

Application View

| | |
|--------------------------|--|
| Application Id : | 19157261570794 |
| Name : | PALLAVI SHARMA |
| Mother Name : | SUMAN SHARMA |
| Father/Spouse Name : | SARVESH SHARMA |
| Gender : | FEMALE |
| Date of Birth : | 15-Aug-1996 |
| Residential Address | EWS -387/876, PANKI KANPUR, RATANPUR, KANPUR NAGAR |
| City: | KANPUR NAGAR |
| State : | UTTAR PRADESH |
| District: | KANPUR NAGAR |
| Block/Taluka : | KALYANPUR |
| PINCODE : | 209306 |
| Email Address : | MATASHREELAADLIJIFOODMAKERS@GMAIL.COM |
| Phone Number : | 9528041574 |
| Academic Qualification : | GRADUATE |
| Social Category : | GENERAL |
| PAN Number : | GZFPS2043F |

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

| | | | |
|--|--------------------|---|--------------------------|
| Name of the Proposed Enterprise | | Latitude | 26.4542649 |
| Address of the Proposed Business Unit | B-83, ISPAT NAGAT, | Longitude | 80.1433478 |
| State | UTTAR PRADESH | District | KANPUR NAGAR |
| | | City: | KANPUR |
| Block/Taluka | KALYANPUR | PinCode : | 208022 |
| | | Legal Status : | Pvt Ltd Co. |
| Type of Property | Owned | Number of New Employment the Proposed Enterprises will Generate | Less Than or Equal to 10 |
| Nature of Operations to be Carried out in the Proposed Enterprises : | | | Semi Automatic |
| Total Available Land for Proposed Project(in Sq ft) : | | | |
| Land Value of the Proposed Unit (In Rs/Sq ft) : | | | 0 |
| Personal Contribution Towards the Project(in %) : | | | 10.00 |
| Loan for Working Capital : | | | Yes |
| Own Contribution on working capital (in %) | | | 20.00 |

PRODUCT DETAILS

Type of Proposed Product to be Manufactured :

Food Products- Manufacturing

Type of Activities to be Involved while Manufacturing the Product :

Cleaning and sorting of raw materials, grinding of spices, preparation of snacks clough, frying process, oil drying, Mixing, packaging and labeling of finished food products

If Food Product, is the Product Manufactured same as ODOP Identified by State for the District?

If Not Listed, the Name of Product

namkeen sev bhujia and spice powder manufacturing

BANK DETAILS OF THE APPLICANT

| Bank Name | Branch Name | IFSC Code | Bank Account Number |
|---------------------|----------------|-------------|---------------------|
| STATE BANK OF INDIA | SHATABDI NAGAR | SBIN0061629 | 44131259414 |
| STATE BANK OF INDIA | SHATABDI NAGAR | SBIN0061629 | |

MACHINERY DETAILS

| Type of Machinery | Quantity/Number of Units | Rate/Unit (In Rs) | Amount(In Rs.) |
|----------------------------|--------------------------|-------------------|----------------|
| SEV MAKING MACHINE | 1 | 260,000 | 260,000 |
| OIL DRYER MACHINE | 1 | 130,000 | 130,000 |
| BHATTI | 1 | 200,000 | 200,000 |
| GHISI MACHINE | 1 | 155,000 | 155,000 |
| SPICE GRINDING MACHINE | 1 | 300,000 | 300,000 |
| MIXER MACHINE | 1 | 200,000 | 200,000 |
| PACKING MACHINE | 1 | 350,000 | 350,000 |
| OTHER PROCESSING EQUIPMENT | 1 | 905,000 | 905,000 |
| Total: | | | 2,500,000 |

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 0.00

Furniture & Fixtures (in Rs): 0.00

Contingency/Others/Miscellaneous (in Rs) 0.00

:

SALES DETAILS

| Type of Product | Rate/Unit (In Rs) | Number of Units of Proposed Product Expected | Amount(In Rs.) |
|--------------------|-------------------|--|----------------|
| NAMKEEN AND SNACKS | 180 | 36000 | 6,480,000 |
| SPICE POWDER | 150 | 25200 | 3,780,000 |
| Total: | | | 10,260,000 |

RAW MATERIALS

| Name of the Raw Material | Rate/Unit (In Rs) | Reqd. Unit | Amount(In Rs.) |
|--------------------------|-------------------|------------|----------------|
| GRAM FLOURS | 70 | 12000 | 840,000 |
| EDIBLE OLI | 130 | 8000 | 1,040,000 |
| PEANUTS | 90 | 6000 | 540,000 |
| RAW TURMERIC | 60 | 8000 | 480,000 |
| RAW CHILI | 120 | 6000 | 720,000 |
| CORIANDER SEEDS | 80 | 6000 | 480,000 |
| Total: | | | 4,100,000 |

WAGES DETAILS

| Type of Worker | No. of Worker | Wages Per Month Per Person (In Rs) | Amount (In Rs) |
|----------------|---------------|------------------------------------|----------------|
| SKILLED | 4 | 15,000 | 720,000 |
| UNSKILLED | 6 | 8,000 | 576,000 |
| Total: | | | 1,296,000 |

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

| | |
|--------------------------------------|----|
| Stock In Process (In Number of Days) | 5 |
| Finished Goods (In Number of Days) : | 10 |
| Receivable By (In Number of Days) : | 15 |

MISCELLANEOUS EXPENDITURE

| | | | |
|-----------------------------------|------|--|------|
| Repair and Maintenance (In %) : | 0.00 | Power and Fuel (In %) : | 0.00 |
| Other Overhead Expenses (In %): | 0.00 | Telephone Expenses (In %) : | 0.00 |
| Stationery & Postage (In %) : | 0.00 | Advertisement & Publicity (In %): | 0.00 |
| Building Rent per Month(In Rs.) : | 0.00 | Other Miscellaneous Expenditure (In %) : | 0.00 |

DEPRECIATION DETAILS

| | | | |
|----------------------|-------|-----------------------|-------|
| On Building (In %) : | 10.00 | On Machinery (In %) : | 15.00 |
|----------------------|-------|-----------------------|-------|

OTHER DETAILS

| | | | |
|------------------------------------|-------|--|-------|
| Loan Repayment Period (in Years) : | 7.00 | Project Implementation Period (In Months): | 6.00 |
| Rate of Interest (In %) : | 11.00 | Employment : | 10.00 |

PROJECTED FINANCIAL COST OF PROJECT

| Land | Land Value | Ownership |
|------|------------|-----------|
| LAND | 0 | Owned |

| Machinery | Qty. | Rate. | Amt.(In Rs) |
|----------------------------|------|------------|--------------|
| Sev Making Machine | 1.00 | 260,000.00 | 260,000.00 |
| Oil Dryer Machine | 1.00 | 130,000.00 | 130,000.00 |
| Bhatti | 1.00 | 200,000.00 | 200,000.00 |
| Ghisi Machine | 1.00 | 155,000.00 | 155,000.00 |
| Spice Grinding Machine | 1.00 | 300,000.00 | 300,000.00 |
| Mixer Machine | 1.00 | 200,000.00 | 200,000.00 |
| Packing Machine | 1.00 | 350,000.00 | 350,000.00 |
| Other Processing Equipment | 1.00 | 905,000.00 | 905,000.00 |
| Total | | | 2,500,000.00 |

| Preliminary & Pre-operative Cost | Furniture & Fixtures | Contingency/Others/Miscellaneous | Total Capital Expenditure | Working Capital |
|----------------------------------|----------------------|----------------------------------|---------------------------|-----------------|
| 0.00 | 0.00 | 0.00 | 2,500,000.00 | 539,600.00 |

"Means of Financing(Term Loan)"

| | | | |
|------------------|---------|----|--------------|
| Own Contribution | 10.00 % | Rs | 250,000.00 |
| Bank Finance | 90.00 % | Rs | |
| Term Loan | | Rs | 2,250,000.00 |
| Govt. Subsidy | 35.00 % | Rs | 875,000.00 |

Means of Financing(Working Capital)

| | | | |
|------------------|---------|----|------------|
| Own Contribution | 20.00 % | Rs | 107,920.00 |
| Bank Finance | 80.00 % | Rs | |
| Working Capital | | Rs | 431,680.00 |

Term Loan

| Year | Opening Balance | Installment | Closing Balance | Interest |
|------|-----------------|-------------|-----------------|-----------|
| 1 | 2250000.00 | 160714.29 | 2089285.71 | 247500.00 |
| 2 | 2089285.71 | 321428.57 | 1767857.14 | 229821.43 |
| 3 | 1767857.14 | 321428.57 | 1446428.57 | 194464.29 |
| 4 | 1446428.57 | 321428.57 | 1125000.00 | 159107.14 |
| 5 | 1125000.00 | 321428.57 | 803571.43 | 123750.00 |
| 6 | 803571.43 | 321428.57 | 482142.86 | 88392.86 |
| 7 | 482142.86 | 321428.57 | 160714.29 | 53035.71 |
| 8 | 160714.29 | 321428.57 | 0 | 17678.57 |

Working Capital

| Year | Opening Balance | Installment | Closing Balance | Interest |
|------|-----------------|-------------|-----------------|-----------|
| 1 | 431,680.00 | 30,834.29 | 400,845.71 | 47,484.80 |
| 2 | 400,845.71 | 61,668.57 | 339,177.14 | 44,093.03 |
| 3 | 339,177.14 | 61,668.57 | 277,508.57 | 37,309.49 |
| 4 | 277,508.57 | 61,668.57 | 215,840.00 | 30,525.94 |
| 5 | 215,840.00 | 61,668.57 | 154,171.43 | 23,742.40 |
| 6 | 154,171.43 | 61,668.57 | 92,502.86 | 16,958.86 |
| 7 | 92,502.86 | 61,668.57 | 30,834.29 | 10,175.31 |
| 8 | 30,834.29 | 61,668.57 | 0.00 | 3,391.77 |

Statement Showing the Depreciation on Fixed Assets

WORK SHED

| Particulars | 1st Year | 2nd Year | 3rd Year | 4th Year | 5th Year | 6th Year | 7th Year | 8th Year | 9th Year | 10th Year |
|-----------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Depreciation | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

MACHINERY

| Particulars | 1st Year | 2nd Year | 3rd Year | 4th Year | 5th Year | 6th Year | 7th Year | 8th Year | 9th Year | 10th Year |
|-----------------|------------|------------|------------|------------|------------|------------|-----------|-----------|-----------|-----------|
| Opening Balance | 2500000.00 | 2125000.00 | 1806250.00 | 1535312.50 | 1305015.62 | 1109263.28 | 942873.79 | 801442.72 | 681226.31 | 579042.36 |
| Depreciation | 375000.00 | 318750.00 | 270937.50 | 230296.88 | 195752.34 | 166389.49 | 141431.07 | 120216.41 | 102183.95 | 86856.35 |
| Closing Balance | 2125000.00 | 1806250.00 | 1535312.50 | 1305015.62 | 1109263.28 | 942873.79 | 801442.72 | 681226.31 | 579042.36 | 492186.01 |

TOTAL DEPRECIATION

| Particulars | 1st Year | 2nd Year | 3rd Year | 4th Year | 5th Year | 6th Year | 7th Year | 8th Year | 9th Year | 10th Year |
|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| WorkShed | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Machinery | 375000.00 | 318750.00 | 270937.50 | 230296.88 | 195752.34 | 166389.49 | 141431.07 | 120216.41 | 102183.95 | 86856.35 |
| Total | 375000.00 | 318750.00 | 270937.50 | 230296.88 | 195752.34 | 166389.49 | 141431.07 | 120216.41 | 102183.95 | 86856.35 |

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

| Particulars of Product | Rate/Pair/Unit | No. of Pair/Unit | Amount in Rs |
|------------------------|----------------|------------------|--------------|
| Namkeen and snacks | 180 | 36,000.00 | 6,480,000.00 |
| Spice Powder | 150 | 25,200.00 | 3,780,000.00 |

CAPACITY UTILIZATION OF SALES

| Particulars | 1st Year | 2nd Year | 3rd Year | 4th Year | 5th Year | 6th Year | 7th Year | 8th Year | 9th Year | 10th Year |
|----------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| CAPACITY UTILIZATION | 70.00 % | 80.00 % | 90.00 % | 90.00 % | 90.00 % | 90.00 % | 90.00 % | 90.00 % | 90.00 % | 90.00 % |
| SALES / RECEIPTS | 7182000.00 | 8208000.00 | 9234000.00 | 9234000.00 | 9234000.00 | 9234000.00 | 9234000.00 | 9234000.00 | 9234000.00 | 9234000.00 |

Raw Materials

| Particulars | Unit | Rate/unit | Reqd.Unit | Amount in Rs. |
|-----------------|------|-----------|-----------|---------------|
| Gram Flours | 0 | 70 | 12,000 | 840,000.00 |
| Edible Oli | 0 | 130 | 8,000 | 1,040,000.00 |
| Peanuts | 0 | 90 | 6,000 | 540,000.00 |
| Raw Turmeric | 0 | 60 | 8,000 | 480,000.00 |
| Raw Chili | 0 | 120 | 6,000 | 720,000.00 |
| Coriander Seeds | 0 | 80 | 6,000 | 480,000.00 |
| Total | | | | 4,100,000.00 |

| | | | | | | | | | | |
|---------------------|------|------|------|------|------|------|------|------|------|------|
| Workshed Rent | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Miscellaneous | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Administrative Cost | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

| Interest on Bank credit | | | | | | | | | | |
|-------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Term Loan | 247500.00 | 229821.43 | 194464.29 | 159107.14 | 123750.00 | 88392.86 | 53035.71 | 17678.57 | 0 | 0 |
| Working Capital Loan | 47484.80 | 44093.03 | 37309.49 | 30525.94 | 23742.40 | 16958.86 | 10175.31 | 3391.77 | 0 | 0 |
| Cost of Sale | 4447184.80 | 4909464.46 | 5359111.28 | 5276329.96 | 5199644.74 | 5128141.21 | 5061042.09 | 4997686.75 | 4958583.95 | 4943256.35 |
| Net Profit Before Tax | 2734815.20 | 3298535.54 | 3874888.72 | 3957670.04 | 4034355.26 | 4105858.79 | 4172957.91 | 4236313.25 | 4275416.05 | 4290743.65 |
| Less Tax | 0 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Net Profit | 2734815.20 | 3298535.54 | 3874888.72 | 3957670.04 | 4034355.26 | 4105858.79 | 4172957.91 | 4236313.25 | 4275416.05 | 4290743.65 |

Calculation of Debt Service Credit Ratio

| Particulars | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year | 6 Year | 7 Year | 8 Year | 9 Year | 10 Year |
|--------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Net Profit | 2734815.20 | 3298535.54 | 3874888.72 | 3957670.04 | 4034355.26 | 4105858.79 | 4172957.91 | 4236313.25 | 4275416.05 | 4290743.65 |
| Add : | | | | | | | | | | |
| Depreciation | 375000.00 | 318750.00 | 270937.50 | 230296.88 | 195752.34 | 166389.49 | 141431.07 | 120216.41 | 102183.95 | 86856.35 |
| TOTAL - A | 3109815.20 | 3617285.54 | 4145826.22 | 4187966.92 | 4230107.60 | 4272248.28 | 4314388.98 | 4356529.66 | 4377600.00 | 4377600.00 |

Payments :

On Term Loan :

| | | | | | | | | | | |
|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---|---|
| Interest | 247500.00 | 229821.43 | 194464.29 | 159107.14 | 123750.00 | 88392.86 | 53035.71 | 17678.57 | 0 | 0 |
| Installment | 160714.29 | 321428.57 | 321428.57 | 321428.57 | 321428.57 | 321428.57 | 321428.57 | 321428.57 | 0 | 0 |

On Working Capital

| | | | | | | | | | | |
|-----------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------|------|
| Interest | 47484.80 | 44093.03 | 37309.49 | 30525.94 | 23742.40 | 16958.86 | 10175.31 | 3391.77 | 0 | 0 |
| TOTAL - B | 455699.09 | 595343.03 | 553202.35 | 511061.65 | 468920.97 | 426780.29 | 384639.59 | 342498.91 | 0.00 | 0.00 |
| Average D.S.C.R | 6.82 | 6.08 | 7.49 | 8.19 | 9.02 | 10.01 | 11.22 | 12.72 | 0 | 0 |

Balance Sheet

LIABILITIES

| Particulars | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year | 6 Year | 7 Year | 8 Year | 9 Year | 10 Year |
|---------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Promoters | 357920.00 | 357920.00 | 357920.00 | 357920.00 | 357920.00 | 357920.00 | 357920.00 | 357920.00 | 357920.00 | 357920.00 |
| Profit | 2734815.20 | 3298535.54 | 3874888.72 | 3957670.04 | 4034355.26 | 4105858.79 | 4172957.91 | 4236313.25 | 4275416.05 | 4290743.65 |
| Term Loan | 2250000.00 | 2089285.71 | 1767857.14 | 1446428.57 | 1125000.00 | 803571.43 | 482142.86 | 160714.29 | 0 | 0 |
| Working Capital | 431680.00 | 400845.71 | 339177.14 | 277508.57 | 215840.00 | 154171.43 | 92502.86 | 30834.29 | 0 | 0 |
| Current Liabilities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Sundry | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 5774415.20 | 6146586.96 | 6339843.00 | 6039527.18 | 5733115.26 | 5421521.65 | 5105523.63 | 4785781.83 | 4633336.05 | 4648663.65 |

ASSETS

| | | | | | | | | | | |
|--------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Gross Fixed | 2500000.00 | 2125000.00 | 1806250.00 | 1535312.50 | 1305015.62 | 1109263.28 | 942873.79 | 801442.72 | 681226.31 | 579042.36 |
| Less : | 375000.00 | 318750.00 | 270937.50 | 230296.88 | 195752.34 | 166389.49 | 141431.07 | 120216.41 | 102183.95 | 86856.35 |
| Net Fixed Assets | 2125000.00 | 1806250.00 | 1535312.50 | 1305015.62 | 1109263.28 | 942873.79 | 801442.72 | 681226.31 | 579042.36 | 492186.01 |
| Preliminary & Pre-Op. Expenses | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Current Assets | 431680.00 | 400845.71 | 339177.14 | 277508.57 | 215840.00 | 154171.43 | 92502.86 | 30834.29 | 0 | 0 |
| Cash in Bank/Hand | 3217735.20 | 3939491.25 | 4465353.36 | 4457002.99 | 4408011.98 | 4324476.43 | 4211578.05 | 4073721.23 | 4054293.69 | 4156477.64 |
| Total | 5774415.20 | 6146586.96 | 6339843.00 | 6039527.18 | 5733115.26 | 5421521.65 | 5105523.63 | 4785781.83 | 4633336.05 | 4648663.65 |

Cash Flow Statement

| Particulars | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year | 6 Year | 7 Year | 8 Year | 9 Year | 10 Year |
|------------------------|------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Net Profit | 2734815.20 | 3298535.54 | 3874888.72 | 3957670.04 | 4034355.26 | 4105858.79 | 4172957.91 | 4236313.25 | 4275416.05 | 4290743.65 |
| Add : Depreciation | 375000.00 | 318750.00 | 270937.50 | 230296.88 | 195752.34 | 166389.49 | 141431.07 | 120216.41 | 102183.95 | 86856.35 |
| Term Loan | 2250000.00 | 2089285.71 | 1767857.14 | 1446428.57 | 1125000.00 | 803571.43 | 482142.86 | 160714.29 | 0 | 0 |
| Working Capital Loan | 431680.00 | 400845.71 | 339177.14 | 277508.57 | 215840.00 | 154171.43 | 92502.86 | 30834.29 | 0 | 0 |
| Promoters | 357920.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 6095455.20 | 6107416.96 | 6252860.50 | 5911904.06 | 5570947.60 | 5229991.14 | 4889034.70 | 4548078.24 | 4377600.00 | 4377600.00 |
| Total Fixed | 2500000 | | | | | | | | | |
| Repayment of Term Loan | 160714.29 | 321428.57 | 321428.57 | 321428.57 | 321428.57 | 321428.57 | 321428.57 | 321428.57 | 0 | 0 |
| Repayment of WC Loan | 30834.29 | 61668.57 | 61668.57 | 61668.57 | 61668.57 | 61668.57 | 61668.57 | 61668.57 | 0 | 0 |
| Current Assets | 431680.00 | 400845.71 | 339177.14 | 277508.57 | 215840.00 | 154171.43 | 92502.86 | 30834.29 | 0 | 0 |
| Total | 623228.58 | 783942.85 | 722274.28 | 660605.71 | 598937.14 | 537268.57 | 475600.00 | 413931.43 | 0.00 | 0.00 |
| Opening Balance | 0 | 5472226.62 | 10795700.73 | 16326286.95 | 21577585.30 | 26549595.76 | 31242318.33 | 35655753.03 | 39789899.84 | 44167499.84 |
| Surplus | 5472226.62 | 5323474.11 | 5530586.22 | 5251298.35 | 4972010.46 | 4692722.57 | 4413434.70 | 4134146.81 | 4377600.00 | 4377600.00 |
| Closing Balance | 5472226.62 | 10795700.73 | 16326286.95 | 21577585.30 | 26549595.76 | 31242318.33 | 35655753.03 | 39789899.84 | 44167499.84 | 48545099.84 |

Break Even Point and Ratio Analysis

| Particulars | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year | 6 Year | 7 Year | 8 Year | 9 Year | 10 Year |
|-------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Fixed Cost | 622500.00 | 548571.43 | 465401.79 | 389404.02 | 319502.34 | 254782.35 | 194466.78 | 137894.98 | 102183.95 | 86856.35 |
| Variable Cost | 4199684.80 | 4679643.03 | 5164646.99 | 5117222.82 | 5075894.74 | 5039748.35 | 5039748.35 | 4980008.18 | 4958583.95 | 4943256.35 |
| Total Cost | 4822184.80 | 5228214.46 | 5630048.78 | 5506626.84 | 5395397.08 | 5294530.70 | 5202473.16 | 5117903.16 | 5060767.90 | 5030112.70 |
| Sales | 7182000.00 | 8208000.00 | 9234000.00 | 9234000.00 | 9234000.00 | 9234000.00 | 9234000.00 | 9234000.00 | 9234000.00 | 9234000.00 |
| Contribution (Sales-VC) | 2982315.20 | 3528356.97 | 4069353.01 | 4116777.18 | 4158105.26 | 4194251.65 | 4225993.62 | 4253991.82 | 4275416.05 | 4290743.65 |
| B.E.P in % | 20.87 | 15.55 | 11.44 | 9.46 | 7.68 | 6.07 | 4.60 | 3.24 | 2.39 | 2.02 |
| Break Even Sales in Rs. | 1499102.11 | 1276139.10 | 1056069.63 | 873439.72 | 709526.20 | 560924.91 | 424919.30 | 299324.09 | 220695.85 | 186921.34 |
| Break Even Units | 8328.35 | 7089.66 | 5867.05 | 4852.44 | 3941.81 | 3116.25 | 2360.66 | 1662.91 | 1226.09 | 1038.45 |
| Current Ratio | 0.89 | 0.61 | 0.55 | 0.48 | 0.41 | 0.32 | 0.21 | 0.08 | 0 | 0 |

| | | | | | | | | | | |
|------------------|-------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Net Profit Ratio | 38.08 | 40.19 % | 41.96 % | 42.86 % | 43.69 % | 44.46 % | 45.19 % | 45.88 % | 46.30 % | 46.47 % |
|------------------|-------|---------|---------|---------|---------|---------|---------|---------|---------|---------|

I/We hereby declare that

All information furnished by me/ us above in this Application/ Business plan & Project report/Appendix/Annexure/Statements and other papers/ documents enclosed are true and correct to the best of my/ our knowledge and belief;
I/we have no borrowing arrangements for the applicant enterprise/unit and the associate concerns with any other bank/FI/ NBFC/ Institution, etc except as indicated in the application;
There are no arrears of statutory dues and no government enquiries/ proceedings/ prosecution/ legal action are pending/ initiated against the enterprise/ unit/ associate concerns/ promoters/ directors/ partners/ proprietor except as indicated in the application;