

Ram Sharada Healthcare Pvt. Ltd.

Regd. Office: Plot No. 97, Sector 25, Pradhikaran, Nigdi, Pune-411044

Multi-Specialty Hospital



Project Report

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OBJECTIVES

Healthcare facilities have a very important role in improving the quality of life of people. With a greater health awareness and consciousness, there is a rising demand for better healthcare facilities and services.

Considering this rising demand, the proposed Multi Specialty Hospital has following objectives:

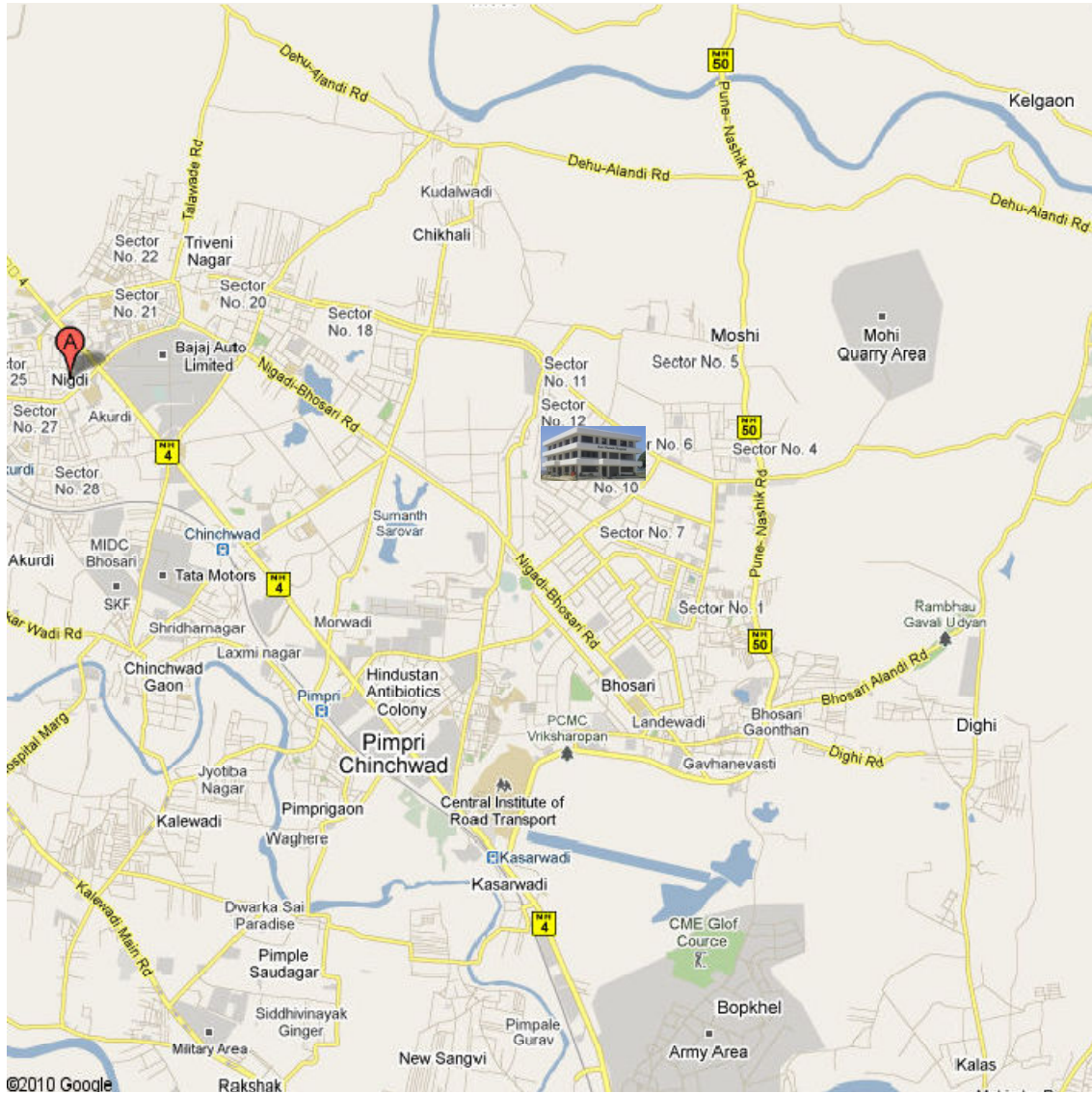
- To start, establish, maintain, operate, run and manage '*State-of-the-art Multi-Specialty Hospital*' for the reception and treatment of persons suffering from different types of illness or malady.
- To install best available medical technologies of international standards for attainment of aforesaid objective.
- Promote the highest level of rehabilitation and independence through restorative nursing care using a team approach and collaborating with therapy disciplines as appropriate.
- To start, establish, maintain, operate, run and manage an efficient ambulance service, blood storage center and pharmacy stores to support the Multi-Specialty Hospital.
- To do all acts, deeds or things as are necessary or expedient for advancement or attainment of aforesaid objects.

NEED OF MULTI-SPECIALTY HOSPITAL

- Multi specialty hospital is a single point solution for patients that offers diagnosis and treatment facilities across various clinical specialties.
- Multi Specialty hospital provides *standardized, specialized and synchronized* diagnosis and treatment facilities under one roof.
- Multi specialty hospitals are needed because number of patients with various diseases is increasing because of rising population.
- Population of the elderly people is increasing because of increasing life expectancy – resulting in demand of multi-specialty hospitals.
- Increase in diseases like diabetes, hypertension and cancer etc. demands for better healthcare services under one roof.
- There are insufficient number of Multi-Specialty diagnosis and treatment facilities in Pimpri Chinchwad New Township (PCNT), Bhosari, Alandi Road, Moshi and adjoining areas.
- There are less than 1.3 beds per 1000 people in India as against a recommendation of 3.2 per 1000 people by the World health Organization.
- Need of modern and latest trends and technologies in diagnosis and treatment under one roof.

BENEFICIARY

Covered Area under Project



Area	Land Area (Hectare)	Population	Density per Hectare
Pimpri Chinchwad			
New Township			
Sector 9	12.49	1,10,000	8807
Sector 3	19.71	1,45,000	7357
		2,55,000	
Total population of Pimpri Chinchwad -			10,06,417

FACILITIES PLANNED IN THE MULTI-SPECIALTY HOSPITAL

The proposed Multi Specialty hospital will offer comprehensive diagnosis and treatment in 2 Phases.

FACILITIES PLANNED IN PHASE 1

DIAGNOSTIC DEPARTMENTS

RADIOLOGY

1. X RAY



X-rays are especially useful in the detection of pathology of the skeletal system, but are also useful for detecting some disease processes in soft tissue. Some notable examples are the very common chest X-ray, which can be used to identify lung diseases such as pneumonia, lung cancer or pulmonary edema, and the abdominal X-ray, which can detect intestinal obstruction, free air (from visceral perforations) and free fluid.

2. ULTRA SONOGRAPHY AND COLOR DOPPLER



Diagnostic Sonography (Ultrasonography) and Color Doppler is an ultrasound-based diagnostic imaging technique used to visualize subcutaneous body structures including tendons, muscles, joints, vessels and internal organs for possible pathology or lesions. Obstetric sonography is commonly used during pregnancy and is widely recognized by the public.

PATHOLOGY LABORATORY

3. BIOCHEMISTRY ANALYZER



An **automated analyzer** is a medical laboratory instrument designed to measure different chemicals and other characteristics in a number of biological samples quickly, with minimal human assistance.

4. HEMATOLOGY ANALYZER



Automated cell counters sample the blood, and quantify, classify, and describe cell populations using both electrical and optical techniques.

5. SAMPLE COLLECTION CENTER

In Phase 1 the hospital will have Tie-up with external Pathology Laboratory for all other types of tests that need specialized equipment.

Patient samples shall be collected in the Sample Collection Center and then shall be sent to the outsources Pathology Laboratory.

OUT PATIENT DEPARTMENTS



In phase 1 following clinical branches will offer consultation for out patients.

6. MEDICINE OPD

This is a medical specialty dedicated to the diagnosis and medical treatment of adults.

7. CARDIOLOGY OPD

Cardiology is a medical specialty dealing with disorders of the heart. The field includes diagnosis and treatment of congenital heart defects, coronary artery disease, heart failure, valvular heart disease and electrophysiology.

8. 2D ECHO / COLOUR DOPPLER DIAGNOSIS

It is a sonography of the heart taken at rest. It gives information on the health of the pumping in the heart's chambers and most importantly the ejection factor.

9. STRESS TEST

A **cardiac stress test** is a diagnostic test used in cardiology in which the ability of the heart to respond to stress, either actually induced by physical exercise or stimulated by pharmacologic maneuvers, is measured in a controlled clinical setting.



10. SURGERY OPD

11. GYNAEC & OBSTETRICS OPD

12. PAEDIATRIC OPD



13. E.N.T. OPD

14. OPTHALMOLOGY OPD



15. DENTISTRY



16. AYURVED OPD

17. HOMEOPATHY OPD

OPERATION THEATRE

18. MAJOR OPERATION THEATRE

This hospital will focus on the use of latest technologies for surgical procedures like *minimally invasive surgeries*.

Telescopic / Laparoscopic surgeries have several advantages over conventional procedures like minimal length of stay and minimal usage of antibiotics etc.



19. MINOR OPERATION THEATRE

20. LABOUR ROOM

INTENSIVE CARE UNIT

21. ADULT ICU

Fully equipped Intensive Care Unit for adults.



22. PEDIATRIC ICU

23. NEONATAL ICU



24. IN PATIENT DEPARTMENT



25. PHYSIOTHERAPY / REHABILITATION

26. EMERGENCY / CASUALTY

27. AMBULANCE SERVICES



PROJECT REQUIREMENTS

- **LAND**

The hospital land will be allotted by Pimpri Chinchwad New Township Development Authority on lease basis for 99 years.

Location: Plot No. 1, Sector No. 9, Pradhikaran, Moshi, Pune - 412105.

Bidding process for this land is already complete. The bid offered by Ram Sharada Healthcare Ltd. is accepted by PCNTDA.

Available Land Area – Approx. 14000 Square Foot



- **BUILDING**

Available Land Area -	14000 Square Feet
Permissible FSI -	1:1
Possible Construction -	14000 Square Feet
Construction in Phase 1 -	7000 Square Feet
Construction in Phase 2 -	7000 Square Feet



WHAT IS PLANNED...

PLAN FOR PHASE 1

Sr. No.	Location	Area	Purpose
1.	Ground Floor	2400 Sq. ft.	OPD, Radiology, Pathology, Physiotherapy, Emergency
2.	First Floor	2400 Sq. ft.	Operation Theatre, ICU, Labour Room, In patient Wards
3.	Second Floor	2200 Sq. ft.	In patient Wards
	Total	7000 Sq. ft.	

PLAN FOR PHASE 2

Sr. No.	Location	Area	Purpose
1.	Ground Floor	2400 Sq. ft.	Specialty OPD, CT Scan
2.	First Floor	2400 Sq. ft.	Gastroenterology Unit, Orthopaedic Operation Theatre
3.	Second Floor	2200 Sq. ft.	In patient Wards
	Total	7000 Sq. ft.	

BED DISTRIBUTION (PHASE 1)

Patient Class	No. of Beds
General Ward	10
Semi Pvt. Ward	8
Private Ward	6
Delux Ward	3
Intensive Care Unit	6
Emergency	2
Total	35

BED DISTRIBUTION (PHASE 2)

Patient Class	No. of Beds
General Ward	4
Semi Pvt. Ward	12
Private Ward	8
Delux Ward	6
Intensive Care Unit	5
Total	35

Total 70 No. of patient beds after completion of Phase 2.

TIME FRAME

	Activity	Month	Year
1.	Land Aquisition	October	2010
2.	Plan Approval	December	2010
3.	Beginning of Construction	January	2011
4.	Completion of Construction	June	2011
5.	Finishing & Furnishing	August	2011
6.	Installation of Medical Equipment	September	2011
7.	Inauguration and Start up	October	2011

FINANCIAL PROJECTIONS

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PROJECT COST & SOURCES OF FINANCE

Particulars			Amount (Rs.)
Project Cost			30400000.00
Term Loan		75.33%	22900000.00
Margin Money		24.67%	7500000.00
Asset			Cost
			Rs.
Land			11500000.00
Building			6992000.00
Office Equipment			485000.00
Computer			375000.00
Furniture			300000.00
Medical Equipment			9000000.00
Pre Operative Expenses			1748000.00
			30400000.00
TOTAL			30400000.00

DETAILED PROJECT COST

	Proposed Cost	Quantity	Unit	Rate	Total Budget (Rs.)
1	Land				11500000
	Land	14000	Sq. ft.	821	11500000
2	Building				6992000
	RCC and Plumbing	7000	Sq. ft.	750	5250000
	Electrical, Networking (Telecom and Computer)		lump sum		450000
	Site Development & Landscape (Compound Wall)		lump sum		400000
	Lift	1	No.	350000	350000
	Generator	1	25 KVA	300000	300000
	Medical Gas Pipeline	20	Points	5000	100000
	Telecommunication EPABX	50	No.	1000	50000
	Display boards, Nurse Call bell system		lump sum		50000
	Fire Hydrant, Fire Extinguishers, Fire Alarm System	7	No.	6000	42000
3	Office Equipment				485000
	Air Conditioning	10	Ton	35000	350000
	Television Set	5	No.	10000	50000
	Refrigerator	3	No.	10000	30000
	Photocopier	1	No.	25000	25000
	Water Purifier, Coolers	3	No.	10000	30000
4	Computers				375000
	Computers, Hardware, Software	15	No.	25000	375000

5	Furniture				300000
	Medical Furniture		lump sum		150000
	Non-medical Furniture		lump sum		150000
6	Medical Equipment				9000000
	Radiology				2150000
	Operation Theatre				2159000
	NICU				1564000
	ICU				978000
	Ophthalmology OPD				682000
	Emergency				360000
	Cardiology OPD				280000
	PICU				214000
	Physiotherapy				210000
	Obstetrics & Gynecology				145000
	Dental OPD				131000
	CSSD				77000
	ENT OPD				30000
	Pathology				10000
	Gynaec OPD				10000
7	Pre-operative Expenses				1195000
	Preparatory Cost				100000
	Media and Advertisement				50000
	Inauguration				25000
	Manpower (during project phase)				120000
	Manpower (initial 3 months salary)				900000
8	Contingency Provision (3%)				550410
	Estimated Total Project Cost				30397410
				say	30400000

DETAILED COST OF MEDICAL EQUIPMENT

Department	Name of the Equipment	Qty.	Budgetary Unit Price in Lakh	Budgetary Total Price in Lakh
CSSD	Autoclave	1	0.52	0.52
CSSD	Ultrasonic Cleaner	1	0.25	0.25
CSSD Total		2	0.77	0.77
Pathology Laboratory	Refridgerator	1	0.10	0.10
Pathology Laboratory	Semi-Automatic Bio-Chemistry Analyzer	1	0.00	0.00
Pathology Laboratory	Hematology Analyzer (3 Part)	1	0.00	0.00
Pathology Laboratory	Blood Gas and Electrolyte Analyzer	1	0.00	0.00
Pathology Laboratory		1	0.10	0.10
Cardiology OPD	Defibrillator	1	1.00	1.00
Cardiology OPD	Stress Test with Tread Mill	1	1.80	1.80
Cardiology OPD Total		2	2.80	2.80
Dental OPD	Dental Chair	1	0.75	0.75
Dental OPD	Dental X Ray Machine	1	0.30	0.30
Dental OPD	Light Cure Machine	1	0.06	0.06
Dental OPD	X-ray developeer	1	0.20	0.20
Dental OPD Total		4	1.31	1.31
E.N.T. OPD	Audiometer	1	0.30	0.30
E.N.T. OPD Total		1	0.30	0.30
Emergency	Defibrillator	1	1.00	1.00
Emergency	E.C.G. Machine	1	0.60	0.60
Emergency	Multipara Monitor	1	0.80	0.80
Emergency	Suction Machine	1	0.10	0.10
Emergency	Cautery	1	0.40	0.40
Emergency	O.T. Light	1	0.40	0.40
Emergency	O.T. Table	1	0.30	0.30
Emergency Total		7	3.60	3.60
Gynaec OPD	Fetal Doppler	1	0.10	0.10
Gynaec OPD Total		1	0.10	0.10
Ophthalm OPD	A Scan	1	1.50	1.50
Ophthalm OPD	Autorefractometer	1	2.25	2.25
Ophthalm OPD	Chair Unit	1	0.70	0.70

Ophthalm OPD	Chart Projector	1	0.80	0.80
Ophthalm OPD	indirect ophtholmascope	1	0.50	0.50
Ophthalm OPD	Motorised vision Drum	1	0.15	0.15
Ophthalm OPD	Retinoscope	1	0.12	0.12
Ophthalm OPD	Slit Lamp	1	0.80	0.80
Ophthalm OPD Total		8	6.82	6.82
Physiotherapy	Cervical Traction	1	0.17	0.17
Physiotherapy	CPM Machine	1	0.18	0.18
Physiotherapy	Exercise Bicycle	1	0.20	0.20
Physiotherapy	Hydrocolater	1	0.18	0.18
Physiotherapy	Interferential Current Therapy	1	0.35	0.35
Physiotherapy	Lumber Traction	1	0.17	0.17
Physiotherapy	Paraffin Wax Machine	1	0.09	0.09
Physiotherapy	shortwave diathermy	1	0.30	0.30
Physiotherapy	Transcutaneous Nerve Stimulator	1	0.14	0.14
Physiotherapy	TREADMILL	1	0.20	0.20
Physiotherapy	Ultrasound Therapy	1	0.12	0.12
Physiotherapy Total		11	2.10	2.10
Radiology	Colour Doppler	1	12.00	12.00
Radiology	C.R. System	1	3.50	3.50
Radiology	Film Printer	1	1.50	1.50
Radiology	X Ray Machine	1	4.50	4.50
Radiology Total		4	21.50	21.50
NICU	Bubble CPAP	1	1.50	1.50
NICU	Humidifier	1	0.60	0.60
NICU	Incubator	2	0.45	0.90
NICU	Infusion Pump	2	0.50	1.00
NICU	Multipara Monitor	1	0.80	0.80
NICU	Phototherapy	2	0.30	0.60
NICU	Pulseoximter	1	0.50	0.50
NICU	Radiant Warmer	2	0.40	0.80
NICU	Syringe Pump	2	0.37	0.74
NICU	Ventilator Neonatal	1	8.00	8.00
NICU	Weighing Scale	1	0.20	0.20
NICU Total		16	13.62	15.64
OBGY	Fetal Monitor	1	1.25	1.25
OBGY	Labour Table	1	0.20	0.20
OBGY Total		2	1.45	1.45
PICU	ECG Machine	1	0.60	0.60
PICU	Multipara Monitor	1	0.80	0.80
PICU	Syringe Pump	2	0.37	0.74

PICU Total		4	1.77	2.14
ICU	Air Matress	1	0.10	0.10
ICU	Defibrillator	1	1.50	1.50
ICU	ECG Machine	1	0.60	0.60
ICU	Multipara Monitor	2	0.80	1.60
ICU	Syringe Pump	4	0.37	1.48
ICU	Ventilator	1	4.50	4.50
ICU Total		10	7.87	9.78
O.T.	Anaesthesia Monitor	1	1.20	1.20
O.T.	Anesthesia Machine	1	1.20	1.20
O.T.	Cautery	1	0.50	0.50
O.T.	Flash Autoclave	1	0.45	0.45
O.T.	Instrument Set	1	0.54	0.54
O.T.	O.T. Light	1	1.20	1.20
O.T.	O.T. Table	1	0.60	0.60
O.T.	Operating Microscope Ophthalm	1	2.50	2.50
O.T.	Phaco Machine	1	6.50	6.50
O.T.	Surgical Instrument Set	2	0.50	1.00
O.T.	Video Trolley	1	5.50	5.50
O.T.	Pulse Oximeter	1	0.40	0.40
O.T. Total		13	21.09	21.59
Grand Total		89	85.20	90.00

HUMAN RESOURCE REQUIREMENT

Post	No.	Salary per month	Total
Resident Doctors (Full time)	2	25000	50000
O.T. Nurse	2	10000	20000
Nurse	10	7000	70000
Multi-purpose Worker (Ward boy / Aaya)	8	5000	40000
Receptionist	3	5000	15000
Anesthesiologist	1	30000	30000
Optometrist	1	5000	5000
O.T. Technician cum Autoclave and laundry manager	2	6000	12000
Administrator cum H.R. Manager	1	15000	15000
Billing Clerk	3	7000	21000
Accountant	2	10000	20000
Personnel cum legal executive	1	10000	10000
Physiotherapist	1	15000	15000
Total Manpower	36		323000

DETAILED INCOME AND COST OF SALES

	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
Income from Hospital Services	5919188	27855000	29247750	30710138	32245644	33857927	37328364	39194782
Variable Cost of Sale	3667125	14668500	15401925	16172021	16980622	17829653	19657193	20640053
Sr. No.								
A								
Radiology								
1 X ray								
No. of Patients	319	1500	1575	1654	1736	1823	2010	2111
Avg. Charges / Patient	180	180	180	180	180	180	180	180
Total Income	57375	270000	283500	297675	312559	328187	361826	379917
Total Cost of Sale	28125	112500	118125	124031	130233	136744	150761	158299
2 Ultra Sonography								
No. of Patients	191	900	945	992	1042	1094	1206	1266
Avg. Charges / Patient	650	650	650	650	650	650	650	650
Total Income	124313	585000	614250	644963	677211	711071	783956	823154
Total Cost of Sale	28125	112500	118125	124031	130233	136744	150761	158299
B								
Pathology								
1 Biochemistry								
No. of Samples	510	2400	2520	2646	2778	2917	3216	3377
Avg. Charges / Sample	200	200	200	200	200	200	200	200
Total Income	102000	480000	504000	529200	555660	583443	643246	675408
Total Cost of Sale	48000	192000	201600	211680	222264	233377	257298	270163
2 Hematology								
No. of Samples	510	2400	2520	2646	2778	2917	3216	3377
Avg. Charges / Sample	150	150	150	150	150	150	150	150
Total Income	76500	360000	378000	396900	416745	437582	482434	506556
Total Cost of Sale	66375	208800	219240	230202	241712	253798	279812	293803
3 Blood Gas / Electrolyte								
No. of Samples	191	900	945	992	1042	1094	1206	1266
Avg. Charges / Sample	300	300	300	300	300	300	300	300
Total Income	57375	270000	283500	297675	312559	328187	361826	379917
Total Cost of Sale	43875	118800	124740	130977	137526	144402	159203	167164
4 Other Outsourced Samples								
No. of Samples	1913	9000	9450	9923	10419	10940	12061	12664
Avg. Charges / Sample	200	200	200	200	200	200	200	200
Total Income	382500	1800000	1890000	1984500	2083725	2187911	2412172	2532781
Total Cost of Sale	344250	1490400	1564920	1643166	1725324	1811591	1997279	2097142

DETAILED INCOME AND COST OF SALES

	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
C								
Cardiology								
1 2D Echo / Colour Doppler								
No. of Patients	128	600	630	662	729	766	804	844
Avg. Charges / Patient	750	750	750	750	750	750	750	750
Total Income	95625	450000	472500	496125	546978	574327	603043	633195
Total Cost of Sale	18750	75000	78750	82688	91163	95721	100507	105533
2 Stress Test								
No. of Patients	191	900	945	992	1042	1149	1206	1266
Avg. Charges / Patient	600	600	600	600	600	600	600	600
Total Income	114750	540000	567000	595350	625118	689192	723652	759834
Total Cost of Sale	28125	112500	118125	124031	130233	143582	150761	158299
3 E.C.G.								
No. of Patients	893	4200	4410	4631	4862	5360	5628	5910
Avg. Charges / Patient	150	150	150	150	150	150	150	150
Total Income	133875	630000	661500	694575	729304	804057	844260	886473
Total Cost of Sale	5250	21000	22050	23153	24310	26802	28142	29549
Out Patient Department								
1 OPD Consultation								
No. of Patients	1530	7200	7560	7938	8335	9189	9649	10131
Avg. Charges / Patient	150	150	150	150	150	150	150	150
Total Income	229500	1080000	1134000	1190700	1250235	1378384	1447303	1519668
Total Cost of Sale	180000	720000	756000	793800	833490	918923	964869	1013112
2 Dentistry								
No. of Patients	319	1500	1575	1654	1736	1914	2010	2111
Avg. Charges / Patient	300	300	300	300	300	300	300	300
Total Income	95625	450000	472500	496125	520931	574327	603043	633195
Total Cost of Sale	56250	225000	236250	248063	260466	287163	301522	316598
Operation Theatre / Ophthalm, Gynac, General Surgeries / Labour Room / Emergency O.T.								
Surgical Procedures								
No. of Surgeries	128	600	630	662	695	766	804	844
Avg. Charges / Patient	20000	20000	20000	20000	20000	20000	20000	20000
Total Income	2550000	12000000	12600000	13230000	13891500	15315379	16081148	16885205
Total Cost of Sale	1500000	6000000	6300000	6615000	6945750	7657689	8040574	8442603
Intensive Care Units (ICU / NICU / PICU)								
Total Patient days	128	600	630	662	695	766	804	844
Avg. Charges / day	1500	1500	1500	1500	1500	1500	1500	1500
Total Income	191250	900000	945000	992250	1041863	1148653	1206086	1266390
Total Cost of Sale	60000	240000	252000	264600	277830	306308	321623	337704

DETAILED INCOME AND COST OF SALES

	2011-12	2012-13	2013-14	2014-15	2015-16	2015-16	2016-17	2017-18	2018-19
In Patient Department									
Total Patient days	765	3600	3780	3969	4167	4376	4595	4824	5066
Avg. Charges / day	700	700	700	700	700	700	700	700	700
Total Income	535500	2520000	2646000	2778300	2917215	3063076	3216230	3377041	3545893
Total Cost of Sale	180000	720000	756000	793800	833490	875165	918923	964869	1013112
Physiotherapy									
No. of Patients	255	1200	1260	1323	1389	1459	1532	1608	1689
Avg. Charges / Patient	100	100	100	100	100	100	100	100	100
Total Income	25500	120000	126000	132300	138915	145861	153154	160811	168852
Total Cost of Sale	0	0	0	0	0	0	0	0	0
Pharmacy Shop									
1 ICU / OT Medicine, Consumables, Disposables									
Avg. Sale / Bed	1500	1500	1500	1500	1500	1500	1500	1500	1500
No. of Beds (ICU + OT)	255	1200	1260	1323	1389	1459	1532	1608	1689
Total Income	382500	1800000	1890000	1984500	2083725	2187911	2297307	2412172	2532781
Total Cost of Sale	360000	1440000	1512000	1587600	1666980	1750329	1837845	1929738	2026225
2 Ward									
Avg. Sale / Bed	500	500	500	500	500	500	500	500	500
No. of Beds	765	3600	3780	3969	4167	4376	4595	4824	5066
Total Income	382500	1800000	1890000	1984500	2083725	2187911	2297307	2412172	2532781
Total Cost of Sale	360000	1440000	1512000	1587600	1666980	1750329	1837845	1929738	2026225
3 Out Patients									
Avg. Sale / Patient	250	250	250	250	250	250	250	250	250
No. of Patients	1530	7200	7560	7938	8335	8752	9189	9649	10131
Total Income	382500	1800000	1890000	1984500	2083725	2187911	2297307	2412172	2532781
Total Cost of Sale	360000	1440000	1512000	1587600	1666980	1750329	1837845	1929738	2026225

INCOME AND EXPENDITURE ACCOUNT

Schedule A : Sales											
Rs in Thousands											
Particulars	Basis	2010-11	2011-12	2012-2013	2013-2014	2014-15	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020
Income from Hospital Services		-	5,919	27,855	29,248	30,710	32,246	33,858	35,551	37,328	39,195
Less excise duty				-							
Total		-	5,919	27,855	29,248	30,710	32,246	33,858	35,551	37,328	39,195
			1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05
SALE (Rs in '000)		-	5,919.19	27,855.00	29,247.75	30,710.14	32,245.64	33,857.93	35,550.82	37,328.36	39,194.78
Schedule D : Administrative Expenses											
Particulars	Basis	2010-11	2011-12	2012-2013	2013-2014	2014-15	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020
Retail											
Administrative Expenses	4.00%	100.00	240.00	960.00	1,008.00	1,058.40	1,111.32	1,166.89	1,225.23	1,286.49	1,350.82
TOTAL		100.00	240.00	960.00	1,008.00	1,058.40	1,111.32	1,166.89	1,225.23	1,286.49	1,350.82
Mfg Exp. To Sales											
Wages		-	0.04	0.03	0.03	0.03	0.03	0.03	0.04	0.04	0.04
Carriage Inwards		-	-	-	-	-	-	-	-	-	-
Power & Fuel Expenses		-	-	-	-	-	-	-	-	-	-
Other Factory Expenses		-	-	-	-	-	-	-	-	-	-
TOTAL		0.02	0.04	0.03	0.03	0.03	0.03	0.03	0.04	0.04	0.04
Schedule E : Hospital & Adm. Expenses											
Particulars	Basis	2010-11	2011-12	2012-2013	2013-2014	2014-15	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020
Hospital Expenses		0.00	3,667.13	14,668.50	15,401.93	16,172.02	16,980.62	17,829.65	18,721.14	19,657.19	20,640.05
Fixed Expenses	0.80	0.00	150.00	600.00	630.00	661.50	694.58	729.30	765.77	804.06	844.26
TOTAL		0.00	3,817.13	15,268.50	16,031.93	16,833.52	17,675.20	18,558.96	19,486.91	20,461.25	21,484.31
Hospital Exp. To Sale	15.700%	-	0.64	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55

INCOME AND EXPENDITURE ACCOUNT

Schedule F : Human Resource and Repairs and Maintenance Expenses											
Particulars	Basis	2010-11	2011-12	2012-2013	2013-2014	2014-15	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020
Human Resource	2%	0.00	969.00	3,876.00	4,069.80	4,273.29	4,486.95	4,711.30	4,946.87	5,194.21	5,453.92
Repairs and Maintenance		0.00	236.25	945.00	236.25	236.25	236.25	236.25	236.25	945.00	236.25
Bad debts	1%										
TOTAL		0.00	1,205.25	4,821.00	4,306.05	4,509.54	4,723.20	4,947.55	5,183.12	6,139.21	5,690.17
% of sales		-	0.20	0.17	0.15	0.15	0.15	0.15	0.15	0.16	0.15
Schedule G : Interest											
Particulars	Basis	2010-11	2011-12	2012-2013	2013-2014	2014-15	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020
Bank Interest		500.00	1,812.00	2,617.14	2,273.64	1,881.07	1,488.50	1,095.93	703.36	310.79	65.43
Other Interest		-	-	-	-	-	-	-	-	-	-
TOTAL		500.00	1,812.00	2,617.14	2,273.64	1,881.07	1,488.50	1,095.93	703.36	310.79	65.43

PROFIT AND LOSS ACCOUNT

1 RAM SHARDA HEALTHCARE

Profit & Loss Account	2010-11	2011-12	2012-2013	2013-2014	2014-15	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020
Particulars										
I Sales	-	5,919.19	27,855.00	29,247.75	30,710.14	32,245.64	33,857.93	35,550.82	37,328.36	39,194.78
II Other Incomes	-	-	-	-	-	-	-	-	-	-
TOTAL INCOME	-	5,919.19	27,855.00	29,247.75	30,710.14	32,245.64	33,857.93	35,550.82	37,328.36	39,194.78
IV Direct Expenses :										
Administrative Expenses	100.00	240.00	960.00	1,008.00	1,058.40	1,111.32	1,166.89	1,225.23	1,286.49	1,350.82
Total	100.00	240.00	960.00	1,008.00	1,058.40	1,111.32	1,166.89	1,225.23	1,286.49	1,350.82
V Administrative, Selling & distribution Expenses										
Hospital Expenses	0.00	3,817.13	15,268.50	16,031.93	16,833.52	17,675.20	18,558.96	19,486.91	20,461.25	21,484.31
Human Resource and Repairs and Main	0.00	1,205.25	4,821.00	4,306.05	4,509.54	4,723.20	4,947.55	5,183.12	6,139.21	5,690.17
Total	0.00	5,022.38	20,089.50	20,337.98	21,343.06	22,398.40	23,506.51	24,670.02	26,600.46	27,174.48

PROFIT AND LOSS ACCOUNT

PROFIT BEFORE DEP. INT. & TAX	(100.00)	656.81	6,805.50	7,901.78	8,308.68	8,735.92	9,184.53	9,655.57	9,441.41	10,669.48
Depreciation	-	798.55	2,760.62	2,463.20	2,196.23	1,838.93	1,533.20	1,885.62	2,144.02	2,391.47
Profit Before Int. & Tax	(100.00)	(141.74)	4,044.88	5,438.58	6,112.44	6,896.99	7,651.33	7,769.95	7,297.40	8,278.01
Interest	500.00	1,812.00	2,617.14	2,273.64	1,881.07	1,488.50	1,095.93	703.36	310.79	65.43
Profit After Int.	(600.00)	(1,953.74)	1,427.74	3,164.93	4,231.37	5,408.49	6,555.40	7,066.60	6,986.61	8,212.58
Dividend						200.00	200.00	200.00	250.00	450.00
Profit Before tax	(600.00)	(1,953.74)	1,427.74	3,164.93	4,231.37	5,408.49	6,355.40	6,866.60	6,736.61	7,762.58
Provision for Taxation	-	-	-	-	1,396.35	1,784.80	2,097.28	2,265.98	2,223.08	2,561.65
NET PROFIT	(600.00)	(1,953.74)	1,427.74	3,164.93	2,835.02	3,623.69	4,258.12	4,600.62	4,513.53	5,200.93
Gross Profit	(100.00)	656.81	6,805.50	7,901.78	8,308.68	8,735.92	9,184.53	9,655.57	9,441.41	37,843.97
Gross Profit (%)	-	0.11	0.24	0.27	0.27	0.27	0.27	0.27	0.25	0.97
Net Profit (%)	-	(0.33)	0.05	0.11	0.09	0.11	0.13	0.13	0.12	0.13
Operating Ratio (%)	-	(0.20)	0.15	0.19	0.16	0.17	0.17	0.18	0.18	0.19
DSCR	-	0.00	1.42	1.43	1.34	1.46	1.58	1.81	1.95	33.29

BALANCE SHEET

RAM SHARDA HEALTHCARE
Balance Sheet (Abridged Form)

Particulars	Schedule	2010-11	2011-12	2012-2013	2013-2014	2014-15	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020
Sources of Funds											
Capital											
Share Capital		2,500.00	7,500.00	5,546.26	6,974.00	10,138.94	12,973.93	16,597.62	21,055.74	25,856.36	30,619.89
Profit		(600.00)	(1,953.74)	1,427.74	3,164.93	2,835.00	3,623.69	4,258.12	4,600.62	4,513.53	5,200.93
Addition to Capital											
Add: Remuneration						-	-	200.00	200.00	250.00	450.00
Less: Drawings											
Net Capital		1,900.00	5,546.26	6,974.00	10,138.94	12,973.93	16,597.62	21,055.74	25,856.36	30,619.89	36,270.82
Loan Funds											
Secured Loans											
Term Loan	I	12,500.00	22,900.00	20,719.05	17,447.62	14,176.19	10,904.76	7,633.33	4,361.90	1,090.48	-
Other Loan	II	-	-	-	-	-	-	-	-	-	-
Cash Credit		-	-	-	-	-	-	-	-	-	-
Unsecured Loans	III	-	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	-
Total		14,400.00	29,446.26	28,693.05	28,586.56	28,150.13	28,502.38	29,689.07	31,218.27	32,710.37	36,270.82

SCHEDULES

RAM SHARDA HEALTHCARE
Schedule I : Term Loan

Particulars	2010-11	2011-12	2012-2013	2013-2014	2014-15	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020
Term Loan	12,500.00	22,900.00	20,719.05	17,447.62	14,176.19	10,904.76	7,633.33	4,361.90	1,090.48	-
TOTAL	12,500.00	22,900.00	20,719.05	17,447.62	14,176.19	10,904.76	7,633.33	4,361.90	1,090.48	-
Schedule II : Other Loan										
	-	-	-	-	-	-	-	-	-	-
Schedule III : Unsecured Loan										
	-	-	-	-	-	-	-	-	-	-
Schedule IV : Investment										
	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-

SCHEDULES

Schedule V : Current Assets											
Particulars	2010-11	2011-12	2012-2013	2013-2014	2014-15	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	
Inventory	-	100.00	305.59	1,222.38	1,283.49	1,347.67	1,415.05	1,485.80	1,560.09	1,638.10	
Debtors	-	493.27	1,508.81	1,584.25	1,919.38	2,015.35	2,116.12	2,221.93	2,333.02	2,449.67	
Advances Income Tax /TDS	-	4.37	4.37	19.39	59.39	49.39	58.00	58.00	58.00	58.00	
Deposit	-	-	-	25.00	50.00	75.00	100.00	100.00	100.00	100.00	
Other Advances	-	-	-	25.00	32.50	50.00	75.00	75.00	75.00	75.00	
Cash & bank balance	1,152.00	159.97	1,184.63	804.52	678.18	863.47	1,682.68	951.56	995.95	1,235.40	
TOTAL	1,152.00	757.61	3,003.41	3,680.54	4,022.95	4,400.88	5,446.85	4,892.29	5,122.07	5,556.18	
Schedule VII : Current Liabilities											
Particulars	2010-11	2011-12	2012-2013	2013-2014	2014-15	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	
Sundry Creditors -Material	-	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	
Sundry Creditors -Expenses	0.00	412.80	1,651.19	1,671.61	1,754.22	1,840.96	1,932.04	2,027.67	2,186.34	2,233.52	
Provision For Tax	-	-	-	-	-	-	-	-	-	-	
Statutory Outstanding Liabili	-	-	-	-	-	-	-	-	-	-	
Outstanding Liabilities	-	-	-	-	-	-	-	-	-	-	
TOTAL	0.00	912.80	2,151.19	2,171.61	2,254.22	2,340.96	2,432.04	2,527.67	2,686.34	2,733.52	
Sub Schedule											

SCHEDULE FOR INCOME TAX

RAM SHARDA HEALTHCARE

Schedule for Income Tax

Particulars	Basis	2010-11	2011-12	2012-2013	2013-2014	2014-15	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020
Book Profit		(600.00)	(1,953.74)	1,427.74	3,164.93	4,231.37	5,408.49	6,355.40	6,866.60	6,736.61	7,762.58
ADD:											
Amt. I. Tax paid or payable/Prov		0	0	0	0	0	0	0	0	0	0
Amt. Carried to reserve		-	-	-	-	-	-	-	-	-	-
Amt. Set for contingent liabilities		-	-	-	-	-	-	-	-	-	-
Loss of Sub. Co.		-	-	-	-	-	-	-	-	-	-
Income U/S 10,10A,10B, 11 & 12		(600.00)	(1,953.74)	1,427.74	3,164.93	4,231.37	5,408.49	6,355.40	6,866.60	6,736.61	7,762.58
Withdrawal from Res.		-	-	-	-	-	-	-	-	-	-
Exps relatin to sec.10,10A		-	-	-	-	-	-	-	-	-	-
10B,11,12		-	-	-	-	-	-	-	-	-	-
B/F Unabsorbed Dep or loss (Which ever is less)		-	-	-	-	-	-	-	-	-	-
Deduction U/S	0.8	-	-	-	-	-	-	-	-	-	-
80HHC		-	-	-	-	-	-	-	-	-	-
80HHE		-	-	-	-	-	-	-	-	-	-
80HHF		-	-	-	-	-	-	-	-	-	-
Profit from Sick Ind.		-	-	-	-	-	-	-	-	-	-
Book Profit		(600.00)	(1,953.74)	1,427.74	3,164.93	4,231.37	5,408.49	6,355.40	6,866.60	6,736.61	7,762.58
Income Tax											
Profit before tax		(600.00)	(1,953.74)	1,427.74	3,164.93	4,231.37	5,408.49	6,355.40	6,866.60	6,736.61	7,762.58
Acid:											
Dep. (Co. Act)		-	798.55	2,760.62	2,463.20	2,196.23	1,838.93	1,533.20	1,885.62	2,144.02	2,391.47
		(600.00)	(1,155.19)	4,188.36	5,628.13	6,427.60	7,247.42	7,888.60	8,752.21	8,880.63	10,154.05
Less:		-	798.55	2,760.62	2,463.20	2,196.23	1,838.93	1,533.20	1,885.62	2,144.02	2,391.47
Dep. (I.T. Act)		(600.00)	(1,953.74)	1,427.74	3,164.93	4,231.37	5,408.49	6,355.40	6,866.60	6,736.61	7,762.58
Loss C/F		-	-	(2,553.74)	-	-	-	-	-	-	-
Loss Set/off		-	-	-	-	-	-	-	-	-	-
Taxable Income		(600.00)	(1,953.74)	3,981.48	3,164.93	4,231.37	5,408.49	6,355.40	6,866.60	6,736.61	7,762.58
Income Tax	33.00%	-	-	-	-	1,396.35	1,784.80	2,097.28	2,265.98	2,223.08	2,561.65
MAT	7.65%	-	-	-	-	-	-	-	-	-	-
Provision to be made (Which ever is higher)		0.50	0.50	0.69	-	1,396.35	1,784.80	2,097.28	2,265.98	2,223.08	2,561.65
Tax Paid		0.54	0.54	0.69	3.00	5.00	6.00	6.00	6.00	6.00	6.00

PROJECTED BREAK EVEN POINT

RAM SHARDA HEALTHCARE

PROJECTED BREAK-EVEN POINT

(‘000 omitted)

Particulars	2011-12	2012-2013	2013-2014	2014-15	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020
Projected Sales	5,919.19	27,855.00	29,247.75	30,710.14	32,245.64	33,857.93	35,550.82	37,328.36	39,194.78
Other Income	-	-	-	-	-	-	-	-	-
Total	5,919.19	27,855.00	29,247.75	30,710.14	32,245.64	33,857.93	35,550.82	37,328.36	39,194.78
Less : Variable Costs									
Administrative Expenses	72.00	288.00	302.40	317.52	333.40	350.07	367.57	385.95	405.24
Hospital Expenses	2,200.28	8,801.10	9,241.16	9,703.21	10,188.37	10,697.79	11,232.68	11,794.32	12,384.03
Human Resource	969.00	3,876.00	4,069.80	4,273.29	4,486.95	4,711.30	4,946.87	5,194.21	5,453.92
Repairs and Maintenance	236.25	945.00	236.25	236.25	236.25	236.25	236.25	945.00	236.25
	3,477.53	13,910.10	13,849.61	14,530.27	15,244.97	15,995.41	16,783.37	18,319.47	18,479.45
Contribution	2,441.66	13,944.90	15,398.15	16,179.86	17,000.67	17,862.52	18,767.45	19,008.89	20,715.33
Profit Volume Ratio	0.41	0.50	0.53	0.53	0.53	0.53	0.53	0.51	0.53
Less : Fixed Costs									
1) Fixed Expenses	150.00	600.00	630.00	661.50	694.58	729.30	765.77	804.06	844.26
Administrative Expenses	168.00	672.00	705.60	740.88	777.92	816.82	857.66	900.54	945.57
Hospital Expenses	1,466.85	5,867.40	6,160.77	6,468.81	6,792.25	7,131.86	7,488.45	7,862.88	8,256.02
2) Interest on term Loan	1,812.00	2,617.14	2,273.64	1,881.07	1,488.50	1,095.93	703.36	310.79	65.43
3) Income Tax	-	-	-	1,396.35	1,784.80	2,097.28	2,265.98	2,223.08	2,561.65
Total Fixed Costs	3,596.85	9,756.54	9,770.01	11,148.61	11,538.05	11,871.20	12,081.22	12,101.35	12,672.93
Break-Even Point	8,719.64	19,488.74	18,557.49	21,160.59	21,884.54	22,501.54	22,885.22	23,763.80	23,978.03
% Break Even Point	147.31%	69.96%	63.45%	0.69	0.68	0.66	0.64	0.64	0.61
Margin of Safety (Sale)	-2800	8366	10690	9,549.55	10,361.11	11,356.39	12,665.61	13,564.57	15,216.75
Margin of Safety (%)	-47%	30%	37%	0.31	0.32	0.34	0.36	0.36	0.39

SENSITIVITY ANALYSIS

RAM SHARDA HEALTHCARE

Sensitivity Analysis

Direct Costs Increase by 5%

1.05

('000 omitted)

Particulars	2011-12	2012-2013	2013-2014	2014-15	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020
Projected Sales	5919	27855	29248	30710	32246	33858	35551	37328	39195
Increase/ Decrease in stock									
Other Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	5919	27855	29248	30710	32246	33858	35551	37328	39195
Less : Variable Costs									
Administrative Expenses	76	302	318	333	350	368	386	405	426
Hospital Expenses	2310	9241	9703	10188	10698	11233	11794	12384	13003
Human Resource	1017	4070	4273	4487	4711	4947	5194	5454	5727
Repairs and Maintenance	248	992	248	248	248	248	248	992	248
	3651	14606	14542	15257	16007	16795	17623	19235	19403
Contribution	2268	13249	14706	15453	16238	17063	17928	18093	19791
Profit Volume Ratio	38.31%	47.57%	50.28%	50.32%	50.36%	50.40%	50.43%	48.47%	50.49%
Less : Fixed Costs	0.80								
1) Fixed Expenses	150.00	600.00	630.00	661.50	694.58	729.30	765.77	804.06	844.26
Administrative Expenses	168.00	672.00	705.60	740.88	777.92	816.82	857.66	900.54	945.57
Hospital Expenses	1466.85	5867.40	6160.77	6468.81	6792.25	7131.86	7488.45	7862.88	8256.02
2) Interest on term Loan	1812.00	2617.14	2273.64	1881.07	1488.50	1095.93	703.36	310.79	65.43
3) Income Tax	0.00	0.00	0.00	1396.35	1784.80	2097.28	2265.98	2223.08	2561.65
Total Fixed Costs	3597	9757	9770	11149	11538	11871	12081	12101	12673
Break-Even Point	9388	20512	19431	22155	22912	23556	23956	24967	25097
% Break Even Point	159%	74%	66%	72%	71%	70%	67%	67%	64%
Margin of Safety (Sale)	-3469	7343	9816	8555	9334	10302	11594	12361	14097
Margin of Safety (%)	-59%	26%	34%	28%	29%	30%	33%	33%	36%

SENSITIVITY ANALYSIS

RAM SHARDA HEALTHCARE

Direct Costs Increase by 10%

1.10
(‘000 omitted)

Particulars	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2006-07	2006-07	2006-07
Projected Sales	5919	27855	29248	30710	32246	33858	35551	37328	39195
Increase/ Decrease in stock									
Other Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	5919	27855	29248	30710	32246	33858	35551	37328	39195
Less : Variable Costs									
Administrative Expenses	79	317	333	349	367	385	404	425	446
Hospital Expenses	2420	9681	10165	10674	11207	11768	12356	12974	13622
Human Resource	1066	4264	4477	4701	4936	5182	5442	5714	5999
Repairs and Maintenance	260	1040	260	260	260	260	260	1040	260
	3825	15301	15235	15983	16769	17595	18462	20151	20327
Contribution	2094	12554	14013	14727	15476	16263	17089	17177	18867
Profit Volume Ratio	35.37%	45.07%	47.91%	47.95%	47.99%	48.03%	48.07%	46.02%	48.14%
Less : Fixed Costs									
1) Fixed Expenses	150.00	600.00	630.00	661.50	694.58	729.30	765.77	804.06	844.26
Administrative Expenses	168.00	672.00	705.60	740.88	777.92	816.82	857.66	900.54	945.57
Hospital Expenses	1466.85	5867.40	6160.77	6468.81	6792.25	7131.86	7488.45	7862.88	8256.02
2) Interest on term Loan	1812.00	2617.14	2273.64	1881.07	1488.50	1095.93	703.36	310.79	65.43
3) Income Tax	0.00	0.00	0.00	1396.35	1784.80	2097.28	2265.98	2223.08	2561.65
Total Fixed Costs	3597	9757	9770	11149	11538	11871	12081	12101	12673
Break-Even Point	10168	21648	20392	23248	24040	24715	25133	26298	26327
% Break Even Point	172%	78%	70%	76%	75%	73%	71%	70%	67%
Margin of Safety (Sale)	-4249	6207	8856	7462	8205	9143	10418	11030	12868
Margin of Safety (%)	-72%	22%	30%	24%	25%	27%	29%	30%	33%

SENSITIVITY ANALYSIS

RAM SHARDA HEALTHCARE

Sensitivity Analysis

Sales price decrease by 5% 0.95

Particulars	(000 omitted)									
	2011-12	2012-2013	2013-2014	2014-15	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	
Projected Sales	5623	26462	27785	29175	30633	32165	33773	35462	37235	
Increase/ Decrease in stock										
Other Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total	5623	26462	27785	29175	30633	32165	33773	35462	37235	
Less : Variable Costs										
Administrative Expenses	72	288	302	318	333	350	368	386	405	
Hospital Expenses	2200	8801	9241	9703	10188	10698	11233	11794	12384	
Human Resource	969	3876	4070	4273	4487	4711	4947	5194	5454	
Repairs and Maintenance	236	945	236	236	236	236	236	236	236	
	3478	13910	13850	14530	15245	15995	16783	18319	18479	
Contribution	2146	12552	13936	14644	15388	16170	16990	17142	18756	
Profit Volume Ratio	38.16%	47.43%	50.16%	50.20%	50.23%	50.27%	50.31%	48.34%	50.37%	
0.80										
Less : Fixed Costs										
1) Fixed Expenses	150	600	630	662	695	729	766	804	844	
Administrative Expenses	168	672	706	741	778	817	858	901	946	
Hospital Expenses	1467	5867	6161	6469	6792	7132	7488	7863	8256	
2) Interest on term Loan	1812	2617	2274	1881	1489	1096	703	311	65	
3) Income Tax	0	0	0	1396	1785	2097	2266	2223	2562	
Total Fixed Costs	3597	9757	9770	11149	11538	11871	12081	12101	12673	
Break-Even Point	9426	20569	19480	22210	22969	23614	24016	25034	25159	
% Break Even Point	167.63%	77.73%	70.11%	76.13%	74.98%	73.42%	71.11%	70.59%	67.57%	
Margin of Safety (Sale)	-3803	5894	8306	6964	7665	8551	9758	10428	12076	
Margin of Safety (%)	-68%	22%	30%	24%	25%	27%	29%	29%	32%	

SENSITIVITY ANALYSIS

Sensitivity Analysis

Sales price decrease by 10%

0.9

('000 omitted)

Particulars	2011-12	2012-2013	2013-2014	2014-15	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020
Projected Sales	5327	25070	26323	27639	29021	30472	31996	33596	35275
Increase/ Decrease in stock									
Other Income	0	0	0	0	0	0	0	0	0
Total	5327	25070	26323	27639	29021	30472	31996	33596	35275
Less : Variable Costs									
Administrative Expenses	72	288	302	318	333	350	368	386	405
Hospital Expenses	2200	8801	9241	9703	10188	10698	11233	11794	12384
Human Resource	969	3876	4070	4273	4487	4711	4947	5194	5454
Repairs and Maintenance	236	945	236	236	236	236	236	945	236
	3478	13910	13850	14530	15245	15995	16783	18319	18479
Contribution	1850	11159	12473	13109	13776	14477	15212	15276	16796
Profit Volume Ratio	34.72%	44.51%	47.39%	47.43%	47.47%	47.51%	47.54%	45.47%	47.61%
Less : Fixed Costs									
1) Fixed Expenses	150	600	630	662	695	729	766	804	844
Administrative Expenses	168	672	706	741	778	817	858	901	946
Hospital Expenses	1467	5867	6161	6469	6792	7132	7488	7863	8256
2) Interest on term Loan	1812	2617	2274	1881	1489	1096	703	311	65
3) Income Tax	0	0	0	1396	1785	2097	2266	2223	2562
Total Fixed Costs	3597	9757	9770	11149	11538	11871	12081	12101	12673
Break-Even Point	10359	21918	20618	23506	24306	24988	25410	26614	26616
% Break Even Point	194%	87%	78%	85%	84%	82%	79%	79%	75%
Margin of Safety (Sale)	-5031.67	3151.51	5704.99	4133.03	4714.74	5484.39	6585.66	6981.91	8659.12
Margin of Safety (%)	-94%	13%	22%	15%	16%	18%	21%	21%	25%

SCHEDULE: REPAYMENT OF TERM LOAN

RAM SHARDA HEALTHCARE

Schedule: Repayment of Term Loan

Particulars	Basis	2010-11	2011-12	2012-2013	2013-2014	2014-15	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020
Principal outstanding at the beginning of the month	272,619										
April			2,500,000	20,446,429	17,175,000	13,903,571	10,632,143	7,360,714	4,089,286	817,857	
May				20,173,810	16,902,381	13,630,952	10,359,524	7,088,095	3,816,667	545,238	
June				19,901,190	16,629,762	13,358,333	10,086,905	6,815,476	3,544,048	272,619	
July			2,500,000	19,628,571	16,357,143	13,085,714	9,814,286	6,542,857	3,271,429		
August				19,355,952	16,084,524	12,813,095	9,541,667	6,270,238	2,998,810		
September	8625000		2,500,000	19,083,333	15,811,905	12,540,476	9,269,048	5,997,619	2,726,190		
October			2,900,000	18,810,714	15,539,286	12,267,857	8,996,429	5,725,000	2,453,571		
November				21,809,524	18,538,095	15,266,667	11,995,238	8,723,810	5,452,381	2,180,952	
December				21,536,905	18,265,476	14,994,048	11,722,619	8,451,190	5,179,762	1,908,333	
January	2500000			21,264,286	17,992,857	14,721,429	11,450,000	8,178,571	4,907,143	1,635,714	
February				20,991,667	17,720,238	14,448,810	11,177,381	7,905,952	4,634,524	1,363,095	
March	1375000			20,719,048	17,447,619	14,176,190	10,904,762	7,633,333	4,361,905	1,090,476	
Principal repaid				2,180,952	3,271,429	3,271,429	3,271,429	3,271,429	3,271,429	3,271,429	1,090,476
INTEREST	0										
Average Product		4,166,667	6,766,667	21,809,524	18,947,024	15,675,595	12,404,167	9,132,738	5,861,310	2,589,881	545,238
Interest @ 12.0%		500,000	1,812,000	2,617,143	2,273,643	1,881,071	1,488,500	1,095,929	703,357	310,786	65,429
TOTAL REPAYMENT				4,798,095	5,545,071	5,152,500	4,759,929	4,367,357	3,974,786	3,582,214	1,155,905
				4,166,982							

Note: Monthly repayment of loan is assumed
Loan repayable in 84 monthly instalments

DEPRECIATION SCHEDULE- AS PER INCOME TAX ACT

RAM SHARDA HEALTHCARE

Depreciation Schedule- as per Income Tax Act

Particulars	Rate	2011-12	2012-2013	2013-2014	2014-15	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020
Building	10.00%									
Opening Balance			6,817.20	6,646.77	6,480.60	6,318.59	7,623.12	8,895.04	10,135.17	10,856.79
Additions		6,992.00	-	-	-	1,500.00	1,500.00	1,500.00	1,000.00	3,000.00
Deletions		-	-	-	-	-	-	-	-	-
Depreciation		174.80	170.43	166.17	162.02	195.46	228.08	259.88	278.38	346.42
WDV		6,817.20	6,646.77	6,480.60	6,318.59	7,623.12	8,895.04	10,135.17	10,856.79	13,510.37
Plant & Machinery	25.00%									
Opening Balance			9,243.75	7,682.81	6,662.11	5,746.58	4,609.94	3,607.45	4,580.59	5,310.44
Additions		9,860.00	1,000.00	1,200.00	1,000.00	400.00	200.00	2,500.00	2,500.00	2,500.00
Deletions		-	-	-	-	-	-	-	-	-
Depreciation		616.25	2,560.94	2,220.70	1,915.53	1,536.65	1,202.48	1,526.86	1,770.15	1,952.61
WDV		9,243.75	7,682.81	6,662.11	5,746.58	4,609.94	3,607.45	4,580.59	5,310.44	5,857.83
Furniture	10.00%									
Opening Balance			292.50	263.25	686.93	1,068.23	961.41	923.77	889.89	859.40
Additions		300.00	-	500.00	500.00	-	65.00	65.00	65.00	65.00
Deletions		-	-	-	-	-	-	-	-	-
Depreciation		7.50	29.25	76.33	118.69	106.82	102.64	98.88	95.49	92.44
WDV		292.50	263.25	686.93	1,068.23	961.41	923.77	889.89	859.40	831.96
Summary										
Opening Balance		-	16,353.45	14,592.83	13,829.64	13,133.40	13,194.47	13,426.26	15,605.65	17,026.63
Additions		17,152.00	1,000.00	1,700.00	1,500.00	1,900.00	1,765.00	4,065.00	3,565.00	5,565.00
Deletions		-	-	-	-	-	-	-	-	-
Depreciation		798.55	2,760.62	2,463.20	2,196.23	1,838.93	1,533.20	1,885.62	2,144.02	2,391.47
WDV		16,353.45	14,592.83	13,829.64	13,133.40	13,194.47	13,426.26	15,605.65	17,026.63	20,200.16

**RAM SHARDA HEALTHCARE
MIDC , Bhosari.**

ASSUMPTION :

- 1 The term loan will be repaid in 84 equal monthly instalments after considering 6 month moratorium
- 2 Interest on term loan is taken as 12% p.a.
- 3 Income tax is calculated as per the provisions applicable to A.Y.2010-11.