

Application View

Application Id : 11021222762019
Name : ASHOK KUMAR VISHWAKARMA
Mother Name : RAJPATI DEVI
Father/Spouse Name : RAM SWAROOP VISHWAKARMA
Gender : MALE
Date of Birth : 15-Mar-1969
Residential Address : BEHIND- I.M.A. HALL, SALIMPUR AHRA, PATNA
City: PATNA
State : BIHAR
District: PATNA
Block/Taluka : PATNA SADAR
PINCODE : 800003
Email Address : ASHOK966V@GMAIL.COM
Phone Number : 7494009042
Academic Qualification : GRADUATE
Social Category : OBC
PAN Number : AIZPV6382M

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : AV AGRO FOOD
Address of the Proposed Business Unit : P.G. LINE ROAD, YADAV CHAK, KURTHOUL, PATNA
State : BIHAR District: PATNA City: PATNA
Block/Taluka : PATNA SADAR PinCode : 804453
Type of Property : Leased 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) : 2500
Land Value of the Proposed Unit (In Rs/Sq ft) : 6000
Personal Contribution Towards the Project(in %) : 10.00
Loan for Working Capital : Yes
Own Contribution on working capital (in %) : 10.00

PRODUCT DETAILS

Type of Proposed Product to be Manufactured : Food Products- Manufacturing

Type of Activities to be Involved while Manufacturing the Product Mixing of Ingredients Preparation of dough by mixing Placing dough in moulding and cutting frying cooling and packing etc.

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
STATE BANK OF INDIA	PATNA MAIN	SBIN0000152	10498107577

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
STORAGE	500	150	75,000
TIN SHED	2000	200	400,000
FLOORING	2000	200	400,000
Total:			875,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
ROTARY RACK OVEN	1	450,000	450,000
SPIRAL MIXER	1	185,000	185,000
PLANTERY MIXER	1	155,000	155,000
TRAY SCOOPS SS BINS PELLETS	1	50,000	50,000
BAKING MOULDS	1	100,000	100,000
WEIGHING SCALE	1	10,000	10,000
RUSK BREAD CUTTER	1	150,000	150,000
PACKAGING MACHINE	1	350,000	350,000
UTILITY AND DELIVERY CART	2	75,000	150,000
Total:			1,600,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 100,000.00

Furniture & Fixtures (in Rs): 100,000.00

Contingency/Others/Miscellaneous (in Rs) : 150,000.00

Working Capital Per Estimate : 350,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
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SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
PAV BUNS	100	12000	1,200,000
BREAD	100	12000	1,200,000
RUSK	150	36000	5,400,000
BISCUT	100	24000	2,400,000
PASTRY PATTIES	120	12000	1,440,000
KHARI	150	24000	3,600,000
Total:			15,240,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MAIDA ATTA	28	120000	3,360,000
GHEE	220	12000	2,640,000
EDIBLE OIL	175	6000	1,050,000
SALT	10	1200	12,000
OTHER INGREDIENT	100	6000	600,000
SUGAR	45	12000	540,000
Total:			8,202,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	5	12,000	720,000
UNSKILLED	4	6,500	312,000
Total:			1,032,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	7
Finished Goods (In Number of Days) :	15
Receivable By (In Number of Days) :	30

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	9.00
Other Overhead Expenses (In %) :	2.00	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.25	Advertisement & Publicity (In %) :	5.00
Building Rent per Month(In Rs.) :	12,000.00	Other Miscellaneous Expenditure (In %) :	1.00

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):

6.00

Rate of Interest (In %):

11.00

Employment :

9.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	6000	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
Storage	500	150.00	75,000.00
Tin shed	2000	200.00	400,000.00
Flooring	2000	200.00	400,000.00
Total			875,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
Rotary Rack Oven	1.00	450,000.00	450,000.00
Spiral Mixer	1.00	185,000.00	185,000.00
Plantery Mixer	1.00	155,000.00	155,000.00
Tray Scoops SS Bins Pellets	1.00	50,000.00	50,000.00
Baking Moulds	1.00	100,000.00	100,000.00
Weighing scale	1.00	10,000.00	10,000.00
Rusk Bread cutter	1.00	150,000.00	150,000.00
Packaging Machine	1.00	350,000.00	350,000.00
Utility and Delivery cart	2.00	75,000.00	150,000.00
Total			1,600,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
100,000.00	100,000.00	150,000.00	2,825,000.00	2,082,027.00

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	282,500.00
Bank Finance	90.00 %		
Term Loan		Rs	2,542,500.00
Govt. Subsidy	35.00 %	Rs	988,750.00

Means of Financing(Working Capital)

Own Contribution	10.00 %	Rs	282,500.00
Bank Finance	90.00 %		
Term Loan		Rs	2,542,500.00
Govt. Subsidy	35.00 %	Rs	988,750.00

Own Contribution	10.00 %	Rs	208,202.70
Bank Finance	90.00 %		
Working Capital		Rs	1,873,824.30

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	2542500.00	181607.14	2360892.86	279675.00
2	2360892.86	363214.29	1997678.57	259698.21
3	1997678.57	363214.29	1634464.28	219744.64
4	1634464.28	363214.29	1271249.99	179791.07
5	1271249.99	363214.29	908035.70	139837.50
6	908035.70	363214.29	544821.41	99883.93
7	544821.41	363214.29	181607.12	59930.36
8	181607.12	363214.29	0	19976.78

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	1,873,824.30	133,844.59	1,739,979.71	206,120.67
2	1,739,979.71	267,689.19	1,472,290.52	191,397.77
3	1,472,290.52	267,689.19	1,204,601.33	161,951.96
4	1,204,601.33	267,689.19	936,912.14	132,506.15
5	936,912.14	267,689.19	669,222.95	103,060.34

6	669,222.95	267,689.19	401,533.76	73,614.52
7	401,533.76	267,689.19	133,844.57	44,168.71
8	133,844.57	267,689.19	0.00	14,722.90

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	875000.00	787500.00	708750.00	637875.00	574087.50
Depreciation	87500.00	78750.00	70875.00	63787.50	57408.75
Closing Balance	787500.00	708750.00	637875.00	574087.50	516678.75

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	1600000.00	1360000.00	1156000.00	982600.00	835210.00
Depreciation	240000.00	204000.00	173400.00	147390.00	125281.50
Closing Balance	1360000.00	1156000.00	982600.00	835210.00	709928.50

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	87500.00	78750.00	70875.00	63787.50	57408.75
Machinery	240000.00	204000.00	173400.00	147390.00	125281.50
Total	327500.00	282750.00	244275.00	211177.50	182690.25

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Pav Buns	100	12,000.00	1,200,000.00
Bread	100	12,000.00	1,200,000.00
Rusk	150	36,000.00	5,400,000.00
Biscut	100	24,000.00	2,400,000.00
Pastry Patties	120	12,000.00	1,440,000.00
Khari	150	24,000.00	3,600,000.00

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	10668000.00	12192000.00	13716000.00	13716000.00	13716000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Maida Atta	0	28	120,000	3,360,000.00

Ghee	0	220	12,000	2,640,000.00
Edible Oil	0	175	6,000	1,050,000.00
Salt	0	10	1,200	12,000.00
Other Ingredient	0	100	6,000	600,000.00
Sugar	0	45	12,000	540,000.00
Total				8,202,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	5	12,000	720,000.00
Unskilled	4	6,500	312,000.00
Total	9		1032000.0

Repairs and Maintenance	Rs	152,400.00
Power and Fuel	Rs	1,371,600.00
Other Overhead Expenses	Rs	304,800.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	38,100.00
Advertisement & Publicity	762,000.00
Workshed Rent	144,000.00
Other Miscellaneous Expenses	152,400.00
Total	1,096,500.00

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	5741400.00	6561600.00	7381800.00	7381800.00	7381800.00
Wages	722400.00	825600.00	928800.00	928800.00	928800.00
Repairs & Maintenance	106680.00	121920.00	137160.00	137160.00	137160.00
Power & Fuel	960120.00	1097280.00	1234440.00	1234440.00	1234440.00
Other Overhead Expenses	213360.00	243840.00	274320.00	274320.00	274320.00

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	26670.00	30480.00	34290.00	34290.00	34290.00
Advertisement & Publicity	533400.00	609600.00	685800.00	685800.00	685800.00
Workshed Rent	144000.00	144000.00	144000.00	144000.00	144000.00
Other Miscellaneous Expenses	106680.00	121920.00	137160.00	137160.00	137160.00
Total:	8554710.00	9756240.00	10957770.00	10957770.00	10957770.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	15240000.00

MANUFACTURING EXPENSES

Raw Material	8202000.00
Wages	1032000.00
Repair & Maintenance	152400.00
Power & Fuel	1371600.00
Other Overhead Expenses	304800.00
Production Cost	11062800.00
Administrative Cost	1096500.00
Manufacturing Cost	12159300.00

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	258132.00
Finished goods	15	Manufacturing Cost	607965.00
Receivable by	30	Manufacturing Cost	1215930.00
Total Working Capital Requirement		Per Cycle	2082027.00

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		10668000.00	12192000.00	13716000.00	13716000.00
Total		10668000.00	12192000.00	13716000.00	13716000.00

MANUFACTURING EXPENSES

Rawmaterials		5741400.00	6561600.00	7381800.00	7381800.00
Wages		722400.00	825600.00	928800.00	928800.00
Repairs & Maintenance		106680.00	121920.00	137160.00	137160.00
Power & Fuel		960120.00	1097280.00	1234440.00	1234440.00
Other Overhead Expenses		213360.00	243840.00	274320.00	274320.00
Depreciation		327500.00	282750.00	244275.00	211177.50

Production Cost		8071460.00	9132990.00	10200795.00	10167697.50
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ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		26670.00	30480.00	34290.00	34290.00
Advertisement & Publicity		533400.00	609600.00	685800.00	685800.00
Workshed Rent		144000.00	144000.00	144000.00	144000.00
Other Miscellaneous Expenses		106680.00	121920.00	137160.00	137160.00
Administrative Cost		810750.00	906000.00	1001250.00	1001250.00

Interest on Bank credit

Term Loan		279675.00	259698.21	219744.64	179791.07
Working Capital		206120.67	191397.77	161951.96	132506.15
Cost of Sale		9368005.67	10490085.9	11583741.6	11481244.72
Net Profit Before Tax		1299994.33	1701914.02	2132258.40	2234755.28
Less Tax		0	0.00	0	0
Net Profit		1299994.33	1701914.02	2132258.40	2234755.28

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		1299994.33	1701914.02	2132258.40	2234755.28
Add :					
Depreciation		327500.00	282750.00	244275.00	211177.50
TOTAL - A		1627494.33	1984664.02	2376533.40	2445932.78
Payments :					
On Term Loan :					
Interest		279675.00	259698.21	219744.64	179791.07
Installment		181607.14	363214.29	363214.29	363214.29
On Working Capital					
Interest		206120.67	191397.77	161951.96	132506.15
TOTAL - B		667402.81	814310.27	744910.89	675511.51
Average D.S.C.R		2.44	2.44	3.19	3.62

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Promoters Capital		490702.70	490702.70	490702.70	490702.70
Profit		1299994.33	1701914.02	2132258.40	2234755.28
Term Loan		2542500.00	2360892.86	1997678.57	1634464.28

LIABILITIES

Working Capital		1873824.30	1739979.71	1472290.52	1204601.33
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		6207021.33	6293489.29	6092930.19	5564523.59

ASSETS

Gross Fixed Assets		2575000.00	2247500.00	1964750.00	1720475.00
Less : Depreciation		327500.00	282750.00	244275.00	211177.50
Net Fixed Assets		2247500.00	1964750.00	1720475.00	1509297.50
Preliminary & Pre-Op. Expenses		100000	75000	56250	42187.5
Current Assets		1873824.30	1739979.71	1472290.52	1204601.33
Cash in Bank/Hand		2085697.03	2588759.58	2900164.67	2850624.76
Total		6207021.33	6293489.29	6092930.19	5564523.59

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		1299994.33	1701914.02	2132258.40	2234755.28
Add : Depreciation		327500.00	282750.00	244275.00	211177.50
Term Loan		2542500.00	2360892.86	1997678.57	1634464.28
Working Capital Loan		1873824.30	1739979.71	1472290.52	1204601.33
Promoters Capital		490702.70	0.00	0.00	0.00
Total		6534521.33	6085536.59	5846502.49	5284998.39
Total Fixed Capital		2825000	2825000	2825000	2825000
Repayment of Term Loan		181607.14	363214.29	363214.29	363214.29
Repayment of WC Loan		133844.59	267689.19	267689.19	267689.19
Current Assets		1873824.30	1739979.71	1472290.52	1204601.33
Total		2189276.03	2370883.19	2103194.00	1835504.81
Opening Balance		0	4345245.30	8059898.70	11803207.19
Surplus		4345245.30	3714653.40	3743308.49	3449493.58
Closing Balance		4345245.30	8059898.70	11803207.19	15252700.77

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		1417925.00	1448448.21	1465269.64	1392218.57
Variable Cost		8277580.67	9324387.77	10362746.96	10300203.65
Total Cost		9695505.67	10772835.98	11828016.60	11692422.22
Sales		10668000.00	12192000.00	13716000.00	13716000.00
Contribution (Sales-VC)		2390419.33	2867612.23	3353253.04	3415796.35
B.E.P in %		59.32	50.51	43.70	40.76

Break Even Sales in Rs.		6327937.41	6158252.64	5993475.04	5590400.58
Break Even Units		63279.37	61582.53	59934.75	55904.01
Current Ratio		2.34	1.61	1.45	1.28
Net Profit Ratio		12.19 %	13.96 %	15.55 %	16.29 %

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;