

PROJECT REPORT

RAMAN LOK RESORT &
RETREAT PVT. LTD.

Table of Content

1 Enterprise

2 Project loan

3 Profile of group

4 Project proponent

5 Proposed shareholding

6 Proposed management team

7 Project description

- Brief description of the project
- Importance to the country and the region
- Need of project

8 Hotel property description

- Amenities
- Parking facility

9 Location of the hotel

- Site location
- Existing site photographs

10 Market Survey

- Indian hotel industry
- Marketing Strategy

11 Commercial viability

- Swot analysis

Disclaimer

The views expressed in this model project are advisory in nature. It assume 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.

Particulars of the enterprise

| | | | |
|----------------------------------|--------------------------------------|---|---------------------|
| Name of the Enterprise | RAMAN LOK RESORT & RETREAT PVT. LTD. | Constitution | Pvt. Ltd. Company |
| MSME Status | Registered | MSME Registration No. | UDYAM-MP-23-0079250 |
| Date of Registration | 29-12-2022 | Date of incorporation / commencement of business | 29-12-2022 |
| ROC Number, if applicable | | | |
| Registered Office | | | |
| Administrative Office | | | |
| Factory Address | | | |

Project loan applied for

* Figures in Lakhs

| | |
|------------------------------|----|
| Proposal for Term loan of Rs | 90 |
| Working Capital Limit of Rs | 15 |

Profile of group

Our group is dedicated to providing exceptional restaurant, lodging, and boarding services at Bhutta Chopati in Block Laxmankhedi, Sanwer City, Indore. Located in the state of Madhya Pradesh, Indore, our establishment offers a comfortable and convenient experience for guests. With a focus on hospitality, we aim to create a memorable stay for visitors in our well-equipped accommodations. Whether it's enjoying delicious meals at our restaurant or finding a comfortable place to rest, our group is committed to exceeding expectations. Come and experience the best of hospitality in Indore at our conveniently located establishment.

Project proponent

| | | |
|---|---|--|
| Name of the Promoter | Kewal Chouhan | Kanchan Singh Chouhan |
| Father's/ Husband's name | Radheshyam Chouhan | Baliram Chouhan |
| Age (Years) | 30 | 49 |
| Educational Qualification | GRADUATION | |
| Residential Address | Ward No 2, Yadav Colony, Sanwer, Near Spring Flower School. Indore 453551 | Near Bhutta Chopati, Laxmankhedi, Sanwer, Indore Madhya Pradesh-453551 |
| Passport No. | NA | |
| Passport valid till | | |
| Permanent Account Number | BTVPC5521M | |
| Relationship with the chief promoter | NA | |
| Experience in what capacity/industry years | | |
| Net Worth as on | | |
| Income Tax Status | Resident | Resident |

| | | |
|---|--|--|
| Other concerns interest / in which | 0 | |
| Capacity/Financial Stake | | |
| Mention, if belongs to Scheduled Castes/ Scheduled Tribes/ Minority Community) | NA | |
| Mention, if Ex-serviceman | NA | |
| Mention, if first generation entrepreneur | NA | |
| Experience in similar line of activity | | |
| Experience in any other line of activity | | |
| Functional responsibilities in the unit | Strategic planning and goal-setting: The director would be responsible for developing and implementing the company's overall strategy, setting goals and objectives, and monitoring progress towards achieving them. | |
| Share Holding in the unit (existing) | | |
| Share Holding in the unit (proposed) | | |
| Any other relevant information | | |

Proposed shareholding

* Figures in Lakhs

| S.No. | Name of the Directors | No of shares | Amount | Percentage |
|-------|-----------------------|--------------|--------|------------|
| 1 | Kewal Chouhan | 10000 | 100000 | 50% |
| 2 | Kanchan Singh Chouhan | 10000 | 100000 | 50% |

Proposed management team

| S.No. | Name | Designation | Role |
|-------|-----------------------|-------------|---|
| 1 | Kewal Chouhan | Director | Management of the business. |
| 2 | Kanchan Singh Chouhan | Director | Developing and implementing strategic plans that align with the business. |

Project description

Brief description of the project

Raman Lok Resort & Retreat Private Limited is a hotel project in the Sanwer City area of Indore, Madhya Pradesh, India. The hotel is situated in close proximity to Indore, a major city in central India.

The resort aims to provide a serene and rejuvenating retreat for visitors, offering a range of facilities and amenities for a comfortable stay. The project is designed to cater to both leisure and business travelers, offering a combination of relaxation and modern conveniences.

The resort features well-appointed rooms and suites, designed with a blend of traditional and contemporary aesthetics. The rooms are equipped with modern amenities such as air conditioning, flat-screen TVs, Wi-Fi connectivity, and private bathrooms.

Raman Lok Resort & Retreat Private Limited offers a variety of dining options, including a restaurant that serves a range of delicious cuisines, catering to different palates. Guests can enjoy their meals in a pleasant ambiance while relishing the flavors of the region.

The resort also provides recreational facilities to enhance the guest experience. These may include a swimming pool, fitness center, spa, and wellness center, where guests can unwind and rejuvenate. Additionally, the resort may offer outdoor activities or excursions to nearby attractions for guests to explore the surrounding natural beauty or cultural heritage.

With its strategic location in Sanwer City, the hotel provides easy access to major transportation hubs and popular tourist destinations in and around Indore. The staff at Raman Lok Resort & Retreat Private Limited aims to deliver exceptional hospitality, ensuring that guests have a memorable and comfortable stay.

Importance to the country and the region

Raman Lok Resort & Retreat Private Limited, located at , India, is a hotel project that holds significant importance for economic development, social benefits, tourism promotion, and job opportunities in the region.

- One of the primary impacts of the hotel project is on economic development. By attracting tourists and visitors, the hotel generates revenue for local businesses. Tourists staying at Raman Lok Resort & Retreat Private Limited are likely to explore the surrounding area, patronize local restaurants, shops, and transportation services. This increased demand boosts the hospitality sector and stimulates economic activities in the region. Moreover, the hotel project creates direct and indirect employment opportunities for the local population, including roles in management, hospitality, housekeeping, maintenance, and administration. This contributes to reducing unemployment rates and improving the standard of living for individuals in the area.
- The presence of Raman Lok Resort & Retreat Private Limited also has a positive impact on local businesses. The hotel attracts a significant number of guests who require various goods and services during their stay. Local restaurants, shops, and suppliers benefit from increased demand and support the growth of these businesses. This, in turn, leads to job creation and economic growth in the surrounding area. Furthermore, the hotel project addresses local infrastructure issues. As part of the project, improvements such as roads, utilities, and waste management systems are provided. These infrastructure enhancements not only benefit the hotel but also contribute to the overall quality of life for the local community. Better roads and utilities improve accessibility and convenience for residents and businesses in the area.
- In terms of social benefits, Raman Lok Resort & Retreat Private Limited serves as a venue for community events, conferences, and gatherings. It becomes a central location for locals to come together, fostering social interaction and cultural exchange. Additionally, the hotel project contributes to the conservation and preservation of the local environment and cultural heritage. It promotes responsible tourism practices, raising awareness about the importance of preserving the region's natural and cultural resources.
- The hotel's proximity to Ujjain, a renowned pilgrimage destination, plays a crucial role in tourism promotion. Ujjain attracts visitors from different parts of the country and beyond, and Raman Lok Resort & Retreat Private Limited caters to the needs of devotees and tourists visiting the area for religious purposes. As a result, the hotel experiences high footfall, providing an opportunity to attract customers and establish a strong customer base.
- Moreover, the hotel project benefits from the tourist traffic passing through the region. Located on the Road, which is frequently used by tourists, RAMAN
-

LOK RESORT & RETREAT PRIVATE LIMITED becomes an ideal dining location for travelers exploring Ujjain's historical and cultural attractions. By consistently offering quality food and hospitality, the hotel can create a loyal customer base and benefit from repeat business, especially during religious events and rituals that attract regular visitors to Ujjain.

- Furthermore, the presence of Raman Lok Resort & Retreat Private Limited opens doors for collaborations and partnerships with other hotels, travel agencies, or tour operators. The hotel can provide dining services to their guests and offer special packages, enhancing its visibility and attracting a steady flow of customers.
- In conclusion, Raman Lok Resort & Retreat Private Limited in Bhutta Chopati, Block laxmankhedi, Sanwer City Indore, brings significant economic development, social benefits, tourism promotion, and job opportunities to the region. Through its impact on local businesses, infrastructure improvements, social interactions, and conservation efforts, the hotel project contributes to the overall well-being and growth of the community.

Need of project

The Raman Lok Resort & Retreat Private Limited is a hotel project located at Bhutta Chopati, Block Laxmankhedi, Sanwer City Indore, in the state of Madhya Pradesh, India. The project aims to establish a luxury resort and retreat facility in a scenic and serene environment.

The need for this project arises from the growing demand for quality accommodation and hospitality services in the region. Madhya Pradesh is known for its rich cultural heritage, historical sites, and natural beauty, which attract a significant number of tourists every year. Indore, being a major city in the state, serves as a gateway to many popular tourist destinations.

The Raman Lok Resort & Retreat Private Limited aims to cater to the needs of both leisure and business travelers by offering a range of amenities and services. The project will provide comfortable and well-appointed rooms, suites, and villas with modern facilities. Additionally, the resort will feature restaurants, a spa, a swimming pool, conference and banquet halls, and recreational facilities.

The location of the project, near Bhutta Chopati, offers proximity to various tourist attractions, including historical landmarks, national parks, and wildlife sanctuaries. The resort aims to provide a tranquil and rejuvenating environment for guests to relax and enjoy their stay while exploring the surrounding natural and cultural treasures.

By establishing the Raman Lok Resort & Retreat Private Limited, the project aims to contribute to the local economy by creating employment opportunities and promoting tourism in the region. It aspires to become a premier destination for travelers seeking luxury, comfort, and an immersive experience in the heart of Madhya Pradesh.

Hotel property description

Amenities

Raman Lok Resort & Retreat Private Limited is a hotel project located at India. The hotel aims to provide a comfortable and enjoyable stay for its guests, offering a range of amenities and services.

The hotel rooms are designed to provide a relaxing atmosphere and are equipped with various amenities to enhance the guests' experience. Each room features comfortable beds with quality linens, pillows, and towels. The bathrooms are well-appointed and come with essential toiletries for guests' convenience.

In terms of entertainment and connectivity, the rooms are equipped with flat-screen TVs, allowing guests to enjoy their favorite shows and movies. There is also complimentary Wi-Fi available throughout the hotel, ensuring guests can stay connected and browse the internet.

For added convenience, each room is furnished with a mini-fridge, allowing guests to store snacks and beverages. There is also a coffee maker provided, enabling guests to prepare their favorite hot beverages in the comfort of their room. To ensure the safety of guests' valuables, an in-room safe is also provided.

Overall, Raman Lok Resort & Retreat Private Limited offers a range of amenities to cater to the needs and preferences of its guests, providing a comfortable and enjoyable stay experience.

Parking facility

The Raman Lok Resort & Retreat Private Limited is a hotel project located India. The hotel is situated in the city of Indore, with a PIN code of 453551.

The hotel project aims to provide a comfortable and relaxing retreat for guests visiting the Indore area. One of the notable features of the hotel is its parking facility. The hotel offers ample parking space to accommodate the vehicles of guests, ensuring convenience and ease of access for those arriving by car or other means of transportation.

The parking facility at Raman Lok Resort & Retreat Private Limited is designed to provide a secure and well-organized space for guests to park their vehicles. Whether it's cars, motorcycles, or other modes of transport, the hotel's parking area can accommodate a significant number of vehicles, ensuring that guests have a hassle-free experience during their stay.



Overall, the hotel project aims to offer a serene and enjoyable experience for guests, and the availability of a parking facility adds to the convenience and accessibility of the establishment.

Location of the hotel

Site location

**BHUTTA CHOPATI, BLOCK LAXMANKHEDI, SANWER, INDORE, MADHYA PRADESH,
INDORE, PIN - 453551**

Photographs of existing site

| S.No. | Images |
|-------|---|
| 1 |  |
| 2 |  |

S.No.

Images

3



4



S.No.

Images

5



6





Indian hotel industry

The Indian hotel industry has experienced significant growth in recent years, driven by a booming tourism sector and increasing domestic and international travel. Here is some general information about the Indian hotel industry based on recent trends and statistics:

Industry Overview: The Indian hotel industry is a dynamic and diverse sector that encompasses a wide range of accommodation options, including luxury resorts, budget hotels, boutique properties, and homestays. It plays a crucial role in promoting tourism and contributes to the country's economy. The industry has witnessed substantial investments from both domestic and international players, leading to the development of world-class infrastructure and facilities.

Market Segmentation: The Indian hotel industry can be broadly segmented into different categories based on the target audience and the services offered. These segments include:

1. **Luxury Hotels:** Catering to high-end travelers, luxury hotels provide upscale amenities, personalized services, and a luxurious experience. They are typically located in major cities, popular tourist destinations, and leisure resorts.
2. **Business Hotels:** Designed to meet the needs of business travelers, these hotels are strategically located in commercial areas and offer facilities such as conference rooms, business centers, and high-speed internet connectivity.
3. **Budget and Mid-Scale Hotels:** Targeting cost-conscious travelers, budget and mid-scale hotels provide affordable accommodation options with basic amenities. These hotels are found in both urban and rural areas and cater to a wide range of customers, including backpackers, families, and budget-conscious tourists.
4. **Boutique Hotels:** Boutique hotels offer a unique and intimate experience, often characterized by their distinctive themes, personalized services, and stylish interiors. They cater to travelers seeking a more customized and exclusive stay.
5. **Homestays and Guesthouses:** With the rise of the sharing economy, homestays and guesthouses have gained popularity among travelers who seek a more authentic and local experience. These accommodations are often hosted by local families and

provide a glimpse into the local culture and lifestyle.

Trends in the Local and National Tourism Industry:

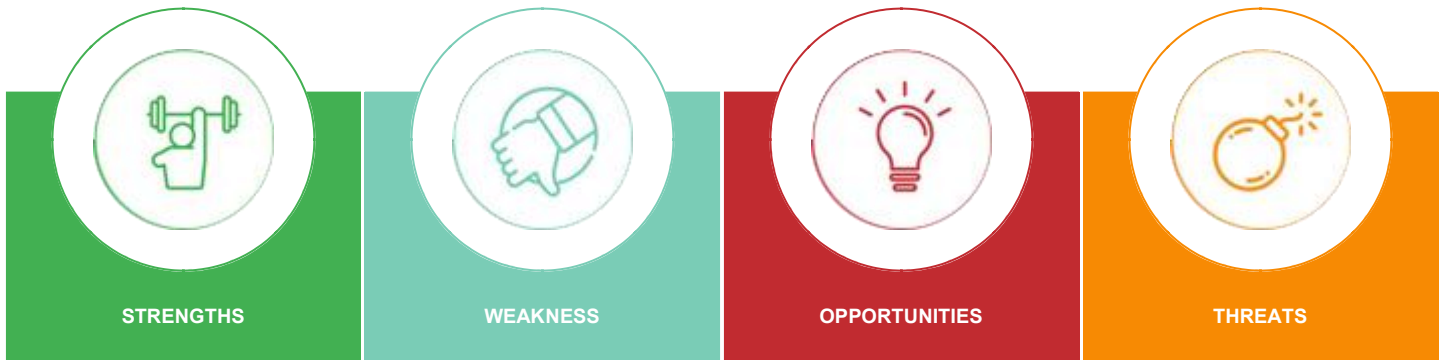
- 1. Rise in Domestic Tourism:** The Indian hotel industry has witnessed a surge in domestic tourism, with more people exploring their own country. This trend has been driven by rising disposable incomes, improved connectivity, and increased awareness about domestic travel destinations.
- 2. Focus on Sustainable and Responsible Tourism:** There is a growing emphasis on sustainability and responsible tourism practices within the hotel industry. Many hotels are adopting eco-friendly initiatives, such as energy conservation, waste management, and community engagement, to minimize their environmental impact.
- 3. Technology Integration:** Hotels are increasingly adopting technology solutions to enhance guest experiences and improve operational efficiency. This includes the use of mobile apps for bookings, self-check-in kiosks, smart room controls, and personalized digital concierge services.
- 4. Experiential Travel:** Travelers are seeking unique and immersive experiences, and hotels are responding by offering curated experiences and activities. This could include cultural tours, wellness retreats, adventure sports, and culinary workshops, among others.
- 5. Growing Focus on Tier 2 and Tier 3 Cities:** While major cities like Delhi, Mumbai, and Bangalore have traditionally been the primary focus for hotel developments, there is a shift towards tier 2 and tier 3 cities. These emerging destinations offer untapped potential for hoteliers and attract both leisure and business travelers.

Overall, the Indian hotel industry is poised for continued growth, driven by increasing tourism, expanding infrastructure, and evolving traveler preferences. The industry's adaptability to changing trends and its ability to provide quality and diverse accommodation options will play a crucial role in its future success.

Marketing Strategy

- 1. Tourism Potential:** Madhya Pradesh, known as the "Heart of India," is a state rich in cultural heritage, historical sites, and natural beauty. It attracts tourists from all over the world, making it a favorable location for a resort and retreat business. Indore, as one of the major cities in Madhya Pradesh, has its own tourism potential with popular attractions like Rajwada Palace, Lal Bagh Palace, and Patalpani Waterfall.
- 2. Increasing Demand for Retreats:** With the fast-paced and stressful lifestyles, there is a growing demand for retreats where individuals can relax, rejuvenate, and connect with nature. Resorts offering wellness programs, spa facilities, yoga and meditation sessions, and outdoor activities have a good market opportunity.
- 3. Destination Weddings:** Madhya Pradesh has emerged as a popular destination for weddings and related celebrations. Many couples prefer unique and scenic locations for their special day. By offering wedding packages and event facilities, your resort could tap into this growing market.
- 4. Corporate and MICE Events:** Indore is witnessing significant growth in corporate activities, conferences, and events. Providing facilities for business meetings, team-building activities, and corporate retreats can be a profitable segment to target.
- 5. Weekend Getaways:** Indore's proximity to major cities like Mumbai and Bhopal makes it an ideal weekend getaway destination. By offering attractive packages, recreational activities, and comfortable accommodations, you can attract weekend travelers and families.

Swot Analysis



Strengths:

1. **Location:** Situated at Bhutta Chopati, Block Laxmankhedi, Sanwer City, Indore, the resort benefits from its strategic location, which may attract tourists and visitors.
2. **Facilities:** If the resort offers a range of high-quality amenities such as comfortable accommodations, recreational activities, dining options, and spa services, it can be a significant strength.
3. **Unique Features:** If Raman Lok Resort & Retreat Private Limited has unique features or attractions that differentiate it from competitors, it can attract more guests and provide a competitive advantage.

Weaknesses:

1. **Limited Brand Recognition:** If the resort is relatively new or has limited brand recognition, it may struggle to attract customers initially.
2. **Operational Challenges:** If the management faces difficulties in running the resort efficiently, such as staffing issues, maintenance problems, or inadequate training, it can hinder the overall guest experience and reputation.
3. **Lack of Infrastructure:** If the resort lacks essential infrastructure or amenities that guests expect, it may limit its appeal to potential customers.

Opportunities:

1. **Growing Tourism Industry:** If the tourism industry in the region is growing, it presents an opportunity for Raman Lok Resort & Retreat Private Limited to attract more visitors and increase occupancy rates.

2. **Marketing and Promotion:** By implementing effective marketing and promotional strategies, such as online advertising, social media presence, and collaborations with travel agencies, the resort can increase its visibility and reach a wider audience.
3. **Diversification of Services:** The resort can explore diversification by offering additional services or expanding its offerings, such as organizing events, hosting corporate retreats, or providing specialized packages for weddings and other celebrations.

Threats:

1. **Competition:** If there are existing resorts or accommodations nearby that offer similar services and amenities, it can pose a threat to Raman Lok Resort & Retreat Private Limited's marketshare and customer base.
2. **Economic Factors:** Economic fluctuations, such as recessions or changes in disposable income, can impact people's willingness to spend on leisure and travel, affecting the resort's occupancy rates and revenue.
3. **Regulatory and Legal Challenges:** The resort should comply with local regulations, permits, and licensing requirements. Failure to do so can lead to legal issues and penalties.

CMA DATA

Raman Lok Resort &
Retreat Private Limited
PVT. LTD.

Capital expenditure and means of finance

Name of the Applicant : Raman Lok Resort & Retreat Private Limited
PVT. LTD.

* Figures in Lakhs

| Capital expenditure | Already Incurred | To be incurred | | Total Cost |
|----------------------------------|------------------|----------------|----------|------------|
| | | Firm | Non-Firm | |
| Land | 0 | 0 | 0 | 0 |
| Site Development | 0 | 0 | 0 | 0 |
| Buildings | 0 | 105 | 0 | 105 |
| Plant and Machinery | | | | |
| - Imported | 0 | 0 | 0 | 0 |
| - Indigenous | 0 | 20 | 0 | 20 |
| Misc. Fixed Assets | 0 | 21.6 | 0 | 21.6 |
| Preliminary Expenses | 0 | 0 | 0 | 0 |
| Pre-operative Expenses | 0 | 4.05 | | 4.05 |
| Provision for Contingencies | 0 | 0 | | 0 |
| Margin Money for Working Capital | 0 | 6.15 | | 6.15 |
| Total Cost | 0 | 156.8 | 0 | 156.8 |
| Total Cost (Rounded off) | | | | 156.8 |

| MEANS OF FINANCE | Already raised | To be raised | Total Cost |
|----------------------------------|----------------|--------------|------------|
| Equity | | | |
| Partners Capital | 0 | 66.8 | 66.8 |
| Share Premium | 0 | 0 | 0 |
| Preference Share Capital | 0 | 0 | 0 |
| Equity Contribution | 0 | 0 | 0 |
| Quasi-Equity | | | |
| Interest free Unsecured Loans | 0 | 0 | 0 |
| Subsidy | 0 | 0 | 0 |
| Quasi-Equity Others (PI Specify) | 0 | 0 | 0 |
| Total Quasi-Equity | 0 | 66.8 | 66.8 |
| Debt | | | |
| Term Loan | 0 | 90 | 90 |
| Term Loan from Other Bank | 0 | 0 | 0 |
| Interest Bearing Unsecured Loans | 0 | 0 | 0 |
| Total Debt (Rounded off) | 0 | 90 | 90 |
| Total Finance | 0 | 156.8 | 156.8 |

| | |
|---|-------|
| Debt-Equity Ratio (DER) : | 1.35 |
| Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity) : | 1.35 |
| Promoters' Contribution (%) : | 42.6% |
| Promoters' Contribution by Equity (%) : | 100% |
| Ratio of Capital to Interest Free Unsecured Loans : | NA |

Assumpitons

| | |
|---|--|
| Name of the Applicant | Raman Lok Resort & Retreat Private Limited PVT. LTD. |
| Constitution of the applicant | Private Limited Company |
| First financial year of operations for the project | 2025 |
| Proposed date of commencement of business | 01/04/2024 |
| No. of Financial Years from the Proposed date of commencement of business including Moratorium Period | 10 |
| No. of Moratorium Period (Months) from the Proposed date of commencement of business | 6 |

Overall Maximum capacity

* Figures in Lakhs

| Type Of Facility | Unit Measurement | Maximum Bookings Per Day Per Facility | No of working days per year | Maximum Bookings Per Annum |
|---------------------------------|------------------|---------------------------------------|-----------------------------|----------------------------|
| Restaurant & Lodging & Boarding | Number | 10 | 360 | 3600 |
| Banquet hall | Number | 1 | 150 | 150 |
| (Lunch + Dinner) | Number | 80 | 150 | 12000 |
| Sum Of Maximum Capacity | | | | 15750 |

Revenue At Maximum Capacity

* Figures in Lakhs

Restaurant & Lodging & Boarding

(a) Export Revenue

| | |
|--|--------|
| Percentage Export Revenue | 0% |
| Unit Measurement | Number |
| Service To Be Exported | 0 |
| Revenue Per Booking Per Annum | 0 |
| Export Revenue At Maximum Capacity (Rs Lakh) | 0 |

(b) Gross Domestic Revenue

| | |
|--|--------|
| Percentage Domestic Revenue | 100% |
| Maximum Bookings Per Annum | 3600 |
| Unit Measurement | Number |
| Revenue Per Booking Per Annum | 3500 |
| Gross Domestic Revenue At Maximum Capacity (Rs Lakh) | 126 |

Banquet hall

(a) Export Revenue

| | |
|-------------------------------|--------|
| Percentage Export Revenue | 0% |
| Unit Measurement | Number |
| Service To Be Exported | 0 |
| Revenue Per Booking Per Annum | 0 |

| | |
|--|---|
| Export Revenue At Maximum Capacity (Rs Lakh) | 0 |
|--|---|

(b) Gross Domestic Revenue

| | |
|--|--------|
| Percentage Domestic Revenue | 100% |
| Maximum Bookings Per Annum | 150 |
| Unit Measurement | Number |
| Revenue Per Booking Per Annum | 5000 |
| Gross Domestic Revenue At Maximum Capacity (Rs Lakh) | 7.5 |

(Lunch + Dinner)

(a) Export Revenue

| | |
|--|--------|
| Percentage Export Revenue | 0% |
| Unit Measurement | Number |
| Service To Be Exported | 0 |
| Revenue Per Booking Per Annum | 0 |
| Export Revenue At Maximum Capacity (Rs Lakh) | 0 |

(b) Gross Domestic Revenue

| | |
|--|--------|
| Percentage Domestic Revenue | 100% |
| Maximum Bookings Per Annum | 12000 |
| Unit Measurement | Number |
| Revenue Per Booking Per Annum | 250 |
| Gross Domestic Revenue At Maximum Capacity (Rs Lakh) | 30 |

Purchase Cost At Maximum Capacity

* Figures in Lakhs

Restaurant & Lodging & Boarding

Basis Of Maximum Capacity :- 3600

| Material | Unit Measurement | Quantity per unit | Qty. reqd. (Units) | Purchase rate per unit (Rs.) | Total Cost (Rs. lakh) |
|---------------------------------|------------------|-------------------|--------------------|------------------------------|-----------------------|
| Restaurant & Lodging & Boarding | Number | 1 | 3600 | 1250 | 45 |
| Total | | | | | 45 |

Banquet hall

Basis Of Maximum Capacity :- 150

| Material | Unit Measurement | Quantity per unit | Qty. reqd. (Units) | Purchase rate per unit (Rs.) | Total Cost (Rs. lakh) |
|--------------|------------------|-------------------|--------------------|------------------------------|-----------------------|
| Banquet Hall | Number | 1 | 150 | 2000 | 3 |
| Total | | | | | 3 |

(Lunch + Dinner)

Basis Of Maximum Capacity :- 12000

| Material | Unit Measurement | Quantity per unit | Qty. reqd. (Units) | Purchase rate per unit (Rs.) | Total Cost (Rs. lakh) |
|-----------------------------------|------------------|-------------------|--------------------|------------------------------|-----------------------|
| Lunch + Dinner | Number | 1 | 12000 | 200 | 24 |
| Total | | | | | 24 |
| Total Cost of Material (Rs. lakh) | | | | | 72 |

Total Salaries And Wages

* Figures in Lakhs

| Designation | No. of employees. | Salary Per month (Rs.) | Amount (Rs.) |
|---------------|-------------------|-------------------------|--------------|
| Manager | 1 | 25000 | 25000 |
| Supervisor | 1 | 15000 | 15000 |
| Peon/ Workmen | 6 | 10000 | 60000 |
| Watchman | 1 | 10000 | 10000 |
| Total | 9 | | 110000 |

Percentage Fringe Benefits

*** Figures in Lakhs**

| | |
|--------------------------------------|--------|
| Total salaries and wages | 110000 |
| Percentage Fringe Benefits | 1 % |
| Fringe Benefits Amount (Rs.) | 1100 |
| Monthly salaries and wages (Rs) | 111100 |
| Annual salaries and wages (Rs. Lakh) | 13.33 |

Upfront fee on term loan

* Figures in Lakhs

| | |
|--|------|
| Amount of Term Loan (Rs. Lakh) | 90 |
| Upfront fee (%) | 1% |
| Education Cess (%) | 0% |
| Amount of Upfront Fee | 0.9 |
| GST (%) | 18% |
| Amount of Upfront Fee (incl. GST) (Rs. lakh) | 1.06 |

Buildings

* Figures in Lakhs

| S No. | Description | Cost |
|-------|-------------|------|
| 1 | Building | 105 |
| Total | | 105 |

Cost Of Equipments

* Figures in Lakhs

Indigenous

| S No. | Description | Quantity | Supplier | Unit Cost in Rupees | Total Cost (Rs. lakh) |
|-------|-------------------|----------|----------|---------------------|-----------------------|
| 1 | Plant & Machinery | 1 | NA | 2000000 | 20 |
| Total | | | | | 20 |

Misc. Fixed Assets

| S No. | Description | Quantity | Supplier | Unit Cost in Rupees | Total Cost (Rs. lakh) |
|-------|------------------------|----------|----------|---------------------|-----------------------|
| 1 | Furniture and fixtures | 1 | NA | 2160000 | 21.6 |
| Total | | | | | 22 |

Revenue & Total Income

* Figures in Lakhs

| Revenue & Total Income | Absolute amount at maximum possible sale |
|--|--|
| Annual gross domestic revenue (Rs. Lakh) | 163.5 |
| Annual export revenue (Rs. Lakh) | 0 |
| Annual income from other services (Rs. Lakh) | 0 |
| Other Operational Income | 0 |
| Annual Non-operational Income (Rs. lakh) | 0 |

User Defined Annual Income From Other Services / Other Operational Income (Rs. lakh)

| | FY2025 | FY2026 | FY2027 | FY2028 | FY2029 | FY2030 | FY2031 |
|--|--------|--------|--------|--------|--------|--------|--------|
| Annual income from other services (Rs. Lakh) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other Operational Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Annual Non-operational Income (Rs. lakh) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

User defined Annual Income from Job Work / Other Operational Income (Rs. lakh)

| | FY2032 | FY2033 | FY2034 |
|--|--------|--------|--------|
| Annual income from other services (Rs. Lakh) | 0 | 0 | 0 |
| Other Operational Income | 0 | 0 | 0 |
| Annual Non-operational Income (Rs. lakh) | 0 | 0 | 0 |

Cost Of Service / Revenue

* Figures in Lakhs

| | Absolute amount at maximum possible sale |
|--|--|
| Material consumed (Rs. Lakh) | 72 |
| Consumable (Rs. Lakh) | 0 |
| Power, Fuel & Other Utilities (Rs. lakh) | 0.81 |
| Annual Increase Rate | 1 % |
| Salaries and wages (Rs lakh) | 13.33 |
| Other Direct Expenses | 0.79 |
| Other Variable Expenses | 1.26 |

Working capital

* Figures in Lakhs

| | |
|---|-------------------------|
| Computation of Margin Money for WC for taking in Capital expenditure | First Method of Lending |
| Year from which MM for WC will be used for Capital expenditure Calculations | First Year of Operation |
| Method of Assessment of Working Capital Requirement | First Method of Lending |
| Whether computation of Stock in Process and Unbilled service are to be done in Profitability Statement for arriving at proper values of Cost of service and Cost of sale as per RBI definition, when following Second Method of Lending for WC Assessment | YES |
| Whether the unit will avail working capital limit from Bank | YES |

| (a) User-defined Assessment of Working Capital | User defined Amount (Rs. lakh) | | | | | | |
|--|--------------------------------|--------|--------|--------|--------|--------|--------|
| | FY2025 | FY2026 | FY2027 | FY2028 | FY2029 | FY2030 | FY2031 |
| User-defined Margin Money for WC | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Bank Borrowing for WC | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Sundry Creditors | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| (a) User-defined Assessment of Working Capital | User defined Amount (Rs. lakh) | | |
|--|--------------------------------|--------|--------|
| | FY2032 | FY2033 | FY2034 |
| User-defined Margin Money for WC | 0 | 0 | 0 |
| Bank Borrowing for WC | 0 | 0 | 0 |
| Sundry Creditors | 0 | 0 | 0 |

| | |
|---|---------------|
| (b) Inventory holding periods for First or Second Method of Lending | No. of Months |
| Material | 0.25 |

| | |
|--|---------------|
| Consumable | 0 |
| Service in Process | 0 |
| Unbilled service | 0 |
| Export Receivables | 0 |
| Receivables other than Exports | 3.5 |
| (c) Sundry Creditors for Nayak Committee Method/ First or Second Method of Lending | No. of Months |
| Sundry Creditors | 1 |
| Rate of Interest on Bank Borrowing for Working Capital | 9 |

Term loan

| | |
|---------------------------------|----------------------|
| Installment Type : | Monthly Installments |
| Equal and Unequal Installment : | Unequal Installments |
| No. of installments : | 114 |
| Interest rate on term loan : | 9 |
| Date of first installment : | 01/10/2024 |

Projections of performance & profitability

Name of the Applicant : Raman Lok Resort & Retreat Private Limited
PVT. LTD.

* Figures in Lakhs

| | FY2025 | FY2026 | FY2027 | FY2028 | FY2029 | FY2030 | FY2031 |
|---|--------|--------|--------|--------|--------|--------|--------|
| Capacity Utilization | 50% | 55% | 60% | 65% | 70% | 75% | 80% |
| Revenue as percentage of Installed Capacity | 50% | 55% | 60% | 65% | 70% | 75% | 80% |
| Revenue / Total Income | | | | | | | |
| Gross Domestic Revenue | 81.75 | 89.93 | 98.1 | 106.28 | 114.45 | 122.63 | 130.8 |
| Net Domestic Revenue | 81.75 | 89.93 | 98.1 | 106.28 | 114.45 | 122.63 | 130.8 |
| Export Revenue | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net Revenue | 81.75 | 89.93 | 98.1 | 106.28 | 114.45 | 122.63 | 130.8 |
| Income from other work | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other Operational Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Income | 81.75 | 89.93 | 98.1 | 106.28 | 114.45 | 122.63 | 130.8 |
| COST OF SERVICE | | | | | | | |
| Purchase cost of material sold | 36 | 39.6 | 43.2 | 46.8 | 50.4 | 54 | 57.6 |
| Service purchased | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Power, Fuel & Other Utilities (Fixed) | 0.24 | 0.24 | 0.24 | 0.24 | 0.24 | 0.24 | 0.24 |
| Power, Fuel & Other Utilities (Variable) | 0.28 | 0.31 | 0.34 | 0.37 | 0.4 | 0.43 | 0.45 |
| Salaries and wages (fixed) | 2.67 | 2.69 | 2.72 | 2.75 | 2.77 | 2.8 | 2.83 |
| Salaries and wages (variable) | 5.33 | 5.92 | 6.53 | 7.14 | 7.77 | 8.41 | 9.06 |
| Repairs & Maintenance | 1.92 | 1.94 | 1.96 | 1.98 | 2 | 2.02 | 2.04 |

| | FY2025 | FY2026 | FY2027 | FY2028 | FY2029 | FY2030 | FY2031 |
|---|--------|--------|--------|--------|--------|--------|--------|
| Other Direct Expenses | 0.4 | 0.43 | 0.47 | 0.51 | 0.55 | 0.59 | 0.63 |
| Other variable expenses at maximum capacity | 0.63 | 0.69 | 0.76 | 0.82 | 0.88 | 0.95 | 1.01 |
| Depreciation | 16.09 | 14.33 | 12.77 | 11.38 | 10.15 | 9.05 | 8.07 |
| Sub-total | 63.56 | 66.15 | 68.99 | 71.99 | 75.16 | 78.49 | 81.93 |
| add: opening work in process | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| less: closing work in process | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| cost of service | 63.56 | 66.15 | 68.99 | 71.99 | 75.16 | 78.49 | 81.93 |
| Add: Opening Stock of Finished Goods | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Less: Closing Stock of Finished Goods | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Cost of Sales | 63.56 | 66.15 | 68.99 | 71.99 | 75.16 | 78.49 | 81.93 |
| Selling, Packing & Distr. Expenses (Fixed) | 0.16 | 0.18 | 0.2 | 0.21 | 0.23 | 0.25 | 0.26 |
| Selling, Packing & Distr. Expenses (Variable) | 1.47 | 1.62 | 1.77 | 1.91 | 2.06 | 2.21 | 2.35 |
| Administrative & Misc. Expenses | 2.45 | 2.7 | 2.94 | 3.19 | 3.43 | 3.68 | 3.92 |
| Sub-total | 67.64 | 70.65 | 73.9 | 77.3 | 80.88 | 84.63 | 88.46 |
| Profit before Interest, Lease Rentals (PBIT) | 14.11 | 19.28 | 24.2 | 28.98 | 33.57 | 38 | 42.34 |
| Interest on Term Loan | 7.98 | 7.21 | 6.36 | 5.52 | 4.66 | 3.8 | 2.95 |
| Interest on Interest Bearing Unsecured Loans | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Interest on Bank Borrowing | 1.39 | 1.53 | 1.67 | 1.81 | 1.95 | 2.09 | 2.22 |
| Lease Rentals | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Operating Profit | 4.74 | 10.53 | 16.17 | 21.64 | 26.96 | 32.1 | 37.17 |

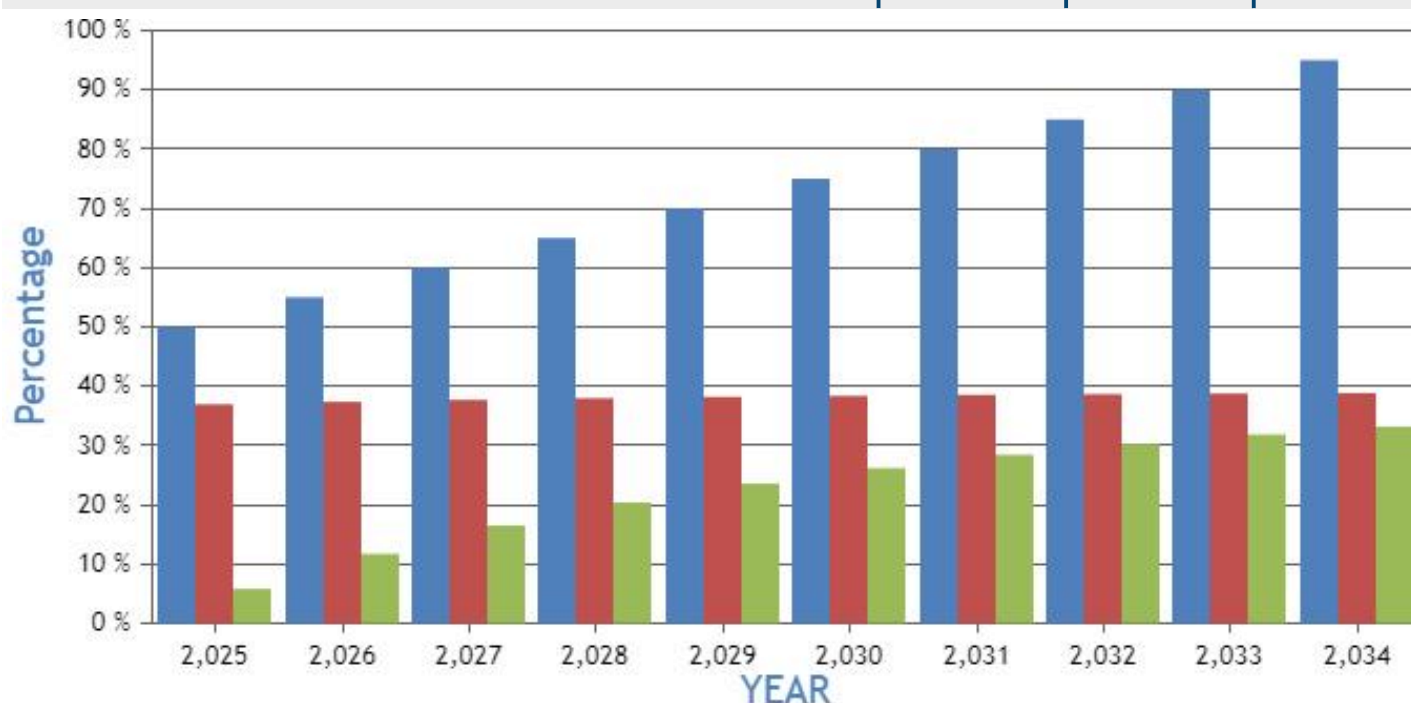
| | FY2025 | FY2026 | FY2027 | FY2028 | FY2029 | FY2030 | FY2031 |
|--|--------|--------|--------|--------|--------|--------|--------|
| Preliminary Expenses written off | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Non-operational Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Profit before Tax (PBT) | 4.74 | 10.53 | 16.17 | 21.64 | 26.96 | 32.1 | 37.17 |
| Provision for Taxation | 1.19 | 2.63 | 4.04 | 5.41 | 6.74 | 8.03 | 9.29 |
| Profit after Tax (PAT) | 3.55 | 7.9 | 12.13 | 16.23 | 20.22 | 24.07 | 27.88 |
| Drawings | 3.34 | 6.68 | 10.02 | 13.36 | 16.7 | 20.04 | 23.38 |
| Retained Earnings | 0.21 | 1.22 | 2.11 | 2.87 | 3.52 | 4.03 | 4.5 |
| Gross Cash Accruals | 19.64 | 22.23 | 24.9 | 27.61 | 30.37 | 33.12 | 35.95 |
| Net Cash Accruals | 16.3 | 15.55 | 14.88 | 14.25 | 13.67 | 13.08 | 12.57 |
| PBDIT/ Total Income (%) | 36.94% | 37.37% | 37.69% | 37.97% | 38.2% | 38.36% | 38.54% |
| Operating Profit/ Total Income (%) | 5.8% | 11.71% | 16.48% | 20.37% | 23.56% | 26.18% | 28.42% |
| Net Profit/ Total income (%) | 4.35% | 8.79% | 12.36% | 15.27% | 17.67% | 19.63% | 21.32% |
| Material Cost/ Cost of Service Revenue (%) | 56.64% | 59.86% | 62.62% | 65.01% | 67.06% | 68.8% | 70.3% |
| Cost of Service/ Net Service Revenue (%) | 77.75% | 73.56% | 70.33% | 67.74% | 65.67% | 64.01% | 62.64% |
| Cost of Sales and Service/ Net Service Sales (%) | 77.75% | 73.56% | 70.33% | 67.74% | 65.67% | 64.01% | 62.64% |
| Interest Coverage Ratio | 1.51 | 2.2 | 3.01 | 3.95 | 5.08 | 6.45 | 8.19 |
| Return on Capital Employed (ROCE) (%) | 9.04% | 13.39% | 18.15% | 23.34% | 28.9% | 34.77% | 40.96% |

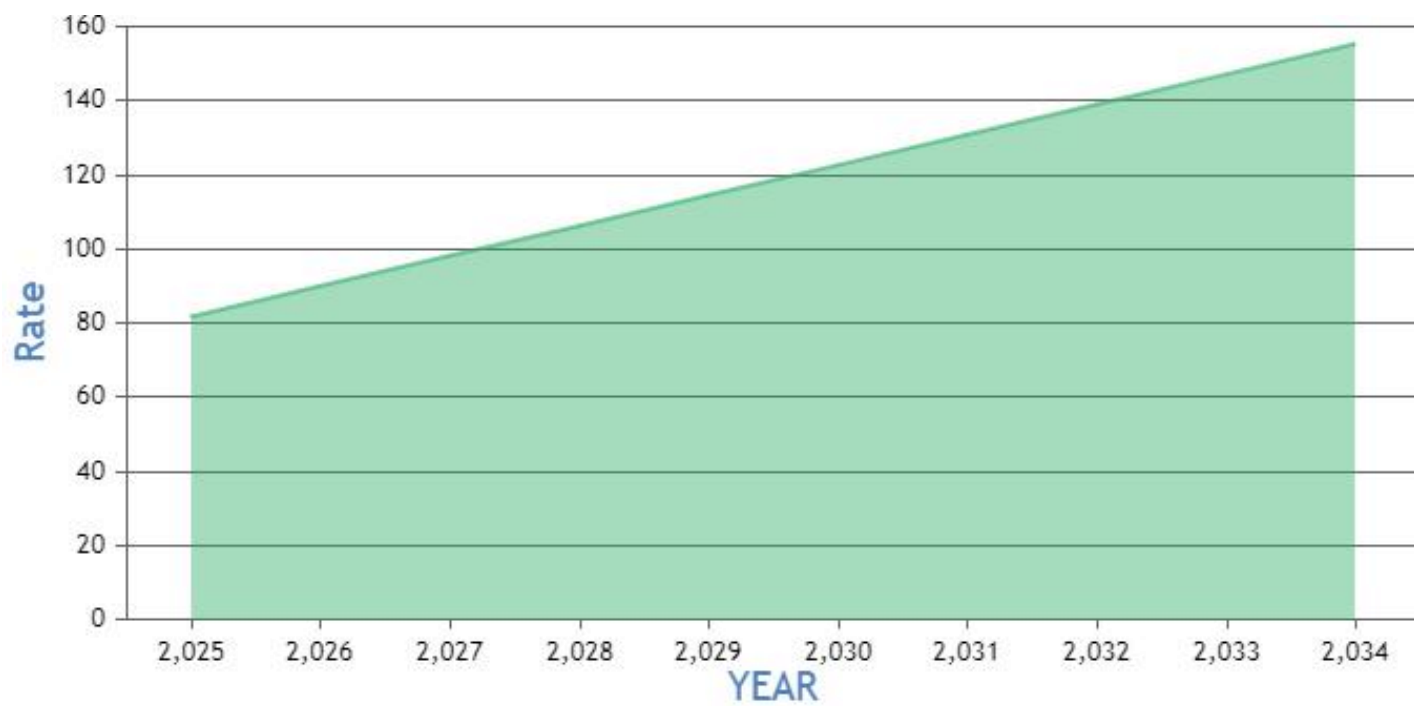
| | FY2032 | FY2033 | FY2034 |
|---|--------|--------|--------|
| Capacity Utilization | 85% | 90% | 95% |
| Revenue as percentage of Installed Capacity | 85% | 90% | 95% |

| | FY2032 | FY2033 | FY2034 |
|---|--------|--------|--------|
| Revenue / Total Income | | | |
| Gross Domestic Revenue | 138.98 | 147.15 | 155.33 |
| Net Domestic Revenue | 138.98 | 147.15 | 155.33 |
| Export Revenue | 0 | 0 | 0 |
| Net Revenue | 138.98 | 147.15 | 155.33 |
| Income from other work | 0 | 0 | 0 |
| Other Operational Income | 0 | 0 | 0 |
| Total Income | 138.98 | 147.15 | 155.33 |
| COST OF SERVICE | | | |
| Purchase cost of material sold | 61.2 | 64.8 | 68.4 |
| Service purchased | 0 | 0 | 0 |
| Power, Fuel & Other Utilities (Fixed) | 0.24 | 0.24 | 0.24 |
| Power, Fuel & Other Utilities (Variable) | 0.48 | 0.51 | 0.54 |
| Salaries and wages (fixed) | 2.86 | 2.89 | 2.92 |
| Salaries and wages (variable) | 9.72 | 10.39 | 11.08 |
| Repairs & Maintenance | 2.06 | 2.08 | 2.1 |
| Other Direct Expenses | 0.67 | 0.71 | 0.75 |
| Other variable expenses at maximum capacity | 1.07 | 1.13 | 1.2 |
| Depreciation | 7.21 | 6.45 | 5.75 |
| Sub-total | 85.51 | 89.2 | 92.98 |
| add: opening work in process | 0 | 0 | 0 |
| less: closing work in process | 0 | 0 | 0 |
| cost of service | 85.51 | 89.2 | 92.98 |

| | FY2032 | FY2033 | FY2034 |
|---|--------|--------|--------|
| Add: Opening Stock of Finished Goods | 0 | 0 | 0 |
| Less: Closing Stock of Finished Goods | 0 | 0 | 0 |
| Cost of Sales | 85.51 | 89.2 | 92.98 |
| Selling, Packing & Distr. Expenses (Fixed) | 0.28 | 0.29 | 0.31 |
| Selling, Packing & Distr. Expenses (Variable) | 2.5 | 2.65 | 2.8 |
| Administrative & Misc. Expenses | 4.17 | 4.41 | 4.66 |
| Sub-total | 92.46 | 96.55 | 100.75 |
| Profit before Interest, Lease Rentals (PBIT) | 46.52 | 50.6 | 54.58 |
| Interest on Term Loan | 2.1 | 1.24 | 0.39 |
| Interest on Interest Bearing Unsecured Loans | 0 | 0 | 0 |
| Interest on Bank Borrowing | 2.36 | 2.5 | 2.64 |
| Lease Rentals | 0 | 0 | 0 |
| Operating Profit | 42.05 | 46.86 | 51.54 |
| Preliminary Expenses written off | 0 | 0 | 0 |
| Non-operational Income | 0 | 0 | 0 |
| Profit before Tax (PBT) | 42.05 | 46.86 | 51.54 |
| Provision for Taxation | 10.51 | 11.71 | 12.89 |
| Profit after Tax (PAT) | 31.54 | 35.15 | 38.65 |
| Drawings | 26.72 | 30.06 | 33.4 |
| Retained Earnings | 4.82 | 5.09 | 5.25 |
| Gross Cash Accruals | 38.75 | 41.6 | 44.4 |
| Net Cash Accruals | 12.03 | 11.54 | 11 |
| PBDIT/ Total Income (%) | 38.66% | 38.77% | 38.84% |

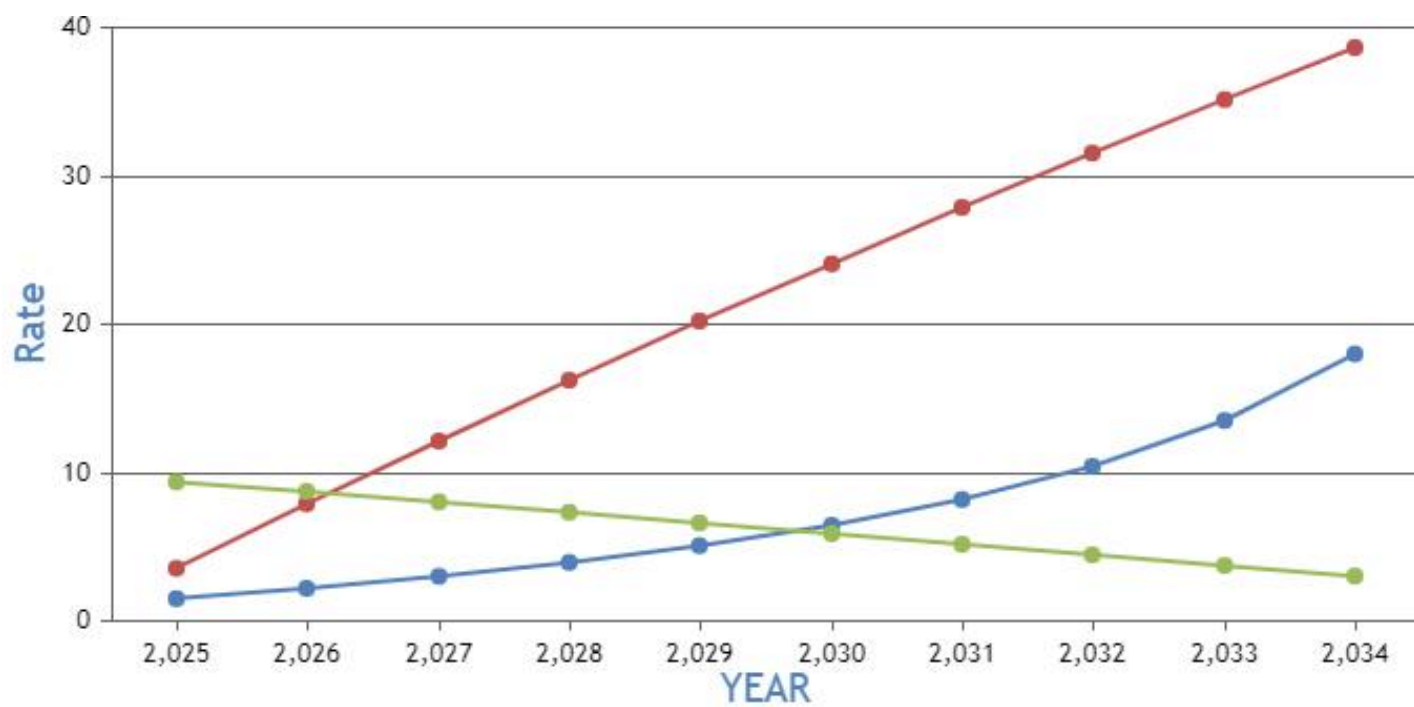
| | FY2032 | FY2033 | FY2034 |
|--|--------|--------|--------|
| Operating Profit/ Total Income (%) | 30.26% | 31.84% | 33.18% |
| Net Profit/ Total income (%) | 22.7% | 23.88% | 24.89% |
| Material Cost/ Cost of Service Revenue (%) | 71.57% | 72.65% | 73.56% |
| Cost of Service/ Net Service Revenue (%) | 61.53% | 60.62% | 59.86% |
| Cost of Sales and Service/ Net Service Sales (%) | 61.53% | 60.62% | 59.86% |
| Interest Coverage Ratio | 10.42 | 13.51 | 18 |
| Return on Capital Employed (ROCE) (%) | 47.31% | 53.82% | 60.35% |





CanvasJS Trial

Total Income



CanvasJS Trial

Interest Coverage Ratio Projection Profit after Tax (PAT) Interest Roce

Projected balance sheet

Name of the Applicant : Raman Lok Resort & Retreat Private Limited
PVT. LTD.

* Figures in Lakhs

| | Const. Period | As on FY2025 | As on FY2026 | As on FY2027 | As on FY2028 | As on FY2029 | As on FY2030 | As on FY2031 |
|----------------------------------|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Liabilities | | | | | | | | |
| Partners Capital | 66.80 | 66.8 | 66.8 | 66.8 | 66.8 | 66.8 | 66.8 | 66.8 |
| Preference Share Capital | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Equity Contribution | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Reserves & Surplus | 0 | 0.21 | 1.44 | 3.55 | 6.42 | 9.94 | 13.98 | 18.48 |
| Interest free Unsecured Loans | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Subsidy/ Donation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Quasi-Equity Others (PI Specify) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Term Loan from bank | 90 | 85.26 | 75.79 | 66.32 | 56.84 | 47.37 | 37.89 | 28.42 |
| Interest Bearing Unsecured Loans | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Bank Borrowings for WC | 0 | 15.44 | 16.99 | 18.53 | 20.08 | 21.62 | 23.17 | 24.71 |
| Current Liabilities | | | | | | | | |
| Creditors for Purchases | 0 | 3 | 3.3 | 3.6 | 3.9 | 4.2 | 4.5 | 4.8 |
| TOTAL Liabilities | 156.8 | 170.72 | 164.31 | 158.79 | 154.04 | 149.93 | 146.34 | 143.21 |
| ASSETS | | | | | | | | |
| WDV of Fixed assets | 150.65 | 150.65 | 134.56 | 120.23 | 107.46 | 96.08 | 85.93 | 76.88 |

| | Const. Period | As on FY2025 | As on FY2026 | As on FY2027 | As on FY2028 | As on FY2029 | As on FY2030 | As on FY2031 |
|--|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Less : Depreciation | 0 | 16.09 | 14.33 | 12.77 | 11.38 | 10.15 | 9.05 | 8.07 |
| Net Fixed Assets | 150.65 | 134.56 | 120.23 | 107.46 | 96.08 | 85.93 | 76.88 | 68.81 |
| Current Assets | | | | | | | | |
| Material | | 0.75 | 0.83 | 0.9 | 0.98 | 1.05 | 1.13 | 1.2 |
| Consumables | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Work In Process (Month's Cost of Production) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Finished Goods (Month's Cost of sales) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Export Receivables | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Receivables other than Exports | | 23.84 | 26.23 | 28.61 | 31 | 33.38 | 35.77 | 38.15 |
| Total Current Assets | 0 | 24.59 | 27.06 | 29.51 | 31.98 | 34.43 | 36.9 | 39.35 |
| Cash & Bank Balance | 6.15 | 11.57 | 17.02 | 21.82 | 25.98 | 29.57 | 32.56 | 35.05 |
| Preliminary Expenses not written off | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL ASSETS | 156.8 | 170.72 | 164.31 | 158.79 | 154.04 | 149.93 | 146.34 | 143.21 |
| Current Ratio (not considering installments of T/L as CL) | | 1.96 | 2.17 | 2.32 | 2.42 | 2.48 | 2.51 | 2.52 |
| Current Ratio (considering installments of T/L as CL) | | 1.56 | 1.48 | 1.62 | 1.73 | 1.81 | 1.87 | 1.91 |
| Debt Equity Ratio | 1.35 | 1.27 | 1.11 | 0.94 | 0.78 | 0.62 | 0.47 | 0.33 |

| | Const. Period | As on FY2025 | As on FY2026 | As on FY2027 | As on FY2028 | As on FY2029 | As on FY2030 | As on FY2031 |
|---|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity) | 1.35 | 1.27 | 1.11 | 0.94 | 0.78 | 0.62 | 0.47 | 0.33 |
| TOL/ TNW | 1.35 | 1.55 | 1.41 | 1.26 | 1.1 | 0.95 | 0.81 | 0.68 |

| | Const. Period |
|----------------------------------|------------------|
| Liabilities | |
| Partners Capital | |
| Preference Share Capital | |
| Equity Contribution | |
| Reserves & Surplus | |
| Interest free Unsecured Loans | |
| Subsidy/ Donation | |
| Quasi-Equity Others (PI Specify) | |
| Term Loan from bank | |
| Interest Bearing Unsecured Loans | |
| Bank Borrowings for WC | |
| Current Liabilities | |
| Creditors for Purchases | |
| TOTAL Liabilities | |
| ASSETS | |
| WDV of Fixed assets | |
| Less : Depreciation | |

| | Const Period | As on FY2032 | As on FY2033 | As on FY2034 |
|---|--------------|-----------------|-----------------|-----------------|
| Net Fixed Assets | 150.65 | 61.6 | 55.15 | 49.4 |
| Current Assets | | | | |
| Material | | 1.28 | 1.35 | 1.43 |
| Consumables | | 0 | 0 | 0 |
| Work In Process (Month's Cost of Production) | | 0 | 0 | 0 |
| Finished Goods (Month's Cost of sales) | | 0 | 0 | 0 |
| Export Receivables | | 0 | 0 | 0 |
| Receivables other than Exports | | 40.53 | 42.92 | 45.3 |
| Total Current Assets | 0 | 41.81 | 44.27 | 46.73 |
| Cash & Bank Balance | 6.15 | 37 | 38.44 | 39.36 |
| Preliminary Expenses not written off | 0 | 0 | 0 | 0 |
| TOTAL ASSETS | 156.8 | 140.41 | 137.86 | 135.49 |
| Current Ratio (not considering installments of T/L as CL) | | 2.51 | 2.49 | 2.46 |
| Current Ratio (considering installments of T/L as CL) | | 1.93 | 1.94 | 1.93 |
| Debt Equity Ratio | 1.35 | 0.21 | 0.1 | -0 |
| Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity) | 1.35 | 0.21 | 0.1 | -0 |
| TOL/ TNW | 1.35 | 0.56 | 0.45 | 0.35 |

Margin money for working capital and assessment of wc

Name of the Applicant : Raman Lok Resort & Retreat Private Limited
PVT. LTD.

* Figures in Lakhs

| Particulars | FY2025 | FY2026 | FY2027 | FY2028 | FY2029 | FY2030 | FY2031 |
|--|--------|--------|--------|--------|--------|--------|--------|
| Gross revenue (incl. Job Income) | 81.75 | 89.93 | 98.1 | 106.28 | 114.45 | 122.63 | 130.8 |
| Total Working Capital Requirement (25% of Gross revenue) | 20.44 | 22.48 | 24.53 | 26.57 | 28.61 | 30.66 | 32.7 |
| Margin Money for Working Capital (5% of Gross revenue) | 4.09 | 4.5 | 4.91 | 5.31 | 5.72 | 6.13 | 6.54 |
| Permissible Bank Borrowing (20% of Gross revenue) | 16.35 | 17.98 | 19.62 | 21.26 | 22.89 | 24.53 | 26.16 |

| Particulars | FY2032 | FY2033 | FY2034 |
|--|--------|--------|--------|
| Gross revenue (incl. Job Income) | 138.98 | 147.15 | 155.33 |
| Total Working Capital Requirement (25% of Gross revenue) | 34.75 | 36.79 | 38.83 |
| Margin Money for Working Capital (5% of Gross revenue) | 6.95 | 7.36 | 7.77 |
| Permissible Bank Borrowing (20% of Gross revenue) | 27.8 | 29.43 | 31.06 |

| | No. of Months | FY2025 | FY2026 | FY2027 | FY2028 | FY2029 | FY2030 | FY2031 |
|--|---------------|--------|--------|--------|--------|--------|--------|--------|
| Current Assets | | | | | | | | |
| Raw material | 0.25 | 0.75 | 0.83 | 0.9 | 0.98 | 1.05 | 1.13 | 1.2 |
| Consumables | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Work in process (month's cost of production) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Finished goods (month's cost of sales and service) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Export Receivables | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Receivables other than Exports | 3.5 | 23.84 | 26.23 | 28.61 | 31 | 33.38 | 35.77 | 38.15 |
| Total Current Assets (A) | | 24.59 | 27.06 | 29.51 | 31.98 | 34.43 | 36.9 | 39.35 |
| Current Liabilities | | | | | | | | |
| Creditors for Purchases | 1 | 3 | 3.3 | 3.6 | 3.9 | 4.2 | 4.5 | 4.8 |
| Total Current Assets (A) | | 3 | 3.3 | 3.6 | 3.9 | 4.2 | 4.5 | 4.8 |
| Working Capital Gap (A-B) | | 21.59 | 23.76 | 25.91 | 28.08 | 30.23 | 32.4 | 34.55 |
| Margin Money on Working Capital (25% on CA other than Export Receivables) | | 6.15 | 6.77 | 7.38 | 8 | 8.61 | 9.23 | 9.84 |
| Bank Borrowing for Working Capital | | 15.44 | 16.99 | 18.53 | 20.08 | 21.62 | 23.17 | 24.71 |

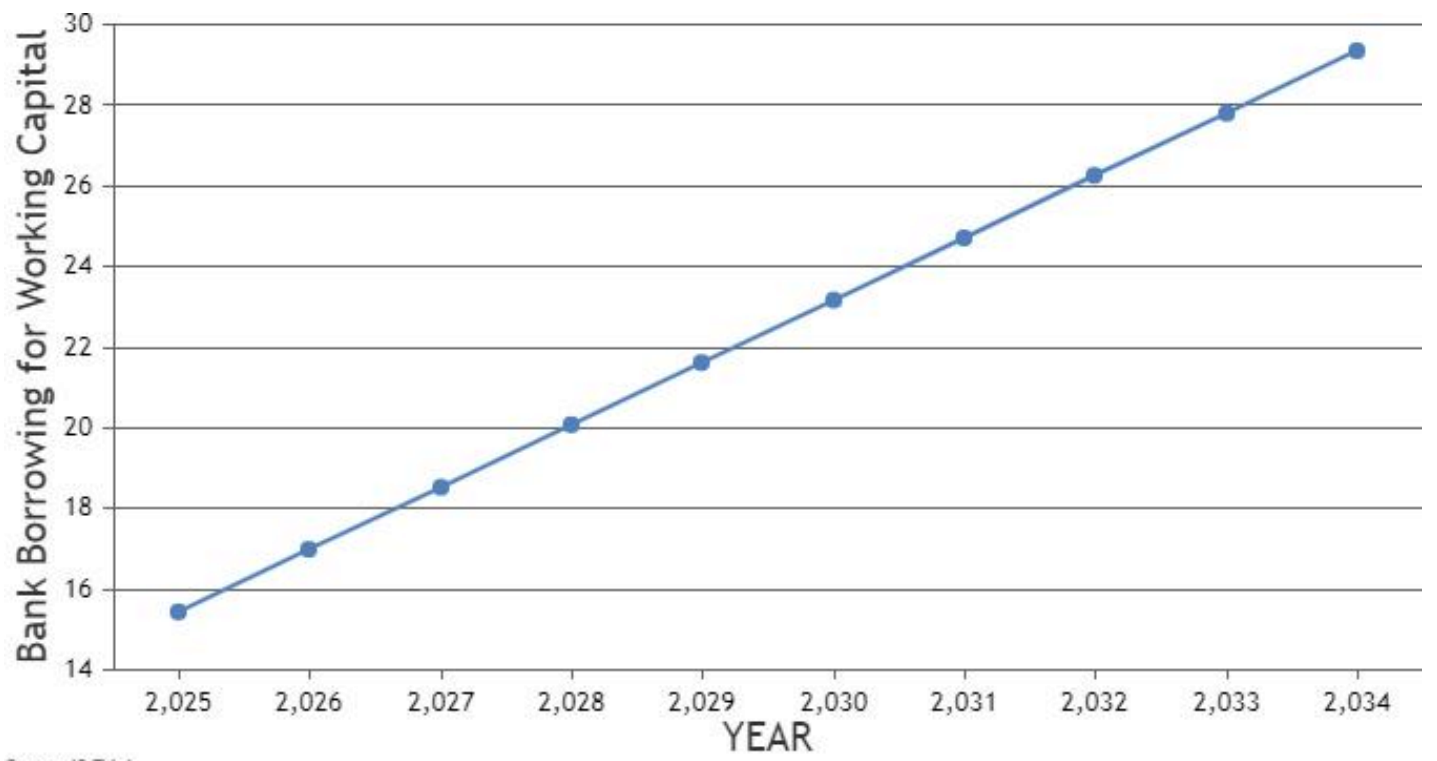
| | No. of Months | FY2032 | FY2033 | FY2034 |
|--|---------------|--------|--------|--------|
|--|---------------|--------|--------|--------|

| Current Assets | | | | |
|--|------|-------|-------|-------|
| Raw material | 0.25 | 1.28 | 1.35 | 1.43 |
| Consumables | 0 | 0 | 0 | 0 |
| Work in process (month's cost of production) | 0 | 0 | 0 | 0 |
| Finished goods (month's cost of sales and service) | 0 | 0 | 0 | 0 |
| Export Receivables | 0 | 0 | 0 | 0 |
| Receivables other than Exports | 3.5 | 40.53 | 42.92 | 45.3 |
| Total Current Assets (A) | | 41.81 | 44.27 | 46.73 |
| Current Liabilities | | | | |
| Creditors for Purchases | 1 | 5.1 | 5.4 | 5.7 |
| Total Current Assets (A) | | 5.1 | 5.4 | 5.7 |
| Working Capital Gap (A-B) | | 36.71 | 38.87 | 41.03 |
| Margin Money on Working Capital (25% on CA other than Export Receivables) | | 10.45 | 11.07 | 11.68 |
| Bank Borrowing for Working Capital | | 26.26 | 27.8 | 29.35 |

Recommended Method - First Method of Lending

| | | FY2025 | FY2026 | FY2027 | FY2028 | FY2029 | FY2030 | FY2031 |
|-------------------------------------|----|--------|--------|--------|--------|--------|--------|--------|
| Total Current Assets | | 24.59 | 27.06 | 29.51 | 31.98 | 34.43 | 36.9 | 39.35 |
| Total Current Liabilities | | 3 | 3.3 | 3.6 | 3.9 | 4.2 | 4.5 | 4.8 |
| Working Capital Gap | | 21.59 | 23.76 | 25.91 | 28.08 | 30.23 | 32.4 | 34.55 |
| Margin Money on Working Capital | | 6.15 | 6.77 | 7.38 | 8 | 8.61 | 9.23 | 9.84 |
| Bank Borrowing for Working Capital | | 15.44 | 16.99 | 18.53 | 20.08 | 21.62 | 23.17 | 24.71 |
| Interest on Bank Borrowing for WC @ | 9% | 1.39 | 1.53 | 1.67 | 1.81 | 1.95 | 2.09 | 2.22 |

| | | FY2032 | FY2033 | FY2034 |
|-------------------------------------|----|--------|--------|--------|
| Total Current Assets | | 41.81 | 44.27 | 46.73 |
| Total Current Liabilities | | 5.1 | 5.4 | 5.7 |
| Working Capital Gap | | 36.71 | 38.87 | 41.03 |
| Margin Money on Working Capital | | 10.45 | 11.07 | 11.68 |
| Bank Borrowing for Working Capital | | 26.26 | 27.8 | 29.35 |
| Interest on Bank Borrowing for WC @ | 9% | 2.36 | 2.5 | 2.64 |



Interest on term loan monthly

Name of the Applicant : Raman Lok Resort & Retreat Private Limited
PVT. LTD.

* Figures in Lakhs

| | |
|--|------------|
| Term Loan (Rs. lakh) | 90 |
| No. of Monthly Installments | 114 |
| Amount of Equal Installment | 0 |
| Rate of Interest | 9 |
| Proposed date of commencement of commercial production | 01/04/2024 |
| Date of first repayment | 01/10/2024 |

| EMI Count | Date | Opening Balance | Repayment | Closing Balance | Interest on Closing Balance | Annual Interest | Annual Installment |
|-----------|------------|-----------------|-----------|-----------------|-----------------------------|-----------------|--------------------|
| 0 | 01/04/2024 | 90 | 0 | 90 | 0.67 | | |
| 0 | 01/05/2024 | 90 | 0 | 90 | 0.69 | | |
| 0 | 01/06/2024 | 90 | 0 | 90 | 0.67 | | |
| 0 | 01/07/2024 | 90 | 0 | 90 | 0.69 | | |
| 0 | 01/08/2024 | 90 | 0 | 90 | 0.69 | | |
| 0 | 01/09/2024 | 90 | 0 | 90 | 0.67 | | |
| 1 | 01/10/2024 | 90 | 0.79 | 89.21 | 0.68 | | |
| 2 | 01/11/2024 | 89.21 | 0.79 | 88.42 | 0.65 | | |
| 3 | 01/12/2024 | 88.42 | 0.79 | 87.63 | 0.67 | | |
| 4 | 01/01/2025 | 87.63 | 0.79 | 86.84 | 0.66 | | |
| 5 | 01/02/2025 | 86.84 | 0.79 | 86.05 | 0.59 | | |
| 6 | 01/03/2025 | 86.05 | 0.79 | 85.26 | 0.65 | 7.98 | 4.74 |

| EMI Count | Date | Opening Balance | Repayment | Closing Balance | Interest on Closing Balance | Annual Interest | Annual Installment |
|-----------|------------|-----------------|-----------|-----------------|-----------------------------|-----------------|--------------------|
| 7 | 01/04/2025 | 85.26 | 0.79 | 84.47 | 0.62 | | |
| 8 | 01/05/2025 | 84.47 | 0.79 | 83.68 | 0.64 | | |
| 9 | 01/06/2025 | 83.68 | 0.79 | 82.89 | 0.61 | | |
| 10 | 01/07/2025 | 82.89 | 0.79 | 82.11 | 0.63 | | |
| 11 | 01/08/2025 | 82.11 | 0.79 | 81.32 | 0.62 | | |
| 12 | 01/09/2025 | 81.32 | 0.79 | 80.53 | 0.6 | | |
| 13 | 01/10/2025 | 80.53 | 0.79 | 79.74 | 0.61 | | |
| 14 | 01/11/2025 | 79.74 | 0.79 | 78.95 | 0.58 | | |
| 15 | 01/12/2025 | 78.95 | 0.79 | 78.16 | 0.6 | | |
| 16 | 01/01/2026 | 78.16 | 0.79 | 77.37 | 0.59 | | |
| 17 | 01/02/2026 | 77.37 | 0.79 | 76.58 | 0.53 | | |
| 18 | 01/03/2026 | 76.58 | 0.79 | 75.79 | 0.58 | 7.21 | 9.47 |
| 19 | 01/04/2026 | 75.79 | 0.79 | 75 | 0.55 | | |
| 20 | 01/05/2026 | 75 | 0.79 | 74.21 | 0.57 | | |
| 21 | 01/06/2026 | 74.21 | 0.79 | 73.42 | 0.54 | | |
| 22 | 01/07/2026 | 73.42 | 0.79 | 72.63 | 0.56 | | |
| 23 | 01/08/2026 | 72.63 | 0.79 | 71.84 | 0.55 | | |
| 24 | 01/09/2026 | 71.84 | 0.79 | 71.05 | 0.53 | | |
| 25 | 01/10/2026 | 71.05 | 0.79 | 70.26 | 0.54 | | |
| 26 | 01/11/2026 | 70.26 | 0.79 | 69.47 | 0.51 | | |
| 27 | 01/12/2026 | 69.47 | 0.79 | 68.68 | 0.53 | | |
| 28 | 01/01/2027 | 68.68 | 0.79 | 67.89 | 0.52 | | |

| EMI Count | Date | Opening Balance | Repayment | Closing Balance | Interest on Closing Balance | Annual Interest | Annual Installment |
|-----------|------------|-----------------|-----------|-----------------|-----------------------------|-----------------|--------------------|
| 29 | 01/02/2027 | 67.89 | 0.79 | 67.11 | 0.46 | | |
| 30 | 01/03/2027 | 67.11 | 0.79 | 66.32 | 0.51 | 6.36 | 9.47 |
| 31 | 01/04/2027 | 66.32 | 0.79 | 65.53 | 0.48 | | |
| 32 | 01/05/2027 | 65.53 | 0.79 | 64.74 | 0.49 | | |
| 33 | 01/06/2027 | 64.74 | 0.79 | 63.95 | 0.47 | | |
| 34 | 01/07/2027 | 63.95 | 0.79 | 63.16 | 0.48 | | |
| 35 | 01/08/2027 | 63.16 | 0.79 | 62.37 | 0.48 | | |
| 36 | 01/09/2027 | 62.37 | 0.79 | 61.58 | 0.46 | | |
| 37 | 01/10/2027 | 61.58 | 0.79 | 60.79 | 0.46 | | |
| 38 | 01/11/2027 | 60.79 | 0.79 | 60 | 0.44 | | |
| 39 | 01/12/2027 | 60 | 0.79 | 59.21 | 0.45 | | |
| 40 | 01/01/2028 | 59.21 | 0.79 | 58.42 | 0.45 | | |
| 41 | 01/02/2028 | 58.42 | 0.79 | 57.63 | 0.41 | | |
| 42 | 01/03/2028 | 57.63 | 0.79 | 56.84 | 0.43 | 5.52 | 9.47 |
| 43 | 01/04/2028 | 56.84 | 0.79 | 56.05 | 0.41 | | |
| 44 | 01/05/2028 | 56.05 | 0.79 | 55.26 | 0.42 | | |
| 45 | 01/06/2028 | 55.26 | 0.79 | 54.47 | 0.4 | | |
| 46 | 01/07/2028 | 54.47 | 0.79 | 53.68 | 0.41 | | |
| 47 | 01/08/2028 | 53.68 | 0.79 | 52.89 | 0.4 | | |
| 48 | 01/09/2028 | 52.89 | 0.79 | 52.11 | 0.39 | | |
| 49 | 01/10/2028 | 52.11 | 0.79 | 51.32 | 0.39 | | |
| 50 | 01/11/2028 | 51.32 | 0.79 | 50.53 | 0.37 | | |

| EMI Count | Date | Opening Balance | Repayment | Closing Balance | Interest on Closing Balance | Annual Interest | Annual Installment |
|-----------|------------|-----------------|-----------|-----------------|-----------------------------|-----------------|--------------------|
| 51 | 01/12/2028 | 50.53 | 0.79 | 49.74 | 0.38 | | |
| 52 | 01/01/2029 | 49.74 | 0.79 | 48.95 | 0.37 | | |
| 53 | 01/02/2029 | 48.95 | 0.79 | 48.16 | 0.33 | | |
| 54 | 01/03/2029 | 48.16 | 0.79 | 47.37 | 0.36 | 4.66 | 9.47 |
| 55 | 01/04/2029 | 47.37 | 0.79 | 46.58 | 0.34 | | |
| 56 | 01/05/2029 | 46.58 | 0.79 | 45.79 | 0.35 | | |
| 57 | 01/06/2029 | 45.79 | 0.79 | 45 | 0.33 | | |
| 58 | 01/07/2029 | 45 | 0.79 | 44.21 | 0.34 | | |
| 59 | 01/08/2029 | 44.21 | 0.79 | 43.42 | 0.33 | | |
| 60 | 01/09/2029 | 43.42 | 0.79 | 42.63 | 0.32 | | |
| 61 | 01/10/2029 | 42.63 | 0.79 | 41.84 | 0.32 | | |
| 62 | 01/11/2029 | 41.84 | 0.79 | 41.05 | 0.3 | | |
| 63 | 01/12/2029 | 41.05 | 0.79 | 40.26 | 0.31 | | |
| 64 | 01/01/2030 | 40.26 | 0.79 | 39.47 | 0.3 | | |
| 65 | 01/02/2030 | 39.47 | 0.79 | 38.68 | 0.27 | | |
| 66 | 01/03/2030 | 38.68 | 0.79 | 37.89 | 0.29 | 3.8 | 9.47 |
| 67 | 01/04/2030 | 37.89 | 0.79 | 37.11 | 0.27 | | |
| 68 | 01/05/2030 | 37.11 | 0.79 | 36.32 | 0.28 | | |
| 69 | 01/06/2030 | 36.32 | 0.79 | 35.53 | 0.26 | | |
| 70 | 01/07/2030 | 35.53 | 0.79 | 34.74 | 0.27 | | |
| 71 | 01/08/2030 | 34.74 | 0.79 | 33.95 | 0.26 | | |
| 72 | 01/09/2030 | 33.95 | 0.79 | 33.16 | 0.25 | | |

| EMI Count | Date | Opening Balance | Repayment | Closing Balance | Interest on Closing Balance | Annual Interest | Annual Installment |
|-----------|------------|-----------------|-----------|-----------------|-----------------------------|-----------------|--------------------|
| 73 | 01/10/2030 | 33.16 | 0.79 | 32.37 | 0.25 | | |
| 74 | 01/11/2030 | 32.37 | 0.79 | 31.58 | 0.23 | | |
| 75 | 01/12/2030 | 31.58 | 0.79 | 30.79 | 0.24 | | |
| 76 | 01/01/2031 | 30.79 | 0.79 | 30 | 0.23 | | |
| 77 | 01/02/2031 | 30 | 0.79 | 29.21 | 0.2 | | |
| 78 | 01/03/2031 | 29.21 | 0.79 | 28.42 | 0.22 | 2.95 | 9.47 |
| 79 | 01/04/2031 | 28.42 | 0.79 | 27.63 | 0.2 | | |
| 80 | 01/05/2031 | 27.63 | 0.79 | 26.84 | 0.21 | | |
| 81 | 01/06/2031 | 26.84 | 0.79 | 26.05 | 0.19 | | |
| 82 | 01/07/2031 | 26.05 | 0.79 | 25.26 | 0.19 | | |
| 83 | 01/08/2031 | 25.26 | 0.79 | 24.47 | 0.19 | | |
| 84 | 01/09/2031 | 24.47 | 0.79 | 23.68 | 0.18 | | |
| 85 | 01/10/2031 | 23.68 | 0.79 | 22.89 | 0.18 | | |
| 86 | 01/11/2031 | 22.89 | 0.79 | 22.11 | 0.16 | | |
| 87 | 01/12/2031 | 22.11 | 0.79 | 21.32 | 0.16 | | |
| 88 | 01/01/2032 | 21.32 | 0.79 | 20.53 | 0.16 | | |
| 89 | 01/02/2032 | 20.53 | 0.79 | 19.74 | 0.14 | | |
| 90 | 01/03/2032 | 19.74 | 0.79 | 18.95 | 0.14 | 2.1 | 9.47 |
| 91 | 01/04/2032 | 18.95 | 0.79 | 18.16 | 0.13 | | |
| 92 | 01/05/2032 | 18.16 | 0.79 | 17.37 | 0.13 | | |
| 93 | 01/06/2032 | 17.37 | 0.79 | 16.58 | 0.12 | | |
| 94 | 01/07/2032 | 16.58 | 0.79 | 15.79 | 0.12 | | |

| EMI Count | Date | Opening Balance | Repayment | Closing Balance | Interest on Closing Balance | Annual Interest | Annual Installment |
|-----------|-------------|-----------------|-----------|-----------------|-----------------------------|-----------------|--------------------|
| 95 | 01/08/2032 | 15.79 | 0.79 | 15 | 0.11 | | |
| 96 | 01/09/2032 | 15 | 0.79 | 14.21 | 0.11 | | |
| 97 | 01/10/2032 | 14.21 | 0.79 | 13.42 | 0.1 | | |
| 98 | 01/11/2032 | 13.42 | 0.79 | 12.63 | 0.09 | | |
| 99 | 01/12/2032 | 12.63 | 0.79 | 11.84 | 0.09 | | |
| 100 | 01/01/2033 | 11.84 | 0.79 | 11.05 | 0.08 | | |
| 101 | 01/02/2033 | 11.05 | 0.79 | 10.26 | 0.07 | | |
| 102 | 01/03/2033 | 10.26 | 0.79 | 9.47 | 0.07 | 1.24 | 9.47 |
| 103 | 01/04/2033 | 9.47 | 0.79 | 8.68 | 0.06 | | |
| 104 | 01/05/2033 | 8.68 | 0.79 | 7.89 | 0.06 | | |
| 105 | 01/06/2033 | 7.89 | 0.79 | 7.11 | 0.05 | | |
| 106 | 01/07/2033 | 7.11 | 0.79 | 6.32 | 0.05 | | |
| 107 | 01/08/2033 | 6.32 | 0.79 | 5.53 | 0.04 | | |
| 108 | 01/09/2033 | 5.53 | 0.79 | 4.74 | 0.04 | | |
| 109 | 01/10/2033 | 4.74 | 0.79 | 3.95 | 0.03 | | |
| 110 | 01/11/2033 | 3.95 | 0.79 | 3.16 | 0.02 | | |
| 111 | 01/12/2033 | 3.16 | 0.79 | 2.37 | 0.02 | | |
| 112 | 01/01/2034 | 2.37 | 0.79 | 1.58 | 0.01 | | |
| 113 | 01/02/2034 | 1.58 | 0.79 | 0.79 | 0.01 | | |
| 114 | 01/03/2034 | 0.79 | 0.79 | 0 | 0 | 0.39 | 9.47 |
| | Grand Total | | 90 | | 42.22 | 42.22 | 90 |

Calculation of debt service coverage ratio

Name of the Applicant : Raman Lok Resort & Retreat Private Limited
PVT. LTD.

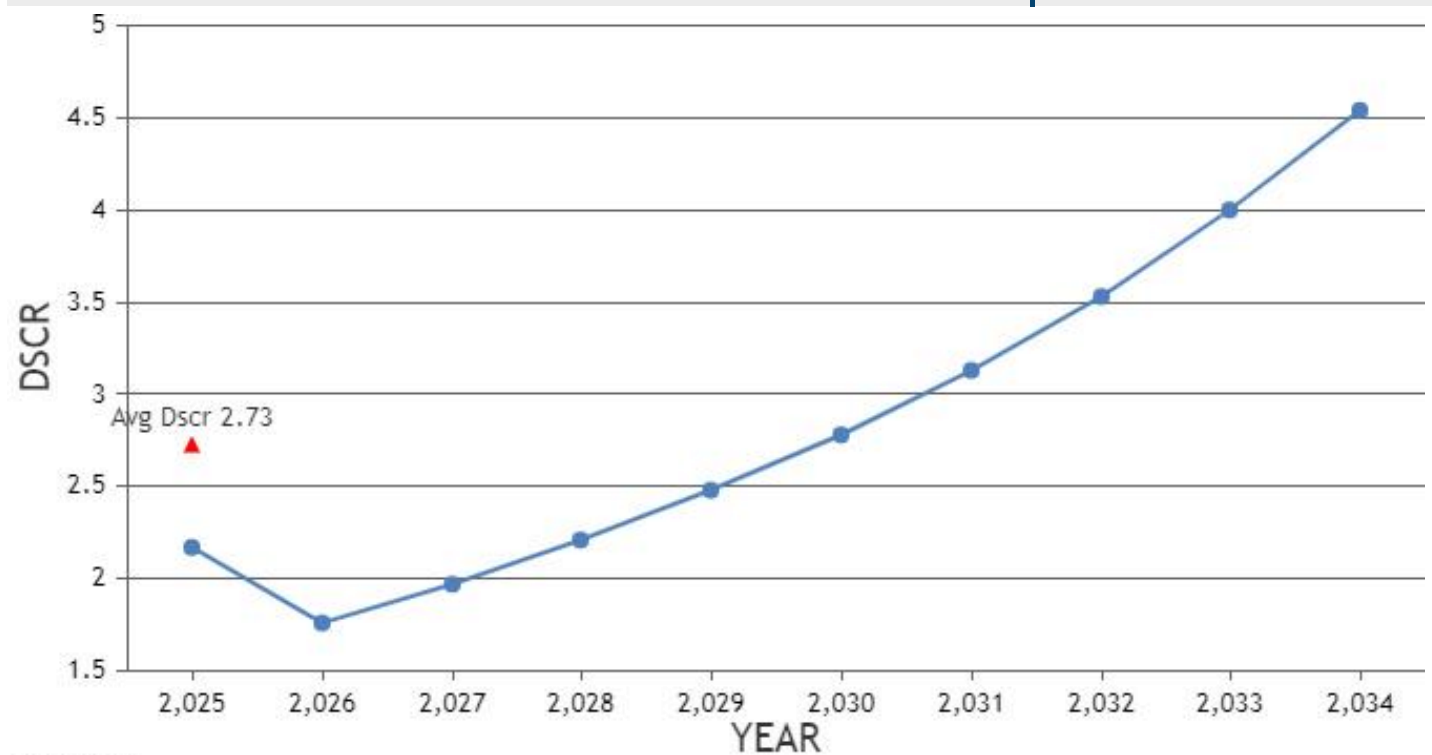
* Figures in Lakhs

| | FY2025 | FY2026 | FY2027 | FY2028 | FY2029 | FY2030 | FY2031 |
|---|--------|--------|--------|--------|--------|--------|--------|
| Net Profit After Tax | 3.55 | 7.9 | 12.13 | 16.23 | 20.22 | 24.07 | 27.88 |
| Non-cash Charges | 16.09 | 14.33 | 12.77 | 11.38 | 10.15 | 9.05 | 8.07 |
| Interest on Term Loan | 7.98 | 7.21 | 6.36 | 5.52 | 4.66 | 3.8 | 2.95 |
| Interest on Interest Bearing Unsecured Loans | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Lease Rentals | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total A | 27.62 | 29.45 | 31.26 | 33.14 | 35.03 | 36.93 | 38.9 |
| Interest on Term Loan | 7.98 | 7.21 | 6.36 | 5.52 | 4.66 | 3.8 | 2.95 |
| Interest on Interest Bearing Unsecured Loans | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Repayment of Term Loan | 4.74 | 9.47 | 9.47 | 9.47 | 9.47 | 9.47 | 9.47 |
| Repayment of Interest Bearing Unsecured Loans | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Lease Rentals | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total B | 12.71 | 16.69 | 15.83 | 15 | 14.13 | 13.28 | 12.42 |
| DSCR | 2.17 | 1.76 | 1.97 | 2.21 | 2.48 | 2.78 | 3.13 |

| | FY2032 | FY2033 | FY2034 | Total |
|--|--------|--------|--------|-------|
| Net Profit After Tax | 31.54 | 35.15 | 38.65 | |
| Non-cash Charges | 7.21 | 6.45 | 5.75 | |
| Interest on Term Loan | 2.1 | 1.24 | 0.39 | |
| Interest on Interest Bearing Unsecured Loans | 0 | 0 | 0 | |

| | FY2032 | FY2033 | FY2034 | Total |
|---|--------|--------|--------|--------|
| Lease Rentals | 0 | 0 | 0 | |
| Total A | 40.86 | 42.84 | 44.8 | 360.81 |
| Interest on Term Loan | 2.1 | 1.24 | 0.39 | |
| Interest on Interest Bearing Unsecured Loans | 0 | 0 | 0 | |
| Repayment of Term Loan | 9.47 | 9.47 | 9.47 | 90 |
| Repayment of Interest Bearing Unsecured Loans | 0 | 0 | 0 | 0 |
| Lease Rentals | 0 | 0 | 0 | |
| Total B | 11.58 | 10.72 | 9.87 | 132.22 |
| DSCR | 3.53 | 4 | 4.54 | 2.73 |

| | |
|--------------|------|
| Average DSCR | 2.73 |
|--------------|------|



Future financial indicators

Name of the Applicant : Raman Lok Resort & Retreat Private Limited
PVT. LTD.

*** Figures in Lakhs**

| | |
|---|-------|
| Promoter's Contribution As % Of Total Project Cost | 0.43% |
| Der For The Project | 1.35 |
| Der For The Company As A Whole | 1.35 |
| Dscr Minimum | 1.76 |
| Dscr Maximum | 4.54 |
| Dscr Average | 2.73 |
| Break Even Point(Bep) % Of Maximum Capacity | 22.9% |
| Roce (Return On Capital Employed In The Optimum Year) | 0.6% |
| Irr (Before Tax) | 20 |
| Irr (After Tax) | 20 |
| Cost Of Capital | 0.11 |
| Employment - Existing / Additional | 9 |
| Capital Cost Per Job | 16.74 |

Sensitivity Analysis

| | DSCR | IRR (post tax) | BEP | Cash BEP | ROCE |
|---------------|------|----------------|------|----------|-------|
| Base Case | 2.73 | 20 | 22.9 | 14.86 | 0.6 |
| Sales | 2.73 | 20 | 22.9 | 14.86 | 60.35 |
| Raw Material | 2.73 | 20 | 22.9 | 14.86 | 60.35 |
| Capacity Util | 2.73 | 20 | 22.9 | 14.86 | 60.35 |

