

PROJECT REPORT FOR  
PARBOILED RICE & BRAN OIL UNIT



Prepared for

XXXXXXXXXXXXXXXXXXXX

Project Location

XXXXXXXXXXXXXXXXXXXX

**PREPARED BY:**

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## I. EXECUTIVE SUMMARY

### 1.1 About The Promoter & Firm

#### Promoter

1. Name : xxxxxxxxxxxxxxxxxxxx  
2. Contact Details : xxxxxxxxxxxxxxxxxxxx

#### Firm details

1. Name of Firm : xxxxxxxxxxxxxxxxxxxx  
2. Nature of the Firm : xxxxxxxxxxxxxxxxxxxx  
3. Project Location : xxxxxxxxxxxxxxxxxxxx  
5. Date of establishment : xxxxxxxxxxxxxxxxxxxx

### 1.2 Project at a glance

1. Proposed Project to be Set-Up : Rice Mill  
2. Finished Products : i) Parboiled Rice ii) Bran Oil  
3. Total Project Cost : Rs. 48.87 lacs  
4. Means of Financing of Project  
    a. Own Contribution (25%) : Rs. 12.22 lacs  
    b. T L Facility from Bank (75%) : Rs. 36.65 lacs  
5. Rate of Interest : 12.50% Per Annum  
6. Repayment : 60 monthly installments  
7. Employment Potential : 9 Persons  
6. Debt-service Ratio : **1.90**

## About of The Project

### Introduction

Parboiled rice is rice that has been boiled in the husk. Parboiling makes rice easier to process by hand, improves its nutritional profile, and changes its texture. Parboiling rice drives nutrients, especially thiamine, from the bran into the grain, so that parboiled white rice is nutritionally similar to brown rice. Because of this, parboiling was adopted by North American rice growers in the early 20th century. The process of parboiling itself, however, is more than two thousand years old and believed to have originated in the Persian Gulf.

The starches in parboiled rice become gelatinized, making it harder and glassier than other rice. Parboiled rice takes less time to cook, and the cooked rice is firmer and less sticky. In India, parboiled rice is very popular in the southern states. It is preferred for making idlis and dosas, as well as kanji for babies and elders, as it is easier to digest and better in terms of nutrition than raw rice.

The term parboiling (also known as boiling or overheating hydrothermal rice treatment) covers the operation to which the paddy is subjected before milling. Water and heat are the two main elements in the process after steeping followed by heating, which involves the action of steam. The rice must be dried before milling and storage. Rice is one of the most important food crops of India in term of both area, production and consumer preference.

Rice is an important food crop. Rice bran is a by- product resulting from the processing of rice. It is the main source of rice oil. The majority of available bran continues to be used for animal feeds without being extracted for the oil. Rice oil, also called rice bran oil, has been used extensively in Asian countries. Rice bran oil is extremely light, versatile and delicious.

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Used to fry, sauté, salad dressings, baking, dipping oils and where ever you use cooking oil. It is amazing cooking oil- light, healthy andalso best in taste. The crude bran oil can also be used for manufacture of soap, emulsifiers fatty acid plastcisers cosmetics and tocoferol (Vitamin E )etc.

India is the second largest producer and consumer of rice in the world. Modernization of rice mill yield more rice from it, and came with more competition between the rice mill entrepreneurs

It involve of high capital, and huge investment to start a new rice mill. Even though more rice mills were emerged in southern region of India. Many of the rice processing units are of the semi automatic type. Modern rice mills are having high capacity and are capital intensive.

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### **III. MARKET POTENTIAL**

Rice is rich in genetic diversity with thousands of varieties grown throughout the world. Rice has been one of man's most important foods. Today, this unique grain helps sustain two-thirds of the world's population. It is life for thousands of millions of people. It is deeply embedded in the cultural heritage of their societies. About four-fifths of the world's rice are produced by small-scale farmers and are consumed locally.

Rice is a staple food in most parts of the country particularly in South, East and North Eastern States. It is also consumed on regular basis in most of the states of the country. The demand for any food product is always there particularly if it is a regular diet item like Rice. It is an essential for survival. It is consumed by all the members of the population may be either in fine costly variety by rich or the coarse cheap variety by the poor. The demand for rice will always be there so long the humanity survives.

Project For :  
Parboiled Rice & Bran Oil Unit

#### IV. ECONOMICS OF THE PROJECT

##### A. COST OF PROJECT

( Rs. in Lacs)

| S.No. | Particulars                             | Total        | Spent       | Bal. To be spent |
|-------|---|--------------|-------------|------------------|
| 1     | Land & Building (Shed)                  | 5.00         | -           | 5.00             |
| 2     | Plant & Machinery                       | 30.00        | 0.00        | 30.00            |
| 3     | Furniture & Electricals                 | 3.00         | 0.00        | 3.00             |
| 4     | Preliminary and pre operative expenses. | 2.00         | 0.00        | 2.00             |
| 5     | Working Capital                         | 8.87         | 0.00        | 8.87             |
|       |   | <b>48.87</b> | <b>0.00</b> | <b>48.87</b>     |

##### Means of Finance :

|                                 |       |
|---------------------------------|-------|
| a) Own Contribution (25%)       | 12.22 |
| b) T L facility from Bank (75%) | 36.65 |

**48.87**

## B. PROFITABILITY STATEMENT

( Rs. in Lacs)

| S.No. | Particulars                    | Year 1      | Year 2      | Year 3       | Year 4       | Year 5       | Year 6       |
|-------|--------------------------------|-------------|-------------|--------------|--------------|--------------|--------------|
| 1     | Sales                          | 52.94       | 56.72       | 60.50        | 64.28        | 68.06        | 71.84        |
|       | Add : Increase in Cl.Stock     | 4.46        | 1.93        | 2.05         | 2.12         | 2.23         | 2.35         |
|       | Total Turnover                 | 57.39       | 58.64       | 62.55        | 66.40        | 70.29        | 74.19        |
| 2     | RM Consumption                 | 20.51       | 21.98       | 23.44        | 24.91        | 26.37        | 27.84        |
| 3     | Overheads                      |             |             |              |              |              |              |
|       | a) Direct                      | 12.00       | 13.19       | 14.49        | 15.30        | 16.07        | 16.98        |
|       | b) Indirect                    | 3.26        | 3.29        | 3.35         | 3.34         | 3.35         | 3.37         |
| 4     | Balance                        | 21.62       | 20.19       | 21.26        | 22.84        | 24.50        | 26.01        |
| 5     | Interest on TL & CC            | 4.60        | 3.85        | 3.01         | 2.05         | 0.97         | 0.33         |
| 6     | Depreciation                   | 5.30        | 4.55        | 3.90         | 3.35         | 2.87         | 2.47         |
| 7     | Preliminary expenses W/off     | 0.40        | 0.40        | 0.40         | 0.40         | 0.40         | -            |
| 8     | Profit after Interest & Dep.   | 11.32       | 11.39       | 13.95        | 17.04        | 20.25        | 23.21        |
| 9     | Income Tax                     | 1.60        | 1.62        | 2.39         | 3.31         | 4.28         | 5.16         |
| 10    | <b>Profit after Tax</b>        | <b>9.73</b> | <b>9.77</b> | <b>11.57</b> | <b>13.73</b> | <b>15.98</b> | <b>18.04</b> |
| 11    | Add: Depreciation & Pre Exp.   | 5.70        | 4.95        | 4.30         | 3.75         | 3.27         | 2.47         |
| 12    | Add : Interest on TL           | 4.60        | 3.85        | 3.01         | 2.05         | 0.97         | 0.33         |
| 13    | Cash Accruals                  | 20.02       | 18.57       | 18.88        | 19.53        | 20.22        | 20.85        |
| 14    | Instalments of TL & Interest   | 10.23       | 10.23       | 10.23        | 10.23        | 10.23        | -            |
| 15    | DSCR                           | 1.96        | 1.82        | 1.85         | 1.91         | 1.98         | -            |
| 16    | Average DSCR                   | 1.90        |             |              |              |              |              |
| 17    | N.P. to Total receipts         | 18.37       | 17.23       | 19.12        | 21.36        | 23.47        |              |
| 18    | Current ratio( in %)           | 1.19        | 1.61        | 2.03         | 2.48         | 2.97         | -            |
| 19    | Return on Investment<br>(in %) | 19.90       | 20.00       | 23.67        | 28.09        | 32.69        |              |

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| Project For :<br><b>Parboiled Rice &amp; Bran Oil Unit</b> |
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### C. CASH FLOW STATEMENT

(Rs. in Lacs)

| S.No.                   | Particulars               | Year 1       | Year 2       | Year 3       | Year 4       | Year 5       | Year 6       |
|-------------------------|---------------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| <b>A CASH INFLOW :</b>  |                           |              |              |              |              |              |              |
| 1                       | Collection from Debtors   | 48.52        | 51.99        | 55.46        | 58.92        | 62.39        | 65.85        |
| 2                       | T.L. from Bank            | 36.65        |              |              |              |              |              |
| 3                       | CC from bank              | -            |              |              |              |              |              |
| 4                       | Capital                   | 12.22        |              |              |              |              |              |
|                         | <b>TOTAL (A)</b>          | <b>97.39</b> | <b>51.99</b> | <b>55.46</b> | <b>58.92</b> | <b>62.39</b> | <b>65.85</b> |
| <b>B CASH OUTFLOW :</b> |                           |              |              |              |              |              |              |
| 1                       | Cost of Project           | 40.00        |              |              | -            |              |              |
| 2                       | Payment to creditors      | 17.09        | 18.31        | 19.53        | 20.76        | 21.98        | 23.20        |
| 3                       | Direct overheads          | 12.00        | 13.19        | 14.49        | 15.30        | 16.07        | 16.98        |
| 4                       | Indirect Overheads        | 3.26         | 3.29         | 3.35         | 3.34         | 3.35         | 3.37         |
| 5                       | Interest on Bank Loan     | 4.60         | 3.85         | 3.01         | 2.05         | 0.97         | 0.33         |
| 6                       | Income Tax                | 1.60         | 1.62         | 2.39         | 3.31         | 4.28         | 5.16         |
| 7                       | Term Loan Repayment       | 5.63         | 6.37         | 7.22         | 8.17         | 9.26         | -            |
| 8                       | Drawings                  | 1.00         | 1.10         | 1.21         | 1.33         | 1.46         | 1.61         |
|                         | <b>TOTAL (B)</b>          | <b>85.18</b> | <b>47.74</b> | <b>51.20</b> | <b>54.27</b> | <b>57.36</b> | <b>50.65</b> |
| <b>SUMMERY:</b>         |                           |              |              |              |              |              |              |
|                         | Op. Cash & Bank Balance.  | -            | 12.21        | 16.47        | 20.72        | 25.37        | 30.40        |
|                         | Add : Surplus / (Deficit) | 12.21        | 4.25         | 4.26         | 4.65         | 5.03         | 15.20        |
|                         | Cl. Cash & Bank Balance.  | 12.21        | 16.47        | 20.72        | 25.37        | 30.40        | 45.60        |



**D. BALANCE SHEET**

(Rs. in Lacs)

| S.No.                 | Particulars              | Year 1       | Year 2       | Year 3       | Year 4       | Year 5       | Year 6        |
|-----------------------|--------------------------|--------------|--------------|--------------|--------------|--------------|---------------|
| <b>A ASSETS :</b>     |                          |              |              |              |              |              |               |
| 1                     | Fixed Assets             | 32.70        | 28.16        | 24.26        | 20.91        | 18.04        | 15.57         |
| 2                     | Investments              | -            | -            | -            | -            | -            | -             |
| 3                     | Current Assets           | 21.08        | 31.99        | 43.33        | 55.46        | 68.38        | 91.92         |
| 4                     | Loans & Advances         |              |              |              |              |              |               |
| 5                     | Pre Exp. Not written off | 1.60         | 1.20         | 0.80         | 0.40         | -            |               |
| <b>TOTAL (A)</b>      |                          | <b>55.38</b> | <b>61.34</b> | <b>68.39</b> | <b>76.76</b> | <b>86.42</b> | <b>107.49</b> |
| <b>B LIABILITIES:</b> |                          |              |              |              |              |              |               |
| 1                     | Capital                  | 20.94        | 29.61        | 39.97        | 52.37        | 66.88        | 83.31         |
| 2                     | Secured loans            |              |              |              |              |              |               |
|                       | Term Loan                | 31.02        | 24.65        | 17.43        | 9.26         | -            | -             |
| 3                     | Unsecured Loans          | -            | -            | -            | -            | -            | -             |
| 4                     | Current Liabilities      |              |              |              |              |              |               |
|                       | Cash Credit              | -            | -            | -            | -            | -            | -             |
|                       | Sundry Creditors         | 3.42         | 7.08         | 10.99        | 15.14        | 19.53        | 24.17         |
| <b>TOTAL (B)</b>      |                          | <b>55.38</b> | <b>61.34</b> | <b>68.39</b> | <b>76.76</b> | <b>86.42</b> | <b>107.49</b> |

Project For :  
**Parboiled Rice & Bran Oil Unit**

( Rs. in Lacs)

**E. CAPITAL ACCOUNT**

| S.No. | Particulars              | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 |
|-------|--------------------------|--------|--------|--------|--------|--------|--------|
| 1     | Op. Balance              | -      | 20.94  | 29.61  | 39.97  | 52.37  | 66.88  |
| 2     | Additions                | 12.22  | -      | -      | -      | -      | -      |
| 3     | Net Profit for the year. | 9.73   | 9.77   | 11.57  | 13.73  | 15.98  | 18.04  |
|       | Sub Total                | 21.94  | 30.71  | 41.18  | 53.70  | 68.34  | 84.92  |
| 4     | Less : Drawings          | 1.00   | 1.10   | 1.21   | 1.33   | 1.46   | 1.61   |
| 5     | Cl. Balance              | 20.94  | 29.61  | 39.97  | 52.37  | 66.88  | 83.31  |

(Rs. in Lacs)

**F. PRODUCTION AND SALES**

| S.No. | Particulars                                       | Year 1       | Year 2       | Year 3       | Year 4       | Year 5       | Year 6       |
|-------|---|--------------|--------------|--------------|--------------|--------------|--------------|
|       | <b>Capacity utilisation</b>                       | <b>0.70</b>  | <b>0.75</b>  | <b>0.80</b>  | <b>0.85</b>  | <b>0.90</b>  | <b>0.95</b>  |
| 1     | Production per annum ( MT )                       |              |              |              |              |              |              |
|       | Perboiled Rice                                    | 75.73        | 81.14        | 86.55        | 91.96        | 97.37        | 102.78       |
|       | Brawn Oil   | 4.73         | 5.07         | 5.41         | 5.75         | 6.09         | 6.42         |
|       | Husk  | 14.20        | 15.21        | 16.23        | 17.24        | 18.26        | 19.27        |
| 2     | Cl.Stock of Finished Goods(MT)                    |              |              |              |              |              |              |
|       | Perboiled Rice                                    | 6.31         | 6.76         | 7.21         | 7.66         | 8.11         | 8.57         |
|       | Brawn Oil   | 0.39         | 0.42         | 0.45         | 0.48         | 0.51         | 0.54         |
|       | Husk  | 1.18         | 1.27         | 1.35         | 1.44         | 1.52         | 1.61         |
| 3     | Sales per annum (MT)                              |              |              |              |              |              |              |
|       | (Tot Production less Cl. Stock)                   |              |              |              |              |              |              |
|       | Perboiled Rice                                    | 69.42        | 74.38        | 79.34        | 84.30        | 89.26        | 94.22        |
|       | Brawn Oil   | 4.34         | 4.65         | 4.96         | 5.27         | 5.58         | 5.89         |
|       | Husk  | 13.02        | 13.95        | 14.88        | 15.81        | 16.74        | 17.67        |
| 4     | Sales per annum                                   |              |              |              |              |              |              |
|       | Perboiled Rice @ Rs. 60 per kg.                   | 41.65        | 44.63        | 47.60        | 50.58        | 53.56        | 56.53        |
|       | Brawn Oil @ Rs. 170 per kg.                       | 7.38         | 7.90         | 8.43         | 8.96         | 9.48         | 10.01        |
|       | Husk @ Rs. 30 Per Kg                              | 3.91         | 4.18         | 4.46         | 4.74         | 5.02         | 5.30         |
|       | Total Sale  | <u>52.94</u> | <u>56.72</u> | <u>60.50</u> | <u>64.28</u> | <u>68.06</u> | <u>71.84</u> |
| 5     | Sundry Debtors<br>(Credit period allowed 30 days) | 4.41         | 4.73         | 5.04         | 5.36         | 5.67         | 5.99         |
| 6     | Collection from Debtors                           | 48.52        | 51.99        | 55.46        | 58.92        | 62.39        | 65.85        |
| 7     | Total cost of Production                          | 32.52        | 35.17        | 37.93        | 40.21        | 42.44        | 44.81        |
| 8     | Cost per MT                                       | 0.43         | 0.43         | 0.44         | 0.44         | 0.44         | 0.44         |
| 9     | Value of Closing Stock                            | 2.88         | 3.11         | 3.36         | 3.56         | 3.76         | 3.97         |

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| Project For :<br><b>Parboiled Rice &amp; Bran Oil Unit</b> |
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**Production**

| Capacity | Installed capacity (MT) | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 |
|----------|-------------------------|--------|--------|--------|--------|--------|--------|
|          |                         | 0.70   | 0.75   | 0.80   | 0.85   | 0.90   | 0.95   |

**Production (Input)**

|          |     |       |        |        |        |        |        |
|----------|-----|-------|--------|--------|--------|--------|--------|
| Raw Rice | 135 | 94.67 | 101.43 | 108.19 | 114.95 | 121.72 | 128.48 |
|----------|-----|-------|--------|--------|--------|--------|--------|

**Production (Output)**

|                      |        |       |       |       |       |       |        |
|----------------------|--------|-------|-------|-------|-------|-------|--------|
| Parboiled Rice (80%) | 108.19 | 75.73 | 81.14 | 86.55 | 91.96 | 97.37 | 102.78 |
| Brawn Oil (5%)       | 6.76   | 4.73  | 5.07  | 5.41  | 5.75  | 6.09  | 6.42   |
| Husk (15%)           | 20.29  | 14.20 | 15.21 | 16.23 | 17.24 | 18.26 | 19.27  |

|                             |          |
|-----------------------------|----------|
| Installed Capacity KG./hour | 60       |
| Per Day Working Hours       | 8        |
| Less: Lunch Hours           | 1        |
| Net                         | <u>7</u> |

|                       |         |
|-----------------------|---------|
| Total input per day   | 420 KG. |
| Total input per annum | 135 MT  |

|                    |                  |
|--------------------|------------------|
| Total Working Days | 365              |
| Weekly off         | 26.00            |
| Holidays           | 7.00             |
| Machine Break down | 10.00            |
| Net Working days   | <u>43</u><br>322 |

( Rs. in Lacs)

**G. RAW MATERIAL CONSUMPTION AND INVENTORY**

| S.No. | Particulars           | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 |
|-------|-----------------------|--------|--------|--------|--------|--------|--------|
|       | Production Input (MT) | 94.67  | 101.43 | 108.19 | 114.95 | 121.72 | 128.48 |
|       | RM Purchases          | 18.93  | 20.29  | 21.64  | 22.99  | 24.34  | 25.70  |

**Raw Material requirement ( Input)**

| S.No. | Items                               | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 |
|-------|-------------------------------------|--------|--------|--------|--------|--------|--------|
| 1     | Raw Rice ( MT)                      | 94.67  | 101.43 | 108.19 | 114.95 | 121.72 | 128.48 |
| 2     | Purchase Price of Raw rice (per MT) | 20,000 | 20,000 | 20,000 | 20,000 | 20,000 | 20,000 |
| 3     | Total cost of R.M                   | 18.93  | 20.29  | 21.64  | 22.99  | 24.34  | 25.70  |

Project For :  
**Parboiled Rice & Bran Oil Unit**

( Rs. in Lacs)

**RAW MATERIAL CONSUMPTION AND INVENTORY**

| S.No. | Particulars                                       | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 |
|-------|---|--------|--------|--------|--------|--------|--------|
| 1     | RM cost for total production                      | 18.93  | 20.29  | 21.64  | 22.99  | 24.34  | 25.70  |
| 2     | Cl. Stock of RM<br>( assumed 30 days consumption) |        |        |        |        |        |        |
|       | O/p Stock   |        | 1.58   | 3.27   | 5.07   | 6.99   | 9.02   |
|       | Add : Addition                                    | 1.58   | 1.69   | 1.80   | 1.92   | 2.03   | 2.14   |
|       | Closing Stock                                     | 1.58   | 3.27   | 5.07   | 6.99   | 9.02   | 11.16  |
| 3     | RM Purchases                                      | 20.51  | 21.98  | 23.44  | 24.91  | 26.37  | 27.84  |
| 4     | Creditors<br>(Credit period allowed 60 days)      | 3.42   | 3.66   | 3.91   | 4.15   | 4.40   | 4.64   |
| 5     | Payment to Creditors                              | 17.09  | 18.31  | 19.53  | 20.76  | 21.98  | 23.20  |

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| Project For :<br><b>Parboiled Rice &amp; Bran Oil Unit</b> |
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(Rs. in Lacs)

**H. DIRECT OVERHEADS**

| S.No. | Particulars  | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 |
|-------|--|--------|--------|--------|--------|--------|--------|
| 1     | Salary & Wages Cost  | 9.60   | 10.56  | 11.62  | 12.20  | 12.71  | 13.34  |
| 2     | Power and Fule<br>( 10 kwatt* 7 Hrs* 322 days<br>@ Rs. 6.10 per kwatt) | 1.37   | 1.51   | 1.66   | 1.83   | 2.01   | 2.21   |
| 3     | Packaging & Forwarding charges<br>( '@ 1% of total sale)               | 0.53   | 0.57   | 0.60   | 0.64   | 0.68   | 0.72   |
| 4     | Other Mfg. Overheads   | 0.50   | 0.55   | 0.61   | 0.64   | 0.67   | 0.70   |
|       | Total  | 12.00  | 13.19  | 14.49  | 15.30  | 16.07  | 16.98  |

**Salary & Wages Cost**

| Name                                | No | Rate per month | Yearly |
|-------------------------------------|----|----------------|--------|
| 1 Skilled Labour                    | 4  | 10000          | 480000 |
| 2 Unskilled Labour                  | 5  | 8000           | 480000 |
| Total                               |    |                | 960000 |
| Total Labour cost (Factory + staff) |    |                | 9.60   |

Project For :  
**Parboiled Rice & Bran Oil Unit**

( Rs. in Lacs)

**I. INDIRECT OVERHEADS**

| S.No. | Particulars                              | Year 1      | Year 2      | Year 3      | Year 4      | Year 5      | Year 6      |
|-------|--|-------------|-------------|-------------|-------------|-------------|-------------|
| 1     | Travelling & Conveyance                  | 0.50        | 0.55        | 0.61        | 0.64        | 0.67        | 0.70        |
| 2     | Repairs & Maint.                         | 0.25        | 0.28        | 0.30        | 0.32        | 0.33        | 0.35        |
| 3     | Electricity Expenses (Off.)              | 0.24        | 0.26        | 0.29        | 0.30        | 0.32        | 0.34        |
| 4     | Telephone Expenses                       | 0.30        | 0.33        | 0.36        | 0.38        | 0.40        | 0.42        |
| 5     | Insurance<br>('@ 3% of capital expenses) | 1.47        | 1.32        | 1.19        | 1.07        | 0.96        | 0.87        |
| 6     | Misc. Expenses                           | 0.50        | 0.55        | 0.61        | 0.64        | 0.67        | 0.70        |
|       |  | <u>3.26</u> | <u>3.29</u> | <u>3.35</u> | <u>3.34</u> | <u>3.35</u> | <u>3.37</u> |



Project For :  
**Parboiled Rice & Bran Oil Unit**

(Rs. in Lacs)

**J. TERM LOAN REPAYMENT AND INTEREST THEREON**

| S.No.          | Particulars                                | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 |
|----------------|--|--------|--------|--------|--------|--------|--------|
| 1              | TL / Op. Bal.                              | 36.65  | 31.02  | 24.65  | 17.43  | 9.26   | -      |
| 2              | Repayment during the year                  | 5.63   | 6.37   | 7.22   | 8.17   | 9.26   | -      |
| 3              | Cl. Balance                                | 31.02  | 24.65  | 17.43  | 9.26   | -      | -      |
| 4              | Interest at 12.5 per cent p.a.             | 4.27   | 3.52   | 2.68   | 1.72   | 0.64   | -      |
| 5              | Total repayment with Interest              | 10.23  | 10.23  | 10.23  | 10.23  | 10.23  | -      |
| 6              | Interest on CC<br>( at 12.5 per cent p.a.) | 0.33   | 0.33   | 0.33   | 0.33   | 0.33   | 0.33   |
| Total Interest |  | 4.60   | 3.85   | 3.01   | 2.05   | 0.97   | 0.33   |

**Term Loan Repayment Schedule**

| MONTHS            | EMI         | INTEREST    | PRINCIPAL REPAYMENT | OST PRINCIPAL |
|-------------------|-------------|-------------|---------------------|---------------|
| 0                 |             |             |                     | 36.65104      |
| 1                 | 0.82        | 0.38        | 0.44                | 36.21         |
| 2                 | 0.82        | 0.38        | 0.45                | 35.76         |
| 3                 | 0.82        | 0.37        | 0.45                | 35.31         |
| 4                 | 0.82        | 0.37        | 0.46                | 34.85         |
| 5                 | 0.82        | 0.36        | 0.46                | 34.39         |
| 6                 | 0.82        | 0.36        | 0.47                | 33.92         |
| 7                 | 0.82        | 0.35        | 0.47                | 33.45         |
| 8                 | 0.82        | 0.35        | 0.48                | 32.98         |
| 9                 | 0.82        | 0.34        | 0.48                | 32.50         |
| 10                | 0.82        | 0.34        | 0.49                | 32.01         |
| 11                | 0.82        | 0.33        | 0.49                | 31.52         |
| 12                | 0.82        | 0.33        | 0.50                | 31.02         |
| <b>First Year</b> | <b>9.89</b> | <b>4.27</b> | <b>5.63</b>         |               |
| 13                | 0.82        | 0.32        | 0.50                | 30.52         |
| 14                | 0.82        | 0.32        | 0.51                | 30.01         |
| 15                | 0.82        | 0.31        | 0.51                | 29.50         |
| 16                | 0.82        | 0.31        | 0.52                | 28.99         |
| 17                | 0.82        | 0.30        | 0.52                | 28.46         |
| 18                | 0.82        | 0.30        | 0.53                | 27.93         |
| 19                | 0.82        | 0.29        | 0.53                | 27.40         |

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| Project For :<br><b>Parboiled Rice &amp; Bran Oil Unit</b> |
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(Rs. in Lacs)

|                    |             |             |             |       |
|--------------------|-------------|-------------|-------------|-------|
| 20                 | 0.82        | 0.29        | 0.54        | 26.86 |
| 21                 | 0.82        | 0.28        | 0.54        | 26.32 |
| 22                 | 0.82        | 0.27        | 0.55        | 25.77 |
| 23                 | 0.82        | 0.27        | 0.56        | 25.21 |
| 24                 | 0.82        | 0.26        | 0.56        | 24.65 |
| <b>Second Year</b> | <b>9.89</b> | <b>3.52</b> | <b>6.37</b> |       |
| 25                 | 0.82        | 0.26        | 0.57        | 24.08 |
| 26                 | 0.82        | 0.25        | 0.57        | 23.51 |
| 27                 | 0.82        | 0.24        | 0.58        | 22.93 |
| 28                 | 0.82        | 0.24        | 0.59        | 22.34 |
| 29                 | 0.82        | 0.23        | 0.59        | 21.75 |
| 30                 | 0.82        | 0.23        | 0.60        | 21.15 |
| 31                 | 0.82        | 0.22        | 0.60        | 20.55 |
| 32                 | 0.82        | 0.21        | 0.61        | 19.94 |
| 33                 | 0.82        | 0.21        | 0.62        | 19.32 |
| 34                 | 0.82        | 0.20        | 0.62        | 18.70 |
| 35                 | 0.82        | 0.19        | 0.63        | 18.07 |
| 36                 | 0.82        | 0.19        | 0.64        | 17.43 |
| <b>Third Year</b>  | <b>9.89</b> | <b>2.68</b> | <b>7.22</b> |       |
| 37                 | 0.82        | 0.18        | 0.64        | 16.79 |
| 38                 | 0.82        | 0.17        | 0.65        | 16.14 |
| 39                 | 0.82        | 0.17        | 0.66        | 15.48 |
| 40                 | 0.82        | 0.16        | 0.66        | 14.82 |
| 41                 | 0.82        | 0.15        | 0.67        | 14.15 |
| 42                 | 0.82        | 0.15        | 0.68        | 13.47 |
| 43                 | 0.82        | 0.14        | 0.68        | 12.79 |
| 44                 | 0.82        | 0.13        | 0.69        | 12.09 |
| 45                 | 0.82        | 0.13        | 0.70        | 11.40 |
| 46                 | 0.82        | 0.12        | 0.71        | 10.69 |
| 47                 | 0.82        | 0.11        | 0.71        | 9.98  |
| 48                 | 0.82        | 0.10        | 0.72        | 9.26  |
| <b>Fourth Year</b> | <b>9.89</b> | <b>1.72</b> | <b>8.17</b> |       |
| 49                 | 0.82        | 0.10        | 0.73        | 8.53  |
| 50                 | 0.82        | 0.09        | 0.74        | 7.79  |
| 51                 | 0.82        | 0.08        | 0.74        | 7.05  |
| 52                 | 0.82        | 0.07        | 0.75        | 6.30  |
| 53                 | 0.82        | 0.07        | 0.76        | 5.54  |
| 54                 | 0.82        | 0.06        | 0.77        | 4.77  |
| 55                 | 0.82        | 0.05        | 0.77        | 4.00  |
| 56                 | 0.82        | 0.04        | 0.78        | 3.21  |
| 57                 | 0.82        | 0.03        | 0.79        | 2.42  |
| 58                 | 0.82        | 0.03        | 0.80        | 1.62  |
| 59                 | 0.82        | 0.02        | 0.81        | 0.82  |
| 60                 | 0.82        | 0.01        | 0.82        | 0.00  |
| <b>Fifth Year</b>  | <b>9.89</b> | <b>0.64</b> | <b>9.26</b> |       |

Project For :  
**Parboiled Rice & Bran Oil Unit**

(Rs. in Lacs)

**K. WORKING CAPITAL**

| S.No. | Particulars                                | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 |
|-------|--|--------|--------|--------|--------|--------|--------|
| 1     | Total Inventory                            | 4.46   | 6.38   | 8.43   | 10.55  | 12.77  | 15.13  |
| 2     | Sundry Debtors                             | 4.41   | 9.14   | 14.18  | 19.54  | 25.21  | 31.19  |
|       | Total                                      | 8.87   | 15.52  | 22.61  | 30.08  | 37.98  | 46.32  |
| 4     | Bank C.C.limit available.<br>(70 per cent) | 6.21   | 10.86  | 15.83  | 21.06  | 26.59  | 32.42  |
| 5     | Own Contribution (25%)                     | 2.66   | 2.66   | 2.66   | 2.66   | 2.66   | 2.66   |

Project For :  
**Parboiled Rice & Bran Oil Unit**

( Rs. in Lacs)

**L. CURRENT ASSETS**

| <b>S.No.</b> | <b>Particulars</b>          | <b>Year 1</b>       | <b>Year 2</b>       | <b>Year 3</b>       | <b>Year 4</b>       | <b>Year 5</b>       | <b>Year 6</b>       |
|--------------|-----------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| 1            | Cl. Stock of Materials      | 1.58                | 3.27                | 5.07                | 6.99                | 9.02                | 11.16               |
| 2            | Cl. Stock of Finished Goods | 2.88                | 3.11                | 3.36                | 3.56                | 3.76                | 3.97                |
|              | Total Inventory             | <u>4.46</u>         | <u>6.38</u>         | <u>8.43</u>         | <u>10.55</u>        | <u>12.77</u>        | <u>15.13</u>        |
| 3            | Cash and bank Balance       | 12.21               | 16.47               | 20.72               | 25.37               | 30.40               | 45.60               |
| 4            | Sundry Debtors              | 4.41                | 9.14                | 14.18               | 19.54               | 25.21               | 31.19               |
|              | <b>Total</b>                | <u><b>21.08</b></u> | <u><b>31.99</b></u> | <u><b>43.33</b></u> | <u><b>55.46</b></u> | <u><b>68.38</b></u> | <u><b>91.92</b></u> |

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| Project For :<br><b>Parboiled Rice &amp; Bran Oil Unit</b> |
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**M. FIXED ASSETS AND DEPRECIATION**

(Rs. in Lacs)

| S.No. | Particulars             | Year 1       | Year 2       | Year 3       | Year 4       | Year 5       | Year 6       |
|-------|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 1     | Land & Building (Shed)  |              |              |              |              |              |              |
|       | Op. Balance             | -            | 4.50         | 4.05         | 3.65         | 3.28         | 2.95         |
|       | Additions               | 5.00         | -            |              |              |              |              |
|       | Total                   | 5.00         | 4.50         | 4.05         | 3.65         | 3.28         | 2.95         |
|       | Less : Depreciation     | 0.50         | 0.45         | 0.41         | 0.36         | 0.33         | 0.30         |
|       | Cl. WDV                 | 4.50         | 4.05         | 3.65         | 3.28         | 2.95         | 2.66         |
| 2     | Plant & Machinery       |              |              |              |              |              |              |
|       | Op. Balance             | -            | 25.50        | 21.68        | 18.42        | 15.66        | 13.31        |
|       | Additions               | 30.00        | -            |              |              |              |              |
|       | Total                   | 30.00        | 25.50        | 21.68        | 18.42        | 15.66        | 13.31        |
|       | Less : Depreciation     | 4.50         | 3.83         | 3.25         | 2.76         | 2.35         | 2.00         |
|       | Cl. WDV                 | 25.50        | 21.68        | 18.42        | 15.66        | 13.31        | 11.31        |
| 3     | Furniture & Electricals |              |              |              |              |              |              |
|       | Op. Balance             | -            | 2.70         | 2.43         | 2.19         | 1.97         | 1.77         |
|       | Additions               | 3.00         | -            |              |              |              |              |
|       | Total                   | 3.00         | 2.70         | 2.43         | 2.19         | 1.97         | 1.77         |
|       | Less : Depreciation     | 0.30         | 0.27         | 0.24         | 0.22         | 0.20         | 0.18         |
|       | Cl. WDV                 | 2.70         | 2.43         | 2.19         | 1.97         | 1.77         | 1.59         |
|       | Total Depreciation      | <u>5.30</u>  | <u>4.55</u>  | <u>3.90</u>  | <u>3.35</u>  | <u>2.87</u>  | <u>2.47</u>  |
|       | Cl. WDV                 | <u>32.70</u> | <u>28.16</u> | <u>24.26</u> | <u>20.91</u> | <u>18.04</u> | <u>15.57</u> |