

PROJECT REPORT
OF
MODULAR KITCHEN
DESIGNS PVT. LTD.

TABLE OF CONTENTS

- 1. Particulars of the Enterprise**
- 2. Project Loan Amount**
- 3. Project Proponent**
- 4. Profile of the group**
- 5. Project Description**
 - **Brief Description of the Project**
- 6. Service Description**
 - **Service Specification & Uses**
- 7. Location of the Project**
 - **Site Location**
 - **Project Site Map**
 - **Project Site Co-ordinates**
- 8. Market Survey**
 - **Demand & Supply**
 - **Market opportunity**
- 9. Technical Feasibility**
- 10. Swot Analysis**

Disclaimer

The views expressed in this model project are advisory in nature. It assumes no financial liability to anyone using the report for any purpose. The actual cost and returns of projects will have to be taken on a case-by-case basis considering the specific requirement of projects.

1. Particulars of the Promoters Enterprise

Name of the enterprise	MODULAR KITCHEN DESIGNS PVT. LTD.	Constitution	Private Limited Company
MSME Status	Registered	MSME UDYAM Registration Number	
MSME Registered Date	08/06/2021	MSME Incorporation Date	29/01/2016
Registered Office Address			
Administrative Address			
Site Location			

--	--

2. Project Loan Amount

Term Loan	25 Cr
-----------	-------

3. Project Proponent

Name Of Promoters	Gaurish Kamat	Anushka Kamat	Sridhar Kamat
Father's Name	Suryaji Kamat	Gaurish Kamat	Gaurish Kamat
Age	52	44	20
Residential Address			
PAN No.			
Educational Qualification	Civil Engineering	BSc	BBA- Finance
Designation	Managing Director	Director	Director

- **Gaurish Kamat:** Mr. Gaurish Kamat, aged 52, is a highly qualified individual with a background in Civil Engineering. He serves as the Managing Director of the project. With a wealth of experience and expertise in the field, Mr. Gaurish Kamat brings invaluable insights to the project. His commitment to excellence and leadership skills make him a key driving force in ensuring the

success of the endeavor. Mr. Gaurish Kamat's residential address is E – 302, Dukle Bhavan, Av. Teofilo Braga, Santa Inez, Teleigao, Goa 403001, and his PAN No. is AGYPK5974H.

- **Anushka Kamat:** Ms. Anushka Kamat, aged 44, holds a degree in BSc and is a director in the project. With a strong educational background and diverse skills, she contributes significantly to the project's vision and execution. Ms. Anushka Kamat resides at E – 302, Dukle Bhavan, Av. Teofilo Braga, Santa Inez, Teleigao, Goa 403001. Her PAN No. is AIXPK0497J.
- **Sridhar Kamat:** Mr. Sridhar Kamat, aged 20, is the youngest member of the promoter team and holds a BBA degree with a specialization in Finance. He serves as a director and plays a crucial role in the financial aspects of the project. Despite his age, Mr. Sridhar Kamat brings fresh perspectives and energy to the team. His residential address is E – 302, Dukle Bhavan, Av. Teofilo Braga, Santa Inez, Teleigao, Goa 403001. His PAN No. is KUSPK2844E. As a director, he actively contributes to the strategic financial planning and decision-making processes within the project.

4. Profile of the group

MODULAR KITCHEN DESIGNS PVT. LTD., a distinguished Private Limited Company, holds a robust presence in the business landscape, marked by its MSME-registered status and UDYAM Registration Number UDYAM-GA-01-0003960. Established on 29th January 2016, the company's roots extend from its Registered Office at 2nd Floor C-6, Kadamba Apt, DR AB Road, Panaji, North Goa, Pincode - 403001, to its Administrative Address at Shop – 1, Kadamba Apartments, DR AB road, Althnho, Panaji, Goa 403001. The enterprise's dynamic operations span across multiple locations, with its manufacturing prowess showcased at Pryto Factory & HQ in Verna Industrial Estate, Verna Goa 403722.

MODULAR KITCHEN DESIGNS PVT. LTD. is a leading force in the industry, offering an extensive portfolio focused on the production and delivery of high-quality modular kitchens and furniture projects. Tailoring its offerings to meet the requirements of diverse sectors, including residential, commercial, and large-scale projects, the company proudly serves esteemed clients such as IFB Industries Ltd. With a state-of-the-art

manufacturing facility in Verna, boasting cutting-edge machinery, MODULAR KITCHEN DESIGNS PVT. LTD. has not only met but exceeded expectations, successfully completing over 1000 kitchens and home interiors. This track record of excellence solidifies the company's pivotal role and establishes it as a key player in the industry.

1. Project Description

- **Brief Description of the Project**

MODULAR KITCHEN DESIGNS PVT. LTD.'s project encapsulates its commanding presence in the industry, centering on an expansive portfolio dedicated to the production and delivery of top-tier modular kitchens and furniture projects. Adapting its offerings to cater to the diverse needs of residential, commercial, and large-scale projects, the company takes pride in serving esteemed clients, prominently including IFB Industries Ltd. With a cutting-edge manufacturing facility located in Verna, equipped with state-of-the-art machinery, MODULAR KITCHEN DESIGNS PVT. LTD. not only meets but surpasses expectations, evidenced by the successful completion of over 1000 kitchens and home interiors.

This consistent track record of excellence firmly establishes the company's pivotal role and positions it as a key player in the industry, demonstrating a commitment to unparalleled quality and customer satisfaction. MODULAR KITCHEN DESIGNS PVT. LTD. stands out as a leading force in the industry, specializing in the production and delivery of high-quality modular kitchens and furniture projects. Tailoring its offerings to cater to the diverse requirements of residential, commercial, and large-scale projects, the company takes pride in serving esteemed clients, including IFB Industries Ltd. Pryto's state-of-the-art manufacturing facility in Verna features cutting-edge machinery, enabling the company to not only meet but exceed expectations. With a successful track record of completing over 1000 kitchens and home interiors, MODULAR KITCHEN DESIGNS PVT. LTD. has solidified its pivotal role, establishing itself as a key player in the industry.

Ashvattha Technology Park Overview:

Multi-Floor Operations: MODULAR KITCHEN DESIGNS PVT. LTD.'s diverse operations extend to the strategically located Ashvattha Technology Park, featuring units across multiple floors, each serving distinct purposes.

- **Ground Floor:**

10 units are available for rent on the ground floor, providing versatile spaces suitable for showrooms and warehouses. This floor serves as an ideal hub for businesses looking to showcase their products or store inventory.

- **First Floor:**

The first floor offers 25 units available for sale, presenting lucrative opportunities for businesses or investors seeking to establish a presence in the technology park. These units are designed to accommodate a range of commercial activities.

- **Second Floor:**

Nine units on the second floor are available for sale, complemented by an additional 16 units partially on rent. This mixed-use arrangement adds flexibility to the floor, catering to both businesses looking to own their space and those preferring a rental arrangement.

- **Third Floor:**

The third floor features eight units available for rent, specifically designated for restaurant and cafeteria purposes. This floor caters to the needs of businesses in the food and beverage industry, providing a vibrant and accessible location for dining establishments.

Santa Cruz Residency:

Nestled in the serene location of S.No 3/13, Pimpalwaddo, Consua, Nagao – Salcete, MODULAR KITCHEN DESIGNS PVT. LTD. is set to embark on an ambitious venture, Santa Cruz Residency. Comprising six distinct buildings, this residential development reflects Pryto's unwavering commitment to creating not just homes but lifestyles.

Building A:

- **Building Structure:** The six buildings of Santa Cruz Residency are characterized by a single-height structure, offering a harmonious and visually appealing architectural design.

- **Varied Living Spaces:** Pryto plans to create a diverse living experience within Santa Cruz Residency, featuring seven single-height shops, six studios, eight 1-bedroom apartments, and four 2-bedroom apartments. This varied range of living spaces ensures that the development caters to the needs and preferences of a broad spectrum of residents.
- **Quality in Every Detail:** Just like in their modular kitchens and furniture projects, Pryto's commitment to quality and excellence will be evident in every detail of Santa Cruz Residency. The aim is to provide residents with well-designed, functional, and aesthetically pleasing living spaces that enhance their overall quality of life.

Building B:

In the architectural tapestry of Santa Cruz Residency, Building B stands as a testament to thoughtful residential design, offering a harmonious blend of comfort and functionality. This particular building caters to a diverse range of residents, providing an array of well-designed living spaces.

- **1-Bedroom Apartments (1BHK):**

Building B features a total of 18 meticulously crafted 1-bedroom apartments. These living spaces are designed to offer a cozy and intimate atmosphere, making them ideal for individuals or couples seeking a comfortable and functional home within the Santa Cruz Residency.

- **2-Bedroom Apartments (2BHK):**

Complementing the 1-bedroom offerings, Building B also boasts 12 spacious 2-bedroom apartments. These units provide additional space and flexibility, catering to the needs of families or those desiring a bit more room to customize their living experience.

The architectural design of Building B within Santa Cruz Residency aligns with MODULAR KITCHEN DESIGNS PVT. LTD.'s commitment to excellence, ensuring that each residence is a reflection of modern living standards. The building's strategic location within the residential development further enhances the overall appeal, creating a vibrant and inclusive community atmosphere.

Residents of Building B can anticipate a living experience that seamlessly combines aesthetic appeal with functional design, providing a comfortable sanctuary within the larger framework of Santa Cruz Residency. As Pryto extends its dedication to quality into the residential domain, Building B becomes an integral part of the narrative, contributing to the overall success and appeal of Santa Cruz Residency.

Santa Cruz Residency is poised to become a testament to MODULAR KITCHEN DESIGNS PVT. LTD.'s expertise, setting new benchmarks in residential development with a focus on quality, innovation, and client satisfaction.

Aspect	Description
Industry Dominance	MODULAR KITCHEN DESIGNS PVT. LTD. dominates the industry with top-tier modular kitchens and furniture projects.
Diverse Portfolio	Exhibiting versatility, the project caters to unique needs in residential, commercial, and large-scale projects.
Esteemed Clientele	Serving prestigious clients like IFB Industries Ltd, Pryto demonstrates commitment to meeting the needs of renowned organizations.
Adaptive Solutions	The project shows adaptability, seamlessly aligning with diverse and evolving client requirements.
State-of-the-Art Manufacturing	The Verna facility boasts cutting-edge machinery, positioning Pryto at the forefront of technological advancements.
Exceeding Expectations	Pryto consistently surpasses expectations, boasting a track record of over 1000 successful kitchen and home interior projects.
Proven Excellence	The project establishes a solid record of excellence, emphasizing Pryto's commitment to high-quality products and services.
Pivotal Industry Role	Pryto plays a pivotal role, influencing and impacting sector dynamics within the industry.
Key Player Status	Positioned as a key player, Pryto significantly contributes to industry growth and development.

- **Industry Dominance:** MODULAR KITCHEN DESIGNS PVT. LTD.'s project underscores its influential position in the industry, emphasizing a portfolio dedicated to the production and delivery of top-tier modular kitchens and furniture projects.
- **Diverse Portfolio:** The project is characterized by its versatility, adeptly tailoring offerings to meet the specific requirements of residential, commercial, and large-scale projects.
- **Esteemed Clientele:** MODULAR KITCHEN DESIGNS PVT. LTD. proudly serves a prestigious clientele, prominently including IFB Industries Ltd, showcasing its commitment to catering to the needs of renowned organizations.
- **Adaptive Solutions:** The project demonstrates a keen ability to adapt, ensuring that the company's offerings align seamlessly with the diverse and evolving needs of its clientele.
- **State-of-the-Art Manufacturing:** Located in Verna, the manufacturing facility is equipped with cutting-edge machinery, positioning MODULAR KITCHEN DESIGNS PVT. LTD. at the forefront of technological advancements in the industry.
- **Exceeding Expectations:** The Company not only meets but consistently surpasses expectations, as evidenced by the successful completion of over 1000 kitchens and home interiors.
- **Proven Excellence:** The project establishes a solid track record of excellence, emphasizing MODULAR KITCHEN DESIGNS PVT. LTD.'s commitment to delivering high-quality products and services.
- **Pivotal Industry Role:** The consistent demonstration of excellence firmly establishes the company's pivotal role within the industry, highlighting its influence and impact.
- **Key Player Status:** MODULAR KITCHEN DESIGNS PVT. LTD. is positioned as a key player in the industry, contributing significantly to the sector's growth and development.
- **Customer-Centric Approach:** The project reflects a steadfast commitment to unparalleled quality and customer satisfaction, reinforcing MODULAR KITCHEN DESIGNS PVT. LTD.'s dedication to ensuring client contentment in every aspect of its endeavors.

2. Product Service Description

MODULAR KITCHEN DESIGNS PVT. LTD. offers a commanding array of top-tier modular kitchens and furniture projects, showcasing a commitment to excellence and adaptability to diverse project scopes. The company's comprehensive portfolio is tailored to meet the distinct needs of residential, commercial, and large-scale projects, emphasizing versatility and customer-centric solutions.

Aspect	Brief Description
Clientele Focus	MODULAR KITCHEN DESIGNS PVT. LTD. serves a distinguished clientele, includingIFB Industries Ltd, emphasizing lasting partnerships.
Manufacturing Facility	The Verna-based facility is equipped with cutting-edge technology, reflecting Pryto's dedication to advanced manufacturing.
Exceeding Expectations	Consistently surpassing expectations, Pryto has completed over 1000 successful projects, ensuring exceptional results.
Industry Leadership	Holding a pivotal role, Pryto contributes significantly to industry growth, showcasing consistent excellence in leadership.
Customer Satisfaction Focus	Pryto is committed to unparalleled quality and customer satisfaction, exemplifying a customer-centric approach.

- **Clientele Focus:** MODULAR KITCHEN DESIGNS PVT. LTD. takes pride in serving a distinguished clientele, with a prominent presence among esteemed clients such as IFB Industries Ltd. The company's dedication to meeting the unique requirements ofeach client underscores its commitment to building lasting partnerships.
- **Cutting-Edge Manufacturing Facility:** Located in Verna, MODULAR KITCHEN DESIGNS PVT. LTD.'s manufacturing facility boasts state-of-the-art machinery. This cutting-edge infrastructure reflects the company's commitment to leveraging advanced technology to deliver products of the highest quality.
- **Exceeding Expectations:** The company not only meets but consistently surpasses expectations, as evidenced by the successful completion of over 1000 kitchens and home interiors. This track record showcases MODULAR KITCHEN DESIGNS PVT. LTD.'s commitment to delivering exceptional results and customer satisfaction.

- **Industry Leadership:** MODULAR KITCHEN DESIGNS PVT. LTD. holds a pivotal role in the industry, serving as a key player with a commanding presence. The consistent demonstration of excellence solidifies its position, contributing significantly to the industry's growth and development.
- **Customer Satisfaction Focus:** The project's core objective is to provide unparalleled quality and ensure customer satisfaction. MODULAR KITCHEN DESIGNS PVT. LTD.'s commitment to delivering products and services that exceed expectations is a testament to its customer-centric approach.

In summary, MODULAR KITCHEN DESIGNS PVT. LTD.'s product and service offerings reflect a blend of innovation, adaptability, and a steadfast commitment to client satisfaction, positioning the company as a leader in the industry.

- **Product Specification & Uses**

Modular Kitchens:

- **Customization:** MODULAR KITCHEN DESIGNS PVT. LTD.'s modular kitchens are designed for optimal customization, allowing clients to personalize layouts, materials, and finishes to suit their preferences.
- **High-Quality Materials:** The kitchens feature the use of high-quality materials, ensuring durability and longevity. From premium cabinetry to innovative storage solutions, each component is crafted with precision.
- **Innovative Design:** The modular kitchens boast innovative design elements, optimizing space utilization and providing a seamless blend of functionality and aesthetics.
- **Advanced Appliances Integration:** Pryto's kitchens are equipped to seamlessly integrate advanced appliances, offering a contemporary and technologically advanced cooking environment.
- **Ergonomic Solutions:** The designs prioritize ergonomic solutions, enhancing the overall user experience and making daily tasks more efficient and enjoyable.

Furniture:

- **Versatile Furniture Designs:** Pryto's furniture range is characterized by versatile designs, catering to a diverse range of styles and preferences. From

modern and minimalist to classic and ornate, the collection spans various aesthetics.

- **Quality Craftsmanship:** Each furniture piece is crafted with meticulous attention to detail, showcasing quality craftsmanship and ensuring longevity.
- **Material Variety:** The furniture line incorporates a variety of materials, including wood, metal, and innovative composite materials, allowing for a wide range of stylistic and functional possibilities.
- **Space Optimization:** Whether for residential, commercial, or large-scale projects, Pryto's furniture solutions are designed to optimize space while maintaining a sophisticated and organized appearance.
- **Adaptable Configurations:** Adaptable configurations cater to different spatial requirements, ensuring that the furniture seamlessly integrates into various environments.

Common Uses:

Residential Spaces: Pryto's modular kitchens and furniture find widespread use in residential spaces, enhancing the overall aesthetics and functionality of homes.

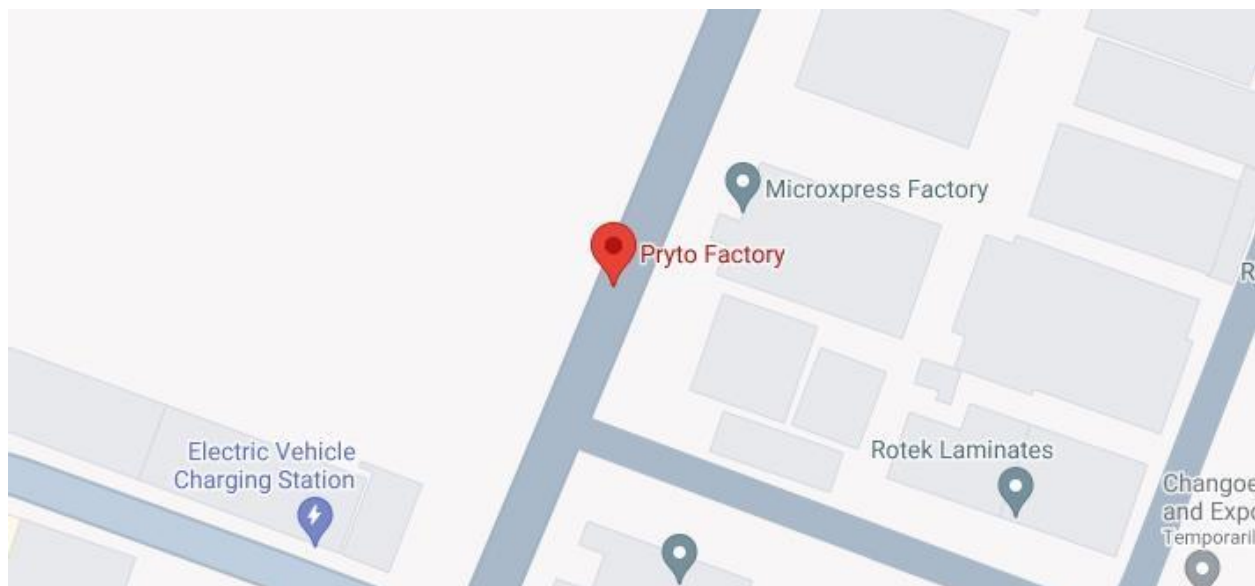
Commercial Establishments: The versatile furniture designs are well-suited for commercial spaces, including offices, hotels, and retail outlets, providing stylish and functional solutions.

Large-Scale Projects: Pryto's expertise extends to large-scale projects, such as apartment complexes and housing developments, where the modular kitchens and furniture contribute to a cohesive and well-designed environment. In summary, MODULAR KITCHEN DESIGNS PVT. LTD.'s modular kitchens and furniture offerings are characterized by quality, innovation, and adaptability, making them suitable for a wide range of applications in residential, commercial, and large-scale projects.

3. Location of the Project

- **Site Location**

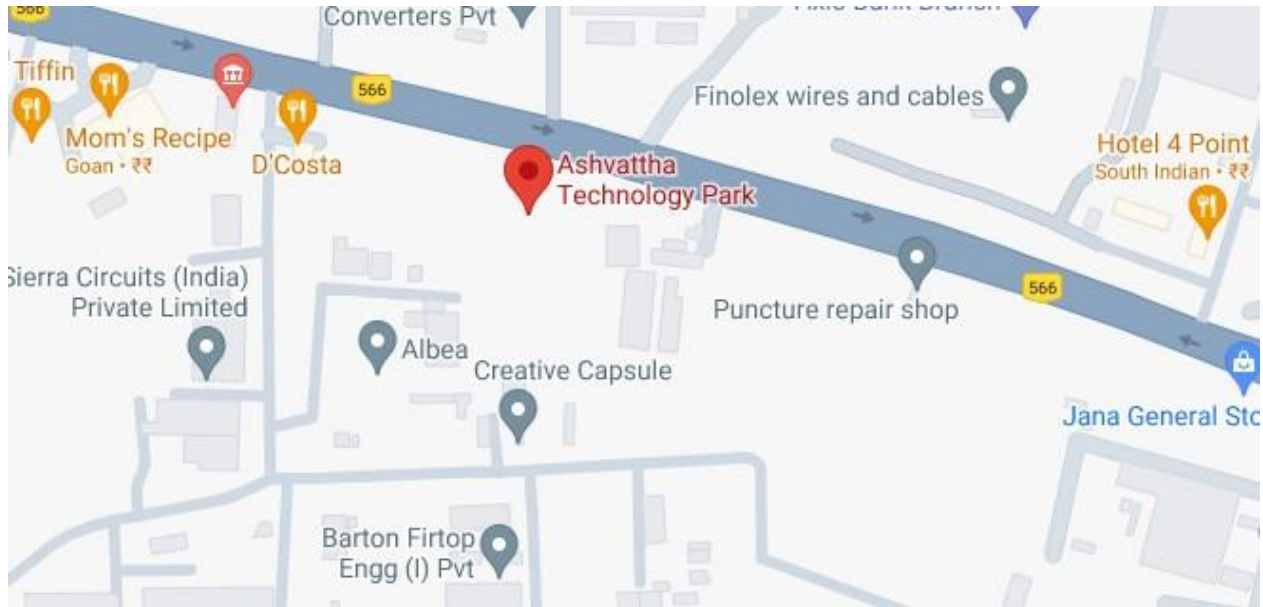
Pryto Factory & HQ : Plot S- 123, Phase III B, Verna Industrial Estate, Verna Goa 403722



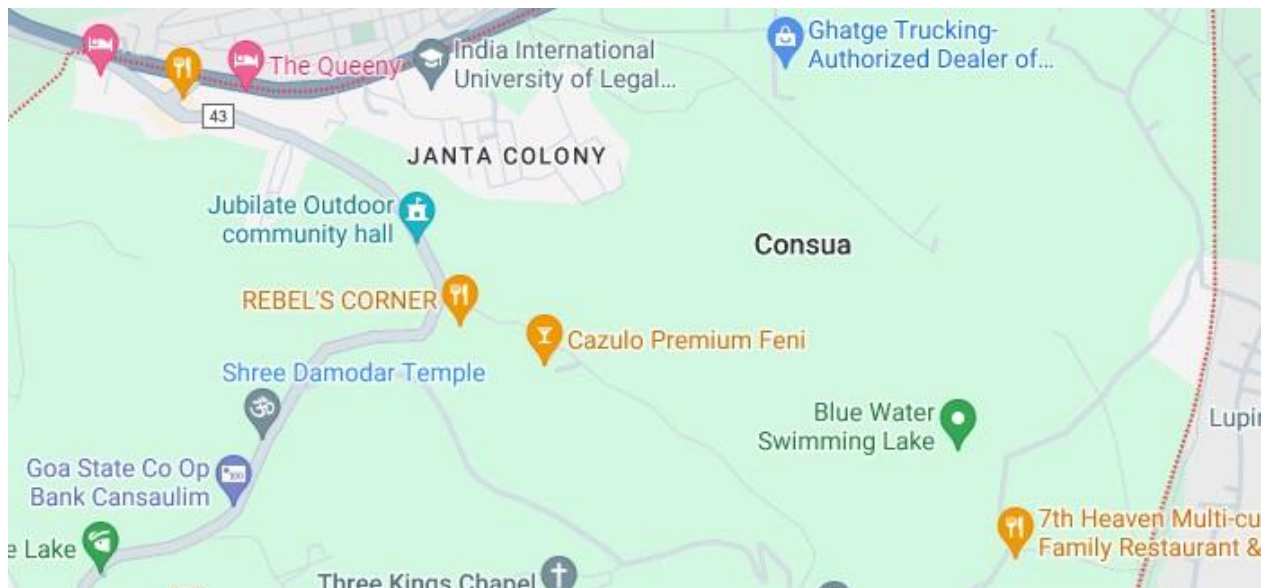
Pryto Office : Shop 1, Kadamba Apartments, Dr AB road, Altinho, Panaji Goa 403001



Ashvattha Technology Park: Ashwattha Technology Park, Verna Industrial Estate, Verna, Goa 403710.



Santacruz Residency: S.No 3/13, pimpalwaddo, consua, Nagao – Salcete.



4. Market Survey

Market Survey Analysis (2023-2032) - MODULAR KITCHEN DESIGNS PVT. LTD.:

- **Geographic Expansion:** MODULAR KITCHEN DESIGNS PVT. LTD.'s dynamic operations across multiple locations, particularly its manufacturing hub in Verna Industrial Estate, Verna Goa, lay a strong foundation for geographic expansion. The company can explore further markets and capitalize on emerging opportunities.
- **Manufacturing Excellence and Innovation:** The continued emphasis on manufacturing prowess and state-of-the-art machinery positions Pryto as an innovative industry leader. Ongoing investment in cutting-edge technologies will likely enhance productivity, quality, and sustainability.
- **Sustained Diverse Portfolio:** Pryto's commitment to a diverse portfolio, including modular kitchens and furniture projects, provides resilience against market fluctuations. The company's ability to adapt to evolving consumer preferences will be crucial for long-term success.
- **Clientele and Partnerships:** The existing partnership with IFB Industries Ltd is a valuable asset. Pryto should continue nurturing such strategic alliances and actively seek partnerships with new clients to broaden its customer base and market influence.
- **Market Segmentation Strategies:** To maintain a competitive edge, Pryto should refine and implement effective market segmentation strategies. Tailoring products and services to specific needs in residential, commercial, and large-scale projects will enhance market penetration.
- **Innovation in Project Scale:** Building on the successful delivery of over 1000 kitchens and home interiors, Pryto can explore innovations in project scale. This may involve venturing into larger and more complex projects, showcasing the company's capabilities and expanding its market reach.
- **Brand Positioning:** Pryto's solidified position as a key player in the industry should be leveraged for brand positioning. Strategic marketing initiatives and brand-building activities can strengthen the company's reputation and customer trust.
- **Market Trends and Adaptability:** Continuous monitoring of market trends and quick adaptability to industry changes will be essential. Staying ahead of design and technology trends in modular kitchens and furniture projects will ensure Pryto remains a market leader.
- **Customer Feedback and Satisfaction:** The company should maintain a strong focus on customer feedback and satisfaction. Implementing feedback loops and

customer-centric improvements will contribute to sustained client loyalty and positive industry reputation.

- **Sustainable Practices:** Given the growing emphasis on sustainability, MODULAR KITCHEN DESIGNS PVT. LTD. should explore and implement eco-friendly practices in its manufacturing processes. This commitment to sustainability aligns with evolving market preferences and regulatory standards.

In the years 2023-2032, MODULAR KITCHEN DESIGNS PVT. LTD. has the opportunity to build on its established foundation and navigate the market with strategic initiatives, innovation, and a customer-centric approach, ensuring long-term success in the dynamic industry landscape.

- **Demand & Supply**

Summary of MODULAR KITCHEN DESIGNS PVT. LTD.'s

Demand & Supply Forecast Key Points:

- **Strong demand:** The forecast predicts a strong demand for MODULAR KITCHEN DESIGNS PVT. LTD.'s modular kitchens and furniture projects until 2032. This is due to several factors, including:
- **Expansive portfolio:** Pryto offers a wide range of products to meet the diverse needs of its clients.
- **Adaptability:** The company can adapt its offerings to cater to residential, commercial, and large-scale projects.
- **Esteemed client base:** Pryto serves a prestigious clientele, including IFB Industries Ltd.
- **Cutting-edge manufacturing:** The company has a state-of-the-art manufacturing facility in Verna, India.
- **Proven track record:** Pryto has successfully completed over 1000 kitchens and home interiors.

Key Figures:

- **Number of projects completed:** Over 1000 kitchens and home interiors.
- **Market Positioning:**
- **Key player in the industry:** Pryto is a key player in the modular kitchens and furniture industry.
- **Commitment to quality:** The company is committed to providing unparalleled quality and customer satisfaction.

Future Outlook:

The strong demand for Pryto's products and its commitment to quality position the company well for continued success in the future.

Additional Information:

The forecast period is from now until 2032.

The forecast covers the demand and supply of Pryto's modular kitchens and furniture projects.

The forecast considers factors such as Pryto's product portfolio, client base, manufacturing capabilities, and track record.

Overall, the demand & supply forecast for MODULAR KITCHEN DESIGNS PVT. LTD. is positive, indicating a bright future for the company.

• Market opportunity

Market Opportunity for MODULAR KITCHEN DESIGNS PVT. LTD. in India till 2032

Based on the provided information, MODULAR KITCHEN DESIGNS PVT. LTD. appears well-positioned to capitalize on the significant market opportunities for modular kitchens and furniture in India until 2032.

Favorable Market Trends:

- **Rising Disposable Incomes:** Increased disposable incomes among Indian consumers are driving demand for higher-quality products like modular kitchens and furniture.

- **Growing Urbanization:** Rapid urbanization is leading to an increased demand for compact and space-saving furniture solutions, which modular kitchens excel at.
- **Shifting Consumer Preferences:** Consumers are increasingly opting for customized and aesthetically pleasing kitchens and furniture, aligning with Pryto's adaptability and focus on quality.
- **Growth of the Housing Market:** The booming Indian housing market is creating a substantial demand for kitchens and furniture for new homes.

Pryto's Strengths:

Strong Brand Recognition: Pryto's commanding presence in the industry and successful completion of over 1000 projects build trust and attract customers.

Expansive Portfolio: Cater to diverse needs across residential, commercial, and large-scale projects, maximizing market reach.

Client Base: Serving esteemed clientele like IFB Industries Ltd. enhances reputation and opens doors to new opportunities.

Cutting-edge Manufacturing: State-of-the-art facility ensures high-quality production and keeps Pryto ahead of the curve.

Focus on Quality & Customer Satisfaction: Commitment to excellence and customer satisfaction fosters loyalty and drives repeat business.

Specific Market Segments:

Luxury Kitchens: Pryto's premium offerings can cater to the growing demand for luxury kitchens among affluent consumers.

Smart Kitchens: Integrating smart technology into kitchens is a rising trend, and Pryto can leverage its innovation to tap into this segment.

Office Furniture: With increasing focus on employee well-being and productivity, Pryto's modular furniture solutions can cater to the growing demand in the office furniture market.

Online Sales: Expanding online presence and e-commerce solutions can tap into a wider customer base and cater to the growing trend of online furniture shopping.

Challenges & Opportunities

Competition: The Indian market is highly competitive, requiring Pryto to remain innovative and maintain its competitive edge through differentiation and value proposition.

Price Sensitivity: Price-conscious consumers may require Pryto to offer affordable options while maintaining quality.

Rural Market: Expanding reach into the vast and untapped rural market presents a significant growth opportunity.

Conclusion:

MODULAR KITCHEN DESIGNS PVT. LTD. is well-positioned to exploit the substantial market opportunities for modular kitchens and furniture in India until 2032. By leveraging its strengths, adapting to market trends, and addressing challenges strategically, Pryto can achieve significant growth and solidify its position as a leading player in the Indian market.

5. Technical Feasibility

MODULAR KITCHEN DESIGNS PVT. LTD.'s robust technical infrastructure, exemplified by its dynamic operations and advanced manufacturing hub in Verna Industrial Estate, Verna Goa, establishes a solid groundwork for geographic expansion. The state-of-the-art facilities, including cutting-edge machinery, showcase the company's technical prowess and scalability. With a well-established operational framework across multiple locations, Pryto is well-positioned to seamlessly adapt its technical capabilities to new markets, ensuring efficient production and distribution. This

technical resilience not only enables the company to meet increased demand but also empowers it to explore and capitalize on emerging opportunities, affirming the feasibility of its expansion strategy.

10.Swot Analysis



Strengths:

- **Diverse Product Portfolio:** Pryto boasts a comprehensive portfolio, excelling in the production and delivery of modular kitchens and furniture projects, showcasing versatility in catering to residential, commercial, and large-scale projects.
- **Technical Prowess and Infrastructure:** The company's dynamic operations and a state-of-the-art manufacturing facility equipped with cutting-edge machinery provide a strong technical foundation, ensuring high-quality production and scalability.
- **Clientele and Partnerships:** Pryto's association with esteemed clients, including IFB Industries Ltd, underscores its credibility and positions the company as a reliable partner in the industry.

- **Geographic Presence:** With operations spanning multiple locations, including a manufacturing hub in Verna Goa, Pryto has established a broad geographic presence, offering opportunities for market diversification and expansion.

Weaknesses:

- **Dependence on Key Clients:** While Pryto serves prestigious clients, a high dependency on key clients, such as IFB Industries Ltd, may pose a risk. Diversifying the client base could mitigate this vulnerability.
- **Market Dependency:** The company's success is closely tied to the demand in the modular kitchens and furniture market. Economic fluctuations or shifts in consumer preferences may impact Pryto's performance.

Opportunities:

- **Geographic Expansion:** Leveraging its existing infrastructure, Pryto can explore new markets and capitalize on emerging opportunities, broadening its customer base and increasing market share.
- **Innovation in Products:** Staying abreast of design and technology trends and introducing innovative features can differentiate Pryto in the market, attracting customers seeking modern and cutting-edge solutions.
- **Sustainability Practices:** Embracing sustainable practices in manufacturing aligns with market trends and could enhance the company's appeal to environmentally conscious consumers.

Threats:

- **Market Competition:** Intense competition within the modular kitchens and furniture industry poses a threat. Continuous monitoring of competitors and strategic differentiation will be essential.
- **Economic Fluctuations:** Economic downturns or uncertainties may impact consumer spending on home and commercial projects, affecting Pryto's demand.
- **Supply Chain Disruptions:** Any disruptions in the supply chain, whether due to external factors or logistics challenges, could impact production timelines and customer satisfaction.

In conclusion, MODULAR KITCHEN DESIGNS PVT. LTD.'s SWOT analysis reveals a company with notable strengths and opportunities, alongside challenges that require strategic management. Leveraging strengths, addressing weaknesses, and capitalizing on opportunities will be crucial for Pryto to navigate potential threats and sustain its growth trajectory.

COST OF THE PROJECT

Year	2023-2024	2024-2025	2025-26	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031		
cost of sale										
cost of sale of building material										
cost of project										
Land & Building	Ashvattha	Santa cruz residency								
Land	3,50,00,000	8,00,00,000								
Building cost	30,00,00,000	7,50,00,000								
Total cost of the project	33,50,00,000	15,50,00,000								
		2023-2024	2024-2025							
total net saleable area from project	8,482.23									
Net saleable area for sale of flat	2,696.50									
Net revenue received from sale of flat(Lacs)		5,07,46,500	118408500							
total cost allocated for sale of unit (net saleable area)	106496514	31948954.2	74547559.8							
Total net saleable area available for rental	5785.73									
total cost allocated for rented property	22,85,03,486									
cost of building allocated for Santa cruz residency	0	2024-2025	2025-2026	2026-2027						
Net sale revenue (lacs)		122760000	81840000							
Yearwise cost allocation		93000000	62000000							
		2023-2024	2024-2025	2025-2026						
Total cost for building material		319.49	1675.48	620						
Cost of raw material for furniture and IFB	80%									
	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	
total employees cost (lacs)	70	99	118.74	137.77	158.44	180	200	220	240	
Marketing expenses		2024-2025								
Promotion and Brand creation		12,40,000								
Advertising		2,14,000								
Online and digital marketing		3,90,000								
Offline marketing expense		1,50,000								
General & Admin. Expenses										
Legal & Professional fees		3,00,000								
Travelling and Conveyance		3,64,000								
Printing & Stationery		80,000								
Accounting & Audit expense		2,50,000								
Electricity (Factory)		2,65,400								
Water (Factory)		64,000								
Freight and transportation charges		8,45,100								
Petrol and Fuel charges		1,64,000								
Office expenses		1,84,000								
Postage and Courier		8,400								
Professional fees		24,500								
Repairs and maintenance		3,40,000								
Rates and taxes		2,400								
ROC filling Fees		5,000								

[illegible]

TOTAL REVENUE

	2023-2024	2024-25	2025-26	2026-27	2027-28	2028-29	2029-2030	2030-2031	2031-2032
revenue from operation									
Sales									
sale of furniture	12353260	13588586	14947444.6	16442189.06	18086407.97	19895048.76	21884553.64	24073009	26480309.9
sale to IFB	79022962.03	86925258.23	95617784.05	105179562.5	115697518.7	127267270.6	139993997.6	153993397.4	169392737.1
Sale of Ashvattha & Santa Cruz	50746500	241168500	81840000						
Total In Lakh	1421.23	3416.82	1924.05	1216.22	1337.84	1471.62	1618.79	1780.66	1958.73
Other operating income									
Rental income		0	7,87,85,227.20	7,87,85,227.20	7,87,85,227.20	7,87,85,227.20	7,87,85,227.20	7,87,85,227.20	7,87,85,227.20
revenue on capex		0.00	1,06,50,000.00	1,06,50,000.00	1,06,50,000.00	1,06,50,000.00	1,06,50,000.00	1,06,50,000.00	71,00,000.00
Total in lakh	0	0.00	894.35	894.35	894.35	894.35	894.35	894.35	858.85

	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32
Revenue from sale of Furniture	12353260	13588586	14947444.60	16442189.06	18086407.97	19895048.76	21884553.64	24073009	26480309.9
Revenue from sale to IFB	79022962.03	86925258.23	95617784.05	105179562.5	115697518.7	127267270.6	139993997.6	153993397.4	169392737.1
total revenue(lacs)	913.76	1005.14	1105.65	1216.22	1337.84	1471.62	1618.79	1780.66	1958.73

Ashvattha Project

FIRST FLOOR						
Unit	Saleable	Net Saleable	Rate	Revenue	2023-24	2024-25
	AREA	Area	(Rs.)	(Rs.)		
	m2	m2				
101	164.2	144.7	61864.85	8951843.335	2685553.001	6266290.335
102	101.9	81.65	61864.85	5051264.743	1515379.423	3535885.32
103	60.35	60.35	61864.85	3733543.506	1120063.052	2613480.454
104	60.35	60.35	61864.85	3733543.506	1120063.052	2613480.454
105	60.35	60.35	61864.85	3733543.506	1120063.052	2613480.454
106	101.9	81.65	61864.85	5051264.743	1515379.423	3535885.32
107	164.2	144.7	61864.85	8951843.335	2685553.001	6266290.335
108	54.7	54.7	61864.85	3384007.121	1015202.136	2368804.985
109	90.2	90.2	61864.85	5580209.183	1674062.755	3906146.428
110	58.7	58.7	61864.85	3631466.508	1089439.953	2542026.556
111	58.7	58.7	61864.85	3631466.508	1089439.953	2542026.556
112	90.2	90.2	61864.85	5580209.183	1674062.755	3906146.428
113	54.7	54.7	61864.85	3384007.121	1015202.136	2368804.985
114	45	45	61864.85	2783918.107	835175.4321	1948742.675
115	53.6	53.6	61864.85	3315955.79	994786.7369	2321169.053
116	90.2	90.2	61864.85	5580209.183	1674062.755	3906146.428
117	58.8	58.8	61864.85	3637652.993	1091295.898	2546357.095
118	58.8	58.8	61864.85	3637652.993	1091295.898	2546357.095
119	90.2	90.2	61864.85	5580209.183	1674062.755	3906146.428
120	56.1	56.1	61864.85	3470617.907	1041185.372	2429432.535
121	136.4	136.4	61864.85	8438365.106	2531509.532	5906855.575
122	119.5	95.2	61864.85	5889533.417	1766860.025	4122673.392
123	122.1	97.8	61864.85	6050382.019	1815114.606	4235267.413
124	122.1	97.8	61864.85	6050382.019	1815114.606	4235267.413
125	125.6	101.3	61864.85	6266908.983	1880072.695	4386836.288
		2022.15		125100000	37530000	87570000

SECOND FLOOR							
Unit	Saleable	Net Saleable	Workstations	Workstations	Revenue	2023-24	2024-25
	AREA	Area	/Income	/Income	(Rs.)		
	m2	m2	(nos)				
201	125.2	125.2	125.2	98195	12294000	3688200	8605800
202	61.4	61.4	61.4	40000	2456000	736800	1719200
203	60.35	60.35	60.35	40000	2414000	724200	1689800
207	125.2	125.2	125.2	93195	11668000	3500400	8167600
209	90.2	90.2	90.2	40000	3608000	1082400	2525600
211	58.7	58.7	58.7	43407	2548000	764400	1783600
213	54.7	54.7	54.7	93656	5123000	1536900	3586100
214	45	45	45	40000	1800000	540000	1260000
215	53.6	53.6	53.6	40000	2144000	643200	1500800
Total					44055000	13216500	30838500

Santa cruz residency					
	Unit	Quantity	Total value	2024-25	2025-26
Building A	Single height shops	7	14000000	8400000	5600000
Building A	Studio	6	15000000	9000000	6000000
Building A	1 BHK	8	30400000	18240000	12160000
Building A	2 BHK	4	19200000	11520000	7680000
Building B	1 BHK	18	68400000	41040000	27360000
Building B	2 BHK	12	57600000	34560000	23040000
Total			204600000	122760000	81840000

Total PE Rental Revenue									
	2024-25	2025-26	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32
Rental	0	78785227.2	78785227.2	78785227.2	78785227.2	78785227.2	78785227.2	78785227.2	78785227.2

Revenue from ROI on capex								
	2024-25	2025-26	2026-27	2027-28	2028-29	2028-30	2030-31	2031-32
	0.00	1,06,50,000.00	1,06,50,000.00	1,06,50,000.00	1,06,50,000.00	1,06,50,000.00	1,06,50,000.00	7100000

I. OPERATING STATEMENT (To be filled by the Dealing Group from Balance Sheet / Projections)

MODULAR KITCHEN DESIGNS PVT. LTD.

Name of the Company :

(Rupees in lakhs)

I. PROFIT AND LOSS ACCOUNT	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
	Audited	Audited	Audited	Projection	Projection	Projections	Projections	Projections	Projections	Projections	projection	projection
SALES:												
1. Domestic Sales	34.27	140.83	499.81	1,421.23	3,416.82	1,924.05	1,216.22	1,337.84	1,471.62	1,618.79	1,780.66	1,958.73
2. Export Sales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GROSS SALES:	34.27	140.83	499.81	1,421.23	3,416.82	1,924.05	1,216.22	1,337.84	1,471.62	1,618.79	1,780.66	1,958.73
Less: Excise Duty / Sales Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Add: Other Operating Income	8.28	6.12	6.78	0.00	0.00	894.35	894.35	894.35	894.35	894.35	894.35	858.85
NET SALES:	42.55	146.95	506.59	1,421.23	3,416.82	2,818.40	2,110.57	2,232.19	2,365.98	2,513.14	2,675.02	2,817.58
Increase in Net Sales (%)		245.36%	244.74%	180.55%	140.41%	-17.51%	-25.11%	5.76%	5.99%	6.22%	6.44%	5.33%
COST OF SALES:												
1. Raw Materials	69.37	133.44	443.43	1,050.50	2,479.59	1,504.52	972.97	1,070.27	1,177.30	1,295.03	1,424.53	1,566.98
A. cost of sale of building material	0.00	0.00	0.00	319.49	1,675.48	620.00	0.00	0.00	0.00	0.00	0.00	0.00
B. cost of raw material for furniture & IFB	69.37	133.44	443.43	731.01	804.11	884.52	972.97	1,070.27	1,177.30	1,295.03	1,424.53	1,566.98
2. Other Spares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Imported	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Indigenous	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Power & Fuel	1.66	2.82	3.65	10.00	15.00	18.00	25.00	35.00	40.00	45.00	50.00	55.00
4. Direct Labour	6.95	6.53	34.28	50.00	99.00	118.74	137.77	158.44	180.00	200.00	220.00	240.00
5. Other Manufacturing Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Depreciation / Amorisation	0.96	0.97	18.09	1.02	0.83	364.08	315.49	274.07	223.54	198.34	176.10	156.44
7. Repairs & Maintenance	1.18	0.79	1.51	3.00	4.00	8.00	10.00	15.00	18.00	22.00	26.00	30.00
8 Compiagon fees paid	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9.other expenses & commission on sale of flat	2.84	3.30	13.93	56.85	136.67	76.96	48.65	53.51	58.86	64.75	71.23	78.35
SUB TOTAL:	82.96	147.85	514.89	1,171.36	2,735.09	2,090.31	1,509.88	1,606.29	1,697.70	1,825.12	1,967.85	2,126.77
Add: Opening Stock in Process	0.00	0.00	0.00	0.00	30.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Closing Stock in Process	0.00	0.00	0.00	30.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
COST OF PRODUCTION:	82.96	147.85	514.89	1,141.36	2,715.09	2,140.31	1,509.88	1,606.29	1,697.70	1,825.12	1,967.85	2,126.77
COP as % of Gross Sales	242.08%	104.98%	103.02%	80.31%	79.46%	111.24%	124.15%	120.07%	115.36%	112.75%	110.51%	108.58%
Add: Opening Stock of Finished Goods	80.26	137.68	162.58	203.11	205.47	259.90	380.08	377.47	401.57	424.43	456.28	491.96
Less: Closing Stock of Finished Goods	137.68	162.58	203.11	205.47	259.90	380.08	377.47	401.57	424.43	456.28	491.96	531.69
COST OF SALES:	25.54	122.95	474.36	1,139.01	2,660.65	2,020.13	1,512.49	1,582.19	1,674.85	1,793.27	1,932.17	2,087.04
Cost of Sales as % of Gross Sales	74.53%	87.30%	94.91%	80.14%	77.87%	104.99%	124.36%	118.26%	113.81%	110.78%	108.51%	106.55%
Selling, General & Admn. Expenses	3.68	4.46	5.37	15.00	59.40	65.34	71.87	79.06	86.96	95.66	105.22	115.75
PROFIT BEFORE INTT. & TAX (PBIT)	13.33	19.54	26.86	267.22	696.77	732.94	526.21	570.95	604.17	624.21	637.62	614.79
PBIT as % of Gross Sales	38.90%	13.87%	5.37%	18.80%	20.39%	38.09%	43.27%	42.68%	41.05%	38.56%	35.81%	31.39%
Interest & Other Financial Charges	13.20	17.35	22.34	43.81	255.87	276.69	245.07	209.81	170.49	126.64	77.99	39.34
Intt. & Fin. Charges as % of Sales	38.52%	12.32%	4.47%	3.08%	7.49%	14.38%	20.15%	15.68%	11.58%	7.82%	4.38%	2.01%
OP. PROFIT BEFORE TAX (OPBT)	0.13	2.19	4.52	223.41	440.91	456.24	281.14	361.14	433.68	497.58	559.63	575.45
OPBT as % of Gross Sales	0.38%	1.56%	0.90%	15.72%	12.90%	23.71%	23.12%	26.99%	29.47%	30.74%	31.43%	29.38%

Add: Other Non-operative Income													
1. Interest & Dividend	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Exchange Profit / Export Incentives	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Excess Provision Written Back	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Profit on Sale of Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Sale of Scrap / other misc income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SUB-TOTAL (INCOME)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Other Non-operating Expenses													
1. Loss on Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Loss on Forex	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Loss on Sale of Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Bad Debts Written Off	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Miscellaneous Expenses Written Off	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SUB-TOTAL (EXPENSES)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROFIT BEFORE TAX / LOSS	0.13	2.19	4.52	223.41	440.91	456.24	281.14	361.14	433.68	497.58	559.63	575.45	
Tax Paid	0.31	0.00	0.02	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deferred Tax Liability/(Deffered Tax Asset)	0.00	0.52	0.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provision for Taxes	0.00	0.29	1.27	55.85	110.23	114.06	70.29	90.28	0.00	0.00	0.00	0.00	0.00
NET PROFIT / LOSS (PAT)	-0.18	1.38	2.71	167.54	330.68	342.18	210.86	270.85	433.68	497.58	559.63	575.45	
PAT as % of Gross Sales	-0.53%	0.98%	0.54%	11.79%	9.68%	17.78%	17.34%	20.25%	29.47%	30.74%	31.43%	29.38%	
Equity / Preference Dividend Paid:													
1. Equity Dividend	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Preference Dividend	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RETAINED PROFIT	-0.18	1.38	2.71	167.54	330.68	342.18	210.86	270.85	433.68	497.58	559.63	575.45	

II. LIABILITIES (To be filled by the Dealing Group from Balance Sheet / Projections)

Name of the Company :

**MODULAR KITCHEN
DESIGNS PVT. LTD.**

(Rupees in lakhs)

II. BALANCE SHEET - LIABILITIES	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
	Audited	Audited	Audited	Projection	Projection	Projections	Projections	Projections	Projections	Projections	projection	projection
CURRENT LIABILITIES (CL):												
Short Term borrowings from banks (including bill purchased/discounted)												
1. from applicant bank	30.00	77.56	92.76	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
2. from other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(Out of Total Bank Borrowings - BP & BD)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SUB-TOTAL	30.00	77.56	92.76	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1. Short Term Borrowings from others incl. CPs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Sundry Creditors (Trade)	29.21	14.01	150.49	50.00	100.00	200.00	150.00	150.00	175.00	200.00	200.00	200.00
3. Advance Payment from Customers / Deposit from Dealers	0.00	15.00	400.95	100.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Provision for Taxation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Dividend payable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Other Stat.Liabilities (due within 1 yr.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7. Instalments of TLs / Debentures / Pref.Shares / DPGs / Deposits / Unsecured Loans etc. (due within 1 yr.)	11.38	1.60	0.89	75.44	274.87	306.49	341.75	381.08	424.92	460.76	368.17	0.00
8. Other CL & Provisions (due within one year)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9. Interest accrued bot not due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10. Dues to Directors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11. Security Deposit - Suppliers & Contractors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12. Other Current Liabilities	41.40	61.52	9.22	10.00	15.00	20.00	25.00	30.00	35.00	40.00	44.00	50.00
13 Provision	0.40	0.40	2.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14 Others Provision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SUB-TOTAL	82.39	92.53	563.61	235.44	489.87	626.49	516.75	561.08	634.92	700.76	612.17	250.00
TOTAL CURRENT LIABILITIES	112.39	170.09	656.37	335.44	589.87	726.49	616.75	661.08	734.92	800.76	712.17	350.00
TERM LIABILITIES												
1. Debentures (not maturing within 1 yr.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Preference Shares (redeemable with residual tenor for >1 yr. & <5 yrs.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Term Loans (Excluding installments payable within 1 yr.)	79.77	90.24	582.75	1,058.05	2,283.18	1,976.69	1,634.93	1,253.86	828.93	368.17	0.00	0.00
4. Term Deposits (repayable after 1 yr.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Unsec.Loans (repayable after 1 yr.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Mobilisation Adv. (repayable after 1 yr.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7. Sundry Creditors for Capital Goods	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8. Deferred Sales Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9. Deferred Tax Liability	1.33	1.85	2.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL TERM LIABILITIES	81.10	92.09	585.14	1,058.05	2,283.18	1,976.69	1,634.93	1,253.86	828.93	368.17	0.00	0.00

1. Ordinary Share Capital	50.00	50.00	50.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00
2. Pref.Share Cap.(Residual tenor >5 yrs.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. General Reserve	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Capital Reserve	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Surplus(+) or deficit(-) in P&L Account	-4.33	-2.96	-0.25	167.29	497.97	840.15	1,051.01	1,321.86	1,755.54	2,253.12	2,812.75	3,388.20
6. Share Application Money	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7. Share Premium	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8. Capital Redemption Reserve	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9. Quasi Equity	106.59	138.75	76.74	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00
10. Less: Revaluation Reserve	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
NET WORTH	152.26	185.79	126.49	517.29	847.97	1,190.15	1,401.01	1,671.86	2,105.54	2,603.12	3,162.75	3,738.20
TOTAL LIABILITIES	345.75	447.97	1,368.00	1,910.78	3,721.02	3,893.33	3,652.70	3,586.80	3,669.40	3,772.05	3,874.92	4,088.20

Name of the Company :

MODULAR KITCHEN
DESIGNS PVT. LTD.

(Rupees in lakhs)

II. BALANCE SHEET - ASSETS	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
	Audited	Audited	Audited	Projection	Projection	Projections	Projections	Projections	Projections	Projections	projection	projection
CURRENT ASSETS												
Cash and Bank Balances	0.89	3.88	93.14	16.62	80.40	214.15	87.97	272.04	133.34	278.28	394.96	601.51
Short Term unencumbered Investments (Other than Long Term)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Government and other securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Fixed Deposits with banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RECEIVABLES	8.50	28.99	30.03	50.00	280.83	463.30	346.94	366.94	388.93	413.12	439.73	463.16
3. Domestic Sales	8.50	28.99	30.03	50.00	280.83	463.30	346.94	366.94	388.93	413.12	439.73	463.16
4. Export Receivables (incl. contingent B/P & Discounted by banks)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
INVENTORY	137.68	162.58	203.11	235.47	309.90	380.08	377.47	401.57	424.43	456.28	491.96	531.69
7. Raw Material - Indigenous	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8. Raw Material - Imported	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9. Consumables Spares - Indigenous	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10. Consumables Spares - Imported	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11. Stock in process	0.00	0.00	0.00	30.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12. Finished Goods	137.68	162.58	203.11	205.47	259.90	380.08	377.47	401.57	424.43	456.28	491.96	531.69
13. Goods in Transit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14. Closing Stock of Traded goods	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTHER CURRENT ASSETS	26.05	66.30	877.01	50.00	50.00	200.00	520.00	500.00	900.00	1,000.00	1,100.00	1,200.00
16. Deposits	0.00	0.00	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17. Duties & Taxes paid in Advance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18. Others (receivables within 1 yr.)	1.95	0.00	51.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19. Advance to suppliers of Raw Material	0.00	1.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20. Loan & Advances	24.10	64.95	825.86	50.00	50.00	200.00	520.00	500.00	900.00	1,000.00	1,100.00	1,200.00
TOTAL CURRENT ASSETS	173.12	261.75	1,203.29	352.09	721.14	1,257.53	1,332.38	1,540.55	1,846.69	2,147.68	2,426.65	2,796.37
GROSS FIXED ASSETS (GFA)	3.94	7.20	6.70	5.68	4.86	2,635.80	2,320.32	2,046.25	1,822.71	1,624.37	1,448.27	1,291.83
1. Land	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Building	0.00	0.00	0.00	0.00	0.00	2,056.53	1,850.87	1,665.79	1,499.21	1,349.29	1,214.36	1,092.92
3. Plant & Machinery	3.53	2.86	2.32	1.88	1.52	576.33	466.83	378.13	321.41	273.20	232.22	197.39
4. Furnitures & Fixtures	0.01	4.05	3.66	3.31	3.00	2.71	2.46	2.22	2.00	1.80	1.62	1.46
5. Other Fixed Assets	0.40	0.29	0.72	0.49	0.34	0.23	0.16	0.11	0.09	0.08	0.07	0.07
6. Capital Works in progress	168.69	179.02	153.01	1,553.01	2,995.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Accumulated Depreciation on FA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Revaluation Reserves, if any	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
NET BLOCK	172.63	186.22	159.71	1,558.69	2,999.89	2,635.80	2,320.32	2,046.25	1,822.71	1,624.37	1,448.27	1,291.83

BUILD UP OF CURRENT LIABILITIES	2021.00	2022.00	2023.00	2024.00	2025.00	2026.00	2027.00	2028.00	2029.00	2030.00	2031.00	2032.00
	Audited	Audited	Audited	Projection	Projection	Projections	Projections	Projections	Projections	Projections	projection	projection
Trade Ceditors	29.21	14.01	150.49	50.00	100.00	200.00	150.00	150.00	175.00	200.00	200.00	200.00
Month's Trade Creditors	5.05	1.26	4.07	0.57	0.48	1.60	1.85	1.68	1.78	1.85	1.68	1.53
III. CALCULATION OF ASSESSED BANK FINANCE (ABF)	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
	Audited	Audited	Audited	Projection	Projection	Projections	Projections	Projections	Projections	Projections	projection	projection
1. Total Current Assets	173.12	261.75	1,203.29	352.09	721.14	1,257.53	1,332.38	1,540.55	1,846.69	2,147.68	2,426.65	2,796.37
2. Other Current Liabilities (Other than Bank Borrowings & TL Instalments due within one Year)	71.01	90.93	562.72	160.00	215.00	320.00	175.00	180.00	210.00	240.00	244.00	250.00
3. Working Capital Gap	102.11	170.82	640.57	192.09	506.14	937.53	1,157.38	1,360.55	1,636.69	1,907.68	2,182.65	2,546.37
4. Minimum stipulated Net Working Capital (NWC) (25% of Total Current Assets excluding Export Receivables)	43.28	65.44	300.82	88.02	180.28	314.38	333.10	385.14	461.67	536.92	606.66	699.09
5. Actual / Projected NWC	72.11	93.26	547.81	92.09	406.14	837.53	1,057.38	1,260.55	1,536.69	1,807.68	2,082.65	2,446.37
6. Item 3 Minus Item 4	58.83	105.38	339.75	104.07	325.85	623.14	824.29	975.41	1,175.02	1,370.76	1,575.99	1,847.28
7. Item 3 Minus Item 5	30.00	77.56	92.76	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
8. MPBF (lower of 6 or 7)	30.00	77.56	92.76	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
9. Excess borrowings representing Shortfall in NWC	NIL	NIL	NIL	NIL	0.00	NIL	NIL	NIL	NIL	NIL	NIL	NIL

V. SUMMARY OF FINANCIAL POSITION (Auto generated and hence not required to be filled)

Name of the Company :

MODULAR KITCHEN DESIGNS PVT. LTD.

(Rupees in lakhs)

IV. STATEMENT OF FINANCIAL ANALYSIS	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
	Audited	Audited	Audited	Projection	Projection	Projections	Projections	Projections	Projections	Projections	projection	projection
A. PROFILE ANALYSIS												
Total Assets (Tangible)	345.75	447.97	1,368.00	1,910.78	3,721.02	3,893.33	3,652.70	3,586.80	3,669.40	3,772.05	3,874.92	4,088.20
Total Outside Liabilities (TOL)	193.49	262.18	1,241.51	1,393.49	2,873.05	2,703.18	2,251.69	1,914.93	1,563.86	1,168.93	712.17	350.00
Tangible Networth (TNW)	152.26	185.79	126.49	517.29	847.97	1,190.15	1,401.01	1,671.86	2,105.54	2,603.12	3,162.75	3,738.20
Net Sales	42.55	146.95	506.59	1,421.23	3,416.82	2,818.40	2,110.57	2,232.19	2,365.98	2,513.14	2,675.02	2,817.58
PBDIT	14.29	20.51	44.95	268.24	697.60	1,097.02	841.70	845.01	827.70	822.56	813.72	771.23
Operating Profits (OPBT)	0.13	2.19	4.52	223.41	440.91	456.24	281.14	361.14	433.68	497.58	559.63	575.45
Net Profit	-0.18	1.38	2.71	167.54	330.68	342.18	210.86	270.85	433.68	497.58	559.63	575.45
Gross Cash Accruals	0.78	2.87	21.32	168.55	331.51	706.27	526.34	544.92	657.22	695.92	735.73	731.89
Term Liabilities to Gross Cash Accruals	102.27	31.44	27.33	6.28	6.89	2.80	3.11	2.30	1.26	0.53	0.00	0.00
Net Working Capital	60.73	91.66	546.92	16.65	131.27	531.03	715.63	879.47	1,111.77	1,346.92	1,714.48	2,446.37
% of NWC to Current Assets	35.08%	35.02%	45.45%	4.73%	18.20%	42.23%	53.71%	57.09%	60.20%	62.72%	70.65%	87.48%
Current Assets to Net Sales	406.86%	178.12%	237.53%	24.77%	21.11%	44.62%	63.13%	69.02%	78.05%	85.46%	90.72%	99.25%

	B. LIQUIDITY ANALYSIS											
Current Ratio	1.54	1.54	1.83	1.05	1.22	1.73	2.16	2.33	2.51	2.68	3.41	7.99
Quick Ratio	0.32	0.58	1.52	0.35	0.70	1.21	1.55	1.72	1.94	2.11	2.72	6.47
	C. PROFITABILITY ANALYSIS											
PBDIT/ Net Sales (%)	33.58%	13.96%	8.87%	18.87%	20.42%	38.92%	39.88%	37.86%	34.98%	32.73%	30.42%	27.37%
OPBT / Net Sales (%)	0.31%	1.49%	0.89%	15.72%	12.90%	16.19%	13.32%	16.18%	18.33%	19.80%	20.92%	20.42%
Net Profit/ Net Sales (%)	-0.42%	0.94%	0.53%	11.79%	9.68%	12.14%	9.99%	12.13%	18.33%	19.80%	20.92%	20.42%
Return on Assets (%)	-0.05%	0.31%	0.20%	8.77%	8.89%	8.79%	5.77%	7.55%	11.82%	13.19%	14.44%	14.08%
Retained Profits / Net Profits (%)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Return on Net Worth (%)	-0.12%	0.74%	2.14%	32.39%	39.00%	28.75%	15.05%	16.20%	20.60%	19.11%	17.69%	15.39%
	D. ACTIVITY ANALYSIS (IN DAYS)											
Receivable Turnover - Domestic	91	75	22	13	30	88	104	100	96	93	90	86
Receivable Turnover - Export	0	0	0	0	0	0	0	0	0	0	0	0
Inventory Turnover	1466	421	148	60	33	72	113	110	105	103	101	99
Accounts Payables Turnover	154	38	124	17	15	49	56	51	54	56	51	47
Fixed Assets Turnover Ratio	10.80	20.41	75.61	250.06	703.64	1.07	0.91	1.09	1.30	1.55	1.85	2.18
	E. GROWTH RATIOS											
Net Sales Growth (%)		245.36%	244.74%	180.55%	140.41%	-17.51%	-25.11%	5.76%	5.99%	6.22%	6.44%	5.33%
Net Profit Growth (%)		-866.67%	96.38%	6082.20%	97.38%	3.48%	-38.38%	28.45%	60.12%	14.73%	12.47%	2.83%
Net Worth Growth (%)		22.02%	-31.92%	308.96%	63.93%	40.35%	17.72%	19.33%	25.94%	23.63%	21.50%	18.19%
	F. LEVERAGE & OTHER RATIOS											
TOL / TNW	1.27	1.41	9.82	2.69	3.39	2.27	1.61	1.15	0.74	0.45	0.23	0.09
DER	0.53	0.50	4.63	2.05	2.69	1.66	1.17	0.75	0.39	0.14	0.00	0.00
DSCR		0.70	1.82	4.75	1.77	1.78	1.40	1.37	1.50	1.49	1.51	1.89
CFDSCR		-0.37	-17.19	16.61	1.43	1.06	1.06	1.07	1.08	1.06	0.83	0.10
FACR	2.13	2.02	0.27	1.47	1.31	1.33	1.42	1.63	2.20	4.41	#DIV/0!	#DIV/0!
Net Operating Cash Flow (NOCF)	13.98	-10.71	-411.60	742.64	472.75	583.19	586.82	590.88	595.41	587.40	446.16	39.34
Interest Cover	1.08	1.18	2.01	6.12	2.73	3.96	3.43	4.03	4.85	6.50	10.43	19.60
CFICR	1.06	-0.62	-18.42	16.95	1.85	2.11	2.39	2.82	3.49	4.64	5.72	1.00

VI. FUND FLOW STATEMENT (Auto generated and hence not required to be filled)

Name of the Company :

MODULAR KITCHEN
DESIGNS PVT. LTD.

(Rupees in lakhs)

V. FUNDS FLOW STATEMENT	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
	Audited	Audited	Audited	Projection	Projection	Projections	Projections	Projections	Projections	Projections	projection	projection
Profit After Tax		1.38	2.71	167.54	330.68	342.18	210.86	270.85	433.68	497.58	559.63	575.45
Depreciation		0.97	18.09	1.02	0.83	364.08	315.49	274.07	223.54	198.34	176.10	156.44
Dividends		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Funds From Operations	0.00	2.35	20.80	168.55	331.51	706.27	526.34	544.92	657.22	695.92	735.73	731.89

Long Term Sources:												
Change in Capital		0.00	0.00	150.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Change in Reserve		32.15	-62.01	73.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Change in Term Loans		10.99	493.05	472.91	1,225.13	-306.49	-341.75	-381.08	-424.92	-460.76	-368.17	0.00
Total [Source(+)/ Deficit(-)]	0.00	45.49	451.84	864.73	1,556.64	399.77	184.59	163.84	232.29	235.16	367.56	731.89
Long Term Uses:												
Net Change in Fixed Assets		14.56	-8.42	1,400.00	1,442.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Change in Other Non Current Assets (including Investments)		0.00	5.00	-5.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Change in Investments in Group Companies		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Change in Intangibles		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Contribution to Working Capital	0.00	30.93	455.26	-530.27	114.62	399.77	184.59	163.84	232.29	235.16	367.56	731.89
Short Term Uses												
Change in Net Working Assets		45.39	41.57	52.33	305.27	252.64	-118.96	44.10	44.84	56.05	62.29	63.16
Change in Other Current Assets		40.25	810.71	-827.01	0.00	150.00	320.00	-20.00	400.00	100.00	100.00	100.00
Short Term Sources												
Change in Other Current Liabilities		10.14	471.08	-328.17	254.43	136.62	-109.74	44.32	73.85	65.83	-88.58	-362.17
Change in Bank Borrowings/Loans		47.56	15.20	7.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Deficit / Surplus in ST Sources	0.00	-27.94	-366.00	453.75	-50.84	-266.02	-310.77	20.23	-371.00	-90.21	-250.88	-525.34
Net Movement in Liquid Assets	0.00	2.99	89.26	-76.52	63.78	133.76	-126.18	184.07	-138.70	144.95	116.68	206.55
Change in cash		2.99	89.26	-76.52	63.78	133.75	-126.18	184.07	-138.70	144.94	116.68	206.55
Change in Marketable Investments		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Movement in Liquid Assets	0.00	2.99	89.26	-76.52	63.78	133.75	-126.18	184.07	-138.70	144.94	116.68	206.55

VII. CASH FLOW STATEMENT (Auto generated and hence not required to be filled)

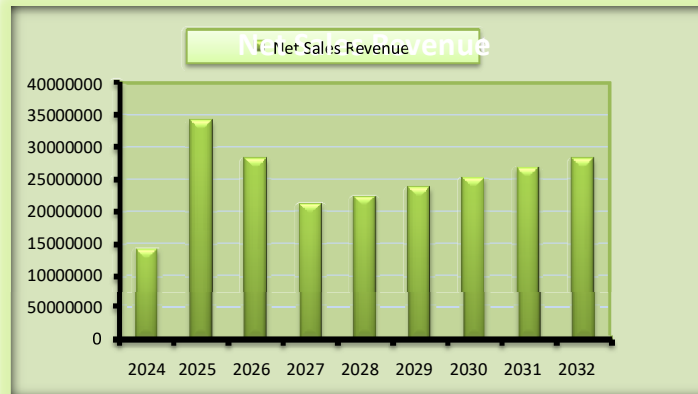
Name of the Company :

**MODULAR KITCHEN
DESIGNS PVT. LTD.**

(Rupees in lakhs)

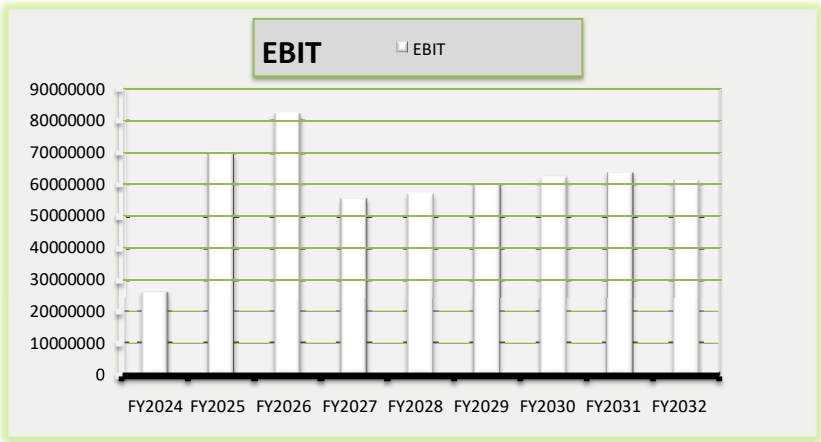
VI. CASH FLOW STATEMENT	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
	Audited	Audited	Audited	Projection	Projection	Projections	Projections	Projections	Projections	Projections	projection	projection
Operating Sector												
Net Sales		146.95	506.59	1,421.23	3,416.82	2,818.40	2,110.57	2,232.19	2,365.98	2,513.14	2,675.02	2,817.58
Debtors (Trade)	[Inc.(+)/Dec.(-)]	20.49	1.04	19.97	230.83	182.46	-116.36	19.99	21.99	24.19	26.61	23.44
Cash From Sales		126.46	505.55	1,401.26	3,185.99	2,635.94	2,226.93	2,212.20	2,343.98	2,488.95	2,648.41	2,794.15
Costs- Interest & Finance Charges		17.35	22.34	43.81	255.87	276.69	245.07	209.81	170.49	126.64	77.99	39.34
Expenses on Stocks Purchases		133.44	443.43	1,050.50	2,479.59	1,504.52	972.97	1,070.27	1,177.30	1,295.03	1,424.53	1,566.98
Trade Creditors	[Inc.(-)/Dec.(+)]	15.20	-136.48	100.49	-50.00	-100.00	50.00	0.00	-25.00	-25.00	0.00	0.00
Manufacturing Expenses		13.44	53.37	119.85	254.67	221.70	221.42	261.95	296.86	331.75	367.23	403.35
Cash Cost of Sales		179.43	382.66	1,314.65	2,940.12	1,902.92	1,489.46	1,542.03	1,619.65	1,728.42	1,869.75	2,009.67
Expenses for Inc. / Dec. in Stocks		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cash from Asset Conversion Cycle		-52.97	122.89	86.61	245.86	733.02	737.46	670.17	724.33	760.53	778.66	784.47
Selling, Gen. & Adm. Expenses		4.46	5.37	15.00	59.40	65.34	71.87	79.06	86.96	95.66	105.22	115.75
Advance Payments	[Inc.(+)/Dec.(-)]	1.35	-1.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Advances Received	[Inc.(-)/Dec.(+)]	-15.00	-385.95	300.95	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00
Taxation		0.81	1.81	55.87	110.23	114.06	70.29	90.28	0.00	0.00	0.00	0.00
Dividends		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cash From Operations		-44.59	503.01	-285.21	76.24	553.63	495.31	500.83	637.37	664.87	673.44	668.73
Other Current Assets	[Inc.(+)/Dec.(-)]	38.90	812.06	-827.01	0.00	850.00	-380.00	-20.00	0.00	0.00	100.00	100.00
Other Current Liabilities	[Inc.(-)/Dec.(+)]	-10.34	51.35	-73.27	-204.43	-36.62	-40.26	-44.32	-48.85	-40.83	88.58	362.17
Other Income / Expenses (Net)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Cash From Operations		-73.15	-360.40	615.07	280.67	-259.75	915.57	565.15	686.22	705.70	484.85	206.55
Investment Sector												
Capital Expenditure	[Inc.(+)/Dec.(-)]	14.56	-8.42	1,400.00	1,442.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Investment in Group Companies	[Inc.(+)/Dec.(-)]	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Intangible / Other Term Assets	[Inc.(+)/Dec.(-)]	0.00	5.00	-5.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cash Before Funding		-87.71	-356.98	-779.93	-1,161.35	-259.75	915.57	565.15	686.22	705.70	484.85	206.55
Financing Sector												
Dues to Banks	[Inc.(+)/Dec.(-)]	47.56	15.20	7.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Short Term Debts	[Inc.(+)/Dec.(-)]	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Term Debts	[Inc.(+)/Dec.(-)]	10.99	493.05	472.91	1,225.13	-306.49	-341.75	-381.08	-424.92	-460.76	-368.17	0.00
Equity	[Inc.(+)/Dec.(-)]	0.00	0.00	150.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Loans & Reserves	[Inc.(+)/Dec.(-)]	32.15	-62.01	73.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		90.70	446.24	703.41	1,225.13	-306.49	-341.75	-381.08	-424.92	-460.76	-368.17	0.00
Movement in Cash Assets		2.99	89.26	-76.52	63.78	-566.24	573.82	184.07	261.30	244.95	116.68	206.55
Cash & Bank Balance	[Inc.(+)/Dec.(-)]	2.99	89.26	-76.52	63.78	133.75	-126.18	184.07	-138.70	144.94	116.68	206.55
Investments (Other Than Long Term)	[Inc.(+)/Dec.(-)]	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Movement in Cash Assets		2.99	89.26	-76.52	63.78	133.75	-126.18	184.07	-138.70	144.94	116.68	206.55

Sales Revenue									
Year	2024	2025	2026	2027	2028	2029	2030	2031	2032
Net Sales Revenue	142123000	341682000	281840000	211057000	223219000	236598000	251314000	267502000	281758000



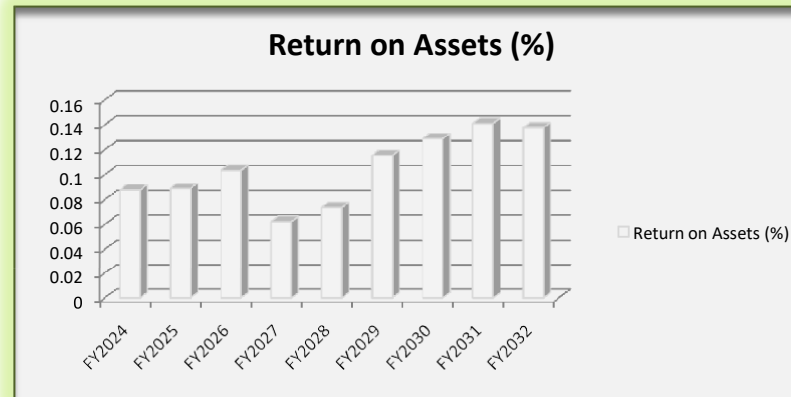
EBIT

YEAR	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031	FY2032
EBIT	26722000	69677000	73294000	52621000	57095000	60417000	62421000	63762000	61479000



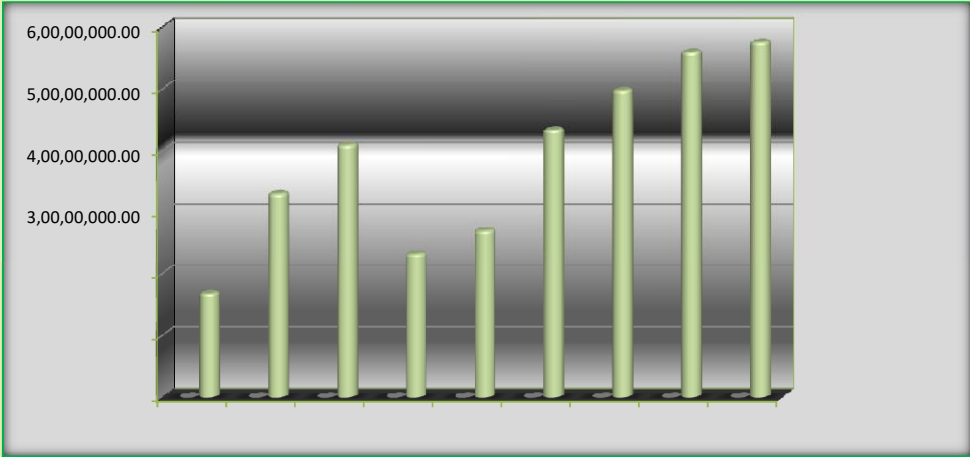
RETURN ON ASSETS

Year	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031	FY2032
Return on Asset	8.77%	8.89%	8.79%	5.77%	7.55%	11.82%	13.19%	14.44%	14.08%



Profit After Tax

YEAR	2024	2025	2026	2027	2028	2029	2030	2031	2032
Net Profit (PAT)	16754000	33068000	34218000	21086000	27085000	43368000	49758000	55963000	57545000



RETURN ON EQUITY

YEAR	2024	2025	2026	2027	2028	2029	2030	2031	2032
Return on Equity (%)	32.39%	39.00%	28.75%	15.05%	16.20%	20.60%	19.11%	17.69%	15.39%



ASHVATTHA PROJECT SALE

Ashvattha Technology park						
FIRST FLOOR						
Unit	Saleable	Net Saleable	Rate	Revenue	2023-24	2024-25
	AREA	Area	(Rs.)	(Rs.)		
	m2	m2				
101	164.2	144.7	61864.85	8951843.335	2685553.001	6266290
102	101.9	81.65	61864.85	5051264.743	1515379.423	3535885
103	60.35	60.35	61864.85	3733543.506	1120063.052	2613480
104	60.35	60.35	61864.85	3733543.506	1120063.052	2613480
105	60.35	60.35	61864.85	3733543.506	1120063.052	2613480
106	101.9	81.65	61864.85	5051264.743	1515379.423	3535885
107	164.2	144.7	61864.85	8951843.335	2685553.001	6266290
108	54.7	54.7	61864.85	3384007.121	1015202.136	2368805
109	90.2	90.2	61864.85	5580209.183	1674062.755	3906146
110	58.7	58.7	61864.85	3631466.508	1089439.953	2542027
111	58.7	58.7	61864.85	3631466.508	1089439.953	2542027
112	90.2	90.2	61864.85	5580209.183	1674062.755	3906146
113	54.7	54.7	61864.85	3384007.121	1015202.136	2368805
114	45	45	61864.85	2783918.107	835175.4321	1948743
115	53.6	53.6	61864.85	3315955.79	994786.7369	2321169
116	90.2	90.2	61864.85	5580209.183	1674062.755	3906146
117	58.8	58.8	61864.85	3637652.993	1091295.898	2546357
118	58.8	58.8	61864.85	3637652.993	1091295.898	2546357
119	90.2	90.2	61864.85	5580209.183	1674062.755	3906146
120	56.1	56.1	61864.85	3470617.907	1041185.372	2429433
121	136.4	136.4	61864.85	8438365.106	2531509.532	5906856

122	119.5	95.2	61864.85	5889533.417	1766860.025	4122673
123	122.1	97.8	61864.85	6050382.019	1815114.606	4235267
124	122.1	97.8	61864.85	6050382.019	1815114.606	4235267
125	125.6	101.3	61864.85	6266908.983	1880072.695	4386836
Total		2022.15		125100000	37530000	87570000

SECOND FLOOR							
Unit	Saleable	Net Saleable	Workstations	Workstations	Revenue	2023-24	2024-25
	AREA	Area	/Income	/Income	(Rs.)		
	m2	m2	(nos)				
201	125.2	125.2	125.2	98195	12294000	3688200	8605800
202	61.4	61.4	61.4	40000	2456000	736800	1719200
203	60.35	60.35	60.35	40000	2414000	724200	1689800
207	125.2	125.2	125.2	93195	11668000	3500400	8167600
209	90.2	90.2	90.2	40000	3608000	1082400	2525600
211	58.7	58.7	58.7	43407	2548000	764400	1783600
213	54.7	54.7	54.7	93656	5123000	1536900	3586100
214	45	45	45	40000	1800000	540000	1260000
215	53.6	53.6	53.6	40000	2144000	643200	1500800
Total		674.35			44055000	13216500	30838500

SALE OF SANTA CRUZ RESIDENCY

	Santa cruz residency				
	Unit	Quantity	Total value	2024-25	2025-26
Building A	Single height shops	7	14000000	8400000	5600000
Building A	Studio	6	15000000	9000000	6000000
Building A	1 BHK	8	30400000	18240000	12160000
Building A	2 BHK	4	19200000	11520000	7680000
Building B	1 BHK	18	68400000	41040000	27360000
Building B	2 BHK	12	57600000	34560000	23040000
Total			204600000	122760000	81840000

REVENUE FROM RENTAL

Ashvattha Technology park

GROUND FLOOR						
Unit	Saleable	Net Saleable	Workstations	Rate	Revenue	Revenue
Nos.	AREA	Area	/Income	(Rs.)	(Rs.)	Type
	m2	m2	(nos)			
SHOWROOM-1	391.6	391.6	391.6	2000	783200	
SHOWROOM-2	569.3	569.3	569.3	2000	1138600	Rental
001	75.8	75.8	75.8	2000	151600	Rental
002	75.8	75.8	75.8	2000	151600	Rental
WAREHOUSE-1	704	704	704	600	422400	Rental
WARE HOUSE-2	689.3	689.3	689.3	600	413580	Rental
005	38.4	38.4	38.4	600	23040	Rental
006	39	39	39	600	23400	Rental
007	49.5	49.5	49.5	600	29700	Rental
008	46.1	46.1	46.1	600	27660	Rental
Total		2678.8			3164780.00	Rental

SECOND FLOOR						
Unit	Saleable	Net Saleable	Workstations	Rate	Revenue	Revenue
	AREA	Area	/Income		(Rs.)	Type
	m2	m2	(nos)			
204	60.35	60.35	60.35	600	36210	Rental
205	60.35	60.35	60.35	600	36210	Rental
206	61.4	61.4	61.4	600	36840	Rental
208	54.7	54.7	54.7	600	32820	Rental
210	58.7	58.7	58.7	600	35220	Rental
212	90.2	90.2	90.2	600	54120	Rental
216	90.2	90.2	90.2	600	54120	Rental
217	58.8	58.8	58.8	600	35280	Rental
218	58.8	58.8	58.8	600	35280	Rental
219	90.2	90.2	90.2	600	54120	Rental
220	56.1	56.1	56.1	600	33660	Rental
221	136.4	136.4	136.4	600	81840	Rental
222	70.9	70.9	70.9	600	42540	Rental
223	73.5	73.5	73.5	600	44100	Rental
224	73.5	73.5	73.5	600	44100	Rental
225	77	77	77	600	46200	Rental
TOTAL		1171.1			702660	

THIRD FLOOR						
Unit	Saleable	Net Saleable	Workstations	Rate	Revenue	Revenue
	AREA	Area	/Income			Type
	m2	m2	(nos)			
CAFETERIA-1 (restaurant)	548.75	548.75	548.75	2000	1097500	Lease/ Profit sharing/Sale
CAFETERIA-2	548.75	548.75	548.75	2000	1097500	Rental
301	399.5	270.525	270.525	600	162315	Rental
302	122.8	98.5	98.5	600	59100	Rental
303	188.001	138.951	138.951	600	83371	Rental
304	223.5	183.35	183.35	600	110010	Rental
305	73.5	73.5	73.5	600	44100	Rental
306	73.5	73.5	73.5	600	44100	Rental
TOTAL		1935.83			2697995.60	

Total PE Rental Revenue										
	Monthly	Annual	2024-25	2025-26	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31
Rental	6565435.60	78785227.2	19696306.8	78785227.2	78785227.2	78785227.2	90603011.28	90603011.28	90603011.28	90603011.28
Total	6565435.60	78785227.2								

104193463

REVENUE FROM CAPEX

	Cost of asset	2024-25	2025-26	Amount remaining	2026-27	Amount remaining	2027-28	Amount remaining
Power Systems - Generators, Battery Back up & UPS	15,00,000	0.00	2,25,000	12,75,000	2,25,000	10,50,000	2,25,000	8,25,000
Fire & Safety Equipment	55,00,000	0.00	8,25,000	46,75,000	8,25,000	38,50,000	8,25,000	30,25,000
Solar unit	1,84,00,000	0.00	27,60,000	1,56,40,000	27,60,000	1,28,80,000	27,60,000	1,01,20,000
Air conditioning	3,00,00,000	0.00	45,00,000	2,55,00,000	45,00,000	2,10,00,000	45,00,000	1,65,00,000
Water bottling unit	30,00,000	0.00	4,50,000	25,50,000	4,50,000	21,00,000	4,50,000	16,50,000
STP	20,00,000	0.00	3,00,000	17,00,000	3,00,000	14,00,000	3,00,000	11,00,000
Building Automation(CCTV, Access control, etc)	1,06,00,000	0.00	15,90,000	90,10,000	15,90,000	74,20,000	15,90,000	58,30,000
Total	7,10,00,000		1,06,50,000	6,03,50,000	1,06,50,000	4,97,00,000	1,06,50,000	3,90,50,000

2028-29	Amount remaining	2029-30	Amount remaining	2030-31	Amount remaining	2031-32	Amount remaining
2,25,000	6,00,000	2,25,000	3,75,000	2,25,000	1,50,000	1,50,000	0.00
8,25,000	22,00,000	8,25,000	13,75,000	8,25,000	5,50,000	5,50,000	0.00
27,60,000	73,60,000	27,60,000	46,00,000	27,60,000	18,40,000	18,40,000	0.00
45,00,000	1,20,00,000	45,00,000	75,00,000	45,00,000	30,00,000	30,00,000	0.00
4,50,000	12,00,000	4,50,000	7,50,000	4,50,000	3,00,000	3,00,000	0.00
3,00,000	8,00,000	3,00,000	5,00,000	3,00,000	2,00,000	2,00,000	0.00
15,90,000	42,40,000	15,90,000	26,50,000	15,90,000	10,60,000	10,60,000	0.00
1,06,50,000	2,84,00,000	1,06,50,000	1,77,50,000	1,06,50,000	71,00,000	71,00,000	0.00

[illegible]

Installment or Repayment Schedule Chart								
Annual Interest Rate %	11%	Loan Amount	250000000	Installment (Tenor)	84	total interest (lacs)	short term liability (lacs)	Long term liabilites (lacs)
Month	Opening principal amount including new disbursement	Instalment	Interest	Principal Repaid	Remaining Principal Amount			
Jan-24	100000000	0	916667	0	100000000			
Feb-24	100000000	0	916667	0	100000000			
Mar-24	100000000	0	916667	0	100000000	27.50	60.22	939.78
Apr-24	150000000	0	1375000	0	150000000			
May-24	150000000	0	1375000	0	150000000			
Jun-24	150000000	0	1375000	0	150000000			
Jul-24	200000000	0	1833333	0	200000000			
Aug-24	200000000	0	1833333	0	200000000			
Sep-24	200000000	0	1833333	0	200000000			
Oct-24	250000000	0	2291667	0	250000000			
Nov-24	250000000	0	2291667	0	250000000			
Dec-24	250000000	0	2291667	0	250000000			
Jan-25	250000000	4280609	2291667	1988942	248011058			
Feb-25	248011058	4280609	2273435	2007174	246003883			
Mar-25	246003883	4280609	2255036	2025574	243978310	233.20	258.05	2181.73
Apr-25	243978310	4280609	2236468	2044141	241934168			
May-25	241934168	4280609	2217730	2062879	239871289			
Jun-25	239871289	4280609	2198820	2081789	237789500			
Jul-25	237789500	4280609	2179737	2100872	235688628			
Aug-25	235688628	4280609	2160479	2120130	233568498			
Sep-25	233568498	4280609	2141045	2139565	231428934			
Oct-25	231428934	4280609	2121432	2159177	229269756			
Nov-25	229269756	4280609	2101639	2178970	227090787			
Dec-25	227090787	4280609	2081666	2198944	224891843			
Jan-26	224891843	4280609	2061509	2219101	222672743			
Feb-26	222672743	4280609	2041167	2239442	220433300			
Mar-26	220433300	4280609	2020639	2259971	218173330	255.62	287.91	1893.82
Apr-26	218173330	4280609	1999922	2280687	215892643			
May-26	215892643	4280609	1979016	2301593	213591050			
Jun-26	213591050	4280609	1957918	2322691	211268358			
Jul-26	211268358	4280609	1936627	2343982	208924376			
Aug-26	208924376	4280609	1915140	2365469	206558907			
Sep-26	206558907	4280609	1893457	2387152	204171755			
Oct-26	204171755	4280609	1871574	2409035	201762720			
Nov-26	201762720	4280609	1849492	2431118	199331602			
Dec-26	199331602	4280609	1827206	2453403	196878200			
Jan-27	196878200	4280609	1804717	2475892	194402307			
Feb-27	194402307	4280609	1782021	2498588	191903719			
Mar-27	191903719	4280609	1759117	2521492	189382228	225.76	321.23	1572.59

Apr-27	189382228	4280609	1736004	2544605	186837622			
May-27	186837622	4280609	1712678	2567931	184269691			
Jun-27	184269691	4280609	1689139	2591470	181678221			
Jul-27	181678221	4280609	1665384	2615225	179062996			
Aug-27	179062996	4280609	1641411	2639198	176423797			
Sep-27	176423797	4280609	1617218	2663391	173760406			
Oct-27	173760406	4280609	1592804	2687805	171072601			
Nov-27	171072601	4280609	1568166	2712444	168360157			
Dec-27	168360157	4280609	1543301	2737308	165622850			
Jan-28	165622850	4280609	1518209	2762400	162860450			
Feb-28	162860450	4280609	1492887	2787722	160072728			
Mar-28	160072728	4280609	1467333	2813276	157259453	192.45	358.40	1214.19
Apr-28	157259453	4280609	1441545	2839064	154420389			
May-28	154420389	4280609	1415520	2865089	151555300			
Jun-28	151555300	4280609	1389257	2891352	148663948			
Jul-28	148663948	4280609	1362753	2917856	145746091			
Aug-28	145746091	4280609	1336006	2944603	142801488			
Sep-28	142801488	4280609	1309014	2971595	139829893			
Oct-28	139829893	4280609	1281774	2998835	136831057			
Nov-28	136831057	4280609	1254285	3026324	133804733			
Dec-28	133804733	4280609	1226543	3054066	130750667			
Jan-29	130750667	4280609	1198548	3082061	127668606			
Feb-29	127668606	4280609	1170296	3110314	124558292			
Mar-29	124558292	4280609	1141784	3138825	121419468	155.27	399.87	814.32
Apr-29	121419468	4280609	1113012	3167597	118251870			
May-29	118251870	4280609	1083975	3196634	115055237			
Jun-29	115055237	4280609	1054673	3225936	111829301			
Jul-29	111829301	4280609	1025102	3255507	108573793			
Aug-29	108573793	4280609	995260	3285349	105288444			
Sep-29	105288444	4280609	965144	3315465	101972979			
Oct-29	101972979	4280609	934752	3345857	98627122			
Nov-29	98627122	4280609	904082	3376527	95250595			
Dec-29	95250595	4280609	873130	3407479	91843116			
Jan-30	91843116	4280609	841895	3438714	88404403			
Feb-30	88404403	4280609	810374	3470235	84934167			
Mar-30	84934167	4280609	778563	3502046	81432121	113.80	446.15	368.17
Apr-30	81432121	4280609	746461	3534148	77897973			
May-30	77897973	4280609	714065	3566544	74331429			
Jun-30	74331429	4280609	681371	3599238	70732191			
Jul-30	70732191	4280609	648378	3632231	67099960			
Aug-30	67099960	4280609	615083	3665526	63434434			
Sep-30	63434434	4280609	581482	3699127	59735308			
Oct-30	59735308	4280609	547574	3733035	56002272			
Nov-30	56002272	4280609	513354	3767255	52235017			
Dec-30	52235017	4280609	478821	3801788	48433229			
Jan-31	48433229	4280609	443971	3836638	44596591			
Feb-31	44596591	4280609	408802	3871807	40724784			
Mar-31	40724784	4280609	373311	3907299	36817486	67.53	368.17	0.00

Apr-31	36817486	4280609	337494	3943115	32874370			
May-31	32874370	4280609	301348	3979261	28895109			
Jun-31	28895109	4280609	264872	4015737	24879372			
Jul-31	24879372	4280609	228061	4052548	20826824			
Aug-31	20826824	4280609	190913	4089697	16737127			
Sep-31	16737127	4280609	153424	4127185	12609942			
Oct-31	12609942	4280609	115591	4165018	8444924			
Nov-31	8444924	4280609	77412	4203197	4241727			
Dec-31	4241727	4280609	38882	4241727	0	29.34	0.00	0.00

Depreciation chart

FY 24	RATE OF DEP	OPENING BALANCE	Addition	DEP	WDV AT THE OF YEAR
BUILDING	10.00%	-	-	-	-
PLANT AND MACHINE	19.00%	2.32	-	0.44	1.88
furniture and fixture	9.50%	3.66		0.35	3.31
other equipment	31.67%	0.72		0.23	0.49
Capital work in process	0.00%	153.01	1,400.00	-	1,553.01
Total		159.71	-	1.02	1,558.69
FY 25	RATE OF DEP	OPENING BALANCE	Addition	DEP	WDV AT THE OF YEAR
BUILDING	10.00%	-	-	-	-
PLANT AND MACHINE	19.00%	1.88	-	0.36	1.52
furniture and fixture	9.50%	3.31		0.31	3.00
other fixed assets	31.67%	0.49		0.16	0.34
capital wip	0.00%	1,553.01	1,442.02	-	2,995.03
Total		1,558.69	1,442.02	0.83	2,999.89
FY 26	RATE OF DEP	OPENING BALANCE	Addition	DEP	WDV AT THE OF YEAR
BUILDING	10.00%	-	2,285.03	228.50	2,056.53
PLANT AND MACHINE	19.00%	1.52	710.00	135.19	576.33
furniture and fixture	9.50%	3.00		0.28	2.71
other fixed assets	31.67%	0.34		0.11	0.23
Total		4.86	710.00	364.08	2,635.80

FY 27	RATE OF DEP	OPENING BALANCE	Addition	DEP	WDV AT THE OF YEAR
BUILDING	10.00%	2,056.53		205.65	1,850.87
PLANT AND MACHINE	19.00%	576.33	-	109.50	466.83
furniture and fixture	9.50%	2.71		0.26	2.46
other fixed assets	31.67%	0.23		0.07	0.16
Total		2,635.80	-	315.49	2,320.32
FY 28	RATE OF DEP	OPENING BALANCE	Addition	DEP	WDV AT THE OF YEAR
BUILDING	10.00%	1,850.87		185.09	1,665.79
PLANT AND MACHINE	19.00%	466.83	-	88.70	378.13
furniture and fixture	9.50%	2.46		0.23	2.22
other fixed assets	31.67%	0.16		0.05	0.11
Total		2,320.32	-	274.07	2,046.25
FY 29	RATE OF DEP	OPENING BALANCE	Addition	DEP	WDV AT THE OF YEAR
BUILDING	10%	1,665.79		166.58	1,499.21
PLANT AND MACHINE	15%	378.13	-	56.72	321.41
furniture and fixture	10%	2.22		0.22	2.00
other fixed assets	15%	0.11		0.02	0.09
Total		2,046.25	-	223.54	1,822.71

FY 30	RATE OF DEP	OPENING BALANCE	Addition	DEP	WDV AT THE OF YEAR
BUILDING	10%	1,499.21		149.92	1,349.29
PLANT AND MACHINE	15%	321.41	-	48.21	273.20
furniture and fixture	10%	2.00		0.20	1.80
other fixed assets	10%	0.09		0.01	0.08
Total		1,822.71	-	198.34	1,624.37
FY 31	RATE OF DEP	OPENING BALANCE	Addition	DEP	WDV AT THE OF YEAR
BUILDING	10%	1,349.29		134.93	1,214.36
PLANT AND MACHINE	15%	273.20	-	40.98	232.22
furniture and fixture	10%	1.80		0.18	1.62
other fixed assets	10%	0.08		0.01	0.07
Total		1,624.37	-	176.10	1,448.27
FY 32	RATE OF DEP	OPENING BALANCE	Addition	DEP	WDV AT THE OF YEAR
BUILDING	10%	1,214.36		121.44	1,092.92
PLANT AND MACHINE	15%	232.22	-	34.83	197.39
furniture and fixture	10%	1.62		0.16	1.46
other fixed assets	10%	0.07		0.01	0.07
Total		1,448.27	-	156.44	1,291.83

Installment or Repayment Schedule Chart

Annual Interest Rate	10	Loan Amount	7200000	Installment (Tenor)	84	interest	short term liabilities	Long term Liabilities
Month		Instalment	Interest	Principal Repaid	Remaining Principal Amount			
Oct-23	7200000.00	119528.52	60000.00	59528.52	7140471.48			
Nov-23	7140471.48	119528.52	59503.93	60024.60	7080446.88			
Dec-23	7080446.88	119528.52	59003.72	60524.80	7019922.08			
Jan-24	7019922.08	119528.52	58499.35	61029.17	6958892.90			
Feb-24	6958892.90	119528.52	57990.77	61537.75	6897355.15			
Mar-24	6897355.15	119528.52	57477.96	62050.57	6835304.59	3.52	7.86	60.49
Apr-24	6835304.59	119528.52	56960.87	62567.65	6772736.93			
May-24	6772736.93	119528.52	56439.47	63089.05	6709647.88			
Jun-24	6709647.88	119528.52	55913.73	63614.79	6646033.09			
Jul-24	6646033.09	119528.52	55383.61	64144.92	6581888.17			
Aug-24	6581888.17	119528.52	54849.07	64679.46	6517208.72			
Sep-24	6517208.72	119528.52	54310.07	65218.45	6451990.27			
Oct-24	6451990.27	119528.52	53766.59	65761.94	6386228.33			
Nov-24	6386228.33	119528.52	53218.57	66309.96	6319918.37			
Dec-24	6319918.37	119528.52	52665.99	66862.54	6253055.83			
Jan-25	6253055.83	119528.52	52108.80	67419.73	6185636.11			
Feb-25	6185636.11	119528.52	51546.97	67981.56	6117654.55			
Mar-25	6117654.55	119528.52	50980.45	68548.07	6049106.48	6.48	8.69	51.80583

Apr-25	6049106.48	119528.52	50409.22	69119.30	5979987.17			
May-25	5979987.17	119528.52	49833.23	69695.30	5910291.87			
Jun-25	5910291.87	119528.52	49252.43	70276.09	5840015.78			
Jul-25	5840015.78	119528.52	48666.80	70861.73	5769154.06			
Aug-25	5769154.06	119528.52	48076.28	71452.24	5697701.81			
Sep-25	5697701.81	119528.52	47480.85	72047.68	5625654.14			
Oct-25	5625654.14	119528.52	46880.45	72648.07	5553006.06			
Nov-25	5553006.06	119528.52	46275.05	73253.47	5479752.59			
Dec-25	5479752.59	119528.52	45664.60	73863.92	5405888.67			
Jan-26	5405888.67	119528.52	45049.07	74479.45	5331409.22			
Feb-26	5331409.22	119528.52	44428.41	75100.11	5256309.10			
Mar-26	5256309.10	119528.52	43802.58	75725.95	5180583.15	5.66	9.59	42.21114
Apr-26	5180583.15	119528.52	43171.53	76357.00	5104226.15			
May-26	5104226.15	119528.52	42535.22	76993.31	5027232.85			
Jun-26	5027232.85	119528.52	41893.61	77634.92	4949597.93			
Jul-26	4949597.93	119528.52	41246.65	78281.88	4871316.05			
Aug-26	4871316.05	119528.52	40594.30	78934.22	4792381.83			
Sep-26	4792381.83	119528.52	39936.52	79592.01	4712789.82			
Oct-26	4712789.82	119528.52	39273.25	80255.28	4632534.54			
Nov-26	4632534.54	119528.52	38604.45	80924.07	4551610.47			
Dec-26	4551610.47	119528.52	37930.09	81598.44	4470012.03			
Jan-27	4470012.03	119528.52	37250.10	82278.42	4387733.61			
Feb-27	4387733.61	119528.52	36564.45	82964.08	4304769.53			
Mar-27	4304769.53	119528.52	35873.08	83655.45	4221114.09	4.75	10.60	31.61176

Apr-27	4221114.09	119528.52	35175.95	84352.57	4136761.51			
May-27	4136761.51	119528.52	34473.01	85055.51	4051706.00			
Jun-27	4051706.00	119528.52	33764.22	85764.31	3965941.69			
Jul-27	3965941.69	119528.52	33049.51	86479.01	3879462.68			
Aug-27	3879462.68	119528.52	32328.86	87199.67	3792263.01			
Sep-27	3792263.01	119528.52	31602.19	87926.33	3704336.68			
Oct-27	3704336.68	119528.52	30869.47	88659.05	3615677.62			
Nov-27	3615677.62	119528.52	30130.65	89397.88	3526279.75			
Dec-27	3526279.75	119528.52	29385.66	90142.86	3436136.89			
Jan-28	3436136.89	119528.52	28634.47	90894.05	3345242.84			
Feb-28	3345242.84	119528.52	27877.02	91651.50	3253591.33			
Mar-28	3253591.33	119528.52	27113.26	92415.26	3161176.07	3.74	11.71	19.90249
Apr-28	3161176.07	119528.52	26343.13	93185.39	3067990.68			
May-28	3067990.68	119528.52	25566.59	93961.94	2974028.74			
Jun-28	2974028.74	119528.52	24783.57	94744.95	2879283.79			
Jul-28	2879283.79	119528.52	23994.03	95534.49	2783749.30			
Aug-28	2783749.30	119528.52	23197.91	96330.61	2687418.68			
Sep-28	2687418.68	119528.52	22395.16	97133.37	2590285.31			
Oct-28	2590285.31	119528.52	21585.71	97942.81	2492342.50			
Nov-28	2492342.50	119528.52	20769.52	98759.00	2393583.50			
Dec-28	2393583.50	119528.52	19946.53	99582.00	2294001.50			
Jan-29	2294001.50	119528.52	19116.68	100411.85	2193589.65			
Feb-29	2193589.65	119528.52	18279.91	101248.61	2092341.04			
Mar-29	2092341.04	119528.52	17436.18	102092.35	1990248.69	2.63	12.94	6.967099

Apr-29	1990248.69	119528.52	16585.41	102943.12	1887305.57			
May-29	1887305.57	119528.52	15727.55	103800.98	1783504.60			
Jun-29	1783504.60	119528.52	14862.54	104665.99	1678838.61			
Jul-29	1678838.61	119528.52	13990.32	105538.20	1573300.41			
Aug-29	1573300.41	119528.52	13110.84	106417.69	1466882.72			
Sep-29	1466882.72	119528.52	12224.02	107304.50	1359578.21			
Oct-29	1359578.21	119528.52	11329.82	108198.71	1251379.51			
Nov-29	1251379.51	119528.52	10428.16	109100.36	1142279.15			
Dec-29	1142279.15	119528.52	9518.99	110009.53	1032269.61			
Jan-30	1032269.61	119528.52	8602.25	110926.28	921343.34			
Feb-30	921343.34	119528.52	7677.86	111850.66	809492.67			
Mar-30	809492.67	119528.52	6745.77	112782.75	696709.92	1.41	6.97	0
Apr-30	696709.92	119528.52	5805.92	113722.61	582987.31			
May-30	582987.31	119528.52	4858.23	114670.30	468317.01			
Jun-30	468317.01	119528.52	3902.64	115625.88	352691.13			
Jul-30	352691.13	119528.52	2939.09	116589.43	236101.70			
Aug-30	236101.70	119528.52	1967.51	117561.01	118540.69			
Sep-30	118540.69	119528.52	987.84	118540.69	0.00	0.20	0	0

Installment or Repayment Schedule Chart								
Annual Interest Rate %	10	Loan Amount	6800000	Installment (Tenor)	84	interest (lacs)	short term liabilities (lacs)	Long term Liabilites (lacs)
S.No.		Instalment	Interest	Principal Repaid	Remaining Principal Amount			
Nov-23	6800000	112888	56667	56221	6743779			
Dec-23	6743779	112888	56198	56690	6687089			
Jan-24	6687089	112888	55726	57162	6629926			
Feb-24	6629926	112888	55249	57639	6572288			
Mar-24	6572288	112888	54769	58119	6514169	2.79	7.36	57.78
Apr-24	6514169	112888	54285	58603	6455565			
May-24	6455565	112888	53796	59092	6396474			
Jun-24	6396474	112888	53304	59584	6336890			
Jul-24	6336890	112888	52807	60081	6276809			
Aug-24	6276809	112888	52307	60581	6216228			
Sep-24	6216228	112888	51802	61086	6155142			
Oct-24	6155142	112888	51293	61595	6093546			
Nov-24	6093546	112888	50780	62108	6031438			
Dec-24	6031438	112888	50262	62626	5968812			
Jan-25	5968812	112888	49740	63148	5905664			
Feb-25	5905664	112888	49214	63674	5841990			
Mar-25	5841990	112888	48683	64205	5777785	6.18	8.13	49.64
Apr-25	5777785	112888	48148	64740	5713045			
May-25	5713045	112888	47609	65279	5647766			
Jun-25	5647766	112888	47065	65823	5581942			
Jul-25	5581942	112888	46516	66372	5515570			
Aug-25	5515570	112888	45963	66925	5448645			
Sep-25	5448645	112888	45405	67483	5381163			
Oct-25	5381163	112888	44843	68045	5313118			
Nov-25	5313118	112888	44276	68612	5244506			
Dec-25	5244506	112888	43704	69184	5175322			
Jan-26	5175322	112888	43128	69760	5105562			
Feb-26	5105562	112888	42546	70342	5035220			
Mar-26	5035220	112888	41960	70928	4964292	5.41	8.99	40.66

Apr-26	4964292	112888	41369	71519	4892773			
May-26	4892773	112888	40773	72115	4820658			
Jun-26	4820658	112888	40172	72716	4747942			
Jul-26	4747942	112888	39566	73322	4674620			
Aug-26	4674620	112888	38955	73933	4600687			
Sep-26	4600687	112888	38339	74549	4526138			
Oct-26	4526138	112888	37718	75170	4450968			
Nov-26	4450968	112888	37091	75797	4375172			
Dec-26	4375172	112888	36460	76428	4298743			
Jan-27	4298743	112888	35823	77065	4221678			
Feb-27	4221678	112888	35181	77707	4143971			
Mar-27	4143971	112888	34533	78355	4065616	4.56	9.93	30.73
Apr-27	4065616	112888	33880	79008	3986608			
May-27	3986608	112888	33222	79666	3906941			
Jun-27	3906941	112888	32558	80330	3826611			
Jul-27	3826611	112888	31888	81000	3745612			
Aug-27	3745612	112888	31213	81675	3663937			
Sep-27	3663937	112888	30533	82355	3581582			
Oct-27	3581582	112888	29847	83042	3498540			
Nov-27	3498540	112888	29155	83734	3414807			
Dec-27	3414807	112888	28457	84431	3330375			
Jan-28	3330375	112888	27753	85135	3245240			
Feb-28	3245240	112888	27044	85844	3159396			
Mar-28	3159396	112888	26328	86560	3072836	3.62	10.97	19.76
Apr-28	3072836	112888	25607	87281	2985555			
May-28	2985555	112888	24880	88008	2897547			
Jun-28	2897547	112888	24146	88742	2808805			
Jul-28	2808805	112888	23407	89481	2719324			
Aug-28	2719324	112888	22661	90227	2629097			
Sep-28	2629097	112888	21909	90979	2538118			
Oct-28	2538118	112888	21151	91737	2446381			
Nov-28	2446381	112888	20387	92502	2353879			
Dec-28	2353879	112888	19616	93272	2260607			
Jan-29	2260607	112888	18838	94050	2166557			
Feb-29	2166557	112888	18055	94833	2071724			
Mar-29	2071724	112888	17264	95624	1976100	2.58	12.12	7.65

Apr-29	1976100	112888	16467	96421	1879679			
May-29	1879679	112888	15664	97224	1782455			
Jun-29	1782455	112888	14854	98034	1684421			
Jul-29	1684421	112888	14037	98851	1585570			
Aug-29	1585570	112888	13213	99675	1485895			
Sep-29	1485895	112888	12382	100506	1385389			
Oct-29	1385389	112888	11545	101343	1284046			
Nov-29	1284046	112888	10700	102188	1181858			
Dec-29	1181858	112888	9849	103039	1078819			
Jan-30	1078819	112888	8990	103898	974921			
Feb-30	974921	112888	8124	104764	870158			
Mar-30	870158	112888	7251	105637	764521	1.43	7.65	0.00
Apr-30	764521	112888	6371	106517	658004			
May-30	658004	112888	5483	107405	550599			
Jun-30	550599	112888	4588	108300	442299			
Jul-30	442299	112888	3686	109202	333097			
Aug-30	333097	112888	2776	110112	222985			
Sep-30	222985	112888	1858	111030	111955			
Oct-30	111955	112888	933	111955	0	0.26	0	0