



ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್  
भारतीय स्टेट बैंक  
STATE BANK OF INDIA

To  
SHREE HOT SPOT INDUSTRIES  
Proprietor: Sri SANJEEVA BHAVASING RATHOD  
SY NO. 65, PLOT NO.100  
KIADB-MULAWAD,TQ. B. BAGEWADI  
MULAWAD,  
VIJAYAPURA DISTRICT, PIN: 586108

Ref: Sanction Letter No.: SBI/16310/ADV/SME/2023-24/014 Dated 01.06.2023

Madam/Dear Sir,

**ADVANCES TO SME SEGMENT**  
**SANCTION OF CREDIT FACILITIES**

With reference to your application dated 01.05.2023 requesting us for sanction of Working Capital & Term Loan Limits and subsequent correspondence in this regard, we have pleasure in advising sanction of the following credit facilities, which are available subject to your acceptance / fulfillment of the Terms and Conditions detailed in Annexures A/B/C/D:

(Rs. in lacs)

SL	FACILITY	LIMIT
<b>A] FUND BASED LIMITS:</b>		
a	Cash Credit under CGTMSE	20.00
b	Term Loan under CGTMSE	200.00
<b>Total of Fund Based Limits</b>		<b>220.00</b>
<b>B] NON-FUND BASED LIMITS:</b>		
a	Nil	0.00
<b>Total of Non-Fund Based Limits</b>		<b>0.00</b>
<b>TOTAL LIMITS</b>		<b>220.00</b>

(Please furnish particulars of inter-changeability between limits, if any)

We are forwarding this letter in duplicate along with Annexures A/B/C and shall be glad if you return to us the originals duly signed by you and the guarantors in token of having accepted the Terms and Conditions, below the words "We Accept" appearing at the end of the Annexures and retain the duplicate thereof for your record.

Thereafter, you may call on us with the guarantors, preferably with prior appointment, to execute the documents in this regard.

Assuring you of our best services at all times.

Yours faithfully,  
ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಪರವಾಗಿ ಕರ್ತು ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್  
For. STATE BANK OF INDIA

CHIEF MANAGER,  
ಮುಖ್ಯ ವ್ಯವಸ್ಥಾಪಕರು, ಎಸ್.ಎಂ.ಇ. ಶಾಖೆ, ವಿಜಯಪುರ  
Chief Manager, SME Branch, Vijayapura-16310  
Encl.: Terms and Conditions – Annexures A/B/C/D



☎ bank.sbi  
☎ 08352-260384  
☎ 08352-261384  
✉ sbi.16310@sbi.co.in

ಎಸ್.ಎಂ.ಇ. ಶಾಖೆ, ವಿಜಯಪುರ (16310)  
ನೆಲ ಮಹಡಿಯಲ್ಲಿ, ಪೂಜಾರಿ ಕಾಂಪ್ಲೆಕ್ಸ್,  
ಲಿಂಗದ ಗುಡಿ ರಸ್ತೆ,  
ವಿಜಯಪುರ - 586101

ಎಸ್.ಎಂ.ಇ. ಶಾಖಾ, ವಿಜಯಪುರ (16310)  
ಭೂ ತಲ, ಪುಜಾರಿ ಪರಿಸರ,  
ಲಿಂಗದ ಗುಡಿ ರೋಡ್,  
ವಿಜಯಪುರ - 586103

S.M.E.Branch, Vijayapura (16310)  
GF, Poojari Complex,  
Lingad Gudi Road,  
Vijayapura-586103



# APPLICATION FORM FOR SME LOANS

Customer No: \_\_\_\_\_ Branch: \_\_\_\_\_  
 Application date \_\_\_\_\_ Account No: \_\_\_\_\_

## APPLICANT DETAILS

Name of unit and Group name (if applicable): Shree Hot-Spot-Industries

Registered Office Address: Sy.No. 65, Plot No. 100, Industrial Area  
KIADB Mulawad, Tal: B.Bagewad, Dist: Vijayapur Pin Code: 586108

Business/ Factory Address: Sy.No. 65, Plot No. 100, Industrial Area  
KIADB, Mulawad, Tal: B.Bagewad, Dist: Vijayapur Pin Code: 586108

Telephone: \_\_\_\_\_

Name of Primary contact Sanjeeva Rathod

Email ID: Sanjeevarathod7@gmail.com Mobile: 7975756339  
 (for bank's communication) (for bank's communication)

Please tick (✓) the constitution of the firm (Refer to Annexure for documents to be submitted):

Sole Proprietorship ☒ Joint Hindu Family ☐ Club/Association/Society/Trust ☐  
 Partnership Firm ☐ Company (Private/Public) ☐ Limited Liability Partnership ☐

Any other, please specify \_\_\_\_\_

## KEY INDIVIDUALS - PARTNERS/DIRECTORS/SHAREHOLDERS/GUARANTORS (POSITION AS ON DATE)

Name and Address	Pin Code	DOB	Mobile & Email	Designation / Qualification	PAN	DIN No.	Share (%)
Sanjeeva Rathod Bijapur.	586103	21.8.1985	7975756339	SSC	AIEPI25240D	-	100/-

For: SHREE HOT SPOT INDUSTRIES  
  
 Proprietor.

Chief promotor educational qualification \_\_\_\_\_





# APPLICATION FORM FOR SME LOANS

DETAILS OF OTHER BUSINESS IN WHICH INVOLVED IN ANY CAPACITY(PARTNER / PROMOTER / DIRECTOR / KEY MANAGEMENT ETC. ) :

Name and address	Nature of association	Main Activity	Name of key individuals	PAN	Account Number	Limits	Bank Branch code
			N/A				

Brief background about the Company (e.g., area of operation, key strength, installed capacity etc.)

DETAILS OF TOP 3 BUYERS / SUPPLIERS OF THE UNIT/FIRM:

Name	Address	GST No.

Has the company ever been rated by any external agency: Yes: ☐ No: ☒  
If yes, Rating agency: \_\_\_\_\_ Date of current rating: \_\_\_\_\_ Short / Long-term rating: \_\_\_\_\_  
Previous Rating Agency : \_\_\_\_\_ Date of Previous Rating : \_\_\_\_\_ Short / Long-term rating: \_\_\_\_\_

Is the unit already banking with SBI? Yes: ☐ No: ☐

If Yes, please provide Account/CIF No.: \_\_\_\_\_ If No, any preference of SBI branch for this facility: \_\_\_\_\_

Banking Arrangement: Sole banking ☒ Consortium ☐ MBA ☐ If consortium, lead bank: \_\_\_\_\_

EXISTING BANKING ARRANGEMENT : PRESENT BANKERS (BANK AND BRANCH NAME)

Type of facility Availled	Limit		Account Number	Branch name & Dealing official	Email
	SBI	Other			
Fund Based (FB) Term Loan					
WC for Stocks					
WC for receivables					
Any other		N/A			
Non-Fund Based (NFB)					
LC					
BG					
TOTAL (FB+NFB)					

Were your credit limits classified as stressed assets/restructured/rephrased/compromised with any lender in the past:

if yes -----,

Details:-----

For. SHREE HOT SPOT INDUSTRIES

Proprietor.



PRODUCT REQUIRED CC/OD ☒ TL ☒ LC ☐ BG ☐ Others \_\_\_\_\_

AMOUNT REQUIRED (IN CRORES)

WC: 20,00,000/- TL: 2,00,00,000/- LC/BG: Others:

## COLLATERAL DETAILS

Description	Property type	Address	Owner	Relation with unit	Value
N.A Land at Mulawad	N.A	S-1 No 65, Plot no 109 KJADB- Mulawad Dist: Bijapur	Saujeeray Rathod	Proprietor.	

## DETAILS OF ASSET PURCHASE (FOR TERM LOAN)

Type of asset	Purpose	Vendor name	Total cost	Promoter contribution	Amount financed by loan
N.A Land.		N.A			

## OTHER INFORMATION:

Udyam Registration No.: UDYAM-KR-07-0013815 PAN Number: AIEPR5240D  
 GSTIN No.: 29AIEPR5240D1ZB Date of incorporation: \_\_\_\_\_  
 LEI Number: \_\_\_\_\_ Date of commencement of operations: \_\_\_\_\_  
 CIN/ Registration No.: \_\_\_\_\_ EXIM registration no. \_\_\_\_\_

### Confirmation / Declaration: I / we hereby declare / confirm / furnish that

- All information and details furnished by me / us in application form are true, correct and complete and upto date in all respects and that I/we have not withheld any information what so ever.
- I / we have no borrowing arrangements for the unit except mentioned in the application. There is no over dues / statutory dues against me / us / promoters except as indicated in the application. I / we have not been declared as defaulter / willful defaulter by any Bank / FI and no Legal action has been taken / initiated against me/us by any Bank/FIs. There were no criminal cases filed against any of the promoter / directors / key management personnel in the past or currently outstanding.
- I / We agree to provide all other information that may be required in connection with my /our application.
- We also authorize State Bank of India to check reference about me from any bank/persons. The information may also exchanged by you with any agency you may deem fit. You, your representatives of any other agencies as authorized by you at any time inspect/verify my /our assets, book of account etc. in our factory business premises as give above. The Bank may take appropriate safeguards / action for recovery of bank's dues including publication of defaulters' name in web site/submission to RBI. Further I / we agree that my/ our loan shall be governed by the rules of your Bank which may be in force from time to time.
- None of the immovable properties offered for Equitable mortgage and mentioned in application have been mortgaged / proposed to be mortgaged to any other Banks /institution. I /We also certify that owner of the property have clear, unambiguous, absolute and mortgageable title over these properties.
- I/we understand and acknowledge that State Bank of India shall have absolute discretion, without assigning any reasons (unless required by applicable law), to reject my/our application and that State Bank of India shall not be responsible /liable in any manner what so ever to me /us of such rejection and any cost, losses, damages or expenses, or other consequences, caused by such rejection, or our application.
- I/We are agreeable to pay 25% of the fees etc. of the limits along with loan application form. Remaining 75% of the fees will be paid by me on acceptance of terms and conditions.

Yours faithfully,

Photos:



Place: Bijapur For: SHREE HOT SPOT INDUSTRIES

Date: 01.05.2023

Signature

Proprietor.

Signature

Signature

Signature



## DOCUMENT CHECKLIST & FORMALITIES REQUIRED TO BE FULFILLED

### Applicable for all constitutions

1. Aadhar card of promoters, directors, guarantors
2. Company audited financials for last 2 years
3. IT returns of promoters, guarantors for last 1 year
4. Company IT returns for last 2 years
5. Udyam Aadhar certificate
6. Sanction letter of existing facilities
7. CMA of 5 years (audited for last 3 years, estimated for current year, forecast for next 1 year)
8. Bank account statements of last FY and YTD
9. Net worth statement of promoters, guarantors
10. Project report, if term loan
11. Photocopies of lease deeds/title deeds of primary and collateral securities

### Partnerships, LLP

1. Partnership letter dated \_\_\_\_\_ & No. \_\_\_\_\_ Obtained on Cos 37, signed by all the partners. (To be compulsorily obtained in case of partnership firms)
2. Partnership deed dated \_\_\_\_\_ (wherever available)

### Joint HUF

1. Joint HUF dated \_\_\_\_\_ and No. \_\_\_\_\_ obtained on Cos 38, signed by all the adult coparceners. (To be compulsorily obtained in case of Joint HUF).

### Clubs, Association

1. Copy of Memorandum of Association registered on \_\_\_\_\_ & Articles of Association dated \_\_\_\_\_ obtained.

### Societies

1. Copy of the Bye Laws dated, \_\_\_\_\_ and resolution dated \_\_\_\_\_ of the Society, regulating the conduct of the account, obtained.

### Trust / Others

1. Copy of relevant extracts of trust deed dated \_\_\_\_\_ obtained and perused, with special emphasis on the powers of the trustees to sign cheques, delegation of authority, borrow money, etc. The relevant proportions are entered in the Power of Attorney register.

### Companies (Public & Private)

1. Certificate of Incorporation dated \_\_\_\_\_ (for inspection and return). A copy of same is retained.
2. Copy of Memorandum of Association registered on \_\_\_\_\_ & \_\_\_\_\_ Articles of Association dated \_\_\_\_\_ obtained.
3. Certificate of Registrar of Joint Stock Companies dated \_\_\_\_\_ that the company is entitled to commence business (for inspection, entry in the Power of Attorney Register and return). A copy of the same is retained.

### FOR OFFICIAL USE ONLY:

1. Applicant(s) interviewed by Abhinav Sinha (PF ID 6243614) on 01.05.2023 and purpose ascertained
2. Particulars of identification (Photocopies of documents obtained)
3. All formalities except the following have been obtained : \_\_\_\_\_



Authorized official

## ASSESSMENT OF FUND-BASEDLIMITS

### Assessment of Working Capital Limit

(If the assessment of the WC limit is based on any other parameters, like Cash Budget Method, Nayak Committee-Turnover Method, please specify them along with an explanation)

#### i. Inventory & Receivable Levels:(Amount)(Days)

Inventory/Payments		Projected 2023-24	Projected 2024-25	Projected 2025-26	Projected 2026-27
<b>Raw Material</b>					
Imported	Amount	0.00	0.00	0.00	0.00
	Days	0	0	0	0
Domestic	Amount	0.00	0.00	0.00	0.00
	Days	0	0	0	0
SIP	Amount	0.00	0.00	0.00	0.00
	Days	0	0	0	0
FG	Amount	0.15	0.16	0.17	0.18
	Days	47	22	23	23
Receivables (Domestic)	Amount	0.16	0.26	0.30	0.35
	Days	30	23	26	28
Receivables (Export)	Amount	0.00	0.00	0.00	0.00
	Days	0	0	0	0
Receivables (Total)	Amount	0.16	0.26	0.30	0.35
	Days	30	24	26	29
<b>S.Creditors</b>					
Import	Amount	0.00	0.00	0.00	0.00
	Days	0	0	0	0
Domestic	Amount	0.04	0.02	0.05	0.05
	Days	30	30	30	30
Other Current Assets	Amount	0.07	0.06	0.19	0.25





ii. Projected Turnover Method (Nayak Committee Method) and Traditional Method (Upto credit limits Rs. 5.00 crores)+>

Applicable : Yes

1. Assessment as per Projected Turnover Method Unit is : Manufacturing	Estimated
a. Estimated Sales for the Current year	4.03
b. Working capital required(25% of 'a')	1.01
c. Eligible Bank Finance (80% of 'b')	0.81
Bank finance Required (A)	0.2
2. Assessment as per Traditional Method	
a. Estimated Purchases in the current Year	2.02
b. Estimated Average Raw Material Holding at any time (Calculated at cost of Purchases)	0.5
c. Estimated Average holding of Stock in process and Finished goods at any one time (calculated at cost of Production)	0.04
d. Estimated Average Receivable outstanding at any one time	0.06
e. Total Requirement	0.6
f. Less estimated average credit enjoyed on purchases	0.02
g. Less Other Sources like unsecured loans, plough back of profits etc	0.25
h. Eligible Bank Finance (e)-(f)-(g)	0.33
Bank finance Required (B)	0.2
Working Capital Assessed/recommended (A or B above whichever is higher)	0.2

iii. Assessed Bank Finance :No

iv. Assessment of EPC/FBD limits :No



## Term Loan

### Appraisal Memorandum for Term Loan/DPG

Project Name: Compressed Bio Gas (CBG)	Facility Name: TL
Facility ID: F20178582002	Name: TERM LOAN
Facility Currency: INR	Circle: LHO BENGALURU
Branch: CHALUKYANAGAR BIJAPUR	Company: SHREE HOT SPOT INDUSTRIES

### Proposal

To set up 2 TPD Compressed Biogas plant based on Press mud, Cattle Dung and Agricultural waste in KIABD MULAWAD Industrial Area, Vijayapura.

### Project / Purpose:

- The Unit proposes to set up a 2 Tonnes per Day (TPD) Compressed Biogas plant based on Press mud, Cattle Dung and agricultural residue, etc. through anaerobic decomposition at a project cost of Rs. 3.32 Crs. - The Unit has approached us for the sanction of Rs. 2.00 Crs of Term Loan and Rs.0.20 Crs of Working Capital limits, while the remaining Rs. 1.12 Crs is being brought by the promoter as margin.
- The loan is proposed to be covered under CGTMSE and is covered under Banks SATAT Scheme for Compressed Bio Gas. - The Unit has obtained all the necessary permits and approvals to set up the plant. - It has also received Letter of Intent (LOI) from Indian Oil Corporation Limited (IOCL) for sale of the generated Compressed Bio Gas.
- The project is for generation of CBG, which is thrust area of the government.





## b. Cost of Project, Means of Finance, Key Project Parameters

Amount INR in Crore

Cost		Means of Finance			
		A. Equity	Promoter (a)	Others (b)	Total (c=a+b)
Land	0.10	i) Equity Shares	0.95		0.95
Building	0.55	ii) Pref. Shares			
P & M	2.30	iii) Internal Accruals			
Other Assets		<b>Total Equity Contribution (i+ii+iii) (A)</b>	0.95		0.95
Prel. and Pre- op. expenses		B. Debt			
IDC @		i) RTL			2.00
Contingencies		ii) ECB			
WC Margin		iii) Debentures			
		iv) Unsecured Loans			
		v) Others, if any			
		<b>Total Debt (i+ii+iii+iv+v) (B)</b>			2.00
<b>Total Cost</b>	2.95			Total (A + B)	2.95
Debt / Equity (B / A)	2.11				
Promoter's Contribution (a / A) %	100.00				
Note					
@ IDC-interest during construction, as a component of preliminary & pre- operative expenses					
<b>Debt: Equity: (B/A)</b>		2.11			



### c) Remarks on Cost of project & Means of finance (in brief)

Project cost includes construction of the Bio Gas Plant includes civil works to the tune of Rs. 0.55 Crs and purchase of Plant and Machinery of Rs. 2.30 Crs. Unit has requested a TL of Rs. 2.00 Crs to meet the project cost with remaining amount of Rs. 0.95 Crs being brought in as margin by the Unit. Unit has already acquired the KIADB Land at a cost of Rs. 0.10 Crs and is considered under proposed margin.

### d) Project Implementation & Disbursement Schedule

#### 1. Location

KIADB INDUSTRIAL AREA-MULAWAD, VIJAYAPURA DIST

#### 2. Land

KIADB allotted Industrial Land bearing Plot No. 100, R. S. No. 65, Mulawad Phase-I Industrial Area, Mulawad Village, Taluk Basvanbagewadi & District Vijayapura 586108.

#### 3. Production factors / Technical Aspects

##### RAW MATERIALS:

The main raw material required for plant is green cane or Biomass. This will be procured from dairy and farms in nearby areas.

Many types of raw material (other than dung) can be used in the plant: Kitchen Waste, Vegetable & Fruit Market Waste, Agro & Farm Waste, Food Processing Waste and other Bio Degradable Waste.

##### WATER:

Water is required for process. A tube-well will be installed for meeting water requirements.

##### ELECTRICITY:

Unit has received approved from HESCOM for set up of 100kVA 11000/415V, 3Ph distribution transformer to supply required power to run the Bio Gas Plant.

##### MAN POWER REQUIREMENT

The man power required to run the proposed unit is 10 persons. TECHNICAL ASPECT:

##### BIO-METHANE FROM ANAEROBIC DIGESTERS

Anaerobic processes could either occur naturally or in a controlled environment such as a biogas plant. Organic waste such as livestock manure and various types of bacteria are put in an airtight container called digester so the process could occur. Depending on the waste feedstock and the system design, biogas is typically 55 to 75 percent pure methane. State-of-the-art systems report producing biogas that is more than 95 percent pure methane.

The primary component of an AD system is the anaerobic digester, a waste vessel containing bacteria that digest the organic matter in waste streams under controlled conditions to produce Bio methane. As an effluent, AD yields nearly all of the liquid that is fed to the digester. This remaining fluid consists of mostly water and is recycled to flush manure from the swine building to the digester.





#### **4. Lender's Independent Engineer / Insurance Consultant / Legal Consultant**

#### **5. Marketing & Selling Arrangements**

##### **SALE THROUGH GOVT. OIL MARKETING COMPANIES:**

The CBG produced from the plant will be retailed through Oil Manufacturing Companies (OMC) at fixed prices, the prices will be reviewed at the end of 3 years.

Producer shall deliver CBG (within 25 Km, an indicative maximum distance), at Public sector Oil Marketing Companies existing or new Retail Outlet / Stand- alone Selling Point, through Cascades.

The Unit has already received Letter of Intent (LOI) from Indian Oil Corporation Limited (IOCL) for sale of the generated Compressed Bio Gas.

As a part of the Lol, it has submitted an EMD of Rs. 5.00 Lakhs to IOCL and will be entering into a commercial agreement with the OMC upon commissioning of the plant.

#### **6. Any Other Factors**

Project shall be implemented by Mahalaxmi Bio Green Industries, which has already executed various projects in the same field. The unit has entered into a five year EPC contract which also includes operations and maintenance.

Political, Legal & Regulatory Risk - Favourable environment is present in the state of Karnataka UP for CBG projects.

#### **7. Utilities**

The Unit has all the required utilities available at the proposed plant location.

#### **8. Approvals and Clearances**

Industrial License: Not Required

The unit will be operating from KIADB Industrial Area-Mulawad, Hence may not be required.

Technical Collaboration Agreement: Obtained

Approving Authority: Agreement with EPC Contractor

Date of Licence/Clearance: 05-01-2023

The Unit has entered into a MoU with the EPC contractor - M/s M/s Mahalaxmi Bio Green Industries, Sangli for construction and commissioning of the Bio Gas Plant and its maintenance for a period of 5 years.

M/s M/s Mahalaxmi Bio Green Industries, Sangli has sufficient experience in implementing such projects.

Import License for P&M: Not Required

No import of machinery proposed. Machineries will be acquired domestically. Approval from

SEBI for Capital Issues: Not Required



Not a listed Unit.

Clearances from PCB: Obtained

Approving Authority: KSPCB

Date of Licence/Clearance: 30-03-2023

Consent For Establishment (CFE) obtained from Karnataka State Pollution Control Board, As per the provisions of The Water (Prevention & Control of Pollution) Act, 1974 & The Air (Prevention & Control of Pollution) Act, 1981.

Consent Order No. CTE-337171

PCBID -150752

INW ID -189625

Industry Colour/Scale - ORANGE/SMALL Date of Issue -30/03/2023

Clearances from Municipalities: Not Required

Not Required - Unit is operational in KIADB (Industrial Development Area) Clearances from Forest Department: Not Required

Not Required - Unit is operational in KIADB (Industrial Development Area)

Clearances from Local Bodies: Not Required

Not Required - Unit is operational in KIADB (Industrial Development Area) Environmental Clearance: Not Required

Not Required - Unit is operational in KIADB (Industrial Development Area)

## 9. Implementation Schedule and DisbursementSchedule

### ImplementationSchedule:

Stage	Details	Start Date	End	Status	As On
Acquisition of Land	Plot No. 100, R. S. No. 65, Mulawad Phase-I Industrial Area, Mulawad Village, Taluk Basvanbagewadi & District Vijayapura586108.	01-12-2022	31-12-2022	C	24-05-2023
Arrangement of Power	Arrangement of Power Connection	30-04-2023	31-05-2023	I	24-05-2023
Development & Construction	Land Development and Construction of Factory Building	23-02-2023	31-07-2023	I	24-05-2023
Installation & Trial Runs	Installation & Trial Runs	01-10-2023	25-10-2023	N	24-05-2023





Order of Plant and Machinery	Order of Erection of Plant and Machinery/ Equipment & ensuring its technical viability	01-07-2023	30-09-2023	N	24-05-2023
Start of Commercial Activities	Starting of Commercial Activities of project	31-10-2023	31-10-2023	C	24-05-2023

### Disbursement schedule

Stage	Details	Amount	Start Date	End Date	Status	Disbursed
DEVELOPMENT & CONSTRUCTION	For expenses related to Land Development and construction of Bio Digester	0.55	15-06-2023	31-07-2023	N	
Order of Plant & Machinery	Payment to vendors of Plant & Machinery	2.30	01-07-2023	30-09-2023	N	

### e) Commercial viability

#### Commercial Viability (Company as a whole / SPV)

Amount INR in Crore

Start Year:2023-24

End Year :2029-30

	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30
Capacity Utilization %	80.00	80.00	90.00	95.00	95.00	100.00	100.00
Sales	1.92	4.03	4.23	4.45	4.67	4.90	5.14
Net Profit	0.14	0.41	0.52	0.57	0.60	0.64	0.67
Cash Accruals(Excluding cash accruals utilized for the project)	0.34	0.75	0.81	0.82	0.82	0.82	0.83
Interest (b)	0.24	0.23	0.19	0.15	0.10	0.06	0.02
Total (a) + (b)	0.58	0.98	1.00	0.97	0.92	0.88	0.85
Existing Loans (c)	0.00	0.31	0.31	0.31	0.31	0.31	0.31
Proposed Loans (d)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest (e)	0.24	0.23	0.19	0.15	0.10	0.06	0.02
Total (c) + (d) + (e)	0.24	0.54	0.50	0.46	0.41	0.37	0.33



Gross DSCR	2.42	1.81	2.00	2.11	2.24	2.38	2.58
Average Gross DSCR	2.17						
Net DSCR	0.00	2.42	2.61	2.65	2.65	2.65	2.68

(Cash accruals utilized for the project, if any, to be factored in DSCR for the corresponding financial year)

Any measures being taken to ring fence the project from the company: ( in case of proposals from PF - SBU, wherever warranted)

Over all Project DSCR is 2.17 and is well above the desired level of 1.25 for loans proposed under the SATATscheme.

**Commercial viability( Current project)**

**Applicable :No**

### Repayment Schedule

Tenor of Loan (in months) 84

Amount INR in Crore

Start Date	End Date	Repayment or Moratorium	Period	No. of Installments	Installment Amount	Total Repayment Amount
01-06-2023	30-11-2023	Moratorium	Monthly	6	0.00	0.00
01-12-2023	31-05-2030	Repayment	Monthly	78	0.03	2.00
Total Period in Months			84			2.00

- Loan Tenor: 84 Months including Moratorium period of 6months
- The Term Loan is to be repaid in 78 Monthly Installments as per the following repayment schedule after an initial moratorium of 6months.
- In 77 monthly installments of Rs. 2,56,410/- each with the first installment commencing on 05.12.2023 and last installment of Rs.2,56,430/- falling due on 05.05.2030.
- Interest and charges to be paid as and when applied.
- The Unit to service the interest on the Term Loan during the moratorium period on a monthly basis from own sources.





## f) Security Margin

Amount INR in Crore

Particulars	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30
WDV of fixed assets	2.80	2.46	2.17	1.92	1.70	1.52	1.36
Agg. TL / DPG outstdg.	1.87	1.57	1.26	0.95	0.64	0.33	0.02
Security margin available	0.93	0.89	0.91	0.97	1.06	1.19	1.34
% of margin	33.21	36.18	41.94	50.52	62.35	78.29	98.53
Fixed Assets Coverage Ratio	1.50	1.57	1.72	2.02	2.66	4.61	68.00

Minimum Security Margin 33.21

Comments on security margin:(Mitigations in case of low levels of minimum security margin or DSCR)

Security margin is arrived at 33.21% against a minimum Security Margin of 30% as required for loans under SATAT Scheme. The position is considered acceptable.

Minimum FACR over the tenure of the loan is arrived at 1.50 against a minimum requirement of 1.25 as specified under the SATAT Scheme and hence is considered acceptable.

## g) Break-even analysis and whether acceptable

### BREAK-EVEN ANALYSIS

Financial Year	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31
Sales at 100% Capacity	5.75	5.75	5.75	5.75	5.75	5.75	5.75
Sale Value of Production	4.03	4.23	4.45	4.67	4.90	5.14	5.65
Variable Costs:							
Raw Material Consumed	2.02	2.16	2.38	2.61	2.84	3.09	3.25



Power, Fuel & other utilities	0.06	0.06	0.06	0.06	0.07	0.07	0.09
Wages	0.11	0.11	0.11	0.12	0.12	0.12	0.15
Interest on Working Capital	0.02	0.02	0.02	0.02	0.02	0.02	0.02
Packing Material Cost							
Sales Commission							
<b>Total Variable Cost</b>	<b>2.21</b>	<b>2.35</b>	<b>2.57</b>	<b>2.81</b>	<b>3.05</b>	<b>3.30</b>	<b>3.51</b>
<b>Fixed Costs</b>							
Other Labour Cost							
Factory Overheads	0	0	0	0	0	0	0
Depreciation	0.34	0.29	0.25	0.22	0.18	0.16	0.14
Interest on Term Loan	0.23	0.19	0.15	0.10	0.06	0.02	0.00
Selling General & Adm Exp.	0.61	0.62	0.63	0.64	0.66	0.67	0.73
<b>Total Fixed Costs</b>	<b>1.18</b>	<b>1.10</b>	<b>1.03</b>	<b>0.96</b>	<b>0.90</b>	<b>0.85</b>	<b>0.87</b>
<b>Total Costs</b>	<b>3.39</b>	<b>3.45</b>	<b>3.60</b>	<b>3.77</b>	<b>3.95</b>	<b>4.15</b>	<b>4.38</b>
Net Other Non-operating Income	0	0	0	0	0	0	0
<b>Net Profit before Tax</b>	<b>0.55</b>	<b>0.69</b>	<b>0.76</b>	<b>0.80</b>	<b>0.85</b>	<b>0.89</b>	<b>0.96</b>





Total Contribution	1.82	1.88	1.88	1.86	1.85	1.84	2.14
Break Even Sales	1.43	1.38	1.41	1.45	1.48	1.52	1.43
Break Even Sales as % of Capacity	25%	24%	24%	25%	26%	27%	25%
Break Even Sales as % of SVP	36%	33%	32%	31%	30%	30%	25%
Break Even Sales (CASH)	1.86	1.82	1.85	1.86	1.91	1.93	1.93
Break Even Sales (CASH) as % of Capacity	32%	32%	32%	32%	33%	34%	34%
Break Even Sales (CASH) as % of SVP	46%	43%	41%	40%	39%	38%	34%

#### h) Sensitivity Analysis and whether acceptable

##### SENSITIVITY ANALYSIS

Sensitivity analysis has been carried out on following parameters as per the scheme. The DSCR level arrived post simulation of each parameter are furnished as below -

Parameter	DSCR
Project DSCR	2.11
Raw material prices increase by 10%	1.97
Capacity Utilization goes down by 20%	1.69
Selling price reduces by 10%	1.90



As per the SATAT Scheme guidelines, No deviation should be permitted under sensitivity DSCR beyond 1.10 unless Corporate Guarantee of reputed Promoter with minimum investment grade ECR is available.

(The Gross DSCR throughout the tenor of loan should be above 1)

The Unit complies with the instructions of the SATAT Scheme and the project financials may be considered to be acceptable.

**i) Overall viability and acceptability of the proposal**

Based on the financial analysis and Unit complying the parameters as specified for loans under the SATAT scheme, the project may be considered to be Viable and Proposal may be accepted.

**Assessment of Stand by Line of Credit**

Applicable : No

