

**PROJECT REPORT**

**OF**

**“ABC COTEX PRIVATE LIMITED”**

## **TABLE OF CONTENTS**

- 1. Particulars of the Enterprise**
- 2. Project Loan Amount**
- 3. Project Proponent**
- 4. Shareholding Pattern**
- 5. Project Description**
  - **Brief Description of the Project**
  - **Importance to the Country & Region**
- 6. Product Description**
  - **Product Specification & Product Uses**
- 7. Location of the Project**
  - **Site Location**
  - **Project Site Map**
  - **Google Earth Image**
  - **Project Site Co-ordinates**
- 8. Market Survey**
  - **Demand & Supply**
  - **Market Opportunity**
- 9. Technical Feasibility**
  - **Manpower Required**
  - **Machinery/Items Required**
  - **Inspection & Quality Control**
- 10. Commercial Viability**
  - **SWOT Analysis**

## Disclaimer

The views expressed in this model project are advisory in nature. It assumes no financial liability to anyone using the report for any purpose. The actual cost and returns of projects will have to be taken on a case-by-case basis considering the specific requirement of projects.

### 1. PARTICULARS OF THE ENTERPRISE

Name of the Enterprise	ABC COTEX PVT. LTD.	Constitution	PRIVATE LIMITED
MSME Status	REGISTERED	MSME Registration No.	
Registration Date	27/03/2024	Date of Incorporation	27/03/2024
Activity	MANUFACTURING		
Registered Office Address			
Administrative Office Address	Plot No 1, Gat No 109-1 , At Post – Kothada , Tal-Navapur , Dist – Nandurbar – MH 425418		
Site location	Plot No 1, Gat No 109-1 , At Post – Kothada , Tal-Navapur , Dist – Nandurbar – MH 425418		

## 2. PROJECT LOAN AMOUNT

TERM LOAN	300 LAKH
WORKING CAPITAL	1000 LAKH

## 3. PROJECT PROPONENT

Name of the Promoter	Prajal Rakesh Agrawal	Shubham Sanjay Agrawal
Father's Name/ Husband Name	Rakesh Bhikalal Agrawal	Sanjay Bhikalal Agrawal
Age	24 years	24 years
Residential Address		
PAN No.		
Designation	Director	Director
Education	Civil Engineering	Civil Engineering

## 4. SHAREHOLDING PATTERN

S. NO.	SHAREHOLDER	% OF SHARES
1	Prajal Rakesh Agrawal	50%
2	Shubham Sanjay Agrawal	50%

## 5. PROJECT DESCRIPTION



### **Brief Description of the Project**

ABC Cotex Private Limited is a manufacturing company situated at Plot No 1, Gat No 109-1, At Post – Kothada, Tal-Navapur, Dist – Nandurbar – MH 425418. It was incorporated on March 27, 2024. The company's primary operation involves buying cotton from farmers and then processing it to separate the seeds from the cotton fibers. This process yields two main products: cotton seeds and cotton bales.

Cotton seeds are separated from the cotton fibers during the processing. These seeds can be sold separately in the market as they have various uses, such as for producing cottonseed oil, animal feed, or even for planting purposes.

The cotton fibers, after the separation process, are formed into bales for ease of handling and transportation. These cotton bales are also sold separately in the market. They are a crucial raw material for textile industries, where they are spun into yarn and woven into fabrics.

The unit is scheduled to commence its operations on September 1, 2024. This implies that from that date onwards, ABC Cotex Private Limited will begin buying

cotton from farmers, processing it to obtain cotton seeds and cotton bales, and subsequently selling these products in the market.

### Importance to the Country & Region

ABC Cotex Pvt. Ltd. Is important to both the country & region. It has several key aspects:

**Economic Contribution:** As a manufacturing company involved in the processing of cotton, ABC Cotex Pvt. Ltd. contributes to the economy through job creation, income generation, and value addition. It provides employment opportunities directly through its workforce and indirectly through its supply chain, including farmers, transportation providers, and service providers.

**Agricultural Development:** By buying cotton from local farmers, ABC Cotex Pvt. Ltd. supports the agricultural sector in the region. This helps in stabilizing farmers incomes, promoting agricultural livelihoods, and encouraging sustainable farming practices. Additionally, the company's presence will incentivize farmers to grow cotton, thereby contributing to crop diversification and rural development.

**Value Addition and Export Potential:** ABC Cotex Pvt. Ltd. adds value to raw cotton by processing it into cotton bales and cotton seeds. This value addition enhances the competitiveness of the region's cotton industry and opens up export opportunities. Exporting cotton bales and seeds will generate foreign exchange earnings for the country, contributing to its balance of trade and overall economic growth.

**Industrial Development:** The presence of ABC Cotex Pvt. Ltd. contributes to industrial development in the region by establishing manufacturing infrastructure and supporting ancillary industries. This helps in creating a conducive environment for the growth of allied industries, such as textile manufacturing, oilseed processing, and packaging.

**Social Responsibility and Community Engagement:** ABC Cotex Pvt. Ltd. Will be engaged in corporate social responsibility (CSR) initiatives aimed at community development, such as education, healthcare, and infrastructure development. By actively participating in community welfare activities, the company will foster goodwill, enhance its reputation, and build strong relationships with local stakeholders.

## **6. PRODUCT DESCRIPTION**

### **Brief Description of the Product**

**Cotton Bales:**



- Cotton bales are compressed bundles of cotton fibers that have been processed and compacted together.
- These bales are typically used as a raw material by textile industries for spinning into yarn and weaving into fabrics.
- They are an essential commodity in the textile supply chain, forming the foundation for the production of various cotton-based products such as clothing, bed linens, towels, and more.
- Cotton bales come in various grades based on factors like fiber length, fineness, color, and cleanliness, catering to different textile manufacturing requirements.

### **Cotton Seeds:**





- Cotton seeds are the seeds extracted from cotton bolls during the ginning process.
- Cotton seeds are also utilized in animal feed formulations due to their high protein content, making them valuable in livestock nutrition.
- Additionally, cotton seeds can be used for planting purposes, contributing to the cultivation of future cotton crops.
- Cottonseed meal, a by-product of cottonseed oil extraction, is also used as a protein-rich supplement in livestock diets and as an organic fertilizer in agriculture.

### Uses of the Product

Both cotton bales and cotton seeds have diverse uses across various industries.

#### **Cotton Bales:**

- **Textile Industry:** Cotton bales are the primary raw material for the textile industry. They are spun into yarns, which are then woven or knitted into fabrics for a wide range of textile products, including clothing, home textiles (such as bed linens and towels), and industrial textiles.
- **Nonwoven Fabrics:** Cotton fibers from bales are also used in the production of nonwoven fabrics. These fabrics find applications in products such as wipes, diapers, medical textiles, and automotive interiors.
- **Interlining and Padding:** Cotton fibers from bales are utilized as filling material in quilts, pillows, mattresses, and upholstery, providing softness, insulation, and comfort.
- **Paper Industry:** Cotton fibers are used in specialty paper production, particularly for high-quality stationery, currency paper, and archival documents due to their durability and strength.
- **Oil Absorption:** Cotton fibers from bales are effective at absorbing oils and liquids, making them suitable for use in oil spill cleanup operations and as absorbent materials in industries such as automotive and manufacturing.

### **Cotton Seeds:**

- **Oil Extraction:** Cotton seeds are a rich source of oil, known as cottonseed oil. This oil is used for cooking, frying, salad dressing, and in food processing applications due to its neutral flavor, high smoke point, and health benefits.
- **Livestock Feed:** Cotton seeds are valuable as a protein-rich ingredient in animal feed formulations for livestock such as cattle, poultry, and fish. The meal left after oil extraction, known as cottonseed meal or cake, is used as a protein supplement in feed rations.
- **Fertilizer:** Cottonseed meal serves as an organic fertilizer, providing nutrients such as nitrogen, phosphorus, and potassium to soil when used as a soil conditioner or mulch.
- **Industrial Applications:** Cottonseed oil is used in various industrial applications, including the production of soap, cosmetics, lubricants, and biofuels.

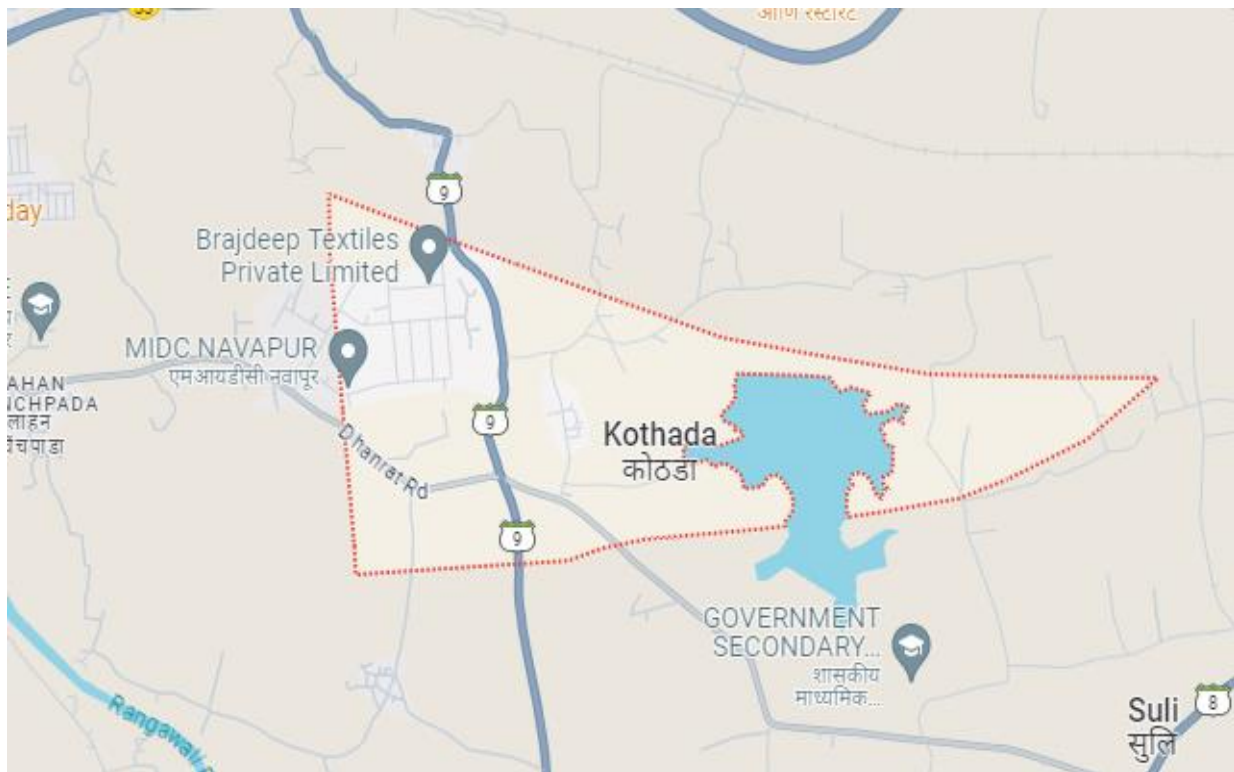
- Horticulture: Cottonseed meal is used as a soil amendment in horticulture and gardening to improve soil structure, fertility, and water retention.

## 7. LOCATION OF THE PROJECT

### Site Location

Plot No 1, Gat No 109-1 , At Post – Kothada , Tal-Navapur , Dist – Nandurbar – MH 425418

### Project Site Map



### Google Earth Image



### Project Site Co-ordinates

Latitude	21.1629581
Longitude	73.7910916

## 8. MARKET SURVEY

### Demand & Supply

The demand and supply of cotton bales and cotton seeds in India fluctuate based on various factors such as domestic consumption patterns, global market trends, government policies, weather conditions, and agricultural practices. Here's an overview:

Demand for Cotton Bales:

- **Textile Industry:** The textile sector is the primary consumer of cotton bales in India. The demand for cotton bales in the textile industry depends on factors like domestic and international demand for textiles, fashion trends,

and the availability and price competitiveness of alternative fibers like polyester.

- **Nonwoven Fabrics:** With the growing demand for hygiene products, medical textiles, and automotive textiles, there's an increasing demand for cotton fibers for nonwoven fabric production.
- **Export Market:** India exports a significant portion of its cotton bales to countries with high textile manufacturing capabilities like China, Bangladesh, Vietnam, and Turkey. Therefore, international demand also influences the domestic demand for cotton bales.

#### Supply of Cotton Bales:

- **Cotton Production:** India is one of the largest cotton-producing countries globally. Cotton is cultivated across various states, with major cotton-producing states including Gujarat, Maharashtra, Telangana, Andhra Pradesh, Punjab, Haryana, and Rajasthan. The supply of cotton bales is directly influenced by the annual cotton crop yield, which in turn depends on factors such as weather conditions, pest management, irrigation facilities, and agricultural practices.
- **Government Policies:** Government policies related to agriculture, trade, and subsidies can also influence the supply of cotton bales. Supportive policies such as minimum support prices (MSP), crop insurance, and research and development initiatives can incentivize farmers to cultivate cotton, thereby impacting overall supply.

#### Demand for Cotton Seeds:

- **Oil Extraction Industry:** The demand for cotton seeds is primarily driven by the oil extraction industry, which utilizes cottonseed oil for various purposes such as cooking oil, salad oil, frying oil, and industrial applications like soap making and biofuels.
- **Livestock Feed Industry:** Cottonseed meal is a valuable source of protein for livestock feed. The demand for cotton seeds in the feed industry depends on

factors like livestock population, dietary preferences, and competition from alternative protein sources.

- **Export Market:** India also exports cotton seeds to countries where there's a demand for cottonseed oil and meal.

#### Supply of Cotton Seeds:

- **Cotton Production:** Since cotton seeds are obtained as a by-product of cotton cultivation, the supply of cotton seeds is closely tied to cotton production. Higher cotton production results in increased availability of cotton seeds for processing.
- **Oilseed Crushing Capacity:** Cotton seeds are crushed to extract cottonseed oil, which is used for various purposes such as cooking oil, industrial applications, and biodiesel production. The availability and capacity of oilseed crushing units, including solvent extraction plants, influence the supply of cotton seeds. Investments in expanding crushing capacity can boost the supply of cotton seeds and cottonseed oil.
- **Export Demand:** India exports cotton seeds to countries where there is demand for cottonseed oil and meal. Export demand can affect the domestic supply of cotton seeds, as exporters may prioritize international markets based on price competitiveness and trade agreements.

#### Market Opportunity

For ABC Cotex Pvt Ltd, there are several market opportunities based on its core business of buying cotton from farmers, processing it into cotton bales and cotton seeds, and selling these products separately in the market. Here are some potential market opportunities:

- **Growing Textile Industry Demand:** India's textile industry is one of the largest in the world and continues to grow. ABC Cotex can tap into this demand by supplying high-quality cotton bales to textile manufacturers. As

the textile industry expands, so does the demand for raw materials like cotton.

- **Increasing Nonwoven Fabric Usage:** The demand for nonwoven fabrics is on the rise, driven by sectors such as healthcare, hygiene products, and automotive. Cotton fibers processed by ABC Cotex can cater to this market segment, providing raw materials for the production of nonwoven fabrics.
- **Export Opportunities:** India is a major exporter of cotton and cotton products. ABC Cotex can explore export opportunities for both cotton bales and cotton seeds, leveraging international demand for these commodities. Establishing relationships with international buyers and complying with quality standards can open up lucrative export markets.
- **Animal Feed Industry:** With its production of cotton seeds, ABC Cotex can target the animal feed industry. Cottonseed meal is a valuable protein source for livestock feed, and there is a growing demand for such feed ingredients. By offering high-quality cotton seeds, the company can cater to this market segment.
- **Oil Extraction Industry:** Cottonseed oil has various applications in cooking, food processing, and industrial uses. ABC Cotex can supply cotton seeds to oil extraction plants or even consider setting up its own oil extraction facility to produce cottonseed oil. With the increasing focus on healthier cooking oils, there is a significant market opportunity in this segment.
- **Diversification into Value-added Products:** Apart from selling raw cotton bales and seeds, ABC Cotex can explore opportunities to diversify into value-added products. This could include offering processed cotton fibers for specific industrial applications, developing innovative cotton-based products, or investing in research and development for new cotton varieties with enhanced properties.
- **Regional Market Penetration:** Nandurbar, Maharashtra, where ABC Cotex is located, can serve as a strategic base for penetrating regional markets. By establishing strong relationships with local farmers and downstream industries, the company can capture a significant share of the local cotton market and expand its operations gradually.

## 9. Technical Feasibility

### Manpower Required

S. No.	Manpower	Required Numbers
1	Administrator	4
2	Skilled Workers	15
3	Unskilled Workers	10

### Machinery/Items Required

S. No.	Machinery	Total Cost (Lakhs)
1	GINNING DR (30 Nos)	Rs. 69,00,000
2	5 HP Motor (30nos)	Rs. 9,60,000
3	Fully Automatic Pressing Machine Capacity 20 Bales/Hr	Rs. 81,50,000
4	Hard Box With Belt And Kawadi Cleaner	Rs. 14,60,000
5	Belt Conveyor From Hard Box To Trolley	Rs. 9,60,000
6	Trolley System	Rs. 15,75,000
7	Lint Conveyor	Rs. 10,40,000
8	Trolley Conveyor 200 Ft	Rs. 10,40,000
9	Press Foundation	Rs. 22,50,000
10	GINNING DR FOUNDATION FOR 30 Drs	Rs. 19,50,000
11	Foundation For Seed Conveyor	Rs.11,50,000
12	Kapas Cleaner	Rs. 8,50,000
13	Super Cleaner	Rs. 9,60,000
14	Moisture System	Rs. 8,80,000
15	Fire Fighting System	Rs 10,80,000
16	Mseb Power System	Rs. 6,55,000
17	Wiring And Electrification	Rs. 9,40,000
18	Light Fitting	Rs. 2,70,000
19	Seed Conveyor With Elevator	Rs. 14,50,000

### Inspection & Quality Control



ABC Cotex Pvt Ltd must implement robust inspection and quality control measures for both cotton bales and cotton seeds to ensure that they meet industry standards and customer requirements. Here's a general overview of the inspection and quality control process:

**Incoming Raw Material Inspection:** When raw cotton arrives from farmers, it should undergo thorough inspection for quality parameters such as fiber length, strength, color, cleanliness, and moisture content. Any deviations from the specified standards should be identified and documented.

**Ginning Process Control:** During the ginning process, where cotton fibers are separated from seeds, monitoring and control measures should be in place to ensure proper separation, minimal damage to fibers, and prevention of contamination.

#### **Quality Testing of Cotton Bales:**

- **Physical Attributes:** Cotton bales should be inspected for weight, size, shape, and packaging integrity. Each bale should be labeled with relevant information such as grade, lot number, and date of production.
- **Fiber Quality:** Samples from each batch of cotton bales should undergo testing for fiber length, fineness, strength, uniformity, and trash content using instruments like High Volume Instrument (HVI) or Advanced Fiber Information System (AFIS).

#### **Quality Testing of Cotton Seeds:**

- **Seed Purity:** Cotton seeds should be inspected for purity, ensuring minimal presence of foreign matter, broken seeds, or impurities.
- **Oil and Protein Content:** Samples from each batch of cotton seeds can be tested for oil and protein content using laboratory analysis methods such as Soxhlet extraction and Kjeldahl method, respectively.
- **Germination Test:** A sample of cotton seeds can undergo a germination test to assess seed viability and ensure their suitability for planting purposes.

**Continuous Improvement:** ABC Cotex Pvt Ltd should establish a culture of continuous improvement by regularly reviewing its quality control processes, analyzing performance data, and implementing corrective and preventive actions to address any identified issues or areas for enhancement.

## 10. Commercial Viability

### SWOT Analysis



#### Strengths:

- **Strategic Location:** Situated in an area known for cotton cultivation, the company has easy access to raw materials, reducing transportation costs and ensuring a steady supply of cotton.
- **Experienced Management Team:** The company has skilled and experienced management team with expertise in the cotton industry, it will make informed decisions and effectively manage operations.
- **Diversified Product Portfolio:** Producing both cotton bales and cotton seeds allows the company to cater to multiple market segments, reducing dependence on any single product category.

### **Weaknesses:**

- **Dependence on Agricultural Factors:** The company's operations are highly dependent on factors such as weather conditions, pest infestations, and crop yields, which can impact the availability and quality of raw materials.
- **Quality Control Challenges:** Maintaining consistent quality standards for cotton bales and seeds can be challenging due to variations in raw material quality and processing methods.
- **Market Volatility:** The cotton market is subject to price fluctuations influenced by global supply and demand dynamics, exchange rates, and government policies, posing risks to the company's profitability.

### **Opportunities:**

- **Export Market Expansion:** With India being a major cotton producer, there are opportunities to explore export markets for both cotton bales and seeds, especially in countries with high textile manufacturing or oilseed processing capabilities.
- **Value-added Products:** Diversifying into value-added products such as cottonseed oil, cottonseed meal, or specialty cotton fibers will create new revenue streams and capture higher margins in niche markets.
- **Sustainable Practices:** Embracing sustainable agricultural practices and promoting eco-friendly products will attract environmentally conscious consumers and enhance the company's brand image.

### **Threats:**

- **Competition:** The company faces competition from other cotton processing firms, both domestically and internationally, which may offer similar products at competitive prices.
- **Regulatory Changes:** Changes in government policies related to agriculture, trade, or environmental regulations will impact the company's operations, requiring adaptation to new standards or compliance requirements.



# CMA DATA

ABC COTEX PVT LTD

## Cost of project and means of finance

Name of the Applicant : ABC COTEX PVT LTD

\* Figures in Lakh (In Rupees)

Cost of project	Already Incurred	To be incurred		Total Cost
		Firm	Non-Firm	
Land	0	0	0	0
Site Development	0	15	0	15
Buildings	0	349.55	0	349.55
<b>Plant and Machinery</b>				
- Imported	0	0	0	0
- Indigenous	0	345.2	0	345.2
Misc. Fixed Assets	0	175	0	175
Preliminary Expenses	0	0	0	0
Pre-operative Expenses	0	15		15
Provision for Contingencies	0	0		0
Margin Money for Working Capital	0	250		250
<b>Total Cost</b>	<b>0</b>	<b>1149.75</b>	<b>0</b>	<b>1149.75</b>
<b>Total Cost (Rounded off)</b>				<b>1149.8</b>

MEANS OF FINANCE	Already raised	To be raised	Total Cost
<b>Equity</b>			
Promoters' Equity	0	849.75	849.75
Share Premium	0	0	0
Preference Share Capital	0	0	0
Equity Contribution	0	0	0
<b>Quasi-Equity</b>			
Interest free Unsecured Loans	0	0	0
Subsidy	0	0	0
Quasi-Equity Others (Pl Specify)	0	0	0
Total Quasi-Equity	0	849.75	849.75
<b>Debt</b>			
Term Loan	0	300	300
Term Loan from Other Bank	0	0	0
Interest Bearing Unsecured Loans	0	0	0
Total Debt (Rounded off)	0	300	300
<b>Total Finance</b>	<b>0</b>	<b>1149.75</b>	<b>1149.75</b>

Debt-Equity Ratio (DER) :	0.35
Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity) :	0.35
Promoters' Contribution (%) :	73.91%
Promoters' Contribution by Equity (%) :	100%
Ratio of Capital to Interest Free Unsecured Loans :	NA



## Assumpitons

Name of the Applicant	ABC COTEXPVT LTD
Constitution of the applicant	Private Limited Company
First financial year of operations for the project	2025
Proposed date of commencement of commercial production	01/09/2024
No. of Financial Years from the Proposed date of commencement of commercial production including Moratorium Period	9
No. of Moratorium Period (Months) from the Proposed date of commencement of commercial production	3

## Basis Overall Install Capacity

\* Figures in Lakh (In Rupees)

Name of Product	Unit Measurement	Production per day (units)	No of working days per year	Production per annum (units)
COTTON BALES	KG	19000	270	5130000
COTTON SEED	KG	68000	270	18360000
Sum of Basis Of Installed Capacity				23490000

## Sales at installed capacity

\* Figures in Lakh (In Rupees)

### COTTON BALES

#### (a) Export Sale

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

#### (b) Gross Domestic Sales

Percentage Domestic Sales	100%
Quantity For Domestic Sales	5130000
Unit Measurement	KG
Selling Rate Per Unit	185
Gross Domestic Sales At Installed Capacity Lakh (In Rupees)	9490.5

### COTTON SEED

#### (a) Export Sale

Percentage Export Sales	0%
Unit Measurement	KG
Quantity To Be Exported	0
Selling Rate Per Unit	0

Export Sales At Installed Capacity Lakh (In Rupees)	0
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### **(b) Gross Domestic Sales**

Percentage Domestic Sales	100%
Quantity For Domestic Sales	18360000
Unit Measurement	KG
Selling Rate Per Unit	33.5
Gross Domestic Sales At Installed Capacity Lakh (In Rupees)	6150.6

## Raw Material Cost At Installed Capacity

\* Figures in Lakh (In Rupees)

### COTTON BALES

Basis Of Installed Capacity :- 5130000

Raw material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (In Rs.)	Total Cost Lakh (In Rupees)
RAW COTTON	KG	2.5	12825000	19	2436.75
Total					2436.75

### COTTON SEED

Basis Of Installed Capacity :- 18360000

Raw material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (In Rs.)	Total Cost Lakh (In Rupees)
RAW COTTON	KG	2.5	45900000	19	8721
Total					8721

Total Cost of Raw Material Lakh (In Rupees)

11157.75

## Power & fuel expenses at installed capacity

\* Figures in Lakh (In Rupees)

### (a) Power Cost Calculations

Total Power Load :	278
No. of working hours per day :	12
No. of working days per annum :	270
Load Factor :	1
Total units consumption per annum :	900720
Ratio of Power to be obtained from SEB :	100%
Own Generation Power :	0%
<b>Power from SEB</b>	
No. of units purchased :	900720
Rate per unit (In Rs.) :	10
Total Cost Lakh (In Rupees) :	90.07
<b>Own Generation</b>	
No of units generated :	0
Rate per unit (In Rs.) :	0
Total Cost Lakh (In Rupees) :	0
Total Electricity Cost Lakh (In Rupees) :	90.07

## (b) Fuel Cost For Steam Boiler

Diesel reqd. per hour (ltrs.) :	0
No. of working hours per day :	12
No. of working days per annum :	270
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) :	90.07

## Total Factory Salaries And Wages

\* Figures in Lakh (In Rupees)

Designation	No. of employees.	Salary Per month (In Rs.)	Amount (In Rs.)
ADMIN	4	15000	60000
Skilled Workers	15	15000	225000
Unskilled Worker	10	12000	120000
Total	29		405000



## Percentage Fringe Benefits

\* Figures in Lakh (In Rupees)

Total factory salaries and wages	405000
Percentage Fringe Benefits	1 %
Fringe Benefits Amount (In Rs.)	4050
Monthly factory salaries and wages (In Rs.)	409050
Annual factory salaries and wages Lakh (In Rupees)	49.09

## Other Expenses at Installed Capacity

\* Figures in Lakh (In Rupees)

### Other Manufacturing Expenses At Installed Capacity

Maximum No. Of Units Produced		23490000
Rate Per Unit		6
Name	Cost	
Other Manufacturing Expenses	6	
Other Manufacturing Expenses		1409.4

### Other Variable Expenses At Installed Capacity

Maximum No. Of Units Produced		23490000
Rate Per Unit		6.5
Name	Cost	
Other Variable Expenses	7	
Other Variable Expenses		1526.85

## Upfront fee on term loan

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

Amount of Term Loan Lakh (In Rupees)	300
Upfront fee (%)	1%
Education Cess (%)	0%
Amount of Upfront Fee	3

## Interest during construction period

\* Figures in Lakh (In Rupees)

Interest Rate on Term Loan			10%
Disbursement	I	II	III
Amount disbursed	300	0	0
Cumulative amount	300	300	300
Outstanding period (in months)	6	0	0
Interest amount	15	0	0
Total Interest during construction period Lakh (In Rupees)			15

## Site development

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

Total Cost Of Site Development	15
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## Buildings

\* Figures in Lakh (In Rupees)

S No.	Description	Cost
1	WEIGHBRIDGE	4
2	WEIGHBRIDGE OFFICE	4
3	GINNING HOUSE	48
4	PRESS HOUSE	26
5	SEED OTTA COVERED ROOF	27
6	SEED OTTA UNCOVERED ROOF	8
7	COTTON OTTA COVER ROOF	59
8	COTTON OTTA UNCOVER ROOF	33
9	RUI OTTA COVERED ROOF	27
10	GODOWN	44
11	MSEB LIGHT ROOM	6
12	WALL COMPOUND	30
13	OVERHEAD WATER TANK	15
14	ADD OVERHEAD WATER TANK	8
15	UNDERGROUND WATER TANK	15
Total		350

## Cost Of Plant And Machinery

\* Figures in Lakh (In Rupees)

### Indigenous

S No.	Description	Quantity	Supplier	Unit Cost in Rupees	Total Cost Lakh (In Rupees)
1	GINNING DR	1	NA	6900000	69
2	5 HP MOTOR	1	NA	960000	9.6
3	FULLY AUTOMATIC PRESSING MACHINE CAPACITY 20 BALES/HR	1	NA	8150000	81.5
4	HARD BOX WITH BELT AND	1	NA	1460000	14.6
5	BELT CONVEYOR FROM HARD BOX TO TROLLEY	1	NA	960000	9.6
6	TROLLEY SYSTEM	1	NA	1575000	15.75
7	LINT CONVEYOR	1	NA	1040000	10.4
8	TROLLEY CONVEYOR 200 FT	1	NA	1040000	10.4
9	PRESS FOUNDATION	1	NA	2250000	22.5
10	GINNING DR FOUNDATION FOR 30 DRs	1	NA	1950000	19.5
11	FOUNDATION FOR SEED CONVEYOR	1	NA	1150000	11.5
12	KAPAS CLEANER	1	NA	850000	8.5
13	SUPER CLEANER	1	NA	960000	9.6





S No.	Description	Quantity	Supplier	Unit Cost in Rupees	Total Cost Lakh (In Rupees)
15	FIRE FIGHTING SYSTEM	1	NA	1080000	10.8
16	MSEB POWER SYSTEM	1	NA	655000	6.55
17	WIRING AND ELECTRIFICATION	1	NA	940000	9.4
18	LIGHT FITTING	1	NA	270000	2.7
19	SEED CONVEYOR WITH ELEVATOR	1	NA	1450000	14.5
Total					345

## Misc. Fixed Assets

S No.	Description	Quantity	Supplier	Unit Cost in Rupees	Total Cost Lakh (In Rupees)
1	Electrification	1	NA	1000000	10
2	SOLAR PANELS	1	NA	14000000	140
3	WEIGHBRIDGE	1	NA	1000000	10
4	Misc. Fixed Assets	1	NA	1500000	15
Total					175

## Sales & Total Income

\* Figures in Lakh (In Rupees)

Sales & Total Income	Absolute amount at 100% installed capacity
Annual gross domestic sales Lakh (In Rupees)	15641.1
Annual export sales Lakh (In Rupees)	0
Annual income from job work Lakh (In Rupees)	0
Other Operational Income	0
Annual Non-operational Income Lakh (In Rupees)	0

### User Defined Annual Income From Job Work / Other Operational Income Lakh (In Rupees)

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

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

	FY2032	FY2033
Annual income from job work Lakh (In Rupees)	0	0
Other Operational Income	0	0
Annual Non-operational Income Lakh (In Rupees)	0	0

## Cost of production sales

\* Figures in Lakh (In Rupees)

	Absolute amount at 100% installed capacity
Raw material consumed	11157.75
Consumable stores and spares Lakh (In Rupees)	0
Power, Fuel & Other Utilities Lakh (In Rupees)	90.07
Annual Increase Rate	1 %
Factory salaries and Wages Lakh (In Rupees)	49.09
Other Manufacturing Expenses	1409.4
Other Variable Expenses	1526.85

## Repairs and maintenance

	On Gross Value of Assets
Annual Increase Rate	1%
Percentage on Building	1
Percentage on Plant & Machinery	3
Percentage on Misc. Fixed Assets	1
<b>Percentage of Annual Net Sales &amp; Job Income</b>	
Selling, Packing & Distribution Expenses	3
Administrative & Misc. Expenses	2
Variable Component of Power, Fuel & Other Utilities (%)	70
Variable Component Of Factory Salaries And Wages(%)	80
Variable Component of Selling, Packing & Distribution Expenses (%)	90
Corporate/ Income Tax Rate	25
Surcharge rate, if applicable	0
Education cess	0
Any Benefit Under Income Tax Act(%)	0
No. of initial years for which 100% tax exemption is available	0

## Dividend or drawings

Financial Year	Percentage
Financial Year FY2025	0%
Financial Year FY2026	0%
Financial Year FY2027	0%
Financial Year FY2028	0%
Financial Year FY2029	0%
Financial Year FY2030	0%
Financial Year FY2031	0%
Financial Year FY2032	0%
Financial Year FY2033	0%

## Working capital

\* Figures in Lakh (In Rupees)

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

(a) User-defined Assessment of Working Capital	User defined Amount Lakh (In Rupees)						
	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
User-defined Margin Money for WC	250	250	250	250	250	250	250
Bank Borrowing for WC	1000	1000	1000	1000	1000	1000	1000
Sundry Creditors	600	650	700	750	800	850	900

(a) User-defined Assessment of Working Capital	User defined Amount Lakh (In Rupees)	
	FY2032	FY2033
User-defined Margin Money for WC	250	250
Bank Borrowing for WC	1000	1000
Sundry Creditors	950	1000

(b) Inventory holding periods for First or Second Method of Lending	No. of Months
Raw material	0.75

Consumable stores and spares	0
Stock in Process	0
finished goods	0.25
Export Receivables	0
Receivables other than Exports	0.5
(c) Sundry Creditors for Nayak Committee Method/ First or Second Method of Lending	No. of Months
Sundry Creditors	1
Rate of Interest on Bank Borrowing for Working Capital	10



## Depreciation

\* Figures in Lakh (In Rupees)

Select method of depreciation to be applied in projections

WDV

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

## Term loan

Installment Type :	Monthly Installments
Equal and Unequal Installment :	Unequal Installments
No. of installments :	81
Interest rate on term loan :	10
Date of first installment :	01/12/2024

## Term loan from other bank

Installment Type :	Monthly Installments
No. of installments :	0
Interest rate on term loan :	0
Date of first installment :	01/09/2024

## Interest bearing unsecured loans

\* Figures in Lakh (In Rupees)

Repayment Installments :	Interest Bearing Unsecured Loans
Whether Interest Bearing Unsecured Loans Are Repayable :	YES
Interest rate on Interest Bearing Unsecured Loans :	0
Interest Bearing Unsecured Loans are repayable	MONTHLY
No. of installments :	0
Date of first installment :	01/09/2024

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

Guess Rate for IRR Calculation :	20
Discount rate for NPV calculation :	10
No. of Employees :	29

## Projections of performance & profitability

Name of the Applicant : ABC COTEX PVT LTD

\* Figures in Lakh (In Rupees)

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Production Capacity Utilization	40%	55%	60%	70%	75%	80%	85%
Sales as percentage of Installed Capacity	38.57%	54.69%	59.9%	69.79%	74.9%	79.9%	84.9%
<b>Sales / Total Income</b>							
Gross Domestic Sales	3519.25	8553.73	9368.37	10916.18	11714.53	12496.59	13278.64
Net Domestic Sales	3519.25	8553.73	9368.37	10916.18	11714.53	12496.59	13278.64
Export Sales	0	0	0	0	0	0	0
Net Sales	3519.25	8553.73	9368.37	10916.18	11714.53	12496.59	13278.64
Income from other job work	0	0	0	0	0	0	0
Other Operational Income	0	0	0	0	0	0	0
Total Income	3519.25	8553.73	9368.37	10916.18	11714.53	12496.59	13278.64
<b>COST OF PRODUCTION/ SALES</b>							
raw material consumed	2603.48	6136.76	6694.65	7810.43	8368.31	8926.2	9484.09
consumable stores and spares	0	0	0	0	0	0	0
Power, Fuel & Other Utilities (Fixed)	15.76	27.02	27.02	27.02	27.02	27.02	27.02
Power, Fuel & Other Utilities (Variable)	14.71	34.68	37.83	44.13	47.29	50.44	53.59
factory salaries and wages (fixed)	5.73	9.92	10.02	10.12	10.22	10.32	10.42

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
factory salaries and wages (variable)	9.16	21.82	24.04	28.32	30.65	33.02	35.43
Repairs & Maintenance	9.26	16.03	16.19	16.35	16.51	16.68	16.85
Other Manufacturing Expenses	328.86	775.17	845.64	986.58	1057.05	1127.52	1197.99
other variable expenses	356.27	839.77	916.11	1068.8	1145.14	1221.48	1297.82
Depreciation	106.03	92.79	81.28	71.25	62.51	54.88	48.22
Sub-total	3449.26	7953.96	8652.78	10063	10764.7	11467.56	12171.43
add: opening stock in process	0	0	0	0	0	0	0
less: closing stock in process	0	0	0	0	0	0	0
cost of production	3449.26	7953.96	8652.78	10063	10764.7	11467.56	12171.43
Add: Opening Stock of Finished Goods	0	118.94	164.75	179.95	209.04	223.95	238.6
Less: Closing Stock of Finished Goods	118.94	164.75	179.95	209.04	223.95	238.6	253.27
Cost of Sales	3330.32	7908.15	8637.58	10033.91	10749.79	11452.91	12156.76
Selling, Packing & Distr. Expenses (Fixed)	10.56	25.66	28.11	32.75	35.14	37.49	39.84
Selling, Packing & Distr. Expenses (Variable)	95.02	230.95	252.95	294.74	316.29	337.41	358.52
Administrative & Misc. Expenses	70.38	171.07	187.37	218.32	234.29	249.93	265.57
Sub-total	3506.28	8335.83	9106.01	10579.72	11335.51	12077.74	12820.69
Profit before Interest, Lease Rentals (PBIT)	12.97	217.89	262.36	336.47	379.02	418.85	457.95
Interest on Term Loan	17.12	26.12	21.67	17.27	12.78	8.34	3.89

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Interest on Bank Borrowing	58.33	100	100	100	100	100	100
Lease Rentals	0	0	0	0	0	0	0
Operating Profit	-62.48	91.78	140.68	219.2	266.24	310.51	354.06
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)	-62.48	91.78	140.68	219.2	266.24	310.51	354.06
Provision for Taxation	0	7.33	35.17	54.8	66.56	77.63	88.52
Profit after Tax (PAT)	-62.48	84.45	105.51	164.4	199.68	232.88	265.54
Drawings	0	0	0	0	0	0	0
Retained Earnings	-62.48	84.45	105.51	164.4	199.68	232.88	265.54
Gross Cash Accruals	43.55	177.24	186.79	235.65	262.19	287.76	313.76
Net Cash Accruals	43.55	177.24	186.79	235.65	262.19	287.76	313.76
PBDIT/ Total Income (%)	3.38%	3.63%	3.67%	3.73%	3.77%	3.79%	3.81%
Operating Profit/ Total Income (%)	-1.78%	1.07%	1.5%	2.01%	2.27%	2.48%	2.67%
Net Profit/ Total income (%)	-1.78%	0.99%	1.13%	1.51%	1.7%	1.86%	2%
Raw Material Cost/ Costof Production (%)	75.48%	77.15%	77.37%	77.62%	77.74%	77.84%	77.92%
Cost of Production/ Net Sales (%)	98.01%	92.99%	92.36%	92.18%	91.89%	91.77%	91.66%
Cost of Sales/ Net Sales (%)	94.63%	92.45%	92.2%	91.92%	91.76%	91.65%	91.55%

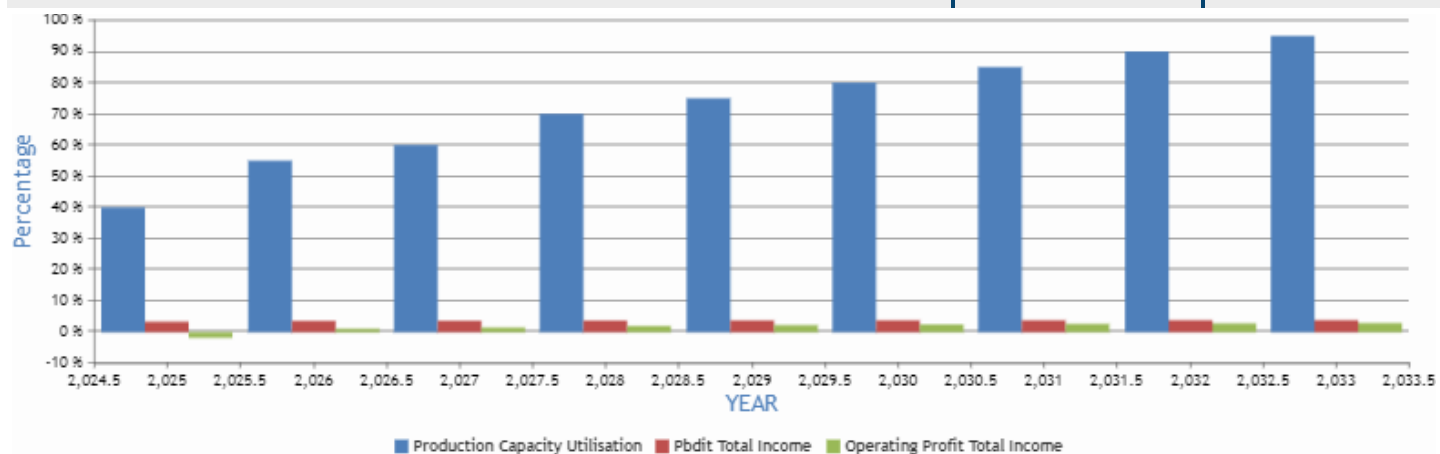
	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Interest Coverage Ratio	0.17	1.73	2.16	2.87	3.36	3.87	4.41
Return on Capital Employed (ROCE) (%)	0.63%	11.17%	14.03%	18.71%	21.83%	24.92%	28.05%

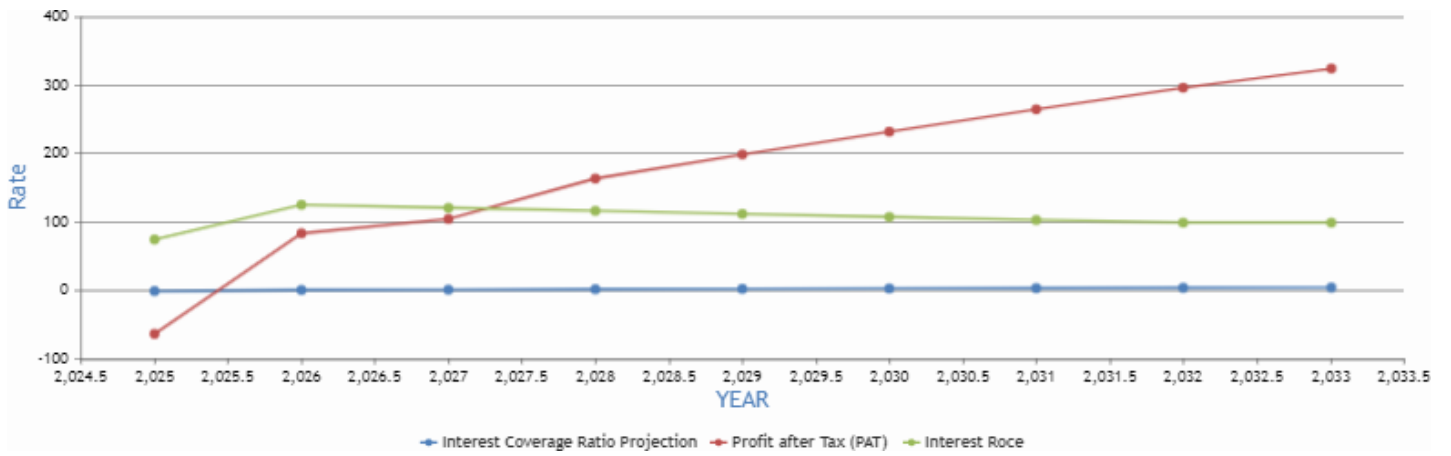
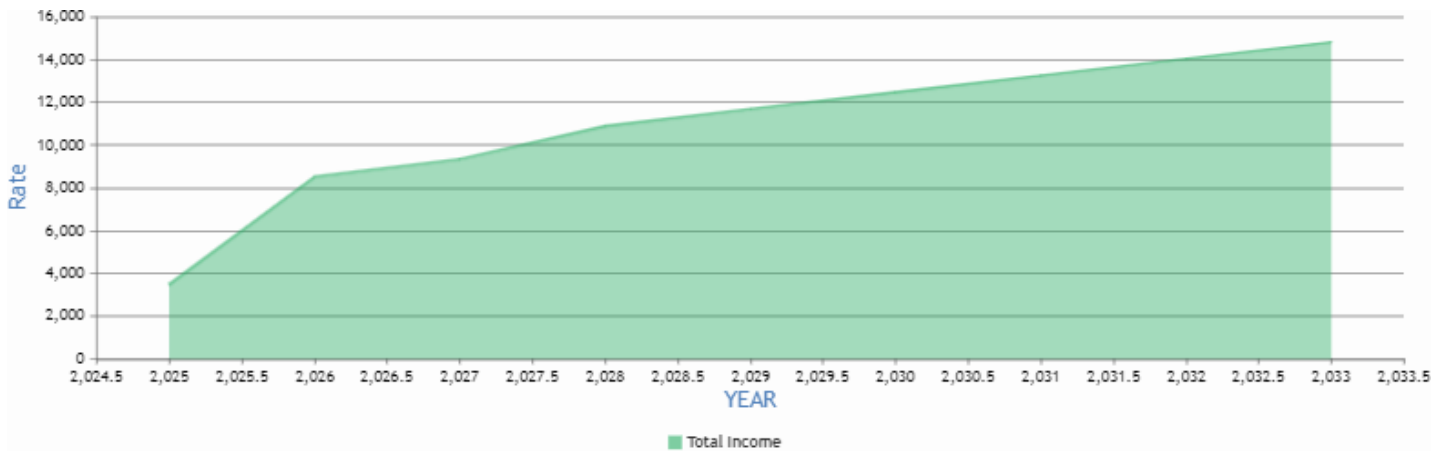
	FY2032	FY2033
Production Capacity Utilization	90%	95%
Sales as percentage of Installed Capacity	89.9%	94.9%
<b>Sales / Total Income</b>		
Gross Domestic Sales	14060.7	14842.75
Net Domestic Sales	14060.7	14842.75
Export Sales	0	0
Net Sales	14060.7	14842.75
Income from other job work	0	0
Other Operational Income	0	0
Total Income	14060.7	14842.75
<b>COST OF PRODUCTION/ SALES</b>		
raw material consumed	10041.98	10599.86
consumable stores and spares	0	0
Power, Fuel & Other Utilities (Fixed)	27.02	27.02
Power, Fuel & Other Utilities (Variable)	56.74	59.9
factory salaries and wages (fixed)	10.53	10.63
factory salaries and wages (variable)	37.89	40.4
Repairs & Maintenance	17.02	17.19
Other Manufacturing Expenses	1268.46	1338.93



	FY2032	FY2033
other variable expenses	1374.17	1450.51
Depreciation	42.42	37.32
Sub-total	12876.23	13581.76
add: opening stock in process	0	0
less: closing stock in process	0	0
cost of production	12876.23	13581.76
Add: Opening Stock of Finished Goods	253.27	267.95
Less: Closing Stock of Finished Goods	267.95	282.65
Cost of Sales	12861.55	13567.06
Selling, Packing & Distr. Expenses (Fixed)	42.18	44.53
Selling, Packing & Distr. Expenses (Variable)	379.64	400.75
Administrative & Misc. Expenses	281.21	296.86
Sub-total	13564.58	14309.2
Profit before Interest, Lease Rentals (PBIT)	496.12	533.55
Interest on Term Loan	0	0
Interest on Interest Bearing Unsecured Loans	0	0
Interest on Bank Borrowing	100	100
Lease Rentals	0	0
Operating Profit	396.12	433.55
Preliminary Expenses written off	0	0
Non-operational Income	0	0
Profit before Tax (PBT)	396.12	433.55
Provision for Taxation	99.03	108.39

	FY2032	FY2033
Profit after Tax (PAT)	297.09	325.16
Drawings	0	0
Retained Earnings	297.09	325.16
Gross Cash Accruals	339.51	362.48
Net Cash Accruals	339.51	362.48
PBDIT/ Total Income (%)	3.83%	3.85%
Operating Profit/ Total Income (%)	2.82%	2.92%
Net Profit/ Total income (%)	2.11%	2.19%
Raw Material Cost/ Cost of Production (%)	77.99%	78.04%
Cost of Production/ Net Sales (%)	91.58%	91.5%
Cost of Sales/ Net Sales (%)	91.47%	91.41%
Interest Coverage Ratio	4.96	5.34
Return on Capital Employed (ROCE) (%)	31.2%	34.35%









	Const. Period	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Total	899.75	1940.26	227.89	251.29	266.51	273.79	280.41	286.86
Opening Cash &	0	250	28.74	161.53	303.88	495.09	712.83	956.14
Net Surplus/ Deficit	250	-221.26	132.79	142.35	191.2	217.74	243.31	269.32
Closing Cash &	250	28.74	161.53	303.88	495.09	712.83	956.14	1225.46

	Const. Period	FY2032	FY2033
<b>Sources Of Funds</b>			
PBT with interest & lease rental added back	0	496.12	533.55
Depreciation	0	42.42	37.32
Increase in Partners Capital	849.75	0	0
Increase in Share Premium	0	0	0
Increase in Preference Share Capital	0	0	0
Increase in Equity Capital	0	0	0
Increase in Interest Free Unsecured Loan	0	0	0
Increase in Subsidy	0	0	0
Increase in Quasi-Equity Others (Pl Specify)	0	0	0
Increase in Term Loan	300	0	0
Increase in Interest Bearing Unsecured Loans	0	0	0
Increase in Bank Borrowings for WC	0	0	0
Increase in Current Liabilities	0	50	50
Preliminary Expenses written off	0	0	0
Total	1149.75	588.54	620.87

	Const. Period	FY2032	FY2033
<b>Disposition Of Funds</b>			
Increase in Capital expenditure	899.75	0	0
Preliminary Expenses	0	0	0
Increase in Current Assets	0	50	50
Decrease in Term Loan	0	0	0
Decrease in Interest Bearing Unsecured Loans	0	0	0
Interest on Term Loan	0	0	0
Interest on Interest Bearing Unsecured Loans	0	0	0
Interest on Working Capital Limit	0	100	100
Lease Rentals	0	0	0
Taxation	0	99.03	108.39
Drawings	0	0	0
Total	899.75	249.03	258.39
Opening Cash & Bank Balance	0	1225.46	1564.97
Net Surplus/ Deficit	250	339.51	362.48
Closing Cash & Bank Balance	250	1564.97	1927.45

## Projected balance sheet

Name of the Applicant : ABC COTEX PVT LTD

\* Figures in Lakh (In Rupees)

	Const. Period	As on FY2025	As on FY2026	As on FY2027	As on FY2028	As on FY2029	As on FY2030	As on FY2031
<b>Liabilities</b>								
Partners Capital	849.75	849.75	849.75	849.75	849.75	849.75	849.75	849.75
Preference Share Capital	0	0	0	0	0	0	0	0
Equity Contribution	0	0	0	0	0	0	0	0
Reserves & Surplus	0	-62.48	21.97	127.49	291.88	491.56	724.44	989.98
Interest free Unsecured Loans	0	0	0	0	0	0	0	0
Subsidy	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	300	285.19	240.74	196.3	151.85	107.41	62.96	18.52
Interest Bearing Unsecured Loans	0	0	0	0	0	0	0	0
Bank Borrowings for WC	0	1000	1000	1000	1000	1000	1000	1000
<b>Current Liabilities</b>								
Creditors for Purchases	0	600	650	700	750	800	850	900
<b>TOTAL Liabilities</b>	<b>1149.75</b>	<b>2672.46</b>	<b>2762.46</b>	<b>2873.53</b>	<b>3043.49</b>	<b>3248.72</b>	<b>3487.15</b>	<b>3758.25</b>



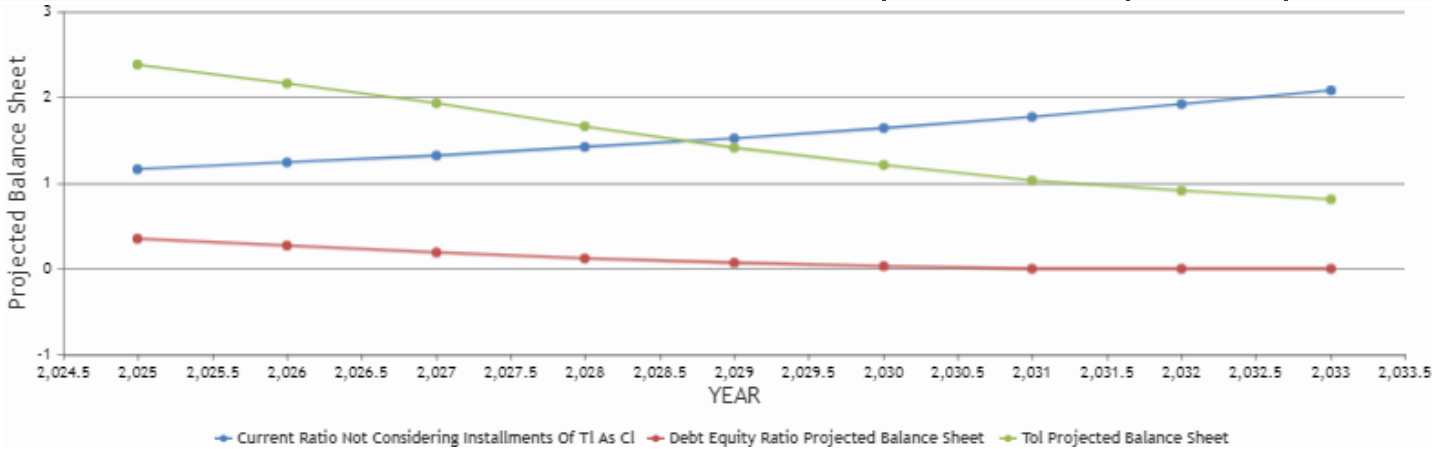
	Const. Period	As on FY2025	As on FY2026	As on FY2027	As on FY2028	As on FY2029	As on FY2030	As on FY2031
<b>ASSETS</b>								
WDV of Fixed assets	899.75	899.75	793.72	700.93	619.65	548.4	485.89	431.01
Less : Depreciation	0	106.03	92.79	81.28	71.25	62.51	54.88	48.22
Net Fixed Assets	899.75	793.72	700.93	619.65	548.4	485.89	431.01	382.79
<b>Current Assets</b>								
Raw Material		278.94	383.55	418.42	488.15	523.02	557.89	592.76
Consumables Stores And Spares		0	0	0	0	0	0	0
Stock in Process (Month's Cost of Production)		0	0	0	0	0	0	0
Finished Goods (Month's Cost of sales)		118.94	164.75	179.95	209.04	223.95	238.6	253.27
Export Receivables		0	0	0	0	0	0	0
Receivables other than Exports		251.37	356.41	390.35	454.84	488.11	520.69	553.28
Total Current Assets	0	649.25	904.71	988.72	1152.03	1235.08	1317.18	1399.31
Cash & Bank Balance	250	28.74	161.53	303.88	495.09	712.83	956.14	1225.46
Preliminary Expenses not written off	0	0	0	0	0	0	0	0
<b>TOTAL ASSETS</b>	<b>1149.75</b>	<b>2672.46</b>	<b>2762.46</b>	<b>2873.53</b>	<b>3043.49</b>	<b>3248.72</b>	<b>3487.15</b>	<b>3758.25</b>

	Const. Period	As on FY2025	As on FY2026	As on FY2027	As on FY2028	As on FY2029	As on FY2030	As on FY2031
Current Ratio (not considering installments of T/L as CL)		1.17	1.25	1.33	1.43	1.53	1.65	1.78
Current Ratio (considering installments of T/L as CL)		1.16	1.22	1.29	1.39	1.5	1.61	1.74
Debt Equity Ratio	0.35	0.36	0.28	0.2	0.13	0.08	0.04	0.01
Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity)	0.35	0.36	0.28	0.2	0.13	0.08	0.04	0.01
TOL/ TNW	0.35	2.39	2.17	1.94	1.67	1.42	1.22	1.04

	Const. Period	As on FY2032	As on FY2033
<b>Liabilities</b>			
Partners Capital	849.75	849.75	849.75
Preference Share Capital	0	0	0
Equity Contribution	0	0	0
Reserves & Surplus	0	1287.07	1612.23
Interest free Unsecured Loans	0	0	0
Subsidy	0	0	0
Quasi-Equity Others (PI Specify)	0	0	0
Term Loan from bank	300	18.52	18.52
Interest Bearing Unsecured Loans	0	0	0
Bank Borrowings for WC	0	1000	1000

	Const. Period	As on FY2032	As on FY2033
<b>Current Liabilities</b>			
Creditors for Purchases	0	950	1000
TOTAL Liabilities	1149.75	4105.34	4480.5
<b>ASSETS</b>			
WDV of Fixed assets	899.75	382.79	340.37
Less : Depreciation	0	42.42	37.32
Net Fixed Assets	899.75	340.37	303.05
<b>Current Assets</b>			
Raw Material		627.62	662.49
Consumables Stores And Spares		0	0
Stock in Process (Month's Cost of Production)		0	0
Finished Goods (Month's Cost of sales)		267.95	282.65
Export Receivables		0	0
Receivables other than Exports		585.86	618.45
Total Current Assets	0	1481.43	1563.59
Cash & Bank Balance	250	1564.97	1927.45
Preliminary Expenses not written off	0	0	0
TOTAL ASSETS	1149.75	4105.34	4480.5
Current Ratio (not considering installments of T/L as CL)		1.93	2.09
Current Ratio (considering installments of T/L as CL)		1.93	2.09
Debt Equity Ratio	0.35	0.01	0.01
Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity)	0.35	0.01	0.01

	Const. Period	As on FY2032	As on FY2033
TOL/ TNW	0.35	0.92	0.82



## Margin money for working capital and assessment of wc

Name of the Applicant : ABC COTEX PVT LTD

\* Figures in Lakh (In Rupees)

Particulars	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Gross sales (incl. Job Income)	3519.25	8553.73	9368.37	10916.18	11714.53	12496.59	13278.64
Total Working Capital Requirement (25% of Gross sales)	879.81	2138.43	2342.09	2729.05	2928.63	3124.15	3319.66
Margin Money for Working Capital (5% of Gross sales)	175.96	427.69	468.42	545.81	585.73	624.83	663.93
Permissible Bank Borrowing (20% of Gross sales)	703.85	1710.74	1873.67	2183.24	2342.9	2499.32	2655.73

Particulars	FY2032	FY2033
Gross sales (incl. Job Income)	14060.7	14842.75
Total Working Capital Requirement (25% of Gross sales)	3515.18	3710.69
Margin Money for Working Capital (5% of Gross sales)	703.04	742.14
Permissible Bank Borrowing (20% of Gross sales)	2812.14	2968.55

	No. of Months	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
<b>Current Assets</b>								
Raw material	0.75	278.94	383.55	418.42	488.15	523.02	557.89	592.76
Consumables stores and spares	0	0	0	0	0	0	0	0
stock in process (month's cost of production)	0	0	0	0	0	0	0	0
Finished goods (month's cost of sales)	0.25	118.94	164.75	179.95	209.04	223.95	238.6	253.27
Export Receivables	0	0	0	0	0	0	0	0
Receivables other than Exports	0.5	251.37	356.41	390.35	454.84	488.11	520.69	553.28
Total Current Assets (A)		649.25	904.71	988.72	1152.03	1235.08	1317.18	1399.31
<b>Current Liabilities</b>								
Creditors for Purchases	1	371.93	511.4	557.89	650.87	697.36	743.85	790.34
Total Current Assets (A)		371.93	511.4	557.89	650.87	697.36	743.85	790.34
Working Capital Gap (A-B)		277.32	393.31	430.83	501.16	537.72	573.33	608.97
Margin Money on Working Capital (25% on CA other than Export Receivables)		250	250	250	250	250	250	250
Bank Borrowing for		115.01	167.13	183.65	213.15	228.95	244.03	259.14

No. of Months

FY2032

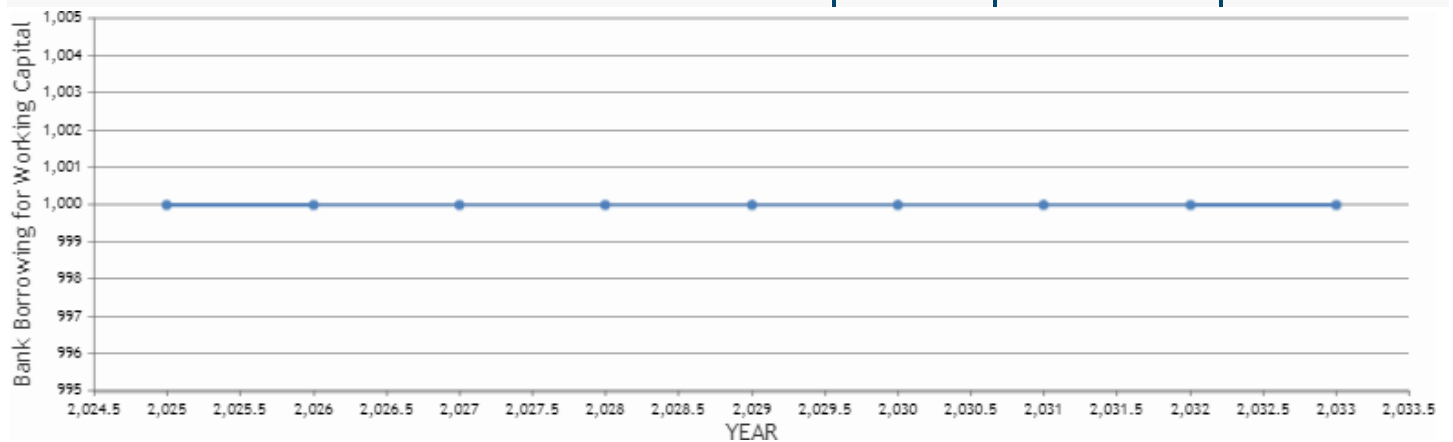
FY2033

<b>Current Assets</b>			
Raw material	0.75	627.62	662.49
Consumables stores and spares	0	0	0
stock in process ( month's cost of production)	0	0	0
Finished goods ( month's cost of sales)	0.25	267.95	282.65
Export Receivables	0	0	0
Receivables other than Exports	0.5	585.86	618.45
<b>Total Current Assets (A)</b>		<b>1481.43</b>	<b>1563.59</b>
<b>Current Liabilities</b>			
Creditors for Purchases	1	836.83	883.32
<b>Total Current Assets (A)</b>		<b>836.83</b>	<b>883.32</b>
Working Capital Gap (A-B)		644.6	680.27
Margin Money on Working Capital (25% on CA other than Export Receivables)		250	250
Bank Borrowing for Working Capital		274.24	289.37

## Recommended Method - User Defined

		FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Total Current Assets		1850	1900	1950	2000	2050	2100	2150
Total Current Liabilities		600	650	700	750	800	850	900
Working Capital Gap		1250	1250	1250	1250	1250	1250	1250
Margin Money on Working Capital		250	250	250	250	250	250	250
Bank Borrowing for Working Capital		1000	1000	1000	1000	1000	1000	1000
Interest on Bank Borrowing for WC @	10%	58.33	100	100	100	100	100	100

		FY2032	FY2033
Total Current Assets		2200	2250
Total Current Liabilities		950	1000
Working Capital Gap		1250	1250
Margin Money on Working Capital		250	250
Bank Borrowing for Working Capital		1000	1000
Interest on Bank Borrowing for WC @	10%	100	100





## Depreciation chart

Name of the Applicant : ABC COTEX PVT LTD

\* Figures in Lakh (In Rupees)

Calculation of depreciation on written down value method	Building	Plant & Machinery	Misc. Fixed Assets	Total
Original Cost	349.55	345.2	175	869.75
Contingencies	0	0	0	0
Allocation of Pre-operative Expenses	6.03	5.95	3.02	15
Total Value	355.58	351.15	178.02	884.75
Depreciation Rate	10%	15%	10%	
Depreciation for 2024	35.56	52.67	17.8	106.03
WDV	320.02	298.48	160.22	778.72
Depreciation for 2025	32	44.77	16.02	92.79
WDV	288.02	253.71	144.2	685.93
Depreciation for 2026	28.8	38.06	14.42	81.28
WDV	259.22	215.65	129.78	604.65
Depreciation for 2027	25.92	32.35	12.98	71.25
WDV	233.3	183.3	116.8	533.4
Depreciation for 2028	23.33	27.5	11.68	62.51
WDV	209.97	155.8	105.12	470.89
Depreciation for 2029	21	23.37	10.51	54.88
WDV	188.97	132.43	94.61	416.01
Depreciation for 2030	18.9	19.86	9.46	48.22
WDV	170.07	112.57	85.15	367.79

Calculation of depreciation on written down value method	Building	Plant & Machinery	Misc. Fixed Assets	Total
Depreciation for 2031	17.01	16.89	8.52	42.42
WDV	153.06	95.68	76.63	325.37
Depreciation for 2032	15.31	14.35	7.66	37.32
WDV	137.75	81.33	68.97	288.05

	Building	Plant & Machinery	Misc. Fixed Assets	Total
Depreciation Rate	10%	15%	10%	
Cost	355.58	351.15	178.02	
Depreciation for 2024	35.56	52.67	17.8	106.03
WDV	320.02	298.48	160.22	
Depreciation for 2025	32	44.77	16.02	92.79
WDV	288.02	253.71	144.2	
Depreciation for 2026	28.8	38.06	14.42	81.28
WDV	259.22	215.65	129.78	
Depreciation for 2027	25.92	32.35	12.98	71.25
WDV	233.3	183.3	116.8	
Depreciation for 2028	23.33	27.5	11.68	62.51
WDV	209.97	155.8	105.12	
Depreciation for 2029	21	23.37	10.51	54.88
WDV	188.97	132.43	94.61	
Depreciation for 2030	18.9	19.86	9.46	48.22
WDV	170.07	112.57	85.15	
Depreciation for 2031	17.01	16.89	8.52	42.42
WDV	153.06	95.68	76.63	
Depreciation for 2032	15.31	14.35	7.66	37.32
WDV	137.75	81.33	68.97	

## Interest on term loan monthly

Name of the Applicant : ABC COTEX PVT LTD

\* Figures in Lakh (In Rupees)

Term Loan Lakh (In Rupees)	300
No. of Monthly Installments	81
Amount of Equal Installment	0
Rate of Interest	10
Proposed date of commencement of commercial production	01/09/2024
Date of first repayment	01/12/2024

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
0	01/09/2024	300	0	300	2.47		
0	01/10/2024	300	0	300	2.55		
0	01/11/2024	300	0	300	2.47		
1	01/12/2024	300	3.7	296.3	2.52		
2	01/01/2025	296.3	3.7	292.59	2.49		
3	01/02/2025	292.59	3.7	288.89	2.22		
4	01/03/2025	288.89	3.7	285.19	2.42	17.12	14.81
5	01/04/2025	285.19	3.7	281.48	2.31		
6	01/05/2025	281.48	3.7	277.78	2.36		
7	01/06/2025	277.78	3.7	274.07	2.25		
8	01/07/2025	274.07	3.7	270.37	2.3		
9	01/08/2025	270.37	3.7	266.67	2.26		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
10	01/09/2025	266.67	3.7	262.96	2.16		
11	01/10/2025	262.96	3.7	259.26	2.2		
12	01/11/2025	259.26	3.7	255.56	2.1		
13	01/12/2025	255.56	3.7	251.85	2.14		
14	01/01/2026	251.85	3.7	248.15	2.11		
15	01/02/2026	248.15	3.7	244.44	1.88		
16	01/03/2026	244.44	3.7	240.74	2.04	26.12	44.44
17	01/04/2026	240.74	3.7	237.04	1.95		
18	01/05/2026	237.04	3.7	233.33	1.98		
19	01/06/2026	233.33	3.7	229.63	1.89		
20	01/07/2026	229.63	3.7	225.93	1.92		
21	01/08/2026	225.93	3.7	222.22	1.89		
22	01/09/2026	222.22	3.7	218.52	1.8		
23	01/10/2026	218.52	3.7	214.81	1.82		
24	01/11/2026	214.81	3.7	211.11	1.74		
25	01/12/2026	211.11	3.7	207.41	1.76		
26	01/01/2027	207.41	3.7	203.7	1.73		
27	01/02/2027	203.7	3.7	200	1.53		
28	01/03/2027	200	3.7	196.3	1.67	21.67	44.44
29	01/04/2027	196.3	3.7	192.59	1.58		
30	01/05/2027	192.59	3.7	188.89	1.6		
31	01/06/2027	188.89	3.7	185.19	1.52		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
32	01/07/2027	185.19	3.7	181.48	1.54		
33	01/08/2027	181.48	3.7	177.78	1.51		
34	01/09/2027	177.78	3.7	174.07	1.43		
35	01/10/2027	174.07	3.7	170.37	1.45		
36	01/11/2027	170.37	3.7	166.67	1.37		
37	01/12/2027	166.67	3.7	162.96	1.38		
38	01/01/2028	162.96	3.7	159.26	1.35		
39	01/02/2028	159.26	3.7	155.56	1.24		
40	01/03/2028	155.56	3.7	151.85	1.29	17.27	44.44
41	01/04/2028	151.85	3.7	148.15	1.22		
42	01/05/2028	148.15	3.7	144.44	1.23		
43	01/06/2028	144.44	3.7	140.74	1.16		
44	01/07/2028	140.74	3.7	137.04	1.16		
45	01/08/2028	137.04	3.7	133.33	1.13		
46	01/09/2028	133.33	3.7	129.63	1.07		
47	01/10/2028	129.63	3.7	125.93	1.07		
48	01/11/2028	125.93	3.7	122.22	1		
49	01/12/2028	122.22	3.7	118.52	1.01		
50	01/01/2029	118.52	3.7	114.81	0.98		
51	01/02/2029	114.81	3.7	111.11	0.85		
52	01/03/2029	111.11	3.7	107.41	0.91	12.78	44.44
53	01/04/2029	107.41	3.7	103.7	0.85		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
54	01/05/2029	103.7	3.7	100	0.85		
55	01/06/2029	100	3.7	96.3	0.79		
56	01/07/2029	96.3	3.7	92.59	0.79		
57	01/08/2029	92.59	3.7	88.89	0.75		
58	01/09/2029	88.89	3.7	85.19	0.7		
59	01/10/2029	85.19	3.7	81.48	0.69		
60	01/11/2029	81.48	3.7	77.78	0.64		
61	01/12/2029	77.78	3.7	74.07	0.63		
62	01/01/2030	74.07	3.7	70.37	0.6		
63	01/02/2030	70.37	3.7	66.67	0.51		
64	01/03/2030	66.67	3.7	62.96	0.53	8.34	44.44
65	01/04/2030	62.96	3.7	59.26	0.49		
66	01/05/2030	59.26	3.7	55.56	0.47		
67	01/06/2030	55.56	3.7	51.85	0.43		
68	01/07/2030	51.85	3.7	48.15	0.41		
69	01/08/2030	48.15	3.7	44.44	0.38		
70	01/09/2030	44.44	3.7	40.74	0.33		
71	01/10/2030	40.74	3.7	37.04	0.31		
72	01/11/2030	37.04	3.7	33.33	0.27		
73	01/12/2030	33.33	3.7	29.63	0.25		
74	01/01/2031	29.63	3.7	25.93	0.22		
75	01/02/2031	25.93	3.7	22.22	0.17		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
76	01/03/2031	22.22	3.7	18.52	0.16	3.89	44.44
77	01/04/2031	18.52	3.7	14.81	0.12		
78	01/05/2031	14.81	3.7	11.11	0.09		
79	01/06/2031	11.11	3.7	7.41	0.06		
80	01/07/2031	7.41	3.7	3.7	0.03		
81	01/08/2031	3.7	3.7	0	0	0.31	18.52
	Grand Total		300		107.5	107.5	300





	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
factory salaries and wages (fixed)	5.73	9.92	10.02	10.12	10.22	10.32	10.42
Repairs & Maintenance	9.26	16.03	16.19	16.35	16.51	16.68	16.85
Selling, Packing & Distribution Expenses (Fixed)	10.56	25.66	28.11	32.75	35.14	37.49	39.84
Depreciation	106.03	92.79	81.28	71.25	62.51	54.88	48.22
Administrative & Misc. Expenses	70.38	171.07	187.37	218.32	234.29	249.93	265.57
Interest on Term Loans	17.12	26.12	21.67	17.27	12.78	8.34	3.89
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Lease Rentals	0	0	0	0	0	0	0
<b>Total Fixed Cost</b>	<b>234.84</b>	<b>368.61</b>	<b>371.66</b>	<b>393.08</b>	<b>398.47</b>	<b>404.66</b>	<b>411.81</b>
Break Even Point(% of installed capacity)	54.5%	44.04%	43.52%	44.94%	44.96%	45.27%	45.7%
Cash Break Even Point(% of installed capacity)	29.89%	32.95%	34.01%	36.79%	37.91%	39.13%	40.35%

	FY2032	FY2033
Production Capacity Utilization	90%	95%
Total Income (incl. increase in SIP & FG)	14075.38	14857.45
<b>Variable Cost</b>		
Raw material consumed	10041.98	10599.86
Consumables spares	0	0
Power, Fuel & Other Utilities (Variable)	56.74	59.9

	FY2032	FY2033
factory salaries and wages (variable)	37.89	40.4
Other Manufacturing Expenses	1268.46	1338.93
Other Variable Expenses	1374.17	1450.51
Selling, Packing & Distribution Expenses (Variable)	379.64	400.75
Interest on Bank Borrowing	100	100
Total Variable Cost	13258.88	13990.35
Contribution	816.5	867.1
<b>Fixed Cost</b>		
Power, Fuel & Other Utilities (Fixed)	27.02	27.02
factory salaries and wages (fixed)	10.53	10.63
Repairs & Maintenance	17.02	17.19
Selling, Packing & Distribution Expenses (Fixed)	42.18	44.53
Depreciation	42.42	37.32
Administrative & Misc. Expenses	281.21	296.86
Interest on Term Loans	0	0
Interest on Interest Bearing Unsecured Loans	0	0
Lease Rentals	0	0
Total Fixed Cost	420.38	433.55
Break Even Point(% of installed capacity)	46.34%	47.5%
Cash Break Even Point (% of installed capacity)	41.66%	43.41%

Optimum year :	FY2033
BEP in the Optimum Year (%) :	47.5%
Cash BEP in the Optimum Year (%) :	43.41%

## Calculation of debt service coverage ratio

Name of the Applicant : ABC COTEX PVT LTD

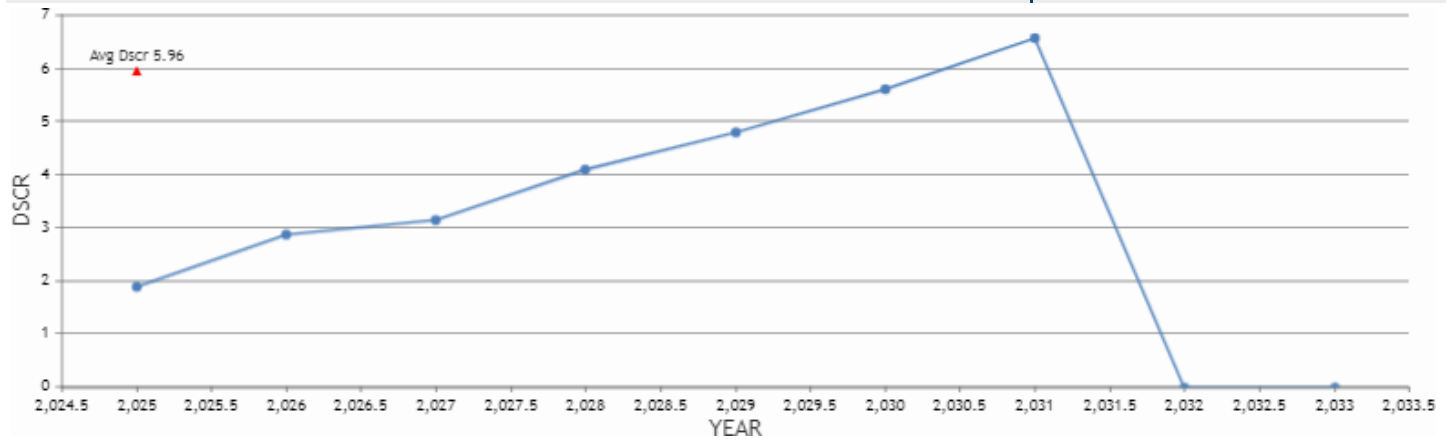
\* Figures in Lakh (In Rupees)

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Net Profit After Tax	-62.48	84.45	105.51	164.4	199.68	232.88	265.54
Non-cash Charges	106.03	92.79	81.28	71.25	62.51	54.88	48.22
Interest on Term Loan	17.12	26.12	21.67	17.27	12.78	8.34	3.89
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Lease Rentals	0	0	0	0	0	0	0
<b>Total A</b>	<b>60.67</b>	<b>203.35</b>	<b>208.47</b>	<b>252.92</b>	<b>274.97</b>	<b>296.1</b>	<b>317.65</b>
Interest on Term Loan	17.12	26.12	21.67	17.27	12.78	8.34	3.89
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Repayment of Term Loan	14.81	44.44	44.44	44.44	44.44	44.44	44.44
Repayment of Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Lease Rentals	0	0	0	0	0	0	0
<b>Total B</b>	<b>31.93</b>	<b>70.56</b>	<b>66.12</b>	<b>61.71</b>	<b>57.23</b>	<b>52.78</b>	<b>48.34</b>
<b>DSCR</b>	<b>1.9</b>	<b>2.88</b>	<b>3.15</b>	<b>4.1</b>	<b>4.8</b>	<b>5.61</b>	<b>6.57</b>

	FY2032	FY2033	Total
Net Profit After Tax	297.09	325.16	
Non-cash Charges	42.42	37.32	
Interest on Term Loan	0	0	
Interest on Interest Bearing Unsecured Loans	0	0	

	FY2032	FY2033	Total
Lease Rentals	0	0	
Total A	339.51	362.48	2316.13
Interest on Term Loan	0	0	
Interest on Interest Bearing Unsecured Loans	0	0	
Repayment of Term Loan	0	0	281.48
Repayment of Interest Bearing Unsecured Loans	0	0	0
Lease Rentals	0	0	
Total B	0	0	388.68
DSCR	0	0	5.96

Average DSCR	5.96
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## Calculation of irr & npv

Name of the Applicant : ABC COTEX PVT LTD

\* Figures in Lakh (In Rupees)

### Irr Before Tax

	Const. Period	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
<b>OUTFLOWS</b>								
Capital Expenditure	881.75							
Increase in WC Gap		1250	0	0	0	0	0	0
Total Outflows	881.75	1250	0	0	0	0	0	0
<b>INFLOWS</b>								
Profit before Tax		-62.48	91.78	140.68	219.2	266.24	310.51	354.06
Depreciation/ Write offs		106.03	92.79	81.28	71.25	62.51	54.88	48.22
Interest		75.45	126.12	121.67	117.27	112.78	108.34	103.89
Lease Rentals		0	0	0	0	0	0	0
Salvage Value								
TOTAL INFLOWS		119	310.68	343.64	407.72	441.53	473.73	506.17
NET FLOWS	-881.75	-1131	310.68	343.64	407.72	441.53	473.73	506.17

	Const. Period	FY2032	FY2033
<b>OUTFLOWS</b>			
Capital Expenditure		881.75	
Increase in WC Gap			0

	Const. Period	FY2032	FY2033
Total Outflows	881.75	0	0
<b>INFLOWS</b>			
Profit before Tax		396.12	433.55
Depreciation/ Write offs		42.42	37.32
Interest		100	100
Lease Rentals		0	0
Salvage Value			1309.2375
<b>TOTAL INFLOWS</b>		<b>538.54</b>	<b>1880.11</b>
<b>NET FLOWS</b>	<b>-881.75</b>	<b>538.54</b>	<b>1880.11</b>

Irr Before Tax :	20
NPV (before tax):	733.38
Discount Rate taken :	10%
Profitability Index (before tax) :	1.83



## Irr After Tax

	Const. Period	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
<b>OUTFLOWS</b>								
Capital Expenditure	881.75							
Increase in WC Gap		1250	0	0	0	0	0	0
Total Outflows	881.75	1250	0	0	0	0	0	0
<b>INFLOWS</b>								
Profit after Tax		-62.48	84.45	105.51	164.4	199.68	232.88	265.54
Depreciation/ Write offs		106.03	92.79	81.28	71.25	62.51	54.88	48.22
Interest		75.45	126.12	121.67	117.27	112.78	108.34	103.89
Lease Rentals		0	0	0	0	0	0	0
Salvage Value								
TOTAL INFLOWS		119	303.35	308.47	352.92	374.97	396.1	417.65
NET FLOWS	-881.75	-1131	303.35	308.47	352.92	374.97	396.1	417.65

	Const. Period	FY2032	FY2033
<b>OUTFLOWS</b>			
Capital Expenditure		881.75	
Increase in WC Gap			0
Total Outflows		881.75	0
<b>INFLOWS</b>			
Profit after Tax			297.09
Depreciation/ Write offs			42.42
			325.16
			37.32

	Const. Period	FY2032	FY2033
Interest		100	100
Lease Rentals		0	0
Salvage Value			1309.2375
<b>TOTAL INFLOWS</b>		439.51	1771.72
<b>NET FLOWS</b>	-881.75	439.51	1771.72

Irr After Tax :	20
NPV (after tax) :	440.73
Discount Rate taken :	10%
Profitability Index (after tax) :	1.5

## Cost of capital

Name of the Applicant : ABC COTEX PVT LTD

\* Figures in Lakh (In Rupees)

	Amount	Cost of Funds (%)	Tax Rate	Cost of Funds (Post-Tax)	Total Cost (Post Tax)
Partners Capital	849.75	15%	1	15%	127.46
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 (Pl Specify)	0	15%	1	15%	0
Term Loan	300	10%	1	10%	30
Term Loan from Other Bank	0	0%	0.75	0%	0
Interest Bearing Unsecured	0	0%	0.75	0%	0
Internal Accruals (Optimum Year)	140.9	15	1	15%	21.14
Bank Borrowing for WC (Optimum Year)	1000	10	1	10%	100
<b>Total</b>	<b>2290.65</b>				<b>278.6</b>
Cost of capital % :					0.12 %
Effective Tax Rate % :					0.25 %

## Return on capital employed

Name of the Applicant : ABC COTEX PVT LTD

\* Figures in Lakh (In Rupees)

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
<b>RETURN</b>							
Operating Profit	-62.48	91.78	140.68	219.2	266.24	310.51	354.06
Non-Operational Income	0	0	0	0	0	0	0
Interest	75.45	126.12	121.67	117.27	112.78	108.34	103.89
Lease Rentals	0	0	0	0	0	0	0
Total	12.97	217.89	262.36	336.47	379.02	418.85	457.95
Net Fixed Assets	793.72	700.93	619.65	548.4	485.89	431.01	382.79
Current Assets less Creditors	1250	1250	1250	1250	1250	1250	1250
Total B	2043.72	1950.93	1869.65	1798.4	1735.89	1681.01	1632.79
ROCE	0.63%	11.17%	14.03%	18.71%	21.83%	24.92%	28.05%

	FY2032	FY2033
<b>RETURN</b>		
Operating Profit	396.12	433.55
Non-Operational Income	0	0
Interest	100	100
Lease Rentals	0	0
Total	496.12	533.55
Net Fixed Assets	340.37	303.05

	FY2032	FY2033
Current Assets less Creditors	1250	1250
Total B	1590.37	1553.05
ROCE	31.2%	34.35%
ROCE in the Optimum Year		0.34%

## Tax provision

Name of the Applicant : ABC COTEX PVT LTD

\* Figures in Lakh (In Rupees)

	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
PBT	-62.48	91.78	140.68	219.2	266.24	310.51	354.06
Add: Depreciation (as per books)	106.03	92.79	81.28	71.25	62.51	54.88	48.22
Less: Depreciation as per Income Tax	106.03	92.79	81.28	71.25	62.51	54.88	48.22
Gross Taxable Income	-62.48	91.78	140.68	219.2	266.24	310.51	354.06
Less: Loss brought forward	0	62.48	0	0	0	0	0
Taxable Income	-62.48	29.3	140.68	219.2	266.24	310.51	354.06
Less: Profit from Exports (Deduction allowed u/s 80HHC)	0	0	0	0	0	0	0
Income after deduction u/s 80HHC	-62.48	29.3	140.68	219.2	266.24	310.51	354.06
Less: Deduction u/s 80-IA	0	0	0	0	0	0	0
Net Taxable Income	-62.48	29.3	140.68	219.2	266.24	310.51	354.06
Income Tax @ 30%	0	7.33	35.17	54.8	66.56	77.63	88.52
Surcharge	0	0	0	0	0	0	0
Total Income Tax (including Surcharge)	0	7.33	35.17	54.8	66.56	77.63	88.52
Education Cess @ 3%	0	0	0	0	0	0	0
Total Income Tax (including Surcharge & Education Cess)	0	7.33	35.17	54.8	66.56	77.63	88.52

	FY2031	FY2032
PBT	396.12	433.55
Add: Depreciation (as per books)	42.42	37.32
Less: Depreciation as per Income Tax	42.42	37.32
Gross Taxable Income	396.12	433.55
Less: Loss brought forward	0	0
Taxable Income	396.12	433.55
Less: Profit from Exports (Deduction allowed u/s 80HHC)	0	0
Income after deduction u/s 80HHC	396.12	433.55
Less: Deduction u/s 80-IA	0	0
Net Taxable Income	396.12	433.55
Income Tax @ 30%	99.03	108.39
Surcharge	0	0
Total Income Tax (including Surcharge)	99.03	108.39
Education Cess @ 3%	0	0
Total Income Tax (including Surcharge & Education Cess)	99.03	108.39

## Interest on interest bearing unsecured loans

Name of the Applicant : ABC COTEX PVT LTD

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

Unsecured Loan Lakh (In Rupees)	0
No. of Equal Monthly Installments	0
Amount of Equal Installment	NAN
Rate of Interest	0
Proposed date of commencement of commercial production	01/09/24
Date of first repayment	01/09/24

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
<b>Grand Total</b>			0		0	0	0



## Margin on security & financial parameters

Name of the Applicant : ABC COTEX PVT LTD

\* Figures in Lakh (In Rupees)

Value of Primary Security				
Land	0			
Site Development	15			
Buildings	349.55			
Plant & Machinery	345.2			
Misc. Fixed Assets	175			
Pre-operative Expenses (excl. Deposits with Electricity Board)	15			
Provision for Contingencies	0			
Less: 50% Value of Moulds, if any	0	Hypothecation of P&M	Mortgage	
Value of Primary Security	884.75	520.2	364.55	
Term Loan	300			
Term Loan from Other Bank	0			
Proportionate value of Primary Security for Bank	884.75	520.2	364.55	
Margin on Primary Security for Term Loan	66.09%			
Working Capital Limit recommended, if any	0			
Exposure to applicant unit (Term Loan & WC)	300			Hypo. of Stocks & BD
Value of Stocks & Book Debts	0			0
Value of Primary Security for Term Loan and WC together	884.75	520.2	364.55	0

Value of Primary Security	
Margin on Primary Security for Term Loan and WC together	66.09%
BG/ LC Limit recommended, if any	0
Exposure to Associate Concerns	0
Total Exposure	300

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		
<b>Total Value of Collateral Securities</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
<b>Value of total Security</b>	<b>884.75</b>	<b>520.2</b>	<b>364.55</b>	<b>0</b>	<b>0</b>
<b>Margin on Overall Security</b>	<b>66.09%</b>				
<b>Overall Asset Coverage</b>	<b>2.95</b>				
<b>Net Value of Securities after hair cut</b>					
<b>Hypothecation of P&amp;M</b>	<b>208.08</b>				
<b>Mortgage</b>	<b>255.19</b>				
<b>Hypo. of Stocks &amp; BD</b>	<b>0</b>				
<b>FDR</b>	<b>0</b>				
<b>Total</b>	<b>463.27</b>				
<b>Net Asset Coverage</b>	<b>1.54</b>				

Financial Parameters			
Promoters' Contribution (%)	73.91%		
Promoters' Contribution by Equity (%)	100%		
Debt-Equity Ratio (DER)	0.35		
Debt-Equity Ratio (Considering Interest Free Unsecured Loans as QuasiEquity)	0.35		
Maximum DSCR	6.57	Year	2031
Minimum DSCR	0	Year	2032
Avg. DSCR	5.96		
BEP	47.5%	Optimum Year	2033
Cash BEP	43.41%	Optimum Year	2033
ROCE %	34.35%	Optimum Year	2033
Cost of capital	0.12		
IRR (Before Tax)	20		
IRR (After Tax)	20		
NPV (before tax)	178.14		
NPV (after tax)	-114.51		
Profitability Index (before tax)	1.2		
Profitability Index (after tax)	0.87		
Capital Cost	899.75		
No. of Employees	29		
Capital Cost per Employee	31.03		

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Production Capacity Utilization	40%	55%	60%	70%	75%	80%	85%
Total Income	3519.25	8553.73	9368.37	10916.18	11714.53	12496.59	13278.64
Gross sales	3519.25	8553.73	9368.37	10916.18	11714.53	12496.59	13278.64
Net sales	3519.25	8553.73	9368.37	10916.18	11714.53	12496.59	13278.64
Gross Profit	119	310.68	343.64	407.72	441.53	473.73	506.17
Operating Profit	-62.48	91.78	140.68	219.2	266.24	310.51	354.06
Interest	75.45	126.12	121.67	117.27	112.78	108.34	103.89
Depreciation	106.03	92.79	81.28	71.25	62.51	54.88	48.22
Profit after Tax (PAT)	-62.48	84.45	105.51	164.4	199.68	232.88	265.54
Gross Cash Accruals	43.55	177.24	186.79	235.65	262.19	287.76	313.76
Net Worth	787.27	871.72	977.24	1141.63	1341.31	1574.19	1839.73

	FY2032	FY2033
Production Capacity Utilization	90%	95%
Total Income	14060.7	14842.75
Gross sales	14060.7	14842.75
Net sales	14060.7	14842.75
Gross Profit	538.54	570.87
Operating Profit	396.12	433.55
Interest	100	100
Depreciation	42.42	37.32
Profit after Tax (PAT)	297.09	325.16
Gross Cash Accruals	339.51	362.48

	FY2032	FY2033
Net Worth	2136.82	2461.98

## Sensitivity Analysis

Name of the Applicant : ABC COTEX PVT LTD

	Percentage	DSCR	BEP	Cash BEP	ROCE	Cost of Capital
Base Case		5.96	47.5%	43.41%	34.35%	0.12

	IRR (before tax)	IRR (post tax)	NPV (before tax)	NPV (post tax)	Profitability Index (before tax)	Profitability Index (post tax)
Base Case	20	20	178.14	114.51	1.2	0.87

## Future financial indicators

Name of the Applicant : ABC COTEX PVT LTD

\* Figures in Lakh (In Rupees)

Promoter's Contribution As % Of Total Project Cost	0.74%
Der For The Project	0.35
Der For The Company As A Whole	0.35
Dscr Minimum	0
Dscr Maximum	6.57
Dscr Average	5.96
Break Even Point(Bep) % Of Installed Capacity	47.5%
Roce (Return On Capital Employed In The Optimum Year)	0.34%
Irr (Before Tax)	20
Irr (After Tax)	20
Cost Of Capital	0.12
Employment - Existing / Additional	29
Capital Cost Per Job	31.03

### Sensitivity Analysis

	DSCR	IRR (post tax)	BEP	Cash BEP	ROCE
Base Case	5.96	20	47.5	43.41	0.34
Sales	5.96	20	47.5	43.41	34.35
Raw Material	5.96	20	47.5	43.41	34.35
Capacity Util	5.96	20	47.5	43.41	34.35



## Output

Name of the Applicant : ABC COTEX PVT LTD

\* Figures in Lakh (In Rupees)

Margin on Primary Security	66.09
Margin on Overall Security	66.09
Overall Asset Coverage	2.95
Promoters' Contribution (%) :	73.91
Promoters' Contribution by Equity (%)	100
Debt Equity Ratio (DER)	0.35
Debt-Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity)	0.35
Maximum DSCR	0
Year	2031
Minimum DSCR	6.57
Year	2032
Avg. DSCR	5.96
BEP	47.5
Optimum Year	2033
Cash BEP	43.41
Optimum Year	2033
ROCE %	34.35
Optimum Year	2033
Cost of capital	0.12
IRR (Before Tax)	20
IRR (After Tax)	20

NPV (Before Tax)	178.14
NPV (After Tax)	-114.51
Profitability Index (before tax)	1.2
Profitability Index (After tax)	0.87
Capital Cost	899.75
No. of Employees	29
Capital Cost per Employee	31.03

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