

PROJECT REPORT ON Manufacturing of distemper and paint from cow dung





PROJECT AT GLANCE

1.	NAME	
2.	CONSTITUTION	PROPRIETORSHIP
3.	DATE OF INCORPORATION/BIRTH	
4.	REGD. OFFICE	
5.	PAN	
7.	LAND	-
8.	PROJECT	Manufacturing Of Distemper And Paint Form Cowdung
9.	PROJECT COST	RS.20.00 LACS
10.	MEANS OF FINANCE	PROPRIETOR CAPITAL : RS.1.00 LACS TERM LOAN :RS.11.40 LACS CASH CREDIT : RS.7.60 LACS
11.	NATURE OF FACILITY REQUIRED	TERM LOAN :RS.11.40 LACS CASH CREDIT : RS.7.60 LACS
12.	REPAYMENT PERIOD OF TERM LOAN	TERM LOAN: IN 84 MONTHS OF RS.19,520/- CASH CREDIT: REPAYABLE ON DEMAND.
13.	INTEREST	11.00%
14.	STRENGTH OF THE PROJECT	STANDARDIZED AND QUALITY OFFERING AMPLE DEMAND OF THE PRODUCT PROMOTER'S EXPERIENCE
15.	GSTN	↕

AN OVERVIEW:

Ms----- is having its registered office at

-----.

PROPRIETOR:

Mr./Mrs.----- is the son/daughter of Mr.-----
aged about-----years & resident of-----

-----.

He is a man with strong business vision. He enjoys good reputation in society and is a person with eminent personality. He is known for her 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 her decisions, but also the reasoning behind her. He assigns works to her junior according to their capabilities, knowledge and skills. He possess 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:

The main objective of the manufacturing of the cow dung paint is to supply the non volatile paints which are helpful in killing microbes and bacteria and health friendly. This can further be developed by making it washable and with better shelf life cow dung acts an insulator. It helps keep warm in winter and cool in summer. Due to this antibacterial property it helps kill micro organisms. Moreover cow dung has been used since ages and are available in plenty of amount. Hence cost of production is relatively very low. It is heat resistant and considered antiseptic in nature.

WHY COWDUNG IS USED IN THE PAINT?

- a) Improves air quality up to 50%
 - b) Antiseptic in nature
 - c) Heat Resistant
 - d) Cost effective (7-10 rs. per piece of dung cake)
 - e) Dried dung is odorless
- f) Cow Dung acts as an insulator, keeping heat out in the summer and holding it inside in winter.
 - g) Not only is it free from bacteria, it does a good job of killing it.
 - h) Gomaya (dung) is considered very valuable and used to purify the environment.
 - i) Protects from UV radiations by keeping a check on them, as it has Radium present in it.



- j) Cost of Paint is inversely proportional to the Cow dung Used.
- k) Acts as a coolant, no need to use A/C Saves up to 40,000/-
- l) Acts as an Insulator, keeping the house warm, discarding heaters.
- m) The thinner smelt by the working men causes them arthropulmonarydiseases & mental harm etc.

COMPONENTS OF COWDUNG PAINT

a) BINDER

The binder, commonly called the vehicle, is the film-forming component of paint. Components listed below are included optionally, depending on the desired properties of the cured film. It holds the paint together.

b) THINNER

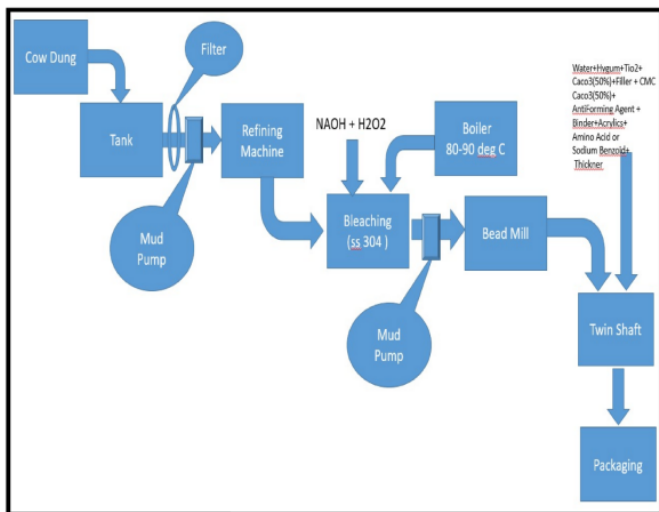
The main purposes of the diluent are to dissolve the polymer and adjust the viscosity of the paint. It is volatile and does not become part of the paint film. It also controls flow and application properties, and in some cases can affect the stability of the paint while in liquid state. Its main function is as the carrier for the non volatile components

c) PIGMENT AND FILLER

Pigments are granular solids incorporated in the paint to contribute color. Fillers are granular solids incorporate to impart toughness, texture, give the paint special properties, or to reduce the cost of the paint. Alternatively, some paints contain dyes instead of or in combination with pigments.



PROCEDURE TO MAKE THE PAINT



PROJECT DSCR:

The average Gross DSCR comes to be 5.32 which is within the benchmark limit.

<u>D.S.C.R</u>						(Rs. In Lacs)
<u>Y E A R</u>	<u>Net Profit</u>	<u>Deprec.</u>	<u>Prelm.</u>	<u>Interest on TL</u>	<u>Repayment of TL</u>	<u>GROSS D.S.C.R.</u>
A.	B.	C.	D.	E.	F.	G.
2024	3.66	1.20	-	0.81	0.75	7.57
2025	4.17	1.62	-	1.11	1.23	5.61
2026	5.65	1.38	-	0.97	1.37	5.82
2027	6.08	1.17	-	0.81	1.53	5.25
2028	6.45	0.99	-	0.63	1.71	4.72
2029	6.79	0.85	-	0.43	1.91	4.23
2030	7.08	0.72	-	0.21	2.13	3.76
2031	7.28	0.61	-	0.02	0.76	10.37
	47.16	8.54	-	5.00	11.40	
				Avg. D.S.C.R.		5.32

PROMOTER CONTRIBUTION:

The total promoter's contribution required for the project is estimated to be Rs.1.00 lacs.

TERM LOAN:

The company proposes to raise Term Loan to the extent of Rs.11.40 lacs from Bank. The broad terms of the said proposed borrowing is as under:

Particulars	Amount
Total Term Loan (Rs. in lacs)	11.40
Installment (Monthly)	84
Rate of Interest	11.00%

CURRENT PROPOSAL:

FACILITIES	PROPOSED (Rs. In Lacs)
Term Loan	11.40
CASH CREDIT	7.60
TOTAL FUND BASED	19.00

SWOT ANALYSIS:

Strength	Weakness
1. The return from the activity is high	1. Huge capital needed for starting the activity.
Opportunities	Threats
1. Growing economy of India has ample opportunity in this sector.	1. Entry of new players.
2. Huge gap between demand and supply chain.	

MANPOWER DETAILS:-

Description	No. Of Employee	Per Person Salary (Rs)	Total Salary (Rs)
Skilled employee	4	15,000/-	60,000/-
Unskilled employee	2	10,000/-	20,000/-
Grand Total monthly			80,000/-
Grand Total Yearly (12 X 80,000)			9,60,000/-

PROJECT 2023

LIST OF EQUIPMET AND FIXED EXPENSES

Sl. No.	Items	Basic Value	Freight/Other Expenses	Amount (Rs.)
1	Machine & equipment	10,00,000.00	-	10,00,000.00
2.	Furniture & Fixture And Interior	2,00,000.00		
		12,00,000.00	-	12,00,000.00

DOWNLOAD NOW

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	2025	2026	2027	2028	2029	2030	2031	2032
	Estimated	Projected	Projected	Projected	Projected	Projected	Projected	Projected
	1	2	3	4	5	6	7	8
1								
I. GROSS SALES								
i. Domestic sales	28.00	45.00	50.00	55.00	60.00	65.00	70.00	75.00
ii. Export sales	-	-	-	-	-	-	-	-
ADD : other revenue income/job work	-	-	-	-	-	-	-	-
TOTAL	28.00	45.00	50.00	55.00	60.00	65.00	70.00	75.00
2								
Less : excise duty	-	-	-	-	-	-	-	-
Deduct other items	-	-	-	-	-	-	-	-
3								
Net sales (item 1 - item 2)	28.00	45.00	50.00	55.00	60.00	65.00	70.00	75.00
4								
% age rise (+) or fall (-) in net sales compared to previous year (annualised)	-	100.00%	11.11%	10.00%	9.09%	8.33%	7.69%	7.14%
5								
Direct Cost								
i) Electricity Charges & Expenses	0.24	0.36	0.38	0.40	0.42	0.44	0.46	0.48
ii) Raw Material Purchased	26.00	32.00	35.50	40.00	44.50	49.00	53.50	58.00
iii) Power and fuel	-	-	-	-	-	-	-	-
iv) Direct Salary	1.60	2.40	2.52	2.65	2.78	2.92	3.06	3.22
v) Other Operating and Maintenance Expense	0.40	0.60	0.63	0.66	0.69	0.73	0.77	0.80
vi) Depreciation	1.20	1.62	1.38	1.17	0.99	0.85	0.72	0.61
vii) SUB TOTAL (i to vi)	29.44	36.98	40.41	44.87	49.38	53.93	58.51	63.11
viii) ADD : Opening stocks-in-process & Finished Goods	-	-	-	-	-	-	-	-
SUB-TOTAL	29.44	36.98	40.41	44.87	49.38	53.93	58.51	63.11
ix) Deduct: Closing stocks-in- process & Finished Goods	-	-	-	-	-	-	-	-
x) Cost of Production	29.44	36.98	40.41	44.87	49.38	53.93	58.51	63.11
ADD : Central Excise duty	-	-	-	-	-	-	-	-
xi) ADD : Opening stock of finished goods	-	8.00	8.50	9.00	9.50	10.00	10.50	11.00
SUB-TOTAL	29.44	44.98	48.91	53.87	58.88	63.93	69.01	74.11
xii) Deduct: closing stock of finished goods	8.00	8.50	9.00	9.50	10.00	10.50	11.00	11.50
xiii) SUB-TOTAL (Total/cost of sales)	21.44	36.48	39.91	44.37	48.88	53.43	58.01	62.61
6								
Selling general and administrative expn.	1.60	2.40	2.64	2.90	3.19	3.51	3.87	4.25
SUB-TOTAL (3-5+6)	23.04	38.88	42.55	47.28	52.08	56.94	61.87	66.87
8								
Operating profit before interest (3-7)	4.96	6.12	7.45	7.72	7.92	8.06	8.13	8.13
9								
Interest	1.30	1.95	1.80	1.65	1.47	1.27	1.05	0.85
Operating profit after interest (8-9)	3.66	4.17	5.65	6.08	6.45	6.79	7.08	7.28
11 (i)								
ADD other non-operating income	-	-	-	-	-	-	-	-
(a) Other	-	-	-	-	-	-	-	-
(b) Interest	-	-	-	-	-	-	-	-
(c)	-	-	-	-	-	-	-	-
(d)	-	-	-	-	-	-	-	-
Sub-total (income)	-	-	-	-	-	-	-	-
(ii) Deduct other non-operating expenses	-	-	-	-	-	-	-	-
(a) Partner Salary	-	-	-	-	-	-	-	-
(b) Partner Interest	-	-	-	-	-	-	-	-
(c)	-	-	-	-	-	-	-	-
(d)	-	-	-	-	-	-	-	-
Sub-total (expenses)	-	-	-	-	-	-	-	-
(iii) Net of other non-operating income/expenses	-	-	-	-	-	-	-	-
12								
Profit before tax / loss /10+11(iii)	3.66	4.17	5.65	6.08	6.45	6.79	7.08	7.28

13	Less: Earlier yr. Tax Liab. And Others	-	-	-	-	-	-	-
	Provision for taxes	-	-	-	-	-	-	-
	Deferred Tax	-	-	-	-	-	-	-
14	Net profit / loss (12-13)	3.66	4.17	5.65	6.08	6.45	7.08	7.28
15	(a) Equity dividend paid-amt (Already paid+ B.S. provision)							
	(b) Dividend Rate							
16	Retained profit (14-15)	3.66	4.17	5.65	6.08	6.45	7.08	7.28
17	Retained profit/Net profit (% age)	100.00	100.00	100.00	100.00	100.00	100.00	100.00

SAMPLE

DOWNLAOD NOW

Name / Address of Company :

FORM III : LIABILITIES STATEMENT

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

(Rs. In Laacs)

PARTICULARS	2025	2026	2027	2028	2029	2030	2031	2032
	Estimated	Projected	Projected	Projected	Projected	Projected	Projected	Projected
	1	2	3	4	5	6	7	8
CURRENT LIABILITIES								
1. Short-term borrowings from banks (including bills purchased, discounted & excess borrowing placed on repayment basis)								
(i) From applicant banks	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60
(ii) From other banks								
(iii) Of which BP & BD								
SUB TOTAL(A)	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60
2. Short term borrowings from other (BA Facility)								
3. Sundry Creditors (Trade)	0.60	0.85	1.10	1.35	1.60	1.85	2.10	2.35
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/installments of term loans/DPGs/Debentures, etc. (due within one year)	1.23	1.37	1.53	1.71	1.91	2.13	0.76	-
9. Other current liabilities & provisions(due within 1 Yr) (specify major items)	-	-	-	-	-	-	-	-
S. cr. For capital goods								
Provision	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
SUB-TOTAL (B)	1.83	2.22	2.63	3.06	3.51	3.98	2.86	2.35
TOTAL CURRENT LIABILITIES (1 to 9)	9.43	9.82	10.23	10.66	11.11	11.58	10.46	9.96
TERM LIABILITIES								
11. Debentures(not maturing within one yr.)								
12. Preference shares (redeemable after one year)								
13. Term loans (excluding instalment pay- able within one year)	9.42	8.04	6.51	4.80	2.89	0.76	-	-
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)	9.42	8.04	6.51	4.80	2.89	0.76	-	-
18. TOTAL OUTSIDE LIABILITIES (10 + 17)	18.85	17.87	16.74	15.46	14.00	12.34	10.46	9.96

	NET WORTH								
19.	Ordinary share capital	1.00	2.26	3.43	4.68	5.76	7.21	9.00	11.08
20.	General reserve	-	-	-	-	-	-	-	-
21.	Revaluation reserve	-	-	-	-	-	-	-	-
22.	Other reserve (excluding provision)	-	-	-	-	-	-	-	-
23.	Surplus (+) or deficit (-) in P/L Account	3.66	4.17	5.65	6.08	6.45	6.79	7.08	7.28
23 (a)	Others								
	Drawings	2.40	3.00	4.40	5.00	5.00	5.00	5.00	5.00
24.	NET WORTH	2.26	3.43	4.68	5.76	7.21	9.00	11.08	13.36
25.	TOTAL LIABILITIES (18 to 24)	21.11	21.30	21.43	21.22	21.21	21.34	21.54	23.31

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**DOWNLAOD
NOW**

Name / Address of Company :

Name / Address of Company :

FUND FLOW (DETAILED)

(Rs. In Laos)

PARTICULARS		As on 31st March,						
		2026	2027	2028	2029	2030	2031	2032
		Projected	Projected	Projected	Projected	Projected	Projected	Projected
	1	2	3	4	5	6	7	
1	SOURCES							
a.	Net Profit (After Tax)	4.17	5.65	6.08	6.45	6.79	7.08	7.28
b.	Depreciation	0.42	(0.24)	(0.21)	(0.18)	(0.15)	(0.13)	(0.11)
c.	Increase in Capital	1.26	1.17	1.25	1.08	1.45	1.79	2.08
d.	Increase in TL, Incl. public deposits	-	-	-	-	-	-	-
e.	Decrease in							
i.)	Fixed Assets	1.20	1.62	1.38	1.17	0.99	0.85	0.72
ii.)	Other Non Current Assets	-	-	-	-	-	-	-
f.	Others	-	-	-	-	-	-	-
g.	Total	7.05	8.20	8.50	8.52	9.09	9.58	9.97
2	USES							
a.	Net Loss	-	-	-	-	-	-	-
b.	Dec in Term Liab. incl. Pub. Dep.	1.37	1.53	1.71	1.91	2.13	0.76	-
c.	Increase in							
i.)	Fixed Assets	-	-	-	-	-	-	-
ii.)	Other Non current assets	-	-	-	-	-	-	-
d.	Dividend Payment	-	-	-	-	-	-	-
e.	Others	4.26	5.57	6.25	6.08	6.45	6.79	7.08
f.	Total	5.63	7.11	7.96	7.98	8.58	7.55	7.08

FUNDS FLOW STATEMENT (Summary)

PARTICULARS		2026	2027	2028	2029	2030	2031	2032
		Projected	Projected	Projected	Projected	Projected	Projected	Projected
		2	3	4	5	6	7	8
3 i	Long Term Surplus/Deficit	1.42	1.09	0.54	0.54	0.50	2.03	2.89
4 ii	Increase/decrease in Curr. Assts.	1.81	1.51	0.96	0.99	0.97	0.92	2.38
5 iii	Inc./Dec. in CL other than BB	0.39	0.41	0.43	0.45	0.47	(1.12)	(0.51)
6 iv	Inc./Dec. in WC Gap	1.42	1.10	0.53	0.54	0.50	2.04	2.89
7 v	Net Surplus (+) Deficit (-)	0.00	(0.01)	0.00	(0.00)	0.00	(0.00)	(0.00)
8 vi	Inc./Dec. in Bank Borrowings	-	-	-	-	-	-	-

FUNDS FLOW STATEMENT

PARTICULARS		2026	2027	2028	2029	2030	2031	2032
		Projected	Projected	Projected	Projected	Projected	Projected	Projected
		2	3	4	5	6	7	8
Long Term Sources		7.05	8.20	8.50	8.52	9.09	9.58	9.97
Long Term Uses		5.63	7.11	7.96	7.98	8.58	7.55	7.08
Surplus/Deficit		1.42	1.09	0.54	0.54	0.50	2.03	2.89

Movement of TNW

PARTICULARS		2026	2027	2028	2029	2030	2031	2032
		1	2	3	4	5	6	7
		1.	Opening balance	2.26	3.43	4.68	5.76	7.21
	Add.							
i.	Profit/(-) Loss after Tax	4.17	5.65	6.08	6.45	6.79	7.08	7.28
ii.	Increase in Capital	1.26	1.17	1.25	1.08	1.45	1.79	2.08
iii.	Dec./(-) Inc. in Intangible Assets	-	-	-	-	-	-	-
iv.	Others	(4.26)	(5.57)	(6.25)	(6.08)	(6.45)	(6.79)	(7.08)
2.	Less							
	Div Paid (Incl. Div. Tax)/ Withdrawals	-	-	-	-	-	-	-
	TNW	3.43	4.68	5.76	7.21	9.00	11.08	13.36

Name / Address of Company :

Term Loan

Loan Amount	:	11.40
Rate of interest	:	11.00%
Total No. of Installment	:	84.00 Months
No of EMI	:	84.00 Months
Moratorium Period	:	- Months
Monthly Installment	:	19,520.00 EMI

		Interest	EMI	Principal	Outstanding
Aug-24	11.40	0.10	0.20	0.09	11.31
Sep-24	11.31	0.10	0.20	0.09	11.22
Oct-24	11.22	0.10	0.20	0.09	11.13
Nov-24	11.13	0.10	0.20	0.09	11.03
Dec-24	11.03	0.10	0.20	0.09	10.94
Jan-25	10.94	0.10	0.20	0.09	10.84
Feb-25	10.84	0.10	0.20	0.10	10.75
Mar-25	10.75	0.10	0.20	0.10	10.65
		0.81	1.56	0.75	

Apr-25	10.65	0.10	0.20	0.10	10.55
May-25	10.55	0.10	0.20	0.10	10.45
Jun-25	10.45	0.10	0.20	0.10	10.36
Jul-25	10.36	0.09	0.20	0.10	10.26
Aug-25	10.26	0.09	0.20	0.10	10.15
Sep-25	10.15	0.09	0.20	0.10	10.05
Oct-25	10.05	0.09	0.20	0.10	9.95
Nov-25	9.95	0.09	0.20	0.10	9.84
Dec-25	9.84	0.09	0.20	0.10	9.74
Jan-26	9.74	0.09	0.20	0.11	9.63
Feb-26	9.63	0.09	0.20	0.11	9.53
Mar-26	9.53	0.09	0.20	0.11	9.42
		1.11	2.34	1.23	

Apr-26	9.42	0.09	0.20	0.11	9.31
May-26	9.31	0.09	0.20	0.11	9.20
Jun-26	9.20	0.08	0.20	0.11	9.09
Jul-26	9.09	0.08	0.20	0.11	8.98
Aug-26	8.98	0.08	0.20	0.11	8.86
Sep-26	8.86	0.08	0.20	0.11	8.75
Oct-26	8.75	0.08	0.20	0.11	8.64
Nov-26	8.64	0.08	0.20	0.12	8.52
Dec-26	8.52	0.08	0.20	0.12	8.40
Jan-27	8.40	0.08	0.20	0.12	8.28
Feb-27	8.28	0.08	0.20	0.12	8.17
Mar-27	8.17	0.07	0.20	0.12	8.04
		0.97	2.34	1.37	

Apr-27	8.04	0.07	0.20	0.12	7.92
May-27	7.92	0.07	0.20	0.12	7.80
Jun-27	7.80	0.07	0.20	0.12	7.68
Jul-27	7.68	0.07	0.20	0.12	7.55
Aug-27	7.55	0.07	0.20	0.13	7.43
Sep-27	7.43	0.07	0.20	0.13	7.30
Oct-27	7.30	0.07	0.20	0.13	7.17
Nov-27	7.17	0.07	0.20	0.13	7.04
Dec-27	7.04	0.06	0.20	0.13	6.91
Jan-28	6.91	0.06	0.20	0.13	6.78
Feb-28	6.78	0.06	0.20	0.13	6.65
Mar-28	6.65	0.06	0.20	0.13	6.51
		0.81	2.34	1.53	

Apr-28	6.51	0.06	0.20	0.14	6.38
May-28	6.38	0.06	0.20	0.14	6.24
Jun-28	6.24	0.06	0.20	0.14	6.10
Jul-28	6.10	0.06	0.20	0.14	5.96
Aug-28	5.96	0.05	0.20	0.14	5.82
Sep-28	5.82	0.05	0.20	0.14	5.68
Oct-28	5.68	0.05	0.20	0.14	5.54
Nov-28	5.54	0.05	0.20	0.14	5.39
Dec-28	5.39	0.05	0.20	0.15	5.25
Jan-29	5.25	0.05	0.20	0.15	5.10
Feb-29	5.10	0.05	0.20	0.15	4.95
Mar-29	4.95	0.05	0.20	0.15	4.80
		0.63	2.34	1.71	

Apr-29	4.80	0.04	0.20	0.15	4.65
May-29	4.65	0.04	0.20	0.15	4.50
Jun-29	4.50	0.04	0.20	0.15	4.34
Jul-29	4.34	0.04	0.20	0.16	4.19
Aug-29	4.19	0.04	0.20	0.16	4.03
Sep-29	4.03	0.04	0.20	0.16	3.87
Oct-29	3.87	0.04	0.20	0.16	3.71
Nov-29	3.71	0.03	0.20	0.16	3.55
Dec-29	3.55	0.03	0.20	0.16	3.39
Jan-30	3.39	0.03	0.20	0.16	3.23
Feb-30	3.23	0.03	0.20	0.17	3.06
Mar-30	3.06	0.03	0.20	0.17	2.89
		0.43	2.34	1.91	

Apr-30	2.89	0.03	0.20	0.17	2.72
May-30	2.72	0.02	0.20	0.17	2.55
Jun-30	2.55	0.02	0.20	0.17	2.38
Jul-30	2.38	0.02	0.20	0.17	2.21
Aug-30	2.21	0.02	0.20	0.17	2.03
Sep-30	2.03	0.02	0.20	0.18	1.86
Oct-30	1.86	0.02	0.20	0.18	1.68
Nov-30	1.68	0.02	0.20	0.18	1.50
Dec-30	1.50	0.01	0.20	0.18	1.32
Jan-31	1.32	0.01	0.20	0.18	1.13
Feb-31	1.13	0.01	0.20	0.18	0.95
Mar-31	0.95	0.01	0.20	0.19	0.76
		0.21	2.34	2.13	

Apr-31	0.76	0.01	0.20	0.19	0.57
May-31	0.57	0.01	0.20	0.19	0.38
Jun-31	0.38	0.00	0.20	0.19	0.19
Jul-31	0.19	0.00	0.19	0.19	-
		0.02	0.78	0.76	

GROSS TOTAL :	5.00	16.40	11.40		
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DOWNLOAD NOW

Name / Address of Company : _____

(Rs. In Lacs)

<u>TURNOVER METHOD</u>		2025	2026	2027	2028	2029	2030	2031	2032
		Estimated	Projected	Projected	Projected	Projected	Projected	Projected	Projected
A	Annual Turnover as projected by Borrower	28.00	45.00	50.00	55.00	60.00	65.00	70.00	75.00
B	Turnover as accepted by Bank	28.00	45.00	50.00	55.00	60.00	65.00	70.00	75.00
C	Working Capital Requirements (25% of B)	7.00	11.25	12.50	13.75	15.00	16.25	17.50	18.75
D	Minimum Margin required (5% of B)	1.40	2.25	2.50	2.75	3.00	3.25	3.50	3.75
E	Actual Margin available (CA - CL)	0.88	2.30	3.40	3.93	4.47	4.97	7.01	9.90
F	Item C - item D	5.60	9.00	10.00	11.00	12.00	13.00	14.00	15.00
G	Item C - item E	6.12	8.95	9.10	9.82	10.53	11.28	10.49	8.85
H	Min. WC Finance - F or G, whichever is less	5.60	8.95	9.10	9.82	10.53	11.28	10.49	8.85

DOWNLAOD NOW

Name / Address of Company : _____

D.S.C.R						(Rs. In Lacs)
Y E A R	Net Profit	Deprec.	Prelm.	Interest on TL	Repayment of TL	GROSS D.S.C.R.
A.	B.	C.	D.	E.	F.	G.
2025	3.66	1.20	-	0.81	0.75	7.57
2026	4.17	1.62	-	1.11	1.23	5.61
2027	5.65	1.38	-	0.97	1.37	5.82
2028	6.08	1.17	-	0.81	1.53	5.25
2029	6.45	0.99	-	0.63	1.71	4.72
2030	6.79	0.85	-	0.43	1.91	4.23
2031	7.08	0.72	-	0.21	2.13	3.76
2032	7.28	0.61	-	0.02	0.76	10.37
	47.16	8.54	-	5.00	11.40	
				Avg. D.S.C.R.		5.32