

# PROJECT REPORT

## DAIRY PROJECTS

VILL-MERA PO-KHANPUR ,PS-KHIRIPORE

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## Disclaimer

The views expressed in this model project are advisory in nature. It assume no financial liability to anyone using the report for any purpose. The actual cost and returns of projects will have to be taken on a case by case basis considering the specific requirement of projects.

## Particulars of the enterprise

<b>Name of the Enterprise</b>	DAIRY PROJECTS	<b>Constitution</b>	Proprietorship
<b>MSME Status</b>	Registered	<b>MSME Registration No.</b>	UDYAM-BR-45
<b>Date of Registration</b>	10-04-2023	<b>Date of incorporation / commencement of business</b>	10-04-2023
<b>ROC Number, if applicable</b>	NA		
<b>Registered Office</b>	VILL-MERA PO-KHANPUR ,PS-KHIRIPORE		
<b>Administrative Office</b>	VILL-MERA PO-KHANPUR ,PS-KHIRIPORE		
<b>Factory Address</b>	VILL-MERA PO-KHANPUR ,PS-KHIRIPORE		

Project loan applied for

\* Figures in Lakhs

Proposal for Term loan of Rs	10
Working Capital Limit of Rs	0

## Profile of group

Premlata Dairy is a newly established business located in the village of Mera, in the Khiripore area of, with a postal code of. The dairy specializes in the production and distribution of high-quality milk products. Their diverse range of offerings includes various milk products such as curd, pera, ice cream, and lassi. With a focus on freshness and taste, the dairy ensures that customers receive top-notch products.

Premlata Dairy prides itself on using the finest ingredients and adhering to strict hygiene standards during the production process. Their curd is crafted using traditional methods, resulting in a creamy and delicious texture. Additionally, the dairy's pera offers a delightful combination of sweetness and richness. Customers can also indulge in the dairy's delectable ice cream, available in a wide array of flavors to satisfy every palate. Furthermore, their refreshing lassi provides a perfect companion to beat the summer heat. Whether it's a creamy and tangy lassi or a cool scoop of ice cream, Premlata Dairy has something for everyone. The business is dedicated to building strong relationships with customers and ensuring their satisfaction. With a commitment to quality and excellent customer service, Premlata Dairy aims to become a trusted name in the local dairy industry. Their location in the village of Mera allows easy access for residents and neighboring areas, making it convenient for customers to enjoy their delectable milk products.

Overall, Premlata Dairy stands out as a reliable and promising venture, providing a wide range of milk products that are carefully crafted to meet the preferences of their customers. With a focus on quality, taste, and customer satisfaction, this new business is set to make a mark in the dairy industry of Patna.

## Project proponent

Name of the Promoter	PREMLATA KUMARI
Father's/ Husband's name	AJAY SHARMA
Age (Years)	36
Educational Qualification	9TH
Residential Address	VILL-MERA PO-KHANPUR ,PS-KHIRIPORE,
Passport No.	NA
Passport valid till	
Permanent Account Number	GOECK1281Z
Relationship with the chief promoter	
Experience in what capacity/industry years	4
Net Worth as on	
Income Tax Status	Resident
Other concerns interest / in which	
Capacity/Financial Stake	

<b>Mention, if belongs to Scheduled Castes/ Scheduled Tribes/ Minority Community)</b>	NA
<b>Mention, if Ex-serviceman</b>	NA
<b>Mention, if first generation entrepreneur</b>	NA
<b>Experience in similar line of activity</b>	
<b>Experience in any other line of activity</b>	
<b>Functional responsibilities in the unit</b>	NA
<b>Share Holding in the unit (existing)</b>	
<b>Share Holding in the unit (proposed)</b>	
<b>Any other relevant information</b>	NA



## Project description

### Brief description of the project

Premlata Dairy is a newly established business located in the village of Mera, in the Khiripore area of, with a postal code of. They specialize in the production and distribution of high-quality milk products such as curd, pera, ice cream, and lassi. The dairy prides itself on using the finest ingredients and adhering to strict hygiene standards. Their curd is crafted using traditional methods, resulting in a creamy texture. The pera offers a delightful combination of sweetness and richness, while their ice cream comes in a wide array of flavors. The dairy's refreshing lassi is a perfect companion to beat the summer heat. Premlata Dairy aims to build strong customer relationships by providing top-notch products and excellent service. Conveniently located, they aim to become a trusted name in the local dairy industry, catering to the preferences of customers in Patna and neighboring areas.

A dairy farm is an agricultural establishment that specializes in the production and processing of milk and dairy products. It involves the breeding, raising, and management of dairy cattle, primarily cows, for their milk. Dairy farms are responsible for the entire process, from milking the cows to processing the milk into various dairy products.

The primary product of a dairy farm is milk, which is obtained through the regular milking of dairy cows. Milk is a highly nutritious and versatile product used in various forms, such as liquid milk, butter, cheese, yogurt, and ice cream. These dairy products are consumed globally and form an essential part of many people's diets.

Dairy farms require skilled labor to manage the day-to-day operations. This includes tasks such as feeding the cattle, milking, maintaining the barns and milking parlors, and ensuring the overall health and well-being of the animals. Additionally, dairy farms may have specialized personnel for herd management, veterinary care, and milk processing.

The location of a dairy farm plays a crucial role in its success. It should ideally be situated in an area with a suitable climate and ample access to water resources. Proximity to markets and distribution channels is also important to ensure the timely delivery of fresh milk and dairy products to consumers.

The size and scale of a dairy farm can vary significantly. Some dairy farms are small family-owned operations with a limited number of cows, while others are large-scale commercial enterprises with hundreds or even thousands of cows. The size of the farm determines the amount of land required for grazing and the infrastructure needed to house and manage the cattle.

Dairy farms require various resources, including land for grazing and infrastructure such as barns, milking parlors, and storage facilities. Adequate water supply and nutritious feed are

essential for the health and productivity of the dairy cattle. Skilled labor, including farm managers, veterinarians, and support staff, is necessary to ensure the efficient functioning of the farm.

In conclusion, dairy farms are agricultural businesses specializing in milk production and processing. They involve the breeding and management of dairy cattle, milk production, and the processing of milk into a range of dairy products. Dairy farms require appropriate resources, skilled labor, and suitable infrastructure to operate successfully.

To operate a dairy farm, various resources are needed. These include:

1. **Land:** Sufficient land is required to accommodate the dairy cattle, barns, grazing areas, and storage facilities.
2. **Dairy Cattle:** High-quality dairy cows that are specifically bred for milk production are essential for the farm's success.
3. **Infrastructure:** This includes barns, milking parlors, feeding areas, storage facilities, and milking equipment.
4. **Feed and Water:** Adequate supply of nutritious feed, such as hay, silage, and concentrates, along with a reliable water source, is necessary for the cattle's health and milk production.
5. **Skilled Labor:** Experienced farm managers, veterinarians, and support staff are required to handle the day-to-day operations of the dairy farm effectively.
6. **Processing Equipment:** If the farm plans to process its own dairy products, additional equipment such as pasteurizers, cheese-making equipment, and packaging machinery will be required.
7. **Marketing and Distribution Channels:** Establishing partnerships with local retailers, distributors, or direct-to-consumer channels is important to sell the dairy products.

# Importance to the country and the region

A dairy farm in the village of Mera, located in the Khanpur area, Khiripore police station, and Patna district, would have several important benefits for the local community:

- 1. Economic Development:** A dairy farm can contribute to the economic development of the village by creating employment opportunities. It would require skilled and unskilled labor for tasks such as cattle management, milking, and processing of dairy products. This would provide income and livelihood options for the local residents, reducing unemployment and poverty.
- 2. Local Milk Production:** Establishing a dairy farm in the village would result in local milk production, ensuring a fresh and reliable supply of milk for the community. This would eliminate the need for relying solely on milk sourced from distant locations, which can be more expensive and less fresh. The availability of fresh milk would benefit households and local businesses such as tea shops, restaurants, and sweet shops.
- 3. Improved Nutrition:** Milk and dairy products are essential sources of nutrition, especially for children and pregnant women. Having a dairy farm in the village would ensure that the residents have access to nutrient-rich milk and dairy products, contributing to improved health and well-being.
- 4. Agricultural Sustainability:** Dairy farming is an integrated part of agriculture. The dairy farm could establish a symbiotic relationship with local crop farmers by utilizing cow manure as organic fertilizer for agricultural fields. This would help improve soil fertility, increase crop yields, and promote sustainable agricultural practices.
- 5. Skill Development and Knowledge Sharing:** The presence of a dairy farm would provide an opportunity for local farmers to learn about modern dairy farming techniques, cattle management, and milk processing. It could serve as a platform for training and skill development programs, empowering farmers with knowledge that can enhance their agricultural practices.
- 6. Social and Community Development:** The establishment of a dairy farm can foster community engagement and cooperation. It can bring people together, creating a sense of shared responsibility and unity among the villagers. Community initiatives, such as cooperative dairy societies, can be formed to collectively manage and benefit from the dairy farm.

7. **Local Entrepreneurship:** A dairy farm can also serve as a catalyst for local entrepreneurship. It can inspire individuals to start their own small-scale dairy businesses, such as milk retailing, yogurt production, or cheese-making. This would not only generate additional income but also contribute to the growth of the local economy.

## Need of project

- 1. Meeting the Demand-Supply Gap:** There might have been a significant gap between the demand and supply of high-quality milk products in the local area. Premlata Dairy aims to address this gap by providing a consistent supply of premium dairy products to meet the needs and preferences of customers in Patna and neighboring areas.
- 2. Economic Factors:** The dairy industry is a lucrative sector that offers opportunities for growth and profitability. The promoter of Prem lata Dairy may have recognized the economic potential of the industry and decided to establish a business in this field to take advantage of the opportunities it presents.
- 3. Personal Expertise:** If the promoter has prior experience or expertise in the dairy industry, it would have motivated them to start their own dairy business. Having knowledge of the production and distribution processes, as well as understanding the market dynamics, can give the promoter a competitive edge in establishing and managing the business.
- 4. Addressing Specific Needs:** The establishment of Premlata Dairy may have been driven by the need to cater to the specific preferences and demands of the local community. By focusing on producing high-quality milk products such as curd, pera, ice cream, and lassi, the dairy aims to address the specific needs of customers in the area who are seeking delicious and hygienic dairy products.
- 5. Building Customer Relationships:** The dairy's aim to build strong customer relationships indicates a focus on providing excellent service and top-notch products. By offering high-quality and hygienic dairy products, Premlata Dairy aims to establish itself as a trusted and reliable name in the local dairy industry. Building strong customer relationships can lead to customer loyalty and repeat business.
- 6. Social and Environmental Factors:** Premlata Dairy may also consider social and environmental factors in its operations. By adhering to strict hygiene standards and using the finest ingredients, the dairy demonstrates a commitment to providing safe and healthy products to its customers. Additionally, the dairy's location in a village area may contribute to the economic development of the local community by creating job opportunities and supporting the local economy.

# Details of raw material

S.No.	Material	Mode of transportation
1	KHOA	Road
2	GHEE	Road
3	SUGAR	Road
4	MILK	Road

# Storage facilities

The storage facility of a dairy farm plays a crucial role in ensuring the quality and preservation of dairy products. Here is an explanation of the storage facilities commonly found on a dairy farm:

1. **Milk Storage Tanks:** Milk storage tanks are large stainless steel containers designed to store raw milk after milking. These tanks have temperature control mechanisms to maintain the milk at a cool temperature, usually around 4°C (39°F), to inhibit bacterial growth and maintain its freshness. Milk storage tanks can range in capacity from a few hundred liters to several thousand liters, depending on the size of the dairy farm.
2. **Silos and Silage Storage:** Silos are used to store fermented feed known as silage. Silage is made by compacting and fermenting chopped forage crops such as corn, grass, or alfalfa. These silos can be tower silos (vertical cylindrical structures) or bunker silos (rectangular pits). Silos are designed to create an anaerobic environment, preventing spoilage and preserving the nutritional value of the silage for feeding the dairy cattle during periods when fresh pasture is limited.
3. **Cold Storage Rooms:** Cold storage rooms are used to store processed dairy products such as butter, cheese, yogurt, and cream. These rooms are equipped with refrigeration systems to maintain low temperatures that are suitable for the specific dairy products being stored. Cold storage rooms help prolong the shelf life of dairy products by inhibiting bacterial growth and preserving their texture and flavor.
4. **Freezers:** Freezers are used to store frozen dairy products or products that need to be stored at extremely low temperatures, such as ice cream. These freezers maintain temperatures below the freezing point to prevent the growth of microorganisms and maintain the quality and texture of the frozen products.
5. **Dry Storage Areas:** Dry storage areas are used to store various dry ingredients, packaging materials, cleaning supplies, and other non-perishable items necessary for dairy farm operations. These areas are usually well-ventilated and organized to ensure proper inventory management and easy access to the required items.
6. **Packaging and Processing Rooms:** Some dairy farms may have dedicated rooms or areas for packaging and processing dairy products. These rooms are equipped with the necessary equipment and machinery for processing, packaging, and labeling dairy products. They may also have additional storage space for packaging materials and finished products awaiting distribution.

It is essential for dairy farms to maintain proper hygiene and cleanliness in their storage facilities to prevent contamination and maintain the quality and safety of the dairy products. Regular cleaning, sanitization, and temperature monitoring are crucial practices in dairy farm storage management.

Overall, the storage facilities on a dairy farm are designed to maintain the freshness, quality, and safety of raw milk and processed dairy products. They play a vital role in ensuring that dairy products are preserved, stored at the appropriate temperatures, and available for distribution when needed.



# Description of the product

Dairy farm products encompass a range of items, each with its own key features and benefits.

Dairy products are food items made from the milk of mammals, such as cows, goats, and sheep. They are a rich source of nutrients, including protein, calcium, vitamins, and minerals. Dairy products come in various forms and have a wide range of uses. Here are some common dairy products, their specifications, and their uses:

### 1. Milk:

- **Specifications:** Milk is a white liquid produced by the mammary glands of mammals. It contains water, proteins (such as casein and whey), carbohydrates (mainly lactose), fats, vitamins (A, D, B12), and minerals (calcium, phosphorus).
- **Uses:** Milk is commonly consumed as a beverage and is also used in cooking, baking, and making various dairy products such as butter, cheese, and yogurt.

### 2. Butter:

- **Specifications:** Butter is a solid or semi-solid dairy product made by churning cream or milk. It contains milk fat, water, and sometimes salt.
- **Uses:** Butter is used as a spread on bread and toast, as an ingredient in baking, and for sautéing, frying, and flavoring various dishes.

### 3. Cheese:

- **Specifications:** Cheese is a dairy product made by coagulating milk or cream and then separating the whey. It comes in various textures, flavors, and forms, such as hard, soft, blue-veined, or fresh.
- **Uses:** Cheese is used in sandwiches, salads, pasta dishes, pizza toppings, and as a standalone snack. It can also be melted, grated, or sliced for various recipes.

### 4. Yogurt:

- **Specifications:** Yogurt is a fermented dairy product made by adding bacterial cultures to milk, which convert lactose into lactic acid. It has a thick and creamy texture.
- **Uses:** Yogurt is consumed as a standalone snack or as an ingredient in smoothies, parfaits, sauces, and dressings. It can also be used as a substitute

for sour cream in various recipes.

**5. Cream:**

- **Specifications:** Cream is the high-fat layer that rises to the top of unhomogenized milk. It contains various levels of milk fat, depending on the type (heavy cream, light cream, whipping cream).
- **Uses:** Cream is used to add richness and texture to dishes, such as soups, sauces, desserts, and coffee. It can be whipped to make whipped cream for toppings.

**6. Ice Cream:**

- **Specifications:** Ice cream is a frozen dairy dessert made by combining cream, milk, sugar, and flavorings. It can have various textures, such as creamy, soft, or firm.
- **Uses:** Ice cream is a popular dessert enjoyed on its own or as an accompaniment to cakes, pies, and other desserts. It comes in numerous flavors and can be customized with toppings.

# Product uses

Dairy products are derived from the milk of mammals, most commonly cows, and they are consumed worldwide in various forms. Here are some common uses and applications of dairy products:

1. **Consumption as food:** Many dairy products are consumed directly as food. These include milk, cheese, yogurt, butter, and cream. They are enjoyed on their own or used as ingredients in a wide range of recipes.
2. **Baking and cooking:** Dairy products are extensively used in baking and cooking. Milk is a common ingredient in cakes, cookies, bread, and other baked goods. Butter is used for baking, sautéing, and flavoring dishes. Cream is often used in sauces, soups, and desserts to add richness and texture.
3. **Cheese-making:** Dairy products such as milk are the primary ingredients in cheese-making. Different types of cheese are produced by varying the fermentation, aging, and processing techniques. Cheese is used in cooking, sandwiches, salads, and as a topping or ingredient in various dishes.
4. **Desserts and sweets:** Dairy products play a significant role in the creation of desserts and sweets. Ice cream, gelato, and frozen yogurt are popular frozen treats made from milk, cream, and various flavorings. Dairy products like cream, condensed milk, and mascarpone are used in the preparation of desserts like custards, puddings, pies, and cakes.
5. **Coffee and tea:** Many people enjoy adding dairy products to their coffee and tea. Milk or cream can be used to lighten and add flavor to hot beverages. Additionally, products like condensed milk and evaporated milk are sometimes used as sweeteners or additives in certain coffee or tea recipes.
6. **Cultured dairy products:** Yogurt, sour cream, and buttermilk are examples of cultured dairy products. They are created by fermenting milk with specific bacteria cultures. These products are consumed as is, used as ingredients in recipes, or employed as condiments and toppings.
7. **Nutritional supplements:** Dairy products are rich in essential nutrients such as calcium, protein, and vitamins. Some dairy products are fortified with additional nutrients, making them popular as nutritional supplements. For instance, milk is often fortified with vitamin D, and certain yogurts may contain probiotics for digestive

health.

## Location of the project

### Site location

**Premlata Diary Projects will be situated in VILL-MERA PO-KHANPUR ,PS-KHIRIPORE**

### Present market position demand supply

**Market Position:** The market position of a dairy farm product will depend on various factors such as the specific product, geographical location, competition, consumer preferences, and marketing strategies. It is important to conduct thorough market research and analysis to determine the market position of a specific dairy product.

**Gap between Demand and Supply:** The gap between demand and supply of a dairy farm product can arise due to several reasons:

1. **Growing Demand:** If the demand for a specific dairy product is increasing, the existing supply may not be sufficient to meet the market needs. This can occur due to changing consumer preferences, population growth, or increased awareness about the health benefits of dairy products.
2. **Limited Production Capacity:** The dairy farm may have limitations in terms of herd size, milking capacity, or processing capabilities. Insufficient production capacity can result in a shortage of the dairy product compared to the demand in the market.
3. **Seasonal Fluctuations:** Some dairy products, such as certain types of cheese or ice cream, may have seasonal demand spikes. If the production capacity is not adjusted to meet these fluctuations, it can lead to supply shortages during peak seasons.
4. **Quality or Specialty Products:** Certain dairy products may have specific quality standards or be considered specialty items. If the supply of such products is limited due to specific production requirements or regional availability, it can create a gap between the demand and supply.
5. **Distribution Challenges:** Inadequate distribution networks or logistical constraints can hinder the efficient supply of dairy products to the market. This can result in localized supply shortages or difficulties in reaching certain regions.

To address the gap between demand and supply, dairy farm businesses can take various steps:

- 1. Increase Production Capacity:** Invest in expanding the herd size, upgrading milking equipment, or improving processing capabilities to meet growing demand.
- 2. Diversify Product Range:** Introduce new dairy products or variations to cater to changing consumer preferences and increase overall supply.
- 3. Optimize Seasonal Production:** Adjust production planning and resources to align with seasonal fluctuations in demand for specific dairy products.
- 4. Enhance Distribution Channels:** Improve distribution networks and partnerships to ensure efficient delivery of dairy products to different market segments.
- 5. Collaboration with Suppliers:** Work closely with feed suppliers, veterinary services, and other stakeholders to ensure a consistent supply chain and overcome production constraints.

# Marketing strategy

The market opportunity for a dairy product will depend on various factors such as consumer demand, competition, market trends, and the specific product being considered. Here are some aspects to consider when assessing the market opportunity for a dairy product:

- 1. Growing Demand for Dairy:** Dairy products, including milk, cheese, yogurt, and butter, continue to be staple food items in many diets worldwide. The demand for dairy is driven by factors such as population growth, increasing disposable income, changing dietary habits, and the perception of dairy as a source of essential nutrients.
- 2. Health and Wellness Trends:** There is a rising focus on health and wellness, with consumers seeking nutritious and natural food options. Dairy products are often valued for their high protein content, calcium, vitamins, and probiotics, which contribute to overall well-being. Positioning dairy products as part of a healthy lifestyle can attract health-conscious consumers.
- 3. Innovation and Product Differentiation:** Opportunities exist for innovative dairy products that cater to specific dietary needs or preferences. This includes lactose-free or plant-based alternatives, organic and locally sourced options, and products with unique flavors or functional ingredients. Differentiating the product through quality, taste, or specialized offerings can help capture market share.
- 4. Convenience and Ready-to-Eat Options:** With busy lifestyles and a demand for convenience, there is a growing market for ready-to-eat or on-the-go dairy products. Single-serve yogurt cups, pre-packaged cheese slices, and portioned butter containers are examples of products that cater to convenience-seeking consumers.
- 5. Sustainable and Ethical Practices:** Consumers are increasingly conscious of sustainability and ethical considerations in their purchasing decisions. Highlighting sustainable farming practices, animal welfare standards, and eco-friendly packaging can attract environmentally conscious consumers and create a competitive advantage.
- 6. Market Segmentation and Targeting:** Dairy products can be tailored to specific consumer segments, such as children, athletes, or those with specific dietary restrictions. Identifying niche markets and developing products that meet their unique needs can provide opportunities for growth and market expansion.



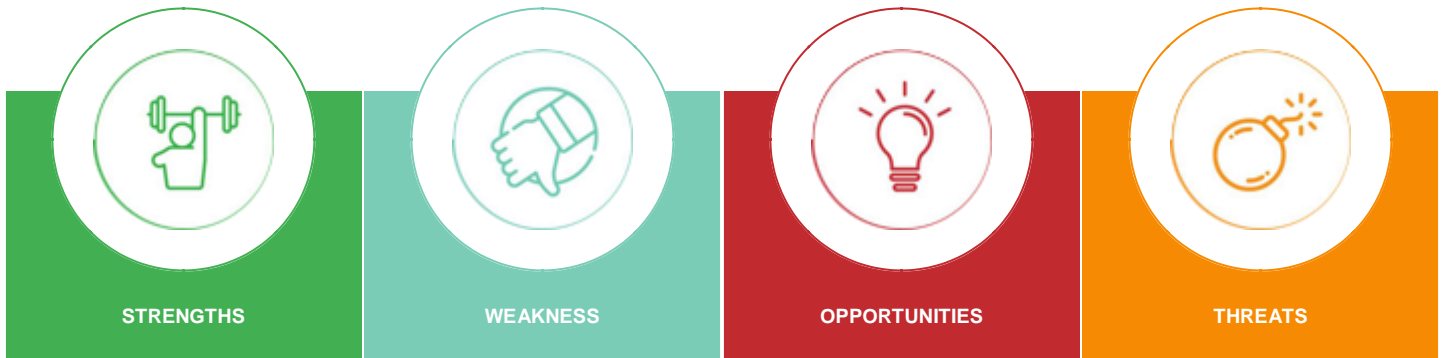
7. **Export Opportunities:** Depending on the location and regulatory considerations, there may be opportunities to tap into export markets for dairy products. Analyzing international demand, trade agreements, and compliance requirements can help identify potential export opportunities.

## Technology & process description

### Process flow chart



### Swot Analysis



#### Strengths:

1. **Locally sourced:** Being located in a rural area, the dairy products can benefit from access to fresh and locally sourced milk, ensuring the quality and freshness of the products.
2. **Brand reputation:** If the dairy has been operating for a while, it might have built a positive reputation among the local community, which can be leveraged to attract customers and build loyalty.
3. **Diversified product range:** Offering a variety of dairy products such as milk, butter, cheese, yogurt, etc., can cater to the different preferences and demands of customers, increasing the potential customer base.
4. **Direct customer interaction:** Being in a rural area, the dairy can have direct interactions with customers, which provides an opportunity to understand their needs, gather feedback, and build strong customer relationships.

#### Weaknesses:

1. **Limited infrastructure:** Rural areas may have limited infrastructure, which can pose challenges in terms of processing, storage, and transportation of dairy products. Ensuring proper equipment, cold storage facilities, and transportation arrangements will be essential.
2. **Limited customer base:** The rural location might have a smaller population compared to urban areas, which could limit the potential customer base. Strategies to expand reach and attract customers from nearby areas will be crucial.

3. **Distribution challenges:** Delivering dairy products to distant locations can be a logistical challenge, especially if there are limited transportation options or poor road connectivity. This can affect timely delivery and customer satisfaction.

#### **Opportunities:**

1. **Growing demand for organic and locally sourced products:** The increasing awareness and preference for organic and locally sourced products can be capitalized on by highlighting the freshness and quality of the dairy products.
2. **Collaboration with local farmers:** Partnering with local farmers for milk supply can help strengthen the local agricultural community and create a mutually beneficial relationship.
3. **Market differentiation:** Emphasizing the unique selling points of the dairy products, such as traditional production methods, natural ingredients, or special flavors, can help differentiate the brand and attract customers.

#### **Threats:**

1. **Competition from established brands:** Larger dairy brands may already have a presence in the area, making it challenging to compete in terms of pricing and brand recognition. Differentiation and focusing on unique aspects can help mitigate this threat.
2. **Changing consumer preferences:** Consumer preferences and dietary trends may change over time, with people opting for alternatives to dairy products. Keeping an eye on market trends and diversifying the product range accordingly can help adapt to changing demands.
3. **Quality control and food safety:** Ensuring proper hygiene, quality control measures, and adherence to food safety regulations are essential to maintain customer trust and avoid any health-related issues.



# CMA DATA

## DAIRY PROJECTS

VILL-MERA PO-KHANPUR ,PS-KHIRIPORE

## Cost of project and means of finance

Name of the Applicant : DAIRY PROJECTS

\* Figures in Lakhs

Cost of project	Already Incurred	To be incurred		Total Cost
		Firm	Non-Firm	
Land	0	0	0	0
Site Development	0	3	0	3
Buildings	0	0	0	0
<b>Plant and Machinery</b>				
- Imported	0	0	0	0
- Indigenous	0	3	0	3
Misc. Fixed Assets	0	4	0	4
Preliminary Expenses	0	0	0	0
Pre-operative Expenses	0	0.08		0.08
Provision for Contingencies	0	0		0
Margin Money for Working Capital	0	1.05		1.05
Total Cost	0	11.13	0	11.13
Total Cost (Rounded off)				11.1

MEANS OF FINANCE	Already raised	To be raised	Total Cost
<b>Equity</b>			
Partners Capital	0	1.13	1.13
Share Premium	0	0	0
Preference Share Capital	0	0	0
Equity Contribution	0	0	0
<b>Quasi-Equity</b>			
Interest free Unsecured Loans	0	0	0
Subsidy	0	0	0
Quasi-Equity Others (PI Specify)	0	0	0
Total Quasi-Equity	0	1.13	1.13
<b>Debt</b>			
Term Loan	0	10	10
Term Loan from Other Bank	0	0	0
Interest Bearing Unsecured Loans	0	0	0
Total Debt (Rounded off)	0	10	10
Total Finance	0	11.13	11.13



Debt-Equity Ratio (DER) :	8.85
Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity) :	8.85
Promoters' Contribution (%) :	10.15%
Promoters' Contribution by Equity (%) :	100%
Ratio of Capital to Interest Free Unsecured Loans :	NA

## Assumpitons

Name of the Applicant	DAIRY PROJECTS
Constitution of the applicant	Proprietorship Firm
First financial year of operations for the project	2024
Proposed date of commencement of commercial production	01/07/2023
No. of Financial Years from the Proposed date of commencement of commercial production including Moratorium Period	7
No. of Moratorium Period (Months) from the Proposed date of commencement of commercial production	0

## Basis Overall Install Capacity

\* Figures in Lakhs

Name of Product	Unit Measurement	Production per day (units)	No of working days per year	Production per annum (units)
Milk	Litre	100	365	36500
Curd	KG	10	365	3650
Pera	KG	15	365	5475
Sum of Basis Of Installed Capacity				45625

## Sales at installed capacity

\* Figures in Lakhs

### Milk

#### (a) Export Sale

Percentage Export Sales	0%
Unit Measurement	
Quantity To Be Exported	0
Selling Rate Per Unit	0
Export Sales At Installed Capacity (Rs Lakh)	0

#### (b) Gross Domestic Sales

Percentage Domestic Sales	100%
Quantity For Domestic Sales	36500
Unit Measurement	Litre
Selling Rate Per Unit	50
Gross Domestic Sales At Installed Capacity (Rs Lakh)	18.25

### Curd

#### (a) Export Sale

Percentage Export Sales	0%
Unit Measurement	
Quantity To Be Exported	0
Selling Rate Per Unit	0

Export Sales At Installed Capacity (Rs Lakh)	0
--	---

### (b) Gross Domestic Sales

Percentage Domestic Sales	100%
Quantity For Domestic Sales	3650
Unit Measurement	KG
Selling Rate Per Unit	72
Gross Domestic Sales At Installed Capacity (Rs Lakh)	2.63

## Pera

### (a) Export Sale

Percentage Export Sales	0%
Unit Measurement	
Quantity To Be Exported	0
Selling Rate Per Unit	0
Export Sales At Installed Capacity (Rs Lakh)	0

### (b) Gross Domestic Sales

Percentage Domestic Sales	100%
Quantity For Domestic Sales	5475
Unit Measurement	KG
Selling Rate Per Unit	340
Gross Domestic Sales At Installed Capacity (Rs Lakh)	18.61

## Raw Material Cost At Installed Capacity

\* Figures in Lakhs

### Milk

Basis Of Installed Capacity :- 36500

Raw material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (Rs.)	Total Cost (Rs. lakh)
Dry Fodder	KG	0.65	23725	15	3.56
GREEN FOODER	KG	0.5	18250	10	1.82
NUTRITIOUS fooder	KG	0.5	18250	45	8.21
Total					13.59

### Curd

Basis Of Installed Capacity :- 3650

Raw material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (Rs.)	Total Cost (Rs. lakh)
Milk	Litre	1	3650	25	0.91
Total					0.91

### Pera

Basis Of Installed Capacity :- 5475

Raw material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (Rs.)	Total Cost (Rs. lakh)
Khoya/Mawa	KG	0.25	1368.75	150	2.05
Sugar	KG	0.5	2737.5	40	1.09
Ghee	KG	0.15	821.25	850	6.98
Total					10.12
Total Cost of Raw Material (Rs. lakh)					24.62

## Total Factory Salaries And Wages

\* Figures in Lakhs

Designation	No. of employees.	Salary Per month ( Rs.)	Amount (Rs.)
Skilled Workmen	2	9000	18000
Unskilled Workmen	2	5000	10000
Total	4		28000



## Percentage Fringe Benefits

\* Figures in Lakhs

Total factory salaries and wages	28000
Percentage Fringe Benefits	1 %
Fringe Benefits Amount (Rs.)	280
Monthly factory salaries and wages (Rs)	28280
Annual factory salaries and wages (Rs. Lakh)	3.39

Upfront fee on term loan

\* Figures in Lakhs

Amount of Term Loan (Rs. Lakh)	10
Upfront fee (%)	1%
Education Cess (%)	0%
Amount of Upfront Fee	0.1
GST (%)	18%
Amount of Upfront Fee (incl. GST) (Rs. lakh)	0.12

## Cost Of Plant And Machinery

\* Figures in Lakhs

### Indigenous

S No.	Description	Quantity	Supplier	Unit Cost in Rupees	Total Cost (Rs. lakh)
1	Machinery	1	NA	300000	3
Total					3

Misc. Fixed Assets

S No.	Description	Quantity	Supplier	Unit Cost in Rupees	Total Cost (Rs. lakh)
1	Other fixed Assets	1	NA	400000	4
Total					4

## Sales & Total Income

\* Figures in Lakhs

Sales & Total Income	Absolute amount at 100% installed capacity
Annual gross domestic sales (Rs. Lakh)	39.49
GST as percentage of Net Domestic Sales (%)	0 %
Annual export sales (Rs. Lakh)	0
Annual income from job work (Rs. Lakh)	0
Other Operational Income	0
Annual Non-operational Income (Rs. lakh)	0

User Defined Annual Income From Job Work / Other Operational Income (Rs. lakh)							
	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
Annual income from job work (Rs. Lakh)	0	0	0	0	0	0	0
Other Operational Income	0	0	0	0	0	0	0
Annual Non-operational Income (Rs. lakh)	0	0	0	0	0	0	0

## Cost of production sales

\* Figures in Lakhs

	Absolute amount at 100% installed capacity
Raw material consumed	24.62
Percentage CENVAT Credit available on Indigenous Raw Material	0
Consumable stores and spares (Rs. Lakh)	0
Power, Fuel & Other Utilities (Rs. lakh)	0.73
Annual Increase Rate	1 %
Factory salaries and Wages (Rs. lakh)	3.39
Other Manufacturing Expenses	0.91
Other Variable Expenses	1.83

## Working capital

\* Figures in Lakhs

Computation of Margin Money for WC for taking in Project Cost	First Method of Lending
Year from which MM for WC will be used for Project Cost Calculations	First Year of Operation
Method of Assessment of Working Capital Requirement	First Method of Lending
Whether computation of Stock in Process and finished goods are to be done in Profitability Statement for arriving at proper values of cost of production and as per RBI definition, when following Second Method of Lending for WC Assessment	YES
Whether the unit will avail working capital limit from Bank	YES

(a) User-defined Assessment of Working Capital	User defined Amount (Rs. lakh)						
	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
User-defined Margin Money for WC	0	0	0	0	0	0	0
Bank Borrowing for WC	0	0	0	0	0	0	0
Sundry Creditors	0	0	0	0	0	0	0

(b) Inventory holding periods for First or Second Method of Lending	No. of Months
Raw material	1
Consumable stores and spares	0
Stock in Process	0
finished goods	0.5
Export Receivables	0
Receivables other than Exports	1

(c) Sundry Creditors for Nayak Committee Method/ First or Second Method of Lending	No. of Months
Sundry Creditors	1
Rate of Interest on Bank Borrowing for Working Capital	0



## Term loan

Installment Type :	Monthly Installments
Equal and Unequal Installment :	Unequal Installments
No. of installments :	84
Interest rate on term loan :	10
Date of first installment :	01/07/2023

## Projections of performance & profitability

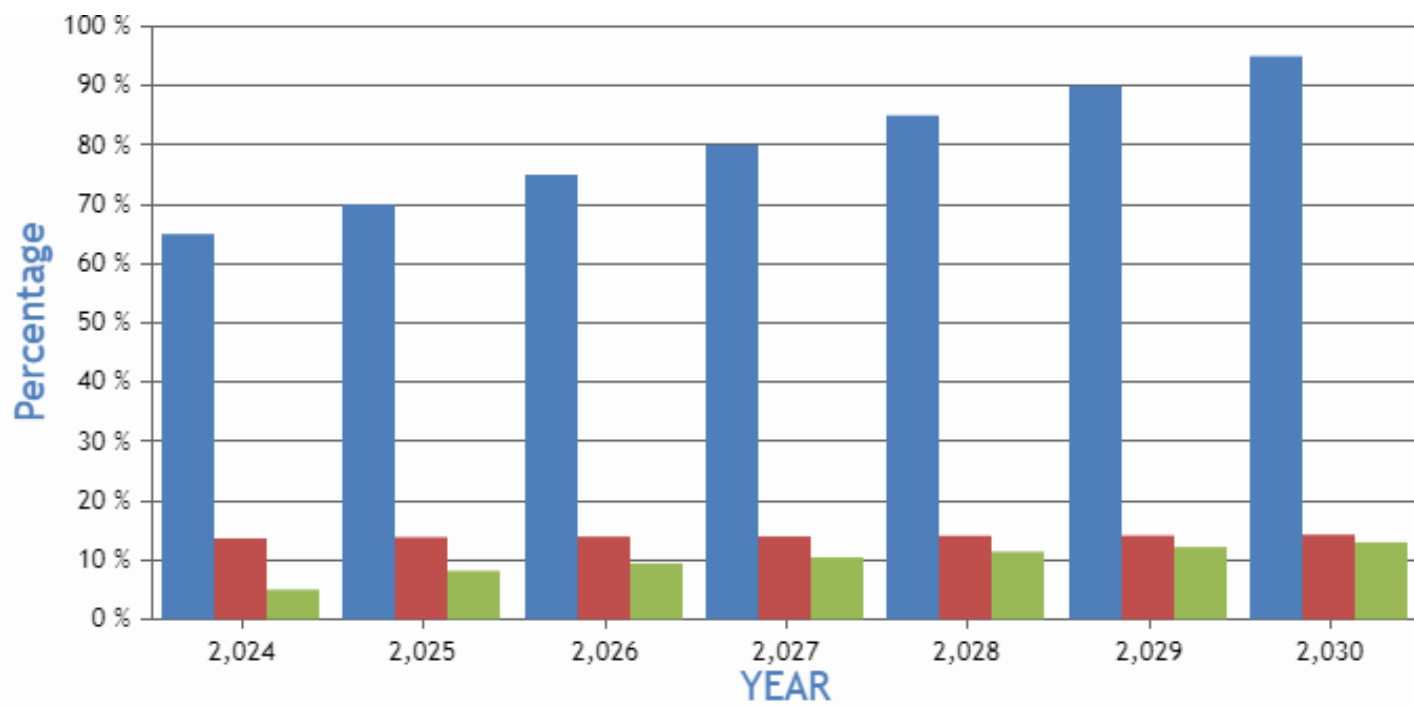
Name of the Applicant : DAIRY PROJECTS

\* Figures in Lakhs

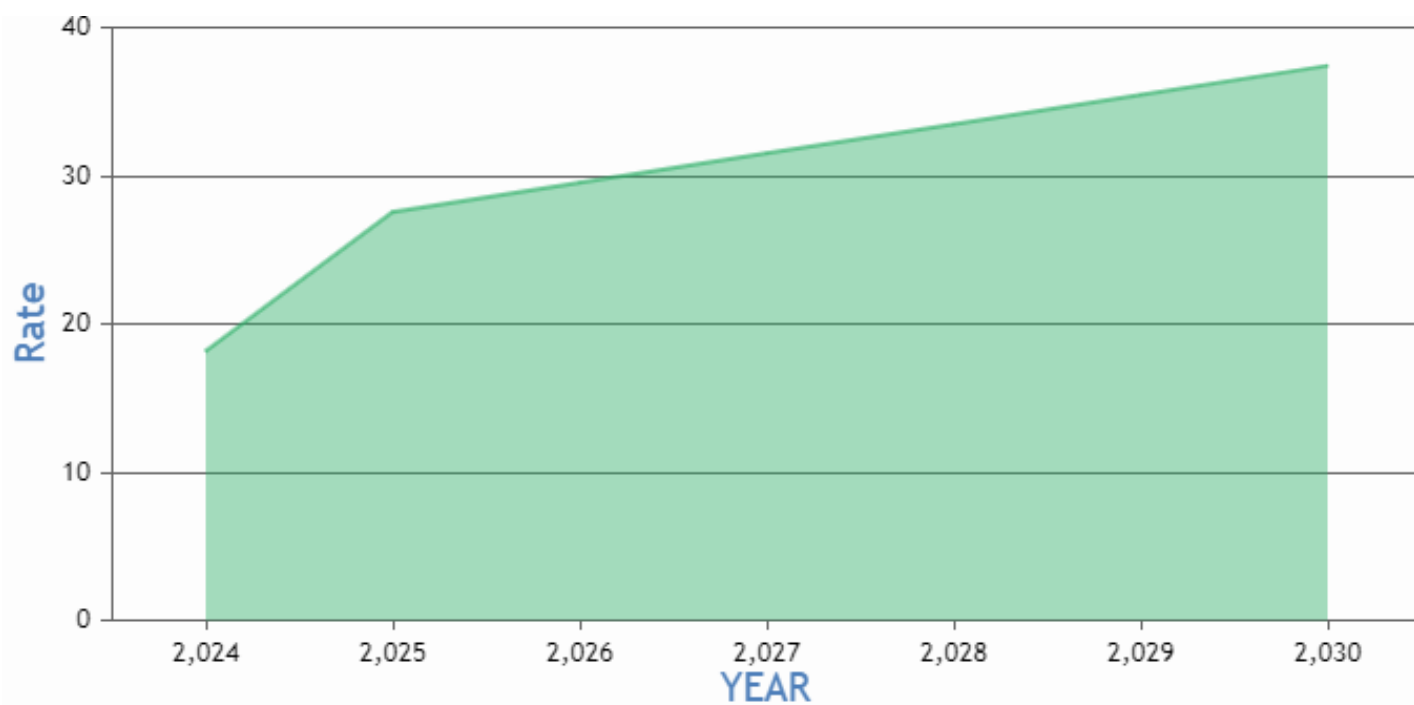
	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
Production Capacity Utilization	65%	70%	75%	80%	85%	90%	95%
Sales as percentage of Installed Capacity	61.39%	69.79%	74.79%	79.79%	84.79%	89.79%	94.79%
<b>Sales / Total Income</b>							
Gross Domestic Sales	18.18	27.56	29.54	31.51	33.48	35.46	37.43
Net Domestic Sales	18.18	27.56	29.54	31.51	33.48	35.46	37.43
Export Sales	0	0	0	0	0	0	0
Net Sales	18.18	27.56	29.54	31.51	33.48	35.46	37.43
Income from other job work	0	0	0	0	0	0	0
Other Operational Income	0	0	0	0	0	0	0
Total Income	18.18	27.56	29.54	31.51	33.48	35.46	37.43
<b>COST OF PRODUCTION/ SALES</b>							
raw material consumed	12	17.23	18.47	19.7	20.93	22.16	23.39
consumable stores and spares	0	0	0	0	0	0	0
Power, Fuel & Other Utilities (Fixed)	0.16	0.22	0.22	0.22	0.22	0.22	0.22
Power, Fuel & Other Utilities (Variable)	0.25	0.36	0.38	0.41	0.43	0.46	0.49
factory salaries and wages (fixed)	0.51	0.68	0.69	0.7	0.71	0.71	0.72
factory salaries and wages (variable)	1.32	1.92	2.07	2.24	2.4	2.57	2.73

	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
Repairs & Maintenance	0.1	0.13	0.13	0.14	0.14	0.14	0.14
Other Manufacturing Expenses	0.44	0.64	0.68	0.73	0.77	0.82	0.86
other variable expenses	0.89	1.28	1.37	1.46	1.56	1.65	1.74
Depreciation	0.86	0.75	0.66	0.58	0.51	0.44	0.38
Sub-total	16.53	23.21	24.67	26.18	27.67	29.17	30.67
add: opening stock in process	0	0	0	0	0	0	0
less: closing stock in process	0	0	0	0	0	0	0
cost of production	16.53	23.21	24.67	26.18	27.67	29.17	30.67
Add: Opening Stock of Finished Goods	0	0.87	0.96	1.03	1.09	1.15	1.21
Less: Closing Stock of Finished Goods	0.87	0.96	1.03	1.09	1.15	1.21	1.28
Cost of Sales	15.66	23.12	24.6	26.12	27.61	29.11	30.6
Selling, Packing & Distr. Expenses (Fixed)	0.05	0.08	0.09	0.09	0.1	0.11	0.11
Selling, Packing & Distr. Expenses (Variable)	0.49	0.74	0.8	0.85	0.9	0.96	1.01
Administrative & Misc. Expenses	0.36	0.55	0.59	0.63	0.67	0.71	0.75
Sub-total	16.56	24.49	26.08	27.69	29.28	30.89	32.47
Profit before Interest, Lease Rentals (PBIT)	1.62	3.07	3.46	3.82	4.21	4.57	4.96
Interest on Term Loan	0.71	0.82	0.67	0.53	0.39	0.24	0.1
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Interest on Bank Borrowing	0	0	0	0	0	0	0
Lease Rentals	0	0	0	0	0	0	0

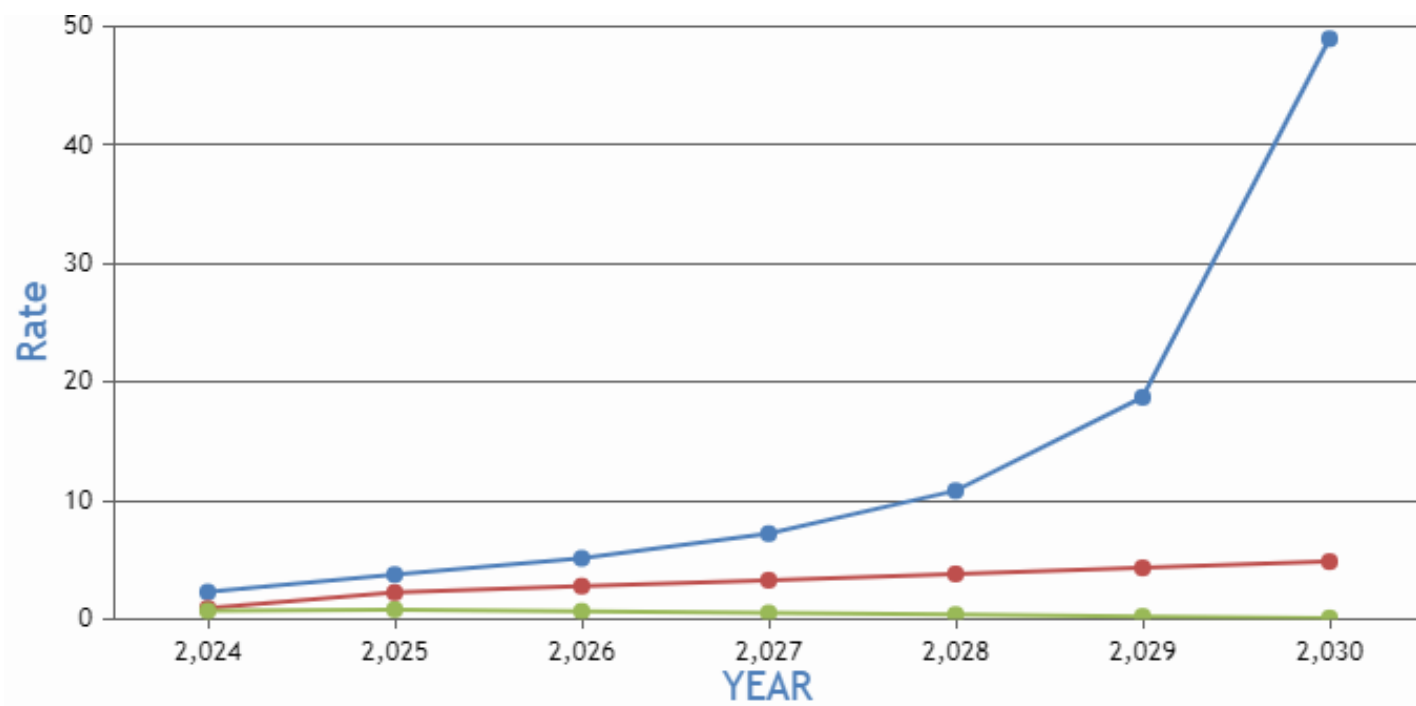
	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
Operating Profit	0.91	2.25	2.79	3.29	3.82	4.33	4.86
Preliminary Expenses written off	0	0	0	0	0	0	0
Non-operational Income	0	0	0	0	0	0	0
Profit before Tax (PBT)	0.91	2.25	2.79	3.29	3.82	4.33	4.86
Provision for Taxation	0	0	0	0	0	0	0
Profit after Tax (PAT)	0.91	2.25	2.79	3.29	3.82	4.33	4.86
Drawings	0	0	0	0	0	0	0
Retained Earnings	0.91	2.25	2.79	3.29	3.82	4.33	4.86
Gross Cash Accruals	1.77	3	3.45	3.87	4.33	4.77	5.24
Net Cash Accruals	1.77	3	3.45	3.87	4.33	4.77	5.24
PBDIT/ Total Income (%)	13.64%	13.85%	13.95%	13.98%	14.09%	14.13%	14.28%
Operating Profit/ Total Income (%)	5.01%	8.17%	9.44%	10.45%	11.41%	12.2%	12.99%
Net Profit/ Total income (%)	5.01%	8.17%	9.44%	10.45%	11.41%	12.2%	12.99%
Raw Material Cost/ Cost of Production (%)	72.6%	74.24%	74.86%	75.24%	75.64%	75.97%	76.26%
Cost of Production/ Net Sales (%)	90.93%	84.23%	83.51%	83.07%	82.63%	82.26%	81.93%
Cost of Sales/ Net Sales (%)	86.14%	83.9%	83.27%	82.88%	82.45%	82.09%	81.74%
Interest Coverage Ratio	2.29	3.76	5.14	7.22	10.84	18.72	48.97
Return on Capital Employed (ROCE) (%)	13.37%	26.14%	30.62%	34.92%	39.47%	43.78%	48.2%



CanvasJS Trial ■ Production Capacity Utilisation ■ Pbdit Total Income ■ Operating Profit Total Income



CanvasJS Trial ■ Total Income



CanvasJS Trial

Interest Coverage Ratio Projection Profit after Tax (PAT) Interest Roce

## Projected balance sheet

Name of the Applicant : DAIRY PROJECTS

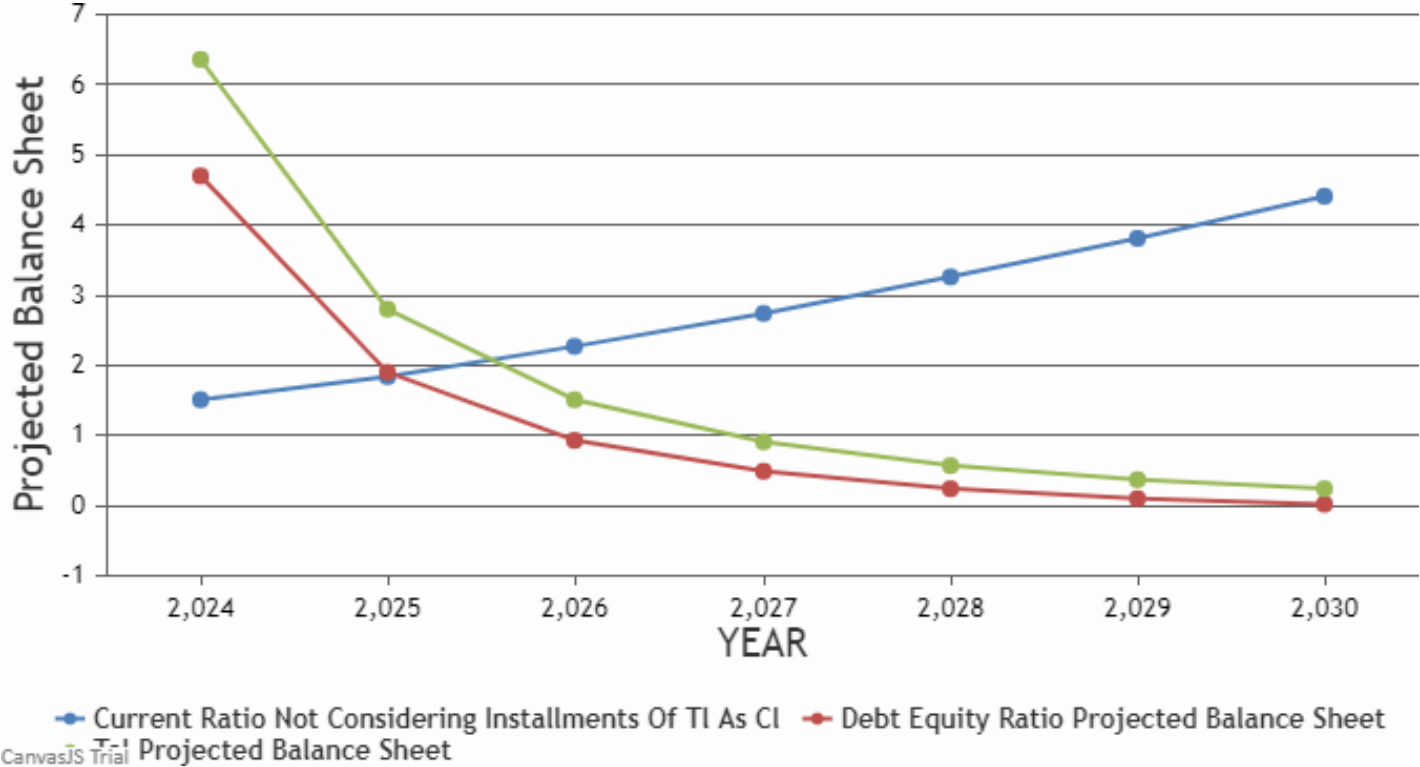
\* Figures in Lakhs

	Const. Period	As on FY2024	As on FY2025	As on FY2026	As on FY2027	As on FY2028	As on FY2029	As on FY2030
<b>Liabilities</b>								
Partners Capital	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13
Preference Share Capital	0	0	0	0	0	0	0	0
Equity Contribution	0	0	0	0	0	0	0	0
Reserves & Surplus	0	0.91	3.16	5.95	9.24	13.06	17.39	22.25
Interest free Unsecured Loans	0	0	0	0	0	0	0	0
Subsidy	0	0	0	0	0	0	0	0
Quasi-Equity Others (PI Specify)	0	0	0	0	0	0	0	0
Term Loan from bank	10	8.93	7.5	6.07	4.64	3.21	1.79	0.36
Interest Bearing Unsecured Loans	0	0	0	0	0	0	0	0
Bank Borrowings for WC	0	1.83	2.08	2.23	2.38	2.52	2.66	2.81
<b>Current Liabilities</b>								
Creditors for Purchases	0	1.33	1.44	1.54	1.64	1.74	1.85	1.95
TOTAL Liabilities	11.13	14.13	15.31	16.92	19.04	21.67	24.81	28.5
<b>ASSETS</b>								
WDV of Fixed assets	10.08	10.08	9.22	8.47	7.81	7.23	6.72	6.28

	Const. Period	As on FY2024	As on FY2025	As on FY2026	As on FY2027	As on FY2028	As on FY2029	As on FY2030
Less : Depreciation	0	0.86	0.75	0.66	0.58	0.51	0.44	0.38
Net Fixed Assets	10.08	9.22	8.47	7.81	7.23	6.72	6.28	5.9
<b>Current Assets</b>								
Raw Material		1.33	1.44	1.54	1.64	1.74	1.85	1.95
Consumables Stores And Spares		0	0	0	0	0	0	0
Stock in Process (Month's Cost of Production)		0	0	0	0	0	0	0
Finished Goods (Month's Cost of sales)		0.87	0.96	1.03	1.09	1.15	1.21	1.28
Export Receivables		0	0	0	0	0	0	0
Receivables other than Exports		2.02	2.3	2.46	2.63	2.79	2.95	3.12
Total Current Assets	0	4.22	4.7	5.03	5.36	5.68	6.01	6.35
Cash & Bank Balance	1.05	0.69	2.14	4.08	6.45	9.27	12.52	16.25
Preliminary Expenses not written off	0	0	0	0	0	0	0	0
TOTAL ASSETS	11.13	14.13	15.31	16.92	19.04	21.67	24.81	28.5
Current Ratio (not considering installments of T/L as CL)		1.55	1.94	2.42	2.94	3.51	4.11	4.75
Current Ratio (considering installments of T/L as CL)		1.16	1.38	1.75	2.17	2.63	3.12	3.65
Debt Equity Ratio	8.85	4.37	1.75	0.86	0.45	0.23	0.1	0.02



	Const. Period	As on FY2024	As on FY2025	As on FY2026	As on FY2027	As on FY2028	As on FY2029	As on FY2030
Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity)	8.85	4.37	1.75	0.86	0.45	0.23	0.1	0.02
TOL/ TNW	8.85	5.92	2.57	1.39	0.84	0.53	0.34	0.22



## Margin money for working capital and assessment of wc

Name of the Applicant : DAIRY PROJECTS

\* Figures in Lakhs

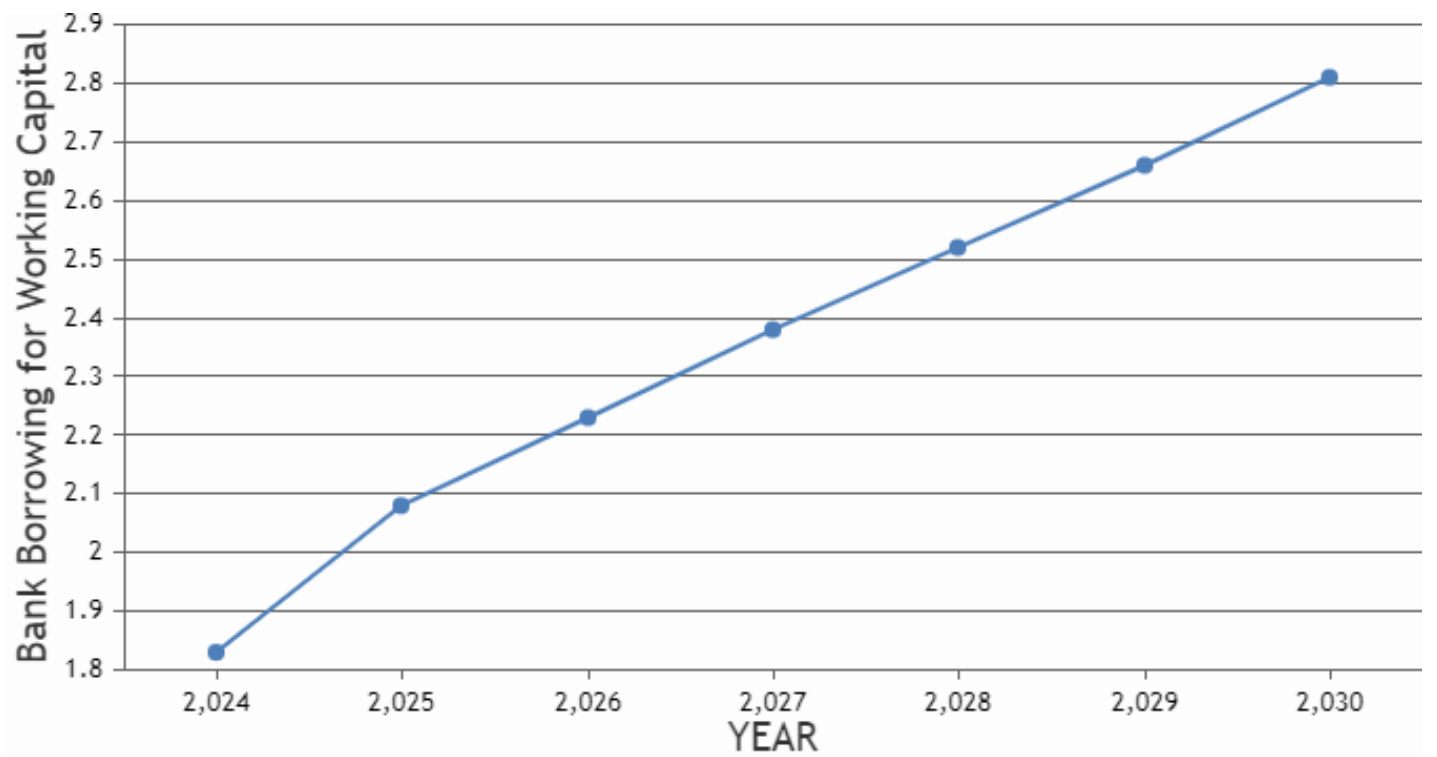
Particulars	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
Gross sales (incl. Job Income)	18.18	27.56	29.54	31.51	33.48	35.46	37.43
Total Working Capital Requirement (25% of Gross sales)	4.55	6.89	7.39	7.88	8.37	8.87	9.36
Margin Money for Working Capital (5% of Gross sales)	0.91	1.38	1.48	1.58	1.67	1.77	1.87
Permissible Bank Borrowing (20% of Gross sales)	3.64	5.51	5.91	6.3	6.7	7.1	7.49

	No. of Months	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
<b>Current Assets</b>								
Raw material	1	1.33	1.44	1.54	1.64	1.74	1.85	1.95
Consumables stores and spares	0	0	0	0	0	0	0	0
stock in process ( month's cost of production)	0	0	0	0	0	0	0	0
Finished goods ( month's cost of sales)	0.5	0.87	0.96	1.03	1.09	1.15	1.21	1.28
Export Receivables	0	0	0	0	0	0	0	0
Receivables other than Exports	1	2.02	2.3	2.46	2.63	2.79	2.95	3.12
Total Current Assets (A)		4.22	4.7	5.03	5.36	5.68	6.01	6.35

	No. of Months	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
<b>Current Liabilities</b>								
Creditors for Purchases	1	1.33	1.44	1.54	1.64	1.74	1.85	1.95
Total Current Assets (A)		1.33	1.44	1.54	1.64	1.74	1.85	1.95
Working Capital Gap (A-B)		2.89	3.26	3.49	3.72	3.94	4.16	4.4
Margin Money on Working Capital (25% on CA other than Export Receivables)		1.06	1.18	1.26	1.34	1.42	1.5	1.59
Bank Borrowing for Working Capital		1.83	2.08	2.23	2.38	2.52	2.66	2.81

### Recommended Method - First Method of Lending

		FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030
Total Current Assets		4.22	4.7	5.03	5.36	5.68	6.01	6.35
Total Current Liabilities		1.33	1.44	1.54	1.64	1.74	1.85	1.95
Working Capital Gap		2.89	3.26	3.49	3.72	3.94	4.16	4.4
Margin Money on Working Capital		1.06	1.18	1.26	1.34	1.42	1.5	1.59
Bank Borrowing for Working Capital		1.83	2.08	2.23	2.38	2.52	2.66	2.81
Interest on Bank Borrowing for WC @	0%	0	0	0	0	0	0	0



## Interest on term loan monthly

Name of the Applicant : DAIRY PROJECTS

\* Figures in Lakhs

Term Loan (Rs. lakh)	10
No. of Monthly Installments	84
Amount of Equal Installment	0
Rate of Interest	10
Proposed date of commencement of commercial production	01/07/2023
Date of first repayment	01/07/2023

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
1	01/07/2023	10	0.12	9.88	0.08		
2	01/08/2023	9.88	0.12	9.76	0.08		
3	01/09/2023	9.76	0.12	9.64	0.08		
4	01/10/2023	9.64	0.12	9.52	0.08		
5	01/11/2023	9.52	0.12	9.4	0.08		
6	01/12/2023	9.4	0.12	9.29	0.08		
7	01/01/2024	9.29	0.12	9.17	0.08		
8	01/02/2024	9.17	0.12	9.05	0.07		
9	01/03/2024	9.05	0.12	8.93	0.08	0.71	1.07
10	01/04/2024	8.93	0.12	8.81	0.07		
11	01/05/2024	8.81	0.12	8.69	0.07		
12	01/06/2024	8.69	0.12	8.57	0.07		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
13	01/07/2024	8.57	0.12	8.45	0.07		
14	01/08/2024	8.45	0.12	8.33	0.07		
15	01/09/2024	8.33	0.12	8.21	0.07		
16	01/10/2024	8.21	0.12	8.1	0.07		
17	01/11/2024	8.1	0.12	7.98	0.07		
18	01/12/2024	7.98	0.12	7.86	0.07		
19	01/01/2025	7.86	0.12	7.74	0.07		
20	01/02/2025	7.74	0.12	7.62	0.06		
21	01/03/2025	7.62	0.12	7.5	0.06	0.82	1.43
22	01/04/2025	7.5	0.12	7.38	0.06		
23	01/05/2025	7.38	0.12	7.26	0.06		
24	01/06/2025	7.26	0.12	7.14	0.06		
25	01/07/2025	7.14	0.12	7.02	0.06		
26	01/08/2025	7.02	0.12	6.9	0.06		
27	01/09/2025	6.9	0.12	6.79	0.06		
28	01/10/2025	6.79	0.12	6.67	0.06		
29	01/11/2025	6.67	0.12	6.55	0.05		
30	01/12/2025	6.55	0.12	6.43	0.05		
31	01/01/2026	6.43	0.12	6.31	0.05		
32	01/02/2026	6.31	0.12	6.19	0.05		
33	01/03/2026	6.19	0.12	6.07	0.05	0.67	1.43
34	01/04/2026	6.07	0.12	5.95	0.05		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
35	01/05/2026	5.95	0.12	5.83	0.05		
36	01/06/2026	5.83	0.12	5.71	0.05		
37	01/07/2026	5.71	0.12	5.6	0.05		
38	01/08/2026	5.6	0.12	5.48	0.05		
39	01/09/2026	5.48	0.12	5.36	0.04		
40	01/10/2026	5.36	0.12	5.24	0.04		
41	01/11/2026	5.24	0.12	5.12	0.04		
42	01/12/2026	5.12	0.12	5	0.04		
43	01/01/2027	5	0.12	4.88	0.04		
44	01/02/2027	4.88	0.12	4.76	0.04		
45	01/03/2027	4.76	0.12	4.64	0.04	0.53	1.43
46	01/04/2027	4.64	0.12	4.52	0.04		
47	01/05/2027	4.52	0.12	4.4	0.04		
48	01/06/2027	4.4	0.12	4.29	0.04		
49	01/07/2027	4.29	0.12	4.17	0.04		
50	01/08/2027	4.17	0.12	4.05	0.03		
51	01/09/2027	4.05	0.12	3.93	0.03		
52	01/10/2027	3.93	0.12	3.81	0.03		
53	01/11/2027	3.81	0.12	3.69	0.03		
54	01/12/2027	3.69	0.12	3.57	0.03		
55	01/01/2028	3.57	0.12	3.45	0.03		
56	01/02/2028	3.45	0.12	3.33	0.03		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
57	01/03/2028	3.33	0.12	3.21	0.03	0.39	1.43
58	01/04/2028	3.21	0.12	3.1	0.03		
59	01/05/2028	3.1	0.12	2.98	0.03		
60	01/06/2028	2.98	0.12	2.86	0.02		
61	01/07/2028	2.86	0.12	2.74	0.02		
62	01/08/2028	2.74	0.12	2.62	0.02		
63	01/09/2028	2.62	0.12	2.5	0.02		
64	01/10/2028	2.5	0.12	2.38	0.02		
65	01/11/2028	2.38	0.12	2.26	0.02		
66	01/12/2028	2.26	0.12	2.14	0.02		
67	01/01/2029	2.14	0.12	2.02	0.02		
68	01/02/2029	2.02	0.12	1.9	0.01		
69	01/03/2029	1.9	0.12	1.79	0.02	0.24	1.43
70	01/04/2029	1.79	0.12	1.67	0.01		
71	01/05/2029	1.67	0.12	1.55	0.01		
72	01/06/2029	1.55	0.12	1.43	0.01		
73	01/07/2029	1.43	0.12	1.31	0.01		
74	01/08/2029	1.31	0.12	1.19	0.01		
75	01/09/2029	1.19	0.12	1.07	0.01		
76	01/10/2029	1.07	0.12	0.95	0.01		
77	01/11/2029	0.95	0.12	0.83	0.01		
78	01/12/2029	0.83	0.12	0.71	0.01		



EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
79	01/01/2030	0.71	0.12	0.6	0.01		
80	01/02/2030	0.6	0.12	0.48	0		
81	01/03/2030	0.48	0.12	0.36	0	0.1	1.43
82	01/04/2030	0.36	0.12	0.24	0		
83	01/05/2030	0.24	0.12	0.12	0		
84	01/06/2030	0.12	0.12	0	0	0	0.36
	Grand Total		10		3.46	3.46	10

## Calculation of debt service coverage ratio

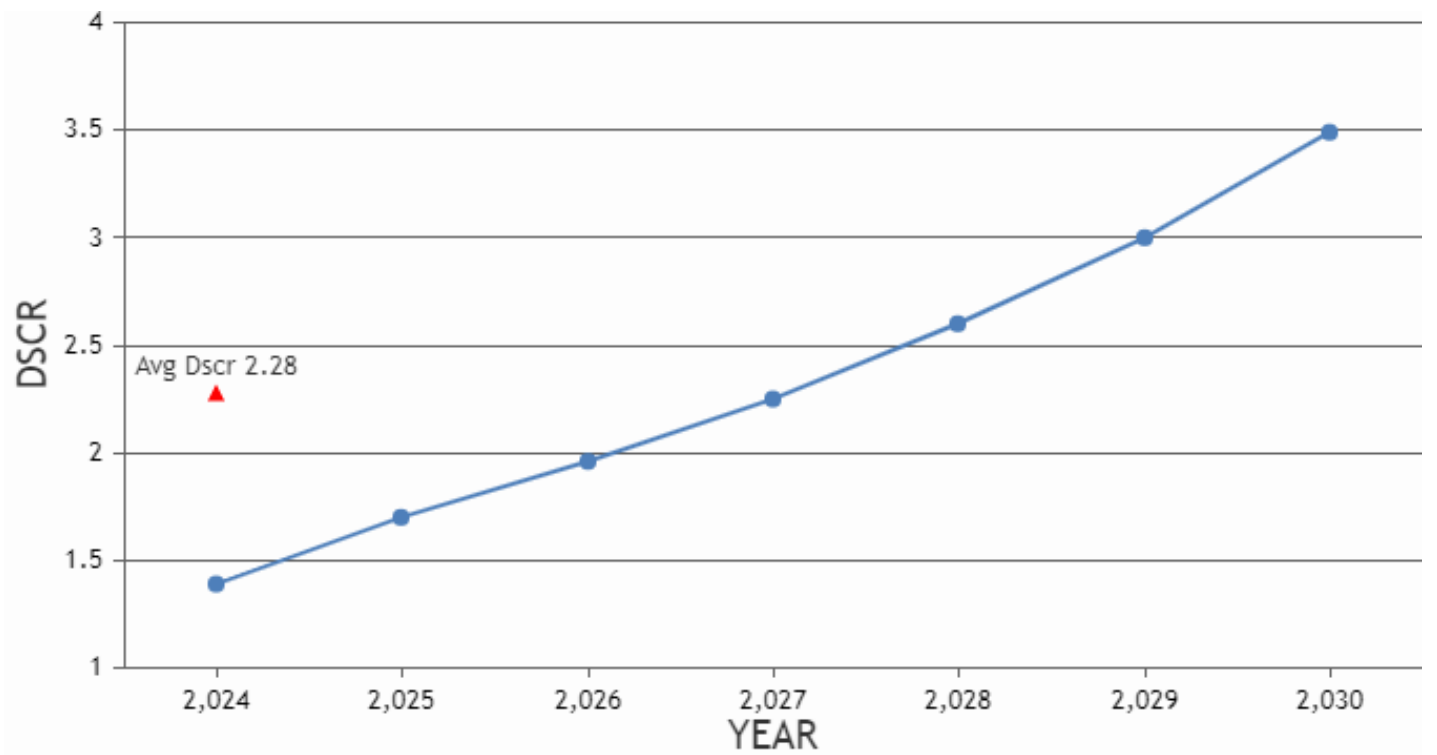
Name of the Applicant : DAIRY PROJECTS

\* Figures in Lakhs

	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	Total
Net Profit After Tax	0.91	2.25	2.79	3.29	3.82	4.33	4.86	
Non-cash Charges	0.86	0.75	0.66	0.58	0.51	0.44	0.38	
Interest on Term Loan	0.71	0.82	0.67	0.53	0.39	0.24	0.1	
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0	
Lease Rentals	0	0	0	0	0	0	0	
Total A	2.48	3.82	4.12	4.4	4.72	5.01	5.34	29.89
Interest on Term Loan	0.71	0.82	0.67	0.53	0.39	0.24	0.1	
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0	
Repayment of Term Loan	1.07	1.43	1.43	1.43	1.43	1.43	1.43	9.64
Repayment of Interest Bearing Unsecured Loans	0	0	0	0	0	0	0	0
Lease Rentals	0	0	0	0	0	0	0	
Total B	1.78	2.24	2.1	1.96	1.82	1.67	1.53	13.1
DSCR	1.39	1.7	1.96	2.25	2.6	3	3.49	2.28

Average DSCR

2.28



## Future financial indicators

Name of the Applicant : DAIRY PROJECTS

\* Figures in Lakhs

Promoter's Contribution As % Of Total Project Cost	0.1%
Der For The Project	8.85
Der For The Company As A Whole	8.85
Dscr Minimum	1.39
Dscr Maximum	3.49
Dscr Average	2.28
Break Even Point(Bep) % Of Installed Capacity	31.58%
Roce (Return On Capital Employed In The Optimum Year)	0.48%
Irr (Before Tax)	23.51
Irr (After Tax)	23.51
Cost Of Capital	0.09
Employment - Existing / Additional	4
Capital Cost Per Job	2.52

## Sensitivity Analysis

	DSCR	IRR (post tax)	BEP	Cash BEP	ROCE
Base Case	2.28	23.51	31.58	26.62	0.48
Sales	2.28	23.51	31.58	26.62	48.2
Raw Material	2.28	23.51	31.58	26.62	48.2
Capacity Util	2.28	23.51	31.58	26.62	48.2

