

PROJECT REPORT

FOOD PROCESSING UNIT

PROJECT REPORT

FOOD PROCESSING PROJECT

1) ABOUT THE PROJECT:

The Project will initiate as a manufacturing plant of Sattu, Besan, Daliya and repacking or releveling of Maida, Sujji and Aata.

2) ABOUT THE COMPANY:

The company ABC Private Limited is registered under the Companies Act, 2013. The details are as follows:

- 4 **Name:** ABC Private Limited
- 4 **Registered Address:** XXXX.
- **Corporate Identity Number:** XXX
- **Permanent Account Number:** xxx
- **Date of Incorporation:** dd/mm/yy
- **Number of Director:** 2
- **Number of Shareholder:** 2
- **Name of Director 1:** P
- **Nominee Director 2:** Q
- **Nature of Business:** Food Processing Unit

3) LOCATION OF THE FACTORY:

Factory Address: xxx Patna, Bihar.

4) CAPACITY OF PLANT & MACHINERY:

The plant and machinery will have installed capacity of 5000 Kg. production of Sattu, 3000 Kg. production of Besan and 2400 Kg. production of Dalia in a single shift of a day. Initially the project will initiate with the single shift production in a day. After the market absorption the shift will increase accordingly.

5) ABOUT THE PRODUCT:

The manufacturing products Sattu, Besan, Dalia are having enormous demand in the state of Bihar. None of the house can be imagined which doesn't have these products in their monthly Grocery list. With the fast growing population and chemicals mixed food products, even doctors are suggesting to have Sattu in daily routine. Sattu is the most important ingredient of the Bihar famous street food ***“Litti arid Chokha”***.

The detail regarding products is mentioned in the theory portion of this Project Report.

6) ABOUT THE PROMOTER:

Mr. P and Ms. Q, Director are active promoters of this project is the son and daughter in law of the founder of Bihar's best brand in the field of Sattu, Besan, Daliya, Sujji, Maida and Aata manufacturing. The name of that renowned brand is ABC. It would be highly rare if somebody don't have idea about this brand.

Mr. P and Ms. Q have a great experience of more than half decade in the field of Food Processing Units, and both have considerably increased their technical as well as marketing abilities in this field. Mr. Q also possesses a tremendous experience in the field of production as well as distributors link up. He is a gentle and well-educated personality, with the quality of being genuine.

As stated he is also a good entrepreneur with having a markable business skills and competence which will considerably help him to improve the business structure and provide a steel frame to his business. What he did in past is perhaps enough to reflect his excellent skills in business environment. He contributed his hand with father in business at a very young age with having a very fresh and growing mind and therefore he could easily understand the tactic or theme of the business.

7) TERM LOAN AND WORKING CAPITAL REQUIREMENT:

The company requires a financial assistance in the form of Term Loan to set-up its production unit. Term loan is required in two instalments one at the beginning to convene the construction and other works and other at the time of purchasing the machineries.

Apart from term loan once company commences its business, consumption of cash will start in the day to day operations of the business that has nothing to do with its profits or losses. This type of cash consumption is called working capital. In order to maintain the cash crunch in business at different points company requires Cash Credit which will assist the company to carry out its business in well-established manner.

M s. ABC PVT LTD.

Regd. Address: Patna, Bihar

INTRODUCTON

Sattu is made by processing gram. Gram is a commonly used pulse and dal or curry is made out of it which is very popular item in majority of the Indian households. De-husked grams are cleaned, roasted and pulverised to convert them in powder or flour form and this is known as Sattu. It is used in many vegetarian food and snack preparations. Bhojpur or Hazaribag districts could be an ideal location as there are many dal mills in the region. Reportedly, there are very few sattu making plants This is very popular item of Bihar and Obviously Bihar or Jharkhkand are the preferred locations. Sattu is regularly used in many households and restaurants & eateries. It is used in many food and snack preparations especially during summer and is an item of mass consumption. Since it is made from gram, it has certain nutritional values as well.

To eat tasty healthy food you need to buy it from the sources authentic & reliable in your eyes and we are quite confident to draw your attention towards us. **M/S ABC PVT. LTD.,** right from the day of its inception, has been manufacturing international quality food products under the brand name A B C .



Our range of premium quality food items includes **Sattu, Besan, Maida, Suji, Dalia, Besan,** etc containing all basic ingredients like carbohydrates, vitamins, proteins and roughage. We are acknowledged as a top class **manufacturer and exporter** of agricultural foods containing these basic nutrients. Our state-of-the-art infrastructure is well equipped with latest machines and professionally trained manpower.



The workforce of the company comprises of highly skilled professionals who believe in delivering quality performance with honesty and integrity. By optimum utilization of the resources, we meet the expectation levels of the clients with high satisfaction. The high quality of our goods and services has given us a huge clientele spreaded all over the world. Our goods can be availed at prices competitive in the market. Prompt delivery of goods is ensured by our proficient marketing personnel.



Process of Manufacture: Gram dal is cleaned with the help of pulse- cleaning machine and then roasted in an electrically operated roaster. It is then ground to obtain finer mesh size. Finally, it is passed through sieves to remove any foreign material or coarse powder and then packed. The process loss is 4.5% .Demand and Supply Gram is an integral part of the diet of Indians and apart from use in making curry or dal, its powder is used in preparing many vegetarian preparations. It is used in making rotis and a popular snack item known as "Litti". The market for this product is scattered covering urban,semi-urban and rural areas.

Some of the benefits of sattu are mentioned below :-

- Rich in nutrition
- Best for Diabetic person
- Keep you fit and healthy
- Natural source of energy

IMPORTANCE

One of the most indigenous protein sources of India, sattu is no stranger to the locals of Bihar, Punjab, Madhya Pradesh, UP, and West Bengal. Usually served as a *sharbat* by street vendors at the peak of summer, sattu, typically made of roasted Bengal gram, has a near-instant cooling effect on the body. And when made into balls, to be eaten with curry, it becomes a powerhouse of energy. The 'poor man's protein' as it is often referred to is not only tasty, but packed with a lot of health benefits as well. The old school method of making sattu would involve drying roasting Bengal gram in sand (as peanuts are on the roads), using a sieve to strain the sand, and then pounding the roasted gram to a powder.



Some people even use a mix of chickpea and Bengal gram to make satttu, and that adds an interesting twist to the flavour. In Punjab, satttu is usually made with barley. In fact, the drink made with this flour can easily be the equivalent of a lemon barley drink.

At home, an iron wok to roast the gram is enough, and you don't really need sand for it. But then again with *satttu* available commercially, one no longer has the need to make the flour at home. You can even buy satttu combined with wheat, barley or sorghum (jowar) from the supermarket.

HOW TO USE SATTU

One of the easiest uses of satttu is to make a **sharbat**. In Bihar and Jharkhand, the famous **litti** is made with satttu. Plus you can make **parathas**, **upma**, or even porridge with it.

To make the **sharbat**, which can either be sweet or salted, you will need some powdered jaggery, lemon juice and chilled water. Mix the jaggery powder and the satttu together, and then blend the two together with some water till it forms a smooth paste. Add more chilled water to it and stir well. Some like to strain the drink to prevent the grainy texture of the satttu (it eventually settles at the bottom) from getting into the mouth. Squeeze a bit of lemon into it and your drink is ready.

To make it salted, omit the jaggery and use some black or rock salt in it. If you're using plain salt, a pinch of **chaat masala** might help to enhance the flavour. The lemon juice adds to the taste. You can even add chopped mint leaves or coriander, and one chopped chilli (for that extra bite) to the drink to spike it. It's exceptionally good for beating the heat, in case you didn't know it already.

If you're not watching calories, **sattukeladdoos** can be a tasty snack too, and it's one of the easiest ones to make. All you need is some honey, ghee, and satttu. Mix the ingredients together and shape them into balls, and it's ready.

The traditional dish from Bihar, the *litti* is also an evening snack. Typically served with *chokha* (potato, brinjal, and tomatoes), the stuffing that goes inside the wheat casing has satttumixed with green chillies, roasted cumin seeds, finely chopped ginger and garlic, *amchoor* (dried mango powder), chopped coriander, lemon juice, and carom seeds, which are bound with mustard oil and water. This mix is then made into a dough, stuffed into the casing, and fried.

For those who enjoy **parathas** with their breakfast, this stuffed version is quite popular in UP and Bihar. While the **paratha** is the usual wheat version, the stuffing is made with satttu flour, finely chopped onions, green chillies, garlic (if you like it), chopped coriander leaves, chopped ginger, **kalonji**, **panchphoron**, lemon juice, salt and mustard oil. If you use little oil to fry the *parathas*, it's not just delicious but healthy too.

INFRASTRUCTURE

M/S SRIKAMAL SATTU PVT. LTD. posses a robust infrastructure which nestless gigantic manufacturing unit facilitated with latest machines and equipments. The workforce of the company is a sum total of qualified engineers, food inspectors, marketing personnel, research personnel, etc. that plays a key role in making the company produce high quality goods. Purity and cleanliness are the two key words which we never forget at any stage of production. We carry out our manufacturing process with the help of ultra modern technology and this is the reason why we are the most sought after company in the eye of our valued clients. For innovative techniques, we seek help from our R&D center which is headed by talented professionals.

SATTU PLANT

We are one of the leading manufacturers of sattu plant in Eastern India.

Product Specifications

Product Type	Sattu Plant
General Use	Manufacturing all type of Sattu
Type	Food Processors
Capacity	625 kg/hr
Weight (kg)	2.5 Tonne
Automatic	Yes
Control System	Manual
Installation Type	Free Stand
Voltage	440 Volt/Ohm (v/ohm)
Power	55 HP
Dimension(L*W*H)	800 sqft
Feature	ECO Friendly, Low Noice, Lower Energy Consumption, Compact Structure, High Efficiency



CHANA CLEANING MACHINE

We are leading manufacturer and exporter of Chana cleaning Machine. Please feel free to contact us.

Specifications:

Material: 304 Stainless Steel

Accuracy: 0.50%

Power: AC 220 V, 50 Hz

The machine gives you a perfect Clean Chana Dal without any wastage. The machine is made up with Stainless Steel 304 which makes it long lasting even when in contact with water. The machine includes worm gear and electric motor.



HISTORY OF SATTU

If you haven't had a litti-chokha, there is a good likelihood that 'sattu' may have the same sense of familiarity as berma (a kind of dry fish in Tripura). But in no way does the lack of stardom of this ancient instant food deride the role this first Indian Horlicks played in history— and the making of it.

Take the case of the 1999 Kargil War in the Batalik Sector. While the heroic win is a legend today, not many know that the win initially was achieved courtesy Ladakh Scouts. Raised in 1963, in the wake of the 1962 debacle against the Chinese forces, this hardly written about unit was instrumental in ensuring that not only the little battalion posted up there got their ammunition and information supply, but food as well— especially sattu.

For ages, this instant food made of roasted barley— with absolutely no expiry date—has been the secret behind this battle-worthy team. Also called 'tsampa'— another form of sattu that is popular in north India, including Punjab— it is said to come from Tibet. For thousands of years, it has been the staple food for warriors and monks alike who had to go without proper food for a long time because they were either guarding the monastery or walking treacherous pathways.

A wholesome meal, sattu—especially the barley sattu— has been among the pious foods in Quran and goes by the name 'saweeq'. Legend has it that Prophet Muhammad, on his way from Khyber (at Sadd-al-Rohaa'), rested in a village. In the morning, he said to one of his followers: "Whatever food a person has, he should bring it to us." What came to the prophet's table was 'hais'— a delicious, filling, nourishing concoction made of dates and 'saweeq'. It was an instant hit and soon became a blessed sweet to be offered during weddings and a part of the ration carried by Arab traders. Barley-based

sattu is still a traditional breakfast in the interiors of Punjab, much like the roasted gram variety found in Bihar and Odisha.



In Bihar, sattu— much like smoked meat in North-East and pickled vegetables in the West— is considered a rainy day buffer purely because of its impressively long shelf life and, of course, the versatility. The beauty of sattu, says chef Manish Mehrotra (Indian Accent), “is that you can use it to make a variety of dishes- both cooked and uncooked- with incredible deliciousness.”An excellent example of this is the chef’s special sattuka paratha— a traditional gourmet dish that he serves with katti dal and chokha. Another beautiful example of sattu is a cooling drink that can help you survive

the killing summers of this region. Made with salt, sattu and a dash of lemon, this is thicker than shikanji and is the best coolant and digestive after a heavy Bundeli meal. Or, adds chef Mehrotra, “can substitute a good meal when you have little time and need all the nourishment”.

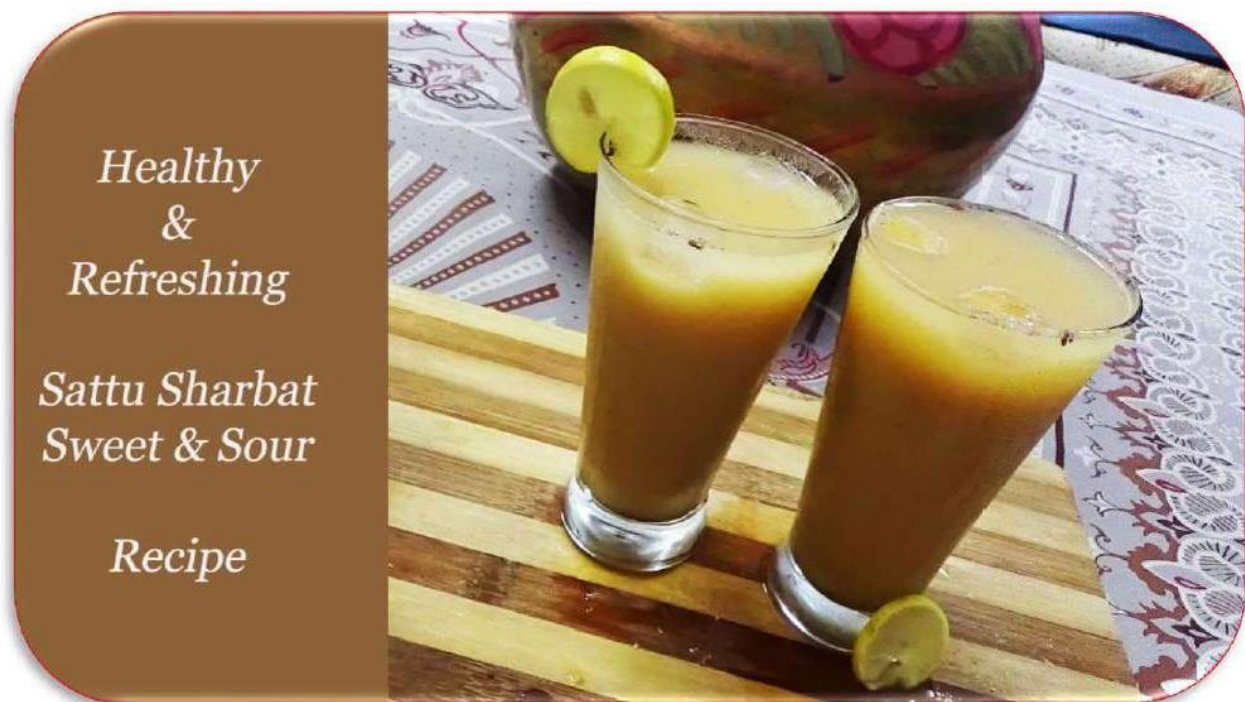
In 2002, it was no surprise then that a conference attended by physicians, held in Delhi, concluded that sattu is ideal for diabetic patients as it holds its own on what is called the ‘glycemic index’. The glycemic index ranks foods on how they affect our blood sugar levels. This index measures how much your blood sugar increases in the two to three hours after eating. If food containing lesser carbohydrates and higher levels of protein and fat are considered to be good for diabetic patients, sattu seems to possess the right combination.



In fact, our ancestors were already aware of this nugget since sattu was a staple until the end of the Kushan Empire. It is said, that during that time, Kalinga sailors and soldiers would carry sacks of

sattu(and chuda) to sustain their long maritime trips. In Mauryan times, sattu was part of the payment for in-war battalions much like chicken soup was for those employed in the Tang Dynasty army. Given its interesting mix of nutrients, sattu became the choice for Shivaji when he was engaged in full-scale guerrilla warfare against the Mughals and its allies. One of the reasons for this was because sattu— which is essentially powdered sand-roasted gram— didn't have to be cooked.

In fact, many believe that the invention of sattu was more so it could be used as a travel food for the working class (read: farmers, brahmins and the ilk) rather than as a morning breakfast. What gave it the initial popularity, of course, was the Brahmin class taking a liking to it. Back then, 'sarai' and 'araamghar' were common place, but far and few in between. Add to that the fact that few couldn't afford a rest house (especially the poor) and others didn't eat at these places because of their religious beliefs. This made sattu a travel essential that not only satiated the stomach but the mind too. All you needed to add was water - and it was considered pure, no matter where it came from.



But it was sattu's nourishing quality that eventually made it a favourite of monks who would carry out impossible travel missions, carrying a small sack of sattu. And likewise for messengers and soldiers.

By medieval times, this ancient instant food had evolved and the simple mixture now had an addition of wheat, lentils and chickpeas. Today, it is available in both sweetened and unsweetened varieties. It was also the time when 'sauviraka', barley wine made with clarified butter and mashed vegetables also made its presence as a celebratory drink in the army.

Sattu and litti were the major weapon that helped Kunwar Singh, zamindar of Jagdishpur near Arrah (Bihar), sustain his fight against Major Vincent Eyre and Captain Le Grand for a considerable time. Sattu saw a revival, once again, during the famines in the 19th century. This poor man's porridge took on the dual role of a meal and antidote to save those suffering and dying of malnutrition, and the

apathy of the state's political class. The ease of transporting it and its edibility made sattu a prime tool for the revolutionary as well, who called it their "powerfood." Folklore has it that, much like soldiers and outlaws back in time, revolutionaries, too, had to go without a proper meal for months in a row. That's when this interesting premix (sattu now was prepared with gram, wheat and rice) would give them the strength to continue.

So how did such a vital piece of food history disappear into darkness? Part of the reason for this was the ever-evolving food scene that gave newer generations more options to choose from; and second was the lack of patronisation. Unlike dal bati, which graduated to the royal corridors and eventually became an iconic dish of Rajasthan; litti—which is considered to be the father of bati and bafla— isn't only a harder dish to master, but also to take a liking to, vis-a-vis the paratha. The result: sattu, the main filling, suffered too.

Of course, now, with its virtues rediscovered, sattu is once again a food lifeline— this time, for good health and weight loss.

But the culinary world isn't far behind either at popularizing sattu. For example, the eye-pleasing littichokha profiteroles served at the Masala Library by Jiggs Kalra. A contemporary take on the traditional breakfast, here the shell of the litti is made of sattu batter, which is baked into mini profiteroles that are then filled with the aloo chokha and served topped with aubergine caviar. But what makes it special, says Head Chef QWE, is "that in spite of the modern presentation, the taste is still what a palate will associate with the real littichokha."

BESAN

INTRODUCTION

Gram dal milling is an important industry supplying flour of gram dal (Besan) to mankind. Flour milling has been known from a very early date. Besan is used for day to day food products in houses of rich and poor for variety of tastes and has several uses across the country and throughout the year. It is made from Gram dal and is very popular especially in Western part of the country. It is used in sweet as well as spicy food and snacks preparations. This project can be set up in many States of India as Gram Dal is cultivated almost throughout the country. The preferred locations are Maharashtra and Gujarat. Besan is the Indian name for gram flour. Besan is obtained by grinding the chickpeas very finely. It is in the form of flour and use to make various side dishes as well as fried snacks. Besan is also famous as 'garbanzo flour' or 'chickpea flour'. Color of besan varies from light yellowish to dark yellow. The texture of flour is very smooth and fine. It is also one of the most preferred gluten-free flour throughout the world. Some famous besan recipes are besan ke pakore, besan kadhi and besan ke laddu.

PRODUCT:

Gram Flour (Besan) is the most common flour used by the sweet makers, hotels and households for various preparations. Many food items are prepared by addition of spices, sugar etc. It has got fairly long shelf-life. Certification under the PFA Act is necessary.

MARKET POTENTIAL

Demand and Supply:

Indians by nature are fond of sweet as well as spicy food and Gram flour which is popularly known as “Besan” is an important ingredient in such preparations. It is a versatile product used in many preparations round the year. Apart from individual households, there are some institutional bulk consumers like restaurants, other eateries, hostels and canteens, clubs, caterers, etc. It is a very commonly used item in the Indian kitchens and thus enjoys continuous market throughout the year. It is being manufactured in several States including Gujarat. Thus there will be competition from the existing manufacturers. Market for this product is growing continuously due to more and more applications, increasing population and its easy availability.

Marketing Strategy:

Hence, a new entrant has to plan marketing strategy systematically ensuring adequate network backed up by good quality and competitive price. It is envisaged that initially the unit would concentrate on bulk supplies to make initial inroads in market and thereafter gradually enter the consumer market.

MANUFACTURING PROCESS:

The process of manufacturing quality besan or gram flour involves four major processes, as explained below. - Cleaning - Eliminate pebbles, broken grains and other impurities from Gram. - Conditioning - Based on physical properties of gram dal, remove other coloured gram halves. Water content, if any, should be removed by sun-drying to maintain minimum 12 to 14% moisture. - Milling - The gradual milling system should be adopted for milling and operation consists of breaking, scalping and purification, reduction and dressing. - Finishing - Sometimes, finished excellent flour (besan) is mixed to obtain a standard and uniform desired properties, characteristics and colour. The process is simple compared to wheat, rice, maize milling units.

Raw and Packing Material:

The major raw material required is Gram splits (Dal). Gujarat and nearby states of Maharashtra and Madhya Pradesh grow substantial quantity of Gram splits. Even at 100% capacity utilization, the requirement will not be more than 1500 tonnes and with proper prior arrangements it is possible to

ensure smooth supplies. Packing materials like 10 or 20 kg gunny bags with polythene lining for bulk supplies and printed polythene bags of 500 gms. or 1 kg. for consumer supplies shall be required.

USE OF BESAN

Culinary Use of Besan

Besan is a kind of flour that is widely used in culinary world. It is considered a staple ingredient in various cuisines. Usually, besan is used to coat vegetables and meats to make deep-fried fritters often known as 'pakoras'. It also act as a thickener in gravies and soups. Besan is also a very good binder like egg. It is mixed with other ingredients such as boiled potato and minced meat to make cutlets. Due to the presence of besan, cutlets become crispy and nutty-flavored. Besan is often fried in clarified butter to make sweet besan dishes.



Popular Besan Recipes

Typical Indian sweet, Besan ke ladoo are world famous. Besan chila is also a popular snack in Indian cuisine and it is made up of besan paste. It is a kind of pancake made on hot griddle. Vegetable pakoras and fish pakoras are some of the famous besan recipes made with besan coating. 'Kadhi' is one of the most popular besan dishes. Besan is mixed with yogurt and spices and cooked for long time to make Kadhi. Though kadhi has many versions like Punjabi kadhi, Sindhi kadhi and rajashtani kadhi the main ingredient in all dishes is Besan. Burmese tofu is particularly made up of chickpea flour hence it is also one of the besan recipes. Farinata (Italian cuisine), Socco (French cuisine) and jidou liangfen (Chinese) are some other well-liked besan dishes.



Cuisines Commonly Making Besan Dishes

Indian, Pakistani and Bangladeshi cuisines are commonly making besan dishes. Besan is a staple ingredient in these recipes. They use besan as a thickener, binder and for coating. As a gluten-free flour, it is used widely in making snacks, side dishes as well as main besan dishes. In Western cuisine, besan is popularly known as gram flour or garbanzo flour. Vegetable fritters are one of the main besan dishes served in western cuisine. Italian, French and Chinese cuisines also make good use of besan as an ingredient.



Preferred Methods for Making Besan Dishes

Besan as an ingredient can be used in many ways. Here are some of the preferred methods for using besan while cooking :

- Deep-frying — Vegetables, fish or meats are coated with besan paste and deep-fried to make snacks.
- Baking — Besan can be used in combination with other flours to be used in various baked dishes.
- Binding — Besan is a good binder hence it is mixed with other ingredients and used to make cutlets and pakoras.
- Boiling — Besan is mixed with yogurt and boiled to make kadhi. It is also added to curries and soups while boiling to thicken them.
- Frying — Besan paste is placed on griddle and fried from both sides to make besan chila, an Indian pancake.

Nutritive Value of Besan

Besan is exceptionally rich in proteins and very low in calories. As mentioned above, it is a non-glutinous flour unlike wheat and other flours. Carbohydrate content is also very low in besan recipes. Even after having all these nutritive values, besan or besan dishes should be consumed in moderation as it contains more fat as compared to wheat flour.

PLANT OF BESAN

We have established our selves as the leading manufacturer and supplier of Fully Automatic Chana to Besan Plant. The main function of this plant is to convert chana into besan. Fully automatic, the offered plant is easy to use. Our state-of-the-art manufacturing unit helps us manufacture the best quality range of plants. Moreover, the entire range is passed through a series of tests under the strict inspection of our quality inspectors.



Our reputation in the market is largely attributable to our precisely engineered Fully Automatic Chana to Besan Plant from our extensive collection of products. Our offered range is capable for cleaning Chana in such a process that it maintains the original taste of Chana When converted into besan flour. The offered range is being widely appreciated by our clients for featuring variegated attributes like durability, reliability and rust resistant nature. Apart from this, these are available in different specifications as per the requirement of our clients.



Our firm specializes in offering a distinct collection of Fully Automatic Chana To Besan Plant, broadly used for making Besan from Chana. The offered plan remains in great demand across the market, owing to its diverse attributes like low maintenance and high strength. To maintain defined quality standards, we manufacture this plant using cutting-edge technology and quality assured components. Moreover, we perform a various tests on this plant ensuring its efficient functionality .



ABC PRIVATE LIMITED

Reg. Address : Patna-800020, Bihar

Rs. In Lakhs

<u>COST OF PROJECT AND MEANS OF FINANCE</u>				
S.NO	DESCRIPTION	Cost	Contingency	Total Cost
1	Land and Filling Cost	28.00		28.00
2	Building & civil works	76.38	2.29	78.67
3	Furniture & Fixture	3.00	0.09	3.09
4	Plant & Machineries	51.00	1.53	52.53
5	Software & Web Design	1.50	0.05	1.55
6	Computers and other equipments	1.00	0.03	1.03
7	Contingency @ 3% of item nos 2 ,3,4&5	3.99	(3.99)	0.00
	Cost of the Project	164.87	0.00	164.87
8	Working Capital Requirement	116.48	0.00	116.48
	Total Cost of the Project	281.35	0.00	281.35

MEANS OF FINANCE		
		SAY
1	Term Loan	115.00
2	Equity Contribution (Term Loan)	49.87
3	Working Capital Loan	70.00
4	Equity Contribution (Working Capital Loan)	46.48
	Total Means of Finance	281.35
Promoters contribution 34.25%		
Debt Equity for the project 2:1		

ABC PRIVATE LIMITED

Reg. Address : Patna-800020, Bihar

Cost of Construction of Factory Shed & Civil Works

S.NO.	DESCRIPTION	Space(Sq. Mtr.)	Cost/Sq Mtr	AMOUNT(Rs.)
1	As per Engineer's Estimate			7,638,191.00
Total				7,638,191.00

Plant and Machineries Details

S.NO.	DESCRIPTION	UNIT	RATE	AMOUNT(Rs.)
1	Sattu Plant	1	577,000.00	577,000.00
2	Besan Plant	1	546,000.00	546,000.00
3	Packing Machines	1	786,480.00	786,480.00
4	Generator	1	365,000.00	365,000.00
5	Welding Machine Toolsets	1	58,000.00	58,000.00
6	Transformer 63KVA	1	100,000.00	100,000.00
7	Tata Ace Delivery Van	2	380,000.00	760,000.00
8	Motorcycle	1	60,000.00	60,000.00
9	CCTV	1	57,761.00	57,761.00
10	Televison	1	75,000.00	75,000.00
11	Weighing Machine	1	31,800.00	31,800.00
12	Fire Extinguisher	1	133,632.00	133,632.00
13	Water Tank	1	20,000.00	20,000.00
14	Plumbering Work	1	400,000.00	400,000.00
15	Electrical Fittings	1	450,000.00	450,000.00
16	Barcode Machine	1	36,500.00	36,500.00
17	Cylinder	1	350,000.00	350,000.00
18	Screw Elevator Machine	1	125,000.00	125,000.00
19	Sujji Dryer Machine	1	100,000.00	100,000.00
20	Dalia Making Machine	1	68,250.00	68,250.00
Total				5,100,423.00

ABC PRIVATE LIMITED

Reg. Address : Patna-800020, Bihar

PROJECTED BALANCE SHEET

	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
I								
Particulars								
<u>EQUITY AND LIABILITIES</u>								
<u>(i) Capital Fund</u>								
Owner's Capital								
Share Capital	10.00	49.87	96.35	96.35	96.35	96.35	96.35	96.35
Director's Loan	39.87	46.48						
Reserve & Surplus								
Opening Balance	-	(3.01)	20.16	48.55	97.32	181.02	288.60	432.20
Add : Profit during the Year	(3.01)	23.17	28.39	48.77	83.70	107.58	143.60	179.42
TOTAL	(3.01)	20.16	48.55	97.32	181.02	288.60	432.20	611.62
Net Properitor's Fund	46.86	116.51	144.91	193.67	277.37	384.95	528.55	707.97
<u>(ii) Liabilities</u>								
(a) Term Loan	115.00	110.40	92.01	73.61	55.21	36.82	18.42	-
(b) Working Capital Loan	-	70.00	70.00	75.00	75.00	80.00	80.00	85.00
(c) Sundry Payable	7.25	26.36	27.51	28.88	30.33	31.84	33.43	35.11
(d) Tax Payable	-	10.36	12.70	21.81	37.43	48.11	64.22	80.23
TOTAL	169.11	333.63	347.11	392.97	475.34	581.71	724.62	908.31
II								
<u>ASSETS</u>								
<u>(i) Non Current Assets</u>								
(a) Fixed Assets								
- Tangible Assets	164.87	151.75	140.50	130.69	122.05	114.39	107.57	101.47
(b) Long Term Investments			20.00	40.00	120.00	190.00	315.00	450.00
<u>(ii) Current Assets</u>								
(a) Inventory (WIP + FG)	-	91.46	96.03	100.84	105.88	111.17	116.73	122.57
(b) Cash and Bank	4.24	17.05	14.30	13.07	13.72	16.92	17.29	21.44
(c) Short Term Investment	-	22.00	22.00	51.00	53.00	85.00	100.00	135.00
(d) Trade Receivables	-	46.88	49.23	51.69	54.27	56.99	59.84	62.83
(e) Advances	-	4.49	5.05	5.69	6.42	7.24	8.20	15.00
TOTAL	169.11	333.63	347.11	392.97	475.34	581.71	724.62	908.31

ABC PRIVATE LIMITED

PROJECTED STATEMENT OF PROFIT AND LOSS

	Particulars	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2024-25	2024-25
I	Revenue from Operations (Net)	-	4,317.55	4,749.31	5,224.24	6,065.92	6,672.52	7,339.77	8,073.74
II	Closing Stock (WIP + FG)	-	91.46	96.03	100.84	105.88	111.17	116.73	122.57
III	Total Revenue (I+II)	-	4,409.02	4,845.34	5,325.08	6,171.80	6,783.69	7,456.50	8,196.31
IV	Expenses								
	1 Opening Stock	-	-	91.46	96.03	100.84	105.88	111.17	116.73
	2 Purchase	-	2,933.17	3,149.65	3,464.61	4,022.80	4,425.08	4,867.59	5,354.35
	3 Labour Charges	-	40.94	44.22	47.75	54.44	58.79	63.50	68.58
	4 Power & Fuel Expenses	-	12.83	13.86	14.97	16.16	17.46	18.85	20.36
	5 Packaging and other Direct Expenses	-	1,281.41	1,383.92	1,494.63	1,703.88	1,840.19	1,987.41	2,146.40
	6 Finance Costs (Term Loan)	1.10	13.18	11.73	9.61	7.50	5.38	3.26	1.15
	7 Finance Costs (Working Capital Loan)	-	8.75	8.75	9.38	9.38	10.00	10.00	10.63
	8 Employees Benefit Expenses	1.43	17.16	18.88	20.76	22.84	25.12	27.64	30.40
	9 KMP's Remuneration	-	10.00	20.00	30.00	40.00	60.00	80.00	100.00
	10 Indirect Expenses	0.48	44.91	50.55	56.94	64.20	72.44	72.44	81.97
	11 Depreciation and Amortization Expenses	-	13.13	11.25	9.81	8.64	7.66	6.82	6.10
	Total Expenses	3.01	4,375.48	4,804.26	5,254.50	6,050.67	6,628.01	7,248.68	7,936.66
V	Profit before Exceptional and Extraordinary items and Tax (III-IV)	-3.01	33.54	41.09	70.58	121.13	155.68	207.82	259.65
VI	Exceptional Items	-	-	-	-	-	-	-	-
VII	Profit before Extraordinary items and Tax (V-VI)	-3.01	33.54	41.09	70.58	121.13	155.68	207.82	259.65
VIII	Extraordinary Items	-	-	-	-	-	-	-	-
IX	Profit Before Tax (VII-VIII)	-3.01	33.54	41.09	70.58	121.13	155.68	207.82	259.65
X	C/f of Losses & Depreciation (For Payment of Taxes)								
	Tax Expense								
XI	(a) Current Tax @ 30.9%	-	10.36	12.70	21.81	37.43	48.11	64.22	80.23
XII	Profit / (Loss) for the period from Continuing Operations	-3.01	23.17	28.39	48.77	83.70	107.58	143.60	179.42
XIII	Profit / (Loss) from Discontinuing Operations	-	-	-	-	-	-	-	-
XIV	Tax Expense of Discontinuing Operations	-	-	-	-	-	-	-	-
XV	Profit / (Loss) from Discontinuing Operations after Tax	-	-	-	-	-	-	-	-
XVI	Profit / (Loss) for the period After Tax	-3.01	23.17	28.39	48.77	83.70	107.58	143.60	179.42

ABC PRIVATE LIMITED

PROJECTED CASH FLOW

Amount

	Particulars	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
I	<u>SOURCE OF FUND</u>								
	1 Term Loan	115.00	-	-	-	-	-	-	-
	2 Profit after Tax	(3.01)	23.17	28.39	48.77	83.70	107.58	143.60	179.42
	3 Depreciation	-	13.13	11.25	9.81	8.64	7.66	6.82	6.10
	4 Properitor's Capital	49.87	46.48	-	-	-	-	-	-
	5 CC from Bank	-	70.00	-	5.00	-	5.00	-	5.00
	6 Increase in Trade Payable	7.25	19.11	1.15	1.38	1.44	1.52	1.59	1.67
	7 Tax Payable	-	10.36	2.33	9.11	15.62	10.68	16.11	16.01
	TOTAL (I) :-	169.11	182.25	43.12	74.07	109.40	132.43	168.13	208.20
II	<u>APPLICATION OF FUND</u>								
	1 Purchase of Fixed Assets	164.87	-	-	-	-	-	-	-
	2 Increase In Non Current Investment	-	-	20.00	20.00	80.00	70.00	125.00	135.00
	3 Increase in Current Assets except Cash & Bank	-	138.34	6.92	7.26	7.63	8.01	8.41	8.83
	4 Increase in Short-Term Investment	-	22.00	-	29.00	2.00	32.00	15.00	35.00
	5 Repayment of term Loan	-	4.60	18.40	18.40	18.40	18.40	18.40	18.42
	6 Increase in Advances	-	4.49	0.56	0.64	0.73	0.82	0.95	6.80
	TOTAL (II) :-	164.87	169.43	45.88	75.30	108.75	129.23	167.76	204.05
	Net Cash Flow	4.24	12.81	(2.75)	(1.23)	0.65	3.20	0.37	4.15
	Opening Cash & Bank Balance	-	4.24	17.05	14.30	13.07	13.72	16.92	17.29
	Closing Cash & Bank Balance	4.24	17.05	14.30	13.07	13.72	16.92	17.29	21.44

ABC PRIVATE LIMITED

Schedule of Working Capital Requirement

Particulars		2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2024-25	2024-25
Current Assets									
1	RM & WIP for 2 Days @ 50% of Total Cost	-	52.39	55.01	57.76	60.65	63.68	66.87	70.21
2	Stock-in-Trade for 1 Day	-	39.07	41.02	43.07	45.23	47.49	49.86	52.36
3	Trade Receivables	-	46.88	49.23	51.69	54.27	56.99	59.84	62.83
4	Employee Advance for varoius Expenditure	-	4.49	5.05	5.69	6.42	7.24	8.20	15.00
5	Total	-	142.84	150.32	158.22	166.57	175.40	184.76	200.39
Less: Current Liabilities									
7	Trade Payables	-	26.36	27.51	28.88	30.33	31.84	33.43	35.11
8	Working Capital Requirement (C-D)	-	116.48	122.81	129.34	136.25	143.56	151.33	165.29
9	Cash Credit Limit	-	70.00	70.00	75.00	75.00	80.00	80.00	85.00
10	Margin Money for working Capital (E-F)	-	46.48	52.81	54.34	61.25	63.56	71.33	80.29
	% of Own Contribution (G/E)		40%	43%	42%	45%	44%	47%	49%

ABC PRIVATE LIMITED

Statement of Revenue

1) Projected Revenue From Manufacturing:

S. No	Descprition of Items	Production per day in KG	Net of By Products & Wastage	Rate per KG	Per Day Revenue	Operating Month in 2017-18	Operating Month in 2018-19	Operating Month from 2019-20 Onwards	
1	Sattu	5,000	3,500	150.00	525,000.00	1	12	12	
2	Besan	2,500	2,250	140.00	315,000.00	1	12	12	
3	Daliya (Broken Wheat)	1,200	960	60.00	57,600.00	1	12	12	
4	Maida (Repacking)	1,500	1,500	42.00	63,000.00	1	12	12	
5	Sujji (Repacking)	1,500	1,500	46.00	69,000.00	1	12	12	
6	Flour (Repacking)	4,000	5,000	35.00	175,000.00	1	12	12	
Total					1,204,600.00				
Sl. No.	Operating Years	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2024-25	2024-25
1	Per day revenue	1,204,600.00	1,204,600.00	1,204,600.00	1,204,600.00	1,204,600.00	1,204,600.00	1,204,600.00	1,204,600.00
2	Avg. Operating Months per Year	0	12	12	12	12	12	12	12
3	Working days per month	30	30	30	30	30	30	30	30
4	Price Inflation	1	1.1	1.21	1.33	1.46	1.61	1.77	1.95
5	Capacity Utilization	90%	90%	90%	90%	95%	95%	95%	95%
6	Gross Revenue From Manufacturing Activity	-	429,319,440.00	472,251,384.00	519,476,522.40	603,169,962.12	663,486,958.33	729,835,654.17	802,819,219.58

2) Projected Revenue From Sale of By Products:

S.No	Descprition of Items	Production per day in KG	Net of Wastage	Rate per KG	Per Day Revenue	Operating Month in 2017-18	Operating Month in 2018-19	Operating Month from 2019-20 Onwards	
1	Sattu (Gram Bran and Broken wastage)	1,500	1,050	5.00	5,250.00	-	10	12	
2	Besan (By Product)	250	125	5.00	625.00	-	10	12	
3	Daliya (Broken Wheat wastage)	240	192	5.00	960.00	-	10	12	
Total					6,835.00				
Sl. No.	Operating Years	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2024-25	2024-25
1	Per day revenue	6,835.00	6,835.00	6,835.00	6,835.00	6,835.00	6,835.00	6,835.00	6,835.00
2	Avg. Operating Months per Year	0	12	12	12	12	12	12	12
3	Working days per month	30	30	30	30	30	30	30	30
4	Price Inflation	1	1.1	1.21	1.33	1.46	1.61	1.77	1.95
5	Capacity Utilization	90%	90%	90%	90%	95%	95%	95%	95%
6	Gross Revenue From Sale of By Products	-	2,435,994.00	2,679,593.40	2,947,552.74	3,422,436.24	3,764,679.86	4,141,147.85	4,555,262.63
Revenue from Operations (1+2+3)		-	431,755,434.00	474,930,977.40	522,424,075.14	606,592,398.36	667,251,638.19	733,976,802.01	807,374,482.21

ABC PRIVATE LIMITED**Statement of Direct Cost****1) Projected Purchase Analysis:**

S. No	Descprition of Items	Daily Purchase	Cost/Kg.	Amount	Ingradiants Cost	Daily Labour Cost	Packing and daily Other Expenses	Total Daily Cost
1	Sattu	5,000	72	360,000.00	40,000.00	3,600	110,000	513,600
2	Besan	2,500	80	200,000.00	-	2,400	100,000	302,400
3	Daliya (Broken Wheat)	1,200	22	26,400.00	-	1,200	43,200	70,800
4	Maida (Repacking)	1,500	25	37,500.00	-	1,500	24,000	63,000
5	Sujji (Repacking)	1,500	29	43,500.00	-	1,500	24,000	69,000
6	Flour (Repacking)	4,000	24	96,000.00	-	1,500	65,000	162,500
TOTAL				763,400.00	40,000.00	11,700.00	366,200.00	1,181,300.00

PURCHASE COST SHEET

Sl. No.	Operating Years	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
1	Purchase Cost Per day	803,400.00	803,400.00	803,400.00	803,400.00	803,400.00	803,400.00	803,400.00	803,400.00
2	Avg. Operating Months per month	0	12	12	12	12	12	12	12
3	Working days per Year	30	30	30	30	30	30	30	30
4	Cost Inflation	1	1.1	1.21	1.33	1.46	1.61	1.77	1.95
5	Capacity Utilization	90%	90%	90%	90%	95%	95%	95%	95%
6	Additional Purchase for 1st Lot Production		6,985,620.00						
	Gross Purchase Cost	-	293,317,380.00	314,964,936.00	346,461,429.60	402,280,215.48	442,508,237.03	486,759,060.73	535,434,966.80

LABOUR COST SHEET

Sl. No.	Operating Years	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
1	Labour Cost Per day	11,700.00	11,700.00	11,700.00	11,700.00	11,700.00	11,700.00	11,700.00	11,700.00
2	Avg. Operating Months per Year	0	12	12	12	12	12	12	12
3	Working days per Year	30	30	30	30	30	30	30	30
4	Cost Inflation	1	1.08	1.17	1.26	1.36	1.47	1.59	1.71
5	Capacity Utilization	90%	90%	90%	90%	95%	95%	95%	95%
	Gross Labour Cost	-	4,094,064.00	4,421,589.12	4,775,316.25	5,443,860.52	5,879,369.37	6,349,718.92	6,857,696.43

POWER & FUEL EXPENSE

Sl. No.	Operating Years	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
1	Fuel Cost per Month	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52
2	Electricity Charges per month	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47
3	Avg. Operating Months per Year	0	12	12	12	12	12	12	12
4	Cost Inflation	1	1.08	1.17	1.26	1.36	1.47	1.59	1.71
	Gross Labour Cost	-	12.83	13.86	14.97	16.16	17.46	18.85	20.36

PACKING AND OTHER DIRECT EXPENSES SHEET

Sl. No.	Operating Years	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
1	Other Direct Expenses Per day	366,200.00	366,200.00	366,200.00	366,200.00	366,200.00	366,200.00	366,200.00	366,200.00
2	Avg. Operating Months per Year	0	12	12	12	12	12	12	12
3	Working days per Year	30	30	30	30	30	30	30	30
4	Cost Inflation	1	1.08	1.17	1.26	1.36	1.47	1.59	1.71
5	Capacity Utilization	90%	90%	90%	90%	95%	95%	95%	95%
	Gross Other Direct Expenses	-	128,140,704.00	138,391,960.32	149,463,317.15	170,388,181.55	184,019,236.07	198,740,774.96	214,640,036.95

ABC PRIVATE LIMITED

Schedule of Raw Material Requirement on daily basis

FOR SATTU	Ready for use in Kg.	RM in Washing in Kg.	RM in Roasting in Kg.	RM in Processing in Kg.	RM in Packing in Kg.	Total in Kg.	Rate/Kg.	Amount
Gram (Chana)	5,000	5,000	5,000	5,000	5,000	25000	72	1,800,000.00
Cumin Seeds	150				150	100	400	40,000.00
(Jeera) Labour								3,600.00
Charges								110,000.00
Packing & other Overheads								
							TOTAL	1,953,600.00
FOR BESAN	Ready for use in Kg.	RM in Shorting in Kg.	RM in Grinding in Kg.	RM in Processing in Kg.	RM in Packing in Kg.	Total in Kg.	Rate/Kg.	Amount
Gram Dal (Chana	2,500	2,500	2,500	2,500	2,500	12500	80	1,000,000.00
Dal) Labour								2,400.00
Charges								100,000.00
Packing & other Overheads								
							TOTAL	1,102,400.00
FOR DALIA	Ready for use in Kg.	RM in Shorting in Kg.	RM in Grinding in Kg.	RM in Processing in Kg.	RM in Packing in Kg.	Total in Kg.	Rate/Kg.	Amount
Wheat	1,200	1,200	1,200	1,200	1,200	6000	22	132,000.00
Labour Charges								1,200.00
Packing & other Overheads								43,200.00
							TOTAL	176,400.00
FOR MAIDA	Ready for use in Kg.			RM in Processing in Kg.	RM in Packing in Kg.	Total in Kg.	Rate/Kg.	Amount
MAIDA PURCHASED	1,500			1,500	1,500	4500	25	112,500.00
Labour Charges								1,500.00
Packing & other Overheads								24,000.00
							TOTAL	138,000.00
FOR SUJJI	Ready for use in Kg.			RM in Processing in Kg.	RM in Packing in Kg.	Total in Kg.	Rate/Kg.	Amount
SUJJI PURCHASED	1,500			1,500	1,500	4500	29	130,500.00
Labour Charges								1,500.00
Packing & other Overheads								24,000.00
							TOTAL	156,000.00
FOR AATA	Ready for use in Kg.			RM in Processing in Kg.	RM in Packing in Kg.	Total in Kg.	Rate/Kg.	Amount
AATA	4,000			4,000	4,000	12000	24	288,000.00
Labour Charges								1,500.00
Packing & other Overheads								65,000.00
							TOTAL	354,500.00
						SUB TOTAL		3,880,900.00

ABC PRIVATE LIMITED
Statement of Expenditure

Annexure-2

2) Projected Indirect Expenditure for the project:

Sl. No.	Particulars	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2024-25	2024-25
1	Repairs & Maintenance	-	256,800.00	269,700.00	283,200.00	297,400.00	312,300.00	328,000.00	344,400.00
2	Business Promotion Expenses	150,000.00	2,680,000.00	3,082,000.00	3,544,300.00	4,075,945.00	4,687,337.00	4,687,337.00	5,390,438.00
3	Travelling & Conveyance	40,000.00	225,000.00	247,500.00	272,250.00	299,475.00	329,423.00	329,423.00	362,365.00
4	Vehicle Plying Charges	-	194,250.00	203,963.00	214,161.00	224,869.00	236,112.00	236,112.00	247,918.00
5	Bank Charges	5,000.00	15,000.00	16,500.00	18,150.00	19,965.00	21,962.00	21,962.00	24,158.00
6	Power & Fuel Charges	5,470.00	52,000.00	57,200.00	62,920.00	69,212.00	76,133.00	76,133.00	83,746.00
7	Auditor's Remuneration	10,000.00	60,000.00	69,000.00	79,350.00	91,253.00	104,941.00	104,941.00	120,682.00
8	Legal & Professional & License Charges	150,000.00	55,000.00	60,500.00	66,550.00	73,205.00	80,526.00	80,526.00	88,579.00
9	Telephone & fax Charges	5,260.00	112,600.00	123,860.00	136,246.00	149,871.00	164,858.00	164,858.00	181,344.00
10	Printing and Stationary	11,450.00	148,600.00	163,460.00	179,806.00	197,787.00	217,566.00	217,566.00	239,323.00
11	General Expenses	8,470.00	552,100.00	607,310.00	668,041.00	734,845.00	808,330.00	808,330.00	889,163.00
12	Staff & Labour Welfare	4,216.00	139,800.00	153,780.00	169,158.00	186,074.00	204,681.00	204,681.00	225,149.00
	Total	389,866.00	4,491,150.00	5,054,773.00	5,694,132.00	6,419,901.00	7,244,169.00	7,259,869.00	8,197,265.00

ABC PRIVATE LIMITED
Details of Manpower & Salary Chart

Description	Manpower Requirement	Nature of Expenses		Salary /Month	Salary		Total
		Fixed	Variable		Fixed	Variable	
General Manager	1	1	0	20,000.00	20,000.00	-	20,000.00
Asstt. Manager	3	3	0	12,000.00	36,000.00	-	36,000.00
Receptionist	1	1	0	8,000.00	8,000.00	-	8,000.00
Cashier	1	1	0	8,000.00	8,000.00	-	8,000.00
Accountant	1	1	0	15,000.00	15,000.00	-	15,000.00
Cleaning Staff	3	3	0	6,000.00	18,000.00	-	18,000.00
Driver	1	1	0	8,000.00	8,000.00	-	8,000.00
Helper	4	4	0	6,000.00	24,000.00	-	24,000.00
Peon for all locations	1	1	0	6,000.00	6,000.00	-	6,000.00
Total Per Month	16	16	0		143,000.00	-	143,000.00
Total Yearly					1,716,000.00	-	1,716,000.00

ABC PRIVATE LIMITED
DEPRECIATION ON FIXED ASSETS

Year	Particulars	Rate	Purchase/WDV	Subsidy	Total	Depreciation	WDV
		%	Begning of year		Asset		End of year
2017-18	Land and Filling Cost	0.00%	28.00	-	28.00	-	28.00
	Building & civil works	10.00%	78.67	-	78.67	-	78.67
	Furniture & Fixture	10.00%	3.09	-	3.09	-	3.09
	Plant & Machineries	15.00%	52.53	-	52.53	-	52.53
	Software & Web Design	25.00%	1.55		1.55	-	1.55
	Computers and other equip	60.00%	1.03		1.03	-	1.03
	Total		164.87	-	164.87	-	164.87
2018-19	Land	0.00%	28.00	-	28.00	-	28.00
	Building & civil works	5.00%	78.67	-	78.67	3.93	74.74
	Furniture & Fixture	10.00%	3.09	-	3.09	0.31	2.78
	Electrical Equipments	15.00%	52.53	-	52.53	7.88	44.65
	Software	25.00%	1.55		1.55	0.39	1.16
	Computers and other equip	60.00%	1.03		1.03	0.62	0.41
	Total		164.87	-	164.87	13.13	151.75
2019-20	Land	0.00%	28.00	-	28.00	-	28.00
	Building & civil works	5.00%	74.74	-	74.74	3.74	71.00
	Furniture & Fixture	10.00%	2.78	-	2.78	0.28	2.50
	Electrical Equipments	15.00%	44.65	-	44.65	6.70	37.96
	Software	25.00%	1.16		1.16	0.29	0.87
	Computers and other equip	60.00%	0.41		0.41	0.25	0.16
	Total		151.75	-	151.75	11.25	140.50
2020-21	Land	0.00%	28.00	-	28.00	-	28.00
	Building & civil works	5.00%	71.00	-	71.00	3.55	67.45
	Furniture & Fixture	10.00%	2.50	-	2.50	0.25	2.25
	Electrical Equipments	15.00%	37.96	-	37.96	5.69	32.26
	Software	25.00%	0.87		0.87	0.22	0.65
	Computers and other equip	60.00%	0.16		0.16	0.10	0.07
	Total		140.50	-	140.50	9.81	130.69

ABC PRIVATE LIMITED
DEPRECIATION ON FIXED ASSETS

Year	Particulars	Rate	Purchase/WDV	Subsidy	Total	Depreciation	WDV
		%	Begning of year		Asset		End of year
2021-22	Land	0.00%	28.00	-	28.00	-	28.00
	Building & civil works	5.00%	67.45	-	67.45	3.37	64.08
	Furniture & Fixture	10.00%	2.25	-	2.25	0.23	2.03
	Electrical Equipments	15.00%	32.26	-	32.26	4.84	27.42
	Software	25.00%	0.65		0.65	0.16	0.49
	Computers and other equip	60.00%	0.07		0.07	0.04	0.03
	Total		130.69	-	130.69	8.64	122.05
2022-23	Land	0.00%	28.00	-	28.00	-	28.00
	Building & civil works	5.00%	64.08	-	64.08	3.20	60.88
	Furniture & Fixture	10.00%	2.03	-	2.03	0.20	1.82
	Electrical Equipments	15.00%	27.42	-	27.42	4.11	23.31
	Software	25.00%	0.49		0.49	0.12	0.37
	Computers and other equip	60.00%	0.03		0.03	0.02	0.01
	Total		122.05	-	122.05	7.66	114.39
2023-24	Land	0.00%	28.00	-	28.00	-	28.00
	Building & civil works	5.00%	60.88	-	60.88	3.04	57.83
	Furniture & Fixture	10.00%	1.82	-	1.82	0.18	1.64
	Electrical Equipments	15.00%	23.31	-	23.31	3.50	19.81
	Software	25.00%	0.37		0.37	0.09	0.27
	Computers and other equip	60.00%	0.01		0.01	0.01	0.00
	Total		114.39	-	114.39	6.82	107.57
2024-25	Land	0.00%	28.00	-	28.00	-	28.00
	Building & civil works	5.00%	57.83	-	57.83	2.89	54.94
	Furniture & Fixture	10.00%	1.64	-	1.64	0.16	1.48
	Electrical Equipments	15.00%	19.81	-	19.81	2.97	16.84
	Software	25.00%	0.27		0.27	0.07	0.21
	Computers and other equip	60.00%	0.00		0.00	0.00	0.00
	Total		107.57	-	107.57	6.10	101.47

ABC PRIVATE LIMITED								
Reg. Address : Patna-800020, Bihar								
Term Loan Repayment Schedule								
Rate of Interest	11.50%							
Year Financial year	OPERATING YEARS							
	1 2017-18	2 2018-19	3 2019-20	4 2020-21	5 2021-22	6 2022-23	7 2023-24	8 2024-25
April	M o r t o r i							
Opening balance		115.00	110.40	92.01	73.61	55.21	36.82	18.42
Addition		-	-	-	-	-	-	-
Total loan		115.00	110.40	92.01	73.61	55.21	36.82	18.42
Repayments		-	1.53	1.53	1.53	1.53	1.53	1.53
Interest		1.10	1.06	0.88	0.71	0.53	0.35	0.18
Closing balance		115.00	108.87	90.47	72.08	53.68	35.28	16.89
May								
Opening balance		115.00	108.87	90.47	72.08	53.68	35.28	16.89
Addition		-	-	-	-	-	-	-
Total loan		115.00	108.87	90.47	72.08	53.68	35.28	16.89
Repayments		-	1.53	1.53	1.53	1.53	1.53	1.53
Interest		1.10	1.04	0.87	0.69	0.51	0.34	0.16
Closing balance		115.00	107.34	88.94	70.54	52.15	33.75	15.35
June								
Opening balance		115.00	107.34	88.94	70.54	52.15	33.75	15.35
Addition		-	-	-	-	-	-	-
Total loan		115.00	107.34	88.94	70.54	52.15	33.75	15.35
Repayments		-	1.53	1.53	1.53	1.53	1.53	1.53
Interest		1.10	1.03	0.85	0.68	0.50	0.32	0.15
Closing balance		115.00	105.80	87.41	69.01	50.61	32.22	13.82
July								
Opening balance		115.00	105.80	87.41	69.01	50.61	32.22	13.82
Addition		-	-	-	-	-	-	-
Total loan		115.00	105.80	87.41	69.01	50.61	32.22	13.82
Repayments		-	1.53	1.53	1.53	1.53	1.53	1.53
Interest		1.10	1.01	0.84	0.66	0.49	0.31	0.13
Closing balance		115.00	104.27	85.87	67.48	49.08	30.68	12.29

ABC PRIVATE LIMITED								
Reg. Address : Patna-800020, Bihar								
Term Loan Repayment Schedule								
Rate of Interest	11.50%							
Year Financial year	OPERATING YEARS							
	1 2017-18	2 2018-19	3 2019-20	4 2020-21	5 2021-22	6 2022-23	7 2023-24	8 2024-25
Aug	u m p e r i o d							
Opening balance		115.00	104.27	85.87	67.48	49.08	30.68	12.29
Addition		-	-	-	-	-	-	-
Total loan		115.00	104.27	85.87	67.48	49.08	30.68	12.29
Repayments		-	1.53	1.53	1.53	1.53	1.53	1.53
Interest		1.10	1.00	0.82	0.65	0.47	0.29	0.12
Closing balance		115.00	102.74	84.34	65.94	47.55	29.15	10.76
Sep								
Opening balance		115.00	102.74	84.34	65.94	47.55	29.15	10.76
Addition		-	-	-	-	-	-	-
Total loan		115.00	102.74	84.34	65.94	47.55	29.15	10.76
Repayments		-	1.53	1.53	1.53	1.53	1.53	1.53
Interest		1.10	0.98	0.81	0.63	0.46	0.28	0.10
Closing balance		115.00	101.20	82.81	64.41	46.01	27.62	9.22
Oct								
Opening balance		115.00	101.20	82.81	64.41	46.01	27.62	9.22
Addition		-	-	-	-	-	-	-
Total loan		115.00	101.20	82.81	64.41	46.01	27.62	9.22
Repayments		-	1.53	1.53	1.53	1.53	1.53	1.53
Interest		1.10	0.97	0.79	0.62	0.44	0.26	0.09
Closing balance		115.00	99.67	81.27	62.88	44.48	26.09	7.69
Nov								
Opening balance		115.00	99.67	81.27	62.88	44.48	26.09	7.69
Addition		-	-	-	-	-	-	-
Total loan		115.00	99.67	81.27	62.88	44.48	26.09	7.69
Repayments		-	1.53	1.53	1.53	1.53	1.53	1.53
Interest		1.10	0.96	0.78	0.60	0.43	0.25	0.07
Closing balance		115.00	98.14	79.74	61.35	42.95	24.55	6.16

ABC PRIVATE LIMITED								
Reg. Address : Patna-800020, Bihar								
Term Loan Repayment Schedule								
Rate of Interest	11.50%							
Year Financial year	OPERATING YEARS							
	1	2	3	4	5	6	7	8
	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
Dec								
Opening balance	-	115.00	98.14	79.74	61.35	42.95	24.55	6.16
Addition	-	-	-	-	-	-	-	-
Total loan	-	115.00	98.14	79.74	61.35	42.95	24.55	6.16
Repayments	-	-	1.53	1.53	1.53	1.53	1.53	1.53
Interest	-	1.10	0.94	0.76	0.59	0.41	0.24	0.06
Closing balance	-	115.00	96.60	78.21	59.81	41.42	23.02	4.62
Jan								
Opening balance	-	115.00	96.60	78.21	59.81	41.42	23.02	4.62
Addition	-	-	-	-	-	-	-	-
Total loan	-	115.00	96.60	78.21	59.81	41.42	23.02	4.62
Repayments	-	1.53	1.53	1.53	1.53	1.53	1.53	1.53
Interest	-	1.10	0.93	0.75	0.57	0.40	0.22	0.04
Closing balance	-	113.47	95.07	76.68	58.28	39.88	21.49	3.09
Feb								
Opening balance	-	113.47	95.07	76.68	58.28	39.88	21.49	3.09
Addition	-	-	-	-	-	-	-	-
Total loan	-	113.47	95.07	76.68	58.28	39.88	21.49	3.09
Repayments	-	1.53	1.53	1.53	1.53	1.53	1.53	1.53
Interest	-	1.09	0.91	0.73	0.56	0.38	0.21	0.03
Closing balance	-	111.93	93.54	75.14	56.75	38.35	19.95	1.56
Mar								
Opening balance	-	111.93	93.54	75.14	56.75	38.35	19.95	1.56
Addition	115.00	-	-	-	-	-	-	-
Total loan	115.00	111.93	93.54	75.14	56.75	38.35	19.95	1.56
Repayments	-	1.53	1.53	1.53	1.53	1.53	1.53	1.56
Interest	1.10	1.07	0.90	0.72	0.54	0.37	0.19	0.01
Closing balance	115.00	110.40	92.01	73.61	55.21	36.82	18.42	-

ABC PRIVATE LIMITED								
Reg. Address : Patna-800020, Bihar								
Term Loan Repayment Schedule								
Rate of Interest	11.50%							
Year Financial year	OPERATING YEARS							
	1	2	3	4	5	6	7	8
	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25

TOTAL INTEREST (for the yr.)	1.10	13.18	11.73	9.61	7.50	5.38	3.26	1.15
LOAN REPAID(during the yr.)	-	4.60	18.40	18.40	18.40	18.40	18.40	18.42
TOTAL LOAN REPAID(Cumu.)	-	4.60	23.00	41.39	59.79	78.18	96.58	115.00

Particulars	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
TOTAL INTEREST (for the yr.)	1.10	13.18	11.73	9.61	7.50	5.38	3.26	1.15
LOAN REPAID(during the yr.)	-	4.60	18.40	18.40	18.40	18.40	18.40	18.42

ABC PRIVATE LIMITED
Calculation of DSCR

Year	Net Profit	Depreciation	Interest on	Cash	Repayments	Total	DSCR*
	After Tax		Term Loan	Accrual	Principal	P+I	
2018-19	23.17	13.13	13.18	49.48	4.60	17.78	2.78
2019-20	28.39	11.25	11.73	51.37	18.40	30.13	1.71
2020-21	48.77	9.81	9.61	68.19	18.40	28.01	2.43
2021-22	83.70	8.64	7.50	99.84	18.40	25.90	3.86
2022-23	107.58	7.66	5.38	120.61	18.40	23.78	5.07
2023-24	143.60	6.82	3.26	153.68	18.40	21.66	7.10
2024-25	179.42	6.10	1.15	186.67	18.42	19.57	9.54
Average							4.64

***DSCR = (Profit after Tax + Dep+ Intt. on Loan)/{Int on Loan + Installment (Principal)}**

ABC PRIVATE LIMITED

Net Profit Margin	<u>2018-19</u>	<u>2019-20</u>	<u>2020-21</u>	<u>2021-22</u>	<u>2022-23</u>	<u>2024-25</u>
Net Income	23.17	28.39	48.77	83.70	107.58	179.42
Sales	4,317.55	4,749.31	5,224.24	6,065.92	6,672.52	8,073.74
Net profit margin	0.54%	0.60%	0.93%	1.38%	1.61%	2.22%

Return on Assets	<u>2018-19</u>	<u>2019-20</u>	<u>2020-21</u>	<u>2021-22</u>	<u>2022-23</u>	<u>2024-25</u>
EBITDA	46.66	52.34	80.39	129.77	163.34	265.75
Total assets	333.63	347.11	392.97	475.34	581.71	908.31
Return on assets	14%	15%	20%	27%	28%	29%

Return on Equity	<u>2018-19</u>	<u>2019-20</u>	<u>2020-21</u>	<u>2021-22</u>	<u>2022-23</u>	<u>2024-25</u>
Earnings after taxes	23.17	28.39	48.77	83.70	107.58	179.42
Stockholder's equity	116.51	144.91	193.67	277.37	384.95	707.97
Return on equity	20%	20%	25%	30%	28%	25%

Current ratio	<u>2018-19</u>	<u>2019-20</u>	<u>2020-21</u>	<u>2021-22</u>	<u>2022-23</u>	<u>2024-25</u>
Current assets	177.40	181.56	216.59	226.87	270.08	341.84
Current liabilities	106.72	110.20	125.69	142.75	159.95	200.34
Current ratio	1.66	1.65	1.72	1.59	1.69	1.71