

APPLICANT DETAILS

Application Id : 11021122767879
Name : RASHMI JAISWAL
Mother Name : BHAWANI JAISWAL
Father/Spouse Name : ABHIK JAISWAL
Gender : FEMALE
Date of Birth : 08-Aug-1972
Address Residence : RALLY BAZAR RAMNAGAR WARD NO -12 PS+PO- RAMNAGAR
State : BIHAR
District: PASHCHIM CHAMPARAN
City: RAMNAGAR
Block/Taluka : RAMNAGAR
Email Address : FRESHFOOD610@GMAIL.COM
PINCODE : 845106
Phone Number : 9801219807
Academic Qualification : GRADUATE
Social Category : OBC
PAN Card : AGMPJ0144L

DETAILS ABOUT THE EXISTING ENTERPRISE

Name of the Enterprise : FRESH FOOD PRODUCT
Address of Existing Enterprise : RALLY BAZAR RAMNAGAR WARD NO -12 PS+PO- RAMNAGAR
State : BIHAR District: PASHCHIM City: RAMNAGAR
Block/Taluka : RAMNAGAR PinCode : 845106 Year of Establishment: 2014
Legal Status of Business Sole Proprietorship Type of Property : Parental
Udyog Aadhaar Number Udyam Registration
GSTIN Number : 10AGMPJ0144LIZP FSSAI Number :

PRODUCT DETAILS

Type of Activities Involved while Manufacturing the Food Products- Manufacturing
Type of Activities Involved while Manufacturing the Backing Mixing Cutting Packing
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No
If No, The Name of Product Bakery products

LAST YEAR TURNOVER

Financial Year 2020-2021 Turnover (In Rs.) :	1,463,023.00
Current Investment in Plant and Machinery (In Rs.) :	Less than 1 Crore
Business Turnover for Financial Year 2019-2020 (In Rs.) :	Less than 5 Crore

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
STATE BANK OF INDIA	ADB RAMNAGAR	SBIN0002997	34796867430

DETAILS ABOUT THE PROPOSED - NEW / UPGRADATION PLAN

Name of the Proposed Enterprise :	FRESH FOOD PRODUCT		
Address of the Proposed Business Unit	RALLY BAZAR RAMNAGAR WARD NO -12 PS+PO- RAMNAGAR		
State Bihar	District Pashchim Champaran	Block/Taluka	RAMNAGAR
City : RAMNAGAR	PINCODE :	845106	
Type of Property Parental	Number of New Employment the Proposed Enterprises will	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 (Sq. ft)	1400
Land Value of the Proposed Unit (In Rs/Sq ft)	1200	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 Involved While Manufacturing the Product	Mixing Backing
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District?	No		
If No, Other ODOP Products :	Bakery products		

HISTORICAL FINANCIAL DETAILS

INCOME

Particulars	Income/Sale/Revenue (In Rs.)	Closing Stock (In Rs.)	Other Income (In Rs.)	Total
FY 2019-2020	541,080	0	0	541,080
FY 2020-2021	570,882	0	0	570,882

EXPENSES

Year	Openin g Stock (In Rs.)	Purcha ses (In Rs.)	Salary & Allowa nces (In Rs.)	Electri city & Water (In Rs.)	Rent (In Rs.)	Admini strativ e Expens es (In Rs.)	Licenc es, Taxes & Insura nce (In Rs.)	Interes t on TL (Existi ng) (In Rs.)	Interes t and Bank Charge s (In Rs.)	Deprec iation (In Rs.)	Tax (In Rs.)
FY 2019- 2020	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7260.0
FY 2020- 2021	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8393.0

LIABILITIES

Year	Capital (In Rs.)	Reserv es and Surplus (In Rs.)	Drawin gs (In Rs.)	Loans from Friends and Relativ es (In Rs.)	Secure d Loans (In Rs.)	Term Loan- Existin g	Other Long Term Liabilit ies/Prov isions (In Rs.)	Workin g Capital (In Rs.)	Trade Payabl es (In Rs.)	Other Curren t Liabilit ies/Prov isions (In Rs.)
FY 2019- 2020	157077 5.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FY 2020- 2021	199060 3.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

BALANCE SHEET (ASSETS)(Rs)

Financi al Period	Fixed Assets (In Rs.)	Deprec iation (In Rs.)	Invest ments (In Rs.)	Net Fixed Assets (In Rs.)	Advan ces and Deposi ts (In Rs.)	Total Curren t Assets (In Rs.)	Closin g Stock (In Rs.)	Sundry Debtors (In Rs.)	Cash and Bank Balanc es (In Rs.)	Other Current Assets (In Rs.)	Short Term Loans & Advan ces (In Rs.)
FY 2019- 2020	484650 .0	0.0	0.0	484650 .0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FY 2020- 2021	412891 .0	0.0	0.0	412891 .0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

PROPOSED FINANCIAL DETAILS

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	500	600	300,000
MINOR CIVIL CONSTRUCTION	400	300	120,000
FLOORING	600	400	240,000
Total :			660,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number	Rate/Unit (In Rs)	Amount(In Rs)
MIXING WITH MOTOR	1	135,000	135,000
BISCUITS MAKING	1	165,000	165,000
KAJU BISCUIT MACHINE	1	120,000	120,000
FRAYER BHATTI WITH MOTOR	1	45,000	45,000

BACKING TRAY	300	325	97,500
MARBLE SHEET TABLE	3	30,000	90,000
DOUGH SHEET MOTOR	1	165,000	165,000
SUGAR POWDER MACHINE	1	55,000	55,000
CGST SGST	2	78,525	157,050
Total :			1,029,550

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs)	300,000.00
Furniture & Fixtures (in Rs)	100,000.00
Contingency/Others/Miscellaneous (in Rs)	100,000.00
Working Capital Per Estimate	500,000.00

SALES DETAILS

Type of Product	Rate/Unit	Number of Units of Proposed Product	Amount (In Rs)
BISCUITS RUSK BREAD KHORI	80.0	120000	9,600,000
Total :			9,600,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs)
MAIDA SUGAR CHEMICAL	50.0	125000	6,250,000
Total :			6,250,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	3	10000.0	360,000
UNSKILLED	4	8000.0	384,000
Total :			744,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	5
Finished Goods (In Number of Days)	5
Receivable By (In Number of Days)	30

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %)	1.00	Power and Fuel (In %)	1.00
Other Overhead Expenses (In %)	1.00	Telephone Expenses (In %)	0.00
Stationery & Postage (In %)	0.50	Advertisement & Publicity (In %)	0.50
Building Rent per Month(In Rs.)	0.00	Other Miscellaneous Expenditure (In %)	1.00

DEPRECIATION DETAILS

On Building (In %)

10.00

On Machinery (In %)

15.00

OTHER DETAILS

Loan Repayment Period (in Years)

6.00

Project Implementation Period (In

0.00

Rate of Interest (In %)

11.00

Months)
Employment

7.00

HISTORICAL FINANCIALS

PROFIT & LOSS ACCOUNT

INCOME

Particulars	FY 2019-2020	FY 2020-2021
Income/Sale/Revenue	541080.0	570882.0
Closing Stock	0.0	0.0
Other Income	0.0	0.0
Total	541080.0	570882.0

EXPENSES

Particulars	FY 2019-2020	FY 2020-2021
Opening Stock	0.0	0.0
Purchases	0.0	0.0
Salary & Allowances	0.0	0.0
Electricity & Water	0.0	0.0
Rent	0.0	0.0
Administrative Expenses	0.0	0.0
Licences, Taxes & Insurance	0.0	0.0
Total	0.0	0.0
PBDIT	541080.0	570882.0
Interest on TL (Existing)	0.0	0.0
Interest and Bank Charges	0.0	0.0
Depreciation	0.0	0.0
PBT	541080.0	570882.0
Tax	7260.0	8393.0
PAT	541080.0	570882.0
Cash Profit	533820.0	562489.0
PBDIT Margin	100.0 %	100.0 %
PAT Margin	98.66 %	98.53 %

BALANCE SHEET

LIABILITIES

Particulars	FY 2019-2020	FY 2020-2021
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Capital	1570775.0	1990603.0
Reserves and Surplus	0.0	0.0
Drawings	0.0	0.0
Networth	1570775.0	1990603.0
Loans from friends and relatives	0.0	0.0
Secured Loans	0.0	0.0
Term Loan-Existing	0.0	0.0
Other long term liabilities/provisions	0.0	0.0
Total Long Term Liabilities	0.0	0.0
Working Capital	0.0	0.0
Trade Payables	0.0	0.0
Other Current Liabilities/provisions	0.0	0.0
Total Current Liabilities	0.0	0.0
Total Liabilities	1570775.0	1990603.0

ASSETS

Particulars	FY 2019-2020	FY 2020-2021
Fixed Assets	484650.0	412891.0
Depreciation	0.0	0.0
Net Fixed Assets	484650.0	412891.0
Investments	0.0	0.0
Advances and Deposits	0.0	0.0
Current Assets :		
Closing Stock	0.0	0.0
Sundry Debtors	0.0	0.0
Cash and Bank Balances	0.0	0.0
Short Term Loans & Advances	0.0	0.0
Other Current Assets	0.0	0.0
Total Current Assets	0.0	0.0
Total Assets	484,650.00	412,891.00

MAJOR FINANCIAL INDICATORS

Particulars	FY 2019-2020	FY 2020-2021
Income	541080.0	570882.0
PBDIT	541080.0	570882.0
PBDIT / TI (%)	100.0 %	100.0 %
PAT	533820.0	562489.0
PAT / TI (%)	98.66 %	98.53 %
Cash Profits	533820.0	562489.0
Total Current Liabilities	0.0	0.0

Total Current Assets	0.0	0.0
Current Ratio	0.0	0.0
Yearly D S C R	0.0	0.0
Promoter's Fund	1570775.0	1990603.0
Tangible Net worth	1570775.0	1990603.0
Total Outside Liabilities	0.0	0.0
Net Block of FA	484650.0	412891.0
Debt : Equity Ratio	0.0	0.0
TOL / TNW	0.0	0.0

FUND/CASH FLOW STATEMENT

Cash Flow	FY 2019-2020	FY 2020-2021
Net Profit After Tax	0.0	562489.0

ADD

Cash Flow	FY 2019-2020	FY 2020-2021
Depreciation	0.0	0.0
Finance cost	0.0	0.0

LESS

Cash Flow	FY 2019-2020	FY 2020-2021
Other income (non business income)	0.0	0.0
Operating Cash Profit/Loss before W. Cap changes	0.0	562489.0
Trade and other receivables	0.0	0.0
Inventories	0.0	0.0
Loans & Advances	0.0	0.0
Other Current liabilities	0.0	0.0
Working Capital Changes	0.0	0.0
Cash Generated from Operations	0.0	562489.0
Less: Taxes paid	0.0	8393.0
Net Cash from Operations	0.0	554096.0

PROJECTED FINANCIAL

Cost of Project

Land	Land Value	Ownership
LAND	1200	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
Tin shed	500	600.00	300,000.00
Minor civil construction	400	300.00	120,000.00
Flooring	600	400.00	240,000.00

Total	660,000.00
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Machinery	Qty.	Rate.	Amt.(In Rs)
Mixing with motor	1	135,000.00	135,000.00
Biscuits Making	1	165,000.00	165,000.00
Kaju Biscuit Machine	1	120,000.00	120,000.00
Frayer Bhatti with motor	1	45,000.00	45,000.00
Backing Tray	300	325.00	97,500.00
Marble Sheet Table	3	30,000.00	90,000.00
Dough Sheet Motor	1	165,000.00	165,000.00
Sugar Powder Machine	1	55,000.00	55,000.00
CGST SGST	2	78,525.00	157,050.00
Total			1,029,550.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
300,000.00	100,000.00	100,000.00	2,189,550.00	993,333.33

Means of Financing

Own Contribution	10.00 %	Rs	218955.00
Bank Finance	90.00 %		
Term Loan		Rs	1970595.00
Margin Money (Govt. Subsidy)	35.00 %	Rs	766342.5

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	198666.67
Bank Finance	80.00 %		
Working Capital		Rs	794666.66

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest %
1	1970595.00	0.00	1970595.00	216765.45
2	1970595.00	328432.50	1642162.50	216765.45
3	1642162.50	328432.50	1313730.00	180637.88
4	1313730.00	328432.50	985297.50	144510.30
5	985297.50	328432.50	656865.00	108382.73
6	656865.00	328432.50	328432.50	72255.15
7	328432.50	328432.50	0.00	36127.57

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	794,666.66	0.00	794666.66	87,413.33
2	794,666.66	132,444.44	662222.22	87,413.33
3	662,222.22	132,444.44	529777.78	72,844.44
4	529,777.78	132,444.44	397333.34	58,275.56
5	397,333.34	132,444.44	264888.90	43,706.67
6	264,888.90	132,444.44	132444.46	29,137.78
7	132,444.46	132,444.44	0.02	14,568.89
8	0.02	132,444.44	0.00	0.00

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	660000.00	594000.00	534600.00	481140.00	433026.00
Depreciation	66000.00	59400.00	53460.00	48114.00	43302.60
Closing Balance	594000.00	534600.00	481140.00	433026.00	389723.40

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	1029550.00	875117.50	743849.87	632272.39	537431.53
Depreciation	154432.50	131267.63	111577.48	94840.86	80614.73
Closing Balance	875117.50	743849.87	632272.39	537431.53	456816.80

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	66000.00	59400.00	53460.00	48114.00	43302.60
Machinery	154432.50	131267.63	111577.48	94840.86	80614.73
Total	220432.50	190667.63	165037.48	142954.86	123917.33

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Biscuits Rusk Bread Khori	80	120,000	9,600,000.00
Total			9600000.0

CAPACITY UTILIZATION OF SALES

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
CAPACITY UTILIZATION	70.00 %	80.00 %	90.00 %	90.00 %	90.00 %
SALES / RECEIPTS	6720000.00	7680000.00	8640000.00	8640000.00	8640000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Maida Sugar Chemical	0	50.00	125,000	6,250,000.00
Total				6,250,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount In Rs(Per Annum)
Skilled	3	10,000.00	360,000.00
Unskilled	4	8,000.00	384,000.00
Total	7		744,000.00

Repairs and Maintenance	Rs	96,000.00
Power and Fuel	Rs	96,000.00
Other Overhead Expenses	Rs	96,000.00

Administrative Expenses

Telephone Expenses	0.00
Stationery & Postage	48,000.00
Advertisement & Publicity	48,000.00
Workshed Rent	0.00
Other Miscellaneous Expenses	96,000.00
Total	192,000.00

Capacity Utilization of Manufacturing & Administrative Expenses

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Particulars	70.00 %	80.00 %	90.00 %	90.00 %	90.00 %

MANUFACTURING EXPENSES

Rawmaterials	4375000.00	5000000.00	5625000.00	5625000.00	5625000.00
Wages	520800.00	595200.00	669600.00	669600.00	669600.00
Repairs & Maintenance	67200.00	76800.00	86400.00	86400.00	86400.00
Power & Fuel	67200.00	76800.00	86400.00	86400.00	86400.00
Other Overhead Expenses	67200.00	76800.00	86400.00	86400.00	86400.00

ADMINISTRATIVE EXPENSES

Salary	0.00	0.00	0.00	0.00	0.00
Postage Telephone	0.00	0.00	0.00	0.00	0.00
Stationery & Postage	33600.00	38400.00	43200.00	43200.00	43200.00
Advertisement & Publicity	33600.00	38400.00	43200.00	43200.00	43200.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	67200.00	76800.00	86400.00	86400.00	86400.00

Total:	5231800.00	5979200.00	6726600.00	6726600.00	6726600.00
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Assessment of Working Capital

Particulars	Amount in Rs.
Sale	9600000.00

MANUFACTURING EXPENSES

Raw Material	6250000.00
Wages	744000.00
Repair & Maintenance	96000.00
Power & Fuel	96000.00
Other Overhead Expenses	96000.00
Production Cost	7282000.00
Administrative Cost	192000.00
Manufacturing Cost	7474000.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	5	Production Cost	121366.67
Finished goods	5	Manufacturing Cost	124566.67
Receivable by	30	Manufacturing Cost	747400.00
Total Working Capital Requirement		Per Cycle	993333.34

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		6720000.00	7680000.00	8640000.00	8640000.00
Total		6720000.00	7680000.00	8640000.00	8640000.00

MANUFACTURING EXPENSES

Rawmaterials		4375000.00	5000000.00	5625000.00	5625000.00
Wages		520800.00	595200.00	669600.00	669600.00
Repairs & Maintenance		67200.00	76800.00	86400.00	86400.00
Power & Fuel		67200.00	76800.00	86400.00	86400.00
Other Overhead Expenses		67200.00	76800.00	86400.00	86400.00
Depreciation		220432.50	190667.63	165037.48	142954.86
Production Cost		5317832.50	6016267.63	6718837.48	6696754.86

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		33600.00	38400.00	43200.00	43200.00

Advertisement & Publicity		33600.00	38400.00	43200.00	43200.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		67200.00	76800.00	86400.00	86400.00
Administrative Cost		134400.00	153600.00	172800.00	172800.00

Interest on Bank credit					
Term Loan		216765.45	216765.45	180637.88	144510.30
Working Capital		87413.33	87413.33	72844.44	58275.56
Cost of Sale		5756411.28	6474046.41	7145119.80	7072340.72
Net Profit Before Tax		963588.72	1205953.59	1494880.20	1567659.28
Less Tax		0	0.00	0	0
Net Profit		963588.72	1205953.59	1494880.20	1567659.28

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		963588.72	1205953.59	1494880.20	1567659.28
Add :					
Depreciation		220432.50	190667.63	165037.48	142954.86
TOTAL - A		1184021.22	1396621.22	1659917.68	1710614.14
Payments :					
On Term Loan :					
Interest		216765.45	216765.45	180637.88	144510.30
Installment		0.00	328432.50	328432.50	328432.50
On Working Capital					
Interest		87413.33	87413.33	72844.44	58275.56
TOTAL - B		304178.78	632611.28	581914.82	531218.36
Average D.S.C. R		3.89	2.21	2.85	3.22

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		417621.67	417621.67	417621.67	417621.67
Profit		963588.72	1205953.59	1494880.20	1567659.28
Term Loan		1970595.00	1970595.00	1642162.50	1313730.00
Working Capital		794666.66	794666.66	662222.22	529777.78
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		4146472.05	4388836.92	4216886.59	3828788.73

ASSETS

Gross Fixed Assets		1789550.00	1569117.50	1378449.87	1213412.39
Less : Depreciation		220432.50	190667.63	165037.48	142954.86
Net Fixed Assets		1569117.50	1378449.87	1213412.39	1070457.53
Preliminary & Pre-Op. Expenses		300000	225000	168750	126562.5
Current Assets		794666.66	794666.66	662222.22	529777.78
Cash in Bank/Hand		1782687.89	2215720.39	2341251.98	2228553.42
Total		4146472.05	4388836.92	4216886.59	3828788.73

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		963588.72	1205953.59	1494880.20	1567659.28
Add : Depreciation		220432.50	190667.63	165037.48	142954.86
Term Loan		1970595.00	1970595.00	1642162.50	1313730.00
Working Capital Loan		794666.66	794666.66	662222.22	529777.78
Promoters Capital		318288.33	0.00	0.00	0.00
Total		4267571.21	4161882.88	3964302.40	3554121.92
Total Fixed Capital		2189550	2189550	2189550	2189550
Repayment of Term Loan		0.00	328432.50	328432.50	328432.50
Repayment of WC Loan		0.00	132444.44	132444.44	132444.44
Current Assets		794666.66	794666.66	662222.22	529777.78
Total		794666.66	1255543.60	1123099.16	990654.72
Opening Balance		0	3472904.55	6379243.83	9220447.07
Surplus		3472904.55	2906339.28	2841203.24	2563467.20
Closing Balance		3472904.55	6379243.83	9220447.07	11783914.27

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		571597.95	561033.08	518475.36	460265.16
Variable Cost		5405245.83	6103680.96	6791681.92	6755030.42
Total Cost		5976843.78	6664714.04	7310157.28	7215295.58
Sales		6720000.00	7680000.00	8640000.00	8640000.00
Contribution (Sales-VC)		1314754.17	1576319.04	1848318.08	1884969.58
B.E.P in %		43.48	35.59	28.05	24.42
Break Even Sales in Rs.		2921563.83	2733414.97	2423623.49	2109684.43
Break Even Units		36519.55	34167.69	30295.29	26371.06
Current Ratio		0	1.04	0.93	0.80
Net Profit Ratio		14.34 %	15.70 %	17.30 %	18.14 %

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;