Annexure—11

Section-1

PROJECTIONS OF PERFORMANCE, PROFITABILITY AND REPAYMENT

Projected Turnover, Profitability & Capacity Utilization: (in 000s of Rs.)

	Year-1	Year-2	Year-3	Year-4	Year-5
Production during the year					
%age of Capacity Utilization					
Gross Sales					
Less Excise					
A. Net Sales					
B. Cost of Production					
Raw Material Consumed					
Power & Fuel					
Direct Labour & Wages					
Consumables					
Other Manufacturing Expenses					
Depreciation					
Total					
Add opening stock of WIP & FG					
Less closing stock of WIP & FG					
C. Cost Of Sales					
D. Gross Profit(A-C)					
E. Financial Expenses					
Term Loan					
Working Capital					
Others					
F. Selling, General & Administrative Expenses					
G. Profit Before Tax {D-(E+F)}					
H. Tax Provision					
I. PAT (G-H)					

J. Depreciation added back					
K. Net Cash Accruals					
L. Repayment Obligations					
1. Towards Term Loan 2. Towards other loans if any **Total**					
M. DSCR (K/L)					

Annexure—11

Section-2

CASH FLOW STATEMENT (Applicable in case of Term Loans Only) (in 000's of Rs)

	Construction Period	Year-1	Year-2	Year-3	Year-4	Year-5
Sources of Funds						
Net profit before tax						
Increase in Capital						
Increase in term loan/ debentures						
Increase in deferred payment facilities						
Increase in Unsecured Loans/Deposits						
Increase in bank borrowings for working capital						
Sales of fixed assets/investments						
Depreciation						
Others Specify						
A. Total Sources						
Uses of Funds						
Capital Expenditure						
Increase in Current assets						
Drawings						
Decrease in Term loan						
De crease in deferred payment facility						
Increase in Investments						
Interest						
Tax						
Others Specify						
B. Total Uses						
C. Surplus (A-B)						
D. Opening Balance						
E. Closing Balance C+D						

Annexure—11

Section -3

PROJECTED BALANCE SHEET

(in 000s of Rs.)

A. Liabilities	**Construction Period**	**Year-1**	**Year-2**	**Year-3**	**Year-4**	**Year-5**
Long term sources						
Equity Share Capital						
Profit Reserves						
Term Loan						
Unsecured Loans/Other Long Term Sources						
A. Total Long Term Sources						
Short Term Liabilities						
Working Capital						
Others (Specify)						
B. Total Short Term Liability						
Total Liabilities (A+B)						
Long Term Assets						
Gross Block						
Depreciation						
C. Net Block						
Short Term Assets						
Current Assets						
Cash & Bank Balance						
D. Total Short Term Assets						
E. Investments						
Total Assets (C+D+E)						

Note Assets should be equal to liabilities.

Section-4

WORKING CAPITAL ASSESMENT REQUIREMENTS

TURNOVER METHOD:

(Amount in 000's)

A	Projected Sales Turnover	
B	25% of sales Turnover	
C	5% of Sales Turnover projected as margin	
D	Actual NWC existing as per Last Financial Statement	
E	B – C	
F	B – D	
G	MPBF (E or F whichever is less)	
H	Additional margin to be brought in (C-D)	