

To  
The Branch Manager  
State Bank of India

**Subject:** Application for ₹60 Lakhs Term Loan & ₹40 Lakhs Working Capital – Modernization and Expansion of Jeevan Industries Stone Crusher Unit

Respected Sir/Madam,

I am writing on behalf of **Jeevan Industries**, a registered partnership firm engaged in stone crushing operations at Village Sandauli, PO Makri Markand, Tehsil Sadar, District Bilaspur, Himachal Pradesh. Established in 1981, our unit has a longstanding reputation for supplying quality aggregates to the region.

**Business Modernization & Funding Requirement:**

To meet the escalating demand from local consumers and infrastructure projects in Bilaspur, we are undertaking a major modernization and capacity expansion. We have placed an order for new plant and machinery from Mahalaxmi Engineers, with a total cost of **₹1,36,96,260**. We have already paid **₹75,00,000** (payment proofs attached), and now seek a **term loan of ₹61,96,260** to complete the machinery procurement. Additionally, we request a **working capital facility of ₹40,00,000** to support expanded operations.

**Key Project Highlights:**

- **Registered Partnership:** Saransh Sharma & Ashok Kumar Dabra (PANs and Aadhaar attached)
- **MSME Registered:** Udyam Registration (attached)
- **GST Compliant:** GST registration and all returns filed for both the previous proprietorship (Ashok Kumar Dabra) and the current partnership (Saransh Sharma) are attached for your review.
- **Regulatory Approvals:** Letter of Intent for mining lease, pollution control consent, and permission to crush existing stock-all valid and attached.
- **Purchase Order:** Confirmed order from Jagatpal Stone Crusher for 300 tonnes/day at ₹825/tonne (attached).
- **Valuation Report:** Independent asset valuation, including photographs, attached.
- **Net Worth Statements:** For both partners, demonstrating strong promoter backing.

**Attachments List:**

1. PAN Card – Partners (Pan-Partners.pdf)
2. PAN Card – Firm (Jeevan-Ind-P-Pan.pdf)
3. Aadhaar Cards – Partners (Adhaar-partners.pdf)
4. Udyam Registration Certificate (Ms-JEEVAN-INDUSTRIES\_-Udyam-Registration-Certificate.pdf)
5. GST Registration Certificate (JEEVAN-INDUSTRY-CET.pdf)
6. GST Returns – Proprietorship (gst-dabra.pdf)
7. GST Returns – Partnership (latest, if not already included)
8. Net Worth Statement – Ashok Kumar Dabra (Scan2025-04-22\_194245.pdf)
9. Valuation Report with Photographs (valuation-jeewan.pdf)
10. Machinery Quotation – Mahalaxmi Engineers (jeewan-industries-qtn.pdf)
11. Payment Proofs to Mahalaxmi Engineers (Payment-proof.pdf)
12. Purchase Order – Jagatpal Stone Crusher (Purchase-Order.pdf)
13. Letter of Intent for Mining Lease (LOI.pdf)
14. Permission to Crush Existing Stock (Adobe-Scan-21-Apr-2025.pdf)
15. Pollution Control Consent/NOC (final.pdf)

We believe our proposal demonstrates robust business prospects, transparent compliance, and strong repayment capacity. Kindly let us know if any further information or clarification is required. We look forward to your positive response and the opportunity to partner with SBI for this growth initiative.

Thank you for your consideration.

Sincerely,

**Saransh Sharma**

Partner, Jeevan Industries

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