

**PGDM / PGDM (IB), Batch 2018-20**  
**Corporate Banking and Credit Appraisal**  
**DM-413 / IB-410**  
**Trimester –IV, End-Term Examination: September 2019**

Time allowed: 2 Hrs 30 Min

Max Marks: 50

**Instruction:** Students are required to write Roll No on every page of the question paper, writing anything except the Roll No will be treated as **Unfair Means**. All other instructions on the reverse of Admit Card should be followed meticulously.

Sections	No. of Questions to attempt	Marks	Marks
A	3	10 Marks each 3*10	30
B	Compulsory Case Study	20 Marks	20
		<b>Total Marks</b>	<b>50</b>

**SECTION A:**

**Write to the point and relevant while answering questions. Maximum word limit for full question with all its parts is 300 words.**

**Q 1. A [CILO - 1]**

- i) How the credit policy of a bank is important for the bank. Write the names of six most important components of credit policy of a bank. (1+3)
- ii) How Consortium lending is different from the Syndication arrangement? Who bears the underwriting risk among syndicate members and in what proportion? What is Tombstone Ad and who releases this ad? (2+1+1)
- iii) Write the names and objectives of four Non fund based credit facilities the banks grant to corporates. (2)

**OR****Q. 1. B [CILO - 1]**

- i) How RBI has defined the Credit Risk. Describe the major components of credit risk. (1+2)
- ii) Briefly elaborate four main methods of Credit Risk Management in Indian banks. (4)
- iii) Define NPA for a Term Loan. What is the impact of NPAs on Banks and the economy? (1+2)

**Q. 2. A [CILO -2]**

- i. Describe the purpose of margin insisted by the banks from borrowers.
- ii. Is Overdraft facility as efficient form of borrowing as the Cash Credit account?
- iii. How the Demand Bill is different from a DA bill?
- iv. Is an advance against DA bills safer than that against DP bills?
- v. Goods are being exported by a company. What are the usual risks in such transactions for the shipper? (2\*5)

Roll No: \_\_\_\_\_

OR

Q. 2. B [ CILO-2]

- i) Define "A Charge on a Security asset". Describe the type of charge that is created on the following securities: i. LIC policy ii. Shares and bonds iii. Land  
iv. Machinery purchased out of loan v. Receivable vi. Stocks in trade with borrower  
vii) Fixed Deposit Receipt viii) Stocks stored in warehouse in trust for bank  
(1+4)

ii) A borrower has approached the bank for following credit facilities:

- a) They will require to purchase imported machinery for Rs. 50 lakh for which the supplier will require payment immediately on supply of machinery.
- b) They will require to purchase indigenous machinery (from India) for Rs. 40 lakh for which the supplier will accept payment in 6 half yearly installments without any interest provided the bank takes the responsibility of payment on due dates
- c) They will require import of some raw material this year for Euro 100,000 for which their supplier has insisted on some commitment for payment by their bank to the supplier immediately on submission of bills of exchange with shipping documents of title to goods and any other documents desired by the buyer.
- d) They would need some support from bank for bidding for contracts so that they do not block the security deposit amount of about Rs. 10 lakh in favour of some monopoly suppliers of local raw materials in the first year.
- e) They would require Rs. 80 lakh for financing their stocks of raw materials, semi-finished and finished foods and receivables from highly reputed buyers.

Presuming that the proposal is acceptable to the bank, you are required to write the related information as per table below for each of the facility applied at 25% margin and collateral security of plot of land worth Rs.300 lakh. (1X 5)

Sr.	Type of need	Nature of limit you suggest	Value of Assets to be financed	Margin % Stipulated	Amount of Limit proposed	Type of assets as security	Type of Charge on security

Q. 3. A [CILO 3]

- i) Credit Limit is sanctioned for Rs. 20 lakh for a company against paid stocks not more than 6 months old. Margin stipulated by the bank is 25%. The company submitted a monthly stock statement for value of total stocks of Rs 36 lakh as of 31st August, 2019. Out of which, stocks worth Rs 4 lakh are yet not paid. The stocks valued Rs.20 lakhs are two

months old, Rs.3 lakh are three months old, Rs.5 lakh are five months old. Work out the DP for the month of September, 2019.

ii) Insurance has been taken for Rs 10 lakh for stocks whereas the average stocks are about Rs15 lakh maintained by the borrower on its premises. If the stocks valuing Rs 6 lakh are destroyed by fire, how much amount the insurance company will pay to the bank?

iii) Everything else is okay with the proposal and also the promoters for the term loan proposal of Ashoka Limited. While scrutinizing the term loan proposal, you are given a final table to analyze. You are required to give your impressions about the financial strength of the company for sanction or rejection of the proposal based on only this limited data provided.

Parameters	Company's level in past year 2018-19	Company's level next year 2019-20
Current ratio	1.24	1.52
TOL/ Net worth	5.11	4.10
DSCR	1.78	1.98
Debt/Equity	1.99	1.04
Interest cover	1.46	2.0

(4+1+5)

OR

**Q. 3. B. [CILO 3]**

i) The annual turnover of the company is projected to be Rs. 2200 lakh in the coming year. Compute working capital need of the company based on Nayak Committee Turnover method. How much WC Limit can be sanctioned by the bank in this case? How much margin is required from the borrower?

Situation A: If the company has their own surplus funds for working capital (margin) to the tune of Rs.200 lakh, then what amount of limit will be sanctioned to the borrower under this method?

Situation B: If it is observed by the credit officer that the operating cycle of the company is only 2.5 months and requirement of working capital is Rs 300 lakh, then, how much limit the credit officer will sanction in this case? (2+1+2)

ii) The undernoted projections for the next year 2019-20 are given by ABC Pvt Ltd.

<u>Current Liabilities</u>		(Amount Rs lakh)	<u>Current assets</u>	
Creditors for purchases	2200		Raw materials	4500
Other current liabilities	<u>700</u>		Stock in Process	500
			Finished Goods	1800
CLs excluding bank borrowings	2900		Receivables	1000
Bank Borrowings	2600		Other current assets	200
<b>Total Current Liabilities</b>	<b>5500</b>		<b>Total current assets</b>	<b>8000</b>

Work out the Maximum Permissible Bank Finance (MPBF) as per 2<sup>nd</sup> method of Tandon Committee.  
(5)

**SECTION B:**

Write to the point and relevant while answering questions. Maximum word limit for full question with all its parts is 600 words.

**Q. 4. Great Products Private limited (GPL)**

GPL has requested sanction of working capital limits for Rs. 700 lakh for the year 2019-20. The company has submitted the financial statements based on which the CMA Format II and III have been prepared and attached herewith for your reference.

**Required:**

1. Work out the following important financial ratios for the year 2017-18, 2018-19 and 2019-20 using the data in format II and III duly filled in attached herewith and present in the following table format Table case 4.

[C1L0-2]

**Table case 4**

Sr.	Ratio	31.03.2018	31.03.2019	31.03.2020 (Estimated)	Analysis and observations
1	Debt Equity ratio				
2	Interest Coverage				
3	Current Ratio				
4	Net Profit Ratio				
5	Debtors turnover ratio (based on closing debtors)				
6	Creditors turnover ratio (based on closing creditors)				
7	Return on Net worth ratio				
8	Assets turnover ratio				

2. Work out the working capital requirement of the borrower for the year 2019-20.
3. Provide your analysis on long run and short run financial position of the company based on the above financial ratios for three years in the following table format Table case 4.

[C1L0-3]

[C1L0-3]

Decide whether you will sanction the limits. Justify your answer with reasons for sanction or rejection. If you sanction the limits, what major terms you will impose on the company, if any.

8+6+6

## FORM II : OPERATING STATEMENT

Name: M/s Great Products Pvt Ltd.

Sr. No.	Particulars	Actuals as per audited accounts		PROVISIONAL ESTIMATED / PROJECTE		
		31-Mar-17	31-Mar-18	31-Mar-19	31-Mar-20	31-Mar-21
		Year 1	Year 2	Year 3	Year 4	Year 5

## A Quantities:

i	Raw Material Consumption	-	-	-	-	-
ii	Sales	-	-	-	-	-
iii	Rejects and Scraps	-	-	-	-	-

## 1 Gross Income

## a Sales (net of returns)

i	Domestic Sales		2,588.00	2,790.00	3,200.00	3,700.00	4,500.00
ii	Export Sales		-	-	-	-	-
T1	Sub-total	[ a(i+ii) ]	2,588.00	2,790.00	3,200.00	3,700.00	4,500.00
iii	Less: Excise Duty		-	-	-	-	-
T2	Net Sales	[ T1-iii ]	2,588.00	2,790.00	3,200.00	3,700.00	4,500.00
iv	% rise or fall in sales turnover [compared to previous year]		{0.00%}	{7.81%}	{14.70%}	{15.63%}	{21.62%}

## b Other Income

i			-	-	-	-	-
ii			-	-	-	-	-
iii			-	-	-	-	-
iv			-	-	-	-	-
v			-	-	-	-	-
T3	Total Other income	[ b(i to iv) ]	-	-	-	-	-
T4	Total Gross Income	[ T2+T3 ]	2,588.00	2,790.00	3,200.00	3,700.00	4,500.00

## 2 Cost of Production &amp; Cost of Sales

a	Raw Materials [Including Stores and other items used in the process of manufacture]						
i	Imported		-	-	-	-	-
ii	Indegenous		2,100.00	2,220.00	2,520.00	2,946.00	3,595.00
T5	sub-total	[ a(i+ii) ]	2,100.00	2,220.00	2,520.00	2,946.00	3,595.00
b	Other Consumable Spares						
i	Imported		-	-	-	-	-
ii	Indegenous		-	-	-	-	-
T6	sub-total	[ b(i+ii) ]	-	-	-	-	-
c	Direct Expenses						
i	Power and fuel		23.00	28.00	35.00	41.00	52.00
ii	Wages/ Direct labour		40.00	51.00	53.00	63.00	78.00
iii	Other manufacturing expenses		70.00	80.00	83.00	98.30	120.00
iv			-	-	-	-	-
v			-	-	-	-	-
vi			-	-	-	-	-
vii			-	-	-	-	-
viii			-	-	-	-	-
ix			-	-	-	-	-
x	Depreciation		38.00	40.00	74.00	80.00	82.00
T7	Total Direct Expenses	[ c(i to x) ]	171.00	199.00	245.00	282.30	332.00
T8	sub-total	[ T5+T6+T7 ]	2,271.00	2,419.00	2,765.00	3,228.30	3,927.00
d	Add : Opening stock of W.I.P.		-	-	-	-	-
T9	Sub-total	[ T8+2(d) ]	2,271.00	2,419.00	2,765.00	3,228.30	3,927.00
e	Less : Closing Stock W.I.P.		-	-	-	-	-
T10	Total Cost of Production	[ T9-2(e) ]	2,271.00	2,419.00	2,765.00	3,228.30	3,927.00
f	Add : Opening stock of Finished Goods		-	-	-	-	-
T11	sub-total	[ T10+2(f) ]	2,271.00	2,419.00	2,765.00	3,228.30	3,927.00
g	Less : Closing Stock of Finished Goods		-	-	-	-	-
T12	Total Cost of Sales	[ T11-2(g) ]	2,271.00	2,419.00	2,765.00	3,228.30	3,927.00

Assessment of Working Capital Requirements  
FORM II : OPERATING STATEMENT

Name: M/s Great Products Pvt Ltd.

Sr. No.	Particulars	Actuals as per audited accounts		PROVISIONAL	ESTIMATED / PROJECTED	
		31-Mar-17	31-Mar-18	31-Mar-19	31-Mar-20	31-Mar-21
		Year 1	Year 2	Year 3	Year 4	Year 5
<b>3</b>	<b>General, Administrative &amp; Selling Expenses</b>					
i	Advertisement Expenses /other Indirect expenses	175.00	220.00	275.00	290.00	360.00
ii		-	-	-	-	-
iii		-	-	-	-	-
iv		-	-	-	-	-
v		-	-	-	-	-
vi		-	-	-	-	-
vii		-	-	-	-	-
viii		-	-	-	-	-
ix		-	-	-	-	-
x		-	-	-	-	-
<b>T13</b>	<b>Total General, Administrative &amp; Selling Expenses</b> [ 3(i to x) ]	<b>175.00</b>	<b>220.00</b>	<b>275.00</b>	<b>290.00</b>	<b>360.00</b>
<b>4</b>	<b>Operating Profit before Interest</b> [ T4-T12-T13 ]	<b>142.00</b>	<b>151.00</b>	<b>160.00</b>	<b>181.70</b>	<b>213.00</b>
<b>5</b>	<b>Finance Charges</b>					
i	Interest on Working Capital and Term Loan	48.00	50.00	72.00	78.00	80.00
ii		-	-	-	-	-
iii		-	-	-	-	-
iv		-	-	-	-	-
v		-	-	-	-	-
<b>T14</b>	<b>Total Finance Charges</b> [ 5(i to v) ]	<b>48.00</b>	<b>50.00</b>	<b>72.00</b>	<b>78.00</b>	<b>80.00</b>
<b>6</b>	<b>Operating Profit after Interest</b> [ 4-T14 ]	<b>94.00</b>	<b>101.00</b>	<b>88.00</b>	<b>103.70</b>	<b>133.00</b>
<b>7</b>	<b>Non-Operating Income</b>					
i	interest income	4.00	5.00	2.00	3.00	4.00
ii		-	-	-	-	-
iii		-	-	-	-	-
<b>T15</b>	<b>Total Non-Operating Income</b> [ 7(i to iii) ]	<b>4.00</b>	<b>5.00</b>	<b>2.00</b>	<b>3.00</b>	<b>4.00</b>
<b>8</b>	<b>Non-Operating Expenses</b>					
i		-	-	-	-	-
ii		-	-	-	-	-
iii		-	-	-	-	-
<b>9</b>	<b>T16 Total Non-Operating Expenses</b> [ 8(i to iii) ]	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>T17</b>	<b>Net Non-Operating Income (+) / Expenses (-)</b> [ T15-T16 ]	<b>4.00</b>	<b>5.00</b>	<b>2.00</b>	<b>3.00</b>	<b>4.00</b>
<b>10</b>	<b>Net Profit before Tax / (Loss) PBT</b> [ 6+(-)T17 ]	<b>98.00</b>	<b>106.00</b>	<b>90.00</b>	<b>106.70</b>	<b>137.00</b>
<b>11</b>	<b>Provision for Taxes</b>	29.40	31.80	27.00	32.01	41.10
<b>12</b>	<b>Net Profit / Loss after Tax PAT</b> [ 10-11 ]	<b>68.60</b>	<b>74.20</b>	<b>63.00</b>	<b>74.69</b>	<b>95.90</b>
	<b>PAT to Net Sales %</b> [ 12/T2 ] %	{2.65%}	{2.66%}	{1.97%}	{2.02%}	{2.13%}
<b>13</b>	<b>Equity Dividend &amp; Dividend Tax</b>					
	Dividend Rate %	{0.00%}	{0.00%}	{0.00%}	{0.00%}	{0.00%}
	Dividend Distribution Tax %	{0.00%}	{0.00%}	{0.00%}	{0.00%}	{0.00%}
<b>14</b>	<b>Retained Profit</b> [ 12-13 ]	<b>68.60</b>	<b>74.20</b>	<b>63.00</b>	<b>74.69</b>	<b>95.90</b>
<b>15</b>	<b>Retained Profit / PAT %</b> [ 14/12 ] %	{100.00%}	{100.00%}	{100.00%}	{100.00%}	{100.00%}
<b>16</b>	<b>Additional Data:</b>					
	Break-up of Total Gross Income					
	<b>Domestic Sales:</b>					
i	1st Quarter	-	-	-	-	-
ii	2nd Quarter	-	-	-	-	-
iii	3rd Quarter	-	-	-	-	-
iv	4th Quarter	-	-	-	-	-
<b>T18</b>	<b>sub-total</b> [ i to iv ]	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>T19</b>	<b>Export Sales</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>T20</b>	<b>Total [T18+T19] to agree with T4</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Assessment of working Capital Requirements  
FORM III : ANALYSIS OF BALANCE SHEET

Name: M/s Great Products Pvt Ltd.

Sr. No.	Particulars	Actuals as per audited accounts		PROVISIONAL	ESTIMATED/PROJECTED	
		31-Mar-17 Year 1	31-Mar-18 Year 2	31-Mar-19 Year 3	31-Mar-20 Year 4	31-Mar-21 Year 5
<b>Current Liabilities</b>						
1	<b>Short term borrowings</b>					
a	<b>from Banks</b> (including bills purchased, discounts & excess borrowings placed on repayment)					
i	from Applicant Bank					
ii	from Other Banks	200.00	250.00	400.00	600.00	600.00
T1	sub-total [ a(i + ii) ]	200.00	250.00	400.00	600.00	600.00
	of which BP & BD					
iii	from Applicant Bank	{00.00}	{00.00}	{00.00}	{00.00}	{00.00}
iv	from Other Banks	{00.00}	{00.00}	{00.00}	{00.00}	{00.00}
T2	sub-total [ b(iii + iv) ]	-	-	-	-	-
T3	<b>Total short term borrowings from banks</b> T1	200.00	250.00	400.00	600.00	600.00
b	<b>from Others</b>					
i	Sundry Trade Creditors - Indigenious	370.00	430.00	450.00	367.00	440.00
ii	Sundry Trade Creditors - Import	-	-	-	-	-
iii	Advance payments from Customers / Deposits from Dealers / Stockists	-	-	-	-	-
iv	Provision for Taxation	26.00	22.00	25.00	32.00	39.00
v	Dividend payable	-	-	-	-	-
vi	Other Statutory Liabilities (due within 1 year)	-	-	-	-	-
vii	Deposits / Debentures / Instalments of Term Loans / DPGs etc. (due within 1 year)	31.00	34.00	78.00	76.00	80.00
T4	<b>Total short term borrowings from others</b> [ b(i to vii) ]	427.00	486.00	553.00	475.00	559.00
2	<b>Other Current Liabilities and Provisions</b> (due within one year-specify major items)					
i	Audit Fee Payable /other misc provisions	11.00	12.00	20.00	22.00	27.00
ii		-	-	-	-	-
iii		-	-	-	-	-
iv		-	-	-	-	-
v		-	-	-	-	-
T5	sub-total [ 2(i to v) ]	11.00	12.00	20.00	22.00	27.00
T6	<b>Current Liabilities excl. bank borrowings</b> [ T4+T5 ]	438.00	498.00	573.00	497.00	586.00
T7	<b>Total Current Liabilities</b> [ T3+T6 ]	638.00	748.00	973.00	1,097.00	1,186.00
3	<b>Term Liabilities</b>					
a	Debentures (maturing after 1 year)	-	-	-	-	-
b	Preference Shares (redeemable after 1 year)	-	-	-	-	-
c	Term loans (repayable after 1 year)	78.00	44.00	316.00	240.00	160.00
d	Deferred Payment Credits (repayable after 1 year)	-	-	-	-	-
e	Term deposits (repayable after 1 year)	-	-	-	-	-
f	<b>Other term liabilities</b>					
i	Unsecured Loans	150.00	280.00	495.00	550.00	600.00
ii	Deferred Tax Liability	7.00	10.00	13.00	13.00	13.00
T8	<b>Total Term Liabilities</b> [ 3(a to f) ]	235.00	334.00	824.00	803.00	773.00
T9	<b>Total Outside Liabilities</b> [ T7+T8 ]	873.00	1,082.00	1,797.00	1,900.00	1,959.00
4	<b>Net Worth</b>					
a	Capital	150.00	150.00	150.00	200.00	250.00
b	General reserve	160.00	234.20	297.20	371.89	467.79
c	Revaluation Reserve	-	-	-	-	-
d	Other reserves (excluding provisions)	-	-	-	-	-
e	Surplus (+) or deficit (-) in P & L A/c	-	-	-	-	-
f	<b>Others</b>					
i	Share Premium Account	-	-	-	-	-
ii	Capital Redemption Reserve	-	-	-	-	-
iii		-	-	-	-	-
iv		-	-	-	-	-
v		-	-	-	-	-
T10	<b>Net Worth</b> [ 4(a to f) ]	310.00	384.20	447.20	571.89	717.79
T11	<b>Total Liabilities</b> [ T9+T10 ]	1,183.00	1,466.20	2,244.20	2,471.89	2,676.79

7/9

Rs.

Assessment of Working Capital Requirements  
FORM III : ANALYSIS OF BALANCE SHEET

Name: M/s Great Products Pvt Ltd.

Sr. No.	Particulars	Actuals as per audited accounts		PROVSIO	ESIMATED/PROJECTED		
		31-Mar-17	31-Mar-18	NAL	31-Mar-20	31-Mar-21	
		Year 1	Year 2	Year 3	Year 4	Year 5	
<b>Current Assets</b>							
5	Cash and bank balances	40.00	50.20	56.20	64.89	70.79	
6	Investments [other than long term Investments]	-	-	-	-	-	
	i Government & other trustee securities	-	-	-	-	-	
	ii Fixed deposits with Banks & Others	-	-	-	-	-	
<b>T12</b>	<b>sub-total [ 6(i+ii) ]</b>	-	-	-	-	-	
7	i Receivables other than deferred & exports [Including bills purchased & discounted by bankers]	570.00	695.00	891.00	1,021.00	1,125.00	
	ii Export receivables (Including bills purchased/discouted by bankers)	-	-	-	-	-	
<b>T13</b>	<b>sub-total [ 7(i+ii) ]</b>	<b>570.00</b>	<b>695.00</b>	<b>891.00</b>	<b>1,021.00</b>	<b>1,125.00</b>	
8	Instalments under deferred receivables (due within one year)	-	-	-	-	-	
9	<b>Inventory</b>						
a	Raw Materials [Including Stores and other items used in the process of manufacture]						
	i Imported	-	-	-	-	-	
	ii Indigeneous	150.00	190.00	305.00	355.00	435.00	
b	Work [ Stock ] in Process	-	-	-	-	-	
c	Finished Goods	-	-	-	-	-	
d	Goods in Transit	-	-	-	-	-	
e	Other consumable spares						
	i Imported	-	-	-	-	-	
	ii Indigeneous	-	-	-	-	-	
<b>T14</b>	<b>sub-total (a to e) ]</b>	<b>150.00</b>	<b>190.00</b>	<b>305.00</b>	<b>355.00</b>	<b>435.00</b>	
10	Advances to suppliers of of raw materials / stores & spares	-	-	-	-	-	
11	Advance payment of taxes	20.00	26.00	28.00	32.00	39.00	
12	Other current assets [specify major items]						
	i Misc Current Assets	36.00	42.00	52.00	58.00	62.00	
	ii	-	-	-	-	-	
	iii	-	-	-	-	-	
	iv	-	-	-	-	-	
	v	-	-	-	-	-	
<b>T15</b>	<b>sub-total 2(i to v) ]</b>	<b>36.00</b>	<b>42.00</b>	<b>52.00</b>	<b>58.00</b>	<b>62.00</b>	
<b>T16</b>	<b>Total Current Assets</b> [ 5 to 12 ]	<b>816.00</b>	<b>1,003.20</b>	<b>1,332.20</b>	<b>1,530.89</b>	<b>1,731.79</b>	
13	<b>Fixed Assets</b>						
	i Gross Block	365.00	498.00	1,013.00	1,124.00	1,212.00	
	ii Depreciation	38.00	78.00	152.00	232.00	314.00	
<b>T17</b>	<b>Net Block</b> [ 13(i-ii) ]	<b>327.00</b>	<b>420.00</b>	<b>861.00</b>	<b>892.00</b>	<b>898.00</b>	



## FORM III : ANALYSIS OF BALANCE SHEET

Name: M/s Great Products Pvt Ltd.

Sr. No.	Particulars	Actuals as per audited accounts		PROVSIONAL	ESIMATED/PROJECTED	
		31-Mar-17	31-Mar-18	31-Mar-19	31-Mar-20	31-Mar-21
		Year 1	Year 2	Year 3	Year 4	Year 5
	<b>Other Non-Current Assets</b>					
14	Investments / book debts / advances / deposits which are non-current					
a	Investments in subsidiary companies / affiliates	-	-	-	-	-
b	Other investments	21.00	21.00	21.00	21.00	21.00
c	Advances to suppliers of capital goods and contractors	-	-	-	-	-
d	Deferred receivables [maturity exceeding one year]	-	-	-	-	-
e	Security deposits / Tender Deposits	19.00	22.00	30.00	28.00	26.00
f	Others					
i	Receivables exceeding one year	-	-	-	-	-
ii		-	-	-	-	-
iii		-	-	-	-	-
<b>T18</b>	<b>sub-total 4(a to f) ]</b>	<b>40.00</b>	<b>43.00</b>	<b>51.00</b>	<b>49.00</b>	<b>47.00</b>
15	Obsolete Stocks	-	-	-	-	-
16	Non-consumable consumables & spares	-	-	-	-	-
17	Other non-current assets (Including dues from directors)	-	-	-	-	-
<b>T19</b>	<b>Total Other Non-Current Asset [14 to 17 ]</b>	<b>40.00</b>	<b>43.00</b>	<b>51.00</b>	<b>49.00</b>	<b>47.00</b>
18	Intangible assets (Patents, Goodwill, Preliminary Expenses, Bad / Doubtful Debts not provided for etc)	-	-	-	-	-
<b>T20</b>	<b>Total Assets [ T16+T17+T19+18 ]</b>	<b>1,183.00</b>	<b>1,466.20</b>	<b>2,244.20</b>	<b>2,471.89</b>	<b>2,676.79</b>

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