

# Detailed Project Report (DPR)

## :Model template

### for NHB Scheme No.1

Scheme.1	<b>Development of Commercial Laboratory for Tissue Culture Production of plants</b>
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Crop	Any		Tick mark
Type of Cultivation	Controlled production acclimatization / Primary nursery / Secondary nursery		
	Green house		

Crop : Any

Detailed Project Report (DPR) duly to be signed by  
Grower / FPO / FPC / entrepreneur / Promoter / CMD of Company – Partnership firm on  
each page of DPR

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### Project at a Glance

1.	Applicant / Legal entityName		
2.	Constitution / Applicant nature / beneficiary		
3.	NHB Scheme for which DPR is made		
4.	Project Activity		
5.	Nature of project- Green field/ pre-existing- expansion / component specific		
6.	Products, By-products and services		
7.	Project Area and Survey No.		
8.	Project Site Address with Postal Code and Police Station Name		
9.	Agro-climatic suitability		
10.	Research institution whose technology and package of practices are proposed to be followed		
11.	Existence of similar project activity in the said District		
12.	Whether the project is located in the crop cluster/ hub/ belt		Yes/No
13.	Project economic period/ economic life		
14.	Total Project Cost		
15.	Greenhouse (culture ignition; multiplication / rooting acclimatization; primary and secondary hardening		
16.	• Open field condition or Protected Cover		
	• Integrated Post Harvest Management		
	• Total		
17.	Project completion period ( in months)		
	Expected Implementation timeline	Commencement	
		Completion	
18.	Total Eligible Project cost as assessed by the Applicant as per NHB guidelines		
19.	Bank/ Financial Institution identified for Term loan		
20.	Proposed Means of Finance	Promoters contribution (Rs.)& share	
		Bank Term loan (in Rs.) & Share	
		Un secured loan (in Rs.) & Share	
		Total	
21.	Likely Employment generation (man days)		
22.	Security		
23.	Gestation period		
24.	Projected Key Financial Parameters	Current Ratio other than export units	
25.		CR-Export units	
		IRR /BCR	
		DSCR*	
		Average DSCR	
		Debt to Equity Ratio i.e DER	
		TOL/TNW	
		Promoters Contribution	
		Break Even Point	
		Security Coverage Ratio	
Repayment period			
26.	Productivity expected		

27.	Likely Gap in productivity compared to National /Global average	
28.	Potential Market (s)for the commodity and distance from the project site	

### 1.Aboutthe Applicant / Promoter

<b>1.1.In case of Individuals or Group of farmers</b>		
Individual		
• Name of Farmer / Entrepreneur/Individual/ Proprietor		
• Parents or spouse name of Individual		
Group of Farmer growers / SHG- Promoters		
• Name of Group		
• Names of all members of group with their father, mother/husband/ wife name		
<b>1.2.In case of Legal entity</b>		
Name / Title		
(i) Incorporation / Registration number & date of registration		
(ii) Act under which Registered		
(iii) Registering authority		
(iv) If it is FPO/ FPC/ Producers Co-op society / Growers Co-operative Marketing federation- Please specify		
(v) If it is Reg. Society/ Company/ Corporation / Partnership firm / Proprietary firm- Please specify		
(vi) Name of Promoter		
(vii) Status of the promoter / applicant in the legal entity-please specify		
(viii) Whether the promoter / applicant is authorised by the Legal entity- Yes/No		
(ix) In case of Company/partnership firms / legal person a. Certified copy of Company/Partnership incorporation/ registration certificate issued by Competent Authority, as applicable b. Certified copy of MoA/Bye Laws c. Certified copy of Board of Directors Resolution duly passed and authorizing signatory of application to apply for IPA d. Certified copy of latest Audit Report, if applicable (are to be made available in case the project and the application is considered for processing.- State Yes/No		
(x) NGO- Specify		
<b>1.3.Government Institutions / Organisations-- Please specify</b>		
(xi) Marketing Board / Agricultural Produce Marketing Committee APMC		
(xii) Municipal Corporation		
(xiii) PSU/ Agro-Industries Corporation		
(xiv) ICAR/CAU/SAU/ Government R&D Institution		
Name of Promoter / CEO/CMD/MD/ Director		

1.3.Statutory registration		
a. PAN No		
b. Aadhaar No.	Yes/No	
1.4.Correspondence Address	Postal Address with PIN code	
	Telephone	
	Mobile	
	Email id	
	Fax if any:	
Project / Site Address		
Social Category ( In case of legal entity the CEO and Board of Directors social category is to be mentioned)	General / SC/ST	
	OBC	
	Minority (Muslim/Christians/Sikhs/Buddhists/Parsis/Jains)	
	In case of SC/ST applicants a Certified copy of Caste Certificate issued by Competent Authority is to be enclosed. In case of others a self- declaration is to be enclosed.	
Location: TSP / NE Region / Hilly States	In case of TSP a self-attested copy of notification is to be enclosed.	
Gender	Male / Female/Transgender	

CV / Biodata of Applicant (s) / Promoter (s) (Authorised by legal entity)in brief:( If applicants are more than one, all are to provide their CV / Biodata)

- a. Name of Applicant:
- b. Fathers' name:
- c. Date of Birth
- d. Place of Birth (village/town/city, District and State)
- e. Permanent Address:
- f. Educational qualification (Higher Secondary, Under graduation Degree and above)

Education Metric/ U	Name of education / specialisation	Board / College / University/ Institute	Year of Pass	Remarks

- g. Current profession.
- h. Previous profession during the last 5 Years.
- i. Experience- General and Horticulture
  - a. General (Other than Horticulture)
  - b. Horticulture

**Commitment by the applicant:**In case the project is approved for pre-IPA, the promoter / CEO/CMD should undergo a 2 Weeks (min.10 working days)training programme in case of Open field condition and protective cover (with or without PHM component) and a minimum of 1 Week programme in case of standalone PHM component in one of the ICAR/CAU/SAU/SHU/ Research Station/ Centres of Excellence/ related Central or State Government institution/ others as found appropriate / approved by NHB.

**In case of a Partnership firm/ Company / Legal person**

- a. (Not aware of)
  
  
  
  
  
  
  
  
  
  
  
  
  
  
  
- b. Professional history of Legal entities Farmers Producer Organisations (FPOs), Self Help Groups, Partnership/ Proprietary Firms, NGOs, Companies (as a Board of Director), Corporations, Cooperatives, Co-operative Marketing federations/ Government Institutions.
  
  
  
  
  
  
  
  
  
  
  
  
  
  
  
- c. Management structure if it is a company/ firm etc depicting the position of the applicant.



**2.Details of benefits availed/ proposed to be availedby the applicant-** either individually or as a member of Association of growers, Group of Farmer Growers/consumers, Farmers Producer Organisations (FPOs), Self Help Groups, Partnership/ Proprietary Firms, NGOs, Companies (as a Board of Director), Corporations, Cooperatives, Co-operative Marketing federations from (i) NHB and (ii) other Ministries/ organisations of Central Government and (iii) State Governments including NHM for Horticulture related projects.

Note: The beneficiary should be truthful. In case any information is received later on at any stage about his/her availing of benefit which is not disclosed hereunder will entitle NHB to reject the current proposal and recover the funds if already released.

**2.1.Inthis / proposed project and location:**

1. Whether the proposed project proposal has been submitted for consideration under any State Government or Central Government Scheme for financial grant? If yes give details.
  
2. Whether any subsidy has been availed from the Board, other Central Govt. organisation or State Government for the same activity on the same piece of land, khasra/ Gat/Dag/ etcno.etc.either in his / her own name individually or in the name of his/her family members or through any legal entity in which he/she is the beneficiary either in the same location, project.- Yes/ No.If Yes, Please provide details

Ministry/ Organisation	Scheme Name	Project / Activity	Project Location	Land Survey No	Eligible Project cost	Total subsidy	Current status of project- Operational / underutilised / closed

## 2.2. In earlier/ any other Project (s)

2.2.1. NHB : either in his / her own name individually or in the name of his / her family members or through any legal entity in which he / she is the beneficiary either in the current proposed project location or any other location. Whether any assistance in the form of soft loan and subsidy has been availed earlier from the National Horticulture Board? If yes, give details thereof

Year	Scheme Name	Project / Activity	Project Location	Land Survey No	Eligible Project cost	Total subsidy availed	Current status of project- Operational / underutilised / closed

2.2.2. Central Government- Ministries / Organisations: either in his / her own name individually or in the name of his / her family members or through any legal entity in which he / she is the beneficiary either in the current proposed project location or any other location.

Year	Scheme Name	Project / Activity	Project Location	Land Survey No	Eligible Project cost	Total subsidy availed	Current status of project- Operational / underutilised / closed

2.2.3. State Governments: either in his / her own name individually or in the name of his / her family members or through any legal entity in which he / she is the beneficiary either in the current proposed project location or any other location.

Year	Scheme Name	Project / Activity	Project Location	Land Survey No	Eligible Project cost	Total subsidy availed	Current status of project- Operational / underutilised / closed

2.3. Operational status of earlier Scheme under NHB and other Central Ministries and State Government.

Year	Organisation / Ministry	Activity	Project Operational status (Running or Closed)	Annual Turnover (of previous Year)	Exports if any	Profitable or loss making	Remarks / Reasons

2.4. Please provide map of earlier / other subjects and this project- Key map of project land showing project details and land boundary details

2.5. Provide the following details:

- a. Have you ever been refused / denied subsidy claim from NHB, NHM, APEDA, NCDC, MoFPI? If Yes please provide details of (i) Project code, (ii) Name of Applicant, (iii) Address (iv) Project activity etc. and the reason for such refusal / denial:
  
- b. If you were a recipient of Government subsidy, have you / your Bank/FI ever been asked to refund the subsidy / call back ? If Yes please provide details of (i) Project code, (ii) Name of Applicant, (iii) Address (iv) Project activity etc. and the reason for such refusal / denial:

Attention:

1. In case the project application is considered for processing, the applicant shall have to enclose No Objection Certificate from State Government that there is no duplication of funding for the project and the applicant shall also submit self-declaration that he/she is not availing government subsidy from any other ministry.

## 1. About the Project, Rationale, Management and Description

a. Name of the Project	
b. Correspondence Address:	
c. Address of Project Site :	
d. Project Activity and Scheme components (Should be as per NHB scheme latest scheme guidelines- please verify):	

### e. Details of Crop in case of Open field condition / Protected cover

Name of the Crops	Variety / Hybrid/ Cultivar	Area ( acres )	No. of plants	Source of Planting Material

- f. Products, by products and Services of the Project
- g. Objectives of the Project
- h. Expected Outcomes of the Project including Products / and Services of the Project
- i. Socio-economic benefit to the region /District / State

**Rationale / Justification for the project**

**Details of similar projects / crop in the neighbourhood and the District -Area, Production, Productivity briefly.** Provide more details in Market viability chapter.

**How quality of inputs/ raw materials is assured.**

**About Bank/ FI:** Name of the Bank/FI, branch and its code identified for Term loan and Rationale

Name of the Bank/FI from where the term loan is proposed to be availed by the Beneficiary

Name of Bank/ FI	
Bank/FI Branch Address	
Bank/FI Branch contact Number	
IFSC code	

### 3.3.ProjectSite/ Land details:

#### 3.3.1.ProposedProject Area:

	Activity	Area proposed
1	TC laboratory – Green House Poly / shade house	
2	Open nursery	
3		
4		

#### Land details- RoR/ Ownership / Registration of lease/ map etc.

	Name of Owner of land proposed for the project as per Land Revenue Records		
	Whether title of the land is clear in the name of applicant and is free from any litigation		
	How Title is derived	Ancestral	
		Purchased (with details of date)	
	Encumbrances if any		
	Name of the Owner in case of joint ownership	Survey/ Gat /khasraNo etc.	Area in Sq.mt / Ha  Share
	Whether land boundaries are demarcated for the applicant clearly.		Yes/No
	In case of Partnership		
	1. Whether land is owned by Partnership firm or jointly by its partners		Yes/No
	2. NOC:If land is owned by one of the partner, an undertaking by land owner is required stating that he/she will not withdraw, sale or transfer his/her land during currency period of the project		
	In case of Lease		
	1. In case the land is that of leased, Registration details of the said leased land in the office of Sub-Registrar		
	2. No.of Years of lease		
	3. Whether lease is entered in RoR		Yes/No
	Whether land is mortgaged? If yes provide details of mortgagor and mortgagee		

**Location of the Project- Identification** (Longitude, Latitude, Altitude, Village, GP, Block, District, State), Area, Number of growers.

	Location Address	
	• Survey/Khasra/ Dag/ Other No	
	• Habitation/ Village	
	• Gram Panchayat / Urban body	
	• Block / Urban body	
	• Sub-Division	
	• District	
	• State /UT	
	Location Longitude, Latitude& Altitude	
	Total Area of land owned	
	Total Area proposed for project	

**Current usage of land of proposed Project Area**

Proposed Project			Current usage		
Survey / Dag etc.No	Nature of land Dry/ Irrigated/ Waste land	Area	Activity	Area	Mortgage Yes/No If Yes with whom

**Current infrastructure and assets possessed by the Applicant:**

Category	Asset Name	Year of Purchase	Make	Capacity	Cost
Fixed Assets	Tube well				
	Dug Well				
	Drip irrigation				
	Electric Motors				
	Genset				
Operating Assets	List of Equipments				
	Operating Costs (Chemicals & consumables)				



Components / Activities of the Project with justification (Please refer NHB scheme guidelines)

No.	Name of the scheme and component	Justification
1	Development of TC plantlets	
	1. Establishment of TC Lab	
	2. Office area	
	3. Utility area	
	Transfer area	
	Primary hardening	
	Secondary hardening	
	Despatch room	
	Transport vehicle (if required)	

Cost of components / activities of the Project

No.	Name of the scheme and component	No. of Units / Size / capacity			
1	Land development				
	1. Construction cost (Building / green house / polyhouse / nursery, etc.				
	2. Poly green house / shade net				
	3. Production				
	4. Recurring cost				
	5. Equipment cost				
	6. Media cost				
	7. Chemical				
	8. Glassware				
	9. Others				
	10. Electricity				
	11. Manpower				

### Component wise cost of the Project and NHB Norms

Scheme Component	Items	Sub- items	Capacity/ Area/ spacing Etc.	Units/ Numbers	Likely / unit cost	NHB Norm	
Open field Cultivation	Cultivation Expenses	Planting material					
		Input cost (Labour, Manure & Fertilisers, pesticides etc.)					
		Others					
	Irrigation	Tube well/ bore well/ Open well (Nos.)					
		Cost of Pipeline from source of irrigation to production unit (Length, Size & Material)					
		Water harvesting structure / Water tank min. 300 microns					
		Non lined ponds/tanks					
		Others					
		Drip / Sprinkler					
	Civil Infrastructure	Functional pack house					
		Store & Pump house (Area in sq.ft with size)					
		Labour room & go down (Area in Sq.ft with size)					
		Others					
	Farm Mechanisation (AC)	Tractor upto 20 BHP					
		Power Tiller	HP				
		Equipment's-driven by Tractor/ Power Tiller					
		Mulch laying machine					
		Self-propelled hort. Machinery					
		Other tools and					

		equipment's as per Sub Mission on Agriculture Mechanisation (SMAM)				
		Others				
	Land Development	Soil levelling / Digging/Fencing etc.				
		Others if any				
	Land if newly purchased but not before one year from date of sanction of loan (indicate year)					
	Support system for Grapes					
	Vermi Compost Unit					
	<ul style="list-style-type: none"> <li>• 1. Permanent Structure</li> <li>• 2, HDPE Vermibed(12ft X 4ft X2 ft)</li> </ul>					
	Certification of Good Agri Practices Good Agricultural Practices (GAP) including infrastructure (AC)					
	Plastic Mulching					
	Others					
	Grand Total					
Scheme			Capacity/ Area/ Spacing etc.	Units/ Number	Likely /Unit cost	NHB Norm
Protected Cultivation	Protected Structure with Micro Irrigation <ul style="list-style-type: none"> <li>• Green house <ul style="list-style-type: none"> <li>○ Fan &amp; Pad/</li> <li>○ Naturally ventilated-Tubular/wooden/Bamboo</li> </ul> </li> <li>• Shade net- Tubular/ wooden/ Bamboo</li> <li>• Plastic tunnel/</li> <li>• Walk in Tunnel/</li> <li>• Anti-bird/Anti-hail net etc.)</li> </ul>					
	Bed preparation in case of orchids and Rose subject to conditions					
	Planting Material & Cultivation					
	Irrigation	Tube well/ bore well/ Open well (Nos.)				
		Cost of Pipeline from source of irrigation to production unit(Length, Size				

		&Material)				
		Water harvesting / Water tank				
		Others				
	Infrastructure	Store & Pump house (Area in sq.ft with size)				
		Labour room & go down (Area in Sq.ft with size)				
		Others				
	Farm Mechanisation (AC)	Tools and equipment's as per SMAM				
	Land Development- Soil levelling / Digging/Fencing etc.					
	Land if newly purchased but not before one year from date of sanction of loan (indicate year)					
	Vermi Compost Unit					
	• 1. Permanent Structure					
	• 2, HDPE Vermibed(12ft X 4ft X2 ft)					
	Certification of Good Agri Practices Good Agricultural Practices (GAP) including infrastructure (AC)					
	Plastic Mulching (AC)					
	Others					
	Grand Total					
Scheme			Capacity/ Area/ Spacing etc.	Units/ Number	Likely /Unit cost	NHB Norm
Integrated PHM	1. Integrated PHM					
	3.1.Pack House					
	3.2.Integrated Pack house					
	3.3.Pre-cooling unit					
	3.4.Cold Room (Staging)					
	3.5.Mobile Pre-cooling unit					
	3.6.Ripening Chamber					
	3.7 Primary Processing					
	3.8.Retail outlet (environmentally controlled)					
		Others				

Note: NHB Norm: means Over all ceiling in project mode with add on component as per NHB Scheme guidelines. (Appendix 1-A)

AC: Add on component: Over and above the cost ceiling.

Operations Planning

1.	Name of Farm / Project Manager (working directly under the applicant / CEO) if any.-optional	
2.	Name of agency executing erection of Protected structure -and contact person Name and contact numbers	
3.	Name of agency providing technical know-how and turn key for cultivation- and contact person Name and contact numbers	
4.	Operations:	
	1. Land preparation	Own / custom hiring
	2. Procuring planting material/ seeds	Own / outsourcing
	3. Orchard planning, layout	Own / outsourcing
	4. Water and nutrient management	Own / outsourcing
	5. Pruning & Training	Own / outsourcing
	6. Pollinators&Pollinsers	Own / outsourcing
	7. Plant growth regulators	Own / outsourcing
	8. Integrated Pest & Disease management	Own / outsourcing
	9. Physiological disorders	Own / outsourcing
	10. Farm Mechanisation	Own / outsourcing
	11. Harvesting/ Fruit care management	Own / outsourcing
	12. Post-Harvest Management	Own / outsourcing
	a. Pre-cooling	Own / outsourcing
	b. Curing	Own / outsourcing
	c. Cleaning / Washing	Own / outsourcing
	d. Sorting and Grading	Own / outsourcing
	e. Packing and labelling	Own / outsourcing
	f. Ripening	Own / outsourcing
	g. Transport	Own / outsourcing
	h. Storage- Low cost / Cold Room/ CA	Own / outsourcing
	i. Refer van	Own / outsourcing
	j. Retail outlet	Own / outsourcing
	k. Cold chain	Own / outsourcing
	13. Marketing	Own / outsourcing
	14. Processing	Own / outsourcing

Month wise operational chart / Implementation schedule: Commencement to completion:

Project Implementation period in case of approval: Months.

Proposed/ Tentative dates of	Bench mark / Activity	Approximate date
Project Commencement		
First Commercial Crop / plantation / operations if any		
Project Completion		

Activity	Units	Months					
		JF	MA	MJ	JA	SO	ND
1. Land development							
2. Erection of Protected structure in case of Protected cultivation							
3. Land preparation							
4. Procuring planting material/ seeds							
5. Orchard planning and layout							
6. Water and nutrient management							
7. Pruning & Training							
8. Pollinators& Pollinisers							
9. Plant growth regulators							
10. Integrated Pest & Disease management							
11. Physiological disorders							
12. Farm Mechanisation-procurement							
13. Farm Mechanisation operations							
14. Harvesting/ Fruit care management							
15. Post-Harvest Management							
a) Pre-cooling							
b) Curing							
c) Cleaning / Washing							
d) Sorting and Grading							
e) Packing and labelling							
f) Ripening							
g) Transport							
h) Storage- Low cost / cold storage/ CA							
i) Cold chain							
16. Marketing							
17. Value/ addition Processing							

Note: The table can be extended as per need.

JF: January/ February; MA: March/April and similarly other abbreviations.

## Backward and Forward linkages

### 1. Forward linkages- for Domestic and Export Market (if any)

Operations	Agency / Agents / Service providers	Remarks
Storage Unit		
Processing Unit		
Local Market		
Terminal market		
Farm Market		

### 2. Briefly explain as to how the produce will be consolidated (backward linkages) and marketed/exported (forward linkages)

Manpower (Skilled Labour, Expertise etc.), Required, Already available, Gaps and the management in an Year.

	Skilled Labour				Unskilled labour				Gap	
	Requirement		Availability		Requirement		Availability		S	US
	Number	No.of Days	Number	No.of Days	N	D	N	D		
<b>Operations/ activity</b>										
a)										
b)										
c)										
d)										
e)										
a)										
b)										
c)										
d)										
e)										
f)										
g)										
h)										

Availability of both Skilled and Un-skilled labour: Yes / No.

Employment Generation per annum

No.of man days / Annum	
Permanent man power -Permanent (on rolls)	
Casual / Temporary	



Infrastructure (Power, Fuel, Water, Plant and Machinery, Effluents treatment etc.)- Required, Already available, Gaps and the management.

Utility	Requirement	Remarks
Power	Likely requirement per month for the purposes of .....	
	Source of Power	
	Access to Power is assured or not	
	Alternative Source of Power in case of breakdowns	
Water	Source – Ground Water /Surface Water	
	Existing or New source	
Plant & Machinery		
Fuel	Access to fuel to power- Generators- Yes/No	
	Nearest fuel depot	
Effluent treatment	Facility and method adopted for effluent treatment.	
Road connectivity	Distance from the State Highway and National Highway.	
Rail connectivity		
Air connectivity		
Market connectivity		
Vermi compost	If available Numbers and Capacity. Types:1. Permanent Structure and 2, HDPE Vermibed (12ft X 4ft X2 ft)	
Animal Husbandry	Details of Animals Capacity / Income	
Environmental issues of the project if any		
Fencing		
Any other		

Risk Management in case of any shortcomings:

- Head (TC expert)
- Supervisor (experience with TC industry)
- Date entry operator
- Availability of manpower

## SWOT Analysis

1	Strengths	
2	Weaknesses	
3	Opportunities	
4	Threats	

**Monitoring and evaluation of Project:**

**ICAR Institute or CAU/SAU / SHU or Consultant or any other organisation**

**Attention of the applicant:**

1. Applicant has to intimate the Board before effecting change of project land, crop, area, bank etc in the proposal before claim of subsidy. (page 121 of guidelines point 10(vi). Thus Any change in crop or project site without prior approval of NHB shall make the component or project, as the case may be, ineligible for getting subsidy.
2. Even the change in FI / Banker should be done with prior approval of NHB.

**(Signature of the Applicant)  
with date and time.**

4	<b>NHB Scheme under which the project is proposed with rationale / justification.</b>	
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1. Scheme.1: Copy paste scheme guidelines
  
2. Cost Norms and pattern of assistance: Copy paste scheme guidelines

## **5.2.Project- Market viability of the Project**

### 1.Detailed Business Plan

### 5.3.Financial Viability of the Project:

#### 5.3.1: Due Diligence Status

	Date of Pre-Sanction / Due Diligence		Remarks
1	Examination of CIBIL report	Yes/No	
2	Credit rating / scoring is done	Yes/No	
3	Whether name of promoters/company appearing in the list of- a) RBI defaulter list b) RBI wilfull defaulter list c) ECGC list	Yes/No Yes/No Yes/No	
4	a)Verification of CERSAI (Central Registry of Securitisation Asset Reconstruction and Security Interest) b) In case of company whether financial data verified with ROC .	Yes/No Yes/No	

#### 5.3.2.Project Cost (Rs in Lakhs) – (subitems are to be decided based on need)

Scheme Component	Items	Sub- items	Capacity/ Area/ spacing Etc.	Units/ Numbers	unit cost	Cost
Open field Cultivation	Cultivation Expenses	Planting material				
		Input cost (Labour, Manure & Fertilisers, pesticides etc.)				
		Others				
	Irrigation	Tube well/ bore well/ Open well (Nos.)				
		Cost of Pipeline (Length, Size & Material)				
		Water harvesting structure / Water tank min. 300				

		microns				
		Non lined ponds/tanks				
		Others				
	Drip / Sprinkler					
	Civil Infrastructure	Functional pack house				
		Store & Pump house (Area in sq.ft with size)				
		Labour room & go down (Area in Sq.ft with size)				
		Others				
	Farm Mechanisation (AC)	Tractor upto 20 BHP				
		Power Tiller	HP			
		Equipments-driven by Tractor/ Power Tiller				
		Mulch laying machine				
		Self-propelled hort. Machinery				
		Other tools and equipment's as per Sub Mission on Agriculture Mechanisation (SMAM)				
		Others				
	Land Development	Soil levelling / Digging/Fencing etc.				
		Others if any				
	Land if newly purchased but not before one year from date of sanction of loan (indicate year)					
	Support system for Grapes					
	Vermi Compost Unit					
	Certification of Good Agri Practices Good Agricultural Practices (GAP) including infrastructure (AC)					
	Plastic Mulching					
	Others					
	Grand Total					
Scheme			Capacity/ Area/ Spacing	Units/ Number	Likely /Unit cost	NHB Norm

		etc.				
Protected Cultivation	Protected Structure with Micro Irrigation					
	<ul style="list-style-type: none"> <li>• Green house <ul style="list-style-type: none"> <li>○ Fan &amp; Pad/</li> <li>○ Naturally ventilated-Tubular/wooden/Bamboo</li> </ul> </li> <li>• Shade net- Tubular/ wooden/ Bamboo</li> <li>• Plastic tunnel/</li> <li>• Walk in Tunnel/</li> <li>• Anti-bird/Anti-hail net etc.)</li> </ul>					
	Bed preparation in case of orchids and Rose subject to conditions					
	Planting Material & Cultivation					
	Irrigation	Tube well/ bore well/ Open well (Nos.)				
		Cost of Pipeline (Length, Size & Material)				
		Water harvesting / Water tank				
		Others				
	Infrastructure	Store & Pump house (Area in sq.ft with size)				
		Labour room & go down (Area in Sq.ft with size)				
		Others				
	Farm Mechanisation (AC)	Tools and equipment's as per SMAM				
	Land Development- Soil levelling / Digging/Fencing etc.					
	Land if newly purchased but not before one year from date of sanction of loan (indicate year)					
	Vermi Compost Unit					
	Certification of Good Agri Practices Good Agricultural Practices (GAP) including infrastructure (AC)					
	Plastic Mulching (AC)					
Others						
Grand Total						
Scheme		Capacity/ Area/ Spacing	Units/ Number	Likely /Unit cost	NHB Norm	



		etc.			
Integrated PHM	2. Integrated PHM				
	3.1.Pack House				
	3.2.Integrated Pack house				
	3.3.Pre-cooling unit				
	3.4.Cold Room (Staging)				
	3.5.Mobile Pre-cooling unit				
	3.6.Ripening Chamber				
	3.7 Primary Processing				
	3.8.Retail outlet (environmentally controlled)				
	Others				

### Summary of Project Cost

		Project Cost	Max.possible NHB support (self appraisal)
1. Open field condition	With add on components		
	Without add on components		
2. Protected Coverof NHB specified crops	With add on components		
	Without add on components		
3. Integrated PHM			
3.1.Integrated Pack House			
3.2.Pack house			
3.3.Pre-cooling unit			
3.4. Cold Room (Staging)			
3.5. Mobile Pre-cooling unit			
3.6.Ripening Chamber			
3.7 Primary Processing			
3.8.Refer Van			
3.9 Retail outlet			
Grand Total			

### 5.3.3 Means of Finance

S.No	Item	Components			
1	Promoters share				
2	Bank/FI Term loan				
3	Un secured loan/VCA				
	Total				

### 5.3.4 Information on subsidy available under different schemes:-

1.	Subsidy from NHB				
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2.	Subsidy from State	*			
3.	Subsidy from Centre	*			
4.	Subsidy from other sources	*			
	Total				

### 5.3.5. Investment in Horticulture Sector

5.3.5 Financial Indicators of the Project :Key Indicators of the proposed project for the projected years is as below (In lakhs)

FINANCIAL INDICATORS	Project							
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8
Capital								
Reserves								
Intangibles								
Tangible Net Worth								
Net Working Capital								
Current Ratio								
Net Sales								
Op. Profit								
Net Profit Before Tax								
Net Profit After Tax								
TOL/ TNW								
Debt-equity ratio								
Depreciation								
Dividend								
Retained Profit								

5.3.6 Justification for the above (wherever there is wide variation)

NOTE:- In case of existing projects, the above financial indicators for last three years should also be furnished. Also data for associate concerns be provided for the last three years.

### 5.3.7 Project Financing:

- 1) Rate of Interest :
- 2) Returns from the Project (IRR):
- 3) Cost of Production and Profitability (Annexure)
- 4) Yield and Sales Chart (Annexure)
- 5) Proposed Balance Sheet: (Annexure)
- 6) Proposed Cash flow Statement for next 7 years (Annexure)
- 7) Proposed Profit & Loss Account: (Annexure)
- 8) Proposed Repayment of Term loan and Schedule (Annexure)
- 9) Break even Analysis (Annexure)
- 10) NPV (Net Present Value)
- 11) Economic Rate of Return

### 5.3.11 Percentage of Term Loan:

### 5.3.12 Summary of Repayment of proposed Term Loan:

Particulars	Remarks
Total Term Loan	
First Disbursement	
Final Disbursement	
Commercial Operation date	
Repayment holiday (Moratorium)	
Repayment starts from	
Repayment ends on	
Repayment Period	

### 5.3.13 Sensitivity analysis on the projects projected performance.

Base Case	2018-19 (First Full Year of Operation)				
Case I	Decrease in capacity utilization by 10%.				
Case II	Decrease in Sales by 10%.				
Case III	Increase in Raw Material Cost by 10%				
	Base Case	Case I	Case II	Case III	
PBIDT					
PBT					
PAT					
Min DSCR					
Max DSCR					
Overall DSCR					

5.3.14 Key Financial Parameters for the proposal:

Sl. No.	Ratio	Benchmark	As calculated by Project Finance Expert				
			1 <sup>st</sup> yr	2 <sup>nd</sup> yr	3 <sup>rd</sup> yr	4 <sup>th</sup> yr	5 <sup>th</sup> Yr
1.	Current Ratio other than export units	1.25:1					
2.	CR-Export units	1.10:1					
3	IRR /BCR	8 -12%*					
4	DSCR*	1.50:1					
5	Average DSCR						
6	Debt to Equity Ratio i.e DER	3:1					
7	TOL/TNW	4:1					
8	Promoters Contribution	25% minimum					
9	Break Even Point	Lower the % is better					
10	Security Coverage Ratio	More than 100% of Loan Amount					
11	Repayment period	Up to 7 Years excluding moratorium, but not to exceed an overall tenor of 10 years					

\*Projects with repayment period upto three years – 8%  
More than three years -12%

5.3.15 Statement of Assets & liability as on.....

1. Immovable Assets

(Rs. In lakh)

Sl.No	Description	Extent	Location	Face value	Market value
1	Land				
2	Building				
3	Plant & machinery				
4	Commercial plots				

2. Movable Assets

Sl.No	Description	Modle	Face value	Market value
1	Car/Scooter/Truck/Bus/Mobile phone			

3. Bank/FI balances and cash

Sl.No.	Name of the institutions	Date of opening	Face value	Market value/Present value

4. Shares & debentures

Sl No	Name of the Company/Institutions	Date of purchase	Face value	Market value

5. Investment in business & other associates concern

Sl No	Name of the Company/Institutions	Date of Investment	Face value	Market value

Total assets.....

1. Liabilities

Sl.No.	Nature of the loan	Name of the institution	Date of loan	Face value	Market value/Present value

Total liabilities.....

Net of assets & liabilities.....

Date:Signature of the Promoter/Guarantors/Directors /partner

## **Risk Analysis& Management**

- A. Promoters & Management Risks:
- B. Project Completion and Operational Risk:
- C. Other Risks:

	<b>Risk</b>	<b>Management</b>
	Excess production / Glut situation in Market	
	Crop failure	Crop insurance
	Price volatility-low prices	
	Pests and Diseases	
	Natural calamities- fire, cyclone, Floods etc.	

### **Action to be taken by Bank/FIs:**

1. All Bank/Financial institution while sanctioning the limits certify whether the project is technically feasible and economically viable. (This certificate may be obtained from bank/financial institution) in case the NHB inform that the project comes under its consideration.

### **Farm record keeping/ Maintenance proposed**



## 5.4: Land development and Crop husbandry

5.4.1.Land development: ( in case of waste/ barren land)

### 5.4.2. Selection of Quality Planting Material

Recommended and popular Cultivars- varieties/hybrids, their specific characteristics, requirements and yields and list of reputed / accredited Nurseries

1. Recommended and popular cultivars/ varieties/ Hybrids State wise	Name of variety / Hybrids/ cultivar (with potential yield)
a.	
b.	
c.	
d.	
e.	
2. Classification of cultivars based on fruit maturity	
a. Early	
b. Mid	
c. Late	
3. Classification of cultivars / Varieties/ Hybrids based on purpose	
a.	
b.	
c.	
d.	

Cultivar/Hybrid/Variety / Planting material Selected:

Cultivar/Hybrid/Variety / Planting material	Parentage	Area	Medium/ High/ Ultra High density	Requirement Quantity

Method of Propagation / technology

Method recommended by ICAR / CAU/SAU/SHU	
Proposed method under the project	
Do's and Don't's proposed / taken in propagation	
Expert guiding the project	

List of Nurseries having Virus Indexing

List of NHB accredited Nurseries :availability of quality seeds / planting material.

List of reputed / authorised store / Nursery from where quality seeds / planting material is planned to source in the project:



**10.2. Declaration by Project Finance Expert (Chartered accountant)**  
 ( ifthe Market viability and Financial Viability chapters are prepared by the Project Finance  
 Expert and not done by the applicant on his/her own)

I have read and understood the latest NHB Schemes operational guidelines and made the applicant understand the same.

The project is technically feasible and economically viable and is bankable.

The Financial and Market viability as provided in the Detail Project Report is true to the best of my knowledge.

Certified that the information/contents as above furnished by me/us in the application are true to the best of my/our knowledge & belief and nothing material has been concealed.

Name of Chartered Accountant	
Current profession:	
Educational qualification and University passed out	
Registration number if any	
Permanent address:	
Contact Number:	Tel
	Mobile
	Email

Place	Signature
Date	Designation and Seal

### **11. Self-Declaration by applicant**

1. I have read and understood the latest NHB Schemes operational guidelines including conditions, norms and pattern of assistance.
2. The information provided in the Detail Project Report is true to my knowledge.
3. In case the details provided by me viz., (i) my personal details, land, previous benefits availed by me from either Central and State Government if proved false at any stage NHB is entitled to recover any subsidy if any released by it from me.
4. I have personally ascertained technical details of the projector or I have availed the services of a competent Horticulturist for technical details and viability. Accordingly declaration is provided herewith.
5. I have personally ascertained Financial and Market viability of the project or I have availed the services of a competent Project Finance expert for the requisite project finance details and project viability. Accordingly declaration is provided herewith.
6. In case the project is approved for pre-IPA, I shall undergo a 2 Weeks (min.10 working days) training programme in case of Open field condition and protective cover (with or without PHM component) and a minimum of 1 Week programme in case of standalone PHM component at my own expenses in one of the ICAR/CAU/SAU/SHU/ Research Station/ Centres of Excellence/ CTL /related Central or State Government institution/ others as found appropriate / approved by NHB.
7. I shall adopt scientific package of practices / technology and maintain farm accounts.
8. The project is technically feasible and economically viable and is bankable.
9. In case the project application is considered for application processing, I am bound to submit all required / requisite mandatory documents to establish veracity of my DPR and eligibility to claim subsidy under NHB Schemes in the form prescribed within 3 months of any such intimation from NHB for according In principle approval (IPA). Else I acknowledge that my application stands vacated and rejected by default of my omission.
10. Incomplete/ NPA projects and default cases shall not be eligible for subsidy.
11. In case the project is approved for subsidy claim I shall undertake a MOU with NHB to comply with all the terms and conditions of the scheme guidelines as effective on the date of subsidy claim approval and any other condition/ advisory in the interest of projects success and sustainability.

Applicant (Name and signature) and Seal if any

Date

Location: