

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	■
CASH CREDIT	■
<b>TOTAL</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.*

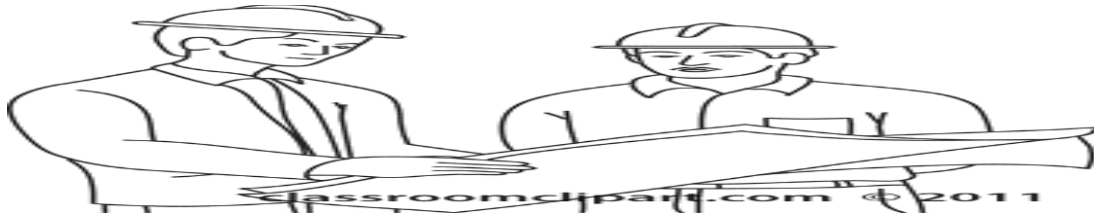
Thanks,

Yours faithfully,

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

# PAPER PLATE MANUFACTURING





1.	<b>CONSTITUTION</b>	PROPRIETORSHIP
2.	<b>PROJECT COST</b>	Rs.17.21 Lacs
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

Sample Report

## AN OVERVIEW:

Indian paper industry has marked its name globally as it currently stands at 15<sup>th</sup> place and accounts for more than 3% of the total paper production round the world. India currently produces more than 6 million tons of paper throughout the year. The turnover of the Indian paper industry is growing at a steady pace and as per the records it is estimated to be around Rs 50,000 crores till December 2018. The paper industry including the paper products industry is currently employing around half a million people directly and around 1.5 million indirectly. Well, this also involves employment offered by **paper plates machine** manufacturers, plate plates manufacturers, and allied industries.

The market for paper plates and related paper products is booming in India and even the exports are gaining significant momentum as the demands in the global markets are also increasing. With the ban on single-use plastic in India, the demand for paper products like paper plates, paper bowls, paper cups, paper straws, etc. grew exponentially. On the 150<sup>th</sup> birth anniversary of Mahatma Gandhi, Prime Minister Narendra Modi outlawed single-use plastic products with a major aim to free India from the adverse effects of such products.

Around 80% of the plastic used in India is non-recyclable and around 40% of the waste doesn't get collected. Out of this, some plastic-waste lands up in the water, some remain in the soil, some hampers the health of the animal, and basically it leads to pollution. The long term adverse effects of plastic pollution include land pollution, air pollution, groundwater pollution, it's poisonous, and it even leads to the death of animals. This was the prime reason why India had to take a stern decision of banning single-use plastic. The ban on plastic products has proved to be a boon for the paper products industry as the need and demand for such products is increasing at a rapid pace. This even resulted in increased sales of paper products machines especially the

paper plate machines as many new entrepreneurs are planning to invest in this lucrative business.

### **MARKET OUTLOOK FOR PAPER PLATES IN INDIAN AND GLOBAL MARKETS:**

Considering the Indian market, plastic plates were widely used by the food industry for decades, but with the ban, the focus has been shifted to paper plates. Paper plates have started playing a significant role in the food industry today as they offer numerous benefits. Paper plates have numerous benefits over plastic plates as they have a renewable base material, they are biodegradable, reduces landfill mass, they are compostable, eliminates



contact with toxins, and lots more. The growing awareness of the people in India for using environmentally friendly products has also boosted the demand for this product to a great extent. Paper plates are effective in restricting incubation, that's why they are significantly preferred in eating joints, schools, colleges, workplaces, religious places, and others. With the demand for paper plates and allied paper products, the demand for paper plate manufacturing machine is also increasing.

One of the other driving factors for the demand of paper plates in India is the travel and tourism sector. This is one big sector that generated around US\$240 Billion in the year 2018 which is around 9.2% of India's GDP. This sector is growing at a speedy rate and it is estimated that this industry will grow at an annual rate of 6.9% which will generate around US\$460 billion for the Indian economy. The tourism sector makes extensive use of paper products as it is extremely convenient to use and dispose of after use. This sector plays a proactive role in boosting the demands of paper products in India. The

rising awareness of people about hygiene, sanitation, adverse effects of plastic on human and environmental health, etc. has shifted their focus on eco-friendly products. Besides this, factors like rising population and urbanization have a major role in boosting the demand for such products in the Indian market.

The global market for paper cups and paper plates was estimated to be around \$108 billion in the year 2018. It is anticipated that the demand for such products will increase over a period of time as many countries other than India are imposing a strict ban on plastic products which are hampering the environment adversely. The CAGR report states that this industry will grow at a steady rate of 2% per annum and anticipates that this market will reach around US\$119 billion by 2024. The growth of exports is also a motivating factor to invest in the paper plate and paper cup manufacturing.

### **MARKET INSIGHTS:**

Paper plates are light in weight, biodegradable, stiff, cost-effective, etc. therefore they are widely used in the food industry. Indian culture is slowly and steadily getting attracted towards westernization and their eating habits. The consumption of junk food in India is also on the rise which can propel the demand for paper products. You may have noticed that the local food joints make use of paper plates, paper bowls, paper cups, etc. to serve food and beverages.

The 'Make in India' campaign has encouraged technological advancements, and one such advancement in the paper plate machine industry is the substrate technology. This technology has allowed the manufacturers to make plates that can thwart the contagion of packaged food. This has also augmented the need and demand for such eco-friendly products globally. The Asia-Pacific market is currently dominating followed by the North American market, which also gives an opportunity for **paper plate machine manufacturers** to export even the machines.

The reports generated by using all the possible means of data calculation like the SWOT analysis, market overview with macro analysis, value chain analysis, an overview of the industry through microanalysis, etc. considers that this industry is here

to stay for a long time. So you don't have to be worried about the demand, just focus on the production and find the right distributors or suppliers for your product.

If you are keen enough to invest in this sector, then it is a great idea to go ahead with it. Now when you have the necessary knowledge about the trends in the market and the factors which are driving the growth of this sector, you can focus on the procedures to start your business. Starting up a paper plate manufacturing business is also extremely easy, but your prime concern should be purchasing the right machinery. A right paper plate machine can play a crucial role in the success of your business, so it is recommended that you purchase it from a reputed and trusted company.

#### **COST OF PROJECT:**

The total cost of project is estimated at Rs.17.21 lacs. It includes cost of civil work, Preliminary & Pre-operative expenses, Plant & Machinery, chucks . The details breakups are as below:

<b>COST OF THE PROJECT</b>	<b>Amount (In Rs. Lacs)</b>
Building Shed	■
Plant & Machinery	■
Stock of Raw Materials	■
Computer	■
Security Deposit for Electricity Connection	■
<b>Total:</b>	■

### **MEANS OF FINANCE:**

The project cost of Rs.17.21 lacs is proposed to be funded from promoter's contribution, and Term Loan from banks in the debt equity ratio of 1.39:1.

### **PROMOTER CONTRIBUTION:**

The total promoter's contribution required for the project is estimated to be Rs.7.21 lacs.

### **TERM LOAN:**

The company proposes to raise Term Loan to the extent of Rs.5.00 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)	5.00
Installment (Monthly)	60
Each Installment inclusive of interest (Rs. In lacs)	████████████████████ ████████████████████ ████████████████████ ████████████████████
Term loan repayment from	████████████████████
Term loan repayment up to	████████████████████
Rate of Interest	████████████████████

### **CASH CREDIT:**

<b>Particulars</b>	<b>Amount</b>
Total Cash Credit (Rs. In lacs)	5.00
Installment (Monthly)	N/A



Each Installment inclusive of interest (Rs. In lacs)	N/A
Rate of Interest	10.50%

**CURRENT PROPOSAL:**

<b>FACILITIES</b>	<b>PROPOSED (Rs. In Lacs)</b>
Term Loan	5.00
Cash Credit	5.00
<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.	Building Construction	To be complete by end 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.

Sample project report

## LIST OF PURCHASE

Sl.No.	List of Purchase	Baisc Price	Freight/Other	Total
1	Building Shed	██████████	█	██████████
2	Plant & Machinery	██████████	██████████	██████████
3	Stock of Raw Materials	██████████	█	██████████
4	Computer	██████████	██████████	██████████
5	Security Deposit for Electricity	██████████	█	██████████
<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
SHED & BUILDING	10.00%	-	-	6.00	6.00	0.30	5.70	-	-	5.70	0.57	5.13
COMPUTER	40.00%	-	-	0.18	0.18	0.04	0.14	-	-	0.14	0.06	0.08
PLANT & MACHINARIES	15.00%	-	-	3.54	3.54	0.27	3.27	-	-	3.27	0.49	2.78
<b>TOTAL</b>		-	-	<b>9.72</b>	<b>9.72</b>	<b>0.60</b>	<b>9.12</b>	-	-	<b>9.12</b>	<b>1.12</b>	<b>8.00</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
SHED & BUILDING	10.00%	5.13	0.51	4.62	0.46	4.16	0.42	3.74	0.37	3.37
COMPUTER	40.00%	0.08	0.03	0.05	0.02	0.03	0.01	0.02	0.01	0.01
PLANT & MACHINARIES	15.00%	2.78	0.42	2.37	0.35	2.01	0.30	1.71	0.26	1.45
<b>TOTAL</b>		<b>8.00</b>	<b>0.96</b>	<b>7.03</b>	<b>0.84</b>	<b>6.20</b>	<b>0.73</b>	<b>5.47</b>	<b>0.64</b>	<b>4.83</b>

REPAYMENT SCHEDULE OF TERM LOAN

<u>TERM LOAN</u>	
Total Term Loan (In Rs.)	5,00,000.00
Rate of Interest	10.50%
EMI (In Rs.)	10,747.00

Sl. No.	Payment Months	Opening Bal	Interest	EMI	Principal	Closing Bal.
		1	2	3	4	5
1	Mar-21	5,00,000.00	4,375.00	10,747.00	6,372.00	4,93,628.00
			<b>4,375.00</b>	<b>10,747.00</b>	<b>6,372.00</b>	
2	Apr-21	4,93,628.00	4,319.25	10,747.00	6,427.76	4,87,200.25
3	May-21	4,87,200.25	4,263.00	10,747.00	6,484.00	4,80,716.25
4	Jun-21	4,80,716.25	4,206.27	10,747.00	6,540.73	4,74,175.51
5	Jul-21	4,74,175.51	4,149.04	10,747.00	6,597.96	4,67,577.55
6	Aug-21	4,67,577.55	4,091.30	10,747.00	6,655.70	4,60,921.85
7	Sep-21	4,60,921.85	4,033.07	10,747.00	6,713.93	4,54,207.92
8	Oct-21	4,54,207.92	3,974.32	10,747.00	6,772.68	4,47,435.24
9	Nov-21	4,47,435.24	3,915.06	10,747.00	6,831.94	4,40,603.30
10	Dec-21	4,40,603.30	3,855.28	10,747.00	6,891.72	4,33,711.58
11	Jan-22	4,33,711.58	3,794.98	10,747.00	6,952.02	4,26,759.55
12	Feb-22	4,26,759.55	3,734.15	10,747.00	7,012.85	4,19,746.70
13	Mar-22	4,19,746.70	3,672.78	10,747.00	7,074.22	4,12,672.48
			<b>48,008.48</b>	<b>1,28,964.00</b>	<b>80,955.52</b>	
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26	Apr-23	3,22,795.39	2,824.46	10,747.00	7,922.54	3,14,872.85
27	May-23	3,14,872.85	2,755.14	10,747.00	7,991.86	3,06,880.98
28	Jun-23	3,06,880.98	2,685.21	10,747.00	8,061.79	2,98,819.19
29	Jul-23	2,98,819.19	2,614.67	10,747.00	8,132.33	2,90,686.86
30	Aug-23	2,90,686.86	2,543.51	10,747.00	8,203.49	2,82,483.37
31	Sep-23	2,82,483.37	2,471.73	10,747.00	8,275.27	2,74,208.10
32	Oct-23	2,74,208.10	2,399.32	10,747.00	8,347.68	2,65,860.42
33	Nov-23	2,65,860.42	2,326.28	10,747.00	8,420.72	2,57,439.70
34	Dec-23	2,57,439.70	2,252.60	10,747.00	8,494.40	2,48,945.30
35	Jan-24	2,48,945.30	2,178.27	10,747.00	8,568.73	2,40,376.57
36	Feb-24	2,40,376.57	2,103.29	10,747.00	8,643.71	2,31,732.86
37	Mar-24	2,31,732.86	2,027.66	10,747.00	8,719.34	2,23,013.53

**29,182.14      1,28,964.00      99,781.86**

38	████	████	████	████	████	████
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49	████	████	████	████	████	████

**18,185.83      1,28,964.00      1,10,778.17**

50	Apr-25	1,12,235.36	982.06	10,747.00	9,764.94	1,02,470.42
51	May-25	1,02,470.42	896.62	10,747.00	9,850.38	92,620.04
52	Jun-25	92,620.04	810.43	10,747.00	9,936.57	82,683.46
53	Jul-25	82,683.46	723.48	10,747.00	10,023.52	72,659.94
54	Aug-25	72,659.94	635.77	10,747.00	10,111.23	62,548.72
55	Sep-25	62,548.72	547.30	10,747.00	10,199.70	52,349.02
56	Oct-25	52,349.02	458.05	10,747.00	10,288.95	42,060.07
57	Nov-25	42,060.07	368.03	10,747.00	10,378.97	31,681.10
58	Dec-25	31,681.10	277.21	10,747.00	10,469.79	21,211.31
59	Jan-26	21,211.31	185.60	10,747.00	10,561.40	10,649.90
60	Feb-26	10,649.90	97.10	10,747.00	10,649.90	0.00

**5,981.64      1,18,217.00      1,12,235.36**

<b>1,44,820.00</b>	<b>6,44,820.00</b>	<b>5,00,000.00</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	2021	2022	2023	2024	2025	2026
	Estimated	Projected	Projected	Projected	Projected	Projected
	1	2	3	4	5	6
1 <b>GROSS SALES</b>						
i. Domestic sales	8.00	40.00	44.00	48.00	55.00	69.00
ii. Export sales						
ADD : other revenue income/ job work	-	-	-	-	-	-
<b>TOTAL</b>	<b>8.00</b>	<b>40.00</b>	<b>44.00</b>	<b>48.00</b>	<b>55.00</b>	<b>69.00</b>
2 <b>Less : GST</b>	-	-	-	-	-	-
Deduct other items						
3 <b>Net sales ( item 1 - item 2 )</b>	8.00	40.00	44.00	48.00	55.00	69.00
4 % age rise (+) or fall (-) in net sales compared to previous year (annualised)	-	400.00%	10.00%	9.09%	14.58%	25.45%
5 <b>Cost of Sales</b>						
i.) Raw materials (including stores and other items used in the process of manufacture)	9.00	27.50	30.50	33.50	39.50	52.50
(a) imported	-	-	-	-	-	-
(b) Indigenous	9.00	27.50	30.50	33.50	39.50	52.50
ii) Other spares	-	-	-	-	-	-
(a) Imported	-	-	-	-	-	-
(b) Indigenous	-	-	-	-	-	-
iii) Power and fuel	-	-	-	-	-	-
iv) Direct labour (Factory wages & salary)	0.60	2.40	2.52	2.65	2.78	2.92
v) Other direct Expenses	0.10	0.60	0.72	0.86	1.04	1.24
vi) Depreciation	0.60	1.12	0.96	0.84	0.73	0.64
vii) <b>SUB TOTAL ( i to vi)</b>	10.30	31.62	34.70	37.85	44.04	57.30
viii) <b>ADD : Opening stocks-in-process</b>	-	-	-	-	-	-
<b>SUB-TOTAL</b>	10.30	31.62	34.70	37.85	44.04	57.30
ix) <b>Deduct : Closing stocks-in- process</b>	-	-	-	-	-	-
x) <b>Cost of Production</b>	-	-	-	-	-	-
xi) <b>ADD : Opening stock of finished goods</b>	-	-	-	-	-	-
<b>SUB-TOTAL</b>	-	-	-	-	-	-
xii) <b>Deduct : closing stock of finished goods</b>	-	-	-	-	-	-
xiii) <b>SUB-TOTAL ( Total cost of sales)</b>	-	-	-	-	-	-
6 Selling general and administrative expn.	-	-	-	-	-	-
7 <b>SUB-TOTAL (5+6)</b>	-	-	-	-	-	-
8 Operating profit before interest (3-7)	-	-	-	-	-	-
9 Interest	-	-	-	-	-	-
10 Operating profit after interest (8-9)	-	-	-	-	-	-
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>1.17</b>	<b>5.98</b>	<b>6.86</b>	<b>7.56</b>	<b>8.20</b>	<b>8.61</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>1.17</b>	<b>5.98</b>	<b>6.86</b>	<b>7.56</b>	<b>8.20</b>	<b>8.61</b>
15 (a) Equity dividend paid-amt (Already paid+ B.S. provision)						
(b) Dividend Rate						
16 <b>Retained profit ( 14-15 )</b>	<b>1.17</b>	<b>5.98</b>	<b>6.86</b>	<b>7.56</b>	<b>8.20</b>	<b>8.61</b>

17	Retained profit/Net profit (% age)	100.00	100.00	100.00	100.00	100.00	100.00
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Sample project report



Name / Address of Company :

**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>CURRENT LIABILITIES</b>							
1.	Short-term borrowings from banks (including bills purchased, discounted & excess borrowing placed on repayment basis)						
(i)	From applicant banks	5.00	5.00	5.00	5.00	5.00	5.00
(ii)	From other banks						
(iii)	Of which BP & BD						
	<b>SUB TOTAL(A)</b>	5.00	5.00	5.00	5.00	5.00	5.00
2.	Short term borrowings from other (BA Facility)						
3.	Sundry Creditors (Trade)	0.65	1.25	1.40	1.55	1.70	1.85
4.	Advance payments from customer/ deposits from dealers						
5.	Provision for taxes	-	-	-	-	-	-
6.	Dividend payable						
7.	Other statutory liabilities (due within one year)	-	-	-	-	-	-
8.	Deposits/instalments of term loans/DPGs/ Debentures,etc. (due within one year)	0.81	0.90	1.00	1.11	1.12	-
9.	Other current liabilities & provisions (due within 1 Yr) (specify major items)	0.15	0.25	0.32	0.39	0.46	0.53
	Provision for Excise Duty	-	-	-	-	-	-
	Others	0.15	0.25	0.32	0.39	0.46	0.53
	<b>SUB-TOTAL (B)</b>	1.61	2.40	2.72	3.05	3.28	2.38
	<b>TOTAL CURRENT LIABILITIES ( 1 to 9)</b>	6.61	7.40	7.72	8.05	8.28	7.38
<b>TERM LIABILITIES</b>							
11.	Debentures(not maturing within one yr.)						
12.	Preference shares (redeemable after one year)						
13.	Term loans (excluding instalment payable within one year)	4.13	3.23	2.23	1.12	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	-	-	-	-	-	-
17.	<b>TOTAL TERM LIABILITIES (11 to 16)</b>	4.13	3.23	2.23	1.12	0.00	0.00
18.	<b>TOTAL OUTSIDE LIABILITIES (10 + 17)</b>	10.74	10.63	9.95	9.17	8.28	7.38
<b>NET WORTH</b>							
19.	Ordinary share capital	6.50	7.17	11.95	16.61	21.48	26.47
20.	General reserve	-	-	-	-	-	-
21.	Revaluation reserve	-	-	-	-	-	-
22.	Other reserve (excluding provision) - Drawings	0.50	1.20	2.20	2.70	3.20	3.50
23.	Surplus (+) or deficit (-) in P/L Account	1.17	5.98	6.86	7.56	8.20	8.61
23	Deferred Tax	-	-	-	-	-	-
	Share Premium	-	-	-	-	-	-
24.	<b>NET WORTH</b>	7.17	11.95	16.61	21.48	26.47	31.58
25.	<b>TOTAL LIABILITIES (18 to 24)</b>	17.91	22.58	26.56	30.65	34.76	38.96

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	0.69	0.73	0.92	1.10	1.19	1.28
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)	█	█	█	█	4.00	5.00
(ii) Export receivables (including bills purchased and discounted by banks)						
29. Instalments of deferred receivables (due with in one yr.)						
30. Inventory:	█	█	█	█	10.60	11.80
(i) Raw materials (including stores & other items used in the process of manufacture)	█	█	█	█	2.60	2.80
(a) Imported						
(b) Indigenous	█	█	█	█	2.60	2.80
(ii) Stock-In-Process	█	█	█	█	-	-
(ii) Finished goods	█	█	█	█	8.00	9.00
(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>5.79</b>	<b>9.08</b>	<b>11.52</b>	<b>13.95</b>	<b>16.29</b>	<b>18.63</b>
35. Gross Block(Land & Building machinery, work-in-process)	9.72	9.12	8.00	7.03	6.20	5.47
36. Depreciation to date	0.60	1.12	0.96	0.84	0.73	0.64
37. <b>NET BLOCK</b>	<b>9.12</b>	<b>8.00</b>	<b>7.03</b>	<b>6.20</b>	<b>5.47</b>	<b>4.83</b>
<b>OTHER NON-CURRENT ASSETS</b>						
38. Investment/bookdebts/advances/ deposits which are not current assets	3.00	5.50	8.01	10.50	13.00	15.50
(i) a) Investment in subsidiary Co./ affiliates						
b) Others	3.00	5.50	8.01	10.50	13.00	15.50
(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>3.00</b>	<b>5.50</b>	<b>8.01</b>	<b>10.50</b>	<b>13.00</b>	<b>15.50</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>17.91</b>	<b>22.58</b>	<b>26.56</b>	<b>30.65</b>	<b>34.76</b>	<b>38.96</b>
Investment in Associates	-	-	-	-	-	-
44. <b>NET WORKING CAPITAL</b>	<b>(0.82)</b>	<b>1.68</b>	<b>3.80</b>	<b>5.90</b>	<b>8.01</b>	<b>11.25</b>
<b>CURRENT RATIO</b>	<b>0.88</b>	<b>1.23</b>	<b>1.49</b>	<b>1.73</b>	<b>1.97</b>	<b>2.52</b>
<b>TNW</b>	<b>7.17</b>	<b>11.95</b>	<b>16.61</b>	<b>21.48</b>	<b>26.47</b>	<b>31.58</b>
<b>TOL/TNW</b>	<b>1.50</b>	<b>0.89</b>	<b>0.60</b>	<b>0.43</b>	<b>0.31</b>	<b>0.23</b>

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

**PERFORMANCE AND FINANCIAL INDICATORS**

As on 31st March ....

(Rs. In Lacs)

PARTICULARS	2021	2022	2023	2024	2025	2026
	Estimated	Projected	Projected	Projected	Projected	Projected
	1	2	3	4	5	6
Domestic Sales(Gross)						
Export Sales						
Net Sales						
% rise/fall (-) in net sales						
Profit Before tax						
PBT/ Sales (%)						
Profit After Tax						
Cash Accrual						
Paid Up Capital						
TNW						
TOL/TNW (times)						
NWC						
Current Ratio						
Adjusted TNW	7.17	11.95	16.61	21.48	26.47	31.58
Adjusted TOL/TNW	1.50	0.89	0.60	0.43	0.31	0.23

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

<b>Other Ratios</b>						
Operating Cost/ sales %	85.32	85.06	84.41	84.24	85.09	87.52
Net Sales /TTA (times)	0.45	1.77	1.66	1.57	1.58	1.77
PBDIT	1.95	8.10	8.74	9.22	9.64	9.83

**EFFICIENCY RATIOS**

	2021	2022	2023	2024	2025	2026
	Estimated	Projected	Projected	Projected	Projected	Projected
Net Sales/ Total Tangible Assets (times)	0.45	1.77	1.66	1.57	1.58	1.77
PBT/ Total Tangible Assets (%)	6.56	26.47	25.82	24.68	23.59	22.10
Operating Cost to sales (%)	85.32	85.06	84.41	84.24	85.09	87.52
Bank Finance/ Ct. Assets (%)	86.36	55.07	43.40	35.84	30.69	26.84
Inventory+ Receivables to net Sales (days)	223.56	73.00	84.61	94.29	96.89	88.87

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

PBDIT	1.95	8.10	8.74	9.22	9.64	9.83
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**RISK RATING RELATED RATIOS**

1 Current Ratio	0.88	1.23	1.49	1.73	1.97	2.52
2 TOL/TNW (times)	1.50	0.89	0.60	0.43	0.31	0.23
3 PBDIT/Interest (times)	0.00	0.00	0.00	0.00	0.00	0.00
4 PAT/Net Sales (%)	14.68	14.94	15.59	15.76	14.91	12.48
5 ROCE (%) (PBDIT/TA)	0.00	0.00	0.00	0.00	0.00	0.00
6 INV+REC./Sales (days)	224	73	85	94	97	89

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

\_\_\_\_\_

Sample project report

**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.
2020-21	1.17	0.60	-	0.04	0.11	12.03	16.52
2021-22	5.98	1.12	-	0.48	1.29	4.28	5.50
2022-23	6.86	0.96	-	0.39	1.29	4.89	6.07
2023-24	7.56	0.84	-	0.29	1.29	5.50	6.51
2024-25	8.20	0.73	-	0.18	1.29	6.19	6.92
2025-26	8.61	0.64	-	0.06	1.18	7.49	7.82
	<b>38.38</b>	<b>4.89</b>	<b>-</b>	<b>1.45</b>	<b>6.45</b>		

Avg. D.S.C.R.

5.66

6.71

*Sample project report*