

PROJECT REPORT

XYZ INDUSTRIES
PRIVATE LIMITED

Table of Content

- 1 Enterprise
- 2 Project loan
- 3 Profile of group
- 4 Project proponent
- 5 Proposed shareholding
- 6 Proposed management team
- 7 Project description
 - Brief description of the project
 - Importance to the country and the region
 - Need of project
 - Details of raw material
 - Transportation of finished products & raw materials
 - Air emissions
- 8 Product description
 - Description of the product
 - Product uses
- 9 Location of the project
 - Site location
- 10 Market Survey
 - Present market position demand supply
 - Marketing strategy
- 11 Technical feasibility
 - Manpower requirement
- 12 Technology & process description

- Technology required

13 Commercial viability

- Swot analysis

Disclaimer

The views expressed in this model project are advisory in nature. It assume 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

Name of the Enterprise	XYZINDUSTRIES PRIVATELIMITED	Constitution	Pvt. Ltd. Company
MSME Status	Registered	MSME Registration No.	
Date of Registration	28-02-2023	Date of incorporation / commencement of business	28-02-2023
ROC Number, if applicable			
Registered Office			
Administrative Office			
Factory Address			

Project loan applied for

* Figures in Lakhs

Proposal for Term loan of Rs	150
Working Capital Limit of Rs	50

Profile of group

Profile of XYZINDUSTRIES PRIVATE LIMITED:

XYZINDUSTRIES PRIVATE LIMITED is a dynamic and innovative business engaged in the manufacturing of high-quality shutters. We specialize in producing shutters using prime quality raw materials that are perfectly suited for industrial applications. With a wide range of options available, including Steel, Aluminum, and Stainless Steel, our shutters are designed to meet diverse customer needs.

Our shutters are known for their exceptional characteristics, including being light, durable, and corrosion-free, ensuring long-lasting performance even in demanding environments. We prioritize ease of operation, offering hand crank or chain drive mechanisms to enable manual operation in the event of a power failure, ensuring uninterrupted functionality.

At XYZINDUSTRIES PRIVATE LIMITED, we strive to stay at the forefront of technological advancements. We incorporate the latest automation and energy-efficient solutions into our shutter manufacturing process. This allows us to provide our customers with cutting-edge products that not only enhance convenience but also contribute to energy savings and sustainability.

Our shutters feature a space-saving design, making them adjustable to any structural situation. Whether it's a commercial establishment, industrial facility, or residential property, our shutters can be customized to fit perfectly, optimizing space utilization. Moreover, our products are cost-efficient, providing exceptional value for money, and require minimal maintenance, saving our customers time and resources.

- As a new business setup, XYZINDUSTRIES PRIVATE LIMITED is committed to delivering superior quality shutters and exceptional customer service. Our team of experienced professionals is dedicated to meeting and exceeding our customers' expectations. We strive to build lasting relationships with our clients, understanding their unique requirements and providing tailored solutions. XYZINDUSTRIES PRIVATE LIMITED is poised to become a trusted name in the shutter industry, offering top-notch products that combine reliability, functionality, and aesthetic appeal. We invite you to experience the quality and excellence that sets us apart from the competition.**

Project proponent

Name of the Promoter	RAJESH VERMA	KISHOR KHANNA
Father's/ Husband's name	RATAN VERMA	ANIL KHANNA
Age (Years)	28	53
Educational Qualification	B. Tech in Mechanical Engineering	Undergraduate B.Com
Residential Address	HNo 4-19-30 Laxman Chawadi Mondha, chhatrapati Sambhajinagar, Dist. Aurangabad- 431001	HNo 4-19-30 Laxman Chawadi Mondha, chhatrapati Sambhajinagar, Dist. Aurangabad- 431001
Passport No.	NA	NA
Passport valid till		
Permanent Account Number	ANOPY2188C	AADPY6132H
Relationship with the chief promoter	NA	NA
Experience in what capacity/industry years	7	30
Net Worth as on		
Income Tax Status	Resident	Resident

Other concerns interest / in which	0	0
Capacity/Financial Stake		
Mention, if belongs to Scheduled Castes/ Scheduled Tribes/ Minority Community)	0	0
Mention, if Ex-serviceman	NA	NA
Mention, if first generation entrepreneur	NA	NA
Experience in similar line of activity		
Experience in any other line of activity		
Functional responsibilities in the unit	0	0
Share Holding in the unit (existing)		
Share Holding in the unit (proposed)		
Any other relevant information		

Proposed shareholding

* Figures in Lakhs

S.No.	Name of the Directors	No of shares	Amount	Percentage
1	RAJESH VERMA	6000	10	60%
2	KISHOR KHANNA	4000	10	40%

Proposed management team

S.No.	Name	Designation	Role
1	RAJESH VERMA	Director	Developing and implementing strategic plans that align with the company's mission and vision Monitoring the organization's financial performance and ensuring that it operates within budget
2	KISHOR KHANNA	Director	Ensuring that the plant is meeting its production targets and operating within budget.

Brief description of the project

"XYZINDUSTRIES PRIVATE LIMITED" is a leading and dynamic company at the forefront of shutter manufacturing. We are dedicated to producing top-quality shutters for a wide range of industrial applications. Our innovative approach ensures that our shutters meet the highest standards of durability, functionality, and aesthetics. With a commitment to excellence, we strive to provide our customers with cutting-edge solutions tailored to their specific needs. Choose LABHLAXMI for reliable, high-quality shutters that enhance the security and efficiency of your industrial operations.

- 1. Products:** XYZINDUSTRIES PRIVATE LIMITED produces a wide range of shutters using prime quality raw materials. The available options include Steel, Aluminum, and Stainless Steel shutters.
- 2. Exceptional Characteristics:** The company's shutters are known for their exceptional characteristics. They are lightweight, durable, and corrosion-free, ensuring long-lasting performance even in demanding environments.
- 3. Ease of Operation:** XYZINDUSTRIES PRIVATE LIMITED prioritizes ease of operation. Their shutters are designed with hand crank or chain drive mechanisms, enabling manual operation in case of power failure and ensuring uninterrupted functionality.
- 4. Technological Advancements:** The company stays at the forefront of technological advancements. They incorporate the latest automation and energy-efficient solutions into their manufacturing process, providing customers with cutting-edge products that enhance convenience, energy savings, and sustainability.
- 5. Space-Saving Design:** XYZINDUSTRIES PRIVATE LIMITED's shutters feature a space-saving design. They can be customized to fit perfectly into any structural situation, optimizing space utilization in commercial establishments, industrial facilities, and residential properties.
- 6. Cost-Efficient and Low Maintenance:** The company's shutters are cost-efficient, offering exceptional value for money. They require minimal maintenance, saving

customers time and resources in the long run.

7. **Superior Customer Service:** As a new business setup, LABHLAXMI SHUTTER INDUSTRIES PRIVATE LIMITED is committed to delivering superior quality shutters and exceptional customer service. Their experienced professionals strive to build lasting relationships with clients, understanding their unique requirements and providing tailored solutions.
8. **Reliability and Aesthetic Appeal:** LABHLAXMI SHUTTER INDUSTRIES PRIVATE LIMITED aims to become a trusted name in the shutter industry. They focus on providing top-notch products that combine reliability, functionality, and aesthetic appeal.

LABHLAXMI SHUTTER INDUSTRIES PRIVATE LIMITED invites customers to experience the quality and excellence that sets them apart from the competition.

Importance to the country and the region

XYZINDUSTRIES PRIVATE LIMITED, as a dynamic and innovative company specializing in the manufacturing of high-quality shutters for industrial applications, holds significant importance for both the country and the region.

Here are some reasons why:

- 1. Job Creation:** The company's operations contribute to job creation, which is crucial for the economic growth and development of the country and the region. By employing a skilled workforce, **XYZINDUSTRIES PRIVATE LIMITED** provides employment opportunities, reduces unemployment rates, and improves the standard of living for individuals and their families.
- 2. Economic Growth:** The manufacturing sector, including the production of industrial shutters, plays a vital role in stimulating economic growth. By manufacturing high-quality shutters, the company contributes to the overall industrial output, GDP, and exports of the country. This, in turn, leads to increased revenue generation, tax contributions, and foreign exchange earnings.
- 3. Infrastructure Development:** Industrial shutters manufactured by **XYZINDUSTRIES PRIVATE LIMITED** are used in various industrial applications, such as factories, warehouses, commercial buildings, and infrastructure projects. The availability of reliable and durable shutters is essential for the development of these sectors. By supplying high-quality shutters, the company supports the growth of infrastructure and contributes to the overall progress of the country and the region.
- 4. Innovation and Technology Transfer:** Being a dynamic and innovative company, **XYZINDUSTRIES PRIVATE LIMITED** fosters technological advancements within the shutter manufacturing industry. The company invests in research and development, product innovation, and process optimization. Such initiatives not only enhance the competitiveness of the company but also lead to knowledge sharing, technology transfer, and overall advancement of the industrial sector in the country and the region.
- 5. Supplier Network and Ancillary Industries:** The operations of **XYZINDUSTRIES PRIVATE LIMITED** create a ripple effect throughout the supply chain. The company relies on various raw materials, components, and services provided by other businesses. This creates opportunities for local suppliers, fosters the growth of ancillary industries, and contributes to the development of a robust industrial ecosystem.

6. **Export Potential:** LABHLAXMI SHUTTER INDUSTRIES PRIVATE LIMITED, through its focus on manufacturing high-quality shutters, can become a key player in the global market. By exporting their products, the company generates foreign exchange earnings for the country and contributes to the promotion of "Make in India" initiatives. Increased exports also enhance the country's reputation as a reliable and competitive manufacturing hub.

In conclusion, LABHLAXMI SHUTTER INDUSTRIES PRIVATE LIMITED's specialization in manufacturing high-quality shutters for industrial applications brings several benefits to the country and the region, including job creation, economic growth, infrastructure development, innovation, technology transfer, supplier network expansion, and export potential. The company's operations contribute to the overall progress and development of the industrial sector, making it an important player in the economy.

Need of project

XYZINDUSTRIES PRIVATE LIMITED is a dynamic and innovative company with a clear vision to become a leading manufacturer of industrial and shop shutters in India. The company aims to utilize advanced technology, including AI, to protect the business premises and interests of its valued customers, initially in the Marathwada region of Maharashtra and eventually across India.

There are several reasons why **XYZINDUSTRIES** has decided to venture into the shutter manufacturing industry:

- 1. Meeting the Demand-Supply Gap:** The company recognizes the significant gap between the demand and supply of high-quality shutters for industrial and shop applications. By entering this industry, **LABHLAXMI** aims to bridge this gap and fulfill the market demand.
- 2. Economic Factors:** The decision to start a shutter manufacturing industry is driven by economic factors, such as the potential for growth and profitability in the market. The company sees an opportunity to capitalize on the demand for shutters and generate sustainable revenue.
- 3. Social and Environmental Factors:** **LABHLAXMI** is aware of the social and environmental significance of providing secure and durable shutters to businesses. By manufacturing high-quality shutters, the company aims to contribute to the safety and security of commercial establishments and protect their assets.
- 4. Addressing a Specific Need:** The company acknowledges the need for technologically advanced shutters that can offer enhanced security features. By leveraging AI technology, **LABHLAXMI** aims to provide innovative solutions to its customers, meeting their specific requirements and addressing their concerns related to the protection of their business premises.
- 5. Personal Growth and Business Scaling:** The promoters of **XYZINDUSTRIES** likely have expertise and experience in the field of shutter manufacturing. Their decision to start this venture may be driven by personal growth aspirations, a desire to expand their business operations, and leverage their existing knowledge and skills.

In summary, **XYZINDUSTRIES PRIVATE LIMITED** aims to become a leading shutter manufacturer in India by utilizing advanced technology, addressing the demand-supply gap, and meeting the specific needs of businesses. The decision is driven

by economic factors, social and environmental concerns, and the expertise of the promoters in the industry.

Details of raw material

S.No.	Material	Mode of transportation
1	G.P. Coil	By Road
2	Color Coating Coil	By Road
3	Shutter Spring	By Road
4	Guide Section	By Road
5	G.P. Sheet	By Road
6	M.S. Pipes	By Road
7	Coil Pipes	By Road
8	Bracket	By Road
9	Locking Strip	By Road
10	Read	By Road
11	Bend Kan	By Road
12	Plain Kan	By Road
13	One Hole Strip	By Road

Transportation of finished products & raw materials

When it comes to transportation for a shutter manufacturing industry, there are several options to consider. Here are some common transportation methods that can be used for transporting products and materials:

1. **Road transportation:** This is the most common and widely used mode of transportation for local and regional distribution. It involves using trucks, vans, or other commercial vehicles to transport shutters and raw materials to and from the manufacturing facility. This method provides flexibility and can reach various destinations within the desired region.
2. **Rail transportation:** Rail transportation is suitable for long-distance transportation of goods. If your manufacturing facility is located near a railway station or has access to a rail yard, you can consider using rail services to transport shutters to different parts of India. It is a cost-effective option for large-scale transportation.
3. **Air transportation:** If you need to transport shutters quickly or if your customers are located in distant locations, air transportation can be considered. Although it is relatively expensive compared to other modes of transportation, it offers fast and reliable delivery, especially for urgent orders or long-distance shipments.
4. **Sea transportation:** If you plan to export shutters to international markets or transport them to coastal regions within India, sea transportation can be a viable option. It is commonly used for bulk shipments and offers cost advantages for long-distance transportation.
5. **Local distribution channels:** Depending on your target market, you may also establish local distribution channels in partnership with logistics providers or engage with courier services for smaller shipments. This can help ensure timely delivery to nearby businesses and customers.

When choosing the appropriate transportation method, consider factors such as the volume of goods to be transported, delivery timelines, cost-effectiveness, and the specific requirements of your customers. It's also important to establish efficient logistics and supply chain management practices to ensure smooth operations and customer satisfaction.

Air emissions

XYZINDUSTRIES PRIVATE LIMITED can achieve air emission reduction and demonstrate a commitment to environmental sustainability through various measures. Here are some steps you can take:

- 1. Advanced Technology:** Incorporate advanced technology in your manufacturing process that minimizes air emissions. This may include using energy-efficient machinery and equipment, implementing process optimization techniques, and adopting cleaner production methods. For example, you can invest in machinery with low energy consumption and utilize efficient exhaust systems to capture and treat emissions.
- 2. Emission Monitoring and Control:** Implement an effective monitoring system to regularly measure and analyze air emissions from your manufacturing operations. This will help you identify potential sources of pollution and take appropriate measures to control and reduce emissions. Install pollution control devices such as scrubbers, filters, and catalytic converters to capture and treat air pollutants before they are released into the atmosphere.
- 3. Renewable Energy Sources:** Consider integrating renewable energy sources, such as solar panels or wind turbines, to power your manufacturing facilities. Utilizing clean energy reduces reliance on fossil fuels and minimizes greenhouse gas emissions, contributing to overall air emission reduction.
- 4. Material Selection and Waste Management:** Opt for eco-friendly materials that have lower environmental impacts throughout their life cycle. This includes selecting suppliers who adhere to sustainable practices and use recycled or environmentally friendly materials. Additionally, implement efficient waste management strategies to minimize waste generation and promote recycling and reuse wherever possible.
- 5. Employee Awareness and Training:** Raise awareness among your employees about the importance of air emission reduction and provide training on best practices for minimizing environmental impacts. Encourage them to adopt energy-saving measures, such as turning off equipment when not in use, and involve them in suggesting and implementing ideas for reducing emissions.
- 6. Collaboration and Compliance:** Collaborate with relevant environmental agencies, industry associations, and local communities to stay updated on the latest regulations and guidelines concerning air emission reduction. Ensure compliance with applicable

environmental laws and standards and actively participate in initiatives promoting sustainable business practices.

- 7. Communication and Marketing: Highlight your commitment to environmental sustainability and air emission reduction in your marketing materials and communication with customers. Emphasize the eco-friendly aspects of your products and services, showcasing how they contribute to a healthier environment. This can attract customers who prioritize sustainable solutions and differentiate your business in the market.**

By implementing these strategies, LABHLAXMI SHUTTER INDUSTRIES PRIVATE LIMITED can demonstrate its dedication to environmental sustainability, reduce air emissions, and position itself as a responsible and eco-friendly manufacturer of shutters.

Description of the product

XYZINDUSTRIES PRIVATE LIMITED is a dynamic and innovative company that specializes in manufacturing high-quality shutters for industrial applications. Our goal is to become a leading manufacturer of industrial, shop, and other types of shutters in India by utilizing advanced technology to protect the business premises of our valued customers. Our primary focus is on serving the Marathwada region in Maharashtra initially, with the vision to expand our operations across India in the future.

Key Features:

- 1. Size and Shape:** Our shutters are available in various sizes and can be customized to fit the specific requirements of our customers. Whether it's a small shop or a large industrial unit, we can provide shutters that perfectly match the dimensions of the premises.
- 2. Color Options:** We offer a wide range of color options for our shutters, allowing customers to choose a color that complements their business aesthetics or branding. Custom color options are also available upon request.
- 3. Materials:** Our shutters are constructed using high-quality materials to ensure durability and strength. We use robust metals such as steel or aluminum, which provide excellent protection against break-ins, vandalism, and weather elements.
- 4. Advanced AI Technology:** Our shutters incorporate AI technology to enhance security and convenience for our customers. This includes features like remote-controlled operation, automatic opening and closing based on pre-set schedules or sensor triggers, and integration with smart security systems.

Benefits:

- 1. Enhanced Security:** Our shutters are designed to provide maximum security for business premises. The durable materials and advanced locking mechanisms offer protection against unauthorized access and potential break-ins, ensuring peace of mind for our customers.

2. **Customization:** We understand that every business has unique requirements, which is why we offer customization options for our shutters. Customers can choose the size, color, and additional features to create shutters that align with their specific needs.
3. **Weather Resistance:** Our shutters are built to withstand various weather conditions, including extreme heat, heavy rain, and strong winds. The materials used are resistant to corrosion, ensuring long-lasting performance even in challenging environments.
4. **Easy Operation:** With the integration of AI technology, our shutters provide ease of operation. Customers can control the shutters remotely, set automated schedules for opening and closing, and receive real-time notifications about the status of their shutters.

Common Concerns: Durability: Our shutters are built to be highly durable and long-lasting. The materials used are of superior quality, providing excellent resistance against wear and tear, ensuring the longevity of the shutters.

Compatibility: We ensure that our shutters are compatible with a wide range of business premises, including shops, warehouses, factories, and more. Our team works closely with customers to understand their specific requirements and provide tailored solutions.

In summary, XYZINDUSTRIES PRIVATE LIMITED offers high-quality shutters with customizable features, advanced AI technology, and excellent security measures. We aim to address the needs of businesses in the Marathwada region and Maharashtra initially and expand our services nationwide in the future. With a focus on durability, customization, and enhanced security, we provide reliable solutions to protect our customers' valuable business premises.

Product uses

Primary Use: The primary use of the shutters manufactured by XYZINDUSTRIES PRIVATE LIMITED is to provide security and protection for various industrial, commercial, and shop applications. These shutters are designed to safeguard the interests and premises of their valued customers.

Unique Uses: XYZINDUSTRIES PRIVATE LIMITED offers unique uses and benefits with their shutters:

1. **Advanced AI Technology:** The company utilizes AI technology to enhance the security features of their shutters. This innovative approach ensures improved protection and enables intelligent monitoring and control systems.
2. **Customization Options:** XYZINDUSTRIES PRIVATE LIMITED provides a range of customization options for their shutters. This allows customers to tailor the shutters to meet their specific requirements, ensuring a perfect fit for their business premises.
3. **Weather Resistance:** The shutters manufactured by the company are designed to withstand various weather conditions. They offer excellent resistance against elements such as rain, wind, dust, and sunlight, ensuring long-lasting durability and performance.
4. **Noise Reduction:** The shutters are engineered to minimize external noise, making them suitable for locations where noise pollution is a concern. This feature is especially beneficial for businesses operating in busy areas or near highways.

Value and Versatility: The shutters manufactured by XYZINDUSTRIES PRIVATE LIMITED provide several key values and showcase versatility:

1. **Security and Protection:** The primary value of these shutters lies in their ability to offer robust security and protection to businesses. They act as a deterrent to intruders, safeguarding valuable assets, inventory, and business premises from theft and vandalism.
2. **Enhanced Convenience:** The shutters can be operated easily and quickly, providing convenience to the business owners. With the integration of AI technology, remote monitoring and control options can be offered, allowing customers to manage their shutters efficiently.

3. **Versatility in Applications:** LABHLAXMI shutters can be used in various industrial, commercial, and shop settings. They are suitable for warehouses, factories, retail stores, showrooms, banks, and other establishments that require secure access control.
4. **Brand Image and Aesthetics:** The company's shutters are designed to not only provide security but also enhance the visual appeal of business premises. They come in different colors, finishes, and designs, enabling businesses to maintain a professional and aesthetically pleasing appearance.
5. **Longevity and Cost-Effectiveness:** XYZINDUSTRIES PRIVATE LIMITED focuses on manufacturing high-quality shutters that are built to last. These durable shutters require minimal maintenance, resulting in cost savings for businesses in the long run.

Overall, XYZINDUSTRIES PRIVATE LIMITED aims to become a leading manufacturer in India by leveraging advanced AI technology to protect the businesses of their customers. Their shutters offer exceptional security, customization options, weather resistance, noise reduction, and a combination of value and versatility, making them a reliable choice for industrial, commercial, and shop applications.

Location of the project

Site location

INDUSTRIAL AREA, WALUJ, CHHATRAPATI SAMBHAJINAGAR, DIST. AURANGABAD-431136

XYZINDUSTRIES PRIVATE LIMITED is a dynamic and innovative company with a vision to become a leading manufacturer of high-quality shutters for industrial, shop, and other applications in India. Our primary focus is to use advanced technology, including AI, to provide effective security solutions for our valued customers and protect their business premises.

For our project site, we have chosen Chhatrapati Sambhajinagar, located in the Marathwada region of Maharashtra, India. Chhatrapati Sambhajinagar offers several advantages in terms of accessibility and proximity to markets:

- 1. Accessibility:** Chhatrapati Sambhajinagar is well-connected by road and rail networks. It is easily accessible from major cities in Maharashtra, such as Mumbai, Pune, and Aurangabad. The presence of good transportation infrastructure ensures smooth movement of raw materials, finished products, and personnel.
- 2. Proximity to Markets:** The Marathwada region has a thriving industrial sector with a significant concentration of manufacturing and commercial activities. By establishing our manufacturing unit in Chhatrapati Sambhajinagar, we can cater to the local market demand efficiently and provide timely services to our customers in the region.
- 3. Maharashtra's Business Hub:** Maharashtra is one of the leading industrial states in India, offering a vast market for industrial shutters. Our strategic location in Chhatrapati Sambhajinagar enables us to tap into Maharashtra's business opportunities and expand our customer base across the state.
- 4. Future Expansion:** Chhatrapati Sambhajinagar's strategic location provides us with the potential for future expansion and outreach to the entire country. As we grow and establish ourselves as a trusted shutter manufacturer, we can gradually expand our distribution network and reach customers nationwide.

In summary, choosing Chhatrapati Sambhajnagar as our project site offers excellent accessibility, proximity to local markets in the Marathwada region, and access to Maharashtra's thriving industrial sector. It also provides a foundation for future expansion and growth across India.

Present market position demand supply

1. Market Demand for Shutters:

- The market demand for shutters in India is driven by various factors, including industrial growth, infrastructure development, commercial establishments, residential buildings, and retail sectors.
- The increasing need for security, convenience, and aesthetics in commercial and industrial spaces has led to a growing demand for high-quality shutters.
- With the rise in e-commerce and online businesses, there is an increased requirement for warehouses, logistics centers, and fulfillment centers, which further drives the demand for shutters.
- The renovation and replacement market for shutters also contribute to the overall demand, as older buildings and facilities may require shutter upgrades or replacements.

2. Technological Advancements:

- The integration of AI technology in shutter manufacturing can offer significant benefits, such as automated production processes, enhanced quality control, and improved security features.
- AI-enabled shutters can incorporate smart features like remote monitoring, automated opening and closing, sensor-based security systems, and predictive maintenance.
- AI can also be utilized in production planning, supply chain management, and customer service to optimize efficiency and meet customer demands.

3. Regional Focus on Maharashtra and Marathwada:

- Maharashtra, with its robust industrial and commercial sectors, offers a promising market for shutter manufacturers.
- The Marathwada region, located in Maharashtra, has seen steady industrial growth, including manufacturing, agriculture, and services sectors, which can drive the demand for shutters.
- By targeting the businesses in this region, you can establish a strong local presence and gradually expand your operations to other parts of Maharashtra and India.

4. Future Market Trends:

- **The market for shutters in India is expected to witness sustained growth due to factors like urbanization, increasing disposable income, and infrastructure development projects.**
- **Technological advancements, such as AI, automation, and Internet of Things (IoT), will continue to influence the industry, offering opportunities for innovative and smart shutter solutions.**
- **Market trends indicate a shift towards energy-efficient and environmentally friendly shutters, as sustainability becomes a key consideration for businesses.**
- **Customization and personalization of shutter designs to meet specific customer requirements are likely to gain importance.**

Marketing strategy

XYZINDUSTRIES PRIVATE LIMITED's plan to start a shutter manufacturing industry in Chhatrapati Sambhajnagar, utilizing AI technology to protect businesses in the Marathwada region of Maharashtra, and eventually expand to serve all of India, is driven by various factors:

- 1. Changes in consumer needs:** With the rapid advancement of technology and the increasing awareness of security measures, consumer needs have evolved. Customers now demand high-quality shutters that offer enhanced security features, convenience, and aesthetics. By identifying these changing needs, XYZINDUSTRIES aims to meet the demand for technologically advanced shutters that provide improved protection for businesses.
- 2. Technological advancements:** The emergence of AI technology has revolutionized the security industry. AI-powered systems can enhance the functionality of shutters by incorporating features such as smart sensors, remote monitoring, and automated responses. By leveraging AI technology, XYZINDUSTRIES can offer innovative solutions that provide better security and convenience to its customers.
- 3. Shifts in industry trends:** The industry trends in the shutter manufacturing sector have been shifting towards advanced security solutions and automation. Traditional shutters are being replaced by technologically advanced alternatives that offer better protection against break-ins, vandalism, and natural disasters. By staying ahead of these trends, XYZINDUSTRIES can position itself as a leader in the market and cater to the evolving demands of customers.
- 4. Emerging markets:** The Marathwada region of Maharashtra and the larger Indian market present significant opportunities for shutter manufacturing. As urbanization and industrialization continue to accelerate, there is a growing need for reliable and high-quality shutters to secure businesses and commercial spaces. By establishing a presence in the emerging markets of Marathwada and Maharashtra, XYZINDUSTRIES can capitalize on the increasing demand and establish itself as a trusted provider of shutters.

Manpower requirement

Starting a shutter manufacturing industry in Chhatrapati Sambhajnagar and aiming to expand across the Marathwada region, Maharashtra, and eventually all of India is an ambitious goal. To achieve this, you have outlined the requirement for 9 employees, including skilled and semi-skilled workers, as well as one office staff member. Here's a breakdown of the potential manpower requirement for your company:

1. Skilled Workers:

- **Production Manager:** Responsible for overseeing the manufacturing process, quality control, and managing the production team.
- **Machine Operator(s):** Skilled individuals who operate the machinery used in the manufacturing process.
- **Welder(s):** Skilled in welding techniques to assemble and join various components of the shutters.
- **Painter(s):** Skilled in painting techniques to provide a quality finish to the shutters.
- **Electrician(s):** Skilled in electrical systems and wiring for shutter mechanisms that require motorized operation.

2. Semi-Skilled Workers:

- **Assembler(s):** Responsible for assembling different components of the shutters according to specifications.
- **Helper(s):** Assist the skilled workers in their tasks, handle material handling, and general support.
- **Quality Control Inspector(s):** Inspect the finished shutters for quality assurance before dispatch.

3. Office Staff:

- **Administrative Assistant:** Responsible for managing administrative tasks, documentation, record-keeping, and providing general office support.

Technology required

XYZINDUSTRIES PRIVATE LIMITED is a forward-thinking company that aims to revolutionize the shutter manufacturing industry by incorporating advanced AI technology into its manufacturing plant. The use of AI technology allows the company to provide innovative, high-quality shutters that offer enhanced security and protection for businesses in the Marathwada region of Maharashtra and eventually across India.

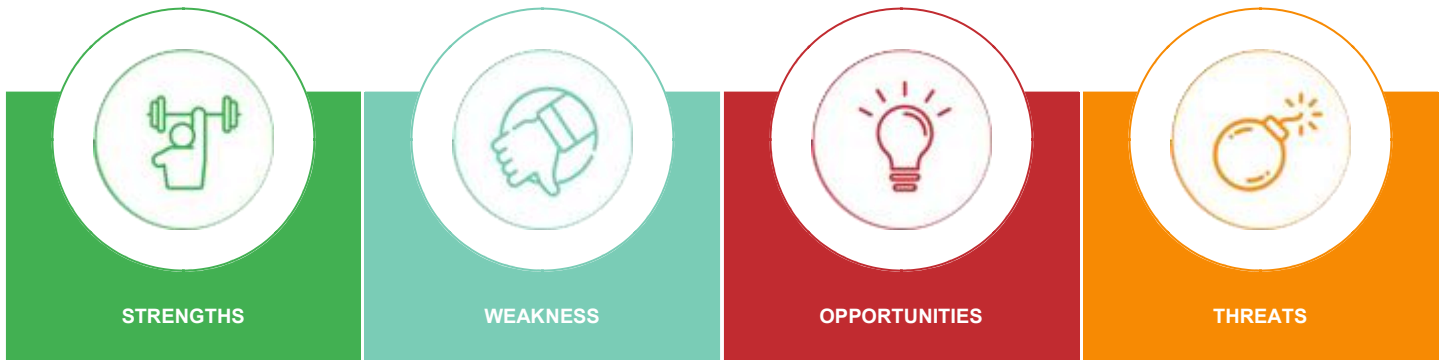
The manufacturing plant of **XYZINDUSTRIES PRIVATE LIMITED** utilizes various types of technology to ensure the production of superior shutters. Here are some examples of the technology used in the manufacturing process:

- 1. Automated Machinery:** The plant employs advanced automated machinery to streamline the production process and ensure precision in manufacturing. These machines are equipped with AI algorithms that optimize the manufacturing process, resulting in consistent quality and efficiency.
- 2. Computer-Aided Design (CAD):** CAD software is utilized to design and model shutters with great accuracy. This technology enables engineers to create virtual prototypes, simulate real-world scenarios, and make necessary adjustments before the physical production phase. CAD helps in reducing errors and minimizing waste during the manufacturing process.
- 3. Material Optimization:** AI algorithms are employed to optimize the selection and utilization of raw materials. By analyzing various factors such as dimensions, weight, and strength requirements, AI can suggest the most suitable materials for manufacturing shutters. This ensures cost-effectiveness and the production of sturdy and durable products.
- 4. Quality Control Systems:** AI-based quality control systems are implemented to inspect and assess the quality of shutters during and after the manufacturing process. These systems use computer vision technology to detect defects, measure dimensions, and ensure adherence to predefined standards. AI-powered quality control helps in maintaining consistent product quality and reducing the chances of faulty or substandard shutters reaching the customers.

5. **Smart Security Features:** LABHLAXMI SHUTTER INDUSTRIES PRIVATE LIMITED incorporates AI-driven smart security features into its shutters. These features may include facial recognition, access control systems, real-time surveillance, and remote monitoring capabilities. By integrating AI technology, the shutters can provide enhanced security and protection for businesses, allowing for better control and monitoring of access to premises.

By leveraging AI technology in the manufacturing process, LABHLAXMI SHUTTER INDUSTRIES PRIVATE LIMITED aims to offer cutting-edge shutters that meet the evolving needs of businesses in terms of security, efficiency, and durability. The use of advanced technology ensures the company's ability to deliver high-quality products while staying ahead of the competition in the shutter manufacturing industry.

Swot Analysis



Strengths:

1. **Quality Manufacturing:** The company specializes in manufacturing high-quality shutters for industrial, shop, and other applications. This focus on quality can provide a competitive edge in the market.
2. **Innovative Approach:** XYZINDUSTRIES PRIVATE LIMITED is known for its dynamic and innovative approach to manufacturing. This can help the company stay ahead of competitors and adapt to changing customer needs.
3. **Advanced Technology:** The company aims to utilize AI technology in its manufacturing processes. This adoption of advanced technology can enhance efficiency, precision, and product performance.
4. **Customer Focus:** XYZINDUSTRIES PRIVATE LIMITED prioritizes the interests of its customers and aims to protect their business premises. This customer-centric approach can build strong relationships and foster customer loyalty.

Weaknesses:

1. **Limited Geographical Presence:** As a new company starting in Chhatrapati Sambhajnagar, the company may initially have limited reach and recognition outside the Marathwada region. Expanding its market presence across Maharashtra and India may require focused efforts.
2. **Limited Brand Awareness:** Being a new player in the market, XYZINDUSTRIES PRIVATE LIMITED may face challenges in establishing brand recognition and gaining the trust of potential customers. Effective marketing and branding strategies will be crucial.

Opportunities:

1. **Growing Demand:** The demand for industrial shutters is expected to increase, driven by the growth of industries and businesses in India. XYZINDUSTRIES PRIVATE LIMITED can capitalize on this opportunity by offering high- quality products and innovative solutions.
2. **AI Technology Integration:** The use of AI technology in manufacturing shutters can provide a unique selling point for the company. As businesses become more tech-savvy, offering AI-driven solutions can attract customers seeking advanced security measures.
3. **Market Expansion:** While initially focusing on the Marathwada region and Maharashtra, the company can strategically plan for expansion to other states in India. By targeting new markets, XYZINDUSTRIES PRIVATE LIMITED can tap into a broader customer base.

Threats:

1. **Intense Competition:** The industry for shutter manufacturing is competitive, with several established players in the market. XYZINDUSTRIES PRIVATE LIMITED will need to differentiate itself through product quality, innovation, and customer service to overcome competition.
2. **Economic Factors:** Economic fluctuations and market conditions can impact the demand for industrial shutters. A downturn in the economy or unstable market conditions could potentially affect the company's growth and profitability.
3. **Technological Advancements:** While integrating AI technology is an opportunity, rapid technological advancements in the industry could pose a challenge. XYZINDUSTRIES PRIVATE LIMITED must stay updated with the latest advancements to remain competitive and relevant.

CMA DATA

XYZINDUSTRIES PRIVATELIMITED

H.NO 4-19-47/P, JAFAR GATE, CHHATRAPATI
SAMBHAJINAGAR (M.CORP) DIST. AURANGABAD
Aurangabad MH 431001 IN

Cost of project and means of finance

Name of the Applicant : XYZINDUSTRIES PRIVATE LIMITED

* Figures in Lakhs

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
Plant and Machinery				
- Imported	0	0	0	0
- Indigenous	0	148.22	0	148.22
Misc. Fixed Assets	0	36.77	0	36.77
Preliminary Expenses	0	0	0	0
Pre-operative Expenses	0	7.5		7.5
Provision for Contingencies	0	0		0
Margin Money for Working Capital	0	27.54		27.54
Total Cost	0	220.03	0	220.03
Total Cost (Rounded off)				220

MEANS OF FINANCE	Already raised	To be raised	Total Cost
Equity			
Partners Capital	0	70.03	70.03
Share Premium	0	0	0
Preference Share Capital	0	0	0
Equity Contribution	0	0	0
Quasi-Equity			
Interest free Unsecured Loans	0	0	0
Subsidy	0	0	0
Quasi-Equity Others (PI Specify)	0	0	0
Total Quasi-Equity	0	70.03	70.03
Debt			
Term Loan	0	150	150
Term Loan from Other Bank	0	0	0
Interest Bearing Unsecured Loans	0	0	0
Total Debt (Rounded off)	0	150	150
Total Finance	0	220.03	220.03

Debt-Equity Ratio (DER) :	2.14
Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity) :	2.14
Promoters' Contribution (%) :	31.83%
Promoters' Contribution by Equity (%) :	100%
Ratio of Capital to Interest Free Unsecured Loans :	NA

Assumpitons

Name of the Applicant	XYZINDUSTRIES PRIVATE LIMITED
Constitution of the applicant	Private Limited Company
First financial year of operations for the project	2024
Proposed date of commencement of commercial production	01/08/2023
No. of Financial Years from the Proposed date of commencement of commercial production including Moratorium Period	10
No. of Moratorium Period (Months) from the Proposed date of commencement of commercial production	6

Basis Overall Install Capacity

* Figures in Lakhs

Name of Product	Unit Measurement	Production per day (units)	No of working days per year	Production per annum (units)
Manual Rolling Shutter	Meter	600	300	180000
Gear Rolling Operated Shutter	Meter	400	300	120000
Automatic Rolling Shutter	Meter	1000	300	300000
Sum of Basis Of Installed Capacity				600000

Sales at installed capacity

* Figures in Lakhs

Manual Rolling Shutter

(a) Export Sale

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

(b) Gross Domestic Sales

Percentage Domestic Sales	100%
Quantity For Domestic Sales	180000
Unit Measurement	Meter
Selling Rate Per Unit	240
Gross Domestic Sales At Installed Capacity (Rs Lakh)	432

Gear Rolling Operated Shutter

(a) Export Sale

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

Export Sales At Installed Capacity (Rs Lakh)	0
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(b) Gross Domestic Sales

Percentage Domestic Sales	100%
Quantity For Domestic Sales	120000
Unit Measurement	Meter
Selling Rate Per Unit	255
Gross Domestic Sales At Installed Capacity (Rs Lakh)	306

Automatic Rolling Shutter

(a) Export Sale

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

(b) Gross Domestic Sales

Percentage Domestic Sales	100%
Quantity For Domestic Sales	300000
Unit Measurement	Meter
Selling Rate Per Unit	300
Gross Domestic Sales At Installed Capacity (Rs Lakh)	900

Raw Material Cost At Installed Capacity

* Figures in Lakhs

Manual Rolling Shutter

Basis Of Installed Capacity :- 180000

Raw material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (Rs.)	Total Cost (Rs. lakh)
G.P. Coil	Number	0.1	18000	86.73	15.61
Color Coating Coil	KG	0.1	18000	95.58	17.2
Shutter Spring	KG	0.1	18000	84.96	15.29
Guide Section	KG	0.1	18000	82.6	14.87
G.P. Sheet	KG	0.1	18000	103.84	18.69
Color Coated	KG	0.1	18000	110.92	19.97
Bracket	KG	0.1	18000	82.6	14.87
Locking Strip	Number	0.1	18000	59	10.62
M.S. Pipes	KG	0.1	18000	74.34	13.38
Coil Pipes	KG	0.1	18000	82.6	14.87
Ready Pulley	Number	0.1	18000	118	21.24
Bend Ken	KG	0.1	18000	96.76	17.42
Plain Kan	KG	0.1	18000	94.4	16.99
One Hole Strip	KG	0.1	18000	94.4	16.99
Total					228.01

Gear Rolling Operated Shutter

Basis Of Installed Capacity :- 120000

Raw material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (Rs.)	Total Cost (Rs. lakh)
G.P. Coil	KG	0.1	12000	86.73	10.41
Color Coating Coil	KG	0.1	12000	94.58	11.35
Shutter Spring	KG	0.1	12000	84.96	10.2
Guide Section	KG	0.1	12000	82.6	9.91
G.P. Sheet	KG	0.1	12000	103.84	12.46
M.S. Pipes	KG	0.1	12000	74.34	8.92
Coil Pipes	KG	0.1	12000	82.6	9.91
Bracket	KG	0.1	12000	82.6	9.91
Locking Strip	Number	0.1	12000	59	7.08
Read	Number	0.1	12000	118	14.16
Bend Kan	Number	0.1	12000	96.76	11.61
Plain Kan	KG	0.1	12000	94.4	11.33
One Hole Strip	KG	0.1	12000	94.4	11.33
Total					138.58

Automatic Rolling Shutter

Basis Of Installed Capacity :- 300000

Raw material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (Rs.)	Total Cost (Rs. lakh)
G.P. Coil	KG	0.1	30000	86.73	26.02
Color Coating Coil	KG	0.1	30000	96.76	29.03
Shutter Spring	KG	0.1	30000	84.96	25.49
Guide Section	KG	0.1	30000	82.6	24.78
Color Coated	KG	0.1	30000	110.92	33.28
M.S. Pipes	KG	0.1	30000	74.34	22.3
Coil Pipes	KG	0.1	30000	82.6	24.78
Bracket	KG	0.1	30000	84.96	25.49
Locking Strip	Number	0.1	30000	59	17.7
Rolling Shutter Motor	Number	0	600	17558	105.35
Fire Proof Motor	Number	0	300	67933	203.8
Ready Pulley	KG	0.1	30000	118	35.4
Bend Kan	KG	0.1	30000	96.76	29.03
Plain Kan	KG	0.1	30000	94.4	28.32
Total					630.77
Total Cost of Raw Material (Rs. lakh)				997.36	

Total Factory Salaries And Wages

* Figures in Lakhs

Designation	No. of employees.	Salary Per month (Rs.)	Amount (Rs.)
Production Manager	1	35000	35000
Skilled Worker	3	18000	54000
Accountant	1	25000	25000
Administrative Staff	3	15000	45000
Maintenance Technician	1	25000	25000
Total	9		184000

Percentage Fringe Benefits

*** Figures in Lakhs**

Total factory salaries and wages	184000
Percentage Fringe Benefits	1 %
Fringe Benefits Amount (Rs.)	1840
Monthly factory salaries and wages (Rs)	185840
Annual factory salaries and wages (Rs. Lakh)	22.3

Upfront fee on term loan

* Figures in Lakhs

Amount of Term Loan (Rs. Lakh)	150
Upfront fee (%)	1%
Education Cess (%)	0%
Amount of Upfront Fee	1.5
GST (%)	18%
Amount of Upfront Fee (incl. GST) (Rs. lakh)	1.77

Cost Of Plant And Machinery

* Figures in Lakhs

Indigenous

S No.	Description	Quantity	Supplier	Unit Cost in Rupees	Total Cost (Rs. lakh)
1	Rolling Shutter Machine 8-12 Roller	5	NA	1003000	50.15
2	Roller Shutter Cover Bending Machine	5	NA	206500	10.32
3	Hydraulic 40 ton Press	5	NA	377600	18.88
4	Hand Press 10 ton	5	NA	89680	4.48
5	Welding Machine 250 amp	5	NA	27022	1.35
6	1" Drill Machine	5	NA	45430	2.27
7	Weighting Scale 600 kg	5	NA	41300	2.06
8	Base Grinder	5	NA	12980	0.65
9	Hand Drill Machine	5	NA	20650	1.03
10	Hand Grinder	5	NA	25960	1.3
11	Cutter 13	5	NA	29500	1.48
12	Tools	1	NA	94400	0.94
13	Laptop	1	NA	141600	1.42
14	Generator	1	NA	708000	7.08
15	Installation Charges	1	NA	4480890	44.81
Total					148

Misc. Fixed Assets

S No.	Description	Quantity	Supplier	Unit Cost in Rupees	Total Cost (Rs. lakh)
1	Furniture	1	NA	177000	1.77
2	Misc. Fixed Assets	1	NA	2500000	25
3	Goods Loading Truck	1	NA	1000000	10
Total					37

Sales & Total Income

* Figures in Lakhs

Sales & Total Income	Absolute amount at 100% installed capacity
Annual gross domestic sales (Rs. Lakh)	1638
GST as percentage of Net Domestic Sales (%)	0 %
Annual export sales (Rs. Lakh)	0
Annual income from job work (Rs. Lakh)	0
Other Operational Income	0
Annual Non-operational Income (Rs. lakh)	0

User Defined Annual Income From Job Work / Other Operational Income (Rs. lakh)

	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
Annual income from job work (Rs. Lakh)	0	0	0	0	0	0	0
Other Operational Income	0	0	0	0	0	0	0
Annual Non-operational Income (Rs. lakh)	0	0	0	0	0	0	0

User defined Annual Income from Job Work / Other Operational Income (Rs. lakh)

	FY2031	FY2032	FY2033
Annual income from job work (Rs. Lakh)	0	0	0
Other Operational Income	0	0	0
Annual Non-operational Income (Rs. lakh)	0	0	0

Cost of production sales

* Figures in Lakhs

	Absolute amount at 100% installed capacity
Raw material consumed	997.36
Percentage CENVAT Credit available on Indigenous Raw Material	0
Consumable stores and spares (Rs. Lakh)	0
Power, Fuel & Other Utilities (Rs. lakh)	3.6
Annual Increase Rate	8 %
Factory salaries and Wages (Rs. lakh)	22.3
Other Manufacturing Expenses	60
Other Variable Expenses	72

Repairs and maintenance

	On Gross Value of Assets
Annual Increase Rate	6%
Percentage on Building	1
Percentage on Plant & Machinery	3
Percentage on Misc. Fixed Assets	1
Percentage of Annual Net Sales & Job Income	
Selling, Packing & Distribution Expenses	6
Administrative & Misc. Expenses	4
Variable Component of Power, Fuel & Other Utilities (%)	80
Variable Component Of Factory Salaries And Wages(%)	85
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

Working capital

* Figures in Lakhs

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 (Rs. lakh)						
	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
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 (Rs. lakh)		
	FY2031	FY2032	FY2033
User-defined Margin Money for WC	0	0	0
Bank Borrowing for WC	0	0	0
Sundry Creditors	0	0	0

(b) Inventory holding periods for First or Second Method of Lending	No. of Months
Raw material	0.5

Consumable stores and spares	0
Stock in Process	0
finished goods	0.65
Export Receivables	0
Receivables other than Exports	1.4
(c) Sundry Creditors for Nayak Committee Method/ First or Second Method of Lending	No. of Months
Sundry Creditors	1
Rate of Interest on Bank Borrowing for Working Capital	10

Depreciation

* Figures in Lakhs

Select method of depreciation to be applied in projections

WDV

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

Term loan

Installment Type :	Monthly Installments
Equal and Unequal Installment :	Unequal Installments
No. of installments :	120
Interest rate on term loan :	10
Date of first installment :	01/02/2024

Projections of performance & profitability

Name of the Applicant : XYZINDUSTRIES PRIVATE LIMITED

* Figures in Lakhs

	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
Production Capacity Utilization	40%	45%	50%	55%	60%	65%	70%
Sales as percentage of Installed Capacity	36.75%	44.73%	49.73%	54.73%	59.73%	64.73%	69.73%
Sales / Total Income							
Gross Domestic Sales	401.31	732.66	814.56	896.46	978.36	1060.26	1142.16
Net Domestic Sales	401.31	732.66	814.56	896.46	978.36	1060.26	1142.16
Export Sales	0	0	0	0	0	0	0
Net Sales	401.31	732.66	814.56	896.46	978.36	1060.26	1142.16
Income from other job work	0	0	0	0	0	0	0
Other Operational Income	0	0	0	0	0	0	0
Total Income	401.31	732.66	814.56	896.46	978.36	1060.26	1142.16
COST OF PRODUCTION/ SALES							
raw material consumed	265.96	448.81	498.68	548.55	598.42	648.28	698.15
consumable stores and spares	0	0	0	0	0	0	0
Power, Fuel & Other Utilities (Fixed)	0.48	0.72	0.72	0.72	0.72	0.72	0.72
Power, Fuel & Other Utilities (Variable)	0.77	1.3	1.44	1.58	1.73	1.87	2.02
factory salaries and wages (fixed)	2.23	3.61	3.9	4.21	4.55	4.91	5.31
factory salaries and wages (variable)	5.05	9.21	11.05	13.13	15.47	18.1	21.06

	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
Repairs & Maintenance	3.34	5.31	5.63	5.97	6.32	6.7	7.11
Other Manufacturing Expenses	16	27	30	33	36	39	42
other variable expenses	19.2	32.4	36	39.6	43.2	46.8	50.4
Depreciation	26.96	23.11	19.81	17	14.59	12.52	10.76
Sub-total	339.99	551.47	607.23	663.76	721	778.9	837.53
add: opening stock in process	0	0	0	0	0	0	0
less: closing stock in process	0	0	0	0	0	0	0
cost of production	339.99	551.47	607.23	663.76	721	778.9	837.53
Add: Opening Stock of Finished Goods	0	25.55	29.65	32.72	35.79	38.89	42.02
Less: Closing Stock of Finished Goods	25.55	29.65	32.72	35.79	38.89	42.02	45.19
Cost of Sales	314.44	547.37	604.16	660.69	717.9	775.77	834.36
Selling, Packing & Distr. Expenses (Fixed)	2.41	4.4	4.89	5.38	5.87	6.36	6.85
Selling, Packing & Distr. Expenses (Variable)	21.67	39.56	43.99	48.41	52.83	57.25	61.68
Administrative & Misc. Expenses	16.05	29.31	32.58	35.86	39.13	42.41	45.69
Sub-total	354.57	620.64	685.62	750.34	815.73	881.79	948.58
Profit before Interest, Lease Rentals (PBIT)	46.74	112.02	128.94	146.13	162.64	178.47	193.58
Interest on Term Loan	10	13.94	12.44	10.94	9.46	7.94	6.44
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Interest on Bank Borrowing	3.4	6.3	6.98	7.67	8.36	9.05	9.75
Lease Rentals	5	5	5	5	5	5	5

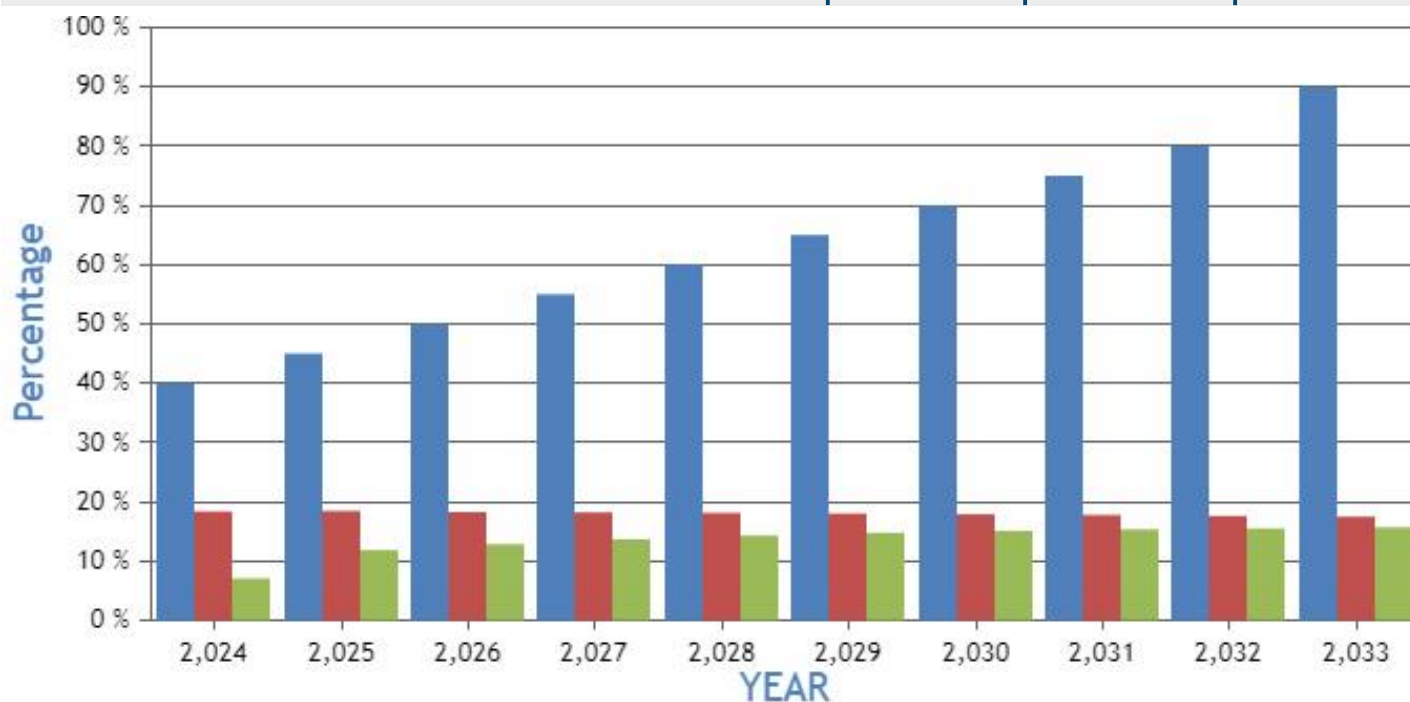
	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
Operating Profit	28.34	86.78	104.52	122.52	139.81	156.48	172.39
Preliminary Expenses written off	0	0	0	0	0	0	0
Non-operational Income	0	0	0	0	0	0	0
Profit before Tax (PBT)	28.34	86.78	104.52	122.52	139.81	156.48	172.39
Provision for Taxation	7.09	21.7	26.13	30.63	34.95	39.12	43.1
Profit after Tax (PAT)	21.25	65.08	78.39	91.89	104.86	117.36	129.29
Drawings	17.51	21.01	24.51	31.51	38.52	45.52	52.52
Retained Earnings	3.74	44.07	53.88	60.38	66.34	71.84	76.77
Gross Cash Accruals	48.21	88.19	98.2	108.89	119.45	129.88	140.05
Net Cash Accruals	30.7	67.18	73.69	77.38	80.93	84.36	87.53
PBDIT/ Total Income (%)	18.36%	18.44%	18.26%	18.2%	18.11%	18.01%	17.89%
Operating Profit/ Total Income (%)	7.06%	11.84%	12.83%	13.67%	14.29%	14.76%	15.09%
Net Profit/ Total income (%)	5.3%	8.88%	9.62%	10.25%	10.72%	11.07%	11.32%
Raw Material Cost/ Cost of Production (%)	78.23%	81.38%	82.12%	82.64%	83%	83.23%	83.36%
Cost of Production/ Net Sales (%)	84.72%	75.27%	74.55%	74.04%	73.69%	73.46%	73.33%
Cost of Sales/ Net Sales (%)	78.35%	74.71%	74.17%	73.7%	73.38%	73.17%	73.05%
Interest Coverage Ratio	2.54	4.44	5.28	6.19	7.13	8.12	9.14
Return on Capital Employed (ROCE) (%)	19.1%	46.9%	56.17%	65.49%	74.23%	82.16%	89.17%

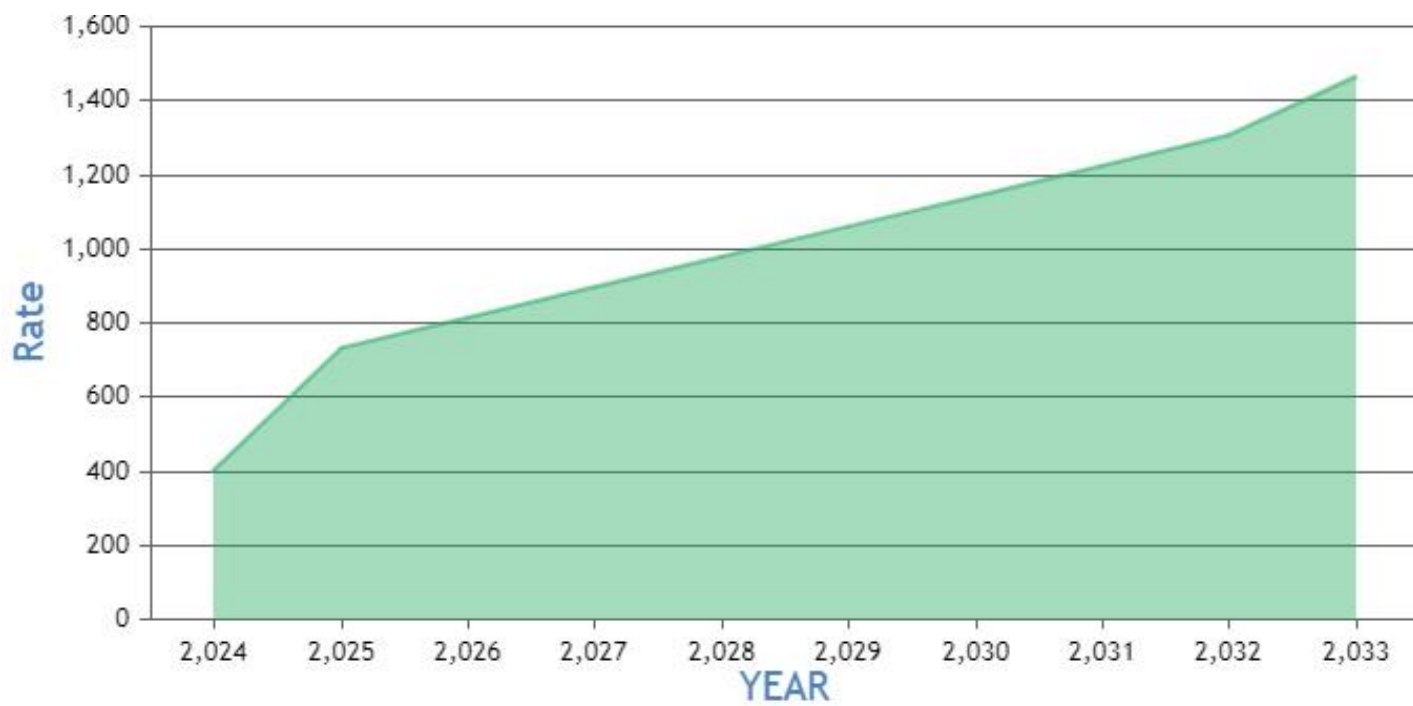
	FY2031	FY2032	FY2033
Production Capacity Utilization	75%	80%	90%
Sales as percentage of Installed Capacity	74.73%	79.73%	89.46%

	FY2031	FY2032	FY2033
Sales / Total Income			
Gross Domestic Sales	1224.06	1305.96	1465.33
Net Domestic Sales	1224.06	1305.96	1465.33
Export Sales	0	0	0
Net Sales	1224.06	1305.96	1465.33
Income from other job work	0	0	0
Other Operational Income	0	0	0
Total Income	1224.06	1305.96	1465.33
COST OF PRODUCTION/ SALES			
raw material consumed	748.02	797.89	897.62
consumable stores and spares	0	0	0
Power, Fuel & Other Utilities (Fixed)	0.72	0.72	0.72
Power, Fuel & Other Utilities (Variable)	2.16	2.3	2.59
factory salaries and wages (fixed)	5.73	6.19	6.69
factory salaries and wages (variable)	24.36	28.07	34.1
Repairs & Maintenance	7.53	7.98	8.46
Other Manufacturing Expenses	45	48	54
other variable expenses	54	57.6	64.8
Depreciation	9.25	7.95	6.84
Sub-total	896.77	956.7	1075.82
add: opening stock in process	0	0	0
less: closing stock in process	0	0	0
cost of production	896.77	956.7	1075.82

	FY2031	FY2032	FY2033
Add: Opening Stock of Finished Goods	45.19	48.4	51.65
Less: Closing Stock of Finished Goods	48.4	51.65	57.93
Cost of Sales	893.56	953.45	1069.54
Selling, Packing & Distr. Expenses (Fixed)	7.34	7.84	8.79
Selling, Packing & Distr. Expenses (Variable)	66.1	70.52	79.13
Administrative & Misc. Expenses	48.96	52.24	58.61
Sub-total	1015.96	1084.05	1216.07
Profit before Interest, Lease Rentals (PBIT)	208.1	221.92	249.25
Interest on Term Loan	4.94	3.45	1.94
Interest on Interest Bearing Unsecured Loans	0	0	0
Interest on Bank Borrowing	10.44	11.15	12.49
Lease Rentals	5	5	5
Operating Profit	187.72	202.32	229.82
Preliminary Expenses written off	0	0	0
Non-operational Income	0	0	0
Profit before Tax (PBT)	187.72	202.32	229.82
Provision for Taxation	46.93	50.58	57.46
Profit after Tax (PAT)	140.79	151.74	172.36
Drawings	59.53	66.53	66.53
Retained Earnings	81.26	85.21	105.83
Gross Cash Accruals	150.04	159.69	179.2
Net Cash Accruals	90.51	93.16	112.67
PBDIT/ Total Income (%)	17.76%	17.6%	17.48%

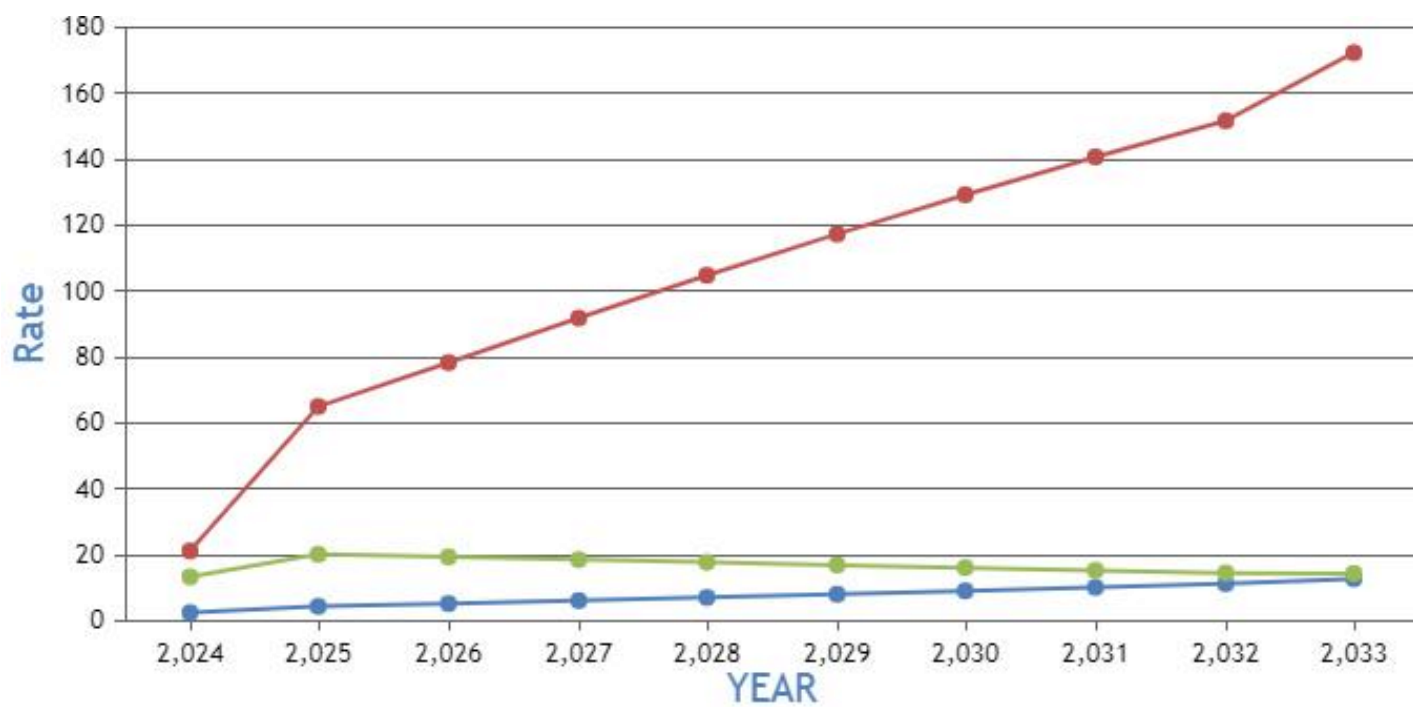
	FY2031	FY2032	FY2033
Operating Profit/ Total Income (%)	15.34%	15.49%	15.68%
Net Profit/ Total income (%)	11.5%	11.62%	11.76%
Raw Material Cost/ Cost of Production (%)	83.41%	83.4%	83.44%
Cost of Production/ Net Sales (%)	73.26%	73.26%	73.42%
Cost of Sales/ Net Sales (%)	73%	73.01%	72.99%
Interest Coverage Ratio	10.21	11.32	12.83
Return on Capital Employed (ROCE) (%)	95.23%	100.27%	105.98%





CanvasJS Trial

■ Total Income



CanvasJS Trial

● Interest Coverage Ratio Projection ● Profit after Tax (PAT) ● Interest Roce

Projected balance sheet

Name of the Applicant : XYZINDUSTRIES PRIVATE LIMITED

* Figures in Lakhs

	Const. Period	As on FY2024	As on FY2025	As on FY2026	As on FY2027	As on FY2028	As on FY2029	As on FY2030
Liabilities								
Partners Capital	70.03	70.03	70.03	70.03	70.03	70.03	70.03	70.03
Preference Share Capital	0	0	0	0	0	0	0	0
Equity Contribution	0	0	0	0	0	0	0	0
Reserves & Surplus	0	3.74	47.81	101.7	162.07	228.42	300.26	377.03
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	150	147.5	132.5	117.5	102.5	87.5	72.5	57.5
Interest Bearing Unsecured Loans	0	0	0	0	0	0	0	0
Bank Borrowings for WC	0	51.05	62.97	69.84	76.72	83.6	90.53	97.47
Current Liabilities								
Creditors for Purchases	0	33.25	37.4	41.56	45.71	49.87	54.02	58.18
TOTAL Liabilities	220.03	305.57	350.71	400.63	457.03	519.42	587.34	660.21
ASSETS								
WDV of Fixed assets	192.49	192.49	165.53	142.42	122.61	105.61	91.02	78.5

	Const. Period	As on FY2024	As on FY2025	As on FY2026	As on FY2027	As on FY2028	As on FY2029	As on FY2030
Less : Depreciation	0	26.96	23.11	19.81	17	14.59	12.52	10.76
Net Fixed Assets	192.49	165.53	142.42	122.61	105.61	91.02	78.5	67.74
Current Assets								
Raw Material		16.62	18.7	20.78	22.86	24.93	27.01	29.09
Consumables Stores And Spares		0	0	0	0	0	0	0
Stock in Process (Month's Cost of Production)		0	0	0	0	0	0	0
Finished Goods (Month's Cost of sales)		25.55	29.65	32.72	35.79	38.89	42.02	45.19
Export Receivables		0	0	0	0	0	0	0
Receivables other than Exports		70.23	85.48	95.03	104.59	114.14	123.7	133.25
Total Current Assets	0	112.4	133.83	148.53	163.24	177.96	192.73	207.53
Cash & Bank Balance	27.54	27.64	74.46	129.49	188.18	250.44	316.11	384.94
Preliminary Expenses not written off	0	0	0	0	0	0	0	0
TOTAL ASSETS	220.03	305.57	350.71	400.63	457.03	519.42	587.34	660.21
Current Ratio (not considering installments of T/L as CL)		1.66	2.08	2.5	2.87	3.21	3.52	3.81
Current Ratio (considering installments of T/L as CL)		1.61	1.81	2.2	2.56	2.89	3.19	3.47
Debt Equity Ratio	2.14	2	1.12	0.68	0.44	0.29	0.2	0.13

	Const. Period	As on FY2024	As on FY2025	As on FY2026	As on FY2027	As on FY2028	As on FY2029	As on FY2030
Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity)	2.14	2	1.12	0.68	0.44	0.29	0.2	0.13
TOL/ TNW	2.14	3.14	1.98	1.33	0.97	0.74	0.59	0.48

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

	Const Period	As on FY2031	As on FY2032	As on FY2033
Net Fixed Assets	192.49	58.49	50.54	43.7
Current Assets				
Raw Material		31.17	33.25	37.4
Consumables Stores And Spares		0	0	0
Stock in Process (Month's Cost of Production)		0	0	0
Finished Goods (Month's Cost of sales)		48.4	51.65	57.93
Export Receivables		0	0	0
Receivables other than Exports		142.81	152.36	170.95
Total Current Assets	0	222.38	237.26	266.28
Cash & Bank Balance	27.54	456.74	531.17	621.6
Preliminary Expenses not written off	0	0	0	0
TOTAL ASSETS	220.03	737.61	818.97	931.58
Current Ratio (not considering installments of T/L as CL)		4.07	4.32	4.45
Current Ratio (considering installments of T/L as CL)		3.74	3.98	4.14
Debt Equity Ratio	2.14	0.08	0.04	0.02
Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity)	2.14	0.08	0.04	0.02
TOL/ TNW	2.14	0.4	0.33	0.29

Margin money for working capital and assessment of wc

Name of the Applicant : XYZINDUSTRIES PRIVATE LIMITED

* Figures in Lakhs

Particulars	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
Gross sales (incl. Job Income)	401.31	732.66	814.56	896.46	978.36	1060.26	1142.16
Total Working Capital Requirement (25% of Gross sales)	100.33	183.17	203.64	224.12	244.59	265.07	285.54
Margin Money for Working Capital (5% of Gross sales)	20.07	36.63	40.73	44.82	48.92	53.01	57.11
Permissible Bank Borrowing (20% of Gross sales)	80.26	146.54	162.91	179.3	195.67	212.06	228.43

Particulars	FY2031	FY2032	FY2033
Gross sales (incl. Job Income)	1224.06	1305.96	1465.33
Total Working Capital Requirement (25% of Gross sales)	306.02	326.49	366.33
Margin Money for Working Capital (5% of Gross sales)	61.2	65.3	73.27
Permissible Bank Borrowing (20% of Gross sales)	244.82	261.19	293.06

	No. of Months	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
Current Assets								
Raw material	0.5	16.62	18.7	20.78	22.86	24.93	27.01	29.09
Consumables stores and spares	0	0	0	0	0	0	0	0
stock in process (month's cost of production)	0	0	0	0	0	0	0	0
Finished goods (month's cost of sales)	0.65	25.55	29.65	32.72	35.79	38.89	42.02	45.19
Export Receivables	0	0	0	0	0	0	0	0
Receivables other than Exports	1.40	70.23	85.48	95.03	104.59	114.14	123.7	133.25
Total Current Assets (A)		112.4	133.83	148.53	163.24	177.96	192.73	207.53
Current Liabilities								
Creditors for Purchases	1	33.25	37.4	41.56	45.71	49.87	54.02	58.18
Total Current Assets (A)		33.25	37.4	41.56	45.71	49.87	54.02	58.18
Working Capital Gap (A-B)		79.15	96.43	106.97	117.53	128.09	138.71	149.35
Margin Money on Working Capital (25% on CA other than Export Receivables)		28.1	33.46	37.13	40.81	44.49	48.18	51.88
Bank Borrowing for		51.05	62.97	69.84	76.72	83.6	90.53	97.47

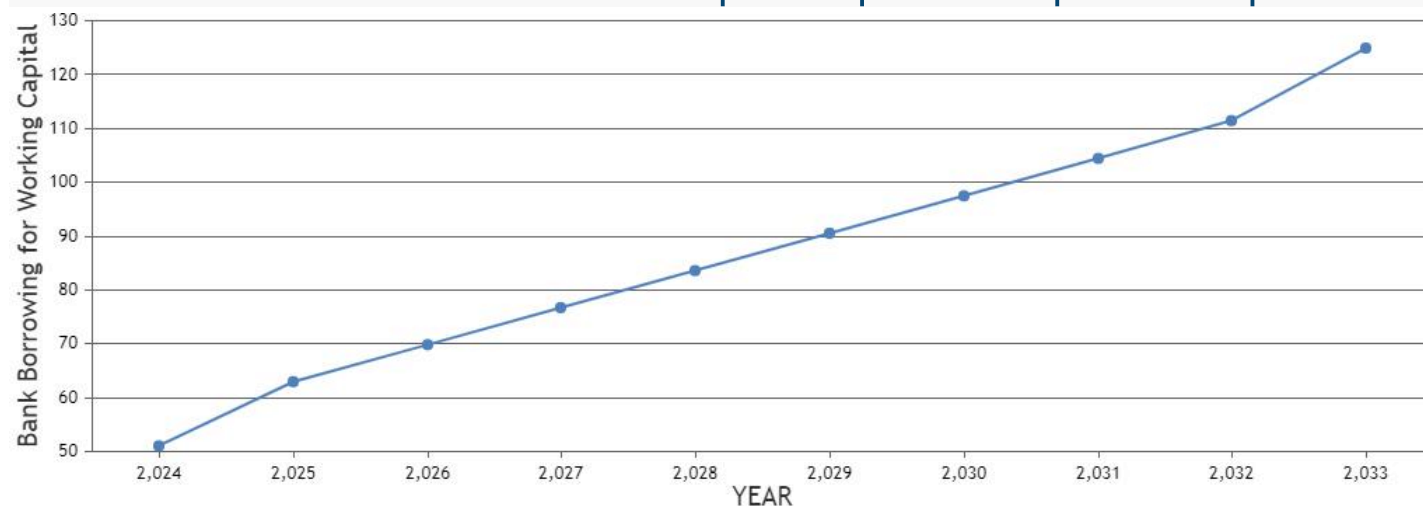
	No. of Months	FY2031	FY2032	FY2033
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Current Assets				
Raw material	0.5	31.17	33.25	37.4
Consumables stores and spares	0	0	0	0
stock in process (month's cost of production)	0	0	0	0
Finished goods (month's cost of sales)	0.65	48.4	51.65	57.93
Export Receivables	0	0	0	0
Receivables other than Exports	1.40	142.81	152.36	170.95
Total Current Assets (A)		222.38	237.26	266.28
Current Liabilities				
Creditors for Purchases	1	62.34	66.49	74.8
Total Current Assets (A)		62.34	66.49	74.8
Working Capital Gap (A-B)		160.04	170.77	191.48
Margin Money on Working Capital (25% on CA other than Export Receivables)		55.6	59.32	66.57
Bank Borrowing for Working Capital		104.44	111.45	124.91

Recommended Method - First Method of Lending

		FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
Total Current Assets		112.4	133.83	148.53	163.24	177.96	192.73	207.53
Total Current Liabilities		33.25	37.4	41.56	45.71	49.87	54.02	58.18
Working Capital Gap		79.15	96.43	106.97	117.53	128.09	138.71	149.35
Margin Money on Working Capital		28.1	33.46	37.13	40.81	44.49	48.18	51.88
Bank Borrowing for Working Capital		51.05	62.97	69.84	76.72	83.6	90.53	97.47
Interest on Bank Borrowing for WC @	10%	3.4	6.3	6.98	7.67	8.36	9.05	9.75

		FY2031	FY2032	FY2033
Total Current Assets		222.38	237.26	266.28
Total Current Liabilities		62.34	66.49	74.8
Working Capital Gap		160.04	170.77	191.48
Margin Money on Working Capital		55.6	59.32	66.57
Bank Borrowing for Working Capital		104.44	111.45	124.91
Interest on Bank Borrowing for WC @	10%	10.44	11.15	12.49



Interest on term loan monthly

Name of the Applicant : XYZINDUSTRIES PRIVATE LIMITED * Figures in Lakhs

Term Loan (Rs. lakh)	150
No. of Monthly Installments	120
Amount of Equal Installment	0
Rate of Interest	10
Proposed date of commencement of commercial production	01/08/2023
Date of first repayment	01/02/2024

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
0	01/08/2023	150	0	150	1.27		
0	01/09/2023	150	0	150	1.23		
0	01/10/2023	150	0	150	1.27		
0	01/11/2023	150	0	150	1.23		
0	01/12/2023	150	0	150	1.27		
0	01/01/2024	150	0	150	1.27		
1	01/02/2024	150	1.25	148.75	1.18		
2	01/03/2024	148.75	1.25	147.5	1.25	10	2.5
3	01/04/2024	147.5	1.25	146.25	1.2		
4	01/05/2024	146.25	1.25	145	1.23		
5	01/06/2024	145	1.25	143.75	1.18		
6	01/07/2024	143.75	1.25	142.5	1.21		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
7	01/08/2024	142.5	1.25	141.25	1.2		
8	01/09/2024	141.25	1.25	140	1.15		
9	01/10/2024	140	1.25	138.75	1.18		
10	01/11/2024	138.75	1.25	137.5	1.13		
11	01/12/2024	137.5	1.25	136.25	1.16		
12	01/01/2025	136.25	1.25	135	1.15		
13	01/02/2025	135	1.25	133.75	1.03		
14	01/03/2025	133.75	1.25	132.5	1.13	13.94	15
15	01/04/2025	132.5	1.25	131.25	1.08		
16	01/05/2025	131.25	1.25	130	1.1		
17	01/06/2025	130	1.25	128.75	1.06		
18	01/07/2025	128.75	1.25	127.5	1.08		
19	01/08/2025	127.5	1.25	126.25	1.07		
20	01/09/2025	126.25	1.25	125	1.03		
21	01/10/2025	125	1.25	123.75	1.05		
22	01/11/2025	123.75	1.25	122.5	1.01		
23	01/12/2025	122.5	1.25	121.25	1.03		
24	01/01/2026	121.25	1.25	120	1.02		
25	01/02/2026	120	1.25	118.75	0.91		
26	01/03/2026	118.75	1.25	117.5	1	12.44	15
27	01/04/2026	117.5	1.25	116.25	0.96		
28	01/05/2026	116.25	1.25	115	0.98		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
29	01/06/2026	115	1.25	113.75	0.93		
30	01/07/2026	113.75	1.25	112.5	0.96		
31	01/08/2026	112.5	1.25	111.25	0.94		
32	01/09/2026	111.25	1.25	110	0.9		
33	01/10/2026	110	1.25	108.75	0.92		
34	01/11/2026	108.75	1.25	107.5	0.88		
35	01/12/2026	107.5	1.25	106.25	0.9		
36	01/01/2027	106.25	1.25	105	0.89		
37	01/02/2027	105	1.25	103.75	0.8		
38	01/03/2027	103.75	1.25	102.5	0.87	10.94	15
39	01/04/2027	102.5	1.25	101.25	0.83		
40	01/05/2027	101.25	1.25	100	0.85		
41	01/06/2027	100	1.25	98.75	0.81		
42	01/07/2027	98.75	1.25	97.5	0.83		
43	01/08/2027	97.5	1.25	96.25	0.82		
44	01/09/2027	96.25	1.25	95	0.78		
45	01/10/2027	95	1.25	93.75	0.8		
46	01/11/2027	93.75	1.25	92.5	0.76		
47	01/12/2027	92.5	1.25	91.25	0.78		
48	01/01/2028	91.25	1.25	90	0.76		
49	01/02/2028	90	1.25	88.75	0.71		
50	01/03/2028	88.75	1.25	87.5	0.74	9.46	15

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
51	01/04/2028	87.5	1.25	86.25	0.71		
52	01/05/2028	86.25	1.25	85	0.72		
53	01/06/2028	85	1.25	83.75	0.69		
54	01/07/2028	83.75	1.25	82.5	0.7		
55	01/08/2028	82.5	1.25	81.25	0.69		
56	01/09/2028	81.25	1.25	80	0.66		
57	01/10/2028	80	1.25	78.75	0.67		
58	01/11/2028	78.75	1.25	77.5	0.64		
59	01/12/2028	77.5	1.25	76.25	0.65		
60	01/01/2029	76.25	1.25	75	0.64		
61	01/02/2029	75	1.25	73.75	0.57		
62	01/03/2029	73.75	1.25	72.5	0.62	7.94	15
63	01/04/2029	72.5	1.25	71.25	0.59		
64	01/05/2029	71.25	1.25	70	0.59		
65	01/06/2029	70	1.25	68.75	0.57		
66	01/07/2029	68.75	1.25	67.5	0.57		
67	01/08/2029	67.5	1.25	66.25	0.56		
68	01/09/2029	66.25	1.25	65	0.53		
69	01/10/2029	65	1.25	63.75	0.54		
70	01/11/2029	63.75	1.25	62.5	0.51		
71	01/12/2029	62.5	1.25	61.25	0.52		
72	01/01/2030	61.25	1.25	60	0.51		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
73	01/02/2030	60	1.25	58.75	0.45		
74	01/03/2030	58.75	1.25	57.5	0.49	6.44	15
75	01/04/2030	57.5	1.25	56.25	0.46		
76	01/05/2030	56.25	1.25	55	0.47		
77	01/06/2030	55	1.25	53.75	0.44		
78	01/07/2030	53.75	1.25	52.5	0.45		
79	01/08/2030	52.5	1.25	51.25	0.44		
80	01/09/2030	51.25	1.25	50	0.41		
81	01/10/2030	50	1.25	48.75	0.41		
82	01/11/2030	48.75	1.25	47.5	0.39		
83	01/12/2030	47.5	1.25	46.25	0.39		
84	01/01/2031	46.25	1.25	45	0.38		
85	01/02/2031	45	1.25	43.75	0.34		
86	01/03/2031	43.75	1.25	42.5	0.36	4.94	15
87	01/04/2031	42.5	1.25	41.25	0.34		
88	01/05/2031	41.25	1.25	40	0.34		
89	01/06/2031	40	1.25	38.75	0.32		
90	01/07/2031	38.75	1.25	37.5	0.32		
91	01/08/2031	37.5	1.25	36.25	0.31		
92	01/09/2031	36.25	1.25	35	0.29		
93	01/10/2031	35	1.25	33.75	0.29		
94	01/11/2031	33.75	1.25	32.5	0.27		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
95	01/12/2031	32.5	1.25	31.25	0.27		
96	01/01/2032	31.25	1.25	30	0.25		
97	01/02/2032	30	1.25	28.75	0.23		
98	01/03/2032	28.75	1.25	27.5	0.23	3.45	15
99	01/04/2032	27.5	1.25	26.25	0.22		
100	01/05/2032	26.25	1.25	25	0.21		
101	01/06/2032	25	1.25	23.75	0.2		
102	01/07/2032	23.75	1.25	22.5	0.19		
103	01/08/2032	22.5	1.25	21.25	0.18		
104	01/09/2032	21.25	1.25	20	0.16		
105	01/10/2032	20	1.25	18.75	0.16		
106	01/11/2032	18.75	1.25	17.5	0.14		
107	01/12/2032	17.5	1.25	16.25	0.14		
108	01/01/2033	16.25	1.25	15	0.13		
109	01/02/2033	15	1.25	13.75	0.11		
110	01/03/2033	13.75	1.25	12.5	0.11	1.94	15
111	01/04/2033	12.5	1.25	11.25	0.09		
112	01/05/2033	11.25	1.25	10	0.08		
113	01/06/2033	10	1.25	8.75	0.07		
114	01/07/2033	8.75	1.25	7.5	0.06		
115	01/08/2033	7.5	1.25	6.25	0.05		
116	01/09/2033	6.25	1.25	5	0.04		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
117	01/10/2033	5	1.25	3.75	0.03		
118	01/11/2033	3.75	1.25	2.5	0.02		
119	01/12/2033	2.5	1.25	1.25	0.01		
120	01/01/2034	1.25	1.25	0	0	0.47	12.5
	Grand Total		150		81.95	81.95	150

Break even point

Name of the Applicant : XYZINDUSTRIES PRIVATE LIMITED

* Figures in Lakhs

	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
Production Capacity Utilization	40%	45%	50%	55%	60%	65%	70%
Total Income (incl. increase in SIP & FG)	426.86	736.76	817.63	899.53	981.46	1063.39	1145.33
Variable Cost							
Raw material consumed	265.96	448.81	498.68	548.55	598.42	648.28	698.15
Consumables spares	0	0	0	0	0	0	0
Power, Fuel & Other Utilities (Variable)	0.77	1.3	1.44	1.58	1.73	1.87	2.02
factory salaries and wages (variable)	5.05	9.21	11.05	13.13	15.47	18.1	21.06
Other Manufacturing Expenses	16	27	30	33	36	39	42
Other Variable Expenses	19.2	32.4	36	39.6	43.2	46.8	50.4
Selling, Packing & Distribution Expenses (Variable)	21.67	39.56	43.99	48.41	52.83	57.25	61.68
Interest on Bank Borrowing	3.4	6.3	6.98	7.67	8.36	9.05	9.75
Total Variable Cost	332.05	564.58	628.14	691.94	756.01	820.35	885.06
Contribution	94.81	172.18	189.49	207.6	225.46	243.04	260.27
Fixed Cost							
Power, Fuel & Other Utilities (Fixed)	0.48	0.72	0.72	0.72	0.72	0.72	0.72
factory salaries and wages (fixed)	2.23	3.61	3.9	4.21	4.55	4.91	5.31
Repairs & Maintenance	3.34	5.31	5.63	5.97	6.32	6.7	7.11

	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
Selling, Packing & Distribution Expenses (Fixed)	2.41	4.4	4.89	5.38	5.87	6.36	6.85
Depreciation	26.96	23.11	19.81	17	14.59	12.52	10.76
Administrative & Misc. Expenses	16.05	29.31	32.58	35.86	39.13	42.41	45.69
Interest on Term Loans	10	13.94	12.44	10.94	9.46	7.94	6.44
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Lease Rentals	5	5	5	5	5	5	5
Total Fixed Cost	66.47	85.4	84.97	85.08	85.64	86.56	87.88
Break Even Point(% of installed capacity)	28.04%	22.32%	22.42%	22.54%	22.79%	23.15%	23.64%
Cash Break Even Point (% of installed capacity)	16.67%	16.28%	17.19%	18.04%	18.91%	19.8%	20.74%

	FY2031	FY2032	FY2033
Production Capacity Utilization	75%	80%	90%
Total Income (incl. increase in SIP & FG)	1227.27	1309.21	1471.61
Variable Cost			
Raw material consumed	748.02	797.89	897.62
Consumables spares	0	0	0
Power, Fuel & Other Utilities (Variable)	2.16	2.3	2.59
factory salaries and wages (variable)	24.36	28.07	34.1
Other Manufacturing Expenses	45	48	54
Other Variable Expenses	54	57.6	64.8
Selling, Packing & Distribution Expenses (Variable)	66.1	70.52	79.13

	FY2031	FY2032	FY2033
Interest on Bank Borrowing	10.44	11.15	12.49
Total Variable Cost	950.08	1015.53	1144.73
Contribution	277.19	293.69	326.87
Fixed Cost			
Power, Fuel & Other Utilities (Fixed)	0.72	0.72	0.72
factory salaries and wages (fixed)	5.73	6.19	6.69
Repairs & Maintenance	7.53	7.98	8.46
Selling, Packing & Distribution Expenses (Fixed)	7.34	7.84	8.79
Depreciation	9.25	7.95	6.84
Administrative & Misc. Expenses	48.96	52.24	58.61
Interest on Term Loans	4.94	3.45	1.94
Interest on Interest Bearing Unsecured Loans	0	0	0
Lease Rentals	5	5	5
Total Fixed Cost	89.47	91.37	97.05
Break Even Point(% of installed capacity)	24.21%	24.89%	26.72%
Cash Break Even Point (% of installed capacity)	21.7%	22.72%	24.84%

Optimum year :	FY2033
BEP in the Optimum Year (%):	26.72%
Cash BEP in the Optimum Year (%) :	24.84%

Calculation of debt service coverage ratio

Name of the Applicant : XYZINDUSTRIES PRIVATE LIMITED

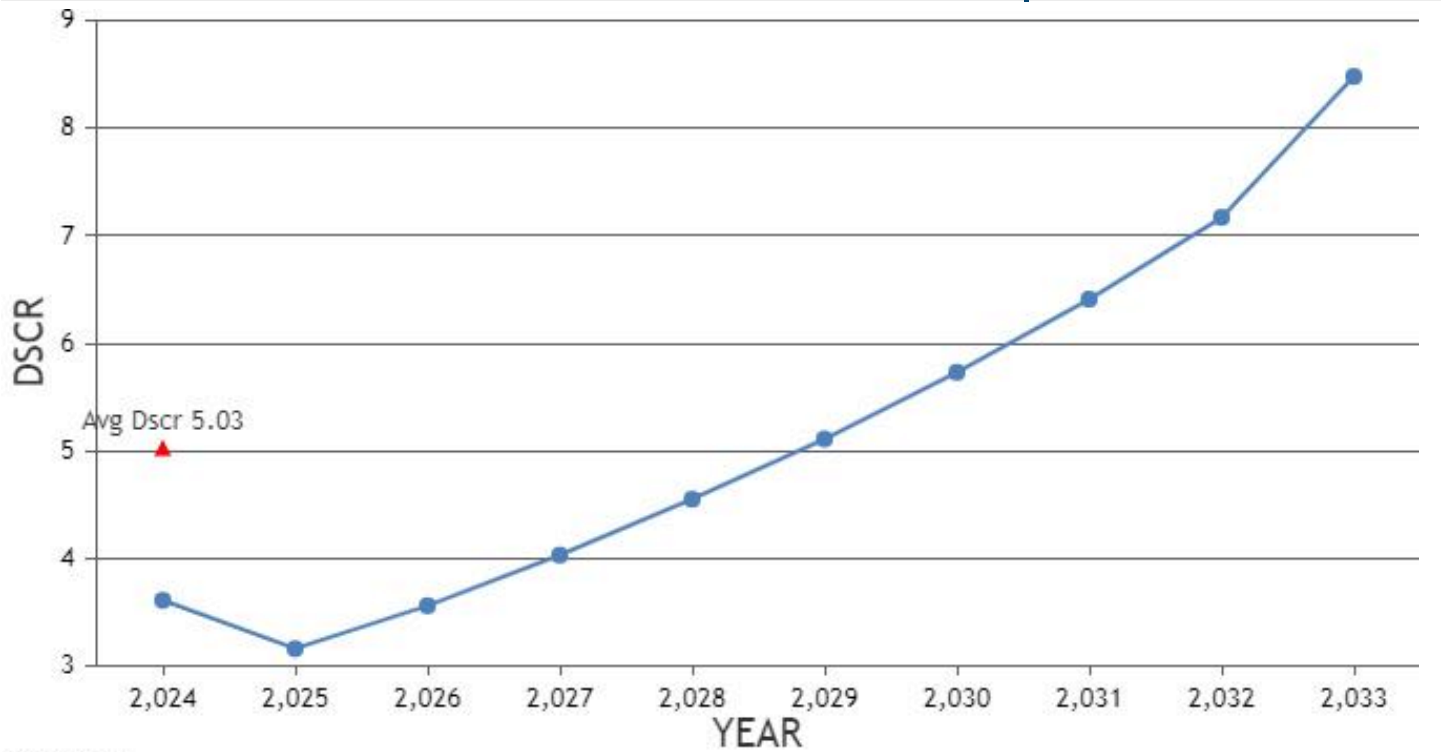
* Figures in Lakhs

	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
Net Profit After Tax	21.25	65.08	78.39	91.89	104.86	117.36	129.29
Non-cash Charges	26.96	23.11	19.81	17	14.59	12.52	10.76
Interest on Term Loan	10	13.94	12.44	10.94	9.46	7.94	6.44
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Lease Rentals	5	5	5	5	5	5	5
Total A	63.21	107.13	115.64	124.83	133.92	142.82	151.49
Interest on Term Loan	10	13.94	12.44	10.94	9.46	7.94	6.44
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Repayment of Term Loan	2.5	15	15	15	15	15	15
Repayment of Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Lease Rentals	5	5	5	5	5	5	5
Total B	17.5	33.94	32.44	30.94	29.46	27.94	26.44
DSCR	3.61	3.16	3.56	4.03	4.55	5.11	5.73

	FY2031	FY2032	FY2033	Total
Net Profit After Tax	140.79	151.74	172.36	
Non-cash Charges	9.25	7.95	6.84	
Interest on Term Loan	4.94	3.45	1.94	
Interest on Interest Bearing Unsecured Loans	0	0	0	

	FY2031	FY2032	FY2033	Total
Lease Rentals	5	5	5	
Total A	159.98	168.14	186.14	1353.3
Interest on Term Loan	4.94	3.45	1.94	
Interest on Interest Bearing Unsecured Loans	0	0	0	
Repayment of Term Loan	15	15	15	137.5
Repayment of Interest Bearing Unsecured Loans	0	0	0	0
Lease Rentals	5	5	5	
Total B	24.94	23.45	21.94	268.98
DSCR	6.41	7.17	8.48	5.03

Average DSCR	5.03
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Future financial indicators

Name of the Applicant : XYZINDUSTRIES PRIVATE LIMITED

*** Figures in Lakhs**

Promoter's Contribution As % Of Total Project Cost	0.32%
Der For The Project	2.14
Der For The Company As A Whole	2.14
Dscr Minimum	3.16
Dscr Maximum	8.48
Dscr Average	5.03
Break Even Point(Bep) % Of Installed Capacity	26.72%
Roce (Return On Capital Employed In The Optimum Year)	1.06%
Irr (Before Tax)	50.87
Irr (After Tax)	41.99
Cost Of Capital	0.11
Employment - Existing / Additional	9
Capital Cost Per Job	21.39

Sensitivity Analysis

	DSCR	IRR (post tax)	BEP	Cash BEP	ROCE
Base Case	5.03	41.99	26.72	24.84	1.06
Sales	5.03	41.99	26.72	24.84	105.98
Raw Material	5.03	41.99	26.72	24.84	105.98
Capacity Util	5.03	41.99	26.72	24.84	105.98

