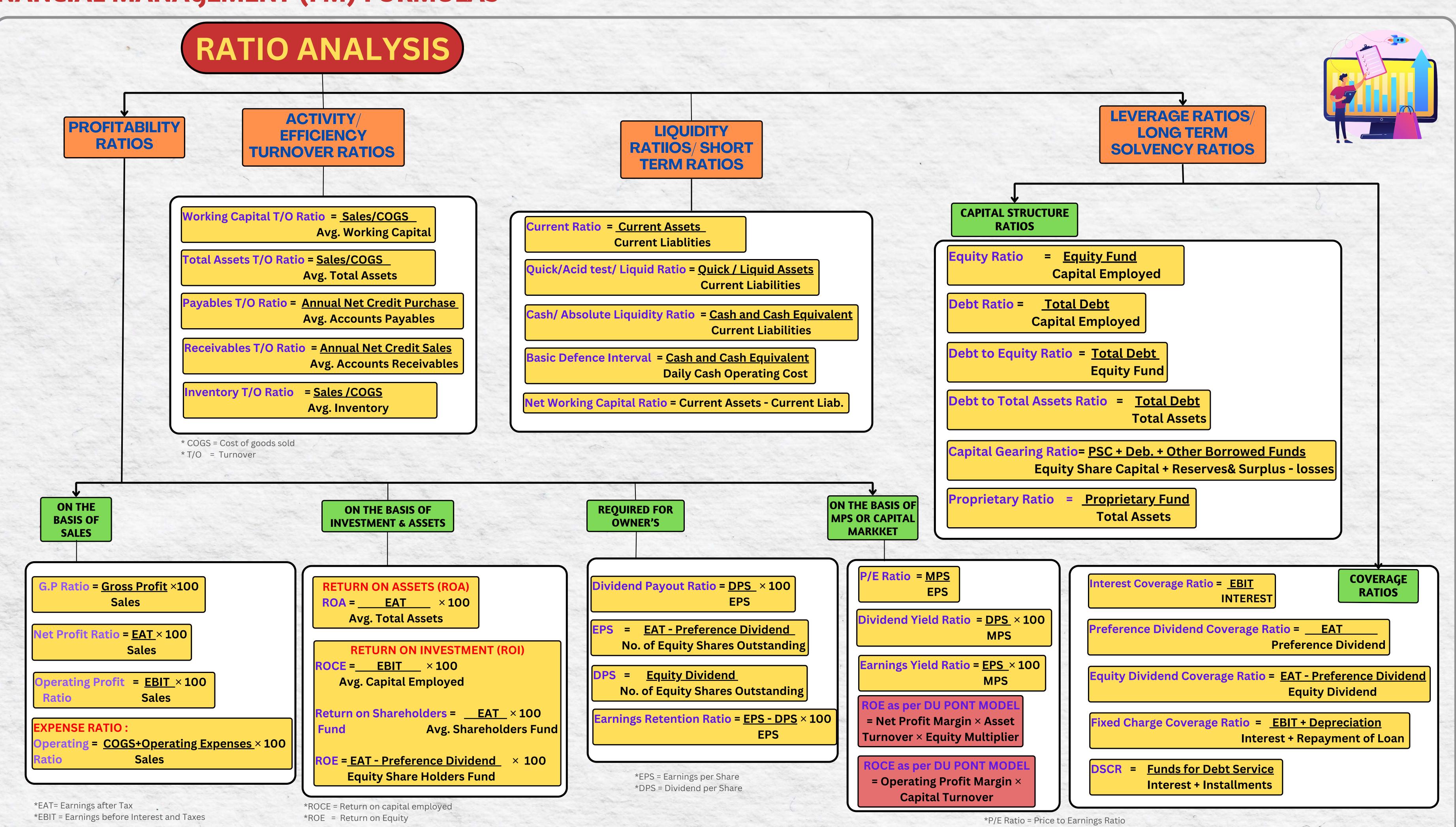
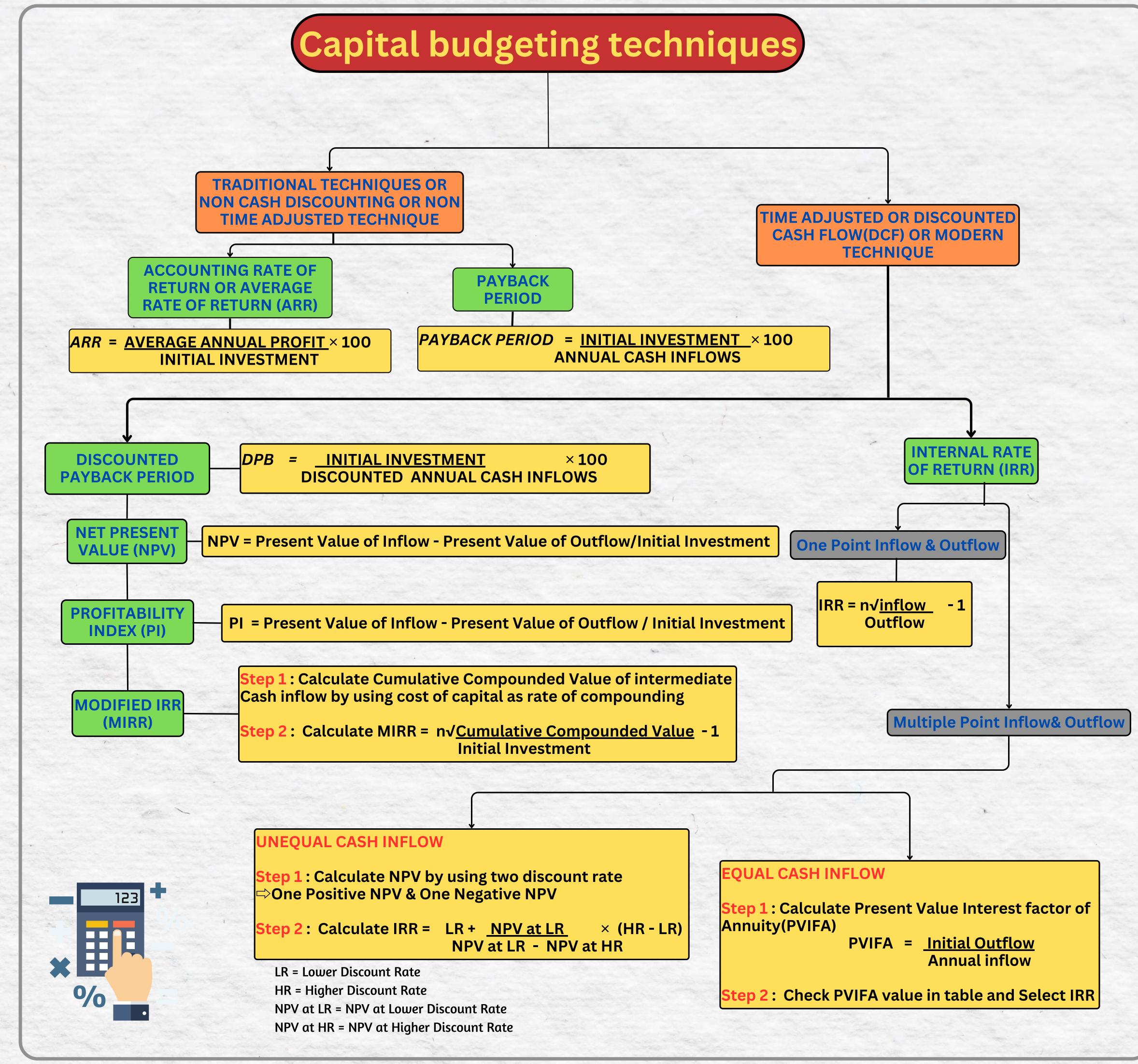
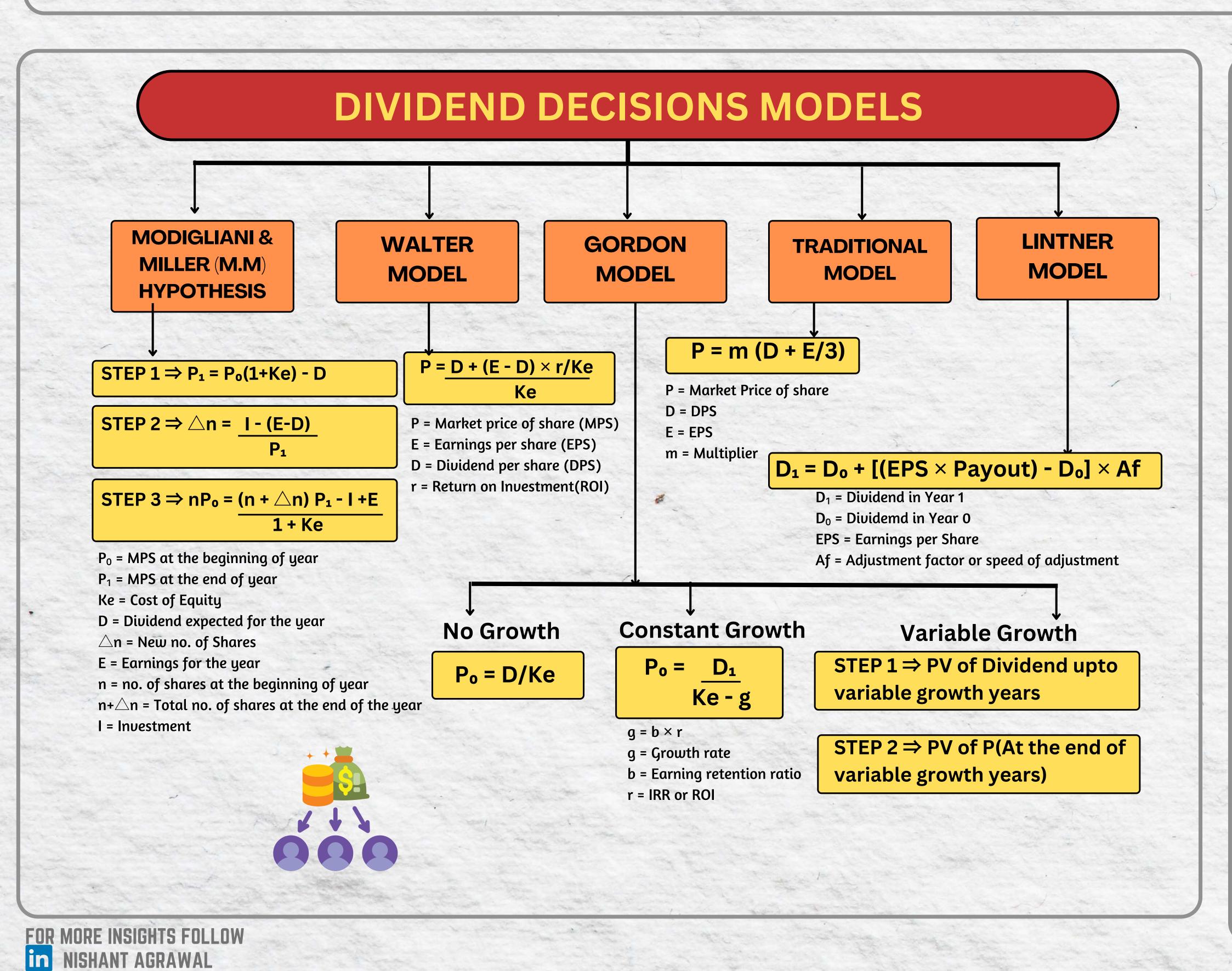
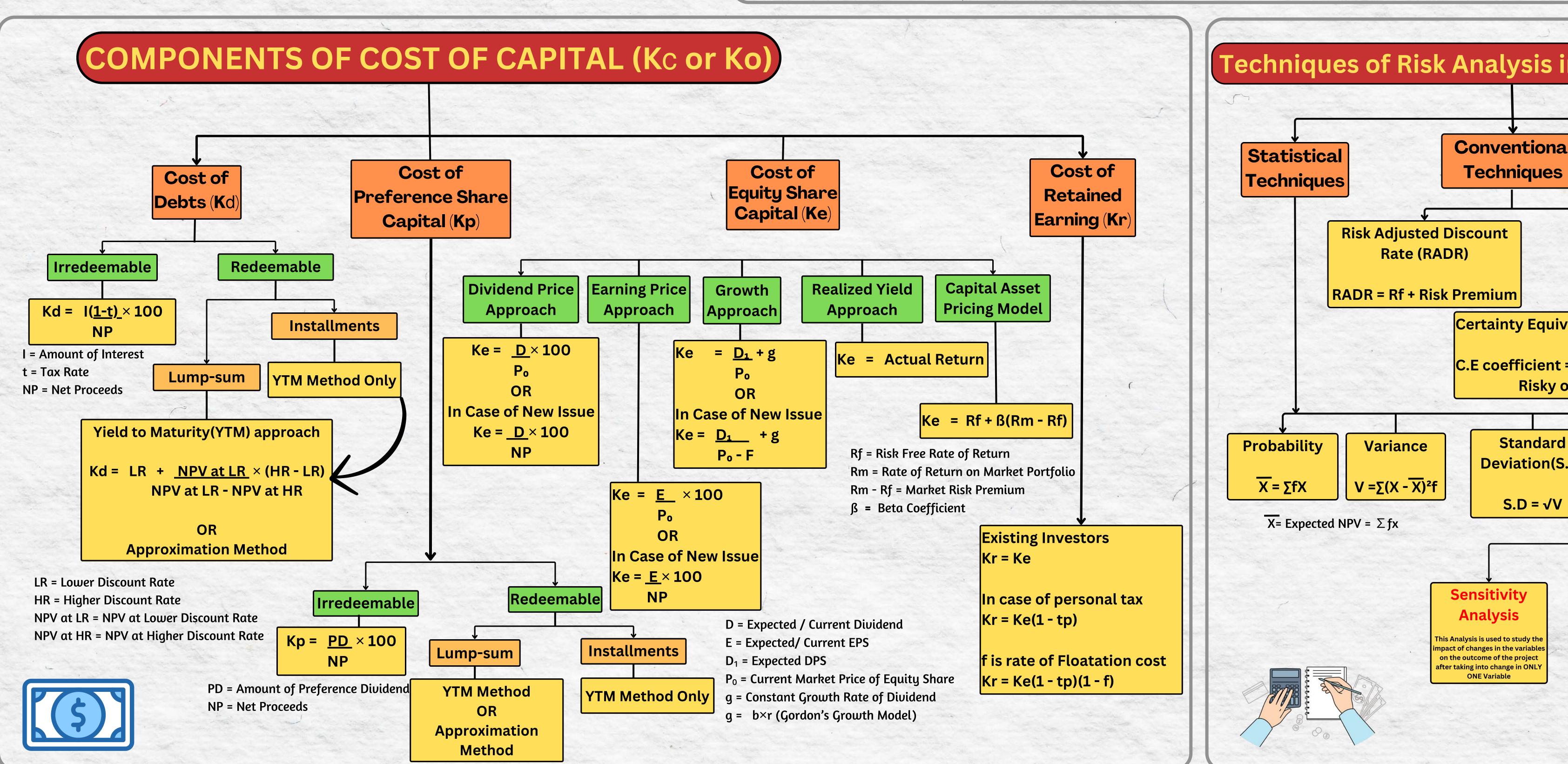
FINANCIAL MANAGEMENT (FM) FORMULAS

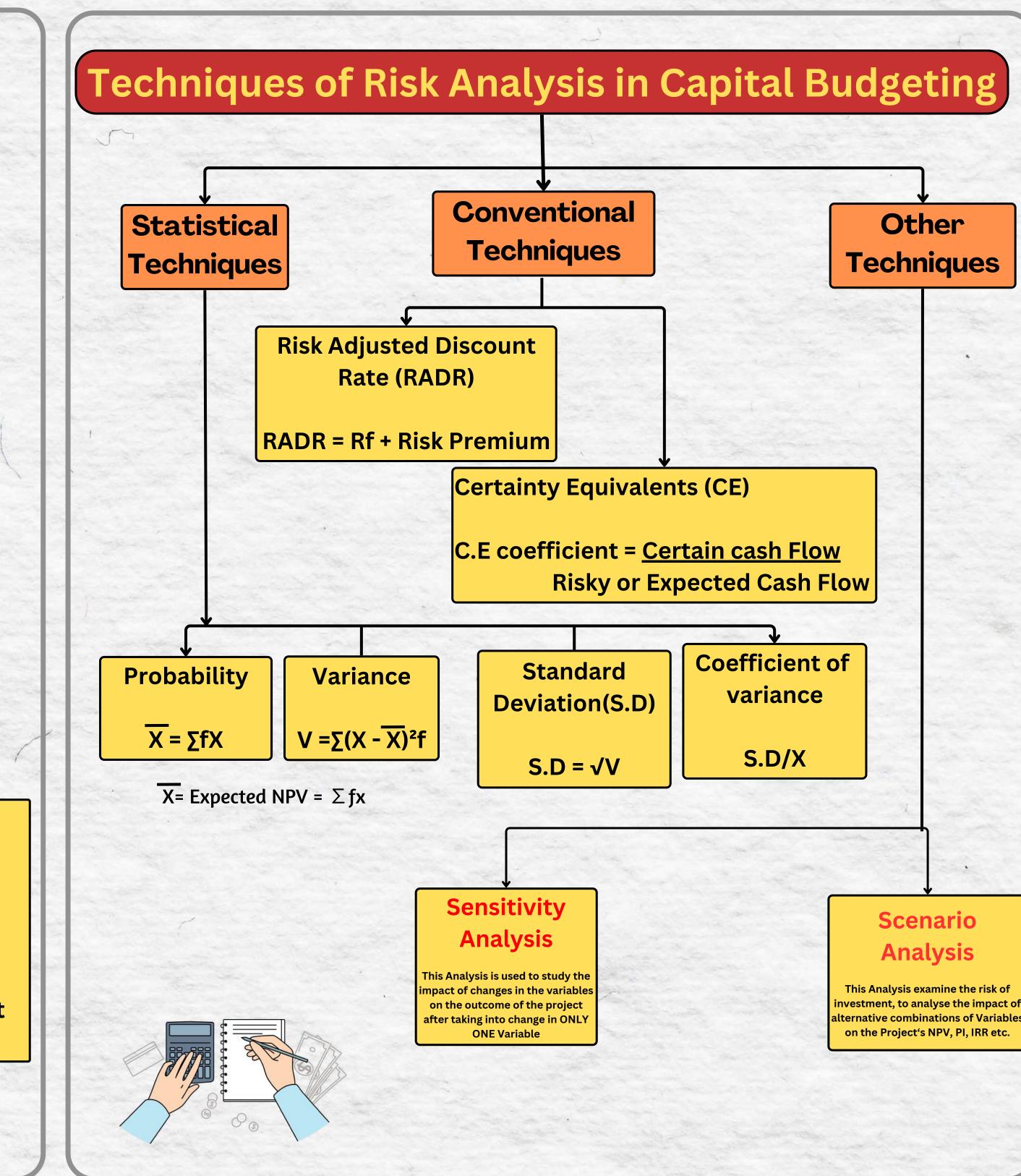


\*DSCR = Debt Service Coverage Ratio









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NISHANT AGRAWAL in