

Application View

Application Id : 11021522746555  
Name : NITISH KUMAR  
Mother Name : CHINTA DEVI  
Father/Spouse Name : SANJAY SAH  
Gender : MALE  
Date of Birth : 03-Mar-1999  
Residential Address : VILLAGE- BARAWAN, POST- BARAWAN, THANA- NOKHA  
City: SASARAM  
State : BIHAR  
District: ROHTAS  
Block/Taluka : NOKHA  
PINCODE : 802215  
Email Address : NITISHKUMARSSM4@GMAIL.COM  
Phone Number : 8340748927  
Academic Qualification : GRADUATE  
Social Category : OBC  
PAN Number : HFNPK3156L

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : A ONE DAIRY FARM  
Address of the Proposed Business Unit : VILLAGE- BARAWAN(NEAR BARAWAN MORE), POST- BARAWAN  
State : BIHAR District: ROHTAS City: SASARAM  
Block/Taluka : NOKHA PinCode : 802215  
Type of Property : Parental Number of New Employment the Proposed Enterprises will Generate : Less Than or Equal to 10  
Nature of Operations to be Carried out in the Proposed Enterprises : Semi Automatic  
Total Available Land for Proposed Project(in Sq ft) : 1300  
Land Value of the Proposed Unit (In Rs/Sq ft) : 700  
Personal Contribution Towards the Project(in %) : 10.00  
Loan for Working Capital : No  
Own Contribution on working capital (in %) : 100.00

## PRODUCT DETAILS

Type of Proposed Product to be Manufactured :	Food Products- Manufacturing
Type of Activities to be Involved while Manufacturing the Product	PROCUREMENTS,PROCESSING, PACKAGING
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District?	No
If No, Other ODOP Products :	Milk Based Product

## BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
BANK OF INDIA	SASARAM	BKID0004606	460610110010372

## BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	700	400	280,000
RCC/ASBESTOS SHED	600	75	45,000
Total:			325,000

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
DUMP TANK	1	47,200	47,200
MILK STORAGE TANK	1	407,100	407,100
PANEER VAT	2	17,700	35,400
PANEER PRESS	2	8,496	16,992
KHOYA MAKER	1	171,100	171,100
MILK ANALYZER	4	74,340	297,360
ELECTICE GENERATOR	1	177,000	177,000
PIPE VOLV FITTING	1	23,600	23,600
ERACTION FITTING	1	11,800	11,800
MILK PUMP	1	30,090	30,090
Total:			1,217,642

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	25,000.00
Furniture & Fixtures (in Rs):	15,000.00
Contingency/Others/Miscellaneous (in Rs)	50,000.00
Working Capital Per Estimate :	90,000.00

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
PANEER	240	40000	9,600,000

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
KHOYA	180	40000	7,200,000
CURD	60	15000	900,000
Total:			17,700,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MILK	45	300000	13,500,000
PACKING MATERIALS	10	40000	400,000
OTHERS	150	1000	150,000
Total:			14,050,000

## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
UNSKILLED	3	10,000	360,000
SKILLED	1	15,000	180,000
Total:			540,000

## WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	1
Finished Goods (In Number of Days) :	3
Receivable By (In Number of Days) :	15

## MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	2.00
Other Overhead Expenses (In %) :	1.50	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.25	Advertisement & Publicity (In %) :	0.25
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	1.00

## DEPRECIATION DETAILS

On Building (In %) :	10.00	On Machinery (In %) :	15.00
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## OTHER DETAILS

Loan Repayment Period (in Years) :	5.00	Project Implementation Period (In Months):	6.00
Rate of Interest (In %) :	11.00	Employment :	4.00

# PROJECTED FINANCIAL

## COST OF PROJECT

Land	Land Value	Ownership
LAND	700	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
Minor civil construction	700	400.00	280,000.00
RCC/Asbestos shed	600	75.00	45,000.00
<b>Total</b>			<b>325,000.00</b>

Machinery	Qty.	Rate.	Amt.(In Rs)
Dump Tank	1.00	47,200.00	47,200.00
Milk storage Tank	1.00	407,100.00	407,100.00
Paneer Vat	2.00	17,700.00	35,400.00
Paneer Press	2.00	8,496.00	16,992.00
Khoya Maker	1.00	171,100.00	171,100.00
Milk Analyzer	4.00	74,340.00	297,360.00
Electice Generator	1.00	177,000.00	177,000.00
Pipe Volv Fitting	1.00	23,600.00	23,600.00
Eraction Fitting	1.00	11,800.00	11,800.00
Milk pump	1.00	30,090.00	30,090.00
<b>Total</b>			<b>1,217,642.00</b>

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
25,000.00	15,000.00	50,000.00	1,632,642.00	990,408.33

### "Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	163,264.20
Bank Finance	90.00 %		
Term Loan		Rs	1,469,377.80
Govt. Subsidy	35.00 %	Rs	571,424.70

### Means of Financing(Working Capital)

Own Contribution	100.00 %	Rs	990,408.33
Bank Finance	0.00 %		
Working Capital		Rs	0.00

Own Contribution	10.00 %	Rs	163,264.20
Bank Finance	90.00 %		
Term Loan		Rs	1,469,377.80
Govt. Subsidy	35.00 %	Rs	571,424.70

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	1469377.80	146937.78	1322440.02	161631.56
2	1322440.02	293875.56	1028564.46	145468.40
3	1028564.46	293875.56	734688.90	113142.09
4	734688.90	293875.56	440813.34	80815.78
5	440813.34	293875.56	146937.78	48489.47
6	146937.78	293875.56	0	16163.16

### Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	0.00	0.00	0.00	0.00

### Statement Showing the Depreciation on Fixed Assets

#### WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening	325000.00	292500.00	263250.00	236925.00	213232.50

Balance					
Depreciation	32500.00	29250.00	26325.00	23692.50	21323.25
Closing Balance	292500.00	263250.00	236925.00	213232.50	191909.25

### MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	1217642.00	1034995.70	879746.35	747784.40	635616.74
Depreciation	182646.30	155249.35	131961.95	112167.66	95342.51
Closing Balance	1034995.70	879746.35	747784.40	635616.74	540274.23

### TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	32500.00	29250.00	26325.00	23692.50	21323.25
Machinery	182646.30	155249.35	131961.95	112167.66	95342.51
Total	215146.30	184499.35	158286.95	135860.16	116665.76

### Schedule of Sales Realization

#### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Paneer	240	40,000.00	9,600,000.00
Khoya	180	40,000.00	7,200,000.00
Curd	60	15,000.00	900,000.00

#### CAPACITY UTILIZATION OF SALES

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
CAPACITY UTILIZATION	70.00 %	80.00 %	90.00 %	90.00 %	90.00 %
SALES / RECEIPTS	12390000.00	14160000.00	15930000.00	15930000.00	15930000.00

#### Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Milk	0	45	300,000	13,500,000.00
Packing materials	0	10	40,000	400,000.00
Others	0	150	1,000	150,000.00
Total				14,050,000.00

#### WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Unskilled	3	10,000	360,000.00
Skilled	1	15,000	180,000.00
Total	4		540000.0

Repairs and Maintenance	Rs	177,000.00
Power and Fuel	Rs	354,000.00
Other Overhead Expenses	Rs	265,500.00

## ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	44,250.00
Advertisement & Publicity	44,250.00
Workshed Rent	0.00
Other Miscellaneous Expenses	177,000.00
<b>Total</b>	<b>265,500.00</b>

### Capacity Utilization of Manufacturing & Administrative Expenses

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Particulars	70.00 %	80.00 %	90.00 %	90.00 %	90.00 %

## MANUFACTURING EXPENSES

Rawmaterials	9835000.00	11240000.00	12645000.00	12645000.00	12645000.00
Wages	378000.00	432000.00	486000.00	486000.00	486000.00
Repairs & Maintenance	123900.00	141600.00	159300.00	159300.00	159300.00
Power & Fuel	247800.00	283200.00	318600.00	318600.00	318600.00
Other Overhead Expenses	185850.00	212400.00	238950.00	238950.00	238950.00

## ADMINISTRATIVE EXPENSES

Salary	0.00	0.00	0.00	0.00	0.00
Postage Telephone	0.00	0.00	0.00	0.00	0.00
Stationery & Postage	30975.00	35400.00	39825.00	39825.00	39825.00
Advertisement & Publicity	30975.00	35400.00	39825.00	39825.00	39825.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	123900.00	141600.00	159300.00	159300.00	159300.00
<b>Total:</b>	<b>10956400.00</b>	<b>12521600.00</b>	<b>14086800.00</b>	<b>14086800.00</b>	<b>14086800.00</b>

### Assessment of Working Capital

Particulars	Amount in Rs.
Sale	17700000.00

## MANUFACTURING EXPENSES

Raw Material	14050000.00
Wages	540000.00
Repair & Maintenance	177000.00
Power & Fuel	354000.00
Other Overhead Expenses	265500.00
<b>Production Cost</b>	<b>15386500.00</b>
<b>Administrative Cost</b>	<b>265500.00</b>
<b>Manufacturing Cost</b>	<b>15652000.00</b>

## Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	1	Production Cost	51288.33
Finished goods	3	Manufacturing Cost	156520.00
Receivable by	15	Manufacturing Cost	782600.00
Total Working Capital Requirement		Per Cycle	990408.33

## Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		12390000.00	14160000.00	15930000.00	15930000.00
Total		12390000.00	14160000.00	15930000.00	15930000.00

### MANUFACTURING EXPENSES

Rawmaterials		9835000.00	11240000.00	12645000.00	12645000.00
Wages		378000.00	432000.00	486000.00	486000.00
Repairs & Maintenance		123900.00	141600.00	159300.00	159300.00
Power & Fuel		247800.00	283200.00	318600.00	318600.00
Other Overhead Expenses		185850.00	212400.00	238950.00	238950.00
Depreciation		215146.30	184499.35	158286.95	135860.16
Production Cost		10985696.30	12493699.35	14006136.95	13983710.16

### ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		30975.00	35400.00	39825.00	39825.00
Advertisement & Publicity		30975.00	35400.00	39825.00	39825.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		123900.00	141600.00	159300.00	159300.00
Administrative Cost		185850.00	212400.00	238950.00	238950.00
Interest on Bank credit					
Term Loan		161631.56	145468.40	113142.09	80815.78
Working Capital		0.00	0	0	0
Cost of Sale		11333177.8	12851567.7	14358229.0	14303475.94
Net Profit Before Tax		1056822.14	1308432.25	1571770.96	1626524.06
Less Tax		0	0.00	0	0
Net Profit		1056822.14	1308432.25	1571770.96	1626524.06



## Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		1056822.14	1308432.25	1571770.96	1626524.06
Add :					
Depreciation		215146.30	184499.35	158286.95	135860.16
<b>TOTAL - A</b>		<b>1271968.44</b>	<b>1492931.60</b>	<b>1730057.91</b>	<b>1762384.22</b>
<b>Payments :</b>					
<b>On Term Loan :</b>					
Interest		161631.56	145468.40	113142.09	80815.78
Installment		146937.78	293875.56	293875.56	293875.56
<b>On Working Capital</b>					
Interest		0.00	0	0	0
<b>TOTAL - B</b>		<b>308569.34</b>	<b>439343.96</b>	<b>407017.65</b>	<b>374691.34</b>
Average D.S.C.R		4.12	3.40	4.25	4.70

## Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		1153672.53	1153672.53	1153672.53	1153672.53
Profit		1056822.14	1308432.25	1571770.96	1626524.06
Term Loan		1469377.80	1322440.02	1028564.46	734688.90
Working Capital		0.00	0	0	0
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
<b>Total</b>		<b>3679872.47</b>	<b>3784544.80</b>	<b>3754007.95</b>	<b>3514885.49</b>

## ASSETS

Gross Fixed Assets		1557642.00	1342495.70	1157996.35	999709.40
Less : Depreciation		215146.30	184499.35	158286.95	135860.16
Net Fixed Assets		1342495.70	1157996.35	999709.40	863849.24
Preliminary & Pre-Op. Expenses		25000	18750	14062.5	10546.875
Current Assets		0.00	0	0	0
Cash in Bank/Hand		2337376.77	2626548.45	2754298.55	2651036.25
<b>Total</b>		<b>3679872.47</b>	<b>3784544.80</b>	<b>3754007.95</b>	<b>3514885.49</b>

## Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		1056822.14	1308432.25	1571770.96	1626524.06
Add : Depreciation		215146.30	184499.35	158286.95	135860.16
Term Loan		1469377.80	1322440.02	1028564.46	734688.90
Working Capital Loan		0.00	0	0	0

Promoters Capital		262305.03	0.00	0.00	0.00
Total		3003651.27	2815371.62	2758622.37	2497073.12
Total Fixed Capital		1632642	1632642	1632642	1632642
Repayment of Term Loan		146937.78	293875.56	293875.56	293875.56
Repayment of WC Loan		0.00	0	0	0
Current Assets		0.00	0	0	0
Total		146937.78	293875.56	293875.56	293875.56
Opening Balance		0	2856713.49	5378209.55	7842956.36
Surplus		2856713.49	2521496.06	2464746.81	2203197.56
Closing Balance		2856713.49	5378209.55	7842956.36	10046153.92

### Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		562627.86	542367.75	510379.04	455625.94
Variable Cost		10985696.30	12493699.35	14006136.95	13983710.16
Total Cost		11548324.16	13036067.10	14516515.99	14439336.10
Sales		12390000.00	14160000.00	15930000.00	15930000.00
Contribution (Sales-VC)		1404303.70	1666300.65	1923863.05	1946289.84
B.E.P in %		40.06	32.55	26.53	23.41
Break Even Sales in Rs.		4963996.88	4608968.58	4226048.27	3729208.81
Break Even Units		20683.32	19204.04	17608.53	15538.37
Current Ratio		0	0	0	0
Net Profit Ratio		8.53 %	9.24 %	9.87 %	10.21 %

I/We hereby declare that

All information furnished by me/ us above in this Application/ Business plan & Project report/Appendix/Annexure/Statements and other papers/ documents enclosed are true and correct to the best of my/ our knowledge and belief;  
I/we have no borrowing arrangements for the applicant enterprise/unit and the associate concerns with any other bank/FI/ NBFC/ Institution, etc except as indicated in the application;  
There are no arrears of statutory dues and no government enquiries/ proceedings/ prosecution/ legal action are pending/ initiated against the enterprise/ unit/ associate concerns/ promoters/ directors/ partners/ proprietor except as indicated in the application;