

OPERATING STATEMENT (Rs. in lacs)									
Borrower's Name : xxxxxxxxxxxxxxxxxxxxxxxxxxxx									
As per profit and Loss A/c for the year ending									
	31.03.21	31.03.22	31.03.23	31.03.24	31.03.25	31.03.26	31.03.27	31.03.28	31.03.29
	Following	Following	Following	Following	Following	Following	Following	Following	Following
	year	year	year	year	year	year	year	year	year
	Actual	Actual	Provisional	Expected	projection	projection	projection	projection	projection
a. Gross Sales									
b. Jobwork									
1. Total Sales	313.33	451.76	500.00	525.00	550.00	575.00	600.00	625.00	650.00
2. Less : Excise duty									
Net Sales	313.33	451.76	500.00	525.00	550.00	575.00	600.00	625.00	650.00
3. Cost of Sales :									
a. Raw Materials									
(incl.stores)									
- imported									
- indigenous	280.45	416.05	463.00	481.75	502.75	523.50	544.50	564.88	583.50
b. Other spares									
c. Power & Fuel	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d. Direct labour	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e. Other Manufacturing Exp. (Freight, Jobwork Charges, EPF & ESI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f. Depreciation	2.05	1.61	1.37	1.16	0.99	0.84	0.71	0.61	0.52
Sub Total :	282.50	417.66	464.37	482.91	503.74	524.34	545.21	565.48	584.02
Add : Opening Stocks-in-process	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total :	282.50	417.66	464.37	482.91	503.74	524.34	545.21	565.48	584.02
Deduct : Closing Stock-in-process	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(Cost of Production)Sub Total	282.50	417.66	464.37	482.91	503.74	524.34	545.21	565.48	584.02
Add : Opening Stocks of Finished Goods	4.89	4.34	10.15	20.00	30.00	40.00	50.00	60.00	70.00
Sub Total :	287.39	422.00	474.52	502.91	533.74	564.34	595.21	625.48	654.02

Borrower's Name : xxxxxxxxxxxxxxxxxxxxxxxxx									
As per profit and Loss A/c for the year ending	31.03.21	31.03.22	31.03.23	31.03.24	31.03.25	31.03.26	31.03.27	31.03.28	31.03.29
Deduct : Closing Stock of finished goods	4.34	10.15	20.00	30.00	40.00	50.00	60.00	70.00	80.00
Sub Total :	283.05	411.85	454.52	472.91	493.74	514.34	535.21	555.48	574.02
(TOTAL COST OF SALES)	283.05	411.85	454.52	472.91	493.74	514.34	535.21	555.48	574.02
5. Gross profit (3- 4)	30.28	39.91	45.48	52.09	56.26	60.66	64.79	69.52	75.98
6. Interest --On Term Loan	0.12	1.16	2.74	2.61	2.18	1.80	1.47	1.14	0.80
On CC Limit	0.30	0.76	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7. Selling, General & Administrative Expenses.	22.32	28.60	31.46	34.61	38.07	41.87	46.06	50.67	55.73
Sub Total (6 + 7)	22.74	30.52	35.20	38.21	41.25	44.68	48.53	52.80	57.54
8. Operating Profit (5-(6 + 7))	7.54	9.39	10.28	13.87	15.01	15.98	16.25	16.71	18.45
9. Other Income/Expenses									
Add : Income									
Deduct : Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (+) (-)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10 Profit before tax/ loss (8 + 9)	7.54	9.39	10.28	13.87	15.01	15.98	16.25	16.71	18.45
Less : Provision for Development Rebate/ Investment Allowance									
Less : Provision for Taxes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provision for Divid.									
Sub Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11 Net Profit	7.54	9.39	10.28	13.87	15.01	15.98	16.25	16.71	18.45
Gross Profit as a percent of Sales	9.66	8.83	9.10	9.92	10.23	10.55	10.80	11.12	11.69
Net Profit Before tax as a % of Sales	2.41	2.08	2.06	2.64	2.73	2.78	2.71	2.67	2.84

ANALYSIS ON BALANCE SHEET : (Rs. In Lacs)									
Borrower's Name : xxxxxxxxxxxxxxxxxxxxxxxxxxxx									
Liabilities	Following year	Following year	Following year	Following year	Following year	Following year	Following year	Following year	Following year
as on	Actual	Actual	Provisional	Expected	projection	projection	projection	projection	projection
	31.03.21	31.03.22	31.03.23	31.03.24	31.03.25	31.03.26	31.03.27	31.03.28	31.03.29
Current Liabilities :									
1. Short-term borrowings from Banks									
(a) from our Bank	9.33	7.09	10.00	10.00	10.00	10.00	10.00	10.00	10.00
(b) from Other Banks	0	0	0	0	0	0	0	0	0
Sub Total (A)	9.33	7.09	10.00	10.00	10.00	10.00	10.00	10.00	10.00
2. Short term borrowings from others									
3. Deposits (maturing in one year)									
4. Sundry Creditors (Trade)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Unsecured Loans									
6. Advances/progress payments from customers/ deposits from dealers. not due for payment.									
8. Provision for taxation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provision for Gratuity									
9. Dividend payable									
10. Other statutory liabilities (due in one year)									
11. Instalments of term loans/deferred paym	0.00	0.00	4.64	4.98	3.92	3.92	3.92	3.92	3.52
Credits/debentures redeemable preference									
Shares (due in one year)									
12. Other Current liabilities and provisions	0.54	0.67	0.77	0.87	0.97	1.07	1.17	1.27	1.37
Sub Total (B)	0.54	0.67	5.41	5.85	4.89	4.99	5.09	5.19	4.89
13.Total Current Liabilities (A + B)	9.87	7.76	15.41	15.85	14.89	14.99	15.09	15.19	14.89

ANALYSIS ON BALANCE SHEET : (Rs. In Lacs)									
Borrower's Name : xxxxxxxxxxxxxxxxxxxxxxxxxxx									
	Following	Following	Following	Following	Following	Following	Following	Following	Following
Liabilities	year	year	year	year	year	year	year	year	year
	Actual	Actual	Provisional	Expected	projection	projection	projection	projection	projection
as on	31.03.21	31.03.22	31.03.23	31.03.24	31.03.25	31.03.26	31.03.27	31.03.28	31.03.29
Term Liabilities :									
14. Debentures (not maturing in one year)									
15. Redeemable preference shares (maturing after 1 But before 12 years)									
16a . Borrowings from company Directors, friends, relatives.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17. Deferred payment credits									
18. Term Deposits (repayable after one year)									
19. Other term liabilities (Other Loan)									
Term Loan	5.91	18.71	27.69	22.72	18.80	14.89	10.97	7.06	3.54
20. Total term liabilities (total of items 14 to 19)	5.91	18.71	27.69	22.72	18.80	14.89	10.97	7.06	3.54
21. Total Outside liabilities (13 + 20)	15.78	26.47	43.10	38.56	33.69	29.87	26.06	22.24	18.43
NET WORTH									
22. Ordinary Share Capital	10.19	34.17	41.06	48.84	60.21	72.72	86.21	99.96	114.17
23. Preference Share Capital (maturing after 12 Yrs)									
24. General Reserve									
25. Development Rebate Reserve/Investment Allowance									
Quasi Equity (Unsecured Loans from Family Members)									
26. Other Reserves (excl. provisions)									
27. Profit & Loss Account	7.54	9.39	10.28	13.87	15.01	15.98	16.25	16.71	18.45
28. Surplus (+) or Deficit (-) in P & L Account									
28. Net worth (total of 22 to 27)	17.73	43.56	51.34	62.71	75.22	88.71	102.46	116.67	132.62
29. Total Liabilities (21 + 28)	33.51	70.03	94.44	101.27	108.91	118.58	128.52	138.92	151.05

ANALYSIS ON BALANCE SHEET : (Rs. In Lacs)									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Borrower's Name : xxxxxxxxxxxxxxxxxxxxxxxxxxx									
	Following	Following	Following	Following	Following	Following	Following	Following	Following
Assets as on	year	year	year	year	year	year	year	year	year
	Actual	Actual	Provisional	Expected	projection	projection	projection	projection	projection
	31.03.21	31.03.22	31.03.23	31.03.24	31.03.25	31.03.26	31.03.27	31.03.28	31.03.29
Current Assets :									
30. Cash & Bank Balances	12.98	7.68	12.75	10.20	6.77	5.23	3.83	2.79	3.39
31. Investments : (Other than long term investments,sinking fund,gratuity fund etc.)									
(a) Govt. and other trustee securities									
(b) FDs in banks									
32. (a) Receivable other than deferred and (due in one year)	4.49	5.13	7.50	8.00	10.00	12.00	14.00	16.00	18.00
(b) Export receivables									
c) Duty Draw Back									
33. Instalments of deferred receivables (due with in one years)									
34. Inventory :									
(a) Raw Materials Imp.(incl.stores)-Ind	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Stock-in-process	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Finished Goods	4.34	10.15	20.00	30.00	40.00	50.00	60.00	70.00	80.00
(d) Other consumables spares									
e) Goods in Transit									
35. Advances to supplies or raw materials and store/ spares consumables.									
36. Advance payment of taxes									
37. Other current assets.	4.01	3.93	5.00	5.05	5.10	5.15	5.20	5.25	5.30
38. Total Current Assets (Total of items 3	25.82	26.89	45.25	53.25	61.87	72.38	83.03	94.04	106.69

ANALYSIS ON BALANCE SHEET : (Rs. In Lacs)									
Borrower's Name : xxxxxxxxxxxxxxxxxxxxxxxxxxx									
	Following	Following	Following	Following	Following	Following	Following	Following	Following
Assets as on	year	year	year	year	year	year	year	year	year
	Actual	Actual	Provisional	Expected	projection	projection	projection	projection	projection
	31.03.21	31.03.22	31.03.23	31.03.24	31.03.25	31.03.26	31.03.27	31.03.28	31.03.29
Fixed Assets :									
39.Gross block (Land Building machinery, constructions in progress etc.)	9.74	44.75	50.56	49.19	48.03	47.04	46.20	45.48	44.88
40.Depreciation to date	2.05	1.61	1.37	1.16	0.99	0.84	0.71	0.61	0.52
41.Net Block (39-40)	7.69	43.14	49.19	48.03	47.04	46.20	45.48	44.88	44.36
Other Non Current Assets :									
42.Investments/book debts/advance/deposits which are not current assets.									
(a)i Investment in subsidiary Companies/ affidavits etc)									
ii) Others									
(b) Advances to supplies of capital goods spares and contractors for capital expenditure									
(c) Deferred tax	0	0	0	0	0	0	0	0	0
43.Non-consumables store and spares									
44.Other miscellaneous assets									
Debtors(more than six month)									
45.Total other non-current assets (42+ 43 + 44)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46.Intangible assets (patents goodwill preliminary and formation Exp. Bad/doubtfull debts not provided for etc.)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
47.Total Assets (38 + 41 + 45 + 46)	33.51	70.03	94.44	101.27	108.91	118.58	128.52	138.92	151.05
48. Tangible net worth (28-46)	17.73	43.56	51.34	62.71	75.22	88.71	102.46	116.67	132.62
49. Net working capital	15.95	19.13	29.84	37.40	46.99	57.39	67.95	78.85	91.80
50. Current Ratio (Item 38/13)	2.62	3.47	2.94	3.36	4.16	4.83	5.50	6.19	7.17
51. Total Outside Liabilities/ Tangible Net Worth(21/48)	0.89	0.61	0.84	0.61	0.45	0.34	0.25	0.19	0.14
52. Total Term Liabilities/ Tangible Net Worth	0.33	0.43	0.54	0.36	0.25	0.17	0.11	0.06	0.03

Borrower's Name : xxxxxxxxxxxxxxxxxxxxxxxxx									
FUNDS FLOW STATEMENT									
for the year ending	31.03.21	31.03.22	31.03.23	31.03.24	31.03.25	31.03.26	31.03.27	31.03.28	31.03.29
	Following year	Following year	Following year	Following year	Following year	Following year	Following year	Following year	Following year
	Actual	Actual	Provisional	Expected	projection	projection	projection	projection	projection
SOURCES :									
Profit before tax	7.54	9.39	10.28	13.87	15.01	15.98	16.25	16.71	18.45
Add : Depreciation Inv. Allowance	2.05	1.61	1.37	1.16	0.99	0.84	0.71	0.61	0.52
Gross Funds Generated	9.59	11.00	11.65	15.04	16.00	16.82	16.97	17.32	18.96
Less : Taxes paid/payable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Add : Preliminary expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A: Sub -total : Net Fund Generated	9.59	11.00	11.65	15.04	16.00	16.82	16.97	17.32	18.96
Increase in :									
a) Capital	10.19	16.44	-2.50	-2.50	-2.50	-2.50	-2.50	-2.50	-2.50
b) Term Loans/debentures	5.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Deffered payments	0	0	0	0	0	0	0	0	0
c) Public deposit/ Unsecured Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e) Investment	0	0	0	0	0	0	0	0	0
Term Loan									
Housing Loan									
Decrease In :									
a) Fixed Assets									
b) Inter-corporate investment and advance									
c) Other non-current assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B) Sub Total :	16.10	16.44	-2.50	-2.50	-2.50	-2.50	-2.50	-2.50	-2.50
Increase in Short term Bank borrowings.	9.33	-2.24	2.91	0.00	0.00	0.00	0.00	0.00	0.00
Increase in other current liabilities	0.54	0.13	4.74	0.44	-0.96	0.10	0.10	0.10	-0.30
Decrease in Inventory									
Decrease in Receivables									
Decrease in other current assets									
C) Sub Total	9.87	-2.11	7.65	0.44	-0.96	0.10	0.10	0.10	-0.30
Total funds available (A+ B + C)	35.56	25.33	16.79	12.98	12.54	14.42	14.57	14.92	16.17

