

Application View

Application Id : 11021223870774
Name : NAVIN KUMAR NIRMAL
Mother Name : ANAR DEVI
Father/Spouse Name : JAMDAR PASWAN
Gender : MALE
Date of Birth : 02-Oct-1973
Residential Address : NEAR IKON PUBLIC SCHOOL, ROAD NO-1, BUDDHIJIVY COLONY, 70 FEET ROAD BYPASS, ANISABAD, PATNA, 800002
City: PATNA
State : BIHAR
District: PATNA
Block/Taluka : PHULKWARI
PINCODE : 800000
Email Address : NKNIRMAL73@GMAIL.COM
Phone Number : 9308034056
Academic Qualification : 12TH PASS
Social Category : OBC
PAN Number : AFOPN3099K

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : NAMASTE VEG BAKERY PRODUCT
Address of the Proposed Business Unit : NEAR IKON PUBLIC SCHOOL, ROAD NO-1, BUDDHIJIVY COLONY, 70 FEET ROAD BYPASS, ANISABAD, PATNA, 800002
State : BIHAR District: PATNA City: PATNA
Block/Taluka : PHULKWARI PinCode : 800000
Type of Property : Owned 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 : Automatic
Total Available Land for Proposed Project(in Sq ft) : 1600
Land Value of the Proposed Unit (In Rs/Sq ft) : 6
Personal Contribution Towards the Project(in %) : 10.00
Loan for Working Capital : Yes
Own Contribution on working capital (in %) : 25.00

PRODUCT DETAILS

Type of Proposed Product to be Manufactured : Food Products- Manufacturing
Type of Activities to be Involved while Manufacturing the Product DOUGHING, BAKING.
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? Yes
ODOP Identified by State : Bakery Products

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
INDIAN BANK	BORING ROAD	IDIB000P608	7200261759

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
FLOORING	1600	6	9,600
Total:			9,600

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
84 TRAY ROTARY OVEN	1	577,500	577,500
SPIRAL MIXER 30 KG	1	159,890	159,890
SINGLE BREAD SLICER CUTTER	1	53,100	53,100
Total:			790,490

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 50,000.00
Furniture & Fixtures (in Rs): 10,000.00
Contingency/Others/Miscellaneous (in Rs) 10,000.00
Working Capital Per Estimate : 70,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
BAKERY	20	65000	1,300,000
RUSK	30	17000	510,000
Total:			1,810,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MAIDA	26	15000	390,000
Total:			390,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	10,000	120,000
UNSKILLED	2	5,000	120,000
Total:			240,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	25
Finished Goods (In Number of Days) :	3
Receivable By (In Number of Days) :	10

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	5.00
Other Overhead Expenses (In %) :	0.25	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.25	Advertisement & Publicity (In %) :	0.25
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	0.25

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):	4.00
Rate of Interest (In %) :	11.00	Employment :	3.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	6	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
	1600	6.00	9,600.00
Total			9,600.00

Machinery	Qty.	Rate.	Amt.(In Rs)
84 TRAY ROTARY OVEN	1.00	577,500.00	577,500.00
SPIRAL MIXER 30 KG	1.00	159,890.00	159,890.00
SINGLE BREAD SLICER CUTTER	1.00	53,100.00	53,100.00

Total	790,490.00
-------	------------

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
50,000.00	10,000.00	10,000.00	870,090.00	94,717.42

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	87,009.00
Bank Finance	90.00 %		
Term Loan		Rs	783,081.00
Govt. Subsidy	35.00 %	Rs	304,531.50

Means of Financing(Working Capital)

Own Contribution	25.00 %	Rs	23,679.35
Bank Finance	75.00 %		
Working Capital		Rs	71,038.07

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	783081.00	37289.57	745791.43	86138.91
2	745791.43	111868.71	633922.72	82037.06
3	633922.72	111868.71	522054.01	69731.50
4	522054.01	111868.71	410185.30	57425.94
5	410185.30	111868.71	298316.59	45120.38
6	298316.59	111868.71	186447.88	32814.82
7	186447.88	111868.71	74579.17	20509.27
8	74579.17	111868.71	0	8203.71

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	71,038.07	3,382.77	67,655.30	7,814.19
2	67,655.30	10,148.30	57,507.00	7,442.08
3	57,507.00	10,148.30	47,358.70	6,325.77
4	47,358.70	10,148.30	37,210.40	5,209.46
5	37,210.40	10,148.30	27,062.10	4,093.14
6	27,062.10	10,148.30	16,913.80	2,976.83
7	16,913.80	10,148.30	6,765.50	1,860.52
8	6,765.50	10,148.30	0.00	744.21

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	9600.00	8640.00	7776.00	6998.40	6298.56
Depreciation	960.00	864.00	777.60	699.84	629.86
Closing Balance	8640.00	7776.00	6998.40	6298.56	5668.70

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	790490.00	671916.50	571129.03	485459.68	412640.73
Depreciation	118573.50	100787.47	85669.35	72818.95	61896.11
Closing Balance	671916.50	571129.03	485459.68	412640.73	350744.62

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	960.00	864.00	777.60	699.84	629.86
Machinery	118573.50	100787.47	85669.35	72818.95	61896.11
Total	119533.50	101651.47	86446.95	73518.79	62525.97

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
BAKERY	20	65,000.00	1,300,000.00
RUSK	30	17,000.00	510,000.00

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	1267000.00	1448000.00	1629000.00	1629000.00	1629000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
MAIDA	0	26	15,000	390,000.00
Total				390,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	1	10,000	120,000.00
	2	5,000	120,000.00
Total	3		240000.0

Repairs and Maintenance	Rs	18,100.00
Power and Fuel	Rs	90,500.00
Other Overhead Expenses	Rs	4,525.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	4,525.00
Advertisement & Publicity	4,525.00
Workshed Rent	0.00
Other Miscellaneous Expenses	4,525.00
Total	13,575.00

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	273000.00	312000.00	351000.00	351000.00	351000.00
Wages	168000.00	192000.00	216000.00	216000.00	216000.00
Repairs & Maintenance	12670.00	14480.00	16290.00	16290.00	16290.00
Power & Fuel	63350.00	72400.00	81450.00	81450.00	81450.00
Other Overhead Expenses	3167.50	3620.00	4072.50	4072.50	4072.50

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	3167.50	3620.00	4072.50	4072.50	4072.50
Advertisement & Publicity	3167.50	3620.00	4072.50	4072.50	4072.50

Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	3167.50	3620.00	4072.50	4072.50	4072.50
Total:	529690.00	605360.00	681030.00	681030.00	681030.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	1810000.00

MANUFACTURING EXPENSES

Raw Material	390000.00
Wages	240000.00
Repair & Maintenance	18100.00
Power & Fuel	90500.00
Other Overhead Expenses	4525.00
Production Cost	743125.00
Administrative Cost	13575.00
Manufacturing Cost	756700.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	25	Production Cost	61927.08
Finished goods	3	Manufacturing Cost	7567.00
Receivable by	10	Manufacturing Cost	25223.00
Total Working Capital Requirement		Per Cycle	94717.08

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1267000.00	1448000.00	1629000.00	1629000.00
Total		1267000.00	1448000.00	1629000.00	1629000.00

MANUFACTURING EXPENSES

Rawmaterials		273000.00	312000.00	351000.00	351000.00
Wages		168000.00	192000.00	216000.00	216000.00
Repairs & Maintenance		12670.00	14480.00	16290.00	16290.00
Power & Fuel		63350.00	72400.00	81450.00	81450.00
Other Overhead Expenses		3167.50	3620.00	4072.50	4072.50
Depreciation		119533.50	101651.47	86446.95	73518.79
Production Cost		639721.00	696151.47	755259.45	742331.29

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		3167.50	3620.00	4072.50	4072.50
Advertisement & Publicity		3167.50	3620.00	4072.50	4072.50
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		3167.50	3620.00	4072.50	4072.50
Administrative Cost		9502.50	10860.00	12217.50	12217.50
Interest on Bank credit					
Term Loan		86138.91	82037.06	69731.50	57425.94
Working Capital		7814.19	7442.08	6325.77	5209.46
Cost of Sale		743176.60	796490.61	843534.22	817184.19
Net Profit Before Tax		523823.40	651509.39	785465.78	811815.81
Less Tax		0	0.00	0	0
Net Profit		523823.40	651509.39	785465.78	811815.81

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		523823.40	651509.39	785465.78	811815.81
Add :					
Depreciation		119533.50	101651.47	86446.95	73518.79
TOTAL - A		643356.90	753160.86	871912.73	885334.60
Payments :					
On Term Loan :					
Interest		86138.91	82037.06	69731.50	57425.94
Installment		37289.57	111868.71	111868.71	111868.71
On Working Capital					
Interest		7814.19	7442.08	6325.77	5209.46
TOTAL - B		131242.67	201347.85	187925.98	174504.11
Average D.S.C.R		4.90	3.74	4.64	5.07

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		110688.35	110688.35	110688.35	110688.35
Profit		523823.40	651509.39	785465.78	811815.81
Term Loan		783081.00	745791.43	633922.72	522054.01
Working Capital		71038.07	67655.30	57507.00	47358.70
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0

Total		1488630.82	1575644.47	1587583.85	1491916.87
-------	--	------------	------------	------------	------------

ASSETS

Gross Fixed Assets		810090.00	690556.50	588905.03	502458.08
Less : Depreciation		119533.50	101651.47	86446.95	73518.79
Net Fixed Assets		690556.50	588905.03	502458.08	428939.29
Preliminary & Pre-Op. Expenses		50000	37500	28125	21093.75
Current Assets		71038.07	67655.30	57507.00	47358.70
Cash in Bank/Hand		727036.25	919084.14	1027618.77	1015618.88
Total		1488630.82	1575644.47	1587583.85	1491916.87

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		523823.40	651509.39	785465.78	811815.81
Add : Depreciation		119533.50	101651.47	86446.95	73518.79
Term Loan		783081.00	745791.43	633922.72	522054.01
Working Capital Loan		71038.07	67655.30	57507.00	47358.70
Promoters Capital		96480.74	0.00	0.00	0.00
Total		1593956.71	1566607.59	1563342.45	1454747.31
Total Fixed Capital		870090	870090	870090	870090
Repayment of Term Loan		37289.57	111868.71	111868.71	111868.71
Repayment of WC Loan		3382.77	10148.30	10148.30	10148.30
Current Assets		71038.07	67655.30	57507.00	47358.70
Total		111710.41	189672.31	179524.01	169375.71
Opening Balance		0	1482246.30	2859181.58	4243000.02
Surplus		1482246.30	1376935.28	1383818.44	1285371.60
Closing Balance		1482246.30	2859181.58	4243000.02	5528371.62

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		215174.91	194548.53	168395.95	143162.23
Variable Cost		647535.19	703593.55	761585.22	747540.75
Total Cost		862710.10	898142.08	929981.17	890702.98
Sales		1267000.00	1448000.00	1629000.00	1629000.00
Contribution (Sales-VC)		619464.81	744406.45	867414.78	881459.25
B.E.P in %		34.74	26.13	19.41	16.24
Break Even Sales in Rs.		440100.24	378430.72	316246.63	264574.08
Break Even Units		22005.01	18921.54	15812.33	13228.70

Current Ratio		0.53	0.32	0.29	0.26
Net Profit Ratio		41.34 %	44.99 %	48.22 %	49.84 %

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;