

APPLICANT DETAILS

Application Id : 11022022759593
Name : BHIKHARI ROY
Mother Name : PASPATI DEVI
Father/Spouse Name : FULAGEN RAY
Gender : MALE
Date of Birth : 28-May-1980
Address Residence : SHAHPUR,KHAIRWADARP
State : BIHAR
District: SHEOHAR
City: SHEOHAR
Block/Taluka : SHEOHAR
Email Address : ROHITKUMARYDAV843329@GMAIL.COM
PINCODE : 843329
Phone Number : 9631416772
Academic Qualification : UNDER 8TH
Social Category : OBC
PAN Card : BPZPR4890G

DETAILS ABOUT THE EXISTING ENTERPRISE

Name of the Enterprise : RAJA DUDH BIKRI BAHAR KENDRA
Address of Existing Enterprise : SHAHPUR,KHAIRWADARP
State : BIHAR District: SHEOHAR City: SHEOHAR
Block/Taluka : SHEOHAR PinCode : 843329 Year of Establishment: 2015
Legal Status of Business Sole Proprietorship Type of Property : Owned
Udyog Aadhaar Number Udyam Registration
GSTIN Number : FSSAI Number :

PRODUCT DETAILS

Type of Activities Involved while Manufacturing the Food Products- Manufacturing
Type of Activities Involved while Manufacturing the Manufacturing packaging or marketing
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No
If No, The Name of Product Milk based products

LAST YEAR TURNOVER

Financial Year 2020-2021 Turnover (In Rs.) : 6,601,375.00
 Current Investment in Plant and Machinery (In Rs) : Less than 1 Crore
 Business Turnover for Financial Year 2019-2020 (In Rs) : Less than 5 Crore

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
CANARA BANK	SHEOHAR	CNRB0003132	128000658648

DETAILS ABOUT THE PROPOSED - NEW / UPGRADATION PLAN

Name of the Proposed Enterprise : Raja dudh bikri bahar kendra
 Address of the Proposed Business Unit : Shahpur,khairwadarp
 State Bihar District Sheohar Block/Taluka Sheohar
 City : Sheohar PINCODE : 843329
 Type of Property Owned Number of New Employment the Proposed Enterprises will 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 (Sq. ft) 3000
 Land Value of the Proposed Unit (In Rs/Sq ft) 500 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 Involved While Manufacturing the Product Manufacturing packaging or marketing
 If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No
 If No, Other ODOP Products : Milk based products

HISTORICAL FINANCIAL DETAILS

INCOME

Particulars	Income/Sale/Revenue (In Rs.)	Closing Stock (In Rs.)	Other Income (In Rs.)	Total
FY 2020-2021	5,056,810	820,562	0	5,877,372
FY 2021-2022	5,545,124	1,056,251	0	6,601,375

EXPENSES

Year	Opening Stock (In Rs.)	Purchases (In Rs.)	Salary & Allowances (In Rs.)	Electricity & Water (In Rs.)	Rent (In Rs.)	Administrative Expenses (In Rs.)	Licences, Taxes & Insurance (In Rs.)	Interest on TL (Existing) (In Rs.)	Interest and Bank Charges (In Rs.)	Depreciation (In Rs.)	Tax (In Rs.)
FY	502451	446680	208101	13500.	60000.	0.0	0.0	0.0	0.0	14535.0	0.0

2020-2021	.0	4.0	.0	0	0						
FY 2021-2022	820562.0	484578.1	188902.0	14500.0	62540.0	0.0	0.0	0.0	0.0	13082.0	0.0

LIABILITIES

Year	Capital (In Rs.)	Reserves and Surplus (In Rs.)	Drawings (In Rs.)	Loans from Friends and Relatives (In Rs.)	Secured Loans (In Rs.)	Term Loan-Existing	Other Long Term Liabilities/Provisions (In Rs.)	Working Capital (In Rs.)	Trade Payables (In Rs.)	Other Current Liabilities/Provisions (In Rs.)
FY 2020-2021	1399517.0	0.0	180560.0	0.0	0.0	0.0	0.0	0.0	955733.0	0.0
FY 2021-2022	1728382.0	0.0	205895.0	0.0	0.0	0.0	0.0	0.0	957352.0	0.0

BALANCE SHEET (ASSETS)(Rs)

Financial Period	Fixed Assets (In Rs.)	Depreciation (In Rs.)	Investments (In Rs.)	Net Fixed Assets (In Rs.)	Advances and Deposits (In Rs.)	Total Current Assets (In Rs.)	Closing Stock (In Rs.)	Sundry Debtors (In Rs.)	Cash and Bank Balances (In Rs.)	Other Current Assets (In Rs.)	Short Term Loans & Advances (In Rs.)
FY 2020-2021	964401.0	14535.0	0.0	949866.0	0.0	1260029.0	820562.0	344067.0	95400.0	0.0	0.0
FY 2021-2022	964401.0	13082.0	0.0	951319.0	0.0	1603595.0	1056251.0	447892.0	99452.0	0.0	0.0

PROPOSED FINANCIAL DETAILS

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
RCC/ASBESTOS SHED	3,000	100	300,000
Total :			300,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number	Rate/Unit (In Rs)	Amount(In Rs)
PLANT OR MACHINERY	1	932,200	932,200
GENERATOR OR MOTOR	1	150,000	150,000
PACKAGING MACHINE	1	160,000	160,000
Total :			1,242,200

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs)	50,000.00
Furniture & Fixtures (in Rs)	200,000.00
Contingency/Others/Miscellaneous (in Rs)	150,000.00
Working Capital Per Estimate	400,000.00

SALES DETAILS

Type of Product	Rate/Unit	Number of Units of Proposed Product	Amount (In Rs)
PANEER	380.0	6000	2,280,000
DAHI	60.0	6000	360,000
KHOAA	600.0	1000	600,000
GHEE	700.0	2000	1,400,000
MILK	50.0	400000	20,000,000
Total :			24,640,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs)
MILK	35.0	400000	14,000,000
Total :			14,000,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	12000.0	288,000
UNSKILLED	6	8000.0	576,000
Total :			864,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	3
Finished Goods (In Number of Days)	5
Receivable By (In Number of Days)	15

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %)	2.00	Power and Fuel (In %)	1.00
Other Overhead Expenses (In %)	0.50	Telephone Expenses (In %)	0.00
Stationery & Postage (In %)	0.30	Advertisement & Publicity (In %)	0.35
Building Rent per Month(In Rs.)	0.00	Other Miscellaneous Expenditure (In %)	2.00

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)	3.00
Rate of Interest (In %)	11.00	Employment	8.00

HISTORICAL FINANCIALS

PROFIT & LOSS ACCOUNT

INCOME

Particulars	FY 2020-2021	FY 2021-2022
Income/Sale/Revenue	5056810.0	5545124.0
Closing Stock	820562.0	1056251.0
Other Income	0.0	0.0
Total	5877372.0	6601375.0

EXPENSES

Particulars	FY 2020-2021	FY 2021-2022
Opening Stock	502451.0	820562.0
Purchases	4466804.0	4845781.0
Salary & Allowances	208101.0	188902.0
Electricity & Water	13500.0	14500.0
Rent	60000.0	62540.0
Administrative Expenses	0.0	0.0
Licences, Taxes & Insurance	0.0	0.0
Total	5250856.0	5932285.0
PBDIT	626516.0	669090.0
Interest on TL (Existing)	0.0	0.0
Interest and Bank Charges	0.0	0.0
Depreciation	14535.0	13082.0
PBT	611981.0	656008.0
Tax	0.0	0.0
PAT	611981.0	656008.0
Cash Profit	626516.0	669090.0
PBDIT Margin	12.39 %	12.07 %
PAT Margin	12.1 %	11.83 %

BALANCE SHEET

LIABILITIES

Particulars	FY 2020-2021	FY 2021-2022
Capital	1399517.0	1728382.0
Reserves and Surplus	0.0	0.0
Drawings	180560.0	205895.0
Networth	1218957.0	1522487.0
Loans from friends and relatives	0.0	0.0
Secured Loans	0.0	0.0
Term Loan-Existing	0.0	0.0
Other long term liabilities/provisions	0.0	0.0

Total Long Term Liabilities	0.0	0.0
Working Capital	0.0	0.0
Trade Payables	955733.0	957352.0
Other Current Liabilities/provisions	0.0	0.0
Total Current Liabilities	955733.0	957352.0
Total Liabilities	2174690.0	2479839.0

ASSETS

Particulars	FY 2020-2021	FY 2021-2022
Fixed Assets	964401.0	964401.0
Depreciation	14535.0	13082.0
Net Fixed Assets	949866.0	951319.0
Investments	0.0	0.0
Advances and Deposits	0.0	0.0
Current Assets :		
Closing Stock	820562.0	1056251.0
Sundry Debtors	344067.0	447892.0
Cash and Bank Balances	95400.0	99452.0
Short Term Loans & Advances	0.0	0.0
Other Current Assets	0.0	0.0
Total Current Assets	1260029.0	1603595.0
Total Assets	2,209,895.00	2,554,914.00

MAJOR FINANCIAL INDICATORS

Particulars	FY 2020-2021	FY 2021-2022
Income	5877372.0	6601375.0
PBDIT	626516.0	669090.0
PBDIT / TI (%)	10.66 %	10.14 %
PAT	611981.0	656008.0
PAT / TI (%)	10.41 %	9.94 %
Cash Profits	626516.0	669090.0
Total Current Liabilities	955733.0	957352.0
Total Current Assets	1260029.0	1603595.0
Current Ratio	1.32	1.68
Yearly D S C R	0.0	0.0
Promoter's Fund	1399517.0	1728382.0
Tangible Net worth	1218957.0	1522487.0
Total Outside Liabilities	955733.0	957352.0
Net Block of FA	949866.0	951319.0
Debt : Equity Ratio	0.0	0.0

TOL / TNW	0.78	0.63
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FUND/CASH FLOW STATEMENT

Cash Flow	FY 2020-2021	FY 2021-2022
Net Profit After Tax	0.0	656008.0

ADD

Cash Flow	FY 2020-2021	FY 2021-2022
Depreciation	0.0	0.0
Finance cost	0.0	0.0

LESS

Cash Flow	FY 2020-2021	FY 2021-2022
Other income (non business income)	0.0	0.0
Operating Cash Profit/Loss before W. Cap changes	0.0	656008.0
Trade and other receivables	0.0	-103825.0
Inventories	0.0	0.0
Loans & Advances	0.0	0.0
Other Current liabilities	0.0	1619.0
Working Capital Changes	0.0	-102206.0
Cash Generated from Operations	0.0	553802.0
Less: Taxes paid	0.0	0.0
Net Cash from Operations	0.0	553802.0

PROJECTED FINANCIAL

Cost of Project

Land	Land Value	Ownership
LAND	500	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
	3000	100.00	300,000.00
Total			300,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
Plant or machinery	1	932,200.00	932,200.00
Gernetor or motor	1	150,000.00	150,000.00
Packaging machine	1	160,000.00	160,000.00
Total			1,242,200.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
50,000.00	200,000.00	150,000.00	1,942,200.00	1,249,221.33

Means of Financing

Own Contribution	10.00 %	Rs	194220.00
Bank Finance	90.00 %		
Term Loan		Rs	1747980.00
Margin Money (Govt. Subsidy)	35.00 %	Rs	679770

Means of Financing(Working Capital)

Own Contribution	100.00 %	Rs	1249221.33
Bank Finance	0.00 %		
Working Capital		Rs	0.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest %
1	1747980.00	87399.00	1660581.00	192277.80
2	1660581.00	349596.00	1310985.00	182663.91
3	1310985.00	349596.00	961389.00	144208.35
4	961389.00	349596.00	611793.00	105752.79
5	611793.00	349596.00	262197.00	67297.23
6	262197.00	349596.00	0	28841.67

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 Balance	300000.00	270000.00	243000.00	218700.00	196830.00
Depreciation	30000.00	27000.00	24300.00	21870.00	19683.00
Closing Balance	270000.00	243000.00	218700.00	196830.00	177147.00

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	1242200.00	1055870.00	897489.50	762866.08	648436.17
Depreciation	186330.00	158380.50	134623.42	114429.91	97265.43
Closing Balance	1055870.00	897489.50	762866.08	648436.17	551170.74

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	30000.00	27000.00	24300.00	21870.00	19683.00
Machinery	186330.00	158380.50	134623.42	114429.91	97265.43

Total	216330.00	185380.50	158923.42	136299.91	116948.43
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Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Paneer	380	6,000	2,280,000.00
Dahi	60	6,000	360,000.00
Khoaa	600	1,000	600,000.00
Ghee	700	2,000	1,400,000.00
Milk	50	400,000	20,000,000.00
Total			2.464E7

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	17248000.00	19712000.00	22176000.00	22176000.00	22176000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Milk	0	35.00	400,000	14,000,000.00
Total				14,000,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount In Rs(Per Annum)
	2	12,000.00	288,000.00
	6	8,000.00	576,000.00
Total	8		864,000.00

Repairs and Maintenance	Rs	492,800.00
Power and Fuel	Rs	246,400.00
Other Overhead Expenses	Rs	123,200.00

Administrative Expenses

Telephone Expenses	0.00
Stationery & Postage	73,920.00
Advertisement & Publicity	86,240.00
Workshed Rent	0.00
Other Miscellaneous Expenses	492,800.00
Total	652,960.00

Capacity Utilization of Manufacturing & Administrative Expenses

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

Rawmaterials	9800000.00	11200000.00	12600000.00	12600000.00	12600000.00
Wages	604800.00	691200.00	777600.00	777600.00	777600.00
Repairs & Maintenance	344960.00	394240.00	443520.00	443520.00	443520.00
Power & Fuel	172480.00	197120.00	221760.00	221760.00	221760.00
Other Overhead Expenses	86240.00	98560.00	110880.00	110880.00	110880.00

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	51744.00	59136.00	66528.00	66528.00	66528.00
Advertisement & Publicity	60368.00	68992.00	77616.00	77616.00	77616.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	344960.00	394240.00	443520.00	443520.00	443520.00
Total:	11465552.00	13103488.00	14741424.00	14741424.00	14741424.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	24640000.00

MANUFACTURING EXPENSES

Raw Material	14000000.00
Wages	864000.00
Repair & Maintenance	492800.00
Power & Fuel	246400.00
Other Overhead Expenses	123200.00
Production Cost	15726400.00
Administrative Cost	652960.00
Manufacturing Cost	16379360.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	3	Production Cost	157264.00
Finished goods	5	Manufacturing Cost	272989.33
Receivable by	15	Manufacturing Cost	818968.00
Total Working Capital Requirement		Per Cycle	1249221.33

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
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Sales / Receipts		17248000.00	19712000.00	22176000.00	22176000.00
Total		17248000.00	19712000.00	22176000.00	22176000.00

MANUFACTURING EXPENSES

Rawmaterials		9800000.00	11200000.00	12600000.00	12600000.00
Wages		604800.00	691200.00	777600.00	777600.00
Repairs & Maintenance		344960.00	394240.00	443520.00	443520.00
Power & Fuel		172480.00	197120.00	221760.00	221760.00
Other Overhead Expenses		86240.00	98560.00	110880.00	110880.00
Depreciation		216330.00	185380.50	158923.42	136299.91
Production Cost		11224810.00	12766500.50	14312683.42	14290059.91

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		51744.00	59136.00	66528.00	66528.00
Advertisement & Publicity		60368.00	68992.00	77616.00	77616.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		344960.00	394240.00	443520.00	443520.00
Administrative Cost		457072.00	522368.00	587664.00	587664.00

Interest on Bank credit					
Term Loan		192277.80	182663.91	144208.35	105752.79
Working Capital		0.00	0	0	0
Cost of Sale		11874159.8	13471532.4	15044555.7	14983476.70
Net Profit Before Tax		5373840.20	6240467.59	7131444.23	7192523.30
Less Tax		0	0.00	0	0
Net Profit		5373840.20	6240467.59	7131444.23	7192523.30

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		5373840.20	6240467.59	7131444.23	7192523.30
Add :					
Depreciation		216330.00	185380.50	158923.42	136299.91
TOTAL - A		5590170.20	6425848.09	7290367.65	7328823.21
Payments :					
On Term Loan :					
Interest		192277.80	182663.91	144208.35	105752.79
Installment		87399.00	349596.00	349596.00	349596.00

On Working Capital					
Interest		0.00	0	0	0
TOTAL - B		279676.80	532259.91	493804.35	455348.79
Average D.S.C. R		19.99	12.07	14.76	16.09

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
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LIABILITIES

Promoters Capital		1443441.33	1443441.33	1443441.33	1443441.33
Profit		5373840.20	6240467.59	7131444.23	7192523.30
Term Loan		1747980.00	1660581.00	1310985.00	961389.00
Working Capital		0.00	0	0	0
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		8565261.53	9344489.92	9885870.56	9597353.63

ASSETS

Gross Fixed Assets		1742200.00	1525870.00	1340489.50	1181566.08
Less : Depreciation		216330.00	185380.50	158923.42	136299.91
Net Fixed Assets		1525870.00	1340489.50	1181566.08	1045266.17
Preliminary & Pre- Op. Expenses		50000	37500	28125	21093.75
Current Assets		0.00	0	0	0
Cash in Bank/Hand		7039391.53	8004000.42	8704304.48	8552087.46
Total		8565261.53	9344489.92	9885870.56	9597353.63

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		5373840.20	6240467.59	7131444.23	7192523.30
Add : Depreciation		216330.00	185380.50	158923.42	136299.91
Term Loan		1747980.00	1660581.00	1310985.00	961389.00
Working Capital Loan		0.00	0	0	0
Promoters Capital		319142.13	0.00	0.00	0.00
Total		7657292.33	8086429.09	8601352.65	8290212.21
Total Fixed Capital		1942200	1942200	1942200	1942200
Repayment of Term Loan		87399.00	349596.00	349596.00	349596.00
Repayment of WC Loan		0.00	0	0	0
Current Assets		0.00	0	0	0
Total		87399.00	349596.00	349596.00	349596.00
Opening Balance		0	7569893.33	15306726.42	23558483.07
Surplus		7569893.33	7736833.09	8251756.65	7940616.21

Closing Balance		7569893.33	15306726.42	23558483.07	31499099.28
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Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		865679.80	890412.41	890795.77	829716.70
Variable Cost		11224810.00	12766500.50	14312683.42	14290059.91
Total Cost		12090489.80	13656912.91	15203479.19	15119776.61
Sales		17248000.00	19712000.00	22176000.00	22176000.00
Contribution (Sales-VC)		6023190.00	6945499.50	7863316.58	7885940.09
B.E.P in %		14.37	12.82	11.33	10.52
Break Even Sales in Rs.		2478959.69	2527076.62	2512208.02	2333240.85
Break Even Units		6523.58	6650.20	6611.07	6140.11
Current Ratio		0	0	0	0
Net Profit Ratio		31.16 %	31.66 %	32.16 %	32.43 %

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;