



SWANUBHAV

GROUP OF COMPANIES



INDEX

CONTENT	PAGE NO
ABOUT COMPANY	3
MANAGEMENT PROFILE	5
INDUSTRY SUMMARY	6
MARKET OVERVIEW OF MANPOWER AND EMPLOYMENT SECTOR	7
SOLAR ENERGY GENERATION IN INDIA	11
RENEWABLE ENERGY IN MAHARASHTRA	14
GOVERNMENT INITIATIVES FOR SOLAR POWER	15
COST OF PROJECT & MEANS OF FINANCE	18
PROJECTED PROFIT & LOSS STATEMENT	19
PROJECTED BALANCE SHEET	21
PROJECTED CASHFLOW	22
KEY OPERATING AND PROFITABILITY RATIOS	23

1.0 ABOUT COMPANY

Name	SWANUBHAV CORPORATES SERVICES PRIVATE LIMITED
Type of Business Entity	Company limited by shares
Industry	Manpower/Placement, IT, Solar, Construction and Trading
Date of Incorporation	04/07/2018
Address	SNo.13/1,13/5 A Wing FL-09, Ganesh Height's Dapodi, Pune, Maharashtra, India, 411012

Swanubhav Corporates Services Private Limited, headquartered in Pune, Maharashtra, is a trusted HR consultancy firm offering comprehensive workforce solutions. They specialize in addressing diverse client requirements, from talent acquisition to final settlements. Their expertise spans various HR services, including placement and overseas recruitment, manpower consultancy, staffing solutions, executive search, training & development, payroll management, performance appraisals, statutory compliance, government liaison, and HR audits.



Services Offered:

They provide tailored HR solutions across multiple industries, including:

- Banking
- Automobile
- Education & Training
- IT & ITES
- Office Administration
- Manufacturing & Operations
- Telecom & Technology
- Sales & Marketing
- Engineering
- Financial Services
- Human Resources
- BPO & Insurance

Corporate Values and Growth:

At Swanubhav Corporates Services Private Limited, our mission is to empower businesses by providing exceptional HR solutions that drive growth, efficiency, and long-term success. We strive to bridge the gap between talent and opportunity, ensuring seamless workforce management through innovative, ethical, and client-centric services. Swanubhav Corporates Services Private Limited aspire to create a sustainable and dynamic workforce ecosystem that fosters talent development, organizational excellence, and business transformation.



2.0 MANAGEMENT PROFILE

The Management team of Swanubhav Corporates Services Private Limited is as follow: -

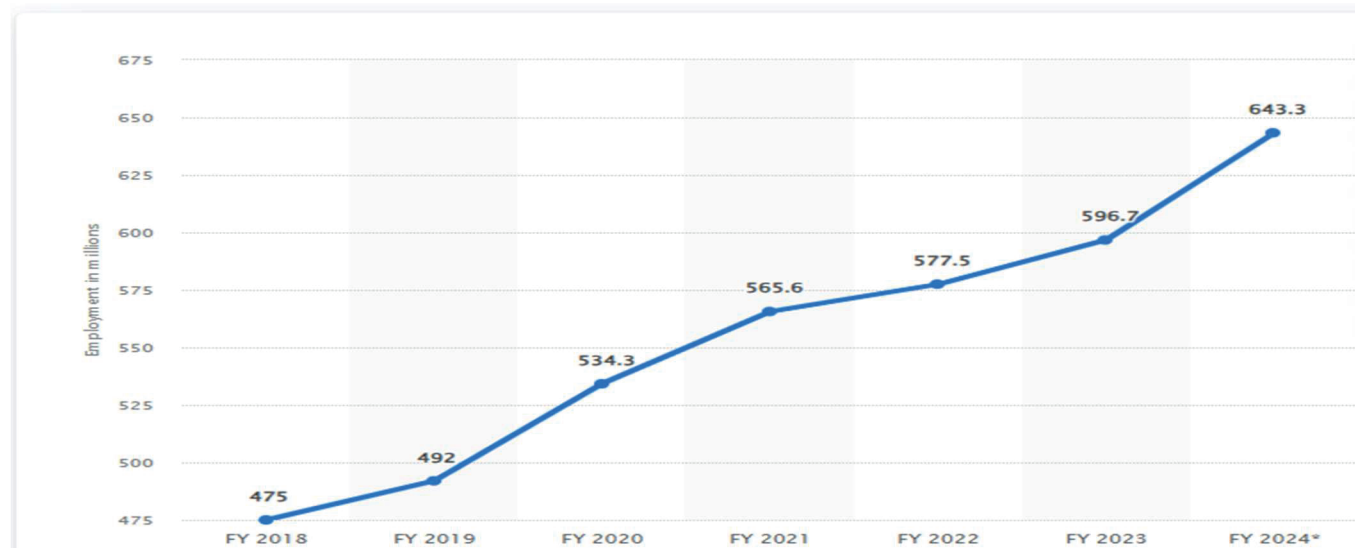
Key Personnel: -

SR. No.	Name of the Directors	DIN
1.	RAVINDRA DATTATRAY ZAGADE	08130701
2.	MANISHA RAVINDRA ZAGADE	08130702
3.	RAJ SHYAM TANDON	07026670
4.	ANAND SUKLAL JAGDEO	09791745
5.	MAKARDHWAJ MAROTI MESHRAM	09791809

3.0 INDUSTRY SUMMARY

India's temporary workforce grew significantly. The staffing industry added 235,000 workers by September 30. This represents a 17.9% year-on-year increase. Sectors like FMCG, e-commerce, and manufacturing fueled this growth. The IT staffing industry also saw a 4.1% quarterly rise. Experts predict continued growth in hiring. The India staffing and recruitment market was valued at US\$ 18.06 billion in 2022 and is projected to reach US\$ 48.53 billion by 2030; it is expected to grow at a CAGR of 13.2% from 2022 to 2030.

India has witnessed significant employment growth over the years. With the employment increased by nearly 36%, adding around 170 million jobs during 2016-17 and 2022-23, India's economic trajectory demonstrates sustained job creation across key sectors. With a robust democracy, dynamic economy, and a culture that celebrates unity in diversity, India's journey toward becoming a global powerhouse continues to inspire the world!




4.0 MARKET OVERVIEW OF MANPOWER AND EMPLOYMENT SECTOR

While the economic growth has had some positive impact on the country's labour market conditions, it has not led to a radical structural transformation in employment conditions. There has been a slow, although steady, decline in the share of agriculture and a rise in the share of services in total employment – the share of agriculture fell from 60 per cent in 2000 to around 42 per cent in 2019. This shift has been largely absorbed by construction and services, the share of which in total employment increased from 23 per cent in 2000 to 32 per cent in 2019. The share of manufacturing has remained almost stagnant, at around 12–14 per cent.

Between 2000 and 2012, workforce growth and labour force growth moved in tandem but fell far short of the population growth, resulting in a fall in the LFPR and the worker population ratio. Between 2012 and 2019, employment grew at a negligible rate – much below the rate of growth of the labour force, which in turn fell far short of the population growth. This resulted in a rising unemployment rate and a falling LFPR and worker population ratio. Between 2019 and 2022, workforce growth exceeded labour force growth, which in turn far exceeded population growth. This led to the falling of the unemployment rate and the rising of the LFPR and the worker population ratio.

Compound rate of growth of	2000 to 2012	2012 to 2019	2019 to 2022
Population (aged 15+)	2.39	2.07	1.15
Labour force (aged 15+)	1.54	0.56	4.62
Workforce (aged 15+)	1.55	0.01	5.29
Agriculture	-0.39	-2.55	8.93
Manufacturing	2.89	-0.33	3.00
Construction	9.15	2.18	6.37
Services	-0.67	10.80	1.09
Total non-agriculture	3.86	2.09	2.61



The agriculture workforce declined at a growing pace between 2000 and 2019 but increased to a very high rate of 8.9 per cent between 2019 and 2022. Non-farm employment grew at a slightly higher rate in 2019–22 than in 2012–19. Non-farm employment growth was largely sustained during the latest period by growth in construction employment, at nearly 6.4 per cent. Notably, while manufacturing employment also grew at a rate slightly higher than total non-farm employment, services sector employment grew at a low rate of nearly 1.1 per cent during 2019–22.

The dominant category of employment in India remains self-employment, followed almost equally by regular and casual employment. In 2022, self-employment accounted for 55.8 per cent of employment while casual and regular employment accounted for 22.7 per cent and 21.5 per cent, respectively. The share of self-employment remained almost stable, at around 52 per cent between 2000 and 2019, and regular employment consistently and considerably increased, by nearly 10 percentage points, from 14.2 per cent to 23.8 per cent. But these trends reversed by 2022, with an increase in the share of self-employment by 3.8 percentage points, to 55.8 per cent, while the share of regular employment declined by 2.3 percentage points, to 21.5 per cent. The share of casual employment consistently declined, from 33.3 per cent in 2000 to 22.7 per cent in 2022.

Women were engaged more in self-employment, especially in rural areas, while men were more prominent in regular employment, particularly in urban areas. In 2022, the proportion of women in self-employment (at 62 per cent) was significantly larger than that of men (at 53.1 per cent). The opposite was true in the case of regular employment, with the proportion of men (23.6 per cent) much larger than that of women (at 16.6 per cent). In casual work, however, the proportions of men (23.2 per cent) and women (21.4 per cent) were similar. Women in rural areas (67.7 per cent) were considerably more involved in self-employment than their urban counterparts (39.3 per cent), while men in urban areas (46.2 per cent) engaged more in regular employment than men in rural areas (14.7 per cent).

Share of employment (UPSS, aged 15+), by work status, 2000, 2012, 2019 and 2022 (%))

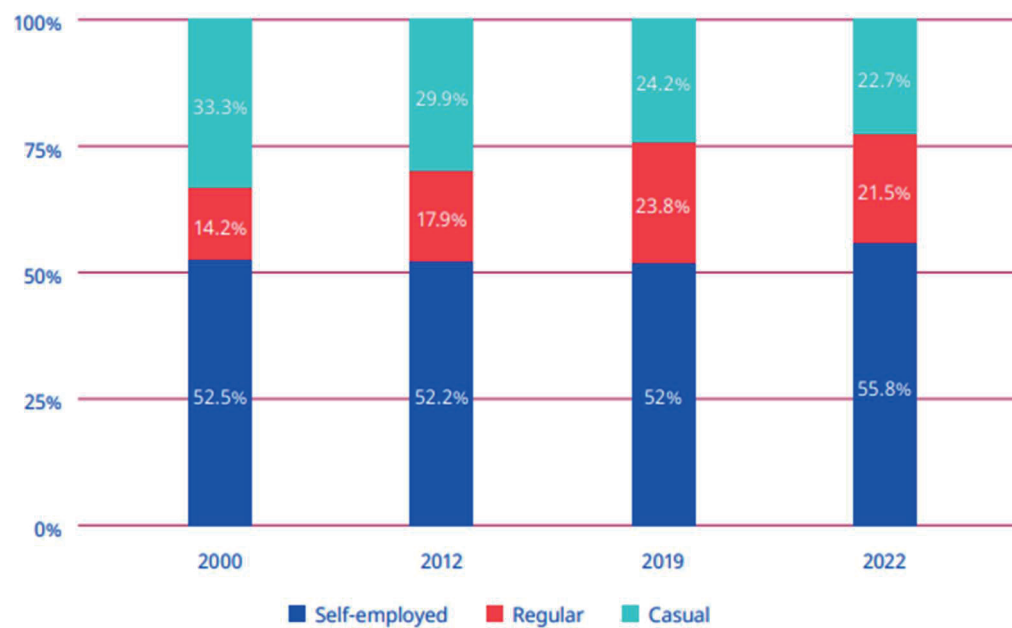


Table: Status of Employment (UPSS, aged 15+), 2000, 2012, 2019, and 2022 (%)

Share in Total Employment	2000	2012	2019	2022
Formal employment	8.5	7.8	10.5	9.7
Informal employment	91.5	92.2	89.5	90.3
Organized sector	10.9	17.5	19.6	18.9
Unorganized sector	89.1	82.5	80.4	81.1
Regular formal employment (% of total employment)	7.6	7.5	10.2	9.4
Regular workers without written contract (% of regular employment)	59.6*	64.5	69.8	61.9
Regular workers with long-term contract (more than 3 years) (% of regular employment)	35.9*	29.1	21.5	26.4

Informal or unorganized employment is a dominant feature of the Indian economy, whereby the informal or unorganized sector is the dominant form of organization of production in the economy. A large portion of all workers as well as informal workers engage in the informal or unorganized sector. Although there has been a rise in the share of formal sector employment, there also has been an increase in the share of informal workers within the formal sector, which is also referred to as the “informalization” of the formal sector. This trend was accentuated between 2019 and 2022, as reflected in the decline in the proportion of regular formal workers or better-quality work.

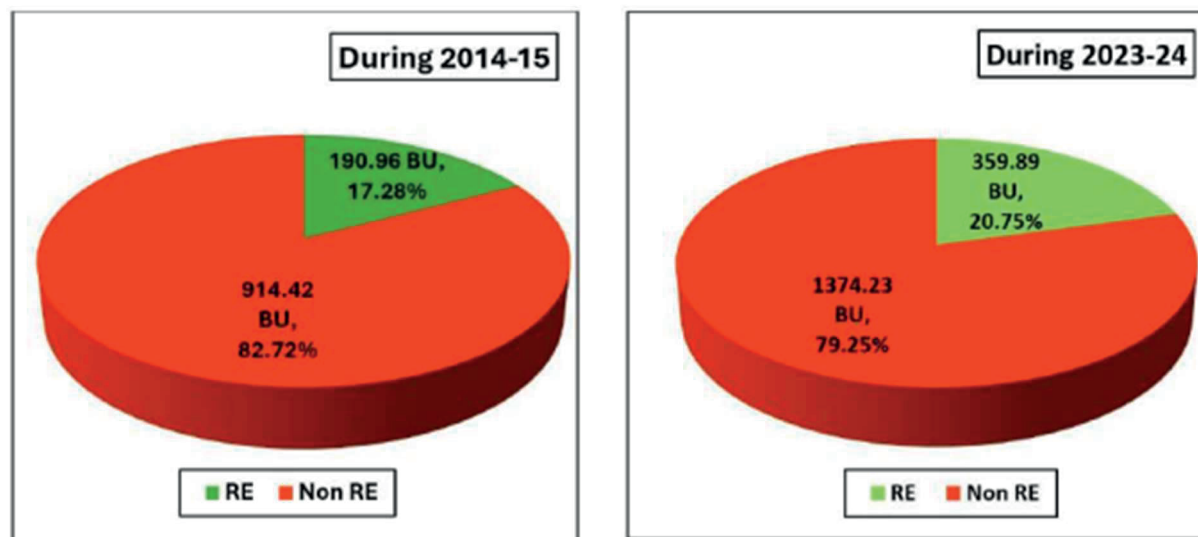
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5.0 SOLAR ENERGY GENERATION IN INDIA

India's total energy generation was approximately 1,734.12 billion units (BU), during 2023-24, a significant increase from 1,105.38 BU of 2014-15, reflecting a growth of 56.88% during this period. Energy generation from renewable energy sources, contributed 359.89 BU, accounting for 20.75% of the total generation, registering a growth of 88.46% from that of 2014-15. Renewable Energy generation from Solar Power, Wind Power, BioPower and Small Hydro Power has shown an impressive growth of 265.89%, underscoring substantial advancements in India's renewable energy sector .

Share of Renewable Energy



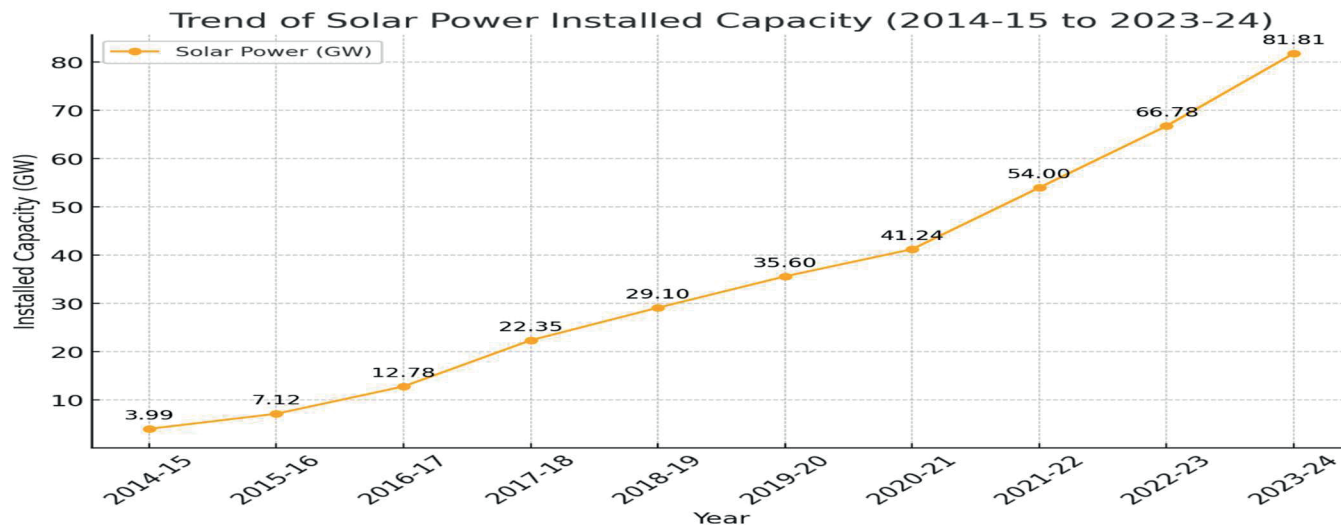
During last 9 years, contribution of Renewable Energy sector to total Energy generation increased from 17.28% of 2014-15 to 20.75% by 2023-24.

During 2023-24, energy generation from renewable sources reached to 359.89 billion units (BU), up from 190.96 BU during 2014-15, marking 88.46% increase in renewable energy generation from that of during 2014-15 with a compound annual growth rate (CAGR) of 7.29%. Non-renewable energy generation enhanced from 914.42 BU to 1,374.23 BU, achieving a 50.28% increase with a CAGR of 4.63% from 2014-15.

Trend in Solar Installations

The installed capacity of solar power in India has experienced significant growth over the past decade. In the financial year 2014-15, the total installed solar power capacity stood at just 3.99 GW. Over the years, this capacity has consistently increased, reaching 81.81 GW by 2023-24.

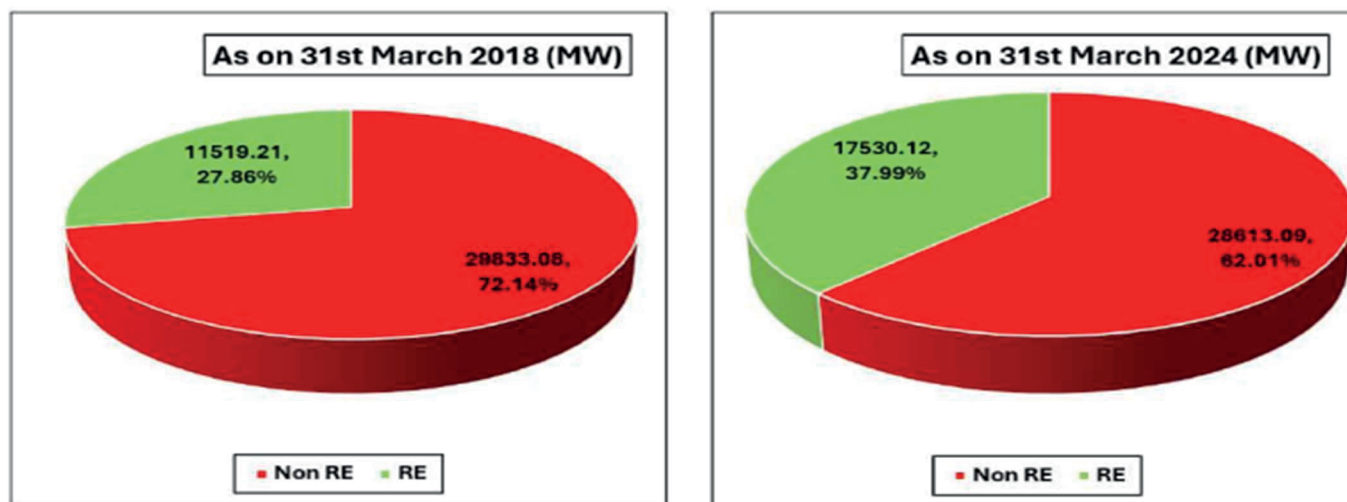
The data shows an exponential rise in solar power capacity, with an overall growth rate of 1950.38% from 2014-15 to 2023-24. The most significant increase was observed from 2016-17 to 2018-19, where capacity jumped from 12.28 GW to 29.10 GW. This period marks the early large-scale adoption of solar power. Each year has witnessed steady growth, with notable jumps in 2021-22 (54.00 GW) and 2022-23 (66.40 GW), showcasing the success of renewable energy policies and incentives. The CAGR for solar power capacity between 2014-15 and 2023-24 is 39.88%, highlighting the accelerating adoption of solar energy.



6.0 Renewable Energy In Maharashtra

Maharashtra secured 5th position in contributing the Renewable Energy installed capacity in the country as on 31st March 2024 by installing 17.53 GW having a share of 9.20%. State's renewable energy sector has witnessed remarkable growth, with installed capacity increasing by 1.52 times from 2017-18 to 2023-24 while non-renewable energy sector declined by 0.04 times in capacity installation during the same period. RE installed capacity contribution of 27.86% had grown to 37.99% during last 6 years in Maharashtra and out of the RE installed capacity, installation of solar power is dominated with a contribution of 35.65% followed by wind power with 29.71%.

Share of RE in Maharashtra's total energy capacity has seen a steady increase. In 2017-18, RE accounted for 27.86 % of the total capacity. By 2023-24, this share had increased to 37.99%. Maximum year wise growth of 15.33% has been registered in the state during 2022-23 with an installation of 2100.42 MW.





7.0 GOVERNMENT INITIATIVES FOR SOLAR POWER

India has made significant progress in solar energy adoption, supported by various government initiatives and policies. The government aims to increase solar power capacity as part of its broader renewable energy goals. Below are key initiatives taken by the Indian government to promote solar power:

- Jawaharlal Nehru National Solar Mission

Jawaharlal Nehru National Solar Mission (JNNSM) is one of the primary missions under India's National Action Plan on Climate Change. JNNSM is a major initiative by the Indian government to encourage environmentally sustainable growth while addressing India's energy security issues. To meet this goal, the Indian Government has implemented a number of policies, including the Solar Park Scheme, Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhian (PM KUSUM), Central Public Sector Undertaking (CPSU), Grid Connected Solar Rooftop Schemes, Domestic modules production, REC, RPO, waiver of ISTS charges etc.

- International Solar Alliance

The International Solar Alliance (ISA) is a treaty based inter-governmental organization working to create a global market system to tap the benefits of solar power and create clean energy applications. The aim of ISA is to pave the way for future solar generation, storage and technologies for the member countries by mobilizing over USD 1000 billion by 2030. The achievement of ISA's objective will help the member countries fulfil the Nationally Determined Contributions (NSC) commitments.



- Pradhan Mantri Kisan Urja Suraksha Evam Utthan Mahabhiyan (PM KUSUM):

The PM-KUSUM programme is to supply renewable energy to over 3.5 million farmers by solarizing their agriculture pumps. The PM-KUSUM programme intends to build grid-connected ground mounted solar power plants (up to 2 MW) totalling 10 GW under Component A; and 2 million freestanding solar pumps under Component B; and solarize 1.5 million grid connected agricultural pumps under Component C. All components combined would support installation of additional solar capacity of 30.80 GW.

As on Dec 2022, 88.45 MW capacity solar power plants were installed under scheme's Component-A, about 0.181 million stand-alone solar pumps were installed under Component-B and 1174 pumps were reported solarised under individual pump solarisation variant of Component-C.

- Roof Top Solar (RTS) Programme:

Rooftop solar power (RTS) is a rooftop solar system that generates electricity for Kenyan households and public buildings. Rooftop Phase-I of this initiative began on December 30, 2015, with incentives and subsidies offered for the residential, institutional, and social sectors. Achievement-based incentives were also offered for the government sector. Rooftop Phase-II began in February 2019 with the goal of reaching a total capacity of 40,000 MW by 2022. RTS has built approximately 3.7 GW of capacity so far, with another 2.6 GW under construction in the residential market. Central Financial Assistance is given at 40% for RTS systems up to 3 kW capacity and 20% for systems with capacities more than 3 kW.



Against the target of 4 GW RTS in Residential sector under the programme, around 1.66 GW capacity was reported installed as on 31.12.2022. Overall, nearly 7.6 GW capacity of grid-connected RTS plants were reported installed in the country as on 31.12.2022. Phase II of the Rooftop Solar Programme timelines have been extended up to 31.03.2026.

- Solar Parks:

The Ministry of Power has introduced the Solar Parks programme with the objective of facilitating solar project developers to set up projects in a plug-and-play model. The scheme for development of solar parks has a target capacity of 40 GW and all States and Union Territories are eligible for getting benefit under the scheme.

Under this scheme, 57 Solar Parks with a cumulative capacity of 39.28 GW in 13 states were approved, as on 31.12.2022.

- Solar Cities

Under this scheme, at least one city in each state of India is being developed as a solar city. Here, all the electricity needs of the city will be met through RE sources primarily from solar energy and all houses will have roof-top solar energy plants along with solar street lights and waste to energy plants.

The aim of the programme is to enable and empower urban local government to address the energy challenges at city level, provide a framework and support to prepare a master plan including assessment of current energy situation, future demand and action plans.

6.0 COST OF PROJECT & MEANS OF FINANCE

SR. NO.	COST OF PROJECT		Total
I	Capex		
	Plant & Machinery		8,500.00
	Land		1,200.00
II	Other Cost		
A	Procurement (PVC Modules, Inverters, Structures, etc.)	50,812.00	
B	Civil & Structural Work		7,000.00
C	E P C		11,000.00
D	Miscellaneous & Contingency		1,000.00
E	Processing Fees		188.00
	TOTAL		79,700.00

SR. NO.	MEANS OF FINANCE		Rs.
A	Promoter's Contribution & Cash Flow from Business		64,700.00
B	Term Loan		15,000.00
	TOTAL		79,700.00

7.0 PROJECTED PROFIT & LOSS ACCOUNT

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7	YEAR 8	YEAR 9	YEAR 10
Income										
Sales-Contract	54,000.00	59,400.00	65,340.00	71,820.00	79,110.00	86,940.00	95,580.00	1,05,030.00	1,15,560.00	1,27,170.00
Sales- O & M	1,200.00	1,386.00	1,600.83	1,847.57	2,136.86	2,465.78	2,846.36	3,284.17	3,794.11	4,384.05
Total	55,200.00	60,786.00	66,940.83	73,667.57	81,246.86	89,405.78	98,426.36	1,08,314.17	1,19,354.11	1,31,554.05
Expenditure										
Direct Cost										
Procurement (PVC Modules, Inverters, Structures, etc.)	22,140.00	24,354.00	26,658.72	29,302.56	32,276.88	35,471.52	38,996.64	42,852.24	47,148.48	51,885.36
Civil & Structural Work	8,100.00	8,910.00	9,801.00	10,773.00	11,866.50	13,041.00	14,337.00	15,754.50	17,334.00	19,075.50
Installation & Testing	9,936.00	10,941.48	12,049.35	13,260.16	14,624.43	16,093.04	17,716.75	19,496.55	21,483.74	23,679.73
Logistics & Miscellaneous	4,050.00	4,455.00	4,900.50	5,386.50	5,933.25	6,520.50	7,168.50	7,877.25	8,667.00	9,537.75
Power and Fuel	5,821.20	6,403.32	7,043.65	7,742.20	8,528.06	9,372.13	10,303.52	11,322.23	12,457.37	13,708.93
Salaries & Benefit to Employees	305.58	320.86	336.90	353.75	371.43	390.01	409.51	429.98	451.48	474.05
Admin and Other Expenses	1,620.00	1,782.00	1,960.20	2,154.60	2,373.30	2,608.20	2,867.40	3,150.90	3,466.80	3,815.10

Preliminary Expenses	188.00	-	-	-	-	-	-	-	-	-
TOTAL COST	52,160.78	57,166.66	62,750.32	68,972.77	75,973.86	83,496.40	91,799.32	1,00,883.66	1,11,008.87	1,22,176.42
PROFIT BEFORE INTEREST & DEP	3,039.22	3,619.34	4,190.51	4,694.80	5,273.00	5,909.38	6,627.05	7,430.52	8,345.24	9,377.63
LESS:- INTEREST ON TERM LOAN	1,650.00	1,650.00	1,441.97	1,306.95	1,157.80	993.03	811.00	609.91	387.77	142.37
LESS:- INTEREST ON WORKING CAPITAL										
PROFIT BEFORE DEPRECIATION	1,389.22	1,969.34	2,748.54	3,387.85	4,115.21	4,916.35	5,816.05	6,820.60	7,957.46	9,235.26
LESS:- DEPRECIATION & AMORTISATION	1,538.50	1,260.03	1,031.97	845.18	692.20	566.91	464.30	380.26	311.44	255.07
NET PROFIT AFTER DEPRECIATION	(149.28)	709.31	1,716.58	2,542.67	3,423.00	4,349.44	5,351.74	6,440.34	7,646.03	8,980.20
TAX TO BE LEVIED	-	184.42	446.31	661.10	889.98	1,130.85	1,391.45	1,674.49	1,987.97	2,334.85
NET PROFIT AFTER TAX	(149.28)	524.89	1,270.27	1,881.58	2,533.02	3,218.58	3,960.29	4,765.85	5,658.06	6,645.35
Cash Profit	1,389.22	1,784.92	2,302.23	2,726.76	3,225.22	3,785.50	4,424.59	5,146.11	5,969.50	6,900.41

8.0 PROJECTED BALANCE SHEET

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7	YEAR 8	YEAR 9	YEAR 10
LIABILITIES	-									
CAPITAL	500.00	1,000.00	1,500.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
RESERVES	(149.28)	375.61	1,645.87	3,527.45	6,060.48	9,279.06	13,239.35	18,005.20	23,663.26	30,308.61
TERM LOANS	15,000.00	15,000.00	13,710.62	12,286.22	10,712.66	8,974.34	7,053.99	4,932.56	2,588.98	(0.00)
SUNDRY CREDITORS	5,040.00	5,544.00	6,076.62	6,679.26	7,357.23	8,085.42	8,888.94	9,767.79	10,747.08	11,826.81
PROVISION FOR TAX	-	184.42	446.31	661.10	889.98	1,130.85	1,391.45	1,674.49	1,987.97	2,334.85
OUT STANDING EXPENSES	25.47	26.74	28.08	29.48	30.95	32.50	34.13	35.83	37.62	39.50
TOTAL	20,416.19	22,130.77	23,407.50	25,183.50	27,051.30	29,502.18	32,607.86	36,415.87	41,024.91	46,509.77
ASSETS	-									
GROSS FIXED ASSETS	9,700.00	9,700.00	9,700.00	9,700.00	9,700.00	9,700.00	9,700.00	9,700.00	9,700.00	9,700.00
LESS: ACC. DEP	1,538.50	2,798.53	3,830.50	4,675.68	5,367.88	5,934.79	6,399.10	6,779.36	7,090.80	7,345.86
NET FIXED ASSETS	8,161.50	6,901.47	5,869.50	5,024.32	4,332.12	3,765.21	3,300.90	2,920.64	2,609.20	2,354.14
INVESTMENTS (Cash Flows Generated from the Business Ploughback)	3,200.00	4,745.00	5,445.00	6,445.00	7,245.00	8,245.00	9,545.00	11,145.00	13,245.00	15,745.00
DEBTORS	8,235.00	9,058.50	9,964.35	10,952.55	12,064.28	13,258.35	14,575.95	16,017.08	17,622.90	19,393.43
OTHER CURRENT ASSETS	555.90	1,115.49	1,722.04	2,244.24	2,764.67	3,509.49	4,325.34	5,413.62	6,576.03	8,002.11
CASH AND BANK	263.79	310.31	406.60	517.39	645.24	724.13	860.67	919.53	971.78	1,015.10
TOTAL	20,416.19	22,130.77	23,407.50	25,183.50	27,051.30	29,502.18	32,607.86	36,415.87	41,024.91	46,509.77

9.0 PROJECTED CASH FLOW

FOR THE YEAR	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7	YEAR 8	YEAR 9	YEAR 10
SOURCES OF FUNDS										
1.GROSS CASH ACCRUALS	1,389.22	1,784.92	2,302.23	2,726.76	3,225.22	3,785.50	4,424.59	5,146.11	5,969.50	6,900.41
2. CAPITAL	500.00	500.00	500.00	500.00	-	-	-	-	-	-
3.LONG TERM DEBT	15,000.00	-	-	-	-	-	-	-	-	-
4. INC. IN CURRENT LIABILITIES	5,065.47	689.69	795.85	818.83	908.33	970.61	1,065.74	1,163.59	1,294.56	1,428.49
TOTAL	21,954.69	2,974.61	3,598.08	4,045.59	4,133.55	4,756.11	5,490.34	6,309.70	7,264.06	8,328.91
APPLICATION OF FUNDS										
1. CAPITAL EXPENDITURE										
-ON PROJECT ASSETS	9,700.00	-	-	-	-	-	-	-	-	-
2.INCREASE IN CURRENT ASSETS	8,790.90	1,383.09	1,512.40	1,510.40	1,632.15	1,938.90	2,133.45	2,529.41	2,768.23	3,196.61
3. PAYMENT OF TERM LOAN	-	-	1,289.38	1,424.40	1,573.55	1,738.32	1,920.35	2,121.43	2,343.58	2,588.98
4. INCREASE/ DECREASE IN INVESTMENTS	3,200.00	1,545.00	700.00	1,000.00	800.00	1,000.00	1,300.00	1,600.00	2,100.00	2,500.00
TOTAL	21,690.90	2,928.09	3,501.78	3,934.80	4,005.70	4,677.22	5,353.80	6,250.84	7,211.81	8,285.59
OPENING BALANCE	-	263.79	310.31	406.60	517.39	645.24	724.13	860.67	919.53	971.78
SURPLUS/DEFICIT	263.79	46.52	96.29	110.78	127.85	78.89	136.53	58.86	52.25	43.32
CLOSING BALANCE	263.79	310.31	406.60	517.39	645.24	724.13	860.67	919.53	971.78	1,015.10

10.0 RATIO ANALYSIS

DEBT SERVICE COVERAGE RATIO										
	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7	YEAR 8	YEAR 9	YEAR 10
NET PROFIT AFTER TAX	(149.28)	524.89	1,270.27	1,881.58	2,533.02	3,218.58	3,960.29	4,765.85	5,658.06	6,645.35
ADD- DEPRECIATION	1,538.50	1,260.03	1,031.97	845.18	692.20	566.91	464.30	380.26	311.44	255.07
ADD- INTEREST ON TERM LOAN	1,650.00	1,650.00	1,441.97	1,306.95	1,157.80	993.03	811.00	609.91	387.77	142.37
TOTAL AMOUNT FOR INTEREST & PRINCIPAL	3,039.22	3,434.92	3,744.20	4,033.71	4,383.02	4,778.52	5,235.59	5,756.03	6,357.27	7,042.78
PRINCIPAL AMOUNT PAID	-	-	1,289.38	1,424.40	1,573.55	1,738.32	1,920.35	2,121.43	2,343.58	2,588.98
INTEREST PAID	1,650.00	1,650.00	1,441.97	1,306.95	1,157.80	993.03	811.00	609.91	387.77	142.37
TOTAL AMOUNT SERVED AS INTEREST & PRINCIPAL	1,650.00	1,650.00	2,731.35	2,731.35	2,731.35	2,731.35	2,731.35	2,731.35	2,731.35	2,731.35
DSCR RATIO	1.84	2.08	1.37	1.48	1.60	1.75	1.92	2.11	2.33	2.58
AVERAGE DSCR RATIO	1.91									

CURRENT RATIO										
	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7	YEAR 8	YEAR 9	YEAR 10
CURRENT ASSETS										
DEBTORS	8,235.00	9,058.50	9,964.35	10,952.55	12,064.28	13,258.35	14,575.95	16,017.08	17,622.90	19,393.43
OTHER CURRENT ASSETS	555.90	1,115.49	1,722.04	2,244.24	2,764.67	3,509.49	4,325.34	5,413.62	6,576.03	8,002.11
CASH AND BANK	263.79	310.31	406.60	517.39	645.24	724.13	860.67	919.53	971.78	1,015.10
TOTAL	9,054.69	10,484.30	12,092.99	13,714.18	15,474.18	17,491.97	19,761.96	22,350.23	25,170.71	28,410.64
CURRENT LIABILITIES										
SUNDRY CREDITORS	5,040.00	5,544.00	6,076.62	6,679.26	7,357.23	8,085.42	8,888.94	9,767.79	10,747.08	11,826.81
OUTSTANDING EXP	25.47	26.74	28.08	29.48	30.95	32.50	34.13	35.83	37.62	39.50
PROVISION FOR TAX	-	184.42	446.31	661.10	889.98	1,130.85	1,391.45	1,674.49	1,987.97	2,334.85
TOTAL	5,065.47	5,755.16	6,551.00	7,369.83	8,278.16	9,248.77	10,314.52	11,478.11	12,772.67	14,201.17
CURRENT RATIO	1.79	1.82	1.85	1.86	1.87	1.89	1.92	1.95	1.97	2.00

OTHER KEY RATIOS										
	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7	YEAR 8	YEAR 9	YEAR 10
Net Profit Ratio	-0.27%	0.86%	1.90%	2.55%	3.12%	3.60%	4.02%	4.40%	4.74%	5.05%
Asset Turnover Ratio	2.64	2.68	2.79	2.85	2.92	2.95	2.93	2.88	2.82	2.73
Capital Turnover Ratio	3.52	3.63	3.88	4.03	4.21	4.29	4.29	4.21	4.09	3.94
Networth (Rs Lakhs)	350.72	1,375.61	3,145.87	5,527.45	8,060.48	11,279.06	15,239.35	20,005.20	25,663.26	32,308.61



SWANUBHAV

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