

PROJECT REPORT
OF
XYZ INTERNATIONAL SCHOOL

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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	XYZ INTERNATIONAL SCHOOL	Constitution	Trust
MSME Status	Not Registered	MSMEUDYAM Registration Number	Not Registered
MSME Registration Date	Not Registered	MSME Incorporation Date	Not Registered
Registered Office Address	Chandigarh		
Administrative Address	Chandigarh		
Site Location	Chandigarh		

2. Project Loan Amount

Term Loan	450.00 Lakh
Working Capital	50.00 Lakh

3. Project Proponent

Captain Xyz	
Background	Gp Capt HS Maniani boasts a distinguished career, having served for 32 years as a commissioned officer in the Indian Air Force.
Role & Responsibilities	Currently serving as a settler, actively involved in the establishment and oversight of various endeavors.
Experience	With three decades of service in the Indian Air Force, Gp Capt HS Maniani brings extensive experience in leadership, strategic planning, and execution.
Qualification	Bachelor's degree in Electrical Engineering (B Tech) and a Master's in Business Administration (MBA), showcasing a blend of technical and managerial expertise.

Xyz	
Background	Prof Jasvir Singh holds the position of Principal at an Autonomous College, reflecting significant experience and leadership in the education sector.
Role & Responsibilities	As Trustee-1, likely playing a pivotal role in the governance or decision-making processes of an organization or institution.
Experience	With 25 years in academia, demonstrating deep knowledge and expertise in the field.
Qualification	Holds a Master's degree (MA) and a Doctorate (PhD), emphasizing advanced academic qualifications.

Xyz	
Background	Asst Prof Prabhjit Singh currently serves as an Assistant Professor in a college.
Role & Responsibilities	Designated as Trustee-2, holding a significant role in the governance or decision-making processes.
Experience	With 26 years dedicated to education, exemplifying a longstanding commitment to the field.
Qualification	Possessing a Master's degree in Commerce (M Com) and a Master of Philosophy (M Phil), underscoring academic prowess and specialization.

4. Profile of the group

Profile of the XYZ INTERNATIONAL SCHOOL

The XYZ INTERNATIONAL SCHOOL, operating under the auspices of a trust, is dedicated to ensuring inclusive and high-quality education accessible to all children, irrespective of socio-economic disparities. Founded with a vision centered on holistic development, the school places a strong emphasis on state-of-the-art indoor and outdoor sports facilities. The trust's overarching goal is to cultivate well-rounded individuals equipped with the skills and knowledge necessary for success in various aspects of life. Situated in Ropar, Punjab, India, the institution follows a phased approach outlined in its strategic blueprint to emerge as a beacon of educational excellence in the region.

5. Project Description

Brief Description of the Project

Mission	Provide high-quality education to every child, regardless of socio-economic background, class, community, caste, or creed.
Holistic Development	Emphasis on nurturing well-rounded individuals through top-notch indoor and outdoor sports facilities.
Phase 1	<ul style="list-style-type: none">• Completion by January 2025
	<ul style="list-style-type: none">• Admissions from Nursery to Class VII starting from April 1, 2025.
Phase 2	<ul style="list-style-type: none">• Commencing from April 1, 2026
	<ul style="list-style-type: none">• Extending education from Class VIII to Class X.
	<ul style="list-style-type: none">• Gradual addition of a new class each subsequent year in accordance with CBSE guidelines and curriculum.
Vision	Establish a school that serves as a beacon of excellence in the region.
Location	Chandigarh
Registered Office Address	Chandigarh.
Administrative Address	Chandigarh.

6. Service Description

The XYZ INTERNATIONAL SCHOOL stands committed to providing unfettered access to high- quality education for every child, regardless of socio-economic background, class, community, caste, or creed. The trust's vision is deeply rooted in nurturing holistic development, as evidenced by its robust emphasis on furnishing cutting-edge indoor and outdoor sports facilities. At its core, the trust's aim is to foster well- rounded individuals, arming them with the skills and knowledge essential for success in all facets of life. Their strategic blueprint encompasses a phased approach to establish a school that will bea beacon of educational excellence in its region.

Service Specification:

Children from diverse backgrounds, regardless of socio-economic status,class, community, caste, or creed.

Key Features

- Ensuring broad accessibility to high-quality education.
- Placing paramount importance on holistic development.
- Providing outstanding indoor and outdoor sports facilities.
- Implementing a forward-looking strategy for establishing a school committed to excellence.

Phase	Timeline	Details
Phase1	Completion by Jan2025	Admissions open for Nursery to Class VII starting April 1, 2025.
Phase2	Commences Apr 1, 2026	Extends education from Class VIII to Class X, with yearly additions in line with CBSE guidelines.

The XYZ INTERNATIONAL SCHOOL envisions a school that transcends conventional education, offering students a dynamic and enriching learning experience:

- **Sports Ground:** The institution will feature an expansive sports ground, providing students with an arena for a diverse range of physical activities. Beyond promoting physical fitness, this facility instills crucial values such as teamwork, discipline, and sportsmanship. It fosters a culture of a healthy, active lifestyle and cultivates budding athletes.



- **Laboratory:** An extensively equipped laboratory will be an essential component of our educational infrastructure. It offers students practical, hands-on experiences, enabling the application of theoretical knowledge to real-world experiments. This approach fosters critical thinking, problem-solving skills, and a profound understanding of scientific concepts.



- **Computer Hall:** In today's digital age, a dedicated computer hall is essential for cultivating technological literacy and proficiency. It provides students with access to modern computing resources, ensuring they are adept in using technology for research, creativity, and communication.



- **Dance Class:** Our school recognizes the importance of the arts in holistic development. The dance class will serve as a creative space for students to express themselves through movement and rhythm. It encourages artistic expression, boosts confidence, and enhances physical coordination.



- **Smart classrooms:** Featuring state-of-the-art audio-visual aids and interactive technology, transform the learning experience. These classrooms render lessons more engaging, interactive, and customized to accommodate diverse learning styles. This contemporary facility significantly amplifies the understanding and retention of academic content.



Each of these modern facilities reflects our commitment to providing a comprehensive education that nurtures the intellectual, physical, and creative potential of every student. They create an environment where students can flourish academically, socially, and personally, preparing them for success in an ever-evolving world. The XYZ INTERNATIONAL SCHOOL is dedicated to shaping well-rounded individuals equipped with the skills and knowledge to thrive in the 21st century.

- **Uses**

Ensuring Education Access is a foundational commitment that the XYZ INTERNATIONAL SCHOOL upholds, providing high-quality education to all children, irrespective of their background or circumstances. This principle underscores the school's dedication to offering every child, regardless of socio-economic background, class, community, caste, or creed, the opportunity to acquire knowledge, skills, and values essential for a brighter future. The school's steadfast commitment to inclusive education serves as a cornerstone of its mission, reflecting a dedication to equal opportunities and the holistic development of every student.



- Holistic Development at the XYZ INTERNATIONAL SCHOOL is centered on cultivating well-rounded individuals through a diverse range of activities, with a particular emphasis on sports and other developmental pursuits. This comprehensive approach is designed to nurture individuals in all facets of their being, highlighting the integration of physical, mental, emotional, and social growth. In the educational context, holistic development translates to fostering individuals with a broad skill set and balanced attributes, achieved through engaging activities such as sports and various developmental pursuits.



- **Sports Facilities:** Offers top-notch indoor and outdoor sports facilities for physical and mental well-being. The provision of sports facilities entails creating high-quality spaces, both indoors and outdoors, where individuals can engage in various physical activities.

- These facilities are designed to promote not only physical well-being but also mental health. They offer a range of options for exercise, recreation, and competitive sports, ensuring that individuals have access to a diverse array of opportunities to stay active and maintain their overall well-being. These top-notch facilities are an integral part of the XYZ INTERNATIONAL SCHOOL's commitment to fostering a healthy and balanced lifestyle for all.



- **Phased Establishment:** Implements a structured approach to building a school of excellence, ensuring a seamless educational journey for students. A phased establishment involves a carefully planned and systematic approach to creating a school known for its exceptional quality. This method ensures that each step in the process is meticulously thought out and executed, resulting in a seamless educational experience for students. It allows for the gradual development and expansion of the school, taking into account various factors like infrastructure, curriculum, and faculty, thereby guaranteeing a high standard of education from the outset.

This approach reflects the XYZ INTERNATIONAL SCHOOL's dedication to providing students with a well-prepared and enriching educational journey.



Adherence to CBSE Guidelines:

- The school meticulously aligns its curriculum and class additions with CBSE standards.
- Ensures that educational offerings meet the rigorous standards set by the Central Board of Secondary Education (CBSE).
- The commitment involves careful alignment of curriculum design, teaching methodologies, and class additions within the established CBSE framework.
- This dedication guarantees a standardized and high-quality educational experience for all students.

Affiliation with Doon University Delhi:

- The school plans to take affiliation from Doon University Delhi, further enhancing its academic credentials.
- Holistic Approach to Education:
- The services provided by XYZ INTERNATIONAL SCHOOL encompass a holistic approach to education.
- Strong emphasis on inclusivity ensures that all students benefit from a well-rounded educational experience.
- The focus on quality education prepares young minds for a brighter future.

Dedication to Academic Excellence:

- Adhering to CBSE guidelines underscores the trust's pursuit of academic excellence.
- The endeavor to provide students with a robust and nationally recognized educational foundation reflects a commitment to quality education.
- By combining meticulous adherence to educational standards, affiliation with reputable institutions, a holistic approach, and a dedication to academic excellence, XYZ INTERNATIONAL SCHOOL aims to offer students a comprehensive and high-quality educational journey.

7. Location of the Project

- Site Location

Chandigarh

- Project Site Map



- Project Site Co-ordinates

Latitude	30.980249
Longitude	76.524696

8. Market Survey

- **Demand & Supply**

The demand for high-quality education is increasing in India, especially among parents who want their children to have a holistic education that goes beyond academics. The XYZ INTERNATIONAL SCHOOL's vision and focus on holistic development aligns well with this growing demand.

In addition, the trust's commitment to providing access to education for all children, regardless of their socio-economic background, is a significant differentiator. This makes the trust's school attractive option for parents from all walks of life.

The trust's plan to open its doors to students from Nursery to Class VII in the first phase and then extend education to Class X in the second phase is also well- aligned with the demand for K-12 education in India.

The supply of high-quality schools in India is not keeping up with the growing demand. This is especially true in urban areas, where there is a shortage of schools that offer a holistic education.

The XYZ INTERNATIONAL SCHOOL's new school will help to address this shortage by providing a high-quality education option for students in the region.

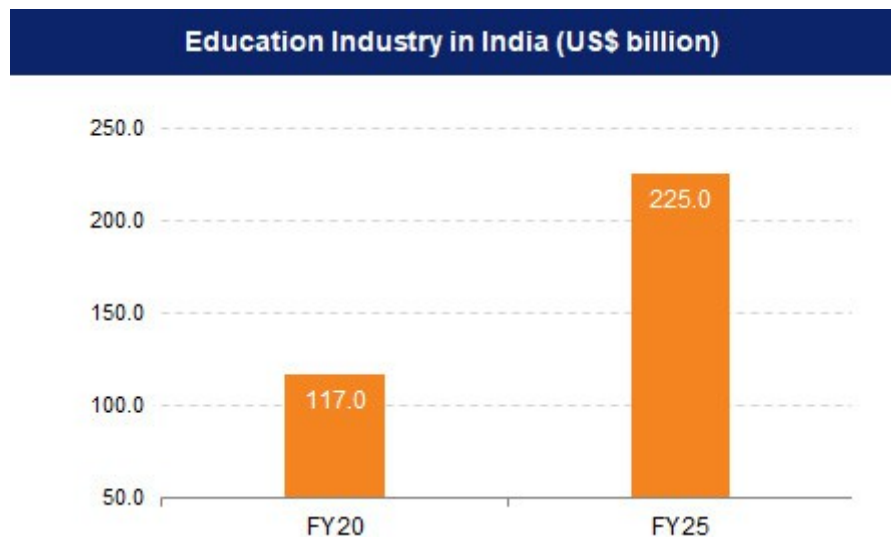
The XYZ INTERNATIONAL SCHOOL's new school has the potential to be successful in the current market landscape. The trust's focus on holistic development and its commitment to providing access to education for all children are key differentiators that will make it an attractive option for parents. In addition, the trust's plan to open the school in two phases will help to ensure that it is able to meet the growing demand for K-12 education in the region.

- **The XYZ INTERNATIONAL SCHOOL should focus on the following to ensure the success of its new school:**

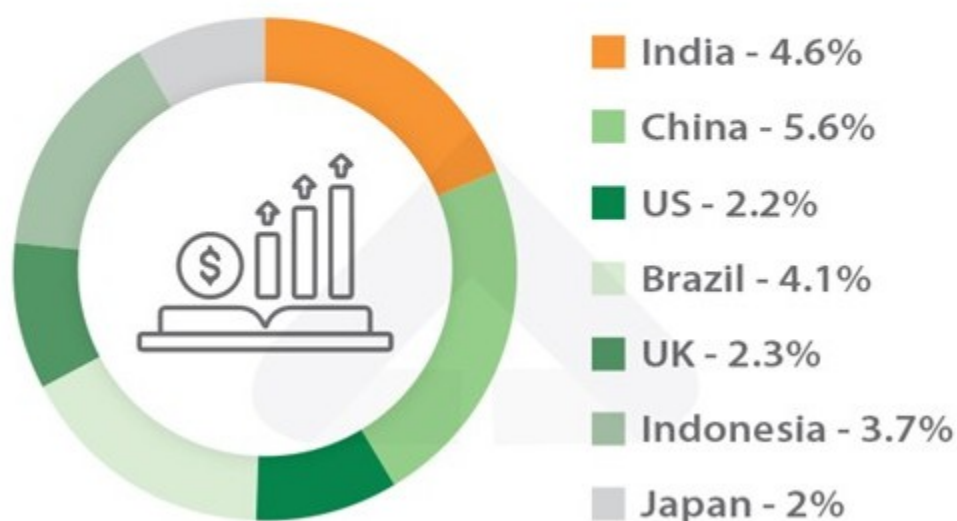
- Develop a strong marketing and outreach campaign to raise awareness of the school and its unique value proposition.
- Partner with local businesses and organizations to offer scholarships and financial assistance to students from low-income families.
- Hire experienced and qualified teachers and staff who are committed to providing a holistic education to students.
- Invest in high-quality facilities and resources to create a learning environment that is conducive to student success.
- By following these recommendations, the XYZ INTERNATIONAL SCHOOL can ensure that its new school is a valuable asset to the community and a beacon of excellence in its region.

A. Market opportunity Market Growth Projection:

Indian education market expected to grow from \$101.1 billion in 2022 to \$170.1billion by 2030, with a CAGR of 9.2%.



Education as Percentage of Consumption Expenditure: World Bank



Market Opportunity till 2032:

Factors Driving Growth

- Increasing population growth.
- Rising disposable incomes.
- Growing awareness of education's importance.
- Government initiatives to promote education.

TPET's Unique Position

- Focus on providing high-quality education to students of all socio-economic backgrounds.
- Commitment to holistic development.
- Investment in top-notch facilities and resources.

Continued Demand for High-Quality Education:
<ul style="list-style-type: none"> • Driven by factors including population growth, rising incomes, awareness of education's importance, and government initiatives.
Rising Demand for Holistic Education:
<ul style="list-style-type: none"> • Parents seek schools that prioritize overall child development beyond academics.
TPET's Competitive Edge:
<ul style="list-style-type: none"> • Pioneering access to education for all, regardless of socio-economic background.
Supply Gap for High-Quality Schools:
<ul style="list-style-type: none"> • Particularly pronounced in urban areas, leading to a shortage of schools offering holistic education.
TPET's Solution:
<ul style="list-style-type: none"> • New school to address the shortage, with plans for further expansion to meet the growing demand for K-12 education.

9. Technical Feasibility

The technical feasibility of The XYZ INTERNATIONAL SCHOOL's vision for inclusive and high-quality education involves the implementation of advanced educational technologies, ranging from smart classrooms to interactive learning tools. Ensuring seamless integration of these technologies requires a robust IT infrastructure and a reliable network system. The compatibility of hardware and software components, along with the availability of high-speed internet, becomes critical to the success of these initiatives.

Furthermore, the emphasis on state-of-the-art indoor and outdoor sports facilities necessitates a comprehensive evaluation of the technical requirements for maintaining and managing such spaces. This includes considerations for equipment, maintenance systems, and safety measures.

10.Swot Analysis



Strengths:

- **Mission and Vision:** The trust is deeply committed to delivering high-quality education to children from all socio-economic backgrounds, reflecting a strong sense of purpose and direction.
- **Holistic Approach:** Prioritizing holistic development through sports and other activities demonstrates a comprehensive and well-rounded educational philosophy.
- **Top-notch Facilities:** Significant investment in high-quality indoor and outdoor sports facilities showcases a commitment to providing an enriching learning environment.
- **Phased Establishment:** The trust's structured approach to school development indicates a well-thought-out and organized strategy for growth.
- **Adherence to CBSE Guidelines:** Ensuring compliance with CBSE guidelines establishes a foundation for standardized and high-quality education delivery.

Weaknesses:

- Limited Operational History: If applicable, the trust's potential lack of experience in running educational institutions may pose challenges in effective management and operations.
- Resource Constraints: Budgetary limitations or restricted access to funding could potentially slow down the pace of development and growth.

Opportunities:

- Expanding Market: The increasing population and growing awareness about the importance of quality education in India present an opportunity for the trust to tap into a potentially large and receptive market.
- Rural Expansion: There is a significant opportunity to extend the reach of quality education to underserved rural areas, addressing a critical need.
- Specialized Programs: Offering specialized curriculum or unique extracurricular activities can be a distinctive feature, setting the trust apart from competitors and attracting a niche audience.
- Partnerships: Collaboration with businesses or organizations offers the potential for enhanced resources, support, and opportunities for mutual growth.

Threats:

- Competitive Landscape: Competition from well-established existing schools and upcoming educational institutions may pose challenges in terms of attracting students and establishing a strong foothold in the market.
- Regulatory Changes: Changes in government policies or educational regulations could impact operations and necessitate adaptations in the trust's approach.

CMA DATA

XYZ
INTERNATIONAL
SCHOOL

Capital expenditure and means of finance

Name of the Applicant : XYZ INTERNATIONAL SCHOOL

* Figures in Lakh (In Rupees)

Capital expenditure		Already Incurred	To be incur ed		Total Cost
			Firm	Non-Firm	
Land		0	200	0	200
Site Development		0	2	0	2
Buildings		0	450	0	450
Plant and Machinery					
- Imported		0	0	0	0
- Indigenous		0	15.5	0	15.5
Misc. Fixed Assets		0	55.5	0	55.5
Preliminary Expenses		0	0	0	0
Pre-operative Expenses		0	77.96		77.96
Provision for Contingencies		0	0		0
Margin Money for Working Capital		0	17.05		17.05
Total Cost		0	818.01	0	818.01
Total Cost (Rounded off)					818

MEANS OF FINANCE		Already raised	To be raised	Total Cost
Equity				
Promoters Capital		0	224.01	224.01
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	224.01	224.01
Debt				
Term Loan		0	594	594
Term Loan from Other Bank		0	0	0
Interest Bearing Unsecured Loans		0	0	0
Total Debt (Rounded off)		0	594	594
Total Finance		0	818.01	818.01

Debt-Equity Ratio (DER) :	2.65
Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity) :	2.65
Promoters' Contribution (%) :	27.38%
Promoters' Contribution by Equity (%) :	100%
Ratio of Capital to Interest Free Unsecured Loans :	NA

Assumpitons

Name of the Applicant	XYZ INTERNATIONAL SCHOOL
Constitution of the applicant	Trustee
First financial year of operations for the project	2026
Proposed date of commencement of business	01/04/2025
No. of Financial Years from the Proposed date of commencement of business including Moratorium Period	10
No. of Moratorium Period (Months) from the Proposed date of commencement of business	12

Overall Maximum capacity

* Figures in Lakh (In Rupees)

Category Of Class	Unit Measurement	Admission Per Class Section	No Of Sections Per Class	Total Admission Per Class Per Annum
NURSERY	Number	40	2	80
LKG	Number	40	2	80
UKG	Number	40	2	80
FIRST STANDARD	Number	40	2	80
SECOND STANDARD	Number	40	2	80
THIRD STANDARD	Number	40	2	80
FOURTH STANDARD	Number	40	2	80
FIFTH STANDARD	Number	40	2	80
SIXTH STANDARD	Number	40	2	80
SEVENTH STANDARD	Number	40	2	80
EIGHTH STANDARD	Number	40	2	80
NINTH STANDARD	Number	40	2	80
TENTH STANDARD	Number	40	2	80
XI STANDARD	Number	40	3	120
XII STANDARD	Number	40	3	120

Category Of Class	Unit Measurement	Admission Per Class Section	No Of Sections Per Class	Total Admission Per Class Per Annum
One time Admission Fees	Number	1280	1	1280
Sum Of Maximum Capacity				1280

Revenue At Maximum Capacity

* Figures in Lakh (In Rupees)

NURSERY

(a) Export Revenue

Percentage Export Revenue	0%
Unit Measurement	
Service To Be Exported	0
Revenue Per Students per Annum	0
Export Revenue At Maximum Capacity Lakh (In Rupees)	0

(b) Gross Domestic Revenue

Percentage Domestic Revenue	100%
Maximum Students	80
Unit Measurement	
Revenue Per Students per Annum	19500
Gross Domestic Revenue At Maximum Capacity Lakh (In Rupees)	15.6

LKG

(a) Export Revenue

Percentage Export Revenue	0%
Unit Measurement	
Service To Be Exported	0
Revenue Per Students per Annum	0

Export Revenue At Maximum Capacity Lakh (In Rupees)	0
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(b) Gross Domestic Revenue

Percentage Domestic Revenue	100%
Maximum Students	80
Unit Measurement	
Revenue Per Students per Annum	19500
Gross Domestic Revenue At Maximum Capacity Lakh (In Rupees)	15.6

UKG

(a) Export Revenue

Percentage Export Revenue	0%
Unit Measurement	
Service To Be Exported	0
Revenue Per Students per Annum	0
Export Revenue At Maximum Capacity Lakh (In Rupees)	0

(b) Gross Domestic Revenue

Percentage Domestic Revenue	100%
Maximum Students	80
Unit Measurement	
Revenue Per Students per Annum	19500
Gross Domestic Revenue At Maximum Capacity Lakh (In Rupees)	15.6

FIRST STANDARD

(a) Export Revenue

Percentage Export Revenue	0%
Unit Measurement	
Service To Be Exported	0
Revenue Per Students per Annum	0
Export Revenue At Maximum Capacity Lakh (In Rupees)	0

(b) Gross Domestic Revenue

Percentage Domestic Revenue	100%
Maximum Students	80
Unit Measurement	
Revenue Per Students per Annum	22000
Gross Domestic Revenue At Maximum Capacity Lakh (In Rupees)	17.6

SECOND STANDARD

(a) Export Revenue

Percentage Export Revenue	0%
Unit Measurement	
Service To Be Exported	0
Revenue Per Students per Annum	0
Export Revenue At Maximum Capacity Lakh (In Rupees)	0

(b) Gross Domestic Revenue

Percentage Domestic Revenue	100%
Maximum Students	80

Unit Measurement	
Revenue Per Students per Annum	12000
Gross Domestic Revenue At Maximum Capacity Lakh (In Rupees)	9.6

THIRD STANDARD

(a) Export Revenue

Percentage Export Revenue	0%
Unit Measurement	
Service To Be Exported	0
Revenue Per Students per Annum	0
Export Revenue At Maximum Capacity Lakh (In Rupees)	0

(b) Gross Domestic Revenue

Percentage Domestic Revenue	100%
Maximum Students	80
Unit Measurement	
Revenue Per Students per Annum	12000
Gross Domestic Revenue At Maximum Capacity Lakh (In Rupees)	9.6

FOURTH STANDARD

(a) Export Revenue

Percentage Export Revenue	0%
Unit Measurement	
Service To Be Exported	0
Revenue Per Students per Annum	0

Export Revenue At Maximum Capacity Lakh (In Rupees)	0
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(b) Gross Domestic Revenue

Percentage Domestic Revenue	100%
Maximum Students	80
Unit Measurement	
Revenue Per Students per Annum	12000
Gross Domestic Revenue At Maximum Capacity Lakh (In Rupees)	9.6

FIFTH STANDARD

(a) Export Revenue

Percentage Export Revenue	0%
Unit Measurement	
Service To Be Exported	0
Revenue Per Students per Annum	0
Export Revenue At Maximum Capacity Lakh (In Rupees)	0

(b) Gross Domestic Revenue

Percentage Domestic Revenue	100%
Maximum Students	80
Unit Measurement	
Revenue Per Students per Annum	22000
Gross Domestic Revenue At Maximum Capacity Lakh (In Rupees)	17.6

SIXTH STANDARD

(a) Export Revenue

Percentage Export Revenue	0%
Unit Measurement	
Service To Be Exported	0
Revenue Per Students per Annum	0
Export Revenue At Maximum Capacity Lakh (In Rupees)	0

(b) Gross Domestic Revenue

Percentage Domestic Revenue	100%
Maximum Students	80
Unit Measurement	
Revenue Per Students per Annum	23000
Gross Domestic Revenue At Maximum Capacity Lakh (In Rupees)	18.4

SEVENTH STANDARD

(a) Export Revenue

Percentage Export Revenue	0%
Unit Measurement	
Service To Be Exported	0
Revenue Per Students per Annum	0
Export Revenue At Maximum Capacity Lakh (In Rupees)	0

(b) Gross Domestic Revenue

Percentage Domestic Revenue	100%
Maximum Students	80

Unit Measurement	
Revenue Per Students per Annum	23000
Gross Domestic Revenue At Maximum Capacity Lakh (In Rupees)	18.4

EIGHTH STANDARD

(a) Export Revenue

Percentage Export Revenue	0%
Unit Measurement	
Service To Be Exported	0
Revenue Per Students per Annum	0
Export Revenue At Maximum Capacity Lakh (In Rupees)	0

(b) Gross Domestic Revenue

Percentage Domestic Revenue	100%
Maximum Students	80
Unit Measurement	
Revenue Per Students per Annum	23000
Gross Domestic Revenue At Maximum Capacity Lakh (In Rupees)	18.4

NINTH STANDARD

(a) Export Revenue

Percentage Export Revenue	0%
Unit Measurement	
Service To Be Exported	0
Revenue Per Students per Annum	0

Export Revenue At Maximum Capacity Lakh (In Rupees)	0
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(b) Gross Domestic Revenue

Percentage Domestic Revenue	100%
Maximum Students	80
Unit Measurement	
Revenue Per Students per Annum	23000
Gross Domestic Revenue At Maximum Capacity Lakh (In Rupees)	18.4

TENTH STANDARD

(a) Export Revenue

Percentage Export Revenue	0%
Unit Measurement	
Service To Be Exported	0
Revenue Per Students per Annum	0
Export Revenue At Maximum Capacity Lakh (In Rupees)	0

(b) Gross Domestic Revenue

Percentage Domestic Revenue	100%
Maximum Students	80
Unit Measurement	
Revenue Per Students per Annum	23000
Gross Domestic Revenue At Maximum Capacity Lakh (In Rupees)	18.4

XI STANDARD

(a) Export Revenue

Percentage Export Revenue	0%
Unit Measurement	
Service To Be Exported	0
Revenue Per Students per Annum	0
Export Revenue At Maximum Capacity Lakh (In Rupees)	0

(b) Gross Domestic Revenue

Percentage Domestic Revenue	100%
Maximum Students	120
Unit Measurement	
Revenue Per Students per Annum	25000
Gross Domestic Revenue At Maximum Capacity Lakh (In Rupees)	30

XII STANDARD

(a) Export Revenue

Percentage Export Revenue	0%
Unit Measurement	
Service To Be Exported	0
Revenue Per Students per Annum	0
Export Revenue At Maximum Capacity Lakh (In Rupees)	0

(b) Gross Domestic Revenue

Percentage Domestic Revenue	100%
Maximum Students	120

Unit Measurement	
Revenue Per Students per Annum	25000
Gross Domestic Revenue At Maximum Capacity Lakh (In Rupees)	30

One time Admission Fees

(a) Export Revenue

Percentage Export Revenue	0%
Unit Measurement	
Service To Be Exported	0
Revenue Per Students per Annum	0
Export Revenue At Maximum Capacity Lakh (In Rupees)	0

(b) Gross Domestic Revenue

Percentage Domestic Revenue	100%
Maximum Students	1280
Unit Measurement	Number
Revenue Per Students per Annum	30000
Gross Domestic Revenue At Maximum Capacity Lakh (In Rupees)	384

Power And Fuel Expenses At Maximum Capacity

* Figures in Lakh (In Rupees)

(a) Power Cost Calculations

Total Power Load :	80
No. of working hours per day :	6
No. of working days per annum :	250
Load Factor :	0.5
Total units consumption per annum :	60000
Ratio of Power to be obtained from SEB :	100%
Own Generation Power :	0%
Power from SEB	
No. of units purchased :	60000
Rate per unit (In Rs.) :	7.5
Total Cost Lakh (In Rupees) :	4.5
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) :	4.5

(b) Fuel Cost For Electricity Backup

Diesel reqd. per hour (ltrs.) :	0
No. of working hours per day :	6
No. of working days per annum :	250
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) :	4.5

Total Salaries And Wages

* Figures in Lakh (In Rupees)

Designation		No. of employees.	Salary Per month (In Rs.)	Amount (In Rs.)
Teachers (Primary)		13	15000	195000
Teachers (Pre- Primary)		22	18000	396000
Teachers (Secondary)		9	20000	180000
Principal		1	150000	150000
Extra Curriculam activities Teacher (Yoga, Dance, music)		10	18000	180000
Administration		4	22000	88000
Cordinator		2	50000	100000
Helper (Sweaper, Security Guard etc.)		7	8000	56000
Total		68		1345000

Percentage Fringe Benefits

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

Total salaries and wages	1345000
Percentage Fringe Benefits	1 %
Fringe Benefits Amount (In Rs.)	13450
Monthly salaries and wages (In Rs.)	1358450
Annual salaries and wages Lakh (In Rupees)	163.01

Other Expenses At Maximum capacity

* Figures in Lakh (In Rupees)

Other Direct Expenses At Maximum Capacity

Maximum No. Of Admissions(units)		2560
Cost Per Unit		800
Name	Cost	
Other Direct Expenses	800	
Other Direct Expenses		20.48

Other Variable Expenses At Maximum Sale

Maximum No. Of Admissions(units)		2560
Cost Per Unit		1600
Name	Cost	
Other Variable Expenses	1600	
Other Variable Expenses At Maximum Capacity		40.96

Upfront fee on term loan

* Figures in Lakh (In Rupees)

Amount of Term Loan Lakh (In Rupees)	594
Upfront fee (%)	1%
Education Cess (%)	0%
Amount of Upfront Fee	5.94

Interest during construction period

* Figures in Lakh (In Rupees)

Interest Rate on Term Loan	10.5%
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Disbursement	I	II	III
Amount disbursed	594	0	0
Cumulative amount	594	594	594
Outstanding period (in months)	15	0	0
Interest amount	77.96	0	0
Total Interest during construction period Lakh (In Rupees)			77.96

Cost of land

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

Purchase Price of Land.	200
Stamp Duty and Other Charges	0
Total Cost Of Land	200

Site development

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

Total Cost Of Site Development	2
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Buildings

* Figures in Lakh (In Rupees)

S No.	Description	Cost
1	Building	450
Total		450

Cost Of Equipments

* Figures in Lakh (In Rupees)

Indigenous

S No.	Description	Quantity	Supplier	Unit Cost in Rupees	Total Cost Lakh (In Rupees)
1	Physics labs Equipments	1	NA	200000	2
2	Chemistry Labs Equipments	1	NA	100000	1
3	Biology Labs Equipments	1	NA	100000	1
4	Computer	20	NA	40000	8
5	Air Conditioner	5	NA	30000	1.5
6	CCTV	10	NA	20000	2
Total					16

Misc. Fixed Assets

S No.	Description	Quantity	Supplier	Unit Cost in Rupees	Total Cost Lakh (In Rupees)
1	Books	250	NA	4000	10
2	Shelf	20	NA	7000	1.4
3	Computer Table	40	NA	5000	2
4	Kids Furniture	1500	NA	2000	30
5	Reception Furniture	1	NA	200000	2
6	Office Furniture	1	NA	150000	1.5
7	Mls. Fixed Assets	1	NA	500000	5
8	Sports Items	1	NA	150000	1.5
9	White Board	1	NA	100000	1
10	Play Room	1	NA	110000	1.1
Total					56

Revenue & Total Income

* Figures in Lakh (In Rupees)

Revenue & Total Income	Absolute amount at maximum possible sale
Annual gross domestic revenue Lak (In Rupees)	646.8
Annual export revenue Lakh (In Rupees)	0
Annual income from other services Lakh (In Rupees)	0
Other Operational Income	0
Annual Non-operational Income Lak (In Rupees)	0

User Defined Annual Income From Other Services / Other Operational Income Lakh (In Rupees)

	FY202	FY2027	FY2028	FY2029	FY2030	FY2031	FY2032
Annual income from other services Lakh (In Rupees)		0	0	0	0	0	0
Other Operational Income		0	0	0	0	0	0
Annual Non-operational Income Lakh (In Rupees)		0	0	0	0	0	0

User defined Annual Income from Job Work / Other Operational Income Lakh (In Rupees)

	FY2033	FY2034	FY2035
Annual income from other services Lakh (In Rupees)	0	0	0
Other Operational Income	0	0	0
Annual Non-operational Income Lak (In Rupees)	0	0	0

Cost Of Service / Revenue

* Figures in Lakh (In Rupees)

	Absolute amount at maximum possible sale
Material consumed Lakh (In Rupees)	0
Consumable Lakh (In Rupees)	0
Power, Fuel & Other Utilities Lakh (In Rupees)	4.5
Annual Increase Rate	1 %
Salaries and wages Lakh (In Rupees)	163.01
Other Direct Expenses	20.48
Other Variable Expenses	40.96

Repairs and maintenance

	On Gross Value of Assets
Annual Increase Rate	15%
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 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 FY2026	10%
Financial Year FY2027	20%
Financial Year FY2028	30%
Financial Year FY2029	40%
Financial Year FY2030	50%
Financial Year FY2031	60%
Financial Year FY2032	70%
Financial Year FY2033	75%
Financial Year FY2034	80%
Financial Year FY2035	85%

Working capital

* Figures in Lakh (In Rupees)

Computation of Margin Money for WC for taking in Capital expenditure	First Method of Lending
Year from which MM for WC will be used for Capital expenditure Calculations	First Year of Operation
Method of Assessment of Working Capital Requirement	First Method of Lending
Whether computation of Stock in Process and Unbilled service are to be done in Profitability Statement for arriving at proper values of Cost of service and Cost of sale 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)						
	FY2026	FY2027	FY2028	FY2029	Y2030	FY2031	FY2032
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)		
	FY2033	FY2034	FY2035
User-defined Margin Money for WC	0	0	0
Bank Borrowing for WC	0	0	0
Sundry Creditors	0	0	0

(b) Inventory holding periods for First or Second Method of Lending	No. of Months
Material	0

Consumable	0
Service in Process	0
Unbilled service	0
Export Receivables	0
Receivables other than Exports	2.3
(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	10.5

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 :	108
Interest rate on term loan :	10
Date of first installment :	01/04/2026

Term loan from other bank

Installment Type :	Monthly Installments
No. of installments :	0
Interest rate on term loan :	0
Date of first installment :	02/01/2024

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 :	10
Interest Bearing Unsecured Loans are repayable	MONTHLY
No. of installments :	120
Date of first installment :	01/04/2026

	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031	FY2032	FY2033
Lease Rentals Lakh (In Rupees)	0	0	0	0	0	0	0	0	0	0

Guess Rate for IRR Calculation :	20
Discount rate for NPV calculation :	10
No. of Employees :	68

Projections of performance & profitability

Name of the Applicant : XYZ INTERNATIONAL SCHOOL

* Figures in Lakh (In Rupees)

	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031	FY2032
Capacity Utilization	55%	60%	65%	70%	75%	80%	85%
Revenue as percentage of Installed Capacity	55%	60%	65%	70%	75%	80%	85%
Revenue / Total Income							
Gross Domestic Revenue	355.74	388.08	420.42	452.76	485.1	517.44	549.78
Net Domestic Revenue	355.74	388.08	420.42	452.76	485.1	517.44	549.78
Export Revenue	0	0	0	0	0	0	0
Net Revenue	355.74	388.08	420.42	452.76	485.1	517.44	549.78
Income from other work	0	0	0	0	0	0	0
Other Operational Income	0	0	0	0	0	0	0
Total Income	355.74	388.08	420.42	452.76	485.1	517.44	549.78
COST OF SERVICE							
Purchase cost of material sold	0	0	0	0	0	0	0
Service purchased	0	0	0	0	0	0	0
Power, Fuel & Other Utilities (Fixed)	1.35	1.35	1.35	1.35	1.35	1.35	1.35
Power, Fuel & Other Utilities (Variable)	1.73	1.89	2.05	2.21	2.36	2.52	2.68
Salaries and wages (fixed)	32.6	32.93	33.26	33.59	33.93	34.27	34.61
Salaries and wages (variable)	71.72	79.03	86.47	94.05	101.78	109.65	117.67
Repairs & Maintenance	6.35	7.3	8.39	9.65	11.1	12.76	14.68

	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031	FY2032
Other Direct Expenses	11.26	12.29	13.31	14.34	15.36	16.38	17.41
Other variable expenses at maximum capacity	22.53	24.58	26.62	28.67	30.72	32.77	34.82
Depreciation	60.78	54.57	49.01	44	39.53	35.51	31.89
Sub-total	208.32	213.94	220.46	227.86	236.13	245.21	255.11
add: opening work in process	0	0	0	0	0	0	0
less: closing work in process	0	0	0	0	0	0	0
cost of service	208.32	213.94	220.46	227.86	236.13	245.21	255.11
Add: Opening Stock of Finished Goods	0	0	0	0	0	0	0
Less: Closing Stock of Finished Goods	0	0	0	0	0	0	0
Cost of Sales	208.32	213.94	220.46	227.86	236.13	245.21	255.11
Selling, Packing & Distr. Expenses (Fixed)	1.07	1.16	1.26	1.36	1.46	1.55	1.65
Selling, Packing & Distr. Expenses (Variable)	9.6	10.48	11.35	12.22	13.1	13.97	14.84
Administrative & Misc. Expenses	7.11	7.76	8.41	9.06	9.7	10.35	11
Sub-total	226.1	233.34	241.48	250.5	260.39	271.08	282.6
Profit before Interest, Lease Rentals (PBIT)	129.64	154.74	178.94	202.26	224.71	246.36	267.18
Interest on Term Loan	59.4	55.83	49.36	42.63	36.03	29.43	22.89
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Interest on Bank Borrowing	5.37	5.86	6.35	6.83	7.32	7.81	8.3
Lease Rentals	0	0	0	0	0	0	0
Operating Profit	64.87	93.05	123.23	152.8	181.36	209.12	235.99

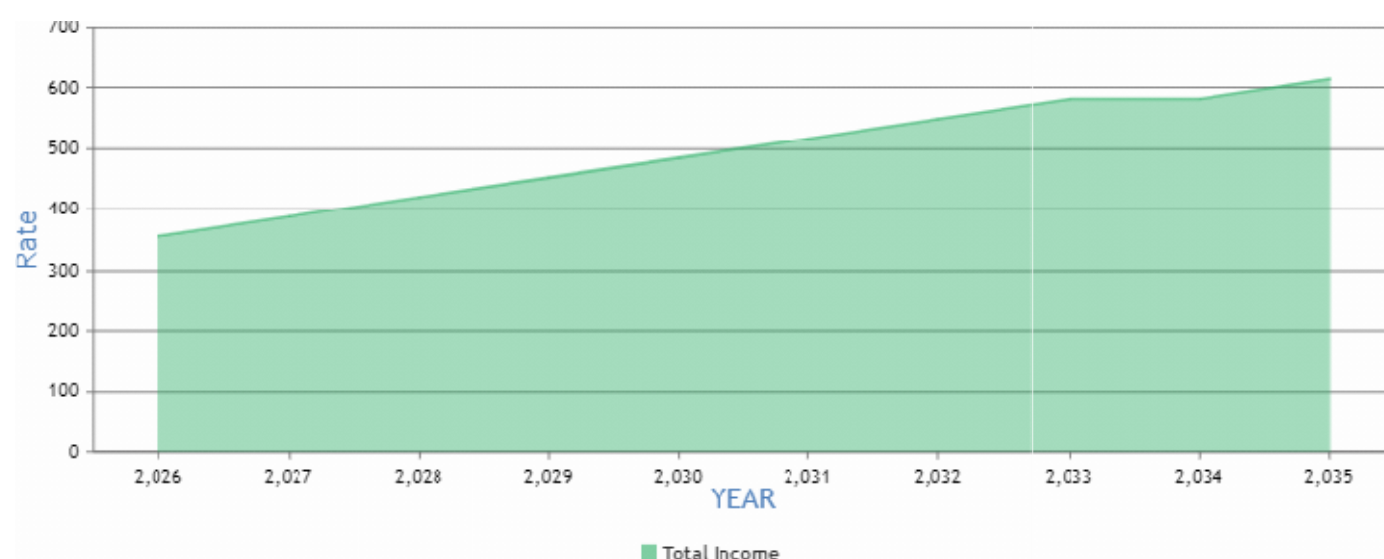
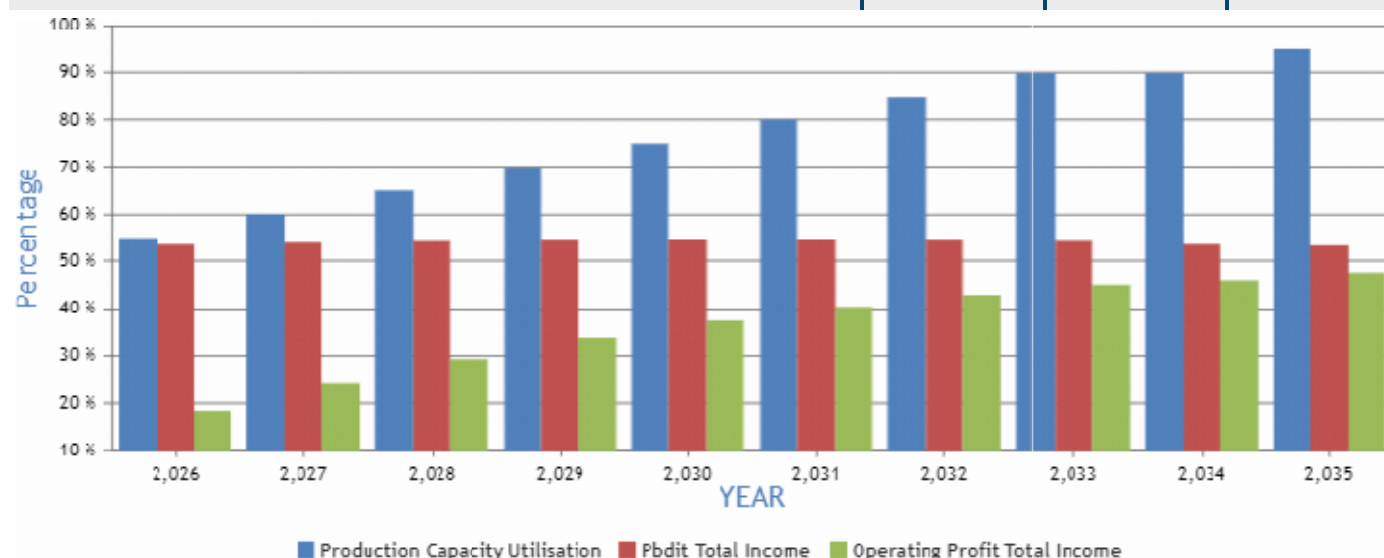
	FY2026	FY2027	FY2028	FY2029	Y2030	FY2031	FY2032
Preliminary Expenses written off	0	0	0	0	0	0	0
Non-operational Income	0	0	0	0	0	0	0
Profit before Tax (PBT)	64.87	93.05	123.23	152.8	181.36	209.12	235.99
Provision for Taxation	0	0	0	0	0	0	0
Profit after Tax (PAT)	64.87	93.05	123.23	152.8	181.36	209.12	235.99
Drawings	22.4	44.8	67.2	89.6	112.01	134.41	156.81
Retained Earnings	42.47	48.25	56.03	63.2	69.35	74.71	79.18
Gross Cash Accruals	125.65	147.62	172.24	196.8	220.89	244.63	267.88
Net Cash Accruals	103.25	102.82	105.04	107.2	108.88	110.22	111.07
PBDIT/ Total Income (%)	53.53%	53.93%	54.22%	54.39%	4.47%	54.47%	54.4%
Operating Profit/ Total Income (%)	18.24%	23.98%	29.31%	33.75%	7.39%	40.41%	42.92%
Net Profit/ Total income (%)	18.24%	23.98%	29.31%	33.75%	7.39%	40.41%	42.92%
Material Cost/ Cost of Service Revenue (%)	0%	0%	0%	0%	0%	0%	0%
Cost of Service/ Net Service Revenue (%)	58.56%	55.13%	52.44%	50.33%	8.68%	47.39%	46.4%
Cost of Sales and Service/ Net Service Sales (%)	58.56%	55.13%	52.44%	50.33%	8.68%	47.39%	46.4%
Interest Coverage Ratio	2	2.51	3.21	4.09	5.18	6.61	8.57
Return on Capital Employed (ROCE) (%)	16.04%	20.36%	24.95%	29.77%	4.78%	39.95%	45.21%

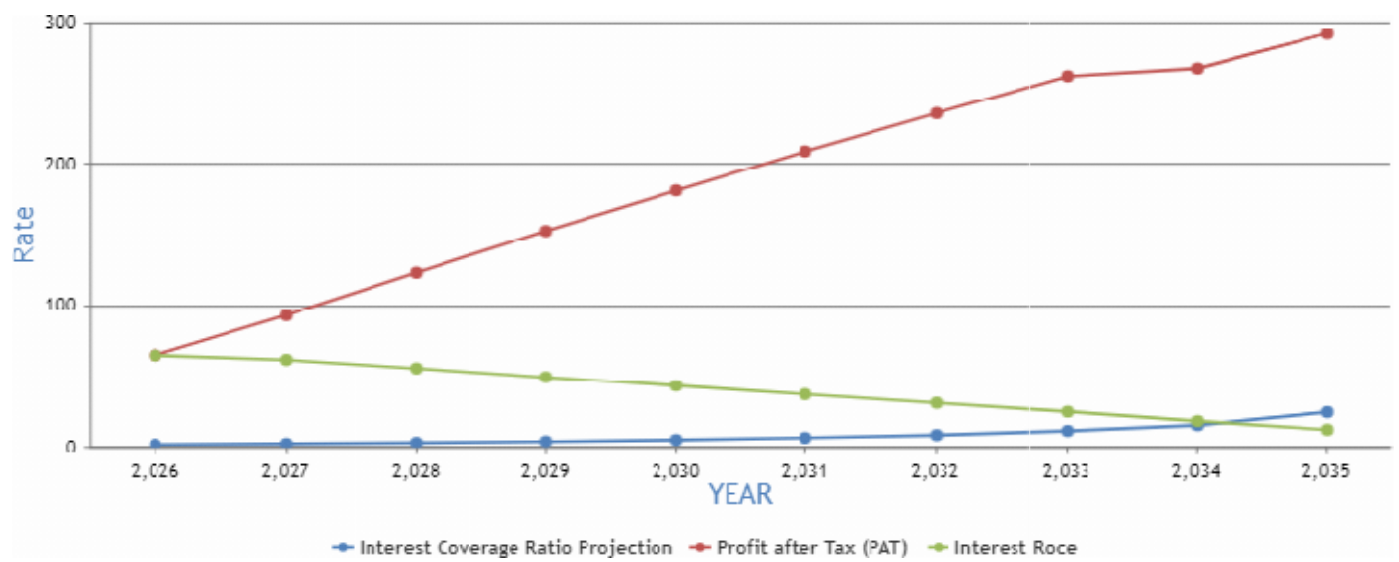
	FY2033	FY2034	FY2035
Capacity Utilization	90%	90%	95%
Revenue as percentage of Installed Capacity	90%	90%	95%

		FY2033	FY2034	FY2035
Revenue / Total Income				
Gross Domestic Revenue		582.12	582.12	614.46
Net Domestic Revenue		582.12	582.12	614.46
Export Revenue		0	0	0
Net Revenue		582.12	582.12	614.46
Income from other work		0	0	0
Other Operational Income		0	0	0
Total Income		582.12	582.12	614.46
COST OF SERVICE				
Purchase cost of material sold		0	0	0
Service purchased		0	0	0
Power, Fuel & Other Utilities (Fixed)		1.35	1.35	1.35
Power, Fuel & Other Utilities (Variable)		2.84	2.84	2.99
Salaries and wages (fixed)		34.95	35.3	35.66
Salaries and wages (variable)		125.83	127.09	135.49
Repairs & Maintenance		16.88	19.41	22.32
Other Direct Expenses		18.43	18.43	19.46
Other variable expenses at maximum capacity		36.86	36.86	38.91
Depreciation		28.66	25.75	23.13
Sub-total		265.8	267.03	279.31
add: opening work in process		0	0	0
less: closing work in process		0	0	0
cost of service		265.8	267.03	279.31

	FY2033	FY2034	FY2035
Add: Opening Stock of Finished Goods	0	0	0
Less: Closing Stock of Finished Goods	0	0	0
Cost of Sales	265.8	267.03	279.31
Selling, Packing & Distr. Expenses (Fixed)	1.75	1.75	1.84
Selling, Packing & Distr. Expenses (Variable)	15.72	15.72	16.59
Administrative & Misc. Expenses	11.64	11.64	12.29
Sub-total	294.91	296.14	310.03
Profit before Interest, Lease Rentals (PBIT)	287.21	285.98	304.43
Interest on Term Loan	16.23	9.63	3.03
Interest on Interest Bearing Unsecured Loans	0	0	0
Interest on Bank Borrowing	8.79	8.79	9.27
Lease Rentals	0	0	0
Operating Profit	262.19	267.56	292.13
Preliminary Expenses written off	0	0	0
Non-operational Income	0	0	0
Profit before Tax (PBT)	262.19	267.56	292.13
Provision for Taxation	0	0	0
Profit after Tax (PAT)	262.19	267.56	292.13
Drawings	168.01	179.21	190.41
Retained Earnings	94.18	88.35	101.72
Gross Cash Accruals	290.85	293.31	315.26
Net Cash Accruals	122.84	114.1	124.85
PBDIT/ Total Income (%)	54.26%	53.55%	53.31%

	FY2033	FY2034	FY2035
Operating Profit/ Total Income (%)	45.04%	45.96%	47.54%
Net Profit/ Total income (%)	45.04%	45.96%	47.54%
Material Cost/ Cost of Service Revenue (%)	0%	0%	0%
Cost of Service/ Net Service Revenue (%)	45.66%	45.87%	45.46%
Cost of Sales and Service/ Net Service Sales (%)	45.66%	45.87%	45.46%
Interest Coverage Ratio	11.48	15.52	24.74
Return on Capital Employed (ROCE) (%)	50.51%	52.68%	57.89%





Projected cash flow statement

Name of the Applicant : XYZ INTERNATIONAL SCHOOL

* Figures in Lakh (In Rupees)

	Const. Period	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031	FY2032
Sources Of Funds								
PBT with interest & lease rental added back	0	129.64	154.74	178.94	202.26	224.71	246.36	267.18
Depreciation	0	60.78	54.57	49.01	44	39.53	35.51	31.89
Increase in Partners Capital	224.01	0	0	0	0	0	0	0
Increase in Share Premium	0	0	0	0	0	0	0	0
Increase in Preference Share Capital	0	0	0	0	0	0	0	0
Increase in Equity Capital	0	0	0	0	0	0	0	0
Increase in Interest Free Unsecured Loan	0	0	0	0	0	0	0	0
Increase in Subsidy	0	0	0	0	0	0	0	0
Increase in Quasi-Equity Others (PI Specify)	0	0	0	0	0	0	0	0
Increase in Term Loan	594	0	0	0	0	0	0	0
Increase in Interest Bearing Unsecured Loans	0	0	0	0	0	0	0	0

	Const. Period	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031	FY2032
Increase in Bank Borrowings for WC	0	51.13	4.65	4.65	4.65	4.65	4.65	4.65
Increase in Current Liabilities	0	0	0	0	0	0	0	0
Preliminary Expenses written off	0	0	0	0	0	0	0	0
Total	818.01	241.55	213.96	232.6	250.91	268.89	286.52	303.72
Disposition Of Funds								
Increase in Capital expenditure	800.96	0	0	0	0	0	0	0
Preliminary Expenses	0	0	0	0	0	0	0	0
Increase in Current Assets	0	68.18	6.2	6.2	6.2	6.2	6.2	6.19
Decrease in Term Loan	0	0	66	66	66	66	66	66
Decrease in Interest Bearing Unsecured Loans	0	0	0	0	0	0	0	0
Interest on Term Loan	0	59.4	55.83	49.36	42.63	36.03	29.43	22.89
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0	0
Interest on Working	0	5.37	5.86	6.35	6.83	7.32	7.81	8.3
Lease Rentals	0	0	0	0	0	0	0	0
Taxation	0	0	0	0	0	0	0	0
Drawings	0	22.4	44.8	67.2	89.6	112.01	134.41	156.81
Total	800.96	155.35	178.69	195.11	211.26	227.56	243.85	260.19

	Const. Period	FY2026	FY2027	FY2028	FY2029	Y2030	FY2031	FY2032
Opening Cash &	0	17.05	103.25	138.52	176.01	215.65	256.98	299.65
Net Surplus/ Deficit	17.05	86.2	35.27	37.49	39.65	41.33	42.67	43.53
Closing Cash &	17.05	103.25	138.52	176.01	215.65	256.98	299.65	343.18

	Const. Period	FY2033	FY2034	FY2035
Sources Of Funds				
PBT with interest & lease rental add d back	0	287.21	285.98	304.43
Depreciation	0	28.66	25.75	23.13
Increase in Partners Capital	224.01	0	0	0
Increase in Share Premium	0	0	0	0
Increase in Preference Share Capita	0	0	0	0
Increase in Equity Capital	0	0	0	0
Increase in Interest Free Unsecured Loan	0	0	0	0
Increase in Subsidy	0	0	0	0
Increase in Quasi-Equity Others (Pl pecify)	0	0	0	0
Increase in Term Loan	594	0	0	0
Increase in Interest Bearing Unsecured Loans	0	0	0	0
Increase in Bank Borrowings for WC	0	4.65	0	4.65
Increase in Current Liabilities	0	0	0	0
Preliminary Expenses written off	0	0	0	0
Total	818.01	320.52	311.73	332.21
Disposition Of Funds				

		Const. Period	FY2033	FY2034	FY2035
Increase in Capital expenditure		800.96	0	0	0
Preliminary Expenses		0	0	0	0
Increase in Current Assets		0	6.2	0	6.2
Decrease in Term Loan		0	66	66	66
Decrease in Interest Bearing Unsecured Loans		0	0	0	0
Interest on Term Loan		0	16.23	9.63	3.03
Interest on Interest Bearing Unsecured Loans		0	0	0	0
Interest on Working Capital Limit		0	8.79	8.79	9.27
Lease Rentals		0	0	0	0
Taxation		0	0	0	0
Drawings		0	168.01	179.21	190.41
Total		800.96	265.23	263.63	274.91
Opening Cash & Bank Balance		0	343.18	398.46	446.56
Net Surplus/ Deficit		17.05	55.29	48.1	57.3
Closing Cash & Bank Balance		17.05	398.46	446.56	503.86

Projected balance sheet

Name of the Applicant : XYZ INTERNATIONAL SCHOOL

* Figures in Lakh (In Rupees)

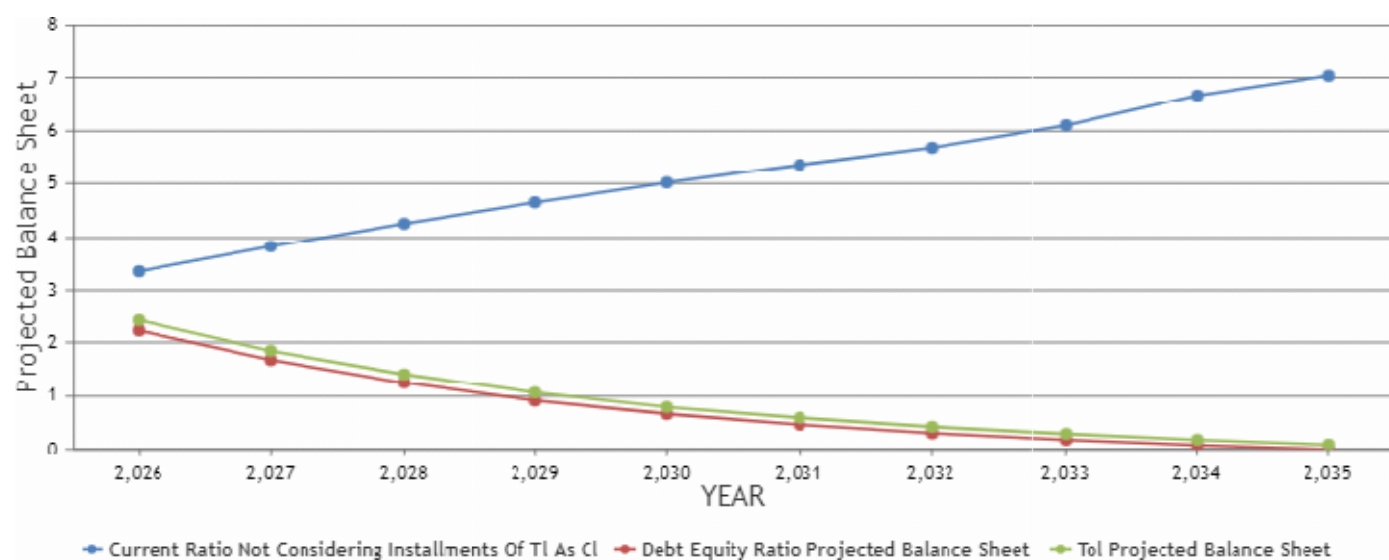
	Const. Period	As on FY2026	As on FY2027	As on FY2028	As on FY2029	As on FY2030	As on FY2031	As on FY2032
Liabilities								
Partners Capital	224.01	224.01	224.01	224.01	224.01	224.01	224.01	224.01
Preference Share Capital	0	0	0	0	0	0	0	0
Equity Contribution	0	0	0	0	0	0	0	0
Reserves & Surplus	0	42.47	90.72	146.75	209.94	279.29	354	433.18
Interest free Unsecured Loans	0	0	0	0	0	0	0	0
Subsidy/ Donation	0	0	0	0	0	0	0	0
Quasi-Equity Others (Pl Specify)	0	0	0	0	0	0	0	0
Term Loan from bank	594	594	528	462	396	330	264	198
Interest Bearing Unsecured Loans	0	0	0	0	0	0	0	0
Bank Borrowings for WC	0	51.13	55.78	60.43	65.08	69.73	74.38	79.03
Current Liabilities								
Creditors for Purchases	0	0	0	0	0	0	0	0
TOTAL Liabilities	818.01	911.61	898.51	893.19	895.03	903.03	916.39	934.22
ASSETS								
WDV of Fixed assets	800.96	800.96	740.18	685.61	636.6	592.6	553.07	517.56

	Const. Period	As on FY2026	As on FY2027	As on FY2028	As on FY2029	As on FY2030	As on FY2031	As on FY2032
Less : Depreciation	0	60.78	54.57	49.01	44	39.53	35.51	31.89
Net Fixed Assets	800.96	740.18	685.61	636.6	592.6	553.07	517.56	485.67
Current Assets								
Material		0	0	0	0	0	0	0
Consumables		0	0	0	0	0	0	0
Work In Process (Month's Cost of Production)		0	0	0	0	0	0	0
Finished Goods (Month's Cost of sales)		0	0	0	0	0	0	0
Export Receivables		0	0	0	0	0	0	0
Receivables other than Exports		68.18	74.38	80.58	86.78	92.98	99.18	105.37
Total Current Assets	0	68.18	74.38	80.58	86.78	92.98	99.18	105.37
Cash & Bank Balance	17.05	103.25	138.52	176.01	215.65	256.98	299.65	343.18
Preliminary Expenses not written off	0	0	0	0	0	0	0	0
TOTAL ASSETS	818.01	911.61	898.51	893.19	895.03	903.03	916.39	934.22
Current Ratio (not considering installments of T/L as CL)		3.35	3.82	4.25	4.65	5.02	5.36	5.68
Current Ratio (considering installments of T/L as CL)		3.35	1.75	2.03	2.31	2.58	2.84	3.09
Debt Equity Ratio	2.65	2.23	1.68	1.25	0.91	0.66	0.46	0.3

	Const. Period	As on FY2026	As on FY2027	As on FY2028	As on FY2029	As on FY2030	As on FY2031	As on FY2032
Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity)	2.65	2.23	1.68	1.25	0.91	0.66	0.46	0.3
TOL/ TNW	2.65	2.42	1.85	1.41	1.06	0.79	0.59	0.42

	Const. Period
Liabilities	
Partners Capital	
Preference Share Capital	
Equity Contribution	
Reserves & Surplus	
Interest free Unsecured Loans	
Subsidy/ Donation	
Quasi-Equity Others (PI Specify)	
Term Loan from bank	
Interest Bearing Unsecured Loans	
Bank Borrowings for WC	
Current Liabilities	
Creditors for Purchases	
TOTAL Liabilities	
ASSETS	
WDV of Fixed assets	
Less : Depreciation	

	Consolidated Period	As on FY2033	As on FY2034	As on FY2035
Net Fixed Assets	800.96	457.01	431.26	408.13
Current Assets				
Material		0	0	0
Consumables		0	0	0
Work In Process (Month's Cost of Production)		0	0	0
Finished Goods (Month's Cost of sales)		0	0	0
Export Receivables		0	0	0
Receivables other than Exports		111.57	111.57	117.77
Total Current Assets	0	111.57	111.57	117.77
Cash & Bank Balance	17.05	398.46	446.56	503.86
Preliminary Expenses not written off	0	0	0	0
TOTAL ASSETS	818.01	967.04	989.39	1029.76
Current Ratio (not considering installments of T/L as CL)		6.1	6.67	7.04
Current Ratio (considering installments of T/L as CL)		3.41	3.73	4.03
Debt Equity Ratio	2.65	0.18	0.08	0
Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity)	2.65	0.18	0.08	0
TOL/ TNW	2.65	0.29	0.18	0.09



Margin money for working capital and assessment of wc

Name of the Applicant : XYZ INTERNATIONAL SCHOOL

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

Particulars	FY2026	FY2027	FY2028	FY2029	Y2030	FY2031	FY2032
Gross revenue (incl. Job Income)	355.74	388.08	420.42	452.76	485.1	517.44	549.78
Total Working Capital Requirement (25% of Gross sales)	88.94	97.02	105.11	113.19	121.28	129.36	137.45
Margin Money for Working Capital (5% of Gross sales)	17.79	19.4	21.02	22.64	24.26	25.87	27.49
Permissible Bank Borrowing (20% of Gross sales)	71.15	77.62	84.09	90.55	97.02	103.49	109.96

Particulars		FY2033	FY2034	FY2035
Gross revenue (incl. Job Income)		582. 2	582.12	614.46
Total Working Capital Requirement (25% of Gross sales)		145. 3	145.53	153.62
Margin Money for Working Capital (5% of Gross sales)		29. 1	29.11	30.72
Permissible Bank Borrowing (20% of Gross sales)		116. 2	116.42	122.9

	No. of Months	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031	FY2032
Current Assets								
Raw material	0	0	0	0	0	0	0	0
Consumables	0	0	0	0	0	0	0	0
Work in process (month's cost of production)	0	0	0	0	0	0	0	0
Finished goods (month's cost of sales and service)	0	0	0	0	0	0	0	0
Export Receivables	0	0	0	0	0	0	0	0
Receivables other than Exports	2.3	68.18	74.38	80.58	86.78	92.98	99.18	105.37
Total Current Assets (A)		68.18	74.38	80.58	86.78	92.98	99.18	105.37
Current Liabilities								
Creditors for Purchases	1	0	0	0	0	0	0	0
Total Current Assets (A)		0	0	0	0	0	0	0
Working Capital Gap (A-B)		68.18	74.38	80.58	86.78	92.98	99.18	105.37
Margin Money on Working Capital (25% on CA other than Export Receivables)		17.05	18.6	20.15	21.7	23.25	24.8	26.34
Bank Borrowing for Working Capital		51.13	55.78	60.43	65.08	69.73	74.38	79.03

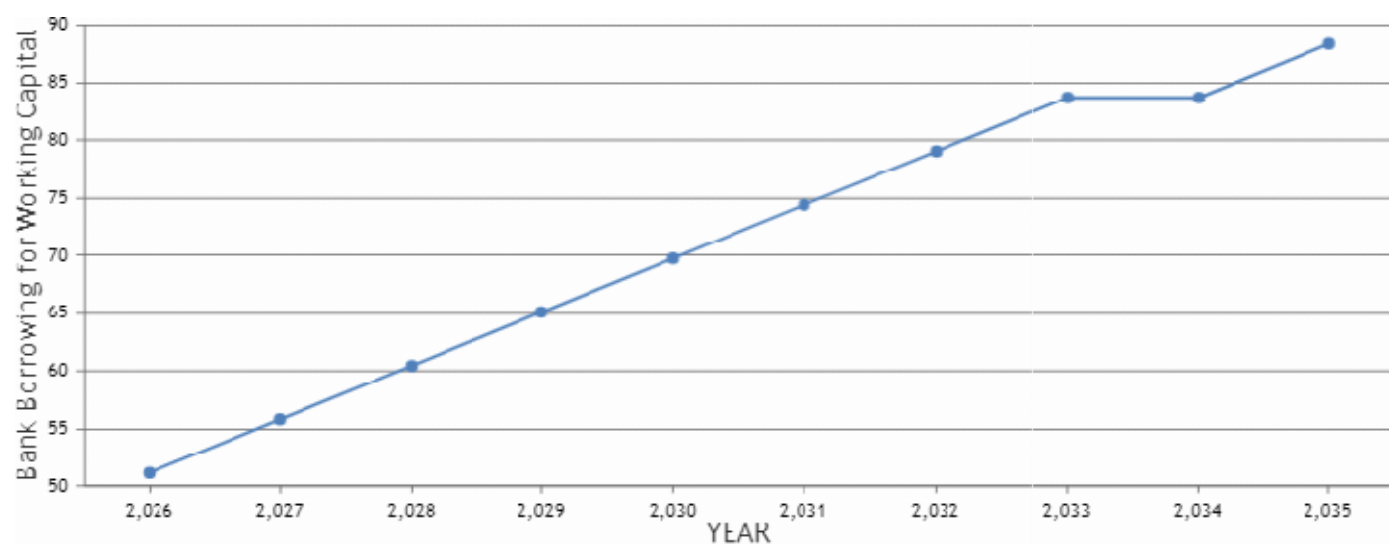
	No. of Months	FY2033	FY2034	FY2035
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Current Assets				
Raw material	0	0	0	0
Consumables	0	0	0	0
Work in process (month's cost of production)	0	0	0	0
Finished goods (month's cost of sales and service)	0	0	0	0
Export Receivables	0	0	0	0
Receivables other than Exports	2.3	111.57	111.57	117.77
Total Current Assets (A)		111.57	111.57	117.77
Current Liabilities				
Creditors for Purchases	1	0	0	0
Total Current Assets (A)		0	0	0
Working Capital Gap (A-B)		111.57	111.57	117.77
Margin Money on Working Capital (25% on CA other than Export Receivables)		27.89	27.89	29.44
Bank Borrowing for Working Capital		83.68	83.68	88.33

Recommended Method - First Method of Lending

		FY2026	FY2027	FY2028	FY2029	Y2030	FY2031	FY2032
Total Current Assets		68.18	74.38	80.58	86.78	92.98	99.18	105.37
Total Current Liabilities		0	0	0	0	0	0	0
Working Capital Gap		68.18	74.38	80.58	86.78	92.98	99.18	105.37
Margin Money on Working Capital		17.05	18.6	20.15	21.7	23.25	24.8	26.34
Bank Borrowing for Working Capital		51.13	55.78	60.43	65.08	69.73	74.38	79.03
Interest on Bank Borrowing for WC @	10.5%	5.37	5.86	6.35	6.83	7.32	7.81	8.3

			FY2033	FY2034	FY2035
Total Current Assets			111.57	111.57	117.77
Total Current Liabilities			0	0	0
Working Capital Gap			111.57	111.57	117.77
Margin Money on Working Capital			27.89	27.89	29.44
Bank Borrowing for Working Capital			83.68	83.68	88.33
Interest on Bank Borrowing for WC		10.5%	8.79	8.79	9.27



Depreciation chart

Name of the Applicant : XYZ INTERNATIONAL SCHOOL

* Figures in Lakh (In Rupees)

Calculation of depreciation on written down value method	Building	Plant & Machinery	Misc. Fixed Assets	Total
Original Cost	450	15.5	55.5	521
Contingencies	0	0	0	0
Allocation of Pre-operative Expenses	67.34	2.32	8.3	77.96
Total Value	517.34	17.82	63.8	598.96
Depreciation Rate	10%	15%	10%	
Depreciation for 2024	51.73	2.67	6.38	60.78
WDV	465.61	15.15	57.42	538.18
Depreciation for 2025	46.56	2.27	5.74	54.57
WDV	419.05	12.88	51.68	483.61
Depreciation for 2026	41.91	1.93	5.17	49.01
WDV	377.14	10.95	46.51	434.6
Depreciation for 2027	37.71	1.64	4.65	44
WDV	339.43	9.31	41.86	390.6
Depreciation for 2028	33.94	1.4	4.19	39.53
WDV	305.49	7.91	37.67	351.07
Depreciation for 2029	30.55	1.19	3.77	35.51
WDV	274.94	6.72	33.9	315.56
Depreciation for 2030	27.49	1.01	3.39	31.89
WDV	247.45	5.71	30.51	283.67

Calculation of depreciation on written down value method		Building	Plant & Machinery	Misc. Fixed Assets	Total
Depreciation for 2031		24.75	0.86	3.05	28.66
WDV		222.7	4.85	27.46	255.01
Depreciation for 2032		22.27	0.73	2.75	25.75
WDV		200.43	4.12	24.71	229.26
Depreciation for 2033		20.04	0.62	2.47	23.13
WDV		180.39	3.5	22.24	206.13

	Building	Plant & Machinery	Misc. Fixed Assets	Total
Depreciation Rate	10%	15%	10%	
Cost	517.34	17.82	63.8	
Depreciation for 2024	51.73	2.67	6.38	60.78
WDV	465.61	15.15	57.42	
Depreciation for 2025	46.56	2.27	5.74	54.57
WDV	419.05	12.88	51.68	
Depreciation for 2026	41.91	1.93	5.17	49.01
WDV	377.14	10.95	46.51	
Depreciation for 2027	37.71	1.64	4.65	44
WDV	339.43	9.31	41.86	
Depreciation for 2028	33.94	1.4	4.19	39.53
WDV	305.49	7.91	37.67	
Depreciation for 2029	30.55	1.19	3.77	35.51
WDV	274.94	6.72	33.9	
Depreciation for 2030	27.49	1.01	3.39	31.89
WDV	247.45	5.71	30.51	
Depreciation for 2031	24.75	0.86	3.05	28.66
WDV	222.7	4.85	27.46	
Depreciation for 2032	22.27	0.73	2.75	25.75
WDV	200.43	4.12	24.71	
Depreciation for 2033	20.04	0.62	2.47	23.13
WDV	180.39	3.5	22.24	

Interest on term loan monthly

Name of the Applicant : XYZ INTERNATIONAL SCHOOL

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

Term Loan Lakh (In Rupees)	594
No. of Monthly Installments	108
Amount of Equal Installment	0
Rate of Interest	10
Proposed date of commencement of commercial production	01/04/2025
Date of first repayment	01/04/2026

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
0	01/04/2025	594	0	594	4.88		
0	01/05/2025	594	0	594	5.04		
0	01/06/2025	594	0	594	4.88		
0	01/07/2025	594	0	594	5.04		
0	01/08/2025	594	0	594	5.04		
0	01/09/2025	594	0	594	4.88		
0	01/10/2025	594	0	594	5.04		
0	01/11/2025	594	0	594	4.88		
0	01/12/2025	594	0	594	5.04		
0	01/01/2026	594	0	594	5.04		
0	01/02/2026	594	0	594	4.56		
0	01/03/2026	594	0	594	5.04	59.4	

EMI Count	Date	Opening Balance		Repayment	Closing Balance	Interest on Closing Balance		Annual Interest	Annual Installment
1	01/04/2026	594		5.5	588.5	4.84			
2	01/05/2026	58 .5		5.5	583	4.95			
3	01/06/2026	583		5.5	577.5	4.75			
4	01/07/2026	57 .5		5.5	572	4.86			
5	01/08/2026	572		5.5	566.5	4.81			
6	01/09/2026	56 .5		5.5	561	4.61			
7	01/10/2026	561		5.5	555.5	4.72			
8	01/11/2026	55 .5		5.5	550	4.52			
9	01/12/2026	550		5.5	544.5	4.62			
10	01/01/2027	54 .5		5.5	539	4.58			
11	01/02/2027	539		5.5	533.5	4.09			
12	01/03/2027	53 .5		5.5	528	4.48	55.83		66
13	01/04/2027	528		5.5	522.5	4.29			
14	01/05/2027	52 .5		5.5	517	4.39			
15	01/06/2027	517		5.5	511.5	4.2			
16	01/07/2027	51 .5		5.5	506	4.3			
17	01/08/2027	506		5.5	500.5	4.25			
18	01/09/2027	50 .5		5.5	495	4.07			
19	01/10/2027	495		5.5	489.5	4.16			
20	01/11/2027	48 .5		5.5	484	3.98			
21	01/12/2027	484		5.5	478.5	4.06			
22	01/01/2028	47 .5		5.5	473	4.02			

EMI Count	Date	Opening Balance		Repayment	Closing Balance	Interest on Closing Balance		Annual Interest	Annual Installment
23	01/02/2028	473		5.5	467.5	3.71			
24	01/03/2028	46	.5	5.5	462	3.92	49.36		66
25	01/04/2028	462		5.5	456.5	3.75			
26	01/05/2028	45	.5	5.5	451	3.83			
27	01/06/2028	451		5.5	445.5	3.66			
28	01/07/2028	44	.5	5.5	440	3.74			
29	01/08/2028	440		5.5	434.5	3.69			
30	01/09/2028	43	.5	5.5	429	3.53			
31	01/10/2028	429		5.5	423.5	3.6			
32	01/11/2028	42	.5	5.5	418	3.44			
33	01/12/2028	418		5.5	412.5	3.5			
34	01/01/2029	41	.5	5.5	407	3.46			
35	01/02/2029	407		5.5	401.5	3.08			
36	01/03/2029	40	.5	5.5	396	3.36	42.63		66
37	01/04/2029	396		5.5	390.5	3.21			
38	01/05/2029	39	.5	5.5	385	3.27			
39	01/06/2029	385		5.5	379.5	3.12			
40	01/07/2029	37	.5	5.5	374	3.18			
41	01/08/2029	374		5.5	368.5	3.13			
42	01/09/2029	36	.5	5.5	363	2.98			
43	01/10/2029	363		5.5	357.5	3.04			
44	01/11/2029	35	.5	5.5	352	2.89			

EMI Count	Date	Opening Balance		Repayment	Closing Balance	Interest on Closing Balance		Annual Interest	Annual Installment
45	01/12/2029	352		5.5	346.5	2.94			
46	01/01/2030	34	.5	5.5	341	2.9			
47	01/02/2030	341		5.5	335.5	2.57			
48	01/03/2030	33	.5	5.5	330	2.8	36.03		66
49	01/04/2030	330		5.5	324.5	2.67			
50	01/05/2030	32	.5	5.5	319	2.71			
51	01/06/2030	319		5.5	313.5	2.58			
52	01/07/2030	31	.5	5.5	308	2.62			
53	01/08/2030	308		5.5	302.5	2.57			
54	01/09/2030	30	.5	5.5	297	2.44			
55	01/10/2030	297		5.5	291.5	2.48			
56	01/11/2030	29	.5	5.5	286	2.35			
57	01/12/2030	286		5.5	280.5	2.38			
58	01/01/2031	28	.5	5.5	275	2.34			
59	01/02/2031	275		5.5	269.5	2.07			
60	01/03/2031	26	.5	5.5	264	2.24	29.43		66
61	01/04/2031	264		5.5	258.5	2.12			
62	01/05/2031	25	.5	5.5	253	2.15			
63	01/06/2031	253		5.5	247.5	2.03			
64	01/07/2031	24	.5	5.5	242	2.06			
65	01/08/2031	242		5.5	236.5	2.01			
66	01/09/2031	23	.5	5.5	231	1.9			

EMI Count	Date	Opening Balance		Repayment	Closing Balance	Interest on Closing Balance		Annual Interest	Annual Installment
67	01/10/2031	231		5.5	225.5	1.92			
68	01/11/2031	22	.5	5.5	220	1.81			
69	01/12/2031	220		5.5	214.5	1.82			
70	01/01/2032	21	.5	5.5	209	1.78			
71	01/02/2032	209		5.5	203.5	1.62			
72	01/03/2032	20	.5	5.5	198	1.68	22.89		66
73	01/04/2032	198		5.5	192.5	1.58			
74	01/05/2032	19	.5	5.5	187	1.59			
75	01/06/2032	187		5.5	181.5	1.49			
76	01/07/2032	18	.5	5.5	176	1.49			
77	01/08/2032	176		5.5	170.5	1.45			
78	01/09/2032	17	.5	5.5	165	1.36			
79	01/10/2032	165		5.5	159.5	1.35			
80	01/11/2032	15	.5	5.5	154	1.27			
81	01/12/2032	154		5.5	148.5	1.26			
82	01/01/2033	14	.5	5.5	143	1.21			
83	01/02/2033	143		5.5	137.5	1.05			
84	01/03/2033	13	.5	5.5	132	1.12	16.23		66
85	01/04/2033	132		5.5	126.5	1.04			
86	01/05/2033	12	.5	5.5	121	1.03			
87	01/06/2033	121		5.5	115.5	0.95			
88	01/07/2033	11	.5	5.5	110	0.93			

EMI Count	Date	Opening Balance		Repayment	Closing Balance	Interest on Closing Balance		Annual Interest	Annual Installment
89	01/08/2033	110		5.5	104.5	0.89			
90	01/09/2033	10	.5	5.5	99	0.81			
91	01/10/2033	99		5.5	93.5	0.79			
92	01/11/2033	9	.5	5.5	88	0.72			
93	01/12/2033	88		5.5	82.5	0.7			
94	01/01/2034	8	.5	5.5	77	0.65			
95	01/02/2034	77		5.5	71.5	0.55			
96	01/03/2034	7	.5	5.5	66	0.56	9.63		66
97	01/04/2034	66		5.5	60.5	0.5			
98	01/05/2034	6	.5	5.5	55	0.47			
99	01/06/2034	55		5.5	49.5	0.41			
100	01/07/2034	4	.5	5.5	44	0.37			
101	01/08/2034	44		5.5	38.5	0.33			
102	01/09/2034	3	.5	5.5	33	0.27			
103	01/10/2034	33		5.5	27.5	0.23			
104	01/11/2034	2	.5	5.5	22	0.18			
105	01/12/2034	22		5.5	16.5	0.14			
106	01/01/2035	1	.5	5.5	11	0.09			
107	01/02/2035	11		5.5	5.5	0.04			
108	01/03/2035	.	.5	5.5	0	0	3.03		66
Grand Total				594		324.48	324.48		594

Break even point

Name of the Applicant : XYZ INTERNATIONAL SCHOOL

* Figures in Lakh (In Rupees)

	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031	FY2032
Capacity Utilization	55%	60%	65%	70%	75%	80%	85%
Total Income (incl. increase in SIP & FG)	355.74	388.08	420.42	452.76	485.1	517.44	549.78
Variable Cost							
Material consumed	0	0	0	0	0	0	0
Consumables	0	0	0	0	0	0	0
Power, Fuel & Other Utilities (Variable)	1.73	1.89	2.05	2.21	2.36	2.52	2.68
Salaries and wages (variable)	71.72	79.03	86.47	94.05	101.78	109.65	117.67
Other Direct Expenses	11.26	12.29	13.31	14.34	15.36	16.38	17.41
Other Variable Expenses	22.53	24.58	26.62	28.67	30.72	32.77	34.82
Selling, Packing & Distribution Expenses (Variable)	9.6	10.48	11.35	12.22	13.1	13.97	14.84
Interest on Bank Borrowing	5.37	5.86	6.35	6.83	7.32	7.81	8.3
Total Variable Cost	122.21	134.13	146.15	158.32	170.64	183.1	195.72
Contribution	233.53	253.95	274.27	294.44	314.46	334.34	354.06
Fixed Cost							
Power, Fuel & Other Utilities (Fixed)	1.35	1.35	1.35	1.35	1.35	1.35	1.35
Salaries and wages (fixed)	32.6	32.93	33.26	33.59	33.93	34.27	34.61
Repairs & Maintenance	6.35	7.3	8.39	9.65	11.1	12.76	14.68

	FY2026	FY2027	FY2028	FY2029	Y2030	FY2031	FY2032
Selling, Packing & Distribution Expenses (Fixed)	1.07	1.16	1.26	1.36	1.46	1.55	1.65
Depreciation	60.78	54.57	49.01	44	39.53	35.51	31.89
Administrative & Misc. Expenses	7.11	7.76	8.41	9.06	9.7	10.35	11
Interest on Term Loans	59.4	55.83	49.36	42.63	36.03	29.43	22.89
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	168.66	160.9	151.04	141.64	133.1	125.22	118.07
Break Even Point(% of maximum capacity)	39.72%	38.02%	35.8%	33.67%	1.75%	29.96%	28.35%
Cash Break Even Point (% of maximum capacity)	25.41%	25.12%	24.18%	23.21%	2.32%	21.47%	20.69%

		FY2033	FY2034	FY2035
Capacity Utilization		90%	90%	95%
Total Income (incl. increase in SIP & FG)		582.12	582.12	614.46
Variable Cost				
Material consumed		0	0	0
Consumables		0	0	0
Power, Fuel & Other Utilities (Variable)		2.84	2.84	2.99
Salaries and wages (variable)		125.83	127.09	135.49
Other Direct Expenses		18.43	18.43	19.46
Other Variable Expenses		36.86	36.86	38.91
Selling, Packing & Distribution Expenses (Variable)		15.72	15.72	16.59

		FY2033	FY2034	FY2035
Interest on Bank Borrowing		8.79	8.79	9.27
Total Variable Cost		208.47	209.73	222.71
Contribution		373.65	372.39	391.75
Fixed Cost				
Power, Fuel & Other Utilities (Fixed)		1.35	1.35	1.35
Salaries and wages (fixed)		34.95	35.3	35.66
Repairs & Maintenance		16.88	19.41	22.32
Selling, Packing & Distribution Expenses (Fixed)		1.75	1.75	1.84
Depreciation		28.66	25.75	23.13
Administrative & Misc. Expenses		11.64	11.64	12.29
Interest on Term Loans		16.23	9.63	3.03
Interest on Interest Bearing Unsecured Loans		0	0	0
Lease Rentals		0	0	0
Total Fixed Cost		111.46	104.83	99.62
Break Even Point(% of maximum capacity)		26.85%	25.34%	24.16%
Cash Break Even Point (% of maximum capacity)		19.94%	19.11%	18.55%

Optimum year :	FY2035
BEP in the Optimum Year (%) :	24.16%
Cash BEP in the Optimum Year (%) :	18.55%

Calculation of debt service coverage ratio

Name of the Applicant : XYZ INTERNATIONAL SCHOOL

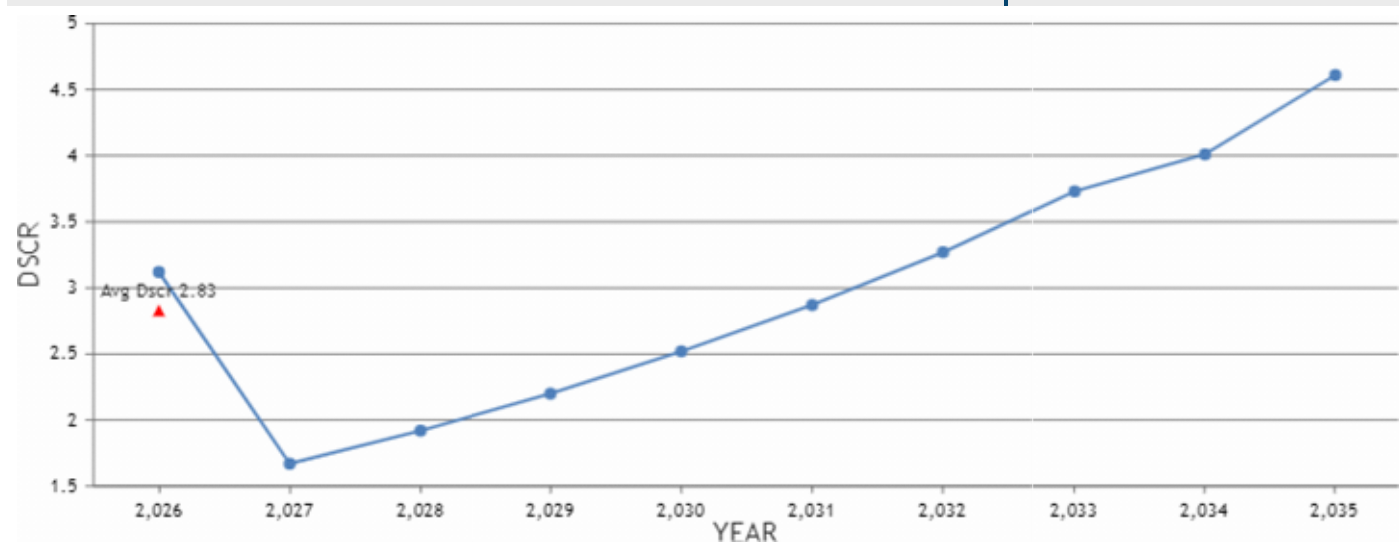
* Figures in Lakh (In Rupees)

	FY2026	FY2027	FY2028	FY2029	Y2030	FY2031	FY2032
Net Profit After Tax	64.87	93.05	123.23	152.8	181.36	209.12	235.99
Non-cash Charges	60.78	54.57	49.01	44	39.53	35.51	31.89
Interest on Term Loan	59.4	55.83	49.36	42.63	36.03	29.43	22.89
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Lease Rentals	0	0	0	0	0	0	0
Total A	185.05	203.45	221.6	239.43	256.92	274.06	290.77
Interest on Term Loan	59.4	55.83	49.36	42.63	36.03	29.43	22.89
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Repayment of Term Loan	0	66	66	66	66	66	66
Repayment of Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Lease Rentals	0	0	0	0	0	0	0
Total B	59.4	121.83	115.36	108.63	102.03	95.43	88.89
DSCR	3.12	1.67	1.92	2.2	2.52	2.87	3.27

	FY2033	FY203	FY2035	Total
Net Profit After Tax	262.19	267.56	292.13	
Non-cash Charges	28.66	25.75	23.13	
Interest on Term Loan	16.23	9.63	3.03	
Interest on Interest Bearing Unsecured Loans	0	0	0	

	FY2033	FY203	FY2035	Total
Lease Rentals	0	0	0	
Total A	307.08	302.94	318.29	2599.59
Interest on Term Loan	16.23	9.63	3.03	
Interest on Interest Bearing Unsecured Loans	0	0	0	
Repayment of Term Loan	66	66	66	594
Repayment of Interest Bearing Unsecured Loans	0	0	0	0
Lease Rentals	0	0	0	
Total B	82.23	75.63	69.03	918.48
DSCR	3.73	4.01	4.61	2.83

Average DSCR	2.83
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Calculation of irr & npv

Name of the Applicant : XYZ INTERNATIONAL SCHOOL

* Figures in Lakh (In Rupees)

Irr Before Tax

	Const. Period	FY2026	FY2027	FY2028	FY2029	Y2030	FY2031	FY2032
OUTFLOWS								
Capital Expenditure	717.06							
Increase in WC Gap		68.18	6.2	6.2	6.2	6.2	6.2	6.19
Total Outflows	717.06	68.18	6.2	6.2	6.2	6.2	6.2	6.19
INFLOWS								
Profit before Tax		64.87	93.05	123.23	152.8	181.36	209.12	235.99
Depreciation/ Write offs		60.78	54.57	49.01	44	39.53	35.51	31.89
Interest		64.77	61.69	55.71	49.46	43.35	37.24	31.19
Lease Rentals		0	0	0	0	0	0	0
Salvage Value								
TOTAL INFLOWS		190.42	209.31	227.95	246.26	264.24	281.87	299.07
NET FLOWS	-717.06	122.24	203.11	221.75	240.06	258.04	275.67	292.88

	Const. Period	FY2033	FY2034	FY2035
OUTFLOWS				
Capital Expenditure	717.06			
Increase in WC Gap		6.2	0	6.2

	Const. Period	FY2033	FY2034	FY2035
Total Outflows	717.06	6.2	0	6.2
INFLOWS				
Profit before Tax		262.19	267.56	292.13
Depreciation/ Write offs		28.66	25.75	23.13
Interest		25.02	18.42	12.3
Lease Rentals		0	0	0
Salvage Value				349.718
TOTAL INFLOWS		315.87	311.73	677.28
NET FLOWS	-717.06	309.67	311.73	671.08

Irr Before Tax :		28.86
NPV (before tax):		894.02
Discount Rate taken :		10%
Profitability Index (before tax) :		2.25

Irr After Tax

	Const. Period	FY2026	FY2027	FY2028	FY2029	Y2030	FY2031	FY2032
OUTFLOWS								
Capital Expenditure	717.06							
Increase in WC Gap		68.18	6.2	6.2	6.2	6.2	6.2	6.19
Total Outflows	717.06	68.18	6.2	6.2	6.2	6.2	6.2	6.19
INFLOWS								
Profit after Tax		64.87	93.05	123.23	152.8	181.36	209.12	235.99
Depreciation/ Write offs		60.78	54.57	49.01	44	39.53	35.51	31.89
Interest		64.77	61.69	55.71	49.46	43.35	37.24	31.19
Lease Rentals		0	0	0	0	0	0	0
Salvage Value								
TOTAL INFLOWS		190.42	209.31	227.95	246.26	264.24	281.87	299.07
NET FLOWS	-717.06	122.24	203.11	221.75	240.06	258.04	275.67	292.88

	Const. Period	FY2033	FY2034	FY2035
OUTFLOWS				
Capital Expenditure	717.06			
Increase in WC Gap		6.2	0	6.2
Total Outflows	717.06	6.2	0	6.2
INFLOWS				
Profit after Tax		262.19	267.56	292.13
Depreciation/ Write offs		28.66	25.75	23.13

	Const. Period	FY2033	FY2034	FY2035
Interest		25.02	18.42	12.3
Lease Rentals		0	0	0
Salvage Value				349.718
TOTAL INFLOWS		315.87	311.73	677.28
NET FLOWS	-717.06	309.67	311.73	671.08

Irr After Tax :	28.86
NPV (after tax) :	894.02
Discount Rate taken :	10%
Profitability Index (after tax) :	2.25

Cost of capital

Name of the Applicant : XYZ INTERNATIONAL SCHOOL

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

	Amount	Cost of Funds (%)	Tax Rate	Cost of Funds (Post-Tax)	Total Cost (Post Tax)
Partners Capital	224.01	15%	1	15%	33.6
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	594	10%	1	10%	59.4
Term Loan from Other Bank	0	0%	1	0%	0
Interest Bearing Unsecured	0	10%	1	10%	0
Internal Accruals (Optimum Year)	12.39	15	1	15%	1.86
Bank Borrowing for WC (Optimum Year)	88.33	10.5	1	10.5%	9.27
Total	918.73				104.13
Cost of capital % :					0.11 %
Effective Tax Rate % :					0 %

Return on capital employed

Name of the Applicant : XYZ INTERNATIONAL SCHOOL

* Figures in Lakh (In Rupees)

	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031	FY2032
RETURN							
Operating Profit	64.87	93.05	123.23	152.8	81.36	209.12	235.99
Non-Operational Income	0	0	0	0	0	0	0
Interest	64.77	61.69	55.71	49.46	43.35	37.24	31.19
Lease Rentals	0	0	0	0	0	0	0
Total	129.64	154.74	178.94	202.26	24.71	246.36	267.18
Net Fixed Assets	740.18	685.61	636.6	592.6	53.07	517.56	485.67
Current Assets less Creditors	68.18	74.38	80.58	86.78	92.98	99.18	105.37
Total B	808.36	759.99	717.18	679.38	46.05	616.74	591.04
ROCE	1 .04%	20.36%	24.95%	29.77%	34.78%	39.95%	45.21%

	FY2033	FY20 4	FY2035
RETURN			
Operating Profit	262.19	267.56	292.13
Non-Operational Income	0	0	0
Interest	25.02	18.42	12.3
Lease Rentals	0	0	0
Total	287.21	285.98	304.43
Net Fixed Assets	457.01	431.26	408.13

		FY2033	FY20 4	FY2035
Current Assets less Creditors		111.57	111.57	117.77
Total B		568.58	542.83	525.9
ROCE		50.51%	52.68%	57.89%
ROCE in the Optimum Year				0.58%

Tax provision

Name of the Applicant : XYZ INTERNATIONAL SCHOOL

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

	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
PBT	64.87	93.05	123.23	152.8	181.36	209.12	235.99
Add: Depreciation (as per books)	60.78	54.57	49.01	44	39.53	35.51	31.89
Less: Depreciation as per Income Tax	60.78	54.57	49.01	44	39.53	35.51	31.89
Gross Taxable Income	64.87	93.05	123.23	152.8	181.36	209.12	235.99
Less: Loss brought forward	0	0	0	0	0	0	0
Taxable Income	64.87	93.05	123.23	152.8	181.36	209.12	235.99
Less: Profit from Exports (Deduction allowed u/s 80HHC)	0	0	0	0	0	0	0
Income after deduction u/s 80HHC	64.87	93.05	123.23	152.8	181.36	209.12	235.99
Less: Deduction u/s 80-IA	0	0	0	0	0	0	0
Net Taxable Income	64.87	93.05	123.23	152.8	181.36	209.12	235.99
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	FY2032	FY2033
PBT	262.19	267.56	292.13
Add: Depreciation (as per books)	28.66	25.75	23.13
Less: Depreciation as per Income Tax	28.66	25.75	23.13
Gross Taxable Income	262.19	267.56	292.13
Less: Loss brought forward	0	0	0
Taxable Income	262.19	267.56	292.13
Less: Profit from Exports (Deduction allowed u/s 80HHC)	0	0	0
Income after deduction u/s 80HHC	262.19	267.56	292.13
Less: Deduction u/s 80-IA	0	0	0
Net Taxable Income	262.19	267.56	292.13
Income Tax @ 30%	0	0	0
Surcharge	0	0	0
Total Income Tax (including Surcharge)	0	0	0
Education Cess @ 3%	0	0	0
Total Income Tax (including Surcharge & Education Cess)	0	0	0

Interest on interest bearing unsecured loans

Name of the Applicant : XYZ INTERNATIONAL SCHOOL

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

Unsecured Loan Lakh (In Rupees)		0
No. of Equal Monthly Installments		120
Amount of Equal Installment		0
Rate of Interest		10
Proposed date of commencement of commercial production		01/04/25
Date of first repayment		01/04/26

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	
0	01/04/25	0	0	0	0	
0	01/05/25	0	0	0	0	
0	01/06/25	0	0	0	0	
0	01/07/25	0	0	0	0	
0	01/08/25	0	0	0	0	
0	01/09/25	0	0	0	0	
0	01/10/25	0	0	0	0	
0	01/11/25	0	0	0	0	
0	01/12/25	0	0	0	0	
0	01/01/26	0	0	0	0	
0	01/02/26	0	0	0	0	
0	01/03/26	0	0	0	0	

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance		
1	01/04/26	0	0	0	0		
2	01/05/26	0	0	0	0		
3	01/06/26	0	0	0	0		
4	01/07/26	0	0	0	0		
5	01/08/26	0	0	0	0		
6	01/09/26	0	0	0	0		
7	01/10/26	0	0	0	0		
8	01/11/26	0	0	0	0		
9	01/12/26	0	0	0	0		
10	01/01/27	0	0	0	0		
11	01/02/27	0	0	0	0		
12	01/03/27	0	0	0	0		
13	01/04/27	0	0	0	0		
14	01/05/27	0	0	0	0		
15	01/06/27	0	0	0	0		
16	01/07/27	0	0	0	0		
17	01/08/27	0	0	0	0		
18	01/09/27	0	0	0	0		
19	01/10/27	0	0	0	0		
20	01/11/27	0	0	0	0		
21	01/12/27	0	0	0	0		
22	01/01/28	0	0	0	0		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance		
23	01/02/28	0	0	0	0		
24	01/03/28	0	0	0	0		
25	01/04/28	0	0	0	0		
26	01/05/28	0	0	0	0		
27	01/06/28	0	0	0	0		
28	01/07/28	0	0	0	0		
29	01/08/28	0	0	0	0		
30	01/09/28	0	0	0	0		
31	01/10/28	0	0	0	0		
32	01/11/28	0	0	0	0		
33	01/12/28	0	0	0	0		
34	01/01/29	0	0	0	0		
35	01/02/29	0	0	0	0		
36	01/03/29	0	0	0	0		
37	01/04/29	0	0	0	0		
38	01/05/29	0	0	0	0		
39	01/06/29	0	0	0	0		
40	01/07/29	0	0	0	0		
41	01/08/29	0	0	0	0		
42	01/09/29	0	0	0	0		
43	01/10/29	0	0	0	0		
44	01/11/29	0	0	0	0		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance		
45	01/12/29	0	0	0	0		
46	01/01/30	0	0	0	0		
47	01/02/30	0	0	0	0		
48	01/03/30	0	0	0	0		
49	01/04/30	0	0	0	0		
50	01/05/30	0	0	0	0		
51	01/06/30	0	0	0	0		
52	01/07/30	0	0	0	0		
53	01/08/30	0	0	0	0		
54	01/09/30	0	0	0	0		
55	01/10/30	0	0	0	0		
56	01/11/30	0	0	0	0		
57	01/12/30	0	0	0	0		
58	01/01/31	0	0	0	0		
59	01/02/31	0	0	0	0		
60	01/03/31	0	0	0	0		
61	01/04/31	0	0	0	0		
62	01/05/31	0	0	0	0		
63	01/06/31	0	0	0	0		
64	01/07/31	0	0	0	0		
65	01/08/31	0	0	0	0		
66	01/09/31	0	0	0	0		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance		
67	01/10/31	0	0	0	0		
68	01/11/31	0	0	0	0		
69	01/12/31	0	0	0	0		
70	01/01/32	0	0	0	0		
71	01/02/32	0	0	0	0		
72	01/03/32	0	0	0	0		
73	01/04/32	0	0	0	0		
74	01/05/32	0	0	0	0		
75	01/06/32	0	0	0	0		
76	01/07/32	0	0	0	0		
77	01/08/32	0	0	0	0		
78	01/09/32	0	0	0	0		
79	01/10/32	0	0	0	0		
80	01/11/32	0	0	0	0		
81	01/12/32	0	0	0	0		
82	01/01/33	0	0	0	0		
83	01/02/33	0	0	0	0		
84	01/03/33	0	0	0	0		
85	01/04/33	0	0	0	0		
86	01/05/33	0	0	0	0		
87	01/06/33	0	0	0	0		
88	01/07/33	0	0	0	0		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance		
89	01/08/33	0	0	0	0		
90	01/09/33	0	0	0	0		
91	01/10/33	0	0	0	0		
92	01/11/33	0	0	0	0		
93	01/12/33	0	0	0	0		
94	01/01/34	0	0	0	0		
95	01/02/34	0	0	0	0		
96	01/03/34	0	0	0	0		
97	01/04/34	0	0	0	0		
98	01/05/34	0	0	0	0		
99	01/06/34	0	0	0	0		
100	01/07/34	0	0	0	0		
101	01/08/34	0	0	0	0		
102	01/09/34	0	0	0	0		
103	01/10/34	0	0	0	0		
104	01/11/34	0	0	0	0		
105	01/12/34	0	0	0	0		
106	01/01/35	0	0	0	0		
107	01/02/35	0	0	0	0		
108	01/03/35	0	0	0	0		
109	01/04/35	0	0	0	0		
110	01/05/35	0	0	0	0		

EMI Count	Date	Opening Balance		Repayment	Closing Balance	Interest on Closing Balance		Annual Interest	Annual Installment
111	01/06/35		0	0	0	0			
112	01/07/35		0	0	0	0			
113	01/08/35		0	0	0	0			
114	01/09/35		0	0	0	0			
115	01/10/35		0	0	0	0			
116	01/11/35		0	0	0	0			
117	01/12/35		0	0	0	0			
118	01/01/36		0	0	0	0			
119	01/02/36		0	0	0	0			
120	01/03/36		0	0	0	0			
Grand Total				0		0		0	0

Margin on security & financial parameters

Name of the Applicant : XYZ INTERNATIONAL SCHOOL

* Figures in Lakh (In Rupees)

Value of Primary Security				
Land	200			
Site Development	2			
Buildings	450			
Plant & Machinery	15.5			
Misc. Fixed Assets	55.5			
Pre-operative Expenses (excl. Depo its with Electricity Board)	77.96			
Provision for Contingencies	0			
Less: 50% Value of Moulds, if any	0	Hypothecation of P&M	Mortgage	
Value of Primary Security	723	71	652	
Term Loan	594			
Term Loan from Other Bank	0			
Proportionate value of Primary Security for Bank	723	71	652	
Margin on Primary Security for Term Loan	17.84%			
Working Capital Limit recommended, if any	0			
Exposure to applicant unit (Term Loan & WC)	594			Hypo. of Stocks & BD
Value of Stocks & Book Debts	0			0
Value of Primary Security for Term Loan and WC together	723	71	652	0

Value of Primary Security			
Margin on Primary Security for Term Loan and WC together	17.84%		
BG/ LC Limit recommended, if any	0		
Exposure to Associate Concerns	0		
Total Exposure	594		

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	723	71	652	0	0
Margin on Overall Security	17.84%				
Overall Asset Coverage	1.22				
Net Value of Securities after hair cut					
Hypothecation of P&M	28.4				
Mortgage	456.4				
Hypo. of Stocks & BD	0				
FDR	0				
Total	484.8				
Net Asset Coverage	0.82				

Financial Parameters				
Promoters' Contribution (%)	27.38%			
Promoters' Contribution by Equity (%)	100%			
Debt-Equity Ratio (DER)	.65			
Debt-Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity)	.65			
Maximum DSCR	.61	Year		2035
Minimum DSCR	.67	Year		2027
Avg. DSCR	.83			
BEP	24.16%	Optimum Year		2035
Cash BEP	18.55%	Optimum Year		2035
ROCE %	57.89%	Optimum Year		2035
Cost of capital	.11			
IRR (Before Tax)	2 .71			
IRR (After Tax)	2 .71			
NPV (before tax)	75 .19			
NPV (after tax)	75 .19			
Profitability Index (before tax)	.06			
Profitability Index (after tax)	.06			
Capital Cost	80 .96			
No. of Employees	68			
Capital Cost per Employee	1 .78			

	FY2026	FY2027	FY2028	FY2029	FY2 30	FY2031	FY2032
Capacity Utilization	55%	60%	65%	70%	75%	80%	85%
Total Income	355.74	388.08	420.42	452.76	485.1	517.44	549.78
Gross revenue	355.74	388.08	420.42	452.76	485.1	517.44	549.78
Net revenue	355.74	388.08	420.42	452.76	485.1	517.44	549.78
Gross Profit	190.42	209.31	227.95	246.26	264.24	281.87	299.07
Operating Profit	64.87	93.05	123.23	152.8	181.36	209.12	235.99
Interest	64.77	61.69	55.71	49.46	43.35	37.24	31.19
Depreciation	60.78	54.57	49.01	44	39.53	35.51	31.89
Profit after Tax (PAT)	64.87	93.05	123.23	152.8	181.36	209.12	235.99
Gross Cash Accruals	125.65	147.62	172.24	196.8	220.89	244.63	267.88
Net Worth	266.48	314.73	370.76	433.95	503.3	578.01	657.19

		FY2033	FY2034	FY2035
Capacity Utilization		90%	90%	95%
Total Income		582.12	582.12	614.46
Gross revenue		582.12	582.12	614.46
Net revenue		582.12	582.12	614.46
Gross Profit		315.87	311.73	327.56
Operating Profit		262.19	267.56	292.13
Interest		25.02	18.42	12.3
Depreciation		28.66	25.75	23.13
Profit after Tax (PAT)		262.19	267.56	292.13
Gross Cash Accruals		290.85	293.31	315.26

	FY2033	FY2034	FY2035
Net Worth	751.36	839.71	941.43

Sensitivity Analysis

Name of the Applicant : XYZ INTERNATIONAL SCHOOL

	Percentage	DSCR	BEP	Cash BEP	ROCE	Cost of Capital
Base Case		2.83	24.16%	18.55%	57.89%	0.11

	IRR (before tax)	IRR (post tax)	NPV (before tax)	NPV (post tax)	Profitability Index (before tax)	Profitability Index (post tax)
Base Case	27.71	27.71	759.19	759.19	2.06	2.06

Future financial indicators

Name of the Applicant : XYZ INTERNATIONAL SCHOOL

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

Promoter's Contribution As % Of Total Project Cost	0.27%
Der For The Project	2.65
Der For The Company As A Whole	2.65
Dscr Minimum	1.67
Dscr Maximum	4.61
Dscr Average	2.83
Break Even Point(Bep) % Of Maximum Capacity	24.16%
Roce (Return On Capital Employed In The Optimum Year)	0.58%
Irr (Before Tax)	27.71
Irr (After Tax)	27.71
Cost Of Capital	0.11
Employment - Existing / Additional	68
Capital Cost Per Job	11.78

Sensitivity Analysis

	DSCR	IRR (post tax)	BEP	Cash BEP	ROCE
Base Case	2.83	27.71	24.16	18.55	0.58
Sales	2.83	27.71	24.16	18.55	57.89
Raw Material	2.83	27.71	24.16	18.55	57.89
Capacity Util	2.83	27.71	24.16	18.55	57.89

Output

Name of the Applicant : XYZ INTERNATIONAL SCHOOL

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

Margin on Primary Security	17.84
Margin on Overall Security	17.84
Overall Asset Coverage	1.22
Promoters' Contribution (%) :	27.38
Promoters' Contribution by Equity (%)	100
Debt Equity Ratio (DER)	2.65
Debt-Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity)	2.65
Maximum DSCR	1.67
Year	2035
Minimum DSCR	4.61
Year	2027
Avg. DSCR	2.83
BEP	24.16
Optimum Year	2035
Cash BEP	18.55
Optimum Year	2035
ROCE %	57.89
Optimum Year	2035
Cost of capital	0.11
IRR (Before Tax)	27.71
IRR (After Tax)	27.71

NPV (Before Tax)	759.19
NPV (After Tax)	759.19
Profitability Index (before tax)	2.06
Profitability Index (After tax)	2.06
Capital Cost	800.96
No. of Employees	68
Capital Cost per Employee	11.78

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