

PROJECT REPORT

Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project		198,74,809
2	Bank Finance - Long Term Loan	30%	99,37,405
3	Own Contribution		34,15,940
Total			332,28,154

1.3 Financial Indicators

Sr. No.	Financial Ratio	Estimated	Result	Permissible limit	
1	Break Even Point (BEP)	40.67%	Project Viable	BEP shall be less than 60%	<60%
2	Avg. Return on Capital Employed Average (ROCE)	13.40%	Project Viable	RoCE for the project shall be more than 20%	>20%
3	Internal Rate of Return (IRR)	10.72%	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)	8,70,952	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	5.02	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years	<7 years
6	Debt Service Coverage Ratio (DSCR)	4.99	Project Viable	DSCR shall be more than 2 for better performing project.	>2