

1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	24,216,000	60%	14,529,600
2	Machinery and Equipment	7,633,025	60%	4,579,815
3	Furniture and Fixture	381,000	60%	228,600
4	IT & It Infrastructure	748,700	60%	449,220
5	Preliminary Expenses	35,000	60%	21,000
6	Working Capital	915,495		
	Total	33,929,220		19,808,235

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

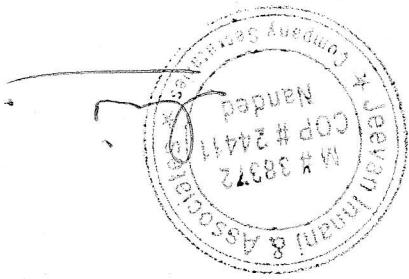
1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project		19,808,235
2	Bank Finance - Long Term Loan	20%	6,785,844
3	Own Contribution		7,335,141
	Total		33,929,220

This sheet provide details of how total project cost will raised



Sl. No.	Financial ratio	Estimated	Result	Permissible limit
1	Break Even Point (BEP)	42.28%	Project Viable	BEP shall be less than 60%
2	Avg. Return on Capital Employed (ROCE)	29.43%	Project Viable	RoCE for the project shall be more than 20%
3	Internal Rate of Return (IRR)	13.76%	Project Viable	The project internal rate of return shall be more than 10%
4	Net present value (at a discount rate of 10 per cent)	4,859,817	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
5	Payback period	4.67	Project Viable	The Pay Back Period (Project/ Equity) shall be less than 7 years
6	Debt Service Coverage Ratio (DSCR)	4.34	Project Viable	DSCR shall be more than 1.5 for better performing project.



Sr No.	Particular	Unit	No. of Unit	Rate per Unit (Rs.)	Amount (Rs.)	Total Hp
	Land	Sq. Ft.				Own land
A	Building	Sq. Ft.				
1	Dal Mill Shed -185.87 Sq.Mtr	Sq.Mtr	1	2,452,000	2,452,000	
2	Warehouse 2000 MT	Sq. Ft.	1	21,264,000	21,264,000	
3	Land Development		1	500,000	500,000	
	Total				24,216,000	

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

Machinery and Equipment

Sr. No.	Description	Capacity	No. Required	Rate	Amount (Rs.)	Total Hp
B	Dal Mill Unit					
1	Chakra	1HP	2	85,000	170,000	
2	Chakra	1HP	4	75,000	300,000	
3	Di-stoner	5HP	1	145,000	145,000	
4	Bucket Elevators	2HP	10	51,000	510,000	
5	Roll Peay	10HP	3	71,500	214,500	10
6	Peay Fan	1HP	7	33,200	232,400	
7	M/S Warm	1HP	3	35,000	105,000	
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	Gran Dryer	1.5 TPH	2	280,000	560,000	15
12	M/S Warm	1HP	3	38,500	115,500	5
13	Buff Polisher	15 HP	1	165,000	165,000	
14	Bucket Elevators	2 HP	1	51,000	51,000	
15	Machinery structure, Pipe		-	244,200	244,200	
16	Transportation		-	218,316	218,316	
17	Machinery Fitting charges		-	250,000	250,000	
	GST 18%			935,084	935,084	
	Sub-total				6,130,000	
D	Packaging unit					
1	Packaging unit machine (1kg)		1	310,000	310,000	1
	Sub-total				310,000	
E	Weight bridge 60MT					
		5	1	785,000	785,000	0
F	MSEDH Connection					
1	Transformation centre	100	1	239,905	239,905	
2	L.T. Line	0.10 Km	1	31,413	31,413	0
3	H.T. Line	2.15 km	1	82,685	82,685	
	Tapping Structure		1	34,022	34,022	
	Subtotal				408,025	
	Total				7,633,025	31

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

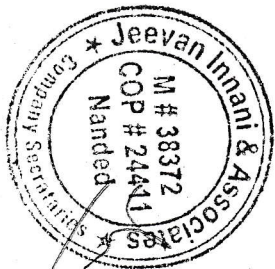
3.1 Schedule of General Admin Expenses

Category	Unit	No. of Units	Unit Cost	100%	105.00%	110.25%	115.75%	121.55%	127.63%	134.01%
Manager	Not	1	30,000	360,000	378,000	396,900	415,715	437,582	459,461	482,434
Accountant	Not	1	18,000	216,000	226,800	238,140	25,017	262,549	275,677	289,461
Skilled Labour	Not	2	10,000	240,000	252,000	264,600	277,830	291,725	306,308	321,623
Lab Assistant	Not	0								
Office Electrician Exp	Months	12	2,000	24,000	25,200	26,460	27,733	29,172	30,631	32,162
Printing & Stationary	Months	12	2,500	30,000	31,500	33,075	34,729	36,468	38,288	40,203
Land Lease	Months	12								
Misc expenses	Months	12	5,000	60,000	63,000	66,150	69,458	72,936	76,577	80,406
Audit and Legal Compliances expenses	Months	1	180,000	180,000	189,000	198,450	208,375	218,791	229,731	241,217
Total Admin Expense			180,000	1,110,000	1,165,500	1,223,775	1,284,964	1,349,212	1,416,673	1,487,506

3.2 Depreciation

As per companies Act

Particulars	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23
Assets									
Building									
Asset Value	24,21,6000	23,448,353	22,680,706	21,913,058	21,145,411	20,377,764	19,610,117	18,842,470	18,074,923
Depreciation	767,647	767,647	767,647	767,647	767,647	767,647	767,647	767,647	767,647
Accumulated Depreciation	1,535,294	2,302,942	3,070,589	3,838,236	4,605,883	5,373,530	6,141,177	6,908,824	7,676,471
Net Fixed Assets	23,448,353	22,680,706	21,913,058	21,145,411	20,377,764	19,610,117	18,842,470	18,074,923	17,307,452
Plant and Machinery									
Asset Value	7,633,025	7,149,854	6,666,684	6,183,513	5,700,343	5,217,172	4,734,002	4,250,831	3,767,661
Depreciation	483,170	483,170	483,170	483,170	483,170	483,170	483,170	483,170	483,170
Accumulated Depreciation	483,170	966,341	1,449,511	1,932,682	2,415,852	2,899,023	3,382,193	3,865,363	4,348,533
Net Fixed Assets	7,149,854	6,666,684	6,183,513	5,700,343	5,217,172	4,734,002	4,250,831	3,767,661	3,284,461
IT Infrastructure									
Asset Value	7,48,700	673,830	598,960	524,090	449,220	374,350	299,480	224,610	149,740
Depreciation	74,870	74,870	74,870	74,870	74,870	74,870	74,870	74,870	74,870
Accumulated Depreciation	74,870	1,49,740	2,24,610	2,99,480	3,74,350	4,49,220	5,24,090	5,98,960	6,73,830
Net Fixed Assets	673,830	598,960	524,090	449,220	374,350	299,480	224,610	149,740	74,870
Gross Fixed Asset	32,978,725	31,614,937	30,251,149	28,887,362	27,523,574	26,159,786	24,795,999	23,432,211	22,068,413
Total Depreciation	1,363,788	1,363,788	1,363,788	1,363,788	1,363,788	1,363,788	1,363,788	1,363,788	1,363,788
Accumulated Depreciation	1,363,788	2,727,575	4,091,363	5,455,151	6,818,938	8,182,726	9,546,514	10,910,302	12,274,090
Net Fixed Assets	31,614,937	30,251,149	28,887,362	27,523,574	26,159,786	24,795,999	23,432,211	22,068,413	20,704,623

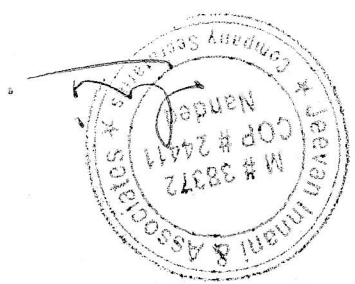




4.1 Repayment Schedule

Loan Amount (Rs) 6,785,844
 Interest rate / PA 12%
 Loan Tenure in years 4
 Moratorium Period (In Months) 6
 EMI Rs. 198,659.83

Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
Year 1	Month 1	6,785,844	67,858	-	67,858	6,785,844
	Month 2	6,785,844	67,858	-	67,858	6,785,844
	Month 3	6,785,844	67,858	-	67,858	6,785,844
	Month 4	6,785,844	67,858	-	67,858	6,785,844
	Month 5	6,785,844	67,858	-	67,858	6,785,844
	Month 6	6,785,844	67,858	-	67,858	6,785,844
	Month 7	6,785,844	67,858	-	67,858	6,785,844
	Month 8	6,655,043	66,550	130,801	198,660	6,655,043
	Month 9	6,522,933	65,229	133,430	198,660	6,522,933
	Month 10	6,389,503	63,895	134,765	198,660	6,389,503
	Month 11	6,254,738	62,547	136,112	198,660	6,254,738
	Month 12	6,118,625	61,186	137,474	198,660	6,118,625
Year 2	Month 13	5,981,152	59,812	138,848	198,660	5,981,152
	Month 14	5,842,303	58,423	140,237	198,660	5,842,303
	Month 15	5,702,067	57,021	141,639	198,660	5,702,067
	Month 16	5,560,428	55,604	143,056	198,660	5,560,428
	Month 17	5,417,372	54,174	144,486	198,660	5,417,372
	Month 18	5,272,886	52,729	145,931	198,660	5,272,886
	Month 19	5,126,955	51,270	147,390	198,660	5,126,955
	Month 20	4,979,565	49,796	148,864	198,660	4,979,565
	Month 21	4,830,700	48,307	150,353	198,660	4,830,700
	Month 22	4,680,348	46,803	151,856	198,660	4,680,348
	Month 23	4,528,491	45,285	153,375	198,660	4,528,491
	Month 24	4,375,116	43,751	154,909	198,660	4,375,116
Year 3	Month 25	4,220,208	42,202	156,458	198,660	4,220,208
	Month 26	4,063,750	40,637	158,022	198,660	4,063,750
	Month 27	3,905,728	39,057	159,603	198,660	3,905,728
	Month 28	3,746,125	37,461	161,199	198,660	3,746,125
	Month 29	3,584,926	35,849	162,811	198,660	3,584,926
	Month 30	3,422,116	34,221	164,439	198,660	3,422,116
	Month 31	3,257,677	32,577	166,083	198,660	3,257,677
	Month 32	3,091,594	30,916	167,744	198,660	3,091,594
	Month 33	2,923,850	29,239	169,421	198,660	2,923,850
	Month 34	2,754,429	27,544	171,116	198,660	2,754,429
	Month 35	2,583,313	25,833	172,827	198,660	2,583,313
Year 4	Month 36	2,410,487	24,105	174,555	198,660	2,410,487
	Month 37	2,235,932	22,359	176,301	198,660	2,235,932
	Month 38	2,059,631	20,596	178,064	198,660	2,059,631
	Month 39	1,881,568	18,816	179,844	198,660	1,881,568
	Month 40	1,701,724	17,017	181,643	198,660	1,701,724
	Month 41	1,520,081	15,201	183,459	198,660	1,520,081
	Month 42	1,336,622	13,366	185,294	198,660	1,336,622
	Month 43	1,151,328	11,513	187,147	198,660	1,151,328
	Month 44	964,182	9,642	189,018	198,660	964,182
	Month 45	775,164	7,752	190,908	198,660	775,164
	Month 46	584,256	5,843	192,817	198,660	584,256
	Month 47	391,438	3,914	194,745	198,660	391,438
	Month 48	196,693	1,967	196,693	198,660	196,693
Year 5	Month 49	0	0	0	0	0

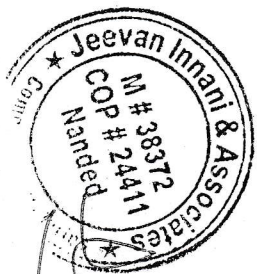


5.2 Working Capital Calculation

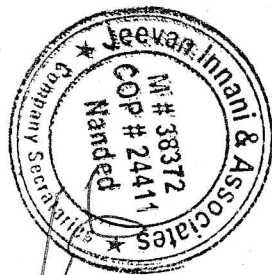
Particulars	Period (Days)						
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
A Accounts Receivable (Debtors)	0	-	-	-	-	-	-
1 Avg Inpnt	0	-	-	-	-	-	-
2 Custom Hiring	0	-	-	-	-	-	-
3 Trading Activity	14	2,393,786	2,813,093	3,166,980	3,547,017	3,057,141	4,399,410
4 Dal Mill	14	4,218,822	4,804,222	5,444,579	6,136,190	6,883,350	7,689,886
5 Warehouse	14	110,466	133,238	137,012	151,855	167,840	176,232
6 Processing Unit - Horti Connectivity	0	-	-	-	-	-	-
Subtotal		6,725,074	7,743,253	8,748,571	9,835,062	11,008,331	12,265,528
B Closing Stock		1,013,218	1,154,210	1,307,944	1,474,165	1,653,730	1,847,585
Total		7,738,292	8,897,463	10,056,514	11,309,227	12,662,070	14,113,112
C Accounts Payable & Accrued Expenses (Creditors)		-	-	-	-	-	-
1 Avg Inpnt	0	-	-	-	-	-	-
2 Custom Hiring	0	-	-	-	-	-	-
3 Trading Activity	7	1,116,358	1,312,787	1,476,908	1,654,160	1,854,445	2,051,628
4 Dal Mill	7	2,034,323	2,330,902	2,642,700	3,344,178	3,737,452	4,161,747
5 Warehouse	7	8,438	8,860	9,303	9,768	10,257	10,770
6 Processing Unit - Horti Connectivity	7	-	-	-	-	-	-
Total		3,159,319	3,652,549	4,128,911	4,643,812	5,199,880	5,799,850
D Working Capital		4,577,473	5,244,914	5,927,603	6,665,415	7,462,190	8,313,262
Own Contribution		918,495	-	-	-	-	-
Total		6,446,971	6,446,971	6,446,971	6,446,971	6,446,971	6,446,971

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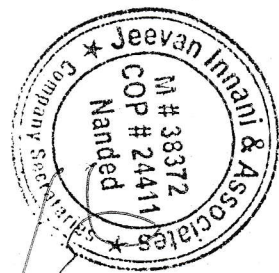
Revenue														
Facility 1 - Trading Activity		62,409,433		73,393,494		82,567,680		92,475,802		103,168,317		114,698,893		127,124,607
Facility 2 - Processing Unit- Dal Mill		109,990,711		125,271,170		141,947,951		159,979,232		179,458,772		200,486,318		223,167,971
Facility 3 - Warehouse		2,880,000		3,213,000		3,572,100		3,959,078		4,375,823		4,594,614		4,824,344
Total Revenue		175,280,145		201,877,664		228,087,731		256,414,112		287,002,911		319,779,824		355,116,922



Variable Cost									
Facility 1 - Trading Activity		58,210,081	68,452,447	77,010,226	86,252,651	96,226,793	106,977,764	118,568,467	
Facility 2 - Processing Unit - Dal Mill		106,085,863	121,539,887	137,797,908	155,379,608	174,374,984	194,881,448	217,005,394	
Facility 3 - Warehouse		440,000	462,000	485,100	509,355	534,823	561,564	589,642	
Total Variable Cost		164,735,944	190,454,334	215,293,234	242,141,614	271,136,599	302,420,776	336,163,503	

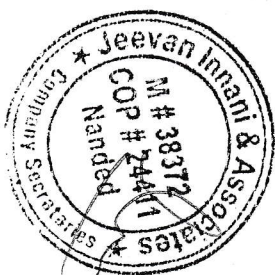


Particulars	2017	2018	2019	2020	2021	2022	2023	2024
Revenue								
Facility 1 - Trading Activity	62,409,433	73,393,494	82,567,680	92,475,802	103,168,317	114,698,893	127,124,607	
Facility 2 - Processing Unit- Dal Mill	109,991,711	125,271,170	141,947,951	159,979,232	179,458,772	200,486,318	223,167,971	
Facility 3 - Warehouse	2,880,000	3,213,000	3,572,100	3,959,078	4,375,823	4,594,614	4,824,344	
Total Revenue	175,280,145	201,877,664	228,087,731	256,414,112	287,002,911	319,779,824	355,116,922	
Variable Cost								
Facility 1 - Trading Activity	58,210,081	68,452,447	77,010,226	86,252,651	96,226,793	106,977,764	118,568,467	
Facility 2 - Processing Unit- Dal Mill	106,085,863	121,539,887	137,797,908	155,379,608	174,374,984	194,881,448	217,005,394	
Facility 3 - Warehouse	440,000	462,000	485,100	509,355	534,823	561,564	589,642	
Total Variable Cost	164,735,944	190,454,334	215,293,234	242,141,614	271,136,599	302,420,776	336,163,503	



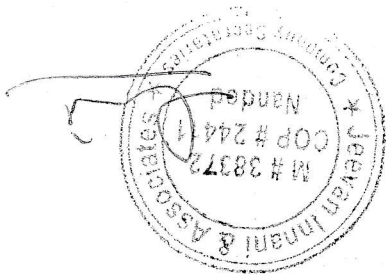
6.1 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Trading Activity	62,409,433	73,393,494	82,567,680	92,475,802	103,168,317	114,698,893	127,124,607
Facility 2 - Processing Unit- Dal Mill	109,990,711	125,271,170	141,947,951	159,979,232	179,458,772	200,486,318	223,167,971
Facility 3 - Warehouse	2,880,000	3,213,000	3,572,100	3,959,078	4,375,823	4,594,614	4,824,344
Total Revenue	175,280,145	201,877,664	228,087,731	256,414,112	287,002,911	319,779,824	355,116,922
Variable Cost							
Facility 1 - Trading Activity	58,210,081	68,452,447	77,010,226	86,252,651	96,226,793	106,977,764	118,568,467
Facility 2 - Processing Unit- Dal Mill	106,083,863	121,539,887	137,797,908	155,379,608	174,374,984	194,881,448	217,005,394
Facility 3 - Warehouse	440,000	462,000	485,100	509,355	534,823	561,564	589,642
Total Variable Cost	164,735,944	190,454,334	215,293,234	242,141,614	271,136,599	302,420,776	336,163,503
Fixed Cost							
Facility 1 - Trading Activity	540,000	567,000	595,350	625,118	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	252,000	264,600	277,830	291,722	306,308	321,623
Admin Expenses	1,110,000	1,165,500	1,223,775	1,284,964	1,349,212	1,416,673	1,487,506
Total Fixed Cost	2,670,000	2,803,500	2,943,675	3,090,859	3,245,402	3,407,672	3,578,055
Total Cost	167,405,944	193,257,834	218,236,909	245,232,473	274,382,001	305,828,448	339,741,558
Profit Before Depreciation, Interest and Tax	7,874,201	8,619,829	9,850,823	11,181,639	12,620,910	13,951,377	15,375,363
Depreciation	1,363,788	1,363,788	1,363,788	1,363,788	1,363,788	1,363,788	1,363,788
Amortization	7,000	7,000	7,000	7,000	7,000	-	-
Profit Before Interest and Tax	6,503,413	7,249,042	8,480,035	9,810,852	11,250,123	12,587,589	14,011,576
Interest on Term loan	1,233,855	1,252,364	1,110,954	947,836	895,463	997,591	1,107,679
Profit Before Tax	5,269,558	5,996,678	7,369,081	8,863,016	10,354,660	11,589,998	12,903,896
Less: Tax	709,595	1,038,398	1,509,422	1,993,121	2,461,720	2,852,212	3,253,824
Profit After Tax	4,559,963	4,958,280	5,859,659	6,869,895	7,892,940	8,737,785	9,650,072



Particulars	2017	2016	2015	2014	2013	2012	2011
ASSETS							
Current Assets							
Cash and Bank Balance	9,703,532	9,703,532	15,854,592	21,783,451	28,526,014	38,586,516	49,539,161
Accounts Receivables							
Other Current Assets							
Total Current Assets	9,703,532	9,703,532	15,854,592	21,783,451	28,526,014	38,586,516	49,539,161
Gross Fixed Assets	32,978,725	31,614,937	31,614,937	30,231,149	28,887,362	27,323,374	26,159,786
Less: Depreciation	1,363,788	1,363,788	1,363,788	1,363,788	1,363,788	1,363,788	1,363,788
Net Fixed Assets	31,614,937	30,251,149	28,887,362	27,523,574	26,159,786	24,795,999	23,432,211
Preliminary & Pre-operative Expenses	28,000	21,000	14,000	7,000	0	0	0
TOTAL ASSETS	41,346,469	46,126,741	50,684,813	56,056,588	64,746,303	74,335,160	84,902,631
LIABILITIES & SHAREHOLDERS EQUITY							
Share capital	7,335,141	7,335,141	7,335,141	7,335,141	7,335,141	7,335,141	7,335,141
Smart Grant - In-Aid	19,808,235	19,808,235	19,808,235	19,808,235	19,808,235	19,808,235	19,808,235
Reserves and Surplus	0	4,559,963	9,518,244	15,377,902	22,247,797	30,140,737	38,878,522
Add (Opening Balance (T/L Account))	0	4,559,963	9,518,244	15,377,902	22,247,797	30,140,737	38,878,522
Profit & Loss (During the Year)	4,559,963	4,958,280	5,859,659	6,869,895	7,892,940	8,737,785	9,650,072
Appropriation - Dividend							
Total Reserves	4,559,963	9,518,244	15,377,902	22,247,797	30,140,737	38,878,522	48,528,595
TOTAL LIABILITIES	9,643,130	9,463,122	8,163,535	6,665,415	7,462,190	8,313,262	9,230,661
Deferred Tax Liabilities							
Secured Long Term Debt	3,661,978	5,244,914	5,927,603	6,665,415	7,462,190	8,313,262	9,230,661
Total Current Liabilities	3,661,978	5,244,914	5,927,603	6,665,415	7,462,190	8,313,262	9,230,661
Other Current Liabilities							
Accounts Payable & Accrued Expenses							
Short Term Debt (Working capital loan)							
CURRENT LIABILITIES	3,661,978	5,244,914	5,927,603	6,665,415	7,462,190	8,313,262	9,230,661
LIABILITIES & SHAREHOLDERS EQUITY	9,643,130	9,463,122	8,163,535	6,665,415	7,462,190	8,313,262	9,230,661
Share capital	7,335,141	7,335,141	7,335,141	7,335,141	7,335,141	7,335,141	7,335,141
Smart Grant - In-Aid	19,808,235	19,808,235	19,808,235	19,808,235	19,808,235	19,808,235	19,808,235
Reserves and Surplus	0	4,559,963	9,518,244	15,377,902	22,247,797	30,140,737	38,878,522
Add (Opening Balance (T/L Account))	0	4,559,963	9,518,244	15,377,902	22,247,797	30,140,737	38,878,522
Profit & Loss (During the Year)	4,559,963	4,958,280	5,859,659	6,869,895	7,892,940	8,737,785	9,650,072
Appropriation - Dividend							
Total Reserves	4,559,963	9,518,244	15,377,902	22,247,797	30,140,737	38,878,522	48,528,595
TOTAL EQUITY	31,703,339	36,661,619	42,521,278	49,391,172	57,284,113	66,021,898	75,671,970
TOTAL LIABILITIES & EQUITY	41,346,469	46,126,741	50,684,813	56,056,588	64,746,303	74,335,160	84,902,631

7.1 Balancesheet for the Project



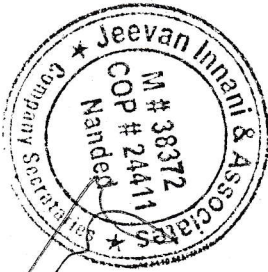
8.1 Cash Flow Statement for the Project

Sr	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1	Operating Profit							
	Total Revenue	175,280,145	201,877,664	228,087,731	256,414,112	287,002,911	319,779,824	355,116,922
2	Equity/ Share capital	7,335,141						
	Revestment							
3	Smart Grant -in-Aid	19,808,235						
4	Long Term Loan	6,785,844						
5	Short Term Loan	3,661,978	1,582,936	682,689	737,812	796,775	851,072	917,399
	Sub Total (A)	212,871,342	203,460,600	228,770,420	257,151,924	287,799,686	320,630,896	356,034,320
	Cash Outflow (Rs.)							
1	Capital Expenditure							
a	Land and Building	24,216,000						
b	Machinery and Equipment	7,633,025						
c	Furniture & Fixture	381,000						
d	IT Infrastructure	748,700						
e	Vehicle							
f	Permitary Expenses	35,000						
2	Operational Expenditure							
a	Variable Cost	164,735,944	190,454,334	215,293,234	242,141,614	271,136,599	302,420,776	336,163,503
b	Fixed Cost	2,670,000	2,803,500	2,943,675	3,090,859	3,245,402	3,407,672	3,578,055
3	Loan Repayment							
LTL - Principal		804,692	1,760,944	1,984,276	2,235,932	(0)	(0)	
LTL - Interest		794,417	622,974	399,642	147,986	0	0	
STL - Principal								
STL - Interest		439,437	629,390	711,312	799,850	895,463	997,591	1,107,679
4	Tax	709,595	1,038,398	1,509,422	1,993,121	2,461,720	2,852,212	3,253,824
	Sub Total (B)	203,167,810	197,309,540	222,841,561	250,409,361	277,739,183	309,678,251	344,103,061
	Net Cash Flow (A-B)	9,703,532	6,151,060	5,928,859	6,742,563	10,060,502	10,952,645	11,931,259
	Opening Cash and Bank		9,703,532	15,854,592	21,783,451	28,526,014	38,586,516	49,539,161
	Cumulative Cash Balance	9,703,532	15,854,592	21,783,451	28,526,014	38,586,516	49,539,161	61,470,420



9.1 Internal Rate of Return

	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		4,559,963	4,958,280	5,859,659	6,869,895	7,892,940	8,737,785	9,650,072
Add: Depreciation		1,363,788	1,363,788	1,363,788	1,363,788	1,363,788	1,363,788	1,363,788
Add: Preliminary expense written off		7,000	7,000	7,000	7,000	7,000	0	0
Net Cash Accrual (A)		5,930,751	6,329,068	7,230,446	8,240,682	9,263,728	10,101,573	11,013,860
Initial Investment/ Net Cash Accrual		5,930,751	6,329,068	7,230,446	8,240,682	9,263,728	10,101,573	11,013,860
IRR		13.76%						
Present Value Equivalent		0.88	0.77	0.68	0.60	0.52	0.46	0.41
Present Value of Future Inflows		5,213,529	4,890,846	4,911,695	4,920,979	4,862,910	4,661,456	4,467,805
Operating Net Cash Inflow					33,929,220			

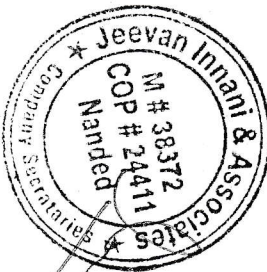


9.2 Break even Point

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Gross Receipts							
Factory 2 - Processing Unit- Dal Mill	109,990,711	125,271,170	141,947,951	159,979,232	179,456,772	200,486,513	223,167,971
Total Receipts	175,280,145	201,877,664	228,087,731	256,414,112	287,002,911	319,779,824	355,116,922
Total Variable Exp	164,735,944	190,454,334	215,293,234	242,141,614	271,136,599	302,420,776	336,163,503
Contribution	10,544,201	11,423,329	12,794,498	14,272,498	15,866,312	17,359,048	18,953,419
Total Fixed exp	6,581,134	6,177,129	5,878,074	5,658,812	5,502,696	5,391,410	5,331,032
BEP	62%	54%	46%	40%	35%	31%	28%

Average BEP

42.28%



9.3 Net Present Value

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend	4,559,963	4,958,280	5,859,659	6,869,895	7,892,940	8,737,785	9,650,072
Add Depreciation	1,363,788	1,363,788	1,363,788	1,363,788	1,363,788	1,363,788	1,363,788
Add Preliminary exp Written off	7,000	7,000	7,000	7,000	7,000	0	0
Net Cash Accrual (A)	5,930,751	6,329,068	7,230,446	8,240,682	9,263,728	10,101,573	11,013,860
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	5,391,592	5,230,635	5,432,341	5,628,497	5,752,046	5,702,075	5,651,852

Total Discounted Cash Flows

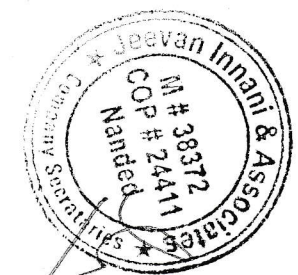
38,789,037

Present Value of Outflow

33,929,220

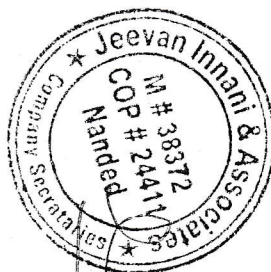
NPV

4,859,817



9.4 Return On Investments

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Profit	6,503,413	7,249,042	8,480,035	9,810,852	11,250,123	12,587,589	14,011,576
Average net profit	9984661						
Total Project cost	33929220						
ROI	29.43%						

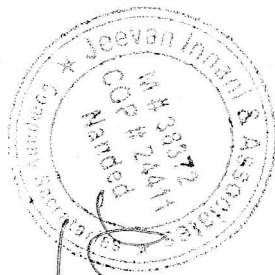


9.5 Payback Period (In years) - Project

	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Initial Investment	33,929,220							
Profit after Tax & Dividend		4,559,963	4,958,280	5,859,659	6,869,895	7,892,940	8,737,785	9,650,072
Add: Depreciation		1,363,788	1,363,788	1,363,788	1,363,788	1,363,788	1,363,788	1,363,788
Add: Preliminary exp Written off		7,000	7,000	7,000	7,000	7,000	7,000	-
Net Cash Accrual (A)		5,930,751	6,329,068	7,230,446	8,240,682	9,263,728	10,101,573	11,013,860
Cashflow - Initial Investment	(27,998,469)		(21,669,401)	(14,438,954)	(6,198,272)	3,065,456		

Payback period (in years) - Project

4.67

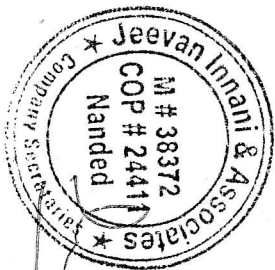


9.6 Debt Service Coverage Ratio (DSCR)

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Operating Income	7,874,201	8,619,829	9,850,823	11,181,639	12,620,910	13,951,377	15,375,363
Total	7,874,201	8,619,829	9,850,823	11,181,639	12,620,910	13,951,377	15,375,363
Total Annual EMII	1,599,110	2,383,918	2,383,918	2,383,918	-	-	-
Debt Service Coverage Ratio (DSCR)	4.92	3.62	4.13	4.69			

Average DSCR

4.34



10.1 Details of members and non-members

Particulars	No.
Total No of Members Cultivating Grain Crops	1340
Total No of Non-members Cultivating Grain Crops	1650
Total	3160
Average Land Holding per Member (Acres)	2.3
Total Cultivated Land under grain Crop(Acres)	7087.5

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

Season	Crop	Cultivation In (%)	Total Land Under Cultivation (In Acres)	Yield/Acre (In Quintals)	Total Production (In Quintals)	Consumption (%)	Marketable Surplus (In Quintals)
Kharif	Soybean	46%	3260	9	29342	0%	29342
	Red Gram/Tur	72%	5103	6	30618	2%	30006
	Paddy/Rice	0%	0	0	0	0%	0
	Green Gram/ Moong	16%	1131	6	6804	2%	6668
	Maize	0%	0	0	0	0%	0
	Black Gram/Uddid	15%	1063	6	6378.75	3%	6187
	Bojra	0%	0	0	0	2%	0
	Jawar	4%	284	9	2551.5	10%	2296
	Cotton	18%	1276	8	10206	0%	10206
	Area Under Kharif Cultivation (In Acres)	66%	4322.5				
Summer	Wheat	0%	0	0	0	10%	0
	Bengal Gram/Channa	74%	3147	5	15734	5%	14948
	Jawar	5%	212.625	8	1701	5%	1616
	Maize	0%	0	0	0	0%	0
	Safflower	8%	340.2	5	1701	0%	1701
		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
Area Under Summer Cultivation (In Acres)	0%	0					

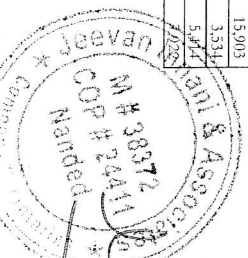
Note: Please note the crops/fruits/vegetable grown in the FPC catchment which has marketable Surplus

10.3 Quantity of Marketable Surplus Produce Considered for Trading Business

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	7336	8216	8803	9390	9976	10563	11150
Red Gram/Tur	7501	8402	9002	9602	10202	10802	11402
Green Gram/ Moong	1667	1867	2000	2134	2267	2400	2534
Bengal Gram/Channa	3737	4183	4484	4783	5082	5381	5680

10.4 Quantity of Marketable Surplus Produce Considered for Processing Business

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Red Gram/Tur	10502	11402	12302	13202	14103	15003	15903
Green Gram/ Moong	2334	2534	2734	2934	3134	3334	3534
Black Gram/Uddid	2166	2707	3248	3790	4331	4873	5414
Bengal Gram/Channa	5232	5680	6128	6577	7025	7474	7922

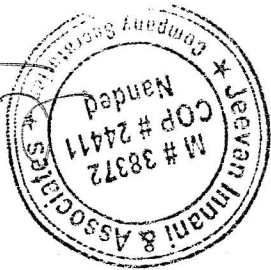


12.1 Producers/ Capacity Utilization
 Facility 3 - Trading Unit

Tenative Waste Percentage
 Commodity
 3%
 Fruit and Vegetables
 5%

Capacity
 No. of Hours
 10 Qunatl/Hour, 90% efficiency
 31PH
 8

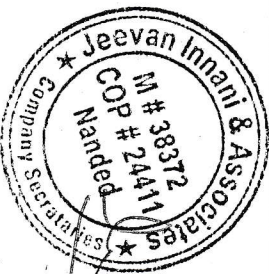
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Working Days	240						
Capacity							
No. of Operation Days	322.00	360.00	386.00	412.00	438.00	463.00	489.00
Soybean	7,336	8,216	8,803	9,390	9,976	10,563	11,150
Red Gram/Tur	7,501	8,402	9,002	9,602	10,202	10,802	11,402
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	1,667	1,867	2,000	2,134	2,267	2,400	2,534
Bengal Gram/ Channa	3,737	4,185	4,484	4,783	5,082	5,381	5,680
Total F & V Quantity to be Processed	23,743	28,832	30,691	32,950	35,010	37,069	39,129
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%)	14,158	15,857	16,990	18,123	19,255	20,388	21,521
Quantity for sale (20%)	3,301.00	3,697	3,961	4,225	4,489	4,753	5,018
Soybean	3,376	3,781	4,051	4,321	4,591	4,861	5,131
Red Gram/ Tur	750	840	900	960	1,020	1,080	1,140
Bengal Gram/ Channa	1,682	1,883	2,018	2,152	2,287	2,422	2,556
Output	3,202	3,586	3,842	4,099	4,355	4,611	4,867
Soybean	3,274	3,667	3,929	4,191	4,453	4,715	4,977
Red Gram/ Tur	728	815	873	931	990	1,048	1,106
Green Gram/ Moong	1,631	1,827	1,957	2,088	2,218	2,349	2,479



Capacity
No. of Hours

Facility 2 - Grain Processing Unit - Dal Mill
13.1 Producers/ Capacity Utilization
10 Qds P Hour
90% efficiency
1.5TPI

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	253	265	288	311	334	357	381
Red Gram/Tur	0	0	0	0	0	0	0
Green Gram/ Moong	10902	11402	12302	13202	14103	15003	15903
Black Gram/Udid	2334	2534	2734	2934	3134	3334	3534
Bengal Gram/Channa	2166	1547	1856	2166	2475	2784	3094
Total Quantity to be Processed	5232	5680	6128	6577	7025	7474	7922
Quantity for Processing and Dal Mill	20233	21163	23021	24879	26737	28595	30453
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	10,502	11,402	12,302	13,202	14,103	15,003	15,903
Black Gram/Udid	2,334	2,534	2,734	2,934	3,134	3,334	3,534
Bengal Gram/Channa	2,166	1,547	1,856	2,166	2,475	2,784	3,094
Output (KG)	5,232	5,680	6,128	6,577	7,025	7,474	7,922
Red Gram/Tur	-	-	-	-	-	-	-
Dal (80%)	8,402	9,122	9,842	10,562	11,282	12,002	12,722
Husk and Powder	2,100	2,280	2,460	2,640	2,821	3,001	3,181
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	-	-	-	-	-	-	-
Dal (80%)	1,867	2,027	2,187	2,347	2,507	2,667	2,827
Husk and Powder	467	507	547	587	627	667	707
Black Gram/Udid	-	-	-	-	-	-	-
Dal (80%)	1,732	1,237	1,485	1,732	1,980	2,227	2,475
Husk and Powder	433	309	371	433	495	557	619
Bengal Gram/Channa	-	-	-	-	-	-	-
Dal (80%)	4,185	4,544	4,903	5,262	5,620	5,979	6,338
Husk and Powder	1,046	1,136	1,226	1,315	1,405	1,495	1,584



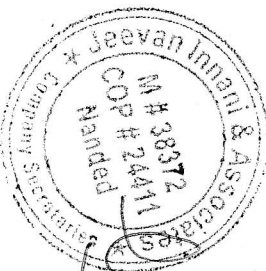
Capacity
No. of Hours

10 Qds P Hour
8

90% efficiency
1.51794

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

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	253	265	288	311	334	357	381
Red Gram/Tur	0	0	0	0	0	0	0
Green Gram/ Moong	10502	11402	12302	13202	14103	15003	15903
Black Gram/Udid	2334	2534	2734	2934	3134	3334	3534
Bengal Gram/Channa	2166	1547	1856	2166	2475	2784	3094
Total Quantity to be Processed	5232	5680	6128	6577	7025	7474	7922
Quantity for Processing and Dal Mill	20233	21163	23021	24879	26737	28595	30453
Job Work	100%	100%	100%	100%	100%	100%	100%
Quantity for sale	-	-	-	-	-	-	-
Red Gram/Tur	0	-	-	-	-	-	-
Green Gram/ Moong	10,502	11,402	12,302	13,202	14,103	15,003	15,903
Black Gram/Udid	2,334	2,534	2,734	2,934	3,134	3,334	3,534
Bengal Gram/Channa	2,166	1,547	1,856	2,166	2,475	2,784	3,094
Output (KG)	5,232	5,680	6,128	6,577	7,025	7,474	7,922
Red Gram/Tur	-	-	-	-	-	-	-
Dal (80%)	8,402	9,122	9,842	10,562	11,282	12,002	12,722
Husk and Powder	2,100	2,280	2,460	2,640	2,821	3,001	3,181
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	1,867	2,027	2,187	2,347	2,507	2,667	2,827
Husk and Powder	467	507	547	587	627	667	707
Black Gram/Udid	-	-	-	-	-	-	-
Dal (80%)	1,732	1,237	1,485	1,732	1,980	2,227	2,475
Husk and Powder	433	309	371	433	495	557	619
Bengal Gram/Channa	-	-	-	-	-	-	-
Dal (80%)	4,185	4,544	4,903	5,262	5,620	5,979	6,338
Husk and Powder	1,046	1,136	1,226	1,315	1,405	1,495	1,584



Facility 3 - Warehouse
14.1 Capacity Utilization

Capacity 2,000.00 MT
 No. of Month 12

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Capacity Utilisation	80%	85%	90%	95%	100%	100%	100%
Total Quantity Stored per Annum	19,200.00	20,400.00	21,600.00	22,800.00	24,000.00	24,000.00	24,000.00

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	2,880,000	3,213,000	3,572,100	3,959,078	4,375,823	4,594,614	4,824,344
Total Revenue			2,880,000	3,213,000	3,572,100	3,959,078	4,375,823	4,594,614	4,824,344
Expenses									
Variable Cost									
Dunnage	MT	10	80,000	84,000	88,200	92,610	97,241	102,103	107,208
Fumigation	MT	10	240,000	252,000	264,600	277,830	291,722	306,308	321,623
Electricity		10,000	120,000	126,000	132,300	138,915	145,861	153,154	160,811
Total Variable Cost			440,000	462,000	485,100	509,355	534,823	561,564	589,642
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			680,000	714,000	749,700	787,185	826,544	867,871	911,265
Operating Profit			2,200,000	2,499,000	2,822,400	3,171,893	3,549,278	3,726,742	3,913,079

