

COST OF PROJECT & MEANS OF FINANCE :-

| Cost of Project | Amount [Rs.] | Means of Finance | Amount [Rs.] |
|----------------------------------|--------------|-------------------------|--------------|
| 1 Land & Building | 40,000.00 | Promoter's Contribution | 50,000.00 |
| Plant & Machinery & Installation | 404,500.00 | Term Loan | 474,335.00 |
| Furniture | 54,800.00 | Cash Credit Loan | 475,665.00 |
| Total Cost of fixed Assets | 499,300.00 | | |
| Margin Money of Working Capital | 500,700.00 | | |
| Cost of Project | 1,000,000.00 | | |
| Capital Outlay | 1,000,000.00 | | 1,000,000.00 |



REPAYMENT SCHEDULE OF TERM LOAN:

There is no moratorium period. No installment of Term Loan would be started after 2 disbursement of the Term Loan.

The rate of interest of Term loan is 10.00%.

The Loan to be repaid in 84 months which is calculated as below,

| | |
|--------------------|-------------|
| Enter loan amount | 474,335.00 |
| ROI (p.a.) | 0.12 |
| Term in years | 5.00 |
| EMI (monthly rent) | \$10,531.32 |

Amortization schedule

| 2022-23 | | | | |
|---------|---------|----------|-----------|---------|
| Months | Opening | Interest | Principal | Closing |
| | | | | |
| | | - | - | |

| 2023-24 | | | | |
|---------|------------|-----------|-----------|------------|
| Months | Opening | Interest | Principal | Closing |
| 1 | 474,335.00 | 4,743.35 | 5,807.97 | 468,527.03 |
| 2 | 468,527.03 | 4,685.27 | 5,866.05 | 462,660.98 |
| 3 | 462,660.98 | 4,626.61 | 5,924.71 | 456,736.27 |
| 4 | 456,736.27 | 4,567.36 | 5,983.96 | 450,752.31 |
| 5 | 450,752.31 | 4,507.52 | 6,043.80 | 444,708.52 |
| 6 | 444,708.52 | 4,447.09 | 6,104.23 | 438,604.28 |
| 7 | 438,604.28 | 4,386.04 | 6,165.28 | 432,439.00 |
| 8 | 432,439.00 | 4,324.39 | 6,226.93 | 426,212.07 |
| 9 | 426,212.07 | 4,262.12 | 6,289.20 | 419,922.87 |
| 10 | 419,922.87 | 4,199.23 | 6,352.09 | 413,570.78 |
| 11 | 413,570.78 | 4,135.71 | 6,415.61 | 407,155.17 |
| 12 | 407,155.17 | 4,071.55 | 6,479.77 | 400,675.40 |
| | | 52,956.24 | 73,659.60 | |

| 2024-25 | | | | |
|---------|------------|-----------|-----------|------------|
| Months | Opening | Interest | Principal | Closing |
| 13 | 400,675.40 | 4,006.75 | 6,544.57 | 394,130.84 |
| 14 | 394,130.84 | 3,941.31 | 6,610.01 | 387,520.82 |
| 15 | 387,520.82 | 3,875.21 | 6,676.11 | 380,844.71 |
| 16 | 380,844.71 | 3,808.45 | 6,742.87 | 374,101.84 |
| 17 | 374,101.84 | 3,741.02 | 6,810.30 | 367,291.54 |
| 18 | 367,291.54 | 3,672.92 | 6,878.40 | 360,413.13 |
| 19 | 360,413.13 | 3,604.13 | 6,947.19 | 353,465.94 |
| 20 | 353,465.94 | 3,534.66 | 7,016.66 | 346,449.28 |
| 21 | 346,449.28 | 3,464.49 | 7,086.83 | 339,362.46 |
| 22 | 339,362.46 | 3,393.62 | 7,157.70 | 332,204.76 |
| 23 | 332,204.76 | 3,322.05 | 7,229.27 | 324,975.49 |
| 24 | 324,975.49 | 3,249.75 | 7,301.57 | 317,673.92 |
| | | 43,614.36 | 83,001.48 | |

| 2025-26 | | | | |
|---------|------------|-----------|-----------|------------|
| Months | Opening | Interest | Principal | Closing |
| 25 | 317,673.92 | 3,176.74 | 7,374.58 | 310,299.34 |
| 26 | 310,299.34 | 3,102.99 | 7,448.33 | 302,851.02 |
| 27 | 302,851.02 | 3,028.51 | 7,522.81 | 295,328.21 |
| 28 | 295,328.21 | 2,953.28 | 7,598.04 | 287,730.17 |
| 29 | 287,730.17 | 2,877.30 | 7,674.02 | 280,056.15 |
| 30 | 280,056.15 | 2,800.56 | 7,750.76 | 272,305.39 |
| 31 | 272,305.39 | 2,723.05 | 7,828.27 | 264,477.12 |
| 32 | 264,477.12 | 2,644.77 | 7,906.55 | 256,570.58 |
| 33 | 256,570.58 | 2,565.71 | 7,985.61 | 248,584.96 |
| 34 | 248,584.96 | 2,485.85 | 8,065.47 | 240,519.49 |
| 35 | 240,519.49 | 2,405.19 | 8,146.13 | 232,373.37 |
| 36 | 232,373.37 | 2,323.73 | 8,227.59 | 224,145.78 |
| | | 33,087.70 | 93,528.14 | |



| 2026-27 | | | | |
|---------|------------|------------------|-------------------|------------|
| Months | Opening | Interest | Principal | Closing |
| 37 | 224,143.78 | 2,241.46 | 8,399.86 | 213,835.92 |
| 38 | 213,835.92 | 2,138.36 | 8,392.96 | 202,442.96 |
| 39 | 202,442.96 | 2,024.43 | 8,476.89 | 198,966.07 |
| 40 | 198,966.07 | 1,989.66 | 8,561.66 | 190,404.41 |
| 41 | 190,404.41 | 1,904.04 | 8,647.28 | 181,757.13 |
| 42 | 181,757.13 | 1,817.57 | 8,733.75 | 173,023.38 |
| 43 | 173,023.38 | 1,730.23 | 8,821.09 | 164,202.29 |
| 44 | 164,202.29 | 1,642.02 | 8,909.30 | 155,293.00 |
| 45 | 155,293.00 | 1,552.93 | 8,998.39 | 146,294.61 |
| 46 | 146,294.61 | 1,462.95 | 9,088.37 | 137,206.23 |
| 47 | 137,206.23 | 1,372.06 | 9,179.26 | 128,026.98 |
| 48 | 128,026.98 | 1,280.27 | 9,271.03 | 118,755.93 |
| | | 21,925.99 | 105,389.85 | |

| 2027-28 | | | | |
|---------|------------|-----------------|-------------------|------------|
| Months | Opening | Interest | Principal | Closing |
| 49 | 118,755.93 | 1,187.56 | 9,362.76 | 109,392.16 |
| 50 | 109,392.16 | 1,093.92 | 9,457.40 | 99,934.77 |
| 51 | 99,934.77 | 999.33 | 9,551.97 | 90,382.79 |
| 52 | 90,382.79 | 903.83 | 9,647.49 | 80,735.30 |
| 53 | 80,735.30 | 807.33 | 9,743.97 | 70,991.33 |
| 54 | 70,991.33 | 709.91 | 9,841.41 | 61,149.93 |
| 55 | 61,149.93 | 611.50 | 9,939.82 | 51,210.11 |
| 56 | 51,210.11 | 512.10 | 10,039.22 | 41,170.89 |
| 57 | 41,170.89 | 411.71 | 10,139.61 | 31,031.28 |
| 58 | 31,031.28 | 310.31 | 10,241.01 | 20,790.27 |
| 59 | 20,790.27 | 207.90 | 10,343.42 | 10,446.85 |
| 60 | 10,446.85 | 104.47 | 10,446.85 | 0.00 |
| | | 7,859.92 | 118,755.93 | |

| | 2022-23 | 2023-24 | 2024-25 | 2025-26 | 2026-27 | 2027-28 | Total |
|-----------|---------|------------|------------|------------|------------|------------|------------|
| Interest | - | 52,956.24 | 43,014.30 | 53,087.70 | 21,925.99 | 7,859.92 | 158,744.21 |
| Principal | - | 75,639.60 | 83,981.48 | 93,528.14 | 105,389.85 | 118,755.93 | 474,335.00 |
| Total | - | 128,615.84 | 126,615.84 | 126,615.84 | 128,615.84 | 126,615.84 | 633,079.21 |



MOTILAL MURMU (PROP.- MOTI LAL MURMU)

AT- ASURGERIA P.O.- KHARIGERIA, P.S.- RAIPUR, DIST.- BANKURA, PIN- 721334 (W.B.)

BALANCE SHEET:

| FINANCIAL YEAR | [Rs.in lakhs] | | | | |
|--|----------------------|----------------------|----------------------|----------------------|----------------------|
| | Estimated 2023-24 | Projected 2024-25 | Projected 2025-26 | Projected 2026-27 | Projected 2027-28 |
| A. LIABILITIES | | | | | |
| 1. NET WORTH: | | | | | |
| Promoter's Capital | - | 325,221.76 | 658,174.39 | 1,015,029.70 | 1,449,474.71 |
| Further Introduce | 50,000.00 | | | | |
| Add: Net Profit | 575,221.76 | 732,952.64 | 956,855.30 | 1,184,445.01 | 1,468,039.08 |
| Less: Drawings | 625,221.76 | 1,058,174.39 | 1,615,029.70 | 2,199,474.71 | 2,917,513.79 |
| | 300,000.00 | 400,000.00 | 600,000.00 | 750,000.00 | 1,000,000.00 |
| 2. SECURE LOAN: | 325,221.76 | 658,174.39 | 1,015,029.70 | 1,449,474.71 | 1,917,513.79 |
| Long Term Loan | 400,675.40 | 317,673.92 | 224,145.78 | 110,755.93 | 0.00 |
| Unsecured Loan | - | - | - | - | - |
| 3. CURRENT LIABILITY & PROVISION: | | | | | |
| Sundry Creditor For Goods & Expenses | 62,500.00 | 75,000.00 | 82,500.00 | 105,600.00 | 120,500.00 |
| Working Capital Loan | 475,665.00 | 475,665.00 | 475,665.00 | 475,665.00 | 475,665.00 |
| Term loan payable within one year | | | | | |
| Audit Fees Payble | 5,000.00 | 5,000.00 | 5,000.00 | 5,000.00 | 5,000.00 |
| TOTAL | 1,269,062.16 | 1,531,513.32 | 1,802,340.48 | 2,154,495.64 | 2,518,678.79 |
| B. ASSETS | | | | | |
| 1. FIXED ASSETS: | | | | | |
| Fixed Assets | 499,300.00 | 431,145.00 | 372,739.00 | 322,657.00 | 279,685.00 |
| Add: Purchase this year | - | | | | |
| Less Depreciation | 68,155.00 | 58,406.00 | 50,082.00 | 42,972.00 | 36,897.00 |
| | 431,145.00 | 372,739.00 | 322,657.00 | 279,685.00 | 242,788.00 |
| 2. INVESTMENT: | | | | | |
| 3. CURRENT ASSETS: | | | | | |
| Stock | 575,000.00 | 632,500.00 | 695,750.00 | 765,325.00 | 841,858.00 |
| Sundry Debtors | 190,850.00 | 350,000.00 | 500,000.00 | 630,000.00 | 850,000.00 |
| Loans & advance (Inc. Advance Tax) | | | | | |
| Cash & Bank Balance | 72,067.16 | 176,274.32 | 283,933.48 | 479,485.64 | 584,032.79 |
| | - | - | - | - | - |
| TOTAL | 1,269,062.16 | 1,531,513.32 | 1,802,340.48 | 2,154,495.64 | 2,518,678.79 |
| Diff | (0.00) | (0.00) | (0.00) | (0.00) | 0.00 |



PROFITABILITY STATEMENT

MOTILAL MURMU (PROP.: MOTI LAL MURMU)

| Particulars | Following years Projected | | | | |
|---|---------------------------|---------------------|---------------------|----------------------|----------------------|
| | 2023-24 | 2024-25 | 2025-26 | 2026-27 | 2027-28 |
| | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 |
| A INCOME | | | | | |
| Gross Receipts | 6,300,000.00 | 7,560,000.00 | 9,072,000.00 | 10,886,400.00 | 13,063,680.00 |
| Total Revenue | 6,300,000.00 | 7,560,000.00 | 9,072,000.00 | 10,886,400.00 | 13,063,680.00 |
| Closing Stock | 575,000.00 | 632,500.00 | 695,750.00 | 765,325.00 | 841,858.00 |
| Total income (A) | 6,875,000.00 | 8,192,500.00 | 9,767,750.00 | 11,651,725.00 | 13,905,538.00 |
| B DIRECT EXPENDITURE | | | | | |
| Opening Stock | - | 575,000.00 | 632,500.00 | 695,750.00 | 765,325.00 |
| Purchase | 4,780,000.00 | 5,236,000.00 | 6,383,200.00 | 7,809,840.00 | 9,521,808.00 |
| Labour & Wages | 725,000.00 | 797,500.00 | 877,250.00 | 964,975.00 | 1,061,473.00 |
| Total Purchase | 5,505,000.00 | 6,033,500.00 | 7,260,450.00 | 8,774,815.00 | 10,583,281.00 |
| Total Direct Expenses (B) | 5,505,000.00 | 6,608,500.00 | 7,892,950.00 | 9,470,565.00 | 11,348,606.00 |
| C GROSS PROFIT (A-B) | 1,370,000.00 | 1,584,000.00 | 1,874,800.00 | 2,181,160.00 | 2,556,932.00 |
| D INDIRECT INCOME | | | | | |
| Discount | - | - | - | - | - |
| E INDIRECT EXPENDITURE | | | | | |
| Manpower Expenses | | | | | |
| Staff Salary & Bonus | 142,500.00 | 171,000.00 | 205,200.00 | 246,240.00 | 295,488.00 |
| Selling & Admin Expenses | | | | | |
| Accounting Charges | 10,000.00 | 10,000.00 | 10,000.00 | 10,000.00 | 10,000.00 |
| Audit Fees | 5,000.00 | 5,000.00 | 5,000.00 | 5,000.00 | 5,000.00 |
| Electricity & Generator Charges | 105,600.00 | 116,160.00 | 127,776.00 | 140,554.00 | 154,609.00 |
| Repairs & Maintenance | 189,000.00 | 207,900.00 | 228,690.00 | 251,559.00 | 276,715.00 |
| Bank Charges & Misc Exp | 30,850.00 | 33,935.00 | 37,329.00 | 41,062.00 | 45,168.00 |
| Licence Renewal Charges | 5,000.00 | 5,500.00 | 6,050.00 | 6,655.00 | 7,321.00 |
| Printing & Stationary | 42,650.00 | 46,915.00 | 51,607.00 | 56,768.00 | 62,445.00 |
| Travelling & Conveyance | 62,850.00 | 69,135.00 | 76,049.00 | 83,654.00 | 92,019.00 |
| Shop & General Exp | 32,650.00 | 35,915.00 | 39,507.00 | 43,458.00 | 47,804.00 |
| Depreciation | 68,155.00 | 58,406.00 | 50,082.00 | 42,972.00 | 36,897.00 |
| Total Indirect Expenses (E) | 694,255.00 | 759,866.00 | 837,290.00 | 927,922.00 | 1,033,466.00 |
| Operating Profit before Interest | 675,745.00 | 824,134.00 | 1,037,510.00 | 1,253,238.00 | 1,523,466.00 |
| Finance Charges | | | | | |
| Interest on Term Loan | 52,956.24 | 43,614.36 | 33,087.70 | 21,225.99 | 7,859.92 |
| Interest on Cash Credit Loan | 47,567.00 | 47,567.00 | 47,567.00 | 47,567.00 | 47,567.00 |
| Net Profit before Tax/(Loss) PBT | 575,221.76 | 732,952.64 | 956,855.30 | 1,184,445.01 | 1,468,039.08 |
| Provision for Taxes | - | - | - | - | - |
| Net Profit/ Loss after Tax PAT | 575,221.76 | 732,952.64 | 956,855.30 | 1,184,445.01 | 1,468,039.08 |
| Add: Depreciation | 68,155.00 | 58,406.00 | 50,082.00 | 42,972.00 | 36,897.00 |
| | 643,376.76 | 791,358.64 | 1,006,937.30 | 1,227,417.01 | 1,504,936.08 |



Name:

MOTI LAL MURMU (PROP.: MOTI LAL MURMU)

DEPRECIATION SCHEDULE AS PER INCOME TAX ACT 1961 :

| PARTICULARS | Block- 15% | Block- 10% | Block- 5% | TOTAL |
|-------------------|------------|------------|-----------|------------|
| | 15% | 10% | 5% | |
| TOTAL VALUE | 404,500.00 | 54,800.00 | 40,000.00 | 499,300.00 |
| RATE | | | | |
| DEPRECIATION | 60,675.00 | 5,480.00 | 2,000.00 | 68,155.00 |
| WDV AS ON 2023-24 | 343,825.00 | 49,320.00 | 38,000.00 | 431,145.00 |
| DEPRECIATION | 51,574.00 | 4,932.00 | 1,900.00 | 58,406.00 |
| WDV AS ON 2024-25 | 292,251.00 | 44,388.00 | 36,100.00 | 372,739.00 |
| DEPRECIATION | 43,838.00 | 4,439.00 | 1,805.00 | 50,082.00 |
| WDV AS ON 2025-26 | 248,413.00 | 39,949.00 | 34,295.00 | 322,657.00 |
| DEPRECIATION | 37,262.00 | 3,995.00 | 1,715.00 | 42,972.00 |
| WDV AS ON 2026-27 | 211,151.00 | 35,954.00 | 32,580.00 | 279,685.00 |
| DEPRECIATION | 31,673.00 | 3,595.00 | 1,629.00 | 36,897.00 |
| WDV AS ON 2027-28 | 179,478.00 | 32,359.00 | 30,951.00 | 242,788.00 |
| DEPRECIATION | 26,922.00 | 3,236.00 | 1,548.00 | 31,706.00 |
| WDV AS ON 2028-29 | 152,556.00 | 29,123.00 | 29,403.00 | 211,082.00 |



MOTILAL MURMU (PROP.: MOTI LAL MURMU)

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AT: ASURGERIA P.O.: KHARIGERIA, P.S.- RAIPUR, DIST.: BANKURA, PIN- 721334 (W.B.)

RATIO ANALYSIS:

| FINANCIAL YEAR | Projected | Projected | Projected | Projected | Projected |
|--|--------------|--------------|--------------|---------------|---------------|
| | 2023-24 | 20224-25 | 2025-26 | 2026-27 | 2027-28 |
| NET SALES | 6,300,000.00 | 7,560,000.00 | 9,072,000.00 | 10,886,400.00 | 13,063,680.00 |
| PROFIT BEFORE INTEREST- DEPRECIATION & TAX | 743,900.00 | 882,540.00 | 1,087,592.00 | 1,296,210.00 | 1,560,363.00 |
| DEPRECIATION | 68,155.00 | 58,406.00 | 50,082.00 | 42,972.00 | 36,897.00 |
| INTEREST | 100,523.24 | 91,181.36 | 80,654.70 | 68,792.99 | 55,426.92 |
| PROFIT BEFORE TAX | 575,221.76 | 732,952.64 | 956,855.30 | 1,184,445.01 | 1,468,039.08 |
| PROVISION FOR TAX | - | - | - | - | - |
| PROFIT AFTER TAX | 575,221.76 | 732,952.64 | 956,855.30 | 1,184,445.01 | 1,468,039.08 |
| NET CASH ACCRUALS | 643,376.76 | 791,358.64 | 1,006,937.30 | 1,227,417.01 | 1,504,936.08 |
| PAT/NET SALES(%) | 9.13 | 9.70 | 10.55 | 10.88 | 11.24 |
| CURRENT ASSETS | 837,917.16 | 1,158,774.32 | 1,479,683.48 | 1,874,810.64 | 2,275,890.79 |
| CURRENT LIABILITIES | 538,165.00 | 550,665.00 | 558,165.00 | 581,265.00 | 596,165.00 |
| NET WORKING CAPITAL | 299,752.16 | 608,109.32 | 921,518.48 | 1,293,545.64 | 1,679,725.79 |
| CURRENT RATIO | 1.56 | 2.10 | 2.65 | 3.23 | 3.82 |
| TOTAL OUTSIDE LIABILITIES [TOL] (i.e. SHORT TERM & LONG TERM LIABILITIES) | 468,175.40 | 397,673.92 | 311,645.78 | 229,355.93 | 125,500.00 |
| NET WORTH [TNW] | 1,200,443.51 | 2,116,348.79 | 3,230,059.40 | 4,398,949.42 | 5,835,027.59 |
| RATIO OF [TOL/TNW] | 0.39 | 0.19 | 0.10 | 0.05 | 0.02 |
| LONG TERM FACILITIES | 400,675.40 | 317,673.92 | 224,145.78 | 118,755.93 | 0.00 |
| EQUITY FUND | 1,200,443.51 | 2,116,348.79 | 3,230,059.40 | 4,398,949.42 | 5,835,027.59 |
| DEBT EQUITY RATIO | 0.33 | 0.15 | 0.07 | 0.03 | 0.00 |

#DIV/0!



MOTILAL MURMU (PROP.: MOTI LAL MURMU)

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AT- ASURGERIA P.O.- KHARIGERIA, P.S.- RAIPUR, DIST.- BANKURA, PIN- 721334 (W.B.)

INTEREST SERVICE COVERAGE RATIO :-

| PARTICULARS | | Projected | Projected | Projected | Projected | Projected |
|---|---------|------------|------------|--------------|--------------|--------------|
| | | 2023-24 | 2024-25 | 2025-26 | 2026-27 | 2027-28 |
| Profit before Tax | - | 575,221.76 | 732,952.64 | 956,855.30 | 1,184,445.01 | 1,468,039.08 |
| Add : Interest Charged(i) | - | 100,523.24 | 91,181.36 | 80,654.70 | 68,792.99 | 55,426.92 |
| Amount available for Interest Servicing(ii) | - | 675,745.00 | 824,134.00 | 1,037,510.00 | 1,253,238.00 | 1,523,466.00 |
| I.S.C.R[(i/ii)] | #DIV/0! | 6.72 | 9.04 | 12.86 | 18.22 | 27.49 |
| Average I.S.C.R. | 14.87 | | | | | |

DEBT SERVICE COVERAGE RATIO:

| YEAR | 0 | Projected | Projected | Projected | Projected | Projected |
|-----------------------------------|---------|------------|------------|--------------|--------------|--------------|
| | | 2023-24 | 2024-25 | 2025-26 | 2026-27 | 2027-28 |
| Profit after Tax(PAT) | - | 575,221.76 | 732,952.64 | 956,855.30 | 1,184,445.01 | 1,468,039.08 |
| Add : Depreciation | - | 68,155.00 | 58,406.00 | 50,082.00 | 42,972.00 | 36,897.00 |
| Add : Interest on Term Loan | - | 52,956.24 | 43,614.36 | 33,087.70 | 21,225.99 | 7,859.92 |
| Total(A) | - | 696,333.00 | 834,973.00 | 1,040,025.00 | 1,248,643.00 | 1,512,796.00 |
| Instalment of Term Loan Repayment | - | 73,659.60 | 83,001.48 | 93,528.14 | 105,389.85 | 118,755.93 |
| Interest On Term loan | - | 52,956.24 | 43,614.36 | 33,087.70 | 21,225.99 | 7,859.92 |
| Total(B) | - | 126,615.84 | 126,615.84 | 126,615.84 | 126,615.84 | 126,615.84 |
| DSCR A/B | #DIV/0! | 5.50 | 6.59 | 8.21 | 9.86 | 11.95 |
| Average DSCR | 8.42 | | | | | |
| Maximum DSCR | 11.95 | | | | | |
| Minimum DSCR | 5.50 | | | | | |



MOTILAL MURMU (PROP.: MOTI LAL MURMU)

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AT- ASURGERIA P.O.- KHARIGERIA, P.S.- RAIPUR, DIST.- BANKURA, PIN- 721334 (W.B.)

BEARK EVEN ANALYSIS :

| PARTICULARS | 2023-24 | 2024-25 | 2025-26 | 2026-27 | 2027-28 |
|--|--------------|--------------|--------------|---------------|---------------|
| A.Sales Turnover & other income | 6,300,000.00 | 7,560,000.00 | 9,072,000.00 | 10,886,400.00 | 13,063,680.00 |
| B.Variable Cost | | | | | |
| i)Raw Materials | 4,930,000.00 | 5,976,000.00 | 7,197,200.00 | 8,705,240.00 | 10,506,748.00 |
| ii)carriage | | | | | |
| iii)Selling & Admn.Expenses(50%) | 241,800.00 | 265,230.00 | 291,004.00 | 319,355.00 | 350,540.50 |
| Total Variable Cost | 5,171,800.00 | 6,241,230.00 | 7,488,204.00 | 9,024,595.00 | 10,857,288.50 |
| C.Contribution | 1,128,200.00 | 1,318,770.00 | 1,583,796.00 | 1,861,805.00 | 2,206,391.50 |
| D.Fixed Cost | | | | | |
| ii)Selling & Admn.Expenses(50%) | 241,800.00 | 265,230.00 | 291,004.00 | 319,355.00 | 350,540.50 |
| iii)Interest on Term Loan | 52,956.24 | 43,614.36 | 33,087.70 | 21,225.99 | 7,859.92 |
| Total Fixed Cost | 294,756.24 | 308,844.36 | 324,091.70 | 340,580.99 | 358,400.42 |
| E.Profit after tax | 833,443.76 | 1,009,925.64 | 1,259,704.30 | 1,521,224.01 | 1,847,991.08 |
| F.P.V.Ratio | 17.91 | 17.44 | 17.46 | 17.10 | 16.89 |
| G.Break Even Sales | 1,645,953.14 | 1,770,485.66 | 1,856,400.62 | 1,991,454.99 | 2,122,029.72 |
| H.Break Even Sales(%) | 26 | 23 | 20 | 18 | 16 |
| I.Average Break Even Sales | | | | | |



ASSESSMENT OF WORKING CAPITAL REQUIREMENTS**FORM - I**

Particulars of the existing proposed limits from the Banking System
 [Limits from all Banks and Financial Institutions as on date of application]

Name : M/S. Shraddha Grain Milling Company Private Limited :

| Sl. No. | Name of Bank/ Financial Institution | Nature of facility | Existing Limits | Extent to which limits were utilised during the last 12 months | | [Amount Rs. In Lakhs] | | Limits now requested |
|-------------------------------------|--|--------------------|-----------------|--|------|-----------------------|--------------------|----------------------|
| | | | | Max. | Min. | Balance O/s as on | [date... /0 /200] | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | |
| [A] WORKING CAPITAL LIMITS : | | | | | | | | |
| [1] | CASH CREDIT | | 475,665.00 | | | 0 | | |
| [2] | | | | | | | | |
| [3] | | | | | | | | |
| [4] | | | | | | | | |
| [5] | | | | | | | | |

| Sl. No. | Name of Bank/ Financial Institution | Sanctioned limit | Outstanding as on 31/03/22 | Overdues, if any | Remarks |
|---------------------------------|--|------------------|----------------------------|------------------|---------|
| [B] TERM LOANS FROM BANK | | 474,335.00 | Nil | Nil | new |



**ASSESSMENT OF WORKING CAPITAL REQUIREMENTS
FORM II: OPERATING STATEMENT**

[Amount Rs. In Lakhs.]

As per Profit & Loss accounts actuals
estimates for the year ended/ending

| | Estimated | Projected | Projected | Projected | Projected |
|--|--------------|--------------|--------------|---------------|---------------|
| | 2023-24 | 20224-25 | 2025-26 | 2026-27 | 2027-28 |
| | 3 | 4 | 5 | 6 | 7 |
| [1] GROSS INCOME | | | | | |
| [i] Sales (net of returns) | | | | | |
| [a] Domestic Sales | 6,300,000.00 | 7,560,000.00 | 9,072,000.00 | 10,886,400.00 | 13,063,680.00 |
| [b] Export Sales | - | - | - | - | - |
| [c] Sub Total [a + b] | 6,300,000.00 | 7,560,000.00 | 9,072,000.00 | 10,886,400.00 | 13,063,680.00 |
| [d] Percentage rise (+) or fall (-) in Sales Turnover as compared to previous year | #DIV/0! | 20.00% | 20.00% | 20.00% | 20.00% |
| [ii] Other Income | | | | | |
| [a] Duty Drawback | / | / | / | | |
| [b] Cash Assistance | | | | | |
| [c] Commission & Brokerage Received | | | | | |
| [d] Sub Total [a + b + c] | | | | | |
| [iii] Total [i + ii] | 6,300,000.00 | 7,560,000.00 | 9,072,000.00 | 10,886,400.00 | 13,063,680.00 |
| [2] COST OF SALES | | | | | |
| [i] Purchases | 5,505,000.00 | 6,033,500.00 | 7,260,450.00 | 8,774,815.00 | 10,583,281.00 |
| [ii] Other manufacturing expenses [carriage inward, Commission & Brokerage on purchases] | - | - | - | - | - |
| [iii] Sub Total [i + ii] | 5,505,000.00 | 6,033,500.00 | 7,260,450.00 | 8,774,815.00 | 10,583,281.00 |
| [iv] Add : Opening Stock | - | 575,000.00 | 632,500.00 | 695,750.00 | 765,325.00 |
| [v] Sub Total [iii + iv] | 5,505,000.00 | 6,608,500.00 | 7,892,950.00 | 9,470,565.00 | 11,348,606.00 |
| [vi] Less : Closing Stock | 575,000.00 | 632,500.00 | 695,750.00 | 765,325.00 | 841,858.00 |
| [vii] Sub Total [Total Cost of Sales, v - vi] | 4,930,000.00 | 5,976,000.00 | 7,197,200.00 | 8,705,240.00 | 10,506,748.00 |

MOTI LAL MURMU (PROP.: MOTI LAL MURMU)



| | 2023-24 | 2024-25 | 2025-26 | 2026-27 | 2027-28 |
|---|------------|------------|--------------|--------------|--------------|
| [3] SELLING, GENERAL & ADMINISTRATIVE EXPENSES [Including Salary & Bonus Payments] | 626,100.00 | 701,460.00 | 787,208.00 | 884,950.00 | 996,569.00 |
| [4] OPERATING PROFIT [before Interest & Depreciation] [1 [iii] - 2[vii] - 3] | 743,900.00 | 882,540.00 | 1,087,592.00 | 1,296,210.00 | 1,560,363.00 |
| [5] INTEREST | 100,523.24 | 91,181.36 | 80,654.70 | 68,792.99 | 55,426.92 |
| [6] DEPRECIATION | 68,155.00 | 58,406.00 | 50,082.00 | 42,972.00 | 36,897.00 |
| [7] OPERATING PROFIT [after Interest & Depreciation] [4 - 5 - 6] | 575,221.76 | 732,952.64 | 956,855.30 | 1,184,445.01 | 1,468,039.08 |
| [8] [Add : Other non operating Income [a] [b] [c] Sub Total [INCOME] | - | - | - | - | - |
| [ii] Less: Other non operating expenses [a] [b] [c] Sub Total [EXPENSES] | / | / | / | / | / |
| [iii] Net of other non-operating income/ expenses [net of 8 [i] & 8 [ii]] | | | | | |
| [9] PROFIT BEFORE TAX LOSS [7 + 8 (iii)] | 575,221.76 | 732,952.64 | 956,855.30 | 1,184,445.01 | 1,468,039.08 |
| [10] PROVISION FOR TAXES | - | - | - | - | - |
| [11] NET PROFIT / LOSS [9-10] | 575,221.76 | 732,952.64 | 956,855.30 | 1,184,445.01 | 1,468,039.08 |
| [12] [a] Equity dividend paid **/Drawings [b] Divident Rate | - | - | - | - | - |
| [13] RETAINED PROFIT [11 - 12] | 575,221.76 | 732,952.64 | 956,855.30 | 1,184,445.01 | 1,468,039.08 |
| [14] RETAINED PROFIT / NET PROFIT [WAGE] [13 - 11] | - | - | - | - | - |

** In case of firms drawings made during the year by proprietors/partners



MOTI LAL MURMU (PROP.: MOTI LAL MURMU)

**ASSESSMENT OF WORKING CAPITAL REQUIREMENTS
FROM III: ANALYSIS OF BALANCE SHEET**

[Amount Rs. In Lakhs.]

As per Profit & Loss accounts actuals
estimates for the year ended/ending

| LIABILITIES | Estimated | Projected | Projected | Projected | Projected |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|
| | 2023-24 | 2024-25 | 2025-26 | 2026-27 | 2027-28 |
| | 3 | 4 | 5 | 6 | 7 |
| CURRENT LIABILITIES | | | | | |
| [1] Short term borrowing from banks [including bills purchased, discounted & excess borrowings placed on repayment basis] | | | | | |
| [a] from applicant bank | 475,665.00 | 475,665.00 | 475,665.00 | 475,665.00 | 475,665.00 |
| [b] from other banks | - | - | - | - | - |
| [c] [of which BP & BD] | 475,665.00 | 475,665.00 | 475,665.00 | 475,665.00 | 475,665.00 |
| [2] Short Term Borrowings from others | - | - | - | - | - |
| [3] Sundry creditors [Trade] [months purchases] | 62,500.00 | 75,000.00 | 82,500.00 | 105,600.00 | 120,500.00 |
| [4] Advance payments from customers /deposits from dealers | - | - | - | - | - |
| [5] Provision for taxation | 5,000.00 | 5,000.00 | 5,000.00 | 5,000.00 | - |
| [6] Dividend payable | - | - | - | - | - |
| [7] Other statutory liabilities (due within one year) | - | - | - | - | - |
| [8] Deposits/Debentures Instalments under Term loans, DPGs, etc. [due within one year] | - | - | - | - | - |
| [9] Other current liabilities & provisions [due within one year] [Specify major items] | | | | | |
| [10] TOTAL CURRENT LIABILITIES [Total of 1 to 9] | 543,165.00 | 555,665.00 | 563,165.00 | 586,265.00 | 596,165.00 |



MOTI LAL MURMU (PROP.: MOTI LAL MURMU)

| | 2023-24 | 2024-25 | 2025-26 | 2026-27 | 2027-28 |
|--|--------------|--------------|--------------|--------------|--------------|
| TERM LIABILITIES | | | | | |
| [11] Debenture [not maturing within one year] | - | - | - | - | - |
| [12] Preference Shares [redeemable after one year] | - | - | - | - | - |
| [13] Term loans [excluding instalmt payable within one year] | 400,675.40 | 317,673.92 | 224,145.78 | 118,755.93 | 0.00 |
| [14] Deferred Payment Credits [excluding instalments due within one year] | - | - | - | - | - |
| [15] Term deposits [repayble after one year] | - | - | - | - | - |
| [16] Other term liabilities | - | - | - | - | - |
| [17] TOTAL TERM LIABILITIES [Total of 11 to 16] | 400,675.40 | 317,673.92 | 224,145.78 | 118,755.93 | 0.00 |
| [18] TOTAL OUTSIDE LIABILITIES [10+17] | 943,840.40 | 873,338.92 | 787,310.78 | 705,020.93 | 596,165.00 |
| NET WORTH | | | | | |
| [19] Share capital | (250,000.00) | (74,778.24) | 58,174.39 | 265,029.70 | 449,474.71 |
| [20] General Reserve | - | - | - | - | - |
| [21] Revaluation Reserve | - | - | - | - | - |
| [22] Others Income | - | - | - | - | - |
| [23] Surplus (+) or deficit (-) in profit & Loss account | 575,221.76 | 732,952.64 | 956,855.30 | 1,184,445.01 | 1,468,039.08 |
| [24] NET WORTH | 325,221.76 | 658,174.39 | 1,015,029.70 | 1,449,474.71 | 1,917,513.79 |
| [25] TOTAL LIABILITIES [18+24] | 1,269,062.16 | 1,531,513.32 | 1,802,340.48 | 2,154,495.64 | 2,513,678.79 |



MOTI LAL MURMU (PROP.: MOTI LAL MURMU)
ASSESSMENT OF WORKING CAPITAL REQUIREMENTS
FORM III (CONTINUED)
ANALYSIS OF BALANCE SHEET

[Amount Rs. in Lakhs.]
As per balance sheet as at

| | Estimated | Projected | Projected | Projected | Projected |
|--|-------------------|---------------------|---------------------|---------------------|---------------------|
| | 2023-24 | 2024-25 | 2025-26 | 2026-27 | 2027-28 |
| | 3 | 4 | 5 | 6 | 7 |
| ASSETS | | | | | |
| CURRENT ASSETS | | | | | |
| [26] Cash and bank balances | 72,067.16 | 176,274.32 | 283,933.48 | 479,485.64 | 584,032.79 |
| [27] Investment [other than long term investment] | - | - | - | - | - |
| [i] Government & other Trustee Securities | - | - | - | - | - |
| [ii] Fixed deposits with bank | - | - | - | - | - |
| [28] [i] Receivables other than deferred & exports [including Bills purchased & discounted by bankers] [Months domestic sales] | 190,850.00 | 350,000.00 | 500,000.00 | 630,000.00 | 850,000.00 |
| [ii] Export receivables [including Bills purchased/discouted by bankers] [Months export sales] | - | - | - | - | - |
| [29] Instalments under deferred receivables [due within one year] | - | - | - | - | - |
| [30] Stock in trade [Months cost of sales] | 575,000.00 | 632,500.00 | 695,750.00 | 765,325.00 | 841,858.00 |
| [31] Advances to suppliers of merchandise | - | - | - | - | - |
| [32] Advance payment of taxes | - | - | - | - | - |
| [33] Other current assets [specify major items] | - | - | - | - | - |
| [34] TOTAL CURRENT ASSETS [Total of 26 to 33] | 837,917.16 | 1,158,774.32 | 1,479,683.48 | 1,874,810.64 | 2,275,890.79 |



MOTI LAL MURMU (PROP.: MOTI LAL MURMU)

| | 2023-24 | 2024-25 | 2025-26 | 2026-27 | 2027-28 |
|--|---------------------|---------------------|---------------------|---------------------|---------------------|
| FIXED ASSETS | | | | | |
| [35] Gross Block (land & building machinery furniture & fittings vehicles) | 499,300.00 | 431,145.00 | 372,739.00 | 322,657.00 | 279,685.00 |
| [36] Depreciation to date | 68,155.00 | 58,406.00 | 50,082.00 | 42,972.00 | 36,897.00 |
| [37] NET BLOCK [35 - 36] | 431,145.00 | 372,739.00 | 322,657.00 | 279,685.00 | 242,788.00 |
| OTHER NON-CURRENT ASSETS | | | | | |
| [38] (i) Investments book debt/advances/ deposits which are not Current Assets | - | - | - | - | - |
| [a] Investments in M/s Madanlal Bhimr companies/affiliates | / | / | / | / | / |
| [b] Others [NSCB] | / | / | / | / | / |
| (ii) Advances to suppliers of capital goods & contractors | / | / | / | / | / |
| (iii) Deferred receivables [maturity exceeding one year] | / | / | / | / | / |
| (iv) Security deposits/tender deposits | / | / | / | / | / |
| (v) Others [Security Deposit] | / | / | / | / | / |
| [39] Obsolete stocks | / | / | / | / | / |
| [40] Other non-current assets [including Dues from directors] | / | / | / | / | / |
| [41] TOTAL OTHER NON-CURR. ASSETS [Total of 38 to 40] | - | - | - | - | - |
| [42] Intangible assets patents, goodwill, prelm. expenses bad/doubtful debt not provided for etc. | - | - | - | - | - |
| [43] TOTAL ASSETS [Total of 34,37,41 & 42] | 1,269,062.16 | 1,531,513.32 | 1,802,340.48 | 2,154,495.64 | 2,518,678.79 |
| [44] TANGIBLE NET WORTH [24-42] | 325,221.76 | 658,174.39 | 1,015,029.70 | 1,449,474.71 | 1,917,513.79 |
| [45] NET WORKING CAPITAL [34-10] [(17 + 24) - (37 + 41 + 42)] | 294,752.16 | 603,109.32 | 916,518.48 | 1,288,545.64 | 1,679,725.79 |
| [46] CURRENT RATIO [34 /10] | 1.54 | 2.09 | 2.63 | 3.20 | 3.82 |
| [47] TOTAL OUTSIDE LIABILITIES/ TANGIBLE NET WORTH [18/44] | 2.90 | 1.33 | 0.78 | 0.49 | 0.31 |
| ADDITIONAL INFORMATION | | | | | |
| [48] Arrears of depreciation | / | / | / | / | / |
| [49] Contingent liabilities : | / | / | / | / | / |
| [a] Arrears of cumulative dividends | / | / | / | / | / |
| [b] Gratuity liability not provided for | / | / | / | / | / |
| [c] Disputed excise/customs/tax liabilities. | / | / | / | / | / |
| [d] Bills accepted/guarantees extended to accommodate associate/sister to accommodate associate / sister concerns or other third parties | / | / | / | / | / |
| Other liabilities not provided for | / | / | / | / | / |

MOTI LAL MURMU (PROP.: MOTI LAL MURMU)

