

PRODUCT DETAILS

Type of Proposed Product to be Manufactured : Food Products- Manufacturing
Type of Activities to be Involved while Manufacturing the Product MACHINE
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
STATE BANK OF INDIA	ARARIA	SBIN0000009	00000030279022659

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
OVEN 72 TRAY	1	500,000	500,000
SPERAIL MIXTURE	1	165,000	165,000
DAI TRAY	440	180	79,200
Total:			744,200

OTHER FINANCIAL DETAILS

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

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
TOST	8,000	150	1,200,000
POW ROTI	9,500	100	950,000
COOKES	50	9000	450,000
Total:			2,600,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MAIDA	3,200	250	800,000
WANILA	5,400	5	27,000
RE FINE OIL	15,000	20	300,000
BAKING SODA	6,500	2	13,000
OTHER PRODUCT	5	20000	100,000
Total:			1,240,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
UNSKILLED	6	6,500	468,000
Total:			468,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

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

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	0.20
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):	3.00
Rate of Interest (In %) :	11.00	Employment :	6.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	250	OWN

Machinery	Qty.	Rate.	Amt.(In Rs)
OVEN 72 TRAY	1.00	500,000.00	500,000.00
SPERAIL MIXTURE	1.00	165,000.00	165,000.00
DAI TRAY	440.00	180.00	79,200.00
Total			744,200.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
0.00	0.00	0.00	744,200.00	108,502.67

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	74,420.00
Bank Finance	90.00 %		
Term Loan		Rs	669,780.00
Govt. Subsidy	35.00 %	Rs	260,470.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	21,700.53
Bank Finance	80.00 %		
Working Capital		Rs	86,802.14

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	669780.00	33489.00	636291.00	73675.80
2	636291.00	133956.00	502335.00	69992.01
3	502335.00	133956.00	368379.00	55256.85
4	368379.00	133956.00	234423.00	40521.69
5	234423.00	133956.00	100467.00	25786.53
6	100467.00	133956.00	0	11051.37

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	86,802.14	4,340.11	82,462.03	9,548.24
2	82,462.03	17,360.43	65,101.60	9,070.82
3	65,101.60	17,360.43	47,741.17	7,161.18
4	47,741.17	17,360.43	30,380.74	5,251.53
5	30,380.74	17,360.43	13,020.31	3,341.88
6	13,020.31	17,360.43	0.00	1,432.23

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	0.00	0.00	0.00	0.00	0.00
Depreciation	0.00	0.00	0.00	0.00	0.00
Closing Balance	0.00	0.00	0.00	0.00	0.00

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	744200.00	632570.00	537684.50	457031.82	388477.05
Depreciation	111630.00	94885.50	80652.68	68554.77	58271.56
Closing Balance	632570.00	537684.50	457031.82	388477.05	330205.49

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	0.00	0.00	0.00	0.00	0.00
Machinery	111630.00	94885.50	80652.68	68554.77	58271.56
Total	111630.00	94885.50	80652.68	68554.77	58271.56

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
TOST	8,000	150.00	1,200,000.00
POW ROTI	9,500	100.00	950,000.00
COOKES	50	9,000.00	450,000.00

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	1820000.00	2080000.00	2340000.00	2340000.00	2340000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd. Unit	Amount in Rs.
MAIDA	0	3,200	250	800,000.00
WANILA	0	5,400	5	27,000.00
RE FINE OIL	0	15,000	20	300,000.00
BAKING SODA	0	6,500	2	13,000.00
OTHER PRODUCT	0	5	20,000	100,000.00
Total				1,240,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	6	6,500	468,000.00
Total	6		468000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	5,200.00
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	868000.00	992000.00	1116000.00	1116000.00	1116000.00
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	3640.00	4160.00	4680.00	4680.00	4680.00
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:	1199240.00	1370560.00	1541880.00	1541880.00	1541880.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	2600000.00

MANUFACTURING EXPENSES

Raw Material	1240000.00
Wages	468000.00

Repair & Maintenance	0.00
Power & Fuel	5200.00
Other Overhead Expenses	0.00
Production Cost	1713200.00
Administrative Cost	0.00
Manufacturing Cost	1713200.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	7	Production Cost	39974.67
Finished goods	5	Manufacturing Cost	28553.33
Receivable by	7	Manufacturing Cost	39975.00
Total Working Capital Requirement		Per Cycle	108503.00

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1820000.00	2080000.00	2340000.00	2340000.00
Total		1820000.00	2080000.00	2340000.00	2340000.00

MANUFACTURING EXPENSES

Rawmaterials		868000.00	992000.00	1116000.00	1116000.00
Wages		327600.00	374400.00	421200.00	421200.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		3640.00	4160.00	4680.00	4680.00
Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		111630.00	94885.50	80652.68	68554.77
Production Cost		1310870.00	1465445.50	1622532.68	1610434.77

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		73675.80	69992.01	55256.85	40521.69
Working Capital		9548.24	9070.82	7161.18	5251.53
Cost of Sale		1394094.04	1544508.33	1684950.71	1656207.99
Net Profit Before Tax		425905.96	535491.67	655049.29	683792.01
Less Tax		0	0.00	0	0
Net Profit		425905.96	535491.67	655049.29	683792.01

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		425905.96	535491.67	655049.29	683792.01
Add :					
Depreciation		111630.00	94885.50	80652.68	68554.77
TOTAL - A		537535.96	630377.17	735701.97	752346.78
Payments :					
On Term Loan :					
Interest		73675.80	69992.01	55256.85	40521.69
Installment		33489.00	133956.00	133956.00	133956.00
On Working Capital					
Interest		9548.24	9070.82	7161.18	5251.53
TOTAL - B		116713.04	213018.83	196374.03	179729.22
Average D.S.C.R		4.61	2.96	3.75	4.19

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		96120.53	96120.53	96120.53	96120.53
Profit		425905.96	535491.67	655049.29	683792.01
Term Loan		669780.00	636291.00	502335.00	368379.00
Working Capital		86802.14	82462.03	65101.60	47741.17
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1278608.63	1350365.23	1318606.42	1196032.71

ASSETS

Gross Fixed Assets		744200.00	632570.00	537684.50	457031.82
Less : Depreciation		111630.00	94885.50	80652.68	68554.77
Net Fixed Assets		632570.00	537684.50	457031.82	388477.05
Preliminary & Pre-Op. Expenses		0	0	0	0
Current Assets		86802.14	82462.03	65101.60	47741.17
Cash in Bank/Hand		559236.49	730218.70	796473.00	759814.49

Total		1278608.63	1350365.23	1318606.42	1196032.71
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Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		425905.96	535491.67	655049.29	683792.01
Add : Depreciation		111630.00	94885.50	80652.68	68554.77
Term Loan		669780.00	636291.00	502335.00	368379.00
Working Capital Loan		86802.14	82462.03	65101.60	47741.17
Promoters Capital		85270.27	0.00	0.00	0.00
Total		1379388.37	1349130.20	1303138.57	1168466.95
Total Fixed Capital		744200	744200	744200	744200
Repayment of Term Loan		33489.00	133956.00	133956.00	133956.00
Repayment of WC Loan		4340.11	17360.43	17360.43	17360.43
Current Assets		86802.14	82462.03	65101.60	47741.17
Total		124631.25	233778.46	216418.03	199057.60
Opening Balance		0	1254757.12	2370108.86	3456829.40
Surplus		1254757.12	1115351.74	1086720.54	969409.35
Closing Balance		1254757.12	2370108.86	3456829.40	4426238.75

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		185305.80	164877.51	135909.53	109076.46
Variable Cost		1320418.24	1474516.32	1629693.86	1615686.30
Total Cost		1505724.04	1639393.83	1765603.39	1724762.76
Sales		1820000.00	2080000.00	2340000.00	2340000.00
Contribution (Sales-VC)		499581.76	605483.68	710306.14	724313.70
B.E.P in %		37.09	27.23	19.13	15.06
Break Even Sales in Rs.		675077.80	566398.79	447734.13	352387.25
Break Even Units		84.38	70.80	55.97	44.05
Current Ratio		0.72	0.36	0.30	0.24
Net Profit Ratio		23.40 %	25.74 %	27.99 %	29.22 %

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;