

## APPLICANT DETAILS

Application Id : 11019822761631  
Name : DHARMPAL KUMAR  
Mother Name : PUJA DEVI  
Father/Spouse Name : DINESH MANDAL  
Gender : MALE  
Date of Birth : 02-Dec-1998  
Address Residence : VILL - PARO, PO - MATIYA, PS - BARHAT  
State : BIHAR  
District: JAMUI  
City: JAMUI  
Block/Taluka : BARHAT  
Email Address : DHARMPALSPICEPVTLTD@GMAIL.COM  
PINCODE : 811312  
Phone Number : 7762969805  
Academic Qualification : GRADUATE  
Social Category : OBC  
PAN Card : FAVPK4846J

## DETAILS ABOUT THE EXISTING ENTERPRISE

Name of the Enterprise : DHARMPAL SPICES AND FOODS OPC PRIVATE LIMITED  
Address of Existing Enterprise : VILL - PARO, PO - MATIYA, PS - BARHAT  
State : BIHAR District: JAMUI City: JAMUI  
Block/Taluka : BARHAT PinCode : 811312 Year of Establishment: 2020  
Legal Status of Business Sole Proprietorship Type of Property : Owned  
Udyog Aadhaar Number Udyam Registration UDYAM BR 14 0000712  
GSTIN Number : 10AAICD1412E1ZK FSSAI Number : 10421190000016

## PRODUCT DETAILS

Type of Activities Involved while Manufacturing the Food Products- Manufacturing  
Type of Activities Involved while Manufacturing the spice  
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No  
If No, The Name of Product Spices (Chillies and Turmeric)

## LAST YEAR TURNOVER

Financial Year 2020-2021 Turnover (In Rs.) : 1,515,870.00  
 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
PUNJAB NATIONAL BANK	BARHAT,DIST-JAMUI	PUNB0204700	2047002100001548

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

Name of the Proposed Enterprise : DHARMPAL SPICES AND FOODS OPC PRIVATE LIMITED  
 Address of the Proposed Business Unit VILL - PARO, PO - MATIYA, PS - BARHAT  
 State Bihar District Jamui Block/Taluka BARHAT  
 City : JAMUI PINCODE : 811312  
 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) 1450  
 Land Value of the Proposed Unit (In Rs/Sq ft) 400 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 SPICES  
 If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No  
 If No, Other ODOP Products : Spices (Chillies and Turmeric)

### HISTORICAL FINANCIAL DETAILS

#### INCOME

Particulars	Income/Sale/Revenue (In Rs.)	Closing Stock (In Rs.)	Other Income (In Rs.)	Total
FY 2020-2021	1,515,870	230,580	0	1,746,450
FY 2021-2022	1,896,300	360,257	0	2,256,557

#### 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	0.0	145687	48000.	15700.	0.0	25620.	0.0	0.0	0.0	23523.0	0.0

2020-2021		2.0	0	0		0					
FY 2021-2022	230580.0	163189.0	60000.0	20980.0	0.0	30258.0	0.0	0.0	0.0	19995.0	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	200258.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12800.0	218369.0
FY 2021-2022	283250.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15600.0	250509.0

## 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	156820.0	23523.0	0.0	133297.0	0.0	298130.0	230580.0	40620.0	16520.0	10410.0	0.0
FY 2021-2022	133297.0	19995.0	0.0	113302.0	0.0	436057.0	360257.0	45870.0	18420.0	0.0	11510.0

## PROPOSED FINANCIAL DETAILS

### BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	1,000	95	95,000
Total :			95,000

### MACHINERY DETAILS

Type of Machinery	Quantity/Number	Rate/Unit (In Rs)	Amount(In Rs)
MIXING MACHINE	1	80,000	80,000
SPICE PULVERIZER MACHINE	1	30,000	30,000
SPICE GRINDING MACHINE	2	170,000	340,000
PACKAGING MACHINE	1	270,000	270,000
BATTERY AND INVERTOR	1	35,000	35,000
Total :			755,000

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs)	5,000.00
Furniture & Fixtures (in Rs)	20,000.00
Contingency/Others/Miscellaneous (in Rs)	7,000.00
Working Capital Per Estimate	32,000.00

## SALES DETAILS

Type of Product	Rate/Unit	Number of Units of Proposed Product	Amount (In Rs)
SPICE	500.0	6020	3,010,000
Total :			3,010,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs)
CHILLY	295.0	480	141,600
TURMERIC	150.0	818	122,700
CUMIN	370.0	183	67,710
FENNEL SEEDS	310.0	200	62,000
ESSENTIALS MATERIALS	200.0	1000	200,000
Total :			594,010

## WAGES DETAILS

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

## MISCELLANEOUS 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	1515870.0	1896300.0
Closing Stock	230580.0	360257.0
Other Income	0.0	0.0
Total	1746450.0	2256557.0

## EXPENSES

Particulars	FY 2020-2021	FY 2021-2022
Opening Stock	0.0	230580.0
Purchases	1456872.0	163189.0
Salary & Allowances	48000.0	60000.0
Electricity & Water	15700.0	20980.0
Rent	0.0	0.0
Administrative Expenses	25620.0	30258.0
Licences, Taxes & Insurance	0.0	0.0
Total	1546192.0	505007.0
PBDIT	200258.0	1751550.0
Interest on TL (Existing)	0.0	0.0
Interest and Bank Charges	0.0	0.0
Depreciation	23523.0	19995.0
PBT	176735.0	1731555.0
Tax	0.0	0.0
PAT	176735.0	1731555.0
Cash Profit	200258.0	1751550.0
PBDIT Margin	13.21 %	92.37 %
PAT Margin	11.66 %	91.31 %

## BALANCE SHEET

### LIABILITIES

Particulars	FY 2020-2021	FY 2021-2022
Capital	200258.0	283250.0
Reserves and Surplus	0.0	0.0
Drawings	0.0	0.0
Networth	200258.0	283250.0
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	12800.0	15600.0
Other Current Liabilities/provisions	218369.0	250509.0
Total Current Liabilities	231169.0	266109.0
Total Liabilities	431427.0	549359.0

## ASSETS

Particulars	FY 2020-2021	FY 2021-2022
Fixed Assets	156820.0	133297.0
Depreciation	23523.0	19995.0
Net Fixed Assets	133297.0	113302.0
Investments	0.0	0.0
Advances and Deposits	0.0	0.0
Current Assets :		
Closing Stock	230580.0	360257.0
Sundry Debtors	40620.0	45870.0
Cash and Bank Balances	16520.0	18420.0
Short Term Loans & Advances	0.0	11510.0
Other Current Assets	10410.0	0.0
Total Current Assets	298130.0	436057.0
Total Assets	431,427.00	549,359.00

## MAJOR FINANCIAL INDICATORS

Particulars	FY 2020-2021	FY 2021-2022
Income	1746450.0	2256557.0
PBDIT	200258.0	1751550.0
PBDIT / TI (%)	11.47 %	77.62 %
PAT	176735.0	1731555.0
PAT / TI (%)	10.12 %	76.73 %
Cash Profits	200258.0	1751550.0
Total Current Liabilities	231169.0	266109.0
Total Current Assets	298130.0	436057.0
Current Ratio	1.29	1.64
Yearly D S C R	0.0	0.0
Promoter's Fund	200258.0	283250.0
Tangible Net worth	200258.0	283250.0
Total Outside Liabilities	231169.0	266109.0
Net Block of FA	133297.0	113302.0
Debt : Equity Ratio	0.0	0.0

TOL / TNW	1.15	0.94
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## FUND/CASH FLOW STATEMENT

Cash Flow	FY 2020-2021	FY 2021-2022
Net Profit After Tax	0.0	1731555.0

### 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	1731555.0
Trade and other receivables	0.0	-5250.0
Inventories	0.0	0.0
Loans & Advances	0.0	-11510.0
Other Current liabilities	0.0	34940.0
Working Capital Changes	0.0	18180.0
Cash Generated from Operations	0.0	1749735.0
Less: Taxes paid	0.0	0.0
Net Cash from Operations	0.0	1749735.0

## PROJECTED FINANCIAL

### Cost of Project

Land	Land Value	Ownership
LAND	400	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
	1000	95.00	95,000.00
<b>Total</b>			<b>95,000.00</b>

Machinery	Qty.	Rate.	Amt.(In Rs)
MIXING MACHINE	1	80,000.00	80,000.00
SPICE PULVERIZER MACHINE	1	30,000.00	30,000.00
SPICE GRINDING MACHINE	2	170,000.00	340,000.00
PACKAGING MACHINE	1	270,000.00	270,000.00
BATTERY AND INVERTOR	1	35,000.00	35,000.00
<b>Total</b>			<b>755,000.00</b>

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
5,000.00	20,000.00	7,000.00	882,000.00	121,721.69

### Means of Financing

Own Contribution	10.00 %	Rs	88200.00
Bank Finance	90.00 %		
Term Loan		Rs	793800.00
Margin Money (Govt. Subsidy)	35.00 %	Rs	308700

### Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	24344.34
Bank Finance	80.00 %		
Working Capital		Rs	97377.35

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest %
1	793800.00	66150.00	727650.00	87318.00
2	727650.00	158760.00	568890.00	80041.50
3	568890.00	158760.00	410130.00	62577.90
4	410130.00	158760.00	251370.00	45114.30
5	251370.00	158760.00	92610.00	27650.70
6	92610.00	158760.00	0	10187.10

### Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	97,377.35	8,114.78	89262.57	10,711.51
2	89,262.57	19,475.47	69787.10	9,818.88
3	69,787.10	19,475.47	50311.63	7,676.58
4	50,311.63	19,475.47	30836.16	5,534.28
5	30,836.16	19,475.47	11360.69	3,391.98
6	11,360.69	19,475.47	0.00	1,249.68

### Statement Showing the Depreciation on Fixed Assets

#### WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	95000.00	85500.00	76950.00	69255.00	62329.50
Depreciation	9500.00	8550.00	7695.00	6925.50	6232.95
Closing Balance	85500.00	76950.00	69255.00	62329.50	56096.55



## MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	755000.00	641750.00	545487.50	463664.37	394114.71
Depreciation	113250.00	96262.50	81823.13	69549.66	59117.21
Closing Balance	641750.00	545487.50	463664.37	394114.71	334997.50

## TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	9500.00	8550.00	7695.00	6925.50	6232.95
Machinery	113250.00	96262.50	81823.13	69549.66	59117.21
Total	122750.00	104812.50	89518.13	76475.16	65350.16

## Schedule of Sales Realization

### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
SPICE	500	6,020	3,010,000.00
Total			3010000.0

### 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	2107000.00	2408000.00	2709000.00	2709000.00	2709000.00

## Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
CHILLY	0	295.00	480	141,600.00
TURMERIC	0	150.00	818	122,700.00
CUMIN	0	370.00	183	67,710.00
FENNEL SEEDS	0	310.00	200	62,000.00
ESSENTIALS MATERIALS	0	200.00	1,000	200,000.00
Total				594,010.00

## WAGES

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

Repairs and Maintenance	Rs	120,400.00
Power and Fuel	Rs	114,380.00
Other Overhead Expenses	Rs	90,300.00

## Administrative Expenses

Telephone Expenses	0.00
Stationery & Postage	105,952.00
Advertisement & Publicity	67,725.00
Workshed Rent	0.00
Other Miscellaneous Expenses	225,750.00
<b>Total</b>	<b>399,427.00</b>

## 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	415807.00	475208.00	534609.00	534609.00	534609.00
Wages	630000.00	720000.00	810000.00	810000.00	810000.00
Repairs & Maintenance	84280.00	96320.00	108360.00	108360.00	108360.00
Power & Fuel	80066.00	91504.00	102942.00	102942.00	102942.00
Other Overhead Expenses	63210.00	72240.00	81270.00	81270.00	81270.00

### 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	74166.40	84761.60	95356.80	95356.80	95356.80
Advertisement & Publicity	47407.50	54180.00	60952.50	60952.50	60952.50
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	158025.00	180600.00	203175.00	203175.00	203175.00
<b>Total:</b>	<b>1552961.90</b>	<b>1774813.60</b>	<b>1996665.30</b>	<b>1996665.30</b>	<b>1996665.30</b>

## Assessment of Working Capital

Particulars	Amount in Rs.
Sale	3010000.00

### MANUFACTURING EXPENSES

Raw Material	594010.00
Wages	900000.00
Repair & Maintenance	120400.00
Power & Fuel	114380.00
Other Overhead Expenses	90300.00
<b>Production Cost</b>	<b>1819090.00</b>
<b>Administrative Cost</b>	<b>399427.00</b>
<b>Manufacturing Cost</b>	<b>2218517.00</b>

## 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	18190.90
Finished goods	4	Manufacturing Cost	29580.23
Receivable by	10	Manufacturing Cost	73951.00
Total Working Capital Requirement		Per Cycle	121722.13

## Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		2107000.00	2408000.00	2709000.00	2709000.00
Total		2107000.00	2408000.00	2709000.00	2709000.00

### MANUFACTURING EXPENSES

Rawmaterials		415807.00	475208.00	534609.00	534609.00
Wages		630000.00	720000.00	810000.00	810000.00
Repairs & Maintenance		84280.00	96320.00	108360.00	108360.00
Power & Fuel		80066.00	91504.00	102942.00	102942.00
Other Overhead Expenses		63210.00	72240.00	81270.00	81270.00
Depreciation		122750.00	104812.50	89518.13	76475.16
Production Cost		1396113.00	1560084.50	1726699.13	1713656.16

### ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		74166.40	84761.60	95356.80	95356.80
Advertisement & Publicity		47407.50	54180.00	60952.50	60952.50
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		158025.00	180600.00	203175.00	203175.00
Administrative Cost		279598.90	319541.60	359484.30	359484.30

Interest on Bank credit					
Term Loan		87318.00	80041.50	62577.90	45114.30
Working Capital		10711.51	9818.88	7676.58	5534.28
Cost of Sale		1773741.41	1969486.48	2156437.91	2123789.04
Net Profit Before Tax		333258.59	438513.52	552562.09	585210.96
Less Tax		0	0.00	0	0
Net Profit		333258.59	438513.52	552562.09	585210.96

### Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		333258.59	438513.52	552562.09	585210.96
Add :					
Depreciation		122750.00	104812.50	89518.13	76475.16
<b>TOTAL - A</b>		<b>456008.59</b>	<b>543326.02</b>	<b>642080.22</b>	<b>661686.12</b>
<b>Payments :</b>					
<b>On Term Loan :</b>					
Interest		87318.00	80041.50	62577.90	45114.30
Installment		66150.00	158760.00	158760.00	158760.00
<b>On Working Capital</b>					
Interest		10711.51	9818.88	7676.58	5534.28
<b>TOTAL - B</b>		<b>164179.51</b>	<b>248620.38</b>	<b>229014.48</b>	<b>209408.58</b>
<b>Average D.S.C. R</b>		<b>2.78</b>	<b>2.19</b>	<b>2.80</b>	<b>3.16</b>

### Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		112544.34	112544.34	112544.34	112544.34
Profit		333258.59	438513.52	552562.09	585210.96
Term Loan		793800.00	727650.00	568890.00	410130.00
Working Capital		97377.35	89262.57	69787.10	50311.63
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
<b>Total</b>		<b>1336980.28</b>	<b>1367970.43</b>	<b>1303783.53</b>	<b>1158196.93</b>

### ASSETS

Gross Fixed Assets		870000.00	747250.00	642437.50	552919.37
Less : Depreciation		122750.00	104812.50	89518.13	76475.16
Net Fixed Assets		747250.00	642437.50	552919.37	476444.21
Preliminary & Pre-Op. Expenses		5000	3750	2812.5	2109.375
Current Assets		97377.35	89262.57	69787.10	50311.63
Cash in Bank/Hand		492352.93	636270.36	681077.06	631441.09
<b>Total</b>		<b>1336980.28</b>	<b>1367970.43</b>	<b>1303783.53</b>	<b>1158196.93</b>

### Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		333258.59	438513.52	552562.09	585210.96
Add : Depreciation		122750.00	104812.50	89518.13	76475.16
Term Loan		793800.00	727650.00	568890.00	410130.00

Working Capital Loan		97377.35	89262.57	69787.10	50311.63
Promoters Capital		100372.17	0.00	0.00	0.00
Total		1447558.11	1360238.59	1280757.32	1122127.75
Total Fixed Capital		882000	882000	882000	882000
Repayment of Term Loan		66150.00	158760.00	158760.00	158760.00
Repayment of WC Loan		8114.78	19475.47	19475.47	19475.47
Current Assets		97377.35	89262.57	69787.10	50311.63
Total		171642.13	267498.04	248022.57	228547.10
Opening Balance		0	1275915.98	2368656.53	3401391.28
Surplus		1275915.98	1092740.55	1032734.75	893580.65
Closing Balance		1275915.98	2368656.53	3401391.28	4294971.93

### Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		489666.90	504395.60	511580.33	481073.76
Variable Cost		1406824.51	1569903.38	1734375.71	1719190.44
Total Cost		1896491.41	2074298.98	2245956.04	2200264.20
Sales		2107000.00	2408000.00	2709000.00	2709000.00
Contribution (Sales-VC)		700175.49	838096.62	974624.29	989809.56
B.E.P in %		69.93	60.18	52.49	48.60
Break Even Sales in Rs.		1473527.96	1449217.88	1421954.21	1316646.02
Break Even Units		2947.06	2898.44	2843.91	2633.29
Current Ratio		0.57	0.33	0.28	0.22
Net Profit Ratio		15.82 %	18.21 %	20.40 %	21.60 %

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;