M/s Ganesh Store

Sreenidhi Complex . Siriayara , Kundapura Taluk , Udupi Dist. Mob: +XXXXXXX Email: XXXXXXXXXXXgmail.com Website



Prepared by H. Bhaskar Shetty. M.Com, LLB, CAIIB, DCS.

Retired Banker. Professor& Financial Counselor. Mob: 8971869702 Email: bhshetty1958@gmail.com

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.

	Table of Contents				
01.	Basic Details of the Business Unit				
02.	Statutory compliance & Related documents				
03.	Borrowers Profile				
04.	Guarantors Profile`				
05.	Details of Acts, Loans, Group Accounts (As Partner, Director, Trustee, Guarantor)				
06.	About the Business. Scope, Products, Initiatives, Management				
07.	Human Resources				
08.	List of Clients/Suppliers				
09.	Present & Proposed Infrastructure				
10.	Present Status (Images)				
11.	Composition of the Project Cost				
12.	Credit Limits requested, purpose & repayment				
13.	Security coverage for the proposed loan limit.				
14.	Technical Feasibility & Economic viability				
15.	SWOT Analysis				
16.	Details of External Ratings				
17.	Details of External Ratings CGTMSE, EXCOMPAGE, SUBSINIA SECTION SECTIO				
18.	Pricing, Concessions, subsidies etc.				
19.	Drawdown Schedule and DOCO				
20.	Category of Advance & Classification				
21.	Assessment of Business estimates & Financial Projections.				
22.	Past & estimated performance in key parameters				
23.	Projected Balance Sheet & Analysis				
24.	Projected Profit and Loss Account & Analysis				
25.	Emi chart.				
26.	Calculation of Depreciation				
27.	Financial & Management Ratios.				
28.	Key Financial Indicators				
29.	Assessment of Working Capital,				
30.	List of Documents attached.				

01.	Details of the Business Unit:	All figures in Rs. Lakhs only.		
a.	Name of the Unit.	M/s Ganesh Store		
		Sreenidhi Complex . Siriayara , Kundapura Taluk ,		
		Udupi Dist.Mob: XXXXXX Email: gmail.com		
		Website		
b.	Address of Business Place	Same as above		
C.	Alternative business place if any	Retail Shops fruits, Flowers and General stores		
d.	Constitution	Proprietorship		
Е	Business	Retail Shops fruits, Flowers and General stores		
f.	Firms PAN No.	XXXXXX		
g.	GST No	No		
h.	GST Returns Filed up to	Na		
i.	Established since	New		
j.	ISO Certification	-		
k.	Export Import Code No	-		
I.	Whether is export oriented unit	-		
m.	Udyog Aadhaar Registration	UDYAM-KR-		
n.	Sole/Multiple/Consortium	Sole Banking		

02. \$	02. Statutory Commission Shettiys financials.com			
а	Copy of the PAN card.			
b.	Copy of MSME certificate/ Udyog Aadhar/Udyam			
C.				

03.	03. Borrowers Profile:				
a.	Name	XXXXXXX			
b.	Position as	Proprietor			
C.	Qualification	7 Th Std			
d.	Age	44 Years			
e.	Address	S/o sheshu Madivala Badakere Kunadapura Taluk.t			
f.	Alternative address	Same as above			
g.	Mob. No.	XXXXXXX			
h.	Email.				
i.	Pan. No.	XXXXXXX			
j.	Aadhar No	XXXXXXX			
k.	Promoters Experience.	Over five years			

M/s Ganesh Store

MSME a driving force of Indian Economy

I.	Net Worth	As per profile of the applicant
		(Financing Bank's format)

04. Guarantors Profile:

The credit limit applied is requested under CGTMSE scheme. No third-party guarantee is proposed by the applicant.

05. Details of Accounts, Credit Facilities, Group Accounts:								
Details of Accounts								
	Bank/Branch Account No Limit Balance Overdue Status							
a.	Canara Bank Halladi	0475-2200012290 SB				Std		
Details of Credit facilities:								
Details of Group Accounts (As Partners, Directors, Guarantors)								
a.	a. Nil Nil							

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

- Introduction: Sri XXXX has earlier floated a proprietorship firm called megabyte/s XXXXXXesh Store having experience in the line of business activity to set up a retail shop i.e., Retail shop with the line of business activity to set up a retail shop i.e., Retail shop with the line of business activity to set up a retail shop i.e., Retail shop with the line of business activity to set up a retail shop i.e., Retail shop with the line of business activity to set up a retail shop i.e., Retail shop with the line of business activity to set up a retail shop i.e., Retail shop with the line of business activity to set up a retail shop i.e., Retail shop with the line of business activity to set up a retail shop i.e., Retail shop with the line of business activity to set up a retail shop i.e., Retail shop with the line of business activity to set up a retail shop i.e., Retail shop with the line of business activity to set up a retail shop i.e., Retail shop with the line of business activity to set up a retail shop i.e., Retail shop with the line of business activity to set up a retail shop i.e., Retail shop with the line of business activity to set up a retail shop i.e., Retail shop with the line of business activity to set up a retail shop with the line of business activity to set up a retail shop with the line of business activity to set up a retail shop with the line of business activity to set up a retail shop with the line of business activity to set up a retail shop with the line of business activity to set up a retail shop with the line of business activity to set up a retail shop with the line of business activity to set up a retail shop with the line of business activity to set up a retail shop with the line of business activity to set up a retail shop with the line of business activity to set up a retail shop with the line of business activity to set up a retail shop with the line of business activity to set up a retail shop with the line of business activity to set up a retail shop with the line of business
- **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.
- **Infrastructures**: The firm has taken a rented premises with requisite power supply and other requisite amenities as required
- **About the Business:** The business is a small retail shop of Icecreams, flowers, fruits and other general products
- **New Business Initiative**: The firm has set up the business by creating the need-based facilities to commence ethe business. The business is set up by owmn funds. Now that the business is established, the firm is looking for a small term loan for aquiring few more furnitures, and additional stocks.
- **Management:** The unit is managed by **Sri. XXXXXX** with the support of her family members also having experience in the line of activity.

07 .	07. Human Resources:			
a.	Sales Ast	01		
	Total	01		

08. List of Clients/Suppliers:
Clients

M/s Ganesh Store

MSME a driving force of Indian Economy

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

09.	09. Infrastructures:					
a. Premises:						
	Location/Address	Sreenidhi Complex . Siriayara , Kundapura Taluk , Udupi				
	Nature of possession	Rented				
	Type Building	RCC Mold				
	Area	400 Sq ft				
	Rental Advance	Rs. 0.50 Lakhs				
	Rent	Rs. 4,200/- pm				
	Purpose	Small Retail shop				
b.	Power Supply	Normal				
C.	Water Supply	Normal				

09.b Infrastructures Machineries or Equipment's:			
Types of machinery/Equipment's, used for the business	Units	Value	
a. Machinries & Equipments		1.25	
. Total Value (Approvious Tota			

10. Images Present status of the Business Unit:



11	11. Composition of the Project Cost:					
	Particulars Total Margin Bank Loan					
a.	Shop Rental Advance	0.50	0.50			
b.	Equipment's	1.25	1.25			
C.	Furniture's & Fixtures Present	1.25	1.25			
	New Required	2.70	0.70	2.00		
d.	Stocks Average	2.00	1.00	1.00		
Tota	Project Cost	7.70	4.70	3.00		

12. Credit Limits requested, purpose & repayment:

• The firm requests sanction of a composite term loan of Rs. 3.00 Lakhs for aquiring additional furnitures, and to fund additional stocks repayable in 60 EMIs commencing from 31.07.2025.

13. 8	Security Coverage:	
a.	Hypothecation of Funiture Fixtures	2.70
	Hypothecation of Stocks Average	2.00
b.	Assignment of book Debts Average	
Total	Securities (Primary)	4.70
Total	Credit Exposure Www.shettysfinancials.con	3.00
Asset	Coverage Ratio – ACR	1.56
Collat	teral securities	Nil
Total	Credit Exposure	3.00
Collat	teral 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:

Economy in post lock down recovery stage

Opportunities:

• Reasonable scope in the market for the proposed business.

M/s Ganesh Store

MSME a driving force of Indian Economy

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. Mudra Loan scheme

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 @ 10.50 % 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 www.shetty	sfinancials.com
a.	Borrower Category/Sector	Retail Trade
b.	Sectoral Class	Priority Sector-OPS-Retail Trade
C.	Scheme	MSME/SSI
e.	Investment in	< Rs. 100.00 Lakhs
	Equipment's/Machineries	
f.	Turn Over	< Rs. 500.00 Lakhs
g.	SME Category	Micro-service
h.	Activity/Occupation code	Retail trade flower, icecreams, general products

21. Basis of Business Estimates /assumptions:

- Interest is presumed @ 10.50% per annum.
- Business estimates are based on general trend in similar type of business
- Since the limit proposed is small no scientific assessment method is applied. Depreciation is calculated @100% of the applicable rate for the year ending 31.03.26 since assets are use after 01.04.25 before 30.09.25.
- EBIDTA is increasing every year, Cost of Materials is increasing slightly
- Operative cost is decreasing
- All applicable ratios DER, DSCR and CR is favorable and well within acceptable norms.

M/s Ganesh Store

MSME a driving force of Indian Economy

• 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

	.Past & estim								
	1 didiliotois	31.03.26	31.03.27	31.03.28	31.03.29	31.03.30			
		Estimates	Projected	Projected	Projected	Projected			
a	Net-Worth	5.74	7.03	7.72	8.80	10.31			
).	Sales	36.00	37.00	38.00	39.00	40.00			
Э.	Net Profit								
d.	Np/sales	18.72%	19.69%	20.25%	20.71%	21.28%			
е.	PBITA/Sales %	20.94%	21.73%	21.95%	22.03%	22.30%			
f.	Current Ratio	6.40	7.22	7.28	7.68	8.36			
g.	Debt Equity								
	Ratio	0.56	0.40	0.29	0.19	0.09			
า.	DSCR	12.57	10.05	10.43	10.74	11.01			
(.	ISCR	34.27	33.50	43.89	78.09	178.40			
	DSCR Avg Full								
	year repayment								
j.	DSCR Avg All							·	
	year repayment		cho	ttvof	inana	sials.	com		

M/s Ganesh Store

MSME a driving force of Indian Economy

	nnexure 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.
Comi	mon Documents
01.	Business Profile
02.	Past/Projected Financials for next four years. (In banks approved format)
03.	Copies of ITRs filed in individual capacity for the last three years
04.	Application for SME Loan/other business Loan along with Annexure to loan application
05.	Sri.XXXXXXX 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)
06.	Rental agreement
07.	Copies of GST Filed since 01.04.25
L	r Statutory Documents
08.	Copy of the PAN No of the firm-
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.
Docu	ments specifically applicable to Partnership Firms.
	Not applicable
Docu	ments specifically applicable to Companies.
	Not applicable while requesting for sanction of Cash Credit/Overdraft Limit.
Docu	ments as applicable while requesting for sanction of Cash Credit/Overdraft Limit.
11.	Stocks statement as on date
Wher	e collateral security in the form of Equitable/Registered Mortgaged is proposed.
	Not applicable
	other documents as specified by the financing bank/institution
12.	Any other documents specified by the financing bank.

23. Projected Balance Sheet Rs. In Lakhs 31.03.26 31.03.27 31.03.28 31.03.29 31.03.30 Liabilities **Estimates** Projected Projected Projected Projected Share Capital 5.00 5.74 7.03 7.72 8.80 Additions Additions Additions Profit during the year 7.29 6.74 7.69 8.08 8.51 6.00 Drawings 6.00 7.00 7.00 7.00 Closing Capital 5.74 7.03 7.72 8.80 10.31 others if ANY **Total Net Worth** 5.74 7.03 7.72 8.80 10.31 Term Loans 2.62 2.06 1.45 0.76 0.00 **Total Term Liabilities** 2.62 2.06 1.45 0.76 0.00 Cash Credit Total WC From Banks 0.00 0.00 0.00 0.00 0.00 Term Loan inst due in next yea 0.00 0.00 0.00 0.00 0.00 0.50 Sundry Creditors 0.45 0.55 0.60 0.65 0.22 0.25 0.27 Prov for Expenses 0.15 0.29 0.72 Total other Current Liabilities 0.60 0.80 0.87 0.94 Total Current Liabilities **Total Non-Current Liabiliti** 0.00 0.00 0.00 0.00 0.00 Total Liabilities(A+B+C+D) 8.96 9.81 9.97 10.43 11.25 31.03.26 31.03.27 31.03.28 31.03.29 31.03.30 **ASSETS Estimates Projected Projected Projected** Projected Gross Block 2.50 4.62 4.11 3.65 3.25 2.70 Add New additions Other Less Transferred/sold Less Depreciation 0.58 0.51 0.46 0.40 0.36 Fixed Assets 4.62 4.11 3.65 3.25 2.89 0.00 0.00 Investments 0.00 0.00 0.00 Rental Advance 0.50 0.50 0.50 0.50 0.50 **Non-Current Assets** 0.50 0.50 0.50 0.50 0.50 Cash in Hand 0.35 0.45 0.65 0.75 0.80 1.10 1.22 Cash at Bank 0.24 1.68 2.61 Tot Cash & Bank balance 0.59 1.55 1.87 2.43 3.41 Stocks-Raw Materials

M/s Sample Stores

	Stocks of work in progress					
	Closing Stocks	2.10	2.20	2.30	2.40	2.50
	Total Stocks	2.10	2.20	2.30	2.40	2.50
	Sundry Debtors	0.15	0.20	0.25	0.30	0.35
	Short Term Advances	1.00	1.25	1.40	1.55	1.60
	Total Other Current	4.45	4.45	4.05	4.05	4.05
	Assets	1.15	1.45	1.65	1.85	1.95
D	Total Current Assets	3.84	5.20	5.82	6.68	7.86
E	Total Intangible assets	0.00	0.00	0.00	0.00	0.00
_	Total mangible assets	0.00	0.00	0.00	0.00	0.00
	Total Assets (A+B+C+D+E	8.96	9.81	9.97	10.43	11.25
	Check Point	0.00	0.00	0.00	0.00	0.00
Αı	nalysis of Balance sh	neet (Form-	III)			
	Capital account	5.74	7.03	7.72	8.80	10.31
	Other Reserves and Surpl	0.00	0.00	0.00	0.00	0.00
	Other Reserves and Surph	0.00	0.00	0.00	0.00	0.00
Α	Total Net Worth	5.74	7.03	7.72	8.80	10.31
	Term Loans (excl Cdues)	2.62	2.06	1.45	0.76	0.00
			a :			
Г	T-4-1 T \$\A:/\\:A./\ A /	COORT	VCTIA	ODOM		1000
В	Total Term Linatifities \\\	shett	ystin	anck		0.00
В	Total Term Lina(i) in the Working Capital From Bar	0.00	VS 1.6 0.00	0.00	0.00	0.00
В						
В	Working Capital From Ban	0.00	0.00	0.00	0.00	0.00
	Working Capital From Bar Installments due(Term Loa Other Current Liabilities	0.00	0.00 0.00 0.72	0.00 0.00 0.80	0.00 0.00 0.87	0.00 0.00 0.94
C	Working Capital From Bar Installments due(Term Loa Other Current Liabilities Total Current Liabilities	0.00 0.00 0.60	0.00 0.00 0.72	0.00 0.00 0.80	0.00 0.00 0.87	0.00 0.00 0.94
	Working Capital From Bar Installments due(Term Loa Other Current Liabilities	0.00 0.00 0.60	0.00 0.00 0.72	0.00 0.00 0.80	0.00 0.00 0.87	0.00 0.00 0.94
	Working Capital From Bar Installments due(Term Loa Other Current Liabilities Total Current Liabilities	0.00 0.00 0.60	0.00 0.00 0.72	0.00 0.00 0.80	0.00 0.00 0.87 0.87	0.00 0.00 0.94
	Working Capital From Bar Installments due(Term Loa Other Current Liabilities Total Current Liabilities	0.00 0.00 0.60 0.60	0.00 0.00 0.72 0.72	0.00 0.00 0.80 0.80	0.00 0.00 0.87 0.87	0.00 0.00 0.94 0.94
C	Working Capital From Bar Installments due(Term Loa Other Current Liabilities Total Current Liabilities Total Liabilities(A+B+C+D) Fixed Assets	0.00 0.00 0.60 0.60 8.96	0.00 0.00 0.72 0.72 9.81	0.00 0.00 0.80 0.80 9.97	0.00 0.00 0.87 0.87 10.43	0.00 0.00 0.94 0.94 11.25
C A B	Working Capital From Bar Installments due(Term Loa Other Current Liabilities Total Current Liabilities Total Liabilities(A+B+C+D) Fixed Assets Investments Non Current Assets	0.00 0.00 0.60 0.60 8.96 4.62 0.00	0.00 0.00 0.72 0.72 9.81 4.105125 0.00	0.00 0.00 0.80 0.80 9.97 3.65	0.00 0.00 0.87 0.87 10.43 3.25	0.00 0.00 0.94 0.94 11.25 2.89
C A B	Working Capital From Bar Installments due(Term Loa Other Current Liabilities Total Current Liabilities Total Liabilities(A+B+C+D) Fixed Assets Investments Non Current Assets Cash & Bank Balance	0.00 0.00 0.60 0.60 8.96 4.62 0.00 0.50	0.00 0.00 0.72 0.72 9.81 4.105125 0.00	0.00 0.00 0.80 0.80 9.97 3.65 0.00	0.00 0.00 0.87 0.87 10.43 3.25 0.00	0.00 0.00 0.94 0.94 11.25 2.89 0.00
C A B	Working Capital From Bar Installments due(Term Loa Other Current Liabilities Total Current Liabilities Total Liabilities(A+B+C+D) Fixed Assets Investments Non Current Assets Cash & Bank Balance Total Stocks	0.00 0.00 0.60 0.60 8.96 4.62 0.00 0.50	0.00 0.00 0.72 0.72 9.81 4.105125 0.00 0.5 1.55 2.20	0.00 0.00 0.80 0.80 9.97 3.65 0.00 0.5	0.00 0.00 0.87 0.87 10.43 3.25 0.00 0.5	0.00 0.00 0.94 0.94 11.25 2.89 0.00 0.5
C A B	Working Capital From Bar Installments due(Term Loa Other Current Liabilities Total Current Liabilities Total Liabilities(A+B+C+D) Fixed Assets Investments Non Current Assets Cash & Bank Balance	0.00 0.00 0.60 0.60 8.96 4.62 0.00 0.50	0.00 0.00 0.72 0.72 9.81 4.105125 0.00	0.00 0.00 0.80 0.80 9.97 3.65 0.00	0.00 0.00 0.87 0.87 10.43 3.25 0.00	0.00 0.00 0.94 0.94 11.25 2.89 0.00
C A B	Working Capital From Bar Installments due(Term Loa Other Current Liabilities Total Current Liabilities Total Liabilities(A+B+C+D) Fixed Assets Investments Non Current Assets Cash & Bank Balance Total Stocks	0.00 0.00 0.60 0.60 8.96 4.62 0.00 0.50	0.00 0.00 0.72 0.72 9.81 4.105125 0.00 0.5 1.55 2.20	0.00 0.00 0.80 0.80 9.97 3.65 0.00 0.5	0.00 0.00 0.87 0.87 10.43 3.25 0.00 0.5	0.00 0.00 0.94 0.94 11.25 2.89 0.00 0.5
C A B	Working Capital From Bar Installments due(Term Loa Other Current Liabilities Total Current Liabilities Total Liabilities(A+B+C+D) Fixed Assets Investments Non Current Assets Cash & Bank Balance Total Stocks all other Current Assets	0.00 0.00 0.60 0.60 8.96 4.62 0.00 0.50 0.59 2.10 1.15	0.00 0.00 0.72 0.72 9.81 4.105125 0.00 0.5 1.55 2.20 1.45	0.00 0.80 0.80 9.97 3.65 0.00 0.5 1.87 2.30 1.65	0.00 0.87 0.87 10.43 3.25 0.00 0.5 2.43 2.40 1.85	0.0 0.0 0.9 0.9 11.2 2. 0.

	Total Assets(A+B+C+D+E)	8.96	9.81	9.97	10.43	11.25
	Total Net Worth	5.74				10.31
	Term Loan Excl Current dues	2.62	2.06	1.45	0.76	0.00
	Term Loans Current Dues	0.00	0.00	0.00	0.00	0.00
1	Capital Employed	8.36	9.09	9.17	9.56	10.31
Ļ						
_2	Adjusted Net Worth					
L						
3	Total out side liabilities	3.22	2.78	2.25	1.63	0.94
	Gross Current assets	3.84	5.2	5.82	6.68	7.86
	Current Liabilities (Excl O	0.60	0.72	0.80	0.87	0.94
L						
3	Working Capital Gap	3.24	4.48	5.02	5.81	6.92
	Gross Current assets	3.84	5.20	5.82	6.68	7.86
	Tot Current Liabilities	0.60	0.72	0.80	0.87	0.94
	Net Working Capital	3.24	4.48	5.02	5.81	6.92
	Average Debtors		0.18	0.23	0.28	0.33
	Average Creditors		#REF!	0.53	0.58	0.63

www.shettysfinancials.com

Estimates		31.03.26	31.03.27	31.03.28	31.03.29	31.03.
Sales 36.00 37.00 38.00 39.00	Particulars –					Project
Total Domestic Sales/Revenues 36.00 37.00 38.00 39.00	Sales				39.00	4
Export Sales/Revenues A.Revenue from operation 36.00 37.00 38.00 39.00 3						
A.Revenue from operation 36.00 37.00 38.00 39.00 39.00 39.00 39.00 39.00 2.10 2.20 2.30 2.40 2.575 26.30 26.90 2.575 26.30 2.40 2.20 2.30 2.40 2.20 2.30 2.40 2.20 2.30 2.40 2.20 2.30 2.40 2.575 26.30 2.40 2.575 26.30 2.40 2.575 26.30 2.40 2.575 26.30 2.40 2.575 26.30 2.40 2.575 26.30 2.40 2.575 26.30 2.40 2.575 26.30 2.40 2.575 26.20 26.80 2.575 26.20 26.80 2.575 2.565 26.20 26.80 2.575 2.565 26.20 26.80 2.575 2.565 26.20 2.580 2.565 2.		36.00	37.00	38.00	39.00	4
Depening Stock (RM)						
Add purchase+GST	•					4(
Less Closing Stock(RM) 2.10 2.20 2.30 2.40						
C.Manufacturing Expense 0.00 0.						2
C.Manufacturing Expense Opening Stock (FG+WIP) Closing Stock(FG+WIP) D.Changes in (FG+WIP) D.Changes in (FG+WI						0-
Opening Stock (FG+WIP) Closing Stock (FG+WIP) D.Changes in (FG+WIP) D.Changes D.	3. Wateriai Cost	25.30	23.63	20.20	20.80	27
Opening Stock (FG+WIP) Closing Stock (FG+WIP) D.Changes in (FG+WIP) D.Changes D.	Manufacturing Expense	0.00	0.00	0.00	0.00	(
Closing Stock(FG+WIP)		0.00	0.00	0.00	0.00	•
D.Changes in (FG+WIP) 0.00 0.00 0.00 0.00 0.00 E.Gross Profit (A-B-C-D) 10.70 11.35 11.80 12.20 Pooja Expenses 0.10 0.12 0.13 0.14 Conveyance 0.36 0.37 0.38 0.39 Telephones 0.06 0.06 0.07 0.08 Transportation outwards 0.06 0.07 0.08 0.09 Electrocty Charges 0.24 0.25 0.26 0.27 Audit Fees 0.02 0.02 0.02 0.02 Printing & Stationery 0.08 0.09 0.10 0.11 Vehicle Maintenance 0.15 0.16 0.17 0.18 Other Expenses 0.24 0.25 0.26 0.27 Repairs Maintenance 0.15 0.16 0.17 0.18 Other Expenses 0.24 0.25 0.26 0.27 Repairs Maintenance 0.24 0.25 0.26 0.27 Rent of the shop 0.50 0.52 0.26 0.05 Salary 1.20 1.25 1.30 1.35 Rent of the shop 0.50 0.52 0.54 0.56 F.Operative Expenses 3.16 3.31 3.46 3.61 Interest on Term Loans 0.22 0.24 0.19 0.11 Tot Int on Loans 0.22 0.24 0.19 0.11 Interest on Working Capital 0.00 0.00 0.00 G.Finance Cost 0.22 0.24 0.19 0.11 Amotization Expenses 0.58 0.51 0.46 0.40 Expenses 0.00 0.00 0.00 0.00 Expenses 0.00 0.00 0.00 0.00 Expenses 0.00 0.00 0.00 0.00 C.Finance Cost 0.22 0.24 0.19 0.11 C.Finance Cost 0.25 0.54 0.56 C.Finance Cost 0.26 0.50 0.00 C.Finance Cost 0.58 0.51 0.46 0.40 C.Finance Cost 0.58 0.51 0.46 0.40 C.Finance Cost 0.00 0.00 0.00 C.Finance Cost 0.00						
E.Gross Profit (A-B-C-D) 10.70 11.35 11.80 12.20 Pooja Expenses 0.10 0.12 0.13 0.14 Conveyance 0.36 0.37 0.38 0.39 Telephones 0.06 0.06 0.07 0.08 0.09 Electrocty Charges 0.24 0.25 0.26 0.27 Audit Fees 0.02 0.02 0.02 0.02 Printing & Stationery 0.08 0.09 0.10 0.17 Vehicle Maintenance 0.15 0.16 0.17 0.18 Other Expenses 0.24 -0.25 0.26 0.27 Repairs Maintenance 0.15 0.16 0.17 0.18 Salary 1.20 1.25 0.26 0.25 Rent of the shop 0.50 0.52 0.54 0.55 F.Operative Expenses 3.16 3.31 3.46 3.61 Intrest on Term Loans 0.22 0.24 0.19 0.11 Interest on Working Capital 0.00 0.00 0.00 0.00 G.Finance Cost 0.22 0.24 0.19 0.11 Amotization Expenses 0.00 0.58 0.51 0.46 0.40 H.Depreciation 0.58 0.51 0.46 0.40 H.Depreciation 0.58 0.51 0.46 0.40 Income from other source All other Income 0.00 0.00 0.00 K.Profit Before Appr/Extra 6.74 7.29 7.69 8.08 (D-F-G-H-I+J)	<u> </u>	0.00	0.00	0.00	0.00	(
Pooja Expenses						
Conveyance					-	12
Telephones						
Transportation outwards						
Color Charges Color Charges Color					0.09	
Audit Fees					0.27	
Vehicle Maintenance 0.15 0.16 0.17 0.18 Other Expenses 0.24 -0.25 0.26 0.21 Repairs Maintenance 0.07 0.06 0.05 0.04 Bank Charges 0.07 0.06 0.05 0.04 Salary 1.20 1.25 1.30 1.35 Rent of the shop 0.50 0.52 0.54 0.56 F.Operative Expenses 3.16 3.31 3.46 3.61 Intrest on Term Loans 0.22 0.24 0.19 0.11 Tot Int on Loans 0.22 0.24 0.19 0.11 Interest on Working Capital 0.00 0.00 0.00 0.00 G.Finance Cost 0.22 0.24 0.19 0.11 Amotization Expenses 0.51 0.46 0.40 H.Depreciation 0.58 0.51 0.46 0.40 Exp towards othr Income 0.00 0.00 0.00 0.00 Income from other source 0.00	audit Fees	0.02		0.02	0.02	
Other Expenses 0.24 -0.25 0.26 0.27 Repairs Mainten A V S					0.11	
Repairs Maintenand Mark Section Color						
Bank Charges 0.07 0.06 0.05 0.04						m
Salary		\cdots				ДЦ
Rent of the shop		****				
Tot Intrest on Term Loans 0.22 0.24 0.19 0.11					0.56	
Intrest on Term Loans 0.22 0.24 0.19 0.11 Tot Int on Loans 0.22 0.24 0.19 0.11 Interest on Working Capital 0.00 0.00 0.00 0.00 G.Finance Cost 0.22 0.24 0.19 0.11 Amotization Expenses 0.51 0.46 0.40 H.Depreciation 0.58 0.51 0.46 0.40 Exp towards othr Income 0.00 0.00 0.00 I.Non Business Expenses 0.00 0.00 0.00 Income from other source 0.00 0.00 0.00 All other Income 0.00 0.00 0.00 K.Profit Before Appr/Extra 6.74 7.29 7.69 8.08 (D-F-G-H-I+J) 7.69 8.08	,	3.16	3.31	3.46	3.61	3
Tot Int on Loans 0.22 0.24 0.19 0.11 Interest on Working Capital 0.00 0.00 0.00 0.00 G.Finance Cost 0.22 0.24 0.19 0.11 Amotization Expenses 0.51 0.46 0.40 H.Depreciation 0.58 0.51 0.46 0.40 Exp towards othr Income 0.00 0.00 0.00 Income from other source 0.00 0.00 0.00 All other Income 0.00 0.00 0.00 K.Profit Before Appr/Extra 6.74 7.29 7.69 8.08 CD-F-G-H-I+J 0.24 0.19 0.11 CD-F-G-H-I+J 0.24 0.24 0.24 CD-F-G-H-I+J 0.24 CD-F-G-H-I+J 0.24 0.24 CD-F-G-H-I+J 0.24 0.24 CD-F-G-H-I+J 0.24 0.24 CD-F-G-H-I+J 0.24 0.24 CD	-					`
Interest on Working Capital 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.11 0.11 0.58 0.51 0.46 0.40 0.40 0.58 0.51 0.46 0.40 0.58 0.51 0.46 0.40 0.58 0.51 0.46 0.40 0.58 0.51 0.46 0.40 0.58 0.51 0.46 0.40 0.58 0.51 0.46 0.40 0.58 0.51 0.46 0.40 0.58 0.51 0.46 0.40 0.58 0.51 0.46 0.40 0.40 0.58 0.51 0.46 0.40 0.40 0.58 0.51 0.46 0.40	RESCUENT FORM ESCAPE	V.	<u> </u>	00	9	
Interest on Working Capital 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.11 0.11 0.58 0.51 0.46 0.40 0.40 0.58 0.51 0.46 0.40 0.58 0.51 0.46 0.40 0.58 0.51 0.46 0.40 0.58 0.51 0.46 0.40 0.58 0.51 0.46 0.40 0.58 0.51 0.46 0.40 0.58 0.51 0.46 0.40 0.58 0.51 0.46 0.40 0.40 0.58 0.51 0.46 0.40 0.40 0.58 0.51 0.46 0.40 0.40 0.58 0.51 0.46 0.40	ot Int on Loans	0.22	0.24	0.19	0.11	
G.Finance Cost Amotization Expenses Depreciation O.58 O.51 O.46 O.40 H.Depreciation O.58 O.51 O.46 O.40 Exp towards othr Income I.Non Business Expenses O.00 O.00 O.00 O.00 Income from other source All other Income K.Profit Before Appr/Extra O.22 O.24 O.19 O.19 O.46 O.40 O.40 O.40 O.40 O.40 O.40 O.40 O.40					0.00	
Amotization Expenses Depreciation 0.58 0.51 0.46 0.40 H.Depreciation 0.58 0.51 0.46 0.40 Exp towards othr Income I.Non Business Expenses 0.00 0.00 0.00 0.00 Income from other source All other Income 0.00 0.00 0.00 0.00 K.Profit Before Appr/Extra 6.74 7.29 7.69 8.08 (D-F-G-H-I+J)						
Depreciation 0.58 0.51 0.46 0.40		0.22	0.24	0.19	0.11	(
H.Depreciation 0.58 0.51 0.46 0.40 Exp towards othr Income I.Non Business Expenses 0.00 0.00 0.00 Income from other source All other Income 0.00 0.00 0.00 K.Profit Before Appr/Extra 6.74 7.29 7.69 8.08 (D-F-G-H-I+J)						
Exp towards othr Income	Depreciation			0.46	0.40	
I.Non Business Expenses 0.00 0.	•	0.58	0.51	0.46	0.40	(
Comparison Com	exp towards othr Income					
All other Income 0.00 0.00 0.00 0.00 K.Profit Before Appr/Extra 6.74 7.29 7.69 8.08 (D-F-G-H-I+J) 0.00 0.00 0.00 0.00		0.00	0.00	0.00	0.00	(
K.Profit Before Appr/Extra 6.74 7.29 7.69 8.08 (D-F-G-H-I+J)						
(D-F-G-H-I+J)	All other Income	0.00	0.00	0.00	0.00	(
(D-F-G-H-I+J)	(D. () D. ()	0.71	7.00	7.00	0.00	
		6.74	7.29	7.69	8.08	8
Provision for income 19V						
TOVISION TO INCOME TAX	TOVISION FOR INCOME TAX					
						

	M. Net Income (PL)	6.74	7.29	7.69	8.08	8.51
	, <u> </u>					
	Form II Deta	iled Cost & F	Profitabilit	y Analysis	3	
a.	Income from Operations	36.00	37.00	38.00	39.00	40.00
	%	100.00	100.00	100.00	100.00	100.00
	Less	07.00	27.27			
b.	Cost of Materials	25.30	25.65	26.20	26.80	27.33
	% = b/a	70.28	69.32	68.95	68.72	68.33
c.	Manufacturing cost	0.00	0.00	0.00	0.00	0.00
С.	% = c/a	0.00	0.00	0.00	0.00	0.00
	70 074	0.00	0.00	0.00	0.00	0.00
d.	Variation RM+WIP	0.00	0.00	0.00	0.00	0.00
	% = d/a	0.00	0.00	0.00	0.00	0.00
e.	Gross Profit	10.70	11.35	11.80	12.20	12.67
	% = e/a	29.72	30.68	31.05	31.28	31.68
_	Less	0.40	0.04	0.40	0.04	0.75
f.	Selling & Admin	3.16 8.78	3.31 8.95	3.46 9.11	3.61 9.26	3.75 9.38
	% = f/a	0.70	0.90	9.11	9.20	9.30
g.	Oper Profit PBITDA	7.54	8.04	8.34	8.59	8.92
g.	% = g/a	20.94	21.73	21.95	22.03	22.30
	,, g,u	2010 1	21110	21.00		
h.	Finance cost	0.22	0.24	0.19	0.11	0.05
	% = h/a	0.61	0.65	0.50	0.28	0.13
i.	Depreciation & Ammrtn	0.58	0.51	0.46	0.40	0.36
	% = i/a	1.62	1.39	1.20	1.03	0.89
Ŀ	Due State attack and state and state attack and state att	chatt	/efia:	anci:	als.ca	m 0.54
J.	Profit after Int & Profit After	18.72	/STI 120 19.69	20,25	20.71	9 8.51 21.28
	j= a-(b+c+d+e+f+g+h+i)	10.72	19.09	20.23	20.71	21.20
	j a (b.o.a.c.i.g.iiii)					
k.	Add Other Income	0.00	0.00	0.00	0.00	0.00
Ī.	Less Non Business Exp	0.00	0.00	0.00	0.00	0.00
m	Profit Before Tax+appr	6.74	7.29	7.69	8.08	8.51
n.	Less Appropriation	0.00	0.00	0.00	0.00	0.00
<u> </u>						
0.	Profit Transferred to PL	6.74	7.29	7.69	8.08	8.51
\vdash	% =n/a	18.72	19.69	20.25	20.71	21.28
\vdash	Cash Accrual	7.32	7.80	8.15	8.48	8.87
\vdash	Dasii Acciual	1.32	7.00	0.10	0.40	0.07
	Average stocks	2.05	2.15	2.25	2.35	2.45
	Stock Turn Over Ratio	17.56	17.21	16.89	16.60	16.33

25.EMI CHA	RT					
M/s Sampl	e Stores					
NewTerm L	oan				3,00,000	
Total Loan P	eriod includir	ng Moratoriur	n		57	
Total Actual	Repayment I	Period			57	
EMI To com	mence from				31.07.25	
Proposed Ra	ate of Interes	t			10.50	
Proposed El	VII Per month				6707.00	
Expected mo	onth of Loan	sanction/rev	iew/rectructu	re	30.06.25	
Expected lo	an Position	is as under				
	Balance	Principle	Interest	Tot-Paid	Months	
30.06.25	3.00					
31.03.26	2.62	0.38	0.22	0.60		9
31.03.27	2.06	0.56	0.24	0.80		12
31.03.28	1.45	0.61	0.19	0.80		12
31.03.29	0.76	0.69	0.11	0.80		12
31.03.30	0.00	0.76	0.05	0.81		12
		3.00	0.81	3.81		57

www.shettysfinancials.com

		M	/s Sam	ple Sto	res	
	2			D ASSETS (1		ı)
Name of the Asset					Depred	ciation
			Rate%	31.03.26	31.03.27	31.03.28
A.Land & Buildings	-	-	-	-	-	
Land			NIL	-	-	-
Buliding			0.10	-	-	-
				-	-	-
B.Computers and Periphera	-		0.40	-	•	•
Printers/ups,cctv						
Computer						
furnitures	3.95		0.10	0.40	0.36	0.32
Furniture Fixtures	3.95					
Vehicles	-	•	0.15	-	-	•
Vehicles						
F DM/Fi	1.25		0.15	0.40	0.40	0.44
E.PM/Equipments	1.25		0.15	0.19	0.16	0.14
All other Equipments Equipments	1.25					
F.Intangible Assets				-		
Other Intangible Assets	-			-		-
Computer Software			-	-	-	-
1 12 22 2 2		-	-	-	-	-
Others if any		11:	_ C!	!:-		
Total of Fixed VV-VV	W.S	iettv	stina	ncla	S.GO	0.46
(A+B+C+D+E+F)		7				
** Note: Depreation Rates are a	s per Incom	e tax Act 1961				

31.03.29	31.03.30
-	
-	-
-	-
-	-
-	-
0.29	0.26
-	-
0.12	0.10
-	-
-	-
-	-
-	
0.40	VV.3v

ww.shettysfinancials.com

27. Financial	31.03.26	31.03.27	31.03.28	31.03.29	31.03.30
Particulars	Estimates	Projected	Projected	Projected	Projected
SCR	Latinates	Projected	Frojected	Frojecteu	Frojecteu
Cash Accruals (A)	7.32	7.80	8.15	8.48	8.87
asn Accruais (A)	1.32	7.80	6.13	0.40	0.07
otal Interest (B)	0.22	0.24	0.19	0.11	0.05
nt on Term Loans	0.22	0.24	0.19	0.11	0.05
nt on WC	0.00	0.24	0.19	0.11	0.00
it on wo	0.00	0.00	0.00	0.00	0.00
SCR (A/B)	34.27	33.50	43.89	78.09	178.40
ebt Service Cove	erage Ratio				
Doutioulous	31.03.26	31.03.27	31.03.28	31.03.29	31.03.30
Particulars	Estimates	Projected	Projected	Projected	Projected
let Profit	6.74	7.29	7.69	8.08	8.51
epreciation	0.58	0.51	0.46	0.40	0.36
nterest on TL	0.22	0.24	0.19	0.11	0.05
otal (A)	7.54	8.04	8.34	8.59	8.92
nterest on TL	0.22	0.24	0.19	0.11	0.05
nstallment of TL	0.22	0.24	0.19	0.11	0.76
otal (B)	0.60	0.80	0.80	0.80	0.76
SCR (A/B)	12.57	10.05	10.43	10.74	11.01
otal Loan	12.01	10.03	10.73	10.77	11.01
otal Edall					
SCR Avg Full year	repayment				
OSCR Avg Full year	repayment	1 11	C:		•
SCR Avg All years		hetty	/sfin	ancia	als.c
OSCR Avg All years Per year months V ot- Loan-Months	ww.s		/sfina	ancia	als.c
SCR Avg All years Per year months V ot- Loan-Months	ww.s		/sfin	ancia	als.c
OSCR Avg All years Per year months Ot- Loan-Months Wanagement	ww.s		/sfin	ancia	als.c
SCR Avg All years er year months V ot- Loan-Months Vlanagement iquidity Ratios	WW.S /Financial	Ratios			
SCR Avg All years er year months \(\foldar{b} \) ot- Loan-Months \(\foldar{b} \) Management \(\text{ioan} \) current Ratio	ww.s		/sfina	7.68 4.92	8.36 5.70
SCR Avg All years er year months ot- Loan-Months Management Liquidity Ratios Current Ratio	WW.S /Financial	Ratios	7.28	7.68	8.36
Per year months Vote Loan-Months Vanagement Liquidity Ratios Current Ratio Acid Test/Quick R	WW.S /Financial	Ratios	7.28	7.68	8.36
Per year months Vote Loan-Months Vanagement Liquidity Ratios Current Ratio Acid Test/Quick R	WW.S /Financial 6.40 2.90	7.22 4.17	7.28 4.40	7.68 4.92	8.36
Profitability Rates Profitability Rates Profitability Rates	6.40 2.90	Ratios	7.28	7.68	8.36 5.70
Profitability Ratios Perofitability Ratios Perofit Ratio Parameters Perofit	7Financial 6.40 2.90 1tio 20.94 18.72	7.22 4.17 21.73	7.28 4.40 21.95	7.68 4.92 22.03	8.36 5.70 22.30
Profitability Ratios Profitability Ratios Respondentiation Respondentiatio	7Financial 6.40 2.90 1tio 20.94 18.72	7.22 4.17 21.73 19.69	7.28 4.40 21.95 20.25	7.68 4.92 22.03 20.71	8.36 5.70 22.30 21.28
Profitability Ratios Perofitability Ratios Perofitability Ratios Perofitability Ratios Perofitability Ratios Return on Fixed A Return on Capital	7Financial 6.40 2.90 1tio 20.94 18.72 145.91	7.22 4.17 21.73 19.69 177.46	7.28 4.40 21.95 20.25 210.55	7.68 4.92 22.03 20.71 248.76	8.36 5.70 22.30 21.28 294.26
Profitability Ratio Party Profit Ratio Party Par	6.40 2.90 atio 20.94 18.72 145.91 80.62 117.43	7.22 4.17 21.73 19.69 177.46 80.19	7.28 4.40 21.95 20.25 210.55 83.87	7.68 4.92 22.03 20.71 248.76 84.51	22.30 21.28 294.26 82.55
er year months of the Loan-Months of Loan-Months of Loan-Months of Liquidity Ratios of Loan-Ratio of	6.40 2.90 atio 20.94 18.72 145.91 80.62 117.43	7.22 4.17 21.73 19.69 177.46 80.19 103.70	7.28 4.40 21.95 20.25 210.55 83.87 99.61	7.68 4.92 22.03 20.71 248.76 84.51 91.82	22.30 21.28 294.26 82.55 82.55
escr Avg All years of year months of the year month	6.40 2.90 atio 20.94 18.72 145.91 80.62 117.43	7.22 4.17 21.73 19.69 177.46 80.19 103.70	7.28 4.40 21.95 20.25 210.55 83.87 99.61	7.68 4.92 22.03 20.71 248.76 84.51 91.82	22.30 21.28 294.26 82.55 82.55
SCR Avg All years er year months V ot- Loan-Months Vlanagement iquidity Ratios Current Ratio Acid Test/Quick R Profitability Ra EBIDTA/Sales Jet Profit Ratio PA Return on Fixed A Return on Net Wor Solvency Ratio Debt Equity Ratio DSCR	6.40 2.90 1tio 20.94 18.72 145.91 80.62 117.43 0 0.56 12.57	7.22 4.17 21.73 19.69 177.46 80.19 103.70 0.40 10.05	7.28 4.40 21.95 20.25 210.55 83.87 99.61 0.29 10.43	7.68 4.92 22.03 20.71 248.76 84.51 91.82 0.19 10.74	8.36 5.70 22.30 21.28 294.26 82.55 82.55
Profitability Ratios Return on Fixed A Return on Net Wordschaft Ratio Colvency Ra	6.40 2.90 atio 20.94 18.72 145.91 80.62 117.43	7.22 4.17 21.73 19.69 177.46 80.19 103.70	7.28 4.40 21.95 20.25 210.55 83.87 99.61	7.68 4.92 22.03 20.71 248.76 84.51 91.82	22.30 21.28 294.26 82.55 82.55
Profitability Ration Return on Fixed A Return on Net Work Colvency Ration Colvency Ration Record Return Ration Return on Net Work Return on Net Work Return on Net Work Ration Return Ration Return Re	6.40 2.90 1tio 20.94 18.72 145.91 80.62 117.43 0 0.56 12.57 34.27	7.22 4.17 21.73 19.69 177.46 80.19 103.70 0.40 10.05 33.50	7.28 4.40 21.95 20.25 210.55 83.87 99.61 0.29 10.43 43.89	7.68 4.92 22.03 20.71 248.76 84.51 91.82 0.19 10.74	8.36 5.70 22.30 21.28 294.26 82.55 82.55
Profitability Ration Profitabi	6.40 2.90 Itio 20.94 18.72 145.91 80.62 117.43 0 0.56 12.57 34.27 Decity Ratios	7.22 4.17 21.73 19.69 177.46 80.19 103.70 0.40 10.05 33.50 (No of d	7.28 4.40 21.95 20.25 210.55 83.87 99.61 0.29 10.43 43.89	7.68 4.92 22.03 20.71 248.76 84.51 91.82 0.19 10.74 78.09	8.36 5.70 22.30 21.28 294.26 82.55 82.55 0.09 11.01 178.40
SCR Avg All years for year months of the control of	6.40 2.90 Itio 20.94 18.72 145.91 80.62 117.43 0 0.56 12.57 34.27 Ocity Ratios	7.22 4.17 21.73 19.69 177.46 80.19 103.70 0.40 10.05 33.50 (No of d	7.28 4.40 21.95 20.25 210.55 83.87 99.61 0.29 10.43 43.89 ays)	7.68 4.92 22.03 20.71 248.76 84.51 91.82 0.19 10.74 78.09	8.36 5.70 22.30 21.28 294.26 82.55 82.55 0.09 11.01 178.40
Per year months Vocation Total Loan-Months Vanagement Liquidity Ratios Current Ratio Acid Test/Quick R	6.40 2.90 Itio 20.94 18.72 145.91 80.62 117.43 0 0.56 12.57 34.27 0city Ratios er Ratio Ratios	7.22 4.17 21.73 19.69 177.46 80.19 103.70 0.40 10.05 33.50 (No of d	7.28 4.40 21.95 20.25 210.55 83.87 99.61 0.29 10.43 43.89	7.68 4.92 22.03 20.71 248.76 84.51 91.82 0.19 10.74 78.09	8.36 5.70 22.30 21.28 294.26 82.55 82.55 0.09 11.01 178.40

M/s Sample Stores									
	28. Financial Indicator								
Particulars		31.03.26	31.03.27	31.03.28	31.03.29	31.03.30			
		Estimates	Projected	Projected	Projected	Projected			
	Daid Canital .	E 74	7.02	7 70	0.00	40.24			
a)	Paid up Capital :	5.74	7.03	7.72	8.80	10.31			
b)	Tangible Networth	5.74	7.03	7.72	8.80	10.31			
c)	Investment	0.00	0.00	0.00	0.00	0.00			
d)	Adjusted TNW	5.74	7.03	7.72	8.80	10.31			
e)	Madium O I and Tarrel ages	0.00	0.00	4.45	0.70	0.00			
	Medium & Long Term Loans	2.62	2.06	1.45	0.76	0.00			
f)	Capital Employed	8.36	9.09	9.17	9.56	10.31			
g)	Current Liebilities	3.84 0.60	5.20 0.72	5.82 0.80	6.68 0.87	7.86 0.94			
h)	Current Liabilities NWC (g-h)	3.24	4.48	5.02	5.81	6.92			
i)	Net Block	4.62	4.46	3.65	3.25	2.89			
, ''	Net sales : Domestic	36.00	37.00	38.00	39.00	40.00			
j)	Exports	0.00	0.00	0.00	0.00	0.00			
۱,۱	Total	36.00	37.00	38.00	39.00	40.00			
k)	Other Income	0.00	0.00	0.00	0.00	0.00			
l)	EBIDTA	7.54	8.04	8.34	8.59	8.92			
m)	Interest/fin cost	0.22	0.24	0.19	0.11	0.05			
n)	PBITD & Appropriation	a h ^{7,54}	۲4 <i>، ر</i> ه ۴	A 34	1 Å 59				
0)	Taxes/appropriation V VV	SING	LLY S. 66	name		com			
p)	Cash Accruals	7.32	7.80	8.15	8.48	8.87			
q)	Depreciation	0.58	0.51	0.46	0.40	0.36			
r)	Net Profit/(Loss)	6.74	7.29	7.69	8.08	8.51			
s)	Accumulated Losses								
t)	Net Profit/Capital Employed	00.000/	00.400/	00.070/	0.4.540/	00.550/			
<u> </u>	(%)	80.62%	80.19%	83.87%	84.51%	82.55%			
	RATIOS :	6.40	7 00	7.00	7.00	0.20			
u)	Current ratio	6.40 0.56	7.22	7.28	7.68	8.36			
	Debt/Equity :	0.30	0.40	0.29	0.19	0.09			
v)	Term liab./ Adjusted TNW	0.46	0.29	0.19	0.09	0.00			
',	TOL/ Adjusted TNW	0.56	0.40	0.29	0.19	0.09			
	Np/sales	18.72%	19.69%	20.25%	20.71%	21.28%			
w)	PBITA/Sales %	20.94%	21.73%	21.95%	22.03%	22.30%			
x)	DSCR	12.57	10.05	10.43	10.74	11.01			
y)	Interest Coverage	34.27	33.50	43.89	78.09	178.40			
<u> </u>	Average								
z)	(Inventory+Receivables)/ Sales (%)		22.94	23.77	24.57	25.32			
	Julius (70)		22.34	23.11	24.37	23.32			

Ī		M/s Sample Store	S									
H		29. Working Capital Assessment										
H			31.03.26	31.03.27	31.03.28	31.03.29	31.03.30					
			Estimates	Projected	Projected	Projected	Projected					
		MDD				· · • • • • • • • • • • • • • • • •	ojecica					
MPBF FIRST METHOD												
	a.	Gross Current Assets	3.84	5.20	5.82	6.68	7.86					
		Less Current Liab(Excl										
	b.	bank)	0.60	0.72	0.80	0.87	0.94					
	C.	MPBF a-b	3.24	4.48	5.02	5.81	6.92					
		Limit requested/proposed	0.00	0.00	0.00	0.00	0.00					
	4. .		SECONE	METHO			0.00					
	а	Gross Current Assets	3.84	5.20	5.82	6.68	7.86					
		Less 25% own contribution	0.96	1.30	1.46	1.67	1.97					
	_	Net a-b	2.88	3.90	4.37	5.01	5.90					
		Current asset (excl bank)	0.60	0.72	0.80	0.87	0.94					
		MPBF c-d	2.28	3.18	3.57	4.14	4.96					
		Limit requested/proposed	0.00	0.00	0.00	0.00	0.00					
		MPBF		IETHOD	0.00	0.00	0.00					
	a.	Gross Current Assets	3.84	5.20	5.82	6.68	7.86					
	b.	Less Core CA										
	C.	Net of above a-b	3.84	5.20	5.82	6.68	7.86					
	d.	Less 25% own contribution	0.96	1.30	1.46	1.67	1.97					
		Net of above c-d	2.88	3.90	4.37	5.01	5.90					
	d.	Current asset (excl bank)	0.60	0.72	0.80	0.87	0.94					
	e.	MPBF e-d	2.28	3.18	3.57	4.14	4.96					
	F.	Limi Requested/proposed	0.00	0.00	0.00	0.00	0.00					
			JAFK ME	4 4 6								
	a.	Sales Projected	-She	ITVS T	nag	Class						
		Sales Accepted by Bank	36.00	37.00			40.00					
		Working Capital Requirement	13.50	13.88	14.25	14.63	15.00					
		Min. Margin Required	2.70	2.78	2.85	2.93	3.00					
		Eligible Limit c-d	10.80	11.10	11.40	11.70	12.00					
	l.	Limit Requested	0.00	0.00	0.00	0.00	0.00					
TURNOVER METHOD 25%												
		Sales Projected	36.00	37.00	38.00	39.00	40.00					
		Sales Accepted by Bank	36.00	37.00	38.00	39.00	40.00					
		Working Capital Requirement	11.25	11.56	11.88	12.19	12.50					
		Less Margin	2.25	2.31	2.38	2.44	2.50					
		Eligible Limit c-d	9.00	9.25	9.50	9.75	10.00					
	f.	Limit Requested	0.00	0.00	0.00	0.00	0.00					