



Hon. Balasaheb Thackeray Agribusiness and Rural
Transformation (SMART) Project

Full Project Proposal (FPP)

**Sub-Project Title: CLEANING GRADING, CUSTUM HIRING
& GODOWN**

Submitted by

CHINCHALA AGRO PRODUCER COMPANY LIMITED

Community Based Organization (CBO),

Survey No.252, Chinchala Dist. Beed - 431128

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Section 1- Preliminary information of CBO

1.1 General information

1.	Name of the Community Based Organization (CBO)	CHINCHALA AGRO PRODUCER COMPANY LIMITED
2.	Address	Survey No.252, Chinchala, Dist. Beed MH 431128 IN
3.	Details of the contact person	Name: Suresh Dharmaraj Ajabe Designation in CBO: Director Mobile Number: 8600573473 Email: chinchalafpo.macp@gmail.com

1.2 About registration of organization

1.	Organization type (please mark (v) on appropriate option)	1. Farmer Producer Company (FPC)
2.	Whether organization is registered?	Yes
2.1	If yes, under which act	Companies Act 2013
2.2	Year of registration and registration number	Registration year: - 29/07/2015 Registration number: - U01403MH2015PTC266937
3.	PAN number of the organization	AAGCC1302C
4.	Udyog Aadhar number / Udyam registration No. of the organization	UDYAM-MH-05-A002080
5.	Authorized Capital of organization (Rs. In Lakhs)	10,00,000/-
6.	Paid up capital of organization (Rs. In Lakhs)	10,00,000/-

1.3 Details of Board Members

No.	Name of the BoD	Gender M/F	Social category	Land Holding (Ha)	Designation	Education	PAN No.	Aadhar No.	Contact number (mobile number)
1	Suresh Dharmraj Ajabe	M	General	1 HA	Director	M. A.	BFLPA5625L	826462241895	8600573473
2	Ramesh Kundalik Nemate	M	NT	0.81 HA	Director	HSC	AYDPN0556D	723704010229	9545773200
3	Dilip Lakshman Dake	M	General	0.60 HA	Director	4 th	AYWPD6159P	843802767506	7709379962
4	Rajshri Mithu Gayakwad	F	NT	0.92 HA	Director	SSC	BRFPG6865G	646229024074	9765452295
5	Suryakant Narayan Savant	M	General	0.94 HA	Director	MA	BWEPS1552B	856030486374	9822963098

Note: Kindly use short form for presenting social category i.e. SC, ST, NT, OBC and General of each BoD

1.4 Details of trainings in which BoD members were participated as trainee

No.	Name of the training	Duration (days)	Name of organizing agency	Topics covered	Name of members participated in training
1	Regional Agricultural Extension Management Training Institute (Rameti), Aurangabad.	4 Days	Maharashtra Govt. Krushi Vibhag	Smart Project	Suresh Dharmraj Ajabe
2	Regional Agricultural Extension Management Training Institute (Rameti), Aurangabad.	4 Days	Maharashtra Govt. Krushi Vibhag	Smart Project	Dilip Lakshman Dake
3		4 Days			Pratiksha Bappasaheb Dongre

1.5 Details of shareholders / members of CBOs

Total No. of shareholders	Female	Male	Scheduled Castes	Schedule d Tribes	Marginal Farmers (0-1 ha)	Small farmers (1-2 ha)	Medium farmer (2-5 ha.)	Big farmers (More than 5 ha.)	Tenants	Landless
392	49	343	1	10	88	90	14	200	0	N/A

1.6 Details of other participating CBOs if any (If there is more than one promoter agency (CBO), then provide details of other agencies in following table)

No.	Name of agency	Address	Name of contact person	Contact no.	Total number of members / shareholders
NA					

1.7 Details of movable and immovable property owned by the organization

SN	Types of assets	Unit	Total units	Present market value per unit (Rs.)	Total market value (Rs.)
A	Immoveable Assets	N/A	N/A	N/A	N/A
1	N/A	N/A	N/A	N/A	N/A
	Total (A)	N/A	N/A	N/A	N/A
B	Moveable asset	N/A	N/A	N/A	N/A
1	N/A	N/A	N/A	N/A	N/A
2	N/A	N/A	N/A	N/A	N/A
	Total (B)	N/A	N/A	N/A	N/A
	Gross total (A+B)				N/A

Note: provide details of assets owned by organisation such as. Land , building , agri. produce collection centre , cleaning and grading machinery , Processing related machineries, other available machinery and equipment if any, warehouse , cold storage, vehicle , furniture , IT related infrastructure such as computer, printer etc.

1.8 Details of licenses obtained by CBO (DML, Udyog Aadhar / Udyam registration, shop act and other licenses)

SN	Name of license	Issuing agency/department	License no and date of issuing	Validity (duration)
1	Udyam	MSME	UDYAM-MH-05-A002080	Lifetime
2	GST	Govt of India	27AAGCC1302C1ZF	Lifetime
3	Shop Act	State Governments	LASD17100132	N/A
4	FSSAI	Maharashtra Government	21511832000002	N/A

1.9 Details of ongoing business activity of CBO along with snapshot on farmers participation (year 2020 to 2021)

Sr. No.	Name of business activity	Number of participated members	
		Members of CBO	Non-member
A	Aggregation and bulk marketing of agri. / Horti commodities		
1	Soyabean	233	204
2	Tur	22	50
3	Chana	274	189
B	Primary processing on agricultural commodities (cleaning and grading)		
1	Soybean	70	64
2	Tur	48	43
3	Chana	78	57
C	Bulk procurement and selling of agricultural inputs (Fertilizer, seeds etc.)		
1	NA	NA	NA
2	NA	NA	NA
D	Seed production		
1	NA	NA	NA
2	NA	NA	NA
E	Others (e.g. processing, direct marketing, custom hiring center etc.)		
1	NA	NA	NA

1.10 Annual turnover of CBO (last three years)

Details	Year- 2018 to 2019	Year- 2019 to 2020	Year- 2020 to 2021
Annual turnover (In Rs.)	N/A	N/A	5,25,000

Note: -Annual turnover should be given as per the audit report. Definition of turnover is as follows

“Turnover” means the gross amount of **revenue** recognized in the profit and loss account from the sale, supply, or distribution of goods or on account of services rendered, or both, by a company during a financial year.)

Section 2 – About selected Crops, marketable surplus and its value chain

2.1 Details of major crops selected for sub-project and its marketing status (average of last three years)

No.	Crop	CBO members Area under particular crop (Ha.)	Average productivity (tons per Ha.)	Total Production (tons)	Marketable surplus (tons)	Quantity of produce Aggregated and sold by CBO (tons)	Quantity of produce sold by member at individual level (tons)
1	Soybean	2341.04	2	4682.08	3979.77	234.10	468.21
2	Tur	720.32	1	720.32	612.27	36.02	72.03
3	Chana	2701.20	1.5	4051.80	3444.03	202.59	405.18

2.1.1 Details of agro produce aggregated and sold by CBO (Average of last three years)

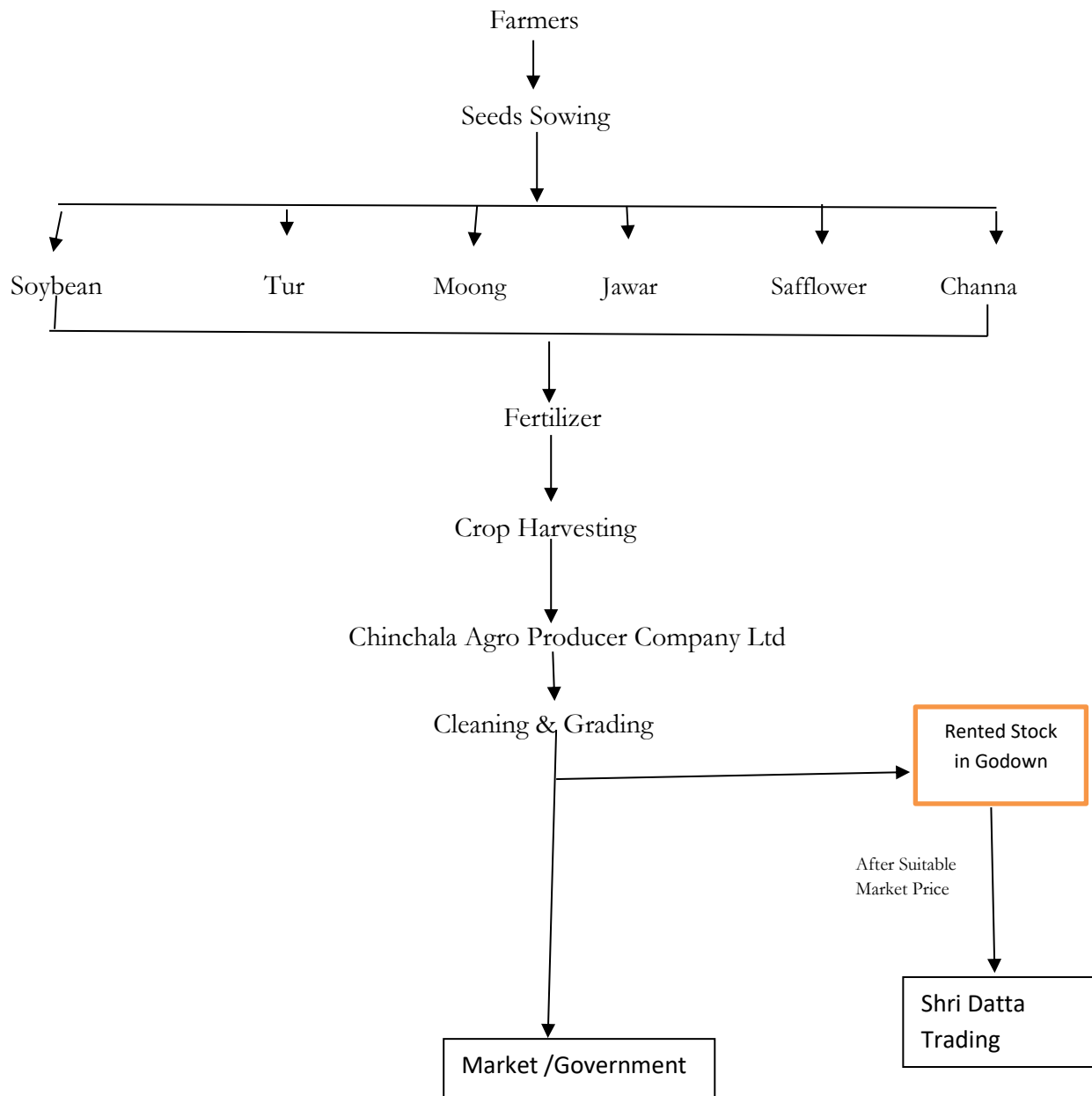
No.	Buyer	Agriculture Commodity (quantity in Tons)
1	Processor	1822 Tons
2	Exporter	NA
3	Organized Retail Chain	NA
4	Direct marketing License (DML) holder	NA
5	Otherspecify	NA

2.2 Existing value chain of key crops

A 'value chain' in agriculture identifies the set of actors and activities that bring a basic agricultural product from production in the field to final consumption, where at each stage value is added to the product.

2.2.1 Value chain of the selected crop (key chain) along with percentage of the marketable surplus is sold? (Please refer annex for knowing how to write value chain.)

1. Farmer will supply their produce to FPC either for spot market or for storage.
 2. FPC will partial supply soybean to Shri Datta Trading Company As per their spot procurement prices.
 3. Farmers who do not wish to sell in spot market can store the material in FPC warehouse.
- As per suitable price, stored produce can be sold to Shri Datta Trading Company or E-NAM or others.



3.1.1 Challenges in existing value chain of selected crops

1. Marginal Farmers
2. Storage Facility Not Available
3. High Transportation Cost
4. Farmer cannot store for long time
5. High volume of damages due to poor storage facility
6. Due to his need's farmer has sale his crops as early as possible.
7. Shortage of labour tillage operations.
8. Cleaning & Grading facilities not available.
9. Time taken for showing after rainfall is more due to manual process and late showing hence possibility to reduce.

3.1.2 Potential remedies to address above issues in value chain

1. Warehousing facility to farmer at nearest point.
2. Less damages due to proper storage facility.
3. Selling price increase due to cleaning & grading.
4. After Harvesting, Crops could be kept in warehouse so farmer can get crop loan according to his produce.
5. If warehouse is available than there will be no damage of crops and can be stored for long period of time.
6. Loan can be easily sanctioned against farmer's crop and farmer can take advantage of higher rate.
7. We can provide farmers Mechanization, Low rates for fertilizers, Pesticides and Seeds.
8. Tractor attached BBF seed drill helps in keeping crop on bed which helps in keeping soil in wapsa condition (Increases aeration) also reduces seed rate, maintains plant to plant distance hence spraying does evenly, in heavy rain water goes out and crop sustains.
9. Use of rust resistant varieties e.g. Soyabean MAUS-612, KDS-726, KDS-753, KDS-992
10. Boom-sprayer helps to reduce time, in very less time highest spraying area covers as well as all plant covers by spraying water particles
11. Use of mechanical harvesting varieties e.g. Soyabean MAUS-162,MAUS-612,KDS-726
12. Tractor trolley help to carry members raw seed timely at sub project storage center.
13. E trading Storage facility helps in warehouse receipt, fumigation and rate control.

3.2 Whether the CBO has conducted market survey for mapping potential buyers / market?

Yes /No

3.2.1 If yes, please provide details

We are projected to be in cleaning grading, custom Highring & warehousing all these facilities unknown to farmers if they want to be such facilities these are not available at nearest place which requires transportation cost is very high. If we develop such facilities at in villages then help to farmers to increase their revenue.

3.2.2 Details of potential buyers/markets identified through survey

No.	Name of buyer/market	Address	Contact person and its No.	E-mail Id	Agri. / Horti. Produce
1)	Krushu Utpana Bazar Samiti	Latur	8481859315	N/A	Soybean, Chana, Tur,
2)	Shri Datta Trading Company	Majalgaon	Ramesh Ajabe 9834847386		Soybean, Chana, Tur,

Section 3: About proposed Sub -project

1. **Name of the proposed sub project:** Chinchala Agro Producer Company Limited, Beed. Cleaning Grading, Custom Hiring & Godown.
2. **Type of sub project** (please mark (v) on appropriate option)
 - 2.1 Sub project - Productive Partnership (PP)
3. **Proposed objectives of the sub project :**
 1. To provide greater facility to farmers like as stores farmers produce, cleaning grading of farmer producer and also provide pre-harvesting facility in modern ways.
 2. In traditional way of farmer are store their produce in own house for long time due to which percent of damage their produce is very high, if we provide warehousing facility to farmers then percentage of damage is negligible.
 3. If we provide cleaning & grading facility price of farmer produce increases by 500-100rs.
 4. Farm produce purchase and process it.
 2. Increase the cost of Farm produce
 3. Decrease the expenses of farm produce.
 4. To increase the quality & productivity of the farmer.
 5. To provide assured market for grains.
 6. To improve the farming practices of the farmers so as to reduce their cost
 7. To strengthen the CBOs, so that they able to market their produce directly to the Processor / Exporter / end consume
 8. To help the CBO get higher value for their produce by emphasizing on the benefits of grading.
 9. Aggregate farm produce by setting up updated warehouse facilities.
 10. Direct sale by reducing the chain of intermediaries.
 11. To provide competitive rates to the members by setting up a sales system with the institutional buyer
 12. Increase farmer's income.

4. **About sub-project location:** Sub project location (village, block, district, distance from block and district head quarter, district/state/national high way etc.)

NH-160

At post Chinchala, Tq. Beed Dist, Beed



5. **No. of Villages covered under sub project – More Than 10+**

Raghapur, Shekapur, Kasari, Pandegavhan, Shindewadi, Desur, Kasewadi.

6. **Details of existing infrastructure available for the proposed sub-project**

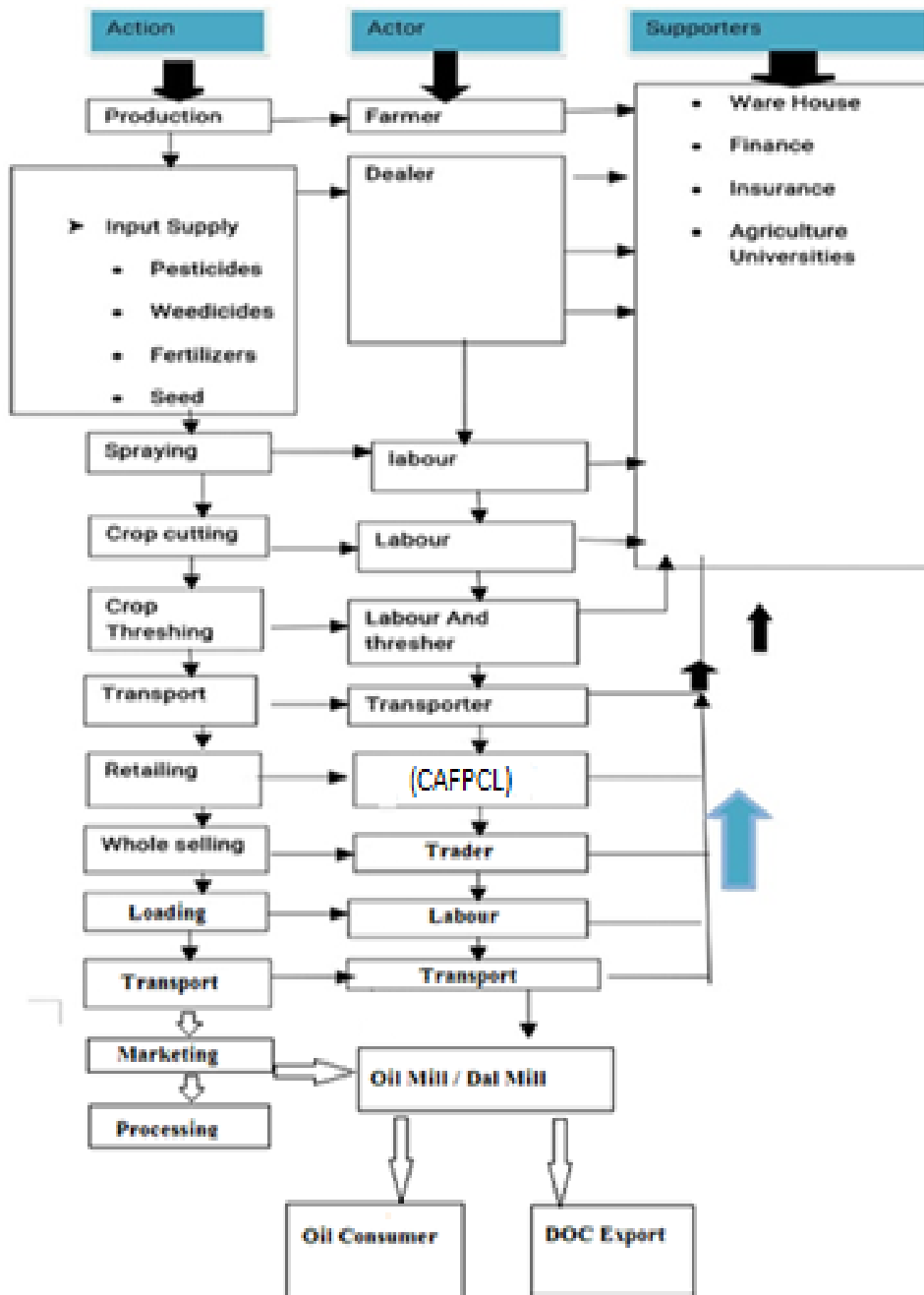
No.	Particulars	Details
1	Location of sub-Project	1. Village: Chinchala 2. Grampanchayat: Chinchala 3. Taluka: Beed 4. District: Beed 5. State: Maharashtra
2	Latitude and Longitude of the village	Longitude :- 18.8452328 Latitude :-75.1777749
3	Total required land for establishing proposed sub project	25 आर
4	Whether the land owned by organization	No

5	<p>a. Is the land is on lease basis; If yes; then its details</p> <p>b. Social Category of the land owner</p> <p>c. Whether the land is encroachment free</p>	<p>Yes</p> <p>Survey no/ Gat No 253</p> <p>Tenure of agreement 29 year</p> <p>Date of agreement: 18/01/2016</p> <p>Longitude Latitude</p> <p>NT</p> <p>No (Certificate of non-encroachment to be attach by relevant authority like DIU Head)</p>
	Proposed land use	Fallow land
6	Details of facilities available at identified site	
6.1	Whether electricity supply is available	<p>Yes</p> <p>If yes; provide following details</p> <p>Name of connection holder MSEDCL</p> <p>Type of power connection: Three phase</p> <p>Capacity: 40 HP</p>
6.2	Whether water is require for running proposed sub project?	<p>Yes</p> <p>Detail of facilities Boar</p> <p>How many months water is available 12 months in a year</p>
6.3	Status of road connectivity at selected plot	Road connectivity - Yes

7. Agri. / Horti. Produce aggregation plan of CBO for next five years

No	Name of commodity	Annual Quantity of produce (MT)									
		2021 to 22		2022 to 23		2023 to 24		2024 to 25		2025 to 26	
		Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%
1	Soybean	5388.89	70%	5773.82	75%	6158.74	80%	6543.66	85%	6928.58	95%
2	Tur	419.14	70%	449.07	75%	479.01	80%	508.95	85%	538.89	95%
3	Channa	1089.12	70%	1166.92	75%	1244.71	80%	1322.51	85%	1400.30	95%

8. Proposed value chain of selected crop/ s (crop wise) (Please refer annex for knowing how to write value chain.)



1) **Details of buyers selected for developing value chain: -**

(Please provide details of the buyer who signed MoU with CBO)

SN	Details	Description									
1	Name of buyer	Shri Datta Trading Company									
2	Address and contact No.	Majalgaon, Dist. Beed MH 431517									
3	Details of authorized person (name, designation, contact no. and E-mail id)	Name: - Ramesh Sundrao Ajabe Mo. No: - 9834847386 E-mail id: -									
4	Type of buyer organization	1. Process									
5	Whether the buyer is registered?	Yes / No If yes, then under which Shop act.									
6	Registration Number/ License Number	NA									
7	PAN number	CVMPA9895A									
8	Buyer total annual average requirement of produce (Quantity in MT)	1,00,000									
9	Quantity of produce to be procured by selected buyer – quantity as per MoU (Year 2021 to 22)	<table border="1"> <thead> <tr> <th>crop</th> <th>Year</th> <th>Agro produce (ton)</th> </tr> </thead> <tbody> <tr> <td>Soybean</td> <td>2021-22</td> <td>50,000 quintals</td> </tr> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>	crop	Year	Agro produce (ton)	Soybean	2021-22	50,000 quintals			
crop	Year	Agro produce (ton)									
Soybean	2021-22	50,000 quintals									
10	Annual turnover of buyer Rs. lakh (last three years)	20-- to – 20-- to – 20-- to –									

2) **Quality parameters of agri. / horti. produce to be procured**

(Provide details of specific quality parameters as suggested by the buyer. Other terms and condition i.e. transportation, packaging material, availability of crates/ gunny bags etc.)

Sr.No.	Commodity	Quality parameter for procurement of produce	Other terms / Conditions for produce handing over / transaction
1	Soyabean	Moisture 10% Damage 2% Sand 2%	1. 50% token earnest money 50% on delivery 2.Contract booking system buyer and seller & set delivery period with in day to day. (ex. Seller contract 50 Ton in 6000 per ton to buyer delivery with in week at fixed rate.)
2	Tur	Moisture 10% Damage 2% Sand 2%	1.50% token earnest money 50% on delivery

			2.Contract booking system buyer and seller & set delivery period with in day to day payment with in seven days from the delivery.
3	Chana	Moisture 10% Damage 2% Sand 2%	1. 50% token earnest money 50% on delivery 2.Contract booking system buyer and seller & set delivery period with in day to day. (ex. Seller contract 50 Ton in 6000 per ton to buyer delivery within week at fixed rate.)

3) How you decided price of commodity (Method for fixing of prices of commodities)

The price of commodity is fixing on the basis of method set by CBO & purchaser MoU.

4) Responsibilities of CBO and the Buyer for developing value chain of crop commodity

Responsibility of CBO	Responsibility of buyer
1) Supply of quality FG as per contract 2) Provide goods as per parameter set. 3) Responsible for transport and damages till godown of buyer	1) Responsible for payment on T+3 Days. 2) Once goods received CBO no more responsible. 3) Checking of quality parameters.

Note: Provide details in bullet points on quality parameter/ quantity / transportation / payments / technology / produce handing over etc.

5) Proposed Business activity/ies

No.	Business/activities	Operational days in a year (Days)	Remark
A	Post-harvest technology /practices		
1	Custom highering	150 days	6 hours
2	Warehousing (1040 MT)	360 days	24 hours
3	Cleaning and Grading (4TPH)	200 days	8 hours
B	Secondary processing		
1	NA	NA	NA
C	Quality production		
1	NA	NA	NA
D	Marketing management		
1	NA	NA	NA
E	Other		
1	NA	NA	NA

Note: Fill up the relevant activity under each component.

6) What is the uniqueness and innovation in proposed sub-project?

- 1) By using mechanization company can provide efficient and excellent services to farmers.
- 2) Varietal Change for mechanization and high yielding varies
- 3) Reduction in commodity loss during crop cutting, threshing and Reduction in labor requirement.
- 4) Collection of commodities by tractor trolley from the farm of member farmer.
- 5) One-time weight of commodity with vehicle hence no loss of any commodity.
- 6) Member farmers commodity cleaned removed sand soil and other straw etc. and available facility of warehousing and warehouse receipt loan.
- 7) Direct sale of commodity with cleaning or without cleaning facility is available
- 8) Supply made to food industries by removing diseased seeds, other crop seeds making quality seeds with the help of color sorted machine.
- 9) Removal of mediators, quality commodity supply direct to processor hence transportation cost of farmer and processor is reduced and processor gets quality commodity and farmers income increases.
- 10) Due to availability of storage facilities to members price fluctuation in the commodity due heavy supply is reduced and farmers get benefited by getting higher price.
- 11) Warehouse receipt facility is being provided.
- 12) Women empowerment in group farming
- 13) To give land ownership from man to women.
- 14) Involvement in production processing and marketing.
- 15) Small scale industries will increase rural area.
- 16) Arranging Training program in produce for pre-harvesting.
- 17) Skill development in agriculture work
- 18) Awareness of hygiene and physical education.
- 19) Working involvement in technical and non-technical work.
- 20) Skill development in purchase and sale.
- 21) Skill development in purchase and sale
- 22) Women's involvement increases in CBO factory unit in office any other work as service.

7) Key components of sub-project i.e. construction, machinery and other materials required for proposed business / activities

No	Details of proposed business/activities	capacity	Rate /Unit	Total Unit	Total amount (Rs.)
A	Business/Activity No. 1 Cleaning, Grading, Warehousing, Custom Hiring & Agri Input				
A1	Building and Construction				
1	Warehouse (1040 MT)	1040MT			
	W. H Building 1/1040MT	512 SQ.MTR	64,29,023	1	64,29,023
	Above Plinth (PEB WH Structure)	490.13 SQ. MTR	31,84,134	1	31,84,134
	Electrification		1,04,483	1	1,04,483
	Internal roads & Drainage		15,37,531	1	15,37,531
	Royalty Charges		1,17,036	1	1,17,036
	Material lab Testing Charges		23,205	1	23,205

	Add 12% GST		13,67,449	1	13,67,449
	Add 0.50% Labour Insurance		56,977	1	56,977
	Sub Total (a)				1,28,19,838
2	Cost of Shed	165.75 SQM	37,25,465	1	37,25,465
	Add Royalty Charges		41,059	1	41,059
	Add Material lab testing charges		23,205	1	23,205
	Add 12% GST		4,54,768	1	4,54,768
	Add 0.5% Labour Insurance		1,89,486	1	1,89,486
	Sub Total (b)				44,33,983
	Sub Total (a+b)				1,72,53,821
A2	Machinery and equipment				
1	Custom Hiring Machinerics				
	BBF Pairni Yantra		88,000	1	88,000
	Nagarani Yentra	50 HP	98,000	1	98,000
	Trolly	3 Ton	2,25,000	1	225,000
	Thresher (Malani Yantra)	45 HP	5,80,000	1	580,000
	Rotawater	5 Futi	1,22,000	1	122,000
	Pachatkutti		2,35,000	1	235,000
	Sarai Yantra		48,000	1	48,000
	Mini Cobin Harvester	75 HP	17,50,000	1	1,750,000
	Mahindra Tractor 555	52HP	8,80,000	1	8,80,000
	Sub Total (a)				40,26,000
2	Cleaning & Grading Machinery	4 TPH	28,93,000	1	28,93,000
	IGST @5%		1,44,650	1	1,44,650
	Sub Total (b)				30,37,650
3	Ease Electronica Weighbridge	50 Ton	11,30,000	1	11,30,000
	Transportation Charges		45,000	1	45,000

	IGST @12%		2,03,400	1	2,03,400
	Sub Total (c)				13,78,400
4	62.5 KVA Silent Diesel Generating Set	62.5 KVA	8,16,540	1	8,16,540
	Transportation Charges		10,000	1	10,000
	D G Commission Charges		3,000	1	3,000
	<u>GST@18%</u>		146,977	1	146,977
	Sub Total (d)				53,92,567
A3	Other				
1	Computer		65,000	1	65,000
2	Software		45,000	1	45,000
3	Printer		20,000	1	20,000
4	CCTV Camera		9,500	7	66,500
5	Light Focus		1,500	10	15,000
6	Preliminary Expenses		12,50,000	1	12,50,000
7	Working Capital		16,10,670	1	16,10,670
	Sub Total (A3)				30,72,170
	Total (A)	-	-	-	2,97,44,558
B	Business/Activity No. 1				
B1	Building and Construction				
1	N/A	N/A	N/A	N/A	N/A
2	N/A	N/A	N/A	N/A	N/A
B2	Machinery and equipment				
1	N/A	N/A	N/A	N/A	N/A
2	N/A	N/A	N/A	N/A	N/A

B3	Other				
1	N/A	N/A	N/A	N/A	N/A
	Total (B)	N/A	N/A	N/A	N/A
	Total (A+B)	-	-	-	2,97,44,558

23) Specify the benefits of working together to CBO its members and buyer

No.	Benefits to CBO	Benefits to buyer	Benefits to members
	1. 2% of turnover will be profit 2. FPC will won more assets or facility infrastructure centers to run successful business 3. FPC will able to aggregate more commodity, that will attract more market linkages.	1.The buyer will get the raw material in one place 2. Buyer will receiver good quality of Agri. 3. Buyer will receive Agri commodity at his gate. 4. Buyer will save transportation cost. 5. Buyer values traceability, quality and regular	1.Farmers can sell goods at home in the village 2. Get free loan against warehouse receipt 3. Better price realization of their produce. 4. Scientific Storage at reasonable price.

Section 5 Sub-project Budget and Financial Analysis

5.1 Sub project budget and means of finance

5.1.1 Budget

Sr. No.	Particular	Amount (Rs.)
1	Land and Building	1,72,53,821
2	Machinery and Equipment	94,18,567
3	Furniture and Fixture	-
4	IT & It Infrastructure	2,11,500
5	Transport vehicle (Refer van and other)	-
6	Preliminary Expenses	12,50,000
7	Working Capital	16,11,992
Total		2,97,45,881

5.1.2 Means of finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project	60%	1,68,80,333
2	Bank Finance - Long Term Loan	30%	89,23,764
3	Own Contribution	10%	29,74,588
4	Working Capital		9,67,196
Total			2,97,45,881

* If necessary, the applicant can approach to the bank for obtaining loan. (Borrowing loan from a bank is not mandatory under Smart Project)

5.2 Financial Analysis

5.2.1 Project Cost Summary:

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	1,72,53,821	60%	1,03,52,293
2	Machinery and Equipment	94,18,567	60%	51,23,140
3	Furniture and Fixture	-	60%	-
4	IT & It Infrastructure	2,11,500	60%	1,26,900
5	Transport vehicle (Refer van and other)	-	60%	-
6	Preliminary Expenses	12,50,000	60%	7,50,000
7	Working Capital	16,11,992		
Total		2,97,45,881	2,97,44,558	1,63,52,333

**The above subsidy percentage is indicative. It may change based on the decision of State Proposal Approval Committee of Smart Project.*

5.2.2 Depreciation Estimates As Per Companies Act,2013

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Assets							
Building							
Asset Value	1,72,53,821	1,67,06,875	1,61,59,929	1,56,12,983	1,50,66,037	1,45,19,090	1,39,72,144
Depreciation	5,46,946	5,46,946	5,46,946	5,46,946	5,46,946	5,46,946	5,46,946
Accumulated Depreciation	5,46,946	10,93,892	16,40,838	21,87,785	27,34,731	32,81,677	38,28,623
Net Fixed Assets	1,67,06,875	1,61,59,929	1,56,12,983	1,50,66,037	1,45,19,090	1,39,72,144	1,34,25,198
Plant and Machinery							
Asset Value	94,18,567	88,22,372	82,26,177	76,29,981	70,33,786	64,37,591	58,41,395

Depreciation		5,96,195	5,96,195	5,96,195	5,96,195	5,96,195	5,96,195	5,96,195
Accumulated Depreciation		5,96,195	11,92,391	17,88,586	23,84,781	29,80,977	35,77,172	41,73,367
Net Fixed Assets		88,22,372	82,26,177	76,29,981	70,33,786	64,37,591	58,41,395	52,45,200
Furniture and Electrification								
Asset Value		-	-	-	-	-	-	-
Depreciation		-	-	-	-	-	-	-
Accumulated Depreciation		-	-	-	-	-	-	-
Net Fixed Assets		-	-	-	-	-	-	-
Vehicle								
Asset Value		-	-	-	-	-	-	-
Depreciation		-	-	-	-	-	-	-
Accumulated Depreciation		-	-	-	-	-	-	-
Net Fixed Assets		-	-	-	-	-	-	-
IT Infrastructure								
Asset Value		2,11,500	1,90,350	1,69,200	1,48,050	1,26,900	1,05,750	84,600
Depreciation		21,150	21,150	21,150	21,150	21,150	21,150	21,150
Accumulated Depreciation		21,150	42,300	63,450	84,600	1,05,750	1,26,900	1,48,050
Net Fixed Assets		1,90,350	1,69,200	1,48,050	1,26,900	1,05,750	84,600	63,450
Gross Fixed Asset		2,68,83,888	2,57,19,597	2,45,55,305	2,33,91,014	2,22,26,723	2,10,62,431	1,98,98,140
Total Depreciation		11,64,291	11,64,291	11,64,291	11,64,291	11,64,291	11,64,291	11,64,291
Accumulated Depreciation		11,64,291	23,28,583	34,92,874	46,57,166	58,21,457	69,85,749	81,50,040
Net Fixed Assets		2,57,19,597	2,45,55,305	2,33,91,014	2,22,26,723	2,10,62,431	1,98,98,140	1,87,33,848

As per Income tax Act,1961.

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Assets							
Building							
Asset Value	1,72,53,821	1,55,28,439	1,39,75,595	1,25,78,036	1,13,20,232	1,01,88,209	91,69,388
Depreciation	17,25,382	15,52,844	13,97,560	12,57,804	11,32,023	10,18,821	9,16,939
Accumulated Depreciation	17,25,382	32,78,226	46,75,786	59,33,589	70,65,612	80,84,433	90,01,372
Net Fixed Assets	1,55,28,439	1,39,75,595	1,25,78,036	1,13,20,232	1,01,88,209	91,69,388	82,52,449
Plant and Machinery							
Asset Value	94,18,567	80,05,782	68,04,915	57,84,178	49,16,551	41,79,068	35,52,208
Depreciation	14,12,785	12,00,867	10,20,737	8,67,627	7,37,483	6,26,860	5,32,831
Accumulated Depreciation	14,12,785	26,13,652	36,34,390	45,02,016	52,39,499	58,66,359	63,99,190
Net Fixed Assets	80,05,782	68,04,915	57,84,178	49,16,551	41,79,068	35,52,208	30,19,377
Furniture and Electrification							
Asset Value	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-
Vehicle							
Asset Value	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-

Net Fixed Assets	-	-	-	-	-	-	-
IT Infrastructure							
Asset Value	2,11,500	1,26,900	76,140	45,684	27,410	16,446	9,868
Depreciation	84,600	50,760	30,456	18,274	10,964	6,578	3,947
Accumulated Depreciation	84,600	1,35,360	1,65,816	1,84,090	1,95,054	2,01,632	2,05,579
Net Fixed Assets	1,26,900	76,140	45,684	27,410	16,446	9,868	5,921
Gross Fixed Asset	2,68,83,888	2,36,61,121	2,08,56,650	1,84,07,897	1,62,64,193	1,43,83,723	1,27,31,464
Total Depreciation	32,22,767	28,04,471	24,48,753	21,43,704	18,80,470	16,52,260	14,53,717
Accumulated Depreciation	32,22,767	60,27,238	84,75,991	1,06,19,695	1,25,00,165	1,41,52,425	1,56,06,142
Net Fixed Assets	2,36,61,121	2,08,56,650	1,84,07,897	1,62,64,193	1,43,83,723	1,27,31,464	1,12,77,747

Less Depreciation as per IT Act		32,22,767	28,04,471	24,48,753	21,43,704	18,80,470	16,52,260	14,53,717
Taxable Income		-18,65,465	-8,63,278	-12,982	8,29,999	16,67,931	26,60,634	34,10,853
Accumulated Losses C/f	0	-18,65,465	-8,63,278	-12,982	0	0	0	0
Net Taxable profit		0	0	0	8,17,017	16,67,931	26,60,634	34,10,853
Tax as per regular provision		0	0	0	2,12,424	4,33,662	6,91,765	8,86,822
MAT		36672	147611	241581	343788	452981	598234	703053
Provision for Income Tax		36,672	1,47,611	2,41,581	3,43,788	4,52,981	6,91,765	8,86,822

5.2.4 Bank Loan Projection

Loan Amount : 89,23,764 /-

Rate of Interest Per Annum : 10%

Loan Tenure (in Years) : 7 Years

Moratorium Period (in Months) : 12

Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
Year 1	Month 1	89,23,764	74,365	-	74,365	89,23,764
	Month 2	89,23,764	74,365	-	74,365	89,23,764
	Month 3	89,23,764	74,365	-	74,365	89,23,764
	Month 4	89,23,764	74,365	-	74,365	89,23,764
	Month 5	89,23,764	74,365	-	74,365	89,23,764
	Month 6	89,23,764	74,365	-	74,365	89,23,764
	Month 7	89,23,764	74,365	-	74,365	89,23,764
	Month 8	89,23,764	74,365	-	74,365	89,23,764
	Month 9	89,23,764	74,365	-	74,365	89,23,764
	Month 10	89,23,764	74,365	-	74,365	89,23,764
	Month 11	89,23,764	74,365	-	74,365	89,23,764

	Month 12	89,23,764	74,365	-	74,365	89,23,764
Year 2	Month 13	89,23,764	74,365	90,956	1,65,320	88,32,809
	Month 14	88,32,809	73,607	91,713	1,65,320	87,41,095
	Month 15	87,41,095	72,842	92,478	1,65,320	86,48,617
	Month 16	86,48,617	72,072	93,248	1,65,320	85,55,369
	Month 17	85,55,369	71,295	94,025	1,65,320	84,61,344
	Month 18	84,61,344	70,511	94,809	1,65,320	83,66,535
	Month 19	83,66,535	69,721	95,599	1,65,320	82,70,936
	Month 20	82,70,936	68,924	96,396	1,65,320	81,74,540
	Month 21	81,74,540	68,121	97,199	1,65,320	80,77,341
	Month 22	80,77,341	67,311	98,009	1,65,320	79,79,332
	Month 23	79,79,332	66,494	98,826	1,65,320	78,80,506
	Month 24	78,80,506	65,671	99,649	1,65,320	77,80,857
Year 3	Month 25	77,80,857	64,840	1,00,480	1,65,320	76,80,377
	Month 26	76,80,377	64,003	1,01,317	1,65,320	75,79,060
	Month 27	75,79,060	63,159	1,02,161	1,65,320	74,76,898
	Month 28	74,76,898	62,307	1,03,013	1,65,320	73,73,886
	Month 29	73,73,886	61,449	1,03,871	1,65,320	72,70,015
	Month 30	72,70,015	60,583	1,04,737	1,65,320	71,65,278
	Month 31	71,65,278	59,711	1,05,610	1,65,320	70,59,668
	Month 32	70,59,668	58,831	1,06,490	1,65,320	69,53,179
	Month 33	69,53,179	57,943	1,07,377	1,65,320	68,45,802
	Month 34	68,45,802	57,048	1,08,272	1,65,320	67,37,530
	Month 35	67,37,530	56,146	1,09,174	1,65,320	66,28,356
	Month 36	66,28,356	55,236	1,10,084	1,65,320	65,18,272
Year 4	Month 37	65,18,272	54,319	1,11,001	1,65,320	64,07,270

	Month 38	64,07,270	53,394	1,11,926	1,65,320	62,95,344
	Month 39	62,95,344	52,461	1,12,859	1,65,320	61,82,485
	Month 40	61,82,485	51,521	1,13,799	1,65,320	60,68,686
	Month 41	60,68,686	50,572	1,14,748	1,65,320	59,53,938
	Month 42	59,53,938	49,616	1,15,704	1,65,320	58,38,234
	Month 43	58,38,234	48,652	1,16,668	1,65,320	57,21,565
	Month 44	57,21,565	47,680	1,17,640	1,65,320	56,03,925
	Month 45	56,03,925	46,699	1,18,621	1,65,320	54,85,304
	Month 46	54,85,304	45,711	1,19,609	1,65,320	53,65,695
	Month 47	53,65,695	44,714	1,20,606	1,65,320	52,45,089
	Month 48	52,45,089	43,709	1,21,611	1,65,320	51,23,478
Year 5	Month 49	51,23,478	42,696	1,22,625	1,65,320	50,00,853
	Month 50	50,00,853	41,674	1,23,646	1,65,320	48,77,207
	Month 51	48,77,207	40,643	1,24,677	1,65,320	47,52,530
	Month 52	47,52,530	39,604	1,25,716	1,65,320	46,26,814
	Month 53	46,26,814	38,557	1,26,763	1,65,320	45,00,050
	Month 54	45,00,050	37,500	1,27,820	1,65,320	43,72,231
	Month 55	43,72,231	36,435	1,28,885	1,65,320	42,43,346
	Month 56	42,43,346	35,361	1,29,959	1,65,320	41,13,387
	Month 57	41,13,387	34,278	1,31,042	1,65,320	39,82,345
	Month 58	39,82,345	33,186	1,32,134	1,65,320	38,50,211
	Month 59	38,50,211	32,085	1,33,235	1,65,320	37,16,976
	Month 60	37,16,976	30,975	1,34,345	1,65,320	35,82,630
Year 6	Month 61	35,82,630	29,855	1,35,465	1,65,320	34,47,165
	Month 62	34,47,165	28,726	1,36,594	1,65,320	33,10,571
	Month 63	33,10,571	27,588	1,37,732	1,65,320	31,72,839

	Month 64	31,72,839	26,440	1,38,880	1,65,320	30,33,959
	Month 65	30,33,959	25,283	1,40,037	1,65,320	28,93,922
	Month 66	28,93,922	24,116	1,41,204	1,65,320	27,52,718
	Month 67	27,52,718	22,939	1,42,381	1,65,320	26,10,337
	Month 68	26,10,337	21,753	1,43,567	1,65,320	24,66,770
	Month 69	24,66,770	20,556	1,44,764	1,65,320	23,22,006
	Month 70	23,22,006	19,350	1,45,970	1,65,320	21,76,036
	Month 71	21,76,036	18,134	1,47,187	1,65,320	20,28,849
	Month 72	20,28,849	16,907	1,48,413	1,65,320	18,80,436
Year 7	Month 73	18,80,436	15,670	1,49,650	1,65,320	17,30,786
	Month 74	17,30,786	14,423	1,50,897	1,65,320	15,79,889
	Month 75	15,79,889	13,166	1,52,154	1,65,320	14,27,735
	Month 76	14,27,735	11,898	1,53,422	1,65,320	12,74,312
	Month 77	12,74,312	10,619	1,54,701	1,65,320	11,19,611
	Month 78	11,19,611	9,330	1,55,990	1,65,320	9,63,621
	Month 79	9,63,621	8,030	1,57,290	1,65,320	8,06,331
	Month 80	8,06,331	6,719	1,58,601	1,65,320	6,47,730
	Month 81	6,47,730	5,398	1,59,922	1,65,320	4,87,808
	Month 82	4,87,808	4,065	1,61,255	1,65,320	3,26,553
	Month 83	3,26,553	2,721	1,62,599	1,65,320	1,63,954
	Month 84	1,63,954	1,366	1,63,954	1,65,320	(0)

5.2.4.1 Closing opening Stock

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock							
Trading		78,19,141	87,96,453	98,52,146	1,09,91,209	1,22,19,766	1,35,43,473
		-	-	-	-	-	-
Total		78,19,141	87,96,453	98,52,146	1,09,91,209	1,22,19,766	1,35,43,473
Closing Stock							
Trading	78,19,141	87,96,453	98,52,146	1,09,91,209	1,22,19,766	1,35,43,473	1,49,69,001
Total	78,19,141	87,96,453	98,52,146	1,09,91,209	1,22,19,766	1,35,43,473	1,49,69,001

5.2.4.2 Working Capital

Sr. No.	Particulars	Duration (In days)	Amount (Rs.)						
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
A	Accounts Receivables (Debtors)								
1	Agri Input	14	-	-	-	-	-	-	-
2	Custom Hiring	14	2,03,211	2,13,372	2,24,040	2,35,242	2,47,004	2,59,354	2,72,322
3	Cleaning & Grading	7	36,95,647	43,16,683	48,35,481	53,95,366	59,99,151	66,49,827	73,50,572
4	Dal Mill	14	-	-	-	-	-	-	-

5	Warehouse	14	48,329	54,370	60,894	67,935	75,528	79,304	83,270
6	Processing Unit - Horti Commodity	14	-	-	-	-	-	-	-
	Subtotal		39,47,187	45,84,425	51,20,415	56,98,543	63,21,684	69,88,486	77,06,163
B	Closing Stock		78,19,141	87,96,453	98,52,146	1,09,91,209	1,22,19,766	1,35,43,473	1,49,69,001
	Total		1,17,66,328	1,33,80,878	1,49,72,561	1,66,89,753	1,85,41,450	2,05,31,959	2,26,75,164
C	Accounts Payable & Accrued Expenses (Creditors)								
1	Agri Input	7	-	-	-	-	-	-	-
2	Custom Hiring	7	51,723	54,309	57,025	59,876	62,870	66,013	69,314
3	Cleaning & Grading	7	36,50,269	42,56,472	47,68,051	53,20,056	59,15,437	65,56,955	72,47,832
4	Dal Mill	7	-	-	-	-	-	-	-
5	Warehouse	7	4,373	4,591	4,821	5,062	5,315	5,581	5,860
	Processing Unit - Horti Commodity	7	-	-	-	-	-	-	-
	Total		37,06,365	43,15,373	48,29,897	53,84,994	59,83,622	66,28,549	73,23,006
D	Working Capital		80,59,962	90,65,505	1,01,42,663	1,13,04,759	1,25,57,828	1,39,03,409	1,53,52,158
	Own Contribution	20%	16,11,992						

5.2.5 Revenue and Expenses Assumption

Sr. No.	Proposed Facility/ Activity Name	Capacity	Income @ 100% Capacity	Variable Cost @ 100 % Capacity	Fixed Cost @ 100 % Capacity
Note: kindly refer indicative example presented on next page. Kindly use one row for one business activity.					
1	Cleaning & Grading	4/ton per Hr	19,27,01,595	19,03,35,474	4,80,000
2	Warehouse	1040 MT	12,60,000	2,28,000	5,56,669
3	Custom Hiring		52,98,000	26,97,000	8,83,380

5.2.6 Projected Profit & Loss Statement

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Cleaning & Grading	19,27,01,595	22,50,84,202	25,21,35,780	28,13,29,806	31,28,12,896	34,67,40,969	38,32,79,818
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	12,60,000	14,17,500	15,87,600	17,71,166	19,69,120	20,67,576	21,70,955
Facility 4 - Custom Hiring	52,98,000	55,62,900	58,41,045	61,33,097	64,39,752	67,61,740	70,99,827
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Revenue	19,92,59,595	23,20,64,602	25,95,64,425	28,92,34,070	32,12,21,768	35,55,70,285	39,25,50,600
Variable Cost							

Facility 1 - Cleaning & Grading	19,03,35,474	22,19,44,618	24,86,19,827	27,74,02,923	30,84,47,790	34,18,98,375	37,79,22,671
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	2,28,000	2,39,400	2,51,370	2,63,939	2,77,135	2,90,992	3,05,542
Facility 4 - Custom Hiring	26,97,000	28,31,850	29,73,443	31,22,115	32,78,220	34,42,131	36,14,238
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Variable Cost	19,32,60,474	22,50,15,868	25,18,44,639	28,07,88,976	31,20,03,146	34,56,31,498	38,18,42,451
Fixed Cost							
Facility 1 - Cleaning & Grading	4,80,000	5,04,000	5,29,200	5,55,660	5,83,443	6,12,615	6,43,246
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	5,56,669	5,83,969	6,12,823	6,43,318	6,75,547	7,05,010	7,35,947
Facility 4 - Custom Hiring	8,83,380	9,01,380	9,20,280	9,40,125	9,60,962	9,82,841	10,05,814
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Admin Expenses	8,53,996	9,39,396	10,33,335	11,36,669	12,50,336	13,75,369	15,12,906
Total Fixed Cost	27,74,045	29,28,745	30,95,638	32,75,772	34,70,287	36,75,836	38,97,914
Total Cost	19,60,34,519	22,79,44,612	25,49,40,277	28,40,64,748	31,54,73,433	34,93,07,335	38,57,40,364

Profit Before Depreciation, Interest and Tax	32,25,076	41,19,989	46,24,148	51,69,322	57,48,335	62,62,951	68,10,235
Depreciation	11,64,291	11,64,291	11,64,291	11,64,291	11,64,291	11,64,291	11,64,291
Amortization	2,50,000	2,50,000	2,50,000	2,50,000	2,50,000	-	-
Profit Before Interest and Tax	18,10,784	27,05,698	32,09,857	37,55,031	43,34,044	50,98,659	56,45,944
Interest on Term loan	16,17,773	19,28,795	19,38,377	19,45,619	19,49,935	19,50,057	19,45,665
Profit Before Tax	1,93,011	7,76,902	12,71,479	18,09,411	23,84,109	31,48,602	37,00,279
Less. Tax	36,672	1,47,611	2,41,581	3,43,788	4,52,981	6,91,765	8,86,822
Profit After Tax	1,56,339	6,29,291	10,29,898	14,65,623	19,31,128	24,56,837	28,13,457
Cumulative Profit	1,56,339	7,85,631	18,15,529	32,81,152	52,12,280	76,69,117	1,04,82,574

Facility 1- Trading

Particulars		Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue									
Soybean	Quintals	6,000	15,05,44,143	17,59,48,467	19,70,95,214	21,99,16,766	24,45,27,734	27,10,50,007	29,96,13,188
Red Gram/Tur	Quintals	6,500	1,26,84,738	1,48,25,287	1,66,07,097	1,85,30,024	2,06,03,726	2,28,38,473	2,52,45,185
Bengal Gram/Channa	Quintals	5,200	2,63,68,995	3,08,18,763	3,45,22,783	3,85,20,158	4,28,30,963	4,74,76,549	5,24,79,615

Add: Opening Stock				78,19,141	87,96,453	98,52,146	1,09,91,209	1,22,19,766	1,35,43,473
Less: Closing Stock			78,19,141	87,96,453	98,52,146	1,09,91,209	1,22,19,766	1,35,43,473	1,49,69,001
Total Variable Cost			19,03,35,474	22,19,44,618	24,86,19,827	27,74,02,923	30,84,47,790	34,18,98,375	37,79,22,671
Fixed Cost									
Machine Operator	1	20,000	2,40,000	2,52,000	2,64,600	2,77,830	2,91,722	3,06,308	3,21,623
Supervisor	1	10,000	1,20,000	1,26,000	1,32,300	1,38,915	1,45,861	1,53,154	1,60,811
Lab Technician	1	10,000	1,20,000	1,26,000	1,32,300	1,38,915	1,45,861	1,53,154	1,60,811
Total Fixed Cost			4,80,000	5,04,000	5,29,200	5,55,660	5,83,443	6,12,615	6,43,246
Total Expenses			19,08,15,474	22,24,48,618	24,91,49,027	27,79,58,583	30,90,31,233	34,25,10,990	37,85,65,917
Operating Income			18,86,121	26,35,584	29,86,754	33,71,224	37,81,663	42,29,979	47,13,901

Facility 2- Warehouse

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Vegetable									
Storage Charges per MT per Month		150	12,60,000	14,17,500	15,87,600	17,71,166	19,69,120	20,67,576	21,70,955
Total Revenue			12,60,000	14,17,500	15,87,600	17,71,166	19,69,120	20,67,576	21,70,955
Expenses									
Variable Cost									
Dunnage	MT	10	84,000	88,200	92,610	97,241	1,02,103	1,07,208	1,12,568

Fumigation	MT	10	84,000	88,200	92,610	97,241	1,02,103	1,07,208	1,12,568
Electricity		5,000	60,000	63,000	66,150	69,458	72,930	76,577	80,406
Total Variable Cost			2,28,000	2,39,400	2,51,370	2,63,939	2,77,135	2,90,992	3,05,542
Fixed Cost									
Warehouse Manager	1	15,000	1,80,000	1,89,000	1,98,450	2,08,373	2,18,791	2,29,731	2,41,217
Security Guard	2	10,000	2,40,000	2,52,000	2,64,600	2,77,830	2,91,722	3,06,308	3,21,623
Insurance for Godown Building			86,269	86,269	86,269	86,269	86,269	86,269	86,269
Insurance for stock in Godown			50,400	56,700	63,504	70,847	78,765	82,703	86,838
Total Fixed Cost			5,56,669	5,83,969	6,12,823	6,43,318	6,75,547	7,05,010	7,35,947
Total Expenses			7,84,669	8,23,369	8,64,193	9,07,257	9,52,682	9,96,003	10,41,489
Operating profit			4,75,331	5,94,131	7,23,407	8,63,909	10,16,438	10,71,574	11,29,466

5.2.7 Cash Flow Statement Projection

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1	Operating Profit							
	Total Revenue	19,92,59,595	23,20,64,602	25,95,64,425	28,92,34,070	32,12,21,768	35,55,70,285	39,25,50,600
2	Equity/ Share capital	39,41,784						
	Reinvestment							
3	Smart Grant -in-Aid	1,68,80,333						
4	Long Term Loan	89,23,764						
5	Short Term Loan	60,44,972	90,65,505	1,01,42,663	1,13,04,759	1,25,57,828	1,39,03,409	1,53,52,158
	Sub Total (A)	23,50,50,448	24,11,30,106	26,97,07,089	30,05,38,829	33,37,79,596	36,94,73,694	40,79,02,758
Cash Outflow (Rs.)								
1	Capital Expenditure							
a	Land and Building	1,72,53,821						
b	Machinery and Equipment	94,18,567						
c	Furniture & Fixture	-						
d	It Infrastructure	2,11,500						
e	Vehicle	-						
f	Preliminary Expenses	12,50,000						
2	Operational Expenditure							
a	Variable Cost	19,32,60,474	22,50,15,868	25,18,44,639	28,07,88,976	31,20,03,146	34,56,31,498	38,18,42,451

b	Fixed Cost	27,74,045	29,28,745	30,95,638	32,75,772	34,70,287	36,75,836	38,97,914
3	Loan Repayment							
	LTL - Principal	-	11,42,908	12,62,585	13,94,794	15,40,847	17,02,194	18,80,436
	LTL - Interest	8,92,376	8,40,935	7,21,258	5,89,048	4,42,995	2,81,648	1,03,406
	STL - Principal	60,44,972	90,65,505	1,01,42,663	1,13,04,759	1,25,57,828	1,39,03,409	1,53,52,158
	STL - Interest	7,25,397	10,87,861	12,17,120	13,56,571	15,06,939	16,68,409	18,42,259
4	Tax	36,672	1,47,611	2,41,581	3,43,788	4,52,981	6,91,765	8,86,822
	Sub Total (B)	23,18,67,824	24,02,29,431	26,85,25,484	29,90,53,708	33,19,75,024	36,75,54,760	40,58,05,446
	Net Cash Flow (A-B)	31,82,623	9,00,675	11,81,605	14,85,120	18,04,572	19,18,934	20,97,312
	Opening Cash and Bank		31,82,623	40,83,298	52,64,903	67,50,024	85,54,596	1,04,73,530
	Cumulative Cash Balance	31,82,623	40,83,298	52,64,903	67,50,024	85,54,596	1,04,73,530	1,25,70,842

5.2.8 Balance Sheet Statement Projection

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<u>ASSETS</u>							
Current Assets							
Cash and Bank Balance	31,82,623	40,83,298	52,64,903	67,50,024	85,54,596	1,04,73,530	1,25,70,842
Accounts Receivables							
Other Current Assets							
Total Current Assets	31,82,623	40,83,298	52,64,903	67,50,024	85,54,596	1,04,73,530	1,25,70,842
Gross Fixed Assets	2,68,83,888	2,57,19,597	2,45,55,305	2,33,91,014	2,22,26,723	2,10,62,431	1,98,98,140
Less: Depreciation	11,64,291	11,64,291	11,64,291	11,64,291	11,64,291	11,64,291	11,64,291
Net Fixed Assets	2,57,19,597	2,45,55,305	2,33,91,014	2,22,26,723	2,10,62,431	1,98,98,140	1,87,33,848
Preliminary & Pre- operative Expenses	10,00,000	7,50,000	5,00,000	2,50,000	0	0	0
TOTAL ASSETS	2,99,02,220	2,93,88,604	2,91,55,917	2,92,26,746	2,96,17,027	3,03,71,670	3,13,04,691
<u>LIABILITIES & SHAREHOLDERS EQUITY</u>							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)							
Accounts Payable & Accrued Expenses							
Other Current Liabilities							
Total Current Liabilities	0	0	0	0	0	0	0
Secured Long Term Debt	89,23,764	77,80,857	65,18,272	51,23,478	35,82,630	18,80,436	0
Differed Tax Liabilities							

TOTAL LIABILITIES	89,23,764	77,80,857	65,18,272	51,23,478	35,82,630	18,80,436	0
Share capital	39,41,784	39,41,784	39,41,784	39,41,784	39,41,784	39,41,784	39,41,784
Smart Grant -in-Aid	1,68,80,333	1,68,80,333	1,68,80,333	1,68,80,333	1,68,80,333	1,68,80,333	1,68,80,333
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	1,56,339	7,85,631	18,15,529	32,81,152	52,12,280	76,69,117
Profit & Loss) During the Year	1,56,339	6,29,291	10,29,898	14,65,623	19,31,128	24,56,837	28,13,457
Appropriation - Dividend							
Total Reserves	1,56,339	7,85,631	18,15,529	32,81,152	52,12,280	76,69,117	1,04,82,574
TOTAL EQUITY	2,09,78,456	2,16,07,747	2,26,37,645	2,41,03,269	2,60,34,397	2,84,91,234	3,13,04,691
TOTAL LIABILITIES & EQUITY	2,99,02,220	2,93,88,604	2,91,55,917	2,92,26,746	2,96,17,027	3,03,71,670	3,13,04,691
<u>CONTROL TICKER</u>							
(=Liability - Asset)	0.00	0.00	0.00	0.00	0.00	0.00	0.00

5.2.9 Financial Indicators

Sr. No.	Financial ratio	Estimated	Result	Permissible limit	
1	Break Even Point (BEP)	56.34%	Project Viable	BEP shall be less than 60%	<60%
2	Avg. Return on Capital Employed Average (ROCE)	26.45%	Project Viable	RoCE for the project shall be more than 20%	>20%
3	Internal Rate of Return (IRR)	14.07%	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)	18,29,067	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	5.17	Project Viable	The Pack Back Period (Project/Equity) shall be less than 7 years	<7 years
6	Debt Service Coverage Ratio (DSCR)	3.29	Project Viable	DSCR shall be more than 2 for better performing project.	>2

A. Sensitivity Analysis

Quantity Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Income	35,25,032	1,57,23,219	1,76,02,369	1,96,31,026	2,18,09,423	2,40,41,465	2,64,37,765

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Income	32,25,076	41,19,989	46,24,148	51,69,322	57,48,335	62,62,951	68,10,235

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Income	29,25,120	37,67,552	42,38,159	47,47,067	52,87,404	57,66,011	62,74,828

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Income	1,28,88,099	1,53,70,783	1,72,16,380	1,92,08,771	2,13,48,492	2,35,44,526	2,59,02,358

Key Points for Information

A. Return on Capital Employed (RoCE) or Return on Equity (RoE)

RoCE or Return Equity for the project shall be more than 20% to consider the project is financially viable

B. Net Present Value (NPV)

With a discount rate of 10% and a span of 7 operational years, the NPV should be positive to consider that the project is financially viable.

C. Internal Rate of Return (IRR)

The project internal rate of return **shall be more than 12%** as per the current financial scenario of the country, If the project **IRR is more than 12%** than project is feasible for investment.

D. Pay Back Period (Project/ Equity)

The Pack Back Period (Project/ Equity) shall be less than 7 years to consider that it is financially viable

E. Break Even Point (BEP)

The average breakeven percentage shall be more than 60% to consider that it is financially viable

F. Debt Service Coverage Ratio (DSCR)

DSCR shall be more than 2 for better performing project.

G. Sensitivity Analysis

The robustness of the proposal can be been checked through a sensitivity analysis based on unique application of +10% and -10% variations on the costs and quantum assumed for developing the proposal (4 scenarios derived from such analysis shall be represented).

**The above financial viability parameters are indicative and based on the nature of project it may. The final decision to consider the project is viable lies with state level sanction committee*

Section 6 : Assumptions

6.1 Key Assumptions

(Applicant should provide basic information for each business activity / facility covered in sub-project. the information will be used for finalizing assumptions and undertaking financial analysis.)

The following information should be filled separately for each business activity / facility covered under the sub-project. E.g. If an CBO has decided to set up 'dal mill' and 'aggregation cleaning, grading and marketing of agro produce', then details of both the activities / facilities should be provided separately in following table)

1. Basic Information of the business/facility

No.	Particulars	details
1.	Business activity/Facility	Processing of crops
2.	Area Required for establishing facility	25 अर (in Sq. mt):
3.	Capacity of Facility	4 TPH for Cleaning & Grading 1040 MT for Godown
4.	No. of hours, the facility will be operational in a day	8 Hours for Cleaning & Grading 12 Hours for Godwon
5.	Capital investment for machinery and equipment's (as per quotation)	Rs. 87.50/- (in lakh)
6.	Investment on civil and construction	Rs. 172.53/- (in lakh)
1	How many days, the facility will be operational in a year	Annual days 360 for Godwon Annual days 200 for Cleaning & Grading

2. Details of revenue generated through above facility

No.	Finished product	Unit	Whole price /Rs.-----per unit	Retail price /- Rs.....per Unit
1	Soybean	Quintals	6,000/-	6,200/-
2	Tur	Quintals	6,500/-	6,650/-
3	Chana	Quintals	5,200/-	5,650/-

3. Expenditure on raw material

No.	commodity	Procurement Price Rs... Per Quintal:	Remark
1	Soybean	5,700/-	-
2	Tur	6,200/-	-
3	Chana	4,700/-	-

4. Expenditure on salary of management staff

No.	Designation:	No. of Staff:	Salary Rs....Per Month:	Remark
1	Manager (Admin)	1	20,000/-	-
3	Accountant	1	12,000/-	-
4	Manager (Warehouse)	1	15,000/-	-
5	Machine Operator	1	20,000/-	-
6	Supervisor	1	10,000/-	-
7	Lab Technician	1	10,000/-	-

5. Expenditure on remuneration of labor

No.	Type of workers	No.	Wages Rs.... / per day	Remark
1	Skilled	-	-	-
2	Semi skill	-	-	-
3	Un skilled			-
	a) Watchmen	4	333/-	
	b) Driver	4	500/-	
	c) Labour	7	350/-	
	d) Daily Labour(whole year)	240	300/-	

6. Expenditure on rent/lease of plot / sub-project site

No	Component	Land lease Rent Rs-----per month	Remark
1	Land rent	8,333/-	-
2	Other	-	-

7. Expenditure on electricity charges required for facility

No	Cumulative HP for all Machineries and equipment's	No. of Units Consumption Per Hour:	Per Unit Cost Rs.....per unit	Remark
1	40 HP	28.34 unit PER HR.	12/-	-

8. Maintenance cost facilities

No	Component	Detail	Remark
1	Maintenance of machinery, building, equipment etc,	Rs. 5,000/-per month	-

9. Other consumables required for production

No.	Name of Consumables	Unit	Total Unit	Cost Per Unit (Rs)	Remark
1	NA	NA	NA	NA	-
2	NA	NA	NA	NA	-
3	NA	NA	NA	NA	-

E.g. edible oil, salt, sugar etc.

10. Expenditure on packaging material

No.	Type of Material	Size of Packaging material	Unit	Total unit	Cost Per Unit (Rs.)	Remark
1	Soybean	100Kg	Quintals/Bag	-	30/-	-
2	Tur	100Kg	Quintals/Bag	-	30/-	-
3	Chana	100Kg	Quintals/Bag	-	30/-	-

11. Expenditure on storage/warehouse for product

No.	Crop Name:	Storage Duration (month)	Storage Cost Per Quintal Per Month:	remark
1	Soybean	7	7/-	-
2	Tur	7	7/-	-
3	Chana	7	7/-	-

12. Other Expenditure

No.	Component	Rs/per month	remark
1	Dunnage	10/MT	
2	Fumigation	10/MT	

- 1. The above information should be filled separately for each business/activity / facility covered under the sub-project. E.g. If an CBO has decided to set up 'dal mill' and 'aggregation cleaning, grading and marketing of agro produce', then details of both the activities / facilities should be provided separately in following table*
- 2. Please refer necessary quotations, estimates, market survey reports etc. for filling up above information.*
- 3. In case of additional information concerned project officer/staff should consult with the applicant during preparation of DPR.*

6.2 Other assumptions

1. Year wise participation of CBO member
2. Production assumption of various years
3. Average depreciation – machinery, building, IT infra.
4. Interest rate on long and short- term loans
5. Insurance
6. Facilitation charges- bulk marketing
7. Income tax

Section 7

SOCIAL ACTION PLAN¹

1. Name of Nodal Person of CBO for implementation and reporting of Social Action Plan :

Particulars	Yes/ No	If Yes, Specify
2. Information of Sub-project Implementation Area		
Does the subproject area falls under Scheduled V ² (Tribal) Area?	No	
Does the subproject area have Particularly Vulnerable Tribal Groups ³ {PVTGs}?	No	
Does the subproject falls under Left Wing Extremism ⁴ area {LWE}?	No	
Does the subproject districts falls under Aspirational District ⁵ ?	No	
3. Compliance with Negative List		
Does this Subproject involve compulsory acquisition of private land?	No	
Does this Subproject involve purchase of private land?	No	
Does this Subproject involve physical relocation of people, houses, shops, buildings etc.?	No	
Does this Subproject involve closure of access to common routes, facilities and resources?	No	
Does this Subproject involve activities that adversely impact local livelihoods and businesses?	No	
Does this Subproject cover Indigenous Peoples villages/territories ⁷ (villages with scheduled tribe population and designated Schedule V areas) where free, prior, and informed consultations have not been done?	No	
Does this Subproject cover Indigenous Peoples villages/territories (Villages with scheduled tribe population and Schedule V areas) where evidence for broad community support has not been obtained or is not available?	No	
Does this Subproject involve any activities that could negatively affect the social, cultural and religious beliefs, practices and livelihoods of indigenous peoples (tribal people)?	No	
Does this Subproject involve activities that could adversely affect cultural property, including archaeological and historical sites?	No	
Does this Subproject involve any activities that could potentially use forced labour ⁶ or child labour ⁷ and other labour-exploitative practices?	No	
Does this Subproject involve deep excavation works, hazardous chemicals, explosives, submergence, dangerous sites which threaten the health and safety of workers and local communities?	No	
Does the subproject involves any hazardous work for labours during construction work?	No	
Does this Subproject involve any activities that could harm the health, safety and wellbeing of women, girls and children?	No	
4. Sub Project Implementation		
4.1 Measures for Social Inclusion		

¹ Following the Environment and Social Management Framework of the SMART <https://www.smart-mh.org/smart/aboutsmart>

² List of tribal districts & blocks (Scheduled V Area) is available at

<https://cdnbbsr.s3waas.gov.in/s3e8758b517083196f05ac29810b924aca/uploads/2019/11/2019112132.pdf>

³ Particularly Vulnerable Tribal Groups - Katkaria (Kathodia), Kolam, Maria Gond

⁴ Left Wing Extremism districts Chandrapur, Gadchiroli, Gondia

⁵ Aspirational Districts - Nandurbar, Washim, Gadchiroli, Osmanabad

⁶ Forced labor means all work or services not voluntarily performed, that is, extracted from individuals under threat of force or penalty

⁷ A child under the age of 14 will be considered as child labor. A child over the minimum age of 14 and under the minimum age of 18 may be employed or engaged in connection with the Project only under the following specific conditions: The work is not hazardous in nature and is likely to jeopardize the child's health, safety, or morals. An appropriate risk assessment is conducted prior to work commencing. The Borrower conducts regular monitoring of health, working conditions, hours of work, and the likelihood of potential threat to the child's overall development.

Whether CBO will take measures for the inclusion of vulnerable households, including SC, ST, Women Headed household, tenant farmers, returnee migrants and other vulnerable workers in Subproject activities?	Yes	We Work for livelihood
4.2 Tribal Development Plan (For the Subprojects from Schedule V Area)		
Whether free, prior and informed consultations with Tribal community has been conducted?	NA	
Whether the consent of Tribal Community for Project Implementation has been obtained?	NA	
Whether the access and benefits of project activities/facilities to Tribes will be ensured?	NA	
4.3 Land		
Whether own 7/12 extract or registered Lease Agreement for rent/lease of private land for 29 years has been attached?	Yes	Rent Agreement attached
Whether non encroachment certificate of land has been attached ? (by relevant authority like DIU Head/Grampanchayat/Talathi etc.)	Yes	Grampanchayat Letter
4.4 Labour mitigation measures during civil & Implementation work		
Whether CBO will take measures for safeguarding health and safety facilities for workers (when camps are set up)? (e.g. enough space for living, hygiene facility, drinking water. Separate washroom for male & female, crèche/shed for children, training/awareness on The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, mechanism to address sexual violence etc.)	Yes	Medical room, First aid, Fire safety
Whether CBO will take measures to address risks related with influx of migrant labour from outside? (e.g. measures to prevent crime, communicable diseases, gender base violence, child labour, accidents, etc.)	Yes	Lavatories available
Whether CBO will take measures to record and address incidents of gender-based violence and sexual harassment?	Yes	CC TV Camera
4.5 Measures of Health and Safety		
Whether CBO will take measures on Community Health and Safety? (e.g. measures to prevent accident, physical injury, sexual exploitation of community member, etc.)	Yes	Personal supervision
Whether CBO will take measures on Occupational Health and Workers Safety? (e.g. measures to prevent on site accident, physical injury, sexual exploitation of workers, etc.)	Yes	Home to home care
Whether CBO will take Safety measures on COVID-19. (Social distancing, use of Mask, etc.)	Yes	Vaccination camps

5. Social Sub-project Targets :

Sr. No.	Particulars	Current Status (Baseline of CBO)	Proposed target in the Sub-project
Social Inclusion & Gender Integration targets⁸ (%)			
A	Total No. of Farmers/Members	17%	25%
B	No. of Small and marginal Beneficiaries (& their %)	22.96%	32.96%
C	No. of Women Shareholders (& their %)	12.5%	22.5%
D	No. of Women Board of Directors (& their %)	20%	30%
E	No. of Schedule Tribes (& their %)	2.55%	18.55%
F	No. of Schedule Caste (& their %)	0.25%	4.25%
G	No. of Tenants (& their %)	0	5.00%
H	No. of Landless (& their %)	-	-
I	No. of Women having land title (7/12) (& their %)	22.19%	37.00%

8 As per the Social Inclusion & Gender Strategy of the Project, out of total beneficiary of the project, 80% will be small & marginal farmers, minimum 30% will be Women beneficiary, minimum 6% will be Schedule Tribes, minimum 7% will be Schedule Caste beneficiary. Also CBO should have minimum 20% Women Board of Directors.

Section 8

Environmental Action Plan

The Environmental Action Plan (EAP) will provide guidance to the CBOs in minimization/mitigation of potential environmental risks/impacts of the agricultural and animal husbandry value chain development activities of the subproject. The environmental baseline information for providing suggestions to CBOs for bringing out performance improvements in the activities of the subproject are collected as per the below-mentioned table-

1. Information related to Compliance with the negative List of Activities of the ESMF Report:

A. For Agriculture Value Chain Development Subprojects:			
Sr. No.	Will the Subproject Activity	Yes/ No	If Yes, Specify
1	Be located within or near environmentally sensitive areas like Protected/Reserve Forests ² , Wetlands, Special area for protecting biodiversity, Cultural heritage site?	No	
2	Cause ecological degradation resulting from modification of non-agricultural lands to agricultural lands?	No	
3	Have risk of deforestation?	No	
4	Affect the indigenous floral (plant) and faunal (animal) biodiversity?	No	
5	Be located in a site vulnerable to major natural disasters or induced hazards such as Landslides, Flooding, Storm, Earthquakes, etc.	No	
6	Involves use of pesticides banned by Govt. of India ³ , pesticides listed in Class Ia, Ib, Class II of World Health Organization (WHO) ⁴	No	
7	Involves use of uncertified seeds or banned crop varieties?	No	
8	Involves burning of Crop Residue/Stubble on the farmland?	No	
9	Involves disposal of agricultural production/processing waste and waste water without treatment in the surrounding environment (land, water bodies, water drainage lines, etc.)?	No	
10	Are the agricultural commodities sent for testing of their Maximum Residue Level (MRL) (mg/kg) values in laboratories?	No	
11	Involves use of polluting and non PUC certified vehicles like trucks, vans, tempos, reefer van, etc.	No	
12	Have approach to pucca roads for doing transportation planning?	No	
B For Animal Husbandry Value chain Development Subprojects			
1	Involves rearing/grazing of small ruminants (goat, sheep) and poultry birds in the forest areas?	No	
2	Involves introduction of exotic animal breeds in the Subproject?	No	

3	Are animal waste management and disposal practices being introduced?	No	
4	Involves use of banned veterinary drugs in the livestock rearing5?	NO	
5	Involves operating slaughter house without Abattoir (Slaughterhouse) waste and Effluent (wastewater) Treatment Plant (ETP) facility6?	NO	
6	Likely to cause risk to community's health due to transmission of diseases from the livestock to humans?	No	

2. Environmental Baseline Information and related Safeguard Targets for the Subproject:

Sr No	Agricultural Practices followed in the Subproject	Unit	Current/Baseline Condition in the Subproject	Target to be Achieved by the end of the Subproject
A. For Agriculture Value chain Development Subprojects				
1.	Average use of fertilizer-NPK	Kg/ha.	100Kg	120 Kg
2.	Area in which recommended dose of fertilizers is used	ha.	733	838
3.	Area in which fertilizers used is less than recommended dose	ha.	78	100
4.	Area in which fertilizers used is above the recommended dose	ha.	85	110
5.	Area in which Integrated Nutrient Management (INM) is practiced	ha.	100	234
6.	Average use of Pesticides, Fungicides and Herbicides	L/ha	0.50 Ltr.	0.50 Ltr.
7.	Area in which recommended dose of pesticides is used	ha.	702	734
8.	Area in which pesticides used is less than recommended dose	ha.	241	262
9.	Area in which pesticides used is above the recommended dose	ha.	42	52
10.	Area in which Integrated Pest Management (IPM) is practiced	ha.	100	200
11.	Area in which crop residues are burnt	ha.	100	200
12.	Area in which crop residue is recycled for preparing Compost,	ha.	225	300

	Farm Yard Manure (FYM), etc.			
13.	Area under Organic farming	ha.	50	150
14.	Area under GLOBAL Good Agricultural Practice (G.A.P.)	ha.	0	25
B. For Animal Husbandry Value Chain Development Subprojects				
15.	Feeding practice- Open Grazing/Semi stall Feeding	-	N.A	N.A
16.	Area in which animal manure is used as fertilizer	Kg/ha.	N.A	N.A
17.	Animals are Vaccinated/ Non-Vaccinated	-	N.A	N.A
C. Valid PUC Certificate for transportation Vehicle-Available/Not-Available		-	NO	Yes

Note:

- 1) As per the SMART project's Environmental and Social Management Framework (ESMF) report recommendations, none of the subproject activities should fall under Negative (non-eligible) list of the project activities given in the point no. 3.9, pg no. 48 of the ESMF report.
- 2) 100 % CBOs of the subproject should be trained in the usage of Integrated Nutrient Management (INM) and Integrated Pest Management (IPM) practices in the SMART project's Value Chain Development School (VCDS). In the subproject, 50 % of the subproject area in hectares will be required to be brought under IPM and INM by the end of the subproject.
- 3) For requirement of Organic (NPOP- National Programme for Organic Production) and/or GLOBAL Good Agricultural Practice (G.A.P.) group certification, project's financial support of up to 60 % can be availed by the subproject CBOs. The remaining 40 % of certification cost will be required to be raised by the CBOs themselves.
- 4) All the new machineries to be purchased using project's resources should be energy efficient, vehicles should be Bharat State VI compliant, tractors should be Bharat Stage (CEV/TREM)IV – V, and hold valid PUC certificate.

Web link of the ESMF Report:https://www.smart-mh.org/cdn//2019/08/190818171526_405e4be8b9d3ce2374fe29ce1561a62b.pdf

