NATIONAL DAIRY DEVELOPMENT BOARD

WORKING CAPITAL APPLICATION FORM

	(То	be filled-in by the Bo	orrower)				
A. Borrower Details							
Name & Address		Chai	rman (Name):				
			/MD/GM (Name): lification:				
		Fina	nce Head (Name):				
		Qual	lification:				
Financials as on 31/03/201 2	<u>2:</u>						Rs.in Lakh
Share Capital			Loan Outsta	ınding:	Am	ount	Interest Rate
Reserve				NDDB:			
Net Worth			I	Bank (Term Loan):			
Accumulated Profit/Loss			Bank	working Capital:			
Accumulated Depreciation	n		Any other	(indicate source):			
B. PROCESSING CAP	ACITY	Location	Capacity	Qnty. Ha	andled	Cap.	Utilisation
D - : (TV - DD)							
Dairy (TKgPD)							
Chilling Centre (No)	1						
	2						
	3						
	4						
	5						
	6						
Powder Plant (MTD)							
Cattle Feed Plant (MTD)							
Others (Pls. Specify)							

C. WORKING CAPIT	AL REQUIREMENTS					
For Purchase of SMP/W	MP/White Butter					
	Particulars	Qua	antity	Value	(Rs in La	kh)
	SMP					
	WMP					
	White Butter					
For Conversion to SMP/	WMP/White Butter					
	Particulars	Qua	entity	Value	(Rs in La	kh)
	Milk for conversion ('000 KGs)					
	SMP produced					
	WMP produced					
	White Butter produced					
D. WORKING CAPIT	1 For Purchase of SMP/WMP/Whit 2 For Conversion to SMP/WMP/Wh Total			Amount (Rs	in iaknj	
E. REPAYMENT PLA	AN		Mont	h/Year		Month/Year
Proposed Period	of Drawl	From			То	
Proposed Period of l	Repayment	From			То	
					ING DIREC	

Statement of Material Balance I (Actual)

Name of Union:

Period: (For last 12 months)

Period: (For last 12 months)														
Particulars	Unit	М1	M2	МЗ	M4	M5	М6	М7	М8	М9	M10	M11	M12	Total
No of Days>														
Milk Receipt														
DCS - OWN														
	TKg/Mth.													
Total	TKg/Mth.													
DCS - OWN	TKgPD													
OTHER	TKgPD													
Total	TKgPD													
Fat Receipt	MT/Mth													
SNF Receipt														
FAT	%													
SNF	%													
Milk Sales														
Retail	TL/Mth													
Bulk														
Total														
10141	12/11/21													
Retail	TLPD													
Bulk	TLPD													
Total														
Total	ILID													
Fat Disposed	MT/mth													
SNF Disposed														
FAT	%													
SNF	%													
Use of FAT/SNF in Milk														
Products	3 cm /3 c /													
Fat - Disposed														
SNF - Disposed	MT/Mth.													
Milk Disposed in products	TL/Mth													
Surplus/Deficit														
FAT	MT/Mth													
SNF	MT/Mth													
Opng. Stock of SMP	MT/Mth													
SMP Produced	MT/Mth													
SMP Recombined	MT/Mth													
SMP Purchase	MT/Mth													
SMP Sale	MT/Mth													
Clsg. Stock of SMP	MT/Mth													
CISS. DIOCK OF SIMI	141 1 / 141 (11													
Opng. Stock of White Butter	MT/Mth													
WB Produced	MT/Mth													
WB Recombined	MT/Mth													
WB Purchase	MT/Mth													
WB Sale	MT/Mth													
Clsg. Stock of WB	MT/Mth													
U	,		L						1					

Statement of Material Balance II (Projected)

Name of Union: Period:

Period:	IIn:4	ъ <i>п</i> 1	I/I/O	P/LO	TATA	ME	ħπ.e	1.A.T	тио	MO	M 10	W111	W10	Total
Particulars No of Days	Unit ->	M1	M2	МЗ	М4	М5	М6	М7	М8	М9	M10	M11	M12	Total
Milk Receipt														
_	TKg/Mth.													
Bulk	TKg/Mth.													
Total	TKg/Mth.													
Total														
DCS	TKgPD													
Bulk	TKgPD													
Total	TKgPD													
Fat Receipt	MT/Mth													
SNF Receipt	MT/Mth													
FAT	%													
SNF	%													
Milk Sales														
Retail														
Bulk	TL/Mth													
Total	TL/Mth													
Retail	TLPD													
Bulk	TLPD													
Total	TLPD													
Fat Disposed														
SNF Disposed														
FAT	%													
SNF	%													
Use of FAT/SNF in Milk														
Products	3.600 (3.6.1													
Fat - Disposed	MT/Mth.													
SNF - Disposed	MT/Mth.													
V. 2. 1.														
Milk Disposed in	/DY /3 // 1													
products	TL/Mth													
Loss	MT / M+1													
FAT SNF	MT/Mth													
Surplus/Deficit	MT/Mth													
FAT	MT/Mth													
SNF	MT/Mth													
51.1	1111 111111													
Opng. Stock of SMP	MT/Mth													
SMP Recomb./Produced	MT/Mth													
SMP Purchased	MT/Mth													
SMP Sale	MT/Mth													
Clsg. Stock of SMP	MT/Mth													
3	,													
Opng. Stock of White Butt	MT/Mth													
WB Produced/Recombined														
WB Purchased	MT/Mth													
WB Sale	MT/Mth													
Clsg. Stock of WB	MT/Mth													
Working Capital Utilised	/Proposed	from N	DDB											
Purchase of SMP	MT/Mth													
Rate	Rs/Kg													
Value	Rs. lakh													
Working Capital Availed /														
Proposed	Rs lakh													
Surplus Milk Used for	m (3													
Conversion to SMP	Tkg/Mth													
Producer price of milk	Rs per kg.													
Value of Surplus Milk	Rs lakh													
Working Capital availed/p								ļ						
Purchase of White Butter	MT/Mth													
Rate	Rs/Kg													
Value	Rs. lakh													
Working Capital Availed /	D													
Proposed	Rs lakh							<u> </u>						
	I							l						
Drawl of Working Capital	Rs lakh													
Repayment of Working														
Capital	Rs lakh													
p	l	l						l						

Projected Profit Loss Account (Rs lakh)

			Unit	Rate	M1	M2	мз	М4	М5	М6	М7	М8	М9	M10	M11	M12
Particulars	FAT	SNF	No. of da		141 1	****		A72-F	1110		172.5	1113				
Physical				.,, -												
Procurement:																
Own procurement			TKgPD													
Bulk milk			TKgPD													
condensed milk			TKgPD													
Total procurement			TKgPD													
FAT Receipt			MT													
SNF Receipt			МT													
Sales																
FCM			TLPD													
STD			TLPD													
TM			TLPD													
DTM			TLPD													
Other Milk Type I			TLPD													
Other Milk Type II																
Other Milk Type III																
Other Milk Type IV																
Milk Product I																
Milk Product II																
Milk Product III			TLPD													
Milk Product IV			TLPD													
Milk Product V			TLPD													
Others			TLPD													
FAT utilized																
SNF utilized																
Throughput			Lkg/Mth													
Milk for conversion																
Fat Loss (in %age)			МТ													
SNF Loss (in % age)			MT													
Fat Surplus			MT													
SNF Surplus			MT													
Opng. Stock of SMP			MT													
SMP Produced			MT													
SMP recombined			MT													
SMP Purchased			MT													
SMP Sale			MT													
Clsg. Stock of SMP			MT													
Opng. Stock of White Butter			MT													
WB Produced			MT													
WB Recombined			MT													
WB Purchased			MT													
WB Sale			MT													
Clsg. Stock of WB			MT													
Increase/Decrease in SMP Stock			МТ													
Increase/Decrease in WB Stock			MT										l	l		

Projected Profit Loss Account (Rs lakh)

			Unit	Rate	M1	M2	МЗ	М4	М5	М6	М7	М8	М9	M10	M11	M12
Particulars	FAT	SNF	No. of d													
Financial																
Sale of Milk																
FCM			Rs/Ltr													
STD			Rs/Ltr													
TM			Rs/Ltr													
DTM			Rs/Ltr													
Other Milk Type I			Rs/Ltr													
Other Milk Type II			Rs/Ltr													
Other Milk Type III			Rs/Ltr													
Other Milk Type IV			Rs/Ltr													
Milk Product I			Rs/Ltr													
Milk Product II			Rs/Ltr													
Milk Product III			Rs/Ltr													
Milk Product IV			Rs/Ltr													
Milk Product V			Rs/Ltr													
Total sales			,													
Purchases																
Own procurement			Rs/Kg													
Bulk milk			Rs/Kg													
condensed milk			Rs/Kg													
Total purchase of Milk			/8													
Purchase of SMP based on recom	ı binatio	on	Rs/Kg													
Purchase of WB based on recomb			/8													
Total purchase		_														
Gross margin																
Variable cost																
Addl cost for processing																
Contribution																
Fixed cost																
Depreciation																
Interest -long term loan																
Interest -WC NDDB																
Interest -WC Any other																
valuation of stock increase/decre	ease															
Net Profit from MD operations																
Profit Before tax																
Income tax																
Profit after tax																

Business Requirement (Based on actual Balance Sheet of 2011-12)

	Particulars	Unit	
Α	Milk Procurement per day	TkgPD	
В	Purchase price of Milk	Rs per kg	
С	Variable Cost	Rs per kg	
D	Net Operating Cycle*	No. of Days	
	Current Assets - Current Liabilities	Rs lakh	
F	Business Requirement ((AX(B+C)XD)-E	Rs lakh	
Cal	culation of Net Operating Cycle		
Α	Raw Material (RM) Inventory	Rs lakh	
В	RM Consumed / 365	Per Day	
С	RM Conversion Period = A / B	No. of Days	
D	Work in Progress (WIP)	Rs lakh	
Е	Cost of Production / 365	Per Day	
F	WIP Conversion Period = D / E	No. of Days	
G	Finished Goods (FG) inventory	Rs lakh	
Η	Cost of Goods Sold / 365	Per Day	
Ι	FG Conversion Period = G / H	No. of Days	
J	Debtors	Rs lakh	
	Credit Sales / 365	Per Day	
L	Debtors Conversion Period = J / K	No. of Days	
M	Gross Operating Cycle ($C + F + I + L$)	No. of Days	
N	Creditors	Rs lakh	
Ο	Credit Purchase / 365	Per Day	
Р	Payable Deferral Period = N / O	No. of Days	
	Net Operating Cycle (M - P)	No. of Days	

Debt Servicing		Rs lakh	
Particulars	Actual (2011-12)	Proposed (2012-13)	Proposed (2013-14)
Sales			
Material Consumed			
Variable Cost			
Contribution			
Fixed Cost			
Other Income (Net)			
Interest			
Depreciation			
Tax			
PAT			
DSCR Calculations			
A. PAT + Interest + Depreciation			
B. Interest Liability Including Proposed WC			
C. Repayment of Principal (Excl. WC Principal)	*		
DSCR = A / (B+C)	·		

^{*} Working Capital Principal will be recovered from sale proceeds of stock

ECONOMICS OF UNION'S BUSINESS (2011-12)

Milk Procurement (TKgPD)	
Milk Sales (TPD)	
Bulk Milk Sales (TLPD)	
Throughput (TKgPD)	
Tilloughput (TKgl D)	Rs. in Lakhs
Sales	NS. III Daniis
Material Consumed	
Opening Stock	
Purchases	
Less: Closing Stock Total Material Consumed	
Gross Margin	
Variable Expenses	
Transportation charges	
Processing & Manufacturing Expenses	
Total Variable Expenses	
Contribution	
Fixed Expenses	
Employee Costs	
Administrative expenses	
Repairs & Maintenance	
Marketing & Selling Expenses	
Total Fixed Expenses	
Net Margin (Operating Profit)	
Other Income	
Net Cattle Feed/T.I.P. Income/Expenditure	
Others	
Total Other Income	
Interest	
Depreciation	
Taxation	
Prior Period Expenses	
Net Profit	

Balance Sheet as on 31-03-12

Rs. In lakhs

SOURCES	APPLICATIONS
Share Capital:	Fixed Assets
Government	Gross Block
Members	Less: Accumulated Depreciation
Total :-	Net Block
Reserves & Surplus	Capital Work in Progress
_	Investment
Accumulated Profits	Current Assets, L&A
General Reserve	Cash & Bank Balance
Others	Inventory
Total :-	Sundry Debtors
Grants:	Advances
Net Worth	Total :-
Other Reserves	Current Liabilities
Share Suspense	Creditors for Goods
Secured Loan	Due to DCS
Loan Amount :	Due to Others
From NDDB	Total Creditors for goods
From Others	Creditors for Expenses
Total Loan Amount	Provisions
Unpaid interest	Cash Credit- NDDB WC loan
Total :-	Cash Credit / OD - Others
Unsecured Loan	Others
Loan Amount :	Total :-
From NDDB	Net Working Capital
(Corporation & Fedn) From Others	Deferred/Misc. Expenses
Total Loan Amount	
Unpaid interest(overdue instalments)	Accumulated Losses
Total :-	
Long Term Loans	
Total Capital Employed/Sources	Total Applications

PROJECTED PROFIT & LOSS FOR THE YEAR 2012-13

	Rs lakh
PARTICULARS	Apr-12 to Mar 13
Sales	
Milk Sales	
Product Sales	
Total Sales	
Material Consumed	
Opening Stock	
Milk Cost	
Products purchased	
Less: Closing Stock	
Total Material Consumed	
Gross Margin	
Variable Expenses	
Transport charges	
Manufacturing Expenses	
Total Variable Expenses	
Contribution	
Fixed Cost	
Employees cost	
Administrative expenses	
Repair & Maintenance	
Selling & Distribution Expenses	
Total Fixed Cost	
Net Margin	
Other Income	
Depreciation	
Interest on W.C NDDB	
Interest on W.C Other Banks	
Interest on Term loan	
Taxation	
Net Profit/Loss	