

JIJAAU CULTIVATOR PRODUCER COMPANY LIMITED

U01100MH2021PTC368226

C/O SHRI SURENDRA AMBADAS KALMEGH AT CHAUSALA PO CHAUSALA ANJANGAON SURJI AMRAVATI

DPR Prepared By :- CA. Deepak Zhawar

1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	2,02,26,408	60%	1,21,35,845
2	Machinery and Equipment	2,33,76,203	60%	1,40,25,722
3	Furniture and Fixture	2,38,000	60%	1,42,800
4	IT & It Infrastructure	1,14,600	60%	68,760
5	Transport vehical (Refer van and other)	-	60%	-
6	Preliminary Expenses	16,43,000	60%	9,85,800
7	Working Capital	8,48,270		
	Total	4,64,46,481		2,73,58,927

1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project	60%	2,73,58,927
2	Bank Finance - Long Term Loan	20%	87,91,042
3	Own Contribution	20%	1,02,96,513
	Total		4,64,46,481

1.3 Financial Indicators

Sr. No.	Financial ratio	Estimated	Result	Level
1	Break Even Point (BEP)	48.41%	Project Viable	40-60 %
2	Avg. Return on Capital Employed Average (ROCE)	15.62%	Project Viable	12-18 %
3	Internal Rate of Return (IRR)	13.77%	Project Viable	10-15 %
4	Net present value (at a discount rate of 10 per cent)	65,95,986	NPV is high and positive at a conservative project life of 7 years	POSITIVE
5	Payback period	5.38	Project Viable	5-7 y
6	Debt Service Coverage Ratio (DSCR)	2.48	Project Viable	1.5-2.5

2.3

Furniture and Fixture

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1	Office Table, Chairs, Wall Fan	1	2,38,000	2,38,000
Total				2,38,000

2.4

IT & It Infrastructure

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1	Desk Top and Laptop Computer	1	1,14,600	1,14,600
Total				1,14,600

2.5

Transport vehical (Refer van and other)

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1				-
				-
				-
Total				-

2.6

Preliminary Expenses

Sr. No.	Particular	Amount (Rs.)
1	Chartered Accountants - DPR Fees	1,18,000
2	Other Mis Expanses - Contingency	15,25,000
Total		16,43,000

Preliminary expenses are considered as prior expenses before the beginning of business or Projects

3.2 Depreciation

As per companies Act

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Assets							
Building							
Asset Value	2,02,26,408	1,95,85,231	1,89,44,054	1,83,02,877	1,76,61,699	1,70,20,522	1,63,79,345
Depreciation	6,41,177	6,41,177	6,41,177	6,41,177	6,41,177	6,41,177	6,41,177
Accumulated Depreciation	6,41,177	12,82,354	19,23,531	25,64,709	32,05,886	38,47,063	44,88,240
Net Fixed Assets	1,95,85,231	1,89,44,054	1,83,02,877	1,76,61,699	1,70,20,522	1,63,79,345	1,57,38,168
Plant and Machinery							
Asset Value	2,33,76,203	2,18,96,489	2,04,16,776	1,89,37,062	1,74,57,348	1,59,77,635	1,44,97,921
Depreciation	14,79,714	14,79,714	14,79,714	14,79,714	14,79,714	14,79,714	14,79,714
Accumulated Depreciation	14,79,714	29,59,427	44,39,141	59,18,855	73,98,568	88,78,282	1,03,57,996
Net Fixed Assets	2,18,96,489	2,04,16,776	1,89,37,062	1,74,57,348	1,59,77,635	1,44,97,921	1,30,18,207
Gross Fixed Asset							
Total Depreciation	4,39,55,211	4,17,99,060	3,96,42,909	3,74,86,759	3,53,30,608	3,31,74,457	3,10,18,306
Accumulated Depreciation	21,56,151	21,56,151	21,56,151	21,56,151	21,56,151	21,56,151	21,56,151
Net Fixed Assets	21,56,151	43,12,302	64,68,452	86,24,603	1,07,80,754	1,29,36,905	1,50,93,055
	4,17,99,060	3,96,42,909	3,74,86,759	3,53,30,608	3,31,74,457	3,10,18,306	2,88,62,156

3.2 Depreciation

As per IT Act

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Assets							
Building							
Asset Value	2,02,26,408	1,82,03,767	1,63,83,390	1,47,45,051	1,32,70,546	1,19,43,492	1,07,49,142
Depreciation	20,22,641	18,20,377	16,38,339	14,74,505	13,27,055	11,94,349	10,74,914
Accumulated Depreciation	20,22,641	38,43,018	54,81,357	69,55,862	82,82,916	94,77,266	1,05,52,180
Net Fixed Assets	1,82,03,767	1,63,83,390	1,47,45,051	1,32,70,546	1,19,43,492	1,07,49,142	96,74,228
Plant and Machinery							
Asset Value	2,33,76,203	1,98,69,773	1,68,89,307	1,43,55,911	1,22,02,524	1,03,72,145	88,16,324
Depreciation	35,06,430	29,80,466	25,33,396	21,53,387	18,30,379	15,55,822	13,22,449
Accumulated Depreciation	35,06,430	64,86,896	90,20,292	1,11,73,679	1,30,04,058	1,45,59,879	1,58,82,328
Net Fixed Assets	1,98,69,773	1,68,89,307	1,43,55,911	1,22,02,524	1,03,72,145	88,16,324	74,93,875
Gross Fixed Asset	4,39,55,211	3,83,56,500	3,35,06,733	2,92,99,218	2,56,44,074	2,24,65,085	1,96,97,296
Total Depreciation	55,98,711	48,49,767	42,07,515	36,55,143	31,78,989	27,67,789	24,12,150
Accumulated Depreciation	55,98,711	1,04,48,478	1,46,55,993	1,83,11,137	2,14,90,126	2,42,57,915	2,66,70,065
Net Fixed Assets	3,83,56,500	3,35,06,733	2,92,99,218	2,56,44,074	2,24,65,085	1,96,97,296	1,72,85,146

3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	21,70,024	46,07,072	69,61,638	89,59,607	1,09,97,173	1,24,62,211	1,35,79,351
Add Depreciation as per companies Act	55,98,711	48,49,767	42,07,515	36,55,143	31,78,989	27,67,789	24,12,150
Less Depreciation as per IT Act	55,98,711	48,49,767	42,07,515	36,55,143	31,78,989	27,67,789	24,12,150
Taxable Income	21,70,024	46,07,072	69,61,638	89,59,607	1,09,97,173	1,24,62,211	1,35,79,351
Provision of Taxes	3,25,504	6,91,061	10,44,246	13,43,941	16,49,576	18,69,332	20,36,903

15%

Maximum Tax rate

4.1 Repayment Schedule

Loan Amount (Rs) 87,91,042
 Interest rate /PA 11.30%
 Loan Tenure in years 2
 Moratorium Period (In 6
 EMI Rs. 5,33,241.58

Year	Particulars	Opening Balance	Interest	Pricipal Repayment	EMI	Closing Outstanding
Year 1	Month 1	87,91,042	82,782	-	82,782	87,91,042
	Month 2	87,91,042	82,782	-	82,782	87,91,042
	Month 3	87,91,042	82,782	-	82,782	87,91,042
	Month 4	87,91,042	82,782	-	82,782	87,91,042
	Month 5	87,91,042	82,782	-	82,782	87,91,042
	Month 6	87,91,042	82,782	-	82,782	87,91,042
	Month 7	87,91,042	82,782	4,50,459	5,33,242	83,40,583
	Month 8	83,40,583	78,540	4,54,701	5,33,242	78,85,882
	Month 9	78,85,882	74,259	4,58,983	5,33,242	74,26,899
	Month 10	74,26,899	69,937	4,63,305	5,33,242	69,63,594
	Month 11	69,63,594	65,574	4,67,668	5,33,242	64,95,926
	Month 12	64,95,926	61,170	4,72,072	5,33,242	60,23,855
Year 2	Month 13	60,23,855	56,725	4,76,517	5,33,242	55,47,338
	Month 14	55,47,338	52,237	4,81,004	5,33,242	50,66,334
	Month 15	50,66,334	47,708	4,85,534	5,33,242	45,80,800
	Month 16	45,80,800	43,136	4,90,106	5,33,242	40,90,694
	Month 17	40,90,694	38,521	4,94,721	5,33,242	35,95,973
	Month 18	35,95,973	33,862	4,99,380	5,33,242	30,96,594
	Month 19	30,96,594	29,160	5,04,082	5,33,242	25,92,512
	Month 20	25,92,512	24,413	5,08,829	5,33,242	20,83,683
	Month 21	20,83,683	19,621	5,13,620	5,33,242	15,70,063
	Month 22	15,70,063	14,785	5,18,457	5,33,242	10,51,606
	Month 23	10,51,606	9,903	5,23,339	5,33,242	5,28,267
	Month 24	5,28,267	4,975	5,28,267	5,33,242	0

5.1 Closing and Opening Stock Calculation

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock							
Agri Input	-	-	-	-	-	-	-
Trading	-	-	-	-	-	-	-
Grain Processing		28,14,713	31,40,164	34,91,124	38,69,329	42,76,627	44,90,458
Horticulture Processing							
Total		28,14,713	31,40,164	34,91,124	38,69,329	42,76,627	44,90,458
Closing Stock							
Agri Input	-	-	-	-	-	-	-
Trading	-	-	-	-	-	-	-
Grain Processing	28,14,713	31,40,164	34,91,124	38,69,329	42,76,627	44,90,458	47,14,981
Horticulture Processing							
Total	28,14,713	31,40,164	34,91,124	38,69,329	42,76,627	44,90,458	47,14,981

Closing Stock is an amount of unsold stock lying in your business on a given date. In simple words, it's the inventory which is still in your business waiting to be sold for a given period. The closing stock can be in various forms such as raw materials, in-process goods (WIP) or finished goods

Assumption:

- 1 Closing stock of each facility is 5%