M AGARAM VILLAGE,VIJAYA PURAM MANDAL,CHITTOOR DIST,AP

PROJECTED BALANCE SHEET

							Rs.in Lakhs
		PROVISIONAL	**PROJECTED**	**PROJECTED**	**PROJECTED**	**PROJECTED**	**PROJECTED**
	PARTICULARS	**2021-22**	**2022-23**	**2023-24**	**2024-25**	**2025-26**	**2026-27**
A	**LIABILITIES:**						
1	**CAPITAL A/C**	1.25	19.34	37.10	55.67	79.61	105.91
2	ACCUMALATED PROFITS	18.1	17.8	18.6	23.9	26.3	29.7
3	**TERM LOAN AND WORKING CAPITAL LOA**	24.74	21.46	17.86	13.91	9.56	4.79
	CURRENT LIABILITIES						
	SUNDRY CREDITORS	12.00	13.44	15.05	16.86	18.88	21.15
A	TOTAL LIABILITIES	**56.08**	**72.00**	**88.59**	**110.38**	**134.36**	**161.55**
B	**ASSETS:**						
1	FIXED ASSETS (WDV)	25.83	22.99	20.52	18.36	16.45	14.76
2	LONG TERM LOAN& ADVANCES						
	RENTAL DEPOSIT& OTHER ADVANCES	1	0.5	0.5	0.5	0.5	0.5
	ADVANCE TO STAFF	2.5	2.75	3.03	3.33	3.66	4.03
3	CURRENT ASSETS						
	A. SUNDRY DEBTORS < 180 DAYS	3.18	3.56	3.99	4.47	5.00	5.60
	C. STOCK IN TRADE OF FINISHED GOOD	3.84	5.91	4.82	6.74	6.80	5.92
	D.CASH&BANK BALANCES	19.72	36.29	55.74	76.98	101.94	130.74
4	PRILIMINARY EXPENSES WRITTEN OFF						
	TOTAL ASSETS	**56.08**	**72.00**	**88.59**	**110.38**	**134.36**	**161.55**

	AKSHAYA PURUSH **M AGARAM VILLAGE,VIJAYA PURAM MANDAL,CHITTOOR DIST,AP**						
	PROFITABILITY PROJECTIONS						
							Rs.in Lakhs
	PARTICULARS	**2021-22**	**2022-23**	**2023-24**	**2024-25**	**2025-26**	**2026-27**
		Provisional	**Projected**	**Projected**	**Projected**	**Projected**	**Projected**
A	**REVENUE FROM OPERATIONS**						
	SALES PER YEAR	80.00	89.60	100.35	112.39	125.88	140.99
	TOTAL SALES	**80.00**	**89.60**	**100.35**	**112.39**	**125.88**	**140.99**
	OPENING STOCK	-	3.84	5.91	4.82	6.74	6.80
	PURCHASES	48.00	53.76	60.21	67.44	75.53	84.59
	CLOSING STOCK	3.84	5.91	4.82	6.74	6.80	5.92
	COST OF GOODS SOLD	**44.16**	**51.69**	**61.31**	**65.51**	**75.47**	**85.47**
	GROSS PROFIT	**35.84**	**37.91**	**39.04**	**46.88**	**50.41**	**55.52**
	GROSS PROFIT (%)	**0.45**	**0.42**	**0.39**	**0.42**	**0.40**	**0.39**
B	**INDIRECT EXPENSES**						
1	WORKERS SALARY	4.80	5.18	5.60	6.05	6.53	7.05
2	PETROL EXPENSES	0.15	0.60	0.65	0.70	0.76	0.82
3	LICENSE FEES	1.03	1.03	1.03	1.03	1.03	1.03
4	BANK CHARGES	0.12	0.13	0.15	0.16	0.18	0.21
5	ELECTRICITY CHARGES	0.25	0.26	0.27	0.28	0.29	0.30
6	REPAIRS & MAINTENANCE	2.25	2.36	2.48	2.60	2.73	2.87
7	STAFF WELFARE	1.25	1.31	1.38	1.45	1.52	1.60
8	STATIONERY CHARGES	0.14	0.15	0.15	0.16	0.17	0.18
	TOTAL RUNNING COST	**9.99**	**11.03**	**11.71**	**12.43**	**13.21**	**14.06**
E	**COST OF SALES**	25.85	26.89	27.33	34.45	37.19	41.46
F	**PROFIT BEFORE DEP,INTEREST AND TAX(C-D)**	**25.85**	**26.89**	**27.33**	**34.45**	**37.19**	**41.46**
G	DEPRECIATION	3.34	2.85	2.47	2.16	1.91	1.69
H	**PROFIT BEFORE INTEREST & TAX (PBIT)**	**22.51**	**24.04**	**24.87**	**32.29**	**35.29**	**39.77**
	INTEREST ON WORKING CAPITAL LOAN						
I	INTEREST ON LOAN	0.20	2.20	1.88	1.52	1.13	0.70
	PROFIT BEFORE TAXES (PBT)	**22.32**	**21.84**	**22.99**	**30.77**	**34.16**	**39.07**
	PROVISION FOR TAX	4.23	4.08	4.42	6.83	7.86	9.36
	NET PROFIT	**18.09**	**17.76**	**18.57**	**23.94**	**26.30**	**29.71**

AKSHAYA PURUSH
M AGARAM VILLAGE,VIJAYA PURAM MANDAL,CHITTOOR DIST,AP
DEPRECIATION WORKINGS

						Rs.in Lakhs
PARTICULARS	**2021-22**	**2022-23**	**2023-24**	**2024-25**	**2025-26**	**2026-27**
OPENING WRITTEN DOWN VALUE						
BUILDINGS	24.00	21.60	19.44	17.50	15.75	14.17
BIKE	0.90	0.77	0.65	0.55	0.47	0.40
FURNITURE	2.02	1.82	1.64	1.47	1.33	1.19
ELECTRICAL FITTING	1.00	0.90	0.81	0.73	0.66	0.59
COMPUTER	1.25	0.75	0.45	0.27	0.16	0.10
TOTAL	**29.17**	**25.83**	**22.99**	**20.52**	**18.36**	**16.45**
ADDITIONS						
BUILDINGS						
BIKE	-					
FURNITURE	-					
ELECTRICAL FITTING	-					
COMPUTER						
TOTAL	29.17	25.83	22.99	20.52	18.36	16.45
DEPRECIATION ON BUILDINGS @10%	2.40	2.16	1.94	1.75	1.57	1.42
DEPRECIATION ON BIKE @15%	0.14	0.11	0.10	0.08	0.07	0.06
DEPRECIATION ON FURNITURE@10%	0.20	0.18	0.16	0.15	0.13	0.12
DEPRECIATION ON ELECTRICAL FITTINGS @10 %	0.10	0.09	0.08	0.07	0.07	0.06
DEPRECIATION ON COMPUTER@40%	0.50	0.30	0.18	0.11	0.06	0.04
TOTAL DEPRECIATION	**3.3**	**2.8**	**2.5**	**2.2**	**1.9**	**1.7**
CLOSING WRITTEN DOWN VALUE	**25.83**	**22.99**	**20.52**	**18.36**	**16.45**	**14.76**

AKSHAYA PURUSH
M AGARAM VILLAGE,VIJAYA PURAM MANDAL,CHITTOOR DIST,AP

PROJECTED DEBT SERVICE COVERAGE RATIO(DSCR)(GROSS)

Rs.in Lakhs

PARTICULARS	2021-22	2022-23	2023-24	2024-25	2025-26	2026-27
SERVICE						
PROFIT AFTER TAX	18.09	17.76	18.57	23.94	26.30	29.71
ADD: DEPRECIATION	3.34	2.8	2.47	2.16	1.91	1.69
ADD:INTEREST ON TERM LOAN	0.20	2.20	1.88	1.52	1.13	0.70
TOTAL (A)	**21.62**	**22.81**	**22.91**	**27.62**	**29.33**	**32.10**
DEBT						
INTEREST ON TERM LOAN	0.20	2.20	1.88	1.52	1.13	0.70
TERM LOAN REPAYMENT	0.26	3.28	3.60	3.96	4.35	4.77
TOTAL (B)	0.46	5.47	5.47	5.47	5.47	5.47
DSCR (GROSS) (A)/(B)	47.39	4.17	4.19	5.05	5.36	5.86
DSCR (GROSS) (AVERAGE)	12.00					

	AKSHAYA PURUSH M AGARAM VILLAGE,VIJAYA PURAM MANDAL,CHITTOOR DIST,AP						
		Rs.in Lakhs					
	PARTICULARS	**2021-22**	**2022-23**	**2023-24**	**2024-25**	**2025-26**	**2026-27**
A	CAPITAL	1.25	19.34	37.10	55.67	79.61	105.91
B	ACCUMULATED PROFITS	18.09	17.76	18.57	23.94	26.30	29.71
C	LONG TERM DEBT	24.74	21.46	17.86	13.91	9.56	4.79
D	CURRENT LIABILITIES	12.00	14.40	17.28	20.74	24.88	29.86
E	FIXED ASSETS	25.83	22.99	20.52	18.36	16.45	14.76
F	CURRENT ASSETS	26.74	45.77	64.54	88.20	113.74	142.27
G	SALES	80.00	89.60	100.35	112.39	125.88	140.99
H	WORKING CAPITAL	14.74	31.37	47.26	67.46	88.86	112.41
I	CAPITAL EMPLOYED	40.58	54.35	67.78	85.82	105.31	127.17
J	NET WORTH	19.34	37.10	55.67	79.61	105.91	135.61
H	LONG TERM FUND	44.08	58.56	73.54	93.52	115.47	140.40

BALANCE SHEET RATIO ANALYSIS
PROJECTIONS

	PARTICULARS	**2021-22**	**2022-23**	**2023-24**	**2024-25**	**2025-26**	**2026-27**
A	DEBT- CAPITAL RATIO	19.79	1.11	0.48	0.25	0.12	0.05
	AVG RATIO			3.63			
B	TOL/TNW	1.28	0.58	0.32	0.17	0.09	0.04
	AVG RATIO			0.41			
C	FIXED ASSETS TURNOVER RATIO	3.10	3.90	4.89	6.12	7.65	9.55
	AVG RATIO			5.87			
D	CAPITAL TURNOVER RATIO	1.97	1.65	1.48	1.31	1.20	1.11
	AVG RATIO			2.12			
E	CURRENT RATIO	2.23	3.18	3.74	4.25	4.57	4.76
	AVG RATIO			2.66			
G	FIXED ASSET COVERAGE RATIO DEBT	2.13	3.20	4.76	7.66	13.61	32.79
	AVG RATIO			6.27			
H	FIXED ASSET TO LONG TERM FUND RATIO	0.59	0.39	0.28	0.20	0.14	0.11
	AVG RATIO			0.28			
I	CAPITAL GEARING RATIO	0.78	1.73	3.12	5.72	11.07	28.31
	AVG RATIO			8.46			
J	PROPRIETARY RATIO	0.37	0.54	0.65	0.75	0.81	0.86
	AVG RATIO			0.66			

	AKSHAYA PURUSH M AGARAM VILLAGE,VIJAYA PURAM MANDAL,CHITTOOR DIST,AP						
	PROFITABILITY RATIO ANALYSIS						
							Rs.in Lakhs
	PARTICULARS	**2021-22**	**2022-23**	**2023-24**	**2024-25**	**2025-26**	**2026-27**
	NET PROFIT	18.09	17.76	18.57	23.94	26.30	29.71
	ADD: DEPRECIATION	3.34	2.8	2.5	2.2	1.9	1.7
	ADD:INTEREST LOAN	0.20	2.20	1.88	1.52	1.13	0.70
	NET CASH ACCRUALS	**21.62**	**22.8076**	**22.91388**	**27.62303**	**29.3335**	**32.0999**
	REPAYMENT OBLIGATIONS						
1	INTEREST ON LOAN	0.20	2.20	1.88	1.52	1.13	0.70
2	LOAN PRINCIPAL	0.26	3.28	3.60	3.96	4.35	4.77
	TOTAL REPAYMENT	**0.45624**	**5.47488**	**5.47488**	**5.47488**	**5.47488**	**5.47488**
A	DEBT SERVICE COVERAGE RATIO	47.39	4.17	4.19	5.05	5.36	5.86
	AVERAGE RATIO	12.00					
B	GP RATIO	0.45	0.42	0.39	0.42	0.40	0.39
	AVERAGE RATIO	0.73					
C	NP RATIO	0.23	0.20	0.19	0.21	0.21	0.21
	AVERAGE RATIO	0.16					
D	PBDIT/SALES	0.32	0.30	0.27	0.31	0.30	0.29
	AVERAGE RATIO	0.25					
E	PBIT/SALES	0.28	0.27	0.25	0.29	0.28	0.28
	AVERAGE RATIO	0.27					
F	PBT/SALES	1.06	0.91	0.83	0.97	0.97	5.95
	AVERAGE RATIO	1.78					

AKSHAYA PURUSH
M AGARAM VILLAGE,VIJAYA PURAM MANDAL,CHITTOOR DIST,AP

LOAN REPAYMENT SCHEDULE

Rs.in Lakhs

PARTICULARS	2021-22	2022-23	2023-24	2024-25	2025-26	2026-27
OPENING LOAN BALANCE	25.00	24.74	21.46	17.86	13.91	9.56
REPAYMENT OF INTEREST	0.20	2.20	1.88	1.52	1.13	0.70
REPAYMENT OF PRINCIPAL PORTION	0.26	3.28	3.60	3.96	4.35	4.77
CLOSING BALANCE OF LOAN	**24.74**	**21.46**	**17.86**	**13.91**	**9.56**	**4.79**

AKSHAYA PURUSH
M AGARAM VILLAGE,VIJAYA PURAM MANDAL,CHITTOOR DIST,AP

PROJECT COST FOR

S.NO	PARTICULARS	AMOUNT(RS IN LAKHS)
	TOTAL PROJECT COST	25
	TOTAL	25

FUNDS TO BE UTILISED FOR

S.NO	PARTICULARS	AMOUNT(RS IN LAKHS)
1	PURCHASE OF PLANT AND MACHINERY	15
2	WORKING CAPITAL	10
	TOTAL	25

MEANS OF FINANCE

S.NO	PARTICULARS	AMOUNT(RS IN LAKHS)
1	OWNERS CONTRIBUTION (MARGIN MONEY)	6.25
2	BANK FINANCE	18.75
	TOTAL	25

UTILISATION OF BANK FINANCE

S.NO	PARTICULARS	AMOUNT(RS IN LAKHS)
1	PURCHASE OF PLANT AND MACHINERY	15
2	WORKING CAPITAL	10
	TOTAL	25

Type of Loan:	Term Loan	Amount of Loan:	2,500,000	
Rate of Interest	9.45%	Tenure	72	0.0945

LOAN REPAYMENT SCHEDULE

(Amt in Rs.) 25

Month	Installment No	Opening Balance	Interest accrued	Cummulative amount	EMI	Princi Paid	Closing Bal		Year	Interest paid	Principle paid
March 1, 2022	1	2,500,000	19,688	2,519,688	45,624	25,937	2,474,064		31/03/2022		
April 1, 2022	2	2,474,064	19,483	2,493,547	45,624	26,141	2,447,923		24.740635		
May 1, 2022	3	2,447,923	19,277	2,467,200	45,624	26,347	2,421,576			19,688	25,937
June 1, 2022	4	2,421,576	19,070	2,440,646	45,624	26,554	2,395,022			0.196875	0.259365
July 1, 2022	5	2,395,022	18,861	2,413,883	45,624	26,763	2,368,259				
August 1, 2022	6	2,368,259	18,650	2,386,909	45,624	26,974	2,341,285				
September 1, 2022	7	2,341,285	18,438	2,359,723	45,624	27,186	2,314,099				
October 1, 2022	8	2,314,099	18,224	2,332,322	45,624	27,400	2,286,698				
November 1, 2022	9	2,286,698	18,008	2,304,706	45,624	27,616	2,259,082				
December 1, 2022	10	2,259,082	17,790	2,276,872	45,624	27,834	2,231,248	22.312			
January 1, 2023	11	2,231,248	17,571	2,248,819	45,624	28,053	2,203,195				
February 1, 2023	12	2,203,195	17,350	2,220,545	45,624	28,274	2,174,921				
March 1, 2023	13	2,174,921	17,128	2,192,049	45,624	28,496	2,146,425				
April 1, 2023	14	2,146,425	16,903	2,163,328	45,624	28,721	2,117,704				
May 1, 2023	15	2,117,704	16,677	2,134,381	45,624	28,947	2,088,757		31/03/2023	219,849	327,639
June 1, 2023	16	2,088,757	16,449	2,105,206	45,624	29,175	2,059,582			2.198493	3.276387
July 1, 2023	17	2,059,582	16,219	2,075,801	45,624	29,405	2,030,177				
August 1, 2023	18	2,030,177	15,988	2,046,165	45,624	29,636	2,000,541				
September 1, 2023	19	2,000,541	15,754	2,016,295	45,624	29,870	1,970,671				
October 1, 2023	20	1,970,671	15,519	1,986,190	45,624	30,105	1,940,566				
November 1, 2023	21	1,940,566	15,282	1,955,848	45,624	30,342	1,910,224				
December 1, 2023	22	1,910,224	15,043	1,925,267	45,624	30,581	1,879,643				
January 1, 2024	23	1,879,643	14,802	1,894,445	45,624	30,822	1,848,821				
February 1, 2024	24	1,848,821	14,559	1,863,381	45,624	31,065	1,817,757				
March 1, 2024	25	1,817,757	14,315	1,832,071	45,624	31,309	1,786,447				
April 1, 2024	26	1,786,447	14,068	1,800,516	45,624	31,556	1,754,892				
May 1, 2024	27	1,754,892	13,820	1,768,711	45,624	31,804	1,723,087		31/03/2024	187,511	359,977
June 1, 2024	28	1,723,087	13,569	1,736,657	45,624	32,055	1,691,033			1.8751057	3.5997743
July 1, 2024	29	1,691,033	13,317	1,704,350	45,624	32,307	1,658,726				
August 1, 2024	30	1,658,726	13,062	1,671,788	45,624	32,562	1,626,164				
September 1, 2024	31	1,626,164	12,806	1,638,970	45,624	32,818	1,593,346				
October 1, 2024	32	1,593,346	12,548	1,605,894	45,624	33,076	1,560,270				
November 1, 2024	33	1,560,270	12,287	1,572,557	45,624	33,337	1,526,933				
December 1, 2024	34	1,526,933	12,025	1,538,957	45,624	33,599	1,493,333				
January 1, 2025	35	1,493,333	11,760	1,505,093	45,624	33,864	1,459,469				
February 1, 2025	36	1,459,469	11,493	1,470,963	45,624	34,131	1,425,339				
March 1, 2025	37	1,425,339	11,225	1,436,563	45,624	34,399	1,390,939				
April 1, 2025	38	1,390,939	10,954	1,401,893	45,624	34,670	1,356,269				
May 1, 2025	39	1,356,269	10,681	1,366,950	45,624	34,943	1,321,326		31/03/2025	151,980	395,508
June 1, 2025	40	1,321,326	10,405	1,331,731	45,624	35,219	1,286,107			1.5197993	3.9550807
July 1, 2025	41	1,286,107	10,128	1,296,235	45,624	35,496	1,250,611				
August 1, 2025	42	1,250,611	9,849	1,260,460	45,624	35,775	1,214,836				
September 1, 2025	43	1,214,836	9,567	1,224,402	45,624	36,057	1,178,778				
October 1, 2025	44	1,178,778	9,283	1,188,061	45,624	36,341	1,142,437				
November 1, 2025	45	1,142,437	8,997	1,151,434	45,624	36,627	1,105,810				
December 1, 2025	46	1,105,810	8,708	1,114,518	45,624	36,916	1,068,894				
January 1, 2026	47	1,068,894	8,418	1,077,312	45,624	37,206	1,031,688				
February 1, 2026	48	1,031,688	8,125	1,039,812	45,624	37,499	994,188				
March 1, 2026	49	994,188	7,829	1,002,018	45,624	37,795	956,394				
April 1, 2026	50	956,394	7,532	963,925	45,624	38,092	918,301				
May 1, 2026	51	918,301	7,232	925,533	45,624	38,392	879,909		31/03/2026	112,942	434,546
June 1, 2026	52	879,909	6,929	886,838	45,624	38,695	841,214			1.1294234	4.3454566
July 1, 2026	53	841,214	6,625	847,839	45,624	38,999	802,215				
August 1, 2026	54	802,215	6,317	808,532	45,624	39,307	762,908				
September 1, 2026	55	762,908	6,008	768,916	45,624	39,616	723,292				
October 1, 2026	56	723,292	5,696	728,988	45,624	39,928	683,364				
November 1, 2026	57	683,364	5,381	688,745	45,624	40,243	643,121				
December 1, 2026	58	643,121	5,065	648,186	45,624	40,559	602,562				
January 1, 2027	59	602,562	4,745	607,307	45,624	40,879	561,683				
February 1, 2027	60	561,683	4,423	566,106	45,624	41,201	520,482		31/03/2027	70,052	477,436
March 1, 2027	61	520,482	4,099	524,581	45,624	41,525	478,957			0.70	4.77
April 1, 2027	62	478,957	3,772	482,729	45,624	41,852	437,105				
May 1, 2027	63	437,105	3,442	440,547	45,624	42,182	394,923				
June 1, 2027	64	394,923	3,110	398,033	45,624	42,514	352,409				
July 1, 2027	65	352,409	2,775	355,185	45,624	42,849	309,561				
August 1, 2027	66	309,561	2,438	311,998	45,624	43,186	266,374				