

Sources of Finance (Rs.in lacs)

Description	Total	Own Margin	Margin Amount	Financial Margin	Institute Amount
Preoperative expenses	7.45	100%	7.45	-	-
Land	9.90	100%	9.90	-	-
Civil construction	97.25	25%	24.31	75%	72.94
Plant & Machinery	180.39	25%	45.10	75%	135.29
Other fixed assets	1.20	25%	0.30	75%	0.90
Working Capital	57.43	25%	14.36	75%	43.07
Total	353.62		101.42		252.22

Term Loan Rs. 209.13 lacs

Working capital Loan Rs. 43.07 lacs

Own Margin Rs.101.42 lacs

TOTAL Rs.353.62 lacs

Term Loan Repayment Schedule :

(Interest Rate 16% per annum)

Year	Opening balance	Interest, 16%	Rate	Repayment	Closing Balance
1	209.13	33.46		41.83	167.30
2	167.30	26.77		41.83	125.47
3	125.47	20.08		41.83	83.64
4	83.64	13.38		41.83	41.81
5	41.81	6.69		41.81	-

# Project Report For Small Scale Industry

**Dr. S. K. Singh, Sanjay Gupta**



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## **Table of Contents Project Report For Small Scale Industry**

1. Understanding the eBook Project Report For Small Scale Industry
  - The Rise of Digital Reading Project Report For Small Scale Industry
  - Advantages of eBooks Over Traditional Books
2. Identifying Project Report For Small Scale Industry
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Project Report For Small Scale Industry
  - User-Friendly Interface
4. Exploring eBook Recommendations from Project Report For Small Scale Industry
  - Personalized Recommendations
  - Project Report For Small Scale Industry User Reviews and Ratings
  - Project Report For Small Scale Industry and Bestseller Lists



5. Accessing Project Report For Small Scale Industry Free and Paid eBooks
  - Project Report For Small Scale Industry Public Domain eBooks
  - Project Report For Small Scale Industry eBook Subscription Services
  - Project Report For Small Scale Industry Budget-Friendly Options
6. Navigating Project Report For Small Scale Industry eBook Formats
  - ePub, PDF, MOBI, and More
  - Project Report For Small Scale Industry Compatibility with Devices
  - Project Report For Small Scale Industry Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Project Report For Small Scale Industry
  - Highlighting and Note-Taking Project Report For Small Scale Industry
  - Interactive Elements Project Report For Small Scale Industry
8. Staying Engaged with Project Report For Small Scale Industry
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Project Report For Small Scale Industry
9. Balancing eBooks and Physical Books Project Report For Small Scale Industry
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Project Report For Small Scale Industry
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Project Report For Small Scale Industry
  - Setting Reading Goals Project Report For Small Scale Industry
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Project Report For Small Scale Industry
  - Fact-Checking eBook Content of Project Report For Small Scale Industry
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

### 14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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