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## CONTENTS

### 1. EXECUTIVE SUMMARY

- Project Snapshot - Introduction and Overview
- Entity Details
- Profile of Promoters, Business Owners
- Employment Details
- Cost of Project
- Means of Finance
- Security Details
- Existing Obligations
- Subsidy

### 2. PROJECT VIABILITY & MARKET STUDIES

- Feasibility Studies
- Industry Analysis
- Market Potential
- Current Scenario
- Challenges and Solutions
- SWOT Analysis

### 3. FINANCIAL DATA & RATIOS

- Important Factors - Graphical Presentation
- Projected Balance Sheet
- Projected Operating Statement
- BS Annexure - Fixed Assets Schedule
- P&L Annexure - Indirect Expenses
- Projected Cash Flow Statement
- Synopsis of Balance Sheet
- Debt Service Coverage Ratio Analysis
- Financial Indicators & Ratio
- Current Ratio
- Sensitivity Analysis
- Break Even Analysis
- Security Margin
- Loan Repayment Summary
- CMA Data
- Short Summary of the Project
- Notes & Assumptions

# 1. EXECUTIVE SUMMARY:

## Project Snapshot - Introduction and Overview

### ROBINAT E-COMMERCE PVT LTD

incorporated / formed an entity named

As the business owners are having a good connection in the locality ad targeted area, it will be easier to generate higher revenues for the business in a short span. Personal connections and ability to create long-lasting relations with clients help the businesses in service industry to achieve exponential growth. With such qualities, goodwill of the organization will be created at a greater extent. Once they start achieving higher revenue with more transactions, large scale economies will help the organization to generate a positive incremental revenue and will help in pushing up their Gross Profit and Net Profit ratios extraordinarily.

Expansion of Business



is a Private Limited Company. Business Owners have in October , 2025 and activities. The business owners of the organization are active in this field since last many years, and current expansion is an outcome of prolong experience and future probable opportunities. As stated in earlier points, business is currently active in Jharkhand, as a Service (E-Commerce platform) and associated with a well-known brand in this field.

## Entity Details

Entity & Owner Details:	
Name of the Entity :	Robinat E-commerce private limited md abdullah Rahul Kumar
Name of the Promoter(s):	AANCR4003N February , 2024 Private Limited Company E- commence platform C/o Kathara'more kathara bokaro Jharkhand India 829116
PAN	
Year of Establishment	
Registered under	
Business Description	
Address of the Entity	

### Name Of Directors :

1. Md Abdullah
- 2 Rahul Kumar

## Profile of Promoters, Business Owners

The driving force behind every business is increased sales and high profits. Businessmen should be confident about the product they are selling as well as their own ability to successfully, gain the trust, arouse an interest and eventually convince them to try a new product. The Business owners are having all such qualities inherently and were able to develop the same during the business course of their other respective businesses. Convincing a prospective customer to buy a product is not an easy task. Selling is an art and requires patience; applicant is skillful in such task & it can be considered as a plus point for an entity.

## Employment Details

One, should insist to increase the employment levels of the country. In the light of entrepreneurs and business owners help the economy by generating employment in urban and rural areas. In coming years and decades, India is expected to witness significant demographic growth and expansion in the working age population. To absorb such labor force in the future, all the sectors viz. manufacturing, service, trading and agriculture would need to play an important role. Currently manufacturing sector accounts for approximately 11% to 13% of the total employment in the country, which is well below its true potential. Small and medium enterprises (SMEs) and micro small and medium enterprises (MSMEs) account for 90%+ of the total industrial activity in India. Estimates suggests, the SME and MSME sector offers maximum opportunities for self-employment as well as jobs, after the agricultural sector. Also, the labor-capital ratio tends to be higher for SMEs and MSMEs. Robinat Internet Private Limited will help the economy by way of employment generation, as it is going to generate employment to 9 people.

Total number of employees : 9

Incremental employees due to expansion of the business (if any) : 0

## Cost of Project

Estimating the cost of a project varies based on the industry, the type and scope of the project undertaken and the time frame for completing the project. While the variables of any given project may change according to circumstances, there are 3 main elements of project costing found in most all project cost estimations.

**Pre-Planning** - Costs related to pre-project planning and preparation vary widely from industry to industry. Typical pre-planning costs include selecting potential project managers and employees, conducting market and project research.

**Material Costs** - All materials necessary for a project are included in material costs. Materials are anything the project manager purchases to aid in or conduct the project.

**Operating Costs** - The operating costs of a project include the fees associated with purchasing project supplies, paying rent and associated costs on a facility or location for the project to take place, the cost of permitting, inspections and daily operations.

Such costs can further be divided into 2 types viz. capital expenditure and revenue expenditure.

For service industry : rent costs, Intellectual property costs, employment and office equipment's (PCs, laptops, etc.) costs and in some cases heavy software or patent costs can be the major costs.

Funds are required incidentally in a way of term loan of Rs. 0.00 lakhs and for forming a business cycle of receivables & payables, Working Capital of Rs. 15.00 lakhs is also required for the day to day business transactions, in a constant liquid form.

Detailed particulars about the cost have been provided hereunder :

**TOTAL COSTS OF PROJECT**

Sr. No.	Perticulars	(Rs. in lakhs)
1	Working Capital	15.00
	Total	15.00

## Means of Finance

Robinat Internet Private Limited needs total funds amounting to Rs.15.00 lakhs. Out of total funds of Rs.15.00 lakhs, Rs.5.00 lakhs will be brought in by the promoters and/or business owners and for the balance amount they need a funding facility viz. Rs. 0.00 (Term Loan) and Rs. 10.00 (Cash Credit).

SOURCES OF FINANCE	(Rs. in lakhs)
Term Loan	0.00
Cash Credit From Bank	10.00
Own Contribution (Asset Addition)	0.00
Own Contribution (Working Capital)	5.00
Total	15.00

Security Details :

Sr. No.	Type of Security (e.g Flat, Plot, Industrial Land, etc.)	Value of the security offered (in rupees)
1		Rs. 0.00

## Existing Obligations

The business owners are not having any heavy existing obligations, although, we have provided the documents such as Sanction letters and Bank statements of existing loans (if any), in order to assess the existing banking commitments.

## Subsidy

Government subsidies are monetary grants provided by the government to private institutions or other public entities, in order to stimulate economic activity or promote activities that are in the public good. Subsidies encourage companies to undertake economic activities and business ventures that the government sees as in the public's best interest. Like indirect taxes, they can alter relative prices and budget constraints and thereby affect decisions concerning production, consumption and allocation of resources. There are 2 main types of subsidies : Direct subsidies and Indirect subsidies. Direct subsidies are those that involve an actual payment of funds toward a particular individual, group or industry. Indirect subsidies are those that do not hold a predetermined monetary value or involve actual cash outlays. They can include activities such as price reductions for required goods or services that can be government-supported. Other than that, there are various types of Subsidies viz. Cash subsidies, tax concessions, Government purchases policies, etc. Robinat Internet Private Limited is a business in Service sector and is eligible for specified subsidies by the Government.

## 2. PROJECT VIABILITY & MARKET STUDIES

### Feasibility Studies

In order to carry on a feasibility study of business in service sector, we need a detailed understanding of:

- our service
- the industry we will be competing in
- the nature of the market
- the amount of capital needed

Filling a viable gap in the market is key to the success of the business in service sector. The service should be unique, solve an existing or potential problem, and provide an incentive for your customers to switch to it – be it quality, price, or improvement. Knowing the competitors (either direct or indirect) in the target market, and how the invention or product compares on functionality, durability, appearance and price.

A feasibility analysis evaluates the project's potential for success; therefore, perceived objectivity is an essential factor in the credibility of the study for potential investors and lending institutions. One of the prerequisites for a successful business or unit is to have the technically feasible business model. A technical feasibility evaluates the details of how you propose to deliver a product or service to customers. Think materials, labour, transportation, where your business will be located, and the technology that will be necessary to bring all this together.

There are five types of feasibility studies—separate areas that a feasibility study examines. Some major points out of them as explained below. Technical Feasibility: This assessment focuses on the technical resources available to the organization. It helps organizations determine whether the technical resources meet capacity and whether the technical team is capable of converting the ideas into working systems.

Technical feasibility also involves the evaluation of the hardware, software, and other technical requirements of the proposed system.

Economic Feasibility: This assessment typically involves a cost/ benefits analysis of the project, helping organizations determine the viability, cost, and benefits associated with a project before financial resources are allocated. It also serves as an independent project assessment and enhances project credibility—helping decision-makers determine the positive economic benefits to the organization that the proposed project will provide.

Operational Feasibility: This assessment involves undertaking a study to analyse and determine whether—and how well—the organization's needs can be met by completing the project. Operational feasibility studies also examine how a project plan satisfies the requirements identified in the requirements analysis phase of system development.

If the service is dependent on linkages with other products or systems (e.g. hardware that requires software to drive it), this could affect its marketability or technical feasibility. Market failures, competitive pressures or unexpected developments in those products or systems may undermine the marketing efforts. Carrying on such feasibility studies is an essential part of pre-planning activities.

After considering most of the aforementioned factors and points, a detailed feasibility study viz. Technical, economical and operational – have been carried out by the promoters / owners of the entity, and based on their personal due diligence and in-depth knowledge of the market, the project / company and its business operations are feasible in all the possible ways.

A detailed financial feasibility study has also been carried out based on the current demand – supply analysis and data & assumption-based projections ; which has been separately presented in the FINANCIAL FEASIBILITY section in (3) Financial Data & Ratios. 'Sensitivity analysis' and 'assessed bank finance' studies will help in ascertaining the financial viability of the project.

An e-commerce business plan defines and directs the various factors that go into an online store's launch and continued growth. There is no doubt that e-commerce business is profitable. Due to digitization e-commerce sector is rising day by day in the market. The skilled labor are required for the e-commerce service. Due to abundant availability of skilled labor productivity of business rises.

The working hours of service is 24 hours so they can grab more customer. Technology required for the service is easily available to the business owner. This e-commerce business is highly recommended because judging from the profitable measures. Thereby providing e-commerce facility in the market with a continuous service delivery. So business can grow at very fast rate at in the globe. It shows that the e-commerce offers good investment benefits which is found technically feasible, financially viable & economically desirable.

Below are some key benefits of conducting a feasibility study:

- Improves project teams' focus
- Identifies new opportunities
- Provides valuable information for a "go/no-go" decision
- Narrows the business alternatives
- Identifies a valid reason to undertake the project
- Enhances the success rate by evaluating multiple parameters
- Aids decision-making on the project
- Identifies reasons not to proceed

Apart from the approaches to feasibility study listed above, some projects also require other constraints to be analysed -

- Internal Project Constraints: Technical, Technology, Budget, Resource, etc.
- Internal Corporate Constraints: Financial, Marketing, Export, etc.
- External Constraints: Logistics, Environment, Laws, and Regulations, etc.

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## Industry Analysis

The services sector's significance in the Indian economy has continued to increase, with the sector now accounting for around 55 per cent of total size of the economy and GVA growth, two-thirds of total FDI inflows into India and about 38 per cent of total exports. The share of services sector now exceeds 50 per cent of Gross State Value Added in 15 out of the 33 states and UTs, with this share more than 80 per cent in Delhi and Chandigarh. The service sector produces intangible goods, more precisely services instead of goods, and various service industries including warehousing and transportation services; information services; investment services; professional services; waste management; health care and social assistance; and arts, entertainment, and recreation.

Service sector has emerged the largest and one of the fastest-growing sectors of the economy. For most countries around the world, services are the largest part of their economy. The real reason for the growth of the service sector is due to the increase in urbanization, privatization and more demand for intermediate and final consumer services. Availability of quality services is vital for the wellbeing of the economy.

In order to perform an industry analysis, one needs to assess the impact of Porter's five forces. "The collective strength of these forces determines the ultimate profit potential in the industry, where profit potential is measured in terms of long-term return on invested capital," Porter stated.

Service sector is the lifeline for the social economic growth of a country. It is today the largest and fastest growing sector globally contributing more to the global output and employing more people than any other sector. Services sector's GVA grew at a CAGR of 1.45% to US\$ 1,064.8 billion in FY20 from US\$ 1,005 billion in FY16. According to RBI data, in April 2020, service exports stood at Rs 1,254.09 billion (US\$ 17.06 billion) while imports stood at Rs 709.07 billion (US\$ 9.65 billion).

By the end of 2021, 10 percent of emergency field service work will be monitored by artificial intelligence. Up to 2022, the global field service market is estimated to be worth \$4.45 billion. India's services has been increased markedly in the recent years, up from about US\$ 2.3 billion in 2013-14 to US\$ 5.0 billion in 2018-19. Services sector is estimated to grow at 6.9% in 2019-20 as compared to 7.5% in 2018-19. The services sector is estimated to contribute 55.3% to India's GVA in 2019-20. Currently, the services sector accounts for over 50% of the Gross State Value Added in 15 states and UTs.

Services sector growth is governed by domestic and global factors. The Indian facilities management market is expected to grow at 17% CAGR between 2015 and 2020 and surpass the US\$ 19 billion mark supported by booming real estate, retail, and hospitality sectors. India has the fastest growing (9.2 percent in 2015-16) service sector in the world with the lowest share of services employment (28 percent in 2014), contributing about 66% to the Indian GDP.

The contribution of the service sector in India to the country's GDP is a lion's share of over 60%. However, it employs 61.5% (25%) of the labour force in service sector.

India showed the fastest service sector growth with a CAGR of 8.6% during 2008-14. In 2014 India's service sector grew at 10.3% was noticeably higher than that of China at 8.0%. Service sector contributes 60% to India's GDP. Some 55% of FDIs coming to India are from services sector which generates more employment than any other sector.

Services sector is the largest recipient of FDI in India with inflow of US\$ 82 billion between April

2000 and March 2020. The service sector in India has the highest employment elasticity among all sectors. Thus, it has the potential for huge growth as well as the capability to deliver highly productive jobs - leading to revenue generation. To address the challenge of job creation, the Skill India program aims to achieve its target of skilling/ up - skilling 400 million people by 2022. India's service sector itself is expected to grow from \$ 115 billion to \$ 360 billion by 2032. On the basis various factors related to industry analysis, a detailed scrutiny was carried out by the promoters / business owners and to conclude, based on the SWOT and Porter's five forces business model, they found the industry very demanding and scope for the business is unrestricted.



E-commerce is the activity of electronically buying or selling of products on online services or over the Internet. E-commerce draws on technologies such as mobile commerce, electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data interchange, inventory management systems, and automated data collection systems. E-commerce is in turn driven by the technological advances of the semiconductor industry, and is the largest sector of the electronics industry.

E-commerce typically uses the web for at least a part of a transaction's life cycle although it may also use other technologies such as e-mail. Typical e-commerce transactions include the purchase of products or services. There are three areas of e-commerce: online retailing, electronic markets, and online auctions. E-commerce is supported by electronic business.

E-commerce businesses may also employ some or all of the following:

Online shopping for retail sales direct to consumers via web sites and mobile apps, and conversational commerce via live chat, chatbots, and voice assistants;

Providing or participating in online marketplaces, which process third-party business-to- consumer (B2C) or consumer-to-consumer (C2C) sales;

Business-to-business (B2B) buying and selling;

Gathering and using demographic data through web contacts and social media;

B2B electronic data interchange;

Marketing to prospective and established customers by e-mail or fax;

Engaging in pretail for launching new products and services;

Online financial exchanges for currency exchanges or trading purposes.

Business to Consumer (B2C): B2C e-commerce is the most popular e-commerce model. Business to consumer means that the sale is taking place between a business and a consumer, like when you buy a rug from an online retailer.

Increasing penetration of internet is bolstering the smartphone using population across the world. Digital content, travel and leisure, financial services, e-tailing among others constitute a variety of e-commerce services options available to the internet accessing customer base that are gaining momentum with increased internet usage. Hence, technological awareness among customers is expected to have a positive impact on market growth. The growing importance of faster browsing has led to the development in the connectivity, thus leading to development in 4G and 5G technology.

Increasing number of small and medium enterprises is also projected to escalate the demand over the forecast period. Small and medium businesses are growing at a significant rate, especially in India, South Africa, and Russia. Initiatives such as Make in India and Start-up India have led to an increased number of start-ups in the country, which adopt the online marketplace for business, thus powering the market growth. Moreover, increasing consumer wealth is estimated to propel the market growth over the forecast period. These wide demand for the e-commerce sector in numerous industry create great opportunity for the e-commerce business.

## Market Potential

Implementation of 4G and 5G technology for the connectivity purpose is expected to have a positive impact on the e-commerce market growth as it provides an uninterrupted, seamless experience to the user. Moreover, the adoption of smartphones is gaining momentum at a significant rate, thus increasing the exposure of online shopping for the customer. Therefore, the growing use of smartphones is projected to propel the market growth over the forecast period.

Established organizations and large enterprises are leaning towards online business due to lesser expenditure in communication and infrastructure. E-commerce offers the organization an easier reach for the customers, and hence necessary exposure to business is also achieved. E-commerce service market is also driven owing to the increasing importance of online marketing tools, such as Google ads and Facebook ads. Nowadays, the marketing options are in abundance due to the popularity of social media applications, which, in turn, helps in driving the market for e-commerce towards growth trajectories.

In terms of revenue, Business to Business (B2B) dominated the market for e-commerce with a share of 63.1% in 2019 and is expected to witness the fastest growth from 2020 to 2027. This is attributed to the growing inclination of the companies towards online selling and buying of goods and services. Furthermore, increasing penetration of smartphones, coupled with internet usage, is anticipated to drive the B2B e-commerce segment over the forecast period.

The business to business e-commerce comprises the buying and selling of goods and services between business corporations. Moreover, B2B e-commerce platforms offer companies with new possibilities of buying and selling the products, thus reducing the operational as well as inventory costs. This is anticipated to bolster the segment growth over the forecast period. Rise of specialized or vertical marketplaces in B2B e-commerce is generating avenues for the market. The vertical marketplaces offer a wide range of products in a product category. Similarly, specialized marketplaces provide value-added services, such as quantity discounts, and multiple payment options.

Inclination of companies towards selling and buying of goods and services through the B2B e-commerce platform can be clearly observed worldwide. Businesses preferring B2B e-commerce platforms follow either the marketplace model or direct model to conduct their business. The marketplace model involves companies selling their products on a common platform alongside their competitors, while the direct model involves companies setting up their private B2B platforms and selling directly to the buyers.

Increasing acceptance of technology is allowing the e-commerce sector to be more efficient and reachable. Growing middle-class population and intense use of social media are also aggravating the demand for online purchasing of various products and services, thereby positively impacting the Business to Consumer (B2C) segment growth. The internet has transformed the way people sell and buy goods and services. E-commerce or online retail is changing the shopping experience for customers. Banks and other players in the e-commerce industry are allowing a safe and secure online platform to pay easily via payment gateway.

Asia Pacific dominated the market for e-commerce with a share of 55.3% in 2019 and is expected to witness the fastest growth from 2020 to 2027. This is attributed to a growing preference among businesses to carry out businesses through the B2B e-commerce platform. Furthermore, developing infrastructure facilities and surging the number of internet users are expected to fuel the regional market growth.

Furthermore, the region is expected to witness a rise in demand for B2B e-commerce adoption, which can be attributed to smartphone proliferation. Additionally, the Chinese market is going through a consumer revolution, wherein international products are taking benefit of innovative marketing, research techniques, and advertising. Brand consciousness is getting more importance in attracting Chinese consumers. Luxury goods and service providers are witnessing significant growth in China.



## Current Scenario

### Global

- The size of the global e-commerce service market increased by 7.8% from USD \$7.9 trillion in the year of 2018 to USD \$9.6 trillion in the year of 2020 and the growth was higher as compared to 2018 when the market grew by 4.1%.
- In the United States, the size of the e-commerce service market is an estimated USD \$10.6 billion in the year of 2020.
- The global e-commerce service market industry is projected to grow at a CAGR of 11.7% during the period from the year of 2018 to 2021.

### India

- In India the e-commerce service market is contributed to the country's GDP is 7.9% in the year of 2018 and it is growing to 11.3% in the year of 2020 during the forecast period.
- In India the e-commerce service market size was around USD \$6.26 billion in the year of 2019.
- The Indian e-commerce service market sector is expectedly to reach a market size of USD \$21.61 billion by the year of 2021 and it's a sharp rise from USD \$14.6 billion in the year of 2018.

## Challenges & Solutions

### 1. Images not done right -

They live in a visual world. When a customer lands to their store, the first thing they notice is the images of the products. Studies show that store visitors are first engaged by the visual elements on the website. The quality of images of the products they sell can make or break their e-commerce store's reputation. If they want photos that bring results and sustainable growth, high-quality images of products should be used. Show the purpose of the product or show it in use. Often the online customers who buy online would have never seen the product in real. They want to examine the items before buying. It's important for e-commerce store owners to convince the users to spend on buying the product. Compelling images can increase the sales of their online shop.

### 2. Product Description Optimization for Search -

Product descriptions should have clear-cut detailed information about the items they are selling. Avoid using careless content for product descriptions. The content should be focused on human readers, and not crawler scripts. Make sure that all products have meaningful descriptions and accurate product details. It can be a good idea to hire a professional writer to create engaging and unique content for the products you sell.

### 3. Digital Payment Failures -

Whether a customer makes online payment by credit, debit card or net banking, or any other digital wallets, failure of digital payments can be frustrating. A technical issue with their website or faltering internet connection results in the payable amount being debited from the customer's account but the same is not credited to the seller's account. Retrieving the amount isn't a quick process. It should be clearly mentioned on your website that it may take around 7-10 working days before the money is refunded to their bank accounts. Such situations can improve with cashless transactions.

### 4. Additional charges -

How many times has it happened that they have added products in their cart and when they are about to place an order, they noticed an additional shipping charge. Some e-commerce stores offer free shipping over a certain amount of orders. Some stores have different shipping costs for individual products. When the customer selects multiple products in a single order, the shipping cost may be multiplied.

### 5. Lack of Faster Checkout Options -

One of the most frustrating problems faced by the online website owners is checkout or cart abandonment. Nobody would like to waste time for checkout. A customer goes through the entire process of adding products to cart and leaves their website without purchasing the item. One-click checkout can help them to prevent cart abandonment. Allow the customers to save the information and other details for a faster checkout.

### 6. Suspicious Reviews -

We all know that good reviews will increase the chances of sales. But what about the neutral or negative reviews left by the unsatisfied customers? There may be a few fake reviews also. 100% positive reviews can turn off the potential customers. A natural, balanced spread of opinions can

attract the users and they may be able to show trust in their brand. Avoid any suspicious reviews on their website. Encourage the customers to leave genuine reviews about their products and services by offering them special discount or freebies.

## 7. Shipping Methods and Time -

Online shoppers care about shipping costs and delivery methods. How quickly they deliver the products matters a lot for most of the buyers. A negative shipping experience can have a huge impact on their business. E-commerce merchants compete on customer experience for shipping the orders. Even if the shipping is free, customers would expect fast delivery of their orders. Regardless of the shipping method used, the buyers would expect the delivery within a week. Try to choose carriers that can provide tracking service and notifications when the parcel is shipped, when it's on way, arrived near the destination, and when it will be delivered. Real-time tracking gives complete peace of mind to the customers.

## 8. Questionable Customer Service -



Questionable customer service is a complete NO for any e-commerce business. If they neglect customer service, then they cannot head to anywhere. If people find it difficult to locate their phone number or email address, they may feel that they are hiding something. Lack of clear contact information on their website can be a sign that their company is not trustworthy. It's important that people can see a clear way to reach them. Purchasing online is a matter of trust, and new customers always look for reliable stores to shop for products and services. People who handle the customers should be able to resolve their queries and provide appropriate solutions.

## SWOT Analysis

SWOT analysis can be applied by analyzing and observing the things that affect the four factors, then apply them in the picture in the SWOT matrix, apply the strengths map to take advantage of the opportunities, how to overcome the weaknesses that prevent the advantages of opportunities are able to deal with the threats that exist, and the last is how to overcome the weaknesses that can make threats become real or create a new threat. Determining the direction of development of a business is strongly influenced by many factors, namely internal and external factors.

A SWOT analysis is an incredibly simple, yet powerful tool to help you develop your business strategy, whether you're building a start-up or guiding an existing company. SWOT stands for Strengths, Weaknesses, Opportunities, and Threats.

SWOT Analysis is a strategic planning method used to evaluate strengths, weaknesses, opportunities, and threats, in a project business. These four factors are called SWOT (strengths, weaknesses, opportunities, and threats). This process involves the specific determination and objectives of a manufacturing or business project that identifies internal and external factors.

One may think that they already know everything that they need to do, to succeed, but a SWOT analysis will force them to look at the business in new ways and from new directions.

### Strengths

- o Availability of services regardless time
- o Geographic availability of services
- o Speed of service delivery
- o Low capital intensity
- o Rapid Industrial growth
- o Increase in foreign investments
- o Lower response time and efficient services

### Weaknesses

- o Lack of Data privacy protection
- o Unfriendly interface that has as a result the misjudgment of the service provision
- o Lack of transparency in overall processes
- o More dependability on other country for goods, machinery, new techniques etc.
- o Lack of capital for all start up in service sector
- o More skilled employees & workers are required
- o Lack of skills and knowledge

## Opportunities

- o Appearance of new partners/alliances via new type of service provision
- o New customer segments
- o Chances to meet ecological, medical and ergonomic requirements
- o Collaboration and communication opportunities between departments of large institutions with many branches
- o Potential for improved effectiveness and efficiency through transformations
- o Development of business connection
- o Growing Market potential in India

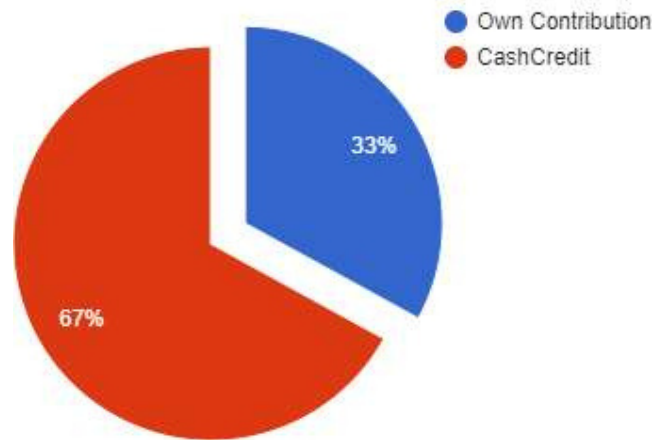
## Threats

- o Inadequate budgets decline in real terms (inflation)
- o Unstable macroeconomic and political environment
- o Retrenchments most of the times begin from the bottom with the community service providers
- o Low internet connectivity in rural areas
- o Changing in customer needs, taste and preference

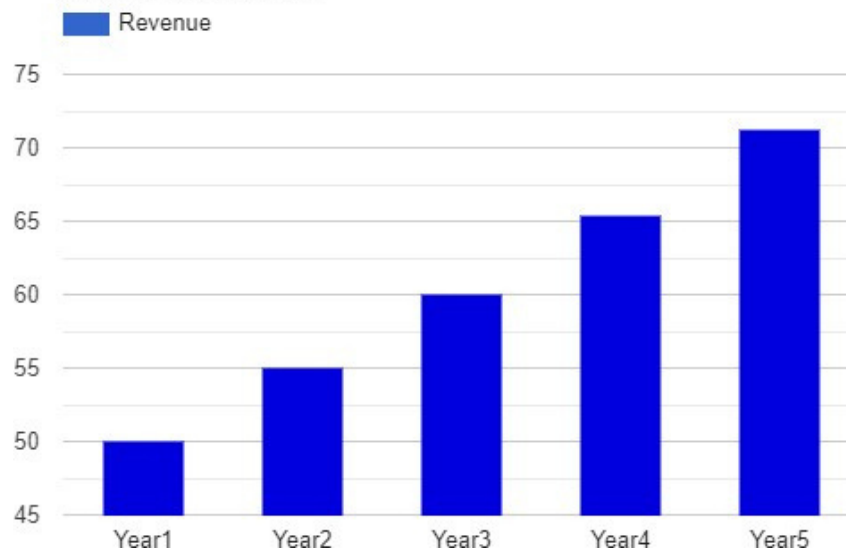
### 3. FINANCIAL DATA & RATIOS

#### Important Factors - Graphical Presentation

Means of Finance



Revenue Growth, in Rs.



## Notes & Assumptions

- a. Depreciation is calculated as per the rate prescribed in the Income Tax Act and Separate Depreciation schedule has been attached for calculation purpose.
  - b. Data such as Sensitivity Analysis & Balance Sheet synopsis has been prepared based on the standard financial assumptions and calculations.
  - c. It has been presumed that there will be no change in the Government policies & rules with respect to the business of the loan applicant. Also, no abnormal events will take place during the life of the project / business,
  - d. Provision for Income Tax has been made on the Rules and Regulations which are applicable for current scenario.
  - e. Standard assumption of Year end at March has been presumed
  - f. Indirect Expenses, Break Even Analysis and Security margin calculation have been shown in the separate Annexures.
  - g. All the data related to revenue from business, asset addition, existing obligations, etc. have been provided based on the information given by the client.
  - h. This Projected data is a future-oriented financial information prepared using assumptions to the best judgment of applicants as to the most probable set of economic conditions and should not be treated as a forecast.
  - i. All the information related to business entity, owner's profile, employment along with the feasibility studies, Industry analysis, market potential, current scenario and challenges-solutions is based on the discussions and inputs from the loan applicant.
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# DPR of Robinat E-commerce Private Limited

CIN-U53200JH2024PTC022106

AT: Kathara more Po Kathara Bokaro 829116 Jharkhand

## PROJECTED BALANCE SHEET

(Figures In ₹ Lacs)

		Actual	Provisional	Projected	Projected	Projected
		2021-22	2022-23	2023-24	2024-25	2024-25
(A)	<u>SOURCES OF FUNDS:</u>					
I)	OPENING CAPITAL(SHARE	5.00	4.4	5.36	15.54	21.46
	ADD: CAPITAL INTRODUCED	0.00	3	5.00	0.00	0.00
	ADD: NET PROFIT DURING THE YEAR	-0.57	0.0	5.18	5.92	5.92
	LESS: DRAWINGS	4.43	0	15.54	21.46	27.38
		0.00	0.9	0.00	0.00	0.00
		4.43	3	15.54	21.46	27.38
II)	<u>LOAN FUND</u>	0.00	5.3	0.00	0.00	0.00
	TERM LOAN CASH CREDIT	0.00	6	10.00	10.00	10.00
	FROM BANK		0.0			
			0			
			5.3			
		4.43	5.36	25.54	31.46	37.38
(B)	<u>APPLICATION OF FUNDS:</u>		0.0			
I)	FIXED ASSETS		0			
	GROSS BLOCK	0.2	0.0	5.1	8.1	8.1
	DEPRECIATION	5	0	8	5	2
	NET BLOCK	0.0	0.0	0.0	0.0	1.2
		4	3	3	2	2
II)	<u>INVESTMENTS :</u>	0.2	0.1	5.1	8.1	6.9
		1	8	5	2	0
		0.0	2.5	8.0	8.0	8.0
		0	0	0	0	0
III)	<u>CURRENT ASSETS.</u>					
	<u>LOANS &amp; ADVANCES</u>					
	STOCK IN HAND	0.0	1.0	5.00	5.25	7.35
	SUNDRY DEBTORS	0	0	4.48	7.60	12.20
	CASH & BANK BALANCE	0.0	0.5	4.73	4.31	5.01
	LOANS & ADVANCES	0	5	1.50	2.00	2.00
		4.99	6.5	15.71	19.16	26.56
		4	0			
		1.5	1.0			
LESS:	CURRENT LIABILITIES					
	PROVISION FOR TAXES	0.0	0.3	1.8	2.0	2.0
	SUNDRY CREDITORS	0	3	2	8	8
	OTHER CURRENT LIABILITIES	0.0	0.7	1.5	1.7	2.0
		0	5	0	5	0
		0.3	0.0	0.0	0.0	0.0
		7	0	0	0	0
	NET CURRENT ASSETS	0.22	1.08	13.39	13.83	24.48
		7	8	2	3	8
		4.43	5.35	25.54	31.45	37.38

# Robinat E-commerce Private Limited

CIN-U53200JH2024PTC022106

AT: Kathara more Po Kathara Bokaro 829116 Jharkhand

## STATEMENT SHOWING CURRENT ASSETS & CURRENT LIABILITIES

PARTICULARS	Actual	Provisional	Projected	Projected	Projected
	2021-22	2022-23	2023-24	2024-25	2024-25
(A) <u>CURRENT ASSETS :</u>					
STOCK IN HAND					
SUNDRY DEBTORS	0.0	1.0	5.00	5.25	7.35
CASH & BANK BALANCE	0	0	4.48	7.60	12.20
LOANS & ADVANCES	0.0	0.5	4.73	4.31	5.01
	0	5	1.50	2.00	2.00
	<u>4.99</u>	<u>3.75</u>	<u>15.71</u>	<u>19.16</u>	<u>26.56</u>
	4	0			
	1.5	1.0			
	5	0			
(B) <u>CURRENT LIABILITIES :</u>					
SHORT TERM BANK BORWINGS	0.0	0.0	10.00	10.00	10.00
SUNDRY CREDITORS	0	0	1.50	1.75	2.00
	<u>0.00</u>	<u>0.75</u>	<u>11.50</u>	<u>11.75</u>	<u>12.00</u>
	0.0	0.7			
(C) CURRENT RATIO (A/B)	0NA	5.00	1.37	1.63	2.21

ROBINAT E-COMMERCE PRIVATE  
LIMITED

ROBINAT E-COMMERCE PRIVATE LIMITED CIN-  
U53200JH2024PTC022106

COMPUTATION OF MAXIMUM PERMISSIBLE BANK FINANCE

<u>PARTICULARS</u>	<u>Actual</u>	<u>Provisional</u>	<u>Projected</u>	<u>Projected</u>	<u>Projected</u>
	<u>2021-22</u>	<u>2022-23</u>	<u>2023-24</u>	<u>2024-25</u>	<u>2024-25</u>
STOCK IN HAND	0.0	1.0	5.0	5.2	7.35
SUNDRY DEBTORS	0	0	0	5	12.20
CASH & BANK BALANCE	0.0	0.5	4.4	7.6	2.00
LOANS & ADVANCES	0	5	8	0	5.01
	1.5	1.0	1.5	2.0	
TOTAL (1)	5.59	7.75	19.71	19.16	26.56
LESS: CURRENT LIABILITIES (2)	3.07	1.08	3.32	3.83	4.08
	4.22	2.68	12.39	15.33	22.48
	1.15	0.94	3.93	4.79	6.64
WORKING CAPITAL GAP (1-2) (3)	4.59	3.00	4.21	7.41	14.56
MARGIN (25% OF 1) (4) NET	3.07	1.74	8.46	10.54	15.84
WORKING CAPITAL (5) (3-4) (3-5)	-0.37	-0.33	8.18	7.92	7.92
PERMISSIBLE BANK FINANCE	-0.37	-0.33	8.18	7.92	7.92
	0.00	0.00	10.00	10.00	10.00
	0.00	0.00	0.70	1.20	1.20

BANK FINANCE PROPOSED  
INTEREST @ 12%

FIRST METHOD OF LENDING

NET SALES					
25% OF SALES	0.00	5.00	60.00	75.00	110.81
5% OF SALES	0.00	1.25	15.00	18.75	27.70
NWC	0.00	0.25	3.00	3.75	5.54
PERMISSIBLE BANK FINANCE	4.59	3.00	4.21	7.41	14.56
	-4.59	-1.75	10.79	11.34	13.14

**ASSESSMENT OF WORKING CAPITAL REQUIREMENTS**  
**FORM II : OPERATING STATEMENT**

COMPANY : **ROBINAT E-COMMERCE PRIVATE LIMITED CIN-  
U53200JH2024PTC022106**

(Amount in ₹ lakhs)  
As per the P/L account actuals/estimates for the  
year ended/ending

<u>31.3.2022</u>	<u>31.3.2023</u>	<u>31.3.2024</u>	<u>31.3.2025</u>	<u>31.3.2026</u>
Actual	Provisional	Projected	Projected	Projected
(1)	(2)	(3)	(4)	(4)

**PART A OPERATING STATEMENT**

1	<b>Gross Sales (net of returns):</b>	0.0	5.00	60.00	75.00	110.81
	(i). Domestic Sales	0	0.00	0.00	0.00	0.00
	(ii). Export Sales	0.0	5.00	60.00	75.00	110.81
	<b>Total:</b>	0	5.00	60.00	75.00	110.81
2	Less: Excise Duty	0.0	5.00	60.00	75.00	110.81
3	deduct other items	0	0.00%	1,100.00%	25.00%	10.00%
4	<b>Net Sales ( item 1 minus 2 )</b>	0.0	0.00	0.00	0.00	0.00
	<b>%age rise/fall in Net Sales as compared to previous years</b>	0	5.00	60.00	75.00	110.81
	Add other revenue income	0.0	0.00	0.00	0.00	0.00
	<b>Total Sales including Rev. Income</b>	0	0.00	0.00	0.00	0.00
5	<b>Cost of Sales</b>	0.0	0.00	0.00	0.00	0.00
i	<b>Raw Materials(incl. stores and other items used in the process of manufacture )</b>	0.00	3.60	54.91	64.53	99.03
	a. Imported	0.00	3.60	54.91	64.53	99.03
	b. Indigenous	0.00	0.00	0.00	0.00	0.00
ii	<b>Other Spares</b>	0.00	0.00	0.00	0.00	0.00
	a. Imported	0.0	0.0	0.00	0.00	0.00
	b. Indigenous	0.0	0.0	0.00	0.00	0.00
iii	<b>Power &amp; Fuel</b>	0.0	0.0	0.00	0.00	0.00
iv	<b>Direct Labour (factory wages and salary)</b>	0.0	0.0	0.00	0.00	0.00
v	<b>Direct Expenses</b>	0.0	0.0	0.03	0.02	1.22
vii	<b>Depreciation</b>	0	0	0.00	0.00	0.00
vii	<b>Repairs &amp; Maintanance</b>	0.0	0.0	54.94	64.55	100.25
viii	<b>Sub-total (items i to vi)</b>	0	0	0	0	0
	Add : Opening Stocks in Process	0.0	0.0	0	0	0
	<b>Sub-total</b>	0.0	3.60	54.94	64.55	100.25
ix	<b>Deduct : Closing Stocks in Process</b>	0.0	3.6	54.94	64.55	100.25
x	<b>Cost of Production</b>	0.0	3.6	54.94	64.55	100.25
xi	<b>Add : Opening Stocks of Finished Goods</b>	0.0	0.0	5.00	5.25	7.35
	<b>Sub-total</b>	0	0	50.94	64.30	99.90
xii	<b>Deduct : Closing Stocks of Finished Goods</b>	0.0	0.0	5.00	5.25	7.35
xiii	<b>Sub-total: ( Total Cost of Sales )</b>	0	0	50.94	64.30	99.90
6	<b>Selling General &amp; Administrative Expenses</b>	0.0	3.6	1.36	1.50	1.71
7	<b>Sub-total : ( 5+6 )</b>	0.0	1.0	52.30	65.80	101.61
		0	0	0	0	0
		0.0	3.6	0	0	0
		0.5	1.1	0	0	0
		3	2	0	0	0
		0.5	3.7	0	0	0

ASSESSMENT OF WORKING CAPITAL REQUIREMENTS  
FORM II : OPERATING STATEMENT

COMPANY : ROBINAT E-COMMERCE PRIVATE LIMITED CIN-  
U53200JH2024PTC022106

		(Amount in ₹ lakhs)				
		As per the P/L account actuals/estimates for the year ended/ending				
		<u>31.3.2022</u>	<u>31.3.2023</u>	<u>31.3.2024</u>	<u>31.3.2025</u>	<u>31.3.2026</u>
		Actual	Provisional	Projected	Projected	Projected
		(1)	(2)	(3)	(4)	(4)
8	Operating Profit before interest (3-7)	-0.57	1.25	7.70	9.2	9.2
8	Operating Profit before interest (3-7) - Cont. from Page 1	-0.57	1.25	7.70	0	0
9	Interest	0.00	0.00	0.70		
10	Operating Profit after interest (8-9)	-0.57	1.25	7.00	9.2	9.2
					0	0
11	(i). Add other non-operating income				1.2	1.2
	a.	0.00	0.00	0.00	8.0	8.0
	b.				0	0
	c.					
	d.					
	Sub-total (income)	0.0	0.0	0.0	0.00	0.00
	(ii). Deduct other non-operating expenses	0	0	0		
	a. Prov. for Doubtful Debts					
	b. Write - Offs	0.0	0.0	0.0	0.00	0.00
	c. Provision for Wealth Tax					
	d. Prior Period Adjustments	0	0	0		
	Sub-total (expenses)	0.00	0.0	0.0	0.0	0.0
	(iii). Net of other non-operating income/expenses	0.00	0.0	0.0	0	0
	Profit before tax / Loss	-0.57	0.0	0.0	0.0	0.0
1	[10+11(iii)]	0.00	0	0	0	0
2	Provision for Taxes	-0.57	1.2	7.0	8.0	8.0
1	Net Profit /Loss (item 12 - 13)		5	0	0	0
3	a. Equity Dividend paid amount		0.3	1.8	2.0	2.0
1	(Already paid + B.S. Provisions)		3	2	8	8
4			0.9	5.1	5.9	5.9
1		0.00	0.00	0.00	0.00	0.00
5	b. Dividend Rate					
1	Retained Profit	-0.57	0.93	5.18	5.92	5.92
6	Retained Profit / Net Profit					
1	(%age)	100.00%	100.00%	100.00%	100.00%	100.00%
7						

COMPANY:		ROBINAT E-COMMERCE PRIVATE LIMITED CIN-U53200JH2024PTC022106				
		(Amount in ₹ lakhs)				
		As per balance Sheet as at				
		31.3.2022	31.3.2023	31.3.2024	31.3.2025	31.3.2026
		Actual	Provisional	Projected	Projected	Projected
		(1)	(2)	(3)	(4)	(4)
<b>LIABILITIES</b>						
<b>CURRENT LIABILITIES</b>						
1	Short term borrowings from banks (including bills purchased and discounted and the excess borrowing placed on repayment basis					
	(i). From applicant bank	0.0	0.0	10.00	10.00	10.00
	(II). From other banks	0	0	0.00	0.00	0.00
		0.0	0.0			
	Sub-total A :	0.00	0.00	10.00	10.00	10.00
2	Short Term Borrowings from others -					
3	(BA Facility)					
4	Sundry Creditors (Trade)	0.00	0.75	1.50	1.75	2.00
	Advances paymens from customers / deposits from dealers					
	Provision for taxation	0.0	0.0	0.0	0.0	0.0
5	Dividend payable	0	0	0	0	0
6	Other Statutory Liabilities (due	0.0	0.3	1.8	2.0	2.0
7	within one year)	0	3	2	8	8
8	Deposits/Instt. on Term	0.00	0.00	0.00	0.00	0.00
	Loans/DPGs/Debentures etc.(due within one year)					
	Other Current Liabilities and Provisions (due within one year)	0.00	0.00	0.00	0.00	0.00
9	[specify major items]					
	Intt. etc. accrued but not due	0.0	0.0	0.0	0.0	0.0
	OCL due within one year	0	0	0	0	0
	Sub-total B :	0.0	0.0	0.0	0.0	0.0
	Total Current Liabilities (total of 1 to 9)	0	0	0	0	0
		0.0	1.0	3.3	3.8	4.0
10		0	8	2	3	8
		0.00	1.08	13.32	13.83	14.08

## FORM III ANALYSIS OF BALANCE SHEET

COMPANY:

ROBINAT E-COMMERCE PRIVATE  
LIMITED CIN-  
U53200JH2024PTC022106

(Amount in ₹ lakhs)

As per balance Sheet as at

	<u>31.3.2022</u>	<u>31.3.2023</u>	<u>31.3.2024</u>	<u>31.3.2025</u>	<u>31.3.2026</u>
	Actual	Provisional	Projected	Projected	Projected
	(1)	(2)	(3)	(4)	(4)
<b>TERM LIABILITIES</b>					
1 Debentures (not maturing within one year)					
1 Preference Shares (Redeemable after one year)					
1 Term Loans(excl. instalments payable within one year)					
2 Deferred Payment credits (excluding instalments due within one year)	0.00	0.00	0.00	0.00	0.00
1 Term Deposits (repayable after one year)	0.0	0.0	0.00	0.00	0.00
1 Other Term Liabilities(unsecured)	0.0	0.0	0.00	0.00	0.00
1 <b>Total term Liabilities</b>	0	0	0.00	0.00	0.00
6 <b>Total Outside Liabilities (item 10+item 17)</b>	0.0	0.0	13.32	13.83	14.08
1	0	0			
4	0.0	0.0			
1	0	0			
8	0.0	1.0			
	0	8			
<b>NET WORTH</b>					
19 Ordinary Share Capital	4.4	5.3	15.54	21.46	27.38
20 General Reserve	3	6	0.00	0.00	0.00
21 Revaluation Reserve	0.0	0.0			
22 Other Reserve (excluding provisions)	0	0			
23 Surplus (+) or deficit (-) in P/L account	0.0	0.0	0.00	0.00	0.00
23 a. Others -Share Premium/Application	0.0	0.0	0.00	0.00	0.00
	0	0	15.54	21.46	27.38
	0.0	0.0	28.86	35.29	41.46
	0	0			
2 <b>Net Worth</b>	4.4	5.3			
4 <b>Total Liabilities</b>	3	6			
2	4.4	6.4			
5	3	3			

## FORM III ANALYSIS OF BALANCE SHEET

COMPANY:

ROBINAT E-COMMERCE PRIVATE  
LIMITED CIN-  
U53200JH2024PTC022106

(Amount in ₹ lakhs)

As per balance Sheet as at

		<u>31.3.2022</u>	<u>31.3.2023</u>	<u>31.3.2024</u>	<u>31.3.2025</u>	<u>31.3.2026</u>
		Actual	Provisional	Projected	Projected	Projected
		(1)	(2)	(3)	(4)	(4)
	<u>CURRENT ASSETS</u>					
2	Cash & Bank Balances	3.04	1.20	4.73	4.31	5.01
6	Investments (other than long term					
2	investments)					
7	i. Govt. and other trustee securities					
	ii. Fixed Deposits with Banks					
	iii. UTI Unit 64 Scheme/Maturing	0.00	0.00	0.00	0.00	0.00
	Bonds					
	i. Receivables other than deferred					
28	and export receivables (including					
	bills purchased and discounted by					
	banks)					
	ii. Export receivables (including bills	0.00	0.55	4.48	7.60	12.20
	purchased and discounted by					
	Banks)					
	Instalments of deferred receivables					
2	(due within one year)					
	<u>Inventory</u>					
9	i. Raw materials (including store	0.00	1.00	5.00	5.25	7.35
	and other items used in the process					
3	of manufacture)					
	a. Imported	0.00	0.00	0.00	0.00	0.00
0	b. Indigenous					
		0.0	0.0	0.0	0.0	0.0
	By Products	0	0	0	0	0
	iii. Finished Goods	0.0	0.0	0.0	0.0	0.0
	iv. Other consumable spares	0.00	0.00	0.00	0.00	0.00
	a. Imported	0.0	1.0	5.0	5.2	7.3
	b. Indigenous	0.0	0.0	0.0	0.0	0.0
3	Advances to suppliers of Raw	0	0	0	0	0
1	materials and stores/spares	0.0	0.0	0.0	0.0	0.0
3	Advance payment of taxes	0	0	0	0	0
2	Other Current Assets (specify major	0.0	0.0	0.0	0.0	0.0
3	items)	0	0	0	0	0
3	a. Interest accrued on Investment	1.5	1.0	1.5	2.0	2.0
	b. Claims Recoverable (for imports	5	0	0	0	0
	on behalf of GOI; pending dues,					
	payable within one year.					
	c. Others due within one year	1.5	1.00	1.50	2.00	2.00
34	<b>Total Current Assets (total of items</b>					
	<b>26 to 33)</b>	5	3.75	15.71	19.16	26.56
		4.5				
		9				

FORM III ANALYSIS OF BALANCE SHEET

COMPANY:

ROBINAT E-COMMERCE PRIVATE  
LIMITED CIN-  
U53200JH2024PTC022106

(Amount in ₹ lakhs)

As per balance Sheet as at

	31.3.2022	31.3.2023	31.3.2024	31.3.2025	31.3.2026
	Actual	Provisional	Projected	Projected	Projected
	(1)	(2)	(3)	(4)	(4)
<b>FIXED ASSETS</b>					
35 Gross Block (land and buildings, machinery, work in progress etc. )					
Depreciation to date	0.2	0.2	5.1	8.1	8.1
3 Net Block (item 35 - item 36)	5	1	8	5	2
6	0.0	0.0	0.0	0.0	1.2
3	4	3	3	2	2
7 OTHER NON CURRENT ASSETS	0.2	0.1	5.1	8.1	6.9
	1	8	5	2	0
38 Investments/Book debts/ advances /deposits which are not current assets	0.00	2.50	8.00	8.00	8.00
i. a. Investment in subsidiary companies/affiliates	0.0	0.0	0.0	0.0	0.0
b. Others (Deposit)	0	0	0	0	0
ii. Advances to suppliers of Capital goods and contractors	0.0	2.5	8.0	8.0	8.0
	0	0	0	0	0
iii. Deferred receivables (maturity exceeding one year)	0.0	0.0	0.0	0.0	0.0
	0	0	0	0	0
iv. Receivables due for more than one Yr.*	0.0	0.0	0.0	0.0	0.0
	0	0	0	0	0
v. Claims Recoverable not within one year					
vi. Loans to TTCI not recoverable within one year					
3 Non-consumable stores and spares					
9 Other non-current assets including dues from Directors					
4 Total Other Non-current Assets					
4 Intangible assets	0.00	2.50	8.00	8.00	8.00
1 (patents, goodwill, preliminary expenses, bad/doubtful expenses not provided for, etc.)					
2 Total Assets (total of items 38,41,45 & 46)	0.0	0.0	0.00	0.00	0.00
43 CHECK TOTAL: Total Liabilities	0	0	28.86	35.28	41.46
	4.8	6.4	28.86	35.29	41.46
	0	3	15.54	21.46	27.38
44 Tangible Net Worth (item 24 minus item 42)	4.4	6.4			
	3	3			
4 Net Working Capital [(17+24) - (37+41+42)]	4.4	5.3			
5	4.2	2.6	2.3	5.3	12.47
4 Current Ratio	NA	8	9	3	1.89
6 TOL/TNW	0.0	3.4	1.1	1.3	0.51
4 Total Term Liabilities/TNW	0	9	8	9	0.00
7 Net Sales/Total Tangible Assets	0.0	0.2	0.8	0.6	1.81
4	0	0	6	4	
8	0.0	0.0	0.0	0.0	
4	0	0	0	0	
9		0.7	2.0	2.1	
		8	8	3	

FROM IV

COMPARATIVE STATEMENT OF CURRENT ASSETS AND  
CURRENT LIABILITIES ROBINAT E-COMMERCE PRIVATE  
LIMITED

COMPANY:

As per Balance Sheet dated

	<u>31.3.2022</u>	<u>31.3.2023</u>	<u>31.3.2024</u>	<u>31.3.2025</u>	<u>31.3.2026</u>
<u>A. CURRENT ASSETS</u>					
1 Raw Materials (incl stores and other items used in the process of manufacture)	0.0	0.0	0.0	0.0	0.0
	0	0	0	0	0
a. Imported	0.0	0.0	0.0	0.0	0.0
Months consumption	0	0	0	0	0
b. Indigineous	0.0	0.0	0.0	0.0	0.0
Months consumption	0	0	0	0	0
2 Other consumable spares, excluding those included in 1 above	0.0	0.0	0.0	0.0	0.0
	0	0	0	0	0
3 By Products	0.0	0.0	0.0	0.0	0.0
Finished goods	0	0	0	0	0
Months COP	0.0	0.0	0.0	0.0	0.0
4	0	0	0	0	0
Months COS	0.0	0.0	0.0	0.0	0.0
5 Receivables, other than export and deferred receivables incl. bills purchased & discounted by Bankers	0	0	0	0	0
	0.0	1.0	5.0	5.2	5.2
	0	0	0	5	5
	0.0	4.5	1.1	0.9	0.9
Months domestic sales	0.0	0.5	4.4	7.6	7.6
	0	5	8	0	0
6 Export Receivables (incl bills purchased and discounted)	0.0	1.3	0.9	1.2	1.2
	0	2	0	2	2
Months Export Sales	0.0	0.0	0.0	0.0	0.0
TOTAL RECEIVABLES	0.00	0.55	4.48	7.60	7.60
Month's Sales	0.0	0.9	0.9	0.9	0.9
	0	0	0	0	0
7 Advances to Suppliers of raw materials & stores/spares	0.0	0.0	0.0	0.0	0.0
8 Other Current Assets incl. Cash & Bank balances & deferred receivables due within a year	0	0	0	0	0
	4.5	2.2	6.2	6.3	6.3
Cash & Bank Balances	9	0	3	1	1
Investment except L.T.	3.0	1.2	4.7	4.3	4.3
Instt. of deferred receivables	4	0	3	1	1
Adv. Payment of Taxes	0.0	0.0	0.00	0.00	0.00
Others	0	0	1.50	2.00	2.00
9 Total Current Assets	1.5	1.0	15.71	19.16	19.16
(To agree with item 38 in form III)	5	0			
	4.5	3.7			
	9	5			

FROM IV

COMPARATIVE STATEMENT OF CURRENT ASSETS AND  
CURRENT LIABILITIES ROBINAT E-COMMERCE PRIVATE  
LIMITED

COMPANY:

As per Balance Sheet dated

31.3.2022   31.3.2023   31.3.2024   31.3.2025   31.3.2026

B. CURRENT LIABILITIES  
(Other than Bank Borrowings  
for Working Capital)

10	Creditors for purchase of raw material, stores & consumable stores	0.00	0.75	1.50	1.75	1.75
	Months purchases	1.18	2.50	0.33	0.33	0.33
11	Advances from Customers	0.0	0.0	0.0	0.0	0.0
12	Statutory Liabilities	0	0	0	0	0
13	Other Current Liabilities	0.0	0.0	0.0	0.0	0.0
	S.T. Borrowings from others	0	0	0	0	0
	Div. Payable	0.0	0.3	1.8	2.0	2.0
	Instt. of TL,DPG, Pub. Dep.	0	3	2	8	8
	Intt. accrued but not due	0.0	0.0	0.0	0.0	0.0
	OCL & Prov.	0	0	0	0	0
14	TOTAL	0.0	0.0	0.0	0.0	0.0
	( To agree with sub-total B-from III)	0	0	0	0	0
		0.0	0.0	0.0	0.0	0.0
		0	0	0	0	0
		0.0	0.0	0.0	0.0	0.0
		0	0	0	0	0
		0.0	0.0	0.0	0.0	0.0
		0	0	0	0	0
		0.0	1.0	3.3	3.8	3.8
		0	8	2	3	3

FROM IV

COMPARATIVE STATEMENT OF CURRENT ASSETS AND  
CURRENT LIABILITIES ROBINAT E-COMMERCE PRIVATE  
LIMITED

COMPANY:

As per Balance Sheet dated

31.3.2022   31.3.2023   31.3.2024   31.3.2025   31.3.2026

A) Current Assets:-

Stocks of Finished Goods

	0.0	1.0	5.00	5.25	7.35
Stocks of Raw Materials	0	0	0.00	0.00	0.00
Stocks of Stores & spares	0.0	0.0	0.00	0.00	0.00
Loans & advances	0	0	1.50	2.00	2.00
Sundry Debtors	0.0	0.0	4.48	7.60	12.20
Other Current assets			4.73	4.31	5.01
	0	0	15.71	19.16	26.56

Total (A)	15.5	16.0			
	0.0	0.5	3.32	3.83	4.08

Less: Current Liabilities	0	5	12.39	15.33	22.48
	3.0	1.2			

W.C. Gap(B)	4.5	3.7	3.93	4.79	6.64
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Margin ; 25 % :(C)	9	5			
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NWC(D)	4.22	2.68	2.39	5.33	12.47
	0.0	1.0			

Permissible Bank Finance	0	8			
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(B----C)	4.5	2.6	8.46	10.54	15.84
	3.44	1.74			

(B----D)	9	8	10.00	10.00	10.01
	0.37	0.00			

	1.1	0.9			
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First Method of lending

Net Sales	A	5	4		
		0.0	5.0	60.00	75.00
25% of sales	B	0	0	15.00	18.75
5%of Sales	C	0.0	1.2	3.00	3.75
NWC	D	0	5	2.39	5.33
Permissible Finance		0.0	0.2		
		0	5		
	(B-C)	4.2	2.6	12.0	15.0
		0.40	1.60		
	(B-D)	-4.22	-1.43	0	0
				12.6	13.4
				1	2
					3

FORM V COMPUTATION OF ABF

COMPANY:

Robinat E-commerce Private Limited

		<u>31.3.2022</u>	<u>31.3.2023</u>	<u>31.3.2024</u>	<u>31.3.2025</u>	<u>31.3.2026</u>
1	Total current Asset (TCA)	4.5	3.7	15.71	19.16	19.16
2	Other Current Liabilities (other than BB & TL instts.)	9	5	3.32	3.83	3.83
3	Working Capital Gap	0.0	1.0			
		4.5	2.6	12.39	15.33	15.33
4	Actual / projected NWC (item 49 of form III)	0	8			
		9	8	2.39	5.33	5.33
		4.2	2.6			
5	Assessed Bank Finance (ABF)	0.37	0.00	10.00	10.00	10.00
6	NWC to TCA (%)	91.94%	71.44%	15.20%	27.83%	27.83%
7	Bank Finance to TCA (%)	8.06%	-0.11%	63.67%	52.18%	52.18%
8	Sundry Creditors to TCA (%)	0.00%	20.00%	9.55%	9.13%	9.13%
9	Other CL to TCA (%)	0.00%	8.67%	11.58%	10.86%	10.86%
10	Inventory to Net Sales (days)	0.00	73.00	30.42	25.55	25.55
11	Receivables to Gross Sales (days)	0.00	40.15	27.25	36.99	36.99
12	Sundry Creditors to Purchases (days)		76	10	10	10

## KEY PERFORMANCE INDICATORS

COMPANY:

Robinat E-commerce Private Limited

				(AMOUNT IN ₹ LAKHS)				
As on :				31.3.2022	31.3.2023	31.3.2024	31.3.2025	31.3.2026
1	NET SALES			0.00	5.00	60.00	75.00	75.00
2	INCREASE/DECREASE %				0.00%	1,100.00%	25.00%	25.00%
3	PBT			-0.57	1.25	7.00	8.00	8.00
4	PBT/SALES %			0.00%	25.00%	11.67%	10.67%	10.67%
5	PAT			-0.57	0.93	5.18	5.92	5.92
6	PAT/SALES %			0.00%	18.50%	8.63%	7.89%	7.89%
7	CASH	ACCRUAL	P.U.	-0.53	0.9	5.21	5.94	5.94
8	CAPITAL	TNW	TOL TOL /	4.43	6	15.54	21.46	21.46
9	TNW CURRENT RATIO PBDIT			4.43	5.3	15.54	21.46	21.46
10	/ INTEREST ( TIMES PBT /			0.00	6	13.32	13.83	13.83
11	TTA (%) NET SALES / TTAs			0.00	5.3	0.86	0.64	0.64
12	Operating Cost / Net Sales MA				6	1.18	1.39	1.39
13	ABF / TCA (%) NWC / TCA			0.00	#DIV/00	11.04	7.69	7.69
14	(%)	(Inventory	+	-11.88%	19.85%	24.26%	22.67%	22.67%
15	Receivables)/Ne			0.00%	77.82%	207.92%	212.57%	212.57%
16	(Inventory + Receivables)/Ne			0.00%	75.00%	87.17%	87.73%	87.73%
17	Return on Capital Employed ( PBDIT / TTA )			8.06%	-0.21%	63.67%	52.18%	8.06%
18				91.94%	71.84%	15.20%	27.83%	91.94%
19(i)				0	113	58	63	63
19(ii)				0.00%	31.00%	15.80%	17.13%	17.13%
20				-11.04%	19.98%	26.78%	26.14%	26.14%

ASSESSMENT OF WORKING CAPITAL REQUIREMENT:

i. Inventory and Receivables Levels:		31.3.2022	31.3.2023	31.3.2024	31.3.2025	31.3.2026
1	Raw Materials	0.00	0.00	0.00	0.00	0.00
	(Day's projected consumption)	0	0	0	0	0
	Imported	0.00	0.00	0.00	0.00	0.00
	(Day's projected consumption)	NA	NA	NA	NA	NA
	Indigineous	0.00	0.00	0.00	0.00	0.00
	(Day's projected consumption)	0	0	0	0	0
2	By Products	0.00	0.00	0.00	0.00	0.00
	(Day's COP)	0	0	0	0	0
3	Finished Goods	0.00	1.00	5.00	5.25	5.25
	(Day's COS)	0	139	36	30	30
		0.00	0.55	4.48	7.60	7.60
4	Receivables	0	40	27	37	37
	(other than export and deferred receivables)	0.00	0.00	0.00	0.00	0.00
	(Day's domestic Sales)	NA	NA	NA	NA	NA
		0.00	0.55	4.48	7.60	7.60
5	Export Receivables					
	(Day's export Sales)					
	Total Receivable					
	(Day's Gross Sales)	0	40	2	3	3
	TOTAL CYCLE:	0	179	7	7	7
				6	6	6
				3	7	7

## Short Summary of the Project

1. Projections for FY23-24 for sales OR revenue indicates an average monthly sales OR revenue of Rs. 5,00,000.00      Projections for FY24-25 for sales OR revenue indicates an average monthly sales OR revenue of Rs. 6,25,000.00      Projections for FY25-26 for sales OR revenue indicates an average monthly sales OR revenue of Rs. 9,23,420.00

2. We have considered a least business growth and least inflation factor while coming at the average sales. Actual sales and revenue generation might be at even a higher growth rate. This factor highlights a fact that even after considering worst-case-scenario, the business is having a sustainable revenue generation.

As other than the existing business, business owners are owners/promoters/directors/partners in some of the other organisations and have been getting regular income by way of salaries / professional fees / sitting fees from those organisations. After considering the income pool from this project plus those additional income sources, taking a decision about creditworthiness might be even easier.

## Notes & Assumptions

- a. Depreciation is calculated as per the rate prescribed in the Income Tax Act.
  - b. Data such as Sensitivity Analysis & Balance Sheet synopsis has been prepared based on the standard financial assumptions and calculations.
  - c. It has been presumed that there will be no change in the Government policies & rules with respect to the business of the loan applicant. Also, no abnormal events will take place during the life of the project / business,
  - d. Provision for Income Tax has been made on the Rules and Regulations which are applicable for current scenario.
  - e. Standard assumption of Year end at March has been presumed.
  - f. Indirect Expenses, Break Even Analysis and Security margin calculation have been shown in the separate Annexures.
  - g. All the data related to revenue from business, asset addition, existing obligations, etc. have been provided based on the information given by the client.
  - h. This Projected data is a future-oriented financial information prepared using assumptions to the best judgment of applicants as to the most probable set of economic conditions and should not be treated as a forecast.
  - i. All the information related to business entity, owner's profile, employment along with the feasibility studies, Industry analysis, market potential, current scenario and challenges-solutions is based on the discussions and inputs from the loan applicant.
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