

उ०प्र० दुग्ध उद्योग नीति-2018 दिशा निर्देश के प्रस्तर संख्या 8.1/8.2 हेतु

Annexure-A

Application Form

1-Capital subsidy for setting up new units/ Technology Upgradation/Modernization of Dairy Industries.

2-Interest subsidy for setting up new units/ Technology Upgradation/Modernization of Dairy industries.

SL. No.	Particulars	Details		
A.	Promoters			
1	Name and address of the promoters including telephone, fax, email etc	Name:		
		Adress:		
		Phone.	Fax.	
		Email.		
2	Type of organisation like government Institution/Organisation, Industries, Association, University, NGO, Co-operative, other etc.			
3	Background/ Credentials of applicant organisation			
4	Financial status (applicable for expansion and modernization projects)	Turnover:		
		Profit:		
5	A. Existing industry if any B. For new unit: Industrial registration	A.		
		B.		
B.	Project Description			
6	Name of the Project			
7	Location/ Area of the Project			
8	Products/ by products			
9	Process with complete flow chart			
10	Technology(indigenous/imported)			
11	Capacity of the plant/ unit	existing:		
		proposed:		
12	In case of expansion/ modernisation of existing facilities/ unit (details of existing capacity and proposed capacity after expansion and along with capacity utilisation)			
C	Project cost (indicating proposed cost, appraised cost separately)			
	Items	Cost of existing items if any	Proposed cost	Appraised Cost
13	Capital investment (fixed capital)			
a	Land area cost			
b	Building			
c	Civil works			
d	Technical Civil works			
14	Plant and Machinery (Indigenous) list all existing, and proposed plant and machinery details of existing/ proposed to be installed annexure (A/1)			

15	Imported machinery (Capacity/ Specification/ Cost) list all existing, and proposed plant and machinery details of existing /proposed to be installed annexure (A/1)			
16	Pre-operative expenses			
17	Working capital			
18	Raw material/ packaging (source/ quantity/ cost) list all the raw materials and packaging items required for the projects.			
19	Labour (quantity/ cost)			
20	Effluent disposal (method/ machinery/ cost) list all the machines to be installed.			
	Total			
D	Means of Finance (indicating proposed and appraised means of Finance, separately)			
21	Means of Financing	existing	proposed	appraised
	Means of Finance in lakh(indicating proposed and approved means of Finance separately)			
	Means of Financing			
	Equity (promoter/ foreign/ other)			
	Term loan			
	Assistance from other sources			
	Grant in aid			
	Others			
	Total			
22	Financial Benchmarks			
	Items	existing	proposed	Projected
	Cash flow			
	Break even point			
	Internal rate of return			
	Debit equity ratio			
	Debt service coverage ratio			
Attach the details of calculation of each of the above on a separate sheet, must be crosssigned by the chartered Accountant				
In case of expansion/modernization, All the above Benchmarks to be given separately existing as well as projected				
In case of expansion/ modernization proposals, audited balance sheet of last 3 years to be enclosed.				
E	Marketing			
23	Marketing			
	Existing market			
	Future demand			
	Marketing strategy			
	Linkage to farm /backward linkages			

	Forward Market linkages					
	List out each one of the parameters in details					
F	Implementation schedule					
24	Item of work and date of implementation (bar charts/milestone charts may be enclosed)	Item of work	Date			
		.acquiring land				
		.start of construction of building				
		.completion of building				
		.placing order for plant and machinery				
		.installation/ erection				
		.trial production/ running				
		.Commercial production/ running				
G	Personnel					
25	Details of Technical and managerial personnel(operation, maintenance, managerial, finance, marketing, etc)required and available					
H	Employment generation-direct/ indirect			Male	Female	Total
a.	a)Direct (male and female separately)		Direct			
	b) Indirect (male and female separately)		Indirect			
			Total			
I	Bank/ Term Loan Detail					
26	Name of the Bank/ FI Branch address with contact number IFSC code Account number Total amount of term loan Sanctioned Term loan sanctioned for new plant machinery,spares and Technical Civil work Date of sanction Rate of interest Repayment schedule Amount of term loan disbursed Amount and date of first disbursement Date of commercial production					

Certified that the information given above is true to the best of my knowledge and enclosures submitted are duly verified in accordance with the guidelines of the scheme. the proposal may be considered for financial assistance.

Date:

Signature:

Place

Name and Designation:

Seal of the Organization:

उ०प्र० दुग्ध उद्योग नीति-2018 दिशा निर्देश के प्रस्तर संख्या 8.3 हेतु

Annexure-B

Application Form

1. For standardization promotion (TQM)/patent/design registration of processed Milk items.
2. Market development & brand promotion, under U.P. Milk Policy-2018.
3. Assistance for preparation of bankable projects for U.P. Milk Policy-2018.

SL.No.	Particulars	Details
A.	Promoters	
1	Name and Address of the promoters including telephone, fax, email etc.	
2	Type of organisation like government institution/Organisation, Industries, Association, University, NGO, Co-operative, other etc.	
3	Background/ credentials of applicant	
4	Financial status	Turnover: Profit:
5	Existing industry if any	A. B.
B.	Project Description	
6	Name of the Project	
7	Registered product detail	
8	Lay out plan of Unit	
9	Detail of plant machinery installed for the above purpose	
10	Detail of plant machinery and Technical civil work verified by Chartered engineer/CA evaluation certificate	
11	Detail of institution for consultancy/ registration/ patent/ preparation of the bankable project. and concert of the institution.	
12	Details of export import licence for market development	
C	Project cost	
13	a. Consultancy fees b. Patent/design registration fees c. Fees charged by certifying body d. Fee charged by accreditation body e. Fee charged by institution for preparation of DPR	
14	Plant machinery required for quality certification/ upgradation	
15	Technical civil work required for quality certification /upgradation	
16	Other	
D	Means of Finance (indicating proposed and appraised means of finance, separately)	
17	Promoter's contribution	
18	Term loan	
19	Assistance from other sources	
20	Others	
	Total	
E	Implementation schedule	
21	Anticipated date of work	

Date:
Place

Signature:
Name and Designation:
Seal of the Organization:

Annexure-A/1

Details of Plant and Machinery (Indigeneous and Imported) for Uttar Pradesh Milk policy-2018 (Capital/ Interest Subsidy)

A) For new units

S.No.	Name of machine proposed	Name of supplier company	Make, model and specification	Capacity	Cost(Rs.)

B) For existing units.

S.No.	Name of machine proposed	Name of supplier company	Make, model and specification	Capacity	Cost(Rs.)

C) Details of proposed plant and machinery

S.No.	Name of machine proposed	Name of Supplier Company	Make, model and Specification	Capacity	Cost (Rs.)

Annexure-A/2

Letter Head of the CA

**CA certificate (with membership number of CA) in the following format:-
Itemized Summary Statement of expenses incurred on Technical civil work**

SL. No	Name of Item	Supplier	Voucher/ Bill nos.	Date of order	Date of payment	Date of arrival	Gross Cost	Tax	Other Charge	Net Cost
1										
2										
3										
4										
5										

It is further certified that-

- A) All the above entries are based on enclose bill and vouchers.
- B) All the bill and vouchers have been properly check and verified by me.
- C) All the above will vouchers are related to new construction only.

Signature and Seal of CA

Letter Head of the CA

**CA certificate (with membership number of CA) in the following format:-
Itemized Summary Statement of expenses incurred on Plant & Machinery**

SL. No	Machine Name	Supplier	Voucher /bill nos.	Date of order	Date of payment	Date of arrival	Gross Cost	Tax	Other Charge	Net Cost
1										
2										
3										
4										
5										

It is further certified that-

- A) All the above entries are based on enclose bill and vouchers.
- B) All the bill and vouchers have been properly check and verified by me.
- C) All the above will vouchers are of new Plant & Machinery.

Signature and Seal of CA

Letter Head of the CA

CA certificate (with membership number of CA) in the following format:-

(i) Project Cost: (Rs. in lakh)

S No.	Name of the component/item	Project cost	Cost as appraised by the bank	Actual cost
1	Land			
2	Building/ Civil works			
3	Plant and Machinery			
4	Misc. fixed asset			
5	other's			
	Total			

Actual expenditure should be supported by payment details (bill/bouchers) duly certified by C.A.

(ii) Means of Finance: (Rs. in lakh)

S No.	Item	Project cost	As per appraisal report	Actual expenditure incurred as on date
1	Promoters equity			
2	Term loan			
3	Unsecured loan			
4	Grant under UP Milk policy-2018			
5	Other's			
	Total			

Details of unsecured loans, if any, duly certified by C.A.

S.No.	Name of party	PAN Number	Cheque/ DD no.	Amount

It is further certified that we have examined and verified that the M/s.....has utilized 50 or 100% of promoter contribution and sanctioned term loan for the project.

Signature and Seal of C.A.

(Letter Head of the C.A)
PERFORMA AS PER GFR 19-A
(see GF rule 212(1))

Sl. No.	Letter no & Date	Amount
1.		

Certified that out of Rs..... of grant in aid sectioned during the year..... in favour of..... under this department letter No. given in the margin and Rs.....on account of unspent balance of the previous year, a sum of Rs.....been utilized for the purpose of..... for which it was sanctioned,that the balance of Rs.....remaining un-utilized at the end of the year... has been surrendered to Government (Vide No.....dated...will be adjusted towards the grant-in-aid payable during the next year.....

2- Certified that I have satisfied myself that conditions on which the grant in aid was sanctioned have been dully fulfilled/are being fulfilled and that I have exercised the following checks to see that the money was actually utilized for the purpose for which it was sanctioned.

Kinds of checks exercised:

- 1.
- 2.
- 3.

signature(CA).....
 Designation.....
 Date.....

Counter signature of promoter of company with seal
--

Annexure-A/6

**On non judicial stamp paper of Rs.100/-
Affidavit/declaration**

I.....S/o.....Resident of.....Director/
Proprietor of M/s.....do here by solemnly affirms and state as follows:

That I am the deponent here in and I am fully acquainted with the information given below.

1. That the unit /organisation has not obtained are applied for or will not apply for Grant/subsidy for the same purpose or activity from any other ministry or Department of Govt. of India or state govt.
2. That all the papers, documents submitted to department of Milk government of Uttar Pradesh are true and correct and nothing is concealed.
3. If anything found False, Department Milk government of Uttar Pradesh shall be free to initiate proceeding against me as per law.

Deponent

Verification:

Verified that the content of this affidavit are true and correct to the best of the knowledge and belief of the deponent and no part of this Affidavit is kept concealed therein, if anything is found false in this affidavit subsequently deponent and Organisation shall be liable jointly and severally for action under the laws, hence verified at..... place on..... date.....

Deponent

Solemnly affirmed and signed before me on this day

(Notary)

(Letter Head of Chartered Engineer- Civil)

Format for item wise and cost wise detail of Technical civil works

Name of the project:

Location of the project:

Year of construction:

Details of building	Existing		New/proposed			
	Nos	Area	Nos	Area	Rate	total
(A)Production hall						
(B)Store room						
(C)Laboratory						
(D)Boiler room						
(E)Administrative building/others						

Certified that I have personally visited the site of the factory on dated the existing building is not sufficient for the proposed expansion/ technical upgradation the proposed building is according to need of expansion/technical upgradation/establishment of the unit.The above construction is new and the quality of construction is satisfactory as per the norms of factory building The Eligible cost of new construction is Rs.....(in words) according to norms of **UPmilk policy-2018**

Date:

signature and Seal of
Chartered Engineer(Civil)

Annexure-A/8

(Letter Head of Chartered Engineer-Mechanical)

Format for item wise and cost wise details of Plant & Machinery.

Name of the project:

Location of the project:

Machinery	Specification	Existing		New				
		Nos	Capacity	Nos	Capacity	Rate	Value (Lakhs)	Eligible/Non-Eligible

- A) Certified that I have personally visited the site and examine the plant machineries installed in the factory on dated.....All above plant machineries installed are new and purchased after 7 June, 2018 and working satisfactorily. All above machineries are essential and sufficient for the proposed production capacity.
- B) Rate and value of the Machines is as per the basic cost and do not include any duty, charges Taxes, freight, insurance, erection or installation charges.
- C) The Eligible cost of new plant machinery is Rs.....(in words) as per the norms of **UPmilk policy-2018**

Date:

Signature and Seal of Chartered Engineer (Mechanical)

To be executed on Non Judicial Stamp Paper of Rs.100/-
Agreement of Indemnity

This Agreement is made at Lucknow on this.....the day of.....Two thousand.....between (1)M/s....., a.....(Type of organisation) incorporated/registered under the.....(Name of the Act) and having its registered office at.....and(2) Sri.....S/o.....R/o.....(herein after called the "indemnifiers" which expression includes their legal heirs and Successors in interest) of the part and the state of Uttar Pradesh represented by the Milk Commissioner, Dairy Development Department of Uttar Pradesh (hereinafter called the "Indemnity holder") of the other part.

Whereas the indemnifier no. 1 is carrying on the business of Milk processing in the name and style of.....has applied for subsidy on interest paid to the bank/financial institution (name of the bank financial institution) from where it has arranged the money for expenditure in the plant, machinery and spare parts in the Milk processing unit established by it under the provision of Govt. order no.....date.....Annexure no.1 hereto) issued by the government of Uttar Pradesh and the indemnity holder has agreed to subsidize the indemnifier against the expenditure incurred by the indemnifier in making payment of interest to the bank/financial institution in terms of said Govt. Order;

And whereas the indemnifier no.1 in its meeting of Board of Committee dated..... has resolved that Sri.....(Name and Designation) shall Sign this agreement of indemnity. The copy of minutes of aforesaid meeting and the identity proof of Sri..... are annexed as Annexure no..... and..... hereto;

And whereas on the indemnifier's request the Government of Uttar Pradesh as per sanction order no.....dated.....(Annexure No.hereto) issued by the Milk Commissioner, Dairy Development Department of Uttar Pradesh Lucknow (hereinafter referred to as the "letter of sanction") after the approval of SLEC/SLEC Sub Committee, agreed to make in favour of the indemnifier-Capital subsidy/Interest subvention reimbursement as per the UP Milk Policy-2018 government order guidelines G.O. no..... dated..... for a sum of Rs.(in words) or actual claim duly verified by the concerned Bank/ financial institution, which ever is less, shall be entitled for the purpose of.....(description of project at.....(place) out of which a sum of Rs.....(in words) has been paid to the indemnifier through cheque no.....dated..... Drawn on..... (name of Bank) the receipt of which the indemnifier to hereby admit and acknowledge) which the indemnifier has deposited/shall deposit in its Current/ SB account no..... with the.....(name of bank) photocopy of the said cheque is Annexure no..... hereto; And whereas the indemnifiers have agreed the terms and condition mentioned in the aforesaid government order and the letter of sanction and have promised to abide by the same;

And whereas the parties hereto (indemnifier and indemnity holder) have gone through and have understood the contents of this agreement of indemnity.

Now on the basis of above mentioned facts indemnifiers and indemnifiers holder here by agree as follows:-

1. That the annexure of this agreement shall form an integral part of this agreement.
2. That the indemnifier no.1 shall not use or divert the grant in aid provided to it by the indemnity holder for any purpose other than payment of interest to the bank/ financial institution concerned.
3. That the indemnifiers shall abide by the terms and conditions mentioned in the government order no..... dated..... and the letter of sanction.
4. That in case the indemnifier no.1 fails to comply with any condition of this agreement, Govt. order.....dated.....and the sanction letter or commits Breach there of the indemnifiers shall jointly and severally liable to refund the amount received from the state of Uttar Pradesh without ademer.

5. That in case of failure of indemnifier to refund the amount to state of Uttar Pradesh, the state government will have a right to recover the amount paid to the indemnifier no.1 from the indemnifier as an area of land revenue.
6. That in case of any dispute arising out of this agreement between indemnifier and the indemnity holder the decision the matter shall be referred to the headquarter of Dairy Development department ,U.P and if the matter remains un disposed the same shall be referred to the principal secretary, Dairy Development department Uttar Pradesh and his decision shall be final and binding on the indemnifier and indemnity holder.
7. That the indemnifier no.1 shall keep the account of utilization of money received from the state of Uttar Pradesh and keep it ready for inspection by the govt. authorities as and when required.
 8. That indemnifier No. 1 shall provide all the information about it including audited annual account/balance sheets to the Milk Commissioner,Dairy Development Department of Uttar pradesh ,Lucknow at regular intervals as demanded by him.
 9. That the indemnifier no.1 shall bear all the expenses of this agreement and other expenses incidental thereto.
10. That the Principal Secretary/Secretary,Dairy Development Department UP. Govt. shall have a right to interpret any subject matter of the scheme and to amend the same as per policy of the central/state government.

In witness whereof the parties have executed this agreement of this..... day of2018 in their full senses, out of their free will, without any misrepresentation and undue influence in presence of following witness who have also made their signatures on this agreement of the request of parties.

Lucknow

Dated:

Witnesses

1. Name and Address
2. Name and Address:

Authorized Signatory

For and On Behalf of Indemnifier no.1
Seal/ Stamp of Organization

Indemnifier no.2
Name:
Address:

Authorized signatory
for and on behalf of Indemnity Holder

Annexure-A/10

On non- judicial stamp paper of Rs. 100/-

Affidavit

[as per GFR-209(1)]

I.....S/o.....resident of director/ proprietor of
M/sdo here by solemnly affirms and state as Follows:

a) That organisation's sisterconcern(s)/interconnected Company/ Group company as well as the applicant company itself has not obtained any financial assistance for a Milk project in the past from Govt. of India/**govt. of UP.**

b) That the organisation has not obtained/applied for or will not obtained any grant /subsidy from any ministry/department of Central Govt./ GOI organisation/ Agencies and state govt. for the same purpose/ activity/ same components.

Deponent

Verification:

Verified that the content of this affidavit are true and correct to the best of knowledge and belief of the deponent and no part of this affidavit is kept concealed there in if anything is found false in this affidavit subsequently deponent and Organisation shall be liable jointly and severally for action under the laws hence verified at.....(Place).....on.....Date.....

Deponent

Notary Seal & Signature:

Annexure-A/11

(Letter Head of The Bank)

(For Scheme of technology Up gradation/ Establishment/ modernisation of Milk Processing Industries)

(For no objection to release 1st Instalment)

Certificate

- 1- Certified that this bank has appraised the project of M/s.....(name and address of the organisation) for technology upgradation/establishment/modernisation of Milk Processing industries of..... (details of project up Milk policy 2018 grant as per guidelines of the schemes and also sanction term loan of Rs.....Lakh (if applicable)
- 2- It is further certified that we have released Rs..... lakh(50% of sanction term loan) to M/s(name and address of the organisation).
- 3- We have no objection in keeping first installment of grant if sanctioned by the department of Dairy Development Department Govt. of Uttar Pradesh as fixed deposit in the name of organisation for a period of 3 years.

(Signature)

(Name)

(Branch manager)

(Branch IFSC code)

(Letter Head of The Bank)

(For Scheme of technology Up gradation/ Establishment/ modernisation of Milk Processing Industries)

(For no objection to release 2nd installment)

Certificate

- 1- Certified that this bank has released 100% of term loan (if applicable) sanctioned i.e. Rs.....lakh and kept 1st installment of grant of Rs..... lakh released by the, Dairy Development Department, Govt. of Uttar Pradesh vide sanction order no..... dated.....to M/S.....(Name and address of the organisation) as fixed deposit which will be adjusted against the term loan account number..... of the firm after 3 years from the date of commercial Production.
- 2- We have no objection in keeping second installment of Grant if sanctioned by the Dairy Development Department, Govt. of Uttar Pradesh as fixed deposit in the name of organisation for a period of 3 years.

(Signature)

(Name)

(Branch manager)

(Branch IFSC code)

Annexure-A/13
For Interest Subsidy
Bank certificate
(on Letterhead)

letter no..... date

Certified that this bank has appraised the project of M/S..... for setting up/expansion/modernization..... under U.P. Milk Policy 2018 (state interest subsidy scheme) of govt. of Uttar Pradesh, as per guidelines of the Dairy Development Department, govt. of U P bank has sanctioned term loan of Rs..... out of which Rs..... is towards plant /machinery, technical civil work and spare parts.

2.The rate of interest applicable on term loan is..... per annum.

3. That we have released Rs.....of sanctioned term loan to M/s..... in its term loan account no.....

4.First installment of term loan was disbursed to organisation on dated.....

5. Year wise calculated interest amount for next 5 years on term loan released towards plant/ machinery, technical civil work and spare parts will be as under:-

year	1st year	2nd year	3rd year	4th year	5th year
Amount					

6. The unit of organisation has started commercial production on dated.....

7. We have no objection and releasing interest subsidy as per the guidelines of state government is sanctioned.

8.If the promoters makes any default in repayment of loan/ interest amount, at any stage, the bank shall be bound to inform the Dairy Development Department, govt. of U P .

Signature
(Branch Manager)
Name & Address of Branch with Seal

Annexure-A/14
Format for Bank/Financial Institution for releasing Interest subsidy under
U.P.Milk policy-2018

Ref.No.....

To,
The Milk Commissioner
Dairy Development Department, U.P.
18-Aashok Marg
Lucknow-226001
E.mail: mcup@up.nic.in

S. No.	Particulars	Description
1.	Name of the company/Firm	
2.	Sector	
3.	Location:	
a)	Address of unit.	Village/Mohalla
		Post & District
		Pin code
		e-mail
		Phone/Mob.No.
b)	Address of Registered office	Village/Mohalla
		Post & District
		Pin code
		e-mail
		Phone/Mob.No.
4.	Item of manufacturing and item wise quantity per annum	
5.	Name and address of director/ partners/ proprietor(if required attach separate sign sheet)	Name & Designation
		Village/Mohalla
		Post & District
		Pin code
		e-mail
		Phone/Mob.No.
6.	Details of term loan sanctioned for establishment of new Dairy Processing Unit/ expansion /modernisation (rupees in lakh)	6.1 Name of bank/ financial institution
		Branch
		District
		6.2 Account No.
		6.3 IFSC code
		6.4 Total term loan sanctioned
		6.5 Date of sanctioned
		6.6 Loan for new plan machinery, spare parts and Technical civi work sanctioned
		6.7 Total loan amount disbursed for plant machinery, spare parts and

January											
February											
March											
Total											

Certificate

This is to certify that:-

- a) The above mentioned loan(SI No.6.6)is sanctioned for purchase of new plant machinery, spare part and New technical civil work for setting up/expansion/ modernization of FP unit at the above mentioned address (SI. No. 3(a)) after.....(pl mention date).
 - b) All the plant machinery spare parts and new technical civil work for which above mentioned term loan SI. No.6.6) has been sanctioned is utilised for approved items as per Bank appraisal report for the production and have been purchased and installed at above mentioned address (SI.No.3 (a)).
 - c) The farm company has paid all the installment for principal and interest amount of the abovemaintain term loan within the prescribed time limit as per given in(SI.No.13). This is to certify that said unit has no default at any stage and during the financial year for which the claim is made and the account has been classified as regular account as per Bank rules.
 - d) All the above mentioned information (SI.No.1to 13) are true and certified by the Bank/ financial institution.
 - e) Subsidy amount mentioned in above table in Colum No. 11 of table at point no.13 of said financial year of amount Rs..... is recommended to release subsidy under U.PMilk policy-2018as per the provision and term and condition government order-01/2018/548/53-1-2018-1(विविध)/ 2018 दिनांक 07/06/2018
- Dated:-

(Signature)
Branch Manager
Name and Address of branch
with seal

Encl:-

- a) Copy of loan sanction letter duly certified by bank manager if any change.
- b) Copy of statement of bank account duly certified by bank manager.
- c) Audited/ provisional balance sheet of claimed year.

Annexure-A/15

Format for DPR model

1. Executive summary
2. Background
 - 2.1 Sector background
 - 2.2 Project background
 - 2.3 Promoters background
3. Land detail and Logistics
 - 3.1 Character of the land
 - 3.2 Requirement of land
 - 3.3 Ownership of the land
 - 3.4 Present status of land
 - 3.5 Location of land
 - 3.6 G.P. S. Location
4. Procurement strategy of raw material and other inputs
 - 4.1 Raw material availability
 - 4.2 Source of Procurement
 - 4.3 Process of Procurement
5. Techno commercial viability assessment
 - 5.1 Technology used
 - 5.2 Possible sources of recruitment/machine suppliers
 - 5.3 Capacity and production
 - 5.4 Pollution control (please provide the detail precisely)
 - 5.4.1 Amount of generation of pollution/waste
 - 5.4.2 Mode of waste disposal
 - 5.4.3 Machine to be installed for adhering to pollution norms
6. Process flow diagram
 - 6.1 Machine layout plan
 - 6.2 Process flow table
7. Infrastructure source
 - 7.1 Power (if from UPPCL Permission letter required)
 - 7.2 Water
 - 7.3 Manpower
8. Marketing strategy
 - 8.1 Marketing opportunity
 - 8.2 Approach
9. SWOT analysis
10. Financial analysis
 - 10.1 Cost estimates
 - 10.2 Working capital requirement
 - 10.3 Revenue projection
 - 10.4 Fund flow statement
 - 10.5 Financial ratio
 - 10.6 Break even
 - 10.7 Term loan
 - 10.8 Internal rate of return
11. Investment detail
 - 11.1 Equity contribution and source
 - 11.2 Debt contribution, source and cost of debt
 - 11.3 Total fixed capital
 - 11.4 Net worth of the company
 - 11.5 Appraisal letter from Bank of leading Institution.