

Business Profile & Projected Financials

M/s Ganesh Store

MSME a driving force of Indian Economy

M/s Ganesh Store

Sreenidhi Complex . Siriayara , Kundapura Taluk , Udupi Dist.

Mob: +XXXXXXXX Email: XXXXXXXXXXXX@gmail.com Website

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Prepared by

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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 Ganesh Store Sreenidhi Complex . Siriayara , Kundapura Taluk , Udupi Dist.Mob: XXXXXX Email: <u>gmail.com</u> 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
E	Business	Retail Shops fruits , Flowers and General stores
f.	Firms PAN No.	XXXXXXX
g.	GST No	No
h.	GST Returns Filed up to	Na
i.	Established since	New
j.	ISO Certification	-
k.	Export Import Code No	-
l.	Whether is export oriented unit	-
m.	Udyog Aadhaar Registration	UDYAM-KR-
n.	Sole/Multiple/Consortium	Sole Banking

02. Statutory Compliance/Certificates:

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a	Copy of the PAN card.
b.	Copy of MSME certificate/ Udyog Aadhar/Udyam
c.	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. Borrowers Profile:

a.	Name	XXXXXXXXXX
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.	XXXXXXXXXX
h.	Email.	...
i.	Pan. No.	XXXXXXXXXX
j.	Aadhar No	XXXXXXXXXX
k.	Promoters Experience.	Over five years

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I.	Net Worth	As per profile of the applicant (Financing Bank's format)
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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.	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 of flower, ice creams and general items.
- **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 the business. The business is set up by own funds. Now that the business is established, the firm is looking for a small term loan for acquiring 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. Human Resources:

a.	Sales Ast	01
	Total	01

08. List of Clients/Suppliers:

Clients

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- a. Walk in clients & also established client base through contacts.

Suppliers

- a. Local Market

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 (Approximate)		

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10. Images Present status of the Business Unit:



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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
	Total 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 acquiring **additional furnitures**, and to fund **additional stocks** repayable in **60 EMIs** commencing from **31.07.2025**.

13. Security Coverage:

a.	Hypothecation of Furniture Fixtures	2.70
	Hypothecation of Stocks Average	2.00
b.	Assignment of book Debts Average	--
	Total Securities (Primary)	4.70
	Total Credit Exposure	3.00
	Asset Coverage Ratio – ACR	1.56
	Collateral securities	Nil
	Total Credit Exposure	3.00
	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:

- Economy in post lock down recovery stage

Opportunities:

- Reasonable scope in the market for the proposed business.

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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 of Loans & Business

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a.	Borrower Category/Sector	Retail Trade
b.	Sectoral Class	Priority Sector-OPS-Retail Trade
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-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.

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- 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

22.Past & estimated Performance in Major Business Parameters:

	Parameters	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			
b.	Sales	36.00	37.00	38.00	39.00	40.00			
c.	Net Profit								
d.	Np/sales	18.72%	19.69%	20.25%	20.71%	21.28%			
e.	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			
h.	DSCR	12.57	10.05	10.43	10.74	11.01			
k.	ISCR	34.27	33.50	43.89	78.09	178.40			
i.	DSCR Avg Full year repayment								
j.	DSCR Avg All year repayment								

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

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Common 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

Other 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.

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.

11. Stocks statement as on date

Where collateral security in the form of Equitable/Registered Mortgaged is proposed.

Not applicable

Any other documents as specified by the financing bank/institution

12. Any other documents specified by the financing bank.

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M/s Sample Stores					
23. Projected Balance Sheet					
Rs. In Lakhs					
Liabilities	31.03.26	31.03.27	31.03.28	31.03.29	31.03.30
	Estimates	Projected	Projected	Projected	Projected
Share Capital	5.00	5.74	7.03	7.72	8.80
Additions					
Additions					
Additions					
Profit during the year	6.74	7.29	7.69	8.08	8.51
Drawings	6.00	6.00	7.00	7.00	7.00
Closing Capital	5.74	7.03	7.72	8.80	10.31
others if ANY					
A 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
B 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
Sundry Creditors	0.45	0.50	0.55	0.60	0.65
Prov for Expenses	0.15	0.22	0.25	0.27	0.29
Total other Current Liabilities	0.60	0.72	0.80	0.87	0.94
C Total Current Liabilities	0.60	0.72	0.80	0.87	0.94
D 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
ASSETS	31.03.26	31.03.27	31.03.28	31.03.29	31.03.30
	Estimates	Projected	Projected	Projected	Projected
Gross Block	2.50	4.62	4.11	3.65	3.25
Add New additions	2.70				
Other					
Less Transferred/sold					
Less Depreciation	0.58	0.51	0.46	0.40	0.36
A Fixed Assets	4.62	4.11	3.65	3.25	2.89
B Investments	0.00	0.00	0.00	0.00	0.00
Rental Advance	0.50	0.50	0.50	0.50	0.50
C 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
Cash at Bank	0.24	1.10	1.22	1.68	2.61
Tot Cash & Bank balance	0.59	1.55	1.87	2.43	3.41
Stocks-Raw Materials					

	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 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 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
Analysis of Balance sheet (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
A	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
B	Total Term Liabilities	2.62	2.06	1.45	0.76	0.00
	Working Capital From Ban	0.00	0.00	0.00	0.00	0.00
	Installments due(Term Loa	0.00	0.00	0.00	0.00	0.00
	Other Current Liabilities	0.60	0.72	0.80	0.87	0.94
C	Total Current Liabilities	0.60	0.72	0.80	0.87	0.94
	Total Liabilities(A+B+C+D)	8.96	9.81	9.97	10.43	11.25
A	Fixed Assets	4.62	4.105125	3.65	3.25	2.89
B	Investments	0.00	0.00	0.00	0.00	0.00
C	Non Current Assets	0.50	0.5	0.5	0.5	0.5
	Cash & Bank Balance	0.59	1.55	1.87	2.43	3.41
	Total Stocks	2.10	2.20	2.30	2.40	2.50
	all other Current Assets	1.15	1.45	1.65	1.85	1.95
C	Total Current Assets	3.84	5.2	5.82	6.68	7.86
D	Intangible Assets	0.00	0	0.00	0.00	0.00

	Total Assets(A+B+C+D+E)	8.96	9.81	9.97	10.43	11.25
	Total Net Worth	5.74	7.03	7.72	8.80	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
2	Adjusted Net Worth					
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
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

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M/s Sample Stores					
24. Projected Profit & Loss Account					
Particulars	31.03.26	31.03.27	31.03.28	31.03.29	31.03.30
	Estimates	Projected	Projected	Projected	Projected
Sales	36.00	37.00	38.00	39.00	40.00
Total Domestic Sales/Revenues	36.00	37.00	38.00	39.00	40.00
Export Sales/Revenues					
A. Revenue from operation	36.00	37.00	38.00	39.00	40.00
Opening Stock (RM)	2.00	2.10	2.20	2.30	2.40
Add purchase+GST	25.40	25.75	26.30	26.90	27.43
Less Closing Stock(RM)	2.10	2.20	2.30	2.40	2.50
B. Material Cost	25.30	25.65	26.20	26.80	27.33
C. Manufacturing Expense	0.00	0.00	0.00	0.00	0.00
Opening Stock (FG+WIP)					
Closing Stock(FG+WIP)					
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	12.67
Pooja Expenses	0.10	0.12	0.13	0.14	0.15
Conveyance	0.36	0.37	0.38	0.39	0.40
Telephones	0.06	0.06	0.07	0.08	0.09
Transportation outwards	0.06	0.07	0.08	0.09	0.10
Electrocity Charges	0.24	0.25	0.26	0.27	0.28
Audit Fees	0.02	0.02	0.02	0.02	0.02
Printing & Stationery	0.08	0.09	0.10	0.11	0.12
Vehicle Maintenance	0.15	0.16	0.17	0.18	0.19
Other Expenses	0.24	0.25	0.26	0.27	0.28
Repairs Maintenance	0.08	0.09	0.10	0.11	0.12
Bank Charges	0.07	0.06	0.05	0.04	0.02
Salary	1.20	1.25	1.30	1.35	1.40
Rent of the shop	0.50	0.52	0.54	0.56	0.58
F. Operative Expenses	3.16	3.31	3.46	3.61	3.75
Intrest on Term Loans	0.22	0.24	0.19	0.11	0.05
Tot Int on Loans	0.22	0.24	0.19	0.11	0.05
Interest on Working Capital	0.00	0.00	0.00	0.00	0.00
G. Finance Cost	0.22	0.24	0.19	0.11	0.05
Amotization Expenses					
Depreciation	0.58	0.51	0.46	0.40	0.36
H. Depreciation	0.58	0.51	0.46	0.40	0.36
Exp towards othr Income					
I. Non Business Expenses	0.00	0.00	0.00	0.00	0.00
Income from other source					
All other Income	0.00	0.00	0.00	0.00	0.00
K. Profit Before Appr/Extra (D-F-G-H-I+J)	6.74	7.29	7.69	8.08	8.51
Provision for Income Tax					
L. Total Appropriation	0.00	0.00	0.00	0.00	0.00

	M. Net Income (PL)	6.74	7.29	7.69	8.08	8.51
	Form II Detailed Cost & Profitability Analysis					
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					
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
	% = c/a	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					
f.	Selling & Admin	3.16	3.31	3.46	3.61	3.75
	% = f/a	8.78	8.95	9.11	9.26	9.38
g.	Oper Profit PBITDA	7.54	8.04	8.34	8.59	8.92
	% = g/a	20.94	21.73	21.95	22.03	22.30
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
j.	Profit after Int & Div	18.72	19.69	20.25	20.71	21.28
	% j/a	18.72	19.69	20.25	20.71	21.28
	j= a-(b+c+d+e+f+g+h+i)					
k.	Add Other Income	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
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
o.	Profit Transferred to PL	6.74	7.29	7.69	8.08	8.51
	% =n/a	18.72	19.69	20.25	20.71	21.28
	Cash Accrual	7.32	7.80	8.15	8.48	8.87
	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

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25.EMI CHART					
M/s Sample Stores					
NewTerm Loan				3,00,000	
Total Loan Period including Moratorium				57	
Total Actual Repayment Period				57	
EMI To commence from				31.07.25	
Proposed Rate of Interest				10.50	
Proposed EMI Per month				6707.00	
Expected month of Loan sanction/review/restructure				30.06.25	
Expected loan 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

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M/s Sample Stores

26. SCHEDULE OF FIXED ASSETS (Depreciation)

Name of the Asset			Depreciation			
			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						
E.PM/Equipments	1.25		0.15	0.19	0.16	0.14
All other Equipments	1.25					
Equipments						
F.Intangible Assets	-			-	-	-
Other Intangible Assets						
Computer Software			-	-	-	-
		-	-	-	-	-
Others if any			-	-	-	-
Total of Fixed					0.51	0.46
(A+B+C+D+E+F)						
** Note: Depreation Rates are as per Income tax Act 1961						

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31.03.29	31.03.30
-	-
-	-
-	-
-	-
-	-
0.29	0.26
-	-
0.12	0.10
-	-
-	-
-	-
-	-
0.40	0.37

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M/s Sample Stores					
27. Financial & Management Ratios					
Particulars	31.03.26	31.03.27	31.03.28	31.03.29	31.03.30
	Estimates	Projected	Projected	Projected	Projected
ISCR					
Cash Accruals (A)	7.32	7.80	8.15	8.48	8.87
Total Interest (B)	0.22	0.24	0.19	0.11	0.05
Int on Term Loans	0.22	0.24	0.19	0.11	0.05
int on WC	0.00	0.00	0.00	0.00	0.00
ISCR (A/B)	34.27	33.50	43.89	78.09	178.40
Debt Service Coverage Ratio					
Particulars	31.03.26	31.03.27	31.03.28	31.03.29	31.03.30
	Estimates	Projected	Projected	Projected	Projected
Net Profit	6.74	7.29	7.69	8.08	8.51
Depreciation	0.58	0.51	0.46	0.40	0.36
Interest on TL	0.22	0.24	0.19	0.11	0.05
Total (A)	7.54	8.04	8.34	8.59	8.92
Interest on TL	0.22	0.24	0.19	0.11	0.05
Installment of TL	0.38	0.56	0.61	0.69	0.76
Total (B)	0.60	0.80	0.80	0.80	0.81
DSCR (A/B)	12.57	10.05	10.43	10.74	11.01
Total Loan					
DSCR Avg Full year repayment					
DSCR Avg All years					
Per year months					
Tot- Loan-Months					
Management /Financial Ratios					
Liquidity Ratios					
Current Ratio	6.40	7.22	7.28	7.68	8.36
Acid Test/Quick R	2.90	4.17	4.40	4.92	5.70
Profitability Ratio					
EBIDTA/Sales	20.94	21.73	21.95	22.03	22.30
Net Profit Ratio PA	18.72	19.69	20.25	20.71	21.28
Return on Fixed A	145.91	177.46	210.55	248.76	294.26
Return on Capital	80.62	80.19	83.87	84.51	82.55
Reurn on Net Wor	117.43	103.70	99.61	91.82	82.55
Solvency Ratio					
Debt Equity Ratio	0.56	0.40	0.29	0.19	0.09
DSCR	12.57	10.05	10.43	10.74	11.01
ISCR	34.27	33.50	43.89	78.09	178.40
Turn Over/Velocity Ratios (No of days)					
Inventory Turn Over Ratio		21.21	21.61	21.99	22.36
Debtors Turn Over Ratios		1.73	2.16	2.57	2.97
Creditors Turn over Ratio		#REF!	7.29	7.80	8.32
Inv+Debtors Turn over Ratio		22.94	23.77	24.57	25.32

	M/s Sample Stores					
	28. Financial Indicators					
Particulars		31.03.26	31.03.27	31.03.28	31.03.29	31.03.30
		Estimates	Projected	Projected	Projected	Projected
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)	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 Assets	3.84	5.20	5.82	6.68	7.86
h)	Current Liabilities	0.60	0.72	0.80	0.87	0.94
	NWC (g-h)	3.24	4.48	5.02	5.81	6.92
i)	Net Block	4.62	4.11	3.65	3.25	2.89
j)	Net sales : Domestic	36.00	37.00	38.00	39.00	40.00
	Exports	0.00	0.00	0.00	0.00	0.00
	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	7.54	8.04	8.34	8.59	8.92
o)	Taxes/appropriation	0.00	0.00	0.00	0.00	0.00
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 (%)	80.62%	80.19%	83.87%	84.51%	82.55%
	RATIOS :					
u)	Current ratio	6.40	7.22	7.28	7.68	8.36
v)	Debt/Equity :	0.56	0.40	0.29	0.19	0.09
	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
z)	Average (Inventory+Receivables)/ Sales (%)		22.94	23.77	24.57	25.32

	M/s Sample Stores					
	29. Working Capital Assessment					
		31.03.26	31.03.27	31.03.28	31.03.29	31.03.30
		Estimates	Projected	Projected	Projected	Projected
MPBF FIRST METHOD						
a.	Gross Current Assets	3.84	5.20	5.82	6.68	7.86
b.	Less Current Liab(Excl 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
d.	Limit requested/proposed	0.00	0.00	0.00	0.00	0.00
MPBF SECOND METHOD						
a.	Gross Current Assets	3.84	5.20	5.82	6.68	7.86
b.	Less 25% own contribution	0.96	1.30	1.46	1.67	1.97
c.	Net a-b	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 c-d	2.28	3.18	3.57	4.14	4.96
f.	Limit requested/proposed	0.00	0.00	0.00	0.00	0.00
MPBF THIRD METHOD						
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
e.	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
TURN OVER METHOD 30%						
a.	Sales Projected	36.00	37.00	38.00	39.00	40.00
b.	Sales Accepted by Bank	36.00	37.00	38.00	39.00	40.00
c.	Working Capital Requirement	13.50	13.88	14.25	14.63	15.00
d.	Min. Margin Required	2.70	2.78	2.85	2.93	3.00
h.	Eligible Limit c-d	10.80	11.10	11.40	11.70	12.00
i.	Limit Requested	0.00	0.00	0.00	0.00	0.00
TURNOVER METHOD 25%						
a.	Sales Projected	36.00	37.00	38.00	39.00	40.00
b.	Sales Accepted by Bank	36.00	37.00	38.00	39.00	40.00
c.	Working Capital Requirement	11.25	11.56	11.88	12.19	12.50
d.	Less Margin	2.25	2.31	2.38	2.44	2.50
e.	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