

PRODUCT DETAILS

Type of Proposed Product to be Manufactured : Food Products- Manufacturing
Type of Activities to be Involved while Manufacturing the Product MILK AND SWEETS PRODUCTS
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

BANK DETAILS OF THE APPLICANT

| Bank Name | Branch Name | IFSC Code | Bank Account Number |
|-------------|-------------|-------------|---------------------|
| CANARA BANK | FORBESGANJ | CNRB0004567 | 110083656208 |

BUILDING DETAILS

| Type of Building | Area (Sq. ft) | Rate/Sq.ft (In Rs) | Amount (In Rs) |
|-------------------|---------------|--------------------|----------------|
| RCC/ASBESTOS SHED | 2000 | 150 | 300,000 |
| Total: | | | 300,000 |

MACHINERY DETAILS

| Type of Machinery | Quantity/Number of Units | Rate/Unit (In Rs) | Amount(In Rs.) |
|--|--------------------------|-------------------|----------------|
| BMC3000 LITRE | 1 | 145,000 | 145,000 |
| AUTOMATIC POUCH PACKING MACHINE | 1 | 140,000 | 140,000 |
| KHOYA PANNER MAKING MACHINE 3000 LITER | 1 | 125,000 | 125,000 |
| HOMONOLIZER | 1 | 140,000 | 140,000 |
| CREAM SEPRATOR 325 LITER | 1 | 35,000 | 35,000 |
| Total: | | | 585,000 |

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 20,000.00
Furniture & Fixtures (in Rs): 100,000.00
Contingency/Others/Miscellaneous (in Rs) 50,000.00
Working Capital Per Estimate : 170,000.00

SALES DETAILS

| Type of Product | Rate/Unit (In Rs) | Number of Units of Proposed Product Expected | Amount(In Rs.) |
|-----------------|-------------------|--|----------------|
| MILK | 6,000 | 95 | 570,000 |
| GHEE | 5,000 | 50 | 250,000 |
| KHOYA | 28,000 | 30 | 840,000 |
| CURD | 12,000 | 50 | 600,000 |
| PANEER | 380 | 50 | 19,000 |
| Total: | | | 2,279,000 |

RAW MATERIALS

| Name of the Raw Material | Rate/Unit (In Rs) | Reqd. Unit | Amount(In Rs.) |
|--------------------------|-------------------|------------|----------------|
| MILK | 4,200 | 200 | 840,000 |
| Total: | | | 840,000 |

WAGES DETAILS

| Type of Worker | No. of Worker | Wages Per Month Per Person (In Rs) | Amount (In Rs) |
|----------------|---------------|------------------------------------|----------------|
| UNSKILLED | 2 | 5,000 | 120,000 |
| SKILLED | 2 | 6,000 | 144,000 |
| Total: | | | 264,000 |

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

| | |
|--------------------------------------|----|
| Stock In Process (In Number of Days) | 40 |
| Finished Goods (In Number of Days) : | 30 |
| Receivable By (In Number of Days) : | 35 |

MISCELLANEOUS EXPENDITURE

| | | | |
|-----------------------------------|------|--|------|
| Repair and Maintenance (In %) : | 0.00 | Power and Fuel (In %) : | 0.50 |
| Other Overhead Expenses (In %) : | 0.20 | Telephone Expenses (In %) : | 0.00 |
| Stationery & Postage (In %) : | 0.50 | Advertisement & Publicity (In %) : | 0.50 |
| Building Rent per Month(In Rs.) : | 0.00 | Other Miscellaneous Expenditure (In %) : | 0.50 |

DEPRECIATION DETAILS

| | | | |
|----------------------|-------|-----------------------|-------|
| On Building (In %) : | 10.00 | On Machinery (In %) : | 15.00 |
|----------------------|-------|-----------------------|-------|

OTHER DETAILS

| | | | |
|------------------------------------|-------|--|------|
| Loan Repayment Period (in Years) : | 7.00 | Project Implementation Period (In Months): | 3.00 |
| Rate of Interest (In %) : | 11.00 | Employment : | 4.00 |

PROJECTED FINANCIAL

COST OF PROJECT

| Land | Land Value | Ownership |
|------|------------|-----------|
| LAND | 150 | OWN |

| Workshed | Area/Sq.ft | Rate(In Rs.). | Amt.(In Rs) |
|-------------------|------------|---------------|-------------|
| RCC/Asbestos shed | 2000 | 150.00 | 300,000.00 |
| Total | | | 300,000.00 |

| Machinery | Qty. | Rate. | Amt.(In Rs) |
|--|------|------------|-------------|
| BMC3000 LITRE | 1.00 | 145,000.00 | 145,000.00 |
| AUTOMATIC POUCH PACKING MACHINE | 1.00 | 140,000.00 | 140,000.00 |
| KHOYA PANNER MAKING MACHINE 3000 LITER | 1.00 | 125,000.00 | 125,000.00 |
| HOMONOLIZER | 1.00 | 140,000.00 | 140,000.00 |
| CREAM SEPRATOR 325 LITER | 1.00 | 35,000.00 | 35,000.00 |
| Total | | | 585,000.00 |

| Preliminary & Pre-operative Cost | Furniture & Fixtures | Contingency/Others/Miscellaneous | Total Capital Expenditure | Working Capital |
|----------------------------------|----------------------|----------------------------------|---------------------------|-----------------|
| 20,000.00 | 100,000.00 | 50,000.00 | 1,055,000.00 | 399,390.30 |

"Means of Financing(Term Loan)"

| | | | |
|------------------|---------|----|------------|
| Own Contribution | 10.00 % | Rs | 105,500.00 |
| Bank Finance | 90.00 % | | |
| Term Loan | | Rs | 949,500.00 |
| Govt. Subsidy | 35.00 % | Rs | 369,250.00 |

Means of Financing(Working Capital)

| | | | |
|------------------|---------|----|------------|
| Own Contribution | 20.00 % | Rs | 79,878.06 |
| Bank Finance | 80.00 % | | |
| Working Capital | | Rs | 319,512.24 |

Term Loan

| Year | Opening Balance | Installment | Closing Balance | Interest |
|------|-----------------|-------------|-----------------|-----------|
| 1 | 949500.00 | 33910.71 | 915589.29 | 104445.00 |
| 2 | 915589.29 | 135642.86 | 779946.43 | 100714.82 |
| 3 | 779946.43 | 135642.86 | 644303.57 | 85794.11 |
| 4 | 644303.57 | 135642.86 | 508660.71 | 70873.39 |
| 5 | 508660.71 | 135642.86 | 373017.85 | 55952.68 |
| 6 | 373017.85 | 135642.86 | 237374.99 | 41031.96 |
| 7 | 237374.99 | 135642.86 | 101732.13 | 26111.25 |
| 8 | 101732.13 | 135642.86 | 0 | 11190.53 |

| | | | |
|------------------|---------|----|------------|
| Own Contribution | 10.00 % | Rs | 105,500.00 |
| Bank Finance | 90.00 % | | |
| Term Loan | | Rs | 949,500.00 |
| Govt. Subsidy | 35.00 % | Rs | 369,250.00 |

Working Capital

| Year | Opening Balance | Installment | Closing Balance | Interest |
|------|-----------------|-------------|-----------------|-----------|
| 1 | 319,512.24 | 11,411.15 | 308,101.09 | 35,146.35 |
| 2 | 308,101.09 | 45,644.61 | 262,456.48 | 33,891.12 |
| 3 | 262,456.48 | 45,644.61 | 216,811.87 | 28,870.21 |
| 4 | 216,811.87 | 45,644.61 | 171,167.26 | 23,849.31 |
| 5 | 171,167.26 | 45,644.61 | 125,522.65 | 18,828.40 |
| 6 | 125,522.65 | 45,644.61 | 79,878.04 | 13,807.49 |
| 7 | 79,878.04 | 45,644.61 | 34,233.43 | 8,786.58 |
| 8 | 34,233.43 | 45,644.61 | 0.00 | 3,765.68 |

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 | 585000.00 | 497250.00 | 422662.50 | 359263.12 | 305373.65 |
| Depreciation | 87750.00 | 74587.50 | 63399.38 | 53889.47 | 45806.05 |
| Closing Balance | 497250.00 | 422662.50 | 359263.12 | 305373.65 | 259567.60 |

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 | 87750.00 | 74587.50 | 63399.38 | 53889.47 | 45806.05 |
| Total | 117750.00 | 101587.50 | 87699.38 | 75759.47 | 65489.05 |

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

| Particulars of Product | Rate/Pair/Unit | No. of Pair/Unit | Amount in Rs |
|------------------------|----------------|------------------|--------------|
| MILK | 6,000 | 95.00 | 570,000.00 |
| GHEE | 5,000 | 50.00 | 250,000.00 |
| KHOYA | 28,000 | 30.00 | 840,000.00 |
| CURD | 12,000 | 50.00 | 600,000.00 |
| PANEER | 380 | 50.00 | 19,000.00 |

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 | 1595300.00 | 1823200.00 | 2051100.00 | 2051100.00 | 2051100.00 |

Raw Materials

| Particulars | Unit | Rate/unit | Reqd.Unit | Amount in Rs. |
|-------------|------|-----------|-----------|---------------|
| MILK | 0 | 4,200 | 200 | 840,000.00 |
| Total | | | | 840,000.00 |

WAGES

| Particulars | No. of Worker | Wages Per Month | Amount (In Rs.) |
|-------------|---------------|-----------------|-----------------|
| Unskilled | 2 | 5,000 | 120,000.00 |
| Skilled | 2 | 6,000 | 144,000.00 |
| Total | 4 | | 264000.0 |

| | | |
|-------------------------|----|-----------|
| Repairs and Maintenance | Rs | 0.00 |
| Power and Fuel | Rs | 11,395.00 |
| Other Overhead Expenses | Rs | 4,558.00 |

ADMINISTRATIVE EXPENSES

| | |
|------------------------------|------------------|
| Telephone Expenses | 0.00 |
| Stationery & Postage | 11,395.00 |
| Advertisement & Publicity | 11,395.00 |
| Workshed Rent | 0.00 |
| Other Miscellaneous Expenses | 11,395.00 |
| Total | 34,185.00 |

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 | 588000.00 | 672000.00 | 756000.00 | 756000.00 | 756000.00 |
| Wages | 184800.00 | 211200.00 | 237600.00 | 237600.00 | 237600.00 |
| Repairs & Maintenance | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Power & Fuel | 7976.50 | 9116.00 | 10255.50 | 10255.50 | 10255.50 |
| Other Overhead Expenses | 3190.60 | 3646.40 | 4102.20 | 4102.20 | 4102.20 |

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 | 7976.50 | 9116.00 | 10255.50 | 10255.50 | 10255.50 |
| Advertisement & Publicity | 7976.50 | 9116.00 | 10255.50 | 10255.50 | 10255.50 |
| Workshed Rent | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Miscellaneous Expenses | 7976.50 | 9116.00 | 10255.50 | 10255.50 | 10255.50 |
| Total: | 807896.60 | 923310.40 | 1038724.20 | 1038724.20 | 1038724.20 |

Assessment of Working Capital

| Particulars | Amount in Rs. |
|-------------|---------------|
| Sale | 2279000.00 |

MANUFACTURING EXPENSES

| | |
|----------------------------|-------------------|
| Raw Material | 840000.00 |
| Wages | 264000.00 |
| Repair & Maintenance | 0.00 |
| Power & Fuel | 11395.00 |
| Other Overhead Expenses | 4558.00 |
| Production Cost | 1119953.00 |
| Administrative Cost | 34185.00 |
| Manufacturing Cost | 1154138.00 |

Working Capital Estimate

| Element of Working Capital | No of Days | Basis | Amount in Rs. |
|--|------------|--------------------|------------------|
| 0 | 0 | Material Cost | 0.00 |
| Stock in process | 40 | Production Cost | 149327.07 |
| Finished goods | 30 | Manufacturing Cost | 115413.80 |
| Receivable by | 35 | Manufacturing Cost | 134649.00 |
| Total Working Capital Requirement | | Per Cycle | 399389.87 |

Profit & Loss Account

| Particulars | 0 Year | 1 Year | 2 Year | 3 Year | 4 Year |
|------------------|--------|-------------------|-------------------|-------------------|-------------------|
| Sales / Receipts | | 1595300.00 | 1823200.00 | 2051100.00 | 2051100.00 |
| Total | | 1595300.00 | 1823200.00 | 2051100.00 | 2051100.00 |

MANUFACTURING EXPENSES

| | | | | | |
|-------------------------|--|------------------|------------------|-------------------|-------------------|
| Rawmaterials | | 588000.00 | 672000.00 | 756000.00 | 756000.00 |
| Wages | | 184800.00 | 211200.00 | 237600.00 | 237600.00 |
| Repairs & Maintenance | | 0.00 | 0.00 | 0.00 | 0.00 |
| Power & Fuel | | 7976.50 | 9116.00 | 10255.50 | 10255.50 |
| Other Overhead Expenses | | 3190.60 | 3646.40 | 4102.20 | 4102.20 |
| Depreciation | | 117750.00 | 101587.50 | 87699.38 | 75759.47 |
| Production Cost | | 901717.10 | 997549.90 | 1095657.08 | 1083717.17 |

ADMINISTRATIVE EXPENSES

| | | | | | |
|------------------------------|--|-------------------|-------------------|-------------------|-------------------|
| Salary | | 0.00 | 0.00 | 0.00 | 0.00 |
| Postage Telephone | | 0.00 | 0.00 | 0.00 | 0.00 |
| Stationery & Postage | | 7976.50 | 9116.00 | 10255.50 | 10255.50 |
| Advertisement & Publicity | | 7976.50 | 9116.00 | 10255.50 | 10255.50 |
| Workshed Rent | | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Miscellaneous Expenses | | 7976.50 | 9116.00 | 10255.50 | 10255.50 |
| Administrative Cost | | 23929.50 | 27348.00 | 30766.50 | 30766.50 |
| Interest on Bank credit | | | | | |
| Term Loan | | 104445.00 | 100714.82 | 85794.11 | 70873.39 |
| Working Capital | | 35146.35 | 33891.12 | 28870.21 | 23849.31 |
| Cost of Sale | | 1065237.95 | 1159503.84 | 1241087.90 | 1209206.37 |
| Net Profit Before Tax | | 530062.05 | 663696.16 | 810012.10 | 841893.63 |
| Less Tax | | 0 | 0.00 | 0 | 0 |
| Net Profit | | 530062.05 | 663696.16 | 810012.10 | 841893.63 |

Calculation of Debt Service Credit Ratio

| Particulars | 0 Year | 1 Year | 2 Year | 3 Year | 4 Year |
|---------------------------|--------|------------------|------------------|------------------|------------------|
| Net Profit | | 530062.05 | 663696.16 | 810012.10 | 841893.63 |
| Add : | | | | | |
| Depreciation | | 117750.00 | 101587.50 | 87699.38 | 75759.47 |
| TOTAL - A | | 647812.05 | 765283.66 | 897711.48 | 917653.10 |
| Payments : | | | | | |
| On Term Loan : | | | | | |
| Interest | | 104445.00 | 100714.82 | 85794.11 | 70873.39 |
| Installment | | 33910.71 | 135642.86 | 135642.86 | 135642.86 |
| On Working Capital | | | | | |
| Interest | | 35146.35 | 33891.12 | 28870.21 | 23849.31 |
| TOTAL - B | | 173502.06 | 270248.80 | 250307.18 | 230365.56 |
| Average D.S.C.R | | 3.73 | 2.83 | 3.59 | 3.98 |

Balance Sheet

| Particulars | 0 Year | 1 Year | 2 Year | 3 Year | 4 Year |
|---------------------|--------|-------------------|-------------------|-------------------|-------------------|
| LIABILITIES | | | | | |
| Promoters Capital | | 185378.06 | 185378.06 | 185378.06 | 185378.06 |
| Profit | | 530062.05 | 663696.16 | 810012.10 | 841893.63 |
| Term Loan | | 949500.00 | 915589.29 | 779946.43 | 644303.57 |
| Working Capital | | 319512.24 | 308101.09 | 262456.48 | 216811.87 |
| Current Liabilities | | 0 | 0 | 0 | 0 |
| Sundry Creditors | | 0 | 0 | 0 | 0 |
| Total | | 1984452.35 | 2072764.60 | 2037793.07 | 1888387.13 |

ASSETS

| | | | | | |
|--------------------------------|--|-------------------|-------------------|-------------------|-------------------|
| Gross Fixed Assets | | 985000.00 | 867250.00 | 765662.50 | 677963.12 |
| Less : Depreciation | | 117750.00 | 101587.50 | 87699.38 | 75759.47 |
| Net Fixed Assets | | 867250.00 | 765662.50 | 677963.12 | 602203.65 |
| Preliminary & Pre-Op. Expenses | | 20000 | 15000 | 11250 | 8437.5 |
| Current Assets | | 319512.24 | 308101.09 | 262456.48 | 216811.87 |
| Cash in Bank/Hand | | 797690.11 | 999001.01 | 1097373.47 | 1069371.61 |
| Total | | 1984452.35 | 2072764.60 | 2037793.07 | 1888387.13 |

Cash Flow Statement

| Particulars | 0 Year | 1 Year | 2 Year | 3 Year | 4 Year |
|----------------------|--------|-----------|-----------|-----------|-----------|
| Net Profit | | 530062.05 | 663696.16 | 810012.10 | 841893.63 |
| Add : Depreciation | | 117750.00 | 101587.50 | 87699.38 | 75759.47 |
| Term Loan | | 949500.00 | 915589.29 | 779946.43 | 644303.57 |
| Working Capital Loan | | 319512.24 | 308101.09 | 262456.48 | 216811.87 |

| | | | | | |
|------------------------|--|------------|------------|------------|------------|
| Promoters Capital | | 145439.03 | 0.00 | 0.00 | 0.00 |
| Total | | 2062263.32 | 1988974.04 | 1940114.39 | 1778768.54 |
| Total Fixed Capital | | 1055000 | 1055000 | 1055000 | 1055000 |
| Repayment of Term Loan | | 33910.71 | 135642.86 | 135642.86 | 135642.86 |
| Repayment of WC Loan | | 11411.15 | 45644.61 | 45644.61 | 45644.61 |
| Current Assets | | 319512.24 | 308101.09 | 262456.48 | 216811.87 |
| Total | | 364834.10 | 489388.56 | 443743.95 | 398099.34 |
| Opening Balance | | 0 | 1697429.22 | 3197014.70 | 4693385.14 |
| Surplus | | 1697429.22 | 1499585.48 | 1496370.44 | 1380669.20 |
| Closing Balance | | 1697429.22 | 3197014.70 | 4693385.14 | 6074054.34 |

Break Even Point and Ratio Analysis

| Particulars | 0 Year | 1 Year | 2 Year | 3 Year | 4 Year |
|-------------------------|--------|------------|------------|------------|------------|
| Fixed Cost | | 246124.50 | 229650.32 | 204259.99 | 177399.36 |
| Variable Cost | | 936863.45 | 1031441.02 | 1124527.29 | 1107566.48 |
| Total Cost | | 1182987.95 | 1261091.34 | 1328787.28 | 1284965.84 |
| Sales | | 1595300.00 | 1823200.00 | 2051100.00 | 2051100.00 |
| Contribution (Sales-VC) | | 658436.55 | 791758.98 | 926572.71 | 943533.52 |
| B.E.P in % | | 37.38 | 29.01 | 22.04 | 18.80 |
| Break Even Sales in Rs. | | 596325.36 | 528820.61 | 452158.43 | 385639.53 |
| Break Even Units | | 99.39 | 88.14 | 75.36 | 64.27 |
| Current Ratio | | 1.73 | 0.98 | 0.89 | 0.79 |
| Net Profit Ratio | | 33.23 % | 36.40 % | 39.49 % | 41.05 % |

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;