

PROJECT REPORT

2021

Garment Manufacturing



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1. Garment Market Overview

Global Garment Market

The global garment market is estimated at US\$ 1,280 billion in 2020. EU-27, China and USA are the three largest global markets with a share of 17%, 14% and 13%, respectively.

Table 1: Global Garment Market 2020

Region	Value In US\$ bn.	Share
EU-27	219	17%
China	173	14%
United States	171	13%
Japan	83	6%
India	55	4%
Brazil	34	3%
Canada	27	2%
RoW	517	40%
World	1,280	

Source: Wazir Advisors

The global garment trade stood at US\$ 482 billion in 2019, with China as the largest exporter. India is the 6th largest exporter of garment in the world.

Table 2: Leading Global Garment Exporters

Country	Exports in US\$ bn.	Share
China	150	31%
Bangladesh	41	8%
Vietnam	34	7%
Germany	24	5%
Italy	24	5%
India	16	3%
Turkey	16	3%
Spain	14	3%
France	12	2%
USA	5	1%
RoW	146	30%
Total	482	

Source: United Nations Commercial Trade Database

The global garment demand has been growing at a year-on-year growth rate of about 4% from 2010. However, the impact of Covid pandemic in 2020 led to approx. 30% decline in demand. The long term growth trend of garment segment remains intact and it is expected to recover in next couple of years.

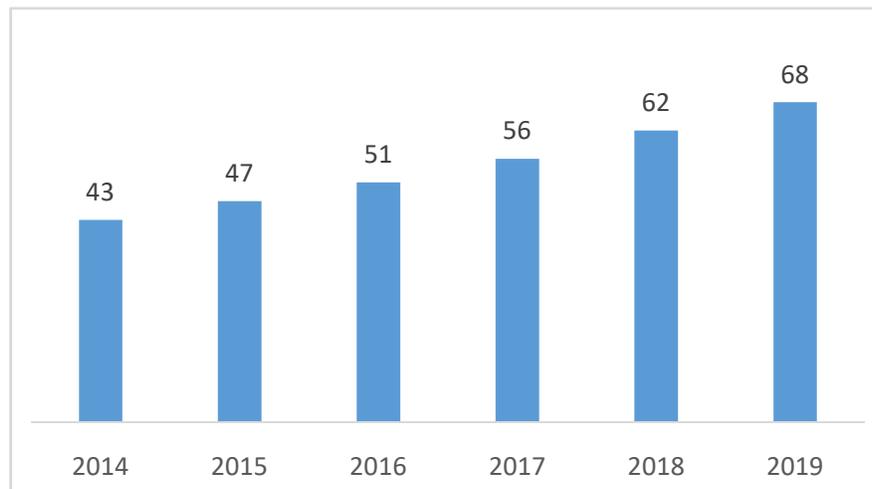
Indian Garment Market

India is among a few countries that has a large domestic demand as well as competitive in exports. Presence of strong raw material base in terms of cotton and polyester fibres and large fabric manufacturing capacities in the country have given a thrust to the garment sector.

Domestic Market Size

India's domestic garment market was estimated to be US\$ 68 billion in 2019 which has grown at an annual growth rate of 9% in last 5-years.

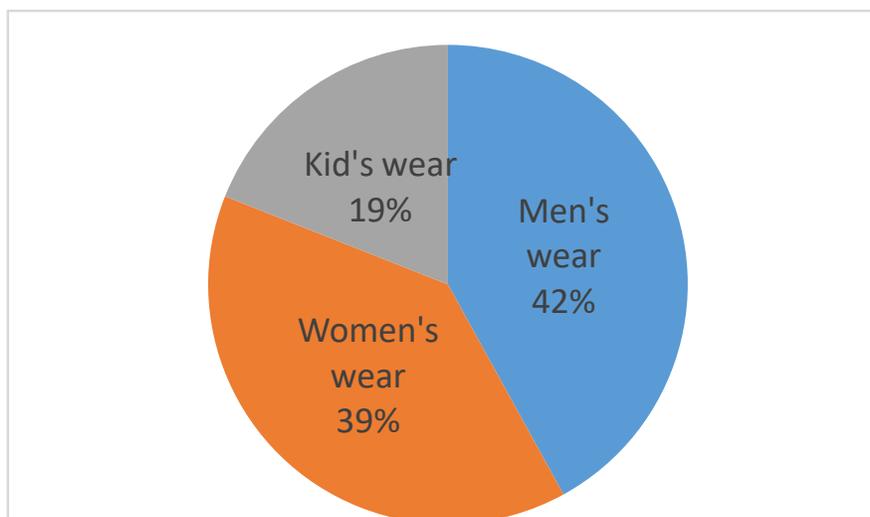
Figure 1 India's Garment Market (In US\$ bn.)



Source: Wazir Advisors

In terms of value, men's wear is the largest segment followed by women's wear and kid's wear

Figure 2: Indian Garment Market Segmentation



Source: Wazir Advisors

The market is dominated by ethnic garments (sarees, salwar-kameez-duppatta, etc.) but the western wear categories are growing at a much faster rate.

Figure 3: Category wise Indian Garment Demand and Growth

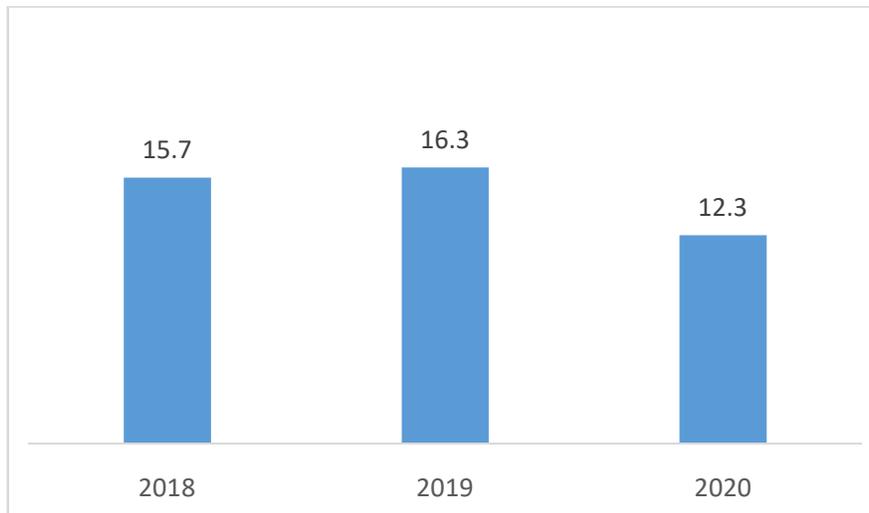
Key Categories	2014	2019	CAGR	Share 2019
Ethnic Wear	13.76	22.16	10%	33%
Bottoms	5.29	8.05	9%	12%
Innerwear	3.63	6.22	11%	9%
Men's Shirts	3.51	5.10	8%	8%
Outerwear	2.76	4.28	9%	6%
T-Shirts (Men's/Boys)	2.46	4.24	12%	6%
Denim	2.69	4.06	9%	6%
Suits & Blazers	2.45	3.84	9%	6%
Women Tops & Dresses	1.45	2.77	14%	4%
Uniforms	1.73	2.63	9%	4%
Active wear	0.56	1.09	14%	2%
Others*	2.57	3.37	6%	5%
Total	42.85	67.80		

Source: Wazir Advisors

India's Garment Exports

India's garment exports were US\$ 12.3 billion in 2020. It declined by almost 25% from 2019 value because of reduced global demand in wake of COVID pandemic.

Figure 4: India's Garment Exports (In US\$ bn.)



Source: DGCIS, Govt. of India

USA is the largest market for India followed by United Arab Emirates and United Kingdom.

Table 3: India's Major Garment Markets

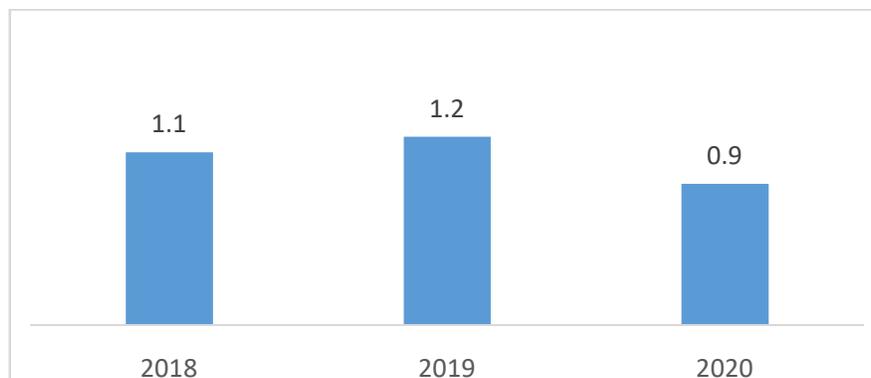
Markets	Trade Value (US\$ Mn.)
USA	3,292
United Arab Emirates	1,515
United Kingdom	1,122
Germany	799
Spain	526
France	505
Others	4,541
Total	12,300

Source: DGCIS, Govt. of India

India's Garment Imports

Garment worth US\$ 900 mn. were imported in 2020 in India covering very cheap products from China to high-end luxury garments.

Figure 5: India's Garment Imports (In US\$ bn.)



Source: DGCIS, Govt. of India

China is the biggest supplier to India followed by Bangladesh.

Table 4: India's Major Garment Markets

Markets	Trade Value (US\$ Mn.)
China	343
Bangladesh	298
Spain	68
Viet Nam	34
Sri Lanka	27
Indonesia	15
Others	115
Total	900

Source: DGCIS, Govt. of India

2. Garment Manufacturing Overview

Types of Garments

There are two types of garments described according to the type of fabric used:

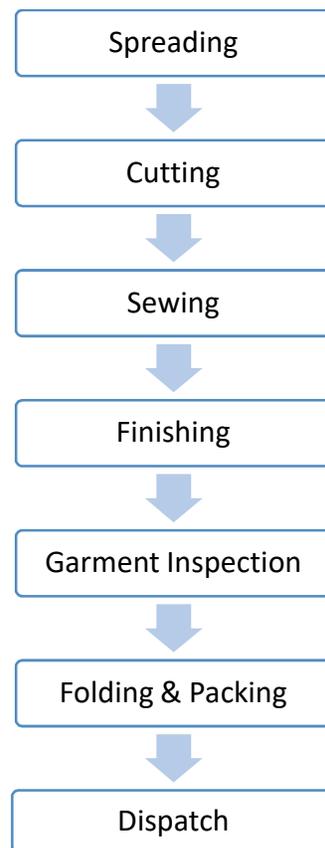
Woven Apparel	Knitted Apparel
<p>Shirts</p> <p>Trousers</p> <p>Dresses</p> <p>Denims</p> <p>Kurtas</p> <p>Skirts</p>	<p>T-Shirts</p> <p>Jerseys</p> <p>Dresses</p> <p>Sweaters</p> <p>Cardigans</p> <p>Skirts</p>
	

Key Raw Materials

Garment manufacturing requires fabric as the main input and several types of accessories for functional and aesthetic purposes. Fabric variety to be used depends on the type of garment, its price, season for usage, etc. In terms of fibres, cotton, polyester, viscose, linen, and their various blends are quite popular. Accessories that are used in garment production include sewing threads, buttons, zips, laces, hooks, labels, etc.

Garment Manufacturing Process

Garmenting Process Flow Chart



Spreading & Cutting

Spreading is the process of laying fabric layers on a table, one on top of another so as to form a “lay”. The fabric from the stores is issued to the cutting room daily in advance which is stored in the cantilever rack provided next to the cutting tables. The fabric rolls are loaded on to the roll holders.

The fabric is spread manually by spreaders or by a semi-automatic or automatic spreading machine. After spreading, layers are cut with the help of straight knife cutting machines and end cutters. In order to cut across on such a wide table, a mobile cutting machine guiding rail is used. This rail is a “mobile” guide that is used along with a straight knife cutting machine having a foldable handle bar.

Sewing

The production system to be implemented in the factory would be an Assembly Line System whereby a group of operators would work on a product depending on the product type. Operation sequences for sewing room operations would define the sequence of the operations

for the reference styles in the projected product mix, along with machine type and work-aids required. Stitching quality and production are of immense importance; hence imported machines are suggested which are capable of producing high quality end product at good speeds. All the sewing machines would be procured from reputed sewing machine suppliers. The line will have quality checks after every set of operations. All pieces will also be checked fully at the end of the line before they are moved on to the finishing department

Finishing

In the finishing stage the sewn products are checked for any faults or defects. These if repairable are mended or else the piece is rejected. The pieces are then ironed and packed, after a few more check points. In case the pieces have any soiling/staining a stain removal station helps in cleaning the same.

Inspection

The garment pieces produced are checked thoroughly for various types of defects such as Broken Needle, Fly, Hole, Thick Yarn, Thin Yarn and Barre

Packing & Dispatch

After inspection, the defective products are sent for correction while the other products are wrapped in polythene bags and sent for packing in suitable form as per the buyers' specifications. After packing, the final products are dispatched.

Garment Testing

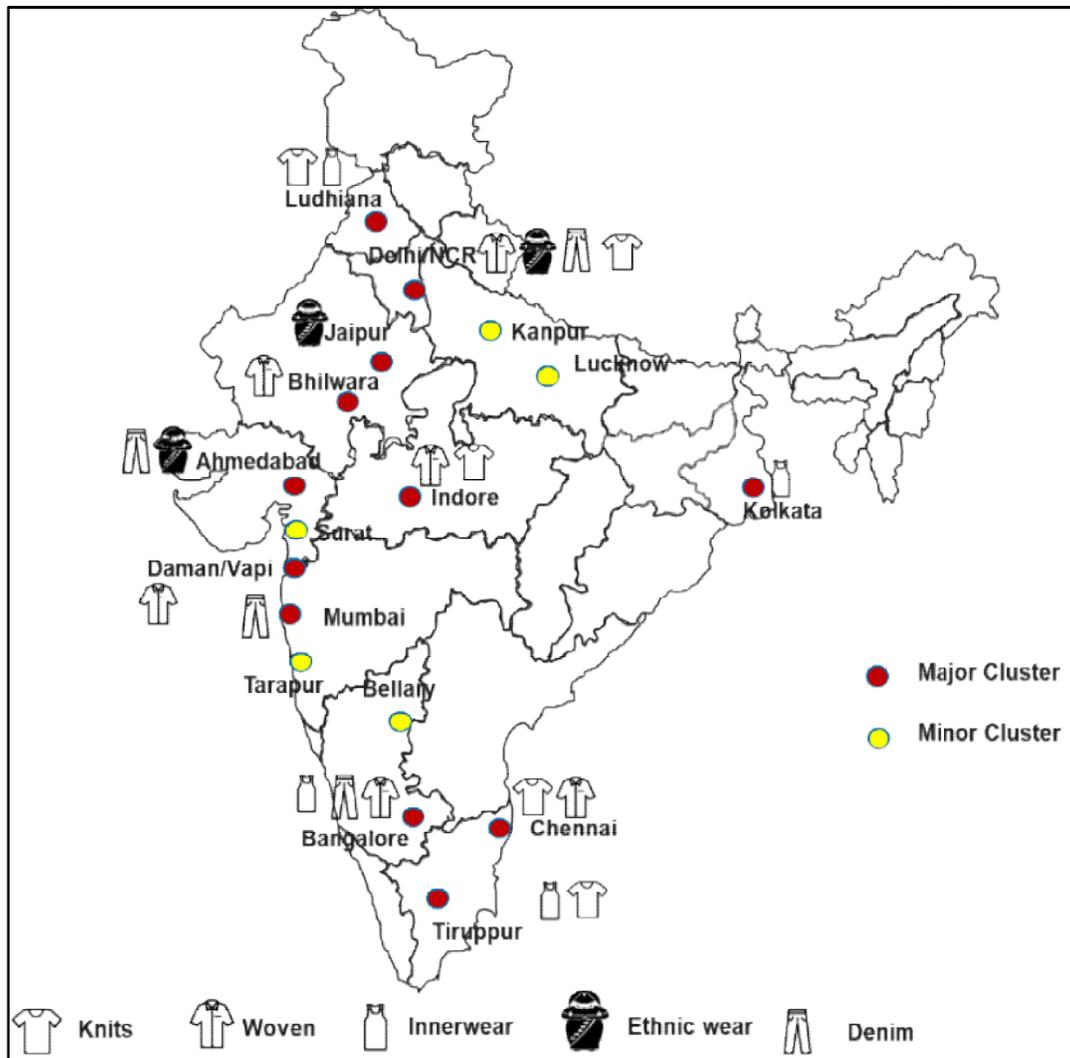
Garment testing assess the quality of garment and workmanship, using a no. of quality control checks and tests, including:

- Colour shading
- Colour fastness check (Rub test)
- Symmetry check
- Size fitting test
- Adhesive check
- Fabric weight test
- Fasteners fatigue and zip quality test
- Waterproof test
- Down feather leakage test
- Seam slippage test
- Care labelling
- Needle damage check
- Barcode scanning test
- Burn test
- Mold contamination prevention
- Metal contamination prevention
- Ventilation test

Garment Manufacturing Clusters in India

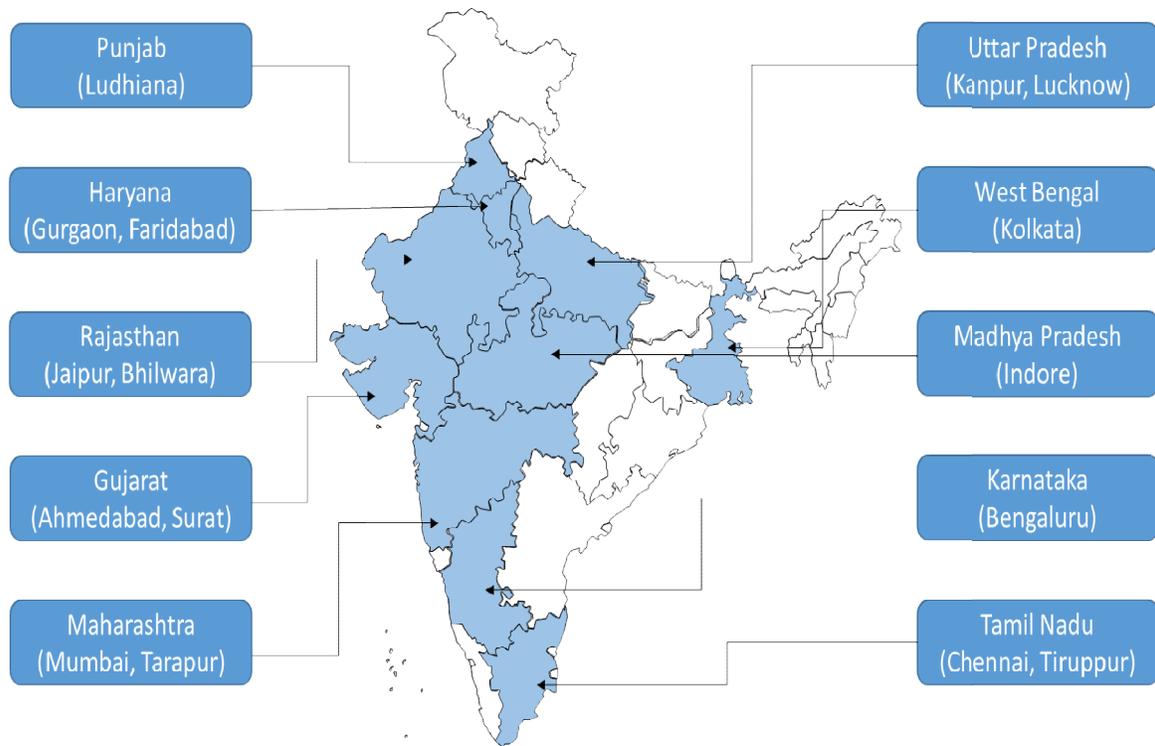
The Indian garment manufacturing industry is 60-70% unorganized which is characterized by MSME units operating in specific clusters across the country. The organized part of the industry is dominated by export oriented garment manufacturing units.

Figure 6: India's Key Garment Manufacturing Clusters



Suitable Locations for Garment Manufacturing

Garment manufacturing happens in every state of India. Some focus on exports while some are domestic market oriented. The success factors for garment business lies mainly in availability of trained manpower and presence of supply chain (fabrics, accessories, dyeing facilities, etc.) in the region. Some of the suitable locations for garment manufacturing in the country are given below:



3. Garment Factory Project Details

Project Overview

Target product	Basic Polo T-shirt
Capacity	100 sewing machines
Factory size	13,000 sq. ft. (on rent)
Employment	200
Factory working	8 hours a day, 26 days per month
Production	54,000 pieces per month
Project cost	Rs. 2.96 Crores
Promoter's contribution	Rs. 1.18 Crores (40%)
Bank Finance	Rs. 1.78 Crores (60%)
Working capital	26% of sales revenue



Project Profitability

3rd year numbers:

Sales	Rs. 16.34 crores
EBITDA	Rs. 2.28 crores (14%)
Cash profit	Rs. 1.49 crores (9%)
Break Even Point	23%
Cash Break Even Point	21%
Return on Equity	63%
Return on Capital Employed	35%
Payback period	3.5 years
Average DSCR	3.20
Post Tax project IRR	27%

Project Cost Summary

Description	Value (Rs Cr)
Machinery	1.67
Miscellaneous Fixed Assets	0.48
Preliminary & Pre-operative Expenses	0.17
Contingency on capital items	0.11
Total	2.96

Key Assumptions

	Year 1	Year 2	Year 3 Onwards
Machinery Utilization	70%	90%	95%
Line Efficiency	40%	45%	55%

Description	Value
Garment rejection	2%
Embroidered pieces	50%
Electricity cost (Rs./KW-Hr)	7.00
Water consumption per person per day (Lts.)	50
Water Cost (Rs./1000 Lts.)	40.0
Monthly Fuel Consumption (Rs. Lakhs.)	0.5
CAD paper, layer paper, numbering stickers, Needles, Oil etc. (Rs./Machine/Year)	3,000
Repair & Maintenance (Rs./Machine/Year)	1,000
Embroidery (thread & fusing) (Rs./Piece)	0.75
Rental (Rs./sq.ft/month)	11
Provision for contingency (in project cost)	5%
Interest on Term Loan	11.00%
Interest on Working Capital Financing	11.00%
Corporate Tax	17.16%
MAT Rate	17.47%

Annual Changes in Prices	
Sales price	2.5%
Salary & Wages	3.0%
Shed Rental	2.0%
Fabrics, Trims & all other inputs	2.0%

Working Capital Norms	
Margin Money (as % of working capital)	25%
Raw Material (Months)	1
Work In Process (Months)	0.25
Finished Goods (Months)	0.5
Debtors (Months)	3.0
Creditors (Months)	2.0

Input costs and Sales Price projections

Costing (Rs./Piece)	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Fabric (270 gsm pique)	145.00	147.90	150.86	153.88	156.95	160.09	163.29	166.56	169.89	173.29
Trims	13.00	13.26	13.53	13.80	14.07	14.35	14.64	14.93	15.23	15.54
Testing	0.50	0.51	0.52	0.53	0.54	0.55	0.56	0.57	0.59	0.60
Sales Value:										
With Embroidery	245.00	251.13	257.40	263.84	270.43	277.20	284.12	291.23	298.51	305.97
W/o embroidery	235.00	240.88	246.90	253.07	259.40	265.88	272.53	279.34	286.32	293.48
Avg price	240.00	246.00	252.15	258.45	264.92	271.54	278.33	285.28	292.42	299.73

Input costs

Rs. Crore	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Fabric 270 gsm pique	5.04	7.43	9.78	9.97	10.17	10.38	10.59	10.80	11.01	11.23
Trims	0.45	0.67	0.88	0.89	0.91	0.93	0.95	0.97	0.99	1.01
Testing	0.02	0.03	0.03	0.03	0.04	0.04	0.04	0.04	0.04	0.04

Consumables

Rs. Crore	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Consumables	0.02	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03
Repair and Maintenance	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Embroidery Consumables	0.01	0.02	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03
Total	0.04	0.06	0.06	0.07						

Production and Sales

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Annual Output (pcs)	354,462	512,703	661,451	661,451	661,451	661,451	661,451	661,451	661,451	661,451
Less: Rejected garments (pcs)	7,089	10,254	13,229	13,229	13,229	13,229	13,229	13,229	13,229	13,229
Annual production (Lakh pcs)	3.47	5.02	6.48							
Monthly production (Lakh pcs)	0.29	0.42	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54
Daily production (Pieces / machine)	16.23	18.26	22.32	22.32	22.32	22.32	22.32	22.32	22.32	22.32
Revenue (Rs. Crore)	8.34	12.36	16.34	16.75	17.17	17.60	18.04	18.49	18.96	19.43

Machinery

Department	Number of Machines	Cost (Rs. Crore)
Sewing	126	1.02
Cutting	9	0.20
CAD	2	0.07
Embroidery	1	0.22
Washing	1	0.10
Finishing	20	0.12
Fabrics and Trims Section Equipment	4	0.04
Total	1298	1.67

Sewing Machines	Total Machines	Cost/ Machine (Rs. Lakh)	Total Cost (Rs. Lakh)
SNLS	50	0.28	14.05
DNLS	5	1.01	5.06
5TO/L	5	0.60	3.01
4TO/L	25	0.64	15.97
4TO/L CT	5	0.84	4.20
3TF/L FT	5	2.23	11.13
3TF/L	15	1.47	22.12
B/T	3	1.75	5.26
B/A	4	2.41	9.64
B/H	4	2.63	10.51
Total	121	14	100.94
Other Sewing Machine			
Inline Sewing Vaccum Table	5	0.26	1.31
Sewing Total	126		102.26

Cutting Machines	Total Machines	Cost/ Machine (Rs. Lakh)	Total Cost (Rs. Lakh)
Straight Knife	2	0.73	1.46
Band Knife	1	2.76	2.76
End Cutter	1	0.25	0.25
Fusing Machine	1	5.48	5.48
5 Digit Numbering Machine	2	0.04	0.09
Lay Table	2	4.96	9.93
CAD			
3 Head/4 Head Plotter	1	3.65	3.65
CAD Software and Key	1	3.91	3.91
Total	11		27.51

Embroidery Machines	Total Machines	Cost/ Machine (Rs. lakh)	Total Cost (Rs. Lakh)
Embroidery Machine	1	21.90	21.90

Finishing Machines	Total Machines	Cost/ Machine (Rs. lakh)	Total Cost (Rs. Lakh)
Vaccum Iron	18	0.25	4.43
Stain Removal Station	1	0.85	0.85
Conveyor Needle Detector	1	6.23	6.23
Fabric & Trims			
Fabric Inspection Machine	1	2.63	2.63
Light Box	1	0.44	0.44
Electronic Weighing for Fabric	1	0.44	0.44
GSM Cutter and Scale	1	0.06	0.06
Total	24		15.08

Miscellaneous Fixed Assets

Utilities	Nos.	Value (Rs Lakhs)
Racks	7	1.36
Pallets	30	1.11
Table	30	1.99
Trolley	10	0.98
Bins	10	0.14
Center Table	30	1.34
Operator chair	100	0.90
Furniture and Fixture		5.00
IT Infra		5.00
Electrical Works		20.00
Misc.		10.00
Total		47.82

Preliminary and Pre-Operative Expenses

Preliminary & Pre-operative Expenses	Estimated Cost (Rs. Lakhs)
Company Formation and Legal Expenses	5.00
Up Front Fees of Term Loan	0.90
Insurance	0.90
Raw Material & Training	1.00
Recruitment Expenses	1.00
Salary and Wages during Pre-Operative period	8.40
3 Months Rental Deposit	0.04
Total (Rs. Cr.)	17.24

Operating Expenses

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Fabrics	5.04	7.43	9.78	9.97	10.17	10.38	10.59	10.80	11.01	11.23
Trims	0.45	0.67	0.88	0.89	0.91	0.93	0.95	0.97	0.99	1.01
Consumables	0.03	0.05	0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.06
Testing	0.02	0.03	0.03	0.03	0.04	0.04	0.04	0.04	0.04	0.04
Wages & Salaries	2.02	2.67	2.90	2.99	3.08	3.17	3.27	3.36	3.47	3.57
Factory shed rental	0.17	0.18	0.18	0.18	0.19	0.19	0.19	0.20	0.20	0.21
Utilities	0.12	0.14	0.15	0.16	0.16	0.16	0.17	0.17	0.17	0.18
Admin & Staff Expenses	0.05	0.07	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Repairs & maintenance	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Total Expenses	7.91	11.24	14.07	14.38	14.69	15.02	15.35	15.68	16.03	16.38

Working Capital

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Raw Material	0.46	0.68	0.89	0.91	0.93	0.95	0.97	0.99	1.01	1.03
WIP	0.16	0.23	0.29	0.30	0.31	0.31	0.32	0.33	0.33	0.34
Finished Goods	0.35	0.52	0.68	0.70	0.72	0.73	0.75	0.77	0.79	0.81
Debtors	2.08	3.09	4.09	4.19	4.29	4.40	4.51	4.62	4.74	4.86
Creditors	0.92	1.36	1.79	1.82	1.86	1.89	1.93	1.97	2.01	2.05
Current Assets	3.06	4.52	5.95	6.10	6.24	6.39	6.55	6.71	6.87	7.03
Current Liabilities	0.92	1.36	1.79	1.82	1.86	1.89	1.93	1.97	2.01	2.05
Net Working Capital	2.14	3.16	4.17	4.28	4.39	4.50	4.62	4.74	4.86	4.98
Increase in Working Capital	2.14	1.02	1.01	0.11	0.11	0.11	0.12	0.12	0.12	0.13
Margin Money	0.53	0.79	1.04	1.07	1.10	1.12	1.15	1.18	1.21	1.25
Increase in margin money	0.53	0.26	0.25	0.03	0.03	0.03	0.03	0.03	0.03	0.03
Bank Finance	1.60	2.37	3.13	3.21	3.29	3.37	3.46	3.55	3.64	3.74
Increase in Bank Finance	1.60	0.77	0.76	0.08	0.08	0.09	0.09	0.09	0.09	0.09
Interest on Working Capital	0.18	0.26	0.34	0.35	0.36	0.37	0.38	0.39	0.40	0.41

Utilities

Power Cost	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Machine Utilization	70%	90%	95%	95%	95%	95%	95%	95%	95%	95%
Units Consumed	79,498	102,211	107,890	107,890	107,890	107,890	107,890	107,890	107,890	107,890
Power cost (Lakhs/annum)	5.56	7.30	7.86	8.01	8.17	8.34	8.51	8.68	8.85	9.03

Water Cost	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Consumption (L)	1,528,800	2,527,200	2,815,800	2,815,800	2,815,800	2,815,800	2,815,800	2,815,800	2,815,800	2,815,800
Water Cost (Rs.)	61,152	103,110	117,182	119,526	121,916	124,355	126,842	129,379	131,966	134,606
Total (Rs. Lakhs)	0.61	1.03	1.17	1.19	1.21	1.24	1.26	1.29	1.32	1.34

Fuel Cost	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Total (Rs. Lakhs)	6.00	6.12	6.24	6.37	6.49	6.62	6.76	6.89	7.03	7.17

Total Utility Cost	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Total (Rs. Crores)	0.12	0.14	0.15	0.16	0.16	0.16	0.17	0.17	0.17	0.18

Manpower Planning

	Unit
Factory Workers and Staff	200
Average Monthly Wages and Salary	12,000

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Wage & Salary cost (Rs. Crores)	2.02	2.67	2.90	2.99	3.08	3.17	3.27	3.36	3.47	3.57
Annual Admin and staff expenses	500,000	700,000	800,000	800,000	800,000	800,000	800,000	800,000	800,000	800,000

Profit and Loss Statement

P&L - Rs. Crore	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Revenue	8.34	12.36	16.34	16.75	17.17	17.60	18.04	18.49	18.96	19.43
Expenses										
Fabrics	5.04	7.43	9.78	9.97	10.17	10.38	10.59	10.80	11.01	11.23
Trims	0.45	0.67	0.88	0.89	0.91	0.93	0.95	0.97	0.99	1.01
Consumables	0.03	0.05	0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.06
Testing	0.02	0.03	0.03	0.03	0.04	0.04	0.04	0.04	0.04	0.04
Wages and Salaries	2.02	2.67	2.90	2.99	3.08	3.17	3.27	3.36	3.47	3.57
Factory Shed Rental	0.17	0.18	0.18	0.18	0.19	0.19	0.19	0.20	0.20	0.21
Utilities	0.12	0.14	0.15	0.16	0.16	0.16	0.17	0.17	0.17	0.18
Admin Staff Salaries	0.05	0.07	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Repair and Maintenance	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Total Expenses	7.91	11.24	14.07	14.38	14.69	15.02	15.35	15.68	16.03	16.38
EBITDA	0.43	1.12	2.28	2.38	2.48	2.59	2.70	2.81	2.93	3.05
EBITDA%	5%	9%	14%	14%	14%	15%	15%	15%	15%	16%
Depreciation	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
Interest On Term Loan	0.20	0.20	0.18	0.14	0.10	0.06	0.02	-	-	-
Interest On WC loan	0.18	0.26	0.34	0.35	0.36	0.37	0.38	0.39	0.40	0.41
Total Interest	0.37	0.46	0.52	0.49	0.46	0.43	0.41	0.39	0.40	0.41
PBT	(0.19)	0.42	1.50	1.63	1.76	1.90	2.04	2.17	2.27	2.38
PBT %	-2%	3%	9%	10%	10%	11%	11%	12%	12%	12%
Tax Payable	-	0.07	0.26	0.29	0.31	0.33	0.37	0.39	0.42	0.44
PAT	(0.19)	0.34	1.24	1.35	1.46	1.57	1.67	1.77	1.86	1.95
PAT %	-2%	3%	8%	8%	8%	9%	9%	10%	10%	10%

Balance Sheet

Balance Sheet - Rs Cr.	Pre-Op.	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Sources of Funds											
Equity	1.18	1.72	1.97	2.23	2.25	2.28	2.31	2.34	2.37	2.40	2.43
Reserves & Surplus		(0.19)	0.15	1.39	2.74	4.19	5.76	7.44	9.21	11.06	13.01
Unsecured Loans		-	-	-	-	-	-	-	-	-	-
Long term Loan	1.78	1.78	1.42	1.07	0.71	0.36	0.00	-	-	-	-
Short Term Loan		1.60	2.37	3.13	3.21	3.29	3.37	3.46	3.55	3.64	3.74
Total	2.96	4.90	5.92	7.81	8.91	10.12	11.44	13.23	15.13	17.11	19.18
Application of Funds											
Capital Expenditure	2.96										
Net Block		2.17	1.92	1.67	1.42	1.17	0.92	0.67	0.42	0.17	(0.08)
Current Assets		3.12	4.82	7.39	8.77	10.27	11.88	13.96	16.14	18.41	20.78
Less : Current Liabilities		0.92	1.36	1.79	1.82	1.86	1.89	1.93	1.97	2.01	2.05
Other Assets		0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53
Total	2.96	4.90	5.92	7.81	8.91	10.12	11.44	13.23	15.13	17.11	19.18

Cash Flow Statement

Cash Flow – Rs. Cr.	Pre-Op.	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Inflows											
Promoters contribution	1.18	0.53	0.26	0.25	0.03	0.03	0.03	0.03	0.03	0.03	0.03
Profit Before Depreciation, Interest & Tax		0.43	1.12	2.28	2.38	2.48	2.59	2.70	2.81	2.93	3.05
Increase in Term Loans	1.78	-	-	-	-	-	-		-	-	-
Increase in Bank Borrowings		1.60	0.77	0.76	0.08	0.08	0.09	0.09	0.09	0.09	0.09
Total Cash Inflows	2.96	2.57	2.15	3.28	2.48	2.59	2.70	2.81	2.93	3.05	3.17
Outflows											
Capital Expenditure	2.96										
Increase in Working Capital		2.14	1.02	1.01	0.11	0.11	0.11	0.12	0.12	0.12	0.13
Repayment of Term Loans	-	-	0.36	0.36	0.36	0.36	0.36	-	-	-	-
Interest		0.37	0.46	0.52	0.49	0.46	0.43	0.41	0.39	0.40	0.41
Tax		-	0.07	0.26	0.29	0.31	0.33	0.37	0.39	0.42	0.44
Total Cash Outflows	2.96	2.51	1.91	2.15	1.24	1.24	1.24	0.89	0.90	0.94	0.97
Opening Cash Balance	-	-	0.06	0.30	1.43	2.67	4.03	5.49	7.42	9.44	11.55
Net Flows	-	0.06	0.24	1.13	1.24	1.35	1.46	1.92	2.02	2.11	2.20
Closing Balance	-	0.06	0.30	1.43	2.67	4.03	5.49	7.42	9.44	11.55	13.74

Break-even Points

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Net Sales	8.34	12.36	16.34	16.75	17.17	17.60	18.04	18.49	18.96	19.43
Variable Cost										
Raw Material	0.03	0.05	0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.06
Utilities (Power, Fuel, and Water)	0.06	0.07	0.08	0.08	0.08	0.08	0.08	0.08	0.09	0.09
Interest on Working Capital	0.18	0.26	0.34	0.35	0.36	0.37	0.38	0.39	0.40	0.41
Total Variable Cost	0.27	0.38	0.48	0.49	0.50	0.51	0.52	0.54	0.55	0.56
Contribution Cost										
Contribution	8.07	11.98	15.87	16.27	16.67	17.09	17.52	17.96	18.41	18.87
Fixed Cost										
Wages & Salaries	2.02	2.67	2.90	2.99	3.08	3.17	3.27	3.36	3.47	3.57
Rent	0.17	0.18	0.18	0.18	0.19	0.19	0.19	0.20	0.20	0.21
Factory Overheads	0.06	0.07	0.08	0.08	0.08	0.08	0.08	0.08	0.09	0.09
Interest on Term Loan	0.20	0.20	0.18	0.14	0.10	0.06	0.02	-	-	-
Depreciation	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
Total	2.69	3.36	3.59	3.64	3.70	3.76	3.82	3.90	4.00	4.11
Net Profit	5.37	8.62	12.28	12.62	12.98	13.33	13.70	14.06	14.40	14.75
Break Even Point (%)	33%	28%	23%	22%						
Break Even Sales (Rs. Cr.)	2.79	3.47	3.70	3.75	3.81	3.87	3.93	4.01	4.12	4.24
Cash Break Even Sales (Rs. Cr.)	2.53	3.21	3.44	3.49	3.55	3.61	3.67	3.76	3.86	3.98
Cash Break Even Point	30%	26%	21%	21%	21%	21%	20%	20%	20%	20%

Depreciation

Description	Rate of Depreciation	Cost of Asset	Contingency	Add proportionate PPOE	Total	SLM
Land	0%	-	-	-	-	-
Factory Building	3%	-	-	-	-	-
Plant & Equipment	10%	1.67	0.08	0.13	1.88	0.19
Other Fixed Assets	10%	0.48	0.02	0.04	0.54	0.06
Total		2.15	0.11	0.17	2.43	0.25

Depreciation SLM (Rs. Cr.)	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Depreciation per year	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
Overall										
Gross Value	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43
Commulative dep	0.25	0.50	0.75	1.00	1.25	1.50	1.76	2.01	2.26	2.51
Net Asset Value	2.17	1.92	1.67	1.42	1.17	0.92	0.67	0.42	0.17	0.08

Depreciation WDV - Phase 1 (Rs. Cr.)	Rate of Depreciation	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Land	0.0%	-	-	-	-	-	-	-	-	-	-
Factory Building	10.0%	-	-	-	-	-	-	-	-	-	-
Plant & Equipment	15.0%	0.28	0.24	0.20	0.17	0.15	0.13	0.11	0.09	0.08	0.07
Other Fixed Assets	15.0%	0.08	0.07	0.06	0.05	0.04	0.04	0.03	0.03	0.02	0.02
Total Depreciation - WDV		0.36	0.31	0.26	0.22	0.19	0.16	0.14	0.12	0.10	0.08

Interest Calculation

Total Loan	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Outstanding amount at the beginning of year		1.78	1.78	1.42	1.07	0.71	0.36
Loan Issued	1.78		-	-	-	-	-
Principal Repayment	-	-	0.36	0.36	0.36	0.36	0.36
Outstanding amount at the end of year	1.78	1.78	1.42	1.07	0.71	0.36	0.00
Interest on loan	0.20	0.20	0.18	0.14	0.10	0.06	0.02

Taxation

Rs. Cr.	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	
Taxable Income	0.30	0.36	1.49	1.66	1.83	1.99	2.15	2.30	2.43	2.55	
Nil	Type of tax to be paid	Nil	MAT	MAT	MAT	NORMAL	NORMAL	NORMAL	NORMAL	NORMAL	
MAT	Tax Payable under MAT @21.342%	(0.03)	0.07	0.26	0.29	0.31	0.33	0.36	0.38	0.40	0.42
MAT/Normal	Tax payable as per normal provisions	(0.05)	0.06	0.26	0.28	0.31	0.34	0.37	0.39	0.42	0.44
Normal	Tax payable	-	0.07	0.26	0.29	0.31	0.34	0.37	0.39	0.42	0.44
	MAT credit amount	-	0.01	0.01	0.00	-	-	-	-	-	-
	Cumulative MAT credit	-	0.01	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
	Max. MAT - setoff	-	-	-	-	0.00	0.01	0.01	0.02	0.02	0.02
	Balance MAT Credit at the Starting Of Year	-	-	-	-	0.02	0.01	0.00	(0.01)	(0.03)	(0.04)
	MAT set-off yearly	-	-	-	-	0.00	0.01	0.00	-	-	-
	Net Tax Payable	-	0.07	0.26	0.29	0.31	0.33	0.37	0.39	0.42	0.44

Payback Period

Payback Period (Years)	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Cash profit	0.06	0.59	1.49	1.60	1.71	1.82	1.92	2.02	2.11	2.20
Cumulative cash profit	0.06	0.65	2.14	3.74	5.45	7.27	9.19	11.21	13.32	15.52
Project cost	2.96									
Payback Year	3.5									

Internal Rate of Return (IRR)

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
PAT	(0.19)	0.34	1.24	1.35	1.46	1.57	1.67	1.77	1.86	1.95
Depreciation & Amortization	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
Interest	0.37	0.46	0.52	0.49	0.46	0.43	0.41	0.39	0.40	0.41
Total Inflow	0.43	1.05	2.01	2.09	2.17	2.25	2.33	2.41	2.51	2.61
Outflow										
Capital Expenditure	2.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Change in net working capital	2.14	1.02	1.01	0.11	0.11	0.11	0.12	0.12	0.12	0.13
Total Outflow	5.10	1.02	1.01	0.11	0.11	0.11	0.12	0.12	0.12	0.13
Net Inflow	(4.66)	0.03	1.01	1.98	2.06	2.14	2.21	2.29	2.39	2.48
Project IRR (post-tax)	27%									

Debt Service Coverage Ratio (DSCR)

DSCR	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Profit after Tax	(0.19)	0.34	1.24	1.35	1.46	1.57	1.67
Add Depreciation	0.25	0.25	0.25	0.25	0.25	0.25	0.25
Add Interest on Term Rupee Loan	0.20	0.20	0.18	0.14	0.10	0.06	0.02
Total Cash In Flow	0.25	0.79	1.67	1.74	1.81	1.88	1.95
Installment for Term Rupee Loan	-	0.36	0.36	0.36	0.36	0.36	-
Add Interest on Term Rupee Loan	0.20	0.18	0.14	0.10	0.06	0.02	-
Total Cash Out Flow	0.20	0.54	0.50	0.46	0.42	0.38	-
Annual DSCR	1.30	1.47	3.36	3.80	4.32	4.96	-
Average DSCR	3.20	6-year					
Maximum DSCR	4.96						
Minimum DSCR	1.30						

Financial Ratios

Ratios	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
ROE	-16%	20%	63%	60%	65%	69%	73%	76%	78%	81%
ROCE	4%	17%	35%	37%	40%	43%	46%	50%	53%	57%
EBITDA to Capital Employed	8%	18%	32%	33%	34%	35%	36%	37%	37%	38%

4. State Government Incentives for Garment Projects

Andhra Pradesh

S.No	Type	Investment Bracket/unit eligibility	Quantum of Incentives
1	Credit-linked capital subsidy (except spinning and modern ginning)	<ul style="list-style-type: none"> Ultra Mega projects (>500 crores investment or employing 5,000 people) 	<ul style="list-style-type: none"> 10% of FCI with a cap of Rs. 50 crores
		<ul style="list-style-type: none"> Mega projects (>200 crores investment or employing 2,000 people) 	<ul style="list-style-type: none"> 20% of FCI with a cap of Rs. 30 crores
		<ul style="list-style-type: none"> Others 	<ul style="list-style-type: none"> 20% of FCI with a cap of Rs. 15 crores
2	Credit-linked interest subsidy	Either 12.5% or the bank prime lending rate or the rate of interest actually charged, whichever rate is less, will be taken as the applicable rate of interest; interest subsidy cap @12.5%; admissible for 7 years only inclusive of 2 years for implementing the project	
		Sector	Interest subsidy
		<ul style="list-style-type: none"> Spinning and modern ginning 	<ul style="list-style-type: none"> 7.5%
3	Power cost reimbursement	<ul style="list-style-type: none"> Spinning and modern ginning 	<ul style="list-style-type: none"> @ Rs.1 per unit for a period of 5 years
		<ul style="list-style-type: none"> Other categories (including technical textiles) 	<ul style="list-style-type: none"> @ Rs. 2 per unit for a period of 5 years
4	Capital and Operational Assistance for Green Measures	50% of FCI with a ceiling of Rs. 50 Crores, Reimbursement of 50% of Operational and Maintenance expenses for first five (5) years from the date of operation of CETP; For establishing external infrastructure facilities, GoAP will provide financial assistance of up to 50% of expenditure incurred, with maximum limit of 10 crore; will be provided for establishment CETPs.	

5	Integrated textile park	Park will have a minimum extent of 500 acres with plug and play facilities including CETP and marine outfall. It will be connected to the nearest port through corridors to facilitate import and exports	Subsidy of 50% of development expenses, up to a maximum of Rs. 10 Lakhs per Acre. GoAP will also dovetail the incentives offered by GoI for development of the park.
6	Employment Based Incentives for 5 years on monthly bases (for domicile worker) (Spinning and ginning are excluded)	• Ultra Mega projects	Rs. 3,750 per women and Rs.3,000 for men for 5 years or 100% Net SGST accrued to the state for a period of 10 years or 100% of the FCI whichever is earlier
		• Mega projects	Rs. 2,500 per women and Rs. 2,000 for men for 5 years or 100% Net SGST accrued to the state for a period of 7 years or 100% of the FCI whichever is earlier
		• Others	Rs. 1,000 per employee for units providing employment of 500 and above for 5 years or 100% Net SGST accrued to the state for a period of 5 years or 100% of the FCI whichever is earlier
7	Skill development / training (One time grant)	• Mega and Ultra mega projects	50% of training cost up to Rs.10,000 per trainee
		• Others	50% of training cost up to Rs. 7,500 per trainee
8	Capital Subsidy for Green Measures (ETPs)	• Mega projects	50% of FCI limited to Rs. 30 crores
		• Ultra mega projects	50% of FCI limited to Rs. 50 crores
		• Others	50% of FCI limited to Rs. 20 crores
9	Land and Infrastructure Support (Except modern ginning and spinning)	50% reimbursement of the Land cost limited to 5% of FCI, whichever is less for units established in Andhra Pradesh Industrial Infrastructure Corporation Industrial Parks/ APIIC.	

Gujarat

S.No	Type	Quantum of Assistance
1	Credit-linked interest subsidy	<ul style="list-style-type: none"> 5% per annum subject to a maximum of Rs. 7.5 Cr. per year for 5 years Eligible investment-Land, Building and Plant and Machinery; also includes investment in value addition activities such as washing and garment processing
2	Power subsidy	<ul style="list-style-type: none"> Subsidy @ Rs.1/unit for 5 years from date of commencement of commercial production In case of expansion, subsidy will be provided only for the additional facilities Subsidy will be available on the electricity purchased from state electricity power distribution licensee.
3	Payroll assistance	<ul style="list-style-type: none"> For new garment units having minimum 75 machines and generating at least 150 domicile jobs, payroll assistance of 50% of wages will be provided up to Rs. 4000/- for female and Rs. 3200/- for male worker per month for 5 years In case of expansion, above incentives will be available only for additional workers. Minimum machineries and job generation remain same (75 and 150, respectively) Provision of Ramp-up period of 6 months for new applicants
4	Plug and Play Systems	<ul style="list-style-type: none"> GIDC will develop readymade sheds (along with adequate support infrastructure) for garment factories in selected locations and provide them on long term lease or rental basis Direct benefit to garment unit of 50% of the project cost including construction of building & shed excluding land cost up to Rs. 10 crores. Maximum eligible area per machine will be 150 Square feet.
5	Mega garment park	<ul style="list-style-type: none"> Up to 50% of the total cost of the project with a maximum limit of Rs. 10 crore 100% stamp duty exemption only once, for developer and first purchaser of individual unit Park must accommodate a minimum of 20 garment units with 75 machines each Developer needs to hold at least 20% equity participation in project
6	Dormitories	<p>Assistance to GIDC</p> <ul style="list-style-type: none"> GIDC will develop dormitories in selected locations and provide them on rent (minimum lock in 10 years) or long term lease basis Dormitories to be operated by leasing entity itself GIDC will decide nature of dormitory, rentals etc. on case to case basis State government will provide rent assistance of 50% to enterprises
		<p>Assistance to private developers (individual units or parks)</p> <ul style="list-style-type: none"> 50% project cost subject to a maximum of Rs. 5 Crore Dormitories to be developed for min 250 workers with a max built up area of 50 sq. ft./ person

7	Skill development/ training	Setting up of training institution <ul style="list-style-type: none"> • Assistance up to 85% with a ceiling of Rs. 3 crore of the project • Eligible investment- Building, equipment and machinery (including installation), electrification, furniture, etc. excluding land cost
		Setting up of training centers <ul style="list-style-type: none"> • Assistance of 50% subject to a maximum of Rs. 20 lakhs per center • Eligible investment- Equipment and machinery, electrification and necessary furniture
		Reimbursement of tuition fee to trainees for garment production courses <ul style="list-style-type: none"> • 50% of total fee charged by institution subject to a limit of up to Rs. 7,500 per trainee (Rs. 10,000/- for middle level management courses)

Haryana

S.No	Type	Quantum of Assistance	
1	Interest subsidy on term loan for new and existing units	<ul style="list-style-type: none"> MSME in garmenting/ knitting/embroidery/technical textiles 	<ul style="list-style-type: none"> 6% or Rs. 10 lakh per year
		<ul style="list-style-type: none"> MSMEs in ginning, cotton spinning, power loom in B, C, D category blocks 	<ul style="list-style-type: none"> 5% or Rs. 10 lakhs for 5 years <p>not to exceed the amount of net VAT/SGST paid</p>
2	Power subsidy	<ul style="list-style-type: none"> Micro and Small Enterprises in C, D category 	<ul style="list-style-type: none"> Rs. 2/ unit for 3 years from the date of release of electricity connection
		<ul style="list-style-type: none"> Medium and Large units 	<ul style="list-style-type: none"> Exemption from open excess charges of 93 paise/unit
3	Employment generation subsidy	One time support of Rs. 10,000 for capacity building of persons belonging to the State in B, C, D category blocks	
4	VAT	Investment subsidy with a cap of 100% of Fixed Capital Investment (FCI) provided for	(for existing units ,expansion should include at least 50% additional investment in plant and machinery)
		<ul style="list-style-type: none"> C, D categories 	<ul style="list-style-type: none"> 75% of net paid VAT/SGST for first 7 years, 35% for the next 3 years
		<ul style="list-style-type: none"> B Category 	<ul style="list-style-type: none"> 50% for first 5 years, 25% for next 3 years
5	Stamp duty	Refund on purchase/lease of land for establishment of enterprise, after start of production, for 5 years from filing of EM/IEM	<ul style="list-style-type: none"> 100%
		<ul style="list-style-type: none"> C and D category 	
		<ul style="list-style-type: none"> B Category 	<ul style="list-style-type: none"> 80%

6	External development charges (EDC)	50% exemption in B, C, D category blocks
7	Mandi fees	100% exemption in case of ginning enterprises in B, C, D category blocks
8	Electricity duty	100% exemption for 10 years only for new enterprises in B,C, D categories from the date of release of electricity connection
9	Transfer property tax	Exemption for dyes and chemicals purchased from outside the State
10	Environment compliance	50% financial support, max Rs. 25 lakh on capital cost for setting up new Effluent Treatment Plant, air pollution control devices to macro and small enterprises
11	Credit-linked interest subsidy	@5% up to a max of Rs. 5 lakhs per year for 3 years to micro and small units for technology up-gradation
12	Energy audit	Reimbursement of 75% of cost of energy audit, max Rs. 2 lakh and 50% subsidy on cost of capital goods for conserving energy, max Rs. 20 lakh for MSME (only if there is at least 15% reduction in average monthly electricity consumption before conducting an audit)

Jharkhand

S.No	Type	Investment Bracket/unit eligibility	Quantum of Assistance
1	Capital Investment Subsidy (CIS)	All	20% of the investments made in P&M, cap of Rs. 50 crore
		SC/ST/Women/Handicapped Entrepreneur residents of Jharkhand	Additional 5%
2	Interest Subsidy	<ul style="list-style-type: none"> Interest subsidy of 7% or 50% of the interest rate, whichever is lower, subject to max. Rs. 1 crore on total loan availed by new units for 5 years Reimbursement of guarantee fee charged under the Credit Guarantee Trust for Micro and Small Enterprises (CGTMSE) scheme to Micro and Small Enterprises (MSEs) 	
3	VAT	Incentive of 100% of net VAT payable for 7 years, 40% for next 3 years with a ceiling of 100% of total fixed capital investment made, for new units; units qualified to be new by expansion/ modernization/ diversification will also be entitled for the incentive	
4	Stamp duty	100% reimbursement of stamp duty and transfer duty for execution of lease/lease cum sale/ sales deed	
5	Power tariff	Reimbursement of 50% of power tariff for 7 years	
6	Electricity duty	100% exemption for 7 years	
7	Mandi fees	No Mandi tax will be levied on raw materials	
8	Quality certification	Assistance of 50% of the expenditure incurred up to a maximum of Rs. 10 lakh	
9	Patent registration	Assistance of 50% of the expenditure incurred, max Rs. 10 lakh per patent	
10	Cluster development	Grant of 15% of the grant released by the Government of India	
11	Export subsidy	<ul style="list-style-type: none"> For MSE exporters, assistance of 75% of stall charges, max Rs. 2,25,000 per fair/exhibition; 75% of air fare by economy class, max Rs. 50,000 For women, assistance of 90% of stall charges, max Rs. 2,70,000 per fair/exhibition; 75% of air fare by economy class, max. Rs. 60,000 (exporters availing travel support from Central Government shall not be 	

		eligible) Eligible for incentives under Jharkhand Export Policy 2015
12	Dormitory assistance	Assistance up to 50% of cost of land, max Rs. 50 lakh (1 acre for 1000 workers)
13	Skill development	One-time support of Rs. 13,000 or actual cost of training per person, for capacity building of persons belonging to the State
14	Wage subsidy	<ul style="list-style-type: none"> Subsidy of Rs. 5,000 per month per worker for 7 years For SC/ST women, subsidy of Rs. 6000 per month per worker for 7 years
15	ESI/ EPF reimbursement	Reimbursement to employer up to Rs. 1000 per person per month towards expenditure on ESI/EPF for 5 years
16	Incubation center support	Support of Rs. 50 lakhs annually for first 5 years (maximum 10 institutions can be granted in the first year); special incentive of Rs. 10 lakh for incubator for every successful start-up
For establishment of Mega textile/garment park (size more than 75 acres)		For establishment of Mega textile/garment park (size more than 75 acres)

Karnataka

S.No.	Type of Subsidy	Sector	MSMEs				Large Units				Remarks
S.No.	Type of Subsidy	Zone 1	Zone 2	Zone 3	Zone 4	Zone 1	Zone 2	Zone 3	Zone 4		
1	Credit Linked Capital Subsidy (% of Fixed Asset)	25%	20%	15%	Nil	20%	15%	10%	Nil	Additional 5% subsidy for SC/ ST / persons with disabilities/ Minority / Ex-servicemen / women	
2	Interest subsidy on term loan (for first 5 years)	Nil	Nil	Nil	Nil	5%	5%	5%	Nil		
3	Power Subsidy (for 5 years) Only for Micro & Small enterprises	Rs.1 /unit	Rs.1 /unit	Rs.1 /unit	Nil	Nil	Nil	Nil	Nil		
4	Wage Subsidy per worker per month (for 5 years) Only for Medium & Large Enterprises.	Rs. 1,500	Rs. 1,000	Rs. 1,000	Nil	Rs. 1,500	Rs. 1,000	Rs. 1,000	Nil	-For new employment generation. -For Karnataka Domicile workers. -Min. Employment for Medium Enterprises: 200 -Min. Employment for Large Enterprises: 500	
5	Stamp Duty Exemption	100%	100%	100%	Nil	100%	100%	100%	Nil		
6	Concessional Registration Charges	Rs. 1 per Rs. 1000	Rs. 1 per Rs. 1,000	Rs. 1 per Rs. 1,000	Nil	Rs. 1 per Rs. 1,000	Rs. 1 per Rs. 1,000	Rs. 1 per Rs. 1,000	Nil		
7	ESI/ EPF Reimbursement (for 5	75%	75%	75%	Nil	Nil	Nil	Nil	Nil		

	years)									
8	Training Subsidy (Per Trainee)	Nil	Nil	Nil	Nil	Rs. 11,000	Rs. 11,000	Rs. 11,000	Rs. 11,000	

Madhya Pradesh

S. No	Type	Quantum of assistance
1.	Interest subsidy	5% for 7 years for P&M
2.	Investment promotion subsidy	<ul style="list-style-type: none"> • Earlier MP state used to provide VAT/CST assistance to large scale industry, after implementation of GST it is being replaced by “Investment Promotion Assistance” • Eligibility: Investments in plant & machinery more than 10 crores • An annual investment promotion assistance for a period of 7 years calculated on the basis of 4 parameters <ul style="list-style-type: none"> • Investment in plant and machinery • Yearly capacity utilization • Yearly exports share(25% - 75%) • Yearly average number of employees (100 – 2,500) • The actual assistance is calculated based on various slabs of the above parameters. The calculation model is given in attached excel • As per the stated conditions, the maximum assistance can be up to 72% of investment in plant and machinery in certain cases • Maximum assistance is limited to Rs. 150 crores
3.	Employment generation incentive	<p>5,000/- per worker per month for 5 years. This incentive period will be 10 years from the date of commercial production, however incentives will be provided only to workers who have been hired till 8th year from the date of commercial production. Conditions for incentive: The company must appoint 50% of workers from MP domicile within 1 year , 75% MP workers within 3 years and 90% MP workers within 5 years to get the benefits.</p>
4.	Training incentives	13000/- per worker for domicile workers for 5 years
5.	Stamp duty and registration fee exemption	100% reimbursement for leased land in industrial areas developed by state
6.	Electricity duty exemption	100% exemption for 7 years
7.	Power tariff	Fixed power cost of 5/- per unit for 5 years

8.	Land development fee	50% exemption for leased land in industrial areas developed by state
9.	Environment compliance related schemes	Small, Medium, Large & Mega industries shall be provided a capital subsidy of 50% up to a maximum of Rs. 25 lakh for investment in setting up of waste management systems (such as ETP, STP etc.), pollution control devices, health and safety standards, water conservation/harvesting etc.
10.	Industrial Park	15% of the expenditure on establishment / development of industrial park up to a maximum limit of Rs. 5 crores
<p>*Benefits will be awarded to only those units which are established in the notified Industrial Area or Industrial Areas developed by AKVN/TRIFAC.</p> <p>** units eligible for this policy will not be eligible for other incentives available in Industrial Policy 2014 (Amended in 2017).</p> <p>*** Total incentive available is limited to 200% of investment in P&M and building</p> <p>P&M*: Plant & Machinery excluding land, building, industrial safety equipments, DG Sets, Environment Protection equipments, R&D equipments, Transformers, Storage Tank, Godown and Fire Fighting equipments.</p>		

Telangana

S.No	Type	Quantum of Assistance																		
1	Capital Assistance	For new units: Units promoted by SC/ST entrepreneurs or PWD shall get an additional capital subsidy of 5% subject to the caps (also increased by 5%)																		
		<table border="1"> <thead> <tr> <th>Category</th> <th>Quantum(for conventional textiles)</th> <th>Quantum (for technical textiles)</th> </tr> </thead> <tbody> <tr> <td>A1</td> <td>25% (cap of Rs. 1 cr)</td> <td>35% (cap of Rs. 2.5 cr)</td> </tr> <tr> <td>A2</td> <td>25% (cap of Rs. 3 cr)</td> <td>35% (cap of Rs. 5 cr)</td> </tr> <tr> <td>A3</td> <td>25% (cap of Rs. 5 cr)</td> <td>35% (cap of Rs. 10 cr)</td> </tr> <tr> <td>A4</td> <td>25% (cap of Rs. 10 cr)</td> <td>35% (cap of Rs. 20 cr)</td> </tr> <tr> <td>A5</td> <td>25% (cap of Rs. 20 cr)</td> <td>35% (cap of Rs. 40 cr)</td> </tr> </tbody> </table>	Category	Quantum(for conventional textiles)	Quantum (for technical textiles)	A1	25% (cap of Rs. 1 cr)	35% (cap of Rs. 2.5 cr)	A2	25% (cap of Rs. 3 cr)	35% (cap of Rs. 5 cr)	A3	25% (cap of Rs. 5 cr)	35% (cap of Rs. 10 cr)	A4	25% (cap of Rs. 10 cr)	35% (cap of Rs. 20 cr)	A5	25% (cap of Rs. 20 cr)	35% (cap of Rs. 40 cr)
		Category	Quantum(for conventional textiles)	Quantum (for technical textiles)																
		A1	25% (cap of Rs. 1 cr)	35% (cap of Rs. 2.5 cr)																
		A2	25% (cap of Rs. 3 cr)	35% (cap of Rs. 5 cr)																
		A3	25% (cap of Rs. 5 cr)	35% (cap of Rs. 10 cr)																
		A4	25% (cap of Rs. 10 cr)	35% (cap of Rs. 20 cr)																
		A5	25% (cap of Rs. 20 cr)	35% (cap of Rs. 40 cr)																
For existing units, 20% of cost of plant and machinery up to Rs. 5 crore																				
2	Energy, Water and Environmental Conservation Infrastructure	<ul style="list-style-type: none"> Assistance of up to 40% of cost of equipment with a ceiling of Rs. 50 lakhs under each category separately CETP: Assistance of 50% of project cost up to Rs. 10 crore at cluster level/industrial parks. For handloom clusters, assistance up to 70% with a cap of Rs. 2 cr. Rebate in local body taxes like property tax, IALA levies, etc. 																		
		<ul style="list-style-type: none"> 75% of the interest rate applicable on loans subject to a cap of 8% p.a. for 8 years (including moratorium of 2 years) or the period of repayment of the loan 																		
3	Interest Subsidy	<ul style="list-style-type: none"> 75% of the interest rate applicable on loans subject to a cap of 8% p.a. for 8 years (including moratorium of 2 years) or the period of repayment of the loan 																		
4	Stamp Duty Reimbursement	100% of the stamp duty/transfer duty paid during purchase of land, lease of land/shed/buildings.																		
5	VAT/CST/SGST concession	Reimbursement is available for tax collected on end product/intermediate product within the entire value chain to the extent of 100% of VAT/CST/SGST for a period of 7 years or up to the realization of 100% fixed capital investment, whichever is earlier																		

6	Power Tariff Subsidy (for 5 years)	@Rs. 1/unit for ginning and pressing mills	
		Category	Subsidy
		A1, A2	Rs. 1.00/unit
		A3	Rs. 1.50/unit
		A4	Rs. 1.75/unit
		A5	Rs. 2.00/unit
		Additional Rs. 0.50/unit benefit across all categories for technical textiles	
7	Environment Compliance	Up to 50% subject to max. Rs. 50,000 for each category separately. Available to all existing units with conservation infrastructure and are into commercial production for a min period of 3 years	
8	Acquisition of New Technology	Up to 50% of investment in technology development, subject to a max of Rs. 10 lakh per process/product	
9	Transport Subsidy	<p>For export-intensive textile/garment units – reimbursement of freight charges towards import of raw materials and export of finished products either by road/rail, from project location to port/dry port</p> <ul style="list-style-type: none"> • Year 1 and 2: 75% • Year 3 and 4: 50% • Year 5: 25% <p>Transport subsidy at above rates for 5 years for “Deemed Exports” i.e. supply of goods from within the State to other units within/outside State provided that the goods are ultimately exported</p>	
10	Design, Product Development and Diversification Assistance	20% of the annual expenditure limited to Rs. 2 lakhs per year. Assistance can be availed twice during operative period of the scheme (The assistance is not available for processing units with generic products as output with no scope for design and diversification)	
11	Land	In ever new Textile/Garment park, anchor client(s) and first movers will be extended rebate of 50% of the cost, with an upper limit of rebate being Rs. 20 lakh per acre. An additional rebate of 25% with a cap of Rs. 10 lakhs per acre for technical textiles unit.	

12	Built-Up Space	Rental subsidy of 25% for first 5 years for the built up spaced created by the Government in textile and garment parks, to be used mainly by the MSMEs
13	Environmental Infrastructure	<ul style="list-style-type: none"> • Where a unit develops its own ETP or waste treatment plant or water recycling plant, capital subsidy of 50% of the project cost with a cap of Rs. 10 crore. • For a CETP or ETP, rebate on O&M charges as: <ul style="list-style-type: none"> • Year 1 and 2: 75% • Year 3 and 4: 50% • Year 5: 25%
14	Other Infrastructure	Support infrastructure like roads, power, water will be provided to standalone units by contributing 50% of cost of infrastructure from IIDF with a ceiling of Rs. 1 crore subject to: <ul style="list-style-type: none"> • Location is beyond 10 km from existing Industrial Estates having vacant shed • Cost is limited to 15% of the eligible fixed capital investment
15	Development of Worker Housing/Dormitories	Rebate on 60% of the land cost and land conversion charges (upper limit Rs. 30 lakhs per acre)
16	Capacity Building and Skill Development Support	<ul style="list-style-type: none"> • One time support of Rs. 3,000 per employee will be reimbursed incurred in skill towards training infrastructure in garment design and development: • Up-gradation and training the local manpower. For units employing more than 1000 persons, training subsidy will be Rs. 5,000 per person • Assistance to autonomous institutions: 75% assistance subject to max Rs. 1 crore towards infrastructure creation <ul style="list-style-type: none"> • New/existing center intending to upgrade their facilities: 50% of investment subject to max. Rs. 20 lakhs per center
17	Fiber to Fabric Incentive	A unit with production of textile fiber to fabric as an integrated family will be eligible for additional 5% subsidy on items like capital investment and power tariff
18	Returning Migrant's Incentive Scheme	Provision of 50% of capital investment limited to Rs. 2 crore or 50% of the required beneficiary group contribution, required to be borne by weaver group to develop Textile Parks, GoI and MSME Cluster Development. Only those groups will be eligible that has at least 60% of members as weavers who has migrated.

Uttar Pradesh

S.No	Subsidy Type	Quantum of Assistance		
1	Land Cost Subsidy	50% of land cost up to 5% of total project cost (30% of land cost in GB Nagar district) Subsidy is for land bought from govt. agencies like UPSIDC, SIDA, LIDA, etc.; govt. will ensure functional ETP in area.		
2	Stamp Duty Exemption	<ul style="list-style-type: none"> • 100% exemption for textile units set up in Bundelkhand, Poorvanchal, Madhyanchal and Paschimancha (75% exemption for GB Nagar district) • 100% exemption for the land purchased for developing infrastructure facilities* • 100% of exemption for the sericulture chaaki, koya production, threading units 		
3	Capital Subsidy	25% of plant & machinery as per the following cap:		
		Investment (Rs. cr.)	Or Minimum Employment	Subsidy cap (Rs. crores)
		<= 10	50	2
		>10 but <=50	200	10
		>50 but <=100	300	20
		>100 but <=200	500	40
		>200	1000	100
4	Interest Subsidy	7% for 7 years for TUFs eligible machinery up to Rs. 1.5 crores per annum per unit (Rs. 75 lakhs per annum per unit for GB Nagar district)		
		5% for 5 years for infrastructure development up to Rs. 1 crore per unit		
		5% for 5 years for quality development up to Rs. 1 crore per lab/ tool room		
		2.5% additional subsidy to SC/ ST/ Women/ specially enabled entrepreneurs holding more than 75% equity in the company (Total additional interest subsidy is capped at 7.5% and total interest subsidy can not be more than		

		payable interest)
5	SGST Reimbursement	<ul style="list-style-type: none"> • 90% reimbursement for Textile units in MSME • Textile units not in MSME: <ul style="list-style-type: none"> • 90% reimbursement in poorvanchal and Bundelkhand • 75% reimbursement in Madhyanchal and Pashchimanchal • 60% reimbursement in GB Nagar district <p>Up to annual upper limit of 25% of FCI (Land, building, construction and P&M) or actual tax deposited whichever is less for a period of 10 years</p> <p>Facility of interest-free loan equal to the sum of VAT & CST or amount deposited to the extent of State's share under GST, under the previous textile policy, will continue to the eligible units as before.</p>
6	Electricity Duty	100% exemption for 10 years
7	EPF Subsidy	<p>50% reimbursement of employer's EPF contribution for 5 years for units not covered under "Employees Provident Fund Scheme Reforms / Pradhan Mantri Rojgar Protsahan Yojana" (Units employing > 100 workers)</p> <p>60% reimbursement of employer's EPF contribution for 5 years for units not covered under "Employees Provident Fund Scheme Reforms / Pradhan Mantri Rojgar Protsahan Yojana" (Units employing > 200 workers)</p>

		Garmenting units that get E.P.F. reimbursement for 3 years under the “Employees Provident Fund Scheme Reforms / Pradhan Mantri Rojgar Protsahan Yojana”, will be given benefit by the State Govt. for 2 more years.
8	Others	<ul style="list-style-type: none"> • Mandi fee exemption: Purchase of raw materials will be exempted for a period of 5 years for all textile units. • Freight subsidy for garment exporters: <ul style="list-style-type: none"> • 75% for first 2 years • 50% for next 2 years • 25% in the 5th year
9	Training cost subsidy	Difference of actual training cost and central government subsidy up to 25% of project cost

5. Annexure

HSN Codes of Garments

HSN Codes	Description
61	Knitted garment
6101	Men orBoys overcoats, etc.Knit or crochet
610120	Overcoats, capes, cloaks, anoraks, etc. Of Cotton
610130	Overcoats, car-coats, etc. Of man-made fibres
610190	Overcoats, etc. Of other textile materials
6102	Womenorgirls overcoats, etc., Knit or Crochet
610210	Overcoat, etc. Wool/Fine animal hair
610220	Overcoat, Car-coat,Capes, etc. Of Cotton
610230	Overcoat,etc. Of Manmade fibres
610290	Overcoat, etc. Of other textile materials
6103	Mens or boys Suits, ensemble, etc., KNIT OR CROCH
610310	Suits
610311	Men’s, boys suits, of wool, fine animal hair, knit, Suits :-- Of wool or fine animal hair
610312	Men’s, boys suits, synthetic fibres, knit, Suits :-- Of synthetic fibres
610319	Men’s, boys suits, of materials nes, knit, Suits :-- Of other textile materials
610322	Ensemblesof Cotton
610323	Ensemblesof Synthetic fibres
610329	Ensemblesofothertextile materials
610331	Jacketsand Blazers of Wool/Fine animal hair
610332	Jacketsand Blazers of Cotton
610333	Jacketsand Blazers of Synthetic Fibres
610339	Jacketsand Blazers ofother textile material

HSN Codes	Description
610341	Trousers,Shorts, etc. Of Wool/Fine animal hair
610342	Trousers,Shorts, etc. Of Cotton
610343	Trousers,Shorts, etc. Of Synthetic Fibres
610349	Trousers,Shorts, etc. Of other textile materials
6104	Women's or Girls Suits, ensemble, etc., Knit or Crochet
610413	Suits of Synthetic Fibres
610419	Suits of other textile material
610422	Ensembles of cotton
610423	Ensembles of synthetic fibres
610429	Ensembles of other textile materials
610431	Jackets of wool or fine animal hair
610432	Jackets of cotton
610433	Jackets of synthetic fibres
610439	Jackets of other textile materials
610441	Dresses of wool or fine animal hair
610442	Dresses of cotton
610443	Dresses of synthetic fibres
610444	Dresses of artificial fibres
610449	Dresses of other textile materials
610451	Skirts and divided skirts of wool or fine animal hair
610452	Skirts and divided skirts of cotton
610453	Skirts and divided skirts of synthetic fibres
610459	Skirts and divided skirts of other textile materials
610461	Trousers,bib and brace overalls,breeches and shorts of wool/fine animal hair

HSN Codes	Description
610462	Trsrs,bibs,brc ovrls,brchs,shrts of cotn
610463	Trousers,bib and brace overalls,breeches and shorts of synthetic fibres
610469	Trousers,bib and brace overalls,breeches and shorts of other textile materials
6105	Mens or boys shirts, knitted or crocheted
610510	Mens/boys shirts of cotton
610520	Mens/boys shirts of man-made fibres
610590	Shirts of othr textile material
6106	Womens or girls blouses & shirts, knit or croch
610610	Blouse etc of cotton
610620	Blouse etc of man-made fibres
610690	Blouses etc of othr textile materials
6107	Mens or boys underpants, pgs, etc, knit or croch
610711	Underpants and briefs of cotton
610712	Underpants and briefs of manmade fbrs
610719	Undrpnts and briefs of othr textile matrsl
610721	Nightshirts and pyjamas of cotton
610722	Nightshirts and pyjamas of manmade fibres
610729	Nightshirts and pyjamas of othr txtl matrsl
610791	Bathrobs dressing gown etc.of cotton
610799	Bathrobs etc.of other textile materials
6108	Womens or girls slips, pjs, etc, knit or crochet
610811	Slips and petticoats of man-made fibres
610819	Slips and petticoats of other txtl matrsl
610821	Briefs and panties of cotton

HSN Codes	Description
610822	Briefs and panties of man-made fibres
610829	Briefs and panties of other textile materials
610831	Nightdresses and pyjamas of cotton
610832	Nightdresses and pyjamas of man-made fibres
610839	Nightdresses and pyjamas of other textile materials
610891	Negliges, bathrobes, etc. of cotton
610892	Negliges, bathrobes, etc. of man-made fibres
610899	Negliges, bathrobes, etc. of other textile materials
6109	T-shirts, singlets, tank tops etc., knit or crochet
610910	T-shirts etc of cotton
610990	T-shirt etc of other textile materials
6110	Sweaters, pullovers, vests etc, knit or crochet
611011	Jerseys, pullovers, cardigans etc of wool
611012	Jerseys etc of Kashmiri goats
611019	Jerseys, pullovers, cardigans, waistcoats and similar articles; knitted or crocheted, of fine animal hair other than that of Kashmir (cashmere) goats
611020	Jerseys etc of cotton
611030	Jerseys etc of man-made fibres
611090	Jersey etc of other textile materials
6111	Babies garments & accessories, knit or crocheted
611120	Babies garments etc of cotton
611130	Babies garments etc of synthetic fibres
611190	Babies garments etc of other textile materials
6112	Track suits, ski-suits & swimwear, knit or crochet
611211	Track suits of cotton

HSN Codes	Description
611212	Track suits of synthetic fibres
611219	Track suits of othr txtl matrsl
611220	Ski suits
611231	Mens/boys swimwear of synthtc fbrs
611239	Mens/boys swimwear of othr txtl matrsl
611241	Womens/girls swimwear of synthtc fbrs
611249	Womens/girls swmwear of othr txtl matrsl
6113	Garments, knit etc, coated etc rubber, plastic etc
611300	Grmnts,made up of knntd/crcht'd fabrics of hdng no. 5903 5906 or 5907
6114	Garments nesoi, knitted or crocheted
611420	Other garments of cotton
611430	Other garments of man-made fibres
611490	Othr grmnts of othr textile materials
6115	Pantyhose, socks & other hosiery, knit or crochet
611510	Graduated compression hosiery for example, (stockings for varicose veins)
611511	Panty hose etc., synthetic fibre yarn <67 dtex/sy, knit, Panty hose and tights :- Panty hose and tights :-- Of synthetic fibres, measuring per single yarn less than 67 decitex
611512	Panty hose etc., synthetic fibre yarn >67 dtex/sy, knit, Panty hose and tights :- Panty hose and tights :-- Of synthetic fibres, measuring per single yarn 67 decitex or more
611519	Panty hose etc of materials nes, knit, Panty hose and tights :-- Of other textile materials
611520	Womens full, kneelength hosiery, yarn <67 dtex/sy,knit, Women's full-length or knee-length hosiery, measuring per single yarn less than 67 decitex
611521	Of synthetic fibres, measuring per single yarn less than 67 decitex
611522	Of synthetic fibres, measuring per single yarn 67 decitex or more
611529	Of other textile materials:
611530	Other womens full-length or knee-length hosiery, measuring per single yarn less than

HSN Codes	Description
	67 decitex
611591	Hosiery nes, of wool or fine animal hair, knit, Other :-- Of wool or fine animal hair
611592	Hosiery nes, of cotton, knit, Other :-- Of cotton
611593	Hosiery nes, synthetic fibres, knit, Of synthetic fibres
611594	Of wool or fine animal hair
611595	Of cotton
611596	Hosiery and footwear; without applied soles, of synthetic fibres, knitted or crocheted (excluding graduated compression hosiery, panty hose, tights, full or knee-length hosiery measuring per single yarn less than 67 decitex)
611599	Other hosiery of other textile materials
6116	Gloves, mittens and mitts, knitted or crocheted
611610	Gloves mittens and mitts impregnated cotd/ covrd wth plstc/rubr, knitd/crochtd
611691	Other gloves,mittens and mitts of wool or fine animal hair
611692	Other gloves etc of cotton
611693	Other gloves etc of synthetic fibres
611699	Othr gloves etc of other textile materials
6117	Made-up clothing access nesoi, parts etc, knit etc
611710	Shwl,scrv,muflr,mantlas,veils and the like
611720	Ties, bow ties and cravats, of textile material, knit, Ties, bow ties and cravats
611780	Other clothng accessories,knitd/crchtd
611790	Parts of garments,knitd/crchtd
62	Woven garment
6201	Mens or boys overcoats, cloaks etc, not knit etc
620111	Overcoats,raincoats,carcoats,capes,cloaks and smlr artcls of wool/fine animal hair
620112	Ovrcots,rncots etc and smlr artcls of cotn

HSN Codes	Description
620113	Overcoats,raincoats,carcoats,capes,cloaks and similar articles of man-made fibres
620119	Overcoats,raincoats,carcoats,capes,cloaks and similar articles of other txtl mtrls
620191	Othr smlr artcls of wool/fine animal hair
620192	Other smlr artcls of cotton
620193	Other smlr artcls of man-mde fbrs
620199	Othr smlr artcls of othr textl materls
6202	Womens or girls overcoats etc, not knit or croch
620211	Overcoats,raincoats,carcoats,capes,cloaks and smlr artcls of wool/fine animal hair
620212	Overcoats,rncots etc andsmlr artcls of cotn
620213	Overcoats,raincoats,carcoats,capes,cloaks and similar articles of man made fibres
620219	Overcoats,raincoats,carcoats,capes cloaks and smlr artcls of other textile materials
620291	Other garments of wool or fine animal hair of heading 6202
620292	Other garments of cotton of hd 6202
620293	Other garments of man-made fibres of heading no. 6202
620299	Othr grmnts of othr txtl mtrls of hdg6202
6203	Mens or boys suits, ensembles etc, not knit etc
620311	Suits of wool or fine animal hair
620312	Suits of synthetic fibres
620319	Suits of other textile materials
620322	Ensembles of cotton
620323	Ensembles of synthetic fibres
620329	Ensembles of other textile materials
620331	Jakets and blazrs of wool/fine anml hair
620332	Jackets and blazers of cotton

HSN Codes	Description
620333	Jackets and blazers of synthetic fibres
620339	Jackets and blazers of other textile materials
620341	Trousers, bib and brace overalls breeches and shorts of wool/fine animal hair, mens/boys
620342	Trousers bib and brace overalls breeches and shorts of cotton for mens and boys
620343	Trousers, bib and brace, overalls, breeches and shorts of synthetic fibres, mens or boys
620349	Trousers bib and brace overalls, breeches and shorts of other textile materials- mens/boys
6204	Womens or girls suits, ensembles etc, not knit etc
620411	Suits of wool or fine animal hair
620412	Suits of cotton
620413	Suits of synthetic fibres
620419	Suits of other textile materials
620421	Ensembles of wool or fine animal hair
620422	Ensembles of cotton
620423	Ensembles of synthetic fibres
620429	Ensembles of other textile materials
620431	Jackets of wool or fine animal hair
620432	Jackets of cotton
620433	Jackets of synthetic fibres
620439	Jackets of other textile materials
620441	Dresses of wool or fine animal hair
620442	Dresses of cotton
620443	Dresses of synthetic fibres
620444	Dresses of artificial fibres

HSN Codes	Description
620449	Dresses of other textile materials
620451	Skirts and divided skirts of wool/fine animal hair
620452	Skirts and divided skirts of cotton
620453	Skirts and divided skirts of synthetic fibres
620459	Skirts and divided skirts of other textile materials
620461	Trousers, bib and brace overalls, breeches and shorts of wool or fine animal hair
620462	Trousers, bib and brace overalls, breeches and shorts of cotton
620463	Trousers, bib and brace overalls, breeches and shorts of synthetic fibres
620469	Trousers, bib and brace overalls, breeches and shorts of other textile materials
6205	Mens or boys shirts, not knitted or crocheted
620510	Mens, boys shirts, of wool or hair, not knit, Of wool or fine animal hair
620520	Mens or boys shirts of cotton
620530	Mens or boys shirts of man-made fibres
620590	Shirts of other textile materials
6206	Womens or girls blouses, shirts etc not knit etc
620610	Blouses, shirts and shirt-blouses; women's or girls', of silk or silk waste (not knitted or crocheted)
620620	Womens or girls blouses, shirts and shirt blouses of wool/fine animal hair
620630	Blouses, shirts and shirts-blouses of cotton
620640	Blouses, shirts etc of man-made fibres
620690	Blouses, shirts etc of other textile materials
6207	Mens or boys undershirts etc, not knit or croch
620711	Underpants and briefs of cotton
620719	Underpants and briefs of other textile materials
620721	Nightshirts and pyjamas of cotton

HSN Codes	Description
620722	Nightshirts and pyjms of man-made fibres
620729	Nightshirts and pyjms of othr txtl matrls
620791	Othr smlr grmnts of cotn for mens/boys
620792	Mens, boys dressing gowns etc manmade fibre, not knit, Other :-- Of man-made fibres
620799	Other smlr garments of other txtl matrls
6208	Womens or girls slips etc, not knit or crochet
620811	Slips and petticoats of man-made fibres
620819	Slips and petticoats of othr txtl matrls
620821	Nightdresses and pyjamas of cotton
620822	Nightdresses and pyjamas of man-made fibres
620829	Nightdresses and pyjamas of othr txtl matrls
620891	Other smlr garments of cotton
620892	Singlets and other vests, briefs, panties, negligees, bathrobes, dressing gowns etc.; women's or girls', of man-made fibres (not knitted or crocheted), excluding incontinence or other sanitary garments or garment liners of heading no. 96.19
620899	Other garments of other textile materials
6209	Babies garments & accessories, not knit or croch
620910	Babies garments, accessories of wool or hair, not knit, Of wool or fine animal hair
620920	Babies grmnts and clothng accsrs of cotton
620930	Babies grmnts and clothng access of syn fibr
620990	Babies garments and clothing accessories of other textile materials
6210	Garments, of felt etc, or fabric impregnated etc
621010	Garments,made up of fabrics of heading no.5602 or 5603
621020	Garments; overcoats, raincoats, car-coats, capes, cloaks and similar articles, men's or boys', of the fabrics of heading no. 5602, 5603, 5903, 5906 or 5907 (not knitted or crocheted)

HSN Codes	Description
621030	Garments; overcoats, raincoats, car-coats, capes, cloaks and similar articles, women's or girls', of the fabrics of heading no. 5602, 5603, 5903, 5906 or 5907 (not knitted or crocheted)
621040	Garments; men's or boys', n.e.c. In item no. 6210.2, of the fabrics of heading no. 5602, 5603, 5903, 5906 or 5907 (not knitted or crocheted)
621050	Garments; women's or girls', n.e.c. In item no. 6210.3, of the fabrics of heading no. 5602, 5603, 5903, 5906 or 5907 (not knitted or crocheted)
6211	Track suits, ski-suits & swimwear, not knit etc.
621111	Swimwear for mens or boys
621112	Swimwear for womens or girls
621120	Ski suits
621132	Othr grmnts of ctn for mens or boys
621133	Track suits and other garments n.e.c.; men's or boys', of man-made fibres (not knitted or crocheted)
621139	Othr grmnts of othr txtl mtrls fr mns/boys
621141	Womens, girls garments nes, of wool or hair, not knit, Other garments, women's or girls' :- Of wool or fine animal hair
621142	Othr grmnts of cotton fr womens or girls
621143	Track suits and other garments n.e.c.; women's or girls', of man-made fibres (not knitted or crocheted)
621149	Other garments of other textile materials
6212	Bras, girdles, garters etc., knitted etc or not
621210	Brassieres
621220	Girdles and panty-girdles
621230	Corselettes
621290	Othr artclsandprts of hd6212 w/n knntd/crcht
6213	Handkerchiefs
621320	Handkerchiefs of cotton

HSN Codes	Description
621390	Handkerchiefs of other textile materials
6214	Shawls, scarves, mufflers, mantillas, veils etc.
621410	Shawls,scrvs,mufflers etc of slk/slk wste
621420	Shawls,scarves etc of wool/fine anml hair
621430	Shawls,scrvs,mufflers etc of synthtc fbrs
621440	Shawls scrvs,mufflrs etc of artificial fbrs
621490	Shawls,scrvs etc of other txtl materials
6215	Ties, bow ties & cravats, not knitted or crocheted
621510	Ties,bow ties and cravats of silk/silk waste
621520	Ties,bow ties and cravats of man-made fibres
621590	Ties,bow ties etc of other txtl materials
6216	Gloves, mittens and mitts, not knit or crocheted
621600	Gloves,mittens and mitts
6217	Made-up cl access nesoi, garment etc parts nesoi
621710	Accessories for artcls of apparel
621790	Parts of garments/of clothng accessories

NIC Codes of Garments

NIC Codes	Description
141	Woven Garment
143	Knitted Garment

Garment Testing Facilities

S.No	Testing Labs	Websites
1.	Bureau Veritas Industrial Services	https://www.bureauveritas.co.in/
2.	Eurofins Product Testing India	https://www.eurofinsdiscoveryservices.com /
3.	Intertek India	https://www.intertek.com/
4.	Modern Testing Services India	https://www.mts-global.com/
5.	SGS India	https://www.sgsgroup.in/
6.	Spectro Analytical Labs	https://www.spectro.in/
7.	Tamtex Third Party Inspection Company	https://www.tamtexindia.com/
8.	TUV India Pvt. Ltd.	https://www.tuv-nord.com/
9.	TUV SUD Pvt. Ltd.	https://www.tuvsud.com/
10.	UL India	https://www.ulffc.com/

Garment Machinery Suppliers

S.No.	Machinery Suppliers
1.	EH Turel Company
2.	Garment and Leather Technics Pvt. Ltd.
3.	Gurukrupa Impex
4.	HC Anand
5.	HSW
6.	IIGM
7.	Indo Machines
8.	Kanwal Machine House
9.	Krishna Sewing Machines
10.	Launmark India Pvt. Ltd.
11.	Macro Agencies Pvt. Ltd.
12.	Magnum
13.	Master Enterprises
14.	New Tech Garment Machinery
15.	Perfect Sewing Machines
16.	RK Sewing Machines
17.	RS Technologies
18.	Sodhi Sewing System Co.
19.	Sonigra Machinery India Pvt. Ltd.
20.	Star Whites Industries
21.	Stitch World India
22.	Swastik Enterprises
23.	Unitech Garment Machinery
24.	Vetech Equipments
25.	Vikas Trading Corporation
26.	Vishal Enterprises
27.	Welco Garment Machinery Pvt. Ltd.
28.	Weltex Industries

Some Indian Fabric Mills

S.No.	Fabric Mill
1	Arvind Mills
2	BSL
3	Diamond Textile
4	Donear India
5	HC Anand
6	IIGM
7	JJ Exporters
8	Kamadgiri Fashion Ltd.
9	KG Denim
10	Magnum
11	Malwa Industries Ltd.
12	Nahar Fabrics
13	Nandan Denim
14	Orbit Exports
15	Rajasthan Spinning Weaving Mills Ltd.
16	Raymond Group
17	Shri Dinesh Mill
18	Siyaram Silk Mill
19	Usha Spinning and Weaving Mills Ltd.
20	Vardhman Textiles Ltd.