

APPLICANT DETAILS

Application Id : 11019822759086
Name : RAUSHAN ARA
Mother Name : BIBI SHAKILA
Father/Spouse Name : SALAHUDDIN
Gender : FEMALE
Date of Birth : 01-Jan-1968
Address Residence : VILL - BHIMAIN, O - CHANDRASHAILI, PS - KHAIRA
State : BIHAR
District: JAMUI
City: JAMUI
Block/Taluka : KHAIRA
Email Address : ARARAUSHAN041@GMAI.COM
PINCODE : 811317
Phone Number : 9608330954
Academic Qualification : 12TH PASS
Social Category : OBC
PAN Card : CGXPA5211N

DETAILS ABOUT THE EXISTING ENTERPRISE

Name of the Enterprise : BHARAT BAKERY
Address of Existing Enterprise : VILL - BHIMAIN, O - CHANDRASHAILI, PS - KHAIRA
State : BIHAR District: JAMUI City: JAMUI
Block/Taluka : KHAIRA PinCode : 811317 Year of Establishment: 2019
Legal Status of Business Sole Proprietorship Type of Property : Owned
Udyog Aadhaar Number Udyam Registration 140004781
GSTIN Number : 10CGXPA5211N1ZF FSSAI Number :

PRODUCT DETAILS

Type of Activities Involved while Manufacturing the Food Products- Manufacturing
Type of Activities Involved while Manufacturing the Processing of Bakery Products
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.) : 2,851,500.00
 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
BANK OF INDIA	JAMUI	BKID0004645	464520110000330

DETAILS ABOUT THE PROPOSED - NEW / UPGRADATION PLAN

Name of the Proposed Enterprise : BHARAT BAKERY
 Address of the Proposed Business Unit Vill - Bhimain, o - Chandrashaili, Ps - Khaira
 State Bihar District Jamui Block/Taluka Khaira
 City : jamui PINCODE : 811317
 Type of Property Owned 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) 2450
 Land Value of the Proposed Unit (In Rs/Sq ft) 632 Personal Contribution Towards the Project (In %) 10.00

Loan for Working Capital YES

Own Contribution on working capital (in %) 50.00

PRODUCT DETAILS

Type of Proposed Product to be Manufactured Food Products- Manufacturing Type of Activities Involved While Manufacturing the Product Bakery Products
 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 2020-2021	2,851,500	282,404	0	3,133,904
FY 2021-2022	3,089,125	545,258	0	3,634,383

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	142620	246417	42600.	46587.	0.0	52346.	0.0	0.0	0.0	23449.0	0.0

2020-2021	.0	5.0	0	0		0					
FY 2021-2022	282404.0	2675792.0	52600.0	58621.0	0.0	68254.0	0.0	0.0	0.0	19931.0	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 2020-2021	465673.0	0.0	42435.0	0.0	0.0	0.0	0.0	0.0	16254.0	0.0
FY 2021-2022	900019.0	0.0	124560.0	0.0	0.0	0.0	0.0	0.0	22602.0	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 2020-2021	156325.0	23449.0	0.0	132876.0	0.0	306616.0	282404.0	7887.0	16325.0	0.0	0.0
FY 2021-2022	132876.0	19931.0	0.0	112945.0	0.0	685116.0	545258.0	66158.0	73700.0	0.0	0.0

PROPOSED FINANCIAL DETAILS

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	1,125	80	90,000
Total :			90,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number	Rate/Unit (In Rs)	Amount(In Rs)
DOUGH KNEADING MACHINE	1	60,000	60,000
AUTOMATIC MIXER MACHIE	1	170,000	170,000
BAKING OVEN	1	450,000	450,000
AUTOMATIC BREAD SLICER MACHINE	1	80,000	80,000
CAKE CUTTING MACHINE	1	68,000	68,000
SUGER GRINDING MACHINE	1	75,000	75,000
Total :			903,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs)	5,500.00
Furniture & Fixtures (in Rs)	25,000.00
Contingency/Others/Miscellaneous (in Rs)	4,500.00
Working Capital Per Estimate	35,000.00

Preliminary & Pre-operative Cost (in Rs)

Furniture & Fixtures (in Rs)

Contingency/Others/Miscellaneous (in Rs)

Working Capital Per Estimate

SALES DETAILS

Type of Product	Rate/Unit	Number of Units of Proposed Product	Amount (In Rs)
BREAD	50.0	6000	300,000
ALL TYPE CAKE	400.0	2700	1,080,000
MUFFIN	240.0	2000	480,000
CUPCAKE	315.0	2000	630,000
COOKIES	400.0	2500	1,000,000
Total :			3,490,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs)
COCA POWDER	750.0	120	90,000
FLOUR	35.0	2880	100,800
BAKING POWDER	170.0	240	40,800
CAKE SHELF LIFE ENHANCER ORESERVATVE	850.0	120	102,000
BREAD IMPROVER	235.0	180	42,300
SUGER	43.0	1080	46,440
SALT	25.0	840	21,000
OIL	215.0	880	189,200
Total :			632,540

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
UNSKILLED	5	7000.0	420,000
SKILLED	4	10000.0	480,000
Total :			900,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	3
Finished Goods (In Number of Days)	4
Receivable By (In Number of Days)	10

MISCELLNEOUS EXPENDITURE

Repair and Maintenance (In %)	4.00	Power and Fuel (In %)	3.80
Other Overhead Expenses (In %)	3.00	Telephone Expenses (In %)	0.00

Stationery & Postage (In %)	3.52	Advertisement & Publicity (In %)	2.25
Building Rent per Month(In Rs.)	0.00	Other Miscellaneous Expenditure (In %)	7.50

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)	5.00
Rate of Interest (In %)	11.00	Employment	9.00

HISTORICAL FINANCIALS

PROFIT & LOSS ACCOUNT

INCOME

Particulars	FY 2020-2021	FY 2021-2022
Income/Sale/Revenue	2851500.0	3089125.0
Closing Stock	282404.0	545258.0
Other Income	0.0	0.0
Total	3133904.0	3634383.0

EXPENSES

Particulars	FY 2020-2021	FY 2021-2022
Opening Stock	142620.0	282404.0
Purchases	2464175.0	2675792.0
Salary & Allowances	42600.0	52600.0
Electricity & Water	46587.0	58621.0
Rent	0.0	0.0
Administrative Expenses	52346.0	68254.0
Licences, Taxes & Insurance	0.0	0.0
Total	2748328.0	3137671.0
PBDIT	385576.0	496712.0
Interest on TL (Existing)	0.0	0.0
Interest and Bank Charges	0.0	0.0
Depreciation	23449.0	19931.0
PBT	362127.0	476781.0
Tax	0.0	0.0
PAT	362127.0	476781.0
Cash Profit	385576.0	496712.0
PBDIT Margin	13.52 %	16.08 %
PAT Margin	12.7 %	15.43 %

BALANCE SHEET

LIABILITIES

Particulars	FY 2020-2021	FY 2021-2022
Capital	465673.0	900019.0
Reserves and Surplus	0.0	0.0
Drawings	42435.0	124560.0
Networth	423238.0	775459.0
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	16254.0	22602.0
Other Current Liabilities/provisions	0.0	0.0
Total Current Liabilities	16254.0	22602.0
Total Liabilities	439492.0	798061.0

ASSETS

Particulars	FY 2020-2021	FY 2021-2022
Fixed Assets	156325.0	132876.0
Depreciation	23449.0	19931.0
Net Fixed Assets	132876.0	112945.0
Investments	0.0	0.0
Advances and Deposits	0.0	0.0
Current Assets :		
Closing Stock	282404.0	545258.0
Sundry Debtors	7887.0	66158.0
Cash and Bank Balances	16325.0	73700.0
Short Term Loans & Advances	0.0	0.0
Other Current Assets	0.0	0.0
Total Current Assets	306616.0	685116.0
Total Assets	439,492.00	798,061.00

MAJOR FINANCIAL INDICATORS

Particulars	FY 2020-2021	FY 2021-2022
Income	3133904.0	3634383.0
PBDIT	385576.0	496712.0
PBDIT / TI (%)	12.3 %	13.67 %
PAT	362127.0	476781.0

PAT / TI (%)	11.56 %	13.12 %
Cash Profits	385576.0	496712.0
Total Current Liabilities	16254.0	22602.0
Total Current Assets	306616.0	685116.0
Current Ratio	18.86	30.31
Yearly D S C R	0.0	0.0
Promoter's Fund	465673.0	900019.0
Tangible Net worth	423238.0	775459.0
Total Outside Liabilities	16254.0	22602.0
Net Block of FA	132876.0	112945.0
Debt : Equity Ratio	0.0	0.0
TOL / TNW	0.04	0.03

FUND/CASH FLOW STATEMENT

Cash Flow	FY 2020-2021	FY 2021-2022
Net Profit After Tax	0.0	476781.0

ADD

Cash Flow	FY 2020-2021	FY 2021-2022
Depreciation	0.0	0.0
Finance cost	0.0	0.0

LESS

Cash Flow	FY 2020-2021	FY 2021-2022
Other income (non business income)	0.0	0.0
Operating Cash Profit/Loss before W. Cap changes	0.0	476781.0
Trade and other receivables	0.0	-58271.0
Inventories	0.0	0.0
Loans & Advances	0.0	0.0
Other Current liabilities	0.0	6348.0
Working Capital Changes	0.0	-51923.0
Cash Generated from Operations	0.0	424858.0
Less: Taxes paid	0.0	0.0
Net Cash from Operations	0.0	424858.0

PROJECTED FINANCIAL

Cost of Project

Land	Land Value	Ownership
LAND	632	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
Minor civil construction	1125	80.00	90,000.00
Total			90,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
DOUGH KNEADING MACHINE	1	60,000.00	60,000.00
AUTOMATIC MIXER MACHIE	1	170,000.00	170,000.00
BAKING OVEN	1	450,000.00	450,000.00
AUTOMATIC BREAD SLICER MACHINE	1	80,000.00	80,000.00
CAKE CUTTING MACHINE	1	68,000.00	68,000.00
SUGER GRINDING MACHINE	1	75,000.00	75,000.00
Total			903,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
5,500.00	25,000.00	4,500.00	1,028,000.00	129,815.14

Means of Financing

Own Contribution	10.00 %	Rs	102800.00
Bank Finance	90.00 %		
Term Loan		Rs	925200.00
Margin Money (Govt. Subsidy)	35.00 %	Rs	359800

Means of Financing(Working Capital)

Own Contribution	50.00 %	Rs	64907.57
Bank Finance	50.00 %		
Working Capital		Rs	64907.57

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest %
1	925200.00	77100.00	848100.00	101772.00
2	848100.00	185040.00	663060.00	93291.00
3	663060.00	185040.00	478020.00	72936.60
4	478020.00	185040.00	292980.00	52582.20
5	292980.00	185040.00	107940.00	32227.80
6	107940.00	185040.00	0	11873.40

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	64,907.57	5,408.96	59498.61	7,139.83
2	59,498.61	12,981.51	46517.10	6,544.85

3	46,517.10	12,981.51	33535.59	5,116.88
4	33,535.59	12,981.51	20554.08	3,688.91
5	20,554.08	12,981.51	7572.57	2,260.95
6	7,572.57	12,981.51	0.00	832.98

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	90000.00	81000.00	72900.00	65610.00	59049.00
Depreciation	9000.00	8100.00	7290.00	6561.00	5904.90
Closing Balance	81000.00	72900.00	65610.00	59049.00	53144.10

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	903000.00	767550.00	652417.50	554554.87	471371.64
Depreciation	135450.00	115132.50	97862.63	83183.23	70705.75
Closing Balance	767550.00	652417.50	554554.87	471371.64	400665.89

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	9000.00	8100.00	7290.00	6561.00	5904.90
Machinery	135450.00	115132.50	97862.63	83183.23	70705.75
Total	144450.00	123232.50	105152.63	89744.23	76610.65

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
BREAD	50	6,000	300,000.00
ALL TYPE CAKE	400	2,700	1,080,000.00
MUFFIN	240	2,000	480,000.00
CUPCAKE	315	2,000	630,000.00
COOKIES	400	2,500	1,000,000.00
Total			3490000.0

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	2443000.00	2792000.00	3141000.00	3141000.00	3141000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
COCA POWDER	0	750.00	120	90,000.00
FLOUR	0	35.00	2,880	100,800.00

BAKING POWDER	0	170.00	240	40,800.00
CAKE SHELF LIFE ENHANCER PRESERVATIVE	0	850.00	120	102,000.00
BREAD IMPROVER	0	235.00	180	42,300.00
SUGER	0	43.00	1,080	46,440.00
SALT	0	25.00	840	21,000.00
OIL	0	215.00	880	189,200.00
Total				632,540.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount In Rs(Per Annum)
Unskilled	5	7,000.00	420,000.00
Skilled	4	10,000.00	480,000.00
Total	9		900,000.00

Repairs and Maintenance	Rs	139,600.00
Power and Fuel	Rs	132,620.00
Other Overhead Expenses	Rs	104,700.00

Administrative Expenses

Telephone Expenses	0.00
Stationery & Postage	122,848.00
Advertisement & Publicity	78,525.00
Workshed Rent	0.00
Other Miscellaneous Expenses	261,750.00
Total	463,123.00

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	442778.00	506032.00	569286.00	569286.00	569286.00
Wages	630000.00	720000.00	810000.00	810000.00	810000.00
Repairs & Maintenance	97720.00	111680.00	125640.00	125640.00	125640.00
Power & Fuel	92834.00	106096.00	119358.00	119358.00	119358.00
Other Overhead Expenses	73290.00	83760.00	94230.00	94230.00	94230.00

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	85993.60	98278.40	110563.20	110563.20	110563.20

Advertisement & Publicity	54967.50	62820.00	70672.50	70672.50	70672.50
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	183225.00	209400.00	235575.00	235575.00	235575.00
Total:	1660808.10	1898066.40	2135324.70	2135324.70	2135324.70

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	3490000.00

MANUFACTURING EXPENSES

Raw Material	632540.00
Wages	900000.00
Repair & Maintenance	139600.00
Power & Fuel	132620.00
Other Overhead Expenses	104700.00
Production Cost	1909460.00
Administrative Cost	463123.00
Manufacturing Cost	2372583.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	3	Production Cost	19094.60
Finished goods	4	Manufacturing Cost	31634.44
Receivable by	10	Manufacturing Cost	79086.00
Total Working Capital Requirement		Per Cycle	129815.04

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		2443000.00	2792000.00	3141000.00	3141000.00
Total		2443000.00	2792000.00	3141000.00	3141000.00

MANUFACTURING EXPENSES

Rawmaterials		442778.00	506032.00	569286.00	569286.00
Wages		630000.00	720000.00	810000.00	810000.00
Repairs & Maintenance		97720.00	111680.00	125640.00	125640.00
Power & Fuel		92834.00	106096.00	119358.00	119358.00
Other Overhead Expenses		73290.00	83760.00	94230.00	94230.00
Depreciation		144450.00	123232.50	105152.63	89744.23
Production Cost		1481072.00	1650800.50	1823666.63	1808258.23

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		85993.60	98278.40	110563.20	110563.20
Advertisement & Publicity		54967.50	62820.00	70672.50	70672.50
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		183225.00	209400.00	235575.00	235575.00
Administrative Cost		324186.10	370498.40	416810.70	416810.70

Interest on Bank credit					
Term Loan		101772.00	93291.00	72936.60	52582.20
Working Capital		7139.83	6544.85	5116.88	3688.91
Cost of Sale		1914169.93	2121134.75	2318530.81	2281340.04
Net Profit Before Tax		528830.07	670865.25	822469.19	859659.96
Less Tax		0	0.00	0	0
Net Profit		528830.07	670865.25	822469.19	859659.96

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		528830.07	670865.25	822469.19	859659.96
Add :					
Depreciation		144450.00	123232.50	105152.63	89744.23
TOTAL - A		673280.07	794097.75	927621.82	949404.19
Payments :					
On Term Loan :					
Interest		101772.00	93291.00	72936.60	52582.20
Installment		77100.00	185040.00	185040.00	185040.00
On Working Capital					
Interest		7139.83	6544.85	5116.88	3688.91
TOTAL - B		186011.83	284875.85	263093.48	241311.11
Average D.S.C. R		3.62	2.79	3.53	3.93

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		167707.57	167707.57	167707.57	167707.57
Profit		528830.07	670865.25	822469.19	859659.96
Term Loan		925200.00	848100.00	663060.00	478020.00
Working Capital		64907.57	59498.61	46517.10	33535.59
Current Liabilities		0	0	0	0

Sundry Creditors		0	0	0	0
Total		1686645.21	1746171.43	1699753.86	1538923.12

ASSETS

Gross Fixed Assets		1018000.00	873550.00	750317.50	645164.87
Less : Depreciation		144450.00	123232.50	105152.63	89744.23
Net Fixed Assets		873550.00	750317.50	645164.87	555420.64
Preliminary & Pre-Op. Expenses		5500	4125	3093.75	2320.3125
Current Assets		64907.57	59498.61	46517.10	33535.59
Cash in Bank/Hand		748187.64	936355.32	1008071.89	949966.89
Total		1686645.21	1746171.43	1699753.86	1538923.12

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		528830.07	670865.25	822469.19	859659.96
Add : Depreciation		144450.00	123232.50	105152.63	89744.23
Term Loan		925200.00	848100.00	663060.00	478020.00
Working Capital Loan		64907.57	59498.61	46517.10	33535.59
Promoters Capital		115781.51	0.00	0.00	0.00
Total		1779169.15	1701696.36	1637198.92	1460959.78
Total Fixed Capital		1028000	1028000	1028000	1028000
Repayment of Term Loan		77100.00	185040.00	185040.00	185040.00
Repayment of WC Loan		5408.96	12981.51	12981.51	12981.51
Current Assets		64907.57	59498.61	46517.10	33535.59
Total		147416.53	257520.12	244538.61	231557.10
Opening Balance		0	1631752.62	3075928.86	4468589.17
Surplus		1631752.62	1444176.24	1392660.31	1229402.68
Closing Balance		1631752.62	3075928.86	4468589.17	5697991.85

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		570408.10	587021.90	594899.93	559137.13
Variable Cost		1488211.83	1657345.35	1828783.51	1811947.14
Total Cost		2058619.93	2244367.25	2423683.44	2371084.27
Sales		2443000.00	2792000.00	3141000.00	3141000.00
Contribution (Sales-VC)		954788.17	1134654.65	1312216.49	1329052.86
B.E.P in %		59.74	51.74	45.34	42.07
Break Even Sales in Rs.		1459493.35	1444461.66	1423988.11	1321429.55
Break Even Units		29189.87	28889.23	28479.76	26428.59

Current Ratio		0.34	0.20	0.17	0.13
Net Profit Ratio		21.65 %	24.03 %	26.18 %	27.37 %

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;