, offering ease of handling during construction, as well as flexibility and durability in various building applications.

One of the key raw materials used in the production of AAC blocks by M/S GAYATHRI INFRACON is fly ash, which constitutes 70% of the block's composition. Fly ash is a by-product generated from thermal power plants and is considered an environmental hazard due to its potential to pollute air and water sources if not properly managed.

By utilizing fly ash as a primary raw material in the production of AAC blocks, BLOCKS MANUFACTURING COMPANY is not only providing a sustainable solution for the disposal of this industrial waste but also contributing to environmental conser-vation efforts.

This approach helps mitigate the environmental challenges associated with fly ash disposal while producing a high-quality building material with excellent performance characteristics.

5. Product Description

Brief Description Of The Product

BLOCKS MANUFACTURING COMPANY, will manufacture autoclaved aerated concrete (AAC) blocks that are a type of lightweight, precast building material known for their uniqueproperties and wide range of applications.

Composition of AAC blocks:

- AAC blocks are primarily composed of fly ash, water, quicklime, cement, aluminum powder, and gypsum.

- Fly ash, a by-product of thermal power plants, is utilized as a sustainable raw material, addressing environmental concerns.
- Water, quicklime, cement, aluminum powder, and gypsum play crucial roles in the chemical reactions and curing processes that give AAC blocks their distinctive properties.

Properties:

- Lightweight: AAC blocks are significantly lighter than conventional bricks, with a specific gravity ranging from 0.6 to 0.65. This characteristic makes them around 2.5 times lighter than traditional bricks.
- Strength: The hardness of AAC blocks is achieved through the strength of cement. Despite being lightweight, AAC blocks offer similar strengths to conventional bricks.
- Insulation: The chemical reaction induced by aluminum paste during production results in AAC blocks having a distinct porous structure. This structure provides excellent insulation properties, contributing to energy efficiency in buildings.
- Durability: Gypsum acts as a long-term strength gainer, enhancing the durability of AAC blocks over time.
- Instant Curing: Autoclaving is used as an instant curing mechanism for AAC blocks, ensuring rapid production and setting.

Benefits:

- Reduced Dead Load: Due to their lightweight nature, AAC blocks reduce the dead load on buildings significantly. This leads to savings of around 30 to 35% in structural steel and concrete usage, making AAC blocks an attractive option for builders.
- Versatility: AAC blocks find applications across various sectors, including commercial, industrial, and residential construction. They can be used for load-bearing and non-load-bearing walls, partition walls, flooring, and roofing, among other applications.
- Proven Material: AAC has a long-proven track record as a reliable building material, offering structural integrity, thermal insulation, and fire resistance.

Products required for the production of AAC blocks:

Fly Ash:

- Fly ash is a fine powder residue generated as a by-product from burning pulverized coal in electric power plants.
- Fly ash serves as a key raw material in AAC block production, constituting a significant portion of the block's composition (around 70%).
- It contributes to the lightweight nature of AAC blocks while also enhancing their thermal insulation properties.

Environmental Benefit: Utilizing fly ash in AAC production helps in reducing the environmental impact by diverting this industrial waste from landfills and reducing the need for virgin raw materials.

Lime (Calcium Hydroxide):

- Lime, in the form of quicklime or hydrated lime, is commonly obtained from limestone through a process called calcination.
- Lime acts as a binder in AAC block manufacturing, helping to bind the other ingredients together during the autoclaving process.
- It contributes to the strength and durability of AAC blocks by participating in the chemical reactions that occur during curing.

OPC (Ordinary Portland Cement):

- OPC is a widely used type of cement produced by grinding clinker, gypsum, and other additives.
- OPC serves as another binding agent in AAC block production, complementing the lime's binding properties.
- It provides additional strength and stability to AAC blocks, helping to achieve the desired structural integrity.

Gypsum:

- Gypsum is a mineral that occurs naturally and is also produced as a by-product during various industrial processes, such as phosphate fertilizer production.

- Gypsum acts as a long-term strength enhancer in AAC block manufacturing.
- It improves the durability and resistance of AAC blocks over time by contributing to the formation of hydrated calcium sulfate compounds during curing.

Aluminium Powder:

- Aluminium powder is a finely ground powder derived from aluminum metal.
- Aluminium powder is a crucial component in AAC block production, responsible for creating the cellular structure and porosity characteristic of AAC blocks.
- During the autoclaving process, aluminium powder reacts with lime and moisture to release hydrogen gas, which creates air bubbles in the AAC mixture. These air bubbles expand during autoclaving, resulting in the formation of a lightweight, porous structure within the AAC blocks.

Production at a Glance

Product Details: AAC lightweight Blocks
Type: Fly Ash Based or sand based
Technology Area: Infrastructure & Green-Tech
Capacity Utilization: 90%

Uses Of AAC Blocks

AAC (Autoclaved Aerated Concrete) blocks have a wide range of uses across various sectors due to their unique properties and advantages. Here are some common applications of AAC blocks:

Residential Construction

- AAC blocks are frequently used in residential construction for both load-bearing and non-load-bearing walls.

- They are ideal for constructing external walls, internal walls, partition walls, and boundary walls in residential buildings.
- AAC blocks provide excellent thermal insulation, contributing to energy efficiency and comfort in residential spaces.

Commercial Buildings

- AAC blocks are suitable for constructing various types of commercial buildings, including offices, shopping complexes, hotels, and hospitals.
- They offer structural integrity, fire resistance, and acoustic insulation, making them well-suited for commercial applications where safety and comfort are essential.

Industrial Facilities

- Industrial buildings such as warehouses, factories, and manufacturing plants often use AAC blocks for their construction.
- AAC blocks provide durable and robust walls capable of withstanding heavy loads and harsh industrial environments.

Institutional Buildings

- AAC blocks find applications in institutional buildings such as schools, colleges, universities, and government buildings.
- They offer a combination of strength, durability, and thermal insulation, creating comfortable and safe environments for occupants.

Infrastructure Projects

- AAC blocks can be used in infrastructure projects such as bridges, retaining walls, and sound barriers.
- Their lightweight nature reduces the overall dead load on structures, making them suitable for projects where weight considerations are important.

High-Rise Buildings

- AAC blocks are increasingly being used in high-rise buildings due to their lightweight construction and excellent load-bearing capacity.

- They help reduce the overall weight of the building, leading to cost savings in structural materials and foundation design.

Renovation and Retrofitting

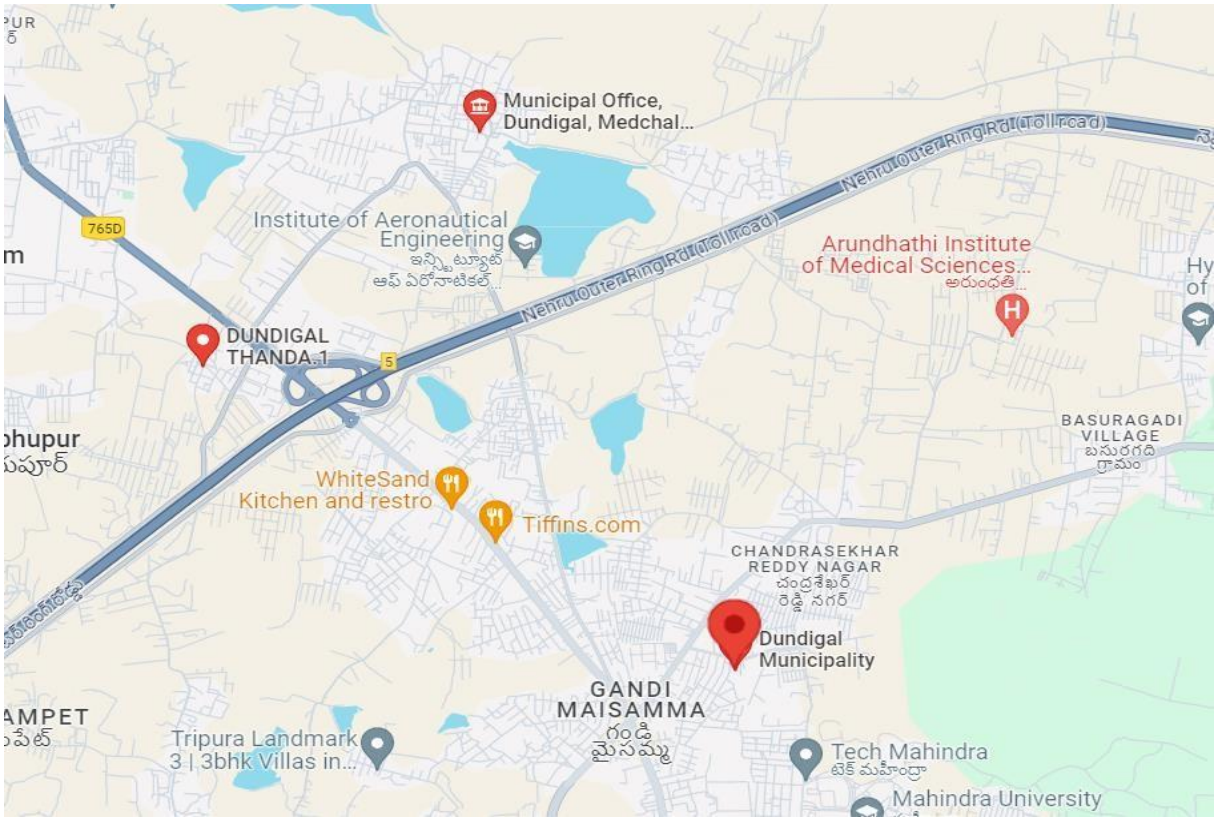
- AAC blocks are also used in renovation and retrofitting projects to upgrade existing structures with improved insulation and structural integrity.
- They can be used for infill walls, extensions, and additions to existing buildings.

5. Location of the Project

Site Location

- Dundigal Village, Dundigal- Gandimaisamma (Mandal) Municipality, Medchal Malkajgiri District, Telangana- 500043

Project Site Map

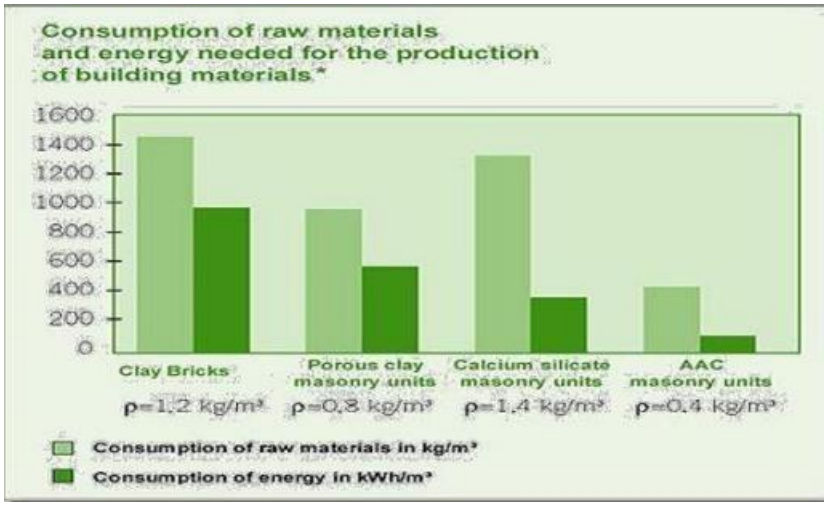


Project Site Co-ordinates

Latitude	**17.630222**
Longitude	**78.484215**

6. Market Survey

Demand & Supply of AAC Blocks For "BLOCKS MANUFACTURING COMPANY"



Present Market Position:

The global autoclaved aerated concrete (AAC) market size is expected to reach USD 28.41 Billion at a steady CAGR of 5.3 per cent in 2028, according to the latest analysis by Emergen Research.

The Indian AAC blocks market is anticipated to register a CAGR of 14.3 per cent during 2020-27 to reach Rs 11,000 crores.

AAC Blocks manufacturing is gaining prominence in the Indian market, and a large number of plants are being set up across the country, especially in Western India.

Demand Factors:

Industry Growth: Economic factors, population growth, urbanization trends, and government infrastructure projects are the factors that has influenced the demand of AAC blocks.

Building Regulations and Standards: Building regulations and standards that emphasize energy efficiency, sustainability, and safety is driving demand for

AAC blocks due to their superior thermal insulation properties and structural strength.

Preference for Lightweight Construction: As builders seek ways to reduce construction time, labor costs, and environmental impact, there is a growing preference for lightweight construction materials like AAC blocks, driving demand.

Supply Factors:

Raw Material Sourcing: Cost of raw materials such as fly ash, lime, cement, aluminium powder, and gypsum will impact AAC block production. The unit has its secure and reliable sources of raw material for consistent supply.

Operational Efficiency: The unit has efficient production of AAC blocks, and the streamlined supply chain management is contributing to maintaining a steady and reliable supply of AAC blocks to meet market demand.

Market Competition: Gayathri Infroacon has very reasonable price and different product, that will influence the market share and supply capabilities.

Market opportunity

BLOCKS MANUFACTURING COMPANY, as a manufacturer of AAC (Autoclaved Aerated Con-crete) blocks, has significant market opportunities in India due to several factors:

Growing Construction Industry: India's construction industry is experiencing rapid growth, driven by urbanization, population growth, infrastructure development, and government initiatives such as Smart Cities Mission and Housing for All. This creates a strong demand for construction materials, including AAC blocks.

Focus on Sustainable Construction: There is an increasing emphasis on sustainable and environmentally friendly construction practices in India. AAC blocks, made from industrial by-products like fly ash and offering superior thermal insulation, align well with these sustainability goals.

Rising Demand for Affordable Housing: With a large population and a growing middle class, there is a significant demand for affordable housing in India. AAC blocks, being lightweight and cost-effective, are well-suited for affordable housing projects, offering faster construction and reduced overall costs.

Government Support and Regulations: The Indian government's policies and regulations promoting energy-efficient and green buildings further boost the demand for AAC blocks. Incentives, subsidies, and mandates for using eco-friendly construction materials provide opportunities for BLOCKS MANUFACTURING COMPANY.

Expansion of Real Estate and Commercial Sectors: The growth of the real estate and commercial sectors in India, driven by factors such as increased foreign investment, urbanization, and infrastructure development, creates a sustained demand for construction materials like AAC blocks.

By leveraging these market opportunities and focusing on product quality, innovation, distribution network, and customer service, BLOCKS MANUFACTURING COMPANY can establish itself as a leading player in the Indian AAC block market. Addition-ally, strategic partnerships with developers, builders, and government agenciescan further enhance its market presence and growth prospects.

7. Technical Feasibility

Manpower

Position	No. Of People Required
General Manager	**1**
Production	**1**
Technical	**1**
Boiler Operator	**1**
Labour	**7**

* Every shift requires 11-12 persons.

* 2 Shifts require 22-24 persons.

Machinery Required

S.No.	ITEM NAMES	SPECIFICATIONS
1	MIXER (BLENDER)	5 Cubic Meter, PBL Gear Box
2	SECOND MIXER	1 Cubic Meter PBL Make Gear Box
3	LOAD CELLS	1&2 Ton Capacity Each
4	INDICATOR	Digital Meter's 3Ton's
5	SLURRY PUMP	--
6	CONVEYOR BELT	8 To12 Meters, 2 Ply Belt
7	SCREW CONVEYOR	6 Meters, WAM Make
8	LIFTER	MOLD LIFTER

9	WIRE CUTTING MEACHINE	Vertical & Horizontal (accessories for cutting Machines, cutting wire)
10	TRIMMER	Botm & Top
11	MOLD BOX	1m3
12	MOLD BASES	Suitable For Above Molds
13	WATER SOFTENER	REGULAR
14	TRANSFOR TROLLY	----
15	CONTROL PANELS	For All Machines
16	INSTALLATION	---
17	TRACKS	---
18	BOILER	2 TONE
19	BOILER	Pipe line and Fittings

Process Details:

1 mould includes 3.024 Cu.mtr. Slurry

1 Autoclave includes 24 moulds

1 process includes 4 autoclaves (process time = 10-12 hours)

Water requirement: 450 Liters per Cu.mtr.

Production Process

1	COAL FLY ASH	The coal fly ash will be sent to the slurry preparing pond by wheel loader to be prepared required concentration coal fly ash slurry by add rated water,which will be pumped into slurry tank to be stored and ready to be used.

2	QUICK LIME	The powder will be sent into the lime powder silo for storage and ready to be used by bucket elevator, after coming into the factory.
3	GYPSUM	The gypsum in the storage shed will be added into slurry pond according to the required proportion, while preparing slurry.
4	CEMENT	The cement will be transported into factory by tank truck and directly is pumped into cement silo to be used.
5	ALUMINUM POWDER PAST	The purchased aluminum powder past in the bucket or bag will be stored in its storehouse, When being used, it will be lifted to second floor of the batching building, then measured and added into aluminum mixer to prepare 5% suspending liquid to be used.
6	SCRAPE AND WASTE SLURRY	The cleaning waste water under the casting machine will be pumped to ball mill to be used as grinding water. The scrape from the cutting machine will be prepared to slurry and pumped into waste slurry tank to be used.
7	BATCHING, MIXING and CASTING	Coal fly ash will be sent to electronic scale in the batching building by pump at the bottom slurry tank to be measured. Lime and cement will be sent to electronic scale in the batching building by single screw conveyer at the bottom of their silos. When measuring arrives at the required quantity, they will be sent to casting mixer by screw conveyer.

		Aluminum powder will be measured by manual, and added into aluminum mixer to be prepared suspending liquid one by one for each mould. The finished suspending liquid can be directly added into the casting mixer
8	CUTTING AND GROUPING	The green block after cutting will be moved to the curing trolley with the bottom plate by crane in front of autoclave for grouping. The seven trolley for each autoclave with 14 pieces of green block.
9	AUTOCLAVED AND FINISHED PRODUCT	The green block after grouping, will be moved into the autoclave by windlass for curing. The whole curing period is approx. 12h, pressure approx.1.2Mpa, temperature approx. 1850. After curing, the product will be pulled out of autoclave, and be sent to the store yard.
10	THE BOTTOM PLATE RETURNING, COMBINING WITH MOULD AND OILING	After unloading, the side plate on the trolley will be lifted for returning rail by crane, and be returned to the side of the cutting machine, which will be combined with the mould and sent to mould returning line for cleaning and oiling to be reused.

Technical Specifications Of AAC Bricks

Size (in Inches)	Size (in mm)	No of bricks / m3	Weight (Kg's)	Market Price
24 * 8 * 4	600 x 200 x 100	83	8 – 9.5	41 – 44
24 * 8 * 6	600 x 200 x 150	56	9.5 – 11.5	61 – 64
24 * 8 * 8	600 x 200 x 200	42	13.5 – 15	82 – 85

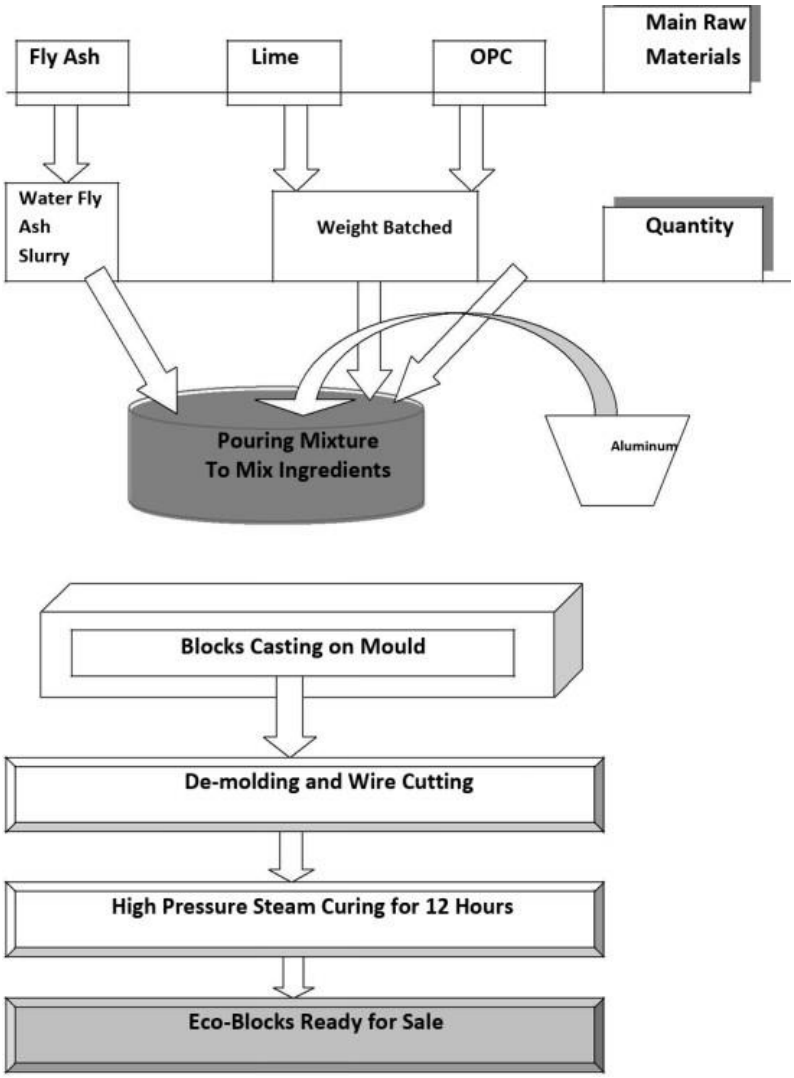
Plant Construction Area:

Shed Area :1000m2

Total Area of Production : 800m2

Total Plant Area 0.5Acre

Process Flow Chart



8. SWOT Analysis

Swot Analysis For "BLOCKS

MANUFACTURING COMPANY"Strengths:

Innovative Product: AAC blocks offer unique advantages such as lightweight construction, superior insulation, and environmental sustainability, which will give BLOCKS MANUFACTURING COMPANY a competitive edge in the market.

Strategic Location: Being located in Telangana, where there is a growing demand for sustainable construction materials, gives BLOCKS MANUFACTURING COMPANY afavorable market position to cater to local construction projects.

Experienced Promoter: With experience in the construction industry and knowledge of AAC block manufacturing, the promoter can effectively manage operations, production, and market positioning.

Sustainable Raw Material Sourcing: Utilizing fly ash, a by-product of thermal power plants, as a primary raw material aligns with environmental regulations and reduces production costs.

Weaknesses:

Initial Investment: Setting up an AAC block manufacturing unit requires significant capital investment in infrastructure, equipment, and technology, which may pose a financial challenge for BLOCKS MANUFACTURING COMPANY.

Market Penetration: Competing with established AAC block manufacturers in the region may present challenges in gaining market share and establishing brand recognition initially.

Opportunities:

Growing Construction Industry: India's booming construction sector, driven by infrastructure projects and urbanization, presents opportunities for BLOCKS MANUFACTURING COMPANY to tap into a growing market demand for AAC blocks.

Government Initiatives: Government initiatives promoting sustainable construction practices and incentivizing the use of eco-friendly materials can create a favorable regulatory environment for AAC block manufacturers.

Threats:

Competition: Competition from existing AAC block manufacturers and alternative construction materials poses a threat to BLOCKS MANUFACTURING COMPANY's marketshare and profitability.

Raw Material Supply: Dependence on fly ash as a primary raw material may be affected by fluctuations in supply or changes in regulations related to coal-fired power plants.

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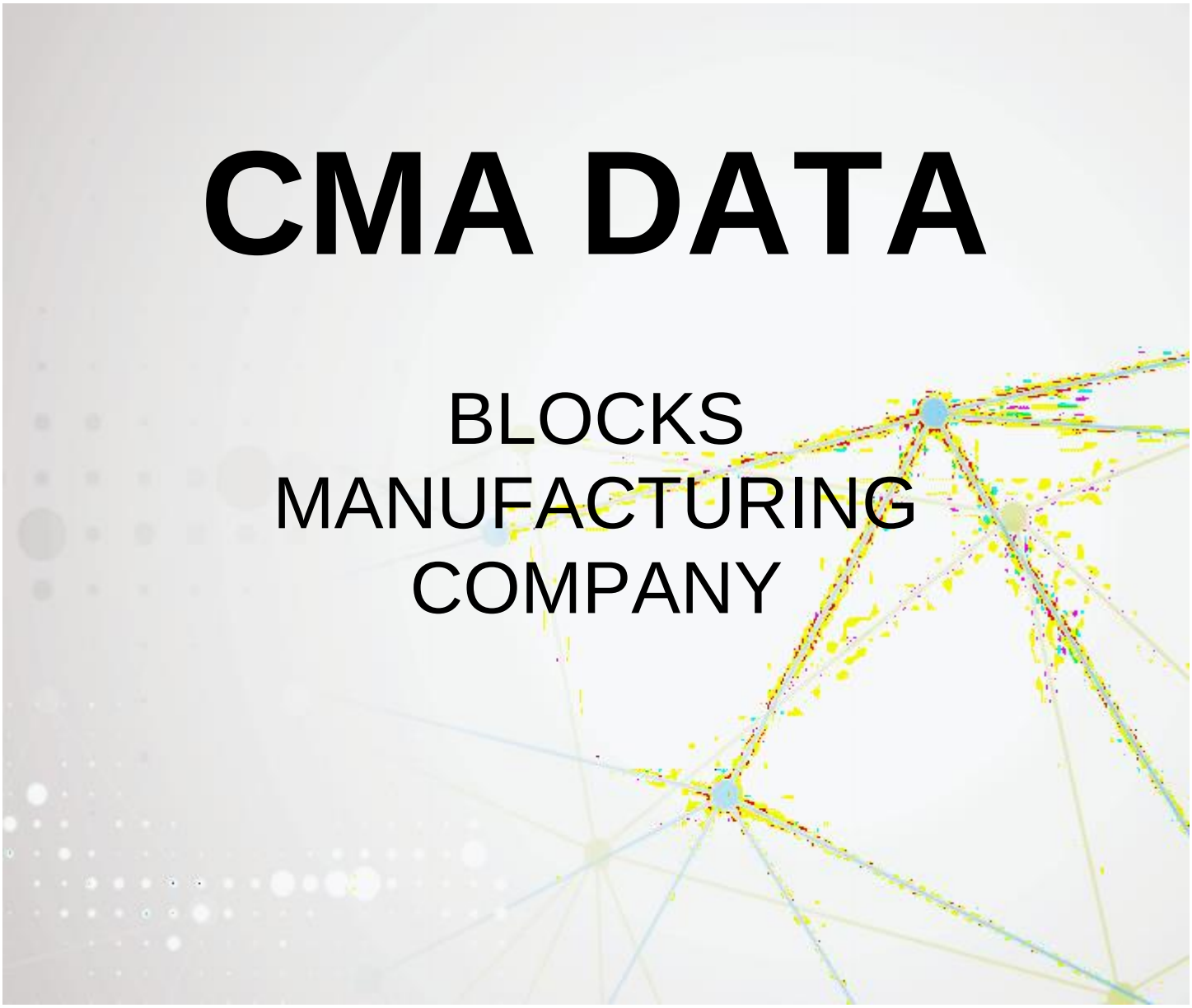
CMA DATA

BLOCKS MANUFACTURING COMPANY



Cost of project and means of finance

Name of the Applicant : BLOCKS MANUFACTURING COMPANY

* 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	94.05	0	94.05
Misc. Fixed Assets	0	0	0	0
Preliminary Expenses	0	0	0	0
Pre-operative Expenses	0	1.25		1.25
Provision for Contingencies	0	0		0
Margin Money for Working Capital	0	0		0
Total Cost	0	95.3	0	95.3
Total Cost (Rounded off)				95.3

MEANS OF FINANCE	Already raised	To be raised	Total Cost
Equity			
Promoters Capital	0	21.3	21.3
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	24	24
Quasi-Equity Others (Pl Specify)	0	0	0
Total Quasi-Equity	0	45.3	45.3
Debt			
Term Loan	0	50	50
Term Loan from Other Bank	0	0	0
Interest Bearing Unsecured Loans	0	0	0
Total Debt (Rounded off)	0	50	50
Total Finance	0	95.3	95.3

Debt-Equity Ratio (DER) :	1.1
Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity) :	1.1
Promoters' Contribution (%) :	47.53%
Promoters' Contribution by Equity (%) :	47.02%
Ratio of Capital to Interest Free Unsecured Loans :	NA

Assumpitons

Name of the Applicant	BLOCKS MANUFAC TURING COMPANY
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)
AAC FLY ASH BLOCKS	Number	60	300	18000
Sum of Basis Of Installed Capacity				18000

Sales at installed capacity

* Figures in Lakh (In Rupees)

AAC FLY ASH BLOCKS

(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	18000
Unit Measurement	Number
Selling Rate Per Unit	3200
Gross Domestic Sales At Installed Capacity Lakh (In Rupees)	576

Raw Material Cost At Installed Capacity

* Figures in Lakh (In Rupees)

AAC FLY ASH BLOCKS

Basis Of Installed Capacity :- 18000

Raw material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (In Rs.)	Total Cost Lakh (In Rupees)
Fly ash	KG	0.5	9000	500	45
Lime	KG	0.18	3240	5500	178.2
opc cement	KG	0.16	2880	6000	172.8
Aluminum Powder	KG	0.15	2700	230	6.21
Total					402.21

Total Cost of Raw Material Lakh (In Rupees)	402.21

Total Factory Salaries And Wages

* Figures in Lakh (In Rupees)

Designation	No. of employees.	Salary Per month (In Rs.)	Amount (In Rs.)
General Manager	1	70000	70000
Production Manager	1	50000	50000
Technical	1	35000	35000
Boiler Operator	1	30000	30000
Labour	7	18000	126000
Total	11		311000

Percentage Fringe Benefits

*** Figures in Lakh (In Rupees)**

Total factory salaries and wages	311000
Percentage Fringe Benefits	1 %
Fringe Benefits Amount (In Rs.)	3110
Monthly factory salaries and wages (In Rs.)	314110
Annual factory salaries and wages Lakh (In Rupees)	37.69

Upfront fee on term loan

*** Figures in Lakh (In Rupees)**

Amount of Term Loan Lakh (In Rupees)	50
Upfront fee (%)	1%
Education Cess (%)	0%
Amount of Upfront Fee	0.5

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)
1	MIXER (BLENDER),SECOND MIXER,LOAD CELLS,,INDICATOR,SLURRY PUMP	1	CLS MARKETING	1091500	10.91
2	CONVEYOR BELT	1	CLS MARKETING	236000	2.36
3	SCREW CONVEYOR	1	CLS MARKETING	236000	2.36
4	LIFTER	1	CLS MARKETING	295000	2.95
5	WIRE CUTTING MEACHINE	1	CLS MARKETING	649000	6.49
6	TRIMMER	1	CLS MARKETING	324500	3.25
7	MOLD BOX	1	CLS MARKETING	708000	7.08
8	MOLD BASES	1	CLS MARKETING	1062000	10.62
9	WATER SOFTENER	1	CLS MARKETING	70800	0.71
10	TRANSFOR TROLLY	1	CLS MARKETING	106200	1.06
11	CONTROL PANELS	1	CLS MARKETING	413000	4.13

S No.	Description	Quantity	Supplier	Unit Cost in Rupees	Total Cost Lakh (In Rupees)
12	INSTALLATION	1	CLS MARKETING	295000	2.95
13	TRACKS	1	CLS MARKETING	354000	3.54
14	BOILER	1	CLS MARKETING	3068000	30.68
15	BOILER	1	CLS MARKETING	495600	4.96
Total					94

Sales & Total Income

* Figures in Lakh (In Rupees)

Sales & Total Income	Absolute amount at 100% installed capacity
Annual gross domestic sales Lakh (In Rupees)	576
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	402.21
Consumable stores and spares Lakh (In Rupees)	0
Power, Fuel & Other Utilities Lakh (In Rupees)	2.4
Annual Increase Rate	1 %
Factory salaries and Wages Lakh (In Rupees)	37.69
Other Manufacturing Expenses	18
Other Variable Expenses	36

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

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	First Method of Lending
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	NO

(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	0	0	0	0	0	0	0
Bank Borrowing for WC	0	0	0	0	0	0	0
Sundry Creditors	0	0	0	0	0	0	0

(a) User-defined Assessment of Working Capital	User defined Amount Lakh (In Rupees)
	FY2032
User-defined Margin Money for WC	0
Bank Borrowing for WC	0
Sundry Creditors	0

(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	0.5
Export Receivables	0
Receivables other than Exports	0.15
(c) Sundry Creditors for Nayak Committee Method/ First or Second Method of Lending	No. of Months
Sundry Creditors	1.5
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

Projections of performance & profitability

Name of the Applicant : BLOCKS MANUFACTURING COMPANY

*** Figures in Lakh (In Rupees)**

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	[illegible]
Production Capacity Utilization	60%	65%	70%	75%	80%	85%	90%
Sales as percentage of Installed Capacity	57.5%	64.79%	69.79%	74.79%	79.79%	84.79%	89.79%
Sales / Total Income							
Gross Domestic Sales	331.2	373.2	402	430.8	459.6	488.4	517.2
Net Domestic Sales	331.2	373.2	402	430.8	459.6	488.4	517.2
Export Sales	0	0	0	0	0	0	0
Net Sales	331.2	373.2	402	430.8	459.6	488.4	517.2
Income from other job work	0	0	0	0	0	0	0
Other Operational Income	0	0	0	0	0	0	0
Total Income	331.2	373.2	402	430.8	459.6	488.4	517.2
COST OF PRODUCTION/ SALES							
raw material consumed	241.33	261.44	281.55	301.66	321.77	341.88	361.99
consumable stores and spares	0	0	0	0	0	0	0
Power, Fuel & Other Utilities (Fixed)	0.72	0.72	0.72	0.72	0.72	0.72	0.72
Power, Fuel & Other Utilities (Variable)	1.01	1.09	1.18	1.26	1.34	1.43	1.51
factory salaries and wages (fixed)	7.54	7.61	7.69	7.77	7.84	7.92	8
factory salaries and wages (variable)	18.09	19.79	21.53	23.3	25.1	26.94	28.81

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Repairs & Maintenance	2.86	2.89	2.92	2.95	2.98	3	3.03
Other Manufacturing Expenses	10.8	11.7	12.6	13.5	14.4	15.3	16.2
other variable expenses	21.6	23.4	25.2	27	28.8	30.6	32.4
Depreciation	14.3	12.15	10.33	8.78	7.46	6.34	5.39
Sub-total	318.25	340.79	363.72	386.94	410.41	434.13	458.05
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	318.25	340.79	363.72	386.94	410.41	434.13	458.05
Add: Opening Stock of Finished Goods	0	12.73	14.14	15.11	16.08	17.06	18.05
Less: Closing Stock of Finished Goods	12.73	14.14	15.11	16.08	17.06	18.05	19.04
Cost of Sales	305.52	339.38	362.75	385.97	409.43	433.14	457.06
Selling, Packing & Distr. Expenses (Fixed)	0.99	1.12	1.21	1.29	1.38	1.47	1.55
Selling, Packing & Distr. Expenses (Variable)	8.94	10.08	10.85	11.63	12.41	13.19	13.96
Administrative & Misc. Expenses	6.62	7.46	8.04	8.62	9.19	9.77	10.34
Sub-total	322.07	358.04	382.85	407.51	432.41	457.57	482.91
Profit before Interest, Lease Rentals (PBIT)	9.13	15.16	19.15	23.29	27.19	30.83	34.29
Interest on Term Loan	4.77	4.04	3.3	2.57	1.82	1.08	0.34
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Interest on Bank Borrowing	0	0	0	0	0	0	0
Lease Rentals	0	0	0	0	0	0	0

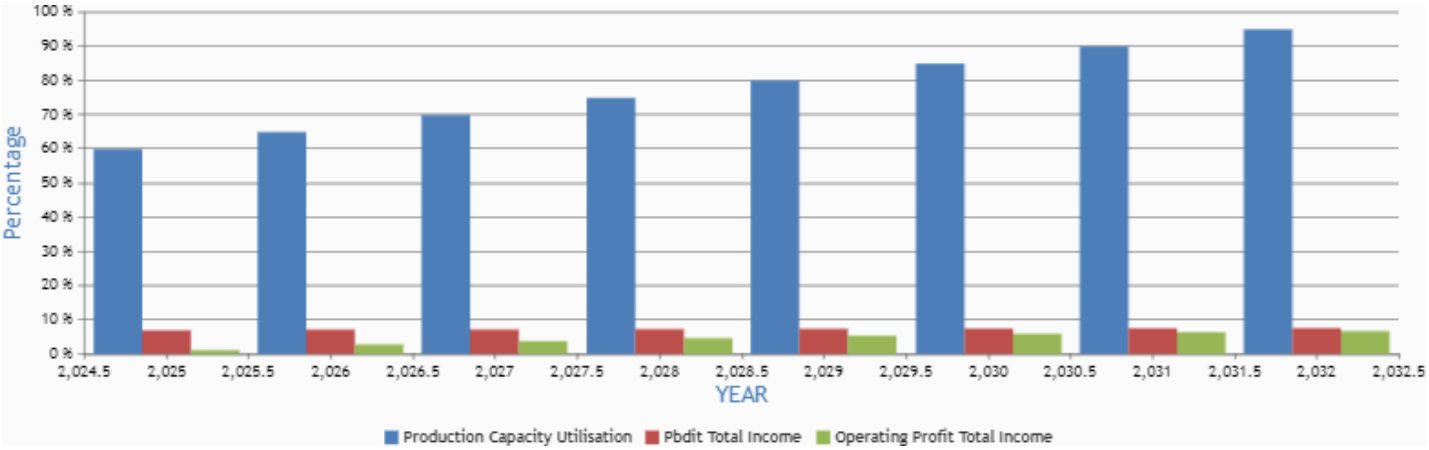
	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Operating Profit	4.36	11.12	15.85	20.72	25.37	29.75	33.95
Preliminary Expenses written off	0	0	0	0	0	0	0
Non-operational Income	0	0	0	0	0	0	0
Profit before Tax (PBT)	4.36	11.12	15.85	20.72	25.37	29.75	33.95
Provision for Taxation	0	0	0	0	0	0	0
Profit after Tax (PAT)	4.36	11.12	15.85	20.72	25.37	29.75	33.95
Drawings	2.13	4.26	6.39	12.78	14.91	17.04	17.04
Retained Earnings	2.23	6.86	9.46	7.94	10.46	12.71	16.91
Gross Cash Accruals	18.66	23.27	26.18	29.5	32.83	36.09	39.34
Net Cash Accruals	16.53	19.01	19.79	16.72	17.92	19.05	22.3
PBDIT/ Total Income (%)	7.08%	7.32%	7.33%	7.44%	7.54%	7.61%	7.67%
Operating Profit/ Total Income (%)	1.32%	2.98%	3.94%	4.81%	5.52%	6.09%	6.56%
Net Profit/ Total income (%)	1.32%	2.98%	3.94%	4.81%	5.52%	6.09%	6.56%
Raw Material Cost/ Cost of Production (%)	75.83%	76.72%	77.41%	77.96%	78.4%	78.75%	79.03%
Cost of Production/ Net Sales (%)	96.09%	91.31%	90.48%	89.82%	89.3%	88.89%	88.56%
Cost of Sales/ Net Sales (%)	92.25%	90.94%	90.24%	89.59%	89.08%	88.69%	88.37%
Interest Coverage Ratio	1.92	3.75	5.8	9.07	14.92	28.52	100.73
Return on Capital Employed (ROCE) (%)	10.4%	19.75%	28.62%	39.72%	52.62%	67.23%	83.68%

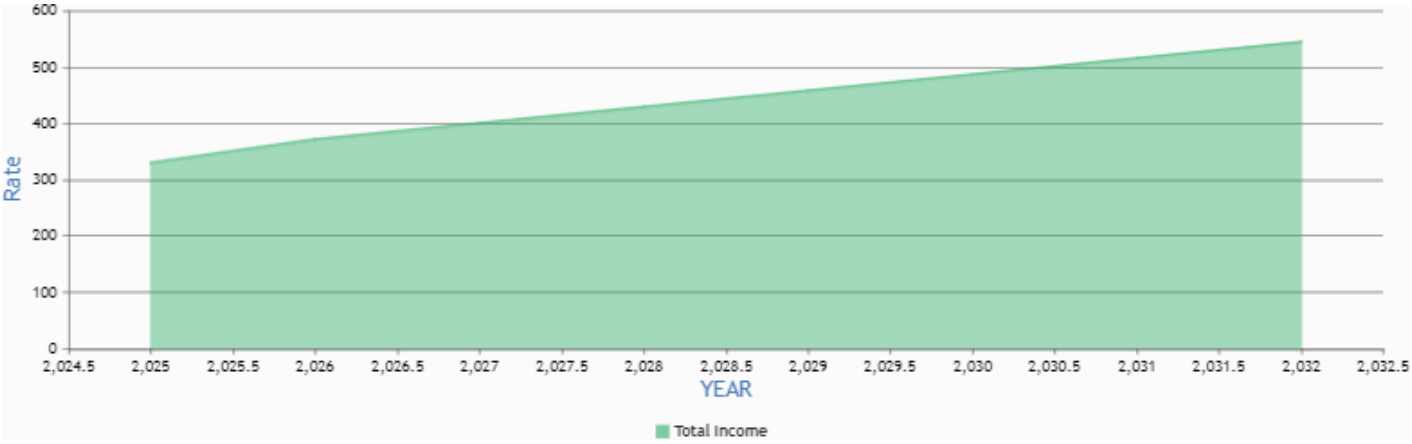
	FY2032
Production Capacity Utilization	95%
Sales as percentage of Installed Capacity	94.79%

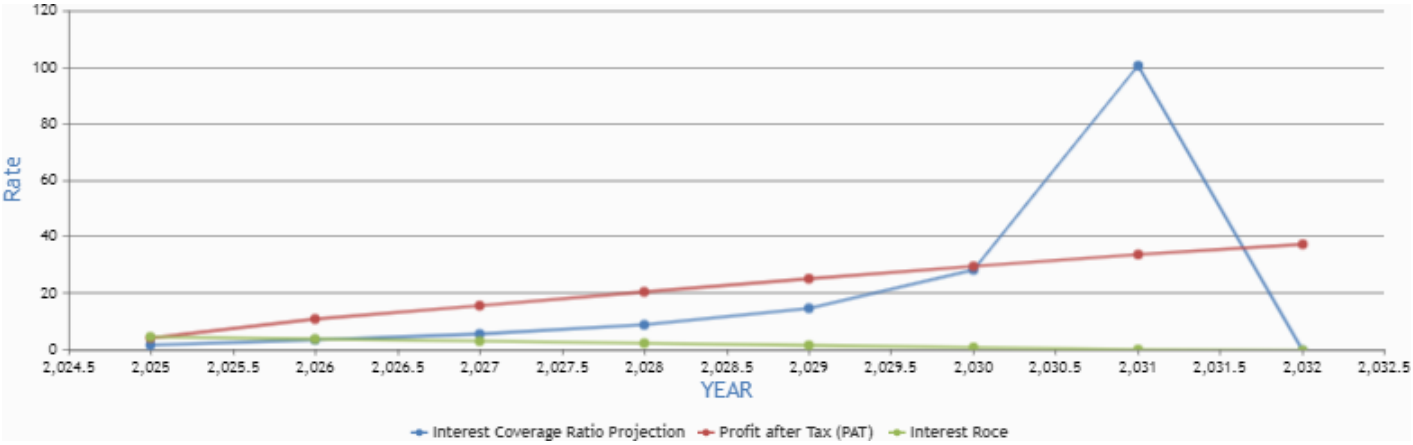
	FY2032
Sales / Total Income	
Gross Domestic Sales	546
Net Domestic Sales	546
Export Sales	0
Net Sales	546
Income from other job work	0
Other Operational Income	0
Total Income	546
COST OF PRODUCTION/ SALES	
raw material consumed	382.1
consumable stores and spares	0
Power, Fuel & Other Utilities (Fixed)	0.72
Power, Fuel & Other Utilities (Variable)	1.6
factory salaries and wages (fixed)	8.08
factory salaries and wages (variable)	30.71
Repairs & Maintenance	3.07
Other Manufacturing Expenses	17.1
other variable expenses	34.2
Depreciation	4.58
Sub-total	482.16
add: opening stock in process	0
less: closing stock in process	0
cost of production	482.16

	FY2032
Add: Opening Stock of Finished Goods	19.04
Less: Closing Stock of Finished Goods	20.05
Cost of Sales	481.15
Selling, Packing & Distr. Expenses (Fixed)	1.64
Selling, Packing & Distr. Expenses (Variable)	14.74
Administrative & Misc. Expenses	10.92
Sub-total	508.45
Profit before Interest, Lease Rentals (PBIT)	37.55
Interest on Term Loan	0
Interest on Interest Bearing Unsecured Loans	0
Interest on Bank Borrowing	0
Lease Rentals	0
Operating Profit	37.55
Preliminary Expenses written off	0
Non-operational Income	0
Profit before Tax (PBT)	37.55
Provision for Taxation	0
Profit after Tax (PAT)	37.55
Drawings	17.04
Retained Earnings	20.51
Gross Cash Accruals	42.13
Net Cash Accruals	25.09
PBDIT/ Total Income (%)	7.72%

	FY2032
Operating Profit/ Total Income (%)	6.88%
Net Profit/ Total income (%)	6.88%
Raw Material Cost/ Cost of Production (%)	79.25%
Cost of Production/ Net Sales (%)	88.31%
Cost of Sales/ Net Sales (%)	88.12%
Interest Coverage Ratio	0
Return on Capital Employed (ROCE) (%)	101.68%



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Interest Coverage Ratio Projection
Profit after Tax (PAT)
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Projected balance sheet

Name of the Applicant : BLOCKS MANUFACTURING COMPANY

* Figures in Lakh (In Rupees)

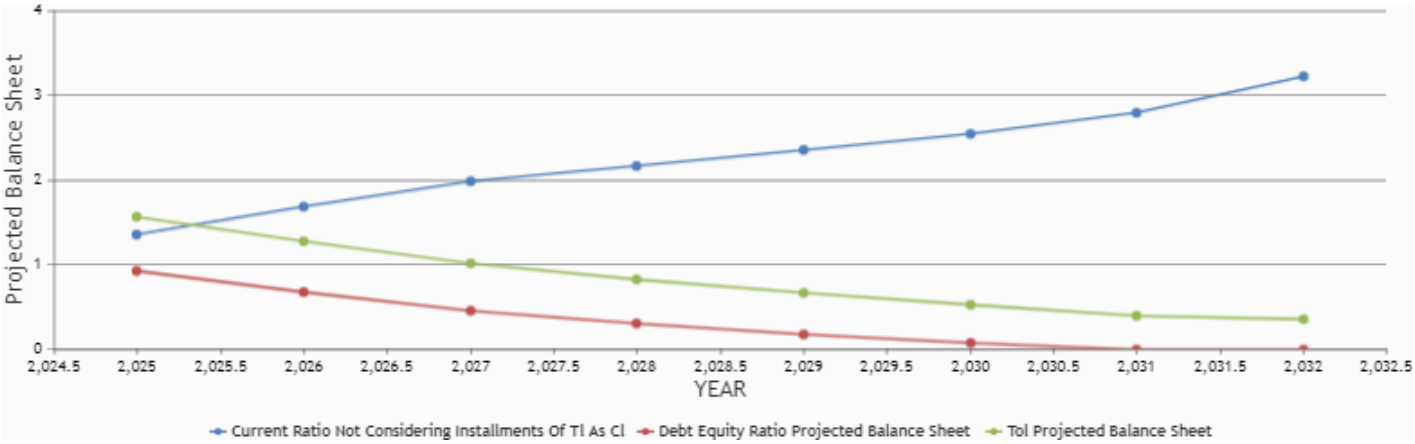
	Const. Period	As on FY2025	As on FY2026	As on FY2027	As on FY2028	As on FY2029	As on FY2030	As on [illegible]
Liabilities								
Promoters Capital	21.3	21.3	21.3	21.3	21.3	21.3	21.3	21.3
Preference Share Capital	0	0	0	0	0	0	0	0
Equity Contribution	0	0	0	0	0	0	0	0
Reserves & Surplus	0	2.23	9.09	18.55	26.5	36.96	49.67	66.58
Interest free Unsecured Loans	0	0	0	0	0	0	0	0
Subsidy	24	24	24	24	24	24	24	24
Quasi-Equity Others (Pl Specify)	0	0	0	0	0	0	0	0
Term Loan from bank	50	44.44	37.04	29.63	22.22	14.81	7.41	0
Interest Bearing Unsecured Loans	0	0	0	0	0	0	0	0
Bank Borrowings for WC	0	0	0	0	0	0	0	0
Current Liabilities								
Creditors for Purchases	0	30.17	32.68	35.19	37.71	40.22	42.73	45.25
TOTAL Liabilities	95.3	122.15	124.11	128.67	131.73	137.29	145.1	157.13
ASSETS								
WDV of Fixed assets	95.3	95.3	81	68.85	58.52	49.74	42.28	35.94

	Const. Period	As on FY2025	As on FY2026	As on FY2027	As on FY2028	As on FY2029	As on FY2030	As on FY2031
Less : Depreciation	0	14.3	12.15	10.33	8.78	7.46	6.34	5.39
Net Fixed Assets	95.3	81	68.85	58.52	49.74	42.28	35.94	30.55
Current Assets								
Raw Material		20.11	21.79	23.46	25.14	26.81	28.49	30.17
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)		12.73	14.14	15.11	16.08	17.06	18.05	19.04
Export Receivables		0	0	0	0	0	0	0
Receivables other than Exports		4.14	4.67	5.03	5.39	5.75	6.11	6.47
Total Current Assets	0	36.98	40.6	43.6	46.61	49.62	52.65	55.68
Cash & Bank Balance	0	4.17	14.66	26.55	35.38	45.39	56.51	70.9
Preliminary Expenses not written off	0	0	0	0	0	0	0	0
TOTAL ASSETS	95.3	122.15	124.11	128.67	131.73	137.29	145.1	157.13
Current Ratio (not considering installments of T/L as CL)		1.36	1.69	1.99	2.17	2.36	2.55	2.8
Current Ratio (considering installments of T/L as CL)		1.15	1.38	1.65	1.82	1.99	2.18	2.4
Debt Equity Ratio	1.1	0.93	0.68	0.46	0.31	0.18	0.08	0

	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)	1.1	0.93	0.68	0.46	0.31	0.18	0.08	0
TOL/ TNW	1.1	1.57	1.28	1.02	0.83	0.67	0.53	0.4

	Const. Period	As on FY2032
Liabilities		
Partners Capital	21.3	21.3
Preference Share Capital	0	0
Equity Contribution	0	0
Reserves & Surplus	0	87.09
Interest free Unsecured Loans	0	0
Subsidy	24	24
Quasi-Equity Others (Pl Specify)	0	0
Term Loan from bank	50	0
Interest Bearing Unsecured Loans	0	0
Bank Borrowings for WC	0	0
Current Liabilities		
Creditors for Purchases	0	47.76
TOTAL Liabilities	95.3	180.15
ASSETS		
WDV of Fixed assets	95.3	30.55
Less : Depreciation	0	4.58

	Const. Period		As on FY2032
Net Fixed Assets		95.3	25.97
Current Assets			
Raw Material			31.84
Consumables Stores And Spares			0
Stock in Process (Month's Cost of Production)			0
Finished Goods (Month's Cost of sales)			20.05
Export Receivables			0
Receivables other than Exports			6.83
Total Current Assets		0	58.72
Cash & Bank Balance		0	95.46
Preliminary Expenses not written off		0	0
TOTAL ASSETS		95.3	180.15
Current Ratio (not considering installments of T/L as CL)			3.23
Current Ratio (considering installments of T/L as CL)			3.23
Debt Equity Ratio		1.1	-0
Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity)		1.1	-0
TOL/ TNW		1.1	0.36


Projected Balance Sheet
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YEAR
Current Ratio Not Considering Installments Of Tl As Cl
Debt Equity Ratio Projected Balance Sheet
Tol Projected Balance Sheet

Margin money for working capital and assessment of wc

Name of the Applicant : BLOCKS MANUFACTURING COMPANY

*** Figures in Lakh (In Rupees)**

Particulars	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	
Gross sales (incl. Job Income)	331.2	373.2	402	430.8	459.6	488.4	517.2
Total Working Capital Requirement (25% of Gross sales)	82.8	93.3	100.5	107.7	114.9	122.1	129.3
Margin Money for Working Capital (5% of Gross sales)	16.56	18.66	20.1	21.54	22.98	24.42	25.86
Permissible Bank Borrowing (20% of Gross sales)	66.24	74.64	80.4	86.16	91.92	97.68	103.44

Particulars	FY2032
Gross sales (incl. Job Income)	546
Total Working Capital Requirement (25% of Gross sales)	136.5
Margin Money for Working Capital (5% of Gross sales)	27.3
Permissible Bank Borrowing (20% of Gross sales)	109.2

	No. of Months	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Current Assets								
Raw material	1	20.11	21.79	23.46	25.14	26.81	28.49	30.17
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)	0.5	12.73	14.14	15.11	16.08	17.06	18.05	19.04
Export Receivables	0	0	0	0	0	0	0	0
Receivables other than Exports	0.15	4.14	4.67	5.03	5.39	5.75	6.11	6.47
Total Current Assets (A)		36.98	40.6	43.6	46.61	49.62	52.65	55.68
Current Liabilities								
Creditors for Purchases	1.5	30.17	32.68	35.19	37.71	40.22	42.73	45.25
Total Current Assets (A)		30.17	32.68	35.19	37.71	40.22	42.73	45.25
Working Capital Gap (A-B)		6.81	7.92	8.41	8.9	9.4	9.92	10.43
Margin Money on Working Capital (25% on CA other than Export Receivables)		1.7	1.98	2.1	2.23	2.35	2.48	2.61
Bank Borrowing for		5.11	5.94	6.31	6.67	7.05	7.44	7.82

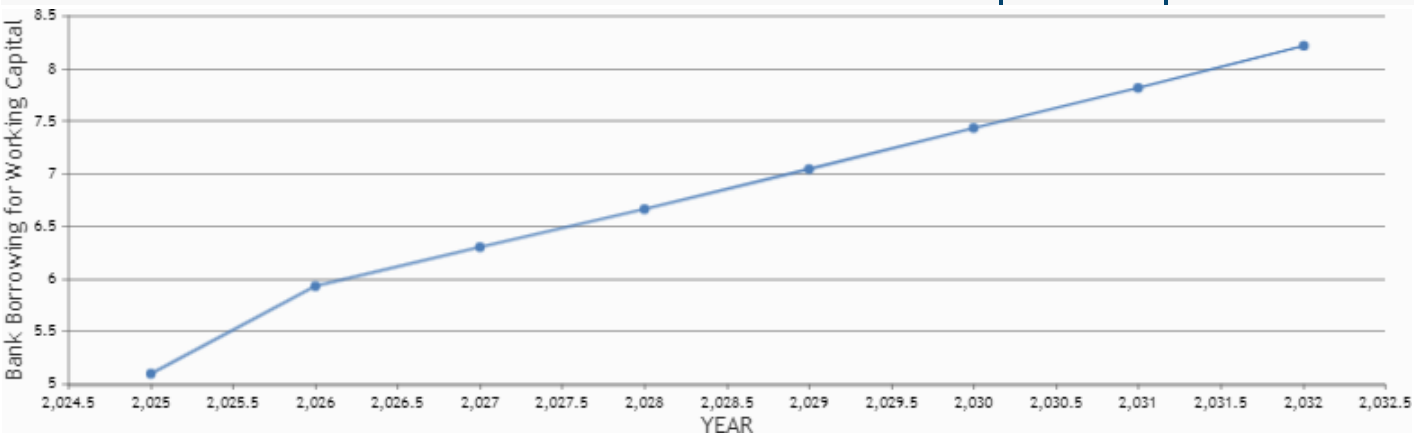
	No. of Months	FY2032

Current Assets		
Raw material	1	31.84
Consumables stores and spares	0	0
stock in process (month's cost of production)	0	0
Finished goods (month's cost of sales)	0.5	20.05
Export Receivables	0	0
Receivables other than Exports	0.15	6.83
Total Current Assets (A)		58.72
Current Liabilities		
Creditors for Purchases	1.5	47.76
Total Current Assets (A)		47.76
Working Capital Gap (A-B)		10.96
Margin Money on Working Capital (25% on CA other than Export Receivables)		2.74
Bank Borrowing for Working Capital		8.22

Recommended Method - First Method of Lending

		FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Total Current Assets		36.98	40.6	43.6	46.61	49.62	52.65	55.68
Total Current Liabilities		30.17	32.68	35.19	37.71	40.22	42.73	45.25
Working Capital Gap		6.81	7.92	8.41	8.9	9.4	9.92	10.43
Margin Money on Working Capital		1.7	1.98	2.1	2.23	2.35	2.48	2.61
Bank Borrowing for Working Capital		5.11	5.94	6.31	6.67	7.05	7.44	7.82
Interest on Bank Borrowing for WC @	0%	0	0	0	0	0	0	0

		FY2032
Total Current Assets		58.72
Total Current Liabilities		47.76
Working Capital Gap		10.96
Margin Money on Working Capital		2.74
Bank Borrowing for Working Capital		8.22
Interest on Bank Borrowing for WC @	0%	0



Interest on term loan monthly

Name of the Applicant : BLOCKS MANUFACTURING COMPANY

* Figures in Lakh (In Rupees)

Term Loan Lakh (In Rupees)	50
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	50	0	50	0.41		
0	01/05/2024	50	0	50	0.42		
0	01/06/2024	50	0	50	0.41		
1	01/07/2024	50	0.62	49.38	0.42		
2	01/08/2024	49.38	0.62	48.77	0.41		
3	01/09/2024	48.77	0.62	48.15	0.4		
4	01/10/2024	48.15	0.62	47.53	0.4		
5	01/11/2024	47.53	0.62	46.91	0.39		
6	01/12/2024	46.91	0.62	46.3	0.39		
7	01/01/2025	46.3	0.62	45.68	0.39		
8	01/02/2025	45.68	0.62	45.06	0.35		
9	01/03/2025	45.06	0.62	44.44	0.38	4.77	5.56

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
10	01/04/2025	44.44	0.62	43.83	0.36		
11	01/05/2025	43.83	0.62	43.21	0.37		
12	01/06/2025	43.21	0.62	42.59	0.35		
13	01/07/2025	42.59	0.62	41.98	0.36		
14	01/08/2025	41.98	0.62	41.36	0.35		
15	01/09/2025	41.36	0.62	40.74	0.33		
16	01/10/2025	40.74	0.62	40.12	0.34		
17	01/11/2025	40.12	0.62	39.51	0.32		
18	01/12/2025	39.51	0.62	38.89	0.33		
19	01/01/2026	38.89	0.62	38.27	0.33		
20	01/02/2026	38.27	0.62	37.65	0.29		
21	01/03/2026	37.65	0.62	37.04	0.31	4.04	7.41
22	01/04/2026	37.04	0.62	36.42	0.3		
23	01/05/2026	36.42	0.62	35.8	0.3		
24	01/06/2026	35.8	0.62	35.19	0.29		
25	01/07/2026	35.19	0.62	34.57	0.29		
26	01/08/2026	34.57	0.62	33.95	0.29		
27	01/09/2026	33.95	0.62	33.33	0.27		
28	01/10/2026	33.33	0.62	32.72	0.28		
29	01/11/2026	32.72	0.62	32.1	0.26		
30	01/12/2026	32.1	0.62	31.48	0.27		
31	01/01/2027	31.48	0.62	30.86	0.26		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
32	01/02/2027	30.86	0.62	30.25	0.23		
33	01/03/2027	30.25	0.62	29.63	0.25	3.3	7.41
34	01/04/2027	29.63	0.62	29.01	0.24		
35	01/05/2027	29.01	0.62	28.4	0.24		
36	01/06/2027	28.4	0.62	27.78	0.23		
37	01/07/2027	27.78	0.62	27.16	0.23		
38	01/08/2027	27.16	0.62	26.54	0.23		
39	01/09/2027	26.54	0.62	25.93	0.21		
40	01/10/2027	25.93	0.62	25.31	0.21		
41	01/11/2027	25.31	0.62	24.69	0.2		
42	01/12/2027	24.69	0.62	24.07	0.2		
43	01/01/2028	24.07	0.62	23.46	0.2		
44	01/02/2028	23.46	0.62	22.84	0.18		
45	01/03/2028	22.84	0.62	22.22	0.19	2.57	7.41
46	01/04/2028	22.22	0.62	21.6	0.18		
47	01/05/2028	21.6	0.62	20.99	0.18		
48	01/06/2028	20.99	0.62	20.37	0.17		
49	01/07/2028	20.37	0.62	19.75	0.17		
50	01/08/2028	19.75	0.62	19.14	0.16		
51	01/09/2028	19.14	0.62	18.52	0.15		
52	01/10/2028	18.52	0.62	17.9	0.15		
53	01/11/2028	17.9	0.62	17.28	0.14		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
54	01/12/2028	17.28	0.62	16.67	0.14		
55	01/01/2029	16.67	0.62	16.05	0.14		
56	01/02/2029	16.05	0.62	15.43	0.12		
57	01/03/2029	15.43	0.62	14.81	0.13	1.82	7.41
58	01/04/2029	14.81	0.62	14.2	0.12		
59	01/05/2029	14.2	0.62	13.58	0.12		
60	01/06/2029	13.58	0.62	12.96	0.11		
61	01/07/2029	12.96	0.62	12.35	0.1		
62	01/08/2029	12.35	0.62	11.73	0.1		
63	01/09/2029	11.73	0.62	11.11	0.09		
64	01/10/2029	11.11	0.62	10.49	0.09		
65	01/11/2029	10.49	0.62	9.88	0.08		
66	01/12/2029	9.88	0.62	9.26	0.08		
67	01/01/2030	9.26	0.62	8.64	0.07		
68	01/02/2030	8.64	0.62	8.02	0.06		
69	01/03/2030	8.02	0.62	7.41	0.06	1.08	7.41
70	01/04/2030	7.41	0.62	6.79	0.06		
71	01/05/2030	6.79	0.62	6.17	0.05		
72	01/06/2030	6.17	0.62	5.56	0.05		
73	01/07/2030	5.56	0.62	4.94	0.04		
74	01/08/2030	4.94	0.62	4.32	0.04		
75	01/09/2030	4.32	0.62	3.7	0.03		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
76	01/10/2030	3.7	0.62	3.09	0.03		
77	01/11/2030	3.09	0.62	2.47	0.02		
78	01/12/2030	2.47	0.62	1.85	0.02		
79	01/01/2031	1.85	0.62	1.23	0.01		
80	01/02/2031	1.23	0.62	0.62	0		
81	01/03/2031	0.62	0.62	-0	0	0.34	7.41
	Grand Total		50		17.93	17.93	50

Break even point

Name of the Applicant : BLOCKS MANUFACTURING COMPANY

* Figures in Lakh (In Rupees)

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	[illegible]
Production Capacity Utilization	60%	65%	70%	75%	80%	85%	90%
Total Income (incl. increase in SIP & FG)	343.93	374.61	402.97	431.77	460.58	489.39	518.19
Variable Cost							
Raw material consumed	241.33	261.44	281.55	301.66	321.77	341.88	361.99
Consumables spares	0	0	0	0	0	0	0
Power, Fuel & Other Utilities (Variable)	1.01	1.09	1.18	1.26	1.34	1.43	1.51
factory salaries and wages (variable)	18.09	19.79	21.53	23.3	25.1	26.94	28.81
Other Manufacturing Expenses	10.8	11.7	12.6	13.5	14.4	15.3	16.2
Other Variable Expenses	21.6	23.4	25.2	27	28.8	30.6	32.4
Selling, Packing & Distribution Expenses (Variable)	8.94	10.08	10.85	11.63	12.41	13.19	13.96
Interest on Bank Borrowing	0	0	0	0	0	0	0
Total Variable Cost	301.77	327.5	352.91	378.35	403.82	429.34	454.87
Contribution	42.16	47.11	50.06	53.42	56.76	60.05	63.32
Fixed Cost							
Power, Fuel & Other Utilities (Fixed)	0.72	0.72	0.72	0.72	0.72	0.72	0.72
factory salaries and wages (fixed)	7.54	7.61	7.69	7.77	7.84	7.92	8
Repairs & Maintenance	2.86	2.89	2.92	2.95	2.98	3	3.03

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Selling, Packing & Distribution Expenses (Fixed)	0.99	1.12	1.21	1.29	1.38	1.47	1.55
Depreciation	14.3	12.15	10.33	8.78	7.46	6.34	5.39
Administrative & Misc. Expenses	6.62	7.46	8.04	8.62	9.19	9.77	10.34
Interest on Term Loans	4.77	4.04	3.3	2.57	1.82	1.08	0.34
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	37.8	35.99	34.21	32.7	31.39	30.3	29.37
Break Even Point(% of installed capacity)	53.79%	49.66%	47.84%	45.91%	44.24%	42.89%	41.75%
Cash Break Even Point (% of installed capacity)	33.44%	32.9%	33.39%	33.58%	33.73%	33.92%	34.08%

	FY2032
Production Capacity Utilization	95%
Total Income (incl. increase in SIP & FG)	547.01
Variable Cost	
Raw material consumed	382.1
Consumables spares	0
Power, Fuel & Other Utilities (Variable)	1.6
factory salaries and wages (variable)	30.71
Other Manufacturing Expenses	17.1
Other Variable Expenses	34.2
Selling, Packing & Distribution Expenses (Variable)	14.74

	FY2032
Interest on Bank Borrowing	0
Total Variable Cost	480.45
Contribution	66.56
Fixed Cost	
Power, Fuel & Other Utilities (Fixed)	0.72
factory salaries and wages (fixed)	8.08
Repairs & Maintenance	3.07
Selling, Packing & Distribution Expenses (Fixed)	1.64
Depreciation	4.58
Administrative & Misc. Expenses	10.92
Interest on Term Loans	0
Interest on Interest Bearing Unsecured Loans	0
Lease Rentals	0
Total Fixed Cost	29.01
Break Even Point(% of installed capacity)	41.41%
Cash Break Even Point (% of installed capacity)	34.87%

Optimum year :	FY2032
BEP in the Optimum Year (%):	41.41%
Cash BEP in the Optimum Year (%) :	34.87%

Calculation of debt service coverage ratio

Name of the Applicant : BLOCKS MANUFACTURING COMPANY

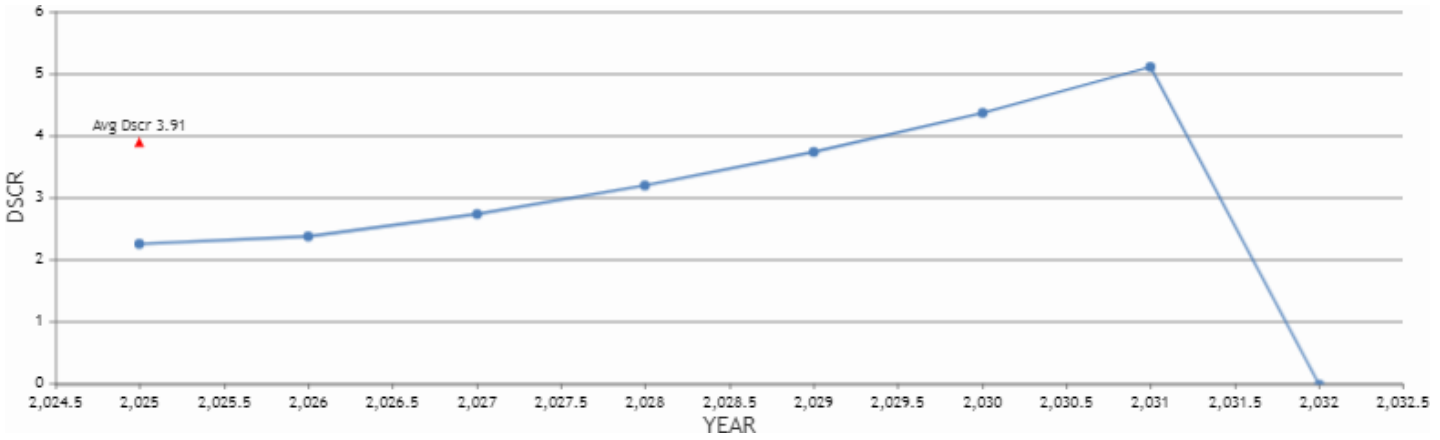
*** Figures in Lakh (In Rupees)**

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	[illegible]
Net Profit After Tax	4.36	11.12	15.85	20.72	25.37	29.75	33.95
Non-cash Charges	14.3	12.15	10.33	8.78	7.46	6.34	5.39
Interest on Term Loan	4.77	4.04	3.3	2.57	1.82	1.08	0.34
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Lease Rentals	0	0	0	0	0	0	0
Total A	23.43	27.31	29.48	32.07	34.65	37.17	39.68
Interest on Term Loan	4.77	4.04	3.3	2.57	1.82	1.08	0.34
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Repayment of Term Loan	5.56	7.41	7.41	7.41	7.41	7.41	7.41
Repayment of Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Lease Rentals	0	0	0	0	0	0	0
Total B	10.33	11.45	10.71	9.98	9.23	8.49	7.75
DSCR	2.27	2.39	2.75	3.21	3.75	4.38	5.12

	FY2032	Total
Net Profit After Tax	37.55	
Non-cash Charges	4.58	
Interest on Term Loan	0	
Interest on Interest Bearing Unsecured Loans	0	

	FY2032	Total
Lease Rentals	0	
Total A	42.13	265.94
Interest on Term Loan	0	
Interest on Interest Bearing Unsecured Loans	0	
Repayment of Term Loan	0	50
Repayment of Interest Bearing Unsecured Loans	0	0
Lease Rentals	0	
Total B	0	67.93
DSCR	0	3.91

Average DSCR	3.91



Future financial indicators

Name of the Applicant : BLOCKS MANUFACTURING COMPANY

* Figures in Lakh (In Rupees)

Promoter's Contribution As % Of Total Project Cost	0.48%
Der For The Project	1.1
Der For The Company As A Whole	1.1
Dscr Minimum	0
Dscr Maximum	5.12
Dscr Average	3.91
Break Even Point(Bep) % Of Installed Capacity	41.41%
Roce (Return On Capital Employed In The Optimum Year)	1.02%
Irr (Before Tax)	25.21
Irr (After Tax)	25.21
Cost Of Capital	0.12
Employment - Existing / Additional	11
Capital Cost Per Job	8.66

Sensitivity Analysis

	DSCR	IRR (post tax)	BEP	Cash BEP	ROCE
Base Case	3.91	25.21	41.41	34.87	1.02
Sales	3.91	25.21	41.41	34.87	101.68
Raw Material	3.91	25.21	41.41	34.87	101.68
Capacity Util	3.91	25.21	41.41	34.87	101.68