

**SIRIUS Project Management & Consultants Pvt.Ltd.**  
**Approved Consultants by J&K Govt**

S.No: SPMC/23/  
Date: 19/05/2023

**Approved By:-** Directorate of Industries & Commerce  
Vide No 1003 DIC KMR  
Government Of Jammu & Kashmir

**PROJECT PROFILE**

**OF**

**SHRI UMER MUKHTAR**

**FOR**

**UPGRADATION/EXPANSION OF EXISTING PMEGP UNIT  
OF**

**REPAIRING & ASSEMBLING OF AGRI- TOOLS & EQUIPMENTS  
UNDER PMEGP/JKREGP SCHEME**

**UNIT AT**

**DRABGAM PULWAMA**



**SPMC Pvt Ltd**

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4A, 3rd Floor, Poloview, Srinagar 190001  
Branch Office : 1<sup>st</sup> Floor Magray Building Pulwama -192301  
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HIGHLIGHTS OF PROJECT UNDER PMEGP/JKREGP		
1	Name of the entrepreneur	SHRI UMER MUKHTAR
2	Parentage/Spouse's Name	MUKHTAR AHMAD BHAT
3	Residential Address	DRABGAM PULWAMA
4	Unit Address	DRABGAM PULWAMA
5	Line of Activity	ASSEMBLING & REPARING OF AGRI TOOLS
6	Nature of Activity	SERVICE
7	Cost of Project(Rs)	10.00
8	Bank Borrowings @90%(in Rs)	9.00
9	Promoters Contribution @ 10%(in Rs)	1.00
10	GOVT AID(MARGIN MONEY @ 20%	2.00
11	Name of the entrepreneur	5
12	DEBT EQUITY RATIO	9.00
13	DEBT COVERAGE RATIO	2.67
14	GROSS PROFIT RATIO	21.57
15	NET PROFIT RATIO	16.58
16	RETURN ON INVESTMENT	50.92
16	BREAK EVEN VALUE	7.77

PROJECT COST SUMMARY		
A	FIXED CAPITAL	RS (IN LAKHS)
1	SHOP/WORK HALL	OWNED/RENTED
2	MACHINERY/EQUIPMENT	3.550
3	MISC. FIXED ASSETS	0.3
4	PRE-LIMINARY & PRE-OPERATIVE EXPENSES	0.15
	TOTAL FIXED ASSEST	4.00
5	WORKING CAPITAL REQUIREMENT	6.00
	TOTAL	10.00

DETAILS OF FINANCE		
1	LONG TERM INVESTMENT	4.00
2	PROMOTER'S CONTRIBUTION @10%	1.00
3	TERM LOAN FROM BANK	3.80
4	WORKING CAPITAL REQUIREMENT	6.00
5	WORKING CAPITAL FINANCE FROM BANK	5.40
6	MARGIN MONEY(GOVT. SUBSIDY) @20%	2.00



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## Project Profile

S.NO	PARTICULARS	EXISTING	ADD.LINE	T.AMOUNT
1	RENTED BUILDING	RENTED	RENTED	0
2	CIVIL WORKS	3.00	0	3
3	PLANT & MAHINERY	2.00	3.55	5.550
4	MISCELLANEOUS FIXED ASSEST/SHED		0.3	0.3
5	PRELIMINARY & PREOPERATIVE EXPENSES		0.15	0.15
	<b>MEANS OF FINANCE</b>			
	PROMOTERS CONTRIBUTION 5% EXISTING/ 10%(NEW)	1.00	1.00	2
	TERM LOAN @95% (EXISTING)/ 90% NEW	4.75	3.60	8.55
	WORKING CAPITAL FINANCE FROM BANK	14.25	5.40	19.65
	OTHER DETAILS			
	<b>POWER</b>		5.HP	5HP
	SKILLED MAN POWER		5	5
	UNSKILLED MANPOWER		0	



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## **Introduction**

Professional farmers and ranchers, as well as homesteaders use farm equipment to improve efficiency. While the use of a hand spade may not seem equal to the use of a tractor, both are tools that ensure a greater return on productivity for your efforts.

Even with the right equipment, though, it's important to plant, reap and sow at the right time and during the right season, too. Keeping your farm on a consistent schedule can make a huge difference in the value, fertility and efficiency of your homestead.

## **Mechanized Agriculture**

For mid and large-sized farms in the past, agricultural equipment meant horses, oxen and mules. Modern times, however, have produced mechanized alternatives that help increase food production every year. It's thanks to the historical advancements in farming machinery that urbanization and industrialism have spread throughout the United States and abroad.

Currently, the focus has shifted to updating and improving these pieces of equipment. Why? The goal is to make them more environmentally friendly, while retaining their effectiveness.

## **Reducing Operating Costs**

Even at half-speed, farming machines work twice as fast as manual labor. They are also being redesigned and upgraded through the use of technology into eco-friendly tools. These upgrades ensure further use for the future as well as economic and environmental savings.

In everything from 3D printing mechanical pieces to converting farm waste into energy, "future-proofing" your equipment saves you in the long-run.

Here are five pieces of farm equipment that can increase your productivity and also remain relevant and valuable to you and your farm over time:

## **Tractors**

Traditionally, farmers use tractors to expedite several farm chores. Ploughing, tilling and planting fields are the main operations farmers use their tractors, but you can also handle your landscape maintenance and routine lawn care as well as moving and spreading your farm fertilizer.

Tractors serve farmers on both small and large farms, and they can be used for a wide range of applications.

## **Harvesters**

Harvester machines come in different shapes and sizes depending on the crop you're using them for. Each machine automates crop harvesting in a way that reduces harvest time and maximizes efficiency.

Harvesters can increase your farm's productivity as well as prevent needless waste of resources. They gather crops that are still standing or have already been cut into a swath.



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They separate and store seeds from the leaves and the chaff as well.

### **Planes and Helicopters**

The implementation of aerial tools can shave days off your schedule. Seed planting by air can serve your farm better than ground application. Using a helicopter or plane to plant your seeds can help prevent soil compaction. It also prevents wheel track damage on your land and helps you take advantage of brief windows of opportunities in the weather for fast planting over large areas of land.

The same advantages are available if you decide to switch seeds for fertilizer. By spreading dry fertilizer via air, you cover a larger area, which results in a deeper pattern of distribution and can help create a better, healthier crop.

### **Milking Machines**

As your farm grows and your livestock increases, your chores increase as well. With the addition of cattle or bovine animals, manual milking can become a time-consuming chore, which makes a milking machine a valuable investment.

These machines allow you to multitask while your animal gets taken care of. They keep the milk safe from external contamination and reduce work time significantly.

### **Forestry Mulcher**

Also known as a masticator or brush cutter, your mulching machine shreds vegetation faster and more efficiently than your hand ax and saw. The more industrial versions can help you clear multiple acres of vegetation a day, but even the more compact machines are useful when needed.

Your mulcher will expedite land clearing, wildfire prevention, vegetation management and even wildlife restoration. While you may not require this particular machine in the beginning stages of your homestead, as your farm inevitably grows and expands, clearing more space will become necessary.

### **Future Status**

The right farm equipment can help reduce your workload on your farm or homestead. That farm equipment combined with the knowledge of the best times and seasons for certain applications can help ensure your operation gets off to a productive and efficient start.

### **Agricultural machinery**

relates to the mechanical structures and devices used in farming or other agriculture. There



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are many types of such equipment, from hand tools and power tools to tractors and the countless kinds of farm implements that they tow or operate. Diverse arrays of equipment are used in both organic and nonorganic farming. Especially since the advent of mechanised agriculture, agricultural machinery is an indispensable part of how the world is fed.

### **The Industrial Revolution**

With the coming of the Industrial Revolution and the development of more complicated machines, farming methods took a great leap forward.<sup>[1]</sup> Instead of harvesting grain by hand with a sharp blade, wheeled machines cut a continuous swath. Instead of threshing the grain by beating it with sticks, threshing machines separated the seeds from the heads and stalks. The first tractors appeared in the late 19th century.

### **Steam power**

Power for agricultural machinery was originally supplied by ox or other domesticated animals. With the invention of steam power came the portable engine, and later the traction engine, a multipurpose, mobile energy source that was the ground-crawling cousin to the steam locomotive. Agricultural steam engines took over the heavy pulling work of oxen, and were also equipped with a pulley that could power stationary machines via the use of a long belt. The steam-powered machines were low-powered by today's standards but, because of their size and their low gear ratios, they could provide a large drawbar pull. Their slow speed led farmers to comment that tractors had two speeds: "slow, and damn slow."

### **Internal combustion engines**

The internal combustion engine; first the petrol engine, and later diesel engines; became the main source of power for the next generation of tractors. These engines also contributed to the development of the self-propelled, combined harvester and thresher, or combine harvester (also shortened to 'combine'). Instead of cutting the grain stalks and transporting them to a stationary threshing machine, these combines cut, threshed, and separated the grain while moving continuously through the field.

### **Agricultural Machinery**

#### **Combines**

Combines might have taken the harvesting job away from tractors, but tractors still do the majority of work on a modern farm. They are used to push/pull implements—machines that till the ground, plant seed, and perform other tasks.

Tillage implements prepare the soil for planting by loosening the soil and killing weeds or competing plants. The best-known is the plow, the ancient implement that was upgraded in 1838 by John Deere. Plows are now used less frequently in the U.S. than formerly, with offset disks used instead to turn over the soil, and chisels used to gain the depth needed to retain moisture.



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### **Planters**

The most common type of seeder is called a planter, and spaces seeds out equally in long rows, which are usually two to three feet apart. Some crops are planted by drills, which put out much more seed in rows less than a foot apart, blanketing the field with crops. Transplanters automate the task of transplanting seedlings to the field. With the widespread use of plastic mulch, plastic mulch layers, transplanters, and seeders lay down long rows of plastic, and plant through them automatically.

### **Sprayers**

After planting, other agricultural machinery such as self-propelled sprayers can be used to apply fertilizer and pesticides. Agriculture sprayer application is a method to protect crops from weeds by using herbicides, fungicides, and insecticides. Spraying or planting a cover crop are ways to mix weed growth.

### **Balers and other Agriculture Implements**

Planting crop Hay balers can be used to tightly package grass or alfalfa into a storable form for the winter months. Modern irrigation relies on machinery. Engines, pumps and other types of equipment such as agriculture sprayers can be used to deliver fertilizers and pesticides.

Besides the tractor, other vehicles have been adapted for use in farming, including trucks, airplanes, and helicopters, such as for transporting crops and making equipment mobile, to aerial spraying and livestock herd management.

### **New technology and the future**

The basic technology of agricultural machines has changed little in the last century. Though modern harvesters and planters may do a better job or be slightly tweaked from their predecessors, the usd50,000 combine of today still cuts, threshes, and separates grain in the same way it has always been done. However, technology is changing the way that humans operate the machines, as computer monitoring systems, GPS locators and self-steer programs allow the most advanced tractors and implements to be more precise and less wasteful in the use of fuel, seed, or fertilizer. In the foreseeable future, there may be mass production of driverless tractors, which use GPS maps and electronic sensors

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BUILDING					
S.NO.	PARTICULARS	SIZE (FEET)	AREA (SQ-F)	RATE (RS.)	AMOUNT (LAKHS)
	WORK AREA	20' X 20'	LEASED/RENTED/OWNED		
MACHINERY/EQUIPMENT					
S.N O.	PARTICULARS	NO S	RATE (RS.)	AMOUNT (LAKHS)	
1	ELECTRIC DRILL	1	5000	0.05	
2	SCREW DRIVER SET	1	10000	0.10	
3	SOCKET DRIVER SET	1	5000	0.05	
4	BEARING PULLING MACHINE	1	20000	0.20	
5	WELDING MACHINE	1	50000	0.50	
6	GEN-SET			1.00	
7	HAND PRESS 2.5 METERS	1	60000	0.60	
8	HAND SHEERING MACHINE, 300 MM LENGTH OF BLADE CAPACITY TO CUT 6 MM PLATE	1	50000	0.50	
9	HAND OPERATED SCREW PRESS DUOBLE PILLER TYPE	1	10000	0.10	
10	DRILLING MACHINE H.P1/4" CAPACITY 2 H.P	1	25000	0.25	
11	BENCH GRINDER 2 H.P	1	20000	0.20	
<b>TOTAL</b>				<b>3.5500</b>	
MISCELLANEOUS FIXED ASSETS					
S.N O.	PARTICULARS	NO S	RATE (RS.)	AMOUNT (LAKHS)	
1	FURNITURE & FIXTURE(CHAIR, MATTING, TABLE, )			0.30	
<b>TOTAL</b>				<b>0.300</b>	
PRELIMINARY & PRE-OPERATIVE EXPENDITURES					
S.N O.	PARTICULARS			AMOUNT (LAKHS)	
1	OTHER PRE OPERATIVE EXPENSES			0.150	
<b>TOTAL</b>				<b>0.150</b>	
<b>TOTAL FIXED ASSEST</b>				<b>4.000</b>	



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<b>RAW MATERIAL REQUIREMENT</b>		<b>QTY/</b>	<b>RATE</b>	<b>PER/YEAR</b>
1	WEEDER AND ITS SPARE PARTS	10	70000.00	7.00
2	MOTOR & ITS SPARE PARTS	30	18000.00	5.40
3	CUTTER & BLADES & ITS SPARE PARTS	20	10,000.00	2.00
4	MATERIAL FOR GRAFTING TOOLS	60	2,500.00	1.50
	<b>TOTAL</b>			15.90
<b>RECURRING EXPENSES (PM)</b>				<b>PER YEAR</b>
1	SUPERVISOR (SELF)	1	0.05	0.60
2	SKILLED WORKER PERSONS	7	0.35	4.20
3	SEMI SKILLED WORKERS PERSONS	1	0.05	0.60
4	UN SKILLED WORKERS PERSONS	1	0.05	0.60
5	MARKETING PERSONS	0	0.25	6.00
<b>COST OF UTILITIES PER MONTH</b>				<b>PER YEAR</b>
S.NO.	PARTICULARS		AMOUNT (LAKHS)	
	TOTAL POWER LOAD			
1	ELECTRICITY @ RS1000		0.01	0.12
	WATER (500 LTR)			
2	WATER @ RS 500 PER MONTH		0.005	0.06
	<b>TOTAL</b>		<b>0.015</b>	<b>0.18</b>
<b>OTHER EXPENSES PER MONTH</b>				
S.NO.	PARTICULARS		AMOUNT (RS)	
1	POSTAGE AND STATIONERY		0.01	0.12
2	TELEPHONE		0.01	0.12
	<b>TOTAL</b>		<b>0.02</b>	<b>0.24</b>
	<b>TOTAL WORKING CAPITAL REQUIREMENT</b>		<b>0.29</b>	<b>22.32</b>



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WORKING CAPITAL REQUIREMENTS PER CYCLE			
S.NO	PARTICULARS	DAYS	AMOUNT
1	RAW MATERIAL	45	3.35
	WORK IN PROGRESS	5	0.37
2	INVENTORY OF FINISHED GOODS	20	1.49
3	DEBTORS	5	0.45
4	1 MONTHLY EXPENSES	25	0.50
5	<b>TOTAL WORKING CAPITAL REQ</b>		<b>6.16</b>
6	CREDITORS	5	0.37
7	WORKING CAPITAL GAP		5.79
		SAY	6.00
8	MARGIN ON WORKING CAP	10%	0.60
9	BANK LIMIT		5.40

TOTAL CAPITAL INVESTMENT		
1	FIXED ASSETS	4.00
	WORKING CAPITAL/ RECURRING EXPENSES	6.00
	TOTAL	10.00
MEANS OF FINANCE		
1	TOTAL INVESTMENT	10.00
2	GOVT AID(MARGIN MONEY @20%	2.00
3	PROMOTER'S CONTRIBUTION@ 10%	1.00
4	NET BANKING BORROWINGS @95%	9.00
ESTIMATED COST OF PRODUCTION (PA)		
1	DEPN. ON FIXED ASSETS @10% P.A/12	0.40
2	INTT. ON BANK BORROWING @12 % P.A/12	1.08
3	WORKING CAPITAL/ RECURRING EXPENSES	21.12
	TOTAL	22.60



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ESTIMATED INCOME/SALES (PA)				
	PARTICULARS	QUANTITY	RATE	TOTAL
1	ASSEMBLED WEEDERS	10.00	1,29,500.00	12.95
2	ASSEMBLED MOTERS	20.00	33,300.00	6.66
3	ASSEMBLED GRASS CUTTER	18.00	25,000.00	4.5
4	GRAFTING TOOLS	60.00	5,000.00	3
	<b>TOTAL SALES</b>			27.11

INSTALLED CAPACITY @ 100% CAPACITY UTILIZATION			
NO. OF WORKING DAYS PER MONTH		25	
NO. OF WORKING DAYS PER ANNUM		300	
ANNUAL PURCHASES		15.90	
ANNUAL SALES		27.11	
YEAR OF OPERATION	CAPACITY UTILIZATION	ANNUAL PURCHASES	ANNUAL SALES
YEAR-1	70%	11.13	18.977
YEAR-2	75%	11.93	20.333
YEAR-3	85%	13.52	23.044
YEAR-4	95%	15.11	25.755
YEAR-5	100%	15.90	27.110
YEAR-6	100%	15.90	27.110
YEAR-7	100%	15.90	27.110
YEAR-8	100%	15.90	27.110



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PROJECTIONS AND PROFITABILITY STATEMENT						IN LAKHS				
PARTICULARS	OPERATING YEARS									
		1	2	3	4	5	6	7	8	9
CAPACITY UTILISATION	100%	70%	75%	85%	95%	100%	100%	100%	100%	100%
<b>A. INCOME:</b>										
INCOME FROM TRADING ACTIVITIES	27.1									
	1	18.98	20.33	23.04	25.75	27.11	27.1	27.1	27.1	27.1
							1	1	1	1
	27.11	18.98	20.33	23.04	25.75	27.11	27.1	27.1	27.1	27.1
							1	1	1	1
<b>B. EXPENSES:</b>										
MATERIAL PURCHASE COST AND RELATED COST (AFTER ADJUSTING CLOSING STOCK)										
	15.90	11.13	11.93	13.52	15.11	15.90	15.9	15.9	15.9	15.9
							0	0	0	0
SALARY	4.80	3.360	3.600	4.080	4.560	4.800	4.80	4.80	4.80	4.80
							0	0	0	0
POWER CHARGES	0.18	0.126	0.135	0.153	0.171	0.180	0.18	0.18	0.18	0.18
							0	0	0	0
DEPRECIATION		0.39	0.36	0.33	0.29	0.26	0.24	0.21	0.19	0.17
COST OF OPERATIONS		15.00	16.02	18.07	20.13	21.14	21.1	21.0	21.0	21.0
							2	9	7	5
<b>C. GROSS PROFIT [ A - B ]</b>										
		3.98	4.31	4.97	5.63	5.97	5.99	6.02	6.04	6.06
<b>D. INTEREST: ONBANK BORROWINGS</b>										
		1.08	1.02	0.95	0.87	0.80	0.73	0.66	-	-
		1.08	1.02	0.95	0.87	0.80	0.73	0.66	-	-

## Project Profile

E. SELLING & ADMIN. EXP.	0.24	0.168	0.180	0.204	0.228	0.240	0.240	0.240	0.240	0.240
F. PROFIT BEFORE TAX [ C - (D+E) ]		2.733	3.11	3.82	4.52	4.93	5.02	5.12	5.80	5.82
G. TAXIATION		0.820	0.93	1.15	1.36	1.48	1.51	1.53	1.74	1.75
H. PROFIT AFTER TAX ( F-G )		1.913	2.18	2.67	3.17	3.45	3.52	3.58	4.06	4.07
I. DEPRECIATION ADDED BACK		0.39	0.36	0.33	0.29	0.26	0.24	0.21	0.19	0.17
J. CASH ACCRUALS ( H + I )		2.30	2.54	3.00	3.46	3.71	3.75	3.79	4.25	4.24
L. REPAYMENT OF TERM LOAN		0.30	0.60	0.60	0.60	0.60	0.60	0.30	-	-
M. NET CASH A'BLE (J - L)		2.00	1.94	2.40	2.86	3.11	3.15	3.49	4.25	4.24

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CASH - FLOW STATEMENT :									
PARTICULARS	OPERATING YEARS								
	1	2	3	4	5	6	7	8	9
<b>A. SOURCE OF FUNDS :</b>									
PROFIT AFTER TAX	1.91	2.18	2.67	3.17	3.45	3.52	3.58	4.06	4.07
DEPRECIATION	0.39	0.36	0.33	0.29	0.26	0.24	0.21	0.19	0.17
TERM LOAN FROM BANK	3.60								
WORKING CAPITAL LOAN	5.40	-							
PROMOTERS CONTRIBUTION	1.00	-	-	-	-	-	-	-	-
TOTAL OF ' A '	12.30	2.54	3.00	3.46	3.71	3.75	3.79	4.25	4.24
<b>B. APPLICATION OF FUNDS :</b>									
FURNITURE & FITTINGS	3.70	-	-	-	-	-	-	-	-
MIS. FIXED ASSET	0.30								
DEPOSITS	-								
REPAYMENT OF LOAN	0.30	0.60	0.60	0.60	0.60	0.60	0.30	-	-
TOTAL OF ' B '	4.30	0.60	0.60	0.60	0.60	0.60	0.30	-	-
C. OPENING BALANCE	-	8.00	9.94	12.34	15.20	18.31	21.46	24.96	29.21
D. NET SURPLUS ( A - B )	8.00	1.94	2.40	2.86	3.11	3.15	3.49	4.25	4.24
E. CLOSING BALANCE	8.00	9.94	12.34	15.20	18.31	21.46	24.96	29.21	33.45



<b>BALANCE SHEET</b>									
PARTICULARS	OPERATING YEARS								
	1	2	3	4	5	6	7	8	9
<b>A. LIABILITIES :</b>									
CAPITAL ACCOUNT	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
RESERVES & SURPLUS	1.91	4.09	6.77	9.93	13.38	16.90	20.48	24.54	28.61
TERM LOAN	3.30	2.70	2.10	1.50	0.90	0.30	-	-	-
WORKING CAPITAL LOAN	5.400	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.400
TOTAL	<b>11.61</b>	<b>13.19</b>	<b>15.27</b>	<b>17.83</b>	<b>20.70</b>	<b>23.60</b>	<b>26.88</b>	<b>30.94</b>	<b>35.01</b>
<b>B. ASSETS :</b>									
FIXED ASSETS	3.62	3.25	2.98	2.64	2.37	2.13	1.92	1.73	1.56
CURRENT ASSETS									
CASH & BANK	8.00	9.94	12.34	15.20	18.31	21.46	24.96	29.21	33.45
DEPOSITS	-	-	-	-	-	-	-	-	-
TOTAL	<b>11.61</b>	<b>13.19</b>	<b>15.27</b>	<b>17.83</b>	<b>20.70</b>	<b>23.60</b>	<b>26.88</b>	<b>30.94</b>	<b>35.01</b>



**SIRIUS Project Management & Consultants Pvt. Ltd.**  
 Approved Consultants by J&K Govt  
 4A, 3rd Floor, Poloview, Srinagar 190001  
 Branch Office : 1<sup>st</sup> Floor Magray Building Pulwama -192301  
 +91-7006711317, +91-7006295405

