

**PROJECT REPORT**

**OF**

**“ABC SERVICES INDIA PRIVATE LIMITED”**

**(ACCOUNTING & TAXATION TRAINING  
INSTITUTE)**

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## Disclaimer

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

### 1. PARTICULARS OF THE ENTERPRISE

<b>Name of the Enterprise</b>	ABC SERVICES INDIA PRIVATE LIMITED	<b>Constitution</b>	PRIVATE LIMITED
<b>MSME Status</b>	REGISTERED	<b>MSME Registration No.</b>	
<b>Registration Date</b>	27/6/2024	<b>Date of Incorporation</b>	12/6/2024
<b>Activity</b>	SERVICE		
<b>Registered Office Address</b>			
<b>Administrative Office Address</b>			
<b>Site location</b>			

### 2. PROJECT LOAN AMOUNT

<b>TERM LOAN</b>	14 LAKH
<b>WORKING CAPITAL</b>	8 LAKH

### 3. PROJECT PROPONENT

<b>Name Of the Promoter</b>	SATYUSHA YADAV
<b>Father's Name/Husband's Name</b>	C/O ANUDEEP G YADAV
<b>Age</b>	39 YEARS
<b>Residential Address</b>	
<b>PAN No.</b>	
<b>Designation</b>	DIRECTOR
<b>Education</b>	MBA, B.ed
<b>Experience</b>	MORE THAN 4 YEARS

<b>Name Of the Promoter</b>	DARWIN DAVISH
<b>Father's Name/Husband's Name</b>	C/O UCHIT RAM SONWANI
<b>Age</b>	44 YEARS
<b>Residential Address</b>	
<b>PAN No.</b>	
<b>Designation</b>	DIRECTOR
<b>Education</b>	GRADUATION

#### 4. SHAREHOLDING PATTERN

S. No.	Shareholder	% Of Shareholding
1.	Satyusha Yadav	90%
2.	Darwin Davish	10%

#### 4. PROJECT DESCRIPTION

##### Brief Description of the Project

ABC Services India Private Limited, an education training institute based in Raipur, Chhattisgarh, is dedicated to imparting specialized knowledge in accounting and taxation. This institute is registered under the ownership of Satyusha Yadav and Darwin Davish, and is strategically located at LIG 115, 2nd Floor, Kavita Nagar, Avanti Vihar Rd, Shankar Nagar, opposite Anandi Library, Raipur-492001.

ABC is seeking a loan intended for infrastructure development, procurement of software and computer systems, and covering other essential expenses. ABC is taking a franchise of the renowned Institute of Computer

Accounting (ICA). This partnership involves a one-time payment of INR 6 lakhs to ICA, with an additional 18% GST. Moreover, 20% of the fee from each student will be shared with the ICA.

### **About: Institute of Computer Accounting (ICA)**

The Institute of Computer Accounting (ICA) is a vocational training institute based in India that focuses on equipping students with the skills needed for accounting and finance careers. ICA has 100+ regional centres spread over PAN India

Established in 1999, ICA offers both online and offline courses in accounting software like Tally and Busy, as well as fundamental computer skills and subjects like taxation (GST and income tax). They boast a strong reputation with a focus on practical, industry-ready training and even claim to have placement assistance in over 30 cities across India.

**ABC** will offer a range of courses in accounting and finance, catering to both short-term and long-term learning needs.

**Long-term course:** The Certified Industrial Accounting (CIA) course is a professional certification program that will take 6-12 months to complete.

**Short-term courses:** ABC will also provide a variety of shorter courses for a duration of 1- 3months:

- Tally Prime + GST Course
- GST
- GET
- Advanced Excel Course
- MS Office Course
- SAP FICO Course (Business User)

### **Certified Industrial Accounting (CIA) course Includes:**

- **Business Computer Applications (BCA):** The accounting class begins with the basic concept of BCA and teaches you about hardware, software, number & conditional formatting, and Database design. This basic accounting process creates a strong base for the future.
- **Accounting Fundamentals:** This module teaches you the core accounting concepts. The complete section targets everything from fundamentals to

bookkeeping systems, Stock Valuation, and depreciation.

- **Financial Statement Creation:** Learn how to prepare key financial statements like the Income Statement, Balance Sheet, and Cash Flow Statement.

Use this knowledge to share valuable insights about the company's financial health in the workplace.

- **Tally Prime Software:** Unlock the opportunity to learn the most powerful accounting software. Get practical exposure to tasks like managing TDS, Payroll processing, Inventory Management, and GST return.
- **Business Communication Skills:** Effective communication is a key to success in any profession. These modules boost your accounting expertise by preparing you for an interview and future job interactions.
- **Direct Taxation System:** This module helps you to learn about income tax, filing procedures, tax law, and more. The module is completely scenario-based for in-depth understanding and better learning exposure.
- **Mastering GST:** Deep dive into the world of GST from its basic concept to return. Even learn the GST using Tally Prime to manage GST effectively.
- **Advanced Accounting Techniques:** Improve your skill sets with this section by learning accounts reconciliation, journal entries, and more. This ensures you manage accurate financial records efficiently.

#### **Tally Prime + GST Certification Course Includes:**

It will be of 51-hour class which will include 16 modules.

- Manage accounts efficiently and accurately
- Navigate GST complexities with confidence
- File GST returns timely and correctly
- Handle TDS, PF, ESI, and payroll compliance
- Generate insightful reports for informed decision-making
- Safeguard your business data

### **GST Certification Course Includes:**

It will be of 27-hour class which will include 8 modules.

- The core of GST
- Taxation under GST
- Calculating the tax amount
- Meeting tax obligations
- Filing GST returns electronically
- Leveraging technology for GST
- Practical GST administration
- Applying GST knowledge in action

### **Advanced Excel Course Includes:**

It will be of 18-hour class which will include 12 modules.

- Excel Foundations
- Formula & Function Expertise
- Data Analysis & Visualization
- Advanced Skills & Applications
- Beyond Excel

### **MS Office Course Includes:**

It will be of 48-hour class which will include 1 module.

- Essential Hardware & Software Knowledge
- Windows 10 Navigation
- File & Folder Management
- Microsoft Word Expertise



- Microsoft Excel Powerhouse
- Microsoft PowerPoint Presentations
- Microsoft Outlook Productivity
- Project-Based Learning

### **SAP FICO Course Include:**

It will be of 80-hour class which will include 1 module.

- Master the fundamental processes of SAP ERP
- Understand the Procure to Pay and Order to Cash cycles
- Become proficient in General Ledger accounting
- Handle Accounts payable efficiently
- Close the books with confidence

### **OBJECTIVES OF THE COURSE:**

The objectives of the long-term and short-term courses offered by ABC likely differ in terms of depth and career focus:

#### **CIA Course:**

**Objective:** To prepare students for the Certified Industrial Accountant (CIA) professional certification exam. Earning the CIA certification demonstrates expertise in internal auditing, financial management, and operational efficiency.

**Career Focus:** This course aims to equip individuals for careers in internal auditing, financial analysis, corporate accounting, and potentially consulting roles related to these areas.

#### **Short-term Courses:**

**Objective:** These courses aim to provide practical skills in specific accounting software, tax regulations, and foundational business applications.

**Career Focus:** These courses can be beneficial for:

- **Freshers:** Gaining basic accounting and software skills to enter the workforce.
- **Working Professionals:** Upskilling in specific software or tax regulations relevant to their current role.
- **Career Changers:** Acquiring the necessary skills to transition into an accounting or finance-related role.

ABC is designed to create an optimal learning environment with well- equipped facilities. For practical training, there will be a dedicated lab housing 15 computers, ensuring hands-on experience in accounting software and taxation procedures. Additionally, two classrooms will be set up to accommodate 15 to 20 students each, providing a conducive atmosphere for theoretical instruction. The average duration of courses offered ranges from 6 to 12 months, catering to a diverse group of students, from beginners to those seeking advanced knowledge.

To ensure high-quality education, ABC will engage three experienced teachers, each bringing a wealth of knowledge and expertise to the classroom. These educators will be adapted at both theoretical instruction and practical training, ensuring a well-rounded educational experience for the students. The comprehensive curriculum, combined with the expertise of the faculty, aims to equip students with the necessary skills to excel in the fields of accounting and taxation, with hands on experience with 9 stimulation softwares.

The loan sought by ABC will play a pivotal role in the institute's development. The funds will be allocated to creating a state-of-the-art infrastructure that meets modern educational standards. This includes setting up the lab with the latest computer systems, installing relevant software, and furnishing the classrooms with appropriate seating and teaching aids. Additionally, the loan will cover other operational expenses, ensuring the smooth running of the institute.

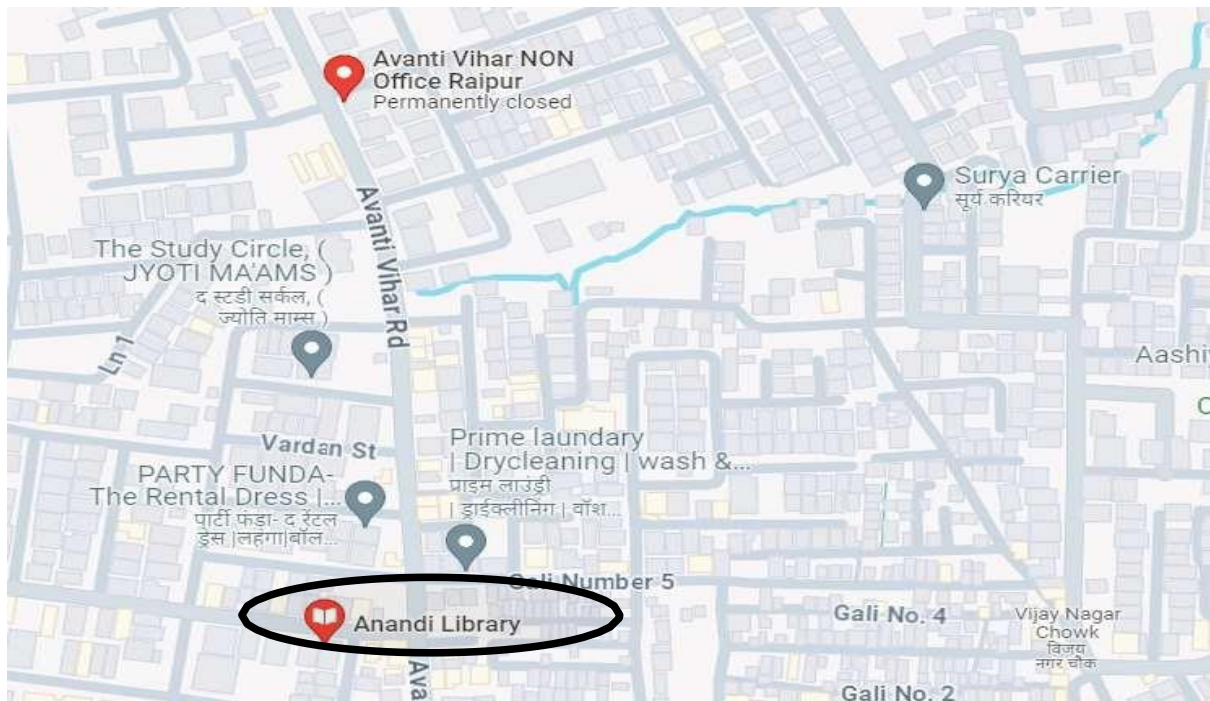
By affiliating with ICA, ABC aims to leverage the established reputation and comprehensive course materials of the parent institute. This partnership not only enhances the credibility of ABC but also ensures that students receive education that is aligned with industry standards, which is India's Leading Vocational Training Institute providing job-oriented courses in Industrial Accounting, GST, Tally, Finance among other offerings. The one-time franchise fee and the ongoing revenue sharing model reflect a long-term commitment to maintaining high educational standards and continuously updating the curriculum to reflect the latest developments in accounting and taxation.

## 5. LOCATION OF THE PROJECT

### Site Location

LIG 115, 2nd Floor, Kavita Nagar, Avanti Vihar Rd, Shankar Nagar, Opposite of Anandi Library, Raipur, Chhattisgarh 492001

### Project Site Map



## 6. MARKET SURVEY

### Demand & Supply

The demand and supply of training institutes in Raipur, particularly those focusing on specialized fields like accounting and taxation, are influenced by various factors, including the local economy, educational trends, and employment opportunities. Here's an analysis of the current scenario:

### Demand

**Growing Need for Specialized Skills:** With the increasing complexity of business environments and regulatory requirements, there is a rising demand for professionals skilled in accounting and taxation. Businesses require

knowledgeable individuals to manage their finances, comply with tax laws, and ensure accurate financial reporting.

**Employment Opportunities:** Raipur, as the capital city of Chhattisgarh, has a growing industrial and commercial sector. This growth leads to higher demand for skilled professionals in finance and accounting, thereby increasing the demand for training institutes that can provide these skills.

**Educational Aspirations:** There is a trend among students and young professionals to pursue specialized courses that enhance their employability. Courses in accounting and taxation are particularly attractive due to their relevance in various industries, including banking, corporate finance, and public accounting.

**Government Initiatives:** Government initiatives aimed at improving financial literacy and encouraging entrepreneurship also drive the demand for accounting and taxation training. These initiatives often highlight the importance of understanding financial management and compliance.

**Professional Development:** Many existing professionals seek continuous education to keep up with changes in tax laws and accounting standards. Training institutes offering updated courses and certifications can attract this demographic.

## **Supply**

**Existing Institutes:** Raipur has a number of educational institutions and private training centres offering courses in various domains. However, the supply of institutes specifically focusing on accounting and taxation is relatively limited, creating a niche market.

**Franchises of Established Institutes:** Institutes like ICA (Institute of Computer Accounting) are expanding through franchises, which increases the supply of specialized training centres. ABC Services India Private Limited's affiliation with ICA is an example of this trend.

**Quality and Infrastructure:** The quality of education and infrastructure provided by training institutes plays a crucial role in supply. Institutes with state-of-the-art facilities, experienced faculty, and comprehensive curricula are likely to attract more students and professionals.

**Technology Integration:** The integration of technology in training, such as online courses, virtual classrooms, and interactive software, can enhance the supply by making education more accessible. Institutes that adopt these technologies can cater to a larger audience.

**Regulatory Environment:** The regulatory environment, including accreditation requirements and quality standards set by educational authorities, affects the supply of training institutes. Institutes that meet these standards can operate and attract students more effectively.

## 7. TECHNICAL FEASIBILITY

### Manpower Required

S. No.	Manpower	No. of Working Person
1.	Teacher	3
2.	Counselor	1
3.	Marketing	1
4.	Administration	1
5.	Tele Caller	1

## 8. COMMERCIAL VIABILITY

### Implementation Schedule

Phase 1	Location & office Finalization	Done
Phase 2	Procuring Computer Equipment	6-8 weeks
Phase 3	Office Furniture & Setup	3-4 weeks
	Total Estimated Timeline	12-14 weeks

## SWOT Analysis



### Strengths:

**Affiliation with ICA:** Partnering with the Institute of Computer Accounting (ICA), a renowned name in accounting and taxation training, provides credibility and attracts students looking for recognized certifications.

**Experienced Faculty:** Having three experienced teachers ensures high-quality education and effective learning for students.

**Specialized Focus:** Concentrating on accounting and taxation creates a niche market, making it easier to attract students who want to specialize in these areas.

**Modern Infrastructure:** Plans for a state-of-the-art lab with 15 computers and well-equipped classrooms cater to both practical and theoretical learning needs, enhancing the overall educational experience.

**Strategic Location:** Situated in Raipur, the capital of Chhattisgarh, the institute benefits from a growing industrial and commercial hub, increasing the demand for skilled professionals.

### Weaknesses:

**Limited Brand Recognition:** As a new entrant, ABC might struggle initially with brand recognition compared to more established training institutes.

**High Initial Investment:** The significant upfront costs for infrastructure development, software, and franchise fees can be a financial burden, especially if enrolment targets are not met.

**Opportunities:**

**Growing Demand for Specialized Skills:** The increasing complexity of business environments and regulatory requirements boosts the demand for skilled professionals in accounting and taxation.

**Expanding Market in Raipur:** As Raipur continues to develop industrially and commercially, the demand for quality education and professional training will likely grow.

**Online and Blended Learning:** Expanding course offerings through online platforms or blended learning models can attract a wider audience, including working professionals seeking flexible learning options.

**Government Initiatives:** Government programs aimed at improving financial literacy and encouraging entrepreneurship can increase demand for accounting and taxation training. ICA is a partner of National Skill Development Cooperation (NSDC).

**Corporate Partnerships:** Forming partnerships with local businesses for corporate training programs can provide an additional revenue stream and enhance the institute's reputation.

**Threats:**

**Competitive Market:** The presence of other training institutes in Raipur, including those with more established reputations, can pose significant competition.

**Economic Fluctuations:** Economic downturns can affect the ability of individuals to invest in education, potentially reducing enrolment numbers.

**Regulatory Changes:** Changes in education or training regulations could impact operations, requiring adjustments to curriculum, infrastructure, or compliance measures.

**Technological Advancements:** Rapid technological changes in accounting and taxation software could necessitate continuous updates to the training programs and infrastructure, leading to additional costs.

**Franchise Limitations:** Dependence on ICA's franchise terms and conditions may limit operational flexibility and strategic decisions.



# CMA DATA

ABC Services India Pvt Ltd

## Capital expenditure and means of finance

Name of the Applicant : ABC Services India Pvt Ltd

\* Figures in Lakh (In Rupees)

Capital expenditure	Already Incurred	To be incurred		Total Cost
		Firm	Non-Firm	
Land	0	0	0	0
Site Development	0	0	0	0
Buildings	0	0	0	0
<b>Plant and Machinery</b>				
- Imported	0	0	0	0
- Indigenous	0	9.02	0	9.02
Misc. Fixed Assets	0	6.35	0	6.35
Preliminary Expenses	0	0	0	0
Pre-operative Expenses	0	0.23		0.37
Provision for Contingencies	0	0		0
Margin Money for Working Capital	0	0.76		0.76
<b>Total Cost</b>	<b>0</b>	<b>16.36</b>	<b>0</b>	<b>16.36</b>
<b>Total Cost (Rounded off)</b>				<b>16.4</b>

MEANS OF FINANCE	Already raised	To be raised	Total Cost
<b>Equity</b>			
Promoters' Equity	0	2.51	2.51
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 (PI Specify)	0	0	0
Total Quasi-Equity	0	2.51	2.51
<b>Debt</b>			
Term Loan	0	14	14
Term Loan from Other Bank	0	0	0
Interest Bearing Unsecured Loans	0	0	0
Total Debt (Rounded off)	0	14	14
<b>Total Finance</b>	<b>0</b>	<b>16.51</b>	<b>16.51</b>

Debt-Equity Ratio (DER) :	5.58
Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity) :	5.58
Promoters' Contribution (%) :	15.2%
Promoters' Contribution by Equity (%) :	100%
Ratio of Capital to Interest Free Unsecured Loans :	NA

## Assumpitons

Name of the Applicant	ABC Services India Pvt Ltd
Constitution of the applicant	Private Limited Company
First financial year of operations for the project	2025
Proposed date of commencement of operation	01/10/2024
No. of Financial Years from the Proposed date of commencement of operation including Moratorium Period	8
No. of Moratorium Period (Months) from the Proposed date of commencement of operation	0

## Maximum Possible Revenue

\* Figures in Lakh (In Rupees)

Name of Service	Unit Measurement	No. of Client Served per day	No. of working days per annum	No. of Client Served per annum
Vocational Training	Number	0.44	275	120
Sum Of No. Of Clients Served Per Annum				120

## Revenue At Maximum Capacity

\* Figures in Lakh (In Rupees)

### Vocational Training

#### (a) Export Revenue

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

#### (b) Gross Domestic Revenue

Percentage Domestic Revenue	100%
No. Of Clients Served Per Annum	120
Unit Measurement	Number
Revenue Per Client Per Annum	35000
Gross Domestic Revenue At Maximum Capacity Lakh (In Rupees)	42

## Power And Fuel At Maximum Possible Revenue

\* Figures in Lakh (In Rupees)

### (a) Power Cost Calculations

Total Power Load :	5.1
No. of working hours per day :	9
No. of working days per annum :	300
Load Factor :	1
Total units consumption per annum :	13770
Ratio of Power to be obtained from SEB :	90%
Own Generation Power :	10%
<b>Power from SEB</b>	
No. of units purchased :	12393
Rate per unit (In Rs.) :	7.5
Total Cost Lakh (In Rupees) :	0.93
<b>Own Generation</b>	
No of units generated :	1377
Rate per unit (In Rs.) :	20
Total Cost Lakh (In Rupees) :	0.28
Total Electricity Cost Lakh (In Rupees) :	1.2



## (b) Fuel Cost For Electricity Backup

Diesel reqd. per hour (ltrs.) :	0
No. of working hours per day :	9
No. of working days per annum :	300
Total consumption per annum (ltrs.) :	0
Rate per litre of Diesel :	0
Total cost of Diesel Lakh (In Rupees) :	0
Total Power & Fuel Cost Lakh (In Rupees) :	1.2

## Total Salaries And Wages

\* Figures in Lakh (In Rupees)

Designation	No. of employees.	Salary Per month (In Rs.)	Amount (In Rs.)
Educator	3	22000	66000
Marketing	1	12000	12000
Tele Caller	1	12000	12000
Receptionist	1	13000	13000
Counsellor	1	20000	20000
Total	7		123000

## Percentage Fringe Benefits

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

Total salaries and wages	123000
Percentage Fringe Benefits	2 %
Fringe Benefits Amount (In Rs.)	2460
Monthly salaries and wages (In Rs.)	125460
Annual salaries and wages Lakh (In Rupees)	15.06

## Other Expenses At Maximum capacity

\* Figures in Lakh (In Rupees)

### Other Direct Expenses At Maximum Possible Revenue

Maximum No. Of Clients		120
Cost Per Unit		3
Name	Cost	
Advertising/Marketing/Social Media	3	
Other Direct Expenses		0

### Other Variable Expenses At Maximum Possible Revenue

Maximum No. Of Clients		120
Cost Per Unit		1.1
Name	Cost	
Stationery	0	
Telephone	0	
Repair and Maintenance	0	
miscellaneous expenses	0	
Water	0	
Other Variable Expenses At Maximum Capacity		0

## Upfront fee on term loan

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

Amount of Term Loan Lakh (In Rupees)	14
Upfront fee (%)	1%
Education Cess (%)	0%
Amount of Upfront Fee	0.14

## Interest during construction period

\* Figures in Lakh (In Rupees)

Interest Rate on Term Loan	10%
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Disbursement	I	II	III
Amount disbursed	14	0	0
Cumulative amount	14	14	14
Outstanding period (in months)	2	0	0
Interest amount	0.23	0	0
Total Interest during construction period Lakh (In Rupees)			0.23

## Cost Of Equipments

\* Figures in Lakh (In Rupees)

### Indigenous

S No.	Description	Quantity	Supplier	Unit Cost in Rupees	Total Cost Lakh (In Rupees)
1	Desktop PC	15	As per list attached	30000	4.5
2	Colour Printer cum Photocopier cum scanner	1	As per list attached	35000	0.35
3	Inverter 5KVA	1	As per list attached	150000	1.5
4	UPS for computer	15	As per list attached	8500	1.27
5	Air Conditioner 1.5 Ton	4	As per list attached	35000	1.4
Total					9

## Misc. Fixed Assets

S No.	Description	Quantity	Supplier	Unit Cost in Rupees	Total Cost Lakh (In Rupees)
1	Internet Infrastructure and Electrification	1	As per list attached	20000	0.2
2	Furniture and Fixtures	1	As per list attached	500000	5
3	LED TV/ Projector 50	3	As per list attached	30000	0.9
4	CCTV Camera (6-8 dome Camera)	1	As per list attached	25000	0.25
Total					6



## Revenue & Total Income

\* Figures in Lakh (In Rupees)

Revenue & Total Income	Absolute amount at maximum possible sale
Annual gross domestic revenue Lakh (In Rupees)	42
Annual export revenue Lakh (In Rupees)	0
Annual income from other services Lakh (In Rupees)	0
Other Operational Income	0
Annual Non-operational Income Lakh (In Rupees)	0

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

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

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

	FY2032
Annual income from other services Lakh (In Rupees)	0
Other Operational Income	0
Annual Non-operational Income Lakh (In Rupees)	0

## Cost Of Revenue

\* Figures in Lakh (In Rupees)

	Absolute amount at maximum possible sale
Purchased cost of traded goods Lakh (In Rupees)	0
Service purchased Lakh (In Rupees)	0
Power, Fuel & Other Utilities Lakh (In Rupees)	1.2
Annual Increase Rate	5 %
Salaries and wages Lakh (In Rupees)	15.06
Other Direct Expenses	0
Other Variable Expenses	0

## Repairs and maintenance

	On Gross Value of Assets
Annual Increase Rate	5%
Percentage on Building	0
Percentage on Plant & Machinery	1
Percentage on Misc. Fixed Assets	1
<b>Percentage of Annual Net Sales &amp; Job Income</b>	
Selling, Packing & Distribution Expenses	1
Administrative & Misc. Expenses	1
Variable Component of Power, Fuel & Other Utilities (%)	80
Variable Component Of Salaries And Wages(%)	90
Variable Component of Selling, Packing & Distribution Expenses (%)	85
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	25%
Financial Year FY2027	35%
Financial Year FY2028	40%
Financial Year FY2029	45%
Financial Year FY2030	55%
Financial Year FY2031	65%
Financial Year FY2032	75%

## 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)						
	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
User-defined Margin Money for WC	0	0	0	0	0	0	0
Bank Borrowing for WC	0	0	0	0	0	0	0
Sundry Creditors	0	0	0	0	0	0	0

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

(b) Inventory holding periods for First or Second Method of Lending	No. of Months
Material	1.5

Consumable	0.25
Service in Process	1
Unbilled service	0.15
Export Receivables	0
Receivables other than Exports	2
(c) Sundry Creditors for Nayak Committee Method/ First or Second Method of Lending	No. of Months
Sundry Creditors	0
Rate of Interest on Bank Borrowing for Working Capital	0

## 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	0	0
Plant and Machinery	15	15
MFA	10	10

## Term loan

Installment Type :	Monthly Installments
Equal and Unequal Installment :	Unequal Installments
No. of installments :	84
Interest rate on term loan :	10
Date of first installment :	01/10/2024



## Term loan from other bank

Installment Type :	Monthly Installments
No. of installments :	0
Interest rate on term loan :	0
Date of first installment :	27/06/2024

## 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 :	96
Date of first installment :	01/10/2024

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

Guess Rate for IRR Calculation :	20
Discount rate for NPV calculation :	10
No. of Employees :	7

## Projections of performance & profitability

Name of the Applicant : ABC Services India Pvt Ltd

\* Figures in Lakh (In Rupees)

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Capacity Utilization	40%	50%	60%	70%	75%	80%	90%
Revenue as percentage of Installed Capacity	32.33%	49.04%	59.04%	69.04%	74.52%	79.52%	89.04%
<b>Revenue / Total Income</b>							
Gross Domestic Revenue	6.79	20.6	24.8	29	31.3	33.4	37.4
Net Domestic Revenue	6.79	20.6	24.8	29	31.3	33.4	37.4
Export Revenue	0	0	0	0	0	0	0
Net Revenue	6.79	20.6	24.8	29	31.3	33.4	37.4
Income from other work	0	0	0	0	0	0	0
Other Operational Income	0	0	0	0	0	0	0
Total Income	6.79	20.6	24.8	29	31.3	33.4	37.4
<b>COST OF SERVICE</b>							
Purchase cost of material sold	0	0	0	0	0	0	0
Consumable	0	0	0	0	0	0	0
Power, Fuel & Other Utilities (Fixed)	0.12	0.24	0.24	0.24	0.24	0.24	0.24
Power, Fuel & Other Utilities (Variable)	0.19	0.48	0.58	0.67	0.72	0.77	0.86
Salaries and wages (fixed)	0.75	1.58	1.66	1.74	1.83	1.92	2.02
Salaries and wages (variable)	2.71	7.12	8.97	10.98	12.36	13.84	16.35
Repairs & Maintenance	0.08	0.17	0.17	0.18	0.19	0.2	0.21

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Other Direct Expenses	0	0	0	0	0	0	0
Other variable expenses at maximum capacity	0	0	0	0	0	0	0
Depreciation	1.02	1.77	1.53	1.32	1.15	1	0.87
Sub-total	4.87	11.36	13.15	15.13	16.49	17.97	20.55
add: opening service in process	0	0.7	0.93	1.08	1.25	1.36	1.49
less: closing service in process	0.7	0.93	1.08	1.25	1.36	1.49	1.7
cost of service	4.17	11.13	13	14.96	16.38	17.84	20.34
Add: Opening Stock of Finished Goods	0	0.1	0.14	0.16	0.19	0.2	0.22
Less: Closing Stock of Finished Goods	0.1	0.14	0.16	0.19	0.2	0.22	0.25
Cost of Sales	4.07	11.09	12.98	14.93	16.37	17.82	20.31
Selling, Packing & Distr. Expenses (Fixed)	0.01	0.03	0.04	0.04	0.05	0.05	0.06
Selling, Packing & Distr. Expenses (Variable)	0.06	0.18	0.21	0.25	0.27	0.28	0.32
Administrative & Misc. Expenses	0.07	0.21	0.25	0.29	0.31	0.33	0.37
Sub-total	4.21	11.51	13.48	15.51	17	18.48	21.06
Profit before Interest, Lease Rentals (PBIT)	2.58	9.09	11.32	13.49	14.3	14.92	16.34
Interest on Term Loan	0.67	1.19	0.99	0.79	0.59	0.39	0.19
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Interest on Bank Borrowing	0	0	0	0	0	0	0
Lease Rentals	0	0	0	0	0	0	0

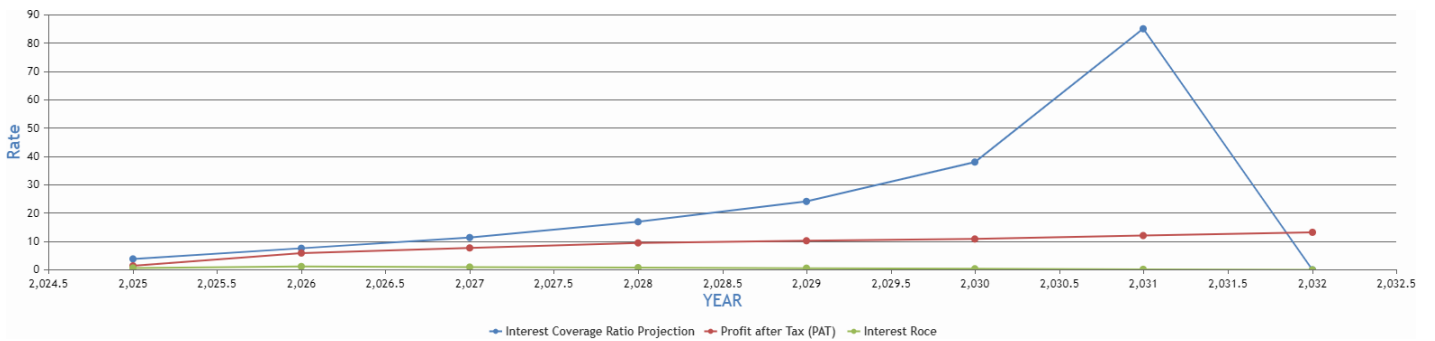
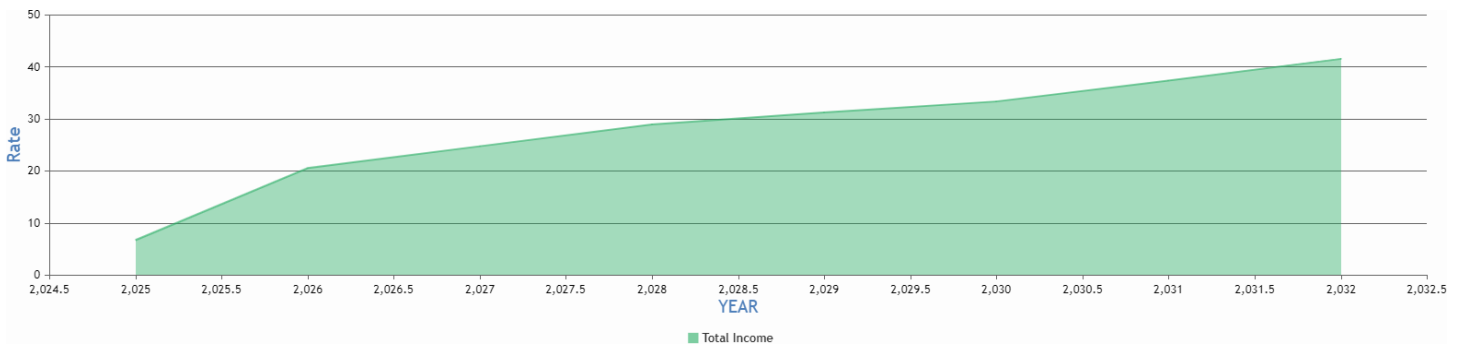
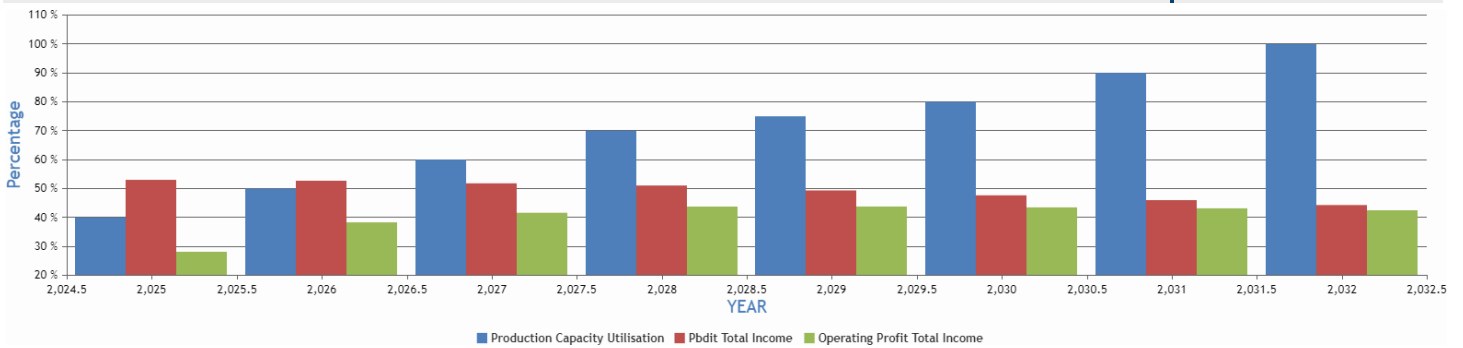
	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Operating Profit	1.91	7.9	10.33	12.69	13.71	14.53	16.15
Preliminary Expenses written off	0	0	0	0	0	0	0
Non-operational Income	0	0	0	0	0	0	0
Profit before Tax (PBT)	1.91	7.9	10.33	12.69	13.71	14.53	16.15
Provision for Taxation	0.48	1.97	2.58	3.17	3.43	3.63	4.04
Profit after Tax (PAT)	1.43	5.93	7.75	9.52	10.28	10.9	12.11
Drawings	0	0.63	0.88	1	1.13	1.38	1.63
Retained Earnings	1.43	5.3	6.87	8.52	9.15	9.52	10.48
Gross Cash Accruals	2.45	7.7	9.28	10.84	11.43	11.9	12.98
Net Cash Accruals	2.45	7.07	8.4	9.84	10.3	10.52	11.35
PBDIT/ Total Income (%)	53.02%	52.71%	51.81%	51.06%	49.36%	47.66%	46.01%
Operating Profit/ Total Income (%)	28.14%	38.33%	41.64%	43.77%	43.79%	43.5%	43.17%
Net Profit/ Total income (%)	21.07%	28.77%	31.24%	32.84%	32.83%	32.63%	32.37%
Material Cost/ Cost of Service Revenue (%)	0%	0%	0%	0%	0%	0%	0%
Cost of Service/ Net Service Revenue (%)	61.41%	54.04%	52.42%	51.59%	52.33%	53.42%	54.39%
Cost of Sales and Service/ Net Service Sales (%)	59.94%	53.84%	52.34%	51.49%	52.3%	53.36%	54.31%
Interest Coverage Ratio	3.86	7.62	11.41	16.99	24.16	38.07	85.13
Return on Capital Employed (ROCE) (%)	14.63%	52.5%	67.97%	83.1%	91.72%	98.87%	108.05%

						FY2032
Capacity Utilization						100%

	FY2032
Revenue as percentage of Installed Capacity	99.04%
<b>Revenue / Total Income</b>	
Gross Domestic Revenue	41.6
Net Domestic Revenue	41.6
Export Revenue	0
Net Revenue	41.6
Income from other work	0
Other Operational Income	0
Total Income	41.6
<b>COST OF SERVICE</b>	
Purchase cost of material sold	0
Consumable	0
Power, Fuel & Other Utilities (Fixed)	0.24
Power, Fuel & Other Utilities (Variable)	0.96
Salaries and wages (fixed)	2.12
Salaries and wages (variable)	19.07
Repairs & Maintenance	0.22
Other Direct Expenses	0
Other variable expenses at maximum capacity	0
Depreciation	0.75
Sub-total	23.36
add: opening service in process	1.7
less: closing service in process	1.93

	FY2032
cost of service	23.13
Add: Opening Stock of Finished Goods	0.25
Less: Closing Stock of Finished Goods	0.29
Cost of Sales	23.09
Selling, Packing & Distr. Expenses (Fixed)	0.06
Selling, Packing & Distr. Expenses (Variable)	0.35
Administrative & Misc. Expenses	0.42
Sub-total	23.92
Profit before Interest, Lease Rentals (PBIT)	17.68
Interest on Term Loan	0
Interest on Interest Bearing Unsecured Loans	0
Interest on Bank Borrowing	0
Lease Rentals	0
Operating Profit	17.68
Preliminary Expenses written off	0
Non-operational Income	0
Profit before Tax (PBT)	17.68
Provision for Taxation	4.42
Profit after Tax (PAT)	13.26
Drawings	1.88
Retained Earnings	11.38
Gross Cash Accruals	14.01
Net Cash Accruals	12.13

PBDIT/ Total Income (%)	44.3%
Operating Profit/ Total Income (%)	42.5%
Net Profit/ Total income (%)	31.87%
Material Cost/ Cost of Service Revenue (%)	0%
Cost of Service/ Net Service Revenue (%)	55.6%
Cost of Sales and Service/ Net Service Sales (%)	55.51%
Interest Coverage Ratio	0
Return on Capital Employed (ROCE) (%)	115.24%







	Const. Period	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Increase in Bank Borrowings for WC	0	2.29	1.08	0.66	0.67	0.38	0.38	0.67
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	16.51	5.89	11.94	13.51	15.48	15.83	16.3	17.88
<b>Disposition Of Funds</b>								
Increase in Capital expenditure	15.6	0	0	0	0	0	0	0
Preliminary Expenses	0	0	0	0	0	0	0	0
Increase in Current Assets	0	3.06	1.44	0.87	0.9	0.51	0.5	0.9
Decrease in Term Loan	0	1	2	2	2	2	2	2
Decrease in Interest Bearing Unsecured Loans	0	0	0	0	0	0	0	0
Interest on Term Loan	0	0.67	1.19	0.99	0.79	0.59	0.39	0.19
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0	0
Interest on Working Capital Limit	0	0	0	0	0	0	0	0
Lease Rentals	0	0	0	0	0	0	0	0
Taxation	0	0.48	1.97	2.58	3.17	3.43	3.63	4.04
Drawings	0	0	0.63	0.88	1	1.13	1.38	1.63
Total	15.6	5.21	7.23	7.32	7.86	7.66	7.9	8.76

	Const. Period	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Opening Cash & Bank Balance	0	0.91	1.59	6.3	12.48	20.1	28.26	36.66
Net Surplus/ Deficit	0.91	0.68	4.71	6.19	7.61	8.17	8.4	9.12
Closing Cash & Bank Balance	0.91	1.59	6.3	12.48	20.1	28.26	36.66	45.77

	Const. Period	FY2032
<b>Sources Of Funds</b>		
PBT with interest & lease rental added back	0	17.68
Depreciation	0	0.75
Increase in Partners Capital	2.51	0
Increase in Share Premium	0	0
Increase in Preference Share Capital	0	0
Increase in Equity Capital	0	0
Increase in Interest Free Unsecured Loan	0	0
Increase in Subsidy	0	0
Increase in Quasi-Equity Others (PI Specify)	0	0
Increase in Term Loan	14	0
Increase in Interest Bearing Unsecured Loans	0	0
Increase in Bank Borrowings for WC	0	0.73
Increase in Current Liabilities	0	0
Preliminary Expenses written off	0	0
Total	16.51	19.16
<b>Disposition Of Funds</b>		

	Const. Period	FY2032
Increase in Capital expenditure	15.6	0
Preliminary Expenses	0	0
Increase in Current Assets	0	0.97
Decrease in Term Loan	0	0
Decrease in Interest Bearing Unsecured Loans	0	0
Interest on Term Loan	0	0
Interest on Interest Bearing Unsecured Loans	0	0
Interest on Working Capital Limit	0	0
Lease Rentals	0	0
Taxation	0	4.42
Drawings	0	1.88
Total	15.6	7.27
Opening Cash & Bank Balance	0	45.77
Net Surplus/ Deficit	0.91	11.89
Closing Cash & Bank Balance	0.91	57.66

## Projected balance sheet

Name of the Applicant : ABC Services India 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	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51
Preference Share Capital	0	0	0	0	0	0	0	0
Equity Contribution	0	0	0	0	0	0	0	0
Reserves & Surplus	0	1.43	6.73	13.59	22.12	31.26	40.78	51.25
Interest free Unsecured Loans	0	0	0	0	0	0	0	0
Subsidy	0	0	0	0	0	0	0	0
Quasi-Equity Others (PI Specify)	0	0	0	0	0	0	0	0
Term Loan from bank	14	13	11	9	7	5	3	1
Interest Bearing Unsecured Loans	0	0	0	0	0	0	0	0
Bank Borrowings for WC	0	2.29	3.37	4.03	4.7	5.08	5.46	6.13
<b>Current Liabilities</b>								
Creditors for Purchases	0	0	0	0	0	0	0	0
<b>TOTAL Liabilities</b>	<b>16.51</b>	<b>19.23</b>	<b>23.61</b>	<b>29.13</b>	<b>36.33</b>	<b>43.85</b>	<b>51.75</b>	<b>60.89</b>
<b>ASSETS</b>								
WDV of Fixed assets	15.6	15.6	14.58	12.81	11.28	9.96	8.81	7.81

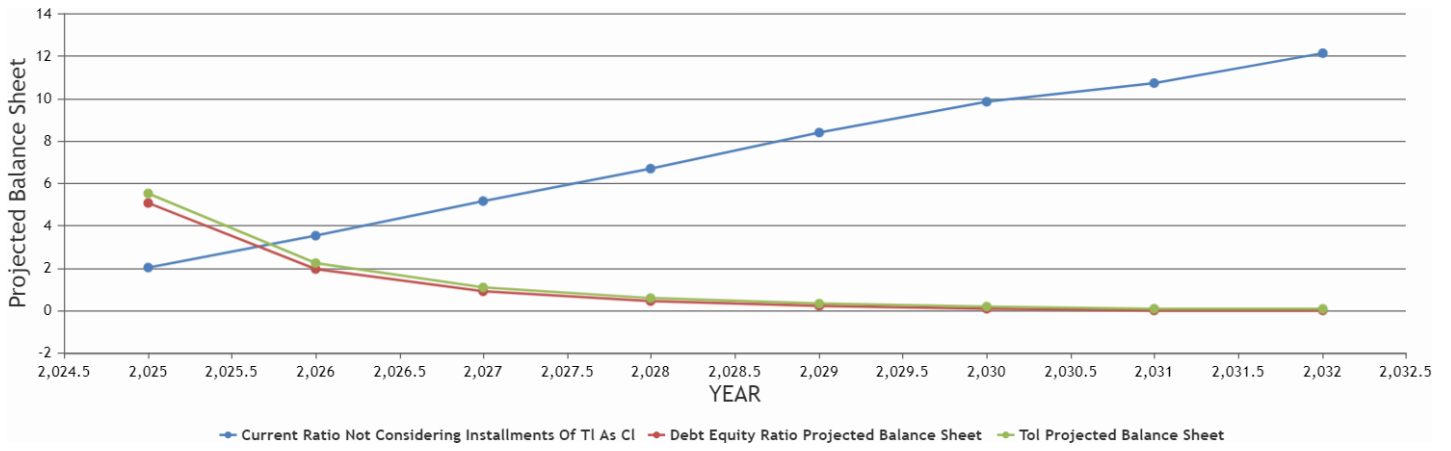
	Const. Period	As on FY2025	As on FY2026	As on FY2027	As on FY2028	As on FY2029	As on FY2030	As on FY2031
Less : Depreciation	0	1.02	1.77	1.53	1.32	1.15	1	0.87
Net Fixed Assets	15.6	14.58	12.81	11.28	9.96	8.81	7.81	6.94
<b>Current Assets</b>								
Material		0	0	0	0	0	0	0
Input Service		0	0	0	0	0	0	0
Work In Process (Month's Cost of Production)		0.7	0.93	1.08	1.25	1.36	1.49	1.7
Finished Goods (Month's Cost of sales)		0.1	0.14	0.16	0.19	0.2	0.22	0.25
Export Receivables		0	0	0	0	0	0	0
Receivables other than Exports		2.26	3.43	4.13	4.83	5.22	5.57	6.23
Total Current Assets	0	3.06	4.5	5.37	6.27	6.78	7.28	8.18
Cash & Bank Balance	0.91	1.59	6.3	12.48	20.1	28.26	36.66	45.77
Preliminary Expenses not written off	0	0	0	0	0	0	0	0
<b>TOTAL ASSETS</b>	<b>16.51</b>	<b>19.23</b>	<b>23.61</b>	<b>29.13</b>	<b>36.33</b>	<b>43.85</b>	<b>51.75</b>	<b>60.89</b>
Current Ratio (not considering installments of T/L as CL)		2.03	3.2	4.43	5.61	6.9	8.05	8.8
Current Ratio (considering installments of T/L as CL)		1.41	2.01	2.96	3.94	4.95	5.89	6.64
Debt Equity Ratio	5.58	3.3	1.19	0.56	0.28	0.15	0.07	0.02

	Const. Period	As on FY2025	As on FY2026	As on FY2027	As on FY2028	As on FY2029	As on FY2030	As on FY2031
Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity)	5.58	3.3	1.19	0.56	0.28	0.15	0.07	0.02
TOL/ TNW	5.58	3.88	1.56	0.81	0.48	0.3	0.2	0.13

	Const. Period	As on FY2032
<b>Liabilities</b>		
Partners Capital	2.51	2.51
Preference Share Capital	0	0
Equity Contribution	0	0
Reserves & Surplus	0	62.63
Interest free Unsecured Loans	0	0
Subsidy	0	0
Quasi-Equity Others (PI Specify)	0	0
Term Loan from bank	14	1
Interest Bearing Unsecured Loans	0	0
Bank Borrowings for WC	0	6.86
<b>Current Liabilities</b>		
Creditors for Purchases	0	0
TOTAL Liabilities	16.51	73
<b>ASSETS</b>		
WDV of Fixed assets	15.6	6.94
Less : Depreciation	0	0.75

	Const. Period	As on FY2032
Net Fixed Assets	15.6	6.19
<b>Current Assets</b>		
Material		0
Input Service		0
Work In Process (Month's Cost of Production)		1.93
Finished Goods (Month's Cost of sales)		0.29
Export Receivables		0
Receivables other than Exports		6.93
Total Current Assets	0	9.15
Cash & Bank Balance	0.91	57.66
Preliminary Expenses not written off	0	0
<b>TOTAL ASSETS</b>	<b>16.51</b>	<b>73</b>
Current Ratio (not considering installments of T/L as CL)		9.74
Current Ratio (considering installments of T/L as CL)		9.74
Debt Equity Ratio	5.58	0.02
Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity)	5.58	0.02
TOL/ TNW	5.58	0.12





## Margin money for working capital and assessment of wc

Name of the Applicant : ABC Services India Pvt Ltd

\* Figures in Lakh (In Rupees)

Particulars	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Gross revenue (incl. Job Income)	6.79	20.6	24.8	29	31.3	33.4	37.4
Total Working Capital Requirement (25% of Gross sales)	1.7	5.15	6.2	7.25	7.83	8.35	9.35
Margin Money for Working Capital (5% of Gross sales)	0.34	1.03	1.24	1.45	1.57	1.67	1.87
Permissible Bank Borrowing (20% of Gross sales)	1.36	4.12	4.96	5.8	6.26	6.68	7.48

Particulars	FY2032
Gross revenue (incl. Job Income)	41.6
Total Working Capital Requirement (25% of Gross sales)	10.4
Margin Money for Working Capital (5% of Gross sales)	2.08
Permissible Bank Borrowing (20% of Gross sales)	8.32

	No. of Months	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
<b>Current Assets</b>								
Raw material	1.50	0	0	0	0	0	0	0
Input service	0.25	0	0	0	0	0	0	0
Work in process (month's cost of production)	1	0.7	0.93	1.08	1.25	1.36	1.49	1.7
Finished goods (month's cost of sales and service)	0.15	0.1	0.14	0.16	0.19	0.2	0.22	0.25
Export Receivables	0	0	0	0	0	0	0	0
Receivables other than Exports	2	2.26	3.43	4.13	4.83	5.22	5.57	6.23
Total Current Assets (A)		3.06	4.5	5.37	6.27	6.78	7.28	8.18
<b>Current Liabilities</b>								
Creditors for Purchases	0	0	0	0	0	0	0	0
Total Current Assets (A)		0	0	0	0	0	0	0
Working Capital Gap (A-B)		3.06	4.5	5.37	6.27	6.78	7.28	8.18
Margin Money on Working Capital (25% Net Working Capital)		0.77	1.13	1.34	1.57	1.7	1.82	2.05
Bank Borrowing for Working Capital		2.29	3.37	4.03	4.7	5.08	5.46	6.13

No. of Months

FY2032

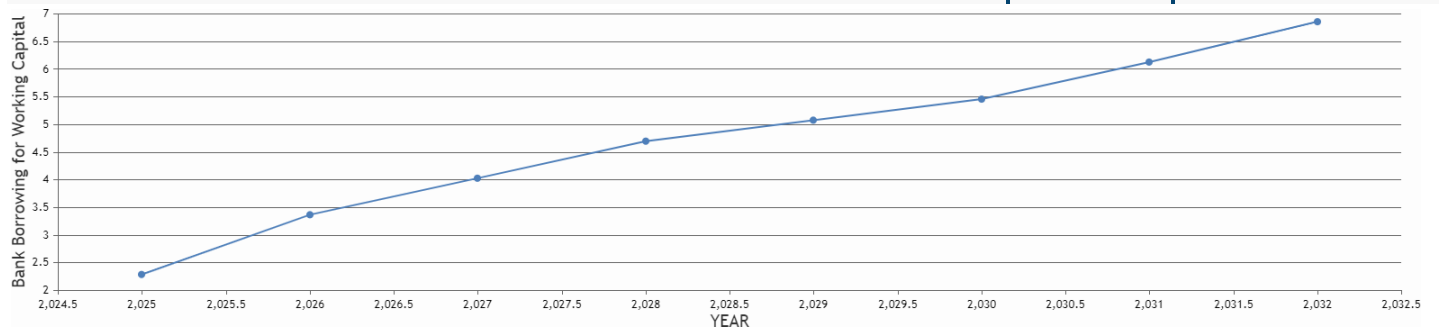
**Current Assets**

	No. of Months	FY2032
Raw material	1.50	0
Input service	0.25	0
Work in process (month's cost of production)	1	1.93
Finished goods (month's cost of sales and service)	0.15	0.29
Export Receivables	0	0
Receivables other than Exports	2	6.93
Total Current Assets (A)		9.15
<b>Current Liabilities</b>		
Creditors for Purchases	0	0
Total Current Assets (A)		0
Working Capital Gap (A-B)		9.15
Margin Money on Working Capital (25% Net Working Capital)		2.29
Bank Borrowing for Working Capital		6.86

## Recommended Method - First Method of Lending

		FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Total Current Assets		3.06	4.5	5.37	6.27	6.78	7.28	8.18
Total Current Liabilities		0	0	0	0	0	0	0
Working Capital Gap		3.06	4.5	5.37	6.27	6.78	7.28	8.18
Margin Money on Working Capital		0.77	1.13	1.34	1.57	1.7	1.82	2.05
Bank Borrowing for Working Capital		2.29	3.37	4.03	4.7	5.08	5.46	6.13
Interest on Bank Borrowing for WC @	0%	0	0	0	0	0	0	0

		FY2032
Total Current Assets		9.15
Total Current Liabilities		0
Working Capital Gap		9.15
Margin Money on Working Capital		2.29
Bank Borrowing for Working Capital		6.86
Interest on Bank Borrowing for WC @	0%	0



## Depreciation chart

Name of the Applicant : ABC Services India Pvt Ltd

\* Figures in Lakh (In Rupees)

Calculation of depreciation on written down value method	Building	Plant & Machinery	Misc. Fixed Assets	Total
Original Cost	0	9.02	6.35	15.37
Contingencies	0	0	0	0
Allocation of Pre-operative Expenses	0	0.22	0.15	0.37
Total Value	0	9.24	6.5	15.74
Depreciation Rate	0%	15%	10%	
Depreciation for 2024	0	1.39	0.65	2.04
WDV	0	7.85	5.85	13.7
Depreciation for 2025	0	1.18	0.59	1.77
WDV	0	6.67	5.26	11.93
Depreciation for 2026	0	1	0.53	1.53
WDV	0	5.67	4.73	10.4
Depreciation for 2027	0	0.85	0.47	1.32
WDV	0	4.82	4.26	9.08
Depreciation for 2028	0	0.72	0.43	1.15
WDV	0	4.1	3.83	7.93
Depreciation for 2029	0	0.62	0.38	1
WDV	0	3.48	3.45	6.93
Depreciation for 2030	0	0.52	0.35	0.87
WDV	0	2.96	3.1	6.06

Calculation of depreciation on written down value method	Building	Plant & Machinery	Misc. Fixed Assets	Total
Depreciation for 2031	0	0.44	0.31	0.75
WDV	0	2.52	2.79	5.31

	Building	Plant & Machinery	Misc. Fixed Assets	Total
Depreciation Rate	0%	15%	10%	
Cost	0	9.24	6.5	
Depreciation for 2024	0	1.39	0.65	2.04
WDV	0	7.85	5.85	
Depreciation for 2025	0	1.18	0.59	1.77
WDV	0	6.67	5.26	
Depreciation for 2026	0	1	0.53	1.53
WDV	0	5.67	4.73	
Depreciation for 2027	0	0.85	0.47	1.32
WDV	0	4.82	4.26	
Depreciation for 2028	0	0.72	0.43	1.15
WDV	0	4.1	3.83	
Depreciation for 2029	0	0.62	0.38	1
WDV	0	3.48	3.45	
Depreciation for 2030	0	0.52	0.35	0.87
WDV	0	2.96	3.1	
Depreciation for 2031	0	0.44	0.31	0.75
WDV	0	2.52	2.79	



## Interest on term loan monthly

Name of the Applicant : ABC Services India Pvt Ltd

\* Figures in Lakh (In Rupees)

Term Loan Lakh (In Rupees)	14
No. of Monthly Installments	84
Amount of Equal Installment	0
Rate of Interest	10
Proposed date of commencement of commercial production	01/10/2024
Date of first repayment	01/10/2024

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
1	01/10/2024	14	0.17	13.83	0.12		
2	01/11/2024	13.83	0.17	13.67	0.11		
3	01/12/2024	13.67	0.17	13.5	0.11		
4	01/01/2025	13.5	0.17	13.33	0.11		
5	01/02/2025	13.33	0.17	13.17	0.1		
6	01/03/2025	13.17	0.17	13	0.11	0.67	1
7	01/04/2025	13	0.17	12.83	0.11		
8	01/05/2025	12.83	0.17	12.67	0.11		
9	01/06/2025	12.67	0.17	12.5	0.1		
10	01/07/2025	12.5	0.17	12.33	0.1		
11	01/08/2025	12.33	0.17	12.17	0.1		
12	01/09/2025	12.17	0.17	12	0.1		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
13	01/10/2025	12	0.17	11.83	0.1		
14	01/11/2025	11.83	0.17	11.67	0.1		
15	01/12/2025	11.67	0.17	11.5	0.1		
16	01/01/2026	11.5	0.17	11.33	0.1		
17	01/02/2026	11.33	0.17	11.17	0.09		
18	01/03/2026	11.17	0.17	11	0.09	1.19	2
19	01/04/2026	11	0.17	10.83	0.09		
20	01/05/2026	10.83	0.17	10.67	0.09		
21	01/06/2026	10.67	0.17	10.5	0.09		
22	01/07/2026	10.5	0.17	10.33	0.09		
23	01/08/2026	10.33	0.17	10.17	0.09		
24	01/09/2026	10.17	0.17	10	0.08		
25	01/10/2026	10	0.17	9.83	0.08		
26	01/11/2026	9.83	0.17	9.67	0.08		
27	01/12/2026	9.67	0.17	9.5	0.08		
28	01/01/2027	9.5	0.17	9.33	0.08		
29	01/02/2027	9.33	0.17	9.17	0.07		
30	01/03/2027	9.17	0.17	9	0.08	0.99	2
31	01/04/2027	9	0.17	8.83	0.07		
32	01/05/2027	8.83	0.17	8.67	0.07		
33	01/06/2027	8.67	0.17	8.5	0.07		
34	01/07/2027	8.5	0.17	8.33	0.07		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
35	01/08/2027	8.33	0.17	8.17	0.07		
36	01/09/2027	8.17	0.17	8	0.07		
37	01/10/2027	8	0.17	7.83	0.07		
38	01/11/2027	7.83	0.17	7.67	0.06		
39	01/12/2027	7.67	0.17	7.5	0.06		
40	01/01/2028	7.5	0.17	7.33	0.06		
41	01/02/2028	7.33	0.17	7.17	0.06		
42	01/03/2028	7.17	0.17	7	0.06	0.79	2
43	01/04/2028	7	0.17	6.83	0.06		
44	01/05/2028	6.83	0.17	6.67	0.06		
45	01/06/2028	6.67	0.17	6.5	0.05		
46	01/07/2028	6.5	0.17	6.33	0.05		
47	01/08/2028	6.33	0.17	6.17	0.05		
48	01/09/2028	6.17	0.17	6	0.05		
49	01/10/2028	6	0.17	5.83	0.05		
50	01/11/2028	5.83	0.17	5.67	0.05		
51	01/12/2028	5.67	0.17	5.5	0.05		
52	01/01/2029	5.5	0.17	5.33	0.05		
53	01/02/2029	5.33	0.17	5.17	0.04		
54	01/03/2029	5.17	0.17	5	0.04	0.59	2
55	01/04/2029	5	0.17	4.83	0.04		
56	01/05/2029	4.83	0.17	4.67	0.04		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
57	01/06/2029	4.67	0.17	4.5	0.04		
58	01/07/2029	4.5	0.17	4.33	0.04		
59	01/08/2029	4.33	0.17	4.17	0.04		
60	01/09/2029	4.17	0.17	4	0.03		
61	01/10/2029	4	0.17	3.83	0.03		
62	01/11/2029	3.83	0.17	3.67	0.03		
63	01/12/2029	3.67	0.17	3.5	0.03		
64	01/01/2030	3.5	0.17	3.33	0.03		
65	01/02/2030	3.33	0.17	3.17	0.02		
66	01/03/2030	3.17	0.17	3	0.03	0.39	2
67	01/04/2030	3	0.17	2.83	0.02		
68	01/05/2030	2.83	0.17	2.67	0.02		
69	01/06/2030	2.67	0.17	2.5	0.02		
70	01/07/2030	2.5	0.17	2.33	0.02		
71	01/08/2030	2.33	0.17	2.17	0.02		
72	01/09/2030	2.17	0.17	2	0.02		
73	01/10/2030	2	0.17	1.83	0.02		
74	01/11/2030	1.83	0.17	1.67	0.01		
75	01/12/2030	1.67	0.17	1.5	0.01		
76	01/01/2031	1.5	0.17	1.33	0.01		
77	01/02/2031	1.33	0.17	1.17	0.01		
78	01/03/2031	1.17	0.17	1	0.01	0.19	2

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
79	01/04/2031	1	0.17	0.83	0.01		
80	01/05/2031	0.83	0.17	0.67	0.01		
81	01/06/2031	0.67	0.17	0.5	0		
82	01/07/2031	0.5	0.17	0.33	0		
83	01/08/2031	0.33	0.17	0.17	0		
84	01/09/2031	0.17	0.17	0	0	0.02	1
	Grand Total		14		4.84	4.84	14

## Break even point

Name of the Applicant : ABC Services India Pvt Ltd

\* Figures in Lakh (In Rupees)

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Service Capacity Utilization	40%	50%	60%	70%	75%	80%	90%
Total Income (incl. increase in SIP & FG)	7.59	20.87	24.97	29.2	31.42	33.55	37.64
<b>Variable Cost</b>							
Material consumed	0	0	0	0	0	0	0
Input service	0	0	0	0	0	0	0
Power, Fuel & Other Utilities (Variable)	0.19	0.48	0.58	0.67	0.72	0.77	0.86
Salaries and wages (variable)	2.71	7.12	8.97	10.98	12.36	13.84	16.35
Other Direct Expenses	0	0	0	0	0	0	0
Other Variable Expenses	0	0	0	0	0	0	0
Selling, Packing & Distribution Expenses (Variable)	0.06	0.18	0.21	0.25	0.27	0.28	0.32
Interest on Bank Borrowing	0	0	0	0	0	0	0
Total Variable Cost	2.96	7.78	9.76	11.9	13.35	14.89	17.53
Contribution	4.63	13.09	15.21	17.3	18.07	18.66	20.11
<b>Fixed Cost</b>							
Power, Fuel & Other Utilities (Fixed)	0.12	0.24	0.24	0.24	0.24	0.24	0.24
Salaries and wages (fixed)	0.75	1.58	1.66	1.74	1.83	1.92	2.02
Repairs & Maintenance	0.08	0.17	0.17	0.18	0.19	0.2	0.21

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Selling, Packing & Distribution Expenses (Fixed)	0.01	0.03	0.04	0.04	0.05	0.05	0.06
Depreciation	1.02	1.77	1.53	1.32	1.15	1	0.87
Administrative & Misc. Expenses	0.07	0.21	0.25	0.29	0.31	0.33	0.37
Interest on Term Loans	0.67	1.19	0.99	0.79	0.59	0.39	0.19
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	2.72	5.19	4.88	4.6	4.36	4.13	3.96
Break Even Point(% of service capacity)	23.49%	19.84%	19.26%	18.63%	18.11%	17.72%	17.73%
Cash Break Even Point (% of service capacity)	14.68%	13.07%	13.22%	13.29%	13.33%	13.43%	13.84%

	FY2032
Service Capacity Utilization	100%
Total Income (incl. increase in SIP & FG)	41.87
<b>Variable Cost</b>	
Material consumed	0
Input service	0
Power, Fuel & Other Utilities (Variable)	0.96
Salaries and wages (variable)	19.07
Other Direct Expenses	0
Other Variable Expenses	0
Selling, Packing & Distribution Expenses (Variable)	0.35

	FY2032
Interest on Bank Borrowing	0
Total Variable Cost	20.38
Contribution	21.49
<b>Fixed Cost</b>	
Power, Fuel & Other Utilities (Fixed)	0.24
Salaries and wages (fixed)	2.12
Repairs & Maintenance	0.22
Selling, Packing & Distribution Expenses (Fixed)	0.06
Depreciation	0.75
Administrative & Misc. Expenses	0.42
Interest on Term Loans	0
Interest on Interest Bearing Unsecured Loans	0
Lease Rentals	0
Total Fixed Cost	3.81
Break Even Point(% of service capacity)	17.73%
Cash Break Even Point (% of service capacity)	14.24%



Optimum year :	FY2031
BEP in the Optimum Year (%) :	17.73%
Cash BEP in the Optimum Year (%) :	13.84%

## Calculation of debt service coverage ratio

Name of the Applicant : ABC Services India Pvt Ltd

\* Figures in Lakh (In Rupees)

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Net Profit After Tax	1.43	5.93	7.75	9.52	10.28	10.9	12.11
Non-cash Charges	1.02	1.77	1.53	1.32	1.15	1	0.87
Interest on Term Loan	0.67	1.19	0.99	0.79	0.59	0.39	0.19
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>3.12</b>	<b>8.89</b>	<b>10.27</b>	<b>11.64</b>	<b>12.02</b>	<b>12.29</b>	<b>13.17</b>
Interest on Term Loan	0.67	1.19	0.99	0.79	0.59	0.39	0.19
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Repayment of Term Loan	1	2	2	2	2	2	2
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>1.67</b>	<b>3.19</b>	<b>2.99</b>	<b>2.79</b>	<b>2.59</b>	<b>2.39</b>	<b>2.19</b>
<b>DSCR</b>	<b>1.87</b>	<b>2.78</b>	<b>3.43</b>	<b>4.17</b>	<b>4.64</b>	<b>5.14</b>	<b>6.01</b>

	FY2032	Total
Net Profit After Tax	13.26	
Non-cash Charges	0.75	
Interest on Term Loan	0	
Interest on Interest Bearing Unsecured Loans	0	

	FY2032	Total
Lease Rentals	0	
Total A	14.01	85.4
Interest on Term Loan	0	
Interest on Interest Bearing Unsecured Loans	0	
Repayment of Term Loan	0	13
Repayment of Interest Bearing Unsecured Loans	0	0
Lease Rentals	0	
Total B	0	17.82
DSCR	0	4.79
Average DSCR		4.79

## Calculation of irr & npv

Name of the Applicant : ABC Services India Pvt Ltd

\* Figures in Lakh (In Rupees)

### Irr Before Tax

	Const. Period	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
<b>OUTFLOWS</b>								
Capital Expenditure	15.23							
Increase in WC Gap		3.06	1.44	0.87	0.9	0.51	0.5	0.9
Total Outflows	15.23	3.06	1.44	0.87	0.9	0.51	0.5	0.9
<b>INFLOWS</b>								
Profit before Tax		1.91	7.9	10.33	12.69	13.71	14.53	16.15
Depreciation/ Write offs		1.02	1.77	1.53	1.32	1.15	1	0.87
Interest		0.67	1.19	0.99	0.79	0.59	0.39	0.19
Lease Rentals		0	0	0	0	0	0	0
Salvage Value								
TOTAL INFLOWS		3.6	10.86	12.85	14.81	15.45	15.92	17.21
NET FLOWS	-15.23	0.54	9.42	11.98	13.91	14.94	15.42	16.31

	Const. Period	FY2032
<b>OUTFLOWS</b>		
Capital Expenditure		15.23
Increase in WC Gap		0.97

	Const. Period	FY2032
Total Outflows	15.23	0.97
<b>INFLOWS</b>		
Profit before Tax		17.68
Depreciation/ Write offs		0.75
Interest		0
Lease Rentals		0
Salvage Value		9.93
<b>TOTAL INFLOWS</b>		<b>28.36</b>
<b>NET FLOWS</b>	<b>-15.23</b>	<b>27.39</b>
Irr Before Tax :		52.71
NPV (before tax):		50.67
Discount Rate taken :		10%
Profitability Index (before tax) :		4.33

## Irr After Tax

	Const. Period	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
<b>OUTFLOWS</b>								
Capital Expenditure	15.23							
Increase in WC Gap		3.06	1.44	0.87	0.9	0.51	0.5	0.9
Total Outflows	15.23	3.06	1.44	0.87	0.9	0.51	0.5	0.9
<b>INFLOWS</b>								
Profit after Tax		1.43	5.93	7.75	9.52	10.28	10.9	12.11
Depreciation/ Write offs		1.02	1.77	1.53	1.32	1.15	1	0.87
Interest		0.67	1.19	0.99	0.79	0.59	0.39	0.19
Lease Rentals		0	0	0	0	0	0	0
Salvage Value								
TOTAL INFLOWS		3.12	8.89	10.27	11.64	12.02	12.29	13.17
NET FLOWS	-15.23	0.06	7.45	9.4	10.74	11.51	11.79	12.27

	Const. Period	FY2032
<b>OUTFLOWS</b>		
Capital Expenditure		15.23
Increase in WC Gap		0.97
Total Outflows		15.23
<b>INFLOWS</b>		
Profit after Tax		13.26
Depreciation/ Write offs		0.75

	Const. Period	FY2032
Interest		0
Lease Rentals		0
Salvage Value		9.93
TOTAL INFLOWS		23.94
NET FLOWS	-15.23	22.97

Irr After Tax :	42.82
NPV (after tax) :	36.18
Discount Rate taken :	10%
Profitability Index (after tax) :	3.38

## Cost of capital

Name of the Applicant : ABC Services India Pvt Ltd

\* Figures in Lakh (In Rupees)

	Amount	Cost of Funds (%)	Tax Rate	Cost of Funds (Post-Tax)	Total Cost (Post Tax)
Partners Capital	2.51	15%	1	15%	0.38
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	14	10%	1	10%	1.4
Term Loan from Other Bank	0	0%	0.75	0%	0
Interest Bearing Unsecured Loans	0	0%	0.75	0%	0
Internal Accruals (Optimum Year)	1.53	15	1	15%	0.23
Bank Borrowing for WC (Optimum Year)	6.86	0	1	0%	0
<b>Total</b>	<b>24.9</b>				<b>2.01</b>
Cost of capital % :					0.08 %
Effective Tax Rate % :					0.25 %



## Return on capital employed

Name of the Applicant : ABC Services India Pvt Ltd

\* Figures in Lakh (In Rupees)

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
<b>RETURN</b>							
Operating Profit	1.91	7.9	10.33	12.69	13.71	14.53	16.15
Non-Operational Income	0	0	0	0	0	0	0
Interest	0.67	1.19	0.99	0.79	0.59	0.39	0.19
Lease Rentals	0	0	0	0	0	0	0
Total	2.58	9.09	11.32	13.49	14.3	14.92	16.34
Net Fixed Assets	14.58	12.81	11.28	9.96	8.81	7.81	6.94
Current Assets less Creditors	3.06	4.5	5.37	6.27	6.78	7.28	8.18
Total B	17.64	17.31	16.65	16.23	15.59	15.09	15.12
ROCE	14.63%	52.5%	67.97%	83.1%	91.72%	98.87%	108.05%

	FY2032
<b>RETURN</b>	
Operating Profit	17.68
Non-Operational Income	0
Interest	0
Lease Rentals	0
Total	17.68
Net Fixed Assets	6.19

	FY2032
Current Assets less Creditors	9.15
Total B	15.34
ROCE	115.24%
ROCE in the Optimum Year	1.08%

## Tax provision

Name of the Applicant : ABC Services India Pvt Ltd

\* Figures in Lakh (In Rupees)

	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
PBT	1.91	7.9	10.33	12.69	13.71	14.53	16.15
Add: Depreciation (as per books)	1.02	1.77	1.53	1.32	1.15	1	0.87
Less: Depreciation as per Income Tax	1.02	1.77	1.53	1.32	1.15	1	0.87
Gross Taxable Income	1.91	7.9	10.33	12.69	13.71	14.53	16.15
Less: Loss brought forward	0	0	0	0	0	0	0
Taxable Income	1.91	7.9	10.33	12.69	13.71	14.53	16.15
Less: Profit from Exports (Deduction allowed u/s 80HHC)	0	0	0	0	0	0	0
Income after deduction u/s 80HHC	1.91	7.9	10.33	12.69	13.71	14.53	16.15
Less: Deduction u/s 80-IA	0	0	0	0	0	0	0
Net Taxable Income	1.91	7.9	10.33	12.69	13.71	14.53	16.15
Income Tax @ 30%	0.48	1.97	2.58	3.17	3.43	3.63	4.04
Surcharge	0	0	0	0	0	0	0
Total Income Tax (including Surcharge)	0.48	1.97	2.58	3.17	3.43	3.63	4.04
Education Cess @ 3%	0	0	0	0	0	0	0
Total Income Tax (including Surcharge & Education Cess)	0.48	1.97	2.58	3.17	3.43	3.63	4.04

	FY2031
PBT	17.68
Add: Depreciation (as per books)	0.75
Less: Depreciation as per Income Tax	0.75
Gross Taxable Income	17.68
Less: Loss brought forward	0
Taxable Income	17.68
Less: Profit from Exports (Deduction allowed u/s 80HHC)	0
Income after deduction u/s 80HHC	17.68
Less: Deduction u/s 80-IA	0
Net Taxable Income	17.68
Income Tax @ 30%	4.42
Surcharge	0
Total Income Tax (including Surcharge)	4.42
Education Cess @ 3%	0
Total Income Tax (including Surcharge & Education Cess)	4.42

## Interest on interest bearing unsecured loans

Name of the Applicant : ABC Services India Pvt Ltd

\* Figures in Lakh (In Rupees)

Unsecured Loan Lakh (In Rupees)	0
No. of Equal Monthly Installments	96
Amount of Equal Installment	0
Rate of Interest	0
Proposed date of commencement of commercial production	01/10/24
Date of first repayment	01/10/24

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

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

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
35	01/08/27	0	0	0	0		
36	01/09/27	0	0	0	0		
37	01/10/27	0	0	0	0		
38	01/11/27	0	0	0	0		
39	01/12/27	0	0	0	0		
40	01/01/28	0	0	0	0		
41	01/02/28	0	0	0	0		
42	01/03/28	0	0	0	0		
43	01/04/28	0	0	0	0		
44	01/05/28	0	0	0	0		
45	01/06/28	0	0	0	0		
46	01/07/28	0	0	0	0		
47	01/08/28	0	0	0	0		
48	01/09/28	0	0	0	0		
49	01/10/28	0	0	0	0		
50	01/11/28	0	0	0	0		
51	01/12/28	0	0	0	0		
52	01/01/29	0	0	0	0		
53	01/02/29	0	0	0	0		
54	01/03/29	0	0	0	0		
55	01/04/29	0	0	0	0		
56	01/05/29	0	0	0	0		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
57	01/06/29	0	0	0	0		
58	01/07/29	0	0	0	0		
59	01/08/29	0	0	0	0		
60	01/09/29	0	0	0	0		
61	01/10/29	0	0	0	0		
62	01/11/29	0	0	0	0		
63	01/12/29	0	0	0	0		
64	01/01/30	0	0	0	0		
65	01/02/30	0	0	0	0		
66	01/03/30	0	0	0	0		
67	01/04/30	0	0	0	0		
68	01/05/30	0	0	0	0		
69	01/06/30	0	0	0	0		
70	01/07/30	0	0	0	0		
71	01/08/30	0	0	0	0		
72	01/09/30	0	0	0	0		
73	01/10/30	0	0	0	0		
74	01/11/30	0	0	0	0		
75	01/12/30	0	0	0	0		
76	01/01/31	0	0	0	0		
77	01/02/31	0	0	0	0		
78	01/03/31	0	0	0	0		



EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
79	01/04/31	0	0	0	0		
80	01/05/31	0	0	0	0		
81	01/06/31	0	0	0	0		
82	01/07/31	0	0	0	0		
83	01/08/31	0	0	0	0		
84	01/09/31	0	0	0	0		
85	01/10/31	0	0	0	0		
86	01/11/31	0	0	0	0		
87	01/12/31	0	0	0	0		
88	01/01/32	0	0	0	0		
89	01/02/32	0	0	0	0		
90	01/03/32	0	0	0	0		
91	01/04/32	0	0	0	0		
92	01/05/32	0	0	0	0		
93	01/06/32	0	0	0	0		
94	01/07/32	0	0	0	0		
95	01/08/32	0	0	0	0		
96	01/09/32	0	0	0	0		
<b>Grand Total</b>			0		0	0	0

## Margin on security & financial parameters

Name of the Applicant : ABC Services India Pvt Ltd

\* Figures in Lakh (In Rupees)

Value of Primary Security				
Land	0			
Site Development	0			
Buildings	0			
Plant & Machinery	9.02			
Misc. Fixed Assets	6.35			
Pre-operative Expenses (excl. Deposits with Electricity Board)	0.37			
Provision for Contingencies	0			
Less: 50% Value of Moulds, if any	0	Hypothecation of P&M	Mortgage	
Value of Primary Security	15.37	15.37	0	
Term Loan	14			
Term Loan from Other Bank	0			
Proportionate value of Primary Security for Bank	15.37	15.37	0	
Margin on Primary Security for Term Loan	8.91%			
Working Capital Limit recommended, if any	0			
Exposure to applicant unit (Term Loan & WC)	14			Hypo. of Stocks & BD
Value of Stocks & Book Debts	0			0
Value of Primary Security for Term Loan and WC together	15.37	15.37	0	0

Value of Primary Security	
Margin on Primary Security for Term Loan and WC together	8.91%
BG/ LC Limit recommended, if any	0
Exposure to Associate Concerns	0
Total Exposure	14

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	15.37	15.37	0	0	0
Margin on Overall Security	8.91%				
Overall Asset Coverage	1.1				
Net Value of Securities after hair cut					
Hypothecation of P&M	6.15				
Mortgage	0				
Hypo. of Stocks & BD	0				
FDR	0				
Total	6.15				
Net Asset Coverage	0.44				

Financial Parameters			
Promoters' Contribution (%)	15.2%		
Promoters' Contribution by Equity (%)	100%		
Debt-Equity Ratio (DER)	5.58		
Debt-Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity)	5.58		
Maximum DSCR	6.01	Year	2031
Minimum DSCR	0	Year	2032
Avg. DSCR	4.79		
BEP	17.73%	Optimum Year	2031
Cash BEP	13.84%	Optimum Year	2031
ROCE %	108.05%	Optimum Year	2031
Cost of capital	0.08		
IRR (Before Tax)	51.74		
IRR (After Tax)	41.59		
NPV (before tax)	46.03		
NPV (after tax)	31.55		
Profitability Index (before tax)	4.02		
Profitability Index (after tax)	3.07		
Capital Cost	15.6		
No. of Employees	7		
Capital Cost per Employee	2.23		

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Service Capacity Utilization	40%	50%	60%	70%	75%	80%	90%
Total Income	6.79	20.6	24.8	29	31.3	33.4	37.4
Gross revenue	6.79	20.6	24.8	29	31.3	33.4	37.4
Net revenue	6.79	20.6	24.8	29	31.3	33.4	37.4
Gross Profit	3.6	10.86	12.85	14.81	15.45	15.92	17.21
Operating Profit	1.91	7.9	10.33	12.69	13.71	14.53	16.15
Interest	0.67	1.19	0.99	0.79	0.59	0.39	0.19
Depreciation	1.02	1.77	1.53	1.32	1.15	1	0.87
Profit after Tax (PAT)	1.43	5.93	7.75	9.52	10.28	10.9	12.11
Gross Cash Accruals	2.45	7.7	9.28	10.84	11.43	11.9	12.98
Net Worth	3.94	9.24	16.1	24.63	33.77	43.29	53.76

	FY2032
Service Capacity Utilization	100%
Total Income	41.6
Gross revenue	41.6
Net revenue	41.6
Gross Profit	18.43
Operating Profit	17.68
Interest	0
Depreciation	0.75
Profit after Tax (PAT)	13.26
Gross Cash Accruals	14.01

FY2032

Net Worth

65.14

## Sensitivity Analysis

Name of the Applicant : ABC Services India Pvt Ltd

	Percentage	DSCR	BEP	Cash BEP	ROCE	Cost of Capital
Base Case		4.79	17.73%	13.84%	108.05%	0.08

	IRR (before tax)	IRR (post tax)	NPV (before tax)	NPV (post tax)	Profitability Index (before tax)	Profitability Index (post tax)
Base Case	51.74	41.59	46.03	31.55	4.02	3.07



## Future financial indicators

Name of the Applicant : ABC Services India Pvt Ltd

\* Figures in Lakh (In Rupees)

Promoter's Contribution As % Of Total Project Cost	0.15%
Der For The Project	5.58
Der For The Company As A Whole	5.58
Dscr Minimum	0
Dscr Maximum	6.01
Dscr Average	4.79
Break Even Point(Bep) % Of Maximum Capacity	17.73%
Roce (Return On Capital Employed In The Optimum Year)	1.08%
Irr (Before Tax)	51.74
Irr (After Tax)	41.59
Cost Of Capital	0.08
Employment - Existing / Additional	7
Capital Cost Per Job	2.23

### Sensitivity Analysis

	DSCR	IRR (post tax)	BEP	Cash BEP	ROCE
Base Case	4.79	41.59	17.73	13.84	1.08
Sales	4.79	41.59	17.73	13.84	108.05
Raw Material	4.79	41.59	17.73	13.84	108.05
Capacity Util	4.73	40.8	17.73	13.84	108.05

## Output

Name of the Applicant : ABC Services India Pvt Ltd

\* Figures in Lakh (In Rupees)

Margin on Primary Security	8.91
Margin on Overall Security	8.91
Overall Asset Coverage	1.1
Promoters' Contribution (%) :	15.2
Promoters' Contribution by Equity (%)	100
Debt Equity Ratio (DER)	5.58
Debt-Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity)	5.58
Maximum DSCR	0
Year	2031
Minimum DSCR	6.01
Year	2032
Avg. DSCR	4.79
BEP	17.73
Optimum Year	2031
Cash BEP	13.84
Optimum Year	2031
ROCE %	108.05
Optimum Year	2031
Cost of capital	0.08
IRR (Before Tax)	51.74
IRR (After Tax)	41.59

NPV (Before Tax)	46.03
NPV (After Tax)	31.55
Profitability Index (before tax)	4.02
Profitability Index (After tax)	3.07
Capital Cost	15.6
No. of Employees	7
Capital Cost per Employee	2.23

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