

AGRICULTURE POLICY SECTION  
PRIORITY CREDIT WING  
HEAD OFFICE  
BENGALURU - 560 002

CIRCULAR NO : IC/162/2024

DATE : 12/03/2024

**SUB: Introducing “Canara Stree Shakti” Scheme for financing individual Women SHG members of DAY NRLM SHGs to graduate them as entrepreneur.**

**SYNOPSIS**

- Obtention of simplified loan application form under the scheme.
- Model Detailed Project Reports (DPRs) for 30 identified activities to ease the process of loan sanctioning.
- Waiver of obtention of Last 2 years Balance Sheet / Projected balance Sheet /Income Tax or Sales Tax return and Quotation for identified 30 activities.
- Reimbursement of credit guarantee fees for loans up to Rs.5.00 lakh for a maximum period of 5 years and providing 2% Interest Subvention for loans up to Rs.1.50 lakh per borrower for maximum period of 3 years.
- Branches/Offices to sanction the loan only to the applications sourced from NRLM/SRLM officials.

Ministry of Rural Development has come out with ‘Lakhpati Didi Yojana’ for Women SHG member of matured DAY NRLM SHGs to uplift women by providing financial assistance, improving the financial standing of women in our country, aiming to boost entrepreneurship and make them self-reliant so that they can earn a sustainable income of at least Rs. 1.00 lakh per annum per household.

In line with Lakhpati Didi initiative, Ministry of Rural Development (MoRD) has created “Women Enterprise Acceleration Fund (WEAF)”, wherein fund will cover -

- Reimbursement of credit guarantee fees covered under CGFMU to Banks on Micro enterprise loans up to Rs.5.00 lakh given to women entrepreneurs from SHG network for a maximum period of 5 years.
- 2% Interest Subvention on enterprise loans given to such women borrowers up to Rs.1.50 lakh per borrower for maximum period of 3 years, based on prompt repayments to incentivize good repayment behaviour.

Keeping the above in view, Bank has come out with “Canara Stree Shakti” scheme for financing individual Women SHG members of DAY-NRLM SHGs to graduate them as entrepreneur.

Annexure I - Detailed guidelines of Canara Stree Shakti scheme.

Annexure II - Simplified Loan Application Form.

Annexure III - Model Detailed Project Reports for 30 identified activities.

Annexure IV - NRLM/SRLM Forwarding letter format.

Annexure V - Declaration regarding ownership of activity site from owner of the site.

Annexure VI - Undertaking from borrower about purchase of article.

**Branches/Offices are advised to popularize the scheme and contact the NRLM/SRLM officials for garnering fresh business under the said scheme. However, branches should ensure compliance of necessary due diligence before sanctioning the loan.**

**SINDHU K A  
GENERAL MANAGER**

**ANNEXURE-I**  
**DETAILED SCHEME GUIDELINE**

Particulars	Scheme guidelines
Name of Scheme	<b>Canara Stree Shakti</b>
Purpose of Loan	To finance individual Women SHG members of selected matured well performing DAY NRLM SHGs to graduate them as Women entrepreneur.
Eligibility	<ul style="list-style-type: none"> <li>• Women Member from matured well performing DAY NRLM SHGs. <b>(WSHG's more than 2 years old and have accessed at least one dose of Bank loan with timely repayment).</b></li> <li>• <b>Member with minimum 2 year of business record.</b></li> <li>• Beneficiaries shall be identified &amp; sourced by NRLM/SRLM.</li> </ul>
Nature of Limit	Term Loan/Working Capital Limit
Product Code	For Agricultural Identified Activities as per <b>Annexure - III</b> <ul style="list-style-type: none"> <li>• 3021 - Canara Stree Shakti Agri TL</li> <li>• 2015 - Canara Stree Shakti Agri OD</li> </ul> For MSME Identified Activities as per <b>Annexure - III</b> <ul style="list-style-type: none"> <li>• 3022 - Canara Stree Shakti MSME TL</li> <li>• 2016 - Canara Stree Shakti MSME OD</li> </ul>
Assessment	As per Annexure - III for 30 identified activities
Quantum of loan	Minimum: Above Rs. 50,000/- Maximum: Rs. 5,00,000/-
Rate of Interest	As applicable for Mudra/Agriculture Allied scheme as the case may be.
Security	<ul style="list-style-type: none"> <li>• Hypothecation of assets created out of Bank Loan.</li> <li>• Compulsory coverage under CGFMU.</li> <li>• No Collateral security/ Third Party guarantee to be obtained.</li> </ul>
Interest Subvention & Reimbursement of CGFMU Fee	<ul style="list-style-type: none"> <li>• Reimbursement of credit guarantee fees for loans up to Rs.5.00 lakh for a maximum period of 5 years.</li> <li>• 2% Interest Subvention for loans up to Rs.1.50 lakh per borrower for maximum period of 3 years, based on prompt repayments to incentivize good repayment behavior.</li> </ul>
Repayment Period	Term Loan: 5 Years including 3 months' repayment holiday Working Capital: 12 months tenability
Upfront fees / Service charges	As applicable for Mudra/Agriculture Allied scheme as the case may be.
Delegation of Power	As per existing Mudra/Agriculture Allied scheme as the case may be.
Documents to be obtained	<ul style="list-style-type: none"> <li>• Simplified loan application form as per <b>Annexure II</b>.</li> <li>• KYC documents of individual.</li> <li>• KYC document of the Unit/Activity/Business Enterprise.</li> <li>• Forwarding letter by NRLM/SRLM Officials as per <b>Annexure IV</b>.</li> <li>• Declaration regarding ownership of activity site from owner of the site in <b>Annexure V</b>.</li> <li>• Undertaking from Borrower about purchase of article <b>Annexure VI</b></li> <li>• Original Tax invoice/Bills and Post sanction visit by branch officials should be ensured within 15 days of disbursement of loan along with photograph of the unit with date and time stamp.</li> </ul>
Other guidelines	<ul style="list-style-type: none"> <li>• Waiver of Last 2 years Balance Sheet / Projected balance Sheet /Income Tax or Sales Tax return for 30 identified activities mentioned in <b>Annexure III</b>.</li> <li>• No prior quotation shall be sought and request letter from borrower shall be obtained with an undertaking that the loan is applied for procurement of Machinery/Equipment/Raw Material/Stock/Live Stock/etc., for starting/running the activity for 30 identified activities as per Annexure - VI</li> </ul>

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|  | <ul style="list-style-type: none"><li>• Disbursement shall be made directly to Savings account of the borrower and branch to make payment directly to the vendor immediately as per Annexure - VI. However, Original Tax invoice/Bills and Post sanction visit by branch officials should be ensured within 15 days of disbursement of loan along with photograph of the unit with date and time stamp.</li><li>• Loans for other than 30 activities mentioned in Annexure III shall be considered under existing MUDRA scheme of the Bank.</li><li>• Comprehensive insurance policy for the assets created out of Bank finance must be available.</li></ul> |
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## Annexure II

### LOAN APPLICATION FORM FOR CANARA STREE SHAKTI SCHEME

The Branch Manager

Canara Bank

\_\_\_\_\_ Branch

Photograph

Dear Sir/Madam,

I \_\_\_\_\_ W/o, D/o \_\_\_\_\_ and resident of \_\_\_\_\_  
\_\_\_\_\_ belong to SHG Group  
\_\_\_\_\_ hereby apply for Cash Credit/Term Loan/ of Rs \_\_\_\_\_  
(Rupees \_\_\_\_\_ only) and furnish below the necessary information.

Personal Information					
Name					
Date of Birth					
Residential Address					
Mobile Number					
Academic Qualification					
Social Category	SC	ST	OBC	Minority	If Minority community, Mention

Insurance cover available	PMSBY (Yes/No)	PMJJBY (Yes/No)
Details of any Training/Skill Development undergone		
Activity/Business pursuing		
Experience in the line of activity (Minimum it should be 2 years).		
Aadhaar Number		
PAN Card (if available, shall not be insisted)		
KYC-ID Proof		
KYC-Address Proof		
Member Code		
Savings Bank Account Number		
Self Help Group Detail	Name :	
	A/C No :	
	Date of formation :	
	Loan A/c No. :	
	Loan Amt :	
	No. of Credit Linkages :	
	Unique Code of the SHG :	

**ACTIVITY/BUSINESS RELATED INFORMATION**

Name of the Unit (Enterprise)		
Supporting Agency (NGO)		
Constitution		
Current Business Address		
Business premises	Rented	Owned
Telephone number		
Mobile number		
Business Activity	Existing:	
	Proposed:	
Date of commencement of Business Activity (Unit)	(DD/MM/YYYY)	
Unit is Registered	Yes	No
If registered, Registration Number and the Act under which it is registered*		
Registered office Address		
Nature of the Business Activity (description)		

Number of Persons engaged and their wages				
Performance/ Future Estimates	Past Year (Actuals)	Last Year (Actuals)	Present Year (Estimate)	Next Year (Projections)
Net Sales				
Net Profit				
Loan Requirement:	Rs.			
Purpose - Term Loan**	Details: Purchase of Machinery/Equipment etc.,			
Purpose - Working Capital***	Details: Raw material, processing etc.,			

*Registration/Certification	Number	Remarks
Registration under Shops and Establishment Act		
Registration under MSME (Udyami Mitra)		
Drug License		
Food Safety and Standards Authority of India (FSSAI)		
National Program for Organic Production (NPOP)		
Any other Certification Agency		
Any other Registration Body		

** Details of Machinery/Equipment purchase					
Type of Machinery/ Equipment	Purpose for which it is required	Name of the Supplier	Total Cost of the machine Rs.	My own contribution (Margin) Rs.	Loan Required Rs.
Total					

*** Working Capital Requirements								(in Rupees)	
Actuals		Projected							
FY	FY	Sales	Working cycle in months	Inven tory	Debtors	Creditors	My Own Contributi on (Margin)	Loan Required	

Declaration

- I certify that I did not avail any loan for this Unit/Business (apart from utilizing my SHG loan) from any Bank/financial institution in the past.
- I have been regularly repaying my SHG loan.
- I have availed loans/advances from other Banks/Financial Institutions (Details,if any)
- My assets and liabilities are declared separately and annexed to this application.
- I hereby declare that the particulars given above are true and correct to the best of my knowledge and belief.
- I hereby authorize the Bank to disclose all or any particulars or details or information relating to my loan accounts with the Bank to any other financial institutions, government or any agency(ies) as may be considered necessary or desirable by the Bank.
- I hereby undertake to abide by the terms and conditions that the bank may stipulate in sanction of this loan and inform Bank in the event of acquiring any other assets during the tenure of the advance. You may take appropriate safeguards/action for recovery of banks' dues.
- I undertake to submit to the bank, the invoices/Bills for the assets acquired out of bank finance within 15 days of purchasing/delivery of the machinery/ equipment/material.

Place -

Applicant's Signature /thumb impression

Date -

Applicant's Name and address



**ANNEXURE III**  
**MODEL DPRs OF 30 ACTIVITIES SUGGESTED BY NRLM**

<b>Agri and allied Activities</b>
1. Mushroom Cultivation
2. Vegetable/high value crops / organic farming
3. Dairy
4. Poultry
5. Sericulture
6. Pisci culture
7. Floriculture
8. Goat, Sheep & Pig rearing
<b>Services:</b>
9. Beauty Parlour & Saloon
10. Tailoring & Boutique
11. Rural/eco-tourism
12. Restaurants & Catering services
13. Internet Café & photocopy
<b>Trading:</b>
14. Tea/Ice Cream/Milk/cold drinks shop
15. Grocery/stationery stores
16. Cosmetic Stores
17. Fruits/Vegetables shop
<b>Manufacturing:</b>
18. Food Processing (jam, jelly, pickles, dairy products etc.) , papad, & Traditional Snacks
19. Flour Mill/pulses processing/besan/spices.
20. Oil Processing Unit
21. Handloom & Handicraft, weaving and textiles, bags, file covers, baskets etc.
22. Pottery and ceramics
23. Artificial jewelry (metals/bamboo/cane etc.)
24. Bangles/glass/lac items
25. Agarbatti/Candle wax and other wax items
26. Soap making/liquid soap/detergent/washing soap/laundrying soap
27. Metal & Cane Products (Tin boxes, bins, drums)
28. Woolen Items (Hosiery/Embroidery)
29. sanitary towels/ sanitary napkins/ toilet rolls etc.
30. Paper/leaf plates/cups & glasses manufacturing unit

## 1. MUSHROOM CULTIVATION

Specifications Assumed		
S. No	Particulars	
1	15 bags of Mushroom Spawns may be planted in 5 beds.	
2	Maximum 10 kgs mushrooms can be harvested per bed in a month	
3	Harvest from 13th day of planting. Three days a week yield for 45 to 60 days	
4	Electricity/Rent etc. per month	500
5	Misc. expenditure per month @ 100% operating capacity	5000
6	Wages per month	1000
7	Annual Turnover	500000
Project cost		
S. No	Particulars	Amount in Rs.
1	crop room and bulk pasteurization chamber construction	200000
2	Storage refrigerator, dehydrators for drying	50000
3	Misc. expenditure	25000
	<b>Total Project cost</b>	<b>275000</b>

### Loan amount Sanctioned 80% of Total Project Cost

Year	1	2	3	4	5
Loan amount in Rs.	220000	185680	147242	104191	55973

### SALES/TURNOVER, PROFIT AND LOSS AND DSCR

Particulars as on 31/03	2022-23	2023-24	2024-25	2026-27	2027-28
Capacity utilization	60%	60%	60%	65%	70%
Sales/ Turnover (in Rs.)	300000	300000	300000	325000	350000
Gross Income	300000	300000	300000	325000	350000
Other Expenses –(a+b+c)	54000	54000	54000	57000	60000
a. Electricity, Rent etc.	6000	6000	6000	6000	6000
b. Wages	12000	12000	12000	12000	12000
c. Consumables/Misc.	36000	36000	36000	39000	42000
Net Income	246000	246000	246000	268000	290000
Interest on Bank Loan @ 12%	26400	22282	17669	12503	6717
Depreciation @ 10%	25000	25000	25000	25000	25000
Bank Loan Instalment	60720	60720	60720	60720	60720
Net Profit	133880	137998	142611	169777	197563
Cash Accruals	158880	162998	167611	194777	222563
GDSCR	2.1	2.2	2.4	2.8	3.4
AVG GDSCR	2.59				

*Bedding Material: Locally available such as Rice Straws, dry leaves from standing Banana plants, dry water lilies, jute sacks, legume straws, corn stalks, Sugarcane bagasse, abaca leaves etc.*

## 2. HIGH VALUE CROP CULTIVATION IN GREENHOUSE/POLYHOUSE

### Specifications Assumed

S.No	Particulars	Cucumber	Cowpea	Tomato	Creepers such as Bottle Gourd, Ridge Gourd, Ivy Gourd etc	
1	Plant Population	2300	2200	2500	800	
2	Total Production in Kgs	6500	3850	5400	1450	
3	Loss of Produce (2%)	110	17	90	90	
4	Produce available for sale	6390	3833	5310	1360	
5	Rate per Kg	20	30	15	15	
6	Income from sale of produce	127800	114990	79650	20400	
7	Total Income	Rs.342840				
8	Electricity per month					Rs.500
9	Misc. expenditure per month @100% operating capacity					Rs.5000
10	Wages per month					Rs.2000

### Project cost

S. No	Particulars	Amount in Rs.
1	Construction of Polyhouse inclusive of GI Pipes, Shade nets etc.	200000
2	Irrigation and Fertigation system including filters	100000
3	Creeper ropes, Trellis, Temp c0ntrol systems and Misc. expenditure	25000
	<b>Total Project cost</b>	<b>325000</b>

### Loan amount Sanctioned 80% of Total Project Cost

Year	1	2	3	4	5
Loan amount in Rs.	260000	219440	174013	123134	66150

### SALES/TURNOVER, PROFIT AND LOSS AND DSCR

Particulars as on 31/03	2022-23	2023-24	2024-25	2026-27	2027-28
Gross Income	342840	342840	342840	342840	342840
Other Expenses -(a+b+c)	69000	66000	66000	69000	72000
a. Electricity	6000	6000	6000	6000	6000
b. Wages	24000	24000	24000	24000	24000
c. Misc. Expenditure	39000	36000	36000	39000	42000
Net Income	273840	276840	276840	273840	270840
Interest on Bank Loan @ 12%	31200	26333	20882	14776	7938
Depreciation @ 10%	30000	30000	30000	30000	30000
Bank Loan Instalment	71760	71760	71760	71760	71760
Net Profit	140880	148747	154198	157304	161142
Cash Accruals	170880	178747	184198	187304	191142
GDSCR	2.0	2.1	2.2	2.3	2.5
AVG GDSCR	2.22				

### 3. DAIRY UNIT

<b>Specifications Assumed</b>		
S. No	Particulars	
1	Lactation period (normally 10 months- averaging the milk production) in days	275 days
2	Average Yield per cow is 8-9 liters. For two cows in liters	18 liters
3	Average Rate of Milk per liter in Rs.	Rs. 50
4	Electricity per month	Rs.500
5	Misc. expenditure per month	Rs. 5000
6	Annual Turnover	Rs. 247500
<b>Project cost</b>		
S. No	Particulars	Amount in Rs.
1	Cost of construction of shed	50000
2	cost of Heifer (Cows) - Two	160000
3	Transportation and Misc. expenditure such as milk cans, etc.	30000
	<b>Total Project cost</b>	<b>240000</b>

#### **Loan amount Sanctioned 80% of Total Project Cost**

Year	1	2	3	4	5
Loan amount in Rs.	192000	162048	128502	90930	48850

#### **SALES/TURNOVER, PROFIT AND LOSS AND DSCR**

Particulars as on 31/03	2022-23	2023-24	2024-25	2026-27	2027-28
Gross Income	247500	247500	247500	247500	247500
Other Expenses –(a+b)	42000	42000	42000	45000	48000
a. Electricity	6000	6000	6000	6000	6000
b. Misc. expenditure	36000	36000	36000	39000	42000
Net Income	205500	205500	205500	202500	199500
Interest on Bank Loan @ 12%	23040	19446	15420	10912	5862
Depreciation @ 10%	5000	5000	5000	5000	5000
Bank Loan Instalment	52992	52992	52992	52992	52992
Net Profit	124468	128062	132088	133596	135646
Cash Accruals	129468	133062	137088	138596	140646
GDSCR	2.0	2.1	2.2	2.3	2.5
AVG GDSCR	2.23				

#### 4. POULTRY: 500 UNIT FARM OF BROILER

<b>Specifications Assumed</b>		
S. No	Particulars	
1	Number of Birds	500
2	Broilers are bred usually for 40 to 50 days. Average cycle in days	45 days
3	Average weight per bird at 45 days in Kgs	2.5 Kgs
4	Average Rate per kg	Rs.106
5	Number of batches/ year (45/50 days a batch+ 15/25 days for disinfecting)	5
6	Electricity per month	Rs. 1000
7	Recurring expenditure per month	Rs. 15000
8	Wages per month	Rs. 5000
9	Annual Turnover	Rs. 662500
<b>Project cost</b>		
S. No	Particulars	Amount in Rs.
1	Cost of construction of shed	187500
2	Cost of one day old chicks	30000
3	Equipment and Misc. expenditure	20000
	<b>Total Project cost</b>	<b>237500</b>

#### **Loan amount Sanctioned 80% of Total Project Cost**

Year	1	2	3	4	5
Loan amount in Rs.	190000	160360	127163	89983	48341

#### **SALES/TURNOVER, PROFIT AND LOSS AND DSCR**

Particulars as on 31/03	2022-23	2023-24	2024-25	2026-27	2027-28
Percentage of realization due to market volatility	60%	60%	65%	70%	75%
Gross Income	397500	397500	430625	463750	496875
Other Expenses –(a+b+c)	180000	180000	189000	198000	207000
a. Electricity	12000	12000	12000	12000	12000
b. Wages	60000	60000	60000	60000	60000
c. Misc. recurring expenditure	108000	108000	117000	126000	135000
Net Income	217500	217500	241625	265750	289875
Interest on Bank Loan @ 12%	22800	19243	15260	10798	5801
Depreciation @ 10%	18750	18750	18750	18750	18750
Bank Loan Instalment	52440	52440	52440	52440	52440
Net Profit	123510	127067	155175	183762	212884
Cash Accruals	142260	145817	173925	202512	231634
GDSR	2.2	2.3	2.8	3.4	4.1
AVG GDSR	2.95				

## 5. SERICULTURE UNIT

<b>Specifications Assumed</b>		
S. No	Particulars	
1	Cocoon Harvested per year in Kgs	1800 Kgs
2	Average Price per Kg in Rs.	Rs.140
3	Electricity per month	Rs.300
4	Recurring expenditure per month	Rs.5000
5	Annual Turnover	Rs. 252000
<b>Project cost</b>		
S. No	Particulars	Amount in Rs.
1	Cost of construction of shed	125000
2	Cost of Chandrike (Round Wheels)	25000
3	Equipment, cleaning nets and Misc. expenditure	10000
	<b>Total Project cost</b>	<b>160000</b>

### Loan amount Sanctioned 80% of Total Project Cost

Year	1	2	3	4	5
Loan amount in Rs.	128000	108032	85668	60620	32566

### SALES/TURNOVER, PROFIT AND LOSS AND DSCR

Particulars as on 31/03	2022-23	2023-24	2024-25	2026-27	2027-28
Operating capacity	80%	80%	85%	85%	90%
Sales/ Turnover (in Rs.)	201600	201600	214200	214200	226800
Gross Income	201600	201600	214200	214200	226800
Other Expenses –(a+b)	63600	63600	63600	63600	63600
a. Electricity	3600	3600	3600	3600	3600
b. Misc. recurring expenditure	60000	60000	60000	60000	60000
Net Income	138000	138000	150600	150600	163200
Interest on Bank Loan @ 12%	15360	12964	10280	7274	3908
Depreciation @ 10%	12500	12500	12500	12500	12500
Bank Loan Instalment	35328	35328	35328	35328	35328
Net Profit	74812	77208	92492	95498	111464
Cash Accruals	87312	89708	104992	107998	123964
GDSCR	2.0	2.1	2.5	2.7	3.3
AVG GDSCR	2.53				

## 6. PISCICULTURE UNIT

<b>Specifications Assumed</b>		
S. No	Particulars	
1	Fish Harvested per year in Kgs	10000
2	Average Price per Kg in Rs.	Rs. 50
3	Electricity per month	Rs. 1000
4	Recurring expenditure per month	Rs. 5000
5	Wages per month	Rs. 6000
6	Annual Turnover	Rs.500000
	Species considered Indian Major Carps: Catla, Rohu and Mrigal	
<b>Project cost</b>		
S. No	Particulars	Amount in Rs.
1	Cost of Pond	150000
2	Inlet and Outlet sluices, Diesel pump etc.	75000
3	Implements, nets and Misc. expenditure	20000
	<b>Total Project cost</b>	<b>245000</b>

### Loan amount Sanctioned 80% of Total Project Cost

Year	1	2	3	4	5
Loan amount in Rs.	196000	165424	131179	92824	49867

### SALES/TURNOVER, PROFIT AND LOSS AND DSCR

Particulars as on 31/03	2022-23	2023-24	2024-25	2026-27	2027-28
Percentage of realization	70%	80%	85%	90%	90%
Sales/ Turnover (in Rs.)	350000	400000	425000	450000	450000
Gross Income	350000	400000	425000	450000	450000
Other Expenses –(a+b+c)	144000	144000	144000	144000	144000
a. Electricity	12000	12000	12000	12000	12000
b. Wages	72000	72000	72000	72000	72000
c. Misc. recurring expenditure	60000	60000	60000	60000	60000
Net Income	206000	256000	281000	306000	306000
Interest on Bank Loan @ 12%	23520	19851	15741	11139	5984
Depreciation @ 10%	22500	22500	22500	22500	22500
Bank Loan Instalment	54096	54096	54096	54096	54096
Net Profit	105884	159553	188663	218265	223420
Cash Accruals	128384	182053	211163	240765	245920
GDSCR	2.0	2.7	3.2	3.9	4.2
AVG GDSCR	3.20				

## 7. FLORICULTURE UNIT

<b>Specifications Assumed</b>		
S. No	Particulars	
1	Plant Population	140000
2	Yield - Saleable Spikes	136000
3	Average Rate per Spike	Rs. 4
4	Electricity per month	Rs. 500
5	Wages per month	Rs. 8000
6	Misc. Recurring expenditure per month	Rs. 10000
7	Annual Turnover	Rs. 544000
	Flower Cultivation assumed- Gladiolus	
<b>Project cost</b>		
S. No	Particulars	Amount in Rs.
1	Construction of Polyhouse, inclusive of GI Pipes, Shade nets etc.	200000
2	Irrigation and Fertigation system including chilling chamber	50000
3	Packing Material, Harvesting Tools, Boxes and Misc. expenditure	75000
	<b>Total Project cost</b>	<b>325000</b>

### Loan amount Sanctioned 80% of Total Project Cost

Year	1	2	3	4	5
Loan amount in Rs.	260000	219440	174013	123134	66150

### SALES/TURNOVER, PROFIT AND LOSS AND DSCR

Particulars as on 31/03	2022-23	2023-24	2024-25	2026-27	2027-28
Capacity utilization	80%	80%	85%	85%	90%
Sales/ Turnover (in Rs.)	435200	435200	462400	462400	489600
Gross Income	435200	435200	462400	462400	489600
Other Expenses -(a+b+c)	162000	162000	162000	162000	162000
a. Electricity	6000	6000	6000	6000	6000
b. Wages	96000	96000	96000	96000	96000
c. Misc. Recurring Expenditure	60000	60000	60000	60000	60000
Net Income	273200	273200	300400	300400	327600
Interest on Bank Loan @ 12%	31200	26333	20882	14776	7938
Depreciation @ 10%	25000	25000	25000	25000	25000
Bank Loan Instalment	71760	71760	71760	71760	71760
Net Profit	145240	150107	182758	188864	222902
Cash Accruals	170240	175107	207758	213864	247902
GDSCR	2.0	2.1	2.5	2.6	3.2
AVG GDSCR	2.47				



## 8. GOAT/SHEEP FARMING

<b>Specifications Assumed</b>		
S. No	Particulars	
1	Number of Goats (10+1) Less mortality	10
2	Average cycle for goat farming in months	12 months
3	Average weight per Goat in Kgs	35 Kgs
4	Average Rate per kg in Rupees	Rs.1000
5	Number of batches in a year (it is a continuous process)	1
6	Recurring expenditure per month	Rs.1500
7	Annual Turnover	Rs.350000
<b>Project cost</b>		
S. No	Particulars	Amount in Rs.
1	Cost of construction of shed	140000
2	Cost of (Does & Bucks)	130000
3	equipment such as chaff cutter and Misc. expenditure	20000
	<b>Total Project cost</b>	<b>290000</b>

### Loan amount Sanctioned 80% of Total Project Cost

Year	1	2	3	4	5
Loan amount in Rs.	232000	195808	155273	109874	59027

### SALES/TURNOVER, PROFIT AND LOSS AND DSCR

Particulars as on 31/03	2022-23	2023-24	2024-25	2026-27	2027-28
Percentage of realization	75%	80%	85%	90%	95%
Gross Income	262500	280000	297500	315000	332500
Other Expenses (a)	18000	18000	18000	18000	18000
Misc. Recurring expenditure	18000	18000	18000	18000	18000
Net Income	244500	262000	279500	297000	314500
Interest on Bank Loan @ 12%	27840	23497	18633	13185	7083
Depreciation @ 10%	14000	14000	14000	14000	14000
Bank Loan Instalment	64032	64032	64032	64032	64032
Net Profit	138628	160471	182835	205783	229385
Cash Accruals	152628	174471	196835	219783	243385
GDSCR	2.0	2.3	2.6	3.0	3.5
AVG GDSCR	2.67				

### 9. BEAUTY PARLOUR AND SALON SERVICES

Specifications Assumed		
S. No	Particulars	
1	Total working hours per day	8
2	Working days per annum	300
3	Average Income per day	Rs. 2000
4	Electricity Charges per Month	Rs.1000
5	Rent for the premises per month	Rs.4000
6	Annual Maintenance cost	Rs.5000
7	Annual Revenue	Rs.600000
8.	Cost of beauty products 20% of the Revenue	
Project cost		
S. No	Particulars	Amount in Rs.
1	Cost of equipment/gadgets/furniture/ambience	300000
2	Cost of civil works including electricity work	40000
3	Misc. Expenditure	5000
4	Beauty Products (one cycle of Working Capital)	60000
	<b>Total Project cost</b>	<b>405000</b>

Loan amount Sanctioned 80% of Total Project Cost

Year	1	2	3	4	5
Loan amount in Rs.	324000	273456	216847	153444	82434

#### PROFIT AND LOSS AND DSCR

Particulars as on 31/03	2022-23	2023-24	2024-25	2026-27	2027-28
	85%	85%	90%	95%	95%
Sales/ Turnover (in Rs.)	510000	510000	540000	570000	570000
Other Expenses –(a+b+c+d)	167000	167000	173000	179000	179000
a. Electricity	12000	12000	12000	12000	12000
b. Rent for the premises	48000	48000	48000	48000	48000
c. Annual maintenance cost	5000	5000	5000	5000	5000
d. Cost of Beauty Products	102000	102000	108000	114000	114000
Net Income	343000	343000	367000	391000	391000
Interest on Bank Loan @ 12%	38880	32814.7	26022	18413	9892
Depreciation @ 10%	30000	30000	30000	30000	30000
Bank Loan Instalment	89424	89424	89424	89424	89424
Net Profit	184696	190761	221554	253163	261684
Cash Accruals (B)	214696	220761	251554	283163	291684
GDSCR	2.0	2.1	2.4	2.8	3.0
AVG GDSCR	2.46				

## 10. TAILORING SHOP

### Specifications Assumed

S.No	Particulars	
1	Total working hours per day	8
2	Working days per annum	300
3	Average Income per day	Rs.1200
4	Electricity Charges per month	Rs.500
5	Rent for the premises per month	Rs.2000
6	Salary per month	Rs.8000
7	Annual Revenue	Rs.360000

### Project cost

S.No	Particulars	Amount in Rs.
1	Sewing Machine with embroidery 2	130000
2	Overlock Machine	10000
3	Cloth cutters	8000
4	Tables, chairs and countertop, Misc. Expenditure	40000
	<b>Total Project cost</b>	<b>188000</b>

### Loan amount Sanctioned 80% of Total Project Cost

Year	1	2	3	4	5
Loan amount in Rs.	150000	126600	100392	71039	38164

### SALES/TURNOVER, PROFIT AND LOSS AND DSCR

Particulars as on 31/03	2022-23	2023-24	2024-25	2026-27	2027-28
Capacity utilization	80%	80%	90%	95%	95%
Sales/ Turnover (in Rs.)	288000	288000	324000	342000	342000
Gross Income	288000	288000	324000	342000	342000
Other Expenses –(a+b+c)	126000	126000	126000	126000	126000
a. Electricity	6000	6000	6000	6000	6000
b. Rent	24000	24000	24000	24000	24000
c. Salary	96000	96000	96000	96000	96000
Net Income	162000	162000	198000	216000	216000
Interest on Bank Loan @ 12%	18000	15192	12047	8525	4580
Depreciation @ 10%	14000	14000	14000	14000	14000
Bank Loan Instalment	41400	41400	41400	41400	41400
Net Profit	88600	91408	130553	152075	156020
Cash Accruals	102600	105408	144553	166075	170020
GDSCR	2.0	2.1	2.9	3.5	3.8
AVG GDSCR	2.88				

## 11. RURAL ECO TOURISM

### Specifications Assumed

S.No	Particulars	Rate
1	Average Persons visiting the Home Stay per day	6
2	Number of days the facility is open in a year	200
3	Average Income per day @ Rs.500/-* per person	Rs.3000
4	Electricity Charges per month	Rs. 1500
5	Maintenance cost of the Home Stay facilities	Rs.15000
6	Annual cost on wages	Rs. 50000
7	Annual Revenue	Rs. 600000
<b>Project cost</b>		
S.No	Particulars	Amount in Rs.
1	Creation of Recreation facilities: Umbrella seating / Manchan/campfire sites/cycling tracks/boating etc.	200000
2	Planation/lawns/landscaping	10000
3	Gas Balloons/sign boards	8000
4	Furniture and fixtures	100000
	<b>Total Project cost</b>	<b>318000</b>

### Loan amount Sanctioned 80% of Total Project Cost

Year	1	2	3	4	5
Loan amount in Rs.	250000	211000	167320	118398	63606

### SALES/TURNOVER, PROFIT AND LOSS AND DSCR

Particulars as on 31/03	2022-23	2023-24	2024-25	2026-27	2027-28
Capacity utilization	90%	90%	95%	95%	100%
Sales/ Turnover (in Rs.)	540000	540000	570000	570000	600000
Gross Income	540000	540000	570000	570000	600000
Other Expenses –(a+b+c)	248000	248000	248000	248000	248000
a. Electricity	18000	18000	18000	18000	18000
b. Maintenance cost	180000	180000	180000	180000	180000
c. Wages	50000	50000	50000	50000	50000
Net Income	292000	292000	322000	322000	352000
Interest on Bank Loan @ 12%	30000	25320	20078	14208	7633
Depreciation @ 10%	21000	21000	21000	21000	21000
Bank Loan Instalment	69000	69000	69000	69000	69000
Net Profit	172000	176680	211922	217792	254367
Cash Accruals	193000	197680	232922	238792	275367
GDSCR	2.3	2.4	2.8	3.0	3.7
AVG GDSCR	2.84				

## 12. RESTAURANT

Specifications Assumed		
S. No	Particulars	
1	Number of days Restaurant is open in a month	25
2	Number of days in a year	300
3	Average Sales per day	Rs. 19500
4	Margin	15%
5	Electricity Charges per month	Rs.1500
6	Wages and Salaries	Rs.10000
7	Annual Misc. expenditure	Rs.75000
8	Annual sales per year	Rs.5850000
9	Gross margin 30%	Rs. 877500
Project cost		
S. No	Particulars	Amount in Rs.
1	Kitchen Equipment, Utensils, plates, glasses, cups etc	200000
2	Tables and Chairs	50000
3	One cycle of Working capital	50000
4	Interiors, civil works, and Misc. Expenditure	20000
	<b>Total Project cost</b>	<b>320000</b>

Loan amount Sanctioned 80% of Total Project Cost

Year	1	2	3	4	5
Loan amount in Rs.	250000	211000	167320	118398	63606

### SALES/TURNOVER, PROFIT AND LOSS AND DSCR

Particulars as on 31/03	2022-23	2023-24	2024-25	2026-27	2027-28
Capacity utilization	60%	60%	70%	70%	75%
Sales/ Turnover (in Rs.)	3510000	3510000	4095000	4095000	4387500
Gross Income	526500	526500	614250	614250	658125
Other Expenses –(a+b+c)	213000	213000	213000	213000	213000
a. Electricity	18000	18000	18000	18000	18000
b. Wages and salaries	120000	120000	120000	120000	120000
c. Misc. expenditure	75000	75000	75000	75000	75000
Net Income	313500	313500	401250	401250	445125
Interest on Bank Loan @ 12%	30000	25320	20078	14208	7633
Depreciation @ 10%	25000	25000	25000	25000	25000
Bank Loan Instalment	69000	69000	69000	69000	69000
Net Profit	189500	194180	287172	293042	343492
Cash Accruals	214500	219180	312172	318042	368492
GDSCR	2.5	2.6	3.7	4.0	4.9
AVG GDSCR	3.54				

### 13. INTERNET CAFE AND PHOTOCOPY

Specifications Assumed		
S.No	Particulars	
1	Number of hours Internet Café operational per day	8
2	Number of days the facility is open in a year	300
3	Average Income per day	Rs.1500
4	Electricity Charges per month	Rs.1000
5	Internet connectivity charges and paper (per Month)	Rs.4000
6	One person engaged Salary per month	Rs.8000
7	Rent per month	Rs.3000
8	Annual Revenue	Rs.450000
Project cost		
S.No	Particulars	Amount in Rs.
1	Computers and Photo copiers	150000
2	Furniture and fixtures	40000
3	Civil works	5000
4	Misc. expenditure	1500
	<b>Total Project cost</b>	<b>196500</b>

#### Loan amount Sanctioned 80% of Total Project Cost

Year	1	2	3	4	5
Loan amount in Rs.	155000	130820	103738	73407	39436

#### SALES/TURNOVER, PROFIT AND LOSS AND DSCR

Particulars as on 31/03	2022-23	2023-24	2024-25	2026-27	2027-28
Capacity utilization	80%	80%	85%	85%	90%
Sales/ Turnover (in Rs.)	360000	360000	382500	382500	405000
Gross Income	360000	360000	382500	382500	405000
Other Expenses –(a+b+c+d)	192000	192000	192000	192000	192000
a. Electricity	12000	12000	12000	12000	12000
b. Rent for the premises	36000	36000	36000	36000	36000
c. Salary	96000	96000	96000	96000	96000
d. Internet Connectivity etc.	48000	48000	48000	48000	48000
Net Income	168000	168000	190500	190500	213000
Interest on Bank Loan @ 12%	18600	15698	12449	8809	4732
Depreciation @ 10%	19000	19000	19000	19000	19000
Bank Loan Instalment	42780	42780	42780	42780	42780
Net Profit	87620	90522	116271	119911	146488
Cash Accruals	106620	109522	135271	138911	165488
GDSCR	2.0	2.1	2.7	2.9	3.6
AVG GDSCR	2.66				

#### 14. TEA/ICE CREAM/COOL DRINKS/MILK SHOP

<b>Specifications Assumed</b>		
S. No	Particulars	
1	Number of days shop operational in a month	26
2	Number of days the facility is open in a year	312
3	Average Sales per day	6800
4	Electricity Charges per month	1000
5	Rent per month	3000
6	One person engaged Salary per month	8000
7	Average Gross Margin	20%
8	Annual Turnover	2121600
<b>Project cost</b>		
S. No	Particulars	Amount in Rs.
1	Deep Freezer, Refrigerator, storage facilities	150000
2	Furniture and fixtures	40000
3	One Cycle of working capital	40000
4	Stove, Utensils, plates, glasses, cups etc and Misc. expenditure	20000
	<b>Total Project cost</b>	<b>250000</b>

#### **Loan amount Sanctioned 80% of Total Project Cost**

Year	1	2	3	4	5
Loan amount in Rs.	200000	168800	133856	94719	50885

#### **SALES/TURNOVER, PROFIT AND LOSS AND DSCR**

Particulars as on 31/03	2022-23	2023-24	2024-25	2026-27	2027-28
Capacity utilization	85%	85%	90%	90%	90%
Sales/ Turnover (in Rs.)	1803360	1803360	1909440	1909440	1909440
Gross Income	360672	360672	381888	381888	381888
Other Expenses –(a+b+c)	144000	144000	144000	144000	144000
a. Electricity	12000	12000	12000	12000	12000
b. Rent for the premises	36000	36000	36000	36000	36000
c. Salary	96000	96000	96000	96000	96000
Net Income	216672	216672	237888	237888	237888
Interest on Bank Loan @ 12%	24000	20256	16063	11366	6106
Depreciation @ 10%	19000	19000	19000	19000	19000
Bank Loan Instalment	55200	55200	55200	55200	55200
Net Profit	118472	122216	147625	152322	157582
Cash Accruals	137472	141216	166625	171322	176582
GDSR	2.00	2.1	2.6	2.7	3.0
AVG GDSR	2.49				

### 15. GROCERIES/STATIONERY STORE

<b>Specifications Assumed</b>		
S. No	Particulars	
1	Number of days shop operational in a month	25
2	Number of days the shop is open in a year	300
3	Average sales per day	4000
4	Electricity Charges per month	1000
5	Rent per month	2000
6	One person engaged Salary per month	3000
7	Average Gross Margin	30%
8	Annual Turnover	1200000
<b>Project cost</b>		
S. No	Particulars	Amount in Rs.
1	Racks, shelves, display unit and Refrigerator	100000
2	Initial stock for one cycle of Working Capital	40000
3	Furniture and fixtures and Misc. Expenditure	60000
	<b>Total Project cost</b>	<b>200000</b>

#### Loan amount Sanctioned 80% of Total Project Cost

Year	1	2	3	4	5
Loan amount in Rs.	160000	135040	107085	75775	40708

#### SALES/TURNOVER, PROFIT AND LOSS AND DSCR

Particulars as on 31/03	2022-23	2023-24	2024-25	2026-27	2027-28
Capacity utilization	70%	75%	80%	80%	90%
Sales/ Turnover (in Rs.)	840000	900000	960000	960000	1080000
Gross Income	252000	270000	288000	288000	324000
Other Expenses –(a+b+c)	72000	72000	72000	72000	72000
a. Electricity	12000	12000	12000	12000	12000
b. Rent for the premises	24000	24000	24000	24000	24000
c. Salary	36000	36000	36000	36000	36000
Net Income	180000	198000	216000	216000	252000
Interest on Bank Loan @ 12%	19200	16205	12850	9093	4885
Depreciation @ 10%	14000	14000	14000	14000	14000
Bank Loan Instalment	44160	44160	44160	44160	44160
Net Profit	102640	123635	144990	148747	188955
Cash Accruals	116640	137635	158990	162747	202955
GDSCR	2.1	2.5	3.0	3.2	4.2
AVG GDSCR	3.03				



## 16. COSMETICS SHOP

<b>Specifications Assumed</b>		
S. No	Particulars	
1	Number of days shop operational in a month	25 days
2	Number of days the shop is open in a year	300 days
3	Average sales per day	Rs. 2500
4	Electricity Charges per month	Rs. 800
5	Rent per month	Rs. 2000
7	Average Gross Margin	40%
8	Annual Turnover	Rs. 750000
<b>Project cost</b>		
S. No	Particulars	Amount in Rs.
1	Racks, shelves, display units, civil works, signage board etc	100000
2	Furniture and fixtures	40000
3	Initial Stock	50000
4	Misc. Expenditure	10000
	<b>Total Project cost</b>	<b>200000</b>

### Loan amount Sanctioned 80% of Total Project Cost

Year	1	2	3	4	5
Loan amount in Rs.	160000	135040	107085	75775	40708

### SALES/TURNOVER, PROFIT AND LOSS AND DSCR

Particulars as on 31/03	2022-23	2023-24	2024-25	2026-27	2027-28
Capacity utilization	80%	80%	85%	85%	90%
Sales/ Turnover (in Rs.)	600000	600000	637500	637500	675000
Gross Income	240000	240000	255000	255000	270000
Other Expenses –(a+b)	33600	33600	33600	33600	33600
a. Electricity	9600	9600	9600	9600	9600
b. Rent for the premises	24000	24000	24000	24000	24000
Net Income	206400	206400	221400	221400	236400
Interest on Bank Loan @ 12%	19200	16205	12850	9093	4885
Depreciation @ 10%	14000	14000	14000	14000	14000
Bank Loan Instalment	44160	44160	44160	44160	44160
Net Profit	129040	132035	150390	154147	173355
Cash Accruals	143040	146035	164390	168147	187355
GDSCR	2.6	2.7	3.1	3.3	3.9
AVG GDSCR	3.12				

### 17. FRUITS AND VEGETABLES SHOP

Specifications Assumed		
S. No	Particulars	
1	Number of days shop operational in a month	26
2	Number of days the shop is open in a year	312
3	Average sales per day	2000
4	Electricity Charges per month	1000
5	Rent per month	2000
6	Average Gross Margin	30%
7	Annual Turnover	624000
Project cost		
S. No	Particulars	Amount in Rs.
1	Racks, shelves, display units and Refrigerator	100000
2	Initial Stock	30000
3	Civil works, signage board etc. and Misc. Expenditure	10000
	<b>Total Project cost</b>	<b>140000</b>

#### Loan amount Sanctioned 80% of Total Project Cost

Year	1	2	3	4	5
Loan amount in Rs.	112000	94528	74959	53042	28496

#### SALES/TURNOVER, PROFIT AND LOSS AND DSCR

Particulars as on 31/03	2022-23	2023-24	2024-25	2026-27	2027-28
Sales/ Turnover (in Rs.)	530400	530400	561600	561600	592800
Gross Income	159120	159120	168480	168480	177840
Other Expenses –(a+b)	36000	36000	36000	36000	36000
a. Electricity	12000	12000	12000	12000	12000
b. Rent for the premises	24000	24000	24000	24000	24000
Net Income	123120	123120	132480	132480	141840
Interest on Bank Loan @ 12%	13440	11343	8995	6365	3419
Depreciation @ 10%	10000	10000	10000	10000	10000
Bank Loan Instalment	30912	30912	30912	30912	30912
Net Profit	68768	70865	82573	85203	97509
Cash Accruals	78768	80865	92573	95203	107509
GDSCR	2.1	2.2	2.5	2.7	3.2
AVG GDSCR	2.55				

### 18. PAPAD/TRADITIONAL SNACKS

<b>Specifications Assumed</b>		
S.No	Particulars	
1	Number of days operational in a month	26 days
2	Number of days operational in a year in a year	312 days
3	Electricity Charges per month	Rs. 1000
4	Rent per month	Rs. 2000
5	Wages per month	Rs. 4000
6	Average Gross Margin	30%
7	Annual Turnover	Rs. 936000
<b>Project cost</b>		
S.No	Particulars	Amount in Rs.
1	Machinery: Grinder, Pulper, Dough Maker, Slicer etc	140000
2	Initial Stock	15000
3	Misc. Expenditure	5000
	<b>Total Project cost</b>	<b>160000</b>

#### Loan amount Sanctioned 80% of Total Project Cost

Year	1	2	3	4	5
Loan amount in Rs.	128000	108032	85668	60620	32566

#### SALES/TURNOVER, PROFIT AND LOSS AND DSCR

Particulars as on 31/03	2022-23	2023-24	2024-25	2026-27	2027-28
Capacity utilization	80%	80%	85%	85%	90%
Sales/ Turnover (in Rs.)	748800	748800	795600	795600	842400
Gross Income	224640	224640	238680	238680	252720
Other Expenses –(a+b+c)	84000	84000	84000	84000	84000
a. Electricity	12000	12000	12000	12000	12000
b. Rent for the premises	24000	24000	24000	24000	24000
c. Wages	48000	48000	48000	48000	48000
Net Income	140640	140640	154680	154680	168720
Interest on Bank Loan @ 12%	15360	12964	10280	7274	3908
Depreciation @ 10%	14000	14000	14000	14000	14000
Bank Loan Instalment	35328	35328	35328	35328	35328
Net Profit	75952	78348	95072	98078	115484
Cash Accruals	89952	92348	109072	112078	129484
GDSCR	2.1	2.2	2.6	2.8	3.4
AVG GDSCR	2.62				

### 19. Flour Mill Unit

#### Specifications Assumed for Flour Mill

S.No	Particulars	
1	Machine Capacity (Kgs/Hour)	7
2	Total working hours in a day	8
3	Per day Machine Capacity in Kgs	56
4	Working days per annum	312 days
5	Electricity Charges per month	Rs.1500
6	Rent for the premises per month	Rs.1000
7	Service Charge for milling one Kg	Rs.10
8	Annual Revenue	Rs.174720
Project cost		
S.No	Particulars	Amount in Rs.
1	Cost of Flour Mill	100000
2	Cost of civil works including electricity	15000
3	Misc. Expenditure	6000
	<b>Total Project Cost</b>	<b>121000</b>

#### Loan amount Sanctioned 80% of Total Project Cost

Year	1	2	3	4	5
Loan amount in Rs.	100000	84400	66928	47359	25442

#### PROJECTED SALES/TURNOVER, PROFIT AND LOSS AND DSCR

Particulars as on 31/03	2022-23	2023-24	2024-25	2026-27	2027-28
Capacity utilization	80%	80%	90%	95%	100%
Sales/ Turnover (in Rs.)	139776	139776	157248	165984	174720
Gross Income	139776	139776	157248	165984	174720
Other Expenses –(a+b)	30000	30000	30000	30000	30000
a. Electricity	18000	18000	18000	18000	18000
b. Rent	12000	12000	12000	12000	12000
Net Income	109776	109776	127248	135984	144720
Interest on Bank Loan @ 12%	12000	10128	8031	5683	3053
Depreciation @ 10%	10000	10000	10000	10000	10000
Bank Loan Instalment	27600	27600	27600	27600	27600
Net Profit	60176	62048	81617	92701	104067
Cash Accruals (B)	70176	72048	91617	102701	114067
GDSCR	2.1	2.2	2.8	3.3	3.8
AVG GDSCR	2.83				

## 20. OIL PROCESSING UNIT

### Specifications:

S.No	Particulars	
1	Machine Capacity (Kgs/Hour)	8
2	Total working hours in a day	6
3	Per day Machine Capacity in Kgs	48
4	Working days per annum	300
5	Electricity Charges per month	Rs. 2000
6	Rent for the premises per month	Rs. 1000
7	Service Charges for one Kg	Rs. 20
8	Annual Revenue from Milling Services	Rs. 288000

### Project cost

S.No	Particulars	Amount in Rs.
1	Oil Processing Machine	150000
2	Packing Machine	3000
3	Misc. Expenditure	4000
	<b>Total Project cost</b>	<b>157000</b>

### Loan amount Sanctioned 80% of Total Project Cost

Year	1	2	3	4	5
Loan amount in Rs.	125000	105500	83660	59199	31803

### SALES/TURNOVER, PROFIT AND LOSS AND DSCR

Particulars as on 31/03	2022-23	2023-24	2024-25	2026-27	2027-28
Capacity utilization	70%	70%	75%	75%	80%
Sales/ Turnover (in Rs.)	201600	201600	216000	216000	230400
Gross Income	201600	201600	216000	216000	230400
Other Expenses –(a+b)	36000	36000	36000	36000	36000
a. Electricity	24000	24000	24000	24000	24000
b. Rent for the premises	12000	12000	12000	12000	12000
Net Income	165600	165600	180000	180000	194400
Interest on Bank Loan @ 12%	15000	12660	10039	7104	3816
Depreciation @ 10%	15000	15000	15000	15000	15000
Bank Loan Instalment	34500	34500	34500	34500	34500
Net Profit	101100	103440	120461	123396	141084
Cash Accruals	116100	118440	135461	138396	156084
GDSCR	2.6	2.8	3.3	3.5	4.2
AVG GDSCR	3.27				

**21. HANDICRAFTS, WEAVING, TEXTILE BAGS, COVERS, BASKETS ETC**

<b>Specifications Assumed</b>		
S. No	Particulars	
1	Total working hours per day	8
2	Working day per month	25
3	Working days per annum	300
4	Electricity Charges per month	Rs.2000
5	Misc. expenditure per month @ 100% operating capacity	Rs.20000
6	Annual Turnover	Rs.500000
<b>Project cost</b>		
S. No	Particulars	Amount in Rs.
1	Equipment: Warping Beam, Spools, Flying Shuttle etc.	125000
2	Initial Raw Material	25000
3	Misc. Expenditure	5000
	<b>Total Project cost</b>	<b>155000</b>

**Loan amount Sanctioned 80% of Total Project Cost**

Year	1	2	3	4	5
Loan amount in Rs.	124000	104656	82990.7	58726	31549

**SALES/TURNOVER, PROFIT AND LOSS AND DSCR**

Particulars as on 31/03	2022-23	2023-24	2024-25	2026-27	2027-28
Capacity utilization	60%	60%	65%	70%	75%
Sales/ Turnover (in Rs.)	300000	300000	325000	350000	375000
Gross Income	300000	300000	325000	350000	375000
Other Expenses –(a+b)	168000	168000	180000	192000	204000
a. Electricity	24000	24000	24000	24000	24000
b. Misc. expenditure	144000	144000	156000	168000	180000
Net Income	132000	132000	145000	158000	171000
Interest on Bank Loan @ 12%	14880	12559	9959	7047	3786
Depreciation @ 10%	12500	12500	12500	12500	12500
Bank Loan Instalment	34224	34224	34224	34224	34224
Net Profit	70396	72717	88317	104229	120490
Cash Accruals	82896	85217	100817	116729	132990
GDSCR	2.0	2.1	2.5	3.0	3.6
AVG GDSCR	2.64				

## 22. POTTERY AND CERAMICS

Specifications Assumed		
S.No	Particulars	Rate
1	Total working hours in a day	8
2	Working day per month	25
3	Working days per annum	300
4	Electricity Charges per month	Rs. 2000
5	Misc. expenditure per month @ 100% operating capacity	Rs. 12000
6	Annual Turnover	Rs. 400000
Project cost		
S.No	Particulars	Amount in Rs.
1	Electric Pottery Wheel, Pug Mill, Toggle Press, Granulator etc.	60000
2	Clay Blunger and Pottery Kiln	100000
3	Initial Raw Material and Misc. Expenditure	25000
	<b>Total Project cost</b>	<b>185000</b>

### Loan amount Sanctioned 80% of Total Project Cost

Year	1	2	3	4	5
Loan amount in Rs.	148000	124912	99053.4	70092	37655

### SALES/TURNOVER, PROFIT AND LOSS AND DSCR

Particulars as on 31/03	2022-23	2023-24	2024-25	2026-27	2027-28
Capacity utilization	75%	75%	80%	80%	85%
Sales/ Turnover (in Rs.)	300000	300000	320000	320000	340000
Gross Income	300000	300000	320000	320000	340000
Other Expenses –(a+b)	132000	132000	139200	139200	146400
a. Electricity	24000	24000	24000	24000	24000
b. Tools, consumables/Misc.	108000	108000	115200	115200	122400
Net Income	168000	168000	180800	180800	193600
Interest on Bank Loan @ 12%	17760	14989	11886	8411	4519
Depreciation @ 10%	6000	6000	6000	6000	6000
Bank Loan Instalment	40848	40848	40848	40848	40848
Net Profit	103392	106163	122066	125541	142233
Cash Accruals	109392	112163	128066	131541	148233
GDSCR	2.2	2.3	2.7	2.8	3.4
AVG GDSCR	2.66				

### 23. ARTIFICIAL JEWELLERY MAKING UNIT

<b>Specifications Assumed</b>		
S. No	Particulars	Rate
1	Working hours per day	6
2	Working days per annum	240
3	Wages per month	Rs.10000
4	Electricity Charges per month	Rs.2000
5	Misc. expenditure per month @ 100% operating capacity	Rs.12000
6	Average Jewelry making charges per set	Rs. 100
7	Number of Jewelry sets made per day on an average	20
8	Average Cost of Jewelry set	Rs.250
10	Annual Turnover	Rs.1200000
<b>Project cost</b>		
S. No	Particulars	Amount in Rs.
1	Jewelry Electric Tube forming Machine	175000
2	Jeweler Water Jet Machine	50000
3	Initial Raw Material and other Misc. Materials	25000
	<b>Total Project cost</b>	<b>250000</b>

#### Loan amount Sanctioned 80% of Total Project Cost

Year	1	2	3	4	5
Loan amount in Rs.	200000	168800	133856	94719	50885

#### SALES/TURNOVER, PROFIT AND LOSS AND DSCR

Particulars as on 31/03	2022-23	2023-24	2024-25	2026-27	2027-28
Capacity utilization	65%	65%	70%	70%	75%
Sales/ Turnover (in Rs.)	780000	780000	840000	840000	900000
Gross Income	468000	468000	504000	504000	540000
Other Expenses –(a+b+c)	237600	237600	244800	244800	252000
a. Electricity	24000	24000	24000	24000	24000
B. Wages	120000	120000	120000	120000	120000
b. Misc. expenditure	93600	93600	100800	100800	108000
Net Income	230400	230400	259200	259200	288000
Interest on Bank Loan @ 12%	24000	20256	16063	11366	6106
Depreciation @ 10%	17500	17500	17500	17500	17500
Bank Loan Instalment	55200	55200	55200	55200	55200
Net Profit	133700	137444	170437	175134	209194
Cash Accruals	151200	154944	187937	192634	226694
GDSCR	2.2	2.3	2.9	3.1	3.8
AVG GDSCR	2.85				



**24. BANGLES-GLASS AND LAC ITEMS**

<b>Specifications Assumed</b>		
S. No	Particulars	
1	Working hours per day	6
2	Working days per annum	300
3	Wages per month	Rs.10000
4	Electricity/Coal/Fuel Charges per month	Rs.2000
5	Misc. expenditure per month @ 100% operating capacity	Rs.15000
6	Annual Turnover	Rs.600000
<b>Project cost</b>		
S. No	Particulars	Amount in Rs.
1	Tank Furnace, Pakai Bhatti	125000
2	Wooden Tools, Stoves, Discs,	30000
3	Initial Raw Material and other Misc. Materials	25000
	<b>Total Project cost</b>	<b>180000</b>

**Loan amount Sanctioned 80% of Total Project Cost**

Year	1	2	3	4	5
Loan amount in Rs.	144000	121536	96376.3	68197	36637

**SALES/TURNOVER, PROFIT AND LOSS AND DSCR**

Particulars as on 31/03	2022-23	2023-24	2024-25	2026-27	2027-28
Capacity utilization	75%	75%	80%	80%	90%
Sales/ Turnover (in Rs.)	450000	450000	480000	480000	540000
Gross Income	450000	450000	480000	480000	540000
Other Expenses –(a+b+c)	279000	279000	288000	288000	306000
a. Electricity/coal/fuel charges	24000	24000	24000	24000	24000
B. Wages	120000	120000	120000	120000	120000
b. Misc. expenditure	135000	135000	144000	144000	162000
Net Income	171000	171000	192000	192000	234000
Interest on Bank Loan @ 12%	17280	14584	11565	8184	4396
Depreciation @ 10%	12500	12500	12500	12500	12500
Bank Loan Instalment	39744	39744	39744	39744	39744
Net Profit	101476	104172	128191	131572	177360
Cash Accruals	113976	116672	140691	144072	189860
GDSCR	2.3	2.4	3.0	3.2	4.4
AVG GDSCR	3.05				

**25. AGARBATHI/CANDLE MAKING UNIT**

<b>Specifications Assumed</b>		
S.No	Particulars	Rate
1	Working hours per day	6
2	Working days per annum	300
3	Wages per month	Rs.8000
4	Electricity/Rent etc. per month	Rs.2000
5	Misc. expenditure per month @ 100% operating capacity	Rs.10000
6	Annual Turnover	Rs.500000
<b>Project cost</b>		
S. No	Particulars	Amount in Rs.
1	Agarbathi Machine/Mixer Machine	130000
2	Initial Raw Material	30000
3	Moulds/melting vessels/stove and Misc. expenditure	10000
	<b>Total Project cost</b>	<b>170000</b>

**Loan amount Sanctioned 80% of Total Project Cost**

Year	1	2	3	4	5
Loan amount in Rs.	136000	114784	91022.1	64409	34602

**SALES/TURNOVER, PROFIT AND LOSS AND DSCR**

Particulars as on 31/03	2022-23	2023-24	2024-25	2026-27	2027-28
Capacity utilization	70%	70%	75%	75%	80%
Sales/ Turnover (in Rs.)	350000	350000	375000	375000	400000
Gross Income	350000	350000	375000	375000	400000
Other Expenses –(a+b+c)	204000	204000	210000	210000	216000
a. Electricity, Rent etc.	24000	24000	24000	24000	24000
B. Wages	96000	96000	96000	96000	96000
b. Misc. expenditure	84000	84000	90000	90000	96000
Net Income	146000	146000	165000	165000	184000
Interest on Bank Loan @ 12%	16320	13774	10923	7729	4152
Depreciation @ 10%	13000	13000	13000	13000	13000
Bank Loan Instalment	37536	37536	37536	37536	37536
Net Profit	79144	81690	103541	106735	129312
Cash Accruals	92144	94690	116541	119735	142312
GDSCR	2.0	2.1	2.6	2.8	3.5
AVG GDSCR	2.62				

## 26. SOAP MAKING/LIQUID SOAP/DETERGENT/WASHING SOAP

<b>Specifications Assumed</b>		
S. No	Particulars	
1	Working hours per day	6
2	Working days per annum	300
3	Wages per month	RS.12000
4	Electricity/Rent etc. per month	Rs.4000
5	Misc. expenditure per month @ 100% operating capacity	Rs10000
6	Annual Turnover	Rs.600000
<b>Project cost</b>		
S. No	Particulars	Amount in Rs.
1	Machines for Three Roll Milling, mixture, cutting etc.	150000
2	Initial Raw Material	10000
3	Misc. expenditure (license, labels etc.)	5000
	<b>Total Project cost</b>	<b>165000</b>

### Loan amount Sanctioned 80% of Total Project Cost

Year	1	2	3	4	5
Loan amount in Rs.	132000	111408	88345	62514	33584

### SALES/TURNOVER, PROFIT AND LOSS AND DSCR

Particulars as on 31/03	2022-23	2023-24	2024-25	2026-27	2027-28
Capacity utilization	70%	70%	75%	75%	75%
Sales/ Turnover (in Rs.)	420000	420000	450000	450000	450000
Gross Income	420000	420000	450000	450000	450000
Other Expenses –(a+b+c)	276000	276000	282000	282000	282000
a. Electricity, Rent etc.	48000	48000	48000	48000	48000
b. Wages	144000	144000	144000	144000	144000
c. Misc. expenditure	84000	84000	90000	90000	90000
Net Income	144000	144000	168000	168000	168000
Interest on Bank Loan @ 12%	15840	13369	10601	7502	4030
Depreciation @ 10%	15000	15000	15000	15000	15000
Bank Loan Instalment	36432	36432	36432	36432	36432
Net Profit	76728	79199	105967	109066	112538
Cash Accruals	91728	94199	120967	124066	127538
GDSCR	2.1	2.2	2.8	3.0	3.3
AVG GDSCR	2.65				

## 27. METAL AND CANE PRODUCTS

<b>Specifications Assumed</b>		
S. No	Particulars	
1	Working hours per day	6
2	Working days per annum	300
3	Wages per month	Rs.15000
4	Electricity/Rent etc. per month	Rs.8000
5	Misc. expenditure per month @ 100% operating capacity	Rs.12000
6	Annual Turnover	Rs.800000
<b>Project cost</b>		
S. No	Particulars	Amount in Rs.
1	Lathe Machine, Bench Grinder, welding machine	150000
2	Initial Raw Material	40000
3	Tools and Misc. expenditure (license, labels etc.)	10000
	<b>Total Project cost</b>	<b>200000</b>

### Loan amount Sanctioned 80% of Total Project Cost

Year	1	2	3	4	5
Loan amount in Rs.	160000	135040	107085	75775	40708

### SALES/TURNOVER, PROFIT AND LOSS AND DSCR

Particulars as on 31/03	2022-23	2023-24	2024-25	2026-27	2027-28
Capacity utilization	70%	70%	70%	75%	75%
Sales/ Turnover (in Rs.)	560000	560000	560000	600000	600000
Gross Income	560000	560000	560000	600000	600000
Other Expenses –(a+b+c)	376800	376800	376800	384000	384000
a. Electricity, Rent etc.	96000	96000	96000	96000	96000
b. Wages	180000	180000	180000	180000	180000
c. Misc. expenditure	100800	100800	100800	108000	108000
Net Income	183200	183200	183200	216000	216000
Interest on Bank Loan @ 12%	19200	16205	12850	9093	4885
Depreciation @ 10%	15000	15000	15000	15000	15000
Bank Loan Instalment	44160	44160	44160	44160	44160
Net Profit	104840	107835	111190	147747	151955
Cash Accruals	119840	122835	126190	162747	166955
GDSCR	2.2	2.3	2.4	3.2	3.5
AVG GDSCR	2.73				

## 28. HOISERY UNIT

<b>Specifications Assumed</b>		
S. No	Particulars	
1	Working hours per day	6
2	Working days per annum	300
3	Wages per month	Rs.20000
4	Electricity/Rent etc. per month	Rs.10000
5	Misc. expenditure per month @ 100% operating capacity	Rs.10000
6	Annual Turnover	Rs.1000000
<b>Project cost</b>		
S. No	Particulars	Amount in Rs.
1	Machinery: Sewing machine, garment washing machine, dryer tumbler etc.	250000
2	Initial Raw Material	50000
3	packing machines, tables, Misc. expenditure	25000
	<b>Total Project cost</b>	<b>325000</b>

### Loan amount Sanctioned 80% of Total Project Cost

Year	1	2	3	4	5
Loan amount in Rs.	260000	219440	174013	123134	66150

### SALES/TURNOVER, PROFIT AND LOSS AND DSCR

Particulars as on 31/03	2022-23	2023-24	2024-25	2026-27	2027-28
Capacity utilization	75%	75%	80%	80%	85%
Sales/ Turnover (in Rs.)	750000	750000	800000	800000	850000
Gross Income	750000	750000	800000	800000	850000
Other Expenses –(a+b+c)	450000	450000	456000	456000	462000
a. Electricity, Rent etc.	120000	120000	120000	120000	120000
b. Wages	240000	240000	240000	240000	240000
c. Misc. Expenditure	90000	90000	96000	96000	102000
Net Income	300000	300000	344000	344000	388000
Interest on Bank Loan @ 12%	31200	26333	20882	14776	7938
Depreciation @ 10%	25000	25000	25000	25000	25000
Bank Loan Instalment	71760	71760	71760	71760	71760
Net Profit	172040	176907	226358	232464	283302
Cash Accruals	197040	201907	251358	257464	308302
GDSCR	2.2	2.3	2.9	3.1	4.0
AVG GDSCR	2.92				

**29. SANITARY TOWELS/NAPKIN MANUFACTURING UNIT**

<b>Specifications Assumed</b>		
S. No	Particulars	
1	Working hours per day	6
2	Working days per annum	300
3	Wages per month	10000
4	Electricity/Rent etc. per month	8000
5	Misc. expenditure per month @ 100% operating capacity	10000
6	Annual Turnover	600000
<b>Project cost</b>		
S. No	Particulars	Amount in Rs.
1	Machines: De-fiberation, core forming, Napkin finishing	100000
2	UV Treat Unit, sealing machines	50000
3	Initial Raw Material and Misc. expenditure	25000
	<b>Total Project cost</b>	<b>175000</b>

**Loan amount Sanctioned 80% of Total Project Cost**

Year	1	2	3	4	5
Loan amount in Rs.	140000	118160	93699.2	66303	35619

**SALES/TURNOVER, PROFIT AND LOSS AND DSCR**

Particulars as on 31/03	2022-23	2023-24	2024-25	2026-27	2027-28
Capacity utilization	80%	80%	85%	85%	85%
Sales/ Turnover (in Rs.)	480000	480000	510000	510000	510000
Gross Income	480000	480000	510000	510000	510000
Other Expenses –(a+b+c)	312000	312000	318000	318000	318000
a. Electricity, Rent etc.	96000	96000	96000	96000	96000
b. Wages	120000	120000	120000	120000	120000
c. Misc. Expenditure	96000	96000	102000	102000	102000
Net Income	168000	168000	192000	192000	192000
Interest on Bank Loan @ 12%	16800	14179	11244	7956	4274
Depreciation @ 10%	15000	15000	15000	15000	15000
Bank Loan Instalment	38640	38640	38640	38640	38640
Net Profit	97560	100181	127116	130404	134086
Cash Accruals	112560	115181	142116	145404	149086
GDSCR	2.3	2.4	3.1	3.3	3.6
AVG GDSCR	2.94				

**30. PAPER PLATES/CUPS/GLASSES MANUFACTURING UNIT**

<b>Specifications Assumed</b>		
S. No	Particulars	
1	Working hours per day	6
2	Working days per annum	300
3	Wages per month	Rs.14000
4	Electricity/Rent etc. per month	Rs.6000
5	Misc. expenditure per month @ 100% operating capacity	Rs.5000
6	Annual Turnover	Rs.600000
<b>Project cost</b>		
S. No	Particulars	Amount in Rs.
1	Machines for plates, cups, and glasses	75000
2	Shed, Packing Machine, Packing Tables,	100000
3	Initial Raw Material and Misc. expenditure	25000
	<b>Total Project cost</b>	<b>200000</b>

**Loan amount Sanctioned 80% of Total Project Cost**

Year	1	2	3	4	5
Loan amount in Rs.	160000	135040	107085	75775	40708

**SALES/TURNOVER, PROFIT AND LOSS AND DSCR**

Particulars as on 31/03	2022-23	2023-24	2024-25	2026-27	2027-28
Capacity utilization	80%	80%	85%	85%	85%
Sales/ Turnover (in Rs.)	480000	480000	510000	510000	510000
Gross Income	480000	480000	510000	510000	510000
Other Expenses –(a+b+c)	288000	288000	291000	291000	291000
a. Electricity, Rent etc.	72000	72000	72000	72000	72000
b. Wages	168000	168000	168000	168000	168000
c. Misc. expenditure	48000	48000	51000	51000	51000
Net Income	192000	192000	219000	219000	219000
Interest on Bank Loan @ 12%	19200	16205	12850	9093	4885
Depreciation @ 10%	17500	17500	17500	17500	17500
Bank Loan Instalment	44160	44160	44160	44160	44160
Net Profit	111140	114135	144490	148247	152455
Cash Accruals	128640	131635	161990	165747	169955
GDSCR	2.3	2.4	3.1	3.3	3.6
AVG GDSCR	2.94				

## Annexure IV

### SRLM/NRLM FORWARDING LETTER WITH LOAN APPLICATION FORM FOR FINANCE UNDER CANARA STRI SHAKTI SCHEME

The Branch Manager  
Canara Bank  
\_\_\_\_\_Branch

Madam/Dear Sir,

We forward the loan application of Ms..... W/o, D/o  
\_\_\_\_\_ a member of \_\_\_\_\_ SHG bearing Unique Code \_\_\_\_\_  
for a loan of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_ only) for processing  
at your end.

#### Details are as under:

S. No	Parameter	Details
1	Name of the individual woman entrepreneur	
2	Her business activity	
3	Existing/New	
4	Experience in her business activity (in years)	
5	Address of unit/business and Mobile no	
6	Her bank account number	
7	Name of the SHG to which she belongs to	
8	Account number (SB & Loan) of the SHG	
9	Date of formation of SHG	
10	Number of linkages done for the SHG	
11	Whether the SHG is regular in repaying their Loan.	
12	Unique Code of the SHG	
13	Member Code	

Thanking You,

Place:  
Date:  
officials

Signature of SRLM/NRLM

Seal:  
Designation:  
Mobile Number:  
Address:



**Annexure V**

**DECLARATION**

**(No lien letter accepting Bank's lien and right of access)**

**(To be obtained from the owner of the property where the Unit is operating)**

To,  
The Branch Manager  
Canara Bank  
.....Branch

Dear Sir/Madam,

With reference to the ..... Unit being operated in our premises  
H.No/Sy.No. .... situated at ..... village .....  
Taluk ..... District by Ms/Mrs..... W/o, D/o  
.....

We beg to advise that, we have leased/permitted the above stated premises to  
Ms/Mrs. .... W/o, D/o ..... and that notwithstanding my  
claim for any unpaid rent, etc., I/We hereby acknowledge the prior lien of the  
Canara Bank on all goods and machinery stored therein and  
pledged/hypothecated to the Bank and hereby undertake to always allow the  
Bank and its employees free access to such stocks/machinery without let or  
hindrance. Also Ms/Mrs. .... or Canara Bank will have the  
right to remove such goods/machinery on termination of tenancy or otherwise  
regardless of whether or not the rent is in arrears.

**Yours sincerely (Owner of the Property)**

**Name:**

**Address:**

**Enclosures to be obtained from the person signing the declaration (Owner of the Property):**

1. Aadhaar Card
2. Copy of the documents establishing ownership of the property such as property tax receipt, Khata/khatauni/RTC etc.,

ANNEXURE - VI

Undertaking from Borrower about purchase of article

FROM:  
Ms./Mrs.....  
.....

TO:  
The Branch Manager  
Canara Bank

Dear Sir/Madam,

**Sub: My Loan Application for Rs...../-**

I have applied subject loan for my business.

I hereby declare that I am willing to purchase following article out of the loan applied for my business:

Sl No.	Description of article/goods	Price (Estimated) (Value in Rs.)

I further declare that the details furnished above are correct.

Place:  
Date:

SIGNATURE OF THE BORROWER