



# MODEL PROJECT REPORT



## PROJECT REPORT ON CEMENT GRILL

**SWAVALAMBI BHARAT ABHIYAN**

## PROJECT AT A GLANCE

- 1 Name of the Entrepreneur : xxxxxxxxx
- 2 Constitution (legal Status) : xxxxxxxxx
- 3 Father / Spouse Name : xxxxxxxxxxxxx
- 4 Unit Address : xxxxxxxxxxxxxxxxxxxxx
- District : xxxxxx
- Pin: xxxxxxx State: xxxxxxxxx
- Mobile xxxxxxx
- 5 Product and By Product : CEMENT GRILLS
- 6 Name of the project / business activity proposed : CEMENT GRILL MAKING UNIT
- 7 Cost of Project : Rs.11.93 Lakhs
- 8 Means of Finance
- Term Loan Rs.7.74 Lakhs
- Own Capital Rs.1.19 Lakhs
- Working capital Rs.3 Lakhs
- 9 Debt Service Coverage Ratio : 2.77
- 10 Pay Back Period : 5 Years
- 11 Project Implementation Period : 5-6 Months
- 12 Break Even Point : 31%
- 13 Employment : 8 Persons
- 14 Power Requirement : 30.00 HP
- 15 Major Raw materials : Portland cement, Sand, MS Rod & wire
- 16 Estimated Annual Sales Turnover (Max Capacity) : 65.44 Lakhs
- 17 Detailed Cost of Project & Means of Finance

### COST OF PROJECT

(Rs. In Lakhs)

| Particulars              | Amount     |
|--------------------------|------------|
| Land                     | Own/Rented |
| Building /Shed 800 Sq ft | 4.00       |
| Plant & Machinery        | 3.60       |
| Furniture & Fixtures     | 1.00       |
| Working Capital          | 3.33       |
| Total                    | 11.93      |

### MEANS OF FINANCE

| Particulars              | Amount |
|--------------------------|--------|
| Own Contribution         | 1.19   |
| Working Capital(Finance) | 3.00   |
| Term Loan                | 7.74   |
| Total                    | 11.93  |

## **CEMENT GRILL**

**Introduction:** Cement grills have occupied an important role in the building constructions. Cement grills are pierced panels with a thickness of not less than 2.5 cm. They are used in construction of houses, buildings etc. as partition panels in the walls and ventilators. Very often cement grill is a better substitute for a window. It lets in general subdued light. It also deals with ventilation but prevents rain from entering. It is secured from thieves or animals. It of different designs and shapes are made according to needs. It is cheaper than wood or steel jali.



**Market Potential:** The demand for cement grills increases correspondingly with the increase of building construction activity which is fast growing in the country. Apart from low cost, other contributing factors to their demand are fascinating designs and functional qualities in the market. Though the consumption of cement grill in Bihar state is about 1,00,00,000 sq.ft in a year, there are around fifty to sixty units running to meet the

requirements. The gap in demand & supply is met by the product transported from other adjoining states like Uttar Pradesh, West Bengal and Jharkhand. There is a good scope to develop MSE units in this line of manufacture for local consumption.

**Machines & equipments:** Major machines & equipments are:

| Name                                 | Qty. | Price |
|--------------------------------------|------|-------|
| Moulds/frames (iron)                 | 1    | 90000 |
| Wooden planks                        | 1    | 15000 |
| Concrete hand mixer                  | 1    | 40000 |
| Vibrator with 1 Hp motor and starter | 1    | 50000 |
| Curing tank 10'x5'x3'                | 2    | 80000 |
| Pollution control equipment          | LS   | 25000 |
| Other tools & equipments             | LS   | 60000 |

**Raw material:** Major raw material requirement are:

1. Portland cement
2. Sand
3. MS Rod & wire
4. Other materials

**Manufacturing Process:** Though not much advanced technology is employed in the manufacturing of cement grills, the techniques in designing and shaping have developed since these items find use in the multi-storeyed building as ventilators and partition panels in walls.

The process of manufacturing is simple, as the technical aspects involved are very less and do not require any heavy machineries. One concrete hand mixture (local made) and iron or wooden moulds are required for the manufacture of cement grills.

The moulds are lubricated with kerosene oil and kept ready for moulding. The cement and sand in proper ratio (i.e. 1:3) with proportionate water is mixed to make concrete mixer. The moulds are then filled with the concrete mixer duly providing reinforcement with M S rods and wires at suitable depth. The excess material spread over the mould is removed and the surface is smoothened with the help of a trowel. The grills in different shapes and designs are then removed about 24 hours. These are then immersed in water for 14 days for curing in order to develop strength and make more durable.

### **Area:**

The industrial setup requires space for Inventory, workshop or manufacturing area, space for power supply utilities and auxiliary like Generator setup. Also some of the area of building is required for office staff facilities, documentation, office furniture, etc. Thus, the approximate total area required for complete industrial setup is 800 to 1200Sqft. Civil work will cost around 4 Lac (approx.)

**Power Requirement** –The power consumption required to run all the machinery could be approximated as 30 hp.

**Manpower Requirement**– There are requirement of skilled machine operators to run the machine set. Experience quality engineers are required for desired quality control. Some helpers are also required to transfer the material from one work station to other. Office staffs are required to maintain the documentation. The approximate manpower required is 8 including 1 Supervisor, 1 Plant operator, 1 unskilled worker, 1 Helper and 1 security Guard. 3 Skilled worker including Accountant, Manager and sales personal each.

## **Approvals & Registration Requirement:**

Basic registration required in this project:

- GST Registration
- Udyog Aadhar Registration (Optional)
- Choice of a Brand Name of the product and secure the name with Trademark if require

**Bank Term Loan:** Rate of Interest is assumed to be at 11%

**Depreciation:** Depreciation has been calculated as per the Provisions of Income Tax Act, 1961

## **Implementation Schedule:**

| S No. | Activity                                                     | Time required |
|-------|--------------------------------------------------------------|---------------|
| 1.    | Acquisition of premises                                      | 1-2 Months    |
| 2.    | Procurement & installation of Plant & Machinery              | 1-2 Months    |
| 3.    | Arrangement of Finance                                       | 1.5-2 Months  |
| 4.    | Requirement of required Manpower                             | 1 Month       |
| 5.    | Commercial Trial Runs                                        | 1 Month       |
|       | Total time Required (some activities shall run concurrently) | 5-6 Months    |

## **FINANCIALS**

| <b><u>PROJECTED CASH FLOW STATEMENT</u></b> |              |             |             |             |             |
|---------------------------------------------|--------------|-------------|-------------|-------------|-------------|
|                                             |              |             |             |             |             |
| PARTICULARS                                 | I            | II          | III         | IV          | V           |
|                                             |              |             |             |             |             |
| <b><u>SOURCES OF FUND</u></b>               |              |             |             |             |             |
|                                             |              |             |             |             |             |
| Own Contribution                            | 1.19         | -           |             |             |             |
| Reserve & Surplus                           | 2.11         | 3.18        | 4.72        | 6.97        | 8.67        |
| Depriciation & Exp. W/off                   | 1.04         | 0.91        | 0.80        | 0.70        | 0.61        |
| Increase In Cash Credit                     | 3.00         |             |             |             |             |
| Increase In Term Loan                       | 7.74         | -           | -           | -           | -           |
| Increase in Creditors                       | 0.67         | 0.11        | 0.08        | 0.08        | 0.08        |
|                                             |              |             |             |             |             |
| <b>TOTAL :</b>                              | <b>15.75</b> | <b>4.20</b> | <b>5.59</b> | <b>7.75</b> | <b>9.36</b> |
|                                             |              |             |             |             |             |
|                                             |              |             |             |             |             |
| <b><u>APPLICATION OF FUND</u></b>           |              |             |             |             |             |
|                                             |              |             |             |             |             |
| Increase in Fixed Assets                    | 8.60         | -           | -           | -           | -           |
| Increase in Stock                           | 0.85         | 0.15        | 0.14        | 0.14        | 0.15        |
| Increase in Debtors                         | 3.61         | 0.70        | 0.70        | 0.74        | 0.79        |
| Repayment of Term Loan                      | 0.86         | 1.72        | 1.72        | 1.72        | 1.72        |
| Taxation                                    | -            | -           | -           | 1.74        | 2.17        |
| Drawings                                    | 1.00         | 1.50        | 2.00        | 2.50        | 3.00        |
| <b>TOTAL :</b>                              | <b>14.92</b> | <b>4.07</b> | <b>4.55</b> | <b>6.85</b> | <b>7.83</b> |
|                                             |              |             |             |             |             |
| Opening Cash & Bank Balance                 | -            | 0.82        | 0.96        | 1.99        | 2.89        |
|                                             |              |             |             |             |             |
| Add : Surplus                               | 0.82         | 0.13        | 1.04        | 0.90        | 1.53        |
|                                             |              |             |             |             |             |
|                                             |              |             |             |             |             |
| Closing Cash & Bank Balance                 | <b>0.82</b>  | <b>0.96</b> | <b>1.99</b> | <b>2.89</b> | <b>4.42</b> |

| <b>PROJECTED BALANCE SHEET</b>    |              |              |              |              |              |
|-----------------------------------|--------------|--------------|--------------|--------------|--------------|
|                                   |              |              |              |              |              |
| PARTICULARS                       | I            | II           | III          | IV           | V            |
|                                   |              |              |              |              |              |
| <b><u>SOURCES OF FUND</u></b>     |              |              |              |              |              |
| <b><u>Capital Account</u></b>     |              |              |              |              |              |
| Opening Balance                   | -            | 2.30         | 3.98         | 6.70         | 9.43         |
| Add: Additions                    | 1.19         | -            | -            | -            | -            |
| Add: Net Profit                   | 2.11         | 3.18         | 4.72         | 5.23         | 6.50         |
| Less: Drawings                    | 1.00         | 1.50         | 2.00         | 2.50         | 3.00         |
| <b>Closing Balance</b>            | <b>2.30</b>  | <b>3.98</b>  | <b>6.70</b>  | <b>9.43</b>  | <b>12.94</b> |
| CC Limit                          | 3.00         | 3.00         | 3.00         | 3.00         | 3.00         |
| Term Loan                         | 6.88         | 5.16         | 3.44         | 1.72         | -            |
| Sundry Creditors                  | 0.67         | 0.78         | 0.86         | 0.93         | 1.01         |
|                                   |              |              |              |              |              |
| <b>TOTAL :</b>                    | <b>12.85</b> | <b>12.92</b> | <b>14.00</b> | <b>15.09</b> | <b>16.95</b> |
|                                   |              |              |              |              |              |
|                                   |              |              |              |              |              |
|                                   |              |              |              |              |              |
| <b><u>APPLICATION OF FUND</u></b> |              |              |              |              |              |
|                                   |              |              |              |              |              |
| <b>Fixed Assets ( Gross)</b>      | 8.60         | 8.60         | 8.60         | 8.60         | 8.60         |
| Gross Dep.                        | 1.04         | 1.95         | 2.74         | 3.44         | 4.05         |
| Net Fixed Assets                  | 7.56         | 6.65         | 5.86         | 5.16         | 4.55         |
|                                   |              |              |              |              |              |
| <b>Current Assets</b>             |              |              |              |              |              |
| Sundry Debtors                    | 3.61         | 4.31         | 5.01         | 5.75         | 6.54         |
| Stock in Hand                     | 0.85         | 1.00         | 1.14         | 1.28         | 1.43         |
| Cash and Bank                     | 0.82         | 0.96         | 1.99         | 2.89         | 4.42         |
|                                   |              |              |              |              |              |
|                                   |              |              |              |              |              |
| <b>TOTAL :</b>                    | <b>12.85</b> | <b>12.92</b> | <b>14.00</b> | <b>15.09</b> | <b>16.95</b> |

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| PROJECTED PROFITABILITY STATEMENT |               |               |               |                     |               |
|-----------------------------------|---------------|---------------|---------------|---------------------|---------------|
| PARTICULARS                       | I             | II            | III           | IV                  | V             |
| <b>A) SALES</b>                   |               |               |               |                     |               |
| Gross Sale                        | 36.11         | 43.13         | 50.08         | 57.52               | 65.44         |
| <b>Total (A)</b>                  | <b>36.11</b>  | <b>43.13</b>  | <b>50.08</b>  | <b>57.52</b>        | <b>65.44</b>  |
| <b>B) COST OF SALES</b>           |               |               |               |                     |               |
| Raw Material Consumed             | 20.03         | 23.36         | 25.70         | 28.04               | 30.37         |
| Electricity Expenses              | 2.05          | 2.28          | 2.51          | 2.74                | 2.97          |
| Repair & Maintenance              | 1.81          | 2.80          | 4.01          | 4.60                | 5.89          |
| Labour & Wages                    | 4.79          | 5.36          | 6.17          | 7.09                | 8.08          |
| Depreciation                      | 1.04          | 0.91          | 0.80          | 0.70                | 0.61          |
| <b>Cost of Production</b>         | <b>29.71</b>  | <b>34.72</b>  | <b>39.18</b>  | <b>43.16</b>        | <b>47.92</b>  |
| <b>Add: Opening Stock /WIP</b>    | <b>-</b>      | <b>0.52</b>   | <b>0.61</b>   | <b>0.71</b>         | <b>0.82</b>   |
| <b>Less: Closing Stock /WIP</b>   | <b>0.52</b>   | <b>0.61</b>   | <b>0.71</b>   | <b>0.82</b>         | <b>0.93</b>   |
| <b>Cost of Sales (B)</b>          | <b>29.19</b>  | <b>34.63</b>  | <b>39.08</b>  | <b>43.06</b>        | <b>47.81</b>  |
| <b>C) GROSS PROFIT (A-B)</b>      | <b>6.91</b>   | <b>8.50</b>   | <b>11.00</b>  | <b>14.46</b>        | <b>17.62</b>  |
|                                   | <b>19.15%</b> | <b>19.71%</b> | <b>21.97%</b> | <b>25.14%</b>       | <b>26.93%</b> |
| D) Bank Interest (Term Loan )     | 0.84          | 0.69          | 0.50          | 0.31                | 0.12          |
| ii) Interest On Working Capital   | 0.33          | 0.33          | 0.33          | 0.33                | 0.33          |
| E) Salary to Staff                | 3.28          | 3.44          | 3.96          | 4.55                | 5.23          |
| F) Selling & Adm Expenses Exp.    | 0.36          | 0.86          | 1.50          | 2.30                | 3.27          |
| <b>TOTAL (D+E)</b>                | <b>4.81</b>   | <b>5.32</b>   | <b>6.28</b>   | <b>7.49</b>         | <b>8.95</b>   |
| <b>H) NET PROFIT</b>              | <b>2.11</b>   | <b>3.18</b>   | <b>4.72</b>   | <b>6.97</b>         | <b>8.67</b>   |
|                                   | <b>5.8%</b>   | <b>7.4%</b>   | <b>9.4%</b>   | <b>12.1%</b>        | <b>13.3%</b>  |
| I) Taxation                       | -             | -             | -             | 1.74                | 2.17          |
| <b>J) PROFIT (After Tax)</b>      | <b>2.11</b>   | <b>3.18</b>   | <b>4.72</b>   | <b>5.23</b>         | <b>6.50</b>   |
| Raw Material Consumed             | Capacity      |               | Amount (Rs.)  |                     |               |
|                                   | Utilisation   |               |               |                     |               |
| I                                 | 45%           |               | 20.03         |                     |               |
| II                                | 50%           |               | 23.36         | 5% Increase in Cost |               |
| III                               | 55%           |               | 25.70         | 5% Increase in Cost |               |
| IV                                | 60%           |               | 28.04         | 5% Increase in Cost |               |
| V                                 | 65%           |               | 30.37         | 5% Increase in Cost |               |

| <u>COMPUTATION OF MAKING OF CEMENT GRILL</u> |                     |                      |               |
|----------------------------------------------|---------------------|----------------------|---------------|
| <b>Item to be Manufactured</b>               | <b>Cement Grill</b> |                      |               |
| Manufacturing Capacity per day               |                     | 800                  | sqft.         |
| No. of Working Hour                          |                     | 8                    |               |
| No of Working Days per month                 |                     | 25                   |               |
| No. of Working Day per annum                 |                     | 300                  |               |
| Total Production per Annum                   |                     | 2,40,000             | sqft.         |
| Total Production per Annum                   |                     | 2,40,000             | sqft.         |
| Year                                         |                     | Capacity Utilisation | CEMENT GRILLS |
| I                                            |                     | 45%                  | 1,08,000.00   |
| II                                           |                     | 50%                  | 1,20,000.00   |
| III                                          |                     | 55%                  | 1,32,000.00   |
| IV                                           |                     | 60%                  | 1,44,000.00   |
| V                                            |                     | 65%                  | 1,56,000.00   |
|                                              |                     |                      |               |

**COMPUTATION OF RAW MATERIAL**

| Item Name                            | Quantity of Raw Material | Unit    | Unit Rate of | Total CostPer Annum (100%) |
|--------------------------------------|--------------------------|---------|--------------|----------------------------|
| Portland cement                      | 260.00                   | MT      | 6,500.00     | 16,90,000.00               |
| Sand                                 | 32,000.00                | Cu. Ft. | 30.00        | 9,60,000.00                |
| MS Rod & wire                        | 48.00                    | MT      | 35,000.00    | 16,80,000.00               |
| Other materials                      |                          |         |              | 1,20,000.00                |
|                                      |                          |         |              |                            |
|                                      |                          |         |              |                            |
| <b>Total</b>                         |                          |         |              | <b>44,50,000.00</b>        |
| <b>Total Raw material in Rs lacs</b> |                          |         |              | <b>44.50</b>               |

**COMPUTATION OF SALE**

| Particulars                  | I            | II           | III          | IV           | V            |
|------------------------------|--------------|--------------|--------------|--------------|--------------|
|                              |              |              |              |              |              |
|                              |              |              |              |              |              |
| Op Stock                     | -            | 1,800.00     | 2,000.00     | 2,200.00     | 2,400.00     |
|                              |              |              |              |              |              |
| Production                   | 1,08,000.00  | 1,20,000.00  | 1,32,000.00  | 1,44,000.00  | 1,56,000.00  |
|                              |              |              |              |              |              |
|                              | 1,08,000.00  | 1,21,800.00  | 1,34,000.00  | 1,46,200.00  | 1,58,400.00  |
| Less : Closing Stock(5 Days) | 1,800.00     | 2,000.00     | 2,200.00     | 2,400.00     | 2,600.00     |
|                              |              |              |              |              |              |
| Net Sale                     | 1,06,200.00  | 1,19,800.00  | 1,31,800.00  | 1,43,800.00  | 1,55,800.00  |
|                              |              |              |              |              |              |
| Sale Price per ft            | 34.00        | 36.00        | 38.00        | 40.00        | 42.00        |
|                              |              |              |              |              |              |
| <b>Sale (in Lacs)</b>        | <b>36.11</b> | <b>43.13</b> | <b>50.08</b> | <b>57.52</b> | <b>65.44</b> |

| <b>COMPUTATION OF CLOSING STOCK &amp; WORKING CAPITAL</b> |             |             |             |             |             |
|-----------------------------------------------------------|-------------|-------------|-------------|-------------|-------------|
|                                                           |             |             |             |             |             |
| <b>PARTICULARS</b>                                        | <b>I</b>    | <b>II</b>   | <b>III</b>  | <b>IV</b>   | <b>V</b>    |
|                                                           |             |             |             |             |             |
| <b>Finished Goods</b>                                     |             |             |             |             |             |
| (5 Days requirement)                                      | 0.52        | 0.61        | 0.71        | 0.82        | 0.93        |
| <b>Raw Material</b>                                       |             |             |             |             |             |
| (5 Days requirement)                                      | 0.33        | 0.39        | 0.43        | 0.47        | 0.51        |
|                                                           |             |             |             |             |             |
| <b>Closing Stock</b>                                      | <b>0.85</b> | <b>1.00</b> | <b>1.14</b> | <b>1.28</b> | <b>1.43</b> |

| <b>COMPUTATION OF WORKING CAPITAL REQUIREMENT</b> |               |                    |               |
|---------------------------------------------------|---------------|--------------------|---------------|
|                                                   |               |                    |               |
| <b>Particulars</b>                                | <b>Amount</b> | <b>Margin(10%)</b> | <b>Net</b>    |
|                                                   |               |                    | <b>Amount</b> |
| Stock in Hand                                     | 0.85          |                    |               |
| Less:                                             |               |                    |               |
| Sundry Creditors                                  | 0.67          |                    |               |
| <b>Paid Stock</b>                                 | <b>0.19</b>   | <b>0.02</b>        | <b>0.17</b>   |
|                                                   |               |                    |               |
| Sundry Debtors                                    | 3.61          | 0.36               | 3.25          |
| <b>Working Capital Requirement</b>                |               |                    | <b>3.42</b>   |
|                                                   |               |                    |               |
| <b>Margin</b>                                     |               |                    | <b>0.38</b>   |
|                                                   |               |                    |               |
| <b>MPBF</b>                                       |               |                    | <b>3.42</b>   |
| <b>Working Capital Demand</b>                     |               |                    | <b>3.00</b>   |

| <b><u>BREAK UP OF LABOUR</u></b>               |  |           |           |           |
|------------------------------------------------|--|-----------|-----------|-----------|
|                                                |  |           |           |           |
| Particulars                                    |  | Wages     | No of     | Total     |
|                                                |  | Per Month | Employees | Salary    |
| Supervisor                                     |  | 12,000.00 | 1         | 12,000.00 |
| Plant Operator                                 |  | 10,000.00 | 1         | 10,000.00 |
| Unskilled Worker                               |  | 6,000.00  | 1         | 6,000.00  |
| Helper                                         |  | 4,000.00  | 1         | 4,000.00  |
| Security Guard                                 |  | 6,000.00  | 1         | 6,000.00  |
|                                                |  |           |           |           |
|                                                |  |           |           | 38,000.00 |
| Add: 5% Fringe Benefit                         |  |           |           | 1,900.00  |
| Total Labour Cost Per Month                    |  |           |           | 39,900.00 |
| Total Labour Cost for the year ( In Rs. Lakhs) |  |           | 5         | 4.79      |

| <b><u>BREAK UP OF SALARY</u></b>          |  |           |           |           |
|-------------------------------------------|--|-----------|-----------|-----------|
|                                           |  |           |           |           |
| Particulars                               |  | Salary    | No of     | Total     |
|                                           |  | Per Month | Employees | Salary    |
| Manager                                   |  | 10,000.00 | 1         | 12,000.00 |
| Accountant cum store keeper               |  | 8,000.00  | 1         | 8,000.00  |
| Sales                                     |  | 6,000.00  | 1         | 6,000.00  |
| Total Salary Per Month                    |  |           |           | 26,000.00 |
|                                           |  |           |           |           |
| Add: 5% Fringe Benefit                    |  |           |           | 1,300.00  |
| Total Salary for the month                |  |           |           | 27,300.00 |
|                                           |  |           |           |           |
| Total Salary for the year ( In Rs. Lakhs) |  |           | 3         | 3.28      |

| COMPUTATION OF DEPRECIATION |        |               |                   |           |       |
|-----------------------------|--------|---------------|-------------------|-----------|-------|
| Description                 | Land   | Building/shed | Plant & Machinery | Furniture | TOTAL |
| Rate of Depreciation        |        | 10.00%        | 15.00%            | 10.00%    |       |
| Opening Balance             | Leased |               | -                 | -         | -     |
| Addition                    | -      | 4.00          | 3.60              | 1.00      | 8.60  |
|                             | -      | 4.00          | 3.60              | 1.00      | 8.60  |
|                             |        | -             | -                 | -         |       |
| TOTAL                       |        | 4.00          | 3.60              | 1.00      | 8.60  |
| Less : Depreciation         | -      | 0.40          | 0.54              | 0.10      | 1.04  |
| WDV at end of Ist year      | -      | 3.60          | 3.06              | 0.90      | 7.56  |
| Additions During The Year   | -      | -             | -                 | -         | -     |
|                             | -      | 3.60          | 3.06              | 0.90      | 7.56  |
| Less : Depreciation         | -      | 0.36          | 0.46              | 0.09      | 0.91  |
| WDV at end of IIInd Year    | -      | 3.24          | 2.60              | 0.81      | 6.65  |
| Additions During The Year   | -      | -             | -                 | -         | -     |
|                             | -      | 3.24          | 2.60              | 0.81      | 6.65  |
| Less : Depreciation         | -      | 0.32          | 0.39              | 0.08      | 0.80  |
| WDV at end of IIIrd year    | -      | 2.92          | 2.21              | 0.73      | 5.86  |
| Additions During The Year   | -      | -             | -                 | -         | -     |
|                             | -      | 2.92          | 2.21              | 0.73      | 5.86  |
| Less : Depreciation         | -      | 0.29          | 0.33              | 0.07      | 0.70  |
| WDV at end of IV year       | -      | 2.62          | 1.88              | 0.66      | 5.16  |
| Additions During The Year   | -      | -             | -                 | -         | -     |
|                             | -      | 2.62          | 1.88              | 0.66      | 5.16  |
| Less : Depreciation         | -      | 0.26          | 0.28              | 0.07      | 0.61  |
| WDV at end of Vth year      | -      | 2.36          | 1.60              | 0.59      | 4.55  |

| REPAYMENT SCHEDULE OF TERM LOAN |                 |        |          |       |          | 11.0%     |            |
|---------------------------------|-----------------|--------|----------|-------|----------|-----------|------------|
| Year                            | Particulars     | Amount | Addition | Total | Interest | Repayment | CI Balance |
| I                               | Opening Balance |        |          |       |          |           |            |
|                                 | Ist Quarter     | 7.74   | -        | 7.74  | 0.21     | -         | 7.74       |
|                                 | Iind Quarter    | 7.74   | -        | 7.74  | 0.21     | -         | 7.74       |
|                                 | IIIrd Quarter   | 7.74   | -        | 7.74  | 0.21     | 0.43      | 7.31       |
|                                 | Ivth Quarter    | 7.31   | -        | 7.31  | 0.20     | 0.43      | 6.88       |
|                                 |                 |        |          |       | 0.84     | 0.86      |            |
| II                              | Opening Balance |        |          |       |          |           |            |
|                                 | Ist Quarter     | 6.88   | -        | 6.88  | 0.19     | 0.43      | 6.45       |
|                                 | Iind Quarter    | 6.45   | -        | 6.45  | 0.18     | 0.43      | 6.02       |
|                                 | IIIrd Quarter   | 6.02   | -        | 6.02  | 0.17     | 0.43      | 5.59       |
|                                 | Ivth Quarter    | 5.59   |          | 5.59  | 0.15     | 0.43      | 5.16       |
|                                 |                 |        |          |       | 0.69     | 1.72      |            |
| III                             | Opening Balance |        |          |       |          |           |            |
|                                 | Ist Quarter     | 5.16   | -        | 5.16  | 0.14     | 0.43      | 4.73       |
|                                 | Iind Quarter    | 4.73   | -        | 4.73  | 0.13     | 0.43      | 4.30       |
|                                 | IIIrd Quarter   | 4.30   | -        | 4.30  | 0.12     | 0.43      | 3.87       |
|                                 | Ivth Quarter    | 3.87   |          | 3.87  | 0.11     | 0.43      | 3.44       |
|                                 |                 |        |          |       | 0.50     | 1.72      |            |
| IV                              | Opening Balance |        |          |       |          |           |            |
|                                 | Ist Quarter     | 3.44   | -        | 3.44  | 0.09     | 0.43      | 3.01       |
|                                 | Iind Quarter    | 3.01   | -        | 3.01  | 0.08     | 0.43      | 2.58       |
|                                 | IIIrd Quarter   | 2.58   | -        | 2.58  | 0.07     | 0.43      | 2.15       |
|                                 | Ivth Quarter    | 2.15   |          | 2.15  | 0.06     | 0.43      | 1.72       |
|                                 |                 |        |          |       | 0.31     | 1.72      |            |
| V                               | Opening Balance |        |          |       |          |           |            |
|                                 | Ist Quarter     | 1.72   | -        | 1.72  | 0.05     | 0.43      | 1.29       |
|                                 | Iind Quarter    | 1.29   | -        | 1.29  | 0.04     | 0.43      | 0.86       |
|                                 | IIIrd Quarter   | 0.86   | -        | 0.86  | 0.02     | 0.43      | 0.43       |
|                                 | Ivth Quarter    | 0.43   |          | 0.43  | 0.01     | 0.43      | 0.00       |
|                                 |                 |        |          |       | 0.12     | 1.72      |            |

Door to Door Period      60 Months  
Moratorium Period        6 Months  
Repayment Period        54 Months

|                                      |             |             |             |             |             |
|--------------------------------------|-------------|-------------|-------------|-------------|-------------|
| <b><u>CALCULATION OF D.S.C.R</u></b> |             |             |             |             |             |
|                                      |             |             |             |             |             |
|                                      |             |             |             |             |             |
| <b>PARTICULARS</b>                   | <b>I</b>    | <b>II</b>   | <b>III</b>  | <b>IV</b>   | <b>V</b>    |
|                                      |             |             |             |             |             |
|                                      |             |             |             |             |             |
| <b><u>CASH ACCRUALS</u></b>          | 3.15        | 4.09        | 5.51        | 5.93        | 7.11        |
|                                      |             |             |             |             |             |
| Interest on Term Loan                | 0.84        | 0.69        | 0.50        | 0.31        | 0.12        |
|                                      |             |             |             |             |             |
| Total                                | 3.99        | 4.78        | 6.01        | 6.23        | 7.23        |
|                                      |             |             |             |             |             |
| <b><u>REPAYMENT</u></b>              |             |             |             |             |             |
|                                      |             |             |             |             |             |
| Repayment of Term Loan               | 0.86        | 1.72        | 1.72        | 1.72        | 1.72        |
| Interest on Term Loan                | 0.84        | 0.69        | 0.50        | 0.31        | 0.12        |
|                                      |             |             |             |             |             |
| Total                                | 1.70        | 2.41        | 2.22        | 2.03        | 1.84        |
|                                      |             |             |             |             |             |
| <b>DEBT SERVICE COVERAGE RATIO</b>   | <b>2.35</b> | <b>1.99</b> | <b>2.71</b> | <b>3.07</b> | <b>3.93</b> |
|                                      |             |             |             |             |             |
| <b>AVERAGE D.S.C.R.</b>              |             |             | <b>2.77</b> |             |             |



|                                    |  |                 |             |                  |
|------------------------------------|--|-----------------|-------------|------------------|
| <b>COMPUTATION OF ELECTRICITY</b>  |  |                 |             |                  |
| <b>(A) POWER CONNECTION</b>        |  |                 |             |                  |
|                                    |  |                 |             |                  |
| Total Working Hour per day         |  | Hours           | 8           |                  |
| Electric Load Required             |  | HP              | 30          |                  |
| Load Factor                        |  |                 | 0.7460      |                  |
| Electricity Charges                |  | per unit        | 7.50        |                  |
| Total Working Days                 |  |                 | 300         |                  |
| <b>Electricity Charges</b>         |  |                 |             | 4,02,840.00      |
|                                    |  |                 |             |                  |
| Add : Minimim Charges (@ 10%)      |  |                 |             |                  |
|                                    |  |                 |             |                  |
|                                    |  |                 |             |                  |
| <b>(B) DG set</b>                  |  |                 |             |                  |
| No. of Working Days                |  |                 | 300         | days             |
| No of Working Hours                |  |                 | 0.3         | Hour per day     |
| Total no of Hour                   |  |                 | 90          |                  |
| Diesel Consumption per Hour        |  |                 | 8           |                  |
| Total Consumption of Diesel        |  |                 | 720         |                  |
| Cost of Diesel                     |  |                 | 65.00       | Rs. /Ltr         |
| Total cost of Diesel               |  |                 | 0.47        |                  |
| Add : Lube Cost @15%               |  |                 | 0.07        |                  |
| Total                              |  |                 | <b>0.54</b> |                  |
|                                    |  |                 |             |                  |
| Total cost of Power & Fuel at 100% |  |                 |             | 4.57             |
|                                    |  |                 |             |                  |
| <b>Year</b>                        |  | <b>Capacity</b> |             | <b>Amount</b>    |
|                                    |  |                 |             | <b>(in Lacs)</b> |
|                                    |  |                 |             |                  |
| I                                  |  | 45%             |             | 2.05             |
| II                                 |  | 50%             |             | 2.28             |
| III                                |  | 55%             |             | 2.51             |
| IV                                 |  | 60%             |             | 2.74             |
| V                                  |  | 65%             |             | 2.97             |