

M/S BDJ ENTERPRISES, MUZAFFARNAGAR

a) COST OF PROJECT

S.No. PARTICULARS	Initial Proposal			(Rs.in Lacs)	
	Status as on 30.07.202	To be Incurred	Total	Additions Proposed	Total
1 LAND	0.00	0.00	0.00	0.00	0.00
2 BUILDING & CIVIL WORKS	509.26	252.53	761.79	158.20	919.99
3 FURNITURE & FIXTURES	24.24	17.84	42.08	66.66	108.74
4 PLANT MACHINERIES/EQUIPMENTS	29.45	125.55	155.00	129.34	284.34
5 INTEREST DURING CONSTRUCTION PERIOD	21.21	23.32	44.53	5.81	50.35
6 PREOPERATIVE EXPENSES	41.77	12.23	54.00	6.00	60.00
7 PRELIMINARY EXPENSES	0.00	2.00	2.00	0.00	2.00
8 ELECTRICITY SECURITY	0.00	5.00	5.00	0.00	5.00
9 MDA FEES & MAP APPROVAL CHARGES (as per U.P Tourism Policy 2018)	70.31	0.00	70.31	0.00	70.31
10 WORKING CAPITAL FOR RUNNING EXPENSE	41.94	-31.94	10.00	20.00	30.00
Total	738.18	406.53	1144.71	386.01	1530.72

b) MEANS OF FINANCE

S.No. PARTICULARS	Initial Proposal			(Rs.in Lacs)	
	Status as on 30.07.202	To be Incurred	Total	Additions Proposed	Total
1 CAPITAL	319.74	30.26	350.00	150.00	500.00
2 PROFIT & LOSS A/C	0.00	0.00	0.00	0.00	0.00
3 UNSECURED LOANS	102.95	272.32	375.27	36.01	411.28
4 TERM LOAN FROM BANK - I	236.05	103.95	400.00	0.00	400.00
5 TERM LOAN FROM BANK - II (Proposed)	0.00	0.00	0.00	200.00	200.00
6 TERM LOAN FROM BANK - II (GECL)	19.44	0.00	19.44	0.00	19.44
Total	738.18	406.53	1144.71	386.01	1530.72
	0.00	0.00			0.00

For BDJ ENTERPRISES

Jay Smeel
PARTNER

For BDJ ENTERPRISES

Shruti
PARTNER

For BDJ ENTERPRISES

Shruti Jinda
PARTNER

M/S BDI ENTERPRISES, MUZAFFARNAGAR

COST OF PRODUCTION & PROFITABILITY STATEMENT

(Rs in lakh)

PARTICULARS	Projected							
	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30
Commencement of operations Expenditure	Apr-22							
Total working days in a year	365	365	365	365	365	365	365	365
1. Gross Receipts	570.13	582.47	617.62	663.30	737.04	800.77	863.08	978.24
2. Cost of Sales								
i) Kitchen Expenses	161.04	164.48	174.69	185.04	201.46	220.72	240.15	266.28
ii) Power	48.00	48.00	52.80	58.08	63.89	70.28	77.30	85.03
iii) Repair & Maintenance	15.00	16.50	18.15	19.97	21.96	24.16	26.57	29.23
iv) Lease Rent	1.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
v) Salary & Wages	84.00	84.00	100.80	120.96	145.15	174.18	209.02	250.82
vi) Depreciation	164.72	145.95	129.40	114.79	101.90	90.51	80.44	71.52
vii) Sub Total (i to vi)	473.76	462.91	479.83	502.84	538.36	583.84	637.49	706.89
viii) Add: Op. Stock of Finished Goods	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total	473.76	462.91	479.83	502.84	538.36	583.84	637.49	706.89
ix) Deduct: Cl. Stock of Finished Goods	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
x) Sub Total (Total Cost of Sales)	473.76	462.91	479.83	502.84	538.36	583.84	637.49	706.89
3. Selling, General & Admn. Exp.	28.51	29.12	30.88	32.67	36.85	40.04	43.15	48.91
4. Sub Total (2 + 3)	502.27	492.03	510.71	535.50	575.21	623.88	680.64	755.80
5. Operating Profit before interest (1 - 4)	67.86	90.44	106.91	117.80	161.83	176.89	182.44	222.44
6. (a) Interest on T/L	47.34	43.66	38.37	32.10	25.31	17.64	9.54	1.42
(b) Interest on W/C	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Other Finance & Bank Charges	10.00	15.00	15.00	18.00	20.00	22.00	22.00	24.00
7. Operating Profit after Interest (5-6)	10.52	31.78	53.54	67.70	116.51	137.25	150.90	197.02
8. Preliminary Exp. w/o	0.40	0.40	0.40	0.40	0.40	0.00	0.00	0.00
9. Profit before Taxes (7 - 8)	10.12	31.38	53.14	67.30	116.11	137.25	150.90	197.02
10. Provision for Taxes	3.44	10.67	18.06	22.87	39.47	46.65	51.29	66.97
11. Net Profit (9 - 10)	6.68	20.71	35.08	44.42	76.65	90.60	99.61	130.05
12. Cash Accruals	171.80	167.06	164.87	159.62	178.95	181.10	180.04	201.57
13. Repayment of T/L	30.72	54.72	34.00	78.00	99.00	99.00	111.00	63.00
14. Retained Cash Accruals	141.08	112.34	30.87	81.62	79.95	82.10	69.04	138.57

For BDI ENTERPRISES

Shrey Jindal
PARTNER

For BDI ENTERPRISES

Shrey Jindal
PARTNER

For BDI ENTERPRISES

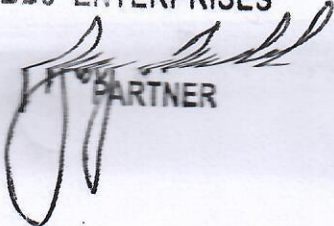
Shrey Jindal
PARTNER

M/S BDJ ENTERPRISES, MUZAFFARNAGAR

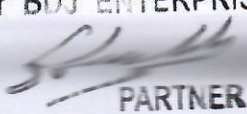
BALANCE SHEET

	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30
LIABILITIES								
CAPITAL								
Opening Balance	0.00	319.74	501.18	501.90	501.97	502.40	507.04	512.64
Add : Additions	319.74	180.26	0.00	0.00	0.00	0.00	0.00	0.00
Less : Drawings	0.00	5.50	20.00	35.00	44.00	72.00	85.00	93.00
Add : Profit for the year	0.00	6.68	20.71	35.08	44.42	76.65	90.60	99.61
(A)	319.74	501.18	501.90	501.97	502.40	507.04	512.64	519.25
LOAN FUNDS								
Term Loan (existing)	296.05	382.00	346.00	292.00	238.00	175.00	112.00	40.00
WCTL under GECL	19.44	12.72	6.00	0.00	0.00	0.00	0.00	0.00
Term Loan (Proposed)	0.00	194.00	182.00	158.00	134.00	98.00	62.00	23.00
Unsecured Loans	102.95	411.28	411.28	411.28	411.28	411.28	411.28	411.28
(B)	418.44	1000.00	945.28	861.28	783.28	684.28	585.28	474.28
CURRENT LIABILITIES								
Sundry Creditors	32.05	5.00	6.00	7.00	8.00	9.00	10.00	11.00
Cash Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Current Liability	0.03	4.00	4.00	4.00	4.00	4.00	4.00	4.00
(C)	32.08	9.00	10.00	11.00	12.00	13.00	14.00	15.00
TOTAL (A+B+C)	770.26	1510.18	1457.18	1374.26	1297.68	1204.33	1111.93	1008.53
ASSETS								
FIXED ASSETS								
Gross Block	696.24	1493.72	1493.72	1493.72	1493.72	1493.72	1493.72	1493.72
Depreciation	0.00	164.72	310.67	440.06	554.86	656.76	747.26	827.70
Net Block	(A)	696.24	1329.05	1053.66	938.87	836.97	746.46	666.03
CURRENT ASSETS								
Stock - Consumables	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cash & Bank Balance	8.31	24.58	17.93	14.80	3.41	12.36	10.46	12.51
Other Current Assets	25.14	150.00	250.00	300.00	350.00	350.00	350.00	345.00
Advance to Suppliers &	40.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(B)	73.88	174.58	267.93	314.80	353.41	362.36	360.46	357.08
OTHER ASSETS								
Misc. Expenditure	0.00	1.60	1.20	0.80	0.40	0.00	0.00	0.00
Electric Security	0.14	5.00	5.00	5.00	5.00	5.00	5.00	5.00
(C)	0.14	6.60	6.20	5.80	5.40	5.00	5.00	5.00
TOTAL (A+B+C)	770.26	1510.19	1457.18	1374.26	1297.68	1204.33	1111.93	1008.53
Current Ratio	19.40	26.79	28.62	29.45	27.87	25.75	22.50	22.32
Debt Equity Ratio	0.42	0.38	0.32	0.26	0.19	0.12	0.04	0.00

For BDJ ENTERPRISES


PARTNER

For BDJ ENTERPRISES


PARTNER

For BDJ ENTERPRISES


PARTNER

M/S BDJ ENTERPRISES, MUZAFFARNAGAR

FUND FLOW STATEMENT

	Initial	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30
SOURCES OF FUNDS									
Cash Accruals		171.80	167.06	164.87	159.62	178.95	181.10	180.04	201.57
Term Loan		103.95	-	-	-	-	-	-	-
Term Loan		200.00	-	-	-	-	-	-	-
WCTL under GECL		-	-	-	-	-	-	-	-
Increase in Capital		174.76	(20.00)	(35.00)	(44.00)	(72.00)	(85.00)	(93.00)	(120.00)
Decrease in Working Capital		(107.51)	(99.00)	(49.00)	(49.00)	1.00	1.00	26.00	(19.00)
Unsecured Loans		308.33	-	-	-	-	-	-	-
Cash Credit Limit		-	-	-	-	-	-	-	-
TOTAL		851.34	48.06	80.87	66.62	107.95	97.10	113.04	62.57
USE OF FUNDS									
Capital Expenditure		797.48	-	-	-	-	-	-	-
Increase in Working Capital		-	-	-	-	-	-	-	-
Repayment of T/L		30.72	54.72	84.00	78.00	99.00	99.00	111.00	63.00
Preliminary Expenditure		2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Electric Security		4.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		835.06	54.72	84.00	78.00	99.00	99.00	111.00	63.00
Opening Balance		8.31	24.58	17.93	14.80	3.41	12.36	10.46	12.51
Surplus/(Deficit)		16.27	-6.66	-3.13	-11.38	8.95	-1.90	2.04	-0.43
Closing Balance		24.58	17.93	14.80	3.41	12.36	10.46	12.51	12.08

For BDJ ENTERPRISES

Shmay Jindal
PARTNER

For BDJ ENTERPRISES

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For BDJ ENTERPRISES

Shmay Jindal
PARTNER

M/S BDJ ENTERPRISES, MUZAFFARNAGAR

DEBT SERVICE COVERAGE RATIO

S.No. PARTICULARS	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30
1. Cash Accruals	171.80	167.06	164.87	159.62	178.95	181.10	180.04	201.57
2. Intt. on Term Loan	47.34	43.66	38.37	32.10	25.31	17.64	9.54	1.42
Total "A"	219.14	210.72	203.24	191.72	204.26	198.75	189.58	203.00
3. Instalment of T/L	30.72	54.72	84.00	78.00	99.00	99.00	111.00	63.00
4. Intt. on Term Loan	47.34	43.66	38.37	32.10	25.31	17.64	9.54	1.42
Total "B"	78.06	98.38	122.37	110.10	124.31	116.64	120.54	64.42
5. D.S.C.R. (A/B)	2.81	2.14	1.66	1.74	1.64	1.70	1.57	3.15
6. Average D.S.C.R.	1.94							

For BDJ ENTERPRISES

Shmay Jindal
PARTNER

For BDJ ENTERPRISES

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PARTNER

M/S BDJ ENTERPRISES, MUZAFFARNAGAR

BREAK EVEN POINT

S.No. PARTICULARS	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30
	10%	10%	10%	10%	10%	10%	10%	10%
FIXED COST								
i) Kitchen Expenses	-	-	-	-	-	-	-	-
ii) Power	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20
iii) Consumables	-	-	-	-	-	-	-	-
iv) Repair & Maintenance	7.50	8.25	9.08	9.98	10.98	12.08	13.29	14.62
Lease Rent	1.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
v) Salary & Wages	21.00	21.00	25.20	30.24	36.29	43.55	52.25	62.71
vi) Depreciation	164.72	145.95	129.40	114.79	101.90	90.51	80.44	71.52
vii) Selling & Admin	2.85	2.91	3.09	3.27	3.69	4.00	4.32	4.89
viii) Interest on T/L	47.34	43.66	38.37	32.10	25.31	17.64	9.54	1.42
ix) Interest on W/C	-	-	-	-	-	-	-	-
x) Finance & Bank Ch.	10.00	15.00	15.00	18.00	20.00	22.00	22.00	24.00
xi) Preliminary Exp w/of	0.40	0.40	0.40	0.40	0.40	0.00	0.00	0.00
TOTAL FIXED COS	256.01	242.37	225.73	213.99	203.77	194.98	187.03	184.36

VARIABLE COST

i) Kitchen Expenses	161.04	164.46	174.69	185.04	201.46	220.72	240.15	266.28
ii) Power	46.80	46.80	51.60	56.88	62.69	69.08	76.10	83.83
iii) Consumables	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
iv) Repair & Maintenance	7.50	8.25	9.08	9.98	10.98	12.08	13.29	14.62
Lease Rent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
v) Salary & Wages	63.00	63.00	75.60	90.72	108.86	130.64	156.76	188.12
vi) Depreciation	-	-	-	-	-	-	-	-
vii) Selling & Admin	25.66	26.21	27.79	29.40	33.17	36.03	38.84	44.02
viii) Interest on T/L	-	-	-	-	-	-	-	-
ix) Interest on W/C	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
x) Finance & Bank Ch.	-	-	-	-	-	-	-	-
xi) Preliminary Exp w/of	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL VAR. COST	304.00	308.72	338.76	372.02	417.16	468.55	525.15	596.87

SALES	570.13	582.47	617.62	653.30	737.04	800.77	863.08	978.24
CONTRIBUTION	266.13	273.75	278.87	281.28	319.88	332.22	337.93	381.38
B. E. P. %	9.62%	8.85%	8.09%	7.61%	6.37%	5.87%	5.53%	4.83%
CASH B. E. P. %	3.43%	3.52%	3.45%	3.53%	3.18%	3.14%	3.15%	2.96%

For BDJ ENTERPRISES

Gay Indal
PARTNER

For BDJ ENTERPRISES

Shubh
PARTNER

For BDJ ENTERPRISES

Shmay Jain
PARTNER

M/S BDJ ENTERPRISES, MUZAFFARNAGAR

SENSATIVITY ANALYSIS (DECREASE IN GROSS RECEIPTS BY 5%)

COST OF PRODUCTION & PROFITABILITY STATEMENT

PARTICULARS	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30
Commencement of Repayment Occupancy (Days)	Apr-22 365	365	365	365	365	365	365	365
1. Gross Receipts	541.63	553.35	586.74	620.64	700.19	760.73	819.93	929.33
2. Cost of Sales								
i) Kitchen Expenses	161.04	164.46	174.69	185.04	201.46	220.72	240.15	266.28
ii) Power	48.00	48.00	52.80	58.08	63.89	70.28	77.30	85.03
iii) Repair & Maintenance	15.00	16.50	18.15	19.97	21.96	24.16	26.57	29.23
iv) Lease Rent	1.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
v) Salary & Wages	84.00	84.00	100.80	120.96	145.15	174.18	209.02	250.82
vi) Depreciation	164.72	145.95	129.40	114.79	101.90	90.51	80.44	71.52
vii) Sub Total (i to vi)	473.76	462.91	479.83	502.84	538.36	583.84	637.49	706.89
viii) Add: Op. Stock of Finished Goods	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total	473.76	462.91	479.83	502.84	538.36	583.84	637.49	706.89
ix) Deduct: Cl. Stock of Finished Goods	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
x) Sub Total (Total Cost of Sales)	473.76	462.91	479.83	502.84	538.36	583.84	637.49	706.89
3. Selling, General & Admn. Exp.	28.51	29.12	30.88	32.67	36.85	40.04	43.15	48.91
4. Sub Total (4 + 5)	502.27	492.03	510.71	535.50	575.21	623.88	680.64	755.80
5. Operating Profit before Interest (3-6)	39.36	61.32	76.03	85.14	124.98	136.85	139.29	173.53
6. (a) Interest on T/L	47.34	43.66	38.37	32.10	25.31	17.64	9.54	1.42
(b) Interest on W/C	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Other Finance & Bank Charges	10.00	15.00	15.00	18.00	20.00	22.00	22.00	24.00
Operating Profit								
7. After Interest (7-8)	-17.98	2.66	22.66	35.03	79.66	97.21	107.74	148.10
8. Preliminary Exp. w/o	0.40	0.40	0.40	0.40	0.40	0.00	0.00	0.00
9. Profit before Taxes (9 - 10)	-18.38	2.26	22.26	34.63	79.26	97.21	107.74	148.10
10. Provision for Taxes	0.00	0.00	2.08	11.77	26.94	33.04	36.62	50.34
11. Net Profit (11 - 12)	-18.38	2.26	20.17	22.86	52.32	64.17	71.12	97.76
12. Cash Accruals	146.74	148.61	149.97	138.05	154.62	154.68	151.56	169.29
13. Repayment of T/L	30.72	54.72	84.00	78.00	99.00	99.00	111.00	63.00
14. Retained Cash Accruals	116.02	93.89	65.97	60.05	55.62	55.68	40.56	106.29

DEBT SERVICE COVERAGE RATIO

No. PARTICULARS	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30
1. Cash Accruals	146.74	148.61	149.97	138.05	154.62	154.68	151.56	169.29
2. Intt. on Term Loan	47.34	43.66	38.37	32.10	25.31	17.64	9.54	1.42
Total "A"	194.08	192.26	188.34	170.16	179.93	172.32	161.10	170.71
3. Instalment of T/L	30.72	54.72	84.00	78.00	99.00	99.00	111.00	63.00
4. Intt. on Term Loan	47.34	43.66	38.37	32.10	25.31	17.64	9.54	1.42
Total "B"	78.06	98.38	122.37	110.10	124.31	116.64	120.54	64.42
5. D.S.C.R. (A/B)	2.49	1.95	1.54	1.55	1.45	1.48	1.34	2.65
6. Average D.S.C.R.	1.71							

TAXATION

Taxation is considered @	33.990% &	Book	profit @	0.000%				
PARTICULARS	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30
Profit before Tax	-18.38	2.26	22.26	34.63	79.26	97.21	107.74	148.10
Add: Dep. as per P&L	164.72	145.95	129.40	114.79	101.90	90.51	80.44	71.52
Gross Profit	146.34	148.21	151.65	149.42	181.16	187.72	188.18	219.63
Less: Dep. as per WDV	164.72	145.95	129.40	114.79	101.90	90.51	80.44	71.52
Total	-18.38	2.26	22.26	34.63	79.26	97.21	107.74	148.10
B/F Losses	0.00	-18.38	-16.13	0.00	0.00	0.00	0.00	0.00
Taxable profit	-18.38	-16.13	6.13	34.63	79.26	97.21	107.74	148.10
Less: Deduction U/S 80IC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Taxable profit	-18.38	-16.13	6.13	34.63	79.26	97.21	107.74	148.10
Tax on Book Profit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal Tax	0.00	0.00	2.03	11.77	26.94	33.04	36.62	50.34
Taxation Due	0.00	0.00	2.03	11.77	26.94	33.04	36.62	50.34

For BDJ ENTERPRISES

Shruti Jindal
PARTNER

For BDJ ENTERPRISES

Shruti Jindal
PARTNER

For BDJ ENTERPRISES

Shruti Jindal
PARTNER

SENSATIVITY ANALYSIS (INCREASE IN COST BY 5%)

COST OF PRODUCTION & PROFITABILITY STATEMENT

PARTICULARS	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30
Commencement of Repayment Occupancy (Days)	Apr-22 365	365	365	365	365	365	365	365
1. Gross Receipts	570.13	582.47	617.62	653.30	737.04	800.77	863.08	978.24
2. Cost of Sales								
i) Kitchen Expenses	169.09	172.68	183.42	194.29	211.53	231.76	252.16	279.59
ii) Power	50.40	50.40	55.44	60.98	67.08	73.79	81.17	89.29
iii) Repair & Maintenance	15.75	17.33	19.03	20.96	23.06	25.37	27.90	30.69
iv) Lease Rent	1.05	4.20	4.20	4.20	4.20	4.20	4.20	4.20
v) Salary & Wages	88.20	88.20	105.84	127.01	152.41	182.89	219.47	263.36
vi) Depreciation	164.72	145.95	129.40	114.79	101.90	90.51	80.44	71.52
vii) Sub Total (i to vi)	489.22	478.75	497.35	522.24	560.18	608.51	665.34	738.66
viii) Add: Op. Stock of Finished Goods	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ix) Deduct: Cl. Stock of Finished Goods	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
x) Sub Total (Total Cost of Sales)	489.22	478.75	497.35	522.24	560.18	608.51	665.34	738.66
3. Selling, General & Admn. Exp.	29.93	30.58	32.43	34.30	38.69	42.04	45.31	51.36
4. Sub Total (4 + 5)	519.15	509.33	529.73	556.54	598.88	650.55	710.65	790.02
5. Operating Profit before interest (3-6)	50.98	73.14	87.84	96.77	138.16	150.22	152.43	188.23
6. (a) Interest on T/L	47.34	43.66	38.37	32.10	25.31	17.64	9.54	1.42
(b) Interest on W/C	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Other Finance & Bank Charges	10.00	15.00	15.00	18.00	20.00	22.00	22.00	24.00
Operating Profit	-6.35	14.48	34.47	46.66	92.85	110.58	120.89	162.80
7. After Interest (7-8)	0.40	0.40	0.40	0.40	0.40	0.00	0.00	0.00
8. Preliminary Exp. w/o	-6.75	14.08	34.07	46.26	92.45	110.58	120.89	162.80
9. Profit before Taxes (9 - 10)	0.00	2.49	11.58	15.72	31.42	37.59	41.09	55.34
10. Provision for Taxes	-6.75	11.59	22.49	30.54	61.03	72.99	79.80	107.47
11. Net Profit (11 - 12)	158.37	157.94	152.29	145.73	163.32	163.50	160.23	178.99
12. Cash Accruals	30.72	54.72	84.00	78.00	99.00	99.00	111.00	63.00
13. Repayment of T/L	127.65	103.22	68.29	67.73	64.32	64.50	49.23	115.99
14. Retained Cash Accruals								

DEBT SERVICE COVERAGE RATIO

No. PARTICULARS	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30
1. Cash Accruals	158.37	157.94	152.29	145.73	163.32	163.50	160.23	178.99
2. Intt. on Term Loan	47.34	43.66	38.37	32.10	25.31	17.64	9.54	1.42
Total "A"	205.71	201.59	190.66	177.83	188.64	181.14	169.77	180.41
3. Instalment of T/L	30.72	54.72	84.00	78.00	99.00	99.00	111.00	63.00
4. Intt. on Term Loan	47.34	43.66	38.37	32.10	25.31	17.64	9.54	1.42
Total "B"	78.06	98.38	122.37	110.10	124.31	116.64	120.54	64.42
5. D.S.C.R. (A/B)	2.64	2.05	1.56	1.62	1.52	1.55	1.41	2.80
6. Average D.S.C.R.	1.79							

TAXATION

Taxation is considered @	0.000% & Book	profit @ 0.000%						
PARTICULARS	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30
Profit before Tax	-6.75	14.08	34.07	46.26	92.45	110.58	120.89	162.80
Add: Dep.as per P&L	164.72	145.95	129.40	114.79	101.90	90.51	80.44	71.52
Gross Profit	157.97	160.02	163.47	161.05	194.35	201.09	201.32	234.33
Less: Dep as per WDV	164.72	145.95	129.40	114.79	101.90	90.51	80.44	71.52
Total	-6.75	14.08	34.07	46.26	92.45	110.58	120.89	162.80
B/F Losses	0.00	-6.75	0.00	0.00	0.00	0.00	0.00	0.00
Taxable profit	-6.75	7.32	34.07	46.26	92.45	110.58	120.89	162.80
Less: Deduction U/S 80IC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Taxable profit	-6.75	7.32	34.07	46.26	92.45	110.58	120.89	162.80
Tax on Book Profit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal Tax	0.00	2.49	11.58	15.72	31.42	37.59	41.09	55.34
Taxation Due	0.00	2.49	11.58	15.72	31.42	37.59	41.09	55.34

For BDJ ENTERPRISES

Shmay Jindal
PARTNER

For BDJ ENTERPRISES

Shubh
PARTNER

For BDJ ENTERPRISES

Shmay Jindal
PARTNER

M/S BDJ ENTERPRISES, MUZAFFARNAGAR

DETAILS OF PROPOSED HOTEL BUILDING

S.No.	ITEM	QTY	UNIT	RATE	(Rs.in Lacs) AMOUNT
1	Ground Floor				
2	First Floor	36.09	SQ.M	17751.00	6.41
3	Second Floor	36.14	SQ.M	17165.00	6.20
4	Rain Water Harvesting	415.17	SQ.M	17002.00	70.59
5	Landscaping				5.00
6	Cosnultants Fee				60.00
					10.00

As per estimate by by M/s Erectus Design Consultants, Meerut
(Arch. B.B Gupta, Government approved registered valuer and architect)

OR SAY Rs. 158.20
158.20

DETAILS OF PROPOSED FURNITURE & FIXTURES

S.No.	PARTICULARS	QTY	UNIT	RATE	(Rs.in Lacs) AMOUNT
1	Electric Locks	65	Nos	10000.00	6.50
2	Tables	100	Nos	2500.00	2.50
3	Chairs	150	Nos	2000.00	3.00
4	Sofa	80	Nos	7000.00	5.60
5	Television Cabinate	65	Nos	6000.00	3.90
6	Luggage Counters	65	Nos	4000.00	2.60
7	Racks	55	Nos	10000.00	5.50
8	Television with Dish TV	65	Nos	23000.00	14.95
9	Mattress	65	Nos	14000.00	9.10
10	Bed Sheets/Lenin/Towels	130	Nos	2000.00	2.60
11	Curtains (Per Room)	65	Nos	8000.00	5.20
12	Paintinng/Chandelier/Statue	130	Nos	2200.00	2.86
13	Intercom Instruments	2	Nos	20000.00	0.40
14	Telephone Apparatus	65	Nos	3000.00	1.95

As per estimate by by M/s Erectus Design Consultants, Meerut
(Arch. B.B Gupta, Government approved registered valuer and architect)

OR SAY Rs. 66.66
66.66

DETAILS OF PROPOSED EQUIPEMENTNS & MACHINERIES

S.No.	PARTICULARS	QTY	UNIT	RATE	(Rs.in Lacs) AMOUNT
✓1	HVAC Work (Air Conditioning)		L.S		25.00
2	Kitchen Equipments & Crockery/Counters/Buffer Layouts		L.S		44.45
3	Transformer				10.90
4	STP				5.10
5	Zinc Water Tank		L.S		8.64
6	Electric Panel		L.S		15.00
7	Fire Fighting Equipments		L.S		15.00
8	Heat Pump		L.S		5.25

Fo

OR SAY Rs. 129.34
129.34

CALCULATION OF TERM LOAN

S.No.	PARTICULARS			(Rs.in Lacs) AMOUNT
1	Building & Civil Works	158.20	25.00%	118.65
2	Furniture & Fixtures	66.66	25.00%	50.00
3	Equipments & Machines	129.34	25.00%	97.01
	TOTAL	354.20		265.65
	Term Loan Requested			200.00
	Maximum Permissible Term Loan			200.00

For BDJ ENTERPRISES

Shayam Dind
PARTNER

For BDJ ENTERPRISES

Shayam Dind
PARTNER

For BDJ ENTERPRISES

Shayam Dind
PARTNER

M/S BDI ENTERPRISES, MUZAFFARNAGAR

CALCULATION OF INTEREST ON TERM LOAN

Total Loan
Commencement of Disbursement Expected
Commencement of operations Expected
Commencement of Repayment
Total No. of Instalments
Rate of Interest

400.00 LAC
Sep-18
Apr-22
Sep-22
84 Monthly
7.75%

Month	Op.Bal.	Disb.	Sub-total	Intt.	Total	Repayment		Cl. Bal.
						Prin.	Intt.	
27 Jul-21	296.05		296.05					
28 Aug-21	296.05	50.00	346.05	1.91	297.96	0.00	1.91	296.05
29 Sep-21	346.05	53.95	400.00	2.23	348.28	0.00	2.23	346.05
30 Oct-21	400.00	-	400.00	2.58	402.58	0.00	2.58	400.00
31 Nov-21	400.00	-	400.00	2.58	402.58	0.00	2.58	400.00
32 Dec-21	400.00	-	400.00	2.58	402.58	0.00	2.58	400.00
29 Jan-22	400.00	-	400.00	2.58	402.58	0.00	2.58	400.00
30 Feb-22	400.00	-	400.00	2.58	402.58	0.00	2.58	400.00
31 Mar-22	400.00	-	400.00	2.58	402.58	0.00	2.58	400.00
		103.95	400.00	2.58	402.53	0.00	2.58	400.00
32 Apr-22	400.00		400.00	22.23			22.23	400.00
33 May-22	400.00		400.00	2.58	402.58	0.00	2.58	400.00
34 Jun-22	400.00		400.00	2.58	402.58	0.00	2.58	400.00
35 Jul-22	400.00		400.00	2.58	402.58	0.00	2.58	400.00
36 Aug-22	400.00		400.00	2.58	402.58	0.00	2.58	400.00
37 Sep-22	400.00		400.00	2.58	402.58	0.00	2.58	400.00
38 Oct-22	400.00		400.00	2.58	402.58	0.00	2.58	400.00
39 Nov-22	397.00		400.00	2.58	402.58	0.00	2.58	400.00
40 Dec-22	394.00		397.00	2.56	399.56	3.00	2.58	397.00
41 Jan-23	391.00		394.00	2.54	396.54	3.00	2.56	394.00
42 Feb-23	388.00		391.00	2.53	393.53	3.00	2.54	391.00
43 Mar-23	385.00		388.00	2.51	390.51	3.00	2.53	388.00
			385.00	2.49	387.49	3.00	2.51	385.00
44 Apr-23	382.00		382.00	30.71			30.71	382.00
45 May-23	379.00		382.00	2.47	384.47	18.00	30.71	
46 Jun-23	376.00		379.00	2.45	381.45	3.00	2.47	379.00
47 Jul-23	373.00		376.00	2.43	378.43	3.00	2.45	376.00
48 Aug-23	370.00		373.00	2.41	375.41	3.00	2.43	373.00
49 Sep-23	367.00		370.00	2.39	372.39	3.00	2.41	370.00
50 Oct-23	364.00		367.00	2.37	369.37	3.00	2.39	367.00
51 Nov-23	361.00		364.00	2.35	366.35	3.00	2.37	364.00
52 Dec-23	358.00		361.00	2.33	363.33	3.00	2.35	361.00
53 Jan-24	355.00		358.00	2.31	360.31	3.00	2.33	358.00
54 Feb-24	352.00		355.00	2.29	357.29	3.00	2.31	355.00
55 Mar-24	349.00		352.00	2.27	354.27	3.00	2.29	352.00
			349.00	2.25	351.25	3.00	2.27	349.00
56 Apr-24	346.00		346.00	28.33			28.33	346.00
57 May-24	341.50		341.50	2.23	348.23	36.00	28.33	
58 Jun-24	337.00		337.00	2.21	343.71	4.50	2.23	341.50
59 Jul-24	332.50		332.50	2.18	339.18	4.50	2.21	337.00
60 Aug-24	328.00		328.00	2.15	334.65	4.50	2.18	332.50
61 Sep-24	323.50		323.50	2.12	330.12	4.50	2.15	328.00
62 Oct-24	319.00		319.00	2.09	325.59	4.50	2.12	323.50
63 Nov-24	314.50		314.50	2.06	321.06	4.50	2.09	319.00
64 Dec-24	310.00		310.00	2.03	316.53	4.50	2.06	314.50
65 Jan-25	305.50		305.50	2.00	312.00	4.50	2.03	310.00
66 Feb-25	301.00		301.00	1.97	307.47	4.50	2.00	305.50
67 Mar-25	296.50		296.50	1.94	302.94	4.50	1.97	301.00
			296.50	1.91	298.41	4.50	1.94	296.50
				24.90		54.00	24.90	292.00

For BDI ENTERPRISES

PARTNER

For BDI ENTERPRISES

PARTNER

For BDI ENTERPRISES

PARTNER

M/S BDI ENTERPRISES, MUZAFFARNAGAR

68	Apr-25	292.00	292.00	1.09	293.89	4.50	1.89	287.50
69	May-25	287.50	287.50	1.86	289.36	4.50	1.86	283.00
70	Jun-25	283.00	283.00	1.83	284.83	4.50	1.83	278.50
71	Jul-25	278.50	278.50	1.80	280.30	4.50	1.80	274.00
72	Aug-25	274.00	274.00	1.77	275.77	4.50	1.77	269.50
73	Sep-25	269.50	269.50	1.74	271.24	4.50	1.74	265.00
74	Oct-25	265.00	265.00	1.71	266.71	4.50	1.71	260.50
75	Nov-25	260.50	260.50	1.68	262.18	4.50	1.68	256.00
76	Dec-25	256.00	256.00	1.65	257.65	4.50	1.65	251.50
77	Jan-26	251.50	251.50	1.62	253.12	4.50	1.62	247.00
78	Feb-26	247.00	247.00	1.60	248.60	4.50	1.60	242.50
79	Mar-26	242.50	242.50	1.57	244.07	4.50	1.57	238.00
80	Apr-26	238.00	238.00	1.54	239.54	5.25	1.54	232.75
81	May-26	232.75	232.75	1.50	234.25	5.25	1.50	227.50
82	Jun-26	227.50	227.50	1.47	228.97	5.25	1.47	222.25
83	Jul-26	222.25	222.25	1.44	223.69	5.25	1.44	217.00
84	Aug-26	217.00	217.00	1.40	218.40	5.25	1.40	211.75
85	Sep-26	211.75	211.75	1.37	213.12	5.25	1.37	206.50
86	Oct-26	206.50	206.50	1.33	207.83	5.25	1.33	201.25
87	Nov-26	201.25	201.25	1.30	202.55	5.25	1.30	196.00
88	Dec-26	196.00	196.00	1.27	197.27	5.25	1.27	190.75
89	Jan-27	190.75	190.75	1.23	191.98	5.25	1.23	185.50
90	Feb-27	185.50	185.50	1.20	186.70	5.25	1.20	180.25
91	Mar-27	180.25	180.25	1.16	181.41	5.25	1.16	175.00
92	Apr-27	175.00	175.00	1.13	176.13	5.25	1.13	169.75
93	May-27	169.75	169.75	1.10	170.85	5.25	1.10	164.50
94	Jun-27	164.50	164.50	1.06	165.56	5.25	1.06	159.25
95	Jul-27	159.25	159.25	1.03	160.28	5.25	1.03	154.00
96	Aug-27	154.00	154.00	0.99	154.99	5.25	0.99	148.75
97	Sep-27	148.75	148.75	0.96	149.71	5.25	0.96	143.50
98	Oct-27	143.50	143.50	0.93	144.43	5.25	0.93	138.25
99	Nov-27	138.25	138.25	0.89	139.14	5.25	0.89	133.00
100	Dec-27	133.00	133.00	0.86	133.86	5.25	0.86	127.75
101	Jan-28	127.75	127.75	0.83	128.58	5.25	0.83	122.50
102	Feb-28	122.50	122.50	0.79	123.29	5.25	0.79	117.25
103	Mar-28	117.25	117.25	0.76	118.01	5.25	0.76	112.00
104	Apr-28	112.00	112.00	0.72	112.72	6.00	0.72	106.00
105	May-28	106.00	106.00	0.68	106.68	6.00	0.68	100.00
106	Jun-28	100.00	100.00	0.65	100.65	6.00	0.65	94.00
107	Jul-28	94.00	94.00	0.61	94.61	6.00	0.61	88.00
108	Aug-28	88.00	88.00	0.57	88.57	6.00	0.57	82.00
109	Sep-28	82.00	82.00	0.53	82.53	6.00	0.53	76.00
110	Oct-28	76.00	76.00	0.49	76.49	6.00	0.49	70.00
111	Nov-28	70.00	70.00	0.45	70.45	6.00	0.45	64.00
112	Dec-28	64.00	64.00	0.41	64.41	6.00	0.41	58.00
113	Jan-29	58.00	58.00	0.37	58.37	6.00	0.37	52.00
114	Feb-29	52.00	52.00	0.34	52.34	6.00	0.34	46.00
115	Mar-29	46.00	46.00	0.30	46.30	6.00	0.30	40.00
116	Apr-29	40.00	40.00	0.25	40.26	6.67	0.26	33.33
117	May-29	33.33	33.33	0.22	33.55	6.67	0.22	26.67
118	Jun-29	26.67	26.67	0.17	26.84	6.67	0.17	20.00
119	Jul-29	20.00	20.00	0.13	20.13	6.67	0.13	13.33
120	Aug-29	13.33	13.33	0.09	13.42	6.67	0.09	6.67
121	Sep-29	6.67	6.67	0.04	6.71	6.67	0.04	0.00
122	Oct-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00
123	Nov-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00
124	Dec-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00
125	Jan-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00
126	Feb-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00
127	Mar-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		430.00	430.00	151.43	400.00	161.43	0.00	

For BDI ENTERPRISES

Shay Tindal
PARTNER

For BDI ENTERPRISES

Shay Tindal
PARTNER

For BDI ENTERPRISES

Shay Tindal
PARTNER

M/S BDJ ENTERPRISES, MUZAFFARNAGAR

CALCULATION OF INTEREST ON TERM LOAN

Total Loan

200.00 LAC

Commencement of Disbursement Expected

Sep-21

Commencement of operations Expected

Apr-22

Commencement of Repayment

Sep-22

Total No. of Instalments

84 Monthly

Rate of Interest

7.75%

Month	Op.Bal.	Disb.	Sub-total	Intt.	Total	Repayment		Cl. Bal.
						Prin.	Intt.	
1	Aug-21	0.00	-	0.00	0.00	0.00	0.00	0.00
2	Sep-21	0.00	-	0.00	0.00	0.00	0.00	0.00
3	Oct-21	0.00	50.00	0.32	50.32	0.00	0.32	50.00
4	Nov-21	50.00	50.00	0.65	100.65	0.00	0.65	100.00
5	Dec-21	100.00	50.00	0.97	150.97	0.00	0.97	150.00
6	Jan-22	150.00	50.00	1.29	201.29	0.00	1.29	200.00
7	Feb-22	200.00	-	1.29	201.29	0.00	1.29	200.00
8	Mar-22	200.00	200.00	1.29	201.29	0.00	1.29	200.00
		200.00	200.00	5.81	201.29	-	5.81	200.00
9	Apr-22	200.00	200.00	1.29	201.29	0.00	1.29	200.00
10	May-22	200.00	200.00	1.29	201.29	0.00	1.29	200.00
11	Jun-22	200.00	200.00	1.29	201.29	0.00	1.29	200.00
12	Jul-22	200.00	200.00	1.29	201.29	0.00	1.29	200.00
13	Aug-22	200.00	200.00	1.29	201.29	0.00	1.29	200.00
14	Sep-22	200.00	200.00	1.29	201.29	0.00	1.29	200.00
15	Oct-22	200.00	200.00	1.29	201.29	0.00	1.29	200.00
16	Nov-22	199.00	199.00	1.29	200.29	1.00	1.29	199.00
17	Dec-22	198.00	198.00	1.28	199.28	1.00	1.28	198.00
18	Jan-23	197.00	197.00	1.27	198.27	1.00	1.27	197.00
19	Feb-23	196.00	196.00	1.27	197.27	1.00	1.27	196.00
20	Mar-23	195.00	195.00	1.26	196.26	1.00	1.26	195.00
		-	-	15.40	196.26	6.00	15.40	194.00
21	Apr-23	194.00	194.00	1.25	195.25	1.00	1.25	193.00
22	May-23	193.00	193.00	1.25	194.25	1.00	1.25	192.00
23	Jun-23	192.00	192.00	1.24	193.24	1.00	1.24	191.00
24	Jul-23	191.00	191.00	1.23	192.23	1.00	1.23	190.00
25	Aug-23	190.00	190.00	1.23	191.23	1.00	1.23	189.00
26	Sep-23	189.00	189.00	1.22	190.22	1.00	1.22	188.00
27	Oct-23	188.00	188.00	1.21	189.21	1.00	1.21	187.00
28	Nov-23	187.00	187.00	1.21	188.21	1.00	1.21	186.00
29	Dec-23	186.00	186.00	1.20	187.20	1.00	1.20	185.00
30	Jan-24	185.00	185.00	1.19	186.19	1.00	1.19	184.00
31	Feb-24	184.00	184.00	1.19	185.19	1.00	1.19	183.00
32	Mar-24	183.00	183.00	1.18	184.18	1.00	1.18	182.00
		-	-	14.61	184.18	12.00	14.61	180.00
33	Apr-24	182.00	182.00	1.18	183.18	2.00	1.18	180.00
34	May-24	180.00	180.00	1.16	181.16	2.00	1.16	178.00
35	Jun-24	178.00	178.00	1.15	179.15	2.00	1.15	176.00
36	Jul-24	176.00	176.00	1.14	177.14	2.00	1.14	174.00
37	Aug-24	174.00	174.00	1.12	175.12	2.00	1.12	172.00
38	Sep-24	172.00	172.00	1.11	173.11	2.00	1.11	170.00
39	Oct-24	170.00	170.00	1.10	171.10	2.00	1.10	168.00
40	Nov-24	168.00	168.00	1.09	169.09	2.00	1.09	166.00
41	Dec-24	166.00	166.00	1.07	167.07	2.00	1.07	164.00
42	Jan-25	164.00	164.00	1.06	165.06	2.00	1.06	162.00
43	Feb-25	162.00	162.00	1.05	163.05	2.00	1.05	160.00
44	Mar-25	160.00	160.00	1.03	161.03	2.00	1.03	158.00
		-	-	13.25	161.03	24.00	13.25	158.00

For BDJ ENTERPRISES

Shayinda
PARTNER

For BDJ ENTERPRISES

Shayinda
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For BDJ ENTERPRISE

Shayinda
PARTNER

M/S BDI ENTERPRISES, MUZAFFARNAGAR

45	Apr-25	158.00	158.00	1.02	159.02	2.00	1.02	158.00
46	May-25	156.00	156.00	1.01	157.01	2.00	1.01	154.00
47	Jun-25	154.00	154.00	0.99	154.99	2.00	0.99	152.00
48	Jul-25	152.00	152.00	0.98	152.98	2.00	0.98	150.00
49	Aug-25	150.00	150.00	0.97	150.97	2.00	0.97	148.00
50	Sep-25	148.00	148.00	0.96	148.96	2.00	0.96	146.00
51	Oct-25	146.00	146.00	0.94	146.94	2.00	0.94	144.00
52	Nov-25	144.00	144.00	0.93	144.93	2.00	0.93	142.00
53	Dec-25	142.00	142.00	0.92	142.92	2.00	0.92	140.00
54	Jan-26	140.00	140.00	0.90	140.90	2.00	0.90	138.00
55	Feb-26	138.00	138.00	0.89	138.89	2.00	0.89	136.00
56	Mar-26	136.00	136.00	0.88	136.88	2.00	0.88	134.00
				11.39		24.00	11.39	
57	Apr-26	134.00	134.00	0.87	134.87	3.00	0.87	131.00
58	May-26	131.00	131.00	0.85	131.85	3.00	0.85	128.00
59	Jun-26	128.00	128.00	0.83	128.83	3.00	0.83	125.00
60	Jul-26	125.00	125.00	0.81	125.81	3.00	0.81	122.00
61	Aug-26	122.00	122.00	0.79	122.79	3.00	0.79	119.00
62	Sep-26	119.00	119.00	0.77	119.77	3.00	0.77	116.00
63	Oct-26	116.00	116.00	0.75	116.75	3.00	0.75	113.00
64	Nov-26	113.00	113.00	0.73	113.73	3.00	0.73	110.00
65	Dec-26	110.00	110.00	0.71	110.71	3.00	0.71	107.00
66	Jan-27	107.00	107.00	0.69	107.69	3.00	0.69	104.00
67	Feb-27	104.00	104.00	0.67	104.67	3.00	0.67	101.00
68	Mar-27	101.00	101.00	0.65	101.65	3.00	0.65	98.00
				9.11		36.00	9.11	
69	Apr-27	98.00	98.00	0.63	98.63	3.00	0.63	95.00
70	May-27	95.00	95.00	0.61	95.61	3.00	0.61	92.00
71	Jun-27	92.00	92.00	0.59	92.59	3.00	0.59	89.00
72	Jul-27	89.00	89.00	0.57	89.57	3.00	0.57	86.00
73	Aug-27	86.00	86.00	0.56	86.56	3.00	0.56	83.00
74	Sep-27	83.00	83.00	0.54	83.54	3.00	0.54	80.00
75	Oct-27	80.00	80.00	0.52	80.52	3.00	0.52	77.00
76	Nov-27	77.00	77.00	0.50	77.50	3.00	0.50	74.00
77	Dec-27	74.00	74.00	0.48	74.48	3.00	0.48	71.00
78	Jan-28	71.00	71.00	0.46	71.46	3.00	0.46	68.00
79	Feb-28	68.00	68.00	0.44	68.44	3.00	0.44	65.00
80	Mar-28	65.00	65.00	0.42	65.42	3.00	0.42	62.00
				6.32		36.00	6.32	
81	Apr-28	62.00	62.00	0.40	62.40	3.25	0.40	58.75
82	May-28	58.75	58.75	0.38	59.13	3.25	0.38	55.50
83	Jun-28	55.50	55.50	0.36	55.86	3.25	0.36	52.25
84	Jul-28	52.25	52.25	0.34	52.59	3.25	0.34	49.00
85	Aug-28	49.00	49.00	0.32	49.32	3.25	0.32	45.75
86	Sep-28	45.75	45.75	0.30	46.05	3.25	0.30	42.50
87	Oct-28	42.50	42.50	0.27	42.77	3.25	0.27	39.25
88	Nov-28	39.25	39.25	0.25	39.50	3.25	0.25	36.00
89	Dec-28	36.00	36.00	0.23	36.23	3.25	0.23	32.75
90	Jan-29	32.75	32.75	0.21	32.96	3.25	0.21	29.50
91	Feb-29	29.50	29.50	0.19	29.69	3.25	0.19	26.25
92	Mar-29	26.25	26.25	0.17	26.42	3.25	0.17	23.00
				3.42		39.00	3.42	
93	Apr-29	23.00	23.00	0.15	23.15	3.83	0.15	19.17
94	May-29	19.17	19.17	0.12	19.29	3.83	0.12	15.33
95	Jun-29	15.33	15.33	0.10	15.43	3.83	0.10	11.50
96	Jul-29	11.50	11.50	0.07	11.57	3.83	0.07	7.67
97	Aug-29	7.67	7.67	0.05	7.72	3.83	0.05	3.83
98	Sep-29	3.83	3.83	0.02	3.86	3.83	0.02	0.00
99	Oct-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00
100	Nov-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00
101	Dec-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00
102	Jan-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00
103	Feb-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00
104	Mar-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				0.52		23.00	0.52	
		200.00		79.53		200.00	79.53	0.00

For BDI ENTERPRISES

Shamay Jindal
PARTNER

For BDI ENTERPRISES

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For BDI ENTERPRISE

Shamay Jindal
PARTNER

M/S BDI ENTERPRISES, MUZAFFARNAGAR

CALCULATION OF INTEREST ON TERM LOAN

Total Loan

0.00 LAC

Rate of Interest

7.50%

Month	Op.Bal.	Disb.	Sub-total	Intt.	Total	Repayment		Cl. Bal.
						Prin.	Intt.	
9 Jul-21	19.44	-	19.44	0.12	19.56	0.00	0.12	19.44
10 Aug-21	19.44	-	19.44	0.12	19.56	0.00	0.12	19.44
11 Sep-21	19.44	-	19.44	0.12	19.56	0.00	0.12	19.44
12 Oct-21	19.44	-	19.44	0.12	19.56	0.00	0.12	19.44
13 Nov-21	19.44	-	19.44	0.12	19.56	0.00	0.12	19.44
14 Dec-21	19.44	-	19.44	0.12	19.56	0.00	0.12	19.44
11 Jan-22	19.44	-	19.44	0.12	19.56	0.00	0.12	19.44
12 Feb-22	19.44	-	19.44	0.12	19.56	0.00	0.12	19.44
13 Mar-22	19.44	-	19.44	0.12	19.56	0.00	0.12	19.44
					1.09	-	1.09	
14 Apr-22	19.44	-	19.44	0.12	19.56	0.56	0.12	18.88
15 May-22	18.88	-	18.88	0.12	19.00	0.56	0.12	18.32
16 Jun-22	18.32	-	18.32	0.11	18.43	0.56	0.11	17.76
17 Jul-22	17.76	-	17.76	0.11	17.87	0.56	0.11	17.20
18 Aug-22	17.20	-	17.20	0.11	17.31	0.56	0.11	16.64
19 Sep-22	16.64	-	16.64	0.10	16.74	0.56	0.10	16.08
20 Oct-22	16.08	-	16.08	0.10	16.18	0.56	0.10	15.52
21 Nov-22	15.52	-	15.52	0.10	15.62	0.56	0.10	14.96
22 Dec-22	14.96	-	14.96	0.09	15.05	0.56	0.09	14.40
23 Jan-23	14.40	-	14.40	0.09	14.49	0.56	0.09	13.84
24 Feb-23	13.84	-	13.84	0.09	13.93	0.56	0.09	13.28
25 Mar-23	13.28	-	13.28	0.08	13.36	0.56	0.08	12.72
					1.23	6.72	1.23	
26 Apr-23	12.72	-	12.72	0.08	12.80	0.56	0.08	12.16
27 May-23	12.16	-	12.16	0.08	12.24	0.56	0.08	11.60
28 Jun-23	11.60	-	11.60	0.07	11.67	0.56	0.07	11.04
29 Jul-23	11.04	-	11.04	0.07	11.11	0.56	0.07	10.48
30 Aug-23	10.48	-	10.48	0.07	10.55	0.56	0.07	9.92
31 Sep-23	9.92	-	9.92	0.06	9.98	0.56	0.06	9.36
32 Oct-23	9.36	-	9.36	0.06	9.42	0.56	0.06	8.80
33 Nov-23	8.80	-	8.80	0.06	8.86	0.56	0.06	8.24
34 Dec-23	8.24	-	8.24	0.05	8.29	0.56	0.05	7.68
35 Jan-24	7.68	-	7.68	0.05	7.73	0.56	0.05	7.12
36 Feb-24	7.12	-	7.12	0.04	7.16	0.56	0.04	6.56
37 Mar-24	6.56	-	6.56	0.04	6.60	0.56	0.04	6.00
					0.72	6.72	0.72	
38 Apr-24	6.00	-	6.00	0.04	6.04	0.56	0.04	5.44
39 May-24	5.44	-	5.44	0.03	5.47	0.56	0.03	4.88
40 Jun-24	4.88	-	4.88	0.03	4.91	0.56	0.03	4.32
41 Jul-24	4.32	-	4.32	0.03	4.35	0.56	0.03	3.76
42 Aug-24	3.76	-	3.76	0.02	3.78	0.56	0.02	3.20
43 Sep-24	3.20	-	3.20	0.02	3.22	0.56	0.02	2.64
44 Oct-24	2.64	-	2.64	0.02	2.66	0.56	0.02	2.08
45 Nov-24	2.08	-	2.08	0.01	2.09	0.56	0.01	1.52
46 Dec-24	1.52	-	1.52	0.01	1.53	0.56	0.01	0.96
47 Jan-25	0.96	-	0.96	0.01	0.97	0.56	0.01	0.40
48 Feb-25	0.40	-	0.40	0.00	0.40	0.56	0.00	-0.16
49 Mar-25	-0.16	-	-0.16	0.00	-0.16	-0.16	0.00	0.00
					0.22	6.00	0.22	

For BDI ENTERPRISES

Shay Jindal
PARTNER

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M/S BDJ ENTERPRISES, MUZAFFARNAGAR									
50	Apr-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
51	May-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
52	Jun-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
53	Jul-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
54	Aug-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
55	Sep-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
56	Oct-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
57	Nov-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
58	Dec-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
59	Jan-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
60	Feb-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
61	Mar-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
			0.00	0.00	0.00	0.00	0.00	0.00	0.00
62	Apr-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
63	May-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
64	Jun-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
65	Jul-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
66	Aug-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
67	Sep-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
68	Oct-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
69	Nov-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
70	Dec-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
71	Jan-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
72	Feb-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
73	Mar-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
			0.00	0.00	0.00	0.00	0.00	0.00	0.00
74	Apr-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
75	May-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
76	Jun-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
77	Jul-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
78	Aug-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
79	Sep-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
80	Oct-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
81	Nov-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
82	Dec-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
83	Jan-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
84	Feb-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
85	Mar-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
			0.00	0.00	0.00	0.00	0.00	0.00	0.00
86	Apr-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
87	May-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
88	Jun-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
89	Jul-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
90	Aug-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
91	Sep-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
92	Oct-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
93	Nov-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
94	Dec-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
95	Jan-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
96	Feb-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
97	Mar-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
			0.00	0.00	0.00	0.00	0.00	0.00	0.00
98	Apr-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
99	May-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
100	Jun-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
101	Jul-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
102	Aug-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
103	Sep-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
104	Oct-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
105	Nov-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
106	Dec-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
107	Jan-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
108	Feb-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
109	Mar-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
			0.00	0.00	0.00	0.00	0.00	0.00	0.00
		19.44	0.26	19.44	3.26	0.00			

For BDJ ENTERPRISES

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M/S BDJ ENTERPRISES, MUZAFFARNAGAR

BASIC OF WORKING OUT THE ELEMENTS OF COST OF PRODUCTION & PROFITABILITY STATEMENT

Occupancy & Gross Receipts

(Rs. in lakh)

PARTICULARS	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30
GROSS RECEIPTS FROM ROOM BOOKINGS								
Total Number of rooms	57	57	57	57	57	57	57	57
Nos of Delux Rooms/Suits	57	57	57	57	57	57	57	57
Nos of Semi-Delux Rooms	0	0	0	0	0	0	0	0
Total working days in a year	365	365	365	365	365	365	365	365
Occupancy (%)	25%	25%	25%	25%	30%	30%	30%	35%
Occupancy (Days)	91	91	91	91	110	110	110	128
Room Charges (per Day)								
Delux Room	3000	3150	3300	3473	3647	3829	4020	4221
Semi-Delux Room	2000	2000	2050	2100	2200	2300	2400	2500
Room Service Receipts @ 20% of room charges	1000	1030	1070	1110	1170	1230	1280	1340
Total Room Charges (P.A)								
Delux Room	155.61	163.39	171.59	180.14	228.67	240.08	252.05	307.96
Semi-Delux Room	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kitchen Receipts	31.12	32.68	34.32	36.03	45.73	48.02	50.41	61.59
Total (A)	186.73	196.07	205.90	216.17	274.40	288.09	302.46	369.56
GROSS RECEIPTS MULTIPURPOSE HALL								
Nos of Multipurpose Hall	6	6	6	6	6	6	6	6
Total working days in a year	365	365	365	365	365	365	365	365
Occupancy (%)	10%	10%	10%	10%	10%	10%	10%	10%
Occupancy (Days)	37	37	37	37	37	37	37	37
Hall Charges per Booking (ave)	0.80	0.80	0.85	0.90	0.95	1.05	1.15	1.25
Generator Charges per booking	0.10	0.10	0.11	0.12	0.13	0.15	0.16	0.17
Catering Charges per booking	0.80	0.80	0.85	0.90	0.95	1.05	1.15	1.25
	1.70	1.70	1.81	1.92	2.03	2.25	2.46	2.67
Total (B)	377.40	377.40	401.82	426.24	450.66	499.50	546.12	592.74
RESTAURANT RECEIPTS								
Average Restaurant Receipts per annum	6.00	9.00	9.90	10.89	11.98	13.18	14.49	15.94
Total (B)	6.00	9.00	9.90	10.89	11.98	13.18	14.49	15.94
Total Receipts (In Rs. Lacs)	570.13	582.47	617.62	653.30	737.04	800.77	863.08	978.24

Power Expenses

It is proposed to install D.G set of 225 KVA to meet the power requirement, basis, assumptions & estimated cost under this head will be Rs. 48.00 Lakh per annum, which will further increase @ 10% P.A

Kitchen Expenses

These has been estimated @ 75% of gross kitchen receipts/catering charges
year wise calculation of projected kitchen expenses are as under:

PARTICULARS	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30
Kitchen service receipts for room	31.12	32.68	34.32	36.03	45.73	48.02	50.41	61.59
Catering Charges from hall booking	177.60	177.60	188.70	199.80	210.90	233.10	255.30	277.50
Restaurant Receipts	6.00	9.00	9.90	10.89	11.98	13.18	14.49	15.94
Total	214.72	219.28	232.92	246.72	268.61	294.29	320.21	355.04
Kitchen Expenses	161.04	164.46	174.69	185.04	201.46	220.72	240.15	266.28

Other Assumptions

1. Repair & Maintenance has been estimated @ 12.00 lakh per year with an increase @ 5% in the coming years
2. Selling & Administrative Expenses has been estimated at 5.00% of sales realisation.
3. Salary & Wages has been taken @ 84.00 lakh per year with an increase @ 5% in the coming years

For BDJ ENTERPRISES

Maya Jindal

For BDJ ENTERPRISES

Shankar

For BDJ ENTERPRISES

Shankar

M/S BDJ ENTERPRISES, MUZAFFARNAGAR

BASIC OF WORKING OUT THE ELEMENTS OF COST OF PRODUCTION & PROFITABILITY STATEMENT

Capitalisation of Preoperative Exp & Intt during const. period

	Land	Building	Furniture	Equipments	Total
Basic	0.00	919.99	108.74	284.34	1313.07
Map Approval Charges	0.00	70.31	0.00	0.00	70.31
Sub Total	0.00	990.30	108.74	284.34	1383.38
Pre-operative Expenses	0.00	43.00	4.70	12.30	60.00
Interest during construction period	0.00	36.00	4.00	10.35	50.35
	0.00	1069.30	117.44	306.99	1493.72

Depreciation

Depreciation (By W.D.V. for IT purpose)

Rate of Depreciation	AMOUNT
Land	0% 0.00
Building	10% 1069.30
Furniture	10% 117.44
Equipments	15% 306.99
	1493.72

PARTICULARS	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30
Building	106.93	96.24	86.31	77.95	70.16	63.14	56.83	51.14
Furniture	11.74	10.57	9.51	8.56	7.71	6.93	6.24	5.62
Equipments	46.05	39.14	33.27	28.28	24.04	20.43	17.37	14.76
Total	164.72	145.95	129.40	114.79	101.90	90.51	80.44	71.52

Depreciation

Depreciation (By W.D.V. for Profit & Loss A/c on prorata basis)

Rate of Depreciation	AMOUNT
Land	0% 0.00
Building	10% 1069.30
Furniture	10% 117.44
Equipments	15% 306.99
	1493.72

Occupancy & Gross Receipts	365	365	365	365	365	365	365	365
PARTICULARS	502	492	511	536	575	624	681	756
Building	106.93	96.24	86.31	77.95	70.16	63.14	56.83	51.14
Furniture	11.74	10.57	9.51	8.56	7.71	6.93	6.24	5.62
Equipments	46.05	39.14	33.27	28.28	24.04	20.43	17.37	14.76
Total	164.72	145.95	129.40	114.79	101.90	90.51	80.44	71.52

TAXATION

Taxation is considered @ 33.990% & Book profit @ 0.000%								
PARTICULARS	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30
Profit before Tax	10.12	31.38	53.14	67.30	116.11	137.25	150.90	197.02
Add: Dep.as per P&L	164.72	145.95	129.40	114.79	101.90	90.51	80.44	71.52
Gross Profit	174.84	177.33	182.54	182.09	218.01	227.76	231.33	268.54
Less: Dep as per IT Rules	164.72	145.95	129.40	114.79	101.90	90.51	80.44	71.52
Total	10.12	31.38	53.14	67.30	116.11	137.25	150.90	197.02
B/F Losses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Taxable profit	10.12	31.38	53.14	67.30	116.11	137.25	150.90	197.02
Less: Deduction U/S 80IC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Taxable profit	10.12	31.38	53.14	67.30	116.11	137.25	150.90	197.02
Tax on Book Profit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal Tax	3.44	10.67	18.06	22.87	39.47	46.65	51.29	66.97
Taxation Due	3.44	10.67	18.06	22.87	39.47	46.65	51.29	66.97

For BDJ ENTERPRISES

Naan Jindal

For BDJ ENTERPRISES

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For BDJ ENTERPRISES

11/08/2023