

# Sample Project Report



Date: \_\_\_\_\_, 2021

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: -

<b>FACILITIES</b>	<b>PROPOSED (Rs. In lacs)</b>
Term Loan	10.00
<b>TOTAL</b>	<b>10.00</b>

We shall be pleased to provide you with any other information without any delay for which you may please contact \_\_\_\_\_ on Mobile No. \_\_\_\_\_.

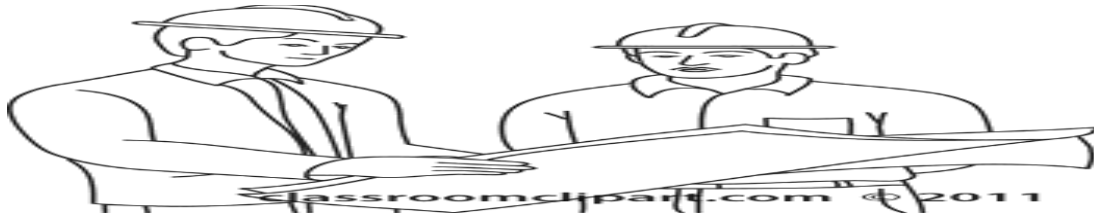
*Looking forward to a favorable consideration of our request and early response.*

**Thanks,**

**Yours faithfully,**

(\_\_\_\_\_)





1.	<b>CONSTITUTION</b>	PROPRIETORSHIP
2.	<b>PROJECT COST</b>	██████████
3.	<b>MEANS OF FINANCE</b>	██ ██
4.	<b>NATURE OF FACILITY REQUIRED</b>	██
5.	<b>REPAYMENT PERIOD OF TERM LOAN</b>	██ ██ ████████████████
6.	<b>INTEREST</b>	10.50%
7.	<b>STRENGTH OF THE PROJECT</b>	<ul style="list-style-type: none"> <li>✦ Ample Demand of the Product</li> <li>✦ Promoter's experience</li> </ul>
8.	<b>GSTN</b>	NOT APPLICABLE

### **COST OF PROJECT:**

The total cost of project is estimated at Rs.13.77 lacs. It includes cost of civil work, Preliminary & Pre-operative expenses. The details breakups are as below:

<b>COST OF THE PROJECT</b>	<b>Amount (In Rs. Lacs)</b>
Beauty Machine	0.41
Equipments	2.36
Building	7.00
Make-up Stock	█
<b>Total:</b>	<b>█</b>

### **MEANS OF FINANCE:**

The project cost of Rs.13.77 lacs is proposed to be funded from promoter's contribution, and Term Loan from banks in the debt equity ratio of 2.65:1.

### **PROMOTER CONTRIBUTION:**

The total promoter's contribution required for the project is estimated to be Rs.3.77 lacs.

### **TERM LOAN:**

The company proposes to raise Term Loan to the extent of Rs.10.00 lacs from Bank. The broad terms of the said proposed borrowing is as under:

<b>Particulars</b>	<b>Amount</b>
Total Term Loan (Rs. In lacs)	10.00
Installment (Monthly)	60

Each Installment inclusive of interest (Rs. In lacs)	IN 60 MONTHS OF RS.21,494/- STARTING FROM MARCH-2021 AND LAST INSTALLMENT DUE IN FEBRUARY-2026.
Term loan repayment from	March-2021
Term loan repayment up to	February-2026
Rate of Interest	10.50%

**CURRENT PROPOSAL:**

<b>FACILITIES</b>	<b>PROPOSED (Rs. In Lacs)</b>
Term Loan	10.00
<b>TOTAL FUND BASED</b>	<b>10.00</b>

**IMPLEMENTATION SCHEDULE:**

<b>S No.</b>	<b>Nature of Activities</b>	<b>Estimated Period</b>
1.	Cattle shed with mud tile roof, brick floor and half brick wall	To be complete by mid of February-2021.
2.	Selling of products from shop	March-2021.

**SWOT ANALYSIS:**

<b>Strength</b>	<b>Weakness</b>
1. Promoters has satisfactory experience in the industry.	1. Huge capital needed for starting the activity.
2. The promoter has experience of 5 years.	
3. The return from the activity is high	
<b>Opportunities</b>	<b>Threats</b>
1. Growing economy of state has ample opportunity in this sector.	1. Entry of new players.

**LIST OF PURCHASE**

Sl.No.	List of Purchase	Baisc Price	Freight/Other	Total
1	Beauty Machine	35,000.00	6,300.00	41,300.00
2	Equipments	██████████	██████████	██████████
3	Building	7,00,000.00	-	7,00,000.00
4	Make-up Stock	██████████	█	██████████
<b>Total :</b>		██████████	██████████	██████████



**DEPRECIATION CHART***(As per Income Tax Act)*

Rs. In lacs

PARTICULARS	RATE	Opening	Addition		Total	Dep	Closing	Addition		Total	Dep	Closing
		WDV as on	Before	After	As on	As on	WDV as on	Before	After	As on	As on	WDV as on
		01-04-2020	Sept	Sept	31-03-2021	31-03-2021	31-03-2021	Sept	Sept	31-03-2022	31-03-2022	31-03-2022
Building	10.00%	-	-	7.00	7.00	0.35	6.65	-	-	6.65	0.67	5.99
Beauty Machine	40.00%	-	-	0.41	0.41	0.08	0.33	-	-	0.33	0.13	0.20
Equipments	15.00%	-	-	2.36	2.36	0.18	2.18	-	-	2.18	0.33	1.86
<b>TOTAL</b>		-	-	<b>9.77</b>	<b>9.77</b>	<b>0.61</b>	<b>9.16</b>	-	-	<b>9.16</b>	<b>1.12</b>	<b>8.04</b>

**DEPRECIATION SHEET UPTO YEAR ENDED 31-03-2026***(As per Income Tax Act)*

Rs. In lacs

PARTICULARS	RATE	Net Block	Dep.	Net Block	Dep.	Net Block	Dep.	Net Block	Dep.	Net Block
		As on	in the Yr.	As on	in the Yr.	As on	in the Yr.	As on	in the Yr.	As on
		31-03-2022	31.03.2023	01.04.2023	31.03.2024	01.04.2024	31.03.2025	01.04.2025	31.03.2026	01.04.2026
Building	10.00%	5.99	0.60	5.39	0.54	4.85	0.48	4.36	0.44	3.93
Beauty Machine	40.00%	0.20	0.08	0.12	0.05	0.07	0.03	0.04	0.02	0.03
Equipments	15.00%	1.86	0.28	1.58	0.24	1.34	0.20	1.14	0.17	0.97
<b>TOTAL</b>		<b>8.04</b>	<b>0.96</b>	<b>7.08</b>	<b>0.82</b>	<b>6.26</b>	<b>0.71</b>	<b>5.55</b>	<b>0.62</b>	<b>4.92</b>

## REPAYMENT SCHEDULE OF TERM LOAN

<b>TERM LOAN</b>	
Total Term Loan (In Rs.)	10,00,000.00
Rate of Interest	10.50%
EMI (In Rs.)	21,494.00

Sl. No.	Payment Months	Opening Bal	Interest	EMI	Principal	Closing Bal.
	1	2	3	4	5	6
1	Mar-21	10,00,000.00	8,750.00	21,494.00	12,744.00	9,87,256.00
			<b>8,750.00</b>	<b>21,494.00</b>	<b>12,744.00</b>	
2	Apr-21	9,87,256.00	8,638.49	21,494.00	12,855.51	9,74,400.49
3	May-21	9,74,400.49	8,526.00	21,494.00	12,968.00	9,61,432.49
4	Jun-21	9,61,432.49	8,412.53	21,494.00	13,081.47	9,48,351.03
5	Jul-21	9,48,351.03	8,298.07	21,494.00	13,195.93	9,35,155.10
6	Aug-21	9,35,155.10	8,182.61	21,494.00	13,311.39	9,21,843.71
7	Sep-21	9,21,843.71	8,066.13	21,494.00	13,427.87	9,08,415.84
8	Oct-21	9,08,415.84	7,948.64	21,494.00	13,545.36	8,94,870.48
9	Nov-21	8,94,870.48	7,830.12	21,494.00	13,663.88	8,81,206.59
10	Dec-21	8,81,206.59	7,710.56	21,494.00	13,783.44	8,67,423.15
11	Jan-22	8,67,423.15	7,589.95	21,494.00	13,904.05	8,53,519.11
12	Feb-22	8,53,519.11	7,468.29	21,494.00	14,025.71	8,39,493.40
13	Mar-22	8,39,493.40	7,345.57	21,494.00	14,148.43	8,25,344.96
			<b>96,016.96</b>	<b>2,57,928.00</b>	<b>1,61,911.04</b>	
14	Apr-22	8,25,344.96	7,221.77	21,494.00	14,272.23	8,11,072.73
15	May-22	8,11,072.73	7,096.89	21,494.00	14,397.11	7,96,675.62
16	Jun-22	7,96,675.62	6,970.91	21,494.00	14,523.09	7,82,152.53
17	Jul-22	7,82,152.53	6,843.83	21,494.00	14,650.17	7,67,502.37
18	Aug-22	7,67,502.37	6,715.65	21,494.00	14,778.35	7,52,724.01
19	Sep-22	7,52,724.01	6,586.34	21,494.00	14,907.66	7,37,816.35
20	Oct-22	7,37,816.35	6,455.89	21,494.00	15,038.11	7,22,778.24
21	Nov-22	7,22,778.24	6,324.31	21,494.00	15,169.69	7,07,608.55
22	Dec-22	7,07,608.55	6,191.57	21,494.00	15,302.43	6,92,306.12
23	Jan-23	6,92,306.12	6,057.68	21,494.00	15,436.32	6,76,869.80
24	Feb-23	6,76,869.80	5,922.61	21,494.00	15,571.39	6,61,298.41
25	Mar-23	6,61,298.41	5,786.36	21,494.00	15,707.64	6,45,590.77
			<b>78,173.81</b>	<b>2,57,928.00</b>	<b>1,79,754.19</b>	

26	Apr-23	6,45,590.77	5,648.92	21,494.00	15,845.08	6,29,745.69
27	May-23	6,29,745.69	5,510.27	21,494.00	15,983.73	6,13,761.97
28	Jun-23	6,13,761.97	5,370.42	21,494.00	16,123.58	5,97,638.39
29	Jul-23	5,97,638.39	5,229.34	21,494.00	16,264.66	5,81,373.72
30	Aug-23	5,81,373.72	5,087.02	21,494.00	16,406.98	5,64,966.74
31	Sep-23	5,64,966.74	4,943.46	21,494.00	16,550.54	5,48,416.20
32	Oct-23	5,48,416.20	4,798.64	21,494.00	16,695.36	5,31,720.84
33	Nov-23	5,31,720.84	4,652.56	21,494.00	16,841.44	5,14,879.40
34	Dec-23	5,14,879.40	4,505.19	21,494.00	16,988.81	4,97,890.59
35	Jan-24	4,97,890.59	4,356.54	21,494.00	17,137.46	4,80,753.14
36	Feb-24	4,80,753.14	4,206.59	21,494.00	17,287.41	4,63,465.73
37	Mar-24	4,63,465.73	4,055.33	21,494.00	17,438.67	4,46,027.05

<b>58,364.28</b>	<b>2,57,928.00</b>	<b>1,99,563.72</b>
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38	Apr-24	4,46,027.05	3,902.74	21,494.00	17,591.26	4,28,435.79
39	May-24	4,28,435.79	3,748.81	21,494.00	17,745.19	4,10,690.60


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<b>2,89,640.00</b>	<b>12,89,640.00</b>	<b>10,00,000.00</b>
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**ASSESSMENT OF WORKING CAPITAL REQUIREMENT**

Name / Address of Company : \_\_\_\_\_

**FORM II : OPERATING STATEMENT**

As per Profit and Loss Account

for the year ending **31st March ....**

(Rs. In Lacs)

PARTICULARS						2026
						Projected
1	<b>GROSS SALES</b>					<b>6</b>
i.	Domestic sales					53.00
ii.	Export sales					
	ADD : other revenue income/ job work					-
	<b>TOTAL</b>					<b>53.00</b>
2	<b>Less : GST</b>					-
	Deduct other items					
3	<b>Net sales ( item 1 - item 2 )</b>					53.00
4	% age rise (+) or fall (-) in net sales compared to previous year (annualised)					10.42%
5	<b>Cost of Sales</b>					
i.	Raw materials (including stores and other items used in the process of manufacture)					37.00
	(a) imported					-
	(b) Indigenous					37.00
ii)	Other spares					-
	(a) Imported					-
	(b) Indigenous					-
iii)	Power and fuel					0.73
iv)	Direct labour (Factory wages & salary)					-
v)	Other direct Expenses					-
vi)	Depreciation	0.61	1.12	0.96	0.82	0.71
vii)	<b>SUB TOTAL ( i to vi)</b>	12.66	30.72	31.59	33.48	35.41
viii)	ADD : Opening stocks-in-process	-	-	-	-	-
	<b>SUB-TOTAL</b>	12.66	30.72	31.59	33.48	35.41
ix)	<b>Deduct : Closing stocks-in- process</b>	-	-	-	-	-
x)	<b>Cost of Production</b>	12.66	30.72	31.59	33.48	35.41
xi)	ADD : Opening stock of finished goods	-	4.00	7.00	8.00	9.00
	<b>SUB-TOTAL</b>	12.66	34.72	38.59	41.48	44.41
xii)	<b>Deduct : closing stock of finished goods</b>	4.00	7.00	8.00	9.00	10.00
xiii)	<b>SUB-TOTAL ( Total cost of sales)</b>	<b>8.66</b>	<b>27.72</b>	<b>30.59</b>	<b>32.48</b>	<b>34.41</b>
6	Selling general and administrative expn.	0.25	3.00	3.15	3.31	3.47
7	<b>SUB-TOTAL (5+6)</b>	8.91	30.72	33.74	35.79	37.88
8	Operating profit before interest (3-7)	1.09	5.28	6.26	8.21	10.12
9	Interest	0.09	0.96	0.78	0.58	0.36
10	Operating profit after interest (8-9)	<b>1.00</b>	<b>4.32</b>	<b>5.48</b>	<b>7.62</b>	<b>9.75</b>
11 (i)	Add other non-operating income					
	(a) Other	-	-	-	-	-
	(b) Interest	-	-	-	-	-
	<b>Sub-total ( income )</b>	-	-	-	-	-
(ii)	Deduct other non-operating expenses					
	(a) P&P expense including all book entries written off	-	-	-	-	-
	(b)					
	<b>Sub-total ( expenses )</b>	-	-	-	-	-
(iii)	Net of other non-operating income/expenses	-	-	-	-	-
12	<b>Profit before tax / loss [10+11(iii)]</b>	<b>1.00</b>	<b>4.32</b>	<b>5.48</b>	<b>7.62</b>	<b>9.75</b>
	<b>Less: Earlier yr. Tax Liab. And Others</b>					
13	Provision for taxes	-	-	-	-	-
	Current Tax	-	-	-	-	-
14	<b>Net profit / loss ( 12-13 )</b>	<b>1.00</b>	<b>4.32</b>	<b>5.48</b>	<b>7.62</b>	<b>9.75</b>
15	(a) Equity dividend paid-amt (Already paid+ B.S. provision)					
	(b) Dividend Rate					
	<b>Retained profit ( 14-15 )</b>					
	Retained profit/Net profit (% age)					

**FORM III : LIABILITIES STATEMENT**

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

*(Rs. In Lacs)*

PARTICULARS		Estimated	Projected	Projected	Projected	Projected	Projected
		1	2	3	4	5	6
<b><u>CURRENT LIABILITIES</u></b>							
1.	Short-term borrowings from banks <i>(including bills purchased, discounted &amp; excess borrowing placed on repayment basis)</i>						
(i)	From applicant banks	-	-	-	-	-	-
(ii)	From other banks						
(iii)	Of which BP & BD						
	<b>SUB TOTAL(A)</b>	-	-	-	-	-	-
2.	Short term borrowings from other (BA Facility)						
3.	Sundry Creditors (Trade)	█	█	█	1.40	1.60	1.80
4.	Advance payments from customer/ deposits from dealers						
5.	Provision for taxes	█	█	█	-	-	-
6.	Dividend payable						
7.	Other statutory liabilities <i>(due within one year)</i>	█	█	█	-	-	-
8.	Deposits/instalments of term loans/DPGs/ Debentures,etc. <i>(due within one year)</i>	█	█	█	2.22	2.24	-
9.	Other current liabilities & provisions <i>(due within 1 Yr)</i> <i>(specify major items)</i>	█	█	█	0.65	0.80	0.95
	Provision for Excise Duty	-	-	-	-	-	-
	Others	0.15	0.35	0.50	0.65	0.80	0.95
	<b>SUB-TOTAL (B)</b>	2.27	3.15	3.70	4.27	4.64	2.75
	<b>TOTAL CURRENT LIABILITIES ( 1 to 9)</b>	2.27	3.15	3.70	4.27	4.64	2.75
<b><u>TERM LIABILITIES</u></b>							
11.	Debentures <i>(not maturing within one yr.)</i>						
12.	Preference shares <i>(redeemable after one year)</i>						
13.	Term loans <i>(excluding instalment payable within one year)</i>	8.25	6.46	4.46	2.24	0.00	0.00
14.	Deferred Payment Credits <i>(excluding instalments due within one year)</i>	-	-	-	-	-	-
15.	Term deposits <i>(repayable after one yr./ share application money)</i>						
16.	Other term liabilities/unsecured loan	-	-	-	-	-	-
17.	<b>TOTAL TERM LIABILITIES (11 to 16)</b>	8.25	6.46	4.46	2.24	0.00	0.00
18.	<b>TOTAL OUTSIDE LIABILITIES (10 + 17)</b>	10.52	9.60	8.16	6.51	4.64	2.75
<b><u>NET WORTH</u></b>							
19.	Ordinary share capital	3.00	3.50	4.82	6.10	7.52	9.08
20.	General reserve	-	-	-	-	-	-
21.	Revaluation reserve	-	-	-	-	-	-
22.	Other reserve <i>(excluding provision) - Drawings</i>	0.50	3.00	4.20	6.20	8.20	10.20
23.	Surplus (+) or deficit (-) in P/L Account	1.00	4.32	5.48	7.62	9.75	11.88
23	Deferred Tax	-	-	-	-	-	-
	Share Premium	-	-	-	-	-	-
24.	<b>NET WORTH</b>	3.50	4.82	6.10	7.52	9.08	10.76
25.	<b>TOTAL LIABILITIES (18 to 24)</b>	14.03	14.42	14.26	14.04	13.72	13.51

Name / Address of Company :

FORM II Contd....

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

(Rs. In Lacs)

PARTICULARS	2021	2022	2023	2024	2025	2026
	Estimated	Projected	Projected	Projected	Projected	Projected
	1	2	3	4	5	6
<b>CURRENT ASSETS</b>						
26. Cash and bank balances	0.16	0.53	0.77	0.83	0.88	0.94
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)	0.50	1.50	2.00	2.50	2.80	3.10
(ii) Export receivables (including bills purchased and discounted by banks)						
29. Instalments of deferred receivables (due with in 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						
(iv) Other Consumable Stores						
(a) Imported						
(b) Indigenous						
31. Advance to suppliers of raw materials & stores and spares						
32. Advance payment of taxes	-	-	-	-	-	-
33. Other Current assets (Specify)						
Other					0.50	0.55
34. <b>TOTAL CURRENT ASSETS (26 to 33)</b>					<b>6.18</b>	<b>6.59</b>
35. Gross Block(Land & Building machinery, work-in-process)					6.26	5.55
36. Depreciation to date					0.71	0.62
37. <b>NET BLOCK</b>					<b>5.55</b>	<b>4.92</b>
<b>OTHER NON-CURRENT ASSETS</b>						
38. Investment/bookdebts/advances/ deposits which are not current assets					2.00	2.00
(i) a) Investment in subsidiary Co./ affiliates						
b) Others	2.00	2.00	2.00	2.00	2.00	2.00
(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	-	-	-	-	-	-
(v) Claims Recoverable not within 1 yr.	-	-	-	-	-	-
39. (vi) Non-consumables stores & spares						
40. Other non-current assets including dues from Directors						
41. <b>TOTAL OTHER NON-CURRENT ASSETS (38 to 40)</b>	<b>2.00</b>	<b>2.00</b>	<b>2.00</b>	<b>2.00</b>	<b>2.00</b>	<b>2.00</b>
42. Intangible assets (patents, goodwill, prelim.expenses, bad/ doubtful exp.not provided for etc)	-	-	-	-	-	-
43. <b>TOTAL ASSETS(34+37+41+42)</b>	<b>14.02</b>	<b>14.42</b>	<b>14.25</b>	<b>14.04</b>	<b>13.73</b>	<b>13.51</b>
Investment in Associates	-	-	-	-	-	-
44. <b>NET WORKING CAPITAL</b>	<b>0.59</b>	<b>1.23</b>	<b>1.47</b>	<b>1.51</b>	<b>1.54</b>	<b>3.84</b>
<b>CURRENT RATIO</b>	<b>1.26</b>	<b>1.39</b>	<b>1.40</b>	<b>1.36</b>	<b>1.33</b>	<b>2.40</b>
<b>TNW</b>	<b>3.50</b>	<b>4.82</b>	<b>6.10</b>	<b>7.52</b>	<b>9.08</b>	<b>10.76</b>
<b>TOL/TNW</b>	<b>3.00</b>	<b>1.99</b>	<b>1.34</b>	<b>0.87</b>	<b>0.51</b>	<b>0.26</b>

# Sample Project Report

Buy Now to unlock  
full Project





Name / Address of Company : \_\_\_\_\_

**FUND FLOW (DETAILED)**

As on 31st March,.....

(Rs. In Lacs)

PARTICULARS		2022	2023	2024	2025	2026
		Projected	Projected	Projected	Projected	Projected
1	<u>SOURCES</u>	2	3	4	5	6
	a. Net Profit (After Tax)	4.32	5.48	7.62	9.75	11.88
	b. Depreciation	0.52	(0.17)	(0.13)	(0.11)	(0.09)
	c. Increase in Capital	0.50	1.32	1.28	1.42	1.55
	d. Increase In TL. Incl.public deposits	-	-	-	-	0.00
	e. Decrease in					
	i.) Fixed Assets	0.61	1.12	0.96	0.82	0.71
	ii.) Other Non Current Assets	-	-	-	-	-
	f. Others	-	-	-	-	-
	g. Total	5.94	7.75	9.73	11.89	14.06
2	<u>USES</u>					
	a. Net Loss	-	-	-	-	-
	b. Dec.in Term Liab. incl. Pub.Dep.	1.80	2.00	2.22	2.24	-
	c. Increase in					
	i) Fixed Assets	-	-	-	-	-
	ii) Other Non current assets	-	-	-	-	-
	d. Dividend Payment	-	-	-	-	-
	e. Others	3.50	5.52	7.48	9.62	11.75
	f. Total	5.30	7.51	9.70	11.87	11.75

**FUNDS FLOW STATEMENT (Summary)**

		Projected	Projected	Projected	Projected	Projected
		2	3	4	5	6

		Projected	Projected	Projected	Projected	Projected
		2	3	4	5	6
	Long Term Sources	5.94	7.75	9.73	11.89	14.06
	Long Term Uses	5.30	7.51	9.70	11.87	11.75
	Surplus/Deficit	0.64	0.24	0.03	0.02	2.30

**Movement of TNW**

PARTICULARS		2022	2023	2024	2025	2026
		2	3	4	5	6
1.	Opening balance	3.50	4.82	6.10	7.52	9.08
	Add.					
	i. Profit/(-)Loss after Tax	4.32	5.48	7.62	9.75	11.88
	ii. Increase in Capital	0.50	1.32	1.28	1.42	1.55
	iii. Dec./(-) Inc.in Intangible Assets	-	-	-	-	-
	iv. Others	(3.50)	(5.52)	(7.48)	(9.62)	(11.75)
2.	Less					
	Div Paid(Incl.Div.Tax)/ Withdrawals	-	-	-	-	-
	<b>TNW</b>	4.82	6.10	7.52	9.08	10.76

Name / Address of Company \_\_\_\_\_

**COMMERCIAL VIABILITY**

As on 31st Mar As on 31st March,....

(Rs. In Lacs)

Particulars	2021	2022	2023	2024	2025	2026
	1	2	3	4	5	6
<b>Sources</b>						
Net Retained Profit	1.00	4.32	5.48	7.62	9.75	11.88
Depreciation	0.61	1.12	0.96	0.82	0.71	0.62
P&P Written Off	-	-	-	-	-	-
Net Cash Accrual	1.61	5.44	6.44	8.45	10.47	12.50
TL Interest	0.09	0.96	0.78	0.58	0.36	0.12
Total Sources	1.70	6.40	7.22	9.03	10.83	12.62
<b>Obligations</b>						
TL Installment	-	1.62	1.80	2.00	2.22	2.24
TL Interest	0.09	0.96	0.78	0.58	0.36	0.12
Total Uses	0.09	2.58	2.58	2.58	2.58	2.36
Gross DSCR	19.43	2.48	2.80	3.50	4.20	5.34
Average GDSCR					6.29	
Average Net DSCR					6.29	

**MARGIN OF SECURITY**

Particulars	2021	2022	2023	2024	2025	2026
	1	2	3	4	5	6
Written Down Value	9.16	8.04	7.08	6.26	5.55	4.92
Loan Outstanding	9.87	8.25	6.46	4.46	2.24	0.00
Margin	(0.71)	(0.21)	0.63	1.80	3.30	4.92
Security Margin	(7.74)	(2.67)	8.85	28.75	59.52	100.00

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**D.S.C.R.**

(Rs.in lakh)

Y E A R	Net Profit	Deprec.	Prelm.	Interest on T/L	Repayment of T/L	Gross D.S.C.R.	Net D.S.C.R.
A.	B.	C.	D.	E	F	G	H.
██████	██	██		██	██	██	7.50
██████	██	██		██	██	██	2.11
██████	██	██		██	██	██	2.50
██████	██	██		██	██	██	3.28
██████	██	██		██	██	██	4.06
██████	██	██		██	██	██	5.29
	40.06	4.85	-	2.90	12.90		

Avg. D.S.C.R.	3.03	3.48
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