

1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	2,43,20,524	60%	1,45,92,314
2	Machinery and Equipment	67,61,552	60%	40,56,931
3	Furniture and Fixture	2,35,528	60%	1,41,317
4	IT & It Infrastructure	85,300	60%	51,180
5	Transport vehical (Refer van and other)	18,13,778	60%	10,88,267
6	Preliminary Expenses	1,00,000	60%	60,000
7	Working Capital	12,54,355		
Total		3,45,71,037		1,99,90,009

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 preoprtaive expenditure , design, construction and Working Capital

1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project		1,99,90,009
2	Bank Finance - Long Term Loan	20%	
3	Own Contribution		1,45,81,028
Total			3,45,71,037

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)	21.51%	Project Viable	BEP shall be less than 60% <60%
2	Avg. Return on Capital Employed Average (ROCE)	26.19%	Project Viable	RoCE for the project shall be more than 20% >20%
3	Internal Rate of Return (IRR)	17.98%	Project Viable	The project internal rate of return shall be more than 12% >12%
4	Net present value (at a discount rate of 10 per cent)	1,24,66,917	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 Positive
5	Payback period	4.51	Project Viable	The Pay Back Period (Project/ Equity) shall be less than 7 years <7 years
6	Debt Service Coverage Ratio (DSCR)	#DIV/0!	Project Viable	DSCR shall be more than 2 for better performing project. >2

Note: Bank Loan not Taken that's why DSCR not showing

KRUSHISAHYOG FPC LTD.

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4.1 Repayment Schedule

Loan Amount (Rs)
 Interest rate (PA)
 Loan Tenure in years
 Moratorium Period (in Months)
 EMI

Year	Month	Principal Repayment	Interest	EMI	Closing Outstanding
Year 1	Month 1				
Year 1	Month 2				
Year 1	Month 3				
Year 1	Month 4				
Year 1	Month 5				
Year 1	Month 6				
Year 1	Month 7				
Year 1	Month 8				
Year 1	Month 9				
Year 1	Month 10				
Year 1	Month 11				
Year 1	Month 12				
Year 2	Month 13				
Year 2	Month 14				
Year 2	Month 15				
Year 2	Month 16				
Year 2	Month 17				
Year 2	Month 18				
Year 2	Month 19				
Year 2	Month 20				
Year 2	Month 21				
Year 2	Month 22				
Year 2	Month 23				
Year 2	Month 24				
Year 3	Month 25				
Year 3	Month 26				
Year 3	Month 27				
Year 3	Month 28				
Year 3	Month 29				
Year 3	Month 30				
Year 3	Month 31				
Year 3	Month 32				
Year 3	Month 33				
Year 3	Month 34				
Year 3	Month 35				
Year 3	Month 36				
Year 4	Month 37				
Year 4	Month 38				
Year 4	Month 39				
Year 4	Month 40				
Year 4	Month 41				
Year 4	Month 42				
Year 4	Month 43				
Year 4	Month 44				
Year 4	Month 45				
Year 4	Month 46				
Year 4	Month 47				
Year 4	Month 48				
Year 4	Month 49				
Year 4	Month 50				
Year 4	Month 51				
Year 4	Month 52				
Year 4	Month 53				
Year 4	Month 54				
Year 4	Month 55				
Year 4	Month 56				
Year 4	Month 57				
Year 4	Month 58				
Year 4	Month 59				
Year 4	Month 60				
Year 5	Month 61				
Year 5	Month 62				
Year 5	Month 63				
Year 5	Month 64				
Year 5	Month 65				
Year 5	Month 66				
Year 5	Month 67				
Year 5	Month 68				
Year 5	Month 69				
Year 5	Month 70				

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
Total Fixed Asset	323,16,682	3,17,70,185	3,03,23,629	2,98,77,102	2,94,40,657
Accumulated Depreciation	14,46,526	28,93,053	43,39,579	57,86,105	72,32,631
Net Fixed Asset	3,08,70,156	2,88,77,132	2,60,84,050	2,40,90,997	2,22,08,026
Pre-operative or pre-calculation used					
Amortization: Straight Line Method (SLM) %	6.33%	6.33%	6.33%	6.33%	6.33%
Vehicle	11.88%	11.88%	11.88%	11.88%	11.88%
IT and Infrastructure	10.00%	10.00%	10.00%	10.00%	10.00%
Furniture and Fittings	10.00%	10.00%	10.00%	10.00%	10.00%
Buildings	0.00%	0.00%	0.00%	0.00%	0.00%
Land	0.00%	0.00%	0.00%	0.00%	0.00%
SLM WDA					
Depreciation: Straight Line Method (SLM) %					
Amortization: Straight Line Method (SLM) %					
Pre-operative or pre-calculation used					

3.3 Amortization Schedule

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
Total Value	20,000	20,000	20,000	20,000	20,000
Amortization Expense	4,000	4,000	4,000	4,000	4,000
Balance	16,000	12,000	8,000	4,000	0

3.4 Tax Schedule

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
Add Depreciation on Particulars A1	14,46,526	28,93,053	43,39,579	57,86,105	72,32,631
Less Depreciation on Particulars A2	14,46,526	28,93,053	43,39,579	57,86,105	72,32,631
Profit before tax	0	0	0	0	0
Provision of taxes	0	0	0	0	0
Profit after tax	0	0	0	0	0

This should refer for provision of tax calculation

Net Profit	2019	2020	2021	2022	2023	2024	2025
Net Profit	1,44,40,718	1,36,11,202	1,10,09,141	8,00,004	61,06,113	41,82,320	41,82,320
Average net profit (net project cost)	1,44,40,718	1,36,11,202	1,10,09,141	8,00,004	61,06,113	41,82,320	41,82,320
ROI	38.5%	38.5%	38.5%	38.5%	38.5%	38.5%	38.5%

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

9.8 Payback Period (In years) - Project

Year	2019	2020	2021	2022	2023	2024	2025
Initial Investment	3,75,00,000	3,75,00,000	3,75,00,000	3,75,00,000	3,75,00,000	3,75,00,000	3,75,00,000
Net Profit	1,44,40,718	1,36,11,202	1,10,09,141	8,00,004	61,06,113	41,82,320	41,82,320
Payback Period (Years)	2.65	2.65	2.65	2.65	2.65	2.65	2.65

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

9.9 Debt Service Coverage Ratio (DSCR)

Year	2019	2020	2021	2022	2023	2024	2025
Debt Service Coverage Ratio (DSCR)	1.25	1.25	1.25	1.25	1.25	1.25	1.25

Average DSCR

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 debt.

9.7 Sensitivity Analysis

Variable	2019	2020	2021	2022	2023	2024	2025
Revenue	1,44,40,718	1,36,11,202	1,10,09,141	8,00,004	61,06,113	41,82,320	41,82,320
Operating Expenses	1,30,00,000	1,25,00,000	1,00,00,000	7,00,000	50,00,000	30,00,000	30,00,000
Net Income	14,40,718	11,11,202	10,09,141	1,00,004	11,06,113	11,82,320	11,82,320

Variable	2019	2020	2021	2022	2023	2024	2025
Total Income	6,97,80,609	9,44,51,619	11,87,11,112	14,11,01,818	11,70,02,834	20,11,29,497	23,98,00,511
Operating Expenses	10,98,009	11,18,810	11,57,772	11,71,567	11,81,318	11,84,555	14,53,468
Net Income	6,86,81,700	8,32,62,809	10,75,33,340	12,99,45,251	10,58,71,516	18,26,74,942	22,54,57,043

Sensitivity analysis is a financial model that determines how different variables can affect the overall performance of a company. It is used to identify the key variables that have the most significant impact on the company's financial performance.

Grains Crops and Production Details

10.1 Details of members and non- members

Particulars	No.
Total No.of Members Cultivating Grain Crops	421
Total No.of Non- members Cultivating Grain Crops	1500
Total	1921
Average Land Holding per Member (Acres)	4
Total Cultivated Land under grain Crop(Acres)	7684

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

Season	Crop	Cultivation In (%)	Total Land under Cultivaion (In Acres)	Yield/Acres (In Quintals)	Total Production (In Quintals)	Consumption in (%)	Marketable Surplus (In Quintals)
Kharif	Soybean	50%	3842	6	23052	5%	21899.4
	Red Gram/Tur	50%	3842	8	30736	5%	29199.2
	Paddy/Rice	0%	0	4	0	0%	0
	Green Gram/ Moong	0%	0	7	0	2%	0
	Maize	0%	0	20	0	0%	0
	Black Gram/Udid	0%	0	7	0	10%	0
	Bajra	0%	0	6	0	2%	0
	Jawar	0%	0		0	0%	0
	Sunflower	0%	0		0	0%	0
Area Under Rabbi Cultivation (In Acres)		50%	3842				
Rabbi	Wheat	0%	0	10	0	10%	0
	Bengal Gram/Channa	50%	1921	10	19210	5%	18249.5
	Jawar	0%	0	10	0	5%	0
	Maize	0%	0	20	0	0%	0
	Safflower	0%	0		0	0%	0
		0%	0		0	0%	0
		0%	0		0	0%	0
Area Under Summer Cultivation (In Acres)		0%	0				
Summer	Groundnut	0%	0		0	0%	0
		0%	0		0	0%	0
		0%	0		0	0%	0
		0%	0		0	0%	0

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

