

MODEL DPR

ESTABLISHMENT OF GRAIN GRADING AND WAREHOUSE (WITH CAPITAL SUBSIDY)

under Agriculture Infrastructure Fund Scheme

Submitted to



Department of Agriculture,
Cooperation & Farmers Welfare

Submitted by



NABCONS
Knowledge Partner
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CREDIT CITATION

Preparation of this document has been possible with broad-based support and co-operation from various stakeholders. NABARD Consultancy Services hereby, sincerely and gratefully acknowledges the support and valuable co-operation extended by them.

Our sincere thanks are also due to all others who directly or indirectly helped NABCONS in preparation of this document.

DPR Template for projects under Agriculture Infrastructure Fund¹

1. Details of the Applicant

To be filled by the applicant

SN	Particulars	Details
i.	Name of the Applicant	
ii.	Constitution Legal Status of Applicant : (i.e. Govt. organization, NGO, Co-operative society, Company, partnership firm, proprietorship firm, Individual, FPO, Self Help Group, etc.)	
iii.	Registration No. of Applicant/CIN	
iv.	GST No. of Applicant	
v.	Date of Establishment/ Incorporation	
vi.	Address of the registered office	
vii.	PAN No. of Applicant	
viii.	Address of the proposed site	
ix.	District	
x.	State	
xi.	Pin Code	
xii.	Whether lead promoter belong to SC/ ST/ Woman/Minority	

*Details of associates/ allied firms, if any may also be provided.

2. Contact details of the Applicant/Promoter(s)/Partner(s)/Directors(s)/ Members including addresses, telephone, mobile, fax, e-mail, website, PAN etc.

SN	Name of Applicant/ Promoter(s)/ Partner(s)/ Director(s)/ Members	Address	Telephone No.	Mobile No.	E-mail Id	Any other details
1						
2		To be filled by the applicant				

¹ This template is prepared keeping in mind the essential information required by the lending institutions to process the loan application. Different formats of table/description can be used for preparation of the DPR but all the required information in template should be included in the DPR.

3. Details of the Promoter(s)/Partner(s)/Directors(s)/ Members

S N	Name of Promoter(s)/ Partner(s)/ Director(s)/ Members	Aadhaar No.	PAN No.	Academic and technical Qualification	Net Worth	DIN No.	Credit Rating	Date of Share holding	Partner profit sharing ratio
1									
To be filled by the applicant									
2									

4. Relative experience of the Applicant/Promoter(s)/Partner(s)/Directors(s)/ Members

S N	Name of lead Applicant/Promoter(s)/Partner(s)/ Members of Applicant Entity	Detail of Experience	Details of Turnover (year-wise)	Supporting Document attached, if any (Yes/No)
1				
To be filled by the applicant				
2				

5. Details of Existing Banking and Credit facilities of the Applicant/ Promoter(s)/ Partner(s)/ Directors(s)

SN	Types of Facility	Name of Bank and Branch	Limits	Outstanding as on dd/mm/yyyy	Securities	Rate of interest	Repayment terms	Purpose
1	Cash Credit							
To be filled by the applicant								
2	Term Loan							
3	Others							

*Information pertaining to credit rating (internal /external) may also be shared along with the aforementioned information

6. Details of GST Returns submitted, if any or status of registration

7. Project Details

a. Objective of the proposed project: GRAIN GRADING AND WAREHOUSE

b. Category of proposed infrastructure as per the Scheme:

SN	Component	Mark Tick (✓)
1	Supply chain	
2	Warehouses	✓
3	Silos	
4	Pack Houses	
5	Assaying Unit	
6	Sorting, Grading and drying unit	✓
7	Cold Chain	
8	Logistics facilities	
9	Primary Processing Centres	
10	Ripening Chambers	
11	Organic input production	
12	Bio stimulant production unit	
13	Infrastructure for Smart and precision agriculture	
14	Projects identified for providing supply chain infrastructure for clusters of crops including export clusters.	
15	Projects promoted by Central/State/Local Governments or their agencies under PPP for building community farming assets or post-harvest management projects.	
16	Any other (please Specify)	

c. Type of Operating Model (Rental, PPP, captive, Lease, Franchise etc.) and details

8. Land Details:

SN	Particulars	Details
1	Land Area	
2	Status of Legal title & Possession	
3	if leased, Period of lease	
4	Coordinates of location	
5	Details of CLU	
6	Connectivity to roads I. State Highway (in Km.) II. National Highway (in Km.)	To be filled by the applicant
7	Availability of Water	
8	Availability of Power	

9. Proposed facilities:

I. Details of proposed facility

S N	Type of facilities proposed to be created	No. of Units	Total Capacity [MT, Ltrs, MT/Hr.	No. of Days of operation
1	Warehouse	1	1000 MT	
2	Silos			
3	Pack-house			
4	CA Store			
5	Cold store			
6	Frozen store			
7	Pre-cooling Chambers			
8	Assaying, Sorting, Grading, Waxing, Weighing, Packing facility [Modify as per actual]	1	3000 MT	
9	Ripening Chambers			
10	IQF			
11	Blast Freezing			
12	Refrigerated Vehicles/ Reefer vans			
13	Mobile Pre-coolers			
14	Insulated/ non-insulated distribution vehicle			
15	Irradiation Facility			
16	Organic input production			
17	Bio Stimulant production units			
18	Others (Specify) [Drying]	1	1500 MT	

- II. Details of technologies to be used/ alternative technologies
- III. Flow chart of activity process

10. Detailed timeline for construction of proposed project and proposed date for commencement of operation

SN	Activity	Activity weeks	Time (in weeks)	Total time (in weeks)
1	Civil Construction	24		24
2	Purchase and installation of machine	8		32
3	Test Production	4		36
	Final Production	36 weeks		

11. Proposed Project Financials

a. Estimated Project cost details

SN	Items	Amount (₹ in lakhs)
1	Site Development	35
2	Civil Works	2.5
3	Technical Civil Works/Errection etc.	
4	Plant & Machinery (P&M)	22.49
5	Fixed cost on power supply connection or/ and Generator set/solar system etc.	
6	Common Utilities like Water/ETP/ STP, etc.	
7	Pre-operative Expenses	0.51
8	Interest During Construction	
9	Working capital	4.5
10	Add other items not listed above(Service Centre Infrastructure)	2.5
	Total Project Cost	67.50

b. Means of finance

SN	Items	Amount (₹ in lakhs)	Percentage (%)
1	*Promoter's Equity	6.75	10%
2	Capital Subsidy/ Benefit from other Central/ State Scheme		
3	Loan (TL +CC) (including back end subsidy @ 40% of project cost, amounting to Rs. 27 lakhs)	60.75 (including back end capital subsidy)	90%
	Total	67.50	

*The source of the owned funds and also the capacity of the promoter to support the project in the event of cost escalations due to time overruns should also be mentioned

c. Basic Revenue Projections (₹ in lakh)

SN	Item	Year 1	Year 2	Year 3	Year 4	Year 5
1	Turnover	96.25	109.69	117.00	124.31	131.63
2	Cost of Operations	43.95	50.79	53.47	56.22	59.05
3	Gross Profit	52.30	58.90	63.53	68.10	72.58
4	Earnings Before Interest, Tax, Depreciation and Amortization (EBITDA)	52.30	58.90	63.53	68.10	72.58
5	Profit before taxation	40.496	48.968	54.937	60.727	94.711
6	Profit after taxation	28.194	34.278	38.456	42.509	74.398

*CMA data to be provided along with projected balance sheet, profit & loss statements, covering entire period of repayment.

d. Financial Parameters

SN	Particulars	Details (Ratio/%)	Ref Page No. in DPR*
1	Internal Rate of Return (IRR) [(a) With and (b) without grant/ subsidy]	93.53%	-
2	Avg. Debt Service Coverage Ratio (DSCR)	6.21	-
3	Break Even Point (BEP)	40.18%	-
4	Debt-Equity Ratio (TTL/TNW)	1.07	-
5	Fixed Assets Coverage Ratio	1.29	-

e. Credit Facilities proposed

I. Fund Based

- a) Term Loan 56.25 Lakhs
- b) Working Capital 4.5 lakhs
(Attach Assessment of working capital, if proposed)

II. Non Fund Based

f. Collateral Security proposed to be offered and its approximate value for the applicable cases. (To be furnished only in case of loans above Rs.2 crore)

g. Repayment Schedule (Including moratorium period)

h. Details of Statutory/other approvals/registrations (status)

12. Availability of Raw Materials in the Catchment Area - provide details such as Adequate Volume, Wider Mix of Raw Materials, Days of Operation in a Year along with supporting data. Based on this information feasibility/viability of the project should be justified.

13. Details of the catchment area of the project

S.N	Location of the Catchment (Primary/Secondary)	Name Village/Dist/ APMC	Commodities to be sourced	Quantities to be sourced [MT] (per annum)
1				
2				

*DPR should comprised of detailed chapter on proposed catchment (production and supply statistics).

14. Details of existing demand of the product and marketing arrangements (including e-trading), possibility of for leasing with FCI/CWC/SWC/e-commerce players / retailers for assured cash flows if any.

Currently there are no facility of grading/assaying present in 20 km of the operating area.

15. Employment Generation projections

- a. Direct Employment: (Skilled and Semi-skilled).....6.....
- b. Contractual Employment with no. of days:
- c. Indirect Employment (specify): ...Packing material suppliers, Dealers and Service providers, Local vendors gets indirect employment from this project in rural areas.

16. Details of renewable/ alternate energy sources including solar energy, if any, proposed to be used for operating the project including inter alia, details of power generation.

17. Details of pollution issues (if any) and adoption of modern technology for reducing the carbon footprints and increasing operational efficiency:-

SN	Name of technology/item	Basic cost (Excluding taxes etc.)	How the technology will help in reducing carbon footprint and/or increase in operational efficiency
1			
2			

18. List of Manufacturers/ Suppliers of P&M (enclose quotations)

I Certify that the information / contents as above furnished by me / us are true to the best of my / our knowledge and belief and nothing material has been concealed. In case, any information furnished in the application is found false, my / our application may be rejected out at any stage by the Bank and not eligible under Agriculture Infrastructure Fund scheme.

To be filled by the applicant

Date: _____

Signature of the Applicant

Place: _____



Annexures

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DPR with subsidy

Annexure 1 - Estimated cost of the project

Estimated cost of project

Sr. No.	Particulars	Grand Total (in lakhs)
1	Land and site development	
(a)	Land (Lease in name of company)	-
	Total	-
2	Site Development	35.00
(a)	Total	35.00
3	Civil Work	
(a)	Civil Work	2.50
	Total	2.50
4	Plant and Machinery (indegenuous)	
(a)	Plant and Machinery	22.49
	Total	22.49
5	Miscellanoeous Fixed Assets	
(a)	Cost	-
6	Working Capital Margin	4.50
7	Preliminary Expenses	-
(a)	Security Deposit	-
	Total	
8	Pre-Operative Expense (for 6 months upto the date od commencement of commercial production)	
(a)	Establisment and Travelling and Other Expenses	0.51
(b)	Legal and Misc Expense	-
	Total	0.51
9	Service Centre Infrastructure	2.50
	Total Cost of Project	67.50

Annexure 2 - Means of Finance

Sr. No.	Item	Grand Total (in lakhs)
1	Promoter's equity	6.75
2	Eligible Assistance	-
3	Term Loan	56.25
4	CC Limit	4.50
Total		67.50

Annexure 3 - Complete Estimate of Civil and Plant and Machinery

1. Civil Work	Units	Amt
1 Building, steel and wooden work	1	250,000
Total Civil Work		250,000
2. Plant and machinery	Units	Amt
1 V.B. Elevator	2	250,000
2 Seed Grader	1	525,000
3 Dryer	1	750,000
4 Ducting for SM-II GF	3	12,000
5 Indent Cylinder	1	200,000
6 Motorised bye pass arrangement	1	40,000
7 Gravity Separator	1	400,000
8 Add GST		72,000
Total Plant and Machinery		2,249,000
Total fixed Assets		2,499,000

Annexure 4 - Estimated Cost of Production

Sr. No	Description	Year ending March 31st								
		I	II	III	IV	V	VI	VII	VIII	IX
	No of Working months	12	12	12	12	12	12	12	12	12
	Electricity expense	870,000	1,222,500	1,277,625	1,335,506	1,396,282	1,460,096	1,527,100	1,527,100	1,527,100
	Insurance cost @ 2% of purchase cost	44,980	47,229	49,590	52,070	54,673	57,407	60,278	63,291	66,456
	Drying cost (fixed Rs. 5 lakhs)	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000
	Running and Maintenance expense @20% of sales	1,925,000	2,193,750	2,340,000	2,486,250	2,632,500	2,778,750	2,925,000	2,925,000	2,925,000
	Cost of Production	3,339,980	3,963,479	4,167,215	4,373,826	4,583,455	4,796,253	5,012,378	5,015,392	5,018,556
	Sub Total	3,339,980	3,963,479	4,167,215	4,373,826	4,583,455	4,796,253	5,012,378	5,015,392	5,018,556
	Administrative salaries and wages	855,360	915,235	979,302	1,047,853	1,121,202	1,199,687	1,283,665	1,373,521	1,469,668
	Fixed office expenses	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000
	Total	1,055,360	1,115,235	1,179,302	1,247,853	1,321,202	1,399,687	1,483,665	1,573,521	1,669,668
	Cost of Sales	4,395,340	5,078,714	5,346,517	5,621,679	5,904,658	6,195,939	6,496,043	6,588,913	6,688,224
	Expected sales revenue	9,625,000	10,968,750	11,700,000	12,431,250	13,162,500	13,893,750	14,625,000	14,625,000	14,625,000
	Gross Profit	5,229,660	5,890,036	6,353,483	6,809,571	7,257,842	7,697,811	8,128,957	8,036,087	7,936,776
	Financial expense									
	Interest on Term Loan	334,256	292,077	240,165	188,253	-	-	-	-	-
	Interest on WC Loan	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000
	total	379,256	337,077	285,165	233,253	45,000	45,000	45,000	45,000	45,000
	Operating profits (PBT)	4,850,405	5,552,959	6,068,318	6,576,318	7,212,842	7,652,811	8,083,957	7,991,087	7,891,776
	Preliminary Expense	51,000	-	-	-	-	-	-	-	-
	Other Income - Subsidy for repayment of loan	-	-	-	-	2,700,000	-	-	-	-
	depreciation	749,850	656,123	574,579	503,580	441,712	387,757	340,665	299,530	263,568
	Net Profit before Tax	4,049,555	4,896,836	5,493,739	6,072,738	9,471,131	7,265,054	7,743,292	7,691,557	7,628,208
	Income Tax	1,230,166	1,469,051	1,648,122	1,821,821	2,031,339	2,179,516	2,322,988	2,307,467	2,288,462
	Profits after Tax	2,819,388	3,427,785	3,845,617	4,250,917	7,439,792	5,085,538	5,420,305	5,384,090	5,339,745
	Distribution of profits (80%)	2,255,511	2,742,228	3,076,494	3,400,733	5,951,833	4,068,430	4,336,244	4,307,272	4,271,796
	Profit transfer to balance sheet	563,878	685,557	769,123	850,183	1,487,958	1,017,108	1,084,061	1,076,818	1,067,949

1. Electricity are semi-fixed cost. Rs. 120,000 pa is fixed, balance is variable at Rs. 10 per unit usage

2. Electricity usage in units is given below

Usage in units	75000	78750	82687.5	86821.875	91162.96875	95721.11719	100507.173	100507.173	100507.173
Variable cost	750000	1102500	1157625	1215506.25	1276281.563	1340095.641	1407100.423	1407100.423	1407100.423

3. It is assumed that insurance cost is 2% of purchase price and this will increase 5% annually

Annexure 5- Projected balance sheet

Projected Baalance sheet

Sr. No	Description	Year ending March 31st								
		I	II	III	IV	V	VI	VII	VIII	IX
A	Asset									
1	Fixed Capital expenditure									
	Gross Block	6,249,000	5,499,150.00	4,843,027.50	4,268,448.38	3,764,868.62	3,323,157.08	2,935,400.39	2,594,735.52	2,295,205.86
	Less- Depreciation	749,850	656,122.50	574,579.13	503,579.76	441,711.54	387,756.69	340,664.87	299,529.66	263,568.28
	net Block	5,499,150	4,843,027.50	4,268,448.38	3,764,868.62	3,323,157.08	2,935,400.39	2,594,735.52	2,295,205.86	2,031,637.58
3	Sundry debtors	875,000	997,159	1,063,636	1,130,114	1,196,591	1,263,068	1,329,545	1,329,545	1,329,545
4	Cash/ bank balance	1,012,648	1,426,718	1,876,983	2,441,323	1,644,443	3,023,691	4,423,799	5,816,484	7,165,483
	Total assets	7,386,798	7,266,905	7,209,068	7,336,306	6,164,191	7,222,159	8,348,080	9,441,236	10,526,666
B	Liabilities									
1	Capital	675,000	1,238,878	1,924,435	2,693,558	3,543,741	5,031,700	6,048,807	7,132,868	8,209,686
	Add- Profit	563,878	685,557	769,123	850,183	1,487,958	1,017,108	1,084,061	1,076,818	1,067,949
	Less- Drawings	-	-	-	-	-	-	-	-	-
	Closing capital	1,238,878	1,924,435	2,693,558	3,543,741	5,031,700	6,048,807	7,132,868	8,209,686	9,277,635
2	term Loan	5,192,400	4,327,200	3,462,000	2,700,000	-	-	-	-	-
3	Working capital	450,000	450,000	450,000	450,000	450,000	450,000	450,000	450,000	450,000
4	Creditors	505,520	565,270	603,509	642,564	682,491	723,352	765,212	781,549	799,030
	Total liabilities	7,386,798	7,266,905	7,209,068	7,336,306	6,164,191	7,222,159	8,348,080	9,441,236	10,526,666
	Current Ratio									
	Current Assets	1,887,648	2,423,877	2,940,619	3,571,437	2,841,034	4,286,759	5,753,345	7,146,030	8,495,028
	Current Liabilities	505,520	565,270	603,509	642,564	682,491	723,352	765,212	781,549	799,030
	Ratio	3.734071115	4.287998819	4.872532539	5.558101958	4.162740041	5.926241163	7.518630553	9.143415061	10.6316697
	Average				6.203933439					
	Debt Equity ratio									
	Debt	5,642,400	4,777,200	3,912,000	3,150,000	450,000	450,000	450,000	450,000	450,000
	Equity	1,238,878	1,924,435	2,693,558	3,543,741	5,031,700	6,048,807	7,132,868	8,209,686	9,277,635
	Ratio	4.554444978	2.482391307	1.452354023	0.888891023	0.089432998	0.074394831	0.06	0.05	0.05
	Average				1.078701603					
	Fixed asset coverage ratio									
	Fixed assets	5,499,150	4,843,028	4,268,448	3,764,869	3,323,157	2,935,400	2,594,736	2,295,206	2,031,638
	Debt	5,642,400	4,777,200	3,912,000	3,150,000	450,000	450,000	450,000	450,000	450,000
	ratio	0.974611867	1.013779515	1.09111666	1.195196387	7.384793502	-	-	-	-
	Average				1.29549977					
	Debt service coverage ratio									
	Interest on loan (TL + WC)	379,256	337,077	285,165	233,253	45,000	45,000	45,000	45,000	45,000
	Instalment of loan	882,600	1,315,200	1,315,200	1,212,000	450,000	450,000	450,000	450,000	450,000
	Total	1,261,856	1,652,277	1,600,365	1,445,253	495,000	495,000	495,000	495,000	495,000
	Net operating income	5,229,660	5,890,036	6,353,483	6,809,571	7,257,842	7,697,811	8,128,957	8,036,087	7,936,776
	ratio	4.144420657	3.564799244	3.970021143	4.711680929	14.66230806	15.55113246	-	-	-
	Average				6.210646007					

1. assumed that 60 days of purchases are average creditors maintained
2. assumed that 30 days of sales are average debtors maintained by the business

Annexure 8 - Details of Manpower

Details of Manpower

S. No.	Designation	In no.	Salary per person per month	Annual cost
i.	Supervisor	1	13,000	156,000
ii.	Accountant (Part time)	1	12,000	144,000
iii.	Worker	1	8,000	96,000
iv.	Labour/ helper	2	9,000	216,000
v.	Security	1	8,400	100,800
Total				712,800
Add: benefits @ 20%				142,560
Total				855,360

Total annual wages	855,360
Annual increase in wages	7%
Total manpower	6

Annexure 9 - Computation of Depreciation

Computation of Depreciation

Sr. No.	Particulars	Building and civil work	Plant and Machinery	Misc Fixed Asset	Amount in lakhs
i.	Cost	3,750,000	2,499,000	-	62.49
ii.	Pre operatives	-	-	-	0.00
iii.	Contingencies	-	-	-	0.00
	Total				62.49

	Rates of Depreciation	10%	15%	10%	Total depreciation for the year
Year 1		375,000.00	374,850.00	-	749,850.00
Year 2		337,500.00	318,622.50	-	656,122.50
Year 3		303,750.00	270,829.13	-	574,579.13
Year 4		273,375.00	230,204.76	-	503,579.76
Year 5		246,037.50	195,674.04	-	441,711.54
Year 6		221,433.75	166,322.94	-	387,756.69
Year 7		199,290.38	141,374.50	-	340,664.87
Year 8		179,361.34	120,168.32	-	299,529.66
Year 9		161,425.20	102,143.07	-	263,568.28

Annexure 10 - Calculation of Income tax

Calculation of Income Tax

Particulars	Year ending March 31st								
	I	II	III	IV	V	VI	VII	VIII	IX
Net profit before tax	4,850,405	5,552,959	6,068,318	6,576,318	7,212,842	7,652,811	8,083,957	7,991,087	7,891,776
Add- dep on SLM	-	-	-	-	-	-	-	-	-
Sub total	4,850,405	5,552,959	6,068,318	6,576,318	7,212,842	7,652,811	8,083,957	7,991,087	7,891,776
Less- Dep on WDV	749,850	656,123	574,579	503,580	441,712	387,757	340,665	299,530	263,568
Sub total	4,100,555	4,896,836	5,493,739	6,072,738	6,771,131	7,265,054	7,743,292	7,691,557	7,628,208
Less - Deductions	-	-	-	-	-	-	-	-	-
Taxable profits	4,100,555	4,896,836	5,493,739	6,072,738	6,771,131	7,265,054	7,743,292	7,691,557	7,628,208
Income tax @30%	1,230,166	1,469,051	1,648,122	1,821,821	2,031,339	2,179,516	2,322,988	2,307,467	2,288,462

Annexure 11- Break even analysis (At maximum capacity utilization)

Break even capacity at maximum capacity utilization

Sales		13,750,000
Variable cost		
- Running and maintenance cost	1,375,000	
- Interest on Working capital	45,000	
- electricity expense	1,407,100	2,827,100
Contribution		10,922,900
Less: Fixed costs		
Wages and salaries		855,360
Depreciation		749,850
Electricity fixed charge		120,000
Fixed cost - Drying		500,000
Fixed office expense		200,000
Interest on TL		334,256
Fixed cost		2,759,466

Particulars	Rs. per kg	Rs. Per month per kg	
Sales price per kg	1.25	10	
Variable cost			
Running and maintenance cost	0.25	2	
Electricity cost	0.267857143	0.267857143	
Interest on working capital	0	-	
	0.2821	7.7321	
Contribution %	22.57%	77.32%	
Sales mix	50%	50%	
Contribution proportionate	11.29%	38.66%	49.95%
BEP in rs.			5,524,850
Total sales at 100% capacity	3,750,000	10,000,000	13,750,000
BEP in %			40.18%
BEP in rs. (Grading)	2762425.24		
BEP in rs. (Storage)	2762425.24		
BEP in kgs (Grading)	2209940.19		
BEP in kgs (Storage)	276242.52		
BEP in % (Grading)	73.66%		
BEP in % (Storage)	27.62%		

Break-even point is the condition when an entity generate sufficient revenue that it can meet its fixed expense after deducting any variable expense, i.e., the point where contribution is equal to the fixed expense.

For the first year of operation the break-even capacity comes at 40.19% capacity, it is because of the fact that in the Initial year the fixed expense of consultancy for project is taken in to consideration for calculation of BEP. considering our operational capacity in year 1 to be 75% which is more than the BEP, hence we can conclude that the project is sound enough to cover its fixed expense.

Annexure 13 - Repayment schedule

Repayment schedule

Amount of Loan (in lakhs)	56.25
Amount of subsidy (in lakhs)	27.00
Rate of interest	6.00%
Moratorium period	6 months

Year	Quarter	Balance outstanding	Principal instalment	Interest
1	1	56.25	0	0.84375
	2	56.25	0	0.84375
	3	56.25	2.163	0.84375
	4	54.087	2.163	0.81131
2	1	51.924	2.163	0.77886
	2	49.761	2.163	0.74642
	3	47.598	2.163	0.71397
	4	45.435	2.163	0.68153
3	1	43.272	2.163	0.64908
	2	41.109	2.163	0.61664
	3	38.946	2.163	0.58419
	4	36.783	2.163	0.55175
4	1	34.62	2.163	0.5193
	2	32.457	2.163	0.48686
	3	30.294	2.163	0.45441
	4	28.131	1.131	0.42197
5	1	27	0	0
	2	0	0	0
	3	0	0	0
	4	0	0	0
6	1	0	0	0
	2	0	0	0
	3	0	0	0
	4	0	0	0
7	1	0	0	0
	2	0	0	0
	3	0	0	0
	4	0	0	0

Repaid via subsidy

In case of Capital subsidy, the amount vary depending on location of unit and scheme offered by the government at that time. Thus it is assumed here that 40% of cost of project(Rs. 27 lakhs)is sourced through back end subsidy.

The amount Rs. 27 lakhs is sourced by Government subsidy. Since this is a back end subsidy, the amount is funded to bank at the end of repayment schedule.

Subsidy is available maximum 40%

Cash flow statement

Particulars	0	I	II	III	IV	V	VI	VII	VIII	IX
opening balance	450,000	450,000	1,012,648	1,426,718	1,876,983	2,441,323	1,644,443	3,023,691	4,423,799	5,816,484
Add: Capital	675,000	-	-	-	-	-	-	-	-	-
Add: Loan disbursement	5,625,000	-	-	-	-	-	-	-	-	-
Less: Purchase of asset	6,249,000	-	-	-	-	-	-	-	-	-
Add: Sales realizations		8,750,000	9,971,591	10,636,364	11,301,136	11,965,909	12,630,682	13,295,455	13,295,455	13,295,455
Less: Payment made to creditors of previous year	-	-	505,520	565,270	603,509	642,564	682,491	723,352	765,212	781,549
Add: Receipts from debtors of previous year	-	-	875,000	997,159	1,063,636	1,130,114	1,196,591	1,263,068	1,329,545	1,329,545
Less: Payments made for current year purchase	-	3,889,820	4,513,444	4,743,008	4,979,115	5,222,166	5,472,587	5,730,831	5,807,364	5,889,194
Less: Pre incorporation expense	51,000	-								
Less: Interest payments	-	379,256	337,077	285,165	233,253	45,000	45,000	45,000	45,000	45,000
	450,000	4,930,925	6,503,197	7,466,798	8,425,878	9,627,616	9,271,637	11,083,031	12,431,224	13,725,741
Less: Income tax	-	1,230,166	1,469,051	1,648,122	1,821,821	2,031,339	2,179,516	2,322,988	2,307,467	2,288,462
	-	3,700,758	5,034,146	5,818,676	6,604,057	7,596,277	7,092,121	8,760,043	10,123,756	11,437,279
Less: Distributions made from profits	-	2,255,511	2,742,228	3,076,494	3,400,733	5,951,833	4,068,430	4,336,244	4,307,272	4,271,796
	-	1,445,248	2,291,918	2,742,183	3,203,323	1,644,443	3,023,691	4,423,799	5,816,484	7,165,483
Less: Principal repayment of loan	-	432,600	865,200	865,200	762,000	-	-	-	-	-
Closing cash balance	450,000	1,012,648	1,426,718	1,876,983	2,441,323	1,644,443	3,023,691	4,423,799	5,816,484	7,165,483

S. no. Assumptions

- 1 Electricity are semi-fixed cost. Rs. 120,000 pa is fixed, balance is variable at Rs. 10 per unit usage
- 2 Electricity usage in units is given below

Usage in units	75000	78750	82687.5	86821.875	91162.96875	95721.11719	100507.173	100507.173	100507.173
Variable cost	750000	1102500	1157625	1215506.25	1276281.563	1340095.641	1407100.423	1407100.423	1407100.423

- 3 Assumed that 30 days of purchases are average creditors maintained
- 4 Assumed that 60 days of sales are average debtors maintained by the business
- 5 It is assumed that insurance cost is 7% of purchase price and this will increase 5% annually



(Wholly – owned subsidiary of NABARD)

- i. More than 100 Full-time Consultants**
- ii. Backed by 400 domain specialists**
- iii. Executed over 1700 assignments across India and in African and Asian Continents**
- iv. Core Competencies**
 - a. Preparation/Appraisals of DPRs**
 - b. Techno-feasibility study**
 - c. Baseline Surveys**
 - d. Project Management Consultancy**
 - e. Climate Issues and Green Funds**
 - f. Monitoring and Evaluation**
 - g. Impact Assessment Studies**
 - h. Third Party Monitoring of Infrastructural Projects**
 - i. Skills for Livelihood**
 - j. Capacity Building**
 - k. Accreditation of Rural Godowns**
 - l. Climate Change Issues**
 - m. CSR Facilitation**
 - n. IT in Rural Banks**

Pro - Services Rendered by NABCONS

No.	Name of Services	Description
1	Project Management Consultancy (PMC)	Entails provision of end-to-end solution, including assistance in statutory approvals, bid process management, issuing and evaluating tender documents and supervision over infrastructure projects like Mega Food Park, Rural Godowns, Cold Storage, etc. funded by Govt. or private entities.
2	Preparation of Detailed Project Report / Conduct / Techno-economic Feasibility	For various activities under agriculture, horticulture, forestry, fisheries, irrigation, animal husbandry, food processing activities, agri-infrastructure, climate issues, etc.
3	Third Party Monitoring (TPM) of Infrastructure Projects	TPM of various Govt.-funded infra projects to assess the level of compliance followed in execution. This also covers socio-economic impact evaluation.
4	Monitoring and Evaluation (M&E)	M & E is undertaken for various developmental schemes of Govt. of India and State Govts in the areas of agriculture, animal husbandry and all other socio-development sectors.
5	Training and Capacity Building	Training is imparted on forward markets, agriculture market infrastructure, rural godown, agri-financing, treasury and investment management for banks, etc.
6	Studies / Baseline Surveys	Baseline surveys are taken up for measuring impact of community investment made by public and private sector Companies. Studies are conduct on women, children, disadvantaged groups / regions, etc.
7	Livelihood Mapping	Livelihood mapping and analysis is done for identification of potential activities to be taken up by SHGs
8	International Visitors' Programme / International Exposure Visits	Entails organizing study tours / exposure for the visiting foreign delegates to their areas of interest such as watershed, micro-finance, fin-inclusion, cooperatives, projects appraisal, agro-processing, post-harvest technologies, farmers' clubs, etc.
9	Consultancy on Banking and Finance	Designing and execution of priority sector strategies, advisory services on Treasury and Investment Management for Banks, preparation of IT Policy, etc.
10	Transaction advisory	Transaction Advisory for setting up of Agri-mall, Silos & Cold Storages
11	Skills for Livelihood	Skilling of rural BPL youth and placement in the formal sector, monitoring skill initiatives of MORD, Govt. of India, facilitating access to credit for trainees, etc.
12	Accreditation of Godowns	Engaged by WDRA as Accreditation Agency for accrediting rural godowns.