

### 1.1 Total Project Cost

| Sr. No.      | Particular              | Amount (Rs.)      | Grant (%) | Grant Amount (Rs.) |
|--------------|-------------------------|-------------------|-----------|--------------------|
| 1            | Land and Building       | 18,900,000        | 60%       | 11,340,000         |
| 2            | Machinery and Equipment | 7,963,209         | 60%       | 4,777,925          |
| 3            | Furniture and Fixture   | 381,000           | 60%       | 228,600            |
| 4            | IT & IT Infrastructure  | 748,700           | 60%       | 449,220            |
| 5            | Preliminary Expenses    | 32,000            | 60%       | 19,200             |
| 6            | Working Capital         | 831,078           |           |                    |
| <b>Total</b> |                         | <b>28,855,987</b> |           | <b>16,814,945</b>  |

Total Project Costs means the costs incurred or to be incurred by a FPC in connection with or incidental to the Construction and acquisition of assets including preoperative expenditure, design, construction and Working Capital

### 1.2 Means of Finance

| Sr. No.      | Particular                     | Bank Loan (%) | Amount (Rs.)      |
|--------------|--------------------------------|---------------|-------------------|
| 1            | Govt. Grant under SMAR Project |               | 16,814,945        |
| 2            | Bank Finance - Long Term Loan  | 20%           | 5,771,197         |
| 3            | Own Contribution               |               | 6,269,844         |
| <b>Total</b> |                                |               | <b>28,855,987</b> |

This sheet provide details of how total project cost will raised

### 1.3 Financial Indicators

| Sr. No. | Financial ratio                                       | Estimated | Result   | Permissible limit   |
|---------|---|-----------|--|---|
| 1       | Break Even Point (BEP)                                | 45.17%    | Project Viable   | BEP shall be less than 60%<br><60%  |
| 2       | Avg. Return on Capital Employed Average (ROCE)        | 28.91%    | Project Viable   | RoCE for the project shall be more than 20%<br>>20%   |
| 3       | Internal Rate of Return (IRR)                         | 13.36%    | Project Viable   | The project internal rate of return shall be more than 10%<br>>10%                                    |
| 4       | Net present value (at a discount rate of 10 per cent) | 3,697,573 | NPV is high and positive at a conservative project life of 7 years | With a discount rate of 10% and a span of 7 operational years, the NPV should be positive<br>Positive |
| 5       | Payback period  | 4.73      | Project Viable   | The Pack Back Period (Project/ Equity) shall be less than 7 years<br><7 years                         |
| 6       | Debt Service Coverage Ratio (DSCR)                    | 4.27      | Project Viable   | DSCR shall be more than 1.5 for better performing project.<br>>1.5                                    |



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2.1

**Land and Building**

| Sr. No.  | Particular                  | Unit    | No. of Unit | Rate per unit | Amount (Rs.)      |
|----------|-----------------------------|---------|-------------|---------------|-------------------|
| 1        | Land                        | Sq. ft. |             |               | Own land          |
|          |                             |         |             |               | -                 |
| <b>A</b> | <b>Building</b>             | Sq. ft. |             |               |                   |
| 1        | Dal Mill Shed 185.87 Sq Mtr | Sq Mtr  | 1           | 2,452,000     | 2,452,000         |
| 2        | Warehouse 1500 MT           | Sq. ft. | 1           | 15,948,000    | 15,948,000        |
| 3        | Land Development            |         | 1           | 500,000       | 500,000           |
|          |                             |         |             |               | -                 |
|          | <b>Total</b>                |         |             |               | <b>18,900,000</b> |

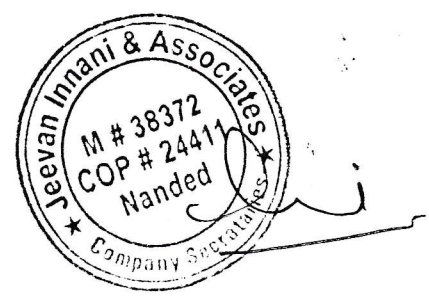
This Sheet provide details of land and various construction, including area, rate per unit and total amount

2.2

**Machinery and Equipment**

| Sr. No.  | Description                             | Capacity | No. Required | Rate         | Amount (Rs.)     | Total HP  |
|----------|---|----------|--------------|--------------|------------------|-----------|
| <b>B</b> | <b>Dal Mill Unit</b>                    |          |              |              |                  |           |
| 1        | Chalva                                  | 1HP      | 2            | 85,000       | 170,000          | 2         |
| 2        | Chalva                                  | 1HP      | 4            | 75,000       | 300,000          | 4         |
| 3        | Drummer                                 | 5HP      | 1            | 145,000      | 145,000          | 5         |
| 4        | Bucket Elevators                        | 2HP      | 10           | 51,000       | 510,000          | 20        |
| 5        | Roll Petr                               | 10HP     | 3            | 71,500       | 214,500          | 30        |
| 6        | Petr Fan                                | 1HP      | 7            | 35,200       | 246,400          | 7         |
| 7        | M/s Warm                                | 1HP      | 3            | 35,000       | 105,000          | 3         |
| 8        | Machinery structure, Pipe, Pulley, Belt |          | 1            | 280,000      | 280,000          |           |
| 9        | Stock Hopper                            | 12 TON   | 6            | 175,000      | 1,050,000        |           |
|          | Dryer Hopper                            | -        | 2            | 95,000       | 190,000          |           |
| 10       | Dal Stock Hopper                        | 10 TON   | 2            | 145,000      | 290,000          |           |
|          | Dal Stock Hopper                        | 3 TON    | 2            | 45,000       | 90,000           |           |
| 11       | Grain Dryer                             | 1.5 TPH  | 2            | 280,000      | 560,000          | 3         |
| 12       | M/s Warm                                | 1HP      | 3            | 38,500       | 115,500          | 3         |
| 13       | Buff Polisher                           | 15 HP    | 1            | 165,000      | 165,000          | 15        |
| 14       | Bucket Elevators                        | 2 HP     | 1            | 51,000       | 51,000           | 4         |
| 15       | Machinery structure, Pipe               |          | -            | 244,200      | 244,200          |           |
| 16       | Transportation                          |          | -            | 218,316      | 218,316          |           |
| 17       | Machinery Fitting charges               |          | -            | 250,000      | 250,000          |           |
|          | GST 18%                                 |          |              | 935084       | 935,084          |           |
|          | <b>Sub-total</b>                        |          |              |              | <b>6,130,000</b> |           |
| <b>D</b> | <b>Packaging unit</b>                   |          |              |              |                  |           |
| 1        | Packaging unit machine (1Kg)            |          | 1            | 310,000      | 310,000          |           |
|          | <b>Sub-total</b>                        |          |              |              | <b>310,000</b>   |           |
| <b>E</b> | <b>Weigh bridge 60MT</b>                | 5        | 1            | 785,000      | <b>785,000</b>   |           |
| <b>F</b> | <b>MSEB Connection</b>                  |          |              |              |                  |           |
| 1        | Transformation centre                   | 100      | 1            | 189,677      | 189,677          |           |
| 2        | L.T Line                                | 0.2 km   | 2            | 111,657      | 22,331           |           |
| 3        | 11 KV Pin type line with PSC Poles      | 1.12 km  | 12           | 176,316      | 197,474          |           |
|          | Other services                          |          | 1            | 34,022       | 217,193          |           |
|          | GST 18%                                 |          |              |              | 111,533          |           |
|          | <b>Subtotal</b>                         |          |              |              | <b>738,209</b>   |           |
|          |   |          |              | <b>Total</b> | <b>7,963,209</b> | <b>96</b> |

This Sheet provide details of Plant & Machinery, including Capacity, rate per machine, Power Consumption and total amount



2.5

## Furniture and Fixture

| Sr. No. | Particular                                  | No. Required | Rate    | Amount (Rs.) |
|---------|---|--------------|---------|--------------|
| 1       | Office set up                               | 1            | 322,881 | 322,881      |
| 1.1     | Office table, Visitor Chairs, cupboard etc. |              |         |              |
| 2.1     | GST 18% extra                               |              |         | 58,119       |
|         |   |              |         |              |
|         |   |              |         |              |
|         | Total                                       |              |         | 381,000      |

This Sheet provide details of furniture and fixture, no.of Quantity, rate per unit and total amount

2.1

## IT &amp; IT Infrastructure

| Sr. No. | Particular                        | No. Required | Rate    | Amount (Rs.) |
|---------|-----------------------------------|--------------|---------|--------------|
| 1       | Computer and Other equipments Set | 1            | 748,700 | 748,700      |
|         |                                   |              |         |              |
|         | Total                             |              |         | 748,700      |

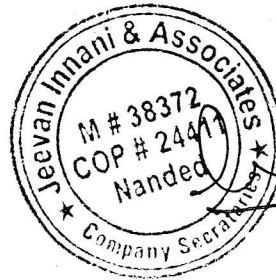
This Sheet provide details of furniture and fixture, no.of Quantity, rate per unit and total amount

2.6

## Preliminary Expenses

| Sr. No. | Particular             | Amount (Rs.) |
|---------|------------------------|--------------|
| 1       | Miscellaneous Expenses | 12,000       |
| 2       | Project Cost           | 20,000       |
|         |                        |              |
|         | Total                  | 32,000       |

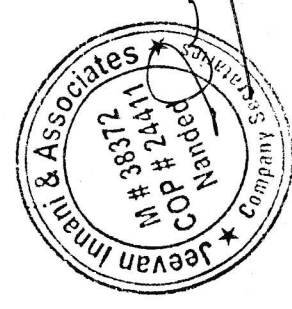
Preliminary expenses are considered as prior expenses before the beginning of business or Projects





3.2 Depreciation  
As per Companies Act

| Particulars                     | Y1                | Y2                | Y3                | Y4                | Y5                | Y6                | Y7                |
|---------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Assets</b>                   |                   |                   |                   |                   |                   |                   |                   |
| <b>Building</b>                 |                   |                   |                   |                   |                   |                   |                   |
| Asset Value                     | 18,900,000        | 18,900,870        | 17,701,740        | 17,102,610        | 16,303,480        | 15,904,350        | 15,305,220        |
| Depreciation                    | 599,130           | 599,130           | 599,130           | 599,130           | 599,130           | 599,130           | 599,130           |
| Accumulated Depreciation        | 599,130           | 1,198,260         | 1,797,390         | 2,396,520         | 2,995,650         | 3,594,780         | 4,193,910         |
| Net Fixed Assets                | 18,300,870        | 17,701,740        | 17,102,610        | 16,503,480        | 15,904,350        | 15,305,220        | 14,706,090        |
| <b>Plant and Machinery</b>      |                   |                   |                   |                   |                   |                   |                   |
| Asset Value                     | 7,963,209         | 7,459,138         | 6,955,066         | 6,450,995         | 5,946,924         | 5,442,853         | 4,938,782         |
| Depreciation                    | 504,071           | 504,071           | 504,071           | 504,071           | 504,071           | 504,071           | 504,071           |
| Accumulated Depreciation        | 504,071           | 1,008,142         | 1,512,213         | 2,016,284         | 2,520,356         | 3,024,427         | 3,528,498         |
| Net Fixed Assets                | 7,459,138         | 6,955,066         | 6,450,995         | 5,946,924         | 5,442,853         | 4,938,782         | 4,434,711         |
| <b>IT Infrastructure</b>        |                   |                   |                   |                   |                   |                   |                   |
| Asset Value                     | 748,700           | 673,830           | 598,960           | 524,090           | 449,220           | 374,350           | 299,480           |
| Depreciation                    | 74,870            | 74,870            | 74,870            | 74,870            | 74,870            | 74,870            | 74,870            |
| Accumulated Depreciation        | 74,870            | 149,740           | 224,610           | 299,480           | 374,350           | 449,220           | 524,090           |
| Net Fixed Assets                | 673,830           | 598,960           | 524,090           | 449,220           | 374,350           | 299,480           | 224,610           |
| <b>Gross Fixed Asset</b>        | <b>27,992,909</b> | <b>26,776,738</b> | <b>25,560,566</b> | <b>24,344,395</b> | <b>23,128,224</b> | <b>21,912,053</b> | <b>20,695,882</b> |
| <b>Total Depreciation</b>       | <b>1,216,171</b>  | <b>1,216,171</b>  | <b>1,216,171</b>  | <b>1,216,171</b>  | <b>1,216,171</b>  | <b>1,216,171</b>  | <b>1,216,171</b>  |
| <b>Accumulated Depreciation</b> | <b>1,216,171</b>  | <b>2,432,342</b>  | <b>3,648,513</b>  | <b>4,864,684</b>  | <b>6,080,856</b>  | <b>7,297,027</b>  | <b>8,513,198</b>  |
| <b>Net Fixed Assets</b>         | <b>26,776,738</b> | <b>25,560,566</b> | <b>24,344,395</b> | <b>23,128,224</b> | <b>21,912,053</b> | <b>20,695,882</b> | <b>19,479,711</b> |



4.1 Repayment Schedule

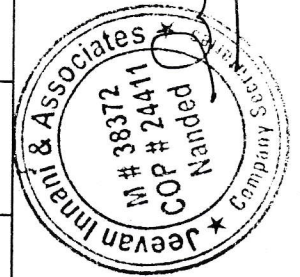
Loan Amount (Rs) 5,771,197  
 Interest rate /P.A 12%  
 Loan Tenure in years 4  
 Moratorium Period ( In Months) 6  
 EMI Rs. 168,955.41

| Year   | Particulars | Opening Balance | Interest | Principal Repayment | EMI     | Closing Outstanding |
|--------|-------------|-----------------|----------|---------------------|---------|---------------------|
| Year 1 | Month 1     | 5,771,197       | 57,712   | -                   | 57,712  | 5,771,197           |
|        | Month 2     | 5,771,197       | 57,712   | -                   | 57,712  | 5,771,197           |
|        | Month 3     | 5,771,197       | 57,712   | -                   | 57,712  | 5,771,197           |
|        | Month 4     | 5,771,197       | 57,712   | -                   | 57,712  | 5,771,197           |
|        | Month 5     | 5,771,197       | 57,712   | -                   | 57,712  | 5,771,197           |
|        | Month 6     | 5,771,197       | 57,712   | -                   | 57,712  | 5,771,197           |
|        | Month 7     | 5,771,197       | 57,712   | 111,243             | 57,712  | 5,771,197           |
|        | Month 8     | 5,659,954       | 56,600   | 112,356             | 168,955 | 5,659,954           |
|        | Month 9     | 5,547,598       | 55,476   | 113,479             | 168,955 | 5,547,598           |
|        | Month 10    | 5,434,119       | 54,341   | 114,614             | 168,955 | 5,434,119           |
|        | Month 11    | 5,319,504       | 53,195   | 115,760             | 168,955 | 5,319,504           |
|        | Month 12    | 5,203,744       | 52,037   | 116,918             | 168,955 | 5,203,744           |
| Year 2 | Month 13    | 5,086,826       | 50,868   | 118,087             | 168,955 | 5,086,826           |
|        | Month 14    | 4,968,739       | 49,687   | 119,268             | 168,955 | 4,968,739           |
|        | Month 15    | 4,849,471       | 48,495   | 120,461             | 168,955 | 4,849,471           |
|        | Month 16    | 4,729,010       | 47,290   | 121,665             | 168,955 | 4,729,010           |
|        | Month 17    | 4,607,345       | 46,073   | 122,882             | 168,955 | 4,607,345           |
|        | Month 18    | 4,484,463       | 44,845   | 124,111             | 168,955 | 4,484,463           |
|        | Month 19    | 4,360,352       | 43,604   | 125,352             | 168,955 | 4,360,352           |
|        | Month 20    | 4,235,000       | 42,350   | 126,605             | 168,955 | 4,235,000           |
|        | Month 21    | 4,108,395       | 41,081   | 127,871             | 168,955 | 4,108,395           |
|        | Month 22    | 3,980,527       | 39,803   | 129,150             | 168,955 | 3,980,523           |
|        | Month 23    | 3,851,373       | 38,511   | 130,442             | 168,955 | 3,851,373           |
|        | Month 24    | 3,720,931       | 37,209   | 131,746             | 168,955 | 3,720,931           |
|        | Month 25    | 3,589,185       | 35,892   | 133,064             | 168,955 | 3,589,185           |
|        | Month 26    | 3,456,122       | 34,561   | 134,394             | 168,955 | 3,456,122           |
|        | Month 27    | 3,321,728       | 33,217   | 135,738             | 168,955 | 3,321,728           |
|        | Month 28    | 3,185,989       | 31,860   | 137,096             | 168,955 | 3,185,989           |
|        | Month 29    | 3,048,894       | 30,489   | 138,466             | 168,955 | 3,048,894           |
|        | Month 30    | 2,910,427       | 29,104   | 139,851             | 168,955 | 2,910,427           |
|        | Month 31    | 2,770,576       | 27,706   | 141,250             | 168,955 | 2,770,576           |
|        | Month 32    | 2,629,327       | 26,293   | 142,662             | 168,955 | 2,629,327           |
|        | Month 33    | 2,486,664       | 24,867   | 144,089             | 168,955 | 2,486,664           |
|        | Month 34    | 2,342,576       | 23,426   | 145,530             | 168,955 | 2,342,576           |
|        | Month 35    | 2,197,046       | 21,970   | 146,985             | 168,955 | 2,197,046           |
|        | Month 36    | 2,050,061       | 20,501   | 148,455             | 168,955 | 2,050,061           |
| Year 4 | Month 37    | 1,901,606       | 19,016   | 149,939             | 168,955 | 1,901,606           |
|        | Month 38    | 1,751,667       | 17,517   | 151,439             | 168,955 | 1,751,667           |
|        | Month 39    | 1,600,228       | 16,002   | 152,953             | 168,955 | 1,600,228           |
|        | Month 40    | 1,447,275       | 14,473   | 154,483             | 168,955 | 1,447,275           |
|        | Month 41    | 1,292,792       | 12,928   | 156,027             | 168,955 | 1,292,792           |
|        | Month 42    | 1,136,765       | 11,368   | 157,588             | 168,955 | 1,136,765           |
|        | Month 43    | 979,177         | 9,792    | 159,164             | 168,955 | 979,177             |
|        | Month 44    | 820,013         | 8,200    | 160,755             | 168,955 | 820,013             |
|        | Month 45    | 659,258         | 6,593    | 162,363             | 168,955 | 659,258             |
|        | Month 46    | 496,895         | 4,969    | 163,986             | 168,955 | 496,895             |
|        | Month 47    | 332,909         | 3,329    | 165,626             | 168,955 | 332,909             |
|        | Month 48    | 167,283         | 1,673    | 167,283             | 168,955 | 167,283             |
| Year 5 | Month 49    | 0               | 0        | (0)                 |         | 0                   |



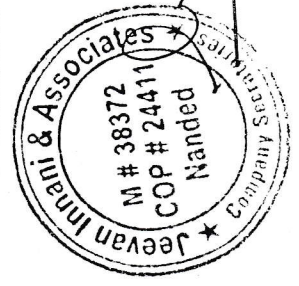
5.2 Working Capital Calculation

| Sr. No.  | Particulars                       | Duration (In days) | Amount (Rs.) |           |           |            |            |            |            |
|--|-----------------------------------|--------------------|--------------|-----------|-----------|------------|------------|------------|------------|
|  |                                   |                    | Y1           | Y2        | Y3        | Y4         | Y5         | Y6         | Y7         |
| <b>A Accounts Receivables (Debtors)</b>                      |                                   |                    |              |           |           |            |            |            |            |
| 1  | Agri Input                        | 0                  | -            | -         | -         | -          | -          | -          | -          |
| 2  | Custom Hiring                     | 0                  | -            | -         | -         | -          | -          | -          | -          |
| 3  | Trading Activity                  | 14                 | 1,503,962    | 1,816,055 | 2,072,648 | 2,350,383  | 2,650,710  | 2,975,193  | 3,325,498  |
| 4  | Dal Mill                          | 14                 | 4,313,962    | 4,864,902 | 5,465,381 | 6,113,745  | 6,813,283  | 7,567,490  | 8,380,084  |
| 5  | Warehouse                         | 14                 | 82,849       | 92,429    | 102,759   | 113,891    | 125,880    | 132,174    | 138,783    |
| 6  | Processing Unit - Horti Commodity | 0                  | -            | -         | -         | -          | -          | -          | -          |
|  | <b>Subtotal</b>                   |                    | 5,900,774    | 6,773,365 | 7,640,788 | 8,578,019  | 9,589,872  | 10,674,856 | 11,844,365 |
| <b>B</b>   | <b>Closing Stock</b>              |                    | 1,026,562    | 1,157,314 | 1,300,207 | 1,454,521  | 1,621,016  | 1,800,525  | 1,993,931  |
|  | <b>Total</b>                      |                    | 6,927,336    | 7,930,679 | 8,940,995 | 10,032,541 | 11,210,889 | 12,475,381 | 13,838,296 |
| <b>C Accounts Payable &amp; Accrued Expenses (Creditors)</b> |                                   |                    |              |           |           |            |            |            |            |
| 1  | Agri Input                        | 0                  | -            | -         | -         | -          | -          | -          | -          |
| 2  | Custom Hiring                     | 0                  | -            | -         | -         | -          | -          | -          | -          |
| 3  | Trading Activity                  | 7                  | 707,179      | 853,892   | 974,561   | 1,105,162  | 1,246,388  | 1,398,973  | 1,563,700  |
| 4  | Dal Mill                          | 7                  | 2,058,439    | 2,335,335 | 2,624,704 | 2,937,249  | 3,274,487  | 3,638,105  | 4,029,899  |
| 5  | Warehouse                         | 7                  | 6,329        | 6,645     | 6,977     | 7,326      | 7,693      | 8,077      | 8,481      |
|  | Processing Unit - Horti Commodity | 7                  | -            | -         | -         | -          | -          | -          | -          |
|  | <b>Total</b>                      |                    | 2,771,947    | 3,195,872 | 3,606,242 | 4,049,737  | 4,528,567  | 5,045,155  | 5,602,080  |
| <b>D</b>   | <b>Working Capital</b>            |                    | 4,155,388    | 4,734,807 | 5,334,753 | 5,982,803  | 6,682,322  | 7,430,226  | 8,236,215  |
|  | <b>Own Contribution</b>           | 20%                | 831,078      |           |           |            |            |            |            |



6.1 Consolidated Profit and loss account for the Project

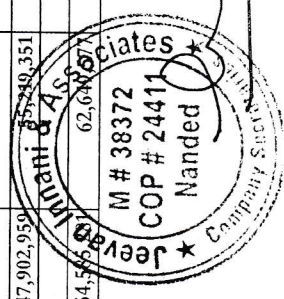
| Particulars   | Y1                 | Y2                 | Y3                 | Y4                 | Y5                 | Y6                 | Y7                 |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Revenue   |                    |                    |                    |                    |                    |                    |                    |
| Facility 1 - Trading Activity                       | 39,210,447         | 47,316,614         | 54,036,897         | 61,277,841         | 69,107,787         | 77,567,534         | 86,000,485         |
| Facility 2 - Processing Unit- Dal Mill              | 112,471,161        | 126,834,939        | 142,490,281        | 159,394,070        | 177,632,013        | 197,293,265        | 218,480,762        |
| Facility 3 - Warehouse                              | 2,160,000          | 2,409,750          | 2,679,075          | 2,909,308          | 3,281,867          | 3,445,960          | 3,618,258          |
| <b>Total Revenue</b>                                | <b>153,841,607</b> | <b>176,561,303</b> | <b>199,206,253</b> | <b>223,641,219</b> | <b>250,021,667</b> | <b>278,308,758</b> | <b>308,799,505</b> |
| Variable Cost                                       |                    |                    |                    |                    |                    |                    |                    |
| Facility 1 - Trading Activity                       | 36,874,347         | 44,524,348         | 50,816,390         | 57,626,326         | 64,990,214         | 72,946,425         | 81,535,781         |
| Facility 2 - Processing Unit- Dal Mill              | 107,332,908        | 121,771,048        | 136,859,568        | 153,156,541        | 170,741,087        | 189,701,197        | 210,130,464        |
| Facility 3 - Warehouse                              | 330,000            | 346,500            | 363,825            | 382,016            | 401,117            | 421,173            | 442,232            |
| <b>Total Variable Cost</b>                          | <b>144,537,255</b> | <b>166,641,896</b> | <b>188,039,783</b> | <b>211,164,883</b> | <b>236,132,418</b> | <b>263,068,794</b> | <b>292,108,477</b> |
| Fixed Cost  |                    |                    |                    |                    |                    |                    |                    |
| Facility 1 - Trading Activity                       | 540,000            | 567,000            | 595,350            | 623,118            | 656,373            | 689,192            | 723,652            |
| Facility 2 - Processing Unit- Dal Mill              | 780,000            | 819,000            | 859,950            | 902,948            | 948,095            | 995,500            | 1,045,275          |
| Facility 3 - Warehouse                              | 240,000            | 232,000            | 264,600            | 277,830            | 291,722            | 306,308            | 321,623            |
| Admin Expenses                                      | 1,113,600          | 1,169,280          | 1,227,744          | 1,289,131          | 1,353,588          | 1,421,267          | 1,492,331          |
| <b>Total Fixed Cost</b>                             | <b>2,673,600</b>   | <b>2,807,280</b>   | <b>2,947,644</b>   | <b>3,095,026</b>   | <b>3,249,778</b>   | <b>3,412,266</b>   | <b>3,582,880</b>   |
| <b>Total Cost</b>                                   | <b>147,210,855</b> | <b>169,449,176</b> | <b>190,987,427</b> | <b>214,259,910</b> | <b>239,382,196</b> | <b>266,481,061</b> | <b>295,691,357</b> |
| <b>Profit Before Depreciation, Interest and Tax</b> | <b>6,630,752</b>   | <b>7,142,127</b>   | <b>8,218,825</b>   | <b>9,381,310</b>   | <b>10,639,471</b>  | <b>11,827,698</b>  | <b>13,108,148</b>  |
| Depreciation  | 1,216,171          | 1,216,171          | 1,216,171          | 1,216,171          | 1,216,171          | 1,216,171          | 1,216,171          |
| Amortization  | 6,400              | 6,400              | 6,400              | 6,400              | 6,400              | 6,400              | 6,400              |
| <b>Profit Before Interest and Tax</b>               | <b>5,408,181</b>   | <b>5,919,556</b>   | <b>6,996,254</b>   | <b>8,158,739</b>   | <b>9,416,900</b>   | <b>10,611,527</b>  | <b>11,891,977</b>  |
| Interest on Term loan                               | 1,074,550          | 1,098,001          | 980,056            | 843,795            | 801,879            | 891,627            | 988,346            |
| <b>Profit Before Tax</b>                            | <b>4,333,630</b>   | <b>4,821,554</b>   | <b>6,016,198</b>   | <b>7,314,944</b>   | <b>8,615,022</b>   | <b>9,719,900</b>   | <b>10,903,631</b>  |
| Less: Tax   | 553,212            | 807,934            | 1,221,943          | 1,645,093          | 2,054,995          | 2,403,508          | 2,763,972          |
| <b>Profit After Tax</b>                             | <b>3,780,418</b>   | <b>4,013,620</b>   | <b>4,794,254</b>   | <b>5,669,850</b>   | <b>6,560,027</b>   | <b>7,316,392</b>   | <b>8,139,660</b>   |



7.1 Balancesheet for the Project

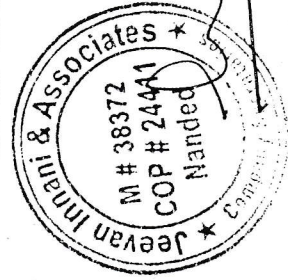
| Particulars                                  | Y1                | Y2                | Y3                | Y4                | Y5                | Y6                | Y7                |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>ASSETS</b>                                |                   |                   |                   |                   |                   |                   |                   |
| Current Assets                               |                   |                   |                   |                   |                   |                   |                   |
| Cash and Bank Balance                        | 8,474,006         | 13,623,053        | 18,552,246        | 24,191,112        | 32,673,228        | 41,953,695        | 52,115,514        |
| Accounts Receivables                         |                   |                   |                   |                   |                   |                   |                   |
| Other Current Assets                         |                   |                   |                   |                   |                   |                   |                   |
| <b>Total Current Assets</b>                  | <b>8,474,006</b>  | <b>13,623,053</b> | <b>18,552,246</b> | <b>24,191,112</b> | <b>32,673,228</b> | <b>41,953,695</b> | <b>52,115,514</b> |
| Gross Fixed Assets                           | 27,992,909        | 26,776,738        | 25,560,566        | 24,344,395        | 23,128,224        | 21,912,053        | 20,695,882        |
| Less: Depreciation                           | 1,216,171         | 1,216,171         | 1,216,171         | 1,216,171         | 1,216,171         | 1,216,171         | 1,216,171         |
| <b>Net Fixed Assets</b>                      | <b>26,776,738</b> | <b>25,560,566</b> | <b>24,344,395</b> | <b>23,128,224</b> | <b>21,912,053</b> | <b>20,695,882</b> | <b>19,479,711</b> |
|  |                   |                   |                   |                   |                   |                   |                   |
| Preliminary & Pre-operative Expenses         | 25,600            | 19,200            | 12,800            | 6,400             | 0                 | 0                 | 0                 |
| <b>TOTAL ASSETS</b>                          | <b>35,276,343</b> | <b>39,202,820</b> | <b>42,909,441</b> | <b>47,325,736</b> | <b>54,585,281</b> | <b>62,649,577</b> | <b>71,595,225</b> |
| <b>LIABILITIES &amp; SHAREHOLDERS EQUITY</b> |                   |                   |                   |                   |                   |                   |                   |
| <b>CURRENT LIABILITIES</b>                   |                   |                   |                   |                   |                   |                   |                   |
| Short Term Debt (Working capital loan)       | 3,324,310         | 4,734,807         | 5,334,753         | 5,982,803         | 6,682,322         | 7,430,226         | 8,236,215         |
| Accounts Payable & Unpaid Expenses           |                   |                   |                   |                   |                   |                   |                   |
| Other Current Liabilities                    |                   |                   |                   |                   |                   |                   |                   |
| <b>Total Current Liabilities</b>             | <b>3,324,310</b>  | <b>4,734,807</b>  | <b>5,334,753</b>  | <b>5,982,803</b>  | <b>6,682,322</b>  | <b>7,430,226</b>  | <b>8,236,215</b>  |
| Secured Long Term Debt                       | 5,086,826         | 3,589,185         | 1,901,606         | 0                 | 0                 | 0                 | 0                 |
| Differed Tax Liabilities                     |                   |                   |                   |                   |                   |                   |                   |
| <b>TOTAL LIABILITIES</b>                     | <b>8,411,136</b>  | <b>8,323,992</b>  | <b>7,236,359</b>  | <b>5,982,803</b>  | <b>6,682,322</b>  | <b>7,430,226</b>  | <b>8,236,215</b>  |
| Share capital                                | 6,269,844         | 6,269,844         | 6,269,844         | 6,269,844         | 6,269,844         | 6,269,844         | 6,269,844         |
| Smart Grant (In-Aid)                         | 16,814,945        | 16,814,945        | 16,814,945        | 16,814,945        | 16,814,945        | 16,814,945        | 16,814,945        |
| <b>Reserves and Surplus</b>                  |                   |                   |                   |                   |                   |                   |                   |
| Add: Opening Balance (P/L Account)           | 0                 | 3,780,418         | 7,794,038         | 12,588,293        | 18,258,143        | 24,818,170        | 32,134,561        |
| Profit & Loss (During the Year)              | 3,780,418         | 4,013,620         | 4,794,254         | 5,669,850         | 6,560,027         | 7,316,392         | 8,139,660         |
| Appropriation - Dividend                     |                   |                   |                   |                   |                   |                   |                   |
| Total Reserves                               | 3,780,418         | 7,794,038         | 12,588,293        | 18,258,143        | 24,818,170        | 32,134,561        | 40,274,221        |
| <b>TOTAL EQUITY</b>                          | <b>26,865,207</b> | <b>30,878,828</b> | <b>35,673,082</b> | <b>41,342,932</b> | <b>47,902,959</b> | <b>54,949,351</b> | <b>63,359,010</b> |
| <b>TOTAL LIABILITIES &amp; EQUITY</b>        | <b>35,276,343</b> | <b>39,202,820</b> | <b>42,909,441</b> | <b>47,325,736</b> | <b>54,585,281</b> | <b>62,649,577</b> | <b>71,595,225</b> |

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8.1 Cash Flow Statement for the Project

| Sr. Particulars                  | Y1                 | Y2                 | Y3                 | Y4                 | Y5                 | Y6                 | Y7                 |
|----------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| <b>1 Operating Profit</b>        |                    |                    |                    |                    |                    |                    |                    |
| Total Revenue                    | 153,841,607        | 176,591,303        | 199,206,253        | 223,641,219        | 250,021,667        | 278,308,538        | 308,799,505        |
| <b>2 Equity/ Share capital</b>   | 6,269,844          |                    |                    |                    |                    |                    |                    |
| <b>Reinvestment</b>              |                    |                    |                    |                    |                    |                    |                    |
| <b>3 Smart Grant -in-Aid</b>     | 16,814,945         |                    |                    |                    |                    |                    |                    |
| <b>4 Long Term Loan</b>          | 5,771,197          |                    |                    |                    |                    |                    |                    |
| <b>5 Short Term Loan</b>         | 3,324,310          | 1,410,496          | 599,946            | 648,051            | 699,518            | 747,904            | 805,989            |
| <b>Sub Total (A)</b>             | <b>186,021,904</b> | <b>178,001,799</b> | <b>199,806,199</b> | <b>224,289,270</b> | <b>250,721,185</b> | <b>279,056,663</b> | <b>309,605,494</b> |
| <b>Cash Outflow (Rs.)</b>        |                    |                    |                    |                    |                    |                    |                    |
| <b>1 Capital Expenditure</b>     |                    |                    |                    |                    |                    |                    |                    |
| a Land and Building              | 18,900,000         |                    |                    |                    |                    |                    |                    |
| b Machinery and Equipment        | 7,963,209          |                    |                    |                    |                    |                    |                    |
| c Furniture & Fixture            | 381,000            |                    |                    |                    |                    |                    |                    |
| d It Infrastructure              | 748,700            |                    |                    |                    |                    |                    |                    |
| e Vehicle                        | -                  |                    |                    |                    |                    |                    |                    |
| f Preliminary Expenses           | 32,000             |                    |                    |                    |                    |                    |                    |
| <b>2 Operational Expenditure</b> |                    |                    |                    |                    |                    |                    |                    |
| a Variable Cost                  | 144,537,255        | 166,641,896        | 188,039,783        | 211,164,883        | 236,132,418        | 263,068,294        | 292,108,477        |
| b Fixed Cost                     | 2,673,600          | 2,807,280          | 2,947,644          | 3,093,026          | 3,249,778          | 3,412,366          | 3,582,880          |
| <b>3 Loan Repayment</b>          |                    |                    |                    |                    |                    |                    |                    |
| LTL - Principal                  | 684,371            | 1,497,641          | 1,687,579          | 1,901,606          | (0)                | (0)                | -                  |
| LTL - Interest                   | 675,633            | 529,824            | 339,886            | 123,859            | 0                  | 0                  | -                  |
| STL - Principal                  |                    |                    |                    |                    |                    |                    |                    |
| STL - Interest                   | 398,917            | 568,177            | 640,170            | 717,936            | 801,879            | 891,627            | 988,346            |
| <b>4 Tax</b>                     | 553,212            | 807,934            | 1,221,943          | 1,645,093          | 2,054,995          | 2,403,508          | 2,763,972          |
| <b>Sub Total (B)</b>             | <b>177,547,898</b> | <b>172,852,752</b> | <b>194,877,006</b> | <b>218,650,404</b> | <b>242,239,069</b> | <b>269,776,196</b> | <b>299,443,674</b> |
| <b>Net Cash Flow (A-B)</b>       | <b>8,474,006</b>   | <b>5,149,047</b>   | <b>4,929,193</b>   | <b>5,638,866</b>   | <b>8,482,116</b>   | <b>9,280,467</b>   | <b>10,161,820</b>  |
| Opening Cash and Bank            |                    | 8,474,006          | 13,623,053         | 18,552,246         | 24,191,112         | 32,673,228         | 41,953,695         |
| <b>Cumulative Cash Balance</b>   | <b>8,474,006</b>   | <b>13,623,053</b>  | <b>18,552,246</b>  | <b>24,191,112</b>  | <b>32,673,228</b>  | <b>41,953,695</b>  | <b>52,115,514</b>  |

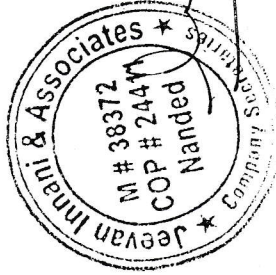




9.2 Break even Point

| Particulars                             | Y1          | Y2          | Y3          | Y4          | Y5          | Y6          | Y7          |
|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Gross Receipts                          |             |             |             |             |             |             |             |
| Facility 2 - Processing Unit - Dal Mill | 112,471,161 | 126,834,939 | 142,490,281 | 159,394,470 | 177,632,013 | 197,295,265 | 218,480,762 |
| Total Receipts                          | 153,841,607 | 176,591,303 | 199,206,253 | 223,641,219 | 250,021,667 | 278,308,738 | 308,799,505 |
| Total Variable Exp                      | 144,537,255 | 166,641,896 | 188,039,783 | 211,164,333 | 236,132,418 | 263,068,794 | 292,108,477 |
| Contribution                            | 9,304,352   | 9,949,407   | 11,166,469  | 12,476,336  | 13,889,249  | 15,239,964  | 16,691,028  |
| Total Fixed exp                         | 6,102,061   | 5,743,967   | 5,486,631   | 5,305,260   | 5,183,543   | 5,104,075   | 5,072,022   |
| BEP                                     | 66%         | 58%         | 49%         | 43%         | 37%         | 33%         | 30%         |

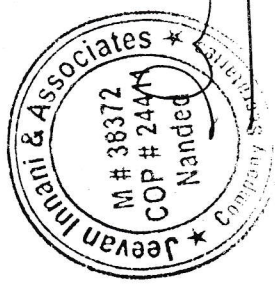
Average BEP 45.17%



9.3 Net Present Value

| Particular                       | Y1         | Y2        | Y3        | Y4        | Y5        | Y6        | Y7        |
|----------------------------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|
| Profit after Tax & Dividend      | 3,780,418  | 4,794,254 | 5,699,850 | 6,560,027 | 7,316,392 | 8,139,660 |           |
| Add: Depreciation                | 1,216,171  | 1,216,171 | 1,216,171 | 1,216,171 | 1,216,171 | 1,216,171 | 1,216,171 |
| Add: Preliminary exp Written off | 6,400      | 6,400     | 6,400     | 6,400     | 6,400     | 6,400     | 0         |
| Net Cash Accrual (A)             | 5,002,989  | 6,016,826 | 7,922,421 | 8,992,600 | 9,148,968 | 9,568,631 | 9,555,831 |
| PV Factor @ 10 %                 | 0.91       | 0.83      | 0.75      | 0.68      | 0.62      | 0.56      | 0.51      |
| Disc Cash Flow                   | 4,548,172  | 5,014,131 | 5,941,816 | 6,107,617 | 5,683,381 | 5,346,409 | 4,801,020 |
| Total Discounted Cash Flows      | 32,553,560 |           |           |           |           |           |           |
| Present Value of Outflow         | 28,855,987 |           |           |           |           |           |           |
| NPV                              | 3,697,573  |           |           |           |           |           |           |

Net present value is the present value of the cash flows at the required rate of return of your project compared to your initial investment. If the NPV of a project or investment is positive, it means that the discounted present value of all future cash flows related to that project or investment will be positive.



9.4 Return On Investments

| Particulars        | Y1        | Y2        | Y3        | Y4        | Y5        | Y6         | Y7         |
|--------------------|-----------|-----------|-----------|-----------|-----------|------------|------------|
| Net Profit         | 3,408,181 | 5,919,556 | 6,996,254 | 8,158,739 | 9,416,900 | 10,611,527 | 11,891,977 |
| Average net profit | 8343305   |           |           |           |           |            |            |
| Total Project cost | 28855987  |           |           |           |           |            |            |
| ROI                | 28.91%    |           |           |           |           |            |            |

Return on investment (ROI) is a performance measure used to evaluate the efficiency or profitability of an investment

9.5 Payback Period (In years) - Project

| Particulars                      | Y0         | Y1           | Y2           | Y3           | Y4          | Y5        | Y6        | Y7        |
|----------------------------------|------------|--------------|--------------|--------------|-------------|-----------|-----------|-----------|
| Initial Investment               | 28,855,987 |              |              |              |             |           |           |           |
| Profit after Tax & Dividends     |            | 3,780,418    | 4,013,020    | 4,794,254    | 5,669,830   | 6,569,027 | 7,316,392 | 8,139,669 |
| Add: Depreciation                |            | 1,216,171    | 1,216,171    | 1,216,171    | 1,216,171   | 1,216,171 | 1,216,171 | 1,216,171 |
| Add: Preliminary exp Written off |            | 6,400        | 6,400        | 6,400        | 6,400       | 6,400     | 6,400     | 6,400     |
| Net Cash Accrual (A)             |            | 5,002,989    | 5,235,192    | 6,016,826    | 6,892,422   | 7,782,598 | 8,532,363 | 9,352,831 |
| Cashflow - Initial Investment    |            | (23,852,998) | (18,616,896) | (12,599,981) | (5,707,559) | 2,075,039 |           |           |

Payback period (in years) - Project

4.73

The payback period refers to the amount of time it takes to recover the cost of an investment

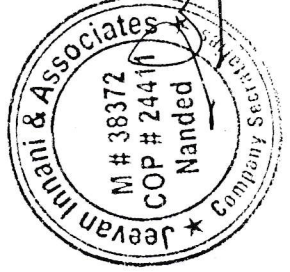
9.6 Debt Service Coverage Ratio (DSCR)

| Particulars                        | Y1        | Y2        | Y3        | Y4        | Y5         | Y6         | Y7         |
|------------------------------------|-----------|-----------|-----------|-----------|------------|------------|------------|
| Net Operating Income               | 6,630,752 | 7,142,127 | 8,218,825 | 9,381,310 | 10,639,471 | 11,827,698 | 13,108,148 |
| Total                              | 6,630,752 | 7,142,127 | 8,218,825 | 9,381,310 | 10,639,471 | 11,827,698 | 13,108,148 |
| Total Annual EMI                   | 1,360,004 | 2,027,465 | 2,027,465 | 2,027,465 |            |            |            |
| Debt Service Coverage Ratio (DSCR) | 4.88      | 3.52      | 4.05      | 4.63      |            |            |            |

Average DSCR

4.27

The debt-service coverage ratio (DSCR) is a measurement of a firm's available cash flow to pay current debt obligations. The DSCR shows investors whether a company has enough income to pay its debts.



**GUANDRAGUPTA MORYA FPC**

**Grains Crops and Production Details**

**10.1 Details of members and non-members**

| Particulars                                     | No.  |
|---|------|
| Total No of Members Cultivating Grain Crops     | 900  |
| Total No of Non-members Cultivating Grain Crops | 1830 |
| Total   | 2750 |
| Average Land Holding per Member (Acres)         | 2.3  |
| Total Cultivated Land under grain Crop (Acres)  | 6325 |

**10.2 Statement Showing Area, production, productivity and marketable Surplus of Crops**

| Season | Crop                                     | Cultivation In (%) | Total Land under Cultivation (In Acres) | Yield/Acres (In Quintals) | Total Production (In Quintals) | Consumption in (%) | Marketable Surplus (In Quintals) |
|--------|--|--------------------|---|---------------------------|--------------------------------|--------------------|----------------------------------|
| Kharif | Soybean                                  | 30%                | 3163                                    | 6                         | 18975                          | 0%                 | 18975                            |
|        | Red Gram/Tur                             | 74%                | 4681                                    | 6                         | 28683                          | 2%                 | 27521                            |
|        | Paddy/Rice                               | 0%                 | 0                                       | 0                         | 0                              | 0%                 | 0                                |
|        | Green Gram/Moong                         | 15%                | 949                                     | 6                         | 5692.5                         | 2%                 | 5579                             |
|        | Maize                                    | 0%                 | 0                                       | 0                         | 0                              | 0%                 | 0                                |
|        | Black Gram/Uddid                         | 12%                | 759                                     | 6                         | 4554                           | 3%                 | 4417                             |
|        | Bajra                                    | 0%                 | 0                                       | 0                         | 0                              | 2%                 | 0                                |
|        | Jowar                                    | 4%                 | 253                                     | 8                         | 2024                           | 10%                | 1822                             |
|        | Groundnut                                | 20%                | 1265                                    | 8                         | 10120                          | 10%                | 10120                            |
|        | Wheat                                    | 60%                | 3795                                    | 0                         | 0                              | 0%                 | 0                                |
| Rabbi  | Bengal Gram/Channa                       | 70%                | 2657                                    | 5                         | 13283                          | 5%                 | 12618                            |
|        | Jowar                                    | 6%                 | 327                                     | 4                         | 910.8                          | 5%                 | 865                              |
|        | Maize                                    | 0%                 | 0                                       | 0                         | 0                              | 0%                 | 0                                |
|        | Soy-Jowar                                | 9%                 | 541.5                                   | 5                         | 1707.75                        | 0%                 | 1707.75                          |
|        |  | 0%                 | 0                                       | 0                         | 0                              | 0%                 | 0                                |
|        |  | 0%                 | 0                                       | 0                         | 0                              | 0%                 | 0                                |
|        |  | 0%                 | 0                                       | 0                         | 0                              | 0%                 | 0                                |
|        |  | 0%                 | 0                                       | 0                         | 0                              | 0%                 | 0                                |
|        |  | 0%                 | 0                                       | 0                         | 0                              | 0%                 | 0                                |
|        |  | 0%                 | 0                                       | 0                         | 0                              | 0%                 | 0                                |
| Summer | Area Under Summer Cultivation (In Acres) | 0%                 | 0                                       | 0                         | 0                              | 0%                 | 0                                |
|        | Groundnut                                | 0%                 | 0                                       | 0                         | 0                              | 0%                 | 0                                |

Note: Please note the crops/fruits/vegetable grown in the FPC catchment which has marketable Surplus

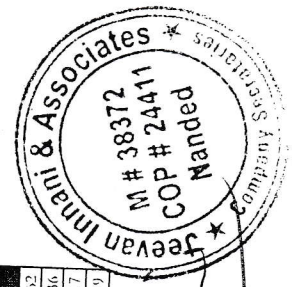
**10.3 Quantity of Marketable Surplus Produce Considered for Trading Business**

| Particulars        | Y1   | Y2   | Y3   | Y4   | Y5   | Y6   | Y7   |
|--------------------|------|------|------|------|------|------|------|
| Soybean            |      |      |      |      |      |      |      |
| Red Gram/Tur       | 3795 | 4364 | 4744 | 5123 | 5503 | 5882 | 6262 |
| Green Gram/Moong   | 5504 | 6330 | 6880 | 7431 | 7981 | 8532 | 9082 |
| Bengal Gram/Channa | 1116 | 1283 | 1395 | 1506 | 1618 | 1729 | 1841 |
|                    | 2524 | 2902 | 3153 | 3407 | 3659 | 3912 | 4164 |

**10.4 Quantity of Marketable Surplus Produce Considered for Processing Business**

| Particulars        | Y1    | Y2    | Y3    | Y4    | Y5    | Y6    | Y7    |
|--------------------|-------|-------|-------|-------|-------|-------|-------|
| Red Gram/Tur       | 11009 | 11834 | 12660 | 13485 | 14311 | 15137 | 15962 |
| Green Gram/Moong   | 2231  | 2399  | 2566  | 2734  | 2901  | 3068  | 3236  |
| Black Gram/Uddid   | 1767  | 2209  | 2650  | 3092  | 3534  | 3976  | 4417  |
| Bengal Gram/Channa | 3047  | 5426  | 5894  | 6183  | 6562  | 6940  | 7319  |

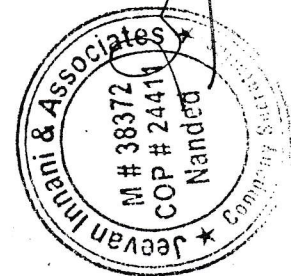
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Facility 3 - Trading Unit  
12.1 Producers/ Capacity Utilization

| Particulars                           | No. of Working Days |        |        |        |        | Tentative Wastage Percentage |        |
|---------------------------------------|---------------------|--------|--------|--------|--------|------------------------------|--------|
|                                       | Y1                  | Y2     | Y3     | Y4     | Y5     | Y6                           | Y7     |
| No. of Operation Days                 | 209,00              | 240,00 | 261,00 | 282,00 | 303,00 | 324,00                       | 345,00 |
| Soybean                               | 3,795               | 4,364  | 4,744  | 5,123  | 5,503  | 5,882                        | 6,262  |
| Red Gram/Tur                          | 5,504               | 6,330  | 6,880  | 7,431  | 7,981  | 8,532                        | 9,082  |
| Paddy/Rice                            | -                   | -      | -      | -      | -      | -                            | -      |
| Green Gram/ Moong                     | 1,116               | 1,283  | 1,395  | 1,506  | 1,618  | 1,729                        | 1,841  |
| Bengal Gram/Channa                    | 2,524               | 2,902  | 3,155  | 3,407  | 3,659  | 3,912                        | 4,164  |
| Total Grains Quantity to be Processed | 16,725              | 19,234 | 20,906 | 22,579 | 24,251 | 25,924                       | 27,596 |
| Total F & V Quantity to be Processed  | -                   | -      | -      | -      | -      | -                            | -      |
| Job Work for Grains                   | 55%                 | 55%    | 55%    | 55%    | 55%    | 55%                          | 55%    |
| Quantity for trading of Grains        | 45%                 | 45%    | 45%    | 45%    | 45%    | 45%                          | 45%    |
| Job Work (80%)                        | 9,199               | 10,579 | 11,498 | 12,418 | 13,338 | 14,258                       | 15,178 |
| Quantity for sale (20%)               | -                   | -      | -      | -      | -      | -                            | -      |
| Soybean                               | 1,707.5             | 1,964  | 2,135  | 2,305  | 2,476  | 2,647                        | 2,818  |
| Red Gram/Tur                          | 2,477               | 2,848  | 3,096  | 3,344  | 3,592  | 3,839                        | 4,087  |
| Green Gram/ Moong                     | 502                 | 577    | 628    | 678    | 728    | 778                          | 828    |
| Bengal Gram/Channa                    | 1,136               | 1,306  | 1,420  | 1,533  | 1,647  | 1,760                        | 1,874  |
| Output                                | -                   | -      | -      | -      | -      | -                            | -      |
| Soybean                               | 1,657               | 1,905  | 2,071  | 2,236  | 2,402  | 2,568                        | 2,733  |
| Red Gram/Tur                          | 2,403               | 2,763  | 3,003  | 3,244  | 3,484  | 3,724                        | 3,964  |
| Green Gram/ Moong                     | 487                 | 560    | 609    | 657    | 706    | 755                          | 804    |
| Bengal Gram/Channa                    | 1,102               | 1,267  | 1,377  | 1,487  | 1,597  | 1,707                        | 1,818  |





Facility 2 - Grain Processing Unit - Dal Mill  
13.1 Producers/ Capacity Utilization

10 Qtrs P Hour

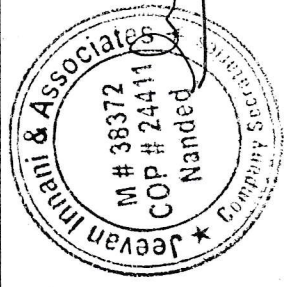
90% of Capacity

8

1 TTH

Capacity  
No. of Hours

| Particulars                          | Y1     | Y2     | Y3     | Y4     | Y5     | Y6     | Y7     |
|--------------------------------------|--------|--------|--------|--------|--------|--------|--------|
| No. of Operation Days                | 251    | 260    | 279    | 299    | 29     | 339    | 359    |
| Red Gram - Tur                       | 0      | 0      | 0      | 0      | 0      | 0      | 0      |
| Green Gram - Moong                   | 11009  | 11834  | 12660  | 13485  | 14311  | 15137  | 15962  |
| Black Gram - Udd                     | 2331   | 2399   | 2566   | 2734   | 2901   | 3068   | 3236   |
| Bengal Gram - Channa                 | 1767   | 1104   | 1325   | 1546   | 1767   | 1988   | 2209   |
| Total Quantity to be Processed       | 5047   | 5426   | 5804   | 6183   | 6562   | 6940   | 7319   |
| Quantity for Processing and Dal Mill | 20054  | 20763  | 22356  | 23948  | 25541  | 27133  | 28725  |
| Job Work                             | 100%   | 100%   | 100%   | 100%   | 100%   | 100%   | 100%   |
| Quantity for sale                    | -      | -      | -      | -      | -      | -      | -      |
| Red Gram - Tur                       | 0      | 0      | 0      | 0      | 0      | 0      | 0      |
| Green Gram - Moong                   | 11,009 | 11,834 | 12,660 | 13,485 | 14,311 | 15,137 | 15,962 |
| Black Gram - Udd                     | 2,331  | 2,399  | 2,566  | 2,734  | 2,901  | 3,068  | 3,236  |
| Bengal Gram - Channa                 | 1,767  | 1,104  | 1,325  | 1,546  | 1,767  | 1,988  | 2,209  |
| Output (KG)                          | 5,047  | 5,426  | 5,804  | 6,183  | 6,562  | 6,940  | 7,319  |
| Red Gram - Tur                       | 8,807  | 9,467  | 10,128 | 10,788 | 11,449 | 12,109 | 12,770 |
| Husk and Powder                      | 2,202  | 2,367  | 2,532  | 2,697  | 2,862  | 3,027  | 3,192  |
| Green Gram - Moong                   | 1,785  | 1,919  | 2,053  | 2,187  | 2,321  | 2,455  | 2,588  |
| Husk and Powder                      | 446    | 480    | 513    | 547    | 580    | 614    | 647    |
| Black Gram - Udd                     | 1,414  | 883    | 1,060  | 1,237  | 1,414  | 1,590  | 1,767  |
| Husk and Powder                      | 353    | 221    | 265    | 309    | 353    | 398    | 442    |
| Bengal Gram - Channa                 | 4,038  | 4,341  | 4,644  | 4,946  | 5,249  | 5,552  | 5,855  |
| Husk and Powder                      | 1,009  | 1,085  | 1,161  | 1,237  | 1,312  | 1,388  | 1,464  |



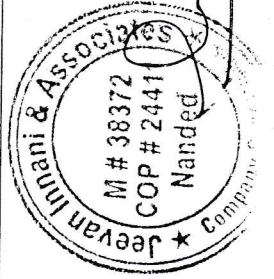
140

Facility 2 - Grain Processing Unit - Dal Mill  
 13.1 Producers/ Capacity Utilization

In cgl: P Hour 90% efficiency  
 8 1 TPI

Capacity  
 No. of Hours

| Particulars                          | Y1     | Y2     | Y3     | Y4     | Y5     | Y6     | Y7     |
|--------------------------------------|--------|--------|--------|--------|--------|--------|--------|
| No. of Operation Days                | 251    | 260    | 279    | 299    | 319    | 339    | 359    |
| Red Gram/Tur                         | 0      | 0      | 0      | 0      | 0      | 0      | 0      |
| Green Gram/Mung                      | 11099  | 11834  | 12660  | 13485  | 14311  | 15137  | 15962  |
| Black Gram/Uddi                      | 2231   | 2399   | 2566   | 2734   | 2901   | 3068   | 3236   |
| Bengal Gram/Channa                   | 1767   | 1104   | 1325   | 1546   | 1767   | 1988   | 2209   |
| Total Quantity to be Processed       | 3047   | 5426   | 5804   | 6183   | 6502   | 6940   | 7319   |
| Quantity for Processing and Dal Mill | 20054  | 20763  | 22356  | 23948  | 25541  | 27133  | 28725  |
| Job Work                             | 100%   | 100%   | 100%   | 100%   | 100%   | 100%   | 100%   |
| Quantity for ssk                     | -      | -      | -      | -      | -      | -      | -      |
| Red Gram/Tur                         | -      | -      | -      | -      | -      | -      | -      |
| Green Gram/Mung                      | 11,009 | 11,834 | 12,660 | 13,485 | 14,311 | 15,137 | 15,962 |
| Black Gram/Uddi                      | 2,231  | 2,399  | 2,566  | 2,734  | 2,901  | 3,068  | 3,236  |
| Bengal Gram/Channa                   | 1,767  | 1,104  | 1,325  | 1,546  | 1,767  | 1,988  | 2,209  |
| Output (KG)                          | 5,047  | 5,426  | 5,804  | 6,183  | 6,562  | 6,940  | 7,319  |
| Red Gram/Tur                         | -      | -      | -      | -      | -      | -      | -      |
| Dal (80%)                            | 8,807  | 9,467  | 10,128 | 10,788 | 11,449 | 12,109 | 12,770 |
| Husk and Powder                      | 2,202  | 2,367  | 2,532  | 2,697  | 2,862  | 3,027  | 3,192  |
| Paddy/Rice                           | -      | -      | -      | -      | -      | -      | -      |
| Green Gram/Mung                      | -      | -      | -      | -      | -      | -      | -      |
| Dal (80%)                            | 1,785  | 1,919  | 2,053  | 2,187  | 2,321  | 2,455  | 2,588  |
| Husk and Powder                      | 446    | 480    | 513    | 547    | 580    | 614    | 647    |
| Black Gram/Uddi                      | -      | -      | -      | -      | -      | -      | -      |
| Dal (80%)                            | 1,414  | 885    | 1,060  | 1,237  | 1,414  | 1,590  | 1,767  |
| Husk and Powder                      | 353    | 221    | 265    | 309    | 353    | 398    | 442    |
| Bengal Gram/Channa                   | -      | -      | -      | -      | -      | -      | -      |
| Dal (80%)                            | 4,038  | 4,341  | 4,644  | 4,946  | 5,249  | 5,552  | 5,855  |
| Husk and Powder                      | 1,009  | 1,085  | 1,161  | 1,237  | 1,312  | 1,388  | 1,464  |



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Facility 3 - Warehouse  
14.1 Capacity Utilization

1,500.00 MT

Capacity

Need Month 12

| Particular                      | Y1        | Y2        | Y3        | Y4        | Y5        | Y6        | Y7        |
|---------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Capacity Utilisation            | 80%       | 85%       | 90%       | 95%       | 100%      | 100%      | 100%      |
| Total Quantity Stored per Annum | 14,400.00 | 15,300.00 | 16,200.00 | 17,100.00 | 18,000.00 | 18,000.00 | 18,000.00 |

14.2 Facility 3 - Profit and loss of Warehouse

| Particulars                      | Unit | Rate   | Y1        | Y2        | Y3        | Y4        | Y5        | Y6        | Y7        |
|----------------------------------|------|--------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Vegetable                        |      |        |           |           |           |           |           |           |           |
| Storage Charges per MT per Month |      | 150    | 2,160,000 | 2,409,750 | 2,679,075 | 2,969,308 | 3,281,867 | 3,445,960 | 3,618,258 |
| Total Revenue                    |      |        | 2,160,000 | 2,409,750 | 2,679,075 | 2,969,308 | 3,281,867 | 3,445,960 | 3,618,258 |
| Expenses                         |      |        |           |           |           |           |           |           |           |
| Variable Cost                    |      |        |           |           |           |           |           |           |           |
| Dunnage                          | MT   | 10     | 60,000    | 63,000    | 66,150    | 69,458    | 72,930    | 76,577    | 80,406    |
| Fumigation                       | MT   | 10     | 180,000   | 189,000   | 198,450   | 208,373   | 218,791   | 229,731   | 241,217   |
| Electricity                      |      | 7,500  | 90,000    | 94,500    | 99,225    | 104,186   | 109,396   | 114,865   | 120,609   |
|                                  |      |        |           |           |           |           |           |           |           |
|                                  |      |        |           |           |           |           |           |           |           |
|                                  |      |        |           |           |           |           |           |           |           |
|                                  |      |        |           |           |           |           |           |           |           |
| Total Variable Cost              |      |        | 330,000   | 346,500   | 363,825   | 382,016   | 401,117   | 421,173   | 442,232   |
| Fixed Cost                       |      |        |           |           |           |           |           |           |           |
| Warehouse Manager                | 1    | 20,000 | 240,000   | 252,000   | 264,600   | 277,830   | 291,722   | 306,308   | 321,623   |
|                                  |      |        |           |           |           |           |           |           |           |
|                                  |      |        |           |           |           |           |           |           |           |
|                                  |      |        |           |           |           |           |           |           |           |
| Total Fixed Cost                 |      |        | 240,000   | 252,000   | 264,600   | 277,830   | 291,722   | 306,308   | 321,623   |
| Total Expenses                   |      |        | 570,000   | 598,500   | 628,425   | 659,846   | 692,839   | 727,480   | 763,855   |
| Operating Profit                 |      |        | 1,590,000 | 1,811,250 | 2,050,650 | 2,309,462 | 2,589,028 | 2,718,480 | 2,854,404 |

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