

## APPLICANT DETAILS

Application Id : 11020322744532  
Name : RAJ KUMAR JAIN  
Mother Name : KANAK DEVI  
Father/Spouse Name : MADAN CHAND JAIN  
Gender : MALE  
Date of Birth : 18-Mar-1987  
Address Residence : MADAN CHAND JAIN WARD NO-14 LOHAR PATTI ROAD KISHANGANJ  
State : BIHAR  
District: KISHANGANJ  
City: KISHANGANJ  
Block/Taluka : KISHANGANJ  
Email Address : RKJKNE@GMAIL.COM  
PINCODE : 855108  
Phone Number : 9631115111  
Academic Qualification : GRADUATE  
Social Category : GENERAL  
PAN Card : AGUPJ2868F

## DETAILS ABOUT THE EXISTING ENTERPRISE

Name of the Enterprise : SHREE MANPASAND  
Address of Existing Enterprise : MADAN CHAND JAIN WARD NO-14 LOHAR PATTI ROAD KISHANGANJ  
State : BIHAR District: KISHANGANJ City: KISHANGANJ  
Block/Taluka : KISHANGANJ PinCode : 855108 Year of Establishment: 2017  
Legal Status of Business Sole Proprietorship Type of Property : Parental  
Udyog Aadhaar Number Udyam Registration UYAM BR 18 0003339  
GSTIN Number : FSSAI Number :

## PRODUCT DETAILS

Type of Activities Involved while Manufacturing the Food Products- Manufacturing  
Type of Activities Involved while Manufacturing the Processing packing and value addition of  
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.) : 526,540.00  
 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
UCO BANK	KISHANGANJ	UCBA0000340	03400210000625

### DETAILS ABOUT THE PROPOSED - NEW / UPGRADATION PLAN

Name of the Proposed Enterprise : SHREE MANPASAND  
 Address of the Proposed Business Unit MADAN CHAND JAIN WARD NO-14 LOHAR PATTI ROAD KISHANGANJ  
 State Bihar District Kishanganj Block/Taluka Kishanganj  
 City : Kishanganj PINCODE : 855108  
 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) 1500  
 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 %) 40.00

### PRODUCT DETAILS

Type of Proposed Product to be Manufactured Food Products- Manufacturing Type of Activities Involved While Manufacturing the Product PROCESSING PACKAGING AND VALUE ADDITION OF FOOD PRODUCT  
 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	7,280,671	175,500	0	7,456,171
FY 2020-2021	7,085,664	350,000	0	7,435,664

#### EXPENSES

Year	Opening Stock (In Rs.)	Purchases (In Rs.)	Salary & Allowances (In Rs.)	Electricity & Water (In Rs.)	Rent (In Rs.)	Administrative Expenses (In Rs.)	Licences, Taxes & Insurance (In Rs.)	Interest on TL (Existing) (In Rs.)	Interest and Bank Charges (In Rs.)	Depreciation (In Rs.)	Tax (In Rs.)
FY	50000.	661800	96000.	26900.	0.0	5012.0	0.0	0.0	9810.0	0.0	332.26

2019-2020	0	0.0	0	0							
FY 2020-2021	175500.0	6524376.99	108000.0	29870.0	0.0	74270.0	0.0	0.0	7927.0	0.0	0.0

## LIABILITIES

Year	Capital (In Rs.)	Reserves and Surplus (In Rs.)	Drawings (In Rs.)	Loans from Friends and Relatives (In Rs.)	Secured Loans (In Rs.)	Term Loan-Existing	Other Long Term Liabilities/Provisions (In Rs.)	Working Capital (In Rs.)	Trade Payables (In Rs.)	Other Current Liabilities/Provisions (In Rs.)
FY 2019-2020	2129831.45	2146117.06	87474.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FY 2020-2021	2560946.39	2461912.0	107069.28	0.0	0.0	0.0	0.0	0.0	0.0	0.0

## BALANCE SHEET (ASSETS)(Rs)

Financial Period	Fixed Assets (In Rs.)	Depreciation (In Rs.)	Investments (In Rs.)	Net Fixed Assets (In Rs.)	Advances and Deposits (In Rs.)	Total Current Assets (In Rs.)	Closing Stock (In Rs.)	Sundry Debtors (In Rs.)	Cash and Bank Balances (In Rs.)	Other Current Assets (In Rs.)	Short Term Loans & Advances (In Rs.)
FY 2019-2020	214611.06	0.0	0.0	214611.06	0.0	316053.17	0.0	0.0	316053.17	0.0	0.0
FY 2020-2021	2461912.46	0.0	0.0	2461912.46	0.0	221641.83	0.0	0.0	221641.83	0.0	0.0

## PROPOSED FINANCIAL DETAILS

### BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
RCC/ASBESTOS SHED	500	400	200,000
FLOORING	400	150	60,000
Total :			260,000

### MACHINERY DETAILS

Type of Machinery	Quantity/Number	Rate/Unit (In Rs)	Amount(In Rs)
ROTARY RACK OVEN 42 TRAYS	1	436,600	436,600
SPIRAL MIXTER	1	171,100	171,100
SINGLE SIZE SLICER	1	59,000	59,000
Total :			666,700

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs)	15,000.00
Furniture & Fixtures (in Rs)	25,000.00
Contingency/Others/Miscellaneous (in Rs)	10,000.00
Working Capital Per Estimate	50,000.00

## SALES DETAILS

Type of Product	Rate/Unit	Number of Units of Proposed Product	Amount (In Rs)
BISCUIT NAMKEEN	10.0	25000	250,000
BISCUIT NAMKEEN	20.0	20000	400,000
SWEET BISCUIT	20.0	25000	500,000
SWEET BISCUIT	10.0	30000	300,000
CREAM ROLL	10.0	15000	150,000
VANILLA CAKE	400.0	1500	600,000
CHOCOLATE CAKE	400.0	2100	840,000
Total :			3,040,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs)
MAIDA	28.0	15000	420,000
SUGAR	37.0	1200	44,400
OIL	160.0	500	80,000
FOOD COLOR	200.0	10	2,000
SALT	10.0	1500	15,000
SPICE AND CONDIMENTS	250.0	40	10,000
YEAST	500.0	120	60,000
CREAM	300.0	200	60,000
PACKAGING MATERIAL PAPER BOX HDPE LDPE ECT	200.0	500	100,000
Total :			791,400

## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	12000.0	288,000
UNSKILLED	3	9000.0	324,000
Total :			612,000

## WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	30
Finished Goods (In Number of Days)	30
Receivable By (In Number of Days)	45

## MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %)	2.00	Power and Fuel (In %)	3.00
Other Overhead Expenses (In %)	1.50	Telephone Expenses (In %)	0.00
Stationery & Postage (In %)	1.00	Advertisement & Publicity (In %)	1.00
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
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## OTHER DETAILS

Loan Repayment Period (in Years)	5.00	Project Implementation Period (In Months)	6.00
Rate of Interest (In %)	11.00	Employment	3.00

## HISTORICAL FINANCIALS

### PROFIT & LOSS ACCOUNT

#### INCOME

Particulars	FY 2019-2020	FY 2020-2021
Income/Sale/Revenue	7280671.0	7085663.99
Closing Stock	175500.0	350000.0
Other Income	0.0	0.0
Total	7456171.0	7435663.99

#### EXPENSES

Particulars	FY 2019-2020	FY 2020-2021
Opening Stock	50000.0	175500.0
Purchases	6618000.0	6524376.99
Salary & Allowances	96000.0	108000.0
Electricity & Water	26900.0	29870.0
Rent	0.0	0.0
Administrative Expenses	5012.0	74270.0
Licences, Taxes & Insurance	0.0	0.0
Total	6795912.0	6912016.99
PBDIT	660259.0	523647.0
Interest on TL (Existing)	0.0	0.0
Interest and Bank Charges	9810.0	7927.0
Depreciation	0.0	0.0
PBT	650449.0	515720.0
Tax	332.26	0.0
PAT	650449.0	515720.0
Cash Profit	650116.74	515720.0
PBDIT Margin	9.07 %	7.39 %
PAT Margin	8.93 %	7.28 %

### BALANCE SHEET

## LIABILITIES

Particulars	FY 2019-2020	FY 2020-2021
Capital	2129831.45	2560946.39
Reserves and Surplus	2146117.06	2461912.0
Drawings	87474.0	107069.28
Networth	4188474.51	4915789.11
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	4188474.51	4915789.11

## ASSETS

Particulars	FY 2019-2020	FY 2020-2021
Fixed Assets	214611.06	2461912.46
Depreciation	0.0	0.0
Net Fixed Assets	214611.06	2461912.46
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	316053.17	221641.83
Short Term Loans & Advances	0.0	0.0
Other Current Assets	0.0	0.0
Total Current Assets	316053.17	221641.83
Total Assets	530,664.23	2,683,554.29

## MAJOR FINANCIAL INDICATORS

Particulars	FY 2019-2020	FY 2020-2021
Income	7456171.0	7435663.99
PBDIT	660259.0	523647.0
PBDIT / TI (%)	8.86 %	7.04 %
PAT	650116.74	515720.0
PAT / TI (%)	8.72 %	6.94 %

Cash Profits	650116.74	515720.0
Total Current Liabilities	0.0	0.0
Total Current Assets	316053.17	221641.83
Current Ratio	0.0	0.0
Yearly D S C R	0.0	0.0
Promoter's Fund	2129831.45	2560946.39
Tangible Net worth	4188474.51	4915789.11
Total Outside Liabilities	0.0	0.0
Net Block of FA	214611.06	2461912.46
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	515720.0

### ADD

Cash Flow	FY 2019-2020	FY 2020-2021
Depreciation	0.0	0.0
Finance cost	0.0	7927.0

### 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	523647.0
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	523647.0
Less: Taxes paid	0.0	0.0
Net Cash from Operations	0.0	523647.0

### PROJECTED FINANCIAL

#### Cost of Project

Land	Land Value	Ownership
LAND	0	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
RCC/Asbestos shed	500	400.00	200,000.00
	400	150.00	60,000.00
Total			260,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
Rotary Rack Oven 42 Trays	1	436,600.00	436,600.00
SPIRAL MIXTER	1	171,100.00	171,100.00
SINGLE SIZE SLICER	1	59,000.00	59,000.00
Total			666,700.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
15,000.00	25,000.00	10,000.00	976,700.00	583,150.00

### Means of Financing

Own Contribution	10.00 %	Rs	97670.00
Bank Finance	90.00 %		
Term Loan		Rs	879030.00
Margin Money (Govt. Subsidy)	35.00 %	Rs	341845

### Means of Financing(Working Capital)

Own Contribution	40.00 %	Rs	233260.00
Bank Finance	60.00 %		
Working Capital		Rs	349890.00

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest %
1	879030.00	87903.00	791127.00	96693.30
2	791127.00	175806.00	615321.00	87023.97
3	615321.00	175806.00	439515.00	67685.31
4	439515.00	175806.00	263709.00	48346.65
5	263709.00	175806.00	87903.00	29007.99
6	87903.00	175806.00	0	9669.33

### Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	349,890.00	34,989.00	314,901.00	38,487.90
2	314,901.00	69,978.00	244,923.00	34,639.11
3	244,923.00	69,978.00	174,945.00	26,941.53
4	174,945.00	69,978.00	104,967.00	19,243.95



5	104,967.00	69,978.00	34989.00	11,546.37
6	34,989.00	69,978.00	0.00	3,848.79

### Statement Showing the Depreciation on Fixed Assets

#### WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	260000.00	234000.00	210600.00	189540.00	170586.00
Depreciation	26000.00	23400.00	21060.00	18954.00	17058.60
Closing Balance	234000.00	210600.00	189540.00	170586.00	153527.40

#### MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	666700.00	566695.00	481690.75	409437.14	348021.57
Depreciation	100005.00	85004.25	72253.61	61415.57	52203.24
Closing Balance	566695.00	481690.75	409437.14	348021.57	295818.33

#### TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	26000.00	23400.00	21060.00	18954.00	17058.60
Machinery	100005.00	85004.25	72253.61	61415.57	52203.24
Total	126005.00	108404.25	93313.61	80369.57	69261.84

### Schedule of Sales Realization

#### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Biscuit namkeen	10	25,000	250,000.00
Biscuit Namkeen	20	20,000	400,000.00
SWEET BISCUIT	20	25,000	500,000.00
SWEET BISCUIT	10	30,000	300,000.00
CREAM ROLL	10	15,000	150,000.00
Vanilla Cake	400	1,500	600,000.00
Chocolate cake	400	2,100	840,000.00
Total			3040000.0

#### 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	2128000.00	2432000.00	2736000.00	2736000.00	2736000.00

### Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
MAIDA	0	28.00	15,000	420,000.00

SUGAR	0	37.00	1,200	44,400.00
OIL	0	160.00	500	80,000.00
FOOD COLOR	0	200.00	10	2,000.00
SALT	0	10.00	1,500	15,000.00
SPICE AND CONDIMENTS	0	250.00	40	10,000.00
YEAST	0	500.00	120	60,000.00
Cream	0	300.00	200	60,000.00
packaging material paper box HDPE LDPE ECT	0	200.00	500	100,000.00
Total				791,400.00

### WAGES

Particulars	No. of Worker	Wages Per Month	Amount In Rs(Per Annum)
Skilled	2	12,000.00	288,000.00
Unskilled	3	9,000.00	324,000.00
Total	5		612,000.00

Repairs and Maintenance	Rs	60,800.00
Power and Fuel	Rs	91,200.00
Other Overhead Expenses	Rs	45,600.00

### Administrative Expenses

Telephone Expenses	0.00
Stationery & Postage	30,400.00
Advertisement & Publicity	30,400.00
Workshed Rent	0.00
Other Miscellaneous Expenses	30,400.00
Total	91,200.00

### 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	553980.00	633120.00	712260.00	712260.00	712260.00
Wages	428400.00	489600.00	550800.00	550800.00	550800.00
Repairs & Maintenance	42560.00	48640.00	54720.00	54720.00	54720.00
Power & Fuel	63840.00	72960.00	82080.00	82080.00	82080.00
Other Overhead Expenses	31920.00	36480.00	41040.00	41040.00	41040.00

### ADMINISTRATIVE EXPENSES

Salary	0.00	0.00	0.00	0.00	0.00
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Postage Telephone	0.00	0.00	0.00	0.00	0.00
Stationery & Postage	21280.00	24320.00	27360.00	27360.00	27360.00
Advertisement & Publicity	21280.00	24320.00	27360.00	27360.00	27360.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	21280.00	24320.00	27360.00	27360.00	27360.00
Total:	1184540.00	1353760.00	1522980.00	1522980.00	1522980.00

### Assessment of Working Capital

Particulars	Amount in Rs.
Sale	3040000.00

### MANUFACTURING EXPENSES

Raw Material	791400.00
Wages	612000.00
Repair & Maintenance	60800.00
Power & Fuel	91200.00
Other Overhead Expenses	45600.00
Production Cost	1601000.00
Administrative Cost	91200.00
Manufacturing Cost	1692200.00

### Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	30	Production Cost	160100.00
Finished goods	30	Manufacturing Cost	169220.00
Receivable by	45	Manufacturing Cost	253830.00
Total Working Capital Requirement		Per Cycle	583150.00

### Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		2128000.00	2432000.00	2736000.00	2736000.00
Total		2128000.00	2432000.00	2736000.00	2736000.00

### MANUFACTURING EXPENSES

Rawmaterials		553980.00	633120.00	712260.00	712260.00
Wages		428400.00	489600.00	550800.00	550800.00
Repairs & Maintenance		42560.00	48640.00	54720.00	54720.00
Power & Fuel		63840.00	72960.00	82080.00	82080.00
Other Overhead Expenses		31920.00	36480.00	41040.00	41040.00
Depreciation		126005.00	108404.25	93313.61	80369.57

Production Cost		1246705.00	1389204.25	1534213.61	1521269.57
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### ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		21280.00	24320.00	27360.00	27360.00
Advertisement & Publicity		21280.00	24320.00	27360.00	27360.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		21280.00	24320.00	27360.00	27360.00
Administrative Cost		63840.00	72960.00	82080.00	82080.00

Interest on Bank credit					
Term Loan		96693.30	87023.97	67685.31	48346.65
Working Capital		38487.90	34639.11	26941.53	19243.95
Cost of Sale		1445726.20	1583827.33	1710920.45	1670940.17
Net Profit Before Tax		682273.80	848172.67	1025079.55	1065059.83
Less Tax		0	0.00	0	0
Net Profit		682273.80	848172.67	1025079.55	1065059.83

### Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		682273.80	848172.67	1025079.55	1065059.83
Add :					
Depreciation		126005.00	108404.25	93313.61	80369.57
<b>TOTAL - A</b>		<b>808278.80</b>	<b>956576.92</b>	<b>1118393.16</b>	<b>1145429.40</b>
<b>Payments :</b>					
<b>On Term Loan :</b>					
Interest		96693.30	87023.97	67685.31	48346.65
Installment		87903.00	175806.00	175806.00	175806.00
<b>On Working Capital</b>					
Interest		38487.90	34639.11	26941.53	19243.95
<b>TOTAL - B</b>		<b>223084.20</b>	<b>297469.08</b>	<b>270432.84</b>	<b>243396.60</b>
<b>Average D.S.C. R</b>		<b>3.62</b>	<b>3.22</b>	<b>4.14</b>	<b>4.71</b>

### Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		330930.00	330930.00	330930.00	330930.00
Profit		682273.80	848172.67	1025079.55	1065059.83

Term Loan		879030.00	791127.00	615321.00	439515.00
Working Capital		349890.00	314901.00	244923.00	174945.00
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		2242123.80	2285130.67	2216253.55	2010449.83

## ASSETS

Gross Fixed Assets		951700.00	825695.00	717290.75	623977.14
Less : Depreciation		126005.00	108404.25	93313.61	80369.57
Net Fixed Assets		825695.00	717290.75	623977.14	543607.57
Preliminary & Pre-Op. Expenses		15000	11250	8437.5	6328.125
Current Assets		349890.00	314901.00	244923.00	174945.00
Cash in Bank/Hand		1066538.80	1252938.92	1347353.41	1291897.26
Total		2242123.80	2285130.67	2216253.55	2010449.83

## Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		682273.80	848172.67	1025079.55	1065059.83
Add : Depreciation		126005.00	108404.25	93313.61	80369.57
Term Loan		879030.00	791127.00	615321.00	439515.00
Working Capital Loan		349890.00	314901.00	244923.00	174945.00
Promoters Capital		155985.00	0.00	0.00	0.00
Total		2193183.80	2062604.92	1978637.16	1759889.40
Total Fixed Capital		976700	976700	976700	976700
Repayment of Term Loan		87903.00	175806.00	175806.00	175806.00
Repayment of WC Loan		34989.00	69978.00	69978.00	69978.00
Current Assets		349890.00	314901.00	244923.00	174945.00
Total		472782.00	560685.00	490707.00	420729.00
Opening Balance		0	1720401.80	3222321.72	4710251.88
Surplus		1720401.80	1501919.92	1487930.16	1339160.40
Closing Balance		1720401.80	3222321.72	4710251.88	6049412.28

## Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		286538.30	268388.22	243078.92	210796.22
Variable Cost		1285192.90	1423843.36	1561155.14	1540513.52
Total Cost		1571731.20	1692231.58	1804234.06	1751309.74
Sales		2128000.00	2432000.00	2736000.00	2736000.00
Contribution (Sales-VC)		842807.10	1008156.64	1174844.86	1195486.48

B.E.P in %		34.00	26.62	20.69	17.63
Break Even Sales in Rs.		723479.31	647439.22	566086.59	482429.93
Break Even Units		72347.93	64743.92	56608.66	48242.99
Current Ratio		1.36	0.86	0.72	0.56
Net Profit Ratio		32.06 %	34.88 %	37.47 %	38.93 %

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;