

# PROJECT REPORT

ABC Limited

Chennai - 600095

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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.

Particulars of the enterprise

Nameofthe Enterprise	ABC Limited	Constitution	Pvt. Ltd. Company
MSME Status	Registered	MSME Registration No.	600095
Date of Registration	23-09-2023	Date of incorporation / commencement of business	14-07-2023
ROC Number, if applicable			
Registered Office	Vanagaram, Chennai - 600095		
Administrative Office	Vanagaram, Chennai - 600095		
Factory Address	Vanagaram, Chennai - 600095		

## Project loan applied for

\* Figures in Lakhs

Proposal for Term loan of Rs	300.01
Working Capital Limit of Rs	5700

## Profile of group

**ABC Limited, the visionary force behind the revolutionary brand ABC Limited, has been a trailblazer in transforming the grocery supply chain landscape in Chennai since its establishment in 2009. As the exclusive All-in-One grocery supply chain performer in the city, the company excels in food processing and distribution, seamlessly integrating the physical and digital realms through innovative technology. With a mission to enhance accessibility and efficiency in local commerce, ABC Limited has evolved into the largest business-to-businesses-commerce platform in Chennai, operating across diverse categories, including staples, pulses, FMCG, and general merchandise.**

**ABC Limited' success lies a commitment to well-governed and profitable business practices, fostering integrity, collaboration, gratitude for hard work, and the courage to adapt to change as core values. ABC Limited's overarching goal is to overcome trade barriers faced by small and medium businesses in Chennai by offering a unique platform that brings the benefits of e Commerce subsidies to local enterprises. Serving as a comprehensive one-stop-shop for B2B requirements, ABC Limited empowers small manufacturers, farmers, and brands to market and sell their products across Chennai at a low cost. With 100% payment protection and transparency in every transaction, ABC Limited ensures a reliable and efficient ecosystem that benefits all stakeholders involved.**

**Incorporated under the umbrella of ABC Limited, ABC Limited stands as a testament to the group's commitment to redefining the grocery industry in Chennai through a blend of technology, innovation, and a dedication to supporting local businesses.**

Project proponent

Name of the Promoter	ABC	ABC	ABC	ABC
Father's/Husband's name	XXX	XXX	XXX	XXX
Age (Years)	58	44	31	30
Educational Qualification	8th	B.Sc	BBA	BE
Residential Address	XXXXXXXXXX	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXX	XXXXXXXXXXXXXX
Passport No.	N/A	NA	NA	NA
Passport valid till				
PermanentAccount Number	AWCPN1039N	AEUPT0908E	CVIPR9859K	BPFPA4572L
Relationshipwiththe chief promoter	N/A			



## Proposed management team

S.No.	Name	Designation	Role
1	ABC	Managing Director	The responsibility is working closely with the executive team to develop and communicate a clear vision for the organization. They would also be involved in making high-level decisions that impact the company's growth and profitability.
2	ABC	Director	ABC plays a pivotal role in overseeing and driving the company's mission, vision, and values.
3	ABC	Managing Director	ABC ensures that all company activities align with its mission of being a profitable player and its vision of making outlets/customers accessible and local commerce efficient.
4	ABC	Director	Mr.ABC role involves & oversees the expansion of these categories and ensures smooth operations across the entire business spectrum.

## Project description

### Brief description of the project

ABC Limited, founded in 2009, ABC Limited stands at the forefront of transforming Chennai's grocery supply chain through its revolutionary brand. Specializing in food processing and distribution, the company has positioned itself as the city's premier All-in-One grocery supply chain performer. By harnessing cutting-edge technology, ABC Limited seamlessly integrates both the physical and digital aspects of its operations, optimizing the entire supply chain.

As a subsidiary of ABC Limited, ABC Limited has emerged as the largest business-to-business e-commerce platform in Chennai. Operating across a diverse range of categories, the platform offers staples, pulses, FMCG, and general merchandise. The overarching mission of ABC Limited and its subsidiary is to elevate accessibility and efficiency in local commerce. The company aims to overcome trade barriers for small and medium businesses in Chennai by providing a comprehensive solution that blends technology, distribution, and e-commerce.

Embodying values of integrity, collaboration, gratitude for hard work, and adaptability to change, ABC Limited and its subsidiary are dedicated to being well-governed and profitable entities. These businesses empower local enterprises, such as small manufacturers, farmers, and brands, by providing a cost-effective platform for marketing and selling products throughout Chennai. ABC Limited ensures 100% payment protection and transaction transparency, fostering a reliable and efficient ecosystem that benefits all stakeholders involved in the grocery supply chain.

# Importance to the country and the region

ABC Limited and its flagship brand ABC Limited play a crucial role in contributing to the economic development and efficiency of both Chennai and the broader region. Their innovative approach to grocery supply chain management has significant importance in several aspects:

1. **Economic Growth:** As an exclusive All-in-One grocery supply chain performer, ABC Limited contributes to the economic growth of Chennai by streamlining local commerce. The platform supports small and medium businesses, including manufacturers, farmers, and local brands, providing them with a low-cost avenue to market and sell their products. This, in turn, stimulates economic activity and promotes entrepreneurship in the region.
2. **Employment Opportunities:** The growth of ABC Limited and ABC Limited creates job opportunities across various sectors, including food processing, distribution, technology, and e-commerce. By fostering a robust supply chain, the companies contribute to reducing unemployment and enhancing skill development in the local workforce.
3. **Trade Facilitation:** ABC Limited's status as the largest business-to-business e-commerce platform in Chennai underscores its role in facilitating trade. By overcoming trade barriers for small and medium businesses, the company promotes a more inclusive and accessible market environment. This not only benefits local enterprises but also strengthens the overall business ecosystem in the region.
4. **Technological Advancement:** The seamless integration of physical and digital aspects through innovative technology showcases a commitment to progress. ABC Limited and ABC Limited contribute to the technological advancement of the region, fostering a culture of innovation that can have ripple effects across various industries.
5. **Efficiency in Supply Chain:** ABC Limited's optimization of the entire supply chain brings efficiency to the distribution and availability of essential goods. This is particularly significant for consumers, retailers, and businesses alike, ensuring a steady and reliable supply of products throughout Chennai and the surrounding region.
6. **Financial Inclusion:** By offering a platform that empowers local enterprises, ABC Limited promotes financial inclusion for small manufacturers, farmers, and brands. This inclusivity is essential for building a resilient and diversified economy.

**In summary, ABC Limited and ABC Limited are not only transforming the grocery supply chain but also playing a pivotal role in the economic, technological, and social development of Chennai and the wider region. Their commitment to well-governed and profitable practices aligns with the broader goal of fostering a sustainable and inclusive business environment.**

# Need of project

ABC Limited, along with its flagship brand ABC Limited, serves as a pivotal contributor to the economic development and operational efficiency, not only within Chennai but also across the broader region. The significance of this business stems from several key aspects:

**Economic Catalyst:** As an exclusive All-in-One grocery supply chain performer, ABC Limited actively stimulates economic growth in Chennai and the surrounding region. By streamlining the grocery supply chain, the company facilitates increased economic activity, benefiting local businesses, manufacturers, and farmers.

**Employment Generation:** The growth and expansion of ABC Limited contribute to the creation of job opportunities in various sectors, including food processing, distribution, technology, and e-commerce. This job creation is essential for reducing unemployment rates and fostering skill development within the local workforce.

**Trade Facilitation:** ABC Limited's position as the largest business-to-business e-commerce platform in Chennai highlights its role in facilitating trade. The platform helps overcome trade barriers for small and medium enterprises, promoting inclusivity and accessibility in the market. This, in turn, strengthens the overall business ecosystem in the region.

**Technological Advancement:** The seamless integration of physical and digital operations by ABC Limited demonstrates a commitment to technological advancement. By leveraging innovative technology, the company not only enhances its own efficiency but also contributes to the broader progress of technology-driven business practices in the region.

**Efficient Supply Chain:** ABC Limited's optimization of the entire supply chain is instrumental in ensuring the efficient distribution and availability of essential goods. This efficiency benefits consumers, retailers, and businesses alike, creating a reliable and steady supply of products throughout Chennai and the broader region.

**Financial Inclusion:** By providing a low-cost platform for marketing and selling products, ABC Limited empowers local enterprises, including small manufacturers, farmers, and brands. This contributes to financial inclusion, enabling a diverse range of businesses to participate in and benefit from the economic activities facilitated by the platform.

**Local Commerce Enhancement:** ABC Limited's vision to enhance accessibility and efficiency in local commerce signifies a commitment to fostering a vibrant business environment at the grassroots level. The platform supports local outlets and customers, making commerce more efficient and contributing to the overall quality of life for residents.

# Details of raw material

S.No.	Material	Mode of transportation
1	Cookies	Roadways
2	Nuts & Dry Fruits	Roadways
3	Powder spices	Roadways
4	Rice	Roadways
5	Spices	Roadways
6	Cooking Oil	Roadways
7	Cereals	Roadways
8	Beans &Peas	Roadways
9	Flour	Roadways
10	Snack and Convenience Foods	Roadways
11	Cheese Varieties	Roadways
12	Fruit Jam and Jelly Selection	Roadways
13	Pasta Sauces	Roadways

# Storage facilities

1. **Comprehensive Warehousing Capabilities:** ABC Limited boasts an extensive array of storage facilities, encompassing various types of warehouses to cater to diverse storage needs.
2. **Pioneering Transformation in Grocery Supply Chain:** Established in 2009, the company has been at the forefront of reshaping Chennai's grocery supply chain through its innovative brand, ABC Limited.
3. **All-in-One Grocery Supply Chain Performer:** Specializing in food processing and distribution, ABC Limited has positioned itself as the exclusive All-in-One grocery supply chain performer in the city.
4. **Seamless Integration of Physical and Digital Operations:** Utilizing cutting-edge technology, the company seamlessly integrates both physical and digital aspects within its operations, ensuring a streamlined and efficient supply chain.
5. **ABC Limited - Premier B2B E-Commerce Platform:** As a subsidiary of ABC Limited, ABC Limited has risen to prominence as the largest business-to-business e-commerce platform in Chennai.
6. **Diverse Product Categories:** ABC Limited operates across a broad spectrum of categories, including staples, pulses, FMCG, and general merchandise, necessitating versatile storage solutions for varied product types.
7. **Mission for Enhanced Local Commerce:** ABC Limited and ABC Limited share a mission to enhance accessibility and efficiency in local commerce, showcasing a commitment to advancing the local business landscape.
8. **Holistic Solution for Trade Barriers:** The company addresses trade barriers for small and medium businesses in Chennai by offering a holistic solution that encompasses technology, distribution, and e-commerce.
9. **Adaptive Supply Chain Optimization:** Through the integration of innovative technology, ABC Limited optimizes the entire supply chain, adapting to the evolving needs of the market and ensuring efficiency in operations.

10. **Empowering Small and Medium Enterprises: Zoyokart's comprehensive solution empowers local businesses by providing a low-cost platform for marketing and selling products, reinforcing economic growth and inclusivity within Chennai's business community.**



## Air emissions

The availability of trading goods through ABC Limited, with its revolutionary brand ABC Limited, reflects a dynamic and comprehensive approach to reshaping Chennai's grocery supply chain. Established in 2009, ABC Limited specializes in food processing and distribution, positioning itself as the exclusive All-in-One grocery supply chain performer in the city. By seamlessly integrating innovative technology, the company optimizes the entire supply chain, ensuring the availability of a diverse range of trading goods.

ABC Limited, a recent establishment under ABC Limited, has swiftly emerged as the largest business-to-business e-commerce platform in Chennai. Operating across a wide spectrum of categories, including staples, pulses, FMCG, and general merchandise, ABC Limited offers a diverse array of trading goods. This platform represents a new paradigm in local commerce, bridging the gap between traditional trade barriers and the needs of small and medium businesses in Chennai.

The overarching mission of ABC Limited and ABC Limited centers on enhancing accessibility and efficiency in local commerce. Through a comprehensive solution that synergizes technology, distribution, and e-commerce, the company aims to overcome trade barriers for small and medium businesses in Chennai. ABC Limited, as the brand under Parkav Foods, plays a crucial role in achieving this mission by ensuring the availability of a wide variety of trading goods, thereby empowering local enterprises and contributing to the vibrancy of Chennai's business landscape.

## Noise pollution

The branding of trading goods by ABC Limited, through its revolutionary ABC Limited brand, epitomizes a dynamic and holistic strategy in reshaping Chennai's grocery supply chain. Since its establishment in 2009, ABC Limited has carved a niche in food processing and distribution, positioning itself as the exclusive All-in-One grocery supply chain performer in Chennai. The seamless integration of innovative technology enables the company to optimize the entire supply chain, ensuring a diverse array of trading goods is readily available.

ABC Limited, a recent addition under the ABC Limited umbrella, has swiftly risen to prominence as the largest business-to-business e-commerce platform in Chennai. Operating across a broad spectrum of categories, from staples and pulses to FMCG and general merchandise, ABC Limited stands out as a beacon of diversity in trading goods. This platform represents a paradigm shift in local commerce, breaking down traditional trade barriers and addressing the specific needs of small and medium businesses in Chennai.

At the core of ABC Limited and ABC Limited's mission is the enhancement of accessibility and efficiency in local commerce. The company's comprehensive solution, harmonizing technology, distribution, and e-commerce, is strategically crafted to overcome trade barriers for small and medium businesses in Chennai. ABC Limited, positioned as the brand under ABC Limited, assumes a pivotal role in realizing this mission by ensuring the availability of a wide variety of trading goods. Through this approach, ABC Limited empowers local enterprises, contributing substantially to the vibrancy and resilience of Chennai's dynamic business landscape.

### Description of the product

ABC Limited, the innovative brand under ABC Limited, redefines the landscape of trading goods in Chennai's grocery supply chain with a dynamic and comprehensive approach. Established in 2009, ABC Limited has become synonymous with excellence in food processing and distribution, positioning itself as the premier All-in-One grocery supply chain performer in the city. The strategic incorporation of cutting-edge technology allows the company to seamlessly optimize the entire supply chain, ensuring a diverse range of high-quality trading goods is readily accessible.

As the flagship of Parkav Foods, ABC Limited has rapidly ascended to the summit as the largest business-to-business e-commerce platform in Chennai. Operating across a wide spectrum of categories, ABC Limited stands as a symbol of diversity in trading goods, offering a varied and premium selection that includes:

1. **Grains:** An array of grains catering to different culinary preferences and dietary needs.
2. **Flours:** High-quality flours for diverse baking and cooking requirements.
3. **Rice:** A selection of rice varieties, meeting the preferences of discerning consumers.
4. **Oil:** Premium cooking oils to enhance the flavors and nutritional value of meals.
5. **Spices:** Exotic and aromatic spices to elevate the culinary experience.
6. **Nuts:** Nutrient-rich nuts for both snacking and culinary applications.
7. **Sugars:** Varied sugars to sweeten every culinary creation.
8. **Powders:** Versatile powders that serve a multitude of cooking and baking purposes.

This expansive range of trading goods signifies a paradigm shift in local commerce, addressing the specific needs of small and medium businesses in Chennai. ABC Limited's commitment to breaking down traditional trade barriers and providing a diverse array of products positions it as a pioneer in fostering a vibrant and inclusive business ecosystem. The platform not only offers convenience and accessibility but also ensures that consumers and businesses alike have access to a premium selection of trading goods, marking a transformative chapter in Chennai's grocery supply chain.

# Product uses

## Grains:

1. Cooked as a side dish, such as rice or quinoa, to accompany main courses.
2. Ground into flour for making pasta dough, creating a base for various Italian dishes.
3. Used as a stuffing for vegetables, like bell peppers or mushrooms.
4. Popped as popcorn and seasoned for a crunchy and flavorful snack.
5. Mixed with vegetables, herbs, and spices to create grain-based salads.
6. Blended into breakfast porridge or smoothies for a nutritious start to the day.

## Flours:

1. Used to coat proteins before pan-frying or baking for a crispy texture.
2. Mixed with water and seasonings to create batter for frying vegetables or meat.
3. Combined with butter and broth to make a roux, a base for creamy sauces and gravies.
4. Used in pizza dough to create a soft and chewy crust.
5. Added to desserts like custards and puddings for thickening.
6. Dusting surfaces when rolling out dough to prevent sticking and ease handling.

## Rice:

1. Served alongside curries, stews, or grilled meats as a traditional side dish.
2. Stir-fried with vegetables, proteins, and sauces for a quick and flavorful meal.
3. Used as a base for sushi rolls in Japanese cuisine.
4. Combined with beans and spices to make dishes like Mexican rice and beans.
5. Mixed with broth, herbs, and aromatics to create a savory rice pilaf.
6. Incorporated into soups and casseroles for added texture and substance.

## Oil:

1. Used for sautéing vegetables and proteins to enhance flavor and texture.
2. Drizzled over salads as a key ingredient in homemade salad dressings.
3. Employed in deep-frying to achieve a crispy and golden exterior on foods.
4. Brushed onto meats before grilling or roasting for added moisture.
5. Mixed with herbs and spices as a marinade for meats and vegetables.
6. Added to baked goods like cakes and muffins for moisture.

## Spices:

1. Used to season meats and vegetables for grilling, roasting, or sautéing.
2. Combined with butter to create flavorful compounds for basting during cooking.
3. Infused into oils or vinegars for unique and aromatic dressings.
4. Sprinkled over popcorn or nuts for a savory and spiced snack.
5. Mixed into marinades for meats to enhance the flavor profile.

6. Combined with sugar for spiced desserts, such as cinnamon rolls or chai-flavored treats.

#### **Nuts:**

1. Sprinkled over salads or yogurt for added crunch and protein.
2. Blended into nut butter for spreading on toast or incorporating into recipes.
3. Added to breakfast cereals or oatmeal for a nutritious boost.
4. Mixed into cookie and brownie batter for added texture and flavor.
5. Crushed and used as a crust for fish or chicken for a unique coating.
6. Tossed with spices and roasted for a savory snack.

#### **Sugars:**

1. Dissolved in beverages like coffee or tea as a sweetener.
2. Creamed with butter for the base of many cookie and cake recipes.
3. Used in preserving fruits and making jams and jellies.
4. Sprinkled over fruits before baking to enhance sweetness.
5. Melted and caramelized for topping desserts like crème brûlée.
6. Combined with egg whites for making meringues or fluffy frostings.

#### **Powders:**



1. Baking powder is used as a leavening agent in cakes, muffins, and pancakes.
2. Cocoa powder is added to brownie and cake batters for a rich chocolate flavor.
3. Spice powders like cumin or paprika are used to season meats and vegetables.
4. Protein powders are blended into smoothies or shakes for a convenient source of protein.
5. Powdered sugar is dusted over desserts like donuts or beignets.
6. Garlic powder is used as a quick alternative to fresh garlic in various savory dishes.

## Location of the project

### Site location

**Parkav Foods Private Limited No.30, Masilamani Naicker Street, Andal Nagar,  
Vanagaram, Chennai, Tamilnadu, India – 600095**

# Photographs of existing site

S.No.	Images
1	
2	



S.No.

Images

3



4





5



# Marketing Opportunity

The Indian B2B e-commerce market is expected to grow at a CAGR of 15% from 2023 to 2032, reaching a total market size of USD 1930.37 billion by 2032. ABC Limited, ABC Limited is well-positioned to capitalize on this growth due to its diverse product offerings, strong supply chain partnerships, and focus on technology adoption.

As you can see, the market opportunity for ABC Limited, ABC Limited is significant and is expected to grow steadily over the next decade. By focusing on the key growth drivers mentioned earlier, ABC Limited can capture a significant share of this market and achieve sustainable growth in the years to come.

Here are some additional factors that could impact the market opportunity for ABC Limited, ABC Limited:

- Government policies and initiatives impacting the food processing and e-commerce sectors.
- Consumer preferences and buying behavior in the B2B space.
- The Impact of global economic trends on the Indian market.

The Indian B2B e-commerce market presents an immensely positive and lucrative opportunity for ABC Limited, particularly through its flagship brand, ABC Limited. Projections indicate a remarkable growth trajectory, with an anticipated Compound Annual Growth Rate (CAGR) of 15% from 2023 to 2032. By the end of this period, the market is expected to soar to an impressive USD 1930.37 billion, signifying substantial potential for expansion.

ABC Limited, ABC Limited is strategically positioned to leverage and capitalize on this market growth. The following factors contribute to a positive outlook for the company:

1. **Diverse Product Offerings:** ABC Limited's diverse array of products, spanning staples, pulses, FMCG, and general merchandise, aligns perfectly with the varied demands of the evolving market. This positions the brand to cater to a wide spectrum of B2B needs.
2. **Strong Supply Chain Partnerships:** The Company's robust supply chain partnerships enhance its capability to meet growing market demands efficiently. This strength ensures a steady and reliable source of products, reinforcing ABC Limited's competitive edge.

Fore front of technological advancements, the brand can offer enhanced services, user Experiences and operational efficiencies.

4. **Anticipated Steady Growth:** The projected CAGR of 15% over the next decade indicates a sustained and stable growth trajectory in the B2B e-commerce market. This presents a favorable environment for Parkay Foods, Zoyokart, as it positions itself to ride this wave of continuous expansion.

By strategically focusing on these key growth drivers, ABC Limited, ABC Limited is well-positioned to secure a significant share of the burgeoning B2B e-commerce market. The positive market opportunity, coupled with the company's proactive approach to innovation and collaboration, suggests a promising future characterized by sustainable growth and Market leadership.

# Statistics of import & export

The key target customer groups include:

1. **Local Retailers and Kirana Stores:** ABC Limited caters to local retailers and kirana stores, providing them with a comprehensive platform to source a diverse range of trading goods efficiently. The platform enables these businesses to access high-quality products and optimize their inventory management.
2. **Restaurants and Hospitality Sector:** ABC Limited serves the needs of the restaurant and hospitality sector, offering a one-stop solution for procuring staples, pulses, spices, and other essential ingredients. The platform ensures timely and reliable access to a wide variety of products, supporting the operational efficiency of these businesses.
3. **Small and Medium Enterprises (SMEs):** ABC Limited focuses on meeting the requirements of small and medium enterprises operating in the food processing, manufacturing, and retail sectors. By providing a cost-effective and technologically advanced platform, ABC Limited empowers SMEs to streamline their procurement processes and enhance overall efficiency.
4. **Grocery Wholesalers and Distributors:** ABC Limited caters to the needs of grocery wholesalers and distributors, offering a digital marketplace where they can source a diverse array of products. This streamlines the procurement process for wholesalers, ensuring a consistent supply of goods to meet market demands.
5. **Local Manufacturers and Producers:** ABC Limited provides a platform for local manufacturers and producers to showcase and sell their products to a broader audience. This inclusivity supports local businesses, contributing to the economic development of the region.
6. **Food Service Providers:** The platform caters to food service providers, including caterers and event planners, by offering a convenient and varied selection of products. ABC Limited's digital marketplace facilitates easy sourcing, contributing to the success of food service businesses.

ABC Limited's target customer base is characterized by businesses and enterprises involved in various aspects of the grocery supply chain. By addressing the unique needs of these customer segments and offering a diverse range of high-quality trading goods, ABC Limited aims to solidify its position as a leading B2B e-commerce platform in Chennai.

# Marketing strategy

**Digital Presence and E-commerce Platform:** Establishing a robust online presence for ABC Limited and optimizing the e-commerce platform to provide a user-friendly and seamless experience for customers, ensuring easy navigation and efficient transactions.

ii. **Targeted Social Media Campaigns:** Implementing targeted social media campaigns to create brand awareness, engage with the audience, and showcase ABC Limited's diverse product offerings, promotions, and special deals.

iii. **Strategic Partnerships and Collaborations:** Forging strategic partnerships with local businesses, influencers, and industry stakeholders to expand ABC Limited's reach and enhance its credibility in the market.

iv. **Exclusive Promotions and Discounts:** Introducing exclusive promotions, discounts, and loyalty programs to incentivize customer retention and attract new businesses, fostering a positive perception of the brand.

v. **Content Marketing and Educational Initiatives:** Implementing a content marketing strategy to provide valuable information, recipes, and tips related to the trading goods offered by ABC Limited, positioning the brand as an authority in the industry.

vi. **Customer Reviews and Testimonials:** Encouraging and highlighting positive customer reviews and testimonials to build trust and credibility, leveraging the positive experiences of existing customers to attract new businesses.

vii. **Localized Marketing Campaigns:** Tailoring marketing campaigns to specific localities within Chennai, taking into account regional preferences and nuances to resonate better with the local customer base.

viii. **Sponsorship of Local Events:** Actively participating in and sponsoring local events, fairs, and community gatherings to enhance brand visibility and demonstrate ABC Limited's commitment to local engagement.

ix. **Environmental and Social Responsibility Initiatives:** Showcasing ABC Limited's commitment to environmental sustainability and social responsibility through initiatives such as eco-friendly packaging, support for local farmers, and charitable contributions.

x. **Innovative Packaging and Branding:** Investing in innovative and eco-friendly packaging designs that stand out on the shelves, contributing to a positive brand image and reinforcing ABC Limited's commitment to quality and innovation.

# Inspection and quality control

Choosing ABC Limited comes with several compelling reasons, as highlighted by its unique features and offerings:

### Operational Excellence:

The platform emphasizes operational excellence, ensuring that the entire supply chain, from order placement to delivery, is streamlined and optimized. This focus on operational efficiency contributes to a seamless experience for both sellers and buyers.

### Dedicated Logistics Support:

ABC Limited provides dedicated logistics support specifically tailored for B2B trade. This commitment to logistics ensures timely and reliable delivery services, addressing a critical aspect of business operations for both sellers and buyers.

### In-House App for Fulfillment and Delivery:

ABC Limited stands out by offering its own dedicated app for fulfillment and delivery services. This in-house solution enhances the platform's control over the entire order fulfillment process, leading to a more integrated and efficient experience for users.

### Daily Servicing Focus:

ABC Limited is dedicated to daily servicing, recognizing the importance of regular and consistent support for both sellers and buyers. This focus ensures that businesses can rely on ABC Limited for their daily operational needs, fostering a strong and dependable partnership.

### Comprehensive Services for Sellers and Buyers:

The platform provides a range of services designed to meet the specific needs of both sellers and buyers. This comprehensive approach positions ABC Limited as a one-stop solution for businesses operating in the B2B space.

### **Business Expansion Opportunities:**

ABC Limited actively supports sellers and buyers in expanding their businesses. Through its platform and services, businesses can tap into new markets, reach a broader customer base, and foster growth in the competitive B2B landscape.

### **Customer-Centric Approach:**

ABC Limited's commitment to daily servicing and a technology-driven approach reflect a customer-centric mindset. By focusing on the needs of both sellers and buyers, the platform aims to build strong and lasting relationships.

### **Efficient Fulfillment and Delivery Services:**

ABC Limited places a strong emphasis on the efficiency of its fulfillment and delivery services. This commitment ensures that orders are processed promptly, leading to faster delivery times and improved customer satisfaction.

### **Strong Emphasis on B2B Trade:**

ABC Limited's exclusive focus on B2B trade sets it apart. The platform tailors its services to the specific requirements of businesses engaged in wholesale transactions, offering a specialized and targeted solution.

### **Positive aspects of inspection and quality control at ABC Limited:**

#### **Stringent Supplier Standards:**

ABC Limited maintains high standards when selecting suppliers, ensuring that they align with the company's commitment to quality, safety, and ethical business practices.

#### **Comprehensive Product Specifications:**

ABC Limited defines clear and comprehensive product specifications, outlining the quality requirements for each category. This meticulous approach sets the foundation for delivering high-quality products to customers.

#### **Regular Audits for Supplier Compliance:**

The company conducts regular audits of supplier facilities to ensure ongoing compliance with quality standards. This proactive approach helps maintain consistent quality across the supply chain.

#### **Adherence to Regulatory Requirements:**

ABC Limited places a strong emphasis on compliance with local and national regulations governing food safety and quality. This commitment ensures that all products meet or exceed the required standards.

#### **Dedicated Quality Assurance Teams:**

ABC Limited employs dedicated teams focused on quality assurance. These teams play a crucial role in monitoring and maintaining the quality of products throughout the entire

**Supply chain.**

**Robust Traceability Systems:**

The implementation of traceability systems demonstrates ABC Limited's commitment to transparency and accountability. This capability allows for quick identification and resolution of any quality issues that may arise.

**Integration of Advanced Technologies:**

ABC Limited leverages advanced technologies, such as data analytics and digital tools, to enhance the efficiency and accuracy of its quality control processes. This commitment to technological innovation reflects a forward-thinking approach.

**Continuous Improvement Initiatives:**

ABC Limited is dedicated to continuous improvement in its quality control processes. Regular reviews and assessments ensure that the company remains proactive in identifying areas for enhancement and adopting best practices.

**Customer-Centric Feedback Mechanism:**

The incorporation of customer feedback into the quality control process underscores ABC Limited's commitment to customer satisfaction. This responsive approach allows the company to address any concerns promptly and improve the overall customer experience.

**Collaboration with Certification Bodies:**

ABC Limited collaborates with reputable certification bodies to achieve industry-recognized certifications. This commitment to external validation demonstrates a commitment to upholding the highest quality standards in the industry.

In summary, ABC Limited's positive approach to inspection and quality control is characterized by stringent standards, regulatory compliance, technological integration, and a continuous commitment to improvement, all of which contribute to the delivery of high-quality products to its customers.

In summary, businesses may choose ABC Limited for its technological prowess, operational excellence, dedicated logistics support, and its commitment to fostering growth and efficiency in the B2B trade sector.

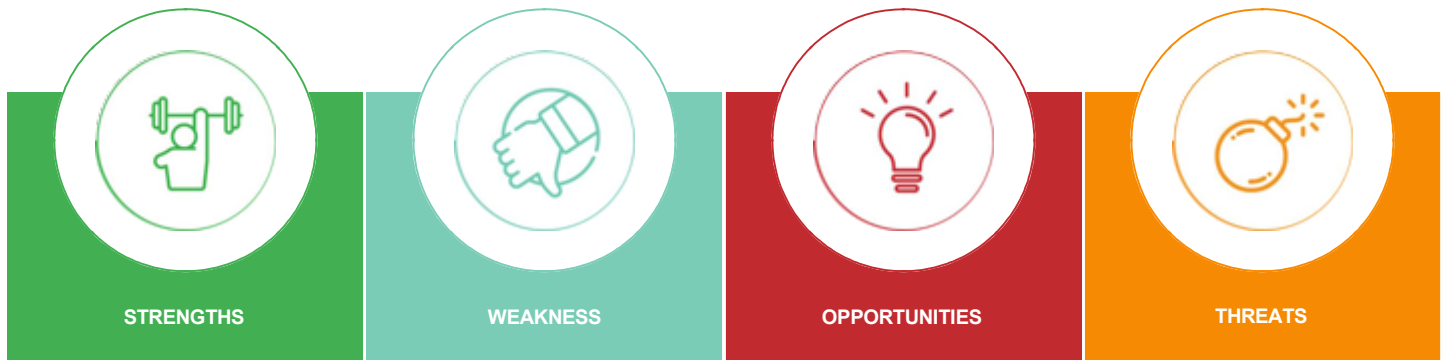


## Technology & process description

### Process flow chart



### Swot Analysis



#### SWOT Analysis for ABC Limited:

##### Strengths:

1. **Comprehensive Product Range:** ABC Limited boasts a diverse array of trading goods, including staples, pulses, FMCG, and general merchandise, providing a wide selection to cater to various customer needs.
2. **Technological Integration:** The strategic incorporation of cutting-edge technology enables ABC Limited to optimize its supply chain efficiently, ensuring seamless operations and superior customer experiences.
3. **Established Brand Presence:** Parkay Foods' reputation as a premier All-in-One grocery supply chain performer in Chennai establishes a strong foundation for ABC Limited's brand recognition and customer trust.
4. **Large Business-to-Business Network:** As the largest B2B e-commerce platform in Chennai, ABC Limited has a broad and established network, facilitating enhanced market reach and potential collaborations.

5. **Innovative Approach to Local Commerce:** ABC Limited's innovative business model addresses local commerce challenges, bridging the gap between traditional trade barriers and the needs of small and medium businesses in Chennai.

#### **Weaknesses:**

1. **Limited Geographic Presence:** While dominant in Chennai, ABC Limited may face challenges expanding its geographic presence, limiting its reach beyond the current market.
2. **Dependency on Technology:** The heavy reliance on technology for supply chain optimization may pose vulnerabilities, especially in the event of technological failures or disruptions.
3. **Competition from Traditional Outlets:** Despite its innovative approach, ABC Limited may face competition from traditional brick-and-mortar outlets that remain deeply rooted in local commerce.

#### **Opportunities:**

1. **Market Expansion:** The growing Indian B2B e-commerce market presents an opportunity for ABC Limited to expand its operations beyond Chennai and tap into emerging markets.
2. **Diversification of Product Offerings:** Exploring and expanding into new product categories or introducing exclusive products can enhance ABC Limited's appeal and attract a broader customer base.
3. **Strategic Collaborations:** Forming strategic partnerships with local businesses, suppliers, or even other e-commerce platforms can enhance ABC Limited's offerings and increase its market influence.

#### **Threats:**

1. **Market Saturation:** Intensifying competition in the B2B e-commerce sector may lead to market saturation, making it challenging for ABC Limited to differentiate itself from competitors.
2. **Regulatory Challenges:** Evolving regulatory frameworks may pose challenges, necessitating adaptability to comply with changing laws and standards in the e-commerce industry.

# CMA DATA

ABC Limited

Vanagaram, Chennai - 600095

## Cost of project and means of finance

Name of the Applicant : ABC Limited

\* Figures in Lakh (In Rupees)

Cost of project	Already Incurred	To be incurred		Total Cost
		Firm	Non-Firm	
Land	0	0	0	0
Site Development	0	0	0	0
Buildings	0	0	0	0
<b>Plant and Machinery</b>				
- Imported	0	0	0	0
- Indigenous	0	0	0	0
Misc. Fixed Assets	0	481.58	0	481.58
Preliminary Expenses	0	0	0	0
Pre-operative Expenses	0	2.75		2.75
Provision for Contingencies	0	0		0
Margin Money for Working Capital	0	2319.02		2319.02
Total Cost	0	2803.35	0	2803.35
Total Cost (Rounded off)				2803.4

MEANS OF FINANCE	Already raised	To be raised	Total Cost
<b>Equity</b>			
Partners Capital	0	2503.35	2503.35
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	2503.35	2503.35
<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
Total Finance	0	2803.35	2803.35

Debt-Equity Ratio (DER) :	0.12
Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity) :	0.12
Promoters' Contribution (%) :	89.3%
Promoters' Contribution by Equity (%) :	100%
Ratio of Capital to Interest Free Unsecured Loans :	NA

## Assumpitons

Name of the Applicant	ABC Limited
Constitution of the applicant	PrivateLimited Company
First financial year of operations for the project	2024
Proposed date of commencement of commercial production	01/02/2024
No.ofFinancialYearsfromtheProposeddateofcommencementofcommercial production including Moratorium Period	5
No.ofMoratoriumPeriod(Months)fromtheProposeddateofcommencementof commercial production	0



## Basis Overall Install Capacity

\* Figures in Lakh (In Rupees)

Nameof Product	Unit Measurement	Productionperday (units)	Noofworkingdays per year	Productionper annum (units)
Pulses	KG	111000	300	33300000
Oil	KG	2000	300	600000
Flours	KG	40000	300	12000000
Rice	KG	5000	300	1500000
Spices	KG	7000	300	2100000
Nuts	KG	4000	300	1200000
Sugar	KG	10000	300	3000000
Powders	KG	12000	300	3600000
Sum of Basis Of Installed Capacity				57300000

## Sales at installed capacity

\* Figures in Lakh (In Rupees)

### Pulses

#### (a) Export Sale

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

#### (b) Gross Domestic Sales

Percentage Domestic Sales	100%
Quantity For Domestic Sales	33300000
Unit Measurement	KG
Selling Rate Per Unit	180
Gross Domestic Sales At Installed Capacity Lakh (In Rupees)	59940

### Oil

#### (a) Export Sale

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

Export Sales At Installed Capacity Lakh (In Rupees)	0
---	---

**(b) Gross Domestic Sales**

Percentage Domestic Sales	100%
Quantity For Domestic Sales	600000
Unit Measurement	Litre
Selling Rate Per Unit	2000
Gross Domestic Sales At Installed Capacity Lakh (In Rupees)	12000

**Flours**

**(a) Export Sale**

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

**(b) Gross Domestic Sales**

Percentage Domestic Sales	100%
Quantity For Domestic Sales	12000000
Unit Measurement	KG
Selling Rate Per Unit	50
Gross Domestic Sales At Installed Capacity Lakh (In Rupees)	6000

**Rice**

**(a) Export Sale**

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

**(b) Gross Domestic Sales**

Percentage Domestic Sales	100%
Quantity For Domestic Sales	1500000
Unit Measurement	KG
Selling Rate Per Unit	1400
Gross Domestic Sales At Installed Capacity Lakh (In Rupees)	21000

**Spices**

**(a) Export Sale**

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

**(b) Gross Domestic Sales**

Percentage Domestic Sales	100%
Quantity For Domestic Sales	2100000

Unit Measurement	KG
Selling Rate Per Unit	80
Gross Domestic Sales At Installed Capacity Lakh (In Rupees)	1680

## Nuts

### (a) Export Sale

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

### (b) Gross Domestic Sales

Percentage Domestic Sales	100%
Quantity For Domestic Sales	1200000
Unit Measurement	
Selling Rate Per Unit	700
Gross Domestic Sales At Installed Capacity Lakh (In Rupees)	8400

## Sugar

### (a) Export Sale

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

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

Percentage Domestic Sales	100%
Quantity For Domestic Sales	3000000
Unit Measurement	KG
Selling Rate Per Unit	43
Gross Domestic Sales At Installed Capacity Lakh (In Rupees)	1290

**Powders**

**(a) Export Sale**

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

**(b) Gross Domestic Sales**

Percentage Domestic Sales	100%
Quantity For Domestic Sales	3600000
Unit Measurement	
Selling Rate Per Unit	100
Gross Domestic Sales At Installed Capacity Lakh (In Rupees)	3600

## Raw Material Cost At Installed Capacity

\* Figures in Lakh (In Rupees)

### Pulses

Basis Of Installed Capacity :- 33300000

Raw material	Unit Measurement	Quantity per unit	Qty.reqd. (Units)	Purchase rate per unit (In Rs.)	Total Cost Lakh(In Rupees)
Pulses	KG	1	33300000	162	53946
Total					53946

### Oil

Basis Of Installed Capacity :- 600000

Raw material	Unit Measurement	Quantity per unit	Qty.reqd. (Units)	Purchase rate per unit (In Rs.)	Total Cost Lakh(In Rupees)
Oil	Litre	1	600000	1800	10800
Total					10800

### Flours

Basis Of Installed Capacity :- 12000000

Raw material	Unit Measurement	Quantity per unit	Qty.reqd. (Units)	Purchase rate per unit (In Rs.)	Total Cost Lakh(In Rupees)
Flours	KG	1	12000000	45	5400
Total					5400

## Rice

Basis Of Installed Capacity :- 1500000

Raw material	Unit Measurement	Quantity per unit	Qty.reqd. (Units)	Purchase rate per unit (In Rs.)	Total Cost Lakh(In Rupees)
Rice	KG	1	1500000	1260	18900
Total					18900

## Spices

Basis Of Installed Capacity :- 2100000

Raw material	Unit Measurement	Quantity per unit	Qty.reqd. (Units)	Purchase rate per unit (In Rs.)	Total Cost Lakh(In Rupees)
Spices	KG	1	2100000	72	1512
Total					1512

## Nuts

Basis Of Installed Capacity :- 1200000



Raw material	Unit Measurement	Quantity per unit	Qty.reqd. (Units)	Purchase rate per unit (In Rs.)	Total Cost Lakh(In Rupees)
Nuts	KG	1	1200000	630	7560
Total					7560

## Sugar

Basis Of Installed Capacity :- 3000000					
Raw material	Unit Measurement	Quantity per unit	Qty.reqd. (Units)	Purchase rate per unit (In Rs.)	Total Cost Lakh(In Rupees)
Sugar	KG	1	3000000	38	1140
Total					1140

## Powders

Basis Of Installed Capacity :- 3600000					
Raw material	Unit Measurement	Quantity per unit	Qty.reqd. (Units)	Purchase rate per unit (In Rs.)	Total Cost Lakh(In Rupees)
Powders	KG	1	3600000	90	3240
Total					3240

Total Cost of Raw Material Lakh (In Rupees)				102498
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## Power & fuel expenses at installed capacity

\* Figures in Lakh (In Rupees)

### (a) Power Cost Calculations

Total Power Load :	300
No. of working hours per day :	8
No. of working days per annum :	300
Load Factor :	1
Total units consumption per annum :	720000
Ratio of Power to be obtained from SEB :	100%
Own Generation Power :	0%
<b>Power from SEB</b>	
No. of units purchased :	720000
Rate per unit (In Rs.) :	9
Total Cost Lakh (In Rupees) :	64.8
<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) :	64.8

## (b) Fuel Cost For Steam Boiler

Diesel reqd. per hour (ltrs.) :	5
No. of working hours per day :	8
No. of working days per annum :	300
Total consumption per annum (ltrs.) :	12000
Rate per litre of Diesel :	94
Total cost of Diesel Lakh (In Rupees) :	11.28
Total Power & Fuel Cost Lakh (In Rupees) :	76.08

## Total Factory Salaries And Wages

\* Figures in Lakh (In Rupees)

Designation	No. of employees.	Salary Per month (In Rs.)	Amount (In Rs.)
CEO	1	298000	298000
COO	1	120000	120000
Manager	6	43000	258000
GM	2	40000	80000
Deputy Manager	1	50000	50000
Executive	105	24000	2520000
Senior Executive Recruiter	1	20000	20000
Packer	3	12000	36000
Driver	9	24000	216000
ASM	8	36000	288000
AGM sales Head	1	65000	65000
Head Strategic Sourcing	1	140000	140000
Executive Sales Operation	1	18000	18000
Managing Director	1	200000	200000
Senior Executive ( Accounts)	1	26000	26000
Receptionist	1	17000	17000
Accounts	1	25000	25000
Total	144		4377000

## Percentage Fringe Benefits

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

Total factory salaries and wages	4377000
Percentage Fringe Benefits	10 %
Fringe Benefits Amount (In Rs.)	437700
Monthly factory salaries and wages (In Rs.)	4814700
Annual factory salaries and wages Lakh (In Rupees)	577.76

## Other Expenses at Installed Capacity

\* Figures in Lakh (In Rupees)

### Other Manufacturing Expenses At Installed Capacity

Maximum No. Of Students		57300000
Rate Per Unit		1
Name	Cost	
Other Direct Expenses	1	
Other Manufacturing Expenses		573

### Other Variable Expenses At Installed Capacity

Maximum No. Of Students		57300000
Rate Per Unit		1.5
Name	Cost	
Other Variable Expenses	2	
Other Variable Expenses		859.5

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	11%
----------------------------	-----

Disbursement	I	II	III
Amount disbursed	300	0	0
Cumulative amount	300	300	300
Outstanding period (in months)	1	0	0
Interest amount	2.75	0	0
Total Interest during construction period Lakh (In Rupees)			2.75



Cost Of Plant And Machinery

\* Figures in Lakh (In Rupees)

Misc. Fixed Assets

S No.	Description	Quantity	Supplier	UnitCostin Rupees	TotalCost Lakh (In Rupees)
1	Misc. Fixed Assets	10	NA	815800	81.58
2	Furniture &Fixtures	1	NA	40000000	400
Total					482

## Sales & Total Income

\* Figures in Lakh (In Rupees)

Sales & Total Income	Absolute amount at 100% installed capacity
Annual gross domestic sales Lakh (In Rupees)	113910
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)					
	FY2024	FY2025	FY2026	FY2027	FY2028
AnnualincomefromjobworkLakh(In Rupees)	0	0	0	0	0
Other Operational Income	0	0	0	0	0
AnnualNon-operationalIncomeLakh (In Rupees)	0	0	0	0	0

## Cost of production sales

\* Figures in Lakh (In Rupees)

	Absolute amount at 100% installed capacity
Raw material consumed	102498
Consumable stores and spares Lakh (In Rupees)	0
Power, Fuel & Other Utilities Lakh (In Rupees)	64.8
Annual Increase Rate	1 %
Factory salaries and Wages Lakh (In Rupees)	577.76
Other Manufacturing Expenses	286.5
Other Variable Expenses	573

## 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 FY2024	0%
Financial Year FY2025	40%
Financial Year FY2026	60%
Financial Year FY2027	70%
Financial Year FY2028	80%

## Working capital

\* Figures in Lakh (In Rupees)

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

(a) User-defined Assessment of Working Capital	User defined Amount Lakh (In Rupees)				
	FY2024	FY2025	FY2026	FY2027	FY2028
User-defined Margin Money for WC	0	0	0	0	0
Bank Borrowing for WC	0	0	0	0	0
Sundry Creditors	0	0	0	0	0

(b) Inventory holding periods for First or Second Method of Lending	No. of Months
Raw material	0.25
Consumable stores and spares	0
Stock in Process	0
finished goods	0.25
Export Receivables	0
Receivables other than Exports	1
(c) Sundry Creditors for Nayak Committee Method/First or Second Method of Lending	No. of Months

Sundry Creditors	0.25
Rate of Interest on Bank Borrowing for Working Capital	11

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 Rate 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 :	60
Interest rate on term loan :	11
Date of first installment :	01/02/2024

Term loan from other bank

Installment Type :	Monthly Installments
No. of installments :	0
Interest rate on term loan :	0
Date of first installment :	05/01/2024

## Interest bearing unsecured loans

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

Repayment Installments :	Interest Bearing Unsecured Loans
Whether Interest Bearing Unsecured Loans Are Repayable :	YES
Interest rate on Interest Bearing Unsecured Loans :	0
Interest Bearing Unsecured Loans are repayable	MONTHLY
No. of installments :	60
Date of first installment :	01/02/2024

	FY2024	FY2025	FY2026	FY2027	FY2028
Lease Rentals Lakh (In Rupees)	48	50	53	56	60

Guess Rate for IRR Calculation :	20
Discount rate for NPV calculation :	11
No. of Employees :	145

## Projections of performance & profitability

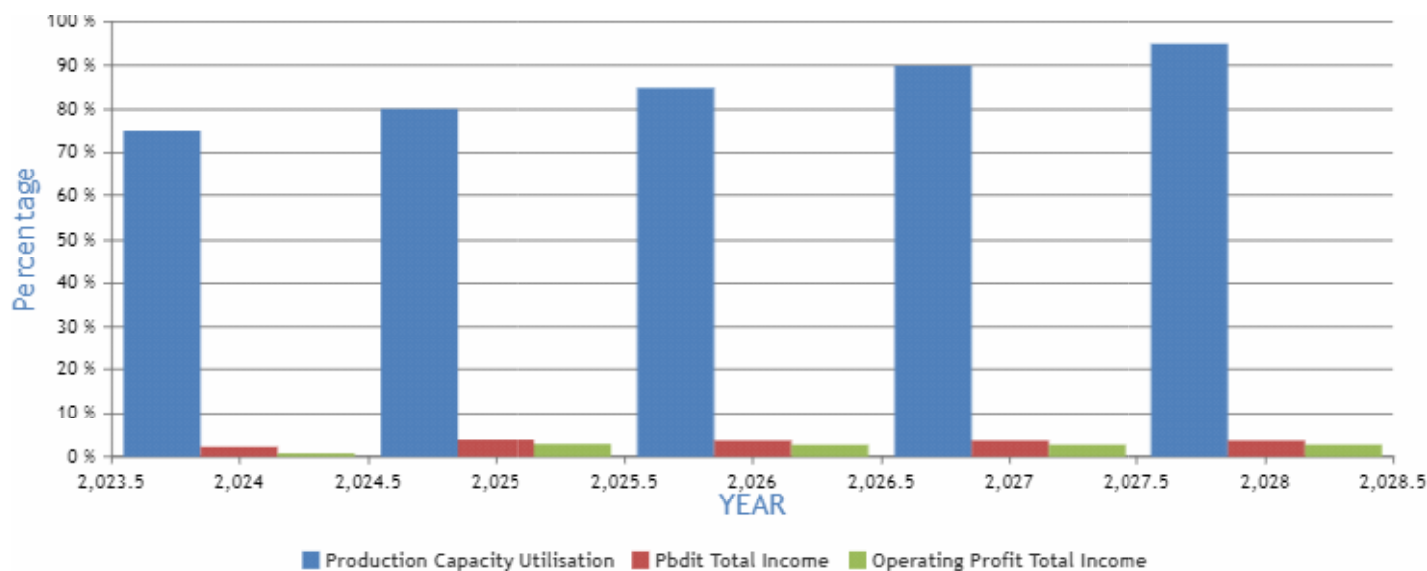
Name of the Applicant : ABC Limited

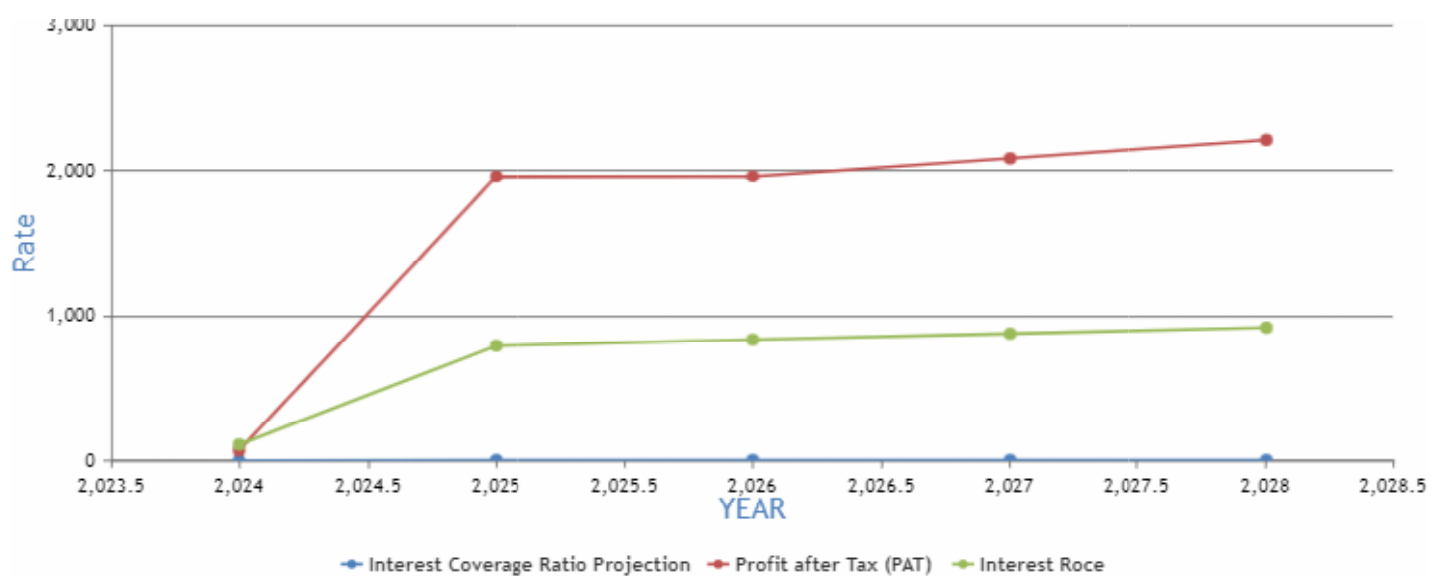
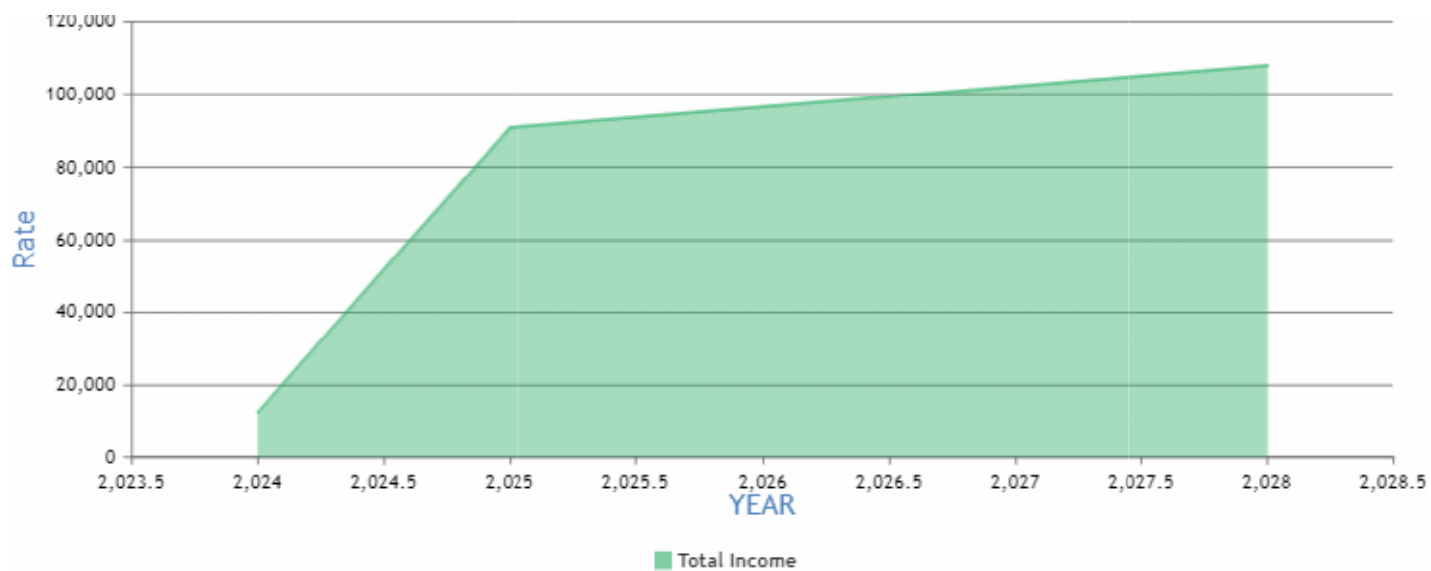
\* Figures in Lakh (In Rupees)

	FY2024	FY2025	FY2026	FY2027	FY2028
Production Capacity Utilization	75%	80%	85%	90%	95%
Sales as percentage of Installed Capacity	65.63%	79.9%	84.9%	89.9%	94.9%
<b>Sales / Total Income</b>					
Gross Domestic Sales	12458.91	91009.34	96704.84	102400.34	108095.84
Net Domestic Sales	12458.91	91009.34	96704.84	102400.34	108095.84
Export Sales	0	0	0	0	0
Net Sales	12458.91	91009.34	96704.84	102400.34	108095.84
Income from other job work	0	0	0	0	0
Other Operational Income	0	0	0	0	0
Total Income	12458.91	91009.34	96704.84	102400.34	108095.84
<b>COST OF PRODUCTION/ SALES</b>					
raw material consumed	12812.25	81998.4	87123.3	92248.2	97373.1
consumable stores and spares	0	0	0	0	0
Power, Fuel & Other Utilities (Fixed)	3.24	19.44	19.44	19.44	19.44
Power, Fuel & Other Utilities (Variable)	5.67	36.29	38.56	40.82	43.09
factory salaries and wages (fixed)	19.26	116.71	117.87	119.05	120.24
factory salaries and wages (variable)	57.78	373.46	400.77	428.59	456.93
Repairs & Maintenance	0.81	4.89	4.94	4.99	5.04
Other Manufacturing Expenses	35.81	229.2	243.53	257.85	272.18
other variable expenses	71.63	458.4	487.05	515.7	544.35

	FY2024	FY2025	FY2026	FY2027	FY2028
Depreciation	24.22	43.59	39.23	35.31	31.78
Sub-total	13030.67	83280.38	88474.69	93669.95	98866.15
add: opening stock in process	0	0	0	0	0
less: closing stock in process	0	0	0	0	0
cost of production	13030.67	83280.38	88474.69	93669.95	98866.15
Add: Opening Stock of Finished Goods	0	1447.85	1729.15	1840.89	1949.2
Less: Closing Stock of Finished Goods	1447.85	1729.15	1840.89	1949.2	2057.46
Cost of Sales	11582.82	82999.08	88362.95	93561.64	98757.89
Selling, Packing & Distr. Expenses (Fixed)	37.38	273.03	290.11	307.2	324.29
Selling, Packing & Distr. Expenses (Variable)	336.39	2457.25	2611.03	2764.81	2918.59
Administrative & Misc. Expenses	249.18	1820.19	1934.1	2048.01	2161.92
Sub-total	12205.77	87549.55	93198.19	98681.66	104162.69
Profit before Interest, Lease Rentals (PBIT)	253.14	3459.79	3506.65	3718.68	3933.15
Interest on Term Loan	5.29	28.33	21.73	15.13	8.55
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0
Interest on Bank Borrowing	105.56	768.34	816.72	864.81	912.9
Lease Rentals	48	50	53	56	60
Operating Profit	94.29	2613.12	2615.2	2782.74	2951.7
Preliminary Expenses written off	0	0	0	0	0
Non-operational Income	0	0	0	0	0
Profit before Tax (PBT)	94.29	2613.12	2615.2	2782.74	2951.7
Provision for Taxation	23.57	653.28	653.8	695.69	737.93
Profit after Tax (PAT)	70.72	1959.84	1961.4	2087.05	2213.77

	FY2024	FY2025	FY2026	FY2027	FY2028
Drawings	0	1001.34	1502.01	1752.35	2002.68
Retained Earnings	70.72	958.5	459.39	334.7	211.09
Gross Cash Accruals	94.94	2003.43	2000.63	2122.36	2245.55
Net Cash Accruals	94.94	1002.09	498.62	370.01	242.87
PBDIT/ Total Income (%)	2.23%	3.85%	3.67%	3.67%	3.67%
Operating Profit/ Total Income (%)	0.76%	2.87%	2.7%	2.72%	2.73%
Net Profit/ Total income (%)	0.57%	2.15%	2.03%	2.04%	2.05%
Raw Material Cost/ Cost of Production (%)	98.32%	98.46%	98.47%	98.48%	98.49%
Cost of Production/ Net Sales (%)	104.59%	91.51%	91.49%	91.47%	91.46%
Cost of Sales/ Net Sales (%)	92.97%	91.2%	91.37%	91.37%	91.36%
Interest Coverage Ratio	1.59	4.09	3.93	3.97	4.01
Return on Capital Employed (ROCE) (%)	3.11%	35.56%	34.12%	34.35%	34.58%





## Projected cash flow statement

Name of the Applicant : ABC Limited

\* Figures in Lakh (In Rupees)

	Const. Period	FY2024	FY2025	FY2026	FY2027	FY2028
Sources Of Funds						
PBTwithinterest&leaserental added back	0	253.14	3459.79	3506.65	3718.68	3933.15
Depreciation	0	24.22	43.59	39.23	35.31	31.78
Increase in Partners Capital	2503.35	0	0	0	0	0
Increase in Share Premium	0	0	0	0	0	0
Increase in Preference Share Capital	0	0	0	0	0	0
Increase in Equity Capital	0	0	0	0	0	0
IncreaseinInterestFreeUnsecured Loan	0	0	0	0	0	0
Increase in Subsidy	0	0	0	0	0	0
IncreaseinQuasi-EquityOthers(Pl Specify)	0	0	0	0	0	0
Increase in Term Loan	300	0	0	0	0	0
IncreaseinInterestBearing Unsecured Loans	0	0	0	0	0	0
Increase in Bank Borrowings for WC	0	5757.97	1226.97	439.78	437.2	437.17
Increase in Current Liabilities	0	1601.53	106.77	106.77	106.77	106.77
Preliminary Expenses written off	0	0	0	0	0	0
Total	2803.35	7636.86	4837.12	4092.43	4297.96	4508.87
Disposition Of Funds						



	Const. Period	FY2024	FY2025	FY2026	FY2027	FY2028
Increase in Capital expenditure	484.33	0	0	0	0	0
Preliminary Expenses	0	0	0	0	0	0
Increase in Current Assets	0	9278.83	1742.73	693.14	689.7	689.66
Decrease in Term Loan	0	10	60	60	60	60
Decrease in Interest Bearing Unsecured Loans	0	0	0	0	0	0
Interest on Term Loan	0	5.29	28.33	21.73	15.13	8.55
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0
Interest on Working Capital Limit	0	105.56	768.34	816.72	864.81	912.9
Lease Rentals	0	48	50	53	56	60
Taxation	0	23.57	653.28	653.8	695.69	737.93
Drawings	0	0	1001.34	1502.01	1752.35	2002.68
Total	484.33	9471.25	4304.02	3800.4	4133.68	4471.72
Opening Cash & Bank Balance	0	2319.02	484.63	1017.73	1309.76	1474.04
Net Surplus/ Deficit	2319.02	- 1834.39	533.1	292.03	164.28	37.15
Closing Cash & Bank Balance	2319.02	484.63	1017.73	1309.76	1474.04	1511.19

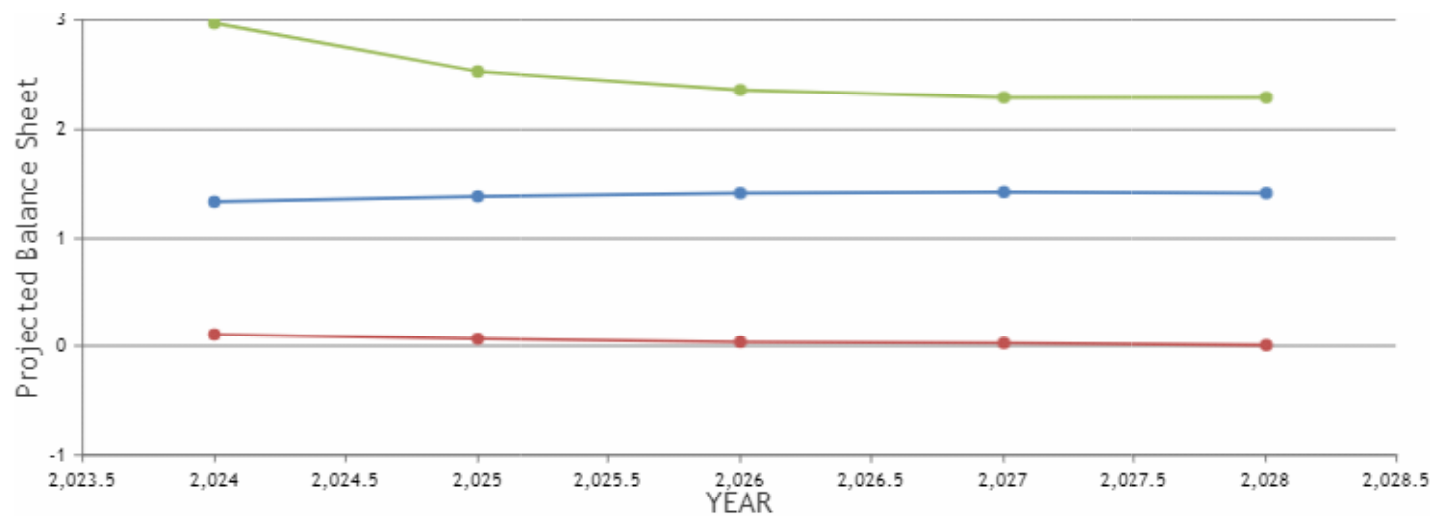
## Projected balance sheet

Name of the Applicant : ABC Limited

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

	Const. Period	As on FY2024	As on FY2025	As on FY2026	As on FY2027	As on FY2028
Liabilities						
Partners Capital	2503.35	2503.35	2503.35	2503.35	2503.35	2503.35
Preference Share Capital	0	0	0	0	0	0
Equity Contribution	0	0	0	0	0	0
Reserves & Surplus	0	70.72	1029.22	1488.61	1823.31	2034.4
Interest free Unsecured Loans	0	0	0	0	0	0
Subsidy	0	0	0	0	0	0
Quasi-Equity Others (PI Specify)	0	0	0	0	0	0
Term Loan from bank	300	290	230	170	110	50
Interest Bearing Unsecured Loans	0	0	0	0	0	0
Bank Borrowings for WC	0	5757.97	6984.94	7424.72	7861.92	8299.09
Current Liabilities						
Creditors for Purchases	0	1601.53	1708.3	1815.07	1921.84	2028.61
TOTAL Liabilities	2803.35	10223.57	12455.81	13401.75	14220.42	14915.45
ASSETS						
WDV of Fixed assets	484.33	484.33	460.11	416.52	377.29	341.98
Less : Depreciation	0	24.22	43.59	39.23	35.31	31.78
Net Fixed Assets	484.33	460.11	416.52	377.29	341.98	310.2
Current Assets						

	Const. Period	As on FY2024	As on FY2025	As on FY2026	As on FY2027	As on FY2028
Raw Material		1601.53	1708.3	1815.07	1921.84	2028.61
Consumables Stores And Spares		0	0	0	0	0
StockinProcess(Month'sCost of Production)		0	0	0	0	0
FinishedGoods(Month'sCostof sales)		1447.85	1729.15	1840.89	1949.2	2057.46
Export Receivables		0	0	0	0	0
Receivables other than Exports		6229.45	7584.11	8058.74	8533.36	9007.99
Total Current Assets	0	9278.83	11021.56	11714.7	12404.4	13094.06
Cash & Bank Balance	2319.02	484.63	1017.73	1309.76	1474.04	1511.19
PreliminaryExpensesnotwritten off	0	0	0	0	0	0
TOTAL ASSETS	2803.35	10223.57	12455.81	13401.75	14220.42	14915.45
CurrentRatio(notconsidering installments of T/L as CL)		1.33	1.38	1.41	1.42	1.41
CurrentRatio(considering installments of T/L as CL)		1.32	1.38	1.4	1.41	1.41
Debt Equity Ratio	0.12	0.11	0.07	0.04	0.03	0.01
Debt Equity Ratio (Considering Interest Free UnsecuredLoansasQuasi Equity)	0.12	0.11	0.07	0.04	0.03	0.01
TOL/ TNW	0.12	2.97	2.53	2.36	2.29	2.29



Current Ratio Not Considering Installments Of TI As CI Debt Equity Ratio Projected Balance Sheet Tol Projected Balance Sheet

## Margin money for working capital and assessment of wc

Name of the Applicant : ABC Limited

\* Figures in Lakh (In Rupees)

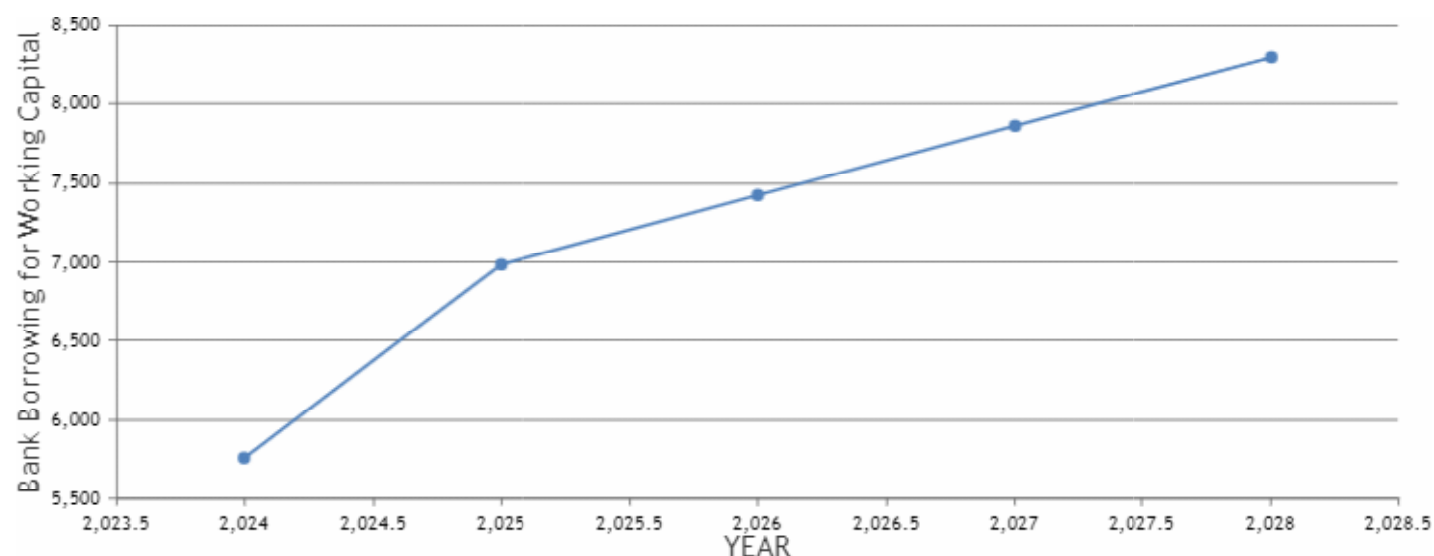
Particulars	FY2024	FY2025	FY2026	FY2027	FY2028
Gross sales (incl. Job Income)	12458.91	91009.34	96704.84	102400.34	108095.84
TotalWorkingCapitalRequirement(25%of Gross sales)	3114.73	22752.34	24176.21	25600.09	27023.96
MarginMoneyforWorkingCapital(5%of Gross sales)	622.95	4550.47	4835.24	5120.02	5404.79
PermissibleBankBorrowing(20%ofGross sales)	2491.78	18201.87	19340.97	20480.07	21619.17

	No. of Months	FY2024	FY2025	FY2026	FY2027	FY2028
<b>Current Assets</b>						
Raw material	0.25	1601.53	1708.3	1815.07	1921.84	2028.61
Consumables stores and spares	0	0	0	0	0	0
stockinprocess(month'scostof production)	0	0	0	0	0	0
Finishedgoods(month'scostof sales)	0.25	1447.85	1729.15	1840.89	1949.2	2057.46
Export Receivables	0	0	0	0	0	0
Receivables other than Exports	1	6229.45	7584.11	8058.74	8533.36	9007.99
Total Current Assets (A)		9278.83	11021.56	11714.7	12404.4	13094.06
<b>Current Liabilities</b>						
Creditors for Purchases	0.25	1601.53	1708.3	1815.07	1921.84	2028.61
Total Current Assets (A)		1601.53	1708.3	1815.07	1921.84	2028.61

	No. of Months	FY2024	FY2025	FY2026	FY2027	FY2028
Working Capital Gap (A-B)		7677.3	9313.26	9899.63	10482.56	11065.45
MarginMoneyonWorkingCapital (25% on CA other than Export Receivables)		1919.33	2328.32	2474.91	2620.64	2766.36
BankBorrowingforWorking Capital		5757.97	6984.94	7424.72	7861.92	8299.09

### Recommended Method - First Method of Lending

		FY2024	FY2025	FY2026	FY2027	FY2028
Total Current Assets		9278.83	11021.56	11714.7	12404.4	13094.06
Total Current Liabilities		1601.53	1708.3	1815.07	1921.84	2028.61
Working Capital Gap		7677.3	9313.26	9899.63	10482.56	11065.45
Margin Money on Working Capital		1919.33	2328.32	2474.91	2620.64	2766.36
Bank Borrowing for Working Capital		5757.97	6984.94	7424.72	7861.92	8299.09
Interest on Bank Borrowing for WC @	11%	105.56	768.34	816.72	864.81	912.9



## Depreciation chart

Name of the Applicant : ABC Limited

\* Figures in Lakh (In Rupees)

Calculation of depreciation on written down value method	Building	Plant & Machinery	Misc. Fixed Assets	Total
Original Cost	0	0	481.58	481.58
Contingencies	0	0	0	0
Allocation of Pre-operative Expenses	0	0	2.75	2.75
Total Value	0	0	484.33	484.33
Depreciation Rate	10%	15%	10%	
Depreciation for 2024	0	0	48.43	48.43
WDV	0	0	435.9	435.9
Depreciation for 2025	0	0	43.59	43.59
WDV	0	0	392.31	392.31
Depreciation for 2026	0	0	39.23	39.23
WDV	0	0	353.08	353.08
Depreciation for 2027	0	0	35.31	35.31
WDV	0	0	317.77	317.77
Depreciation for 2028	0	0	31.78	31.78
WDV	0	0	285.99	285.99

	Building	Plant &Machinery	Misc.Fixed Assets	Total
Depreciation Rate	10%	15%	10%	
Cost	0	0	484.33	
Depreciation for 2024	0	0	48.43	48.43
WDV	0	0	435.9	
Depreciation for 2025	0	0	43.59	43.59
WDV	0	0	392.31	
Depreciation for 2026	0	0	39.23	39.23
WDV	0	0	353.08	
Depreciation for 2027	0	0	35.31	35.31
WDV	0	0	317.77	
Depreciation for 2028	0	0	31.78	31.78
WDV	0	0	285.99	



## Interest on term loan monthly

Name of the Applicant : ABC Limited

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

Term Loan Lakh (In Rupees)	300
No. of Monthly Installments	60
Amount of Equal Installment	0
Rate of Interest	11
Proposed date of commencement of commercial production	01/02/2024
Date of first repayment	01/02/2024

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
1	01/02/2024	300	5	295	2.58		
2	01/03/2024	295	5	290	2.71	5.29	10
3	01/04/2024	290	5	285	2.58		
4	01/05/2024	285	5	280	2.62		
5	01/06/2024	280	5	275	2.49		
6	01/07/2024	275	5	270	2.52		
7	01/08/2024	270	5	265	2.48		
8	01/09/2024	265	5	260	2.35		
9	01/10/2024	260	5	255	2.38		
10	01/11/2024	255	5	250	2.26		
11	01/12/2024	250	5	245	2.29		
12	01/01/2025	245	5	240	2.24		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
13	01/02/2025	240	5	235	1.98		
14	01/03/2025	235	5	230	2.15	28.33	60
15	01/04/2025	230	5	225	2.03		
16	01/05/2025	225	5	220	2.06		
17	01/06/2025	220	5	215	1.94		
18	01/07/2025	215	5	210	1.96		
19	01/08/2025	210	5	205	1.92		
20	01/09/2025	205	5	200	1.81		
21	01/10/2025	200	5	195	1.82		
22	01/11/2025	195	5	190	1.72		
23	01/12/2025	190	5	185	1.73		
24	01/01/2026	185	5	180	1.68		
25	01/02/2026	180	5	175	1.48		
26	01/03/2026	175	5	170	1.59	21.73	60
27	01/04/2026	170	5	165	1.49		
28	01/05/2026	165	5	160	1.49		
29	01/06/2026	160	5	155	1.4		
30	01/07/2026	155	5	150	1.4		
31	01/08/2026	150	5	145	1.35		
32	01/09/2026	145	5	140	1.27		
33	01/10/2026	140	5	135	1.26		
34	01/11/2026	135	5	130	1.18		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
35	01/12/2026	130	5	125	1.17		
36	01/01/2027	125	5	120	1.12		
37	01/02/2027	120	5	115	0.97		
38	01/03/2027	115	5	110	1.03	15.13	60
39	01/04/2027	110	5	105	0.95		
40	01/05/2027	105	5	100	0.93		
41	01/06/2027	100	5	95	0.86		
42	01/07/2027	95	5	90	0.84		
43	01/08/2027	90	5	85	0.79		
44	01/09/2027	85	5	80	0.72		
45	01/10/2027	80	5	75	0.7		
46	01/11/2027	75	5	70	0.63		
47	01/12/2027	70	5	65	0.61		
48	01/01/2028	65	5	60	0.56		
49	01/02/2028	60	5	55	0.48		
50	01/03/2028	55	5	50	0.47	8.55	60
51	01/04/2028	50	5	45	0.41		
52	01/05/2028	45	5	40	0.37		
53	01/06/2028	40	5	35	0.32		
54	01/07/2028	35	5	30	0.28		
55	01/08/2028	30	5	25	0.23		
56	01/09/2028	25	5	20	0.18		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
57	01/10/2028	20	5	15	0.14		
58	01/11/2028	15	5	10	0.09		
59	01/12/2028	10	5	5	0.05		
60	01/01/2029	5	5	0	0	2.07	50
	Grand Total		300		81.11	81.11	300

## Break even point

Name of the Applicant : ABC Limited

\* Figures in Lakh (In Rupees)

	FY2024	FY2025	FY2026	FY2027	FY2028
Production Capacity Utilization	75%	80%	85%	90%	95%
Total Income (incl. increase in SIP &FG)	13906.76	91290.64	96816.58	102508.65	108204.1
<b>Variable Cost</b>					
Raw material consumed	12812.25	81998.4	87123.3	92248.2	97373.1
Consumables spares	0	0	0	0	0
Power, Fuel & Other Utilities (Variable)	5.67	36.29	38.56	40.82	43.09
factory salaries and wages (variable)	57.78	373.46	400.77	428.59	456.93
Other Manufacturing Expenses	35.81	229.2	243.53	257.85	272.18
Other Variable Expenses	71.63	458.4	487.05	515.7	544.35
Selling,Packing&DistributionExpenses (Variable)	336.39	2457.25	2611.03	2764.81	2918.59
Interest on Bank Borrowing	105.56	768.34	816.72	864.81	912.9
Total Variable Cost	13425.09	86321.34	91720.96	97120.78	102521.14
Contribution	481.67	4969.3	5095.62	5387.87	5682.96
<b>Fixed Cost</b>					
Power, Fuel & Other Utilities (Fixed)	3.24	19.44	19.44	19.44	19.44
factory salaries and wages (fixed)	19.26	116.71	117.87	119.05	120.24
Repairs &Maintenance	0.81	4.89	4.94	4.99	5.04
Selling,Packing&DistributionExpenses (Fixed)	37.38	273.03	290.11	307.2	324.29
Depreciation	24.22	43.59	39.23	35.31	31.78

	FY2024	FY2025	FY2026	FY2027	FY2028
Administrative & Misc. Expenses	249.18	1820.19	1934.1	2048.01	2161.92
Interest on Term Loans	5.29	28.33	21.73	15.13	8.55
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0
Lease Rentals	48	50	53	56	60
Total Fixed Cost	387.38	2356.18	2480.42	2605.13	2731.26
Break Even Point(% of installed capacity)	60.32%	37.93%	41.38%	43.52%	45.66%
CashBreakEvenPoint(%ofinstalled capacity)	56.55%	37.23%	40.72%	42.93%	45.13%

Optimum year :	FY2028
BEP in the Optimum Year (%):	45.66%
Cash BEP in the Optimum Year (%) :	45.13%

## Calculation of debt service coverage ratio

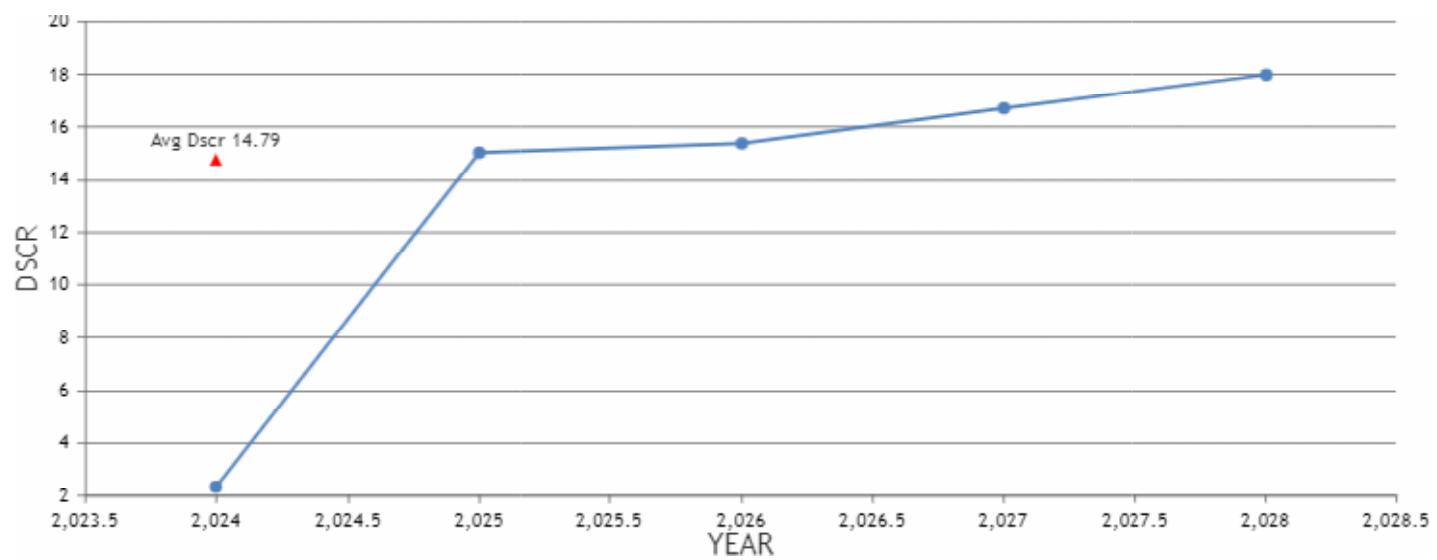
Name of the Applicant : ABC Limited

\* Figures in Lakh (In Rupees)

	FY2024	FY2025	FY2026	FY2027	FY2028	Total
Net Profit After Tax	70.72	1959.84	1961.4	2087.05	2213.77	
Non-cash Charges	24.22	43.59	39.23	35.31	31.78	
Interest on Term Loan	5.29	28.33	21.73	15.13	8.55	
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	
Lease Rentals	48	50	53	56	60	
Total A	148.23	2081.76	2075.36	2193.49	2314.1	8812.95
Interest on Term Loan	5.29	28.33	21.73	15.13	8.55	
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	
Repayment of Term Loan	10	60	60	60	60	250
Repayment of Interest Bearing Unsecured Loans	0	0	0	0	0	0
Lease Rentals	48	50	53	56	60	
Total B	63.29	138.33	134.73	131.13	128.55	596.04
DSCR	2.34	15.05	15.4	16.73	18	14.79

Average DSCR

14.79





## Calculation of irr & npv

Name of the Applicant : ABC Limited

\* Figures in Lakh (In Rupees)

### Irr Before Tax

	Const. Period	FY2024	FY2025	FY2026	FY2027	FY2028
<b>OUTFLOWS</b>						
Capital Expenditure	478.58					
Increase in WC Gap		7677.3	1635.96	586.37	582.93	582.89
Total Outflows	478.58	7677.3	1635.96	586.37	582.93	582.89
<b>INFLOWS</b>						
Profit before Tax		94.29	2613.12	2615.2	2782.74	2951.7
Depreciation/ Write offs		24.22	43.59	39.23	35.31	31.78
Interest		110.85	796.67	838.45	879.94	921.45
Lease Rentals		48	50	53	56	60
Salvage Value						11089.6665
TOTAL INFLOWS		277.36	3503.38	3545.88	3753.99	15054.6
NET FLOWS	-478.58	-7399.94	1867.42	2959.51	3171.06	14471.71

Irr Before Tax :	38.52
NPV (before tax):	7211.55
Discount Rate taken :	11%
Profitability Index (before tax) :	16.07

Irr After Tax

	Const. Period	FY2024	FY2025	FY2026	FY2027	FY2028
OUTFLOWS						
Capital Expenditure	478.58					
Increase in WC Gap		7677.3	1635.96	586.37	582.93	582.89
Total Outflows	478.58	7677.3	1635.96	586.37	582.93	582.89
INFLOWS						
Profit after Tax		70.72	1959.84	1961.4	2087.05	2213.77
Depreciation/ Write offs		24.22	43.59	39.23	35.31	31.78
Interest		110.85	796.67	838.45	879.94	921.45
Lease Rentals		48	50	53	56	60
Salvage Value						11089.6665
TOTAL INFLOWS		253.79	2850.1	2892.08	3058.3	14316.67
NET FLOWS	-478.58	-7423.51	1214.14	2305.71	2475.37	13733.78

Irr After Tax :	30.94
NPV (after tax) :	5285.85
Discount Rate taken :	11%
Profitability Index (after tax) :	12.04

## Cost of capital

Name of the Applicant : ABC Limited

\* Figures in Lakh (In Rupees)

	Amount	Cost of Funds(%)	Tax Rate	Cost of Funds(Post-Tax)	TotalCost (Post Tax)
Partners Capital	2503.35	15%	1	15%	375.5
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-EquityOthers(Pl Specify)	0	15%	1	15%	0
Term Loan	300	11%	1	11%	33
Term Loan from Other Bank	0	0%	0.75	0%	0
InterestBearingUnsecured Loans	0	0%	0.75	0%	0
InternalAccruals(Optimum Year)	447.34	15	1	15%	67.1
BankBorrowingforWC (Optimum Year)	8299.09	11	1	11%	912.9
Total	11549.78				1388.5
Cost of capital % :					0.12 %
Effective Tax Rate % :					0.25 %

## Return on capital employed

Name of the Applicant : ABC Limited

\* Figures in Lakh (In Rupees)

	FY2024	FY2025	FY2026	FY2027	FY2028
<b>RETURN</b>					
Operating Profit	94.29	2613.12	2615.2	2782.74	2951.7
Non-Operational Income	0	0	0	0	0
Interest	110.85	796.67	838.45	879.94	921.45
Lease Rentals	48	50	53	56	60
Total	253.14	3459.79	3506.65	3718.68	3933.15
Net Fixed Assets	460.11	416.52	377.29	341.98	310.2
Current Assets less Creditors	7677.3	9313.26	9899.63	10482.56	11065.45
Total B	8137.41	9729.78	10276.92	10824.54	11375.65
ROCE	3.11%	35.56%	34.12%	34.35%	34.58%

ROCE in the Optimum Year	0.35%
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## Tax provision

Name of the Applicant : ABC Limited

\* Figures in Lakh (In Rupees)

	FY2024	FY2025	FY2026	FY2027	FY2028
PBT	94.29	2613.12	2615.2	2782.74	2951.7
Add: Depreciation (as per books)	24.22	43.59	39.23	35.31	31.78
Less: Depreciation as per Income Tax	24.22	43.59	39.23	35.31	31.78
Gross Taxable Income	94.29	2613.12	2615.2	2782.74	2951.7
Less: Loss brought forward	0	0	0	0	0
Taxable Income	94.29	2613.12	2615.2	2782.74	2951.7
Less: Profit from Exports (Deduction allowed u/s 80HHC)	0	0	0	0	0
Income after deduction u/s 80HHC	94.29	2613.12	2615.2	2782.74	2951.7
Less: Deduction u/s 80-IA	0	0	0	0	0
Net Taxable Income	94.29	2613.12	2615.2	2782.74	2951.7
Income Tax @ 30%	23.57	653.28	653.8	695.69	737.93
Surcharge	0	0	0	0	0
Total Income Tax (including Surcharge)	23.57	653.28	653.8	695.69	737.93
Education Cess @ 3%	0	0	0	0	0
Total Income Tax (including Surcharge & Education Cess)	23.57	653.28	653.8	695.69	737.93

## Interest on interest bearing unsecured loans

Name of the Applicant : ABC Limited

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

Unsecured Loan Lakh (In Rupees)	0
No. of Equal Monthly Installments	60
Amount of Equal Installment	0
Rate of Interest	0
Proposed date of commencement of commercial production	01/02/24
Date of first repayment	01/02/24

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

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

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
35	01/12/26	0	0	0	0		
36	01/01/27	0	0	0	0		
37	01/02/27	0	0	0	0		
38	01/03/27	0	0	0	0		
39	01/04/27	0	0	0	0		
40	01/05/27	0	0	0	0		
41	01/06/27	0	0	0	0		
42	01/07/27	0	0	0	0		
43	01/08/27	0	0	0	0		
44	01/09/27	0	0	0	0		
45	01/10/27	0	0	0	0		
46	01/11/27	0	0	0	0		
47	01/12/27	0	0	0	0		
48	01/01/28	0	0	0	0		
49	01/02/28	0	0	0	0		
50	01/03/28	0	0	0	0		
51	01/04/28	0	0	0	0		
52	01/05/28	0	0	0	0		
53	01/06/28	0	0	0	0		
54	01/07/28	0	0	0	0		
55	01/08/28	0	0	0	0		
56	01/09/28	0	0	0	0		



EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
57	01/10/28	0	0	0	0		
58	01/11/28	0	0	0	0		
59	01/12/28	0	0	0	0		
60	01/01/29	0	0	0	0		
Grand Total			0		0	0	0

## Margin on security & financial parameters

Name of the Applicant : ABC Limited

\* Figures in Lakh (In Rupees)

Value of Primary Security				
Land	0			
Site Development	0			
Buildings	0			
Plant & Machinery	0			
Misc. Fixed Assets	481.58			
Pre-operative Expenses (excl. Deposits with Electricity Board)	2.75			
Provision for Contingencies	0			
Less: 50% Value of Moulds, if any	0	Hypothecation of P&M	Mortgage	
Value of Primary Security	481.58	481.58	0	
Term Loan	300			
Term Loan from Other Bank	0			
Proportionate value of Primary Security for Bank	481.58	481.58	0	
Margin on Primary Security for Term Loan	37.71%			
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	481.58	481.58	0	0

Value of Primary Security		
Margin on Primary Security for Term Loan and WC together	37.71%	
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		
Total Value of Collateral Securities	0	0	0		0
Value of total Security	481.58	481.58	0	0	0
Margin on Overall Security	37.71%				
Overall Asset Coverage	1.61				
Net Value of Securities after hair cut					
Hypothecation of P&M	192.63				
Mortgage	0				
Hypo. of Stocks & BD	0				
FDR	0				
Total	192.63				
Net Asset Coverage	0.64				

Financial Parameters			
Promoters' Contribution (%)	89.3%		
Promoters' Contribution by Equity (%)	100%		
Debt-Equity Ratio (DER)	0.12		
Debt-EquityRatio(ConsideringInterestFreeUnsecuredLoansasQuasi Equity)	0.12		
Maximum DSCR	18	Year	2028
Minimum DSCR	2.34	Year	2024
Avg. DSCR	14.79		
BEP	45.66%	Optimum Year	2028
Cash BEP	45.13%	Optimum Year	2028
ROCE %	34.58%	Optimum Year	2028
Cost of capital	0.12		
IRR (Before Tax)	20		
IRR (After Tax)	20		
NPV (before tax)	630.37		
NPV (after tax)	- 1295.33		
Profitability Index (before tax)	2.32		
Profitability Index (after tax)	-1.71		
Capital Cost	484.33		
No. of Employees	145		
Capital Cost per Employee	3.34		

	FY2024	FY2025	FY2026	FY2027	FY2028
Production Capacity Utilization	75%	80%	85%	90%	95%
Total Income	12458.91	91009.34	96704.84	102400.34	108095.84
Gross sales	12458.91	91009.34	96704.84	102400.34	108095.84
Net sales	12458.91	91009.34	96704.84	102400.34	108095.84
Gross Profit	277.36	3503.38	3545.88	3753.99	3964.93
Operating Profit	94.29	2613.12	2615.2	2782.74	2951.7
Interest	158.85	846.67	891.45	935.94	981.45
Depreciation	24.22	43.59	39.23	35.31	31.78
Profit after Tax (PAT)	70.72	1959.84	1961.4	2087.05	2213.77
Gross Cash Accruals	94.94	2003.43	2000.63	2122.36	2245.55
Net Worth	2574.07	3532.57	3991.96	4326.66	4537.75

Sensitivity Analysis

Name of the Applicant : ABC Limited

	Percentage	DSCR	BEP	Cash BEP	ROCE	Cost of Capital
Base Case		14.79	45.66%	45.13%	34.58%	0.12

	IRR (before tax)	IRR (post tax)	NPV (before tax)	NPV (post tax)	Profitability Index (beforetax)	Profitability Index (post tax)
Base Case	20	20	630.37	- 1295.33	2.32	-1.71

## Future financial indicators

Name of the Applicant : ABC Limited

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

Promoter's Contribution As % Of Total Project Cost	0.89%
Der For The Project	0.12
Der For The Company As A Whole	0.12
Dscr Minimum	2.34
Dscr Maximum	18
Dscr Average	14.79
Break Even Point(Bep) % Of Installed Capacity	45.66%
Roce(ReturnOnCapitalEmployedInTheOptimum Year)	0.35%
Irr (Before Tax)	20
Irr (After Tax)	20
Cost Of Capital	0.12
Employment - Existing / Additional	145
Capital Cost Per Job	3.34

## Sensitivity Analysis

	DSCR	IRR(post tax)	BEP	Cash BEP	ROCE
Base Case	14.79	20	45.66	45.13	0.35
Sales	14.02	20	45.66	45.13	34.58
Raw Material	14.02	20	45.66	45.13	34.58
Capacity Util	13.99	20	45.66	45.13	34.58



## Output

Name of the Applicant : ABC Limited

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

Margin on Primary Security	37.71
Margin on Overall Security	37.71
Overall Asset Coverage	1.61
Promoters' Contribution (%) :	89.3
Promoters' Contribution by Equity (%)	100
Debt Equity Ratio (DER)	0.12
Debt-EquityRatio(ConsideringInterestFree Unsecured Loans as Quasi Equity)	0.12
Maximum DSCR	2.34
Year	2028
Minimum DSCR	18
Year	2024
Avg. DSCR	14.79
BEP	45.66
Optimum Year	2028
Cash BEP	45.13
Optimum Year	2028
ROCE %	34.58
Optimum Year	2028
Cost of capital	0.12
IRR (Before Tax)	20
IRR (After Tax)	20

NPV (Before Tax)	630.37
NPV (After Tax)	-1295.33
Profitability Index (before tax)	2.32
Profitability Index (After tax)	-1.71
Capital Cost	484.33
No. of Employees	145
Capital Cost per Employee	3.34

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