

**1.1 Total Project Cost**

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	10,200,000	60%	6,120,000
2	Machinery and Equipment	23,875,333	60%	14,325,200
3	Furniture and Fixture	-	60%	-
4	IT & IT Infrastructure	-	60%	-
5	Transport vehicle (Refer van and other)	-	60%	-
6	Preliminary Expenses	1,993,000	60%	1,195,800
7	Working Capital	12,596,181		
	<b>Total</b>	<b>48,664,514</b>		<b>20,000,000</b>

SMART Subsidy limited to Rs.2.00 Cr for Non horticulture Processing Unit . Hence Percentage of Subsidy of 60 % will Not Match

**1.2 Means of Finance**

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project	60%	20,000,000
2	Bank Finance - Long Term Loan	20%	9,750,000
3	Own Contribution	20%	18,914,514
	<b>Total</b>		<b>48,664,514</b>

This sheet provide details of how total project cost will raised

**1.3 Financial Indicators**

Sr. No.	Financial ratio	Estimated	Result	
1	Break Even Point (BEP)	19.03%	Project Viable	BEP shall be less than 60% <60%
2	Avg. Return on Capital Employed Average (ROCE)	20.59%	Project Viable	RoCE for the project shall be more than 20% >20%
3	Internal Rate of Return (IRR)	13.92%	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)	7,498,014	NPV is high and positive at a conservative project life of 7 years	With a discount rate of 10% and a span of 7 operational years, the NPV should be positive Positive
5	Payback period	4.70	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years <7 years
6	Debt Service Coverage Ratio (DSCR)	13.16	Project Viable	DSCR shall be more than 2 for better performing project. >2

2.1

**Land and Building**

Sr. No.	Particular	Unit	No. of Unit	Rate per unit	Amount (Rs.)
1	Land ( On Lease )	Sq. ft.			-
2	Factory Shed	Sq.ft	15,900	642	10,200,000
					-
					-
<b>Total</b>					<b>10,200,000</b>

2.2

**Machinery and Equipment**

Sr. No.	Description	Capacity	No. Required	Rate	Amount (Rs.)	Total HP
<b>A</b>	<b>Custom Hiring</b>					
					-	
					-	
	<b>Subtotal</b>				-	
<b>B</b>	<b>Cotton Ginning &amp; Pressing</b>					
<b>1</b>	<b>Pre harvest Equipments &amp; Tools</b>					
	Tractor & Loader		1	1,551,000	1,551,000	
	Cotton Sherdder		1	220,000	220,000	
	Sub Total (1)				1,771,000	
<b>2</b>	<b>Post Harvest Processing Equipments (PHT)</b>					
	24 DR Gin + 1 Press & Automisation	200	1	17,126,877	17,126,877	180
	Electronic Digital Scale		1	1,109,200	1,109,200	5
	Fire Hydrant and water line		1	799,022	799,022	10
	Tractor and loader		1		-	0
	Electrical fittings		1	2,655,000	2,655,000	0
	Water Pump, Motors, Installation & Transportation		1	-	-	
	Moisture System		1	414,234	414,234	1
	Sub Total (2)				22,104,333	
					-	
	<b>Total</b>				<b>23,875,333</b>	<b>196</b>
<b>C</b>	<b>Cleaning &amp; Grading</b>					
					-	
	<b>Subtotal</b>				-	
<b>D</b>	<b>F &amp; V Processing Machinery</b>					
					-	
	<b>Subtotal</b>				-	
<b>Total</b>					<b>23,875,333</b>	<b>196</b>

2.3

**Furniture and Fixture**

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1				-
				-
Total				-

2.4

**IT & IT Infrastructure**

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1				-
				-
Total				-

2.5

**Transport vehicle (Refer van and other)**

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1				-
Total				-

2.6

**Preliminary Expenses**

Sr. No.	Particular	Amount (Rs.)
1	MPCB Consent to establish	15,000
2	MPCB Consent to Operate	15,000
3	Bank Processing	383,000
4	Legal expenses incl mortgaged exp.	500,000
5	Professional Fees (DPR And Other)	200,000
6	Travelling Expenses during preconstruction period	125,000
7	Lease Agreement Legal Expanses	105,000
8	Interest During Pre-operative Period	-
9	Other Misc expenses	650,000
Total		1,993,000

### 3.1 Schedule of General Admin Expenses

			100%	105.00%	110.25%	115.76%	121.55%	127.63%	134.01%
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
Particulars	Unit	No. of Unit	Unit Cost						
Manager	No.	2	30,000	756,000	793,800	833,490	875,165	918,923	964,869
Accountant	No.	2	15,000	378,000	396,900	416,745	437,582	459,461	482,434
Watchmen	No.	4	8,000	403,200	423,360	444,528	466,754	490,092	514,597
Telephone and internet Exp	Months	12	5,000	63,000	66,150	69,458	72,930	76,577	80,406
Office Electricity Exp	Months	12	5,000	63,000	66,150	69,458	72,930	76,577	80,406
Printing & Stationary	Months	12	2,500	31,500	33,075	34,729	36,465	38,288	40,203
Land Lease	Months	12	5,000	63,000	66,150	69,458	72,930	76,577	80,406
Misc. expenses	Months	12	20,000	252,000	264,600	277,830	291,722	306,308	321,623
Audit and Legal Compliances expenses	Lumsun	1	45,000	47,250	49,613	52,093	54,698	57,433	60,304
<b>Total Admin Expense</b>			<b>1,959,000</b>	<b>2,056,950</b>	<b>2,159,798</b>	<b>2,267,787</b>	<b>2,381,177</b>	<b>2,500,236</b>	<b>2,625,247</b>

### 3.2 Depreciation

As per companies Act

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Assets</b>							
<b>Building</b>							
Asset Value	10,200,000	9,876,660	9,553,320	9,229,980	8,906,640	8,583,300	8,259,960
Depreciation	323,340	323,340	323,340	323,340	323,340	323,340	323,340
Accumulated Depreciation	323,340	646,680	970,020	1,293,360	1,616,700	1,940,040	2,263,380
Net Fixed Assets	9,876,660	9,553,320	9,229,980	8,906,640	8,583,300	8,259,960	7,936,620
<b>Plant and Machinery</b>							
Asset Value	23,875,333	22,364,024	20,852,716	19,341,407	17,830,099	16,318,790	14,807,482
Depreciation	1,511,309	1,511,309	1,511,309	1,511,309	1,511,309	1,511,309	1,511,309
Accumulated Depreciation	1,511,309	3,022,617	4,533,926	6,045,234	7,556,543	9,067,851	10,579,160
Net Fixed Assets	22,364,024	20,852,716	19,341,407	17,830,099	16,318,790	14,807,482	13,296,173
<b>Gross Fixed Asset</b>	<b>34,075,333</b>	<b>32,240,684</b>	<b>30,406,036</b>	<b>28,571,387</b>	<b>26,736,739</b>	<b>24,902,090</b>	<b>23,067,442</b>
<b>Total Depreciation</b>	<b>1,834,649</b>	<b>1,834,649</b>	<b>1,834,649</b>	<b>1,834,649</b>	<b>1,834,649</b>	<b>1,834,649</b>	<b>1,834,649</b>
<b>Accumulated Depreciation</b>	<b>1,834,649</b>	<b>3,669,297</b>	<b>5,503,946</b>	<b>7,338,594</b>	<b>9,173,243</b>	<b>11,007,891</b>	<b>12,842,540</b>
<b>Net Fixed Assets</b>	<b>32,240,684</b>	<b>30,406,036</b>	<b>28,571,387</b>	<b>26,736,739</b>	<b>24,902,090</b>	<b>23,067,442</b>	<b>21,232,793</b>

Amortization: Straight Line

IT Act

Method (SLM) is used

Depreciation: Straight Line

WDV

Method (SLM) is used

Land 0.00%

Building 10.00%

Furniture and Electrification 10.00%

IT and Infrastructure 40.00%

Vehicle 15.00%

Plant and machinery 15.00%

Amortization: Straight Line

Method (SLM) is used

Pre-operative or pre-incubation 20%

### 3.2 Depreciation

As per IT Act

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Assets</b>							
<b>Building</b>							
Asset Value	10,200,000	9,180,000	8,262,000	7,435,800	6,692,220	6,022,998	5,420,698
Depreciation	1,020,000	918,000	826,200	743,580	669,222	602,300	542,070
Accumulated Depreciation	1,020,000	1,938,000	2,764,200	3,507,780	4,177,002	4,779,302	5,321,372
Net Fixed Assets	9,180,000	8,262,000	7,435,800	6,692,220	6,022,998	5,420,698	4,878,628
<b>Plant and Machinery</b>							
Asset Value	23,875,333	20,294,033	17,249,928	14,662,439	12,463,073	10,593,612	9,004,570
Depreciation	3,581,300	3,044,105	2,587,489	2,199,366	1,869,461	1,589,042	1,350,686
Accumulated Depreciation	3,581,300	6,625,405	9,212,894	11,412,260	13,281,721	14,870,763	16,221,448
Net Fixed Assets	20,294,033	17,249,928	14,662,439	12,463,073	10,593,612	9,004,570	7,653,885
<b>Gross Fixed Asset</b>	<b>34,075,333</b>	<b>29,474,033</b>	<b>25,511,928</b>	<b>22,098,239</b>	<b>19,155,293</b>	<b>16,616,610</b>	<b>14,425,268</b>
<b>Total Depreciation</b>	<b>4,601,300</b>	<b>3,962,105</b>	<b>3,413,689</b>	<b>2,942,946</b>	<b>2,538,683</b>	<b>2,191,342</b>	<b>1,892,755</b>
<b>Accumulated Depreciation</b>	<b>4,601,300</b>	<b>8,563,405</b>	<b>11,977,094</b>	<b>14,920,040</b>	<b>17,458,723</b>	<b>19,650,065</b>	<b>21,542,820</b>
<b>Net Fixed Assets</b>	<b>29,474,033</b>	<b>25,511,928</b>	<b>22,098,239</b>	<b>19,155,293</b>	<b>16,616,610</b>	<b>14,425,268</b>	<b>12,532,513</b>

### 3.3 Amortization Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Preliminary Expenses	398,600	398,600	398,600	398,600	398,600	398,600	398,600
Total Value	398,600	398,600	398,600	398,600	398,600	398,600	398,600

### 3.4 Tax Schedule

Particulars	Y2	Y3	Y4	Y5	Y6	Y7
EBT	8,064,123	9,668,616	11,398,948	13,263,944	15,670,626	17,824,853
Add Depreciation as per computer	1,834,649	1,834,649	1,834,649	1,834,649	1,834,649	1,834,649
Less Depreciation as per IT Act	3,962,105	3,413,689	2,942,946	2,538,683	2,131,342	1,822,725
Taxable Income	5,936,667	8,089,576	10,290,651	12,559,910	15,374,933	17,776,767
Provision of Taxes	890,500	1,213,436	1,543,598	1,883,986	2,297,240	2,666,512

Maximum Tax rate

This Sheet refer for provision of tax calculation

## 4.1 Repayment Schedule

Loan Amount (Rs) 9,750,000  
 Interest rate /PA 9.30%  
 Loan Tenure in years 7  
 Moratorium Period ( In M 6  
 EMI Rs. 167,034.07

Year	Particulars	Opening Balance	Interest	Principial Repayment	EMI	Closing Outstanding
Year 1	Month 1	9,750,000	75,563	-	75,563	9,750,000
	Month 2	9,750,000	75,563	-	75,563	9,750,000
	Month 3	9,750,000	75,563	-	75,563	9,750,000
	Month 4	9,750,000	75,563	-	75,563	9,750,000
	Month 5	9,750,000	75,563	-	75,563	9,750,000
	Month 6	9,750,000	75,563	-	75,563	9,750,000
	Month 7	9,750,000	75,563	91,472	167,034	9,658,528
	Month 8	9,658,528	74,854	92,180	167,034	9,566,348
	Month 9	9,566,348	74,139	92,895	167,034	9,473,453
	Month 10	9,473,453	73,419	93,615	167,034	9,379,838
	Month 11	9,379,838	72,694	94,340	167,034	9,285,498
	Month 12	9,285,498	71,963	95,071	167,034	9,190,426
Year 2	Month 13	9,190,426	71,226	95,808	167,034	9,094,618
	Month 14	9,094,618	70,483	96,551	167,034	8,998,067
	Month 15	8,998,067	69,735	97,299	167,034	8,900,768
	Month 16	8,900,768	68,981	98,053	167,034	8,802,715
	Month 17	8,802,715	68,221	98,813	167,034	8,703,902
	Month 18	8,703,902	67,455	99,579	167,034	8,604,323
	Month 19	8,604,323	66,684	100,351	167,034	8,503,973
	Month 20	8,503,973	65,906	101,128	167,034	8,402,845
	Month 21	8,402,845	65,122	101,912	167,034	8,300,933
	Month 22	8,300,933	64,332	102,702	167,034	8,198,231
	Month 23	8,198,231	63,536	103,498	167,034	8,094,733
	Month 24	8,094,733	62,734	104,300	167,034	7,990,433
Year 3	Month 25	7,990,433	61,926	105,108	167,034	7,885,325
	Month 26	7,885,325	61,111	105,923	167,034	7,779,402
	Month 27	7,779,402	60,290	106,744	167,034	7,672,658
	Month 28	7,672,658	59,463	107,571	167,034	7,565,087
	Month 29	7,565,087	58,629	108,405	167,034	7,456,683
	Month 30	7,456,683	57,789	109,245	167,034	7,347,438
	Month 31	7,347,438	56,943	110,091	167,034	7,237,347
	Month 32	7,237,347	56,089	110,945	167,034	7,126,402
	Month 33	7,126,402	55,230	111,804	167,034	7,014,597
	Month 34	7,014,597	54,363	112,671	167,034	6,901,927
	Month 35	6,901,927	53,490	113,544	167,034	6,788,382
	Month 36	6,788,382	52,610	114,424	167,034	6,673,958
Year 4	Month 37	6,673,958	51,723	115,311	167,034	6,558,647
	Month 38	6,558,647	50,830	116,205	167,034	6,442,443
	Month 39	6,442,443	49,929	117,105	167,034	6,325,338
	Month 40	6,325,338	49,021	118,013	167,034	6,207,325
	Month 41	6,207,325	48,107	118,927	167,034	6,088,398
	Month 42	6,088,398	47,185	119,849	167,034	5,968,549
	Month 43	5,968,549	46,256	120,778	167,034	5,847,771
	Month 44	5,847,771	45,320	121,714	167,034	5,726,057
	Month 45	5,726,057	44,377	122,657	167,034	5,603,400
	Month 46	5,603,400	43,426	123,608	167,034	5,479,792
	Month 47	5,479,792	42,468	124,566	167,034	5,355,227
	Month 48	5,355,227	41,503	125,531	167,034	5,229,695
Year 5				126,504	167,034	5,103,192
	Month 49	5,229,695	40,530			

	Month 50	5,103,192	39,550	127,484	167,034	4,975,707
	Month 51	4,975,707	38,562	128,472	167,034	4,847,235
	Month 52	4,847,235	37,566	129,468	167,034	4,717,767
	Month 53	4,717,767	36,563	130,471	167,034	4,587,295
	Month 54	4,587,295	35,552	131,483	167,034	4,455,813
	Month 55	4,455,813	34,533	132,502	167,034	4,323,311
	Month 56	4,323,311	33,506	133,528	167,034	4,189,783
	Month 57	4,189,783	32,471	134,563	167,034	4,055,220
	Month 58	4,055,220	31,428	135,606	167,034	3,919,614
	Month 59	3,919,614	30,377	136,657	167,034	3,782,957
	Month 60	3,782,957	29,318	137,716	167,034	3,645,240
Year 6	Month 61	3,645,240	28,251	138,783	167,034	3,506,457
	Month 62	3,506,457	27,175	139,859	167,034	3,366,598
	Month 63	3,366,598	26,091	140,943	167,034	3,225,655
	Month 64	3,225,655	24,999	142,035	167,034	3,083,620
	Month 65	3,083,620	23,898	143,136	167,034	2,940,484
	Month 66	2,940,484	22,789	144,245	167,034	2,796,238
	Month 67	2,796,238	21,671	145,363	167,034	2,650,875
	Month 68	2,650,875	20,544	146,490	167,034	2,504,385
	Month 69	2,504,385	19,409	147,625	167,034	2,356,760
	Month 70	2,356,760	18,265	148,769	167,034	2,207,991
	Month 71	2,207,991	17,112	149,922	167,034	2,058,069
	Month 72	2,058,069	15,950	151,084	167,034	1,906,985
Year 7	Month 73	1,906,985	14,779	152,255	167,034	1,754,730
	Month 74	1,754,730	13,599	153,435	167,034	1,601,295
	Month 75	1,601,295	12,410	154,624	167,034	1,446,671
	Month 76	1,446,671	11,212	155,822	167,034	1,290,849
	Month 77	1,290,849	10,004	157,030	167,034	1,133,819
	Month 78	1,133,819	8,787	158,247	167,034	975,572
	Month 79	975,572	7,561	159,473	167,034	816,098
	Month 80	816,098	6,325	160,709	167,034	655,389
	Month 81	655,389	5,079	161,955	167,034	493,434
	Month 82	493,434	3,824	163,210	167,034	330,224
	Month 83	330,224	2,559	164,475	167,034	165,750
	Month 84	165,750	1,285	165,750	167,034	(0)