

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: -

FACILITIES	PROPOSED (Rs. In lacs)
Term Loan	7.50
Cash Credit	12.50
TOTAL	20.00

1. 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,

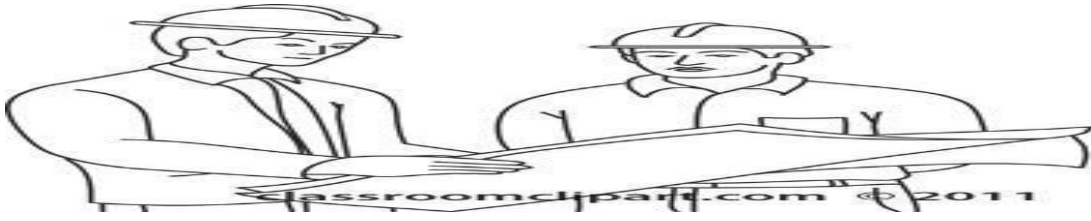
Yours faithfully,

M/s -----

(_____)

PROJECT
REPORT ON
FLOUR
MILL
FACTORY





RO		
1.	CONSTITUTION	PROPRIETORSHIP
2.	PROJECT COST	██████████
3.	MEANS OF FINANCE	████████████████████ ████████████████████
4.	NATURE OF FACILITY REQUIRED	████████████████████ ████████████████████
6.	INTEREST	██████
7.	STRENGTH OF THE PROJECT	██████████████████ ██████████████████

Sample project

TAKEN UP BY

M/s -----

--

Proposed factory Location :-

-

Company/firm registered Address :

-

Promoters' details :

NAME WITH SURNAME	FATHER NAME	DATE OF BIRTH	EDUCATIONAL QUALIFICATION	RESIDENTIAL ADDRESS	PAN NUMBER	CONTACT NUMBER	EXPERIENCE

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-----

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.M/s----- is the son of S/o -----

Aged About -----Years & Resident Of -----

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 enjoys good reputation in society and is a person with eminent personality. He is known for his simplicity, humbleness, diplomatic management skill among others. He looks after the business development of 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.

He assigns works to his junior according to their capabilities, knowledge and skills. He possesses good market knowledge and handles problem in a healthy way. He has good communication skill and a person of high values and morale. He enjoys good credibility in the market.

INTRODUCTION: Importance of wheat worldwide as main food can be understood by use of stylized wheat spike as a symbol of FAO. Wheat is a major cereal in India after rice. The total estimated production of food grains in India during the year 2000-2001 was 195.92 million tonnes and the share of wheat was 68.76 million tonnes i.e. about 35 per cent. India has emerged as the 2nd largest producer of wheat after China and accounted for 12.06 per cent share of total world production of wheat. Due to sustained efforts made by policy makers, agricultural scientists, extension workers and receptive farmers, the production of wheat dramatically increased manifold on account of adoption of modern production technology.

Wheat kernel consists of four main parts – Seed coat (10 per cent of the kernel weight); aleurone layer (6 per cent); starchy middle, the endosperm (81 per cent) and the germ (3 per cent). Consumption of wheat became popular in all the states of country due to greater flow of marketable surplus, spread of knowledge that whole meal atta contains double the quantity of proteins and five times the quantity of calcium compared to consumption of equal quantity of rice. Another factor which has been responsible for widespread consumption of wheat is its gluten content, making it most versatile cereal with multifarious usage. It is responsible for rheological features of dough. It absorbs and retains moisture, traps the gases in dough and improves the crust color.

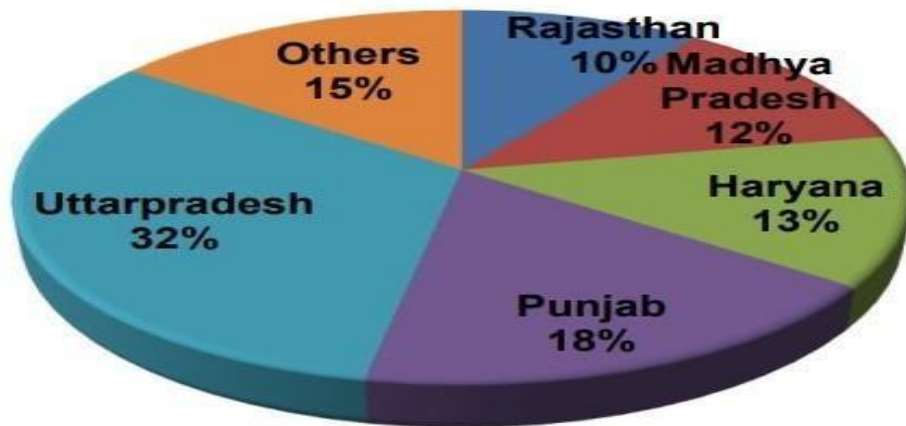
Although a number of species of wheat are recognized in the world, only three species of wheat namely; *Triticum aestivum* (Bread wheat), *T. durum* (Macaroni wheat) and *T. dicoccum* (Emmer wheat) are commercially cultivated in India.¹ Wheat is globally the leading source of carbohydrate in human food, with content of about 71%, apart from this, it also contains 13% proteins which is very high as considered to cereals and hence is also a major source of proteins around the world.

The different products of wheat commonly used are Atta (whole meal), which is rich in Vitamin-A and Vitamin-B, whereas Maida (white flour) contains lesser Vitamin-B and

Sample

Project report

STATE WISE SHARE IN PRODUCTION



Source: Ministry of Agriculture, GoI

GLOBAL SCENARIO:

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

restaurants, cafes, and food chains in various developing and developed nations is bolstering the demand for flour milling. The rising demand for flour confections is expected to boost the market, especially in developing regions. Furthermore, the burgeoning flour milling industry in several emerging regions is anticipated to accentuate the market through the forecast period.

PRODUCTS AND APPLICATIONS-A BRIEF NOTE

- a. **ATTA:** Atta is wheat flour, originating from the Indian subcontinent, which is used to make most flatbreads, such as chapati, roti, naan and puri. Most atta is milled from hard wheat varieties, also known as durum wheat that comprises 90% of the Indian wheat crop, and is more precisely called durum atta. Chakki Atta is the main ingredient of most varieties of Indian, Bangladeshi and Pakistani bread. It is a whole wheat-flour made from hard wheat grown across the Indian subcontinent. Chakki Atta is obtained from grinding complete wheat grains. Since nothing is removed from true whole meal atta, all the constituents of the wheat grain are preserved. Traditionally, atta is made by stone grinding, a process that imparts a characteristic aroma and taste to the bread. High bran content of true whole meal atta makes it a fiber-rich food. This may help to regulate blood sugar as well have other health benefits. The temperatures attained in a chakki produced by friction, are of the order of 110-125 deg C. At such high temperatures, the carotenes present in the bran tend to exude the characteristic roasty smell, and contribute to the sweetness of the atta.

- b. **MAIDA:** Maida flour is finely-milled wheat flour variety which is used to make Indian breads such as paratha and naan. It is also used in Central Asian and Southeast Asian cuisine. Maida is a refined product of wheat. It is extracted from the inner white portion of the wheat after the outer brownish layer is removed. After the flour is ground in a flour mill, it is passed through a fine mesh (600 mesh per square inch) to obtain maida. Though sometimes referred to as all purpose flour, by Indian chefs, it more closely resembles cake flour or even pure

starch. In India, maida flour is used to make pastries and other bakery items such as bread, biscuits and toast.

[REDACTED]

d. [REDACTED]

[REDACTED] fatty acids and contains significant quantities of starch, protein, vitamins and dietary minerals. Bran is often used to enrich breads (notably muffins) and breakfast cereals, especially for the benefit of those wishing to increase their intake of dietary fiber. Bran may also be used for pickling (nukazuke) as in the tsukemono of Japan. In Romania, fermented wheat bran is usually used when preparing sour soups, called borscht.

COST OF PROJECT:

The total cost of project is estimated at Rs.27.89 lacs. It includes cost of civil work, Preliminary & Pre-operative expenses, Plant & Machinery . The details breakups are as below:

COST OF THE PROJECT	Amount (In Rs. Lacs)
Building Shed	█
Industrial Atta Chakki Machine	█
Electricity Security Deposit	█
Computer	█
Electrical Installation and Fittings	█
Total:	█

MEANS OF FINANCE:

█
█

PROMOTER CONTRIBUTION:

The total promoter’s contribution required for the project is estimated to █

TERM LOAN:

The company proposes to raise Term Loan to the █
█

Particulars	Amount
Total Term Loan (Rs. In lacs)	■
Installment (Monthly)	■

CURRENT PROPOSAL:

FACILITIES	PROPOSED (Rs. In Lacs)
Term Loan	■
CASH CREDIT	■
TOTAL FUND BASED	■

IMPLEMENTATION SCHEDULE:

S No.	Nature of Activities	Estimated Period
1.	Building Construction and Plant & Machinery Installation	■
2.	Selling of products from factory	■

SWOT ANALYSIS:

Strength	Weakness
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	
Opportunities	Threats
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	Building Shed	██████████	█	██████████
2	Industrial Atta Chakki Machine	██████████	██████████	██████████
3	Electricity Security Deposit	██████████	█	██████████
4	Computer	██████████	██████████	██████████
5	Electrical Installation and Fittings	██████████	██████████	██████████
Total :		██████████	██████████	██████████

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
SHOP BUILDING	10.00%	-	-	4.00	4.00	0.20	3.80	-	-	3.80	0.38	3.42
COMPUTER	40.00%	-	-	0.47	0.47	0.09	0.38	-	-	0.38	0.15	0.23
ELECTRICAL INSTALLT	15.00%	-	-	2.36	2.36	0.18	2.18	-	-	2.18	0.33	1.86
PLANT & MACHINARIE	15.00%	-	-	11.01	11.01	0.83	10.18	-	-	10.18	1.53	8.65
TOTAL		-	-	17.84	17.84	1.30	16.54	-	-	16.54	2.39	14.16

DEPRECIATION SHEET UPTO YEAR ENDED 31-03-2026

(As per Income Tax Act)

Rs. In lacs

PARTICULARS		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
SHOP BUILDING	10.00%	3.42	0.34	3.08	0.31	2.77	0.28	2.49	0.25	2.24
COMPUTER	40.00%	0.23	0.09	0.14	0.05	0.08	0.03	0.05	0.02	0.03
ELECTRICAL INSTALLT	15.00%	1.86	0.28	1.58	0.24	1.34	0.20	1.14	0.17	0.97
PLANT & MACHINARIE	15.00%	8.65	1.30	7.36	1.10	6.25	0.94	5.31	0.80	4.52
TOTAL		14.16	2.01	12.15	1.70	10.44	1.45	9.00	1.24	7.76

PROPOSED PROJECT - 2021

REPAYMENT SCHEDULE OF TERM LOAN

TERM LOAN

Total Term Loan (In Rs.)	7,50,000.00
Rate of Interest	10.50%
EMI (In Rs.)	16,120.50

Sl. No.	Payment Months	Opening Bal	Interest	EMI	Principal	Closing Bal.
		1	2	3	4	5
1	Mar-21	7,50,000.00	6,562.50	16,120.50	9,558.00	7,40,442.00
			6,562.50	16,120.50	9,558.00	
2	Apr-21	7,40,442.00	6,478.87	16,120.50	9,641.63	7,30,800.37
3	May-21	7,30,800.37	6,394.50	16,120.50	9,726.00	7,21,074.37
4	Jun-21	7,21,074.37	6,309.40	16,120.50	9,811.10	7,11,263.27
5	Jul-21	7,11,263.27	6,223.55	16,120.50	9,896.95	7,01,366.33
6	Aug-21	7,01,366.33	6,136.96	16,120.50	9,983.54	6,91,382.78
7	Sep-21	6,91,382.78	6,049.60	16,120.50	10,070.90	6,81,311.88
8	Oct-21	6,81,311.88	5,961.48	16,120.50	10,159.02	6,71,152.86
9	Nov-21	6,71,152.86	5,872.59	16,120.50	10,247.91	6,60,904.95
10	Dec-21	6,60,904.95	5,782.92	16,120.50	10,337.58	6,50,567.36
11	Jan-22	6,50,567.36	5,692.46	16,120.50	10,428.04	6,40,139.33
12	Feb-22	6,40,139.33	5,601.22	16,120.50	10,519.28	6,29,620.05
13	Mar-22	6,29,620.05	5,509.18	16,120.50	10,611.32	6,19,008.72
			72,012.72	1,93,446.00	1,21,433.28	
14	Apr-22	6,19,008.72	5,416.33	16,120.50	10,704.17	6,08,304.55
15	May-22	6,08,304.55	5,322.66	16,120.50	10,797.84	5,97,506.71
16	Jun-22	5,97,506.71	5,228.18	16,120.50	10,892.32	5,86,614.40
■	■	■	■	■	■	■
■	■	■	■	■	■	■
■	■	■	■	■	■	■
■	■	■	■	■	■	■
■	■	■	■	■	■	■
■	■	■	■	■	■	■
■	■	■	■	■	■	■
■	■	■	■	■	■	■
■	■	■	■	■	■	■
■	■	■	■	■	■	■
■	■	■	■	■	■	■
■	■	■	■	■	■	■
■	■	■	■	■	■	■
			■	■	■	

ASSESSMENT OF WORKING CAPITAL REQUIREMENT

Name / Address of Company : **M/s**
Address :- At.

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
1	GROSS SALES						
i.	Domestic sales						
ii.	Export sales						
	ADD : other revenue income/ job work						
	TOTAL						
2	Less : GST						
	Deduct other items						
3	Net sales (item 1 - item 2)						
4	% age rise (+) or fall (-) in net sales compared to previous year (annualised)						
5	Cost of Sales						
i.)	Raw materials (including stores and other items used in the process of manufacture)						
	(a) imported						
	(b) Indigenous						
ii)	Other spares						
	(a) Imported						
	(b) Indigenous						
iii)	Power and fuel						
iv)	Direct labour (Factory wages & salary)						
v)	Other direct Expenses						
vi)	Depreciation						
vii)	SUB TOTAL (i to vi)						
viii)	ADD : Opening stocks-in-process						
	SUB-TOTAL						
ix)	Deduct : Closing stocks-in- process						
x)	Cost of Production						
xi)	ADD : Opening stock of finished goods						
	SUB-TOTAL						
xii)	Deduct : closing stock of finished goods						
xiii)	SUB-TOTAL (Total cost of sales)						
6	Selling general and administrative expn.						
7	SUB-TOTAL (5+6)						
8	Operating profit before interest (3-7)						
9	Interest						
	On Term Loan						
	On CC						
	Other						
10	Operating profit after interest (8-9)						
11 (i)	Add other non-operating income						
	(a) Other						
	(b) Interest						
	Sub-total (income)						
(ii)	Deduct other non-operating expenses						
	(a) P&P expense including all book entries written off						
	(b)						
	Sub-total (expenses)						
(iii)	Net of other non-operating income/expenses						
12	Profit before tax / loss [10+11(iii)]						
	Less: Earlier yr. Tax Liab. And Others						
13	Provision for taxes						
	Current Tax						
14	Net profit / loss (12-13)						
15	(a) Equity dividend paid-amt						

	(Already paid+ B.S.provision)						
16	(b) Dividend Rate	■	■	■	■	■	■
17	Retained profit (14-15)	■	■	■	■	■	■
	Retained profit/Net profit (% age)						

Sample project report

Name / Address of Company :

M/s
Address :- At.**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
<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						
(ii)	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)						
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)	■	■	■	■	■	■
	Provision for Excise Duty						
	Others	■	■	■	■	■	■
	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 payable within one year)	■	■	■	■	■	■
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.	TOTAL TERM LIABILITIES (11 to 16)	■	■	■	■	■	■
18.	TOTAL OUTSIDE LIABILITIES (10 + 17)	■	■	■	■	■	■
<u>NET WORTH</u>							
19.	Ordinary share capital	■	■	■	■	■	■
20.	General reserve						
21.	Revaluation reserve						
22.	Other reserve (excluding provision) - Drawings	■	■	■	■	■	■
23.	Surplus (+) or deficit (-) in P/L Account	■	■	■	■	■	■
23	Deferred Tax						
	Share Premium						

24.	NET WORTH	6.15	12.73	19.38	23.13	25.98	26.53
25.	TOTAL LIABILITIES (18 to 24)	26.80	36.82	42.88	45.88	47.82	47.43

Sample project report

Name / Address of Company : **M/s**
Address :- At.

FORM II Contd....

		<i>As per Balance Sheet as at 31st March ...</i>					<i>(Rs. In Lacs)</i>
PARTICULARS		2021	2022	2023	2024	2025	2026
		Estimated	Projected	Projected	Projected	Projected	Projected
		1	2	3	4	5	6
<u>CURRENT ASSETS</u>							
26.	Cash and bank balances	0.51	0.51	0.66	1.39	2.65	1.54
27.	Investment (<i>other than long term investment</i>)						
(i)	Government / B S E B & TEL	-	-	-	-	-	-
	Trustee Securities						
(ii)	Fixed Deposits with Banks	-	-	-	-	-	-
28. (i)	Receivables other than deferred & exports (incl. <i>bills purchased and discounted by Banks</i>)	5.00	9.21	15.65	18.15	18.81	20.30
(ii)	Export receivables (<i>including bills purchased and discounted by banks</i>)						
29.	Instalments of deferred receivables (<i>due with in one yr.</i>)						
30.	Inventory:	3.55	7.60	9.02	10.44	11.86	12.28
(i)	Raw materials (<i>including stores & other items used in the process of manufacture</i>)	0.30	1.00	1.30	1.60	1.90	2.20
	(a) Imported						
	(b) Indigenous	0.30	1.00	1.30	1.60	1.90	2.20
(ii)	Stock-In-Process	-	-	-	-	-	-
(ii)	Finished goods	3.00	6.00	7.00	8.00	9.00	9.00
(iv)	Other Consumable Stores	0.25	0.60	0.72	0.84	0.96	1.08
	(a) Imported	-	-	-	-	-	-
	(b) Indigenous	0.25	0.60	0.72	0.84	0.96	1.08
31.	Advance to suppliers of raw materials & stores and spares	-	-	-	-	-	-
32.	Advance payment of taxes	-	-	-	-	-	-
33.	<u>Other Current assets (Specify)</u>						
	Other	0.20	4.35	4.40	4.45	4.50	4.55
34.	TOTAL CURRENT ASSETS (26 to 33)	9.26	21.67	29.73	34.43	37.82	38.67
35.	Gross Block(Land & Building machinery, work-in-process)	17.84	16.54	14.16	12.15	10.44	9.00
36.	Depreciation to date	1.30	2.39	2.01	1.70	1.45	1.24
37.	NET BLOCK	16.54	14.16	12.15	10.44	9.00	7.76
<u>OTHER NON-CURRENT ASSETS</u>							
38.	Investment/bookdebts/advances/ deposits which are not current assets	1.00	1.00	1.00	1.00	1.00	1.00
(i)	a) Investment in subsidiary Co./ affiliates						
	b) Others	-	-	-	-	-	-
(ii)	Advances to suppliers of capital goods & contractors	-	-	-	-	-	-
(iii)	Deferred receivables (<i>maturity exceeding one year</i>)						
(iv)	Others						
	(a) Debtors > 6 months						
	(b) Sec.Deposits to BSEB	1.00	1.00	1.00	1.00	1.00	1.00
(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)	1.00	1.00	1.00	1.00	1.00	1.00
42.	Intangible assets (patents, goodwill, prelim.expenses, bad/ doubtful exp.not provided for etc)	-	-	-	-	-	-
43.	TOTAL ASSETS(34+37+41+42)	26.80	36.83	42.88	45.87	47.82	47.43
	Investment in Associates	-	-	-	-	-	-
44.	NET WORKING CAPITAL	(5.20)	6.42	13.58	17.37	19.99	21.77
	CURRENT RATIO	0.64	1.42	1.84	2.02	2.12	2.29

TNW	6.15	12.73	19.38	23.13	25.98	26.53
TOL/TNW	3.36	1.89	1.21	0.98	0.84	0.79

Sample project report

Name / Address of Company : **M/s**
Address :- At.

PERFORMANCE AND FINANCIAL INDICATORS

PARTICULARS	As on 31st March						(Rs. In Lacs)
	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							
Adjusted TOL/TNW							

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

Other Ratios						
Operating Cost/ sales %	75.94	89.91	91.92	90.78	89.82	89.83
Net Sales /TTA (times)	0.56	2.58	2.85	2.81	2.84	3.02
PBDIT	5.30	14.00	13.76	15.34	16.88	17.18

EFFICIENCY RATIOS

	2021	2022	2023	2024	2025	2026
	Estimated	Projected	Projected	Projected	Projected	Projected
Net Sales/ Total Tangible Assets (times)	0.56	2.58	2.85	2.81	2.84	3.02
PBT/ Total Tangible Assets (%)	13.47	26.02	22.98	25.92	28.96	30.66
Operating Cost to sales (%)	75.94	89.91	91.92	90.78	89.82	89.83
Bank Finance/ Ct. Assets (%)	134.99	57.68	42.05	36.31	33.05	32.32
Inventory+ Receivables to net Sales (days)	208.05	64.59	73.81	80.89	82.31	83.16

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

PBDIT	5.30	14.00	13.76	15.34	16.88	17.18
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RISK RATING RELATED RATIOS

1 Current Ratio	0.64	1.42	1.84	2.02	2.12	2.29
2 TOL/TNW (times)	3.36	1.89	1.21	0.98	0.84	0.79
3 PBDIT/Interest (times)	0.00	0.00	0.00	0.00	0.00	0.00
4 PAT/Net Sales (%)	24.06	10.09	8.08	9.22	10.18	10.17

5	ROCE (%) (PBDIT/TA)	0.00	0.00	0.00	0.00	0.00	0.00
6	INV+REC./Sales (days)	208	65	74	81	82	83

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	3.61	1.30	-	0.07	0.16	21.92	30.43
2021-22	9.58	2.39	-	0.72	1.93	4.78	6.19
2022-23	9.85	2.01	-	0.59	1.93	4.94	6.13
2023-24	11.89	1.70	-	0.44	1.93	5.91	7.03
2024-25	13.85	1.45	-	0.27	1.93	7.05	7.91
2025-26	14.54	1.24	-	0.09	1.77	8.52	8.90
	63.33	10.08	-	2.17	9.67		

Avg. D.S.C.R.	6.38	7.59
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