

**Date : 13.01.25**

**From ,**

Sree Mudranalaya Technologies Pvt Ltd  
Terminus Building  
Kolkata

**To ,**

Branch Manager ,  
Indian Bank ,  
Salt Lake ,(GD Market ( )  
Kolkata

**Subject : Request for Enhancement of the Loan and Renewal of the Loan Facilities Sanctioned on 29/12/23**

Sir,

This is a proposal for Renewal of our bank Limits and also an enhancement of our bank limits and BG limits with your bank .

Our company is an account holder with your bank and has a loan account and a current account with your bank . Our bank facilities comprise a SOD of Rs 52 lacs with a BG of Rs 40 lacs . We have provided a total of Rs 132 lacs of a property ( commercial office) and FD of Rs 10 lacs. The above SOD and the BG was sanctioned last year on 29<sup>th</sup> Dec 2024 .

**We would request the bank to consider our proposal for the following :**

- i.. Renew and Enhancement of our bank limits to Rs 4.00 under a Cash Credit
- ii. Term Loan of Rs 100 lacs
- iii. Renew and Enhance the BG limit from the current Rs 40 lacs to Rs 100 lacs

.  
Details of the proposal attached in the attaché proposal letter. We look forward to a positive consideration of our proposal

**You may also visit our Website – “ [DrEarthAi.com](http://DrEarthAi.com) “ for more information about the company**

Thanking You  
Sanjay Agarwal  
Head of Finance

## **A. THE PROPOSAL –Renewal and Enhancement of Credit Limit**

### **1.. This proposal is for the following :**

- i.. Enhancement of Bank Limit to a Cash Credit of Rs 400 lac from existing SOD of Rs 52 lacs
- ii. Term Loan of Rs 100 lacs
- iii. Enhancement of BG from Rs 40 lac to Rs 100 lac

### **2. About the company :**

Sree Mudranalaya is a Geo Tech Products and Solutions company offering several product and solutions in the GIS ( Geographic Information Systems ) Industry

### **3. About LAND MASTER:**

Land Master is our Flagship Product . This is a Geo Tech Product built and Offered by the company to all State Governments for their Land Records Modernisation and Management Programs .

LAND MASTER IS Our disruptive stack of Ai powered products and solutions for Government Land Records Modernisation Program .

### **4. LAND MASTER – Products and Solutions offerings**

Maps , Surveys and Resurveys

Digitisation ( Vectorisation )of Cadastral Maps and FMB

Geo Referencing of all Maps

Integration of Text data (RoR) with Spatial Data

Integration of Registrations and Land Records

Storing Land Ownership Data with Blockchain

Linking of Aadhar Card with Record of Rights – Consent based Linking

**5. LAND MASTER -Success Stories and Metrics :** LAND MASTER'S Lifetime turnover of Rs 100 cr. Fastest Growing Geo Tech Product in India. LAND MASTER ,over the last several years has been able to execute several projects for the State government for its Land Records and Survey Department and Registration & Stamp Revenue , Govt of West Bengal .

## **6. Reasons for Enhancement of Bank Limit from Rs 50 lacs to Rs 500 lacs :**

The company has been very successful with its LAND MASTER product .

The company has been able to get two Work Orders from the Government of West Bengal to be executed in two phases as follows :

### **i.. Phase I – FY 24-25**

Order Value = Rs 7cr

### **ii. Phase II –FY 25-26**

Order Value = Rs 25cr

**Copy of the Order Attached as Annexure 1**

## **7. Reason for the these large orders which the company has bagged :**

**Government Land Records Modernisation Policies and Programs Orders have exploded the market :**

Government Land Records Modernisation Policies and Programs has suddenly exploded the LAND RECORDS MODERNISATION market in India .

Government in now awarding large contracts to implement the above Government Land Records Modernisation Program .

We are one of the leading players in the GIs Industry and one of the biggest in the LAND RECORDS MODERNISATION segment of the GIS ( Geographic Information Systems ) Industry .

The Government of India has a budget to spend Rs 50,000 cr in the next 5 years for Land Records Modernisation Program across all twenty eight states in India.

## **8. Future Projections : Orders in Hand**

We have the following projections for our LAND MASTER product which offers products and solutions to Government for their Land Records Modernization and Management needs

### **LAND MASTER –ORDERS IN HAND -**

FY 24-25- Sales – Rs 7 Cr Order in Hand

FY 25-26 Sales – Rs 25 cr Order in Hand

## 9. FINANCIALS – Historical and Projections

### Profit and Loss Account -

	FIVE YEARS PERFORMANCE					PROJECTIONS			
	FY20	FY21	FY22	FY23	FY24	FY25	FY26	FY 27	FY28
	Rs Cr	Rs Cr	Rs Cr	Rs Cr	Rs Cr	Rs Cr	Rs Cr	Rs Cr	Rscr
	Audited	Audited	Audited	Audited	Audited	Proj	Proj	Proj	Proj
<b>Sales</b>									
<b>Product – LANDER-</b>	7.96	6.56	9.52	4.98	1.00	8.00	25.00	50.00	100
<b>Total Cost</b>	9.67	6.02	8.42	4.37	0.95	4.80	15.00	30.00	60
<b>EBIDTA</b>	(1.70)	0.54	1.10	0.61	0.05	3.20	10.0	20.0	40
<b>EBIDTA%</b>	--	8%	12 %	12%	5%	40%	40%	40%	40%
<b>Net Profits( Rs Cr )</b>	(0.60)	0.26Cr	1.38Cr	0.55Cr	0.05Cr	2.5 cr	7.5cr	15.0 cr	30 Cr
<b>Net Profit %</b>	--	4.0%	15.0%	11%	5%	30%	30%	30%	30%

### Check List of Documents for Bank Funding

For Dr Earth Ai Technologies Pvt Ltd

**Bank :**

Bank Sanction Letter  
Bank Proposal Letter  
Property Papers with Bank

**Property Papers :**

Title Deed

**Audited Balance sheet for the following years**

FY 20-21  
FY 21-22  
FY22-23  
FY23-24

**Bank Statements**

FY 21-22  
FY22-23  
FY23-24  
FY 24-25 ( APRIL TO DECEMBER )

**KYC**

PAN CARD  
MOA AND AOA  
CERTIFICATION OF INCORPORATION  
NAME CHANGE  
MSME CERTIFICATE  
TRADE LICENSE  
GST LICENSE

Business Plan  
Frequently Asked Q&A

**Work Order**

Dec 2023  
Previous Years Work Orders  
Certificates of Work Done