

# PROJECT REPORT

**gaman**

F NO 101, Ashrey Pride, Prashanth Hills Colony,, Rayadurg  
Road , Navakasa Hyderabad-500008, Hyderabad, HYDERABAD,  
500008



Financial Year	2025 - 26
Date of Report	29-07-2025
Loan Scheme	PMKVY Loan
Term Loan	150.00 Lakhs

Bank Name	Bank of India
IFSC Code	BKID0008175
Branch Address	Coimbatore service, Coimbatore, Tamil nadu

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## Additional Information

### Company Details

Company Name	GAMAN MULTISPECIALITY HOSPITAL PRIVATE LIMITED
PAN	AAGCG2279L
Date of Formation	04-Jan-2016
Mobile	9494480369
Email	ynandakishore@gmail.com

### Audit Information

Details	FY 2023-24	FY 2022-23
Auditor Name	SAIDULU DIDI	SAIDULU DIDI
Auditor Membership No	228901	228901
Audit Firm Name	DIDI & CO	DIDI & CO
Audit Firm Registration No	0013749S	0013749S
Audit Date		
Acknowledgement Number	726096910261124	-
UDIN Number	24228901BKBLMZ1293	-
Audit Report Furnish Date	26-Nov-2024	30-Oct-2023

### Financial Summary

ITR Version	ITR6
Total Sales	1,987.37 Lakhs
Total Salaries & Wages	320.83 Lakhs
Operating Expenses	1,162.44 Lakhs
Depreciation	132.65 Lakhs

### Balance Sheet Summary

Share Capital (Issued & Subscribed)	300.00 Lakhs
Fixed Assets	1,197.52 Lakhs
Term Loan	655.81 Lakhs
Cash and Bank	1.81 Lakhs
Sundry Debtors	344.08 Lakhs
Sundry Creditors	39.49 Lakhs

## Shareholders Information

### Shareholders Details

Sl. No.	Name	PAN	Share Type	Residential Status	No. of Shares	Face Value per Share	Issue Price per Share	Amount Received	Allotment Date
1	Yarramsetti Nanda Kishore	AGSPY9220A	ES	RES	6000.00	10.00	10.00	0.60 Lakhs	04-Jan-2016
2	Venkateswari Yarramsetti	AHVPY9360P	ES	RES	4000.00	10.00	10.00	0.40 Lakhs	04-Jan-2016
3	Yarramsetti Nanda Kishore	AGSPY9220A	ES	RES	1794000.00	10.00	10.00	179.40 Lakhs	04-Mar-2022
4	Venkateswari Yarramsetti	AHVPY9360P	ES	RES	1196000.00	10.00	10.00	119.60 Lakhs	04-Mar-2022

### Key Persons Details

Sl. No.	Name	Designation	DIN	PAN	Address	City	State Code	PIN Code
1	NANDA KISHORE KUMAR YARRAMSETTI	DIR	03621723	AGSPY9220A	16-2-751/ A/44 KAR ANBANG H COLON Y, MALA KPET, SA IDABAD, HYDERA BAD	HYDERA BAD	36	500059
2	VENKATESWA RI YARRAMSETTI	DIR	07392745	AHVPY9360P	16-2-751/ A/44 KAR ANBANG H COLON Y, MALA KPET, SA IDABAD, HYDERA BAD	HYDERA BAD	36	500059

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## 1. Executive Summary

M/s **gaman** is a **Partnership** bearing PAN Number **AAGCG2279L** and GST Number(s) given below.

1. **79ABCTK9123Z1Z5**

Located at **F NO 101, Ashrey Pride, Prashanth Hills Colony,, Rayadurg Road , Navakasa Hyderabad-500008, Hyderabad, HYDERABAD, 500008**

Applying for a loan facility with the **Bank of India** as below:

### Nature of the facility and loan:

#### 1) Fresh Term loan:

INR in Lakhs

Sl. No	Loan Amount	Interest Rate (%)	No. of Installments (months)	Moratorium Period (in months)
1	150.00	12.00	60	0.00

## 2. Existing Loan Details

The company has an existing **Term Loan of Rs. 655.00 Lakhs**. Details are below:

INR in Lakhs

Sl. No	Bank Name	Loan Type	Loan Amount	Outstanding Amount	Interest Rate (%)
1.	Axis Bank Ltd	Term Loan	655.00	492.27	3.79

## 3. Proposed Loan Details

The company is investing in fixed assets for business development and seeking bank financing.

INR in Lakhs

Sl. No	Name of the Asset	Asset Type	Original Value (Incl GST)	Promoter Contribution (%)	Loan Amount
1.	Skoda	Car	200.00	25.00	150.00

## 4. Cost of the Project and Means of Finance

INR in Lakhs

Particulars	Amount	Percentage (%)
Cost of the Project	200.00	100.00
Promoter Contribution	50.00	25.00
Loan(s) from Bank	150.00	75.00

## 5. Projected Profitability Statement

INR in Lakhs

Particulars	Actuals		Provisional	Projected					
Period	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31
<b>(A) REVENUE</b>									
(I) Sales	1,981.05	1,987.37	2,225.85	2,492.95	2,792.11	3,127.16	3,502.42	3,922.71	4,393.44
(II) Other Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total (I) + (II)</b>	<b>1,981.05</b>	<b>1,987.37</b>	<b>2,225.85</b>	<b>2,492.95</b>	<b>2,792.11</b>	<b>3,127.16</b>	<b>3,502.42</b>	<b>3,922.71</b>	<b>4,393.44</b>
<b>(B) EXPENDITURE</b>									
<b>(I) Cost of Goods Sold</b>									
(a) Opening Stock	15.47	16.24	15.49	17.19	19.08	21.18	23.51	26.09	28.96
(b) Add: Purchases/Consumables	194.31	297.00	274.89	307.88	344.83	386.20	432.55	484.45	542.59
(c) Less: Closing Stock	16.24	15.49	17.19	19.08	21.18	23.51	26.09	28.96	32.15
<b>Cost of Goods Sold</b>	<b>193.54</b>	<b>297.76</b>	<b>273.19</b>	<b>305.99</b>	<b>342.73</b>	<b>383.87</b>	<b>429.96</b>	<b>481.58</b>	<b>539.40</b>
<b>(C) Gross Profit (A) - (I)</b>	<b>1,787.51</b>	<b>1,689.61</b>	<b>1,952.66</b>	<b>2,186.96</b>	<b>2,449.38</b>	<b>2,743.29</b>	<b>3,072.46</b>	<b>3,441.13</b>	<b>3,854.03</b>
<b>(II) Opex</b>									
(a) Salaries & Wages	486.15	320.83	267.10	299.15	335.05	375.26	420.29	470.73	527.21
(b) Operating Expenses	975.17	1,162.44	511.95	573.38	642.18	719.25	805.56	902.22	1,010.49
(c) Total Expenditure	1,461.32	1,483.28	779.05	872.53	977.24	1,094.51	1,225.85	1,372.95	1,537.70
<b>(D) Earnings Before Interest Depreciation and Amortisation</b>	<b>326.19</b>	<b>206.33</b>	<b>1,173.61</b>	<b>1,314.43</b>	<b>1,472.14</b>	<b>1,648.78</b>	<b>1,846.61</b>	<b>2,068.18</b>	<b>2,316.33</b>
<b>(III) Finance Cost</b>									
(a) Interest (refer interest summary table)	56.40	0.00	22.35	29.13	27.60	19.34	10.48	3.95	0.33
<b>(IV) Depreciation</b>	<b>184.55</b>	<b>132.65</b>	<b>164.56</b>	<b>183.40</b>	<b>140.31</b>	<b>119.19</b>	<b>101.52</b>	<b>86.64</b>	<b>74.05</b>
<b>(V) Preliminary Expenses Written off</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>(E) Total Expenses = (I)+(II)+ (III)+ (IV) + (V)</b>	<b>1,702.28</b>	<b>1,615.93</b>	<b>965.96</b>	<b>1,085.07</b>	<b>1,145.15</b>	<b>1,233.04</b>	<b>1,337.85</b>	<b>1,463.54</b>	<b>1,612.08</b>
<b>(F) Profit before Tax (PBT) = (C) - (E)</b>	<b>85.23</b>	<b>73.68</b>	<b>986.71</b>	<b>1,101.90</b>	<b>1,304.23</b>	<b>1,510.24</b>	<b>1,734.61</b>	<b>1,977.59</b>	<b>2,241.95</b>
<b>(G) Provision for Tax</b>	<b>23.19</b>	<b>32.13</b>	<b>246.68</b>	<b>275.47</b>	<b>326.06</b>	<b>377.56</b>	<b>433.65</b>	<b>494.40</b>	<b>560.49</b>
<b>(H) Profit after Tax (PAT) = (F) - (G)</b>	<b>62.05</b>	<b>41.55</b>	<b>740.03</b>	<b>826.42</b>	<b>978.17</b>	<b>1,132.68</b>	<b>1,300.96</b>	<b>1,483.19</b>	<b>1,681.46</b>
<b>Net Profit % = (H) / (A)</b>	<b>3.13</b>	<b>2.09</b>	<b>33.25</b>	<b>33.15</b>	<b>35.03</b>	<b>36.22</b>	<b>37.14</b>	<b>37.81</b>	<b>38.27</b>
<b>Gross Profit % = (C) / (A)</b>	<b>90.23</b>	<b>85.02</b>	<b>87.73</b>	<b>87.73</b>	<b>87.73</b>	<b>87.72</b>	<b>87.72</b>	<b>87.72</b>	<b>87.72</b>

## 6. Projected Balance Sheet

INR in Lakhs

Particulars	Actuals		Provisional	Projected					
Period	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31
<b>(A) Liabilities</b>									
<b>(I) Capital A/C</b>									
(a) Share Capital (Issued and subscribed )	300.00	300.00	300.00	300.00	350.00	350.00	350.00	350.00	350.00
(b) Share Capital (not paid fully )	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Add: Additions	0.00	0.00	0.00	50.00	0.00	0.00	0.00	0.00	0.00
(d) Share Application Money	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Share Holders Funds	300.00	300.00	300.00	350.00	350.00	350.00	350.00	350.00	350.00
<b>(II) P&amp;L Account</b>									
Opening Balance	0.00	200.15	247.41	267.83	276.10	285.88	327.90	385.60	400.43
add: Current Year Profit/(Loss)	62.05	41.55	740.03	826.42	978.17	1,132.68	1,300.96	1,483.19	1,681.46
Less: Dividend Payout	0.00	41.14	719.61	818.16	968.39	1,090.66	1,243.26	1,468.36	1,664.65
Closing P&L	200.15	247.41	267.83	276.10	285.88	327.90	385.60	400.43	417.24
<b>(III) Non Current Liabilities</b>									
<b>(a) Loans</b>									
(i) Foreign Currency Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Term Loan	0.00	655.81	523.41	531.84	375.39	210.68	49.11	13.02	0.00
(iii) Business Loan	915.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Loan From Related Party	0.00	11.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Bond Debenture	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>(b) Other Loans &amp; Advances</b>	0.00	9.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Loans</b>	<b>915.35</b>	<b>677.52</b>	<b>523.41</b>	<b>531.84</b>	<b>375.39</b>	<b>210.68</b>	<b>49.11</b>	<b>13.02</b>	<b>0.00</b>
Share Application money pending for allotment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Liabilities (I) + (II) + (III)</b>	<b>1,415.50</b>	<b>1,224.93</b>	<b>1,091.24</b>	<b>1,157.93</b>	<b>1,011.27</b>	<b>888.58</b>	<b>784.71</b>	<b>763.45</b>	<b>767.24</b>
<b>(B) Assets</b>									
<b>(I) Fixed Assets</b>	1,112.79	1,197.52	1,032.11	1,048.71	908.40	789.20	687.68	601.04	526.99
<b>(II) Capital Working Progress</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Deposits/Investments	0.00	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05
<b>(IV) Current Assets</b>									
(a) Sundry Debtors	265.99	344.08	341.50	382.48	428.38	479.78	537.36	601.84	674.06
(b) Closing Stock	16.24	15.49	17.19	19.08	21.18	23.51	26.09	28.96	32.15
(c) Loans & Advances	12.84	14.07	15.76	17.65	19.77	22.14	24.80	27.77	31.11
(d) Investments and Other Current Assets	110.39	35.90	11.00	12.21	13.55	15.04	16.70	18.54	20.57
(e) Cash & Bank	20.42	1.81	1.81	42.38	43.70	43.70	43.70	109.69	186.32
<b>Current Assets (CA)</b>	<b>425.87</b>	<b>411.35</b>	<b>387.26</b>	<b>473.80</b>	<b>526.58</b>	<b>584.18</b>	<b>648.65</b>	<b>786.81</b>	<b>944.21</b>
<b>(V) Less: Current Liabilities</b>									
(a) Bank OD/CC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Sundry Creditors	32.88	39.49	41.42	46.39	51.96	58.20	65.18	73.00	81.76
(c) Other current liabilities & Payables	55.18	281.01	22.26	24.93	27.92	31.27	35.02	39.23	43.93
(d) Provisions	27.90	45.67	246.68	275.47	326.06	377.56	433.65	494.40	560.49
<b>Current Liabilities (CL)</b>	<b>115.96</b>	<b>366.17</b>	<b>310.36</b>	<b>346.80</b>	<b>405.94</b>	<b>467.03</b>	<b>533.86</b>	<b>606.62</b>	<b>686.18</b>
<b>(VI) Working Capital (CA) - (CL)</b>	<b>309.91</b>	<b>45.18</b>	<b>76.91</b>	<b>127.00</b>	<b>120.65</b>	<b>117.15</b>	<b>114.80</b>	<b>180.18</b>	<b>258.03</b>
<b>(VII) Deferred Tax</b>	<b>(7.21)</b>	<b>(19.82)</b>	<b>(19.82)</b>	<b>(19.82)</b>	<b>(19.82)</b>	<b>(19.82)</b>	<b>(19.82)</b>	<b>(19.82)</b>	<b>(19.82)</b>
<b>Total Assets (I) + (II) + (III) + (VI) + (VII)</b>	<b>1,415.50</b>	<b>1,224.93</b>	<b>1,091.24</b>	<b>1,157.93</b>	<b>1,011.27</b>	<b>888.58</b>	<b>784.71</b>	<b>763.45</b>	<b>767.24</b>
<b>Difference (Total Assets - Total Liabilities)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



## 7. Projected Depreciation Report

INR in Lakhs

Particulars	Actuals		Provisional	Projected					
Period	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31
<b>(A) Plant &amp; Machinery (P&amp;M) (Car, equipments, computers etc)</b>									
<b>(I) P&amp;M 15% Depreciation</b>									
(a) Opening Balance	234.23	815.98	891.92	758.13	799.41	679.50	577.58	490.94	417.30
(b) Less: Deletions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Addition	698.47	217.38	0.00	200.00	0.00	0.00	0.00	0.00	0.00
(d) Total	932.71	1,033.36	891.92	958.13	799.41	679.50	577.58	490.94	417.30
(e) Depreciation	116.73	141.44	133.79	158.72	119.91	101.93	86.64	73.64	62.59
<b>Closing Balance</b>	<b>815.98</b>	<b>891.92</b>	<b>758.13</b>	<b>799.41</b>	<b>679.50</b>	<b>577.58</b>	<b>490.94</b>	<b>417.30</b>	<b>354.70</b>
<b>(II) P&amp;M 40% Depreciation (Computer)</b>									
(a) Opening Balance	68.88	41.33	24.80	14.88	8.93	5.36	3.21	1.93	1.16
(b) Less: Deletions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Addition	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Total	68.88	41.33	24.80	14.88	8.93	5.36	3.21	1.93	1.16
(e) Depreciation	27.55	16.53	9.92	5.95	3.57	2.14	1.29	0.77	0.46
<b>Closing Balance</b>	<b>41.33</b>	<b>24.80</b>	<b>14.88</b>	<b>8.93</b>	<b>5.36</b>	<b>3.21</b>	<b>1.93</b>	<b>1.16</b>	<b>0.69</b>
<b>(B) Furniture &amp; Fittings</b>									
<b>(I) Furniture &amp; Fittings 10% Depreciation</b>									
(a) Opening Balance	219.47	229.00	206.10	185.49	166.94	150.24	135.22	121.70	109.53
(b) Less: Deletions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Addition	33.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Total	252.81	229.00	206.10	185.49	166.94	150.24	135.22	121.70	109.53
(e) Depreciation	23.81	22.90	20.61	18.55	16.69	15.02	13.52	12.17	10.95
<b>Closing Balance</b>	<b>229.00</b>	<b>206.10</b>	<b>185.49</b>	<b>166.94</b>	<b>150.24</b>	<b>135.22</b>	<b>121.70</b>	<b>109.53</b>	<b>98.58</b>
<b>(C) Intangible Assets</b>									
<b>(I) Intangible Assets 25% Depreciation</b>									
(a) Opening Balance	1.72	1.29	0.97	0.73	0.54	0.41	0.31	0.23	0.17
(b) Less: Deletions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Addition	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Total	1.72	1.29	0.97	0.73	0.54	0.41	0.31	0.23	0.17
(e) Depreciation	0.43	0.32	0.24	0.18	0.14	0.10	0.08	0.06	0.04
<b>Closing Balance</b>	<b>1.29</b>	<b>0.97</b>	<b>0.73</b>	<b>0.54</b>	<b>0.41</b>	<b>0.31</b>	<b>0.23</b>	<b>0.17</b>	<b>0.13</b>
<b>(D) Land</b>									
<b>(I) Land 0% Depreciation</b>									
(a) Opening Balance	0.00	24.25	72.89	72.89	72.89	72.89	72.89	72.89	72.89
(b) Less: Deletions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Addition	24.25	48.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Total	24.25	72.89	72.89	72.89	72.89	72.89	72.89	72.89	72.89
(e) Depreciation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Closing Balance</b>	<b>24.25</b>	<b>72.89</b>	<b>72.89</b>	<b>72.89</b>	<b>72.89</b>	<b>72.89</b>	<b>72.89</b>	<b>72.89</b>	<b>72.89</b>
Total Opening Balance	524.31	1,111.84	1,196.67	1,032.11	1,048.71	908.40	789.20	687.68	601.04
Total Additions	756.06	266.02	0.00	200.00	0.00	0.00	0.00	0.00	0.00
Total Depreciation	168.53	181.19	164.56	183.40	140.31	119.19	101.52	86.64	74.05



Total Closing Balance (WDV)	1,111.84	1,196.67	1,032.11	1,048.71	908.40	789.20	687.68	601.04	526.99
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## 8. Cash Flow Report

INR in Lakhs

Particulars	Actuals		Provisional	Projected					
Period	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31
<b>(A) Inflow</b>									
<b>(I) Profits</b>									
(a) Profit after tax Before Interest	118.45	41.55	762.38	855.56	1,005.77	1,152.02	1,311.44	1,487.14	1,681.79
(b) Depreciation	184.55	132.65	164.56	183.40	140.31	119.19	101.52	86.64	74.05
<b>(II) Capital Additions</b>									
(a) Capital infusion	0.00	0.00	0.00	50.00	0.00	0.00	0.00	0.00	0.00
<b>(III) Loans</b>									
(a) Foreign Currency Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Term Loan	0.00	655.81	0.00	150.00	0.00	0.00	0.00	0.00	0.00
(c) Bank OD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Business Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Loans from Related parties	0.00	11.92	(11.92)	0.00	0.00	0.00	0.00	0.00	0.00
(f) Bond Debenture	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Other Loans and Advances, long term provisions	0.00	9.78	(9.78)	0.00	0.00	0.00	0.00	0.00	0.00
<b>(IV) Changes in Working Capital</b>									
(a) Increase/(Decrease) in Sundry Creditors	32.88	6.61	1.93	4.97	5.57	6.24	6.98	7.82	8.76
(b) Increase/(Decrease) in Other current liabilities & Payables	55.18	225.83	(258.75)	2.67	2.99	3.35	3.75	4.20	4.71
(c) Increase/(Decrease) Provisions	27.90	17.78	201.01	28.80	50.58	51.50	56.09	60.74	66.09
<b>Total Inflow</b>	<b>418.96</b>	<b>1,101.93</b>	<b>849.42</b>	<b>1,275.40</b>	<b>1,205.23</b>	<b>1,332.31</b>	<b>1,479.78</b>	<b>1,646.55</b>	<b>1,835.40</b>
<b>(B) Outflow</b>									
<b>(I) Investments</b>									
(a) Investment in Fixed assets	756.06	266.02	(0.85)	200.00	0.00	0.00	0.00	0.00	0.00
(b) Share Capital (not paid fully )	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Share Application Money	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Share Application money pending for allotment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>(II) Interest Payments</b>									
(a) Interest on Loans	56.40	0.00	22.35	29.13	27.60	19.34	10.48	3.95	0.33
<b>(III) Principle Repayments</b>									
(a) Repayment of Loans	0.00	9.93	132.41	141.57	156.45	164.71	161.57	36.09	13.02
<b>(IV) Changes in working capital</b>									
(a) Increase/(Decrease) Closing Stock	16.24	(0.76)	1.70	1.89	2.10	2.33	2.59	2.87	3.19
(b) Increase/(Decrease) Sundry Debtors	265.99	78.09	(2.58)	40.98	45.90	51.41	57.57	64.48	72.22
(c) Increase/(Decrease) Loans and Advances	12.84	1.24	1.69	1.89	2.12	2.37	2.66	2.98	3.33
(d) Increase/(Decrease) Investments and Other Current Assets	110.39	(74.49)	(24.90)	1.21	1.34	1.49	1.65	1.84	2.04
(e) Deferred Tax	(7.21)	(12.62)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>(V) Drawings</b>									
(a) Drawings / Dividend payout	0.00	41.14	719.61	818.16	968.39	1,090.66	1,243.26	1,468.36	1,664.65
<b>Total Outflow</b>	<b>1,210.71</b>	<b>308.56</b>	<b>849.42</b>	<b>1,234.83</b>	<b>1,203.90</b>	<b>1,332.31</b>	<b>1,479.78</b>	<b>1,580.56</b>	<b>1,758.77</b>
<b>(C) Opening balance</b>	0.00	20.42	1.81	1.81	42.38	43.70	43.70	43.70	109.69
<b>(D) Add: Surplus / (Deficit) = (A) - (B)</b>	(791.74)	793.38	0.00	40.56	1.33	0.00	(0.00)	65.98	76.63
<b>(E) Add Non Cash Items</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>(F) Closing balance = (C) + (D) + (E)</b>	<b>20.42</b>	<b>1.81</b>	<b>1.81</b>	<b>42.38</b>	<b>43.70</b>	<b>43.70</b>	<b>43.70</b>	<b>109.69</b>	<b>186.32</b>

## 9.Loan Summary

### Interest Table:

INR Rs

Sl. No	Bank Name	FY2024-25	FY2025-26	FY2026-27	FY2027-28	FY2028-29	FY2029-30	FY2030-31
1	Axis Bank Ltd	22,34,915.71	17,65,725.91	12,78,441.63	7,72,365.08	2,46,771.47	0.00	0.00
2	Bank of India	0.00	11,47,531.82	14,81,644.33	11,61,746.42	8,01,277.47	3,95,092.02	32,710.83
Total		22,34,915.71	29,13,257.73	27,60,085.96	19,34,111.50	10,48,048.94	3,95,092.02	32,710.83
Total ( INR in Lakhs )		22.35	29.13	27.60	19.34	10.48	3.95	0.33

### Principal Repayment Table:

INR Rs

Sl. No	Bank Name	FY2024-25	FY2025-26	FY2026-27	FY2027-28	FY2028-29	FY2029-30	FY2030-31
1	Axis Bank Ltd	1,21,66,102.40	1,26,35,292.21	1,31,22,576.51	1,36,28,653.08	1,29,54,161.78	0.00	0.00
2	Bank of India	0.00	15,21,801.90	25,22,356.22	28,42,254.13	32,02,723.12	36,08,908.57	13,01,956.02
Total		1,21,66,102.40	1,41,57,094.11	1,56,44,932.73	1,64,70,907.21	1,61,56,884.90	36,08,908.57	13,01,956.02
Total ( INR in Lakhs )		121.66	141.57	156.45	164.71	161.57	36.09	13.02

### Principal Outstanding Table:

INR Rs

Sl. No	Bank Name	FY2024-25	FY2025-26	FY2026-27	FY2027-28	FY2028-29	FY2029-30
1	Axis Bank Ltd	5,23,40,683.58	3,97,05,391.36	2,65,82,814.85	1,29,54,161.79	0.00	0.00
2	Bank of India	0.00	1,34,78,198.10	1,09,55,841.86	81,13,587.72	49,10,864.60	13,01,956.03
Total		5,23,40,683.58	5,31,83,589.46	3,75,38,656.71	2,10,67,749.51	49,10,864.60	13,01,956.03
Total ( INR in Lakhs )		523.41	531.84	375.39	210.68	49.11	13.02

Sl. No	Bank Name	FY2024-25	FY2025-26	FY2026-27	FY2027-28	FY2028-29	FY2029-30	FY2030-31
1	Axis Bank Ltd	1,44,01,018.08	1,44,01,018.08	1,44,01,018.08	1,44,01,018.08	1,44,01,018.08	0.00	0.00
2	Bank of India	0.00	26,69,333.76	40,04,000.64	40,04,000.64	40,04,000.64	40,04,000.64	16,68,333.60
Total		1,44,01,018.08	1,70,70,351.84	1,84,05,018.72	1,84,05,018.72	1,84,05,018.72	40,04,000.64	16,68,333.60
Total ( INR in Lakhs )		144.01	170.70	184.05	184.05	184.05	40.04	16.68
EMI - Monthly		12,00,084.84	14,22,529.32	15,33,751.56	15,33,751.56	15,33,751.56	3,33,666.72	1,39,027.80

Monthly EMI  
Commitment

Sl. No	Source of Loan	Loan Type	First EMI Date	Loan Amount	EMI	TENURE	Last EMI Date
1	AXIS BANK LTD	TL	01-03-2024	6,55,00,000.00	12,00,084.84	60	01-03-2029
2	BANK OF INDIA	FTL	01-08-2025	1,50,00,000.00	3,33,666.72	60	01-08-2030
Total				8,05,00,000.00	15,33,751.56		

## 11. Repayment Schedule

INR Rs

Bank Name:	Axis Bank Ltd	Loan Amount:	6,55,00,000.00	No. of Installments:	60
Total Interest Paid:	65,05,090.63	Moratorium Period:	0.00	First EMI Date:	11-Mar-2024
Total Payments:	7,20,05,090.40	Interest Rate:	3.79	EMI Amount:	12,00,084.84

SI No	First EMI Date	EMI Amount	Principal	Interest	Outstanding Balance
1	Mar 2024	12,00,084.84	9,93,214.01	2,06,870.83	6,45,06,785.99
2	Apr 2024	12,00,084.84	9,96,350.91	2,03,733.93	6,35,10,435.08
3	May 2024	12,00,084.84	9,99,497.72	2,00,587.12	6,25,10,937.36
4	Jun 2024	12,00,084.84	10,02,654.47	1,97,430.38	6,15,08,282.89
5	Jul 2024	12,00,084.84	10,05,821.18	1,94,263.66	6,05,02,461.71
6	Aug 2024	12,00,084.84	10,08,997.90	1,91,086.94	5,94,93,463.81
7	Sep 2024	12,00,084.84	10,12,184.65	1,87,900.19	5,84,81,279.15
8	Oct 2024	12,00,084.84	10,15,381.47	1,84,703.37	5,74,65,897.68
9	Nov 2024	12,00,084.84	10,18,588.38	1,81,496.46	5,64,47,309.30
10	Dec 2024	12,00,084.84	10,21,805.43	1,78,279.42	5,54,25,503.87
11	Jan 2025	12,00,084.84	10,25,032.63	1,75,052.22	5,44,00,471.25
12	Feb 2025	12,00,084.84	10,28,270.02	1,71,814.82	5,33,72,201.22
13	Mar 2025	12,00,084.84	10,31,517.64	1,68,567.20	5,23,40,683.58
14	Apr 2025	12,00,084.84	10,34,775.52	1,65,309.33	5,13,05,908.06
15	May 2025	12,00,084.84	10,38,043.68	1,62,041.16	5,02,67,864.38
16	Jun 2025	12,00,084.84	10,41,322.17	1,58,762.67	4,92,26,542.21
17	Jul 2025	12,00,084.84	10,44,611.01	1,55,473.83	4,81,81,931.19
18	Aug 2025	12,00,084.84	10,47,910.24	1,52,174.60	4,71,34,020.95
19	Sep 2025	12,00,084.84	10,51,219.89	1,48,864.95	4,60,82,801.05
20	Oct 2025	12,00,084.84	10,54,540.00	1,45,544.85	4,50,28,261.06
21	Nov 2025	12,00,084.84	10,57,870.59	1,42,214.26	4,39,70,390.47
22	Dec 2025	12,00,084.84	10,61,211.69	1,38,873.15	4,29,09,178.78
23	Jan 2026	12,00,084.84	10,64,563.35	1,35,521.49	4,18,44,615.42
24	Feb 2026	12,00,084.84	10,67,925.60	1,32,159.24	4,07,76,689.82
25	Mar 2026	12,00,084.84	10,71,298.47	1,28,786.38	3,97,05,391.36
26	Apr 2026	12,00,084.84	10,74,681.98	1,25,402.86	3,86,30,709.37
27	May 2026	12,00,084.84	10,78,076.19	1,22,008.66	3,75,52,633.19
28	Jun 2026	12,00,084.84	10,81,481.11	1,18,603.73	3,64,71,152.08



SI No	First EMI Date	EMI Amount	Principal	Interest	Outstanding Balance
29	Jul 2026	12,00,084.84	10,84,896.79	1,15,188.06	3,53,86,255.29
30	Aug 2026	12,00,084.84	10,88,323.25	1,11,761.59	3,42,97,932.03
31	Sep 2026	12,00,084.84	10,91,760.54	1,08,324.30	3,32,06,171.49
32	Oct 2026	12,00,084.84	10,95,208.69	1,04,876.16	3,21,10,962.81
33	Nov 2026	12,00,084.84	10,98,667.72	1,01,417.12	3,10,12,295.09
34	Dec 2026	12,00,084.84	11,02,137.68	97,947.17	2,99,10,157.41
35	Jan 2027	12,00,084.84	11,05,618.60	94,466.25	2,88,04,538.81
36	Feb 2027	12,00,084.84	11,09,110.51	90,974.34	2,76,95,428.30
37	Mar 2027	12,00,084.84	11,12,613.45	87,471.39	2,65,82,814.85
38	Apr 2027	12,00,084.84	11,16,127.45	83,957.39	2,54,66,687.40
39	May 2027	12,00,084.84	11,19,652.56	80,432.29	2,43,47,034.84
40	Jun 2027	12,00,084.84	11,23,188.79	76,896.05	2,32,23,846.05
41	Jul 2027	12,00,084.84	11,26,736.20	73,348.65	2,20,97,109.86
42	Aug 2027	12,00,084.84	11,30,294.81	69,790.04	2,09,66,815.05
43	Sep 2027	12,00,084.84	11,33,864.65	66,220.19	1,98,32,950.40
44	Oct 2027	12,00,084.84	11,37,445.78	62,639.07	1,86,95,504.62
45	Nov 2027	12,00,084.84	11,41,038.21	59,046.64	1,75,54,466.41
46	Dec 2027	12,00,084.84	11,44,641.99	55,442.86	1,64,09,824.43
47	Jan 2028	12,00,084.84	11,48,257.15	51,827.70	1,52,61,567.28
48	Feb 2028	12,00,084.84	11,51,883.73	48,201.12	1,41,09,683.55
49	Mar 2028	12,00,084.84	11,55,521.76	44,563.08	1,29,54,161.79
50	Apr 2028	12,00,084.84	11,59,171.28	40,913.56	1,17,94,990.51
51	May 2028	12,00,084.84	11,62,832.33	37,252.51	1,06,32,158.18
52	Jun 2028	12,00,084.84	11,66,504.94	33,579.90	94,65,653.23
53	Jul 2028	12,00,084.84	11,70,189.16	29,895.69	82,95,464.08
54	Aug 2028	12,00,084.84	11,73,885.00	26,199.84	71,21,579.07
55	Sep 2028	12,00,084.84	11,77,592.52	22,492.32	59,43,986.55
56	Oct 2028	12,00,084.84	11,81,311.75	18,773.09	47,62,674.80
57	Nov 2028	12,00,084.84	11,85,042.73	15,042.11	35,77,632.07
58	Dec 2028	12,00,084.84	11,88,785.49	11,299.35	23,88,846.58
59	Jan 2029	12,00,084.84	11,92,540.07	7,544.77	11,96,306.51
60	Feb 2029	12,00,084.84	11,96,306.51	3,778.33	0.00

## 11. Repayment Schedule

INR Rs

<b>Bank Name:</b>	Bank of India	<b>Loan Amount:</b>	1,50,00,000.00	<b>No. of Installments:</b>	60
<b>Total Interest Paid:</b>	50,20,002.92	<b>Moratorium Period:</b>	0.00	<b>First EMI Date:</b>	29-Aug-2025
<b>Total Payments:</b>	2,00,20,003.20	<b>Interest Rate:</b>	12.00	<b>EMI Amount:</b>	3,33,666.72

SI No	First EMI Date	EMI Amount	Principal	Interest	Outstanding Balance
1	Aug 2025	3,33,666.72	1,83,666.72	1,50,000.00	1,48,16,333.28
2	Sep 2025	3,33,666.72	1,85,503.38	1,48,163.33	1,46,30,829.90
3	Oct 2025	3,33,666.72	1,87,358.42	1,46,308.30	1,44,43,471.49
4	Nov 2025	3,33,666.72	1,89,232.00	1,44,434.71	1,42,54,239.49
5	Dec 2025	3,33,666.72	1,91,124.32	1,42,542.39	1,40,63,115.17
6	Jan 2026	3,33,666.72	1,93,035.56	1,40,631.15	1,38,70,079.60
7	Feb 2026	3,33,666.72	1,94,965.92	1,38,700.80	1,36,75,113.68
8	Mar 2026	3,33,666.72	1,96,915.58	1,36,751.14	1,34,78,198.10
9	Apr 2026	3,33,666.72	1,98,884.73	1,34,781.98	1,32,79,313.37
10	May 2026	3,33,666.72	2,00,873.58	1,32,793.13	1,30,78,439.79
11	Jun 2026	3,33,666.72	2,02,882.32	1,30,784.40	1,28,75,557.47
12	Jul 2026	3,33,666.72	2,04,911.14	1,28,755.57	1,26,70,646.33
13	Aug 2026	3,33,666.72	2,06,960.25	1,26,706.46	1,24,63,686.08
14	Sep 2026	3,33,666.72	2,09,029.85	1,24,636.86	1,22,54,656.22
15	Oct 2026	3,33,666.72	2,11,120.15	1,22,546.56	1,20,43,536.07
16	Nov 2026	3,33,666.72	2,13,231.35	1,20,435.36	1,18,30,304.72
17	Dec 2026	3,33,666.72	2,15,363.67	1,18,303.05	1,16,14,941.05
18	Jan 2027	3,33,666.72	2,17,517.30	1,16,149.41	1,13,97,423.74
19	Feb 2027	3,33,666.72	2,19,692.48	1,13,974.24	1,11,77,731.27
20	Mar 2027	3,33,666.72	2,21,889.40	1,11,777.31	1,09,55,841.86
21	Apr 2027	3,33,666.72	2,24,108.30	1,09,558.42	1,07,31,733.57
22	May 2027	3,33,666.72	2,26,349.38	1,07,317.34	1,05,05,384.19
23	Jun 2027	3,33,666.72	2,28,612.87	1,05,053.84	1,02,76,771.31
24	Jul 2027	3,33,666.72	2,30,899.00	1,02,767.71	1,00,45,872.31
25	Aug 2027	3,33,666.72	2,33,207.99	1,00,458.72	98,12,664.32
26	Sep 2027	3,33,666.72	2,35,540.07	98,126.64	95,77,124.25
27	Oct 2027	3,33,666.72	2,37,895.47	95,771.24	93,39,228.77
28	Nov 2027	3,33,666.72	2,40,274.43	93,392.29	90,98,954.35





Sl No	First EMI Date	EMI Amount	Principal	Interest	Outstanding Balance
29	Dec 2027	3,33,666.72	2,42,677.17	90,989.54	88,56,277.17
30	Jan 2028	3,33,666.72	2,45,103.94	88,562.77	86,11,173.23
31	Feb 2028	3,33,666.72	2,47,554.98	86,111.73	83,63,618.25
32	Mar 2028	3,33,666.72	2,50,030.53	83,636.18	81,13,587.72
33	Apr 2028	3,33,666.72	2,52,530.84	81,135.88	78,61,056.88
34	May 2028	3,33,666.72	2,55,056.15	78,610.57	76,06,000.73
35	Jun 2028	3,33,666.72	2,57,606.71	76,060.01	73,48,394.02
36	Jul 2028	3,33,666.72	2,60,182.78	73,483.94	70,88,211.25
37	Aug 2028	3,33,666.72	2,62,784.60	70,882.11	68,25,426.64
38	Sep 2028	3,33,666.72	2,65,412.45	68,254.27	65,60,014.20
39	Oct 2028	3,33,666.72	2,68,066.57	65,600.14	62,91,947.62
40	Nov 2028	3,33,666.72	2,70,747.24	62,919.48	60,21,200.38
41	Dec 2028	3,33,666.72	2,73,454.71	60,212.00	57,47,745.67
42	Jan 2029	3,33,666.72	2,76,189.26	57,477.46	54,71,556.41
43	Feb 2029	3,33,666.72	2,78,951.15	54,715.56	51,92,605.26
44	Mar 2029	3,33,666.72	2,81,740.66	51,926.05	49,10,864.60
45	Apr 2029	3,33,666.72	2,84,558.07	49,108.65	46,26,306.53
46	May 2029	3,33,666.72	2,87,403.65	46,263.07	43,38,902.88
47	Jun 2029	3,33,666.72	2,90,277.69	43,389.03	40,48,625.19
48	Jul 2029	3,33,666.72	2,93,180.46	40,486.25	37,55,444.73
49	Aug 2029	3,33,666.72	2,96,112.27	37,554.45	34,59,332.46
50	Sep 2029	3,33,666.72	2,99,073.39	34,593.32	31,60,259.07
51	Oct 2029	3,33,666.72	3,02,064.12	31,602.59	28,58,194.95
52	Nov 2029	3,33,666.72	3,05,084.77	28,581.95	25,53,110.18
53	Dec 2029	3,33,666.72	3,08,135.61	25,531.10	22,44,974.57
54	Jan 2030	3,33,666.72	3,11,216.97	22,449.75	19,33,757.60
55	Feb 2030	3,33,666.72	3,14,329.14	19,337.58	16,19,428.46
56	Mar 2030	3,33,666.72	3,17,472.43	16,194.28	13,01,956.03
57	Apr 2030	3,33,666.72	3,20,647.15	13,019.56	9,81,308.87
58	May 2030	3,33,666.72	3,23,853.63	9,813.09	6,57,455.25
59	Jun 2030	3,33,666.72	3,27,092.16	6,574.55	3,30,363.08
60	Jul 2030	3,33,666.72	3,30,363.08	3,303.63	0.00

## Annexure 1