

Application View

Application Id : 11022123862916  
Name : MOHAMMAD NAUSHAD RAIN  
Mother Name : GULSAN KHATOON  
Father/Spouse Name : MOHAMMAD HUSAINI RAIN  
Gender : MALE  
Date of Birth : 01-Jan-1990  
Residential Address : WARD 04,VILLAGE+POST-BANAUL  
City: PUPRI  
State : BIHAR  
District: SITAMARHI  
Block/Taluka : BOKHRA  
PINCODE : 843326  
Email Address : MDNS322@GMAIL.COM  
Phone Number : 7549571748  
Academic Qualification : 12TH PASS  
Social Category : OBC  
PAN Number : CSCPR2544A

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : MOHAMMAD NAUSHAD RAIN  
Address of the Proposed Business Unit : WARD 04,VILLAGE+POST-BANAUL  
State : BIHAR District: SITAMARHI City: PUPRI  
Block/Taluka : BOKHRA PinCode : 843326  
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) : 300  
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 Mixing of flour, Heating, oven final packing  
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No  
If No, Other ODOP Products : Bakery products

## BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
PUNJAB NATIONAL BANK	BANAUL, DISTT. SITAMARHI	PUNB0229600	229600010083384

## BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
RCC/ASBESTOS SHED	2000	250	500,000
Total:			500,000

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
BRAED SLICING MACHING	1	45,000	45,000
BATTER DEPOSITER MACHINE	1	15,000	15,000
WEIGHING SCALE	2	8,500	17,000
DOUGH KNEADER	1	100,000	100,000
ROTARY BISCUT CUTTER	2	50,000	100,000
Total:			277,000

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 0.00  
Furniture & Fixtures (in Rs): 10,000.00  
Contingency/Others/Miscellaneous (in Rs) 0.00  
Working Capital Per Estimate : 10,000.00

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
BISCUIT	58	3500	203,000
BUN	24	8000	192,000
RUSH	60	7000	420,000
Total:			815,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
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## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MAIDA	28	6000	168,000
AUGAR	40	700	28,000
Total:			196,000

## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	7,000	84,000
UNSKILLED	2	4,500	108,000
Total:			192,000

## WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	2
Finished Goods (In Number of Days) :	3
Receivable By (In Number of Days) :	4

## MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	2.00	Power and Fuel (In %) :	3.50
Other Overhead Expenses (In %) :	0.00	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.10	Advertisement & Publicity (In %) :	0.10
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) :	7.00	Project Implementation Period (In Months):	6.00
Rate of Interest (In %) :	11.00	Employment :	3.00

## PROJECTED FINANCIAL

### COST OF PROJECT

Land	Land Value	Ownership
LAND	300	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
	2000	250.00	500,000.00
<b>Total</b>			500,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
Braed Slicing maching	1.00	45,000.00	45,000.00
Batter depositer Machine	1.00	15,000.00	15,000.00
Weighing Scale	2.00	8,500.00	17,000.00
Dough Kneader	1.00	100,000.00	100,000.00
Rotary biscut cutter	2.00	50,000.00	100,000.00
<b>Total</b>			277,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
0.00	10,000.00	0.00	787,000.00	13,022.78

### "Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	78,700.00
Bank Finance	90.00 %		
Term Loan		Rs	708,300.00
Govt. Subsidy	35.00 %	Rs	275,450.00

### Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	2,604.56
Bank Finance	80.00 %		
Working Capital		Rs	10,418.22

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	708300.00	50592.86	657707.14	77913.00
2	657707.14	101185.71	556521.43	72347.79
3	556521.43	101185.71	455335.72	61217.36
4	455335.72	101185.71	354150.01	50086.93
5	354150.01	101185.71	252964.30	38956.50
6	252964.30	101185.71	151778.59	27826.07

Own Contribution	10.00 %	Rs	78,700.00
Bank Finance	90.00 %		
Term Loan		Rs	708,300.00
Govt. Subsidy	35.00 %	Rs	275,450.00

7	151778.59	101185.71	50592.88	16695.64
8	50592.88	101185.71	0	5565.22

### Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	10,418.22	744.16	9,674.06	1,146.00
2	9,674.06	1,488.32	8,185.74	1,064.15
3	8,185.74	1,488.32	6,697.42	900.43
4	6,697.42	1,488.32	5,209.10	736.72
5	5,209.10	1,488.32	3,720.78	573.00
6	3,720.78	1,488.32	2,232.46	409.29
7	2,232.46	1,488.32	744.14	245.57
8	744.14	1,488.32	0.00	81.86

### Statement Showing the Depreciation on Fixed Assets

## WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	500000.00	450000.00	405000.00	364500.00	328050.00
Depreciation	50000.00	45000.00	40500.00	36450.00	32805.00
Closing Balance	450000.00	405000.00	364500.00	328050.00	295245.00

## MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	277000.00	235450.00	200132.50	170112.62	144595.73
Depreciation	41550.00	35317.50	30019.88	25516.89	21689.36
Closing Balance	235450.00	200132.50	170112.62	144595.73	122906.37

## TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	50000.00	45000.00	40500.00	36450.00	32805.00
Machinery	41550.00	35317.50	30019.88	25516.89	21689.36
Total	91550.00	80317.50	70519.88	61966.89	54494.36

## Schedule of Sales Realization

### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Biscuit	58	3,500.00	203,000.00
Bun	24	8,000.00	192,000.00
Rush	60	7,000.00	420,000.00

### 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	570500.00	652000.00	733500.00	733500.00	733500.00

## Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Maida	0	28	6,000	168,000.00
Augar	0	40	700	28,000.00
Total				196,000.00

## WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	1	7,000	84,000.00
	2	4,500	108,000.00
Total	3		192000.0

Repairs and Maintenance	Rs	16,300.00
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Power and Fuel	Rs	28,525.00
Other Overhead Expenses	Rs	0.00

### ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	815.00
Advertisement & Publicity	815.00
Workshed Rent	0.00
Other Miscellaneous Expenses	0.00
<b>Total</b>	<b>1,630.00</b>

### 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	137200.00	156800.00	176400.00	176400.00	176400.00
Wages	134400.00	153600.00	172800.00	172800.00	172800.00
Repairs & Maintenance	11410.00	13040.00	14670.00	14670.00	14670.00
Power & Fuel	19967.50	22820.00	25672.50	25672.50	25672.50
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	570.50	652.00	733.50	733.50	733.50
Advertisement & Publicity	570.50	652.00	733.50	733.50	733.50
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
<b>Total:</b>	<b>304118.50</b>	<b>347564.00</b>	<b>391009.50</b>	<b>391009.50</b>	<b>391009.50</b>

### Assessment of Working Capital

Particulars	Amount in Rs.
Sale	815000.00

### MANUFACTURING EXPENSES

Raw Material	196000.00
Wages	192000.00
Repair & Maintenance	16300.00

Power & Fuel	28525.00
Other Overhead Expenses	0.00
Production Cost	432825.00
Administrative Cost	1630.00
Manufacturing Cost	434455.00

### Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	2	Production Cost	2885.50
Finished goods	3	Manufacturing Cost	4344.55
Receivable by	4	Manufacturing Cost	5793.00
Total Working Capital Requirement		Per Cycle	13023.05

### Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		570500.00	652000.00	733500.00	733500.00
Total		570500.00	652000.00	733500.00	733500.00

### MANUFACTURING EXPENSES

Rawmaterials		137200.00	156800.00	176400.00	176400.00
Wages		134400.00	153600.00	172800.00	172800.00
Repairs & Maintenance		11410.00	13040.00	14670.00	14670.00
Power & Fuel		19967.50	22820.00	25672.50	25672.50
Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		91550.00	80317.50	70519.88	61966.89
Production Cost		394527.50	426577.50	460062.38	451509.39

### ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		570.50	652.00	733.50	733.50
Advertisement & Publicity		570.50	652.00	733.50	733.50
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		0.00	0.00	0.00	0.00
Administrative Cost		1141.00	1304.00	1467.00	1467.00
Interest on Bank credit					
Term Loan		77913.00	72347.79	61217.36	50086.93



Working Capital		1146.00	1064.15	900.43	736.72
Cost of Sale		474727.50	501293.44	523647.17	503800.04
Net Profit Before Tax		95772.50	150706.56	209852.83	229699.96
Less Tax		0	0.00	0	0
Net Profit		95772.50	150706.56	209852.83	229699.96

### Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		95772.50	150706.56	209852.83	229699.96
Add :					
Depreciation		91550.00	80317.50	70519.88	61966.89
<b>TOTAL - A</b>		<b>187322.50</b>	<b>231024.06</b>	<b>280372.71</b>	<b>291666.85</b>
Payments :					
On Term Loan :					
Interest		77913.00	72347.79	61217.36	50086.93
Installment		50592.86	101185.71	101185.71	101185.71
On Working Capital					
Interest		1146.00	1064.15	900.43	736.72
<b>TOTAL - B</b>		<b>129651.86</b>	<b>174597.65</b>	<b>163303.50</b>	<b>152009.36</b>
Average D.S.C.R		1.44	1.32	1.72	1.92

### Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		81304.56	81304.56	81304.56	81304.56
Profit		95772.50	150706.56	209852.83	229699.96
Term Loan		708300.00	657707.14	556521.43	455335.72
Working Capital		10418.22	9674.06	8185.74	6697.42
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
<b>Total</b>		<b>895795.28</b>	<b>899392.32</b>	<b>855864.56</b>	<b>773037.66</b>

### ASSETS

Gross Fixed Assets		787000.00	695450.00	615132.50	544612.62
Less : Depreciation		91550.00	80317.50	70519.88	61966.89
Net Fixed Assets		695450.00	615132.50	544612.62	482645.73
Preliminary & Pre-Op. Expenses		0	0	0	0
Current Assets		10418.22	9674.06	8185.74	6697.42
Cash in Bank/Hand		189927.06	274585.76	303066.20	283694.51
<b>Total</b>		<b>895795.28</b>	<b>899392.32</b>	<b>855864.56</b>	<b>773037.66</b>

### Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		95772.50	150706.56	209852.83	229699.96
Add : Depreciation		91550.00	80317.50	70519.88	61966.89
Term Loan		708300.00	657707.14	556521.43	455335.72
Working Capital Loan		10418.22	9674.06	8185.74	6697.42
Promoters Capital		80002.28	0.00	0.00	0.00
<b>Total</b>		<b>986043.00</b>	<b>898405.26</b>	<b>845079.88</b>	<b>753699.99</b>
Total Fixed Capital		787000	787000	787000	787000
Repayment of Term Loan		50592.86	101185.71	101185.71	101185.71
Repayment of WC Loan		744.16	1488.32	1488.32	1488.32
Current Assets		10418.22	9674.06	8185.74	6697.42
<b>Total</b>		<b>61755.24</b>	<b>112348.09</b>	<b>110859.77</b>	<b>109371.45</b>
Opening Balance		0	924287.76	1710344.93	2444565.04
Surplus		924287.76	786057.17	734220.11	644328.54
<b>Closing Balance</b>		<b>924287.76</b>	<b>1710344.93</b>	<b>2444565.04</b>	<b>3088893.58</b>

### Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		170604.00	153969.29	133204.24	113520.82
Variable Cost		395673.50	427641.65	460962.81	452246.11
Total Cost		566277.50	581610.94	594167.05	565766.93
Sales		570500.00	652000.00	733500.00	733500.00
Contribution (Sales-VC)		174826.50	224358.35	272537.19	281253.89
B.E.P in %		97.58	68.63	48.88	40.36
Break Even Sales in Rs.		556720.99	447444.80	358502.67	296058.20
Break Even Units		9598.64	7714.57	6181.08	5104.45
Current Ratio		0.08	0.05	0.05	0.04
Net Profit Ratio		16.79 %	23.11 %	28.61 %	31.32 %

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;