CMA Data Report

Name of Applicant: M/s ABC ENTERPRISE

Prepared by

Easy Return

www.easyreturn.co.in

(0175) 5031685

info@easyreturn.in

Name of Applicant	**M/s ABC ENTERPRISE**
Director	**ABC** **ABC**
Business	**Manufacturing of Premix Food Package**
Type of Loan	**Term Loan**
Loan Amount	**Rs.36700000**

Project Cost

1	Freeze dryer	2,348,200
2	Equipments	968,780
3	Gen set	1,000,000
4	Working Capital	353,020
	Total	4,670,000

Source of Company Finance

Application of Funds	
Fixed Assets	4316980
Working Capital	353020
Total	**4670000**
Source of Application	
Bank Loan	3670000
Equity Capital	500000
Director Loan	500000
	4670000

Sale Details

Year	Number of Unit	Annual Sales Amount(in Lacs)	Avg Price
2025	7500	15.00	200
2026	17857	37.50	210
2027	20362	45.00	221
2028	23470	54.45	232
2029	24549	59.90	244
2030	23398	59.90	256
2031	23383	62.90	269
2032	23422	66.05	282

ASSESSMENT OF WORKING CAPITAL REQUIREMENTS
FORM II -- OPERATING STATEMEN

M/s ABC ENTERPRISE AMOUNT IN LACS

As per profit and loss account actuals/estimates for the year ended/ending

	→ 31ST	MARCH 2025 Projected	MARCH 2026 Projected	MARCH 2027 Projected	MARCH 2028 Projected	MARCH 2029 Projected	March 2030 Projected	March 2031 Projected	March 2032 Projected
1	**Gross Sales**								
i)	Domestic sales	15.00	37.50	45.00	49.50	54.45	59.90	62.90	66.05
ii)	Export sales								
iii)	Repair Work								
	TOTAL	15.00	37.50	45.00	49.50	54.45	59.90	62.90	66.05
2	**Less Excise duty**								
	Less rebate and discount								
	TOTAL								
3	**Net Sales (Item 1 - Item 2)**	15.00	37.50	45.00	49.50	54.45	59.90	62.90	66.05
4	Percentage rise or fall in net sales as compared to last year		150%	20%	10%	10%	10%	5%	5%
5	**Cost of sales**								
i)	Purchase of Fuel								
	(a) Imported								
	(b) Indigenous-Fuel	10.50	25.25	30.63	34.08	36.49	42.21	43.27	45.60
		10.50	25.25	30.63	34.08	36.49	42.21	43.27	45.60
ii)	Other								
	(a) Imported								
	(b) Indigenous								
iii)	Freight Inward								
iv)	Wages								
v)	Other manufacturing expenses								
	(a)Repair & maintenance								
	(b)Other mfg. expenses								
vi)	Depreciation	2.16	6.03	5.12	4.35	3.70	3.15	2.67	2.27
vii)	**SUB TOTAL (i to vi)**	12.66	31.28	35.75	38.43	40.19	45.36	45.94	47.87

M/s ABC ENTERPRISE — AMOUNT IN LACS

31ST	MARCH 2025 Projected	MARCH 2026 Projected	MARCH 2027 Projected	MARCH 2028 Projected	MARCH 2029 Projected	March 2030 Projected	March 2031 Projected	March 2030 Projected
viii) Add op. stocks-in-process								
ix) Deduct cl. stocks-in-process								
x) Cost of Purchase	12.66	31.28	35.75	38.43	40.19	45.36	45.94	47.87
xi) Add op.stock of finished goods		2.00	6.00	9.00	11.39	12.00	13.57	16.84
xii) Ded. cl.stock of finished goods	2.00	6.00	9.00	11.39	12.00	13.57	16.84	21.00
xiii) **S.TOTAL(Total cost of sales)**	10.66	27.28	32.75	36.04	39.58	43.79	42.67	43.71
Profit from Operations	4.34	10.22	12.25	13.46	14.87	16.11	20.23	22.34
6 Selling,Gen.and Admn. Exp.	2.50	5.00	6.00	6.60	7.26	7.99	8.39	8.81
7 **SUB TOTAL (5 + 6)**	13.16	32.28	38.75	42.64	46.84	51.78	51.06	52.52
8 Oper. profit before intt.(3 - 7)	1.84	5.22	6.25	6.86	7.61	8.12	11.84	13.53
9 Interest	1.78	3.30	2.88	2.42	1.91	1.34	0.72	0.12
10 Oper.profit after interest (8 - 9)	0.06	1.92	3.37	4.44	5.70	6.78	10.50	12.81
11 **Non-oper. income/expenses**								
i) Add other non-operating income								
(a) Other Income								
(b)								
(c)								
(d)								
Sub total (Income)								
ii) Deduct other non-oper. exp.								
(a) Prel./Pre-op./Other exp. w/o								
(b) PRELIMINARY EXP. W/O								
(c)								
(d)								
Sub total (Expenses)								
iii) Net of other non-op.income/exp								
12 Profit before tax/Loss(10+11(iii))	0.06	1.92	3.37	4.44	5.70	6.78	10.50	12.81
13 Provision for taxes	0.02	0.60	1.04	1.38	1.77	2.10	3.26	3.97
14 **Net Profit/Loss (12 - 13)**	0.04	1.32	2.33	3.06	3.93	4.68	7.24	8.84
15 Prov. for Def.Tax Assets								
16 Prov. for Def.Tax Liabilities								
17 Profit/Loss after Def.Tax (14-15)	0.04	1.32	2.33	3.06	3.93	4.68	7.24	8.84
18 Drawings								
19 Retained profit (14 - 15)	0.04	1.32	2.33	3.06	3.93	4.68	7.24	8.84
20 Ret.profit/Profit after Def.Tax(%)	100%	100%	100%	100%	100%	100%	100%	100%

FORM III -- ANALYSIS OF BALANCE SHEET

M/s ABC ENTERPRISE

AMOUNT IN LACS

ASSETS

As per balance sheet for year ending on

	31ST	MARCH 2025 Projected	MARCH 2026 Projected	MARCH 2027 Projected	MARCH 2028 Projected	MARCH 2029 Projected	March 2030 Projected	March 2031 Projected	March 2032 Projected
CURRENT ASSETS									
26 Cash and bank balances		2.36	2.84	1.79	1.50	2.50	2.50	2.50	4.21
27 Inv. (other than long term inv.)									
i) Govt.and oth. trustee securities									
ii) Fixed deposits with banks									
28 Receiv. other than deferred and exports(incl.bill purchased and discounted by banks)				1.35	1.69	2.51	2.80	3.00	4.35
ii) Exp.receivables (including bills purchased and disc.by banks)									
				1.35	1.69	2.51	2.80	3.00	4.35
29 Instal. of deferred receivables (due within one year)									
30 Inventory:									
i) R.M.(incl.stores and other item used in process of manufacture									
(a) Imported									
(b) Indigenous									
ii) Stocks-in-process									
iii) Finished goods		2.00	6.00	9.00	11.39	12.00	13.57	16.84	21.00
iv) Other consumable spares									
(a) Imported									
(b) Indigenous									
		2.00	6.00	9.00	11.39	12.00	13.57	16.84	21.00
31 Adv. to supp. of raw materials and stores & spares									
32 Advance payment of taxes									
33 Other current assets									
i) Other current assets									
ii)									
34 TOTAL CURRENT ASSETS (Total 26 to 33)		4.36	8.84	12.14	14.58	17.01	18.87	22.34	29.56

M/s ABC ENTERPRISE

AMOUNT IN LACS

As per balance sheet for year ending on

	31ST	MARCH 2025 Projected	MARCH 2026 Projected	MARCH 2027 Projected	MARCH 2028 Projected	MARCH 2029 Projected	March 2030 Projected	March 2031 Projected	March 2032 Projected
	FIXED ASSETS								
35	Gross block(L & B,machinery and capital work in progress)	43.17	40.17	34.14	29.02	24.67	20.97	17.82	15.15
36	Depreciation	2.16	6.03	5.12	4.35	3.70	3.15	2.67	2.27
37	NET BLOCK (35-36)	41.01	34.14	29.02	24.67	20.97	17.82	15.15	12.88
	OTHER NON-CURR. ASSETS								
38	Inv./book debts/advances/dep. which are not current assets								
i)									
(a)	Investment								
(b)	Others								
ii)	Adv. to supp. of capital goods and contractors								
iii)	Deffered domestic receivables								
iv)	Deffered export receivables								
v)	Security deposits								
vi)	Staff advances								
vii)	Carry Forward Losses								
viii)									
ix)									
x)									
39	Non-cons. stores and spares								
40	Oth.NCA incl.dues from directors								
	Deffered tax assets								
41	TOT.OTH.NON-CURR.ASSETS								
42	Intan.assets (patents, goodwill, prel. expenses, bad/doubtful expenses not provided for etc.)								
43	TOT. ASSETS (34+37+41+42	45.37	42.98	41.16	39.25	37.98	36.69	37.49	42.44
44	TAN. NET WORTH (24-42)	5.04	6.36	8.69	11.75	15.68	20.36	27.60	36.44
45	NET WORKING CAPITAL [(17+24)-(37+41+42)]	3.86	8.04	11.06	13.58	15.81	17.67	20.99	28.56
46	CURRENT RATIO	8.72	11.05	11.24	14.58	14.18	15.73	16.55	29.56
47	TOT.OUT.LIAB./TAN.N.WORTH	8.00	5.76	3.74	2.34	1.42	0.80	0.36	0.16
48	TOT.TER.LIAB./TAN.N WORTH	7.90	5.63	3.61	2.26	1.35	0.74	0.31	0.14

FORM III -- ANALYSIS OF BALANCE SHEET

M/s ABC ENTERPRISE

AMOUNT IN LACS

LIABILITIES

As per balance sheet for year ending on 31ST

	MARCH 2025 Projected	MARCH 2026 Projected	MARCH 2027 Projected	MARCH 2028 Projected	MARCH 2029 Projected	March 2030 Projected	March 2031 Projected	March 2032 Projected
CURRENT LIABILITIES								
1 Short term borr. from banks (incl. bills purch., disc. and excess borr.placed on repaymt)								
i) From applicant bank								
ii) From other banks								
iii) (of which bills purch./disc.)								
Sub total (A)								
2 Short term borr. from others								
3 Sundry Creditors (Trade)	0.50	0.80	1.08	1.00	1.20	1.20	1.35	1
4 Adv.payments from customers/ deposits from dealers								
5 Provision for taxation								
6 Dividend payable								
7 Other statutory liabilities (due within one year)								
8 Dep./instal.of TL/DPGs/Deb. etc.(due within one year)								
9 Other curr.liabilities and prov. (due within one year) (Specify major items)								
i) TDS Payable								
ii)								
iii)								
iv)								
v)								
Sub total (B)	0.50	0.80	1.08	1.00	1.20	1.20	1.35	1.00
10 **TOTAL CURR. LIABILITIES** (Total of 1 to 9 excld. 1(iii))	0.50	0.80	1.08	1.00	1.20	1.20	1.35	1.00

M/s ABC ENTERPRISE

AMOUNT IN LACS

As per balance sheet for year ending on

	31ST	MARCH 2025 Projected	MARCH 2026 Projected	MARCH 2027 Projected	MARCH 2028 Projected	MARCH 2029 Projected	March 2030 Projected	March 2031 Projected	March 2032 Projected
	TERM LIABILITIES								
11	Deb.(not maturing within 1yr.)								
12	Pref.sh.(redeemable after 1yr)								
13	Term Loan from Bank	34.83	30.82	26.39	21.50	16.10	10.13	3.54	
	Loan from Directors	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5
14	Def.payment credits (excluding instal. due within one year)								
15	Term dep.(repayable after 1yr.)								
16	Other term liabilties								
17	**TOTAL TERM LIABILITIES**	39.83	35.82	31.39	26.50	21.10	15.13	8.54	5.00
18	**TOTAL OUTSIDE LIABILITIES** (Item 10 + item 17)	40.33	36.62	32.47	27.50	22.30	16.33	9.89	6.00
	NET WORTH								
19	Capital	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
20	General reserve								
21	Revaluation reserve								
22	Other reserves (excl.provisions)								
23	Surplus(+)/Deficit(-) in P&L A/C	0.04	1.36	3.69	6.75	10.68	15.36	22.60	31.44
	Deffered tax liabilities								
24	**NET WORTH**	5.04	6.36	8.69	11.75	15.68	20.36	27.60	36.44
25	**TOTAL LIABILITIES**	45.37	42.98	41.16	39.25	37.98	36.69	37.49	42.44

Schedule of Repayment of Loan and Interest

Amount in (Rs.)

Year.	Beginning Balance	Payment	Principal	Interest	Ending Balance
2025	3670000.00	365556.00	187413.00	178143.00	3482587.00
2026	3482587.00	731112.00	400743.00	330369.00	3081844.00
2027	3081844.00	731112.00	442706.00	288406.00	2639138.00
2028	2639138.00	731112.00	489063.00	242049.00	2150075.00
2029	2150075.00	731112.00	540273.00	190839.00	1609802.00
2030	1609802.00	731112.00	596848.00	134264.00	1012954.00
2031	1012954.00	731112.00	659345.00	71767.00	353609.00
2032	353609.00	365556.00	353609.00	11947.00	0.00

FORM IV - COMPARATIVE STATEMENT OF
CURRENT ASSETS AND CURRENT LIABILITIES

M/s ABC ENTERPRISE AMOUNT IN LACS

As per balance sheet for year ending on

	31ST	MARCH 2025 Projected	MARCH 2026 Projected	MARCH 2027 Projected	MARCH 2028 Projected	MARCH 2029 Projected	March 2030 Projected	March 2031 Projected	March 2032 Projected
CURRENT ASSETS									
1	R.M. (incl.stores and other items used in process of mfg.)								
(a)	Imported ----- Amount								
	Months' consumption								
(b)	Indigenous-- Amount								
	Months' consumption								
2	Oth.consumable spares, excl. those included in (1) above:								
(a)	Imported ----- Amount								
	Months' consumption								
(b)	Indigenous-- Amount								
	Months' consumption								
3	Stocks-in-process:								
	Amount								
	Months' cost of production								
4	Finished goods:								
	Amount	2.00	6.00	9.00	11.39	12.00	13.57	16.84	
	Months' cost of sales	(2.25)	(2.64)	(3.30)	(3.79)	(3.64)	(3.72)	(4.74)	
5	Receiv.other than export & def. receiv.(incl. bills purchased and discounted by banks)								
	Amount			1.35	1.69	2.51	2.80	3.00	4.35
	Months' domestic sales (excl.deferred payment sales)			(0.36)	(0.41)	(0.55)	(0.56)	(0.57)	(0.79)
6	Export receivables (incl.bills purchased and discounted):								
	Amount								
	Months' export sales								

FORM IV - COMPARATIVE STATEMENT OF
CURRENT ASSETS AND CURRENT LIABILITIES
M/s ABC ENTERPRISE AMOUNT IN LACS

As per balance sheet for year ending on

31ST	MARCH 2025 Projected	MARCH 2026 Projected	MARCH 2027 Projected	MARCH 2028 Projected	MARCH 2029 Projected	March 2030 Projected	March 2031 Projected	March 2032 Projected
7 Adv. to suppl. of materials and stores/consumable spares								
8 Other C.A. including cash and bank bal. and def. receivables due within 1yr (sp.major items)								
Cash and Bank balances	2.36	2.84	1.79	1.50	2.50	2.50	2.50	4.21
Investment except long term								
Instalments of def.receivables								
Others								
LESS:Def.receiv.taken as NCA								
TOTAL CURRENT ASSETS	4.36	8.84	12.14	14.58	17.01	18.87	22.34	8.56
CURRENT LIABILITIES (Oth. than bank borrowings for working capital)								
10 Creditors for purchase of R.M., stores and consumable spares								
Amount	0.50	0.80	1.08	1.00	1.20	1.20	1.35	1.00
Months' purchase	(0.57)	(0.38)	(0.42)	(0.35)	(0.39)	(0.34)	(0.37)	(0.26)
11 Advances from customers								
12 Statutory liabilities								
13 Other C.L.(specify major items)								
(a) Short term borrowings -- others								
(b) Dividend payable								
(c) Instal.of Term Loan, DPG and public deposits								
(d) Other C.L. and provisions								
14 TOTAL	0.50	0.80	1.08	1.00	1.20	1.20	1.35	1.00

FORM VI - FUNDS FLOW STATEMENT

M/s ABC ENTERPRISE

AMOUNT IN LACS

31ST	MARCH 2026 Projected	MARCH 2027 Projected	MARCH 2028 Projected	MARCH 2029 Projected	MARCH 2029 Projected	March 2031 Projected	March 2032 Projected
1 **SOURCES**							
(a) Net profit (after deffered tax)	1.32	2.33	3.06	3.93	4.68	7.24	8.84
(b) Depreciation	6.03	5.12	4.35	3.70	3.15	2.67	2.27
(c) Increase in capital							
(d) Incr. in term liab.incl.public dep.							
(e) Decrease in: Fixed assets	3.00	6.03	5.12	4.35	3.70	3.15	2.67
(f) Depreciation adjustment							
(g) Other non-current assets							
(h) Deffered tax liabilities							
(i) Deffered tax assets							
(j) Others							
TOTAL	10.35	13.48	12.53	11.98	11.53	13.06	13.78
2 **USES**							
(a) Net loss							
(b) Dividend payment							
(c) Decrease in capital							
(d) Decrease in term liabilities incl. public deposits	4.01	4.43	4.89	5.40	5.97	6.59	3.54
(e) Increase in: Fixed assets							
(f) Depreciation adjustment	2.16	6.03	5.12	4.35	3.70	3.15	2.67
(g) Other non-current assets							
(h) Deferred tax liabilities							
(i) Deferred tax assets							
(j) Others							
TOTAL	6.17	10.46	10.01	9.75	9.67	9.74	6.21
3 Long term surplus/deficit	4.18	3.02	2.52	2.23	1.86	3.32	7.57
4 Increase/decrease in C.A.	4.48	3.30	2.44	2.43	1.86	3.47	7.22
5 Increase/decrease in C.L. other than bank borrowings	0.30	0.28	-0.08	0.20		0.15	-0.35
6 Increase/decrease in W.C.gap	4.18	3.02	2.52	2.23	1.86	3.32	7.57
7 Net surplus(+)/deficit(-)							
8 Increase/decrease in Bank borr.							
9 Increase/decrease in Net sales	22.50	7.50	4.50	4.95	5.45	3.00	3.15

FINANCIAL DATA -- SUMMARY

M/s ABC ENTERPRISE AMOUNT IN LACS

31ST **FINANCIAL RATIOS**	MARCH 2025 Projected	MARCH 2026 Projected	MARCH 2027 Projected	MARCH 2028 Projected	MARCH 2029 Projected	March 2030 Projected	March 2031 Projected	March 2032 Projected
Domestic sales	15.00	37.50	45.00	49.50	54.45	59.90	62.90	66.05
Export sales								
Oth.sales/income - E.duty/Dis.								
1 Net sales	15.00	37.50	45.00	49.50	54.45	59.90	62.90	66.05
2 Operating profit	0.06	1.92	3.37	4.44	5.70	6.78	10.50	12.81
3 Profit before tax	0.06	1.92	3.37	4.44	5.70	6.78	10.50	12.81
4 PBT/Net sales	0.40%	5.12%	7.49%	8.97%	10.47%	11.32%	16.69%	19.39%
5 Profit after tax	0.04	1.32	2.33	3.06	3.93	4.68	7.24	8.84
6 Cash accruals	2.20	7.35	7.45	7.41	7.63	7.83	9.91	11.11
7 PBDIT	4.00	11.25	11.37	11.21	11.31	11.27	13.89	15.20
8 Paid up capital	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
9 Tangible net worth	5.04	6.36	8.69	11.75	15.68	20.36	27.60	36.44
10 Adjusted TNW	5.04	6.36	8.69	11.75	15.68	20.36	27.60	36.44
11 TOL/TNW	8.00	5.76	3.74	2.34	1.42	0.80	0.36	0.16
12 TOL/Adjusted TNW	8.00	5.76	3.74	2.34	1.42	0.80	0.36	0.16
13 Current ratio	8.72	11.05	11.24	14.58	14.18	15.73	16.55	29.56
14 NWC	3.86	8.04	11.06	13.58	15.81	17.67	20.99	28.56

31ST **FUNDS FLOW STATEMENT**	MARCH 2026 Projected	MARCH 2027 Projected	MARCH 2028 Projected	MARCH 2029 Projected	March 2030 Projected	March 2031 Projected	March 2032 Projected
SOURCES	10.35	13.48	12.53	11.98	11.53	13.06	13.78
USES	6.17	10.46	10.01	9.75	9.67	9.74	6.21
Long term surplus/deficit	4.18	3.02	2.52	2.23	1.86	3.32	7.57

FINANCIAL DATA -- SUMMARY

M/s ABC ENTERPRISE

PERIOD IN MONTHS

	31ST **INVENTORY LEVELS**	MARCH 2025 Projected	MARCH 2026 Projected	MARCH 2027 Projected	MARCH 2028 Projected	MARCH 2029 Projected	March 2030 Projected	March 2031 Projected	March 2032 Projected
1	Raw material -- Imported								
2	Raw material -- Indigenous								
3	Stocks-in-process								
4	Finished goods	2.25	2.64	3.30	3.79	3.64	3.72	4.74	
5	Receivables -- Domestic			0.36	0.41	0.55	0.56	0.57	0.79
6	Receivables -- Export								
7	Sundry Creditors	0.57	0.38	0.42	0.35	0.39	0.34	0.37	0.26

AMOUNT IN LACS

	31ST **ASSESSED BANK FINANCE**	MARCH 2025 Projected	MARCH 2026 Projected	MARCH 2027 Projected	MARCH 2028 Projected	MARCH 2029 Projected	March 2030 Projected	March 2031 Projected	March 2032 Projected
1	Total current assets	4.36	8.84	12.14	14.58	17.01	18.87	22.34	29.56
2	Other current liabilities	0.50	0.80	1.08	1.00	1.20	1.20	1.35	1.00
3	Working capital gap	3.86	8.04	11.06	13.58	15.81	17.67	20.99	28.56
4	Net working capital(actual/proj.)	3.86	8.04	11.06	13.58	15.81	17.67	20.99	28.56
5	Assessed Bank Finance								
6	NWC to Total current assets	88.53%	90.95%	91.10%	93.14%	92.95%	93.64%	93.96%	96.62%
7	Bank Finance to Total C.A.								
8	Sundry creditors to Total C.A.	11.47%	9.05%	8.90%	6.86%	7.05%	6.36%	6.04%	3.38%
9	Other CL to Total C.A.	11.47%	9.05%	8.90%	6.86%	7.05%	6.36%	6.04%	3.38%
10	Inventories to Net sales(Days)	49	58	73	84	80	83	98	116
11	Receiv. to Gross sales(Days)			11	12	17	17	17	24
12	S.Creditors to Purchases(Days)	28	12	13	11	12	10	11	8

	31ST **EFFICIENCY RATIOS**	MARCH 2025 Projected	MARCH 2026 Projected	MARCH 2027 Projected	MARCH 2028 Projected	MARCH 2029 Projected	March 2030 Projected	March 2031 Projected	March 2032 Projected
1	Net sales/TTA	0.33	0.87	1.09	1.26	1.43	1.63	1.68	1.56
2	PBT/TTA	0.13%	4.47%	8.19%	11.31%	15.01%	18.48%	28.01%	30.18%
3	Op.Costs/Net sales	87.73%	86.08%	86.11%	86.14%	86.02%	86.44%	81.18%	79.52%
4	Bank Finance/CA								
5	Inv.+Recv./Net sales(Days)	49	58	84	96	97	100	115	140

	31ST **RISK RATING RATIOS**	MARCH 2025 Projected	MARCH 2026 Projected	MARCH 2027 Projected	MARCH 2028 Projected	MARCH 2029 Projected	March 2030 Projected	March 2031 Projected	March 2032 Projected
1	Current ratio	8.72	11.05	11.24	14.58	14.18	15.73	16.55	29.56
2	TOL/TNW	8.00	5.76	3.74	2.34	1.42	0.80	0.36	0.16
3	PAT/Net Sales	0.27%	3.52%	5.18%	6.18%	7.22%	7.81%	11.51%	13.38%
4	PBDIT/Intt.	2.25	3.41	3.95	4.63	5.92	8.41	19.29	126.67
5	PBDIT/Tot.capital emp.(ROCE)	8.82%	26.17%	27.62%	28.56%	29.78%	30.72%	37.05%	35.82%
6	Inv./N.sales+Rec./Gr.sales(Days)	49	58	84	96	97	100	115	140
7	Debt Payable during year/Liquid Fund	15.55	1.29	4.08	4.87	2.92	2.92	2.92	1.74
8	Interest Payable during year/Liquid Fund	0.75	1.16	1.61	1.61	0.76	0.54	0.29	0.03
9	Loan/ Net Worth	6.91	4.85	3.04	1.83	1.03	0.50	0.13	

ASSESSMENT OF LIMITS

ASSESSMENT OF CASH CREDIT (HYP.) LIMIT

AMOUNT IN LACS

	TOT.VALUE	MARGIN %	MARGIN AMT.	NET VALUE
1 Raw material -- Imported		25.00%		
2 Raw material -- Indigenous		25.00%		
3 Stocks-in-process		25.00%		
4 Finished Goods	12.00	25.00%	3.00	9.00
5 Consumbale spares -- Imp.		25.00%		
6 Consumbale spares -- Ind.		25.00%		
TOTAL	**12.00**		**3.00**	**9.00**

ASSESSMENT OF CASH CREDIT (BOOK DEBTS) LIMIT

	TOT.VALUE	MARGIN %	MARGIN AMT.	NET VALUE
1 Recevables -- Domestic	2.51	40.00%	1.00	1.51
TOTAL	**2.51**		**1.00**	**1.51**

ASSESSMENT OF EXPORT BILLS PURCHASE LIMIT

	TOT.VALUE	MARGIN %	MARGIN AMT.	NET VALUE
1 Receivables -- Export		40.00%		
TOTAL				

ASSESSMENT OF LC (IMPORT)

1 Raw material purchase p.a.	
2 % purchase under LC	
3 Amt. of purchase under LC	
4 Purchase under LC p.m.	
5 Lead time	
6 Usance period	
7 LC limit required	
8 Recommended LC limit	

ASSESSMENT OF LC(INDIGENOUS)

1 Raw material purchase p.a.	36.49
2 % purchase under LC	
3 Amt. of purchase under LC	
4 Purchase under LC p.m.	
5 Lead time	
6 Usance period	
7 LC limit required	
8 Recommended LC limit	

ASSESSMENT OF BG LIMIT

1 Outstanding BG as on	
2 Outstanding BG amount	
3 BG reqd. during next year	
4 Est. cancellation/maturities	
5 BG limit required	
6 Recommended BG limit	

Easy Return

Your Trusted Partner for Accounting & Financial Services

- CMA Data Reports
- Project Reports
- Income Tax & GST Filing
- Business Consultancy



(0175) 5031685

www.easyreturn.co.in

info@easyreturn.in

2nd Floor, Near Clarion Inn Hotel,
Main Sirhind Road, Patiala, 147001

www.easyreturn.co.in

(0175) 5031685 | info@easyreturn.in