



# The Textile and Apparel Sector in India

#### A Booming Industry worth Investing In!



### **An Introduction**

It is common knowledge that **Textile and Apparel Sector in** India is immensely important. It is one of our country's most important manufacturing industries. The textile industry has had above-average growth. The Indian textile sector is thriving, thanks to both home and foreign demand.





This sector also employs over 35 million people across its supply chain, making it India's fourth largest employer. India might become one of the top three textile exporters, according to ASSOCHAM forecasts. It's no surprise that investors are interested in the fast-growing textiles and clothing business in India.









Textile production accounts for 7.2 percent of total industrial output. It directly or indirectly employs around 20 million people, one-third of whom are women. Fabrics, made-ups, leather garments, carpets, cotton yarns, and readymade clothes are all exported from India.

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Woolen carpets are among the export commodities, with destinations including the United Arab Emirates and Russia. More than 500 Export **Promotion Councils (EPC)** operate in various districts of India, providing assistance to Indian exporters. The United States, the United Kingdom, Germany, Japan, and Italy are the most important markets for Indian textiles and apparel.







**Textiles and Apparel Sector in India** India is one of the world's top textile and apparel producers.



India's domestic Textiles and **Apparel Sector generates 5%** of GDP, 7% of industry output in value terms, and 12% of export revenues. India is the world's sixth largest exporter of textiles and apparel.





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India is one of the world's leading producers of cotton and jute. India is also the world's second largest producer of silk, accounting for 95 percent of all handwoven cloth. The Indian technical textiles market is about \$16 billion, or around 6% of the global market.

For further details, please refer <u>FDI Policy</u>



The textiles and garment business in India is the country's second largest employer, employing 45 million people directly and another 100 million indirectly.

Read our Books Here: <u>Textile Spinning</u>, <u>Processing, Natural Fibers, Natural Dyes</u>, <u>Pigments, Textile Dyes, Pigments, Dye</u> <u>Intermediates, Woollen Spinning, Weaving</u>, <u>Knitting, Dyeing Technology</u>









India is now the world's second-largest producer of personal protective equipment. Today, more than 600 Indian businesses are qualified to manufacture personal protective equipment, with a global market worth of more than \$92.5 billion by 2025, up from \$52.7 billion in 2019.





India's textile and clothing exports are forecast to surpass \$100 billion in the next five years, rising at an 11 percent compound annual growth rate (CAGR).

Seven mega textile parks have been planned to increase the size of the Indian textile and apparel sector to \$190 billion by 2025-26.





The Indian technical textiles market was estimated at \$17.6 billion in 2020-21, growing at a CAGR of 10% since 2015-16.

Seven mega textile parks have been planned to increase the size of the Indian textile and apparel sector to \$190 billion by 2025-26.







The domestic technical textile market for synthetic polymer was valued at \$7.1 billion in 2020 and is expected to grow at a CAGR of 7.2 percent to \$11.6 billion by 2027, up from \$9.5 billion in 2020, while the technical textile market for wovens is expected to grow at a CAGR of 7.4 percent to \$15.7 billion by 2027, up from \$9.5 billion in 2020.

#### **Data Analysis and Trends**

In India, the Textiles and Apparel Sector is a Booming Industry that is expected to double in size over the next five years as both online and physical sales increase at unprecedented rates. The industry has a large employment potential, with over 20 million people employed directly or indirectly; direct employees account for only 10% of total employment, with indirect occupations accounting for 90%. Investing in textile manufacturing enterprises is an exciting time!



#### Investments in Textiles and Apparel Sector in India:





Due to increasing demand for its products in both domestic and international markets, the textile industry has seen significant growth throughout time. The Indian government is working on fostering this sector's growth and development through a variety of programmes, including financial aid for new projects under JnNURM (Jawaharlal Nehru National Urban Renewal Mission).

There are other programmes like **NEN** (National Export Initiative) that promote SMEs (small and medium companies) in certain industries to export. With the government's attempts to promote the 'Make in India' campaign by offering incentives for manufacturing facilities located within special economic zones, it is projected that investments in the textile sector will grow even more.









Furthermore, there has been a surge in FDI (foreign direct investment) inflows into the textiles and apparels sectors in recent years. FDI inflows in these sectors were US\$ 1.9 billion, according to the DIPP (Department of Industrial Policy and Promotion). Some large multinational corporations have recently declared plans to invest extensively in India's textile industries.

#### **Industry Scenario**





From \$103.4 billion in 2020-21, the textile and apparel industry is predicted to grow to \$190 billion by 2025-26.



**Textile and Apparel Sector** in India is strong throughout the value chain, from fibre to yarn to fabric to clothes. The Indian textile and clothing business is immensely diversified, with segments ranging from traditional handloom, handicrafts, wool, and silk products to India's organised textile industry.







Spinning, weaving, processing, and clothing manufacture are all part of India's organised textile industry, which is defined by the use of capitalintensive equipment for mass production of textile items.



In 2019-20, the domestic textiles and clothing industry generated \$108.5 billion, with \$75 billion used domestically and \$28.4 billion exported to the global market. From April 2016 to March 2021, Japan, Mauritius, Italy, and Belgium were the top donors of FDI in India's textile sector (including dyed and printed textiles). Cotton farming employs 5.8 million farmers and 40 to 50 million workers in related industries.

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Furthermore, the \$75 billion in domestic consumption was split into three categories: clothes (\$55 billion), technical textiles (\$15 billion), and home goods (\$5 billion). Exports included \$12 billion in garments, \$4.8 billion in home textiles, \$4 billion in fabric, \$3.8 billion in yarn, \$1.8 billion in fibre, and \$2 billion in other items.

Related Feasibility Study Reports: <u>Textile, Apparel, Clothing, Denim wear, Innerwear, Lingerie, Hosiery, Denim Jeans, Readymade Garments and Under Garments Industry.</u>



Cotton Yarn/Fabrics/Made ups, Handloom Products, and Other Exports were valued at \$1297.82 billion in August 2021, up 55.62 percent from \$833.95 billion in August 2020.

RMG of All Textiles exports were valued at \$1235.11 billion in August 2021, up 13.99 percent from exports of \$1083.53 billion in August 2020.





Textiles and Apparel exports totaled \$ 30449.85 million from April to December 2021, up 52 percent from the same period in 2020.

On the Government-e-Marketplace, 1,77,825 weavers and artisans have registered (GeM).



#### **Opportunities for Investors**





More than 80% of Indians do not wear branded clothing. Only around 20% of everything we eat is branded. Which means there's plenty of space for expansion, particularly in mass-market clothes companies—those that make items in large quantities at inexpensive rates.

India's textile sector is one of Asia's largest, second only to China globally. It employs more than 100 million people directly or indirectly and accounts for 7% of India's GDP. Over the last decade, it has expanded at a pace of 5% per year on average, and it is likely to develop even faster in the next years. It also provides enormous investment and employment prospects.









In India, there are currently only 1,000 brands in operation; nevertheless, given the country's large population, there is still a long way to go before every man, woman, and kid is dressed in locally manufactured textiles. As a result, investors can expect returns ranging from 3 percent to 8%.



If you have extra cash, investing in Indian textiles can be a good idea. You might either build your own manufacturing facilities or recruit local partners who already have them. You can invest in retail outlets and ecommerce portals that offer these products even if you don't intend to invest in production. In any case, you should conduct research to determine which locations are expanding the fastest so that you can effectively target your investments.

# **Growth Drivers**





- Large and increasing local market
- Abundance of raw materials
- Presence of whole value chains
- Competitive production prices
- Availability of competent people



- Rising per capita income, increased discretionary money, and brand preferences
- E-Commerce and a well-organized retail landscape
- Production-Linked Incentive (PLI) Scheme in Manmade Fiber and Technical Textiles with a financial outlay of INR 10,683 crore under Atmanirbhar Bharat package
- Increased focus on technical textiles due to growth of end-user industries such as automotive, healthcare, infrastructure, and oil and petroleum.

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#### **Production Linked Incentive (PLI) Scheme**

The Union Cabinet, led by Prime Minister Shri Narendra Modi, has approved the introduction of the **Production-Linked Incentive** (PLI) Scheme in Textiles **Products for Improving** India's Manufacturing Capabilities and Exports – Atmanirbhar Bharat.





11 Out of 67 applications received, 61 applicants were approved under the Production Linked Incentive (PLI) Scheme for Textiles.

12 The government abolishes cotton import duties.

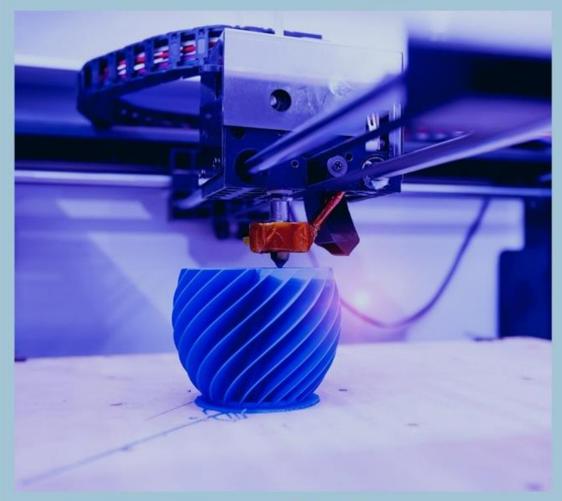
13. The scheme is divided into two parts: Part 1, which requires a minimum investment of INR 300 crore and a minimum turnover of INR 600 crore to qualify for the incentive; and Part 2, which requires a minimum investment of INR 100 crore and a minimum turnover of INR 200 crore to qualify for the incentive.



# **Industry Trends**

- Combination of exclusive brand stores with multibrand outlets for branded clothing
- Medical textiles, agrotextiles, geotextiles, and protective garments are examples of technical textiles.
- Man-Made Carpets, conveyor belts, and materials resistant to fire
- Textile Equipment Spinning, knitting, weaving, and processing are examples of manufacturing segments.

Technology:



Technical textiles are a huge and developing market at the moment. Countries are renovating mills and facilities and hiring new employees to work on cutting-edge technologies such as 3D printed clothing and shoes, as well as smart fabrics containing little chips that act as conductors and energy converters.





Nonwoven fabrics can now be pursued thanks to new technologies. Non-wovens are materials that are pressed together instead of woven. This is advantageous since the labour is less intensive, allowing the product to be created faster and for less money.

## Nonwoven Fabries:



Domestie Sales:



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Countries such as China and the United States are focused on domestic sales as well as international sales. Domestic product development and marketing to local populations opens up a new and larger market for countries who are often focused on international markets.

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Due to the extensive use of water, air pollution, and waste concerns, the textile industry has become a major environmental challenge. Many countries have begun to place a strong emphasis on green fabrics. Clothing made from leftover coffee grounds, algae, or soured milk is one of the latest developments.

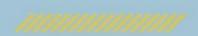


# **Some Useful Links:**



#### **Government Ministry/ Department**

- <u>Development Commissioner (Handicrafts)</u>
- . Jute Commissioner
- . <u>Ministry of Textiles</u>
- Office of Development Commissioner (Handlooms)
- Office of the Textiles Commissioner
- <u>Textiles Committee</u>





# **Some Useful Links:**



#### **Industry Scenario**

- <u>Apparel Export Promotion Council</u>
- <u>Clothing Manufacturing Association of India</u>
- . Confederation of Indian Textile Industry
- Indian Technical Textiles Association
- National Council of Textile Organizations
- **Textile Associations of India**
- **Textile Machinery Manufacturers' Association**







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## Major Queries/Questions Answered in Business Plan

- 1. How has the industry performed so far and how will it perform in the coming years?
- 2. What is the Business Feasibility Study of the Plant?
- 3. What are the requirements of Working Capital for setting up the plant?
- 4. What is the structure of the industry and who are the key/major players?





- **5.** What is the total Startup cost for setting up the plant?
- 6. What are the operating costs for setting up the plant?
- 7. What are the machinery and equipment requirements for setting up the plant?
- 8. Who are the Suppliers and Manufacturers of Plant & Machinery for setting up the plant?
- 9. What are the requirements of raw material for setting up the plant?





**10.Who are the Suppliers and Manufacturers of Raw materials for setting up the plant?** 

- **11.** What is the Manufacturing Process of the plant?
- 12.What is the total size of land required for setting up the plant?
- **13.What will be the income and expenditures for the plant?**
- 14.What are the Projected Balance Sheets of the plant?







15.What are the requirement of utilities and overheads for setting up the plant?

16.What is the Built up Area Requirement and cost for setting up the plant?

17. What are the Personnel (Manpower) Requirements for setting up the plant?

**18.What are Statistics of Import & Export for the Industry?** 

19.What is the time required to break-even?





- **20.**What is the Break-Even Analysis of the plant? **21.**What are the Project financials of the plant? **22.What are the Profitability Ratios of the plant? 23.**What is the Sensitivity Analysis-Price/Volume of the plant? **24.What are the Projected Pay-Back Period and IRR of the plant? 25.What is the Process Flow Sheet Diagram of the plant? 26.**What are the Market Opportunities for setting up the plant? **27.What is the Market Study and Assessment for setting up the** plant?
- **28.**What is the Plant Layout for setting up the plant?



## **Financial Statements of the Business**

- Project at a Glance
   Annexure
- Assumptions for Profitability workings ......1





- **Furniture & Fixtures Pre-operative and Preliminary Expenses Technical Knowhow Provision of Contingencies** Working Capital Requirement Per Month......7 **Raw Material Packing Material** Lab & ETP Chemical Cost **Consumable Store**



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Equity Capital Preference Share Capital

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- Annexure 1 :: Cost of Project and Means of Finance
- Annexure 2 :: Profitability and Net Cash Accruals
- Revenue/Income/Realisation
- Expenses/Cost of Products/Services/Items
- Gross Profit
- Financial Charges
- Total Cost of Sales
- Net Profit After Taxes
- Net Cash Accruals





- Annexure 3 :: Assessment of Working Capital requirements
- **Current Assets**
- **Gross Working Capital**
- **Current Liabilities**
- **Net Working Capital**
- Working Note for Calculation of Work-in-process
- Annexure 4 :: Sources and Disposition of Funds







#### • Annexure 5 :: Projected Balance Sheets

- ROI (Average of Fixed Assets)
  RONW (Average of Share Capital)
  ROI (Average of Total Assets)
- Annexure 6 :: Profitability Ratios
- **D.S.C.R**
- Earnings Per Share (EPS)
  Debt Equity Ratio

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• Annexure 7 :: Break-Even Analysis

- Variable Cost & Expenses
- Semi-Variable/Semi-Fixed Expenses
- Profit Volume Ratio (PVR)
- Fixed Expenses / Cost
- **B.E.P**







• Annexure 8 to 11 :: Sensitivity Analysis-Price/Volume

- Resultant N.P.B.T
- Resultant D.S.C.R
- Resultant PV Ratio
- Resultant DER
- Resultant ROI
- Resultant BEP





- Annexure 12 :: Shareholding Pattern and Stake Status
- Equity Capital
- Preference Share Capital
- Annexure 13 :: Quantitative Details-Output/Sales/Stocks
- Determined Capacity P.A of Products/Services
- Achievable Efficiency/Yield % of Products/Services/Items
- Net Usable Load/Capacity of Products/Services/Items
- Expected Sales/ Revenue/ Income of Products/ Services/ Items





**Product wise Domestic Sales Realisation** Annexure 14 •• **Total Raw Material Cost** Annexure 15 ••• Annexure 16 **Raw Material Cost per unit** •• **Total Lab & ETP Chemical Cost** Annexure 17 ••• **Consumables, Store etc.** Annexure 18 ••• Annexure 19 **Packing Material Cost** ••• **Packing Material Cost Per Unit** Annexure 20 •••







- Annexure 21 :: Employees Expenses
- Annexure 22 :: Fuel Expenses
- Annexure 23 :: Power/Electricity Expenses
- Annexure 24 :: Royalty & Other Charges
- Annexure 25 :: Repairs & Maintenance Expenses
- Annexure 26 :: Other Manufacturing Expenses
- Annexure 27 :: Administration Expenses
- Annexure 28 :: Selling Expenses

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- Annexure 29 :: Depreciation Charges as per Books (Total)
- Annexure 30 :: Depreciation Charges as per Books (P & M)
- Annexure 31 :: Depreciation Charges as per IT Act WDV (Total)
- Annexure 32 :: Depreciation Charges as per IT Act WDV (P & M)
- Annexure 33 :: Interest and Repayment Term Loans
- Annexure 34 :: Tax on Profits
- Annexure 35 :: Projected Pay-Back Period and IRR





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- The Business Plan helps you to identify a profitable project for investing or diversifying into by throwing light to crucial areas like industry size, market potential of the product and reasons for investing in the product
- ✓ This Business Plan provides vital information on the product like it's characteristics and segmentation
- $\checkmark$  This Business Plan helps you market and place the product correctly

by identifying the target customer group of the product





- This Business Plan helps you understand the viability of the project by disclosing details like machinery required, project costs and snapshot of other project financials
   The Business Plan provides a glimpse of government regulations
  - applicable on the industry
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  - helps anticipate the industry performance and make sound
  - **business decisions**







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And before diversifying/venturing into any product, they wish to study the following aspects of the identified product:

- Good Present/Future Demand
- Export-Import Market Potential
- Raw Material & Manpower Availability
- Project Costs and Payback Period

The Business Plan covers all aspect of business, from analyzing the market, confirming availability of various necessities such as Manufacturing Plant, Detailed Project Report, Profile, Business Plan, Industry Trends, Market Research, Survey, Manufacturing Process, Machinery, Raw Materials, Feasibility Study, Investment Opportunities, Cost and Revenue, Plant Economics, Production Schedule,



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Working Capital Requirement, uses and applications, Plant Layout, Project Financials, Process Flow Sheet, Cost of Project, Projected Balance Sheets, Profitability Ratios, Break Even Analysis. The DPR (Detailed Project Report) is formulated by highly accomplished and experienced consultants and the market research and analysis are supported by a panel of experts and digitalized data bank. We at NPCS, through our reliable expertise in the project consultancy and market research field, have demystified the situation by putting forward the emerging business opportunity in India along with its

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- o Organic Farming, Neem Products Etc.
- o Paints, Pigments, Varnish & Lacquer
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- Printing Inks
- Packaging Based Projects
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- o Soaps And Detergents
- Stationary Products
- $\circ$   $\,$  Spices And Snacks Food  $\,$
- Steel & Steel Products
- o Textile Auxiliary And Chemicals
- Township & Residential Complex
- Textiles And Readymade Garments
- Waste Management & Recycling
- Wood & Wood Products
- Water Industry(Packaged Drinking Water & Mineral Water)
- Wire & Cable







- To get a detailed scenario of the industry along with its structure and classification
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  - Latest market trends
  - Insights on regulatory framework
  - SWOT Analysis
  - Demand-Supply Situation
  - Foreign Trade
  - Porters 5 Forces Analysis
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  - Financial comparison of present players





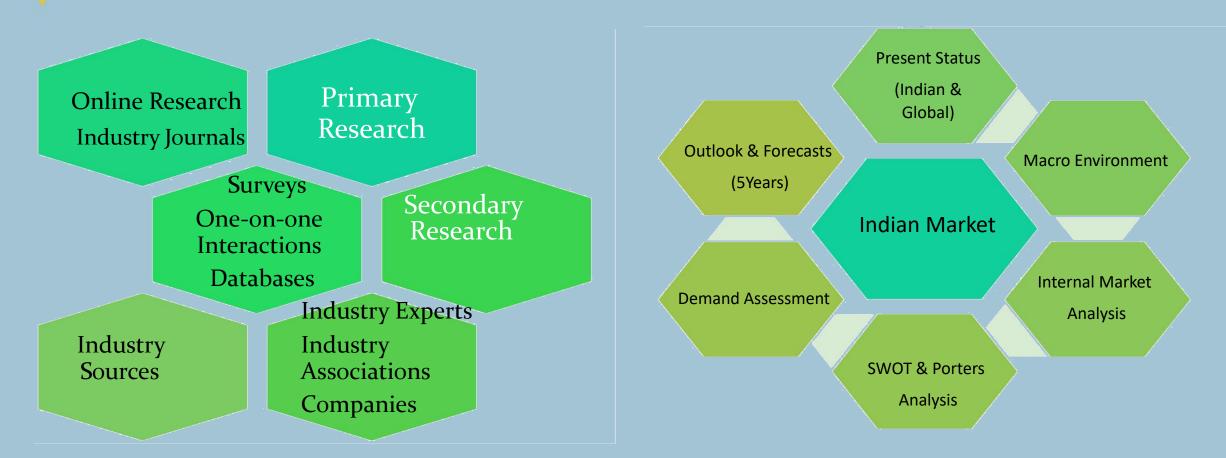
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