

PROJECT REPORT

OF

“OIL & SPICES PRODUCTION”

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Disclaimer

The views expressed in this model project are advisory in nature. It assumes no financial liability to anyone using the report for any purpose. The actual cost and returns of projects will have to be taken on a case-by-case basis considering the specific requirement of projects.

1. PARTICULARS OF THE ENTERPRISE

Name of the Enterprise	OIL & SPICES PRODUCTIO N	Constitution	PROPRIETORSHIP
MSME Status	NOT-REGISTERED	MSME Registration No.	-----
Registration Date	----	Date of Incorporation	----
Activity	MANUFACTURING		
Registered Office Address			
Administrative Office Address			

2. PROJECT LOAN AMOUNT

TERM LOAN	6 LAKH
WORKING CAPITAL	4 LAKH

3. PROJECT PROPONENT

Name Of the Promoter	INDU DEVI
Father's Name/Husband's Name	W/O VIRENDRA KUMAR SINGH
Age	50 YEARS
Residential Address	
PAN No.	
Designation	PROPRIETOR
Education	GRADUATION
Experience	MORE THAN 3 YEARS

4. PROJECT DESCRIPTION

Brief Description of the Project

OIL & SPICES PRODUCTION, a proprietorship enterprise owned by Indu Devi and based in Thakur Kuli, Dhanbad, is poised to specialize in the production and sale of spices and oils. The spice lineup includes essentials like Coriander powder, Cumin powder, Chilli powder, and Turmeric Powder, all sourced meticulously from local markets across Jharkhand, Rajasthan, and Bihar. These spices form the foundation of their product range, catering to the culinary needs of consumers in the region and beyond.

In addition to spices, OIL & SPICES PRODUCTION ventures into the realm of oil production, focusing primarily on Mustard oil, known for its robust flavor and culinary versatility. Alongside Mustard oil, they also process Sunflower oil and Groundnut oil, offering a variety of choices to their customers. These oils are meticulously extracted, processed, and packaged in sizes ranging from convenient 250ml bottles to larger 1000ml bottles, catering to both individual consumers and bulk buyers.

The production process at OIL & SPICES PRODUCTION is a meticulous affair. Raw materials, comprising of spices and seeds, are sourced directly from trusted suppliers in Jharkhand, Rajasthan, and Bihar. This ensures not only the freshness and quality of the ingredients but also supports local economies through ethical sourcing practices. Once procured, these raw materials undergo stringent quality checks before they are processed into the final products. The spices are ground to perfection, ensuring consistency in flavor and aroma, while the oils are extracted and refined using modern machinery to meet the highest standards of purity and taste.

The branding of their products will be under the name "OIL & SPICES PRODUCTION" reflects their commitment to quality and customer satisfaction. Each bottle not only contains the essence of carefully selected spices or oils but also embodies the dedication and passion of Indu Devi and her team towards delivering excellence in every product they offer. The brand's reputation is built on years of expertise in the industry, combined with a deep-rooted understanding of local flavors and preferences.

The startup's trajectory necessitates strategic investments in machinery, raw materials, and infrastructure. The acquisition of advanced machinery will enhance production efficiency and capacity, allowing them to meet growing market demands without compromising on product quality. Raw material procurement will be streamlined to ensure uninterrupted supply chains, thereby maintaining product availability and consistency. Additionally, investments in infrastructure will support logistical needs, distribution networks, and potentially even a retail presence, further strengthening their market presence.

For the startup ambitious plans, OIL & SPICES PRODUCTION is actively seeking financial support through a loan. This funding will be instrumental in acquiring the necessary machinery, purchasing raw materials in bulk, and covering operational expenses related to production and distribution. The loan will also support investments in branding and marketing initiatives, aimed at raising awareness and expanding their customer base regionally and nationally.

5. PRODUCT DESCRIPTION

Product Brief Description

Spices:

1. Cumin Powder:



Cumin powder is derived from ground cumin seeds, renowned for its warm, earthy flavor with hints of citrus and slight bitterness.

Common Uses: Widely used in Indian, Middle Eastern, and Mexican cuisines. Adds depth to curries, stews, soups, and spice blends.

2. Coriander Powder:



Ground from coriander seeds, coriander powder offers a mild, citrusy flavor with a subtle sweetness.

Common Uses: Essential in Indian, Mediterranean, and Thai cuisines. Enhances curries, marinades, salads, and meat rubs.

3. Chilli Powder:



Made from dried and ground chili peppers, chili powder varies in heat level and flavor depending on the types of peppers used.

Common Uses: Adds heat and color to dishes globally. Used in Tex-Mex cuisine, Indian curries, spice rubs, and sauces.

4. Turmeric Powder:



Known for its vibrant yellow color, turmeric powder is derived from the dried root of the turmeric plant. It has a warm, slightly bitter flavor.

Common Uses: Integral to Indian, Southeast Asian, and Middle Eastern cuisines. Used in curries, rice dishes, soups, and for its health benefits.

Oils:

1. Mustard Oil:



Mustard oil is extracted from mustard seeds and has a strong, pungent flavor with a distinctive aroma.

Common Uses: Popular in Indian, Bengali, and Pakistani cuisines. Used for frying, sautéing, and as a flavor enhancer in pickles and marinades.

2. Groundnut Oil (Peanut Oil):



Groundnut oil is derived from peanuts, offering a mild nutty flavor and aroma.

Common Uses: Versatile oil used in Asian cuisines (especially Chinese), as well as for frying, roasting, and salad dressings due to its high smoke point.

3. Sunflower Oil:



Extracted from sunflower seeds, sunflower oil has a light flavor and appearance, making it versatile for cooking and baking.

Common Uses: Used globally for frying, baking, salad dressings, and as a base oil for cooking due to its neutral taste and high smoke point.

Benefits and Applications:

Health Benefits: Many of these spices and oils are not only prized for their flavor but also for their health-promoting properties. Turmeric is known for its anti-inflammatory effects, while oils like Mustard and Sunflower offer essential fatty acids beneficial for heart health.

Culinary Versatility: Each product caters to a wide range of cuisines, from traditional Indian dishes to international favorites, offering consumers flexibility in their culinary explorations.

OIL & SPICES PRODUCTION will ensure that each product meets high standards of quality, freshness, and flavor, making them essential additions to any kitchen pantry or commercial kitchen.

6. MARKET SURVEY

Demand & Supply

In Jharkhand, the demand and supply dynamics for spices and oils are influenced by various factors including culinary traditions, dietary preferences, and economic activities. Here's an overview of the demand and supply situation for spices and oils in Jharkhand:

Demand Factors:

Culinary Preferences:

Jharkhand has a rich culinary heritage characterized by diverse regional dishes that heavily utilize spices like coriander, cumin, chili, and turmeric. These spices are integral to local cuisine, influencing a steady demand for them.

Growing Awareness of Health Benefits:

There is an increasing awareness among consumers regarding the health benefits associated with spices such as turmeric, known for its anti-inflammatory properties, and cumin, which aids digestion. This has led to a rising demand for these spices as dietary supplements.

Rising Disposable Income:

Economic development and rising disposable incomes have expanded consumer spending power, leading to increased consumption of processed foods, where spices and cooking oils are essential ingredients.

Urbanization and Lifestyle Changes:

Urbanization has led to changes in lifestyle and dietary habits, with more households opting for convenience foods that require readily available spices and cooking oils.

Supply Factors:

Local Production:

Some spices, such as coriander and turmeric, are locally cultivated in Jharkhand, contributing to the regional supply. Local production helps meet part of the demand and supports local farmers.

Import and Distribution Networks:

Despite local production, there is also reliance on imports from neighboring states like Bihar and Rajasthan to meet the demand for specific spices and oils not cultivated in Jharkhand.

Infrastructure and Market Accessibility:

Improved infrastructure, including transportation networks and market accessibility, facilitates the distribution of spices and oils from production centers to retail outlets across Jharkhand.

Government Policies and Support:

Government initiatives to support agriculture and food processing industries play a crucial role in ensuring a stable supply of spices and oils in the market. Subsidies,

infrastructure development, and market interventions contribute to maintaining supply stability.

Challenges:

Seasonal Variations:

Agricultural production of spices can be affected by seasonal variations and weather conditions, impacting the supply chain and prices.

Quality Control:

Maintaining consistent quality standards in the production and processing of spices and oils remains a challenge, requiring adherence to hygiene and safety regulations.

Market Competition:

Competition from both local producers and larger commercial brands poses challenges for small-scale producers and distributors in Jharkhand.

7. TECHNICAL FEASIBILITY

Manpower Required

S. No.	Manpower	No. of people required
1.	Skilled Worker	1
2.	Unskilled Worker	2

Machinery Required

S. No.	Machinery	Quantity
1.	Huller Type Mini Rice Mill	1
2.	Oil Filter	1
3.	Pulveriser 5hp three phase for masala	1
4.	Pulveriser 5hp three phase for wheat	1
5.	Oil expeller mill	1

8. Commercial Viability

SWOT Analysis



Strengths:

Local Sourcing: OIL & SPICES PRODUCTION benefits from sourcing spices and seeds locally from Jharkhand, Rajasthan, and Bihar, ensuring freshness and supporting local economies.

Product Variety: Offering a diverse range of products including spices (Coriander powder, Cumin powder, Chilli powder, Turmeric Powder) and oils (Mustard oil, Sunflower oil, Groundnut oil) in multiple packaging sizes (250ml, 500ml, 1000ml) caters to a broad consumer base with varied preferences.

Brand Reputation: With a focus on quality and local sourcing, OIL & SPICES PRODUCTION has the potential to build a strong brand reputation known for authenticity and reliability.

Weaknesses:

Dependency on Local Markets: While local sourcing is a strength, dependence on local markets for raw materials may lead to supply chain vulnerabilities during seasonal fluctuations or disruptions.

Limited Market Reach: The firm's current market presence might be limited to local or regional markets, potentially hindering broader market penetration and growth opportunities.

Operational Scale: As a proprietorship, scalability in operations may be constrained compared to larger corporate entities, impacting production capacity and market competitiveness.

Opportunities:

Market Expansion: There is an opportunity to expand into neighboring regions and states, leveraging existing supply networks and consumer demand for authentic and locally sourced products.

Health and Wellness Trends: Increasing consumer awareness about health benefits associated with spices like turmeric and oils like mustard oil presents opportunities to capitalize on health-conscious markets.

Product Innovation: Introducing new products or variations (e.g., organic spices, flavored oils) could attract a wider customer base and differentiate OIL & SPICES PRODUCTION in the competitive market.

Threats:

Competitive Market: Intense competition from both local producers and larger national brands in the spices and oils segment poses a threat to market share and pricing strategies.

Economic Fluctuations: Economic downturns or fluctuations in raw material prices could impact profitability and operational costs, affecting overall business stability.

Regulatory Challenges: Adherence to regulatory standards and certifications related to food safety, labeling, and packaging may impose compliance costs and operational complexities.

CMA DATA

OIL & SPICES
PRODUCTION



Cost of project and means of finance

Name of the Applicant : OIL & SPECIES
PRODUCTION

* Figures in Lakh (In Rupees)

Cost of project	Already Incurred	To be incurred		Total Cost
		Firm	Non-Firm	
Land	0	0	0	0
Site Development	0	0	0	0
Buildings	0	0	0	0
Plant and Machinery				
- Imported	0	0	0	0
- Indigenous	0	6.01	0	6.01
Misc. Fixed Assets	0	0	0	0
Preliminary Expenses	0	0	0	0
Pre-operative Expenses	0	0		0.06
Provision for Contingencies	0	0		0
Margin Money for Working Capital	0	1.43		1.43
Total Cost	0	7.44	0	7.44
Total Cost (Rounded off)				7.4

MEANS OF FINANCE	Already raised	To be raised	Total Cost
Equity			
Proprietor's Capital	0	2	2
Share Premium	0	0	0
Preference Share Capital	0	0	0
Equity Contribution	0	0	0
Quasi-Equity			
Interest free Unsecured Loans	0	0	0
Subsidy	0	0	0
Quasi-Equity Others (PI Specify)	0	0	0
Total Quasi-Equity	0	2	2
Debt			
Term Loan	0	5.5	5.5
Term Loan from Other Bank	0	0	0
Interest Bearing Unsecured Loans	0	0	0
Total Debt (Rounded off)	0	5.5	5.5
Total Finance	0	7.5	7.5

Debt-Equity Ratio (DER) :	2.75
Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity) :	2.75
Promoters' Contribution (%) :	26.67%
Promoters' Contribution by Equity (%) :	100%
Ratio of Capital to Interest Free Unsecured Loans :	NA

Assumpitons

Name of the Applicant	OIL & SPICES PRODUCTION
Constitution of the applicant	Proprietorship Firm
First financial year of operations for the project	2025
Proposed date of commencement of commercial production	01/09/2024
No. of Financial Years from the Proposed date of commencement of commercial production including Moratorium Period	6
No. of Moratorium Period (Months) from the Proposed date of commencement of commercial production	0

Basis Overall Install Capacity

* Figures in Lakh (In Rupees)

Name of Product	Unit Measurement	Production per day (units)	No of working days per year	Production per annum (units)
Mustard Oil	KG	10	350	3500
Groundnut Oil	KG	10	350	3500
Sunflower Oil	KG	10	350	3500
Cumin Powder	KG	5	350	1750
coriander powder	KG	5	350	1750
Red chilli powder	KG	5	350	1750
Turmeric Powder	KG	5	350	1750
Wheat Flour	KG	50	350	17500
Chickpea Flour	KG	50	350	17500
Maida	KG	50	350	17500
Sum of Basis Of Installed Capacity				70000

Sales at installed capacity

* Figures in Lakh (In Rupees)

Mustard Oil

(a) Export Sale

Percentage Export Sales	0%
Unit Measurement	
Quantity To Be Exported	0
Selling Rate Per Unit	0
Export Sales At Installed Capacity Lakh (In Rupees)	0

(b) Gross Domestic Sales

Percentage Domestic Sales	100%
Quantity For Domestic Sales	3500
Unit Measurement	KG
Selling Rate Per Unit	150
Gross Domestic Sales At Installed Capacity Lakh (In Rupees)	5.25

Groundnut Oil

(a) Export Sale

Percentage Export Sales	0%
Unit Measurement	
Quantity To Be Exported	0
Selling Rate Per Unit	0

Export Sales At Installed Capacity Lakh (In Rupees)	0
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(b) Gross Domestic Sales

Percentage Domestic Sales	100%
Quantity For Domestic Sales	3500
Unit Measurement	KG
Selling Rate Per Unit	200
Gross Domestic Sales At Installed Capacity Lakh (In Rupees)	7

Sunflower Oil

(a) Export Sale

Percentage Export Sales	0%
Unit Measurement	
Quantity To Be Exported	0
Selling Rate Per Unit	0
Export Sales At Installed Capacity Lakh (In Rupees)	0

(b) Gross Domestic Sales

Percentage Domestic Sales	100%
Quantity For Domestic Sales	3500
Unit Measurement	KG
Selling Rate Per Unit	210
Gross Domestic Sales At Installed Capacity Lakh (In Rupees)	7.35

Cumin Powder

(a) Export Sale

Percentage Export Sales	0%
Unit Measurement	
Quantity To Be Exported	0
Selling Rate Per Unit	0
Export Sales At Installed Capacity Lakh (In Rupees)	0

(b) Gross Domestic Sales

Percentage Domestic Sales	100%
Quantity For Domestic Sales	1750
Unit Measurement	KG
Selling Rate Per Unit	400
Gross Domestic Sales At Installed Capacity Lakh (In Rupees)	7

coriander powder

(a) Export Sale

Percentage Export Sales	0%
Unit Measurement	
Quantity To Be Exported	0
Selling Rate Per Unit	0
Export Sales At Installed Capacity Lakh (In Rupees)	0

(b) Gross Domestic Sales

Percentage Domestic Sales	100%
Quantity For Domestic Sales	1750

Unit Measurement	KG
Selling Rate Per Unit	280
Gross Domestic Sales At Installed Capacity Lakh (In Rupees)	4.9

Red chilli powder

(a) Export Sale

Percentage Export Sales	0%
Unit Measurement	
Quantity To Be Exported	0
Selling Rate Per Unit	0
Export Sales At Installed Capacity Lakh (In Rupees)	0

(b) Gross Domestic Sales

Percentage Domestic Sales	100%
Quantity For Domestic Sales	1750
Unit Measurement	KG
Selling Rate Per Unit	600
Gross Domestic Sales At Installed Capacity Lakh (In Rupees)	10.5

Turmeric Powder

(a) Export Sale

Percentage Export Sales	0%
Unit Measurement	
Quantity To Be Exported	0
Selling Rate Per Unit	0

Export Sales At Installed Capacity Lakh (In Rupees)	0
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(b) Gross Domestic Sales

Percentage Domestic Sales	100%
Quantity For Domestic Sales	1750
Unit Measurement	KG
Selling Rate Per Unit	500
Gross Domestic Sales At Installed Capacity Lakh (In Rupees)	8.75

Wheat Flour

(a) Export Sale

Percentage Export Sales	0%
Unit Measurement	
Quantity To Be Exported	0
Selling Rate Per Unit	0
Export Sales At Installed Capacity Lakh (In Rupees)	0

(b) Gross Domestic Sales

Percentage Domestic Sales	100%
Quantity For Domestic Sales	17500
Unit Measurement	KG
Selling Rate Per Unit	90
Gross Domestic Sales At Installed Capacity Lakh (In Rupees)	15.75

Chickpea Flour

(a) Export Sale

Percentage Export Sales	0%
Unit Measurement	
Quantity To Be Exported	0
Selling Rate Per Unit	0
Export Sales At Installed Capacity Lakh (In Rupees)	0

(b) Gross Domestic Sales

Percentage Domestic Sales	100%
Quantity For Domestic Sales	17500
Unit Measurement	KG
Selling Rate Per Unit	150
Gross Domestic Sales At Installed Capacity Lakh (In Rupees)	26.25

Maida

(a) Export Sale

Percentage Export Sales	0%
Unit Measurement	
Quantity To Be Exported	0
Selling Rate Per Unit	0
Export Sales At Installed Capacity Lakh (In Rupees)	0

(b) Gross Domestic Sales

Percentage Domestic Sales	100%
---------------------------	------

Quantity For Domestic Sales	17500
Unit Measurement	KG
Selling Rate Per Unit	60
Gross Domestic Sales At Installed Capacity Lakh (In Rupees)	10.5

Raw Material Cost At Installed Capacity

* Figures in Lakh (In Rupees)

Mustard Oil

Basis Of Installed Capacity :- 3500

Raw material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (In Rs.)	Total Cost Lakh (In Rupees)
Mustard seeds	KG	1	3500	70	2.45
Total					2.45

Groundnut Oil

Basis Of Installed Capacity :- 3500

Raw material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (In Rs.)	Total Cost Lakh (In Rupees)
Groundnut seeds	KG	1	3500	100	3.5
Total					3.5

Sunflower Oil

Basis Of Installed Capacity :- 3500

Raw material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (In Rs.)	Total Cost Lakh (In Rupees)
Sunflower seeds	KG	1	3500	150	5.25
Total					5.25

Cumin Powder

Basis Of Installed Capacity :- 1750

Raw material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (In Rs.)	Total Cost Lakh (In Rupees)
dried seeds of the Cuminum cyminum plant	KG	1	1750	300	5.25
Total					5.25

coriander powder

Basis Of Installed Capacity :- 1750

Raw material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (In Rs.)	Total Cost Lakh (In Rupees)
the seeds of the coriander plant	KG	1	1750	350	6.13
Total					6.13

Red chilli powder

Basis Of Installed Capacity :- 1750

Raw material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (In Rs.)	Total Cost Lakh (In Rupees)
Dried Red Chilli	KG	1	1750	400	7
Total					7

Turmeric Powder**Basis Of Installed Capacity :- 1750**

Raw material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (In Rs.)	Total Cost Lakh (In Rupees)
Fresh Turmeric Rhizomes	KG	1	1750	60	1.05
Total					1.05

Wheat Flour**Basis Of Installed Capacity :- 17500**

Raw material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (In Rs.)	Total Cost Lakh (In Rupees)
wheat grains	KG	1	17500	35	6.13
Total					6.13

Chickpea Flour

Basis Of Installed Capacity :- 17500

Raw material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (In Rs.)	Total Cost Lakh (In Rupees)
Chana dal	KG	1	17500	80	14
Total					14

Maida**Basis Of Installed Capacity :- 17500**

Raw material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (In Rs.)	Total Cost Lakh (In Rupees)
endosperm of wheat grains	KG	1	17500	90	15.75
Total					15.75

Total Cost of Raw Material Lakh (In Rupees)

66.5

Power & fuel expenses at installed capacity

* Figures in Lakh (In Rupees)

(a) Power Cost Calculations

Total Power Load :	9
No. of working hours per day :	8
No. of working days per annum :	350
Load Factor :	1
Total units consumption per annum :	25200
Ratio of Power to be obtained from SEB :	100%
Own Generation Power :	0%
Power from SEB	
No. of units purchased :	25200
Rate per unit (In Rs.) :	7.5
Total Cost Lakh (In Rupees) :	1.89
Own Generation	
No of units generated :	0
Rate per unit (In Rs.) :	0
Total Cost Lakh (In Rupees) :	0
Total Electricity Cost Lakh (In Rupees) :	1.89

(b) Fuel Cost For Steam Boiler

Diesel reqd. per hour (ltrs.) :	0
No. of working hours per day :	8
No. of working days per annum :	350
Total consumption per annum (ltrs.) :	0
Rate per litre of Diesel :	0
Total cost of Diesel Lakh (In Rupees) :	0
Total Power & Fuel Cost Lakh (In Rupees) :	1.89

Total Factory Salaries And Wages

* Figures in Lakh (In Rupees)

Designation	No. of employees.	Salary Per month (In Rs.)	Amount (In Rs.)
Helper	3	10000	30000
Total	3		30000

Percentage Fringe Benefits

* Figures in Lakh (In Rupees)

Total factory salaries and wages	30000
Percentage Fringe Benefits	1 %
Fringe Benefits Amount (In Rs.)	300
Monthly factory salaries and wages (In Rs.)	30300
Annual factory salaries and wages Lakh (In Rupees)	3.64

Upfront fee on term loan

* Figures in Lakh (In Rupees)

Amount of Term Loan Lakh (In Rupees)	6
Upfront fee (%)	1%
Education Cess (%)	0%
Amount of Upfront Fee	0.06

Interest during construction period

* Figures in Lakh (In Rupees)

Interest Rate on Term Loan	10.5%		
Disbursement	I	II	III
Amount disbursed	5.5	0	0
Cumulative amount	5.5	5.5	5.5
Outstanding period (in months)	0	0	0
Interest amount	0	0	0
Total Interest during construction period Lakh (In Rupees)			0

Cost Of Plant And Machinery

* Figures in Lakh (In Rupees)

Indigenous

S No.	Description	Quantity	Supplier	Unit Cost in Rupees	Total Cost Lakh (In Rupees)
1	Huller type mini rice mill	1	As per the list attached	44840	0.45
2	oil Filter	1	As per the list attached	80240	0.8
3	Pulveriser 5hp three phase for masala	1	As per the list attached	66080	0.66
4	Pulveriser 5hp three phase for wheat	1	As per the list attached	61360	0.61
5	Oil expeller Mill model- 100a Motor power 7.5hp	1	As per the List attached	349280	3.49
Total					6

Sales & Total Income

* Figures in Lakh (In Rupees)

Sales & Total Income	Absolute amount at 100% installed capacity
Annual gross domestic sales Lakh (In Rupees)	103.25
Annual export sales Lakh (In Rupees)	0
Annual income from job work Lakh (In Rupees)	0
Other Operational Income	0
Annual Non-operational Income Lakh (In Rupees)	0

User Defined Annual Income From Job Work / Other Operational Income Lakh (In Rupees)						
	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
Annual income from job work Lakh (In Rupees)	0	0	0	0	0	0
Other Operational Income	0	0	0	0	0	0
Annual Non-operational Income Lakh (In Rupees)	0	0	0	0	0	0

Cost of production sales

* Figures in Lakh (In Rupees)

	Absolute amount at 100% installed capacity
Raw material consumed	66.5
Consumable stores and spares Lakh (In Rupees)	0
Power, Fuel & Other Utilities Lakh (In Rupees)	1.89
Annual Increase Rate	5 %
Factory salaries and Wages Lakh (In Rupees)	3.64
Other Manufacturing Expenses	0
Other Variable Expenses	0

Repairs and maintenance

	On Gross Value of Assets
Annual Increase Rate	5%
Percentage on Building	0
Percentage on Plant & Machinery	2
Percentage on Misc. Fixed Assets	0
Percentage of Annual Net Sales & Job Income	
Selling, Packing & Distribution Expenses	5
Administrative & Misc. Expenses	5
Variable Component of Power, Fuel & Other Utilities (%)	80
Variable Component Of Factory Salaries And Wages(%)	85
Variable Component of Selling, Packing & Distribution Expenses (%)	90
Corporate/ Income Tax Rate	25
Surcharge rate, if applicable	0
Education cess	0
Any Benefit Under Income Tax Act(%)	0
No. of initial years for which 100% tax exemption is available	0

Dividend or drawings

Financial Year	Percentage
Financial Year FY2025	0%
Financial Year FY2026	15%
Financial Year FY2027	45%
Financial Year FY2028	60%
Financial Year FY2029	65%
Financial Year FY2030	70%

Working capital

* Figures in Lakh (In Rupees)

Computation of Margin Money for WC for taking in Project Cost	First Method of Lending
Year from which MM for WC will be used for Project Cost Calculations	First Year of Operation
Method of Assessment of Working Capital Requirement	First Method of Lending
Whether computation of Stock in Process and finished goods are to be done in Profitability Statement for arriving at proper values of cost of production and as per RBI definition, when following Second Method of Lending for WC Assessment	YES
Whether the unit will avail working capital limit from Bank	YES

(a) User-defined Assessment of Working Capital	User defined Amount Lakh (In Rupees)					
	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
User-defined Margin Money for WC	0	0	0	0	0	0
Bank Borrowing for WC	0	0	0	0	0	0
Sundry Creditors	0	0	0	0	0	0

(b) Inventory holding periods for First or Second Method of Lending	No. of Months
Raw material	0.5
Consumable stores and spares	0.15
Stock in Process	0.25
finished goods	0.5
Export Receivables	0
Receivables other than Exports	0.5

(c) Sundry Creditors for Nayak Committee Method/ First or Second Method of Lending	No. of Months
Sundry Creditors	0.5
Rate of Interest on Bank Borrowing for Working Capital	0

Depreciation

* Figures in Lakh (In Rupees)

Select method of depreciation to be applied in projections

WDV

	Depreciation Rates as per Income Tax Act (WDV Method)	Depreciation Rates to be applied in projections
Building	0	0
Plant and Machinery	15	15
MFA	0	0

Term loan

Installment Type :	Monthly Installments
Equal and Unequal Installment :	Unequal Installments
No. of installments :	60
Interest rate on term loan :	10.50
Date of first installment :	01/09/2024

Term loan from other bank

Installment Type :	Monthly Installments
No. of installments :	0
Interest rate on term loan :	0
Date of first installment :	09/07/2024

Interest bearing unsecured loans

* Figures in Lakh (In Rupees)

Repayment Installments :	Interest Bearing Unsecured Loans
Whether Interest Bearing Unsecured Loans Are Repayable :	YES
Interest rate on Interest Bearing Unsecured Loans :	10.5
Interest Bearing Unsecured Loans are repayable	MONTHLY
No. of installments :	72
Date of first installment :	01/09/2024

	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029
Lease Rentals Lakh (In Rupees)	0	0	0	0	0	0

Guess Rate for IRR Calculation :	20
Discount rate for NPV calculation :	10.50
No. of Employees :	3

Projections of performance & profitability

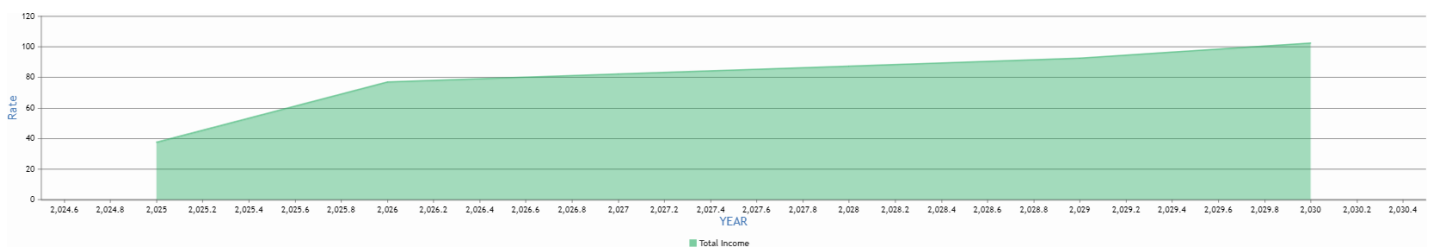
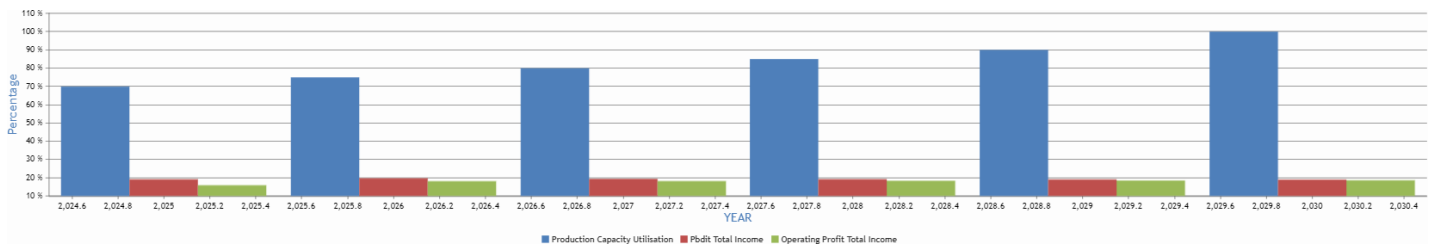
Name of the Applicant : OIL & SPICES
PRODUCTION

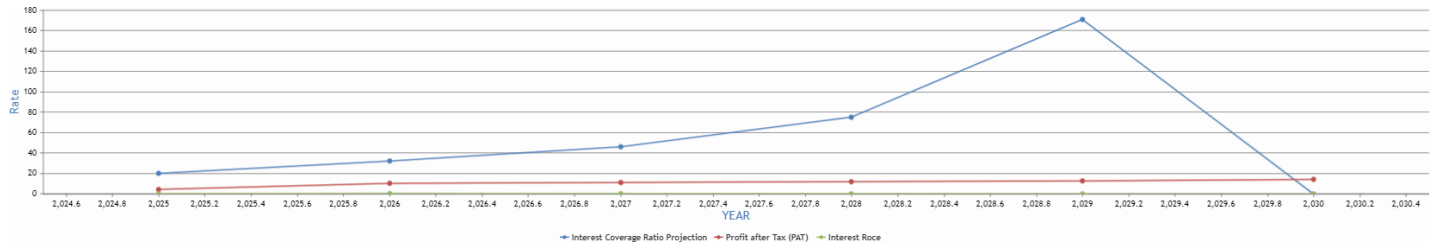
* Figures in Lakh (In Rupees)

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2020
Production Capacity Utilization	70%	75%	80%	85%	90%	100%
Sales as percentage of Installed Capacity	62.5%	74.69%	79.69%	84.69%	89.69%	99.38%
Sales / Total Income						
Gross Domestic Sales	37.64	77.11	82.28	87.44	92.6	102.6
Net Domestic Sales	37.64	77.11	82.28	87.44	92.6	102.6
Export Sales	0	0	0	0	0	0
Net Sales	37.64	77.11	82.28	87.44	92.6	102.6
Income from other job work	0	0	0	0	0	0
Other Operational Income	0	0	0	0	0	0
Total Income	37.64	77.11	82.28	87.44	92.6	102.6
COST OF PRODUCTION/ SALES						
raw material consumed	27.15	49.88	53.2	56.53	59.85	66.5
consumable stores and spares	0	0	0	0	0	0
Power, Fuel & Other Utilities (Fixed)	0.22	0.38	0.38	0.38	0.38	0.38
Power, Fuel & Other Utilities (Variable)	0.62	1.13	1.21	1.29	1.36	1.51
factory salaries and wages (fixed)	0.32	0.57	0.6	0.63	0.66	0.7
factory salaries and wages (variable)	1.26	2.44	2.73	3.04	3.38	3.95
Repairs & Maintenance	0.07	0.13	0.13	0.14	0.15	0.15
Other Manufacturing Expenses	0	0	0	0	0	0

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
other variable expenses	0	0	0	0	0	0
Depreciation	0.91	0.77	0.66	0.56	0.48	0.4
Sub-total	30.55	55.3	58.91	62.57	66.26	73.59
add: opening stock in process	0	1.05	1.15	1.23	1.3	1.38
less: closing stock in process	1.05	1.15	1.23	1.3	1.38	1.53
cost of production	29.5	55.2	58.83	62.5	66.18	73.44
Add: Opening Stock of Finished Goods	0	1.97	2.29	2.45	2.6	2.75
Less: Closing Stock of Finished Goods	1.97	2.29	2.45	2.6	2.75	3.05
Cost of Sales	27.53	54.88	58.67	62.35	66.03	73.14
Selling, Packing & Distr. Expenses (Fixed)	0.19	0.39	0.41	0.44	0.46	0.51
Selling, Packing & Distr. Expenses (Variable)	1.69	3.47	3.7	3.93	4.17	4.62
Administrative & Misc. Expenses	1.88	3.86	4.11	4.37	4.63	5.13
Sub-total	31.29	62.6	66.89	71.09	75.29	83.4
Profit before Interest, Lease Rentals (PBIT)	6.35	14.52	15.39	16.35	17.31	19.2
Interest on Term Loan	0.31	0.45	0.33	0.22	0.1	0
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0
Interest on Bank Borrowing	0	0	0	0	0	0
Lease Rentals	0	0	0	0	0	0
Operating Profit	6.04	14.07	15.06	16.14	17.21	19.2
Preliminary Expenses written off	0	0	0	0	0	0
Non-operational Income	0	0	0	0	0	0

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
Profit before Tax (PBT)	6.04	14.07	15.06	16.14	17.21	19.2
Provision for Taxation	1.51	3.52	3.76	4.03	4.3	4.8
Profit after Tax (PAT)	4.53	10.55	11.3	12.11	12.91	14.4
Drawings	0	0.3	0.9	1.2	1.3	1.4
Retained Earnings	4.53	10.25	10.4	10.91	11.61	13
Gross Cash Accruals	5.44	11.32	11.96	12.67	13.39	14.8
Net Cash Accruals	5.44	11.02	11.06	11.47	12.09	13.4
PBDIT/ Total Income (%)	19.28%	19.83%	19.5%	19.34%	19.21%	19.11%
Operating Profit/ Total Income (%)	16.03%	18.25%	18.3%	18.46%	18.59%	18.72%
Net Profit/ Total income (%)	12.02%	13.68%	13.73%	13.85%	13.94%	14.04%
Raw Material Cost/ Cost of Production (%)	92.04%	90.36%	90.43%	90.45%	90.44%	90.55%
Cost of Production/ Net Sales (%)	78.38%	71.58%	71.5%	71.47%	71.47%	71.58%
Cost of Sales/ Net Sales (%)	73.15%	71.16%	71.31%	71.3%	71.3%	71.28%
Interest Coverage Ratio	20.28	32.43	46.32	75.3	171.06	0
Return on Capital Employed (ROCE) (%)	58.73%	132.24%	142.74%	153.57%	163.02%	173.17%





Projected cash flow statement

Name of the Applicant : OIL & SPICES
PRODUCTION

* Figures in Lakh (In Rupees)

	Const. Period	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
Sources Of Funds							
PBT with interest & lease							
rental added back	0	6.35	14.52	15.39	16.35	17.31	19.2
Depreciation	0	0.91	0.77	0.66	0.56	0.48	0.4
Increase in Partners Capital	2	0	0	0	0	0	0
Increase in Share Premium	0	0	0	0	0	0	0
Increase in Preference Share Capital	0	0	0	0	0	0	0
Increase in Equity Capital	0	0	0	0	0	0	0
Increase in Interest Free Unsecured Loan	0	0	0	0	0	0	0
Increase in Subsidy	0	0	0	0	0	0	0
Increase in Quasi-Equity Others (PI Specify)	0	0	0	0	0	0	0
Increase in Term Loan	5.50	0	0	0	0	0	0
Increase in Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Increase in Bank Borrowings for WC	0	4.28	0.71	0.34	0.32	0.34	0.65
Increase in Current Liabilities	0	1.94	0.14	0.14	0.14	0.13	0.28
Preliminary Expenses written off	0	0	0	0	0	0	0
Total	7.5	13.48	16.14	16.53	17.37	18.26	20.53

	Const. Period	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
Disposition Of Funds							
Increase in Capital expenditure	6.01	0	0	0	0	0	0
Preliminary Expenses	0	0	0	0	0	0	0
Increase in Current Assets	0	7.65	1.08	0.6	0.57	0.58	1.15
Decrease in Term Loan	0	0.64	1.1	1.1	1.1	1.1	0
Decrease in Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Interest on Term Loan	0	0.31	0.45	0.33	0.22	0.1	0
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Interest on Working Capital Limit	0	0	0	0	0	0	0
Lease Rentals	0	0	0	0	0	0	0
Taxation	0	1.51	3.52	3.76	4.03	4.3	4.8
Drawings	0	0	0.3	0.9	1.2	1.3	1.4
Total	6.01	10.11	6.45	6.69	7.12	7.38	7.35
Opening Cash & Bank Balance	0	1.49	4.85	14.55	24.38	34.64	45.52
Net Surplus/ Deficit	1.49	3.36	9.69	9.84	10.26	10.88	13.18
Closing Cash & Bank Balance	1.49	4.85	14.55	24.38	34.64	45.52	58.71

Projected balance sheet

Name of the Applicant : OIL & SPICES
PRODUCTION

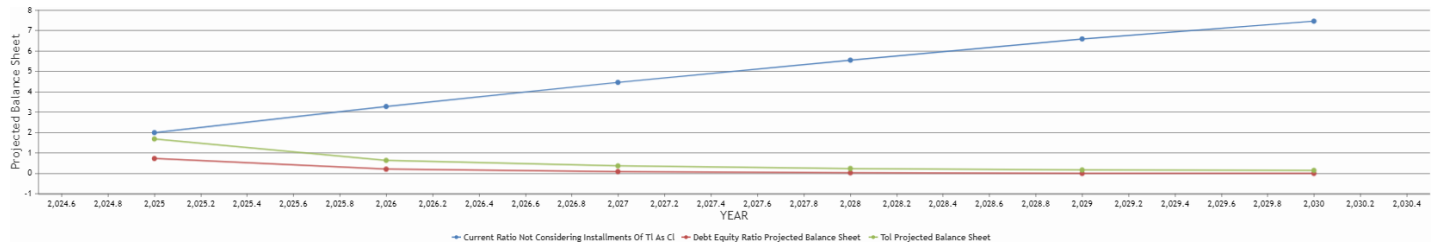
* Figures in Lakh (In Rupees)

	Const. Period	As on FY2025	As on FY2026	As on FY2027	As on FY2028	As on FY2029	As on FY2030
Liabilities							
Partners Capital	2	2	2	2	2	2	2
Preference Share Capital	0	0	0	0	0	0	0
Equity Contribution	0	0	0	0	0	0	0
Reserves & Surplus	0	4.53	14.78	25.17	36.08	47.69	60.7
Interest free Unsecured Loans	0	0	0	0	0	0	0
Subsidy	0	0	0	0	0	0	0
Quasi-Equity Others (PI Specify)	0	0	0	0	0	0	0
Term Loan from bank	5.50	4.86	3.76	2.66	1.56	0.46	0.46
Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Bank Borrowings for WC	0	4.28	4.99	5.33	5.65	5.99	6.64
Current Liabilities							
Creditors for Purchases	0	1.94	2.08	2.22	2.36	2.49	2.77
TOTAL Liabilities	7.5	17.6	27.61	37.38	47.65	58.63	72.57

ASSETS

WDV of Fixed assets	6.01	6.01	5.1	4.33	3.67	3.11	2.63
Less : Depreciation	0	0.91	0.77	0.66	0.56	0.48	0.4
Net Fixed Assets	6.01	5.1	4.33	3.67	3.11	2.63	2.23

	Const. Period	As on FY2025	As on FY2026	As on FY2027	As on FY2028	As on FY2029	As on FY2030
Current Assets							
Raw Material		1.94	2.08	2.22	2.36	2.49	2.77
Consumables Stores And Spares		0	0	0	0	0	0
Stock in Process (Month's Cost of Production)		1.05	1.15	1.23	1.3	1.38	1.53
Finished Goods (Month's Cost of sales)		1.97	2.29	2.45	2.6	2.75	3.05
Export Receivables		0	0	0	0	0	0
Receivables other than Exports		2.69	3.21	3.43	3.64	3.86	4.28
Total Current Assets	0	7.65	8.73	9.33	9.9	10.48	11.63
Cash & Bank Balance	1.49	4.85	14.55	24.38	34.64	45.52	58.71
Preliminary Expenses not written off	0	0	0	0	0	0	0
TOTAL ASSETS	7.5	17.6	27.61	37.38	47.65	58.63	72.57
Current Ratio (not considering installments of T/L as CL)		2.01	3.29	4.47	5.56	6.6	7.47
Current Ratio (considering installments of T/L as CL)		1.82	2.85	3.9	4.89	5.85	7.47
Debt Equity Ratio	2.75	0.74	0.22	0.1	0.04	0.01	0.01
Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity)	2.75	0.74	0.22	0.1	0.04	0.01	0.01
TOL/ TNW	2.75	1.7	0.65	0.38	0.25	0.18	0.16



Margin money for working capital and assessment of wc

Name of the Applicant : OIL & SPICES
PRODUCTION

* Figures in Lakh (In Rupees)

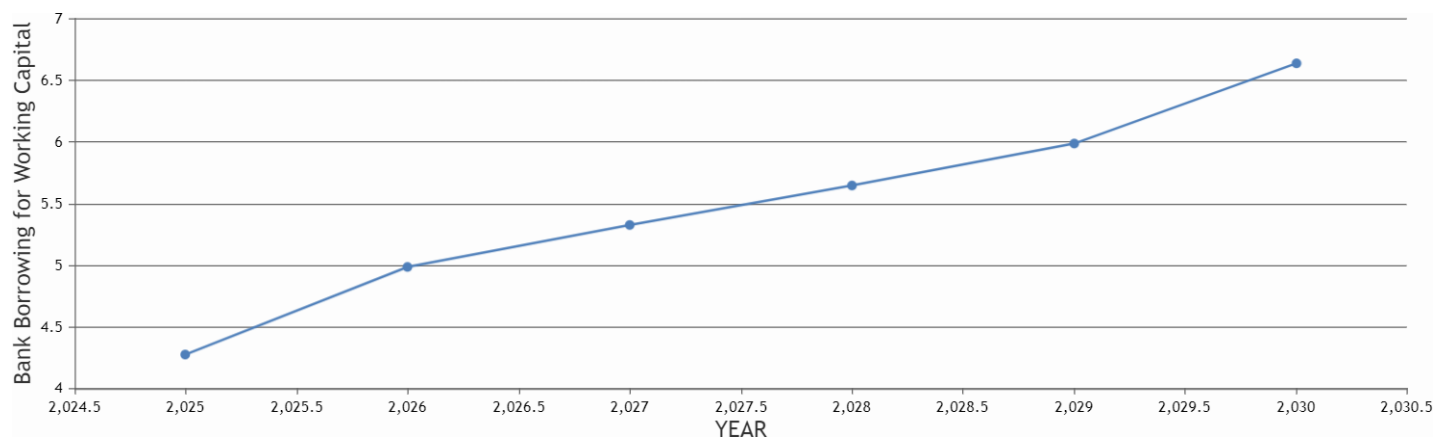
Particulars	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
	Gross sales (incl. Job Income)	37.64	77.11	82.28	87.44	92.6
Total Working Capital Requirement (25% of Gross sales)	9.41	19.28	20.57	21.86	23.15	25.65
Margin Money for Working Capital (5% of Gross sales)	1.88	3.86	4.11	4.37	4.63	5.13
Permissible Bank Borrowing (20% of Gross sales)	7.53	15.42	16.46	17.49	18.52	20.52

	No. of Months	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
		Current Assets					
Raw material	0.5	1.94	2.08	2.22	2.36	2.49	2.77
Consumables stores and spares	0.15	0	0	0	0	0	0
stock in process (month's cost of production)	0.25	1.05	1.15	1.23	1.3	1.38	1.53
Finished goods (month's cost of sales)	0.5	1.97	2.29	2.45	2.6	2.75	3.05
Export Receivables	0	0	0	0	0	0	0
Receivables other than Exports	0.5	2.69	3.21	3.43	3.64	3.86	4.28
Total Current Assets (A)		7.65	8.73	9.33	9.9	10.48	11.63
Current Liabilities							
Creditors for Purchases	0.5	1.94	2.08	2.22	2.36	2.49	2.77

	No. of Months	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
Total Current Assets (A)		1.94	2.08	2.22	2.36	2.49	2.77
Working Capital Gap (A-B)		5.71	6.65	7.11	7.54	7.99	8.86
Margin Money on Working Capital (25% Net Working Capital)		1.43	1.66	1.78	1.89	2	2.22
Bank Borrowing for Working Capital		4.28	4.99	5.33	5.65	5.99	6.64

Recommended Method - First Method of Lending

		FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
Total Current Assets		7.65	8.73	9.33	9.9	10.48	11.63
Total Current Liabilities		1.94	2.08	2.22	2.36	2.49	2.77
Working Capital Gap		5.71	6.65	7.11	7.54	7.99	8.86
Margin Money on Working Capital		1.43	1.66	1.78	1.89	2	2.22
Bank Borrowing for Working Capital		4.28	4.99	5.33	5.65	5.99	6.64
Interest on Bank Borrowing for WC @	0%	0	0	0	0	0	0



Depreciation chart

Name of the Applicant : OIL & SPICES
PRODUCTION

* Figures in Lakh (In Rupees)

Calculation of depreciation on written	Building	Plant & Machinery	Misc. Fixed Assets	Total
Original Cost	0	6.01	0	6.01
Contingencies	0	0	0	0
Allocation of Pre-operative Expenses	0	0.06	0	0.06
Total Value	0	6.07	0	6.07
Depreciation Rate	0%	15%	0%	
Depreciation for 2024	0	0.91	0	0.91
WDV	0	5.16	0	5.16
Depreciation for 2025	0	0.77	0	0.77
WDV	0	4.39	0	4.39
Depreciation for 2026	0	0.66	0	0.66
WDV	0	3.73	0	3.73
Depreciation for 2027	0	0.56	0	0.56
WDV	0	3.17	0	3.17
Depreciation for 2028	0	0.48	0	0.48
WDV	0	2.69	0	2.69
Depreciation for 2029	0	0.4	0	0.4
WDV	0	2.29	0	2.29

	Building	Plant & Machinery	Misc. Fixed Assets	Total
Depreciation Rate	0%	15%	0%	
Cost	0	6.07	0	
Depreciation for 2024	0	0.91	0	0.91
WDV	0	5.16	0	
Depreciation for 2025	0	0.77	0	0.77
WDV	0	4.39	0	
Depreciation for 2026	0	0.66	0	0.66
WDV	0	3.73	0	
Depreciation for 2027	0	0.56	0	0.56
WDV	0	3.17	0	
Depreciation for 2028	0	0.48	0	0.48
WDV	0	2.69	0	
Depreciation for 2029	0	0.4	0	0.4
WDV	0	2.29	0	

Interest on term loan monthly

Name of the Applicant : OIL & SPICES
PRODUCTION

* Figures in Lakh (In Rupees)

Term Loan Lakh (In Rupees)	5.5
No. of Monthly Installments	60
Amount of Equal Installment	0
Rate of Interest	10.5
Proposed date of commencement of commercial production	01/09/2024
Date of first repayment	01/09/2024

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
1	01/09/2024	5.5	0.09	5.41	0.05		
2	01/10/2024	5.41	0.09	5.32	0.05		
3	01/11/2024	5.32	0.09	5.23	0.05		
4	01/12/2024	5.23	0.09	5.13	0.05		
5	01/01/2025	5.13	0.09	5.04	0.04		
6	01/02/2025	5.04	0.09	4.95	0.04		
7	01/03/2025	4.95	0.09	4.86	0.04	0.31	0.64
8	01/04/2025	4.86	0.09	4.77	0.04		
9	01/05/2025	4.77	0.09	4.68	0.04		
10	01/06/2025	4.68	0.09	4.58	0.04		
11	01/07/2025	4.58	0.09	4.49	0.04		
12	01/08/2025	4.49	0.09	4.4	0.04		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
13	01/09/2025	4.4	0.09	4.31	0.04		
14	01/10/2025	4.31	0.09	4.22	0.04		
15	01/11/2025	4.22	0.09	4.13	0.04		
16	01/12/2025	4.13	0.09	4.03	0.04		
17	01/01/2026	4.03	0.09	3.94	0.04		
18	01/02/2026	3.94	0.09	3.85	0.03		
19	01/03/2026	3.85	0.09	3.76	0.03	0.45	1.1
20	01/04/2026	3.76	0.09	3.67	0.03		
21	01/05/2026	3.67	0.09	3.58	0.03		
22	01/06/2026	3.58	0.09	3.48	0.03		
23	01/07/2026	3.48	0.09	3.39	0.03		
24	01/08/2026	3.39	0.09	3.3	0.03		
25	01/09/2026	3.3	0.09	3.21	0.03		
26	01/10/2026	3.21	0.09	3.12	0.03		
27	01/11/2026	3.12	0.09	3.03	0.03		
28	01/12/2026	3.03	0.09	2.93	0.03		
29	01/01/2027	2.93	0.09	2.84	0.03		
30	01/02/2027	2.84	0.09	2.75	0.02		
31	01/03/2027	2.75	0.09	2.66	0.02	0.33	1.1
32	01/04/2027	2.66	0.09	2.57	0.02		
33	01/05/2027	2.57	0.09	2.48	0.02		
34	01/06/2027	2.48	0.09	2.38	0.02		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
35	01/07/2027	2.38	0.09	2.29	0.02		
36	01/08/2027	2.29	0.09	2.2	0.02		
37	01/09/2027	2.2	0.09	2.11	0.02		
38	01/10/2027	2.11	0.09	2.02	0.02		
39	01/11/2027	2.02	0.09	1.93	0.02		
40	01/12/2027	1.93	0.09	1.83	0.02		
41	01/01/2028	1.83	0.09	1.74	0.02		
42	01/02/2028	1.74	0.09	1.65	0.01		
43	01/03/2028	1.65	0.09	1.56	0.01	0.22	1.1
44	01/04/2028	1.56	0.09	1.47	0.01		
45	01/05/2028	1.47	0.09	1.38	0.01		
46	01/06/2028	1.38	0.09	1.28	0.01		
47	01/07/2028	1.28	0.09	1.19	0.01		
48	01/08/2028	1.19	0.09	1.1	0.01		
49	01/09/2028	1.1	0.09	1.01	0.01		
50	01/10/2028	1.01	0.09	0.92	0.01		
51	01/11/2028	0.92	0.09	0.82	0.01		
52	01/12/2028	0.82	0.09	0.73	0.01		
53	01/01/2029	0.73	0.09	0.64	0.01		
54	01/02/2029	0.64	0.09	0.55	0		
55	01/03/2029	0.55	0.09	0.46	0	0.1	1.1
56	01/04/2029	0.46	0.09	0.37	0		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
57	01/05/2029	0.37	0.09	0.27	0		
58	01/06/2029	0.27	0.09	0.18	0		
59	01/07/2029	0.18	0.09	0.09	0		
60	01/08/2029	0.09	0.09	-0	0	0.01	0.46
	Grand Total		5.5		1.42	1.42	5.5

Break even point

Name of the Applicant : OIL & SPICES
PRODUCTION

* Figures in Lakh (In Rupees)

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
Production Capacity Utilization	70%	75%	80%	85%	90%	100%
Total Income (incl. increase in SIP & FG)	40.66	77.53	82.52	87.66	92.83	103.05
Variable Cost						
Raw material consumed	27.15	49.88	53.2	56.53	59.85	66.5
Consumables spares	0	0	0	0	0	0
Power, Fuel & Other Utilities (Variable)	0.62	1.13	1.21	1.29	1.36	1.51
factory salaries and wages (variable)	1.26	2.44	2.73	3.04	3.38	3.95
Other Manufacturing Expenses	0	0	0	0	0	0
Other Variable Expenses	0	0	0	0	0	0
Selling, Packing & Distribution Expenses (Variable)	1.69	3.47	3.7	3.93	4.17	4.62
Interest on Bank Borrowing	0	0	0	0	0	0
Total Variable Cost	30.72	56.92	60.84	64.79	68.76	76.58
Contribution	9.94	20.62	21.68	22.87	24.07	26.47
Fixed Cost						
Power, Fuel & Other Utilities (Fixed)	0.22	0.38	0.38	0.38	0.38	0.38
factory salaries and wages (fixed)	0.32	0.57	0.6	0.63	0.66	0.7
Repairs & Maintenance	0.07	0.13	0.13	0.14	0.15	0.15
Selling, Packing & Distribution Expenses (Fixed)	0.19	0.39	0.41	0.44	0.46	0.51
Depreciation	0.91	0.77	0.66	0.56	0.48	0.4

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
Administrative & Misc. Expenses	1.88	3.86	4.11	4.37	4.63	5.13
Interest on Term Loans	0.31	0.45	0.33	0.22	0.1	0
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0
Lease Rentals	0	0	0	0	0	0
Total Fixed Cost	3.9	6.55	6.62	6.74	6.86	7.27
Break Even Point(% of installed capacity)	27.49%	23.82%	24.44%	25.03%	25.65%	27.46%
Cash Break Even Point (% of installed capacity)	21.08%	21.02%	22%	22.95%	23.86%	25.95%

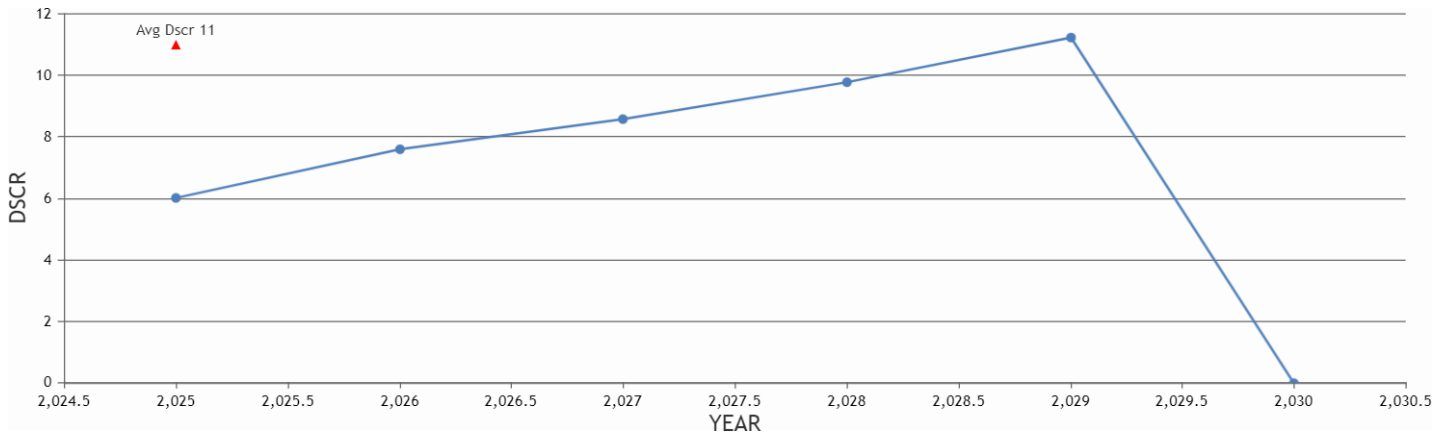
Optimum year :	FY2029
BEP in the Optimum Year (%):	25.65%
Cash BEP in the Optimum Year (%) :	23.86%

Calculation of debt service coverage ratio

Name of the Applicant : OIL & SPICES
PRODUCTION

* Figures in Lakh (In Rupees)

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	Total
Net Profit After Tax	4.53	10.55	11.3	12.11	12.91	14.4	
Non-cash Charges	0.91	0.77	0.66	0.56	0.48	0.4	
Interest on Term Loan	0.31	0.45	0.33	0.22	0.1	0	
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	
Lease Rentals	0	0	0	0	0	0	
Total A	5.75	11.77	12.29	12.88	13.49	14.8	70.99
Interest on Term Loan	0.31	0.45	0.33	0.22	0.1	0	
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	
Repayment of Term Loan	0.64	1.1	1.1	1.1	1.1	0	5.04
Repayment of Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Lease Rentals	0	0	0	0	0	0	
Total B	0.95	1.55	1.43	1.32	1.2	0	6.45
DSCR	6.02	7.6	8.58	9.78	11.23	0	11
Average DSCR							11



Calculation of irr & npv

Name of the Applicant : OIL & SPICES
PRODUCTION

* Figures in Lakh (In Rupees)

Irr Before Tax

	Const. Period	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
OUTFLOWS							
Capital Expenditure	5.95						
Increase in WC Gap		5.71	0.94	0.46	0.43	0.45	0.87
Total Outflows	5.95	5.71	0.94	0.46	0.43	0.45	0.87
INFLOWS							
Profit before Tax		6.04	14.07	15.06	16.14	17.21	19.2
Depreciation/ Write offs		0.91	0.77	0.66	0.56	0.48	0.4
Interest		0.31	0.45	0.33	0.22	0.1	0
Lease Rentals		0	0	0	0	0	0
Salvage Value							9.1605
TOTAL INFLOWS		7.26	15.29	16.05	16.91	17.79	28.77
NET FLOWS	-5.95	1.55	14.35	15.59	16.48	17.34	27.9

Irr Before Tax :	20
NPV (before tax):	55.66
Discount Rate taken :	10.5%
Profitability Index (before tax) :	10.36

Irr After Tax

	Const. Period	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
OUTFLOWS							
Capital Expenditure	5.95						
Increase in WC Gap		5.71	0.94	0.46	0.43	0.45	0.87
Total Outflows	5.95	5.71	0.94	0.46	0.43	0.45	0.87
INFLOWS							
Profit after Tax		4.53	10.55	11.3	12.11	12.91	14.4
Depreciation/ Write offs		0.91	0.77	0.66	0.56	0.48	0.4
Interest		0.31	0.45	0.33	0.22	0.1	0
Lease Rentals		0	0	0	0	0	0
Salvage Value							9.1605
TOTAL INFLOWS		5.75	11.77	12.29	12.88	13.49	23.97
NET FLOWS	-5.95	0.04	10.83	11.83	12.45	13.04	23.1

Irr After Tax :	97.94
NPV (after tax) :	40.68
Discount Rate taken :	10.5%
Profitability Index (after tax) :	7.84

Cost of capital

Name of the Applicant : OIL & SPICES
PRODUCTION

* Figures in Lakh (In Rupees)

	Amount	Cost of Funds (%)	Tax Rate	Cost of Funds (Post-Tax)	Total Cost (Post Tax)
Partners Capital	2	15%	1	15%	0.3
Share Premium	0	15%	1	15%	0
Preference Share Capital	0	15%	1	15%	0
Equity Contribution	0	15%	1	15%	0
Interest free Unsecured Loans	0	15%	1	15%	0
Subsidy	0	15%	1	15%	0
Quasi-Equity Others (PI Specify)	0	15%	1	15%	0
Term Loan	5.5	10.5%	1	10.5%	0.58
Term Loan from Other Bank	0	0%	0.75	0%	0
Interest Bearing Unsecured	0	10.5%	0.75	7.88%	0
Internal Accruals (Optimum year)	0.79	15	1	15%	0.12
Bank Borrowing for WC (Optimum Year)	6.64	0	1	0%	0
Total	14.93				1
Cost of capital % :					0.07 %
Effective Tax Rate % :					0.25 %

Return on capital employed

Name of the Applicant : OIL & SPICES
PRODUCTION

* Figures in Lakh (In Rupees)

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2020
RETURN						
Operating Profit	6.04	14.07	15.06	16.14	17.21	19.2
Non-Operational Income	0	0	0	0	0	0
Interest	0.31	0.45	0.33	0.22	0.1	0
Lease Rentals	0	0	0	0	0	0
Total	6.35	14.52	15.39	16.35	17.31	19.2
Net Fixed Assets	5.1	4.33	3.67	3.11	2.63	2.23
Current Assets less Creditors	5.71	6.65	7.11	7.54	7.99	8.86
Total B	10.81	10.98	10.78	10.65	10.62	11.09
ROCE	58.73%	132.24%	142.74%	153.57%	163.02%	173.17%
ROCE in the Optimum Year						1.63%

Tax provision

Name of the Applicant : OIL & SPICES
PRODUCTION

* Figures in Lakh (In Rupees)

	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029
PBT	6.04	14.07	15.06	16.14	17.21	19.2
Add: Depreciation (as per books)	0.91	0.77	0.66	0.56	0.48	0.4
Less: Depreciation as per Income Tax	0.91	0.77	0.66	0.56	0.48	0.4
Gross Taxable Income	6.04	14.07	15.06	16.14	17.21	19.2
Less: Loss brought forward	0	0	0	0	0	0
Taxable Income	6.04	14.07	15.06	16.14	17.21	19.2
Less: Profit from Exports (Deduction allowed u/s 80HHC)	0	0	0	0	0	0
Income after deduction u/s 80HHC	6.04	14.07	15.06	16.14	17.21	19.2
Less: Deduction u/s 80-IA	0	0	0	0	0	0
Net Taxable Income	6.04	14.07	15.06	16.14	17.21	19.2
Income Tax @ 30%	1.51	3.52	3.76	4.03	4.3	4.8
Surcharge	0	0	0	0	0	0
Total Income Tax (including Surcharge)	1.51	3.52	3.76	4.03	4.3	4.8
Education Cess @ 3%	0	0	0	0	0	0
Total Income Tax (including Surcharge & Education Cess)	1.51	3.52	3.76	4.03	4.3	4.8

Interest on interest bearing unsecured loans

Name of the Applicant : OIL & SPICES
PRODUCTION

* Figures in Lakh (In Rupees)

Unsecured Loan Lakh (In Rupees)	0
No. of Equal Monthly Installments	72
Amount of Equal Installment	0
Rate of Interest	10.50
Proposed date of commencement of commercial production	01/09/24
Date of first repayment	01/09/24

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
1	01/09/24	0	0	0	0		
2	01/10/24	0	0	0	0		
3	01/11/24	0	0	0	0		
4	01/12/24	0	0	0	0		
5	01/01/25	0	0	0	0		
6	01/02/25	0	0	0	0		
7	01/03/25	0	0	0	0		
8	01/04/25	0	0	0	0		
9	01/05/25	0	0	0	0		
10	01/06/25	0	0	0	0		
11	01/07/25	0	0	0	0		
12	01/08/25	0	0	0	0		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
13	01/09/25	0	0	0	0		
14	01/10/25	0	0	0	0		
15	01/11/25	0	0	0	0		
16	01/12/25	0	0	0	0		
17	01/01/26	0	0	0	0		
18	01/02/26	0	0	0	0		
19	01/03/26	0	0	0	0		
20	01/04/26	0	0	0	0		
21	01/05/26	0	0	0	0		
22	01/06/26	0	0	0	0		
23	01/07/26	0	0	0	0		
24	01/08/26	0	0	0	0		
25	01/09/26	0	0	0	0		
26	01/10/26	0	0	0	0		
27	01/11/26	0	0	0	0		
28	01/12/26	0	0	0	0		
29	01/01/27	0	0	0	0		
30	01/02/27	0	0	0	0		
31	01/03/27	0	0	0	0		
32	01/04/27	0	0	0	0		
33	01/05/27	0	0	0	0		
34	01/06/27	0	0	0	0		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
35	01/07/27	0	0	0	0		
36	01/08/27	0	0	0	0		
37	01/09/27	0	0	0	0		
38	01/10/27	0	0	0	0		
39	01/11/27	0	0	0	0		
40	01/12/27	0	0	0	0		
41	01/01/28	0	0	0	0		
42	01/02/28	0	0	0	0		
43	01/03/28	0	0	0	0		
44	01/04/28	0	0	0	0		
45	01/05/28	0	0	0	0		
46	01/06/28	0	0	0	0		
47	01/07/28	0	0	0	0		
48	01/08/28	0	0	0	0		
49	01/09/28	0	0	0	0		
50	01/10/28	0	0	0	0		
51	01/11/28	0	0	0	0		
52	01/12/28	0	0	0	0		
53	01/01/29	0	0	0	0		
54	01/02/29	0	0	0	0		
55	01/03/29	0	0	0	0		
56	01/04/29	0	0	0	0		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
57	01/05/29	0	0	0	0		
58	01/06/29	0	0	0	0		
59	01/07/29	0	0	0	0		
60	01/08/29	0	0	0	0		
61	01/09/29	0	0	0	0		
62	01/10/29	0	0	0	0		
63	01/11/29	0	0	0	0		
64	01/12/29	0	0	0	0		
65	01/01/30	0	0	0	0		
66	01/02/30	0	0	0	0		
67	01/03/30	0	0	0	0		
68	01/04/30	0	0	0	0		
69	01/05/30	0	0	0	0		
70	01/06/30	0	0	0	0		
71	01/07/30	0	0	0	0		
72	01/08/30	0	0	0	0		
Grand Total			0		0	0	0

Margin on security & financial parameters

Name of the Applicant : OIL & SPICES
PRODUCTION

* Figures in Lakh (In Rupees)

Value of Primary Security				
Land	0			
Site Development	0			
Buildings	0			
Plant & Machinery	6.01			
Misc. Fixed Assets	0			
Pre-operative Expenses (excl. Deposits with Electricity Board)	0.06			
Provision for Contingencies	0			
Less: 50% Value of Moulds, if any	0	Hypothecation of P&M	Mortgage	
Value of Primary Security	6.01	6.01	0	
Term Loan	5.5			
Term Loan from Other Bank	0			
Proportionate value of Primary Security for Bank	6.01	6.01	0	
Margin on Primary Security for Term Loan	8.49%			
Working Capital Limit recommended, if any	0			
Exposure to applicant unit (Term Loan & WC)	5.5			Hypo. of Stocks & BD
Value of Stocks & Book Debts	0			0
Value of Primary Security for Term Loan and WC together	6.01	6.01	0	0

Value of Primary Security	
Margin on Primary Security for Term Loan and WC together	8.49%
BG/ LC Limit recommended, if any	0
Exposure to Associate Concerns	0
Total Exposure	5.5

Collateral Securities		Hypothecation of P&M	Mortgage	Hypo. of Stocks & BD	FDR
(a) Value of Collateral Securities- Immovable Properties	0		0		
(b) Value of FDRs	0				0
(c) Value of Movable Fixed Assets of Associates	0	0			
(d) Value of Immovable Properties of Associates	0		0		
Total Value of Collateral Securities	0	0	0		0
Value of total Security	6.01	6.01	0	0	0
Margin on Overall Security	8.49%				
Overall Asset Coverage	1.09				
Net Value of Securities after hair cut					
Hypothecation of P&M	2.4				
Mortgage	0				
Hypo. of Stocks & BD	0				
FDR	0				
Total	2.4				
Net Asset Coverage	0.44				

Financial Parameters			
Promoters' Contribution (%)	26.67%		
Promoters' Contribution by Equity (%)	100%		
Debt-Equity Ratio (DER)	2.75		
Debt-Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity)	2.75		
Maximum DSCR	11.23	Year	2029
Minimum DSCR	0	Year	2030
Avg. DSCR	11		
BEP	25.65%	Optimum Year	2029
Cash BEP	23.86%	Optimum Year	2029
ROCE %	163.02%	Optimum Year	2029
Cost of capital	0.07		
IRR (Before Tax)	20		
IRR (After Tax)	96.72		
NPV (before tax)	50.63		
NPV (after tax)	35.65		
Profitability Index (before tax)	9.51		
Profitability Index (after tax)	6.99		
Capital Cost	6.01		
No. of Employees	3		
Capital Cost per Employee	2		

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
Production Capacity Utilization	70%	75%	80%	85%	90%	100%
Total Income	37.64	77.11	82.28	87.44	92.6	102.6
Gross sales	37.64	77.11	82.28	87.44	92.6	102.6
Net sales	37.64	77.11	82.28	87.44	92.6	102.6
Gross Profit	7.26	15.29	16.05	16.91	17.79	19.6
Operating Profit	6.04	14.07	15.06	16.14	17.21	19.2
Interest	0.31	0.45	0.33	0.22	0.1	0
Depreciation	0.91	0.77	0.66	0.56	0.48	0.4
Profit after Tax (PAT)	4.53	10.55	11.3	12.11	12.91	14.4
Gross Cash Accruals	5.44	11.32	11.96	12.67	13.39	14.8
Net Worth	6.53	16.78	27.17	38.08	49.69	62.7

Sensitivity Analysis

Name of the Applicant : OIL & SPICES PRODUCTION

	Percentage	DSCR	BEP	Cash BEP	ROCE	Cost of Capital
Base Case		11	25.65%	23.86%	163.02%	0.07

	IRR (before tax)	IRR (post tax)	NPV (before tax)	NPV (post tax)	Profitability Index (before tax)	Profitability Index (post tax)
Base Case	20	96.72	50.63	35.65	9.51	6.99

Future financial indicators

Name of the Applicant : OIL & SPICES
PRODUCTION

* Figures in Lakh (In Rupees)

Promoter's Contribution As % Of Total Project Cost	0.27%
Der For The Project	2.75
Der For The Company As A Whole	2.75
Dscr Minimum	0
Dscr Maximum	11.23
Dscr Average	11
Break Even Point(Bep) % Of Installed Capacity	25.65%
Roce (Return On Capital Employed In The Optimum Year)	1.63%
Irr (Before Tax)	20
Irr (After Tax)	96.72
Cost Of Capital	0.07
Employment - Existing / Additional	3
Capital Cost Per Job	2

Sensitivity Analysis

	DSCR	IRR (post tax)	BEP	Cash BEP	ROCE
Base Case	11	96.72	25.65	23.86	1.63
Sales	11	96.72	25.65	23.86	163.02
Raw Material	11	96.72	25.65	23.86	163.02
Capacity Util	11	96.72	25.65	23.86	163.02

Output

Name of the Applicant : OIL & SPICES
PRODUCTION

* Figures in Lakh (In Rupees)

Margin on Primary Security	8.49
Margin on Overall Security	8.49
Overall Asset Coverage	1.09
Promoters' Contribution (%) :	26.67
Promoters' Contribution by Equity (%)	100
Debt Equity Ratio (DER)	2.75
Debt-Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity)	2.75
Maximum DSCR	0
Year	2029
Minimum DSCR	11.23
Year	2030
Avg. DSCR	11
BEP	25.65
Optimum Year	2029
Cash BEP	23.86
Optimum Year	2029
ROCE %	163.02
Optimum Year	2029
Cost of capital	0.07
IRR (Before Tax)	20
IRR (After Tax)	96.72

NPV (Before Tax)	50.63
NPV (After Tax)	35.65
Profitability Index (before tax)	9.51
Profitability Index (After tax)	6.99
Capital Cost	6.01
No. of Employees	3
Capital Cost per Employee	2

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