Business Profile & Projected Financials

M/s Sample Industries

MSME a driving force of Indian Economy

M/s Sample Industries

Ground Floor No 24, Kasturi Badavane, 6th B 1ST Cross, Road, Laggere Rajagopal Nagar Benfgaluru-560058- Mob:XXXXXXEmail: XXXXXXXXXX@gmail.com Website:

S t a p l e

S t a p l e

Prepared by
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Report is prepared on the basis of audited/unaudited financial statements, Data, Information's, details submitted by the applicant.

Bank Credit is a lifeline of every business and catalyst for growth of every business. Credit repaid means fresh credit created on another day, for another business for you and for others. Let us all understand and honor this.

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01. Details of the Business Unit:

All figures in Rs. Lakhs only.

a.	**Name of the Unit.**	**M/s Sample Industries**
b.	**Address of Business Place As per GST Certificate**	XXXXXXXX, 6th B 1ST Cross, Road, Laggere Rajagopal Nagar Benfgaluru-560058
c.	**Alternative business place if any**	No such places
d.	**Constitution**	Proprietorship
E	**Business**	Manufacturing of Jelly crusher roller components and other related machine components.
f.	**Firms PAN No.**	Xxxxxxxxx
g.	**GST No**	xxxxxxxxxxxx
h.	**GST Returns Filed up to**	Up-to-date
i.	**Established since**	Past 3 years
j.	**ISO Certification**	No
k.	**Export Import Code No**	No
l.	**Whether is export oriented unit**	No
m.	**Udyog Aadhaar Registration**	UDYAM-KR-03-xxxxxx
n.	**Sole/Multiple/Consortium**	Sole Banking

02. Statutory Compliance/Certificates:

a	Copy of the PAN card
b.	Copy of the GST Certificate
c.	Copy of MSME certificate/ Udyog Aadhar/Udyam
d.	All other License, approvals, permissions as applicable to the business unit issued by the competent authority under the jurisdiction the new business unit is proposed to be set up Shop establishment certificate.

03. Borrower's Profile:

a.	**Name**	**Sri. Sample shetty**
b.	**Position as**	Xxxxxxxxx
c.	**Qualification**	xxxxxxxxxxxx
d.	**Age**	Xxxxxxxxx
e.	**Address**	xxxxxxxxxxxx
f.	**Alternative address**	Same as above
g.	**Mob. No.**	Xxxxxxxxx
h.	**Email.**	xxxxxxxxxxxx
i.	**Pan. No.**	Xxxxxxxxx
j.	**Aadhar No**	xxxxxxxxxxxx
k.	**Promoters Experience.**	Over five years' experience in the line of business activity
l.	**Net Worth**	As per standard format of the financing bank (BOBFN 135)

04. Guarantor's Profile:

No third-party surety is offered.

05. Details of Accounts, Credit Facilities, Group Accounts:

Details of Accounts						
	Bank/Branch	**Account No**	**Limit**	**Balance**	**Overdue**	**Status**
a.	Xxxxxxxxx	Xxxxxxxxx		--	--	Std
Details of Credit facilities:						
Details of Group Accounts (As Partners, Directors, Guarantors)						
a.	Nil	Nil				

06. Nature of the Present Business/ Activity/Product Line:

- **Introduction: Sri. XXXXXXXXX has earlier** floated a proprietorship firm called **M/s XXXXXXXXX Industries having** experience in the line of business activity to set up a Machine shop to manufacture various machine components specifically jelly crusher roller components.
- **Statutory Compliance**: The firm has taken all applicable statutory licenses, approvals, permissions as applicable to the business unit like shop establishment certificate, Other applicable licenses, approvals, permissions &Udyam Registration etc. The firm has registered Partnership deed.
- **Infrastructures**: The firm is operating the business from a rented premises with requisite power and other need-based facilities.
- **About the Business:** The business is a Machine shop engaged in manufacturing of the machine components predominantly.
- **New Business Initiative**: The business is set up by own finds and is operational now. Now that the firm is looking for suitable Term loan limits to acquire few more small machineries to execute additional work orders.
- **Management:** The unit is managed by both partners Sri. **XXXXXXXXX** with the support of other staff having experience in the line of activity.

07. Human Resources:

a.	Operators	02
b.	Helpers	03
c.	Others	01
	Total	06

08. List of Clients/Suppliers:

Clients	
a.	Walk in clients & also established client base through contacts.
Suppliers	
a.	Local Market

09. Infrastructures:

a.	**Premises:**	
	Location/Address	**XXXXXXXXX** Ground Floor No 24, Kasturi Badavane, 6th B 1ST Cross, Road, Laggere Rajagopal Nagar Benfgaluru-560058
	Nature of possession	Rented
	Type Building	RCC Molded
	Area	1000 SQ Ft
	Rental Advance	Rs. 1.00 Lakhs
	Rent	Rs. 15,000/- pm
	Purpose	Machine shop
b.	**Power Supply**	15HP.
c.	**Water Supply**	Normal

09.b Infrastructures Machineries or Equipments

	Types of machinery/Equipment's, used for the business	Units	Value
a.	Machineries & Equipment's		
. Total Value (Approximately) Existing			

10. Images Present status of the Business Unit:

11. Composition of the Project Cost: Relating to these new credit limit

	Particulars	Total	Margin	Bank Loan
a.	New Machinery	34.69	9.69	25.00
b.	Average stocks	6.00	2.00	5.00
c.	Average Book Debts	4.00		
Total Project Cost		44.69	14.69	30.00

12. Credit Limits requested, purpose & repayment:

- **The firm requests sanction of a term loan of Rs. 25.00 Lakhs for purchase of new machineries repayable in 84 months commencing from 31.10.2025 including two months moratorium. The repayment is requested under EMI Method.**
- **Also Requests sanction of Rs. 5.00 Lakhs cash credit to meet the working capital requirements.**

13. Security Coverage:

a.	Hypothecation of New Machinery	29.40
b.	Hypothecation of stocks	6.00
c.	Assignment of book debts	4.00
Total Securities (Primary)		39.40
Total Credit Exposure		30.00
Asset Coverage Ratio – ACR		1.31
Collateral securities		Nil
Total Credit Exposure		30.00
Collateral Coverage Ratio – CCR		Na

14. Technical Feasibility & Economic viability:

Technical Feasibility:

- Not applicable

Economic Feasibility:

- Not applicable

15.SWOT Analysis:

Strength:

- Good experience in the line of activity.
- Relatively better margin.
- Already established business

Weakness:

- Small Machine shop, potential risk of absence of repeat orders

Opportunities:

- Reasonable scope in the market for the proposed business.

Threats:

- Small business with limited scope for expansion.

16. Details of External Ratings:

No such Ratings is applicable now.

17. CGTMSE, ECGC Coverage/Subsidy:

- Requests to cover the limit under CGTMSE/CGFMU Scheme as applicable

18. Pricing, Concessions, subsidies etc.:

- The firm has requested for charging the interest on the above credit limits as applicable to Micro- Industry Units based on investment in Equipment/Machineries 's being less than Rs. 100.00 Lakhs and the turnover is also less than Rs. 500.00 lakhs.
- ROI Is presumed @ 10.99% pa. for the purpose financial estimation.
- However, the applicant requests sanction of the limit with competitive rate of interest.

19. Draw Down Schedule:

a.	No major Term and hence not applicable	

20. Categorization of Loans & Advances:

a.	Borrower Category/Sector	SSI
b.	Sectoral Class	Priority Sector-SSI
c.	Scheme	MSME/SSI
e.	Investment in Equipment's/Machineries	< Rs. 100.00 Lakhs
f.	Turn Over	< Rs. 500.00 Lakhs
g.	SME Category	Micro-Industry
h.	Activity/Occupation code	Machine shop, Manufacturing of machine components, jelly crusher roller components.

21. Basis of Business Estimates /assumptions:

- Interest is presumed @ 10.99 per annum.
- Business estimates are based on general trend in similar type of business, past performance and orders in hand.
- EBIDTA is increasing every year in projected business years., Cost of Materials is increasing slightly
- Mfg. Cost, Operative cost is decreasing in % terms.
- All applicable ratios DER, DSCR and CR is favorable and well within acceptable norms.

- Term loan in Balance sheet to be read as term loan under head Term Loan & Installment due in next one year shown as current liability
- Depreciation on New Machinery for the year ending 31.03.26 is calculated @ 100% since ethe machinery is acquired and put to commercial use before 30.09.25.
- Since it is small unit the salary cost was maintained at minimum level. Sinc ethe additional Machineries are put to use salaries and waged is likely to go up and there by there is an increase in Manufacturing expenses.

22.Past & estimated Performance in Major Business Parameters:

	Parameters	31.03.25	31.03.26	31.03.27	31.03.28	31.03.29	31.03.30	31.03.31	31.03.32
		Provisional	Projected	Projected	Projected	Projected	Projected	Projected	Projected
a.	Net-Worth	10.44	21.45	23.07	26.83	30.58	35.38	41.83	50.00
b.	Sales	24.44	19.35	30.00	35.00	40.00	45.00	50.00	55.00
c.	Net Profit	6.18	3.01	5.62	8.76	11.75	14.80	17.45	20.17
d.	Np/sales	31.94%	10.03%	16.05%	21.90%	26.11%	29.60%	31.73%	33.62%
e.	PBITA/Sales %	35.25%	37.40%	38.83%	39.25%	39.31%	39.66%	39.78%	40.05%
f.	Current Ratio	2.37	1.80	2.08	2.44	2.67	2.88	3.07	4.47
g.	Debt Equity Ratio	0.40	1.42	1.21	0.93	0.71	0.51	0.34	0.20
h.	DSCR	21.25	1.70	2.44	2.85	3.24	3.65	3.99	4.35
k.	ISCR	21.25	4.51	4.40	5.65	7.34	9.83	13.74	21.39
l.	DSCR Avg Full year repayment	3.42							
j.	DSCR Avg All year repayment	4.95							

30. Annexure to Loan Application (Simplified Check List for MSME Loans/Other Loans)

Bank Credit is a lifeline of every business and catalyst for growth of every business. Credit repaid means fresh credit created on another day, for another business for you and for others. Let us all understand and honour this.

Common Documents	
01.	Application for SME Loan/other business Loan along with Annexure to loan application
02.	**Sri. XXXXXXXXX Proprietor's** profile in specified Banks's format along with all id proofs and address proofs. Asset proofs, details of borrowings and all other applicable KYC Docs and last three years ITRs (Financing Bank's format) BOI-CBD23 BOI
03.	Copy of the Rental agreement /Proof of own house
04.	Copies of GST Filed since 01.04.25
05.	Copies of the Mous.Pos and emails and such other proofs supporting the future business projections.
06.	Quotation for purchase of Three Machineries for Rs. 29.40 Lakhs.
Other Statutory Documents	
07.	Copy of the PAN No of the firm-
08.	Copy of the GST Certificate
09.	Copy of the Trade license/Industrial license issued by the competent authority & all other applicable licenses. Food licenses
10.	Copy of the Udyam Registration.
Financials Statements /Project Report/Projected Financials	
11.	Audited Financial statements along with ITR as on 31.03.23 (AY-23-24)
12.	Audited Financial statements along with ITR as on 31.03.24 (AY-24-25)
13.	Provisional/Audited PL & bs AS ON 31.03.25(AY-25-26)
14.	Business Profile
15.	Past/Projected Financials for next three years. (In banks approved format)
Documents specifically applicable to Partnership Firms.	
	Not applicable
Documents specifically applicable to Companies.	
	Not applicable
Documents as applicable while requesting for sanction of Cash Credit/Overdraft Limit.	
	Not applicable
Where collateral security in the form of Equitable/Registered Mortgaged is proposed.	
	Not applicable
Any other documents as specified by the financing bank/institution	
16.	Any other documents specified by the financing bank.

M/s Sample Industries

23. Projected Balance Sheet

Rs. In Lakhs

	Liabilities	31.03.23	31.03.24	31.03.25	31.03.26	31.03.27	31.03.28	31.03.29	31.03.30	31.03.31	31.03.32	31.03.33
		Audited	Audited	Provisional	Projected	Projected	Projected	Projected	Projected	Projected	Projected	Projected
	Share Capital	5.25	6.75	9.08	10.44	21.45	23.07	26.83	30.58	35.38	41.83	50.00
	Additions				8.00							
	Additions											
	Additions											
	Profit during the year	5.41	6.57	6.18	3.01	5.62	8.76	11.75	14.80	17.45	20.17	22.76
	Drawings	3.91	4.24	4.82		4.00	5.00	8.00	10.00	11.00	12.00	15.00
	Closing Capital	**6.75**	**9.08**	**10.44**	**21.45**	**23.07**	**26.83**	**30.58**	**35.38**	**41.83**	**50.00**	**57.76**
	Reserves & Surplus											
	Add any other											
	Reserves & Surplus	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
A	**Total Net Worth**	**6.75**	**9.08**	**10.44**	**21.45**	**23.07**	**26.83**	**30.58**	**35.38**	**41.83**	**50.00**	**57.76**
	BOI-DL	0.00	3.69	0.00	0.00	0.00						
	boi-New Machinery Loan				20.99	17.93	14.51	10.70	6.44	1.70	0.00	0.00
B	**Total Term Liabilities**	**0.00**	**3.69**	**0.00**	**20.99**	**17.93**	**14.51**	**10.70**	**6.44**	**1.70**	**0.00**	**0.00**
	Overdraft/Cash Credit BOI				5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
	Total WC From Banks	**0.00**	**0.00**	**0.00**	**5.00**	**5.00**	**5.00**	**5.00**	**5.00**	**5.00**	**5.00**	**5.00**
	New Term Loan			2.88								
	boi-New Machinery Loan				2.75	3.06	3.42	3.81	4.26	4.74	1.70	0.00
	Term Loan inst due in next year	**0.00**	**0.00**	**2.88**	**2.75**	**3.06**	**3.42**	**3.81**	**4.26**	**4.74**	**1.70**	**0.00**
	Sundry Creditors	1.25	1.39	1.29	1.50	1.60	1.70	1.80	1.90	2.00	2.10	2.20
	Provision for Expenses	0.05	0.05	0.05	0.20	0.25	0.30	0.35	0.40	0.45	0.50	0.55
	Provision for Tax									0.30	0.60	0.80
	Total other Current Liabilities	**1.30**	**1.44**	**1.34**	**1.70**	**1.85**	**2.00**	**2.15**	**2.30**	**2.75**	**3.20**	**3.55**
C	**Total Current Liabilities**	**1.30**	**1.44**	**4.22**	**9.45**	**9.91**	**10.42**	**10.96**	**11.56**	**12.49**	**9.90**	**8.55**
D	**Total Non-Current Liabilities**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
	Total Liabilities(A+B+C+D)	**8.05**	**14.21**	**14.66**	**51.89**	**50.91**	**51.76**	**52.24**	**53.38**	**56.02**	**59.90**	**66.31**
	Assets	31.03.23	31.03.24	31.03.25	31.03.26	31.03.27	31.03.28	31.03.29	31.03.30	31.03.31	31.03.32	31.03.33

	Assets	Audited	Audited	Provisional	Projected	Projected	Projected	Projected	Projected	Projected	Projected	Projected
	Gross Block	2.73	2.32	1.97	1.67	30.91	26.27	22.33	18.98	16.13	13.71	11.65
	Add New additions				34.69							
	Other											
	Less Transferred/sold											
	Less Depreciation	0.41	0.35	0.30	5.45	4.64	3.94	3.35	2.85	2.42	2.06	1.75
A	**Fixed Assets**	**2.32**	**1.97**	**1.67**	**30.91**	**26.27**	**22.33**	**18.98**	**16.13**	**13.71**	**11.65**	**9.90**
B	**Investments**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
	Rental advance	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50
	Other deposits/Fixed Deposit	0.75	1.50	1.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50
C	**Non-Current Assets**	**2.25**	**3.00**	**3.00**	**4.00**	**4.00**	**4.00**	**4.00**	**4.00**	**4.00**	**4.00**	**4.00**
	Cash in Hand	0.04	0.06	0.08	0.25	0.45	0.50	0.60	0.75	0.90	1.05	1.20
	Cash at Bank	0.64	1.06	1.03	1.50	3.25	3.50	4.25	4.50	4.45	4.40	4.45
	Tot Cash & Bank balance	**0.68**	**1.12**	**1.11**	**1.75**	**3.70**	**4.00**	**4.85**	**5.25**	**5.35**	**5.45**	**5.65**
	Stocks-Raw Materials											
	Stocks of work in progress											
	Closing Stocks	0.00	1.95	2.99	6.00	6.50	7.00	7.50	8.00	8.50	9.00	9.50
	Total Stocks	**0.00**	**1.95**	**2.99**	**6.00**	**6.50**	**7.00**	**7.50**	**8.00**	**8.50**	**9.00**	**9.50**
	Sundry Debtors	2.35	4.42	4.14	7.23	8.34	12.18	14.51	17.40	21.41	26.20	33.21
	Short Term Advances	0.45	1.75	1.75	2.00	2.10	2.25	2.40	2.60	2.75	3.00	3.25
	TDS/Adv Tax									0.30	0.60	0.80
	Tot Other Curr Liab	**2.80**	**6.17**	**5.89**	**9.23**	**10.44**	**14.43**	**16.91**	**20.00**	**24.46**	**29.80**	**37.26**
D	**Total Current Assets**	**3.48**	**9.24**	**9.99**	**16.98**	**20.64**	**25.43**	**29.26**	**33.25**	**38.31**	**44.25**	**52.41**
E	**Total Intangible assets**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
	Total Assets (A+B+C+D+E	**8.05**	**14.21**	**14.66**	**51.89**	**50.91**	**51.76**	**52.24**	**53.38**	**56.02**	**59.90**	**66.31**
	Check Point	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Analysis of Balance sheet (Form-III)												
	Capital account	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
	Other Reserves and Surplu	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

A	Total Net Worth	6.75	9.08	10.44	21.45	23.07	26.83	30.58	35.38	41.83	50.00	57.76
	Term Loans (excl Cdues)	0.00	3.69	0.00	20.99	17.93	14.51	10.70	6.44	1.70	0.00	0.00
B	Total Term Liabilities	0.00	3.69	2.88	23.74	20.99	17.93	14.51	10.70	6.44	1.70	0.00
	Working Capital From Ban	0.00	0.00	0.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
	Installments due(Term Loa	0.00	0.00	2.88	2.75	3.06	3.42	3.81	4.26	4.74	1.70	0.00
	Other Current Liabilities	1.30	1.44	1.34	1.70	1.85	2.00	2.15	2.30	2.75	3.20	3.55
C	Total Current Liabilities	1.30	1.44	4.22	9.45	9.91	10.42	10.96	11.56	12.49	9.90	8.55
	Total Liabilities(A+B+C+D)	8.05	14.21	14.66	51.89	50.91	51.76	52.24	53.38	56.02	59.90	66.31
A	Fixed Assets	2.32	1.97	1.67	30.91	26.27	22.33	18.98	16.13	13.71	11.65	9.90
B	Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
C	Non Current Assets	2.25	3	3	4	4	4	4	4	4	4	4
	Cash & Bank Balance	0.68	1.12	1.11	1.75	3.70	4.00	4.85	5.25	5.35	5.45	5.65
	Total Stocks	0.00	1.95	2.99	6.00	6.50	7.00	7.50	8.00	8.50	9.00	9.50
	all other Current Assets	2.80	6.17	5.89	9.23	10.44	14.43	16.91	20.00	24.46	29.80	37.26
C	Total Current Assets	3.48	9.24	9.99	16.98	20.64	25.43	29.26	33.25	38.31	44.25	52.41
D	Intangible Assets	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total Assets(A+B+C+D+E)	8.05	14.21	14.66	51.89	50.91	51.76	52.24	53.38	56.02	59.90	66.31
	Total Net Worth	6.75	9.08	10.44	21.45	23.07	26.83	30.58	35.38	41.83	50.00	57.76
	Term Loan Excl Current dues	0.00	3.69	0.00	20.99	17.93	14.51	10.70	6.44	1.70	0.00	0.00
	Term Loans Current Dues	0.00	0.00	2.88	2.75	3.06	3.42	3.81	4.26	4.74	1.70	0.00
1	Capital Employed	6.75	12.77	13.32	45.19	44.06	44.76	45.09	46.08	48.27	51.70	57.76
2	Adjusted Net Worth											

3	Total out side liabilities	1.30	5.13	4.22	30.44	27.84	24.93	21.66	18.00	14.19	9.90	8.55
	Gross Current assets	3.48	9.24	9.99	16.98	20.64	25.43	29.26	33.25	38.31	44.25	52.41
	Current Liabilities (Excl OD	1.30	1.44	4.22	4.45	4.91	5.42	5.96	6.56	7.49	4.90	3.55
4	Working Capital Gap	2.18	7.80	5.77	12.53	15.73	20.01	23.30	26.69	30.82	39.35	48.86
	Gross Current assets	3.48	9.24	9.99	16.98	20.64	25.43	29.26	33.25	38.31	44.25	52.41
	Tot Current Liabilities	1.30	1.44	4.22	9.45	9.91	10.42	10.96	11.56	12.49	9.90	8.55
	Net Working Capital	2.18	7.80	5.77	7.53	10.73	15.01	18.30	21.69	25.82	34.35	43.86
	Average Debtors		3.39	4.28	5.69	7.79	10.26	13.35	15.96	19.41	23.81	29.71
	Average Creditors		#REF!	1.34	1.40	1.55	1.65	1.75	1.85	1.95	2.05	2.15

M/s Sample Industries

24.Projected Profit & Loss Account

	Particulars	31.03.23	31.03.24	31.03.25	31.03.26	31.03.27	31.03.28	31.03.29	31.03.30	31.03.31	31.03.32	31.03.33
		Audited	Audited	Provisional	Projected	Projected	Projected	Projected	Projected	Projected	Projected	Projected
	Sales & Labour charges	18.64	24.44	19.35	30.00	35.00	40.00	45.00	50.00	55.00	60.00	65.00
A	**Revenue from oper**	**18.64**	**24.44**	**19.35**	**30.00**	**35.00**	**40.00**	**45.00**	**50.00**	**55.00**	**60.00**	**65.00**
	Opening Stock (RM)	0.00	0.00	1.95	2.99	6.00	6.50	7.00	7.50	8.00	8.50	9.00
	Add purchase+GST	5.32	13.92	11.32	16.28	16.00	18.50	21.15	23.62	26.35	28.70	31.30
	Less Closing Stock(RM)	0.00	1.95	2.99	6.00	6.50	7.00	7.50	8.00	8.50	9.00	9.50
B	**Material Cost**	**5.32**	**11.97**	**10.28**	**13.27**	**15.50**	**18.00**	**20.65**	**23.12**	**25.85**	**28.20**	**30.80**
	Factory rent paid	1.20	1.26	1.20	1.32	1.38	1.46	1.52	1.60	1.68	1.76	1.84
	Salary & wages	3.51	2.24	0.00	2.50	2.60	2.70	2.80	2.90	2.95	3.10	3.20
	Power charges	0.47	0.50	0.30	0.50	0.54	0.58	0.62	0.66	0.68	0.74	0.78
	Repairs & maintenance	0.22	0.20	0.12	0.35	0.40	0.42	0.44	0.46	0.49	0.52	0.55
C	**Manufacturing Exp**	**5.40**	**4.20**	**1.62**	**4.67**	**4.92**	**5.16**	**5.38**	**5.62**	**5.80**	**6.12**	**6.37**
	Opening Stock (FG+WIP)											
	Closing Stock(FG+WIP)											
D	**Changes in (FG+WI**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
E	**Gross Profit (A-B-C**	**7.92**	**8.27**	**7.45**	**12.06**	**14.58**	**16.84**	**18.97**	**21.26**	**23.35**	**25.68**	**27.83**
	Telephone charges	0.07	0.06	0.06	0.06	0.06	0.07	0.07	0.08	0.08	0.08	0.08
	Travel & Conveyance	1.23	0.32	0.26	0.30	0.34	0.38	0.42	0.46	0.48	0.50	0.54
	Vehicle maintenance	0.43	0.23	0.15	0.24	0.30	0.35	0.40	0.44	0.45	0.52	0.56
	Professional charges	0.03	0.04	0.04	0.04	0.04	0.04	0.04	0.05	0.05	0.05	0.05
	General expenses	0.32	0.19	0.12	0.20	0.25	0.30	0.35	0.40	0.41	0.50	0.55
F	**Opr Expenses**	**2.08**	**0.84**	**0.63**	**0.84**	**0.99**	**1.14**	**1.28**	**1.43**	**1.47**	**1.65**	**1.78**
	Interest on loan	0.00	0.49	0.32	0.18	0.00	0.00	0.00	0.00	0.00	0.00	
	Intrest on New TI BOI				1.81	2.47	2.16	1.80	1.41	0.96	0.48	0.04
	Tot Int on Loans	**0.00**	**0.49**	**0.32**	**1.99**	**2.47**	**2.16**	**1.80**	**1.41**	**0.96**	**0.48**	**0.04**
	Interest on WC				0.42	0.55	0.57	0.58	0.59	0.60	0.61	0.62
	Bank charges	0.02	0.02	0.02	0.35	0.31	0.27	0.21	0.18	0.15	0.11	0.08
G	**Finance Cost**	**0.02**	**0.51**	**0.34**	**2.76**	**3.33**	**3.00**	**2.59**	**2.18**	**1.71**	**1.20**	**0.74**
	Amotization Expenses											

	Depreciation	0.41	0.35	0.30	5.45	4.64	3.94	3.35	2.85	2.42	2.06	1.75
H	**Depreciation**	**0.41**	**0.35**	**0.30**	**5.45**	**4.64**	**3.94**	**3.35**	**2.85**	**2.42**	**2.06**	**1.75**
	Exp towards othr Income											
	Exp towards othr Income											
I	**Non Business Expe**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
	Income from other source											
	Income from House Property											
	Income Capital Gain											
	Extra Ordinary Income											
	All other Income	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
K	**Profit Before Appr/I**	**5.41**	**6.57**	**6.18**	**3.01**	**5.62**	**8.76**	**11.75**	**14.80**	**17.75**	**20.77**	**23.56**
	(D-F-G-H-I+J)											
	Provision for Income Tax									0.30	0.60	0.80
L	**Total Appropriat**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.30**	**0.60**	**0.80**
M	**Net Proft/loss**	**5.41**	**6.57**	**6.18**	**3.01**	**5.62**	**8.76**	**11.75**	**14.80**	**17.45**	**20.17**	**22.76**
	Form II Detailed Cost & Profitability Analysis											
a.	**Income from Operation**	18.64	24.44	19.35	30.00	35.00	40.00	45.00	50.00	55.00	60.00	65.00
	%	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
	Less											
b.	**Cost of Materials**	5.32	11.97	10.28	13.27	15.50	18.00	20.65	23.12	25.85	28.20	30.80
	% = b/a	28.54	48.98	53.13	44.23	44.29	45.00	45.89	46.24	47.00	47.00	47.38
c.	**Manufacturing cost**	5.40	4.20	1.62	4.67	4.92	5.16	5.38	5.62	5.80	6.12	6.37
	% = c/a	28.97	17.18	8.37	15.57	14.06	12.90	11.96	11.24	10.55	10.20	9.80
d.	**Variation RM+WIP**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	% = d/a	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e.	**Gross Profit**	7.92	8.27	7.45	12.06	14.58	16.84	18.97	21.26	23.35	25.68	27.83
	% = e/a	42.49	33.84	38.50	40.20	41.66	42.10	42.16	42.52	42.45	42.80	42.82
	Less											
f.	**Selling & Admin**	2.08	0.84	0.63	0.84	0.99	1.14	1.28	1.43	1.47	1.65	1.78
	% = f/a	11.16	3.44	3.26	2.80	2.83	2.85	2.84	2.86	2.67	2.75	2.74
g.	**Oper Profit PBITDA**	5.84	7.43	6.82	11.22	13.59	15.70	17.69	19.83	21.88	24.03	26.05
	% = g/a	31.33	30.40	35.25	37.40	38.83	39.25	39.31	39.66	39.78	40.05	40.08

h.	Finance cost	0.02	0.51	0.34	2.76	3.33	3.00	2.59	2.18	1.71	1.20	0.74
	% = h/a	0.11	2.09	1.76	9.20	9.52	7.50	5.76	4.36	3.11	2.00	1.14
i.	Depreciation & Ammrtn	0.41	0.35	0.30	5.45	4.64	3.94	3.35	2.85	2.42	2.06	1.75
	% = i/a	2.20	1.43	1.55	18.17	13.26	9.85	7.44	5.70	4.40	3.43	2.69
j.	Profit after Int & Depre	5.41	6.57	6.18	3.01	5.62	8.76	11.75	14.80	17.75	20.77	23.56
	% j/a	29.02	26.88	31.94	10.03	16.05	21.90	26.11	29.60	32.27	34.62	36.25
	j= a-(b+c+d+e+f+g+h+i)											
k.	Add Other Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
l.	Less Non Business Exp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
m	Profit Before Tax+appr	5.41	6.57	6.18	3.01	5.62	8.76	11.75	14.80	17.75	20.77	23.56
n.	Less Appropriation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.30	0.60	0.80
o.	Profit Transferred to PL	5.41	6.57	6.18	3.01	5.62	8.76	11.75	14.80	17.45	20.17	22.76
	% =n/a	29.02	26.88	31.94	10.03	16.05	21.90	26.11	29.60	31.73	33.62	35.02
	Cash Accrual	5.82	6.92	6.48	8.46	10.26	12.70	15.10	17.65	19.87	22.23	24.51
	Average stocks	0.00	0.98	2.47	4.50	6.25	6.75	7.25	7.75	8.25	8.75	9.25
	Stock Turn Over Ratio	#DIV/0!	25.07	7.83	6.67	5.60	5.93	6.21	6.45	6.67	6.86	7.03

25.EMI Chart

M/s Sample Industries

Term Loan					25,00,000
Total Loan Period including Moratorium					84
Total Actual Repayment Period					82
EMI To commence from					31.10.25
Proposed Rate of Interest					10.99
Proposed EMI Per month					43488.00
Expected month of Loan sanction/review/rectructure					31.07.25
Expected loan Position is as under					
	Balance	Principle	Interest	Tot-Paid	Months
31.07.25	25.00				
30.09.25	25.00		0.46	0.46	
31.03.26	23.74	1.26	1.35	2.61	6
31.03.27	20.99	2.75	2.47	5.22	12
31.03.28	17.93	3.06	2.16	5.22	12
31.03.29	14.51	3.42	1.80	5.22	12
31.03.30	10.70	3.81	1.41	5.22	12
31.03.31	6.44	4.26	0.96	5.22	12
31.03.32	1.70	4.74	0.48	5.22	12
31.03.33	0	1.70	0.04	1.74	4
		25.00	**11.13**	**36.13**	**82**

M/s Sample Industries

26. Schedule of Fixed assets (Depreciation)

Name of the Asset	31.03.25		Depreciati Rate%	31.03.26	31.03.27	31.03.28	31.03.29	31.03.30	31.03.31	31.03.32	31.03.33	31.03.34
A.Land & Buildings	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Agri Property			NIL	-	-	-	-	-	-	-	-	-
Res Bldg			-	-	-	-	-	-	-	-	-	-
			0.10	-	-	-	-	-	-	-	-	-
B.Computers and Periph	**-**		**0.40**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Printers/ups,cctv				-	-			-	-	-	-	-
Computer												
furnitures	**-**		**0.10**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
furnitures												
Vehicles	**-**	**-**	**0.15**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Vehicles												
E.PM/Equipments	**36.36**		**0.15**	**5.45**	**4.64**	**3.94**	**3.35**	**2.85**	**2.42**	**2.06**	**1.75**	**1.49**
Existing Machinries	1.67											
Machineries	34.69											
F.Intangible Assets	**-**		**0.40**	**-**								
Other Intangible Assets												
Computer Software			-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-
Others if any		-	-	-	-	-	-	-	-	-	-	-
Total of Fix -	**36.36**	**-**		**5.45**	**4.64**	**3.94**	**3.35**	**2.85**	**2.42**	**2.06**	**1.75**	**1.49**
(A+B+C+D+E+F)												
**** Note: Depreation Rates are as per Income tax Act 1961**												

M/s Sample Industries

27. Financial & Management Ratios

Particulars	31.03.23	31.03.24	31.03.25	31.03.26	31.03.27	31.03.28	31.03.29	31.03.30	31.03.31	31.03.32	31.03.33
	Audited	Audited	Provisional	Projected	Projected	Projected	Projected	Projected	Projected	Projected	Projected
Intessrt Service Coverage Ratio (ISCR)											
Cash Accruals (A)	5.82	6.92	6.48	8.46	10.26	12.70	15.10	17.65	19.87	22.23	24.51
Total Interest (B)	0.00	0.49	0.32	2.41	3.02	2.73	2.38	2.00	1.56	1.09	0.66
Int on Term Loans	0.00	0.49	0.32	1.99	2.47	2.16	1.80	1.41	0.96	0.48	0.04
int on WC	0.00	0.00	0.00	0.42	0.55	0.57	0.58	0.59	0.60	0.61	0.62
ISCR (A/B)	#DIV/0!	15.12	21.25	4.51	4.40	5.65	7.34	9.83	13.74	21.39	38.14
Debt Service Coverage Ratio											
Net Profit	5.41	6.57	6.18	3.01	5.62	8.76	11.75	14.80	17.45	20.17	22.76
Depreciation	0.41	0.35	0.30	5.45	4.64	3.94	3.35	2.85	2.42	2.06	1.75
Interest on TL	0.00	0.49	0.32	1.99	2.47	2.16	1.80	1.41	0.96	0.48	0.04
Total (A)	5.82	7.41	6.80	10.45	12.73	14.86	16.90	19.06	20.83	22.71	24.55
Interest on TL	0.00	0.49	0.32	1.99	2.47	2.16	1.80	1.41	0.96	0.48	0.04
Installment of TL				4.14	2.75	3.06	3.42	3.81	4.26	4.74	1.70
Total (B)	0.00	0.49	0.32	6.13	5.22	5.22	5.22	5.22	5.22	5.22	1.74
DSCR (A/B)	#DIV/0!	15.12	21.25	1.70	2.44	2.85	3.24	3.65	3.99	4.35	14.11
Total Loan 2.88+25.00											27.88
DSCR Avg Full year repayment											**3.42**
DSCR Avg All years											**4.95**
Per year months				6	12	12	12	12	12	12	4
Tot- Loan-Months											82
Management /Financial Ratios											
Liquidity Ratios											
Current Ratio	2.68	6.42	2.37	1.80	2.08	2.44	2.67	2.88	3.07	4.47	6.13
Acid Test/Quick R	2.68	5.06	1.66	1.16	1.43	1.77	1.99	2.18	2.39	3.56	5.02
Profitability Ratio											
EBIDTA/Sales	31.33	30.40	35.25	37.40	38.83	39.25	39.31	39.66	39.78	40.05	40.08
Net Profit Ratio PA	29.02	26.88	31.94	10.03	16.05	21.90	26.11	29.60	31.73	33.62	35.02
Return on Fixed A	233.19	333.50	370.06	9.74	21.39	39.23	61.91	91.75	127.28	173.13	229.90
Return on Capital E	80.15	51.45	46.40	6.66	12.75	19.57	26.06	32.12	36.15	39.01	39.40

Reurn on Net Wort	80.15	72.36	59.20	14.03	24.35	32.65	38.42	41.83	41.72	40.34	39.40
Solvency Ratio											
Debt Equity Ratio	0.19	0.56	0.40	1.42	1.21	0.93	0.71	0.51	0.34	0.20	0.15
DSCR	#DIV/0!	15.12	21.25	1.70	2.44	2.85	3.24	3.65	3.99	4.35	14.11
ISCR	#DIV/0!	15.12	21.25	4.51	4.40	5.65	7.34	9.83	13.74	21.39	38.14
Turn Over/Velocity Ratios (No of days)											
Inventory Turn Over Ratio		14.56	46.59	54.69	65.18	61.59	58.81	56.58	54.75	53.23	51.94
Debtors Turn Over Ratios		50.55	80.73	69.17	81.19	93.62	108.24	116.47	128.78	144.81	166.81
Creditors Turn over Ratio		#REF!	43.21	31.28	35.36	32.55	30.20	28.59	27.01	26.07	25.07
Inv+Debtors Turn over Ratio		65.11	127.33	123.86	146.37	155.22	167.05	173.05	183.53	198.04	218.75

M/s Sample Industries

28. Financial Indicators

Particulars	31.03.23	31.03.24	31.03.25	31.03.26	31.03.27	31.03.28	31.03.29	31.03.30	31.03.31	31.03.32	31.03.33
	Audited	Audited	Provisional	Projected	Projected	Projected	Projected	Projected	Projected	Projected	Projected
Paid up Capital :	6.75	9.08	10.44	21.45	23.07	26.83	30.58	35.38	41.83	50.00	57.76
Reserves & Surplus											
Othes If Any											
Tangible Networth	6.75	9.08	10.44	21.45	23.07	26.83	30.58	35.38	41.83	50.00	57.76
Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Adjusted TNW	6.75	9.08	10.44	21.45	23.07	26.83	30.58	35.38	41.83	50.00	57.76
Medium & Long Term Loans	0.00	3.69	2.88	23.74	20.99	17.93	14.51	10.70	6.44	1.70	0.00
Capital Employed	6.75	12.77	13.32	45.19	44.06	44.76	45.09	46.08	48.27	51.70	57.76
Current Assets	3.48	9.24	9.99	16.98	20.64	25.43	29.26	33.25	38.31	44.25	52.41
Current Liabilities	1.30	1.44	4.22	9.45	9.91	10.42	10.96	11.56	12.49	9.90	8.55
NWC (g-h)	2.18	7.80	5.77	7.53	10.73	15.01	18.30	21.69	25.82	34.35	43.86
Net Block	2.32	1.97	1.67	30.91	26.27	22.33	18.98	16.13	13.71	11.65	9.90
Net sales : Domes	18.64	24.44	19.35	30.00	35.00	40.00	45.00	50.00	55.00	60.00	65.00
Exports	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	18.64	24.44	19.35	30.00	35.00	40.00	45.00	50.00	55.00	60.00	65.00
Other Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EBIDTA	5.84	7.43	6.82	11.22	13.59	15.70	17.69	19.83	21.88	24.03	26.05
Interest/fin cost	0.02	0.51	0.34	2.76	3.33	3.00	2.59	2.18	1.71	1.20	0.74
PBITD & Appropria	5.84	7.43	6.82	11.22	13.59	15.70	17.69	19.83	21.88	24.03	26.05
Taxes/appropriatio	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.30	0.60	0.80
Cash Accruals	5.82	6.92	6.48	8.46	10.26	12.70	15.10	17.65	19.87	22.23	24.51
Depreciation	0.41	0.35	0.30	5.45	4.64	3.94	3.35	2.85	2.42	2.06	1.75
Net Profit/(Loss)	5.41	6.57	6.18	3.01	5.62	8.76	11.75	14.80	17.45	20.17	22.76
Loss											
NP/Capital	80.15%	51.45%	46.40%	6.66%	12.75%	19.57%	26.06%	32.12%	36.15%	39.01%	39.40%
Ratios											
Current ratio	2.68	6.42	2.37	1.80	2.08	2.44	2.67	2.88	3.07	4.47	6.13

Debt/Equity :	0.19	0.56	0.40	1.42	1.21	0.93	0.71	0.51	0.34	0.20	0.15
TL/Afj NW	0.00	0.41	0.28	1.11	0.91	0.67	0.47	0.30	0.15	0.03	0.00
TOL/ Adjusted TNW	0.19	0.56	0.40	1.42	1.21	0.93	0.71	0.51	0.34	0.20	0.15
Np/sales	29.02%	26.88%	31.94%	10.03%	16.05%	21.90%	26.11%	29.60%	31.73%	33.62%	35.02%
PBITA/Sales %	31.33%	30.40%	35.25%	37.40%	38.83%	39.25%	39.31%	39.66%	39.78%	40.05%	40.08%
DSCR	#DIV/0!	15.12	21.25	1.70	2.44	2.85	3.24	3.65	3.99	4.35	14.11
Interest Coverage	#DIV/0!	15.12	21.25	4.51	4.40	5.65	7.34	9.83	13.74	21.39	38.14
Inv+Bdebt/Sales		65.11	127.33	123.86	146.37	155.22	167.05	173.05	183.53	198.04	218.75

M/s Sample Industries

29. Working Capital Assessment

	Particulars	31.03.23	31.03.24	31.03.25	31.03.26	31.03.27	31.03.28	31.03.29	31.03.30	31.03.31	31.03.32	31.03.33
		Audited	Audited	Provisiona	Projected	Projected	Projected	Projected	Projected	Projected	Projected	Projected
WC Assessment under MPBF First method												
a.	Gross Current Assets	3.48	9.24	9.99	16.98	20.64	25.43	29.26	33.25	38.31	44.25	52.41
b.	Less Current Liab(Excl bank)	1.30	1.44	4.22	4.45	4.91	5.42	5.96	6.56	7.49	4.90	3.55
c.	MPBF a-b	2.18	7.80	5.77	12.53	15.73	20.01	23.30	26.69	30.82	39.35	48.86
d.	Limit requested/proposed	0.00	0.00	0.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
WC Assessment under MPBF Second Method												
a.	Gross Current Assets	3.48	9.24	9.99	16.98	20.64	25.43	29.26	33.25	38.31	44.25	52.41
b.	Less 25% own contributior	0.87	2.31	2.50	4.25	5.16	6.36	7.32	8.31	9.58	11.06	13.10
c.	Net a-b	2.61	6.93	7.49	12.74	15.48	19.07	21.95	24.94	28.73	33.19	39.31
d.	Current asset (excl bank)	1.30	1.44	4.22	4.45	4.91	5.42	5.96	6.56	7.49	4.90	3.55
e.	MPBF c-d	1.31	5.49	3.27	8.29	10.57	13.65	15.99	18.38	21.24	28.29	35.76
f.	Limit requested/proposed	0.00	0.00	0.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
WC Assessment under MPBF Second Method												
a.	Gross Current Assets	3.48	9.24	9.99	16.98	20.64	25.43	29.26	33.25	38.31	44.25	52.41
b.	Less Core CA											
c.	Net of above a-b	3.48	9.24	9.99	16.98	20.64	25.43	29.26	33.25	38.31	44.25	52.41
d.	Less 25% own contributior	0.87	2.31	2.50	4.25	5.16	6.36	7.32	8.31	9.58	11.06	13.10
e.	Net of above c-d	2.61	6.93	7.49	12.74	15.48	19.07	21.95	24.94	28.73	33.19	39.31
d.	Current asset (excl bank)	1.30	1.44	4.22	4.45	4.91	5.42	5.96	6.56	7.49	4.90	3.55
e.	MPBF e-d	1.31	5.49	3.27	8.29	10.57	13.65	15.99	18.38	21.24	28.29	35.76
F.	Limi Requested/proposed	0.00	0.00	0.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
WC Assessment under Turn Over Method @ 30%												
a.	Sales Projected	18.64	24.44	19.35	30.00	35.00	40.00	45.00	50.00	55.00	60.00	65.00
b.	Sales Accepted by Bank	18.64	24.44	19.35	30.00	35.00	40.00	45.00	50.00	55.00	60.00	65.00
c.	Working Capital Requireme	6.99	9.17	7.26	11.25	13.13	15.00	16.88	18.75	20.63	22.50	24.38
d.	Min. Margin Required	1.40	1.83	1.45	2.25	2.63	3.00	3.38	3.75	4.13	4.50	4.88
h.	Eligible Limit c-d	5.59	7.33	5.81	9.00	10.50	12.00	13.50	15.00	16.50	18.00	19.50
i.	Limit Requested	0.00	0.00	0.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
WC Assessment under Turn Over Method @ 25%												
a.	Sales Projected	18.64	24.44	19.35	30.00	35.00	40.00	45.00	50.00	55.00	60.00	65.00
b.	Sales Accepted by Bank	18.64	24.44	19.35	30.00	35.00	40.00	45.00	50.00	55.00	60.00	65.00
c.	Working Capital Requireme	5.83	7.64	6.05	9.38	10.94	12.50	14.06	15.63	17.19	18.75	20.31

d.	Less Margin	1.17	1.53	1.21	1.88	2.19	2.50	2.81	3.13	3.44	3.75	4.06
e.	Eligible Limit c-d	4.66	6.11	4.84	7.50	8.75	10.00	11.25	12.50	13.75	15.00	16.25
f.	Limit Requested	0.00	0.00	0.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00