

**PROJECT REPORT**  
**OF**  
**ABC PHARMA PVT.**  
**LTD.**

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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 Promoters Enterprise

Name of The Enterprise	ABC PHARMA PVT. LTD.	Constitution	Proprietorship
MSME Status	Registered	MSME UDYAM Registration Number	
MSME Registration Date	30/08/2021	MSME Incorporation Date	01/07/2017
Registered Office Address			
Administrative Address			
Site Location			

### 2. Project Loan Amount

Working Capital	65 Lakh
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### 3. Project Proponent

Name Of the Promoter	Jitendra Kumar
Fathers Name/Husband's Name	Ramashish Sharma
Age (Years)	48
Residential Address	
Educational Qualification	12 th
Experience	25 Years

#### About the Promoter

Jitendra Kumar, a seasoned professional with 25 years of experience, stands as the driving force behind Aditya Medico. With a solid educational foundation of 12th grade, Jitendra has honed his expertise through years of hands-on involvement in the pharmaceutical industry. His extensive experience has not only equipped him with a deep understanding of the intricacies of the field but also instilled in him a strong sense of dedication and commitment to providing quality healthcare solutions. Jitendra Kumar's leadership and wealth of knowledge play a pivotal role in steering Aditya Medico towards its mission of ensuring accessible and reliable pharmaceutical products and services for the local community. His tireless efforts contribute significantly to the success and growth of the business.

#### 4. Profile of the group

ABC PHARMA PVT. LTD., operating as a proprietorship, is a well-established player in the pharmaceutical industry. The company has been dedicated to providing quality healthcare solutions. Situated at First Floor, Shop No. 12, R.C Palace, Govind Mitra Road, Patna, Bihar, 800004, ABC PHARMA PVT. LTD. has garnered recognition and support, as evidenced by its MSME UDYAM Registration Number UDYAM- BR-

26- 0025235. Specializing in Pharmacy Business, the group is committed to ensuring accessible and reliable pharmaceutical products and services for the community it serves.

## **5. Project Description**

- **Brief Description of the Project**

The project at ABC PHARMA PVT. LTD. revolves around its operation as a pharmacy business, specializing in providing high-quality healthcare solutions. Based in Patna, Bihar, the company is deeply committed to ensuring that the local community has easy access to dependable pharmaceutical products and services.

The core focus of this project lies in the distribution and provision of a diverse range of pharmaceutical products, including medicines, to cater to the healthcare needs of the community. This involves activities such as sourcing and procurement of quality medications, maintaining a well-organized inventory, and adhering to rigorous regulatory standards to guarantee the safety and efficacy of the products offered.

Furthermore, the project encompasses efforts to enhance public health outcomes by facilitating the availability of essential medicines. Through its operations, ABC PHARMA PVT. LTD. contributes significantly to the broader pharmaceutical industry, which plays a crucial role in the advancement of medical science and the overall improvement of global health.



## 6. Service Description

- **Service Specification & Uses**

ABC PHARMA PVT. LTD., as a pharmacy business, offers a range of healthcare services aimed at providing quality solutions to the local community in Patna, Bihar. These services are designed to ensure accessible and reliable pharmaceutical products and cater to the diverse healthcare needs of the population.

**The services provided may include:**

- **Medication Dispensing:** ABC PHARMA PVT. LTD. dispenses prescribed medications, ensuring accurate dosage and appropriate instructions for use.

- **Pharmacist Consultations:** Trained pharmacists offer professional advice on medication management, potential interactions, and general health concerns.
- **Over-the-Counter (OTC) Recommendations:** They provide guidance on non-prescription medications, supplements, and healthcare products.
- **Health and Wellness Education:** Information on preventive measures, healthy lifestyle practices, and disease management.
- **Medication Synchronization:** Coordinating multiple medications to be refilled and picked up on the same day for convenience.
- **Home Delivery Services:** Ensuring accessibility for those unable to visit the physical location.

### **Service Specifications:**

- Service specifications at ABC PHARMA PVT. LTD. are tailored to meet high standards of quality, accuracy, and patient safety. They encompass:
- **Qualified Staff:** Licensed pharmacists and trained personnel ensure the provision of accurate information and services.
- **Regulatory Compliance:** Adherence to local, state, and national regulations governing pharmacy operations, ensuring safety and legality.
- **Patient Privacy:** Strict protocols to safeguard patient information and maintain confidentiality.
- **Medication Management:** Diligent tracking and management of medication inventories to prevent stockouts and expired products.
- **Customer Service:** Friendly and helpful interactions with customers to address questions, concerns, and provide necessary assistance.

### **Uses:**

- The services provided by ABC PHARMA PVT. LTD. are geared towards addressing a range of healthcare needs within the community:
- **Accurate Medication Dispensing:** Ensuring patients receive the right medications in the correct dosages.
- **Expert Guidance:** Offering professional advice on medication usage, potential side effects, and interactions.
- **Convenience:** Providing a convenient option for prescription refills and OTC recommendations.

- **Education and Prevention:** Empowering patients with information on maintaining good health and managing existing conditions.
- **Accessibility:** Offering home delivery services for patients with mobility challenges or other constraints.
- **Compliance and Safety:** Ensuring that all services meet regulatory standards, ensuring patient safety and legal compliance.

**Overall, ABC PHARMA PVT. LTD.'s services play a vital role in providing the local community with reliable healthcare solutions and contribute to the broader goal of advancing medical science and improving global health outcomes.**

## **7. Location of the Project**

- **Site Location**

**First Floor, Shop No. 12, R.C Palace, Govind Mitra Road, Patna, Bihar, 800004**

- **Project Site Map**





- **Google Earth Image**



- **Project Site Co-ordinates**

<b>Latitude</b>	<b>25.617590</b>
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## 8. Market Survey

### • Demand & Supply

The Indian pharmaceutical market is the third largest in the world by volume and the 14th largest by value. It is expected to grow at a CAGR of 10.6% from 2023 to 2032, reaching USD 55 billion by 2032. The key factors driving the growth of the Indian pharmaceutical market include:

- Rising prevalence of chronic diseases such as diabetes, cancer, and cardiovascular diseases
- Increasing aging population
- Growing urbanization and disposable incomes
- Rising demand for generic drugs
- Government initiatives to promote healthcare and pharmaceutical manufacturing

### Demand

**The demand for medicines in India is driven by a number of factors, including:**

The rising prevalence of chronic diseases such as diabetes, cancer, and cardiovascular diseases

- The increasing aging population
- The growing urbanization and disposable incomes
- The rising demand for generic drugs

The COVID-19 pandemic has also led to an increase in the demand for medicines, as people have become more aware of the importance of health and well-being.

### Supply

The supply of medicines in India is met by both domestic and international manufacturers. The domestic pharmaceutical industry is well-developed and produces a wide range of generic and branded drugs. India is also a major exporter of pharmaceuticals, with exports accounting for over 50% of the total production.

- The Indian government has taken a number of steps to promote the growth of the pharmaceutical industry, including:
- Providing financial incentives to pharmaceutical companies
- Investing in research and development
- Simplifying the regulatory process

### **Conclusion**

The Indian pharmaceutical market is expected to grow at a rapid pace in the coming years, driven by a number of factors, including the rising prevalence of chronic diseases, the increasing aging population, the growing urbanization and disposable incomes, and the rising demand for generic drugs. The Indian government is also taking steps to promote the growth of the pharmaceutical industry.

As a result of the growing demand for medicines in India, the supply of medicines is also expected to increase. This will be met by both domestic and international manufacturers. The Indian government is also taking steps to promote the growth of the domestic pharmaceutical industry.

Overall, the Indian pharmaceutical market is poised for strong growth in the coming years. This will provide opportunities for both domestic and international pharmaceutical companies.

ABC PHARMA PVT. LTD. is a well-established player in the pharmaceutical industry with a strong commitment to providing quality healthcare solutions. The company has a number of strengths, including its MSME UDYAM Registration Number, its dedication to accessible and reliable pharmaceutical products and services, and its well-established reputation. However, the company also faces some weaknesses, such as its status as a proprietary company and its vulnerability to changes in government regulations.

The company has a number of opportunities to grow, including the growing demand for pharmaceutical products and services in India, the rising prevalence of chronic diseases, the increasing aging population, and government initiatives to promote healthcare and pharmaceutical manufacturing. However, the company also faces some threats, such as economic slowdown, rising cost of raw materials, and competition from international pharmaceutical companies.

Overall, ABC PHARMA PVT. LTD. is a well-positioned company with a strong track record and a bright future. The company should focus on leveraging its strengths and opportunities, while mitigating its weaknesses and threats.

- **Market opportunity**

The market opportunity of medicine in India is immense. The Indian pharmaceutical market is the third largest in the world by volume and is expected to reach USD 55 billion by 2032. The key factors driving the growth of the Indian pharmaceutical market include:

- Rising prevalence of chronic diseases such as diabetes, cancer, and cardiovascular diseases
- Increasing aging population
- Growing urbanization and disposable incomes
- Rising demand for generic drugs
- Government initiatives to promote healthcare and pharmaceutical manufacturing

**The Indian government is also taking a number of steps to promote the growth of the domestic pharmaceutical industry, including:**

- Providing financial incentives to pharmaceutical companies
- Investing in research and development
- Simplifying the regulatory process

As a result of these factors, the Indian pharmaceutical market is expected to grow at a CAGR of 10.6% from 2023 to 2032. This will provide significant opportunities for both domestic and international pharmaceutical companies.

**Here are some specific market opportunities for medicine in India:**

- **Generic drugs:** The demand for generic drugs is growing rapidly in India, as they are more affordable than branded drugs. Generic drugs account for over 70% of the Indian pharmaceutical market.
- **Specialty drugs:** The demand for specialty drugs is also growing in India, as they are used to treat chronic and complex diseases. Specialty drugs are typically more expensive than generic drugs, but they are also more effective.
- **Over-the-counter (OTC) drugs:** The demand for OTC drugs is growing in India, as people become more aware of their health and well-being. OTC drugs are used to treat minor ailments such as headaches, coughs, and colds.
- **Online pharmacies:** The online pharmacy market in India is growing rapidly, as people become more comfortable shopping online. Online pharmacies offer a convenient and affordable way to purchase medicines.

Overall, the market opportunity for medicine in India is immense. The Indian pharmaceutical market is expected to grow at a rapid pace in the coming years, driven by a number of factors, including the rising prevalence of chronic diseases, the increasing aging population, the growing urbanization and disposable incomes, and the rising demand for generic drugs. The Indian government is also taking steps to promote the growth of the domestic pharmaceutical industry.

## **9. Technical Feasibility**

The technical feasibility of ABC PHARMA PVT. LTD.'s healthcare services is well-founded, leveraging established pharmaceutical practices and technology. With a dedicated team of trained pharmacists and streamlined inventory management systems, the business demonstrates a robust infrastructure for accurate medication dispensing, regulatory compliance, and efficient customer service. Additionally, the incorporation of digital tools for prescription management and home delivery services further enhances accessibility and convenience for the local community in Patna, Bihar. These technological advancements underscore ABC PHARMA PVT. LTD.'s commitment to providing reliable healthcare solutions while addressing a wide spectrum of healthcare needs within the population.

## 10. Swot Analysis



### SWOT Analysis of ABC PHARMA PVT.

#### LTD. Strengths

- Well-established player in the pharmaceutical industry
- Dedicated to providing quality healthcare solutions
- Committed to ensuring accessible and reliable pharmaceutical products and services
- MSME UDYAM Registration Number, which is a testament to its recognition and support as a well-established player in the pharmaceutical industry

#### Weaknesses

- Proprietary company, which may limit its access to capital and resources
- Operating in a competitive market
- May be vulnerable to changes in government regulations

#### Opportunities

- Growing demand for pharmaceutical products and services in India
- Rising prevalence of chronic diseases
- Increasing aging population
- Government initiatives to promote healthcare and pharmaceutical manufacturing

### **Threats**

- Economic slowdown
- Rising cost of raw materials
- Competition from international pharmaceutical companies

**I. OPERATING STATEMENT** (To be filled by the Dealing Group from Balance Sheet / Projections)

Name of the Company :

**M/S. ABC PHARMA  
PVT. LTD.**

(Rupees in lakhs)

I. PROFIT AND LOSS ACCOUNT	2022	2023	2024	2025	2026
	Audited	Audited	Estimated	Projection	Projection
<b>SALES:</b>					
1. Domestic Sales	640.81	789.41	900.00	1,000.00	1,100.00
<b>GROSS SALES:</b>	<b>640.81</b>	<b>789.41</b>	<b>900.00</b>	<b>1,000.00</b>	<b>1,100.00</b>
<b>NET SALES:</b>	<b>640.81</b>	<b>789.41</b>	<b>900.00</b>	<b>1,000.00</b>	<b>1,100.00</b>
<b>Increase in Net Sales (%)</b>		<b>23.19%</b>	<b>14.01%</b>	<b>11.11%</b>	<b>10.00%</b>
<b>COST OF SALES:</b>					
<b>1. Raw Materials</b>	<b>635.05</b>	<b>775.85</b>	<b>875.00</b>	<b>975.00</b>	<b>1,060.00</b>
B. Indigenous	635.05	775.85	875.00	975.00	1,060.00
<b>2. Other Spares</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
3. Power & Fuel	0.80	0.96	1.10	1.20	1.50
4. Direct Labour	7.80	8.40	9.60	10.80	12.00
5. Other Manufacturing Expenses	0.00	0.00	0.00	0.00	0.00
6. Depreciation / Amortisation	1.49	2.67	2.23	1.88	1.76
7. Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
8. Compiagon fees paid	0.00	0.00	0.00	0.00	0.00
9. other expenses	9.17	4.40	5.58	6.89	8.25
<b>SUB TOTAL:</b>	<b>654.31</b>	<b>792.28</b>	<b>893.51</b>	<b>995.77</b>	<b>1,083.51</b>
<b>COST OF PRODUCTION:</b>	<b>654.31</b>	<b>792.28</b>	<b>893.51</b>	<b>995.77</b>	<b>1,083.51</b>
<b>COP as % of Gross Sales</b>	<b>102.11%</b>	<b>100.36%</b>	<b>99.28%</b>	<b>99.58%</b>	<b>98.50%</b>
<b>Add:</b> Opening Stock of Finished Goods	38.18	66.14	87.30	101.30	120.30
<b>Less:</b> Closing Stock of Finished Goods	66.14	87.30	101.30	120.30	129.50
<b>COST OF SALES:</b>	<b>626.35</b>	<b>771.12</b>	<b>879.51</b>	<b>976.77</b>	<b>1,074.31</b>
<b>Cost of Sales as % of Gross Sales</b>	<b>97.74%</b>	<b>97.68%</b>	<b>97.72%</b>	<b>97.68%</b>	<b>97.66%</b>
Selling, General & Admn. Expenses	2.67	3.09	3.28	4.01	4.42
<b>PROFIT BEFORE INTT. &amp; TAX (PBIT)</b>	<b>11.79</b>	<b>15.20</b>	<b>17.21</b>	<b>19.22</b>	<b>21.27</b>
<b>PBIT as % of Gross Sales</b>	<b>1.84%</b>	<b>1.93%</b>	<b>1.91%</b>	<b>1.92%</b>	<b>1.93%</b>
Interest & Other Financial Charges	3.39	5.65	6.00	6.50	7.00
<b>Intt. &amp; Fin. Charges as % of Sales</b>	<b>0.53%</b>	<b>0.72%</b>	<b>0.67%</b>	<b>0.65%</b>	<b>0.64%</b>
<b>OP. PROFIT BEFORE TAX (OPBT)</b>	<b>8.40</b>	<b>9.55</b>	<b>11.21</b>	<b>12.72</b>	<b>14.27</b>
<b>OPBT as % of Gross Sales</b>	<b>1.31%</b>	<b>1.21%</b>	<b>1.25%</b>	<b>1.27%</b>	<b>1.30%</b>
<b>Add:</b> Other Non-operative Income					
1. Interest & Dividend	0.00	0.00	0.00	0.00	0.00
<b>SUB-TOTAL (INCOME)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Less:</b> Other Non-operating Expenses					
1. Loss on Investment	0.00	0.00	0.00	0.00	0.00
<b>SUB-TOTAL (EXPENSES)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>PROFIT BEFORE TAX / LOSS</b>	<b>8.40</b>	<b>9.55</b>	<b>11.21</b>	<b>12.72</b>	<b>14.27</b>
Tax Paid	0.00	0.00	0.00	0.00	0.00
<b>NET PROFIT / LOSS (PAT)</b>	<b>8.40</b>	<b>9.55</b>	<b>11.21</b>	<b>12.72</b>	<b>14.27</b>
<b>PAT as % of Gross Sales</b>	<b>1.31%</b>	<b>1.21%</b>	<b>1.25%</b>	<b>1.27%</b>	<b>1.30%</b>
<b>Equity / Preference Dividend Paid:</b>					
1. Equity Dividend	0.00	0.00	0.00	0.00	0.00
<b>RETAINED PROFIT</b>	<b>8.40</b>	<b>9.55</b>	<b>11.21</b>	<b>12.72</b>	<b>14.27</b>



**II. LIABILITIES** (To be filled by the Dealing Group from Balance Sheet / Projections)

Name of the Company :

**M/S. ABC PHARMA PVT. LTD.**

(Rupees in lakhs)

II. BALANCE SHEET - LIABILITIES	2022	2023	2024	2025	2026
	Audited	Audited	Estimated	Projection	Projection
<b>CURRENT LIABILITIES (CL):</b>					
Short Term borrowings from banks (including bill purchased/discounted)					
1. from applicant bank	0.00	44.03	65.00	65.00	65.00
2. from other banks	0.00	0.00	0.00	0.00	0.00
(Out of Total Bank Borrowings - BP & BD)	0.00	0.00	0.00	0.00	0.00
<b>SUB-TOTAL</b>	<b>0.00</b>	<b>44.03</b>	<b>65.00</b>	<b>65.00</b>	<b>65.00</b>
1. Short Term Borrowings from others incl. CPs	0.00	0.00	0.00	0.00	0.00
2. Sundry Creditors (Trade)	29.89	30.17	26.25	42.74	49.37
3. Advance Payment from Customers / Deposit from Dealers	0.00	0.00	0.00	0.00	0.00
4. Provision for Taxation	0.00	0.00	0.00	0.00	0.00
5. Dividend payable	0.00	0.00	0.00	0.00	0.00
6. Other Stat.Liabilities (due within 1 yr.)	0.00	0.00	0.00	0.00	0.00
7. Instalments of TLs / Debentures / Pref.Shares / DPGs / Deposits / Unsecured Loans etc. (due within 1 yr.)	30.40	3.00	3.00	3.00	3.00
8. Other CL & Provisions (due within one year)	0.00	0.00	0.00	0.00	0.00
9. Interest accrued bot not due	0.00	0.00	0.00	0.00	0.00
10. Dues to Directors	0.00	0.00	0.00	0.00	0.00
11. Security Deposit - Suppliers & Contractors	0.00	0.00	0.00	0.00	0.00
12. Other Current Liabilities	3.43	2.25	1.96	3.92	7.84
13 Provision	0.00	0.00	0.00	0.00	0.00
14 Others Provision	0.00	0.00	0.00	0.00	0.00
<b>SUB-TOTAL</b>	<b>63.72</b>	<b>35.42</b>	<b>31.21</b>	<b>49.66</b>	<b>60.21</b>
<b>TOTAL CURRENT LIABILITIES</b>	<b>63.72</b>	<b>79.45</b>	<b>96.21</b>	<b>114.66</b>	<b>125.21</b>
<b>TERM LIABILITIES</b>					
1. Debentures (not maturing within 1 yr.)	0.00	0.00	0.00	0.00	0.00
2. Preference Shares (redeemable with residual tenor for >1 yr. & <5 yrs.)	0.00	0.00	0.00	0.00	0.00
3. Term Loans (Excluding installments payable within 1 yr.)	13.32	15.57	12.57	9.57	6.57
<b>TOTAL TERM LIABILITIES</b>	<b>13.32</b>	<b>15.57</b>	<b>12.57</b>	<b>9.57</b>	<b>6.57</b>
1. Ordinary Share Capital	48.20	51.64	56.76	62.38	68.55
2. Pref.Share Cap.(Residual tenor >5 yrs.)	0.00	0.00	0.00	0.00	0.00
<b>NET WORTH</b>	<b>48.20</b>	<b>51.64</b>	<b>56.76</b>	<b>62.38</b>	<b>68.55</b>
<b>TOTAL LIABILITIES</b>	<b>125.24</b>	<b>146.66</b>	<b>165.54</b>	<b>186.61</b>	<b>200.33</b>

Name of the Company :

M/S. ABC PHARMA  
PVT. LTD.

(Rupees in lakhs)

II. BALANCE SHEET - ASSETS	2022	2023	2024	2025	2026
	Audited	Audited	Estimated	Projection	Projection
<b>CURRENT ASSETS</b>					
Cash and Bank Balances	0.64	1.22	1.30	3.67	4.85
<b>Short Term unencumbered Investments (Other than Long Term)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
1. Government and other securities	0.00	0.00	0.00	0.00	0.00
2. Fixed Deposits with banks	0.00	0.00	0.00	0.00	0.00
<b>RECEIVABLES</b>	<b>35.96</b>	<b>37.97</b>	<b>45.00</b>	<b>46.58</b>	<b>51.23</b>
3. Domestic Sales	35.96	37.97	45.00	46.58	51.23
4. Export Receivables (incl. contingent B/P & Discounted by banks)	0.00	0.00	0.00	0.00	
<b>INVENTORY</b>	<b>66.14</b>	<b>87.30</b>	<b>101.30</b>	<b>120.30</b>	<b>129.50</b>
7. Raw Material - Indigenous	0.00	0.00	0.00	0.00	0.00
11. Stock in process	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
12. Finished Goods	<b>66.14</b>	<b>87.30</b>	<b>101.30</b>	<b>120.30</b>	<b>129.50</b>
13. Goods in Transit	0.00	0.00	0.00	0.00	0.00
<b>OTHER CURRENT ASSETS</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
16. Deposits	0.00	0.00	0.00	0.00	0.00
17. Duties & Taxes paid in Advance	0.00	0.00	0.00	0.00	0.00
<b>TOTAL CURRENT ASSETS</b>	<b>102.74</b>	<b>126.49</b>	<b>147.60</b>	<b>170.55</b>	<b>185.58</b>
<b>GROSS FIXED ASSETS (GFA)</b>	<b>22.50</b>	<b>20.17</b>	<b>17.94</b>	<b>16.06</b>	<b>14.75</b>
1. Land	5.62	5.62	5.62	5.62	5.62
2. Building	0.00	0.00	0.00	0.00	0.00
3. Plant & Machinery	0.00	0.00	0.00	0.00	0.00
4. Furnitures & Fixtures	0.20	0.18	0.16	0.15	0.13
5. Other Fixed Assets	16.68	14.37	12.16	10.29	9.00
6. Capital Works in progress	0.00	0.00	0.00	0.00	0.00
<b>NET BLOCK</b>	<b>22.50</b>	<b>20.17</b>	<b>17.94</b>	<b>16.06</b>	<b>14.75</b>
<b>NON CURRENT ASSETS</b>					
1. Investments in Subsidiary/Affiliates Cos.	0.00	0.00	0.00	0.00	0.00
2. Other Investments	0.00	0.00	0.00	0.00	0.00
<b>TOTAL NON CURRENT ASSETS</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL ASSETS</b>	<b>125.24</b>	<b>146.66</b>	<b>165.54</b>	<b>186.61</b>	<b>200.33</b>
<b>TOTAL LIABILITIES less TOTAL ASSETS</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

**IV. WORKING CAPITAL ASSESSMENT** (Auto generated and hence not required to be filled)

Name of the Company :

**M/S. ABC PHARMA  
PVT. LTD.**

(Rupees in lakhs)

BUILD UP OF CURRENT ASSETS	2022	2023	2024	2025	2026
	Audited	Audited	Estimated	Projection	Projection
Raw Material - Indigenous	0.00	0.00	0.00	0.00	0.00
<b>Month's Consumption</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Raw Material - Imported	0.00	0.00	0.00	0.00	0.00
<b>Month's Consumption</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Consumable Spares - Indigenous	0.00	0.00	0.00	0.00	0.00
<b>Month's Consumption</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Consumable Spares - Imported	0.00	0.00	0.00	0.00	0.00
<b>Month's Consumption</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Stock in Process	0.00	0.00	0.00	0.00	0.00
<b>Month's Cost of Production</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Finished Goods	66.14	87.30	101.30	120.30	129.50
<b>Month's Cost of Sales</b>	<b>1.27</b>	<b>1.36</b>	<b>1.38</b>	<b>1.48</b>	<b>1.45</b>
Receivables (Domestic) other than deferred & exports (including bills purchased & discounted by banks)	35.96	37.97	45.00	46.58	51.23
<b>Month's Domestic Sales</b>	<b>0.67</b>	<b>0.58</b>	<b>0.60</b>	<b>0.56</b>	<b>0.56</b>
Export Receivables (including bills purchased & discounted by banks)	0.00	0.00	0.00	0.00	0.00
<b>Month's Export Sales</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>BUILD UP OF CURRENT LIABILITIES</b>	<b>2022.00</b>	<b>2023.00</b>	<b>2024.00</b>	<b>2025.00</b>	<b>2026.00</b>
	<b>Audited</b>	<b>Audited</b>	<b>Estimated</b>	<b>Projection</b>	<b>Projection</b>
Trade Creditors	29.89	30.17	26.25	42.74	49.37
<b>Month's Trade Creditors</b>	<b>0.56</b>	<b>0.47</b>	<b>0.36</b>	<b>0.53</b>	<b>0.56</b>
<b>III. CALCULATION OF ASSESSED BANK FINANCE (ABF)</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>2026</b>
	<b>Audited</b>	<b>Audited</b>	<b>Estimated</b>	<b>Projection</b>	<b>Projection</b>
1. Total Current Assets	102.74	126.49	147.60	170.55	185.58
2. Other Current Liabilities (Other than Bank Borrowings & TL Instalments due within one Year)	33.32	32.42	28.21	46.66	57.21
3. Working Capital Gap	69.42	94.07	119.39	123.89	128.37
4. Minimum stipulated Net Working Capital (NWC) (25% of Total Current Assets excluding Export Receivables)	25.69	31.62	36.90	42.64	46.40
5. Actual / Projected NWC	69.42	50.04	54.39	58.89	63.37
6. Item 3 Minus Item 4	43.74	62.45	82.49	81.25	81.98
7. Item 3 Minus Item 5	0.00	44.03	65.00	65.00	65.00
8. MPBF (lower of 6 or 7 )	<b>0.00</b>	<b>44.03</b>	<b>65.00</b>	<b>65.00</b>	<b>65.00</b>
9. Excess borrowings representing Shortfall in NWC	NIL	NIL	NIL	NIL	NIL

**V. SUMMARY OF FINANCIAL POSITION** (Auto generated and hence not required to be filled)

Name of the Company :

**M/S. ABC PHARMA  
PVT. LTD.**

(Rupees in lakhs)

IV. STATEMENT OF FINANCIAL ANALYSIS	2022	2023	2024	2025	2026
	Audited	Audited	Estimated	Projection	Projection
	<b>A. PROFILE ANALYSIS</b>				
Total Assets (Tangible)	125.24	146.66	165.54	186.61	200.33
Total Outside Liabilities (TOL)	77.04	95.02	108.78	124.23	131.78
Tangible Networth (TNW)	48.20	51.64	56.76	62.38	68.55
Net Sales	640.81	789.41	900.00	1,000.00	1,100.00
PBDIT	13.28	17.87	19.44	21.10	23.03
Operating Profits (OPBT)	8.40	9.55	11.21	12.72	14.27
Net Profit	8.40	9.55	11.21	12.72	14.27
Gross Cash Accruals	9.89	12.22	13.44	14.60	16.03
Term Liabilities to Gross Cash Accruals	1.35	1.27	0.94	0.66	0.41
Net Working Capital	39.02	47.04	51.39	55.89	60.37
% of NWC to Current Assets	37.98%	37.19%	34.82%	32.77%	32.53%
Current Assets to Net Sales	16.03%	16.02%	16.40%	17.05%	16.87%
	<b>B. LIQUIDITY ANALYSIS</b>				
Current Ratio	1.61	1.59	1.53	1.49	1.48
Quick Ratio	0.57	0.49	0.48	0.44	0.45
	<b>C. PROFITABILITY ANALYSIS</b>				
PBDIT/ Net Sales (%)	2.07%	2.26%	2.16%	2.11%	2.09%
OPBT / Net Sales (%)	1.31%	1.21%	1.25%	1.27%	1.30%
Net Profit/ Net Sales (%)	1.31%	1.21%	1.25%	1.27%	1.30%
Return on Assets (%)	6.71%	6.51%	6.77%	6.82%	7.12%
Retained Profits / Net Profits (%)	100.00%	100.00%	100.00%	100.00%	100.00%
Return on Net Worth (%)	17.43%	18.49%	19.75%	20.39%	20.82%
	<b>D. ACTIVITY ANALYSIS (IN DAYS)</b>				
Receivable Turnover - Domestic	20	18	18	17	17
Receivable Turnover - Export	0	0	0	0	0
Inventory Turnover	38	40	41	44	43
Accounts Payables Turnover	17	14	11	16	17
Fixed Assets Turnover Ratio	28.48	39.14	50.17	62.27	74.58
	<b>E. GROWTH RATIOS</b>				
Net Sales Growth (%)		23.19%	14.01%	11.11%	10.00%
Net Profit Growth (%)		13.69%	17.38%	13.47%	12.19%
Net Worth Growth (%)		7.14%	9.91%	9.90%	9.89%
	<b>F. LEVERAGE &amp; OTHER RATIOS</b>				
TOL / TNW	1.60	1.84	1.92	1.99	1.92
DER	0.28	0.30	0.22	0.15	0.10
DSCR		0.50	2.16	2.22	2.30
CFDSCR		0.27	1.68	1.75	1.85
FACR	1.69	1.30	1.43	1.68	2.25
Net Operating Cash Flow (NOCF)	13.28	9.85	15.09	16.60	18.54
Interest Cover	3.92	3.16	3.24	3.25	3.29
CFICR	3.92	1.74	2.52	2.55	2.65

**VI. FUND FLOW STATEMENT** (Auto generated and hence not required to be filled)

Name of the Company :

**M/S. ABC PHARMA  
PVT. LTD.**

(Rupees in lakhs)

V. FUNDS FLOW STATEMENT	2022	2023	2024	2025	2026
	Audited	Audited	Estimated	Projection	Projection
<b>Profit After Tax</b>		9.55	11.21	12.72	14.27
<b>Depreciation</b>		2.67	2.23	1.88	1.76
<b>Dividends</b>		0.00	0.00	0.00	0.00
<b>Funds From Operations</b>	<b>0.00</b>	<b>12.22</b>	<b>13.44</b>	<b>14.60</b>	<b>16.03</b>
<b>Long Term Sources:</b>					
Change in Capital		3.44	5.12	5.62	6.17
Net Change in Reserve		-9.55	-11.21	-12.72	-14.27
Change in Term Loans		2.25	-3.00	-3.00	-3.00
<b>Total [Source(+)/ Deficit(-)]</b>	<b>0.00</b>	<b>8.36</b>	<b>4.35</b>	<b>4.50</b>	<b>4.93</b>
<b>Long Term Uses:</b>					
Net Change in Fixed Assets		0.34	0.00	0.00	0.45
Change in Other Non Current Assets (including Investments)		0.00	0.00	0.00	0.00
Change in Investments in Group Companies		0.00	0.00	0.00	0.00
Change in Intangibles		0.00	0.00	0.00	0.00
<b>Contribution to Working Capital</b>	<b>0.00</b>	<b>8.02</b>	<b>4.35</b>	<b>4.50</b>	<b>4.48</b>
<b>Short Term Uses</b>					
Change in Net Working Assets		23.17	21.03	20.58	13.86
Change in Other Current Assets		0.00	0.00	0.00	0.00
<b>Short Term Sources</b>					
Change in Other Current Liabilities		-28.30	-4.21	18.45	10.55
Change in Bank Borrowings/Loans		44.03	20.97	0.00	0.00
<b>Net Deficit / Surplus in ST Sources</b>	<b>0.00</b>	<b>-7.44</b>	<b>-4.27</b>	<b>-2.13</b>	<b>-3.31</b>
<b>Net Movement in Liquid Assets</b>	<b>0.00</b>	<b>0.58</b>	<b>0.08</b>	<b>2.37</b>	<b>1.17</b>
Change in cash		0.58	0.08	2.37	1.18
Change in Marketable Investments		0.00	0.00	0.00	0.00
<b>Net Movement in Liquid Assets</b>	<b>0.00</b>	<b>0.58</b>	<b>0.08</b>	<b>2.37</b>	<b>1.18</b>

**VII. CASH FLOW STATEMENT** (Auto generated and hence not required to be filled)

Name of the Company :

**M/S. ABC PHARMA  
PVT. LTD.**

(Rupees in lakhs)

VI. CASH FLOW STATEMENT	2022	2023	2024	2025	2026
	Audited	Audited	Estimated	Projection	Projection
<b>Operating Sector</b>					
Net Sales		789.41	900.00	1,000.00	1,100.00
Debtors (Trade)	[Inc.(+)/Dec.(-)]	2.01	7.03	1.58	4.66
<b>Cash From Sales</b>		<b>787.40</b>	<b>892.97</b>	<b>998.42</b>	<b>1,095.34</b>
<b>Costs- Interest &amp; Finance Charges</b>		5.65	6.00	6.50	7.00
Expenses on Stocks Purchases		775.85	875.00	975.00	1,060.00
Trade Creditors	[Inc.(-)/Dec.(+)]	-0.28	3.92	-16.49	-6.63
Manufacturing Expenses		13.76	16.28	18.89	21.75
<b>Cash Cost of Sales</b>		<b>794.98</b>	<b>901.20</b>	<b>983.90</b>	<b>1,082.12</b>
Expenses for Inc. / Dec. in Stocks		0.00	0.00	0.00	0.00
<b>Cash from Asset Conversion Cycle</b>		<b>-7.58</b>	<b>-8.23</b>	<b>14.52</b>	<b>13.22</b>
Selling, Gen. & Adm. Expenses		3.09	3.28	4.01	4.42
Advance Payments	[Inc.(+)/Dec.(-)]	0.00	0.00	0.00	0.00
Advances Received	[Inc.(-)/Dec.(+)]	0.00	0.00	0.00	0.00
Taxation		0.00	0.00	0.00	0.00
Dividends		0.00	0.00	0.00	0.00
<b>Cash From Operations</b>		<b>-10.67</b>	<b>-11.51</b>	<b>10.51</b>	<b>8.80</b>
Other Current Assets	[Inc.(+)/Dec.(-)]	0.00	0.00	0.00	0.00
Other Current Liabilities	[Inc.(-)/Dec.(+)]	28.58	0.29	-1.96	-3.92
Other Income / Expenses (Net)		0.00	0.00	0.00	0.00
<b>Net Cash From Operations</b>		<b>-39.25</b>	<b>-11.80</b>	<b>12.47</b>	<b>12.72</b>
<b>Investment Sector</b>					
Capital Expenditure	[Inc.(+)/Dec.(-)]	0.34	0.00	0.00	0.45
Investment in Group Companies	[Inc.(+)/Dec.(-)]	0.00	0.00	0.00	0.00
Intangible / Other Term Assets	[Inc.(+)/Dec.(-)]	0.00	0.00	0.00	0.00
<b>Cash Before Funding</b>		<b>-39.59</b>	<b>-11.80</b>	<b>12.47</b>	<b>12.27</b>
<b>Financing Sector</b>					
Dues to Banks	[Inc.(+)/Dec.(-)]	44.03	20.97	0.00	0.00
Short Term Debts	[Inc.(+)/Dec.(-)]	0.00	0.00	0.00	0.00
Term Debts	[Inc.(+)/Dec.(-)]	2.25	-3.00	-3.00	-3.00
Equity	[Inc.(+)/Dec.(-)]	3.44	5.12	5.62	6.17
Other Loans & Reserves	[Inc.(+)/Dec.(-)]	-9.55	-11.21	-12.72	-14.27
<b>Total</b>		<b>40.17</b>	<b>11.88</b>	<b>-10.10</b>	<b>-11.10</b>
<b>Movement in Cash Assets</b>		<b>0.58</b>	<b>0.08</b>	<b>2.37</b>	<b>1.17</b>
Cash & Bank Balance	[Inc.(+)/Dec.(-)]	0.58	0.08	2.37	1.18
Investments (Other Than Long Term)	[Inc.(+)/Dec.(-)]	0.00	0.00	0.00	0.00
<b>Movement in Cash Assets</b>		<b>0.58</b>	<b>0.08</b>	<b>2.37</b>	<b>1.18</b>