

Application View

Application Id : 11022123889570
Name : AMIT KUMAR
Mother Name : INDU DEVI
Father/Spouse Name : AKSHEVAR SINGH
Gender : MALE
Date of Birth : 01-Jan-1997
Residential Address : BHAURGADH,BOKHARA,SITAMARHI
City: PUPRI
State : BIHAR
District: SITAMARHI
Block/Taluka : BOKHRA
PINCODE : 843318
Email Address : APNASWAG04@GMAIL.COM
Phone Number : 7296026315
Academic Qualification : 8TH PASS
Social Category : OBC
PAN Number : GURPK8656P

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : AMIT KUMAR
Address of the Proposed Business Unit : BHAURGADH,BOKHARA,SITAMARHI
State : BIHAR District: SITAMARHI City: PUPRI
Block/Taluka : BOKHRA PinCode : 843318
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) : 850
Land Value of the Proposed Unit (In Rs/Sq ft) : 150
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 BAKING,PACKAGING,FINAL PRODUCT
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	2296001700288285

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
FLOORING	790	150	118,500
Total:			118,500

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
GAS OVEN	1	80,000	80,000
CREAME MIXER	1	65,000	65,000
MICRO OVEN HINDUSTAN OVEN	1	35,000	35,000
D FREEZER 320KG	1	45,000	45,000
WEIGHING SCALE 120KG	1	10,000	10,000
Total:			235,000

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.)
BUN	35	3000	105,000
BREAD	40	4000	160,000
CAKE	450	500	225,000
PASTERY	30	1000	30,000
RUSH BISCUIT	25	400	10,000
Total:			530,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
SUGAR	40	1500	60,000
ATTA	30	1500	45,000
FLOUR	38	2500	95,000
CREAME	205	200	41,000
Total:			241,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
UNSKILLED	1	5,000	60,000
Total:			60,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	2
Finished Goods (In Number of Days) :	4
Receivable By (In Number of Days) :	5

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	2.00	Power and Fuel (In %) :	5.00
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) :	7.00	Project Implementation Period (In Months):	6.00
Rate of Interest (In %) :	11.00	Employment :	1.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	150	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
	790	150.00	118,500.00
Total			118,500.00

Machinery	Qty.	Rate.	Amt.(In Rs)
GAS OVEN	1.00	80,000.00	80,000.00
CREAME MIXER	1.00	65,000.00	65,000.00
MICRO OVEN Hindustan Oven	1.00	35,000.00	35,000.00
D FREEZER 320KG	1.00	45,000.00	45,000.00
WEIGHING SCALE 120KG	1.00	10,000.00	10,000.00
Total			235,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
0.00	10,000.00	0.00	363,500.00	12,397.00

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	36,350.00
Bank Finance	90.00 %		
Term Loan		Rs	327,150.00
Govt. Subsidy	35.00 %	Rs	127,225.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	2,479.40
Bank Finance	80.00 %		
Working Capital		Rs	9,917.60

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	327150.00	23367.86	303782.14	35986.50
2	303782.14	46735.71	257046.43	33416.04
3	257046.43	46735.71	210310.72	28275.11
4	210310.72	46735.71	163575.01	23134.18
5	163575.01	46735.71	116839.30	17993.25
6	116839.30	46735.71	70103.59	12852.32

Own Contribution	10.00 %	Rs	36,350.00
Bank Finance	90.00 %		
Term Loan		Rs	327,150.00
Govt. Subsidy	35.00 %	Rs	127,225.00

7	70103.59	46735.71	23367.88	7711.39
8	23367.88	46735.71	0	2570.47

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	9,917.60	708.40	9,209.20	1,090.94
2	9,209.20	1,416.80	7,792.40	1,013.01
3	7,792.40	1,416.80	6,375.60	857.16
4	6,375.60	1,416.80	4,958.80	701.32
5	4,958.80	1,416.80	3,542.00	545.47
6	3,542.00	1,416.80	2,125.20	389.62
7	2,125.20	1,416.80	708.40	233.77
8	708.40	1,416.80	0.00	77.92

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	118500.00	106650.00	95985.00	86386.50	77747.85
Depreciation	11850.00	10665.00	9598.50	8638.65	7774.79
Closing Balance	106650.00	95985.00	86386.50	77747.85	69973.06

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	235000.00	199750.00	169787.50	144319.37	122671.46
Depreciation	35250.00	29962.50	25468.13	21647.91	18400.72
Closing Balance	199750.00	169787.50	144319.37	122671.46	104270.74

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	11850.00	10665.00	9598.50	8638.65	7774.79
Machinery	35250.00	29962.50	25468.13	21647.91	18400.72
Total	47100.00	40627.50	35066.63	30286.56	26175.51

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
BUN	35	3,000.00	105,000.00
BREAD	40	4,000.00	160,000.00
CAKE	450	500.00	225,000.00
PASTERY	30	1,000.00	30,000.00
RUSH BISCUIT	25	400.00	10,000.00

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	371000.00	424000.00	477000.00	477000.00	477000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
SUGAR	0	40	1,500	60,000.00
ATTA	0	30	1,500	45,000.00
FLOUR	0	38	2,500	95,000.00
CREAME	0	205	200	41,000.00
Total				241,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	1	5,000	60,000.00
Total	1		60000.0

Repairs and Maintenance	Rs	10,600.00
Power and Fuel	Rs	26,500.00
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	168700.00	192800.00	216900.00	216900.00	216900.00
Wages	42000.00	48000.00	54000.00	54000.00	54000.00
Repairs & Maintenance	7420.00	8480.00	9540.00	9540.00	9540.00
Power & Fuel	18550.00	21200.00	23850.00	23850.00	23850.00
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:	236670.00	270480.00	304290.00	304290.00	304290.00

Assessment of Working Capital

Particulars	Amount in Rs.
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Sale	530000.00
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MANUFACTURING EXPENSES

Raw Material	241000.00
Wages	60000.00
Repair & Maintenance	10600.00
Power & Fuel	26500.00
Other Overhead Expenses	0.00
Production Cost	338100.00
Administrative Cost	0.00
Manufacturing Cost	338100.00

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	2254.00
Finished goods	4	Manufacturing Cost	4508.00
Receivable by	5	Manufacturing Cost	5635.00
Total Working Capital Requirement		Per Cycle	12397.00

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		371000.00	424000.00	477000.00	477000.00
Total		371000.00	424000.00	477000.00	477000.00

MANUFACTURING EXPENSES

	0 Year	1 Year	2 Year	3 Year	4 Year
Rawmaterials		168700.00	192800.00	216900.00	216900.00
Wages		42000.00	48000.00	54000.00	54000.00
Repairs & Maintenance		7420.00	8480.00	9540.00	9540.00
Power & Fuel		18550.00	21200.00	23850.00	23850.00
Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		47100.00	40627.50	35066.63	30286.56
Production Cost		283770.00	311107.50	339356.63	334576.56

ADMINISTRATIVE EXPENSES

	0 Year	1 Year	2 Year	3 Year	4 Year
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		35986.50	33416.04	28275.11	23134.18
Working Capital		1090.94	1013.01	857.16	701.32
Cost of Sale		320847.44	345536.55	368488.90	358412.06
Net Profit Before Tax		50152.56	78463.45	108511.10	118587.94
Less Tax		0	0.00	0	0
Net Profit		50152.56	78463.45	108511.10	118587.94

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		50152.56	78463.45	108511.10	118587.94
Add :					
Depreciation		47100.00	40627.50	35066.63	30286.56
TOTAL - A		97252.56	119090.95	143577.73	148874.50
Payments :					
On Term Loan :					
Interest		35986.50	33416.04	28275.11	23134.18
Installment		23367.86	46735.71	46735.71	46735.71
On Working Capital					
Interest		1090.94	1013.01	857.16	701.32
TOTAL - B		60445.30	81164.76	75867.98	70571.21
Average D.S.C.R		1.61	1.47	1.89	2.11

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		38829.40	38829.40	38829.40	38829.40
Profit		50152.56	78463.45	108511.10	118587.94
Term Loan		327150.00	303782.14	257046.43	210310.72
Working Capital		9917.60	9209.20	7792.40	6375.60
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		426049.56	430284.19	412179.33	374103.66

ASSETS

Gross Fixed Assets		363500.00	316400.00	275772.50	240705.87
Less : Depreciation		47100.00	40627.50	35066.63	30286.56
Net Fixed Assets		316400.00	275772.50	240705.87	210419.31

Preliminary & Pre-Op. Expenses		0	0	0	0
Current Assets		9917.60	9209.20	7792.40	6375.60
Cash in Bank/Hand		99731.96	145302.49	163681.06	157308.75
Total		426049.56	430284.19	412179.33	374103.66

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		50152.56	78463.45	108511.10	118587.94
Add : Depreciation		47100.00	40627.50	35066.63	30286.56
Term Loan		327150.00	303782.14	257046.43	210310.72
Working Capital Loan		9917.60	9209.20	7792.40	6375.60
Promoters Capital		37589.70	0.00	0.00	0.00
Total		471909.86	432082.29	408416.56	365560.82
Total Fixed Capital		363500	363500	363500	363500
Repayment of Term Loan		23367.86	46735.71	46735.71	46735.71
Repayment of WC Loan		708.40	1416.80	1416.80	1416.80
Current Assets		9917.60	9209.20	7792.40	6375.60
Total		33993.86	57361.71	55944.91	54528.11
Opening Balance		0	437916.00	812636.58	1165108.23
Surplus		437916.00	374720.58	352471.65	311032.71
Closing Balance		437916.00	812636.58	1165108.23	1476140.94

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		83086.50	74043.54	63341.74	53420.74
Variable Cost		284860.94	312120.51	340213.79	335277.88
Total Cost		367947.44	386164.05	403555.53	388698.62
Sales		371000.00	424000.00	477000.00	477000.00
Contribution (Sales-VC)		86139.06	111879.49	136786.21	141722.12
B.E.P in %		96.46	66.18	46.31	37.69
Break Even Sales in Rs.		357852.66	280609.62	220884.91	179800.39
Break Even Units		10224.36	8017.42	6311.00	5137.15
Current Ratio		0.16	0.11	0.10	0.09
Net Profit Ratio		13.52 %	18.51 %	22.75 %	24.86 %

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;