

Application View

Application Id : 11061122775522
Name : AMRENDRA KUMAR
Mother Name : SUNAINA DEVI
Father/Spouse Name : SUDAMA SINGH
Gender : MALE
Date of Birth : 09-Jan-1994
Residential Address : VILL+POST-RAMPUR WAINA, P.S-PARASI
City: ARWAL
State : BIHAR
District: ARWAL
Block/Taluka : ARWAL
PINCODE : 804402
Email Address : SAMRENDRA640@GMAIL.COM
Phone Number : 6200282425
Academic Qualification : GRADUATE
Social Category : OBC
PAN Number : BRCPK9976K

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : AMRENDRA KUMAR
Address of the Proposed Business Unit : VILL+POST-RAMPUR WAINA, P.S-PARASI
State : BIHAR District: ARWAL City: ARWAL
Block/Taluka : ARWAL PinCode : 804402
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) : 3200
Land Value of the Proposed Unit (In Rs/Sq ft) : 0
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 molding bread (squar 'circle) ,repar 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
INDIAN BANK	AHIYAPUR	IDIB000A533	50405394628

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
RCC/ASBESTOS SHED	3000	150	450,000
Total:			450,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
ROTARY RACK 42 TRAY OVEN	1	425,000	425,000
DOUBLE ARM MIXER	1	80,000	80,000
SINGLE FRAME LOW SPEED SLICER	1	50,000	50,000
BAKING TRAY AND MOULS	1	70,000	70,000
ROTARY RACK 18 TRAY OVEN	1	250,000	250,000
Total:			875,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 50,000.00
Furniture & Fixtures (in Rs): 40,000.00
Contingency/Others/Miscellaneous (in Rs) 60,000.00
Working Capital Per Estimate : 150,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
BREAD PER KG	70	18000	1,260,000
RASH PER PACKET	10	180000	1,800,000
CACKE PER UNIT	220	3500	770,000
Total:			3,830,000

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 PER KG	35	30000	1,050,000
SUGAR PER KG	40	8000	320,000
REFINE PER LITTER	180	2000	360,000
Total:			1,730,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	10,000	240,000
UNSKILLED	5	7,000	420,000
Total:			660,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	10
Finished Goods (In Number of Days) :	7
Receivable By (In Number of Days) :	5

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	5.00
Other Overhead Expenses (In %) :	0.20	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.15	Advertisement & Publicity (In %) :	0.25
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	0.50

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):	2.00
Rate of Interest (In %) :	11.00	Employment :	7.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	0	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
	3000	150.00	450,000.00
Total			450,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
rotary rack 42 tray oven	1.00	425,000.00	425,000.00
double arm mixer	1.00	80,000.00	80,000.00
single frame low speed slicer	1.00	50,000.00	50,000.00
baking tray and moulds	1.00	70,000.00	70,000.00
rotary rack 18 tray oven	1.00	250,000.00	250,000.00
Total			875,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
50,000.00	40,000.00	60,000.00	1,475,000.00	194,059.20

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	147,500.00
Bank Finance	90.00 %		
Term Loan		Rs	1,327,500.00
Govt. Subsidy	35.00 %	Rs	516,250.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	38,811.84
Bank Finance	80.00 %		
Working Capital		Rs	155,247.36

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	1327500.00	31607.14	1295892.86	146025.00
2	1295892.86	189642.86	1106250.00	142548.21
3	1106250.00	189642.86	916607.14	121687.50
4	916607.14	189642.86	726964.28	100826.79
5	726964.28	189642.86	537321.42	79966.07
6	537321.42	189642.86	347678.56	59105.36

Own Contribution	10.00 %	Rs	147,500.00
Bank Finance	90.00 %		
Term Loan		Rs	1,327,500.00
Govt. Subsidy	35.00 %	Rs	516,250.00

7	347678.56	189642.86	158035.70	38244.64
8	158035.70	189642.86	0	17383.93

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	155,247.36	3,696.37	151,550.99	17,077.21
2	151,550.99	22,178.19	129,372.80	16,670.61
3	129,372.80	22,178.19	107,194.61	14,231.01
4	107,194.61	22,178.19	85,016.42	11,791.41
5	85,016.42	22,178.19	62,838.23	9,351.81
6	62,838.23	22,178.19	40,660.04	6,912.21
7	40,660.04	22,178.19	18,481.85	4,472.60
8	18,481.85	22,178.19	0.00	2,033.00

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	450000.00	405000.00	364500.00	328050.00	295245.00
Depreciation	45000.00	40500.00	36450.00	32805.00	29524.50
Closing Balance	405000.00	364500.00	328050.00	295245.00	265720.50

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	875000.00	743750.00	632187.50	537359.37	456755.46
Depreciation	131250.00	111562.50	94828.13	80603.91	68513.32
Closing Balance	743750.00	632187.50	537359.37	456755.46	388242.14

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	45000.00	40500.00	36450.00	32805.00	29524.50
Machinery	131250.00	111562.50	94828.13	80603.91	68513.32
Total	176250.00	152062.50	131278.13	113408.91	98037.82

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
bread per kg	70	18,000.00	1,260,000.00
rash per packet	10	180,000.00	1,800,000.00
cacke per unit	220	3,500.00	770,000.00

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	2681000.00	3064000.00	3447000.00	3447000.00	3447000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
maida per kg	0	35	30,000	1,050,000.00
sugar per kg	0	40	8,000	320,000.00
refine per litter	0	180	2,000	360,000.00
Total				1,730,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	2	10,000	240,000.00
	5	7,000	420,000.00
Total	7		660000.0

Repairs and Maintenance	Rs	38,300.00
Power and Fuel	Rs	191,500.00
Other Overhead Expenses	Rs	7,660.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	5,745.00
Advertisement & Publicity	9,575.00
Workshed Rent	0.00
Other Miscellaneous Expenses	19,150.00
Total	34,470.00

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	1211000.00	1384000.00	1557000.00	1557000.00	1557000.00
Wages	462000.00	528000.00	594000.00	594000.00	594000.00
Repairs & Maintenance	26810.00	30640.00	34470.00	34470.00	34470.00
Power & Fuel	134050.00	153200.00	172350.00	172350.00	172350.00
Other Overhead Expenses	5362.00	6128.00	6894.00	6894.00	6894.00

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	4021.50	4596.00	5170.50	5170.50	5170.50
Advertisement & Publicity	6702.50	7660.00	8617.50	8617.50	8617.50
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	13405.00	15320.00	17235.00	17235.00	17235.00
Total:	1863351.00	2129544.00	2395737.00	2395737.00	2395737.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	3830000.00

MANUFACTURING EXPENSES

Raw Material	1730000.00
Wages	660000.00

Repair & Maintenance	38300.00
Power & Fuel	191500.00
Other Overhead Expenses	7660.00
Production Cost	2627460.00
Administrative Cost	34470.00
Manufacturing Cost	2661930.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	10	Production Cost	87582.00
Finished goods	7	Manufacturing Cost	62111.70
Receivable by	5	Manufacturing Cost	44366.00
Total Working Capital Requirement		Per Cycle	194059.70

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		2681000.00	3064000.00	3447000.00	3447000.00
Total		2681000.00	3064000.00	3447000.00	3447000.00

MANUFACTURING EXPENSES

Rawmaterials		1211000.00	1384000.00	1557000.00	1557000.00
Wages		462000.00	528000.00	594000.00	594000.00
Repairs & Maintenance		26810.00	30640.00	34470.00	34470.00
Power & Fuel		134050.00	153200.00	172350.00	172350.00
Other Overhead Expenses		5362.00	6128.00	6894.00	6894.00
Depreciation		176250.00	152062.50	131278.13	113408.91
Production Cost		2015472.00	2254030.50	2495992.13	2478122.91

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		4021.50	4596.00	5170.50	5170.50
Advertisement & Publicity		6702.50	7660.00	8617.50	8617.50
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		13405.00	15320.00	17235.00	17235.00
Administrative Cost		24129.00	27576.00	31023.00	31023.00
Interest on Bank credit					

Term Loan		146025.00	142548.21	121687.50	100826.79
Working Capital		17077.21	16670.61	14231.01	11791.41
Cost of Sale		2202703.21	2440825.32	2662933.64	2621764.11
Net Profit Before Tax		478296.79	623174.68	784066.36	825235.89
Less Tax		0	0.00	0	0
Net Profit		478296.79	623174.68	784066.36	825235.89

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		478296.79	623174.68	784066.36	825235.89
Add :					
Depreciation		176250.00	152062.50	131278.13	113408.91
TOTAL - A		654546.79	775237.18	915344.49	938644.80
Payments :					
On Term Loan :					
Interest		146025.00	142548.21	121687.50	100826.79
Installment		31607.14	189642.86	189642.86	189642.86
On Working Capital					
Interest		17077.21	16670.61	14231.01	11791.41
TOTAL - B		194709.35	348861.68	325561.37	302261.06
Average D.S.C.R		3.36	2.22	2.81	3.11

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		186311.84	186311.84	186311.84	186311.84
Profit		478296.79	623174.68	784066.36	825235.89
Term Loan		1327500.00	1295892.86	1106250.00	916607.14
Working Capital		155247.36	151550.99	129372.80	107194.61
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		2147355.99	2256930.37	2206001.00	2035349.48

ASSETS

Gross Fixed Assets		1365000.00	1188750.00	1036687.50	905409.37
Less : Depreciation		176250.00	152062.50	131278.13	113408.91
Net Fixed Assets		1188750.00	1036687.50	905409.37	792000.46
Preliminary & Pre-Op. Expenses		50000	37500	28125	21093.75
Current Assets		155247.36	151550.99	129372.80	107194.61
Cash in Bank/Hand		803358.63	1068691.88	1171218.83	1136154.41

Total		2147355.99	2256930.37	2206001.00	2035349.48
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Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		478296.79	623174.68	784066.36	825235.89
Add : Depreciation		176250.00	152062.50	131278.13	113408.91
Term Loan		1327500.00	1295892.86	1106250.00	916607.14
Working Capital Loan		155247.36	151550.99	129372.80	107194.61
Promoters Capital		166905.92	0.00	0.00	0.00
Total		2304200.07	2222681.03	2150967.29	1962446.55
Total Fixed Capital		1475000	1475000	1475000	1475000
Repayment of Term Loan		31607.14	189642.86	189642.86	189642.86
Repayment of WC Loan		3696.37	22178.19	22178.19	22178.19
Current Assets		155247.36	151550.99	129372.80	107194.61
Total		190550.87	363372.04	341193.85	319015.66
Opening Balance		0	2113649.20	3972958.19	5782731.63
Surplus		2113649.20	1859308.99	1809773.44	1643430.89
Closing Balance		2113649.20	3972958.19	5782731.63	7426162.52

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		346404.00	322186.71	283988.63	245258.70
Variable Cost		2032549.21	2270701.11	2510223.14	2489914.32
Total Cost		2378953.21	2592887.82	2794211.77	2735173.02
Sales		2681000.00	3064000.00	3447000.00	3447000.00
Contribution (Sales-VC)		648450.79	793298.89	936776.86	957085.68
B.E.P in %		53.42	40.61	30.32	25.63
Break Even Sales in Rs.		1432196.77	1244398.66	1044975.44	883313.54
Break Even Units		20459.95	17777.12	14928.22	12618.76
Current Ratio		0.78	0.41	0.37	0.33
Net Profit Ratio		17.84 %	20.34 %	22.75 %	23.94 %

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;