

Sample Project Report

Paver Block



Date: _____, 20...

To

The Branch Manager,

Sub: Request for sanction of credit facilities

Sir

Please refer to the discussion with you regarding the financial requirements. Please find enclosed herewith necessary documents/ papers along CMA data, estimated and projected balance sheet showing our future projections. I request you to please consider our request for credit facilities favorably. The details of our requirements are as under: -

FACILITIES	PROPOSED (Rs. In lacs)
Term Loan	12.45
Cash Credit	12.50
TOTAL	24.95

We shall be pleased to provide you with any other information without any delay for which you may please contact M/S ----- on Mobile No._____.

Looking forward to a favorable consideration of our request and early response.

Thanks,

Yours faithfully,

M/S -----

PROJECT
PROFILE ON
PAVER
BLOCK



TAKEN UP BY

M/S RRK FAB MANUFACTURING PLANT

Proposed factory Location : M/S

Company/firm registered Address : M/S

Promoters details : -

a. Complete name of the director with surname :-

b. Father's/Husband name of the director :-

c. Date of birth

d. Educational qualifications :-

e. Residential address :-

f. PAN number :-

g. Contact number :-

AN OVERVIEW:

M/S ----- was registered on -----

as a proprietorship firm and in Goods and Service Tax on -----

The firm is having its registered office at AT –

By the virtue of the rich experience and Jeal to learn new thing he has got the expertise in the field of business as well as serving the clients over the years to the best of their interest and satisfaction.

PROPRIETOR:

Mr.----- is the son

He is a man with strong business vision. He is responsible for the overall working of the firm and is instrumental in making strategic decisions for the firm.

He is honest and transparent in a way that allows others to understand not only his decisions, but also the reasoning behind him. He is quite social and most accepted as a helpful man in and around his village.

Sample Project Report

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INTRODUCTION:

The paver block is the most trending for robust constructions. Therefore, a standard paver block making machine is required for heavy-duty block manufacturing.

These paver blocks are the perfect for high-traffic applications because it is able to give exceptional support to substantial loads. You have various benefits

from using it such as longevity, around many years. Paver blocks are versatile as they can be used in residential and commercial premises.



So let's take a look at the process and required materials to make paver block

MANUFACTURING PROCESS OF CONCRETE PAVERS

Now a days, There are 2 Main Important Manufacturing Process Used for the Production of Concrete Paving Block Units.

These are given below:-

- Wet Cast Technique
- Hydraulically Pressed Technique

Wet Cast Technique

Wet Cast Concrete Technique is typically used for Creating Decorative and Fancy Concrete Products that require High Strength and Finishing.

Wet Cast Concrete Techniques rely on the Plastic Paver Moulds and Rubber Paver Moulds.

Wet Concrete is added to the Plastic Paver Mould or Rubber Paver Mould,

The Concrete is then Settled at Indoor Place for Curing (Hydration Process).

After Curing for Sometime, the Paver Mould must be removed.

And After that Clean the Paver Mould and Re-use the Mould for Hundred or Thousand of Times.

Hydraulically Pressed Technique

Hydraulic Pressing Technology is Use for the Manufacture of Regular Size Concrete Products with High Strength,

Concrete Products will be Subjected for Secondary Treatments.

The Hydraulic Pressing Technique gives us Different Benefits.

Wet Casting is a Preferred Option for Small and Local Manufacturers.

As they Use the Same Basic Machinery (Vibrating Table) and a Library of Simple and Low-cost Moulds for the production of a Wide Range of Products.

Whereas, Hydraulic Pressing allows the Bigger Manufacturers to Churn out Large Quantities of High-Strength Products of a Consistent Quality,

but for the Sizable Dedicated Production, Curing and Handling Facility is Required.

Sample Project Report

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Project

2. MARKET DEMAND:

180 billion tones of common burnt clay bricks are consumed annually approximately 400 billion tones of clay- about 5000 acres of top layer of soil dug out for bricks manufacture, soil erosion, emission from coal burning or fire woods which causes deforestation are the serious problems posed by brick industry. The above problems can be reduced some extent by using fly ash bricks and paver block in dwelling units.

Demand for dwelling units likely to raise to 80 million units by year 2015 for lower middle and low income groups, involving an estimated investment Of \$670 billion, according to the Associated chamber of commerce and industry. Demand for dwelling units will further grow to 90 million by 2020,which would requires a minimum investment of \$890billion. The Indian housing sector at present faces a shortage of 20million dwelling units for its lower middle and low income groups which will witness a spurt of about 22.5million dwelling units by the end of Tenth plan period. There is ample scope for fly ash brick and block units.

3. BASIS AND PRESUMPTION OF THE PROJECT:

- i. The process of manufacture is on the basis of single shift of eight hours per day with three hundred working days in a year.
- ii. To achieve full plant capacity it requires! year after trial production
- iii. Labour and wages mentioned in profile are as per prevailing local rates.
- iv. Interest rate at 11.00% considered in the project
- v. However the rate of interest may be varying while implementing project.
- vi. The Promoter contribution will be 10% of the total project cost which applicable in the PMEGP scheme.

vii. The capacity of the unit 8000 bricks per day on the single sift basis.

4. RAW MATERIALS

RAW MATERIAL REQUIRED FOR THE MAKING OF PAVER BLOCKS

- Aggregate (6mm to 20mm).
- Crushed Stone Dust.
- OPC Cement.
- Water.
- Concrete Admixture Chemicals.
- Colors.
- Coating (for surface glossy look).

INSPECTION AND QUALITY CONTROL:

The Bureau of Indian Standards has formulated and published the specifications for maintaining quality of product and testing purpose. IS : 12894 :2002. Compressive strength achievable: 60-250 Kg/Cm.Sq. Water absorption: 5 – 12 %; Density: 1.5 gm/cc Co-efficient of softening (depending upon water consistency factor) Unlike conventional clay bricks fly ash bricks have high affinity to cement mortar though it has smooth surface, due to the crystal growth between brick and the cement mortar the joint will become stronger and in due course of time it will become monolithic and the strength will be consistent.

4. POLLUTION CONTROL

The technology adopted for making Paver block is eco-friendly. It does not require steaming or auto-calving as the bricks are cured by water only. Since firing process is avoided. There are no emissions and no effluent is discharged. Facial masks and dust control equipment may be provided to the employees to avoid dust pollution more over all the raw materials are kept under covered by polythene sheet to avoid air pollution.

5. ENERGY CONSERVATION:

General precautions for saving electricity are followed by the unit by providing energy meter. These products are low energy consumption since no need of fire operation in the production unlike conventional bricks. Thus considerable energy could be saved not only in manufacturing activities but also during the construction.

LIST OF MACHINERY & EQUIPMENTS

Sl.No.	Name of Machinery & Equipments	Suppliers	Price
1	Bricks Plant with all the accessories		16,60,000.00
Total :			16,60,000.00

PROPOSED PROJECT - 2021

REPAYMENT SCHEDULE OF TERM LOAN

TERM LOAN

Total Term Loan (In Rs.)	12,45,000.00
Rate of Interest	11.00%
EMI (In Rs.)	21,317.00

Sl. No.	Payment Months	Opening Bal	Interest	EMI	Principal	Closing Bal.
	1	2	3	4	5	6
1	March-21	12,45,000.00	11,412.50	21,317.00	9,904.50	12,35,095.50
2	April -21	12,35,095.50	11,321.71	21,317.00	9,995.29	12,25,100.21
3	May -21	12,25,100.21	11,230.09	21,317.00	10,086.91	12,15,013.29
4	June -21	12,15,013.29	11,137.62	21,317.00	10,179.38	12,04,833.92
5	July -21	12,04,833.92	11,044.31	21,317.00	10,272.69	11,94,561.23
6	Aug -21	11,94,561.23	10,950.14	21,317.00	10,366.86	11,84,194.37
			67,096.37	1,27,902.00	60,805.63	
7	Sep- 21	11,84,194.37	10,855.12	21,317.00	10,461.88	11,73,732.49
8	██████	11,73,732.49	10,759.21	21,317.00	10,557.79	11,63,174.70
9	██████	11,63,174.70	10,662.43	21,317.00	10,654.57	11,52,520.14
10	██████	11,52,520.14	10,564.77	21,317.00	10,752.23	11,41,767.90
11	██████	11,41,767.90	10,466.21	21,317.00	10,850.79	11,30,917.11
12	██████	11,30,917.11	10,366.74	21,317.00	10,950.26	11,19,966.85
13	██████	11,19,966.85	10,266.36	21,317.00	11,050.64	11,08,916.21
14	██████	11,08,916.21	10,165.07	21,317.00	11,151.93	10,97,764.28
15	██████	10,97,764.28	10,062.84	21,317.00	11,254.16	10,86,510.12
16	██████	10,86,510.12	9,959.68	21,317.00	11,357.32	10,75,152.79
17	██████	10,75,152.79	9,855.57	21,317.00	11,461.43	10,63,691.36
18	██████	10,63,691.36	9,750.50	21,317.00	11,566.50	10,52,124.86
			1,23,734.49	2,55,804.00	1,32,069.51	
19	██████	10,52,124.86	██████	██████	██████	██████
20	██████	10,40,452.34	██████	██████	██████	██████
21	██████	10,28,672.82	██████	██████	██████	██████
22	Dec.-22	10,16,785.32	██████	██████	██████	██████
23	Jan -23	10,04,788.85	██████	██████	██████	██████
24	Feb-23	9,92,682.42	██████	██████	██████	██████
25	March-23	9,80,465.01	██████	██████	██████	██████
26	April-23	9,68,135.60	██████	██████	██████	██████
27	May-23	9,55,693.18	8,760.52	21,317.00	12,556.48	9,43,136.70
28	June-23	9,43,136.70	8,645.42	21,317.00	12,671.58	9,30,465.12
29	July-23	9,30,465.12	8,529.26	21,317.00	12,787.74	9,17,677.38
30	Aug-23	9,17,677.38	8,412.04	21,317.00	12,904.96	9,04,772.43
			1,08,451.56	2,55,804.00	1,47,352.44	

31	Sep-23	9,04,772.43	8,293.75	21,317.00	13,023.25	8,91,749.17
32	Oct-23	8,91,749.17	8,174.37	21,317.00	13,142.63	8,78,606.54
33	Nov-23	████████	████████	████████	████████	8,65,343.44
34	Dec-23	████████	████████	████████	████████	8,51,958.75
35	Jan-24	████████	████████	████████	████████	8,38,451.37
36	Feb-24	████████	████████	████████	████████	8,24,820.18
37	March-24	████████	████████	████████	████████	8,11,064.03
38	April-24	████████	████████	████████	████████	7,97,181.78
39	May-24	████████	████████	████████	████████	7,83,172.28
40	June -24	████████	████████	████████	████████	7,69,034.36
41	July-24	████████	████████	████████	████████	7,54,766.84
42	Aug-24	████████	████████	████████	████████	7,40,368.54
			████████	████████	████████	
43	Sep-24	████████	████████	████████	████████	7,25,838.25
44	Oct-24	7,25,838.25	6,653.52	21,317.00	14,663.48	7,11,174.77
45	Nov-24	7,11,174.77	6,519.10	21,317.00	14,797.90	6,96,376.87
46	Dec-24	6,96,376.87	6,383.45	21,317.00	14,933.55	6,81,443.32
47	Jan-25	6,81,443.32	6,246.56	21,317.00	15,070.44	6,66,372.89
48	Feb-25	6,66,372.89	6,108.42	21,317.00	15,208.58	6,51,164.31
49	March-25	6,51,164.31	5,969.01	21,317.00	15,347.99	6,35,816.31
50	April-25	6,35,816.31	5,828.32	21,317.00	15,488.68	6,20,327.63
51	May-25	6,20,327.63	5,686.34	21,317.00	15,630.66	6,04,696.96
52	June-25	6,04,696.96	5,543.06	21,317.00	15,773.94	5,88,923.02
53	July-25	5,88,923.02	5,398.46	21,317.00	15,918.54	5,73,004.48
54	Aug-25	5,73,004.48	5,252.54	21,317.00	16,064.46	5,56,940.02
			72,375.48	2,55,804.00	1,83,428.52	
55	Sep-25	5,56,940.02	5,105.28	21,317.00	16,211.72	5,40,728.31
56	Oct-25	5,40,728.31	4,956.68	21,317.00	16,360.32	5,24,367.98
57	Nov-25	5,24,367.98	4,806.71	21,317.00	16,510.29	5,07,857.69
58	Dec-25	5,07,857.69	4,655.36	21,317.00	16,661.64	4,91,196.05
59	Jan-26	4,91,196.05	4,502.63	21,317.00	16,814.37	4,74,381.68
60	Feb-26	4,74,381.68	4,348.50	21,317.00	16,968.50	4,57,413.18
61	March-26	4,57,413.18	4,192.95	21,317.00	17,124.05	4,40,289.13
62	April-26	4,40,289.13	4,035.98	21,317.00	17,281.02	4,23,008.12
63	May-26	4,23,008.12	3,877.57	21,317.00	17,439.43	4,05,568.69
64	June-26	4,05,568.69	3,717.71	21,317.00	17,599.29	3,87,969.41
65	July-26	3,87,969.41	3,556.39	21,317.00	17,760.61	3,70,208.79
66	Aug-26	3,70,208.79	3,393.58	21,317.00	17,923.42	3,52,285.37
			51,149.35	2,55,804.00	2,04,654.65	

67	Sep-26	3,52,285.37	3,229.28	21,317.00	18,087.72	3,34,197.65
68	Oct-26	3,34,197.65	3,063.48	21,317.00	18,253.52	3,15,944.13
69	Nov-26	██████████	██████████	██████████	██████████	██████████
70	Dec-26	██████████	██████████	██████████	██████████	██████████
71	Jan-27	██████████	██████████	██████████	██████████	██████████
72	Feb-26	██████████	██████████	██████████	██████████	██████████
73	March-27	██████████	██████████	██████████	██████████	██████████
74	April-27	██████████	██████████	██████████	██████████	██████████
75	May-27	██████████	██████████	██████████	██████████	██████████
76	June-27	██████████	██████████	██████████	██████████	██████████
77	July-27	██████████	██████████	██████████	██████████	██████████
78	Aug-27	██████████	██████████	██████████	██████████	██████████
		<hr/>		██████████	██████████	██████████
79	Sep-27	██████████	██████████	██████████	██████████	██████████
80	Oct-27	1,03,767.52	951.20	21,317.00	20,365.80	83,401.72
81	Nov-27	83,401.72	764.52	21,317.00	20,552.48	62,849.23
82	Dec-27	62,849.23	576.12	21,317.00	20,740.88	42,108.35
83	Jan-28	42,108.35	385.99	21,317.00	20,931.01	21,177.35
84	Feb-28	21,177.35	139.66	21,317.00	21,177.34	0.00
		<hr/>		3,953.68	1,27,902.00	1,23,948.32
		<hr/>		5,45,628.00	17,90,628.00	12,45,000.00

Sample Project Report

Buy Now to unlock
full Project

Name / Address of Company :

M/S ARCHITECTURAL NEXUS
Shiv shankar niwas, Yadav nagar,
Bhagwanpur Chowk, Muzaffarpur, Bihar- 842001

(Rs. In Lacs)

FORM III : LIABILITIES STATEMENT

As per Balance As per Balance Sheet as at 31st March ...

PARTICULARS	2021	2022	2023	2024	2025	2026	2027	2028
	Estimated	Projected	Projected	Projected	Projected	Projected	Projected	Projected
	1	2	3	4	5	6	7	8
<u>CURRENT LIABILITIES</u>								
1. Short-term borrowings from banks (including bills purchased, discounted & excess borrowing placed on repayment basis)								
(i) From applicant banks	■	■	■	■	■	■	■	■
(ii) From other banks								
(iii) Of which BP & BD								
SUB TOTAL(A)	■	■	■	■	■	■	■	■
2. Short term borrowings from other (BA Facility)								
3. Sundry Creditors (Trade)	■	■	■	■	■	■	■	■
4. Advance payments from customer/ deposits from dealers								
5. Provision for taxes	■	■	■	■	■	■	■	■
6. Dividend payable								
7. Other statutory liabilities (due within one year)	■	■	■	■	■	■	■	0
8. Deposits/instalments of term loans/DPGs/ Debentures,etc. (due within one year)	■	■	■	■	■	■	■	■
9. Other current liabilities & provisions (due within 1 Yr) (specify major items)	■	■	■	■	■	■	■	0
Provision for Excise Duty	■	■	■	■	■	■	■	■
Others	■	■	■	■	■	■	■	0
SUB-TOTAL (B)	■	■	■	■	■	■	■	■
TOTAL CURRENT LIABILITIES (1 to 9)	■	■	■	■	■	■	■	■
<u>TERM LIABILITIES</u>								
11. Debentures(not maturing within one yr.)								
12. Preference shares (redeemable after one year)								
13. Term loans (excluding instalment pay- able within one year)	10.52	9.05	7.40	5.57	3.52	1.24	0.00	0.00
14. Deferred Payment Credits (excluding instalments due within one year)	-	-	-	-	-	-	-	-
15. Term deposits (repayable after one yr./ share application money)								
16. Other term liabilities/unsecured loan	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50
17. TOTAL TERM LIABILITIES (11 to 16)	15.02	13.55	11.90	10.07	8.02	5.74	4.50	4.50
18. TOTAL OUTSIDE LIABILITIES (10 + 17)	32.74	35.20	34.57	33.76	32.77	31.56	30.12	29.72
<u>NET WORTH</u>								
19. Ordinary share capital	6.00	8.74	9.30	11.26	14.49	16.87	19.26	20.55
20. General reserve	-	-	-	-	-	-	-	-
21. Revaluation reserve								
22. Other reserve (excluding provision)								
23. Surplus (+) or deficit (-) in P/L Account	4.24	6.56	7.96	9.23	12.38	14.40	16.29	18.03
23. Deferred Tax	-	-	-	-	-	-	-	-
Share Premium	-	-	-	-	-	-	-	-
24. NET WORTH	10.24	15.30	17.26	20.49	26.87	31.26	35.55	38.59
25. TOTAL LIABILITIES (18 to 24)	42.98	50.50	51.83	54.25	59.64	62.83	65.67	68.31

FORM III Contd....

As per Balance Sheet as at 31st March ...

(Rs. In Lacs)

PARTICULARS	2021	2022	2023	2024	2025	2026	2027	2028
	Estimated	Projected	Projected	Projected	Projected	Projected	Projected	Projected
	1	2	3	4	5	6	7	8
CURRENT ASSETS								
26. Cash and bank balances								
27. Investment (other than long term investment)								
(i) Government / B S E B & TEL								
Trustee Securities								
(ii) Fixed Deposits with Banks								
28. (i) Receivables other than deferred & exports (incl. bills purchased and discounted by Banks)								
(ii) Export receivables (including bills purchased and discounted by banks)								
29. Instalments of deferred receivables (due within one yr.)								
30. Inventory:								
(i) Raw materials (including stores & other items used in the process of manufacture)								
(a) Imported								
(b) Indigenous								
(ii) Stock-In-Process								
(ii) Finished goods	11.00	12.00	13.00	14.00	15.00	16.00	17.00	18.00
(iv) Other Consumable Stores	0.65	0.85	1.05	1.25	1.45	1.65	1.85	2.05
(a) Imported								
(b) Indigenous	0.65	0.85	1.05	1.25	1.45	1.65	1.85	2.05
31. Advance to suppliers of raw materials & stores and spares	2.75	3.50	4.00	4.50	5.00	5.50	6.00	6.50
32. Advance payment of taxes	-	-	-	-	-	-	-	-
33. Other Current assets (Specify)								
Other	0.27	0.42	0.47	0.52	0.57	0.62	0.67	0.72
34. TOTAL CURRENT ASSETS (26 to 33)	25.47	31.50	34.96	39.18	46.10	50.59	54.55	58.14
35. Gross Block(Land & Building machinery, work-in-process)	20.10	17.11	14.60	12.47	10.67	9.14	7.83	6.72
36. Depreciation to date	2.99	2.51	2.12	1.80	1.53	1.30	1.11	0.95
37. NET BLOCK	17.11	14.60	12.47	10.67	9.14	7.83	6.72	5.77
OTHER NON-CURRENT ASSETS								
38. Investment/bookdebts/advances/ deposits which are not current assets	0.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40
(i) a) Investment in subsidiary Co./ affiliates								
b) Others	-	4.00	4.00	4.00	4.00	4.00	4.00	4.00
(ii) Advances to suppliers of capital goods & contractors	-	-	-	-	-	-	-	-
(iii) Deferred receivables (maturity exceeding one year)								
(iv) Others								
(a) Debtors > 6 months								
(b) Sec.Deposits to BSEB	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40
(v) Claims Recoverable not within 1 yr.	-	-	-	-	-	-	-	-
39. (vi) Non-consumables stores & spares								
40. Other non-current assets including dues from Directors								
41. TOTAL OTHER NON-CURRENT ASSETS (38 to 40)	0.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40
42. Intangible assets (patents, goodwill, prelim.expenses, bad/ doubtful exp.not provided for etc)	-	-	-	-	-	-	-	-
43. TOTAL ASSETS(34+37+41+42)	42.98	50.50	51.83	54.25	59.64	62.82	65.67	68.31
Investment in Associates	-	-	-	-	-	-	-	-
44. NET WORKING CAPITAL	7.75	9.85	12.30	15.49	21.35	24.77	28.93	32.92
CURRENT RATIO	1.44	1.45	1.54	1.65	1.86	1.96	2.13	2.31
TNW	10.24	15.30	17.26	20.49	26.87	31.26	35.55	38.59
TOL/TNW	3.20	2.30	2.00	1.65	1.22	1.01	0.85	0.77

PERFORMANCE AND FINANCIAL INDICATORS

As on 31st March As on 31st March

(Rs. In Lacs)

PARTICULARS	2021	2022	2023	2024	2025	2026	2027	2028
	Estimated	Projected	Projected	Projected	Projected	Projected	Projected	Projected
	1	2	3	4	5	6	7	8
Domestic Sales(Gross)	82.00	92.00	102.00	115.00	140.00	165.00	195.00	220.00
Export Sales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Sales	82.00	92.00	102.00	115.00	140.00	165.00	195.00	220.00
% rise/fall (-) in net sales	0.00	0.12	0.11	0.13	0.22	0.18	0.18	0.13
Profit Before tax	4.24	6.56	7.96	9.23	12.38	14.40	16.29	18.03
PBT/ Sales (%)	5.17	7.13	7.80	8.03	8.84	8.72	8.36	8.20
Profit After Tax	4.24	6.56	7.96	9.23	12.38	14.40	16.29	18.03
Cash Accrual	7.23	9.07	10.08	11.03	13.91	15.70	17.41	18.99
Paid Up Capital	6.00	8.74	9.30	11.26	14.49	16.87	19.26	20.55
TNW	10.24	15.30	17.26	20.49	26.87	31.26	35.55	38.59
TOL/TNW (times)	3.20	2.30	2.00	1.65	1.22	1.01	0.85	0.77
NWC	7.75	9.85	12.30	15.49	21.35	24.77	28.93	32.92
Current Ratio	1.44	1.45	1.54	1.65	1.86	1.96	2.13	2.31
Adjusted TNW	10.24	15.30	17.26	20.49	26.87	31.26	35.55	38.59
Adjusted TOL/TNW	3.20	2.30	2.00	1.65	1.22	1.01	0.85	0.77

Figures in *Italics* represents estimates taken at the time of the last renewal.

Other Ratios	2021	2022	2023	2024	2025	2026	2027	2028
Operating Cost/ sales %	91.83	92.87	92.20	91.97	91.16	91.28	91.64	91.80
Net Sales /TTA (times)	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22
PBDIT	20.34	20.34	20.34	20.34	20.34	20.34	20.34	20.34

EFFICIENCY RATIOS

	2021	2022	2023	2024	2025	2026	2027	2028
	Estimated	Projected	Projected	Projected	Projected	Projected	Projected	Projected
Net Sales/ Total Tangible Assets (times)	1.91	1.82	1.97	2.12	2.35	2.63	2.97	3.22
PBT/ Total Tangible Assets (%)	9.87	12.98	15.36	17.02	20.75	22.91	24.81	26.40
Operating Cost to sales (%)	94.83	92.87	92.20	91.97	91.16	91.28	91.64	91.80
Bank Finance/ Ct. Assets (%)	49.08	39.68	35.76	31.90	27.11	24.71	22.91	21.50
Inventory+ Receivables to net Sales (days)	98.59	108.11	105.38	103.63	101.29	93.02	84.70	79.55

Figures in *Italics* represents estimates taken at the time of the last renewal.

PBDIT	8.56	11.62	12.48	13.26	15.94	17.52	18.99	20.34
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RISK RATING RELATED RATIOS

1 Current Ratio	1.44	1.45	1.54	1.65	1.86	1.96	2.13	2.31
2 TOL/TNW (times)	3.20	2.30	2.00	1.65	1.22	1.01	0.85	0.77
3 PBDIT/Interest (times)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4 PAT/Net Sales (%)	5.17	7.13	7.80	8.03	8.84	8.72	8.36	8.20
5 ROCE (%) (PBDIT/TA)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 INV+REC./Sales (days)	99	108	105	104	101	93	85	80

INVENTORY & RECEIVABLES HOLDING LEVELS

(Rs. In Lacs)

Particulars	Previous	Review Of	2021	2022	2023	2024	2025	2026	2027	2028
	Sanction	Accounts	Estimated	Projected	Projected	Projected	Projected	Projected	Projected	Projected
			1	2	3	4	5	6	7	8
Raw Material										
a) Indigenous (in Days)										
b) Imported										
Stock in Process (in Days)										
Finished Goods (in Days)										
Other Spares										
a) Indigenous (in Days)										
b) Imported										
Receivables										
a) Domestic										
b) Export										
Receivables (in Days)			8.50 <i>19</i>	12.00 <i>23</i>	12.50 <i>45</i>	14.00 <i>44</i>	18.50 <i>48</i>	20.00 <i>44</i>	21.50 <i>40</i>	22.50 <i>37</i>
S. Creditors (in Days)			3.50 <i>8</i>	7.00 <i>17</i>	7.75 <i>36</i>	8.50 <i>35</i>	9.25 <i>31</i>	10.00 <i>28</i>	10.75 <i>25</i>	11.50 <i>23</i>
Other Creditors			1.72	2.15	2.41	2.69	3.00	3.32	2.37	1.22
Other Current Assets			3.32	4.25	5.51	6.53	7.25	8.54	9.30	10.19

(Figures in *italics* represents holding period in months.)

Sample Project Report

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