

Application View

Application Id : 11020123869136
Name : PHOOL BANU
Mother Name : AKLESHA NISHA
Father/Spouse Name : MOJIDDIN
Gender : FEMALE
Date of Birth : 25-Jun-1999
Residential Address : AT- SUKHASAN, BARARI, KATIHAR (BIHAR)-854107
City: KATIHAR
State : BIHAR
District: KATIHAR
Block/Taluka : BARARI
PINCODE : 854107
Email Address : PHOOLBANUKTR@GMAIL.COM
Phone Number : 8340513940
Academic Qualification : 8TH PASS
Social Category : OBC
PAN Number :

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : PHOOL BANU
Address of the Proposed Business Unit : AT- SUKHASAN, BARARI, KATIHAR (BIHAR)-854107
State : BIHAR District: KATIHAR City: KATIHAR
Block/Taluka : BARARI PinCode : 854107
Type of Property : Parental Number of New Employment the Proposed Enterprises will Generate : Less Than or Equal to 10
Nature of Operations to be Carried out in the Proposed Enterprises : Semi Automatic
Total Available Land for Proposed Project(in Sq ft) : 2000
Land Value of the Proposed Unit (In Rs/Sq ft) : 750
Personal Contribution Towards the Project(in %) : 10.00
Loan for Working Capital : Yes
Own Contribution on working capital (in %) : 20.00

PRODUCT DETAILS

Type of Proposed Product to be Manufactured : Food Products- Manufacturing
Type of Activities to be Involved while Manufacturing the Product Wheat, Maze, Gram etc.
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No
If No, Other ODOP Products : Wheat based products

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
PUNJAB NATIONAL BANK	DAHARIA	PUNB0788700	7887001700018799

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	1200	125	150,000
Total:			150,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
HULLER MACHINE	1	154,500	154,500
WEIGHT MACHINE	2	18,660	37,320
PACKING MACHINE	2	16,000	32,000
OTHER TOOLS KITS	1	48,000	48,000
Total:			271,820

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 12,000.00
Furniture & Fixtures (in Rs): 26,000.00
Contingency/Others/Miscellaneous (in Rs) 8,000.00
Working Capital Per Estimate : 46,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
FLOUR PRODUCTS	4,200	470	1,974,000
Total:			1,974,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
WHEAT MAIZE GRAM ETC	3,500	300	1,050,000
Total:			1,050,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	9,000	216,000
UNSKILLED	3	7,000	252,000
Total:			468,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	90
Finished Goods (In Number of Days) :	40
Receivable By (In Number of Days) :	5

MISCELLANEOUS EXPENDITURE

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

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):	2.00
Rate of Interest (In %) :	11.00	Employment :	5.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	750	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
	1200	125.00	150,000.00
Total			150,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
HULLER MACHINE	1.00	154,500.00	154,500.00
WEIGHT MACHINE	2.00	18,660.00	37,320.00
PACKING MACHINE	2.00	16,000.00	32,000.00

OTHER TOOLS KITS	1.00	48,000.00	48,000.00
Total			271,820.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
12,000.00	26,000.00	8,000.00	467,820.00	683,100.00

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	46,782.00
Bank Finance	90.00 %		
Term Loan		Rs	421,038.00
Govt. Subsidy	35.00 %	Rs	163,737.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	136,620.00
Bank Finance	80.00 %		
Working Capital		Rs	546,480.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	421038.00	14034.60	407003.40	46314.18
2	407003.40	84207.60	322795.80	44770.37
3	322795.80	84207.60	238588.20	35507.54
4	238588.20	84207.60	154380.60	26244.70
5	154380.60	84207.60	70173.00	16981.87
6	70173.00	84207.60	0	7719.03

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	546,480.00	18,216.00	528,264.00	60,112.80

2	528,264.00	109,296.00	418,968.00	58,109.04
3	418,968.00	109,296.00	309,672.00	46,086.48
4	309,672.00	109,296.00	200,376.00	34,063.92
5	200,376.00	109,296.00	91,080.00	22,041.36
6	91,080.00	109,296.00	0.00	10,018.80

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	150000.00	135000.00	121500.00	109350.00	98415.00
Depreciation	15000.00	13500.00	12150.00	10935.00	9841.50
Closing Balance	135000.00	121500.00	109350.00	98415.00	88573.50

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	271820.00	231047.00	196389.95	166931.46	141891.74
Depreciation	40773.00	34657.05	29458.49	25039.72	21283.76
Closing Balance	231047.00	196389.95	166931.46	141891.74	120607.98

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	15000.00	13500.00	12150.00	10935.00	9841.50
Machinery	40773.00	34657.05	29458.49	25039.72	21283.76
Total	55773.00	48157.05	41608.49	35974.72	31125.26

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
FLOUR PRODUCTS	4,200	470.00	1,974,000.00

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	1381800.00	1579200.00	1776600.00	1776600.00	1776600.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
WHEAT MAIZE GRAM ETC	0	3,500	300	1,050,000.00
Total				1,050,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	2	9,000	216,000.00
	3	7,000	252,000.00
Total	5		468000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	0.00
Other Overhead Expenses	Rs	0.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	0.00
Advertisement & Publicity	0.00
Workshed Rent	0.00
Other Miscellaneous Expenses	0.00
Total	0.00

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	735000.00	840000.00	945000.00	945000.00	945000.00
Wages	327600.00	374400.00	421200.00	421200.00	421200.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	0.00	0.00	0.00	0.00	0.00
Other Overhead Expenses	0.00	0.00	0.00	0.00	0.00

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	0.00	0.00	0.00	0.00	0.00
Advertisement & Publicity	0.00	0.00	0.00	0.00	0.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	0.00	0.00	0.00	0.00	0.00
Total:	1062600.00	1214400.00	1366200.00	1366200.00	1366200.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	1974000.00

MANUFACTURING EXPENSES

Raw Material	1050000.00
Wages	468000.00
Repair & Maintenance	0.00
Power & Fuel	0.00
Other Overhead Expenses	0.00
Production Cost	1518000.00
Administrative Cost	0.00
Manufacturing Cost	1518000.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	90	Production Cost	455400.00
Finished goods	40	Manufacturing Cost	202400.00
Receivable by	5	Manufacturing Cost	25300.00
Total Working Capital Requirement		Per Cycle	683100.00

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1381800.00	1579200.00	1776600.00	1776600.00
Total		1381800.00	1579200.00	1776600.00	1776600.00

MANUFACTURING EXPENSES

Rawmaterials		735000.00	840000.00	945000.00	945000.00
Wages		327600.00	374400.00	421200.00	421200.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		0.00	0.00	0.00	0.00
Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		55773.00	48157.05	41608.49	35974.72
Production Cost		1118373.00	1262557.05	1407808.49	1402174.72

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		0.00	0.00	0.00	0.00
Advertisement & Publicity		0.00	0.00	0.00	0.00
Workshed Rent		0.00	0.00	0.00	0.00

Other Miscellaneous Expenses		0.00	0.00	0.00	0.00
Administrative Cost		0.00	0.00	0.00	0.00
Interest on Bank credit					
Term Loan		46314.18	44770.37	35507.54	26244.70
Working Capital		60112.80	58109.04	46086.48	34063.92
Cost of Sale		1224799.98	1365436.46	1489402.51	1462483.34
Net Profit Before Tax		157000.02	213763.54	287197.49	314116.66
Less Tax		0	0.00	0	0
Net Profit		157000.02	213763.54	287197.49	314116.66

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		157000.02	213763.54	287197.49	314116.66
Add :					
Depreciation		55773.00	48157.05	41608.49	35974.72
TOTAL - A		212773.02	261920.59	328805.98	350091.38
Payments :					
On Term Loan :					
Interest		46314.18	44770.37	35507.54	26244.70
Installment		14034.60	84207.60	84207.60	84207.60
On Working Capital					
Interest		60112.80	58109.04	46086.48	34063.92
TOTAL - B		120461.58	187087.01	165801.62	144516.22
Average D.S.C.R		1.77	1.40	1.98	2.42

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		183402.00	183402.00	183402.00	183402.00
Profit		157000.02	213763.54	287197.49	314116.66
Term Loan		421038.00	407003.40	322795.80	238588.20
Working Capital		546480.00	528264.00	418968.00	309672.00
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1307920.02	1332432.94	1212363.29	1045778.86

ASSETS

Gross Fixed Assets		447820.00	392047.00	343889.95	302281.46
Less : Depreciation		55773.00	48157.05	41608.49	35974.72
Net Fixed Assets		392047.00	343889.95	302281.46	266306.74

Preliminary & Pre-Op. Expenses		12000	9000	6750	5062.5
Current Assets		546480.00	528264.00	418968.00	309672.00
Cash in Bank/Hand		369393.02	460278.99	491113.83	469800.12
Total		1307920.02	1332432.94	1212363.29	1045778.86

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		157000.02	213763.54	287197.49	314116.66
Add : Depreciation		55773.00	48157.05	41608.49	35974.72
Term Loan		421038.00	407003.40	322795.80	238588.20
Working Capital Loan		546480.00	528264.00	418968.00	309672.00
Promoters Capital		115092.00	0.00	0.00	0.00
Total		1295383.02	1197187.99	1070569.78	898351.58
Total Fixed Capital		467820	467820	467820	467820
Repayment of Term Loan		14034.60	84207.60	84207.60	84207.60
Repayment of WC Loan		18216.00	109296.00	109296.00	109296.00
Current Assets		546480.00	528264.00	418968.00	309672.00
Total		578730.60	721767.60	612471.60	503175.60
Opening Balance		0	716652.42	1192072.81	1650170.99
Surplus		716652.42	475420.39	458098.18	395175.98
Closing Balance		716652.42	1192072.81	1650170.99	2045346.97

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		102087.18	92927.42	77116.03	62219.42
Variable Cost		1178485.80	1320666.09	1453894.97	1436238.64
Total Cost		1280572.98	1413593.51	1531011.00	1498458.06
Sales		1381800.00	1579200.00	1776600.00	1776600.00
Contribution (Sales-VC)		203314.20	258533.91	322705.03	340361.36
B.E.P in %		50.21	35.94	23.90	18.28
Break Even Sales in Rs.		693822.99	567627.60	424549.75	324769.60
Break Even Units		165.20	135.15	101.08	77.33
Current Ratio		3.94	1.78	1.52	1.22
Net Profit Ratio		11.36 %	13.54 %	16.17 %	17.68 %

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;