



Format-Model DPR for Availing Financial Assistance for Establishment of Ripening Chamber

Disclaimer:

This document serves as a model Detailed Project Report (DPR) format and is intended solely for reference purposes. The project cost and financial projections may vary from project to project depending on factors such as the selection of technology, scope and nature of civil works, prevailing market prices of raw materials, and other site-specific considerations.

Mod

Submitted to

Directorate of Horticulture, Dept. of Agriculture, Govt. of Bihar



Acronyms

AoA – Articles of Association

BHDS – Bihar Horticulture Development Society

CA – Chartered Accountant

CC Loan – Cash Credit Loan

CE – Civil Engineer

CIN – Corporate Identification Number

CLU – Change of Land Use

CTE – Consent to Establish

DIN – Director Identification Number

DPR – Detailed Project Report

DSCR – Debt Service Coverage Ratio

FPO – Farmer Producer Organization

GST – Goods and Services Tax

LLP – Limited Liability Partnership

MoA – Memorandum of Association

NABARD – National Bank for Agriculture and Rural Development

NHB – National Horticulture Board

PAN – Permanent Account Number

SC– Scheduled Caste

ST–Scheduled Tribe

Model

Table of Contents

1. Details of the Applicant	3
2. Contact Details of the Applicant	3
3. Details of the Promoter(s) / Partner(s) / Director(s) / Members	3
4. Experience	4
5. Project Details	4
5.1 Objective of the proposed project	4
5.2 Category of proposed infrastructure as per the scheme	4
5.3 Land Details	4
5.4 Location of the Proposed Facility	5
5.5 Proposed facilities	5
5.6 Availability of Raw Materials in the Catchment Area	5
5.7. Employment Generation projections	5
5.8 Intended Impact of Project	5
6. Proposed Project Financials	6
6.1 Project Cost	6
6.2 Civil Works Cost Estimation	6
6.3 Means of finance	6
6.4 Term Loan Status	6
7. Implementation Timeline	7
8. Site Layout Plan / Building Layout Plan / Ripening Chamber Layout Drawing prepared by chartered engineers	7
9. Financials Projections for the Project	8
10. Annexures	18

1. Details of the Applicant

Sr. N.	Particulars	Details
1.	Name of The Applicant	
2.	Type of Applicant Proprietorship, Partnership, LLP, Company FPO / Cooperative Society or Others	
3.	Date of Establishment / Incorporation	
4.	Address of The Registered Office	
5.	PAN No. of Applicant	
6.	Address of The Proposed Facility	
7.	District	
8.	State	
9.	Pin Code	
10.	Whether Lead Promoter Belongs to SC / ST / Woman / Minority	

2. Contact Details of the Applicant

Contact Details of the Applicant / Promoter(s) / Partner(s) / Director(s) / Members

(including addresses, telephone, mobile, fax, e-mail, PAN etc.)

Sr. N.	Name of Applicant / Promoter(s) / Director(s) / Members	Address	Telephone No.	Mobile No.	E-mail ID	PAN	Any other details
1.							

3. Details of the Promoter(s) / Partner(s) / Director(s) / Members

[illegible]

4.									
----	--	--	--	--	--	--	--	--	--

4. Experience

Experience of the Applicant / Promoter(s) / Partner(s) / Director(s) / Members in related field

Sr. N.	Applicant / Promoter / Partner / Director / Member	Details of Relevant Experience	Supporting Document Attached, if any (Yes/No)
1.			
2.			

5. Project Details

5.1 Objective of the proposed project

5.2 Category of proposed infrastructure as per the scheme

Sr. N.	Project	Capacity (in MT)
1.	Ripening Chamber	

5.3 Land Details

Sr. N.	Particulars	Details
1.	Land Area in Decimal	
2.	Status of Legal Title & Possession	
3.	If leased, Period of lease	
4.	Coordinates of location	Lat: Long:
5.	Details of CLU (Done/Not done)	
6.	Connectivity to roads	
7.	I. State Highway (in Km.)	
8.	II. National Highway (in Km.)	
9.	Availability of Water	
10.	Availability of Power	

5.4 Location of the Proposed Facility

Sr. N.	Particulars	Details
1.	Khasra No. Khata No.	
2.	Village	
3.	Gram Panchayat / Urban body	
4.	Block / Urban body	
5.	Sub-Division	
6.	District	
7.	State	

5.5 Proposed facilities

I. Details of proposed facility

Sr. N.	Project	Capacity (in MT)	No. of days of operation of each facility in a year
1.	Ripening Chamber		

5.6 Availability of Raw Materials in the Catchment Area

S.N.	Catchment Districts	Commodities sourced	Approx. quantities to be sourced [MT] (per annum)
1.			

5.7. Employment Generation projections

1. Direct Employment: (Skilled and Semi-skilled, and Unskilled Separately)
2. Contractual Employment with no. of days:
3. Indirect Employment (specify):

5.8 Intended Impact of Project

6. Proposed Project Financials

6.1 Project Cost

Sr. N.	Particulars	Amount (in Rs. Lakh) as per bank appraisal note or project estimate approved by Chartered Engineer
1.	Land & Site development	
2.	Building and Civil works	
3.	Plant & machinery	
4.	Misc. Fixed Assets	
5.	Preliminary Expenses	
Total (Rs. In Lakh)		

6.2 Civil Works Cost Estimation

Detailed civil work estimates shall be prepared by a Chartered Engineer (Civil).

6.3 Means of finance

Sr. N.	Items	Amount (in lakhs)	Percentage (%)
1.	Promoter's Equity		
2.	Unsecured Loan if any		
3.	Term Loan		
	Total (Rs. In Lakh)		

6.4 Term Loan Status

Loan Status	Please Tick (✓)
Approved	
In process*	

*Please attach principal sanction letter issued from banks

7. Implementation Timeline

Sr. N.	Particulars	Timeline					
		Month-1	Month-2	Month-3	Month-4	Month-5	Month-6
1.							
2.							
3.							
4.							
5.							
6.							

8. Site Layout Plan / Building Layout Plan / Ripening Chamber Layout Drawing prepared by chartered engineers

9. Financials Projections for the Project

Sr. N.	Particulars		Particulars
1.	Nature of Project	:	Ripening Chamber
2.	Installed Capacity at 100% capacity utilization	:	 MT
3.	Cost of Project	:	
4.	Promoter's Contribution	:	
5.	Proposed Term Loan	:	
6.	Cash Credit Limit	:	
7.	Proposed Employment (No.)	:	
8.	NP Ratio	:	1st year -%
			2nd Year -%
			3rd Year -%
			4th Year -%
			5th Year -%
9.	Gross DSCR	:	
10.	Net DSCR	:	
11.	Break Even Point	:	

COST OF PROJECT

Sr. N.	Particulars	Supplier	Amount
1.	Civil Construction including Plumbing, Electrical etc	As per Industry Standards	₹
2.	Plant and Machinery	As per Industry Standards	₹
Total Cost (in Lakh)			₹

MEANS OF FINANCE

Sr. N.	Particulars	Percentage	Amount
1.	Owners Contribution		₹
2.	Bank Loan		₹
Total Funds (in Lakh)			₹

LOAN AMORTIZATION SCHEDULE

Loan Amortization Schedule			
Loan Terms		Results & Summary	
Loan Amount		Annual Interest Rate	
Annual Interest		Number of Scheduled Payments	
Loan Period in Years		Total Scheduled Payments	
Payment Frequency	Monthly	Total Interest	
Compound Frequency	Annual	Actual Number of Payments	
Payment Type	End of Period	Total of Payments	
First Payment Date	5/31/26	Total Interest	
		Estimated Saved Interest	
		Monthly Payment	
		Pay Off Date	5/1/20 31

Sr. N.	Payment Date	Scheduled Payment	Additional Payment	Total Payment	Interest	Principal	Balance
1	5/31/2026						
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							
21							
22							
23							
24							
25							
26							
27							
28							
29							
30							
31							
32							
33							
34							
35							
36							
37							
38							
39							
40							
41							
42							
43							
44							
45							
46							
47							
48							
49							
50							
51							
52							

53											
54											
55											
56											
57											
58											
59											
60	5/1/2031										

YEARLY SUMMARY OF BANK LOAN

(in Lakh)

Year	Opening Balance	Interest	Principal Repayment	Balance
1st Year				
2nd Year				
3rd Year				
4th Year				
5th Year				

RENTAL INCOME

Rs. In Lacs

Year	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year
Capacity Utilization						
Capacity (in qt)						
Rent/QT						
Yearly Rent (in Lakh)						

MANPOWER COST

Sr. N.	Manpower	No. of Employee (No.)	Monthly Salary (INR)	Salary Per Year (INR)
1.	Manager			
2.	Skilled Worker			
3.	Unskilled Worker			
	Total (in Lakh)			

Year	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year
Salary Cost (in Lakh)						

* Salary Cost has been increased by% each year.

ELECTRICITY EXPENSES

Year	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year
Total Usage hours per day						
Total Usage Working Hours in a year						
Cost per Hour						
Electricity Cost (in Lakh)						

DEPRECIATION

Year	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year
Opening Civil/ Structure						
Depreciation @ 10%						
Closing Civil/ Structure						
Year	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year
Opening P & M						

Depreciation 15%						
Closing P & M						
Total Depreciation (in Lakh)						

PROJECTED BALANCE SHEET

(in Lakh)

Year	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year
Owners Capital						
Bank Loan						
Grant from BHDS						
Reserves and Surplus						
CC Loan						
Unsecured Loan						
Current Liabilities						
TOTAL :						
Gross Block						
Less: Depreciation						
Net Block						
Investment						
Current Assets						
Raw Materials						
Finished Goods						
Consumable Stores						
Sundry Debtors						
Cash & Bank						
Other Current Assets						
Preliminary Expenses						
TOTAL:						

PROJECTED PROFIT AND LOSS ACCOUNT

(in Lakh)

Year	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year
Rental Income						
Other Income						
Total Income						
<u>Cost</u>						
Electricity Expenses						
Manpower Cost						
Repairs & Maintenance						
Misc. Expenses						
Total Expenses						
Profit before Intt. & Dep.						
Depreciation						
Interest						
Profit Before Tax						
Income Tax						
Profit After Tax						

CASH FLOW STATEMENT

(in Lakh)

CASH FLOW STATEMENT	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year
Cash flows from operating activities						
Profit / (Loss) before taxation						
Adjustments for:						
Depreciation						
Interest expense						
Working capital changes:						
(Increase) / Decrease in trade and other receivables						
(Increase) / (Decrease) in inventories						
Increase / (Decrease) in trade and other payables						
Cash generated from operations						
Interest paid						
Income taxes paid						
Drawings						
Net cash from operating activities						
Cash flows from investing activities						
Purchase of property, plant and equipment						
Purchase of intangible assets						
Proceeds from sale of equipment						
Proceeds from sale of intangibles						
Investment income						
Net cash used in investing activities						
Cash flows from financing activities						
Proceeds from issue of share capital						
Proceeds from Grant						
Proceeds from long-term borrowings						
Payment of long-term borrowings						
Cash Credit Loan						
Net cash used in financing activities						

Net increase in cash and cash equivalents						
Cash and cash equivalents at beginning of period						
Cash and cash equivalents at end of period						
Cash Balance Control Total						

GROSS DSCR ANALYSIS

Year	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year
Profit after taxation						
Interest on loan						
Depreciation						
CASH ACCRUALS: -						
Repayment of term loan						
Interest on term loan						
REPAYMENT OBLIGATION: -						
GROSS DSCR						
GROSS DSCR (as a whole) =	Cash Accruals		=		=	
	Repayment Obligation					

NET DSCR ANALYSIS

Year	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year
Profit after taxation						
Depreciation						
CASH ACCRUALS: -						
Repayment of term loan						
REPAYMENT OBLIGATION: -						
NET DSCR						
NET DSCR (as a whole) =	Cash Accruals		=		=	
	Repayment Obligation					

B.E.P. OF THE PROJECT

Year	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year
A. Sales/ Rental Income						
B. Variable Cost						
Cost of Materials						
Adjustment for stock						
Adm. Expenses (25%)						
Consumables						
Power & Fuel						
Other Expenses						
Interest on W.C Loan						
Total Variable Cost						
C. Fixed & Semi- Variable Exp.						
Salary & Wages						
Repair & Maintenance						
Adm. Expenses (75%)						
Interest on Term Loan						
Depreciation						
Total Fixed & Semi- Var. Exp.						
Contribution (A - B)						
PV Ratio						
Operating Profit						
Break Even Point						
Margin of Safety (%)						
PAY BACK PERIOD						
Year	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year
Cash Outflow						
Cash Inflow (PAT + Depreciation)						
Total Inflow						
Project Payback Period is.... Year.....Months						

10. Annexures

10.1 Documents to be Submitted by Applicant

Sr. N.	Details / Description
1.	Constitution of Applicant Entity (as applicable) Proprietorship: GST / Udyam / Shop & Establishment / Bank Certificate Partnership: Partnership Deed / Registration Certificate LLP: Certificate of Incorporation / LLP Agreement Company: Certificate of Incorporation / MoA / AoA / Board Resolution FPO / Cooperative: Registration Certificate / By-laws / MoA
2.	Details of Promoters / Partners / Directors / Members Aadhaar / PAN, DIN (for Directors, if applicable), Photograph / Mobile No. / Email ID Address Proof
3.	Board Resolution / Authorization Letter in favour of the authorized signatory (wherever applicable)
4.	Documentary proof of land ownership or possession (as applicable), such as: – Copy of recent land revenue receipt – Registered Sale Deed in case of owned land – Registered Lease Deed for a minimum period of 15 years in case of leased land
5.	Detailed Project Report (DPR) duly signed by Chartered Accountant (CA)
6.	Details of installations of plant and machineries with quotations
7.	Layout plan, Estimate, Construction Design (Duly Signed by Chartered Engineer)
8.	Undertaking by applicant for subsidy claim (Format I)
9.	In principle sanction letter or sanction letter from bank and Bank loan appraisal document (Format II)
10.	Affidavit about non-availment of Capital Subsidy from NHB, NABARD, or any other source on the same project (Format III)
11.	One spiral copy of all attached documents along with printed online application to be submitted to the Horticulture Directorate, Bihar, Patna.

10.2 Documents Required at the Time of Release of Subsidy

Sl. No.	Document Name	Remarks / Format
1	Basic Data Sheet	—
2	Certified copy of complete term loan account statement	
3	Back ended subsidy claim request by bank	Format IV
4	Work Completion Certificate from bank	Format V
5	CE (Civil) Certificate	Format VI
6	CA Certificate	Format VII

Note

- The above list of documents is indicative in nature. The Directorate of Horticulture and/or financial institutions concerned reserve the right to request any additional documents or information, as deemed necessary, for appraisal of the proposal.
- Applicants are advised to refer to the guidelines issued under the Mission for Integrated Development of Horticulture ([MIDH-2025](#)) and the National Centre for Cold-chain Development ([NCCD](#)) while applying for subsidy under MIDH.
- The evaluation and appraisal of the proposal shall be undertaken in accordance with the applicable guidelines of the Mission for Integrated Development of Horticulture (MIDH) and the National Centre for Cold-chain Development (NCCD) for the purpose of availing subsidy under MIDH.