

Application View

Application Id : 11021722757816
Name : PRITISH KUMAR SUMAN
Mother Name : VEENA KUMARI
Father/Spouse Name : RABINDRA KUMAR KUNWAR
Gender : MALE
Date of Birth : 23-Oct-1980
Residential Address : C/O- RABINDRA KUMAR KUNWAR, WARD-15, VILL- ADARSHNAGAR
DHURLAKH, BHUINDHA
City: SAMASTIPUR
State : BIHAR
District: SAMASTIPUR
Block/Taluka : JITWARPUR
PINCODE : 848101
Email Address : MAILSUMANIN@GMAIL.COM
Phone Number : 8800302299
Academic Qualification : GRADUATE
Social Category : GENERAL
PAN Number :

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : JANKI FOODS
Address of the Proposed Business Unit : C/O- RABINDRA KUMAR KUNWAR, WARD-15, VILL- ADARSHNAGAR DHURLAKH, BHUINDHA
State : BIHAR District: SAMASTIPUR City: SAMASTIPUR
Block/Taluka : JITWARPUR PinCode : 848101
Type of Property : Owned 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) : 700
Land Value of the Proposed Unit (In Rs/Sq ft) : 1000
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 BAKERY AND CONFECTIONARY

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
CENTRAL BANK OF INDIA	SAMASTIPUR	CBIN0280055	5288220851

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
COUNTER TOP HOT SHOWCASE	1	39,975	39,975
ELECTRIC DOUBLE DECK OVEN	1	78,000	78,000
ELECTRIC PIZZA OVEN WITH FIRE STONE	1	35,900	35,900
PLENATRY MIXER	1	61,500	61,500
PLENATRY MIXER PM 10	1	42,500	42,500
ROTATE WAFFLE BAKER	1	16,900	16,900
COMMERCIAL BLENDER	1	14,850	14,850
CHEST FREEZER	1	18,150	18,150
VISI COOLER	1	24,200	24,200
SANDWICH GRILLER	1	15,400	15,400
ELECTRIC FRYER 4L	1	6,800	6,800
INDUCTION HOB COOKING	1	14,160	14,160
COMMERCIAL MICROWAVE OVEN	1	40,800	40,800
CONFECTIONERY SHOWCASE	2	105,000	210,000
STAINLESS STEEL WORK TABLE WITH SPLASH BACK	4	17,200	68,800
STAINLESS STEEL WALL SHELVES	2	5,800	11,600
STAINLESS STEEL RACK	2	16,900	33,800
STAINLESS STEEL SINK	1	16,500	16,500
COFFEE MACHINE	1	135,000	135,000
WEIGHING SCALE	1	5,000	5,000
FLY KILLER	1	3,500	3,500
INITIAL STOCK	1	118,000	118,000
UTENSILS	1	58,000	58,000
GENERATOR	1	293,220	293,220
GST	1	245,260	245,260

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
INVERTOR	1	61,100	61,100
Total:			1,668,915

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	150,000.00
Furniture & Fixtures (in Rs):	100,000.00
Contingency/Others/Miscellaneous (in Rs)	75,000.00
Working Capital Per Estimate :	325,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
BREAD	50	55000	2,750,000
PIZZA	140	5000	700,000
SANDWICH	120	15000	1,800,000
COOKIES	110	60000	6,600,000
BISCUITS	120	55000	6,600,000
CAKE	400	15000	6,000,000
PASTRY	80	50000	4,000,000
Total:			28,450,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MAIDAA	60	80000	4,800,000
SUGAR	40	75000	3,000,000
YEAST	150	35000	5,250,000
OLIVE OIL	250	25000	6,250,000
CREAM	250	3500	875,000
CHOCOLATE	100	1500	150,000
Total:			20,325,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	3	11,000	396,000
UNSKILLED	2	7,000	168,000
SKILLED	2	6,000	144,000
Total:			708,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)

2

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

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	2.00	Power and Fuel (In %) :	1.50
Other Overhead Expenses (In %) :	1.25	Telephone Expenses (In %) :	1.00
Stationery & Postage (In %) :	2.00	Advertisement & Publicity (In %) :	2.00
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	3.00

DEPRECIATION DETAILS

On Building (In %) : 10.00 On Machinery (In %) : 15.00

OTHER DETAILS

Loan Repayment Period (in Years) :	6.00	Project Implementation Period (In Months):	5.00
Rate of Interest (In %) :	11.00	Employment :	7.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	1000	OWN

Machinery	Qty.	Rate.	Amt.(In Rs)
Counter Top hot showcase	1.00	39,975.00	39,975.00
Electric double deck oven	1.00	78,000.00	78,000.00
Electric pizza oven with fire stone	1.00	35,900.00	35,900.00
Plenary mixer	1.00	61,500.00	61,500.00
Plenary mixer PM 10	1.00	42,500.00	42,500.00
Rotate waffle baker	1.00	16,900.00	16,900.00
Commercial blender	1.00	14,850.00	14,850.00
Chest freezer	1.00	18,150.00	18,150.00
Visi cooler	1.00	24,200.00	24,200.00
Sandwich griller	1.00	15,400.00	15,400.00
Electric fryer 4L	1.00	6,800.00	6,800.00
Induction hob Cooking	1.00	14,160.00	14,160.00
Commercial microwave oven	1.00	40,800.00	40,800.00
Confectionery showcase	2.00	105,000.00	210,000.00

Stainless steel work table with splash back	4.00	17,200.00	68,800.00
Stainless steel wall shelves	2.00	5,800.00	11,600.00
Stainless steel rack	2.00	16,900.00	33,800.00
Stainless steel sink	1.00	16,500.00	16,500.00
Coffee machine	1.00	135,000.00	135,000.00
Weighing scale	1.00	5,000.00	5,000.00
Fly killer	1.00	3,500.00	3,500.00
Initial stock	1.00	118,000.00	118,000.00
Utensils	1.00	58,000.00	58,000.00
Generator	1.00	293,220.00	293,220.00
GST	1.00	245,259.90	245,259.90
Invertor	1.00	61,100.00	61,100.00
Total			1,668,914.90

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
150,000.00	100,000.00	75,000.00	1,993,914.90	1,135,644.17

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	199,391.49
Bank Finance	90.00 %		
Term Loan		Rs	1,794,523.41
Govt. Subsidy	35.00 %	Rs	697,870.21

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	227,128.83
Bank Finance	80.00 %		
Working Capital		Rs	908,515.34

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	1794523.41	124619.68	1669903.73	197397.58
2	1669903.73	299087.23	1370816.50	183689.41
3	1370816.50	299087.23	1071729.27	150789.82
4	1071729.27	299087.23	772642.04	117890.22

Own Contribution	10.00 %	Rs	199,391.49
Bank Finance	90.00 %		
Term Loan		Rs	1,794,523.41
Govt. Subsidy	35.00 %	Rs	697,870.21

5	772642.04	299087.23	473554.81	84990.62
6	473554.81	299087.23	174467.58	52091.03
7	174467.58	299087.23	0	19191.43

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	908,515.34	63,091.34	845,424.00	99,936.69
2	845,424.00	151,419.22	694,004.78	92,996.64
3	694,004.78	151,419.22	542,585.56	76,340.53
4	542,585.56	151,419.22	391,166.34	59,684.41
5	391,166.34	151,419.22	239,747.12	43,028.30
6	239,747.12	151,419.22	88,327.90	26,372.18
7	88,327.90	151,419.22	0.00	9,716.07

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
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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	1668914.90	1418577.67	1205791.02	1024922.37	871184.01
Depreciation	250337.23	212786.65	180868.65	153738.36	130677.60
Closing Balance	1418577.67	1205791.02	1024922.37	871184.01	740506.41

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	250337.23	212786.65	180868.65	153738.36	130677.60
Total	250337.23	212786.65	180868.65	153738.36	130677.60

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Bread	50	55,000.00	2,750,000.00
Pizza	140	5,000.00	700,000.00
Sandwich	120	15,000.00	1,800,000.00
Cookies	110	60,000.00	6,600,000.00
Biscuits	120	55,000.00	6,600,000.00
Cake	400	15,000.00	6,000,000.00
Pastry	80	50,000.00	4,000,000.00

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	19915000.00	22760000.00	25605000.00	25605000.00	25605000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Maidaa	0	60	80,000	4,800,000.00
Sugar	0	40	75,000	3,000,000.00
Yeast	0	150	35,000	5,250,000.00
Olive oil	0	250	25,000	6,250,000.00
Cream	0	250	3,500	875,000.00
Chocolate	0	100	1,500	150,000.00
Total				20,325,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	3	11,000	396,000.00
Unskilled	2	7,000	168,000.00
Skilled	2	6,000	144,000.00
Total	7		708000.0

Repairs and Maintenance	Rs	569,000.00
Power and Fuel	Rs	426,750.00
Other Overhead Expenses	Rs	355,625.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	284,500.00
Stationery & Postage	569,000.00
Advertisement & Publicity	569,000.00
Workshed Rent	0.00
Other Miscellaneous Expenses	853,500.00
Total	2,276,000.00

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	14227500.00	16260000.00	18292500.00	18292500.00	18292500.00
Wages	495600.00	566400.00	637200.00	637200.00	637200.00
Repairs & Maintenance	398300.00	455200.00	512100.00	512100.00	512100.00
Power & Fuel	298725.00	341400.00	384075.00	384075.00	384075.00
Other Overhead Expenses	248937.50	284500.00	320062.50	320062.50	320062.50

ADMINISTRATIVE EXPENSES

Salary	0.00	0.00	0.00	0.00	0.00
Postage Telephone	199150.00	227600.00	256050.00	256050.00	256050.00
Stationery & Postage	398300.00	455200.00	512100.00	512100.00	512100.00
Advertisement & Publicity	398300.00	455200.00	512100.00	512100.00	512100.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	597450.00	682800.00	768150.00	768150.00	768150.00
Total:	17262262.50	19728300.00	22194337.50	22194337.50	22194337.50

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	28450000.00

MANUFACTURING EXPENSES

Raw Material	20325000.00
Wages	708000.00
Repair & Maintenance	569000.00
Power & Fuel	426750.00
Other Overhead Expenses	355625.00
Production Cost	22384375.00
Administrative Cost	2276000.00
Manufacturing Cost	24660375.00

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	149229.17
Finished goods	5	Manufacturing Cost	411006.25
Receivable by	7	Manufacturing Cost	575409.00
Total Working Capital Requirement		Per Cycle	1135644.42

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		19915000.00	22760000.00	25605000.00	25605000.00
Total		19915000.00	22760000.00	25605000.00	25605000.00

MANUFACTURING EXPENSES

Rawmaterials		14227500.00	16260000.00	18292500.00	18292500.00
Wages		495600.00	566400.00	637200.00	637200.00
Repairs & Maintenance		398300.00	455200.00	512100.00	512100.00
Power & Fuel		298725.00	341400.00	384075.00	384075.00
Other Overhead Expenses		248937.50	284500.00	320062.50	320062.50
Depreciation		250337.23	212786.65	180868.65	153738.36
Production Cost		15919399.73	18120286.65	20326806.15	20299675.86

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		199150.00	227600.00	256050.00	256050.00
Stationery & Postage		398300.00	455200.00	512100.00	512100.00
Advertisement & Publicity		398300.00	455200.00	512100.00	512100.00
Workshed Rent		0.00	0.00	0.00	0.00

Other Miscellaneous Expenses		597450.00	682800.00	768150.00	768150.00
Administrative Cost		1593200.00	1820800.00	2048400.00	2048400.00
Interest on Bank credit					
Term Loan		197397.58	183689.41	150789.82	117890.22
Working Capital		99936.69	92996.64	76340.53	59684.41
Cost of Sale		17809934.0	20217772.7	22602336.5	22525650.49
Net Profit Before Tax		2105066.00	2542227.30	3002663.50	3079349.51
Less Tax		0	0.00	0	0
Net Profit		2105066.00	2542227.30	3002663.50	3079349.51

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		2105066.00	2542227.30	3002663.50	3079349.51
Add :					
Depreciation		250337.23	212786.65	180868.65	153738.36
TOTAL - A		2355403.23	2755013.95	3183532.15	3233087.87
Payments :					
On Term Loan :					
Interest		197397.58	183689.41	150789.82	117890.22
Installment		124619.68	299087.23	299087.23	299087.23
On Working Capital					
Interest		99936.69	92996.64	76340.53	59684.41
TOTAL - B		421953.95	575773.28	526217.58	476661.86
Average D.S.C.R		5.58	4.78	6.05	6.78

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		426520.32	426520.32	426520.32	426520.32
Profit		2105066.00	2542227.30	3002663.50	3079349.51
Term Loan		1794523.41	1669903.73	1370816.50	1071729.27
Working Capital		908515.34	845424.00	694004.78	542585.56
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		5234625.07	5484075.35	5494005.10	5120184.66

ASSETS

Gross Fixed Assets		1768914.90	1518577.67	1305791.02	1124922.37
Less : Depreciation		250337.23	212786.65	180868.65	153738.36
Net Fixed Assets		1518577.67	1305791.02	1124922.37	971184.01

Preliminary & Pre-Op. Expenses		150000	112500	84375	63281.25
Current Assets		908515.34	845424.00	694004.78	542585.56
Cash in Bank/Hand		2807532.06	3332860.33	3675077.95	3606415.09
Total		5234625.07	5484075.35	5494005.10	5120184.66

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		2105066.00	2542227.30	3002663.50	3079349.51
Add : Depreciation		250337.23	212786.65	180868.65	153738.36
Term Loan		1794523.41	1669903.73	1370816.50	1071729.27
Working Capital Loan		908515.34	845424.00	694004.78	542585.56
Promoters Capital		312955.91	0.00	0.00	0.00
Total		5371397.89	5270341.68	5248353.43	4847402.70
Total Fixed Capital		1993914.89999	1993914.89999	1993914.89999	1993914.89999
Repayment of Term Loan		124619.68	299087.23	299087.23	299087.23
Repayment of WC Loan		63091.34	151419.22	151419.22	151419.22
Current Assets		908515.34	845424.00	694004.78	542585.56
Total		1096226.36	1295930.45	1144511.23	993092.01
Opening Balance		0	4275171.53	8249582.76	12353424.96
Surplus		4275171.53	3974411.23	4103842.20	3854310.69
Closing Balance		4275171.53	8249582.76	12353424.96	16207735.65

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		2040934.81	2217276.06	2380058.47	2320028.58
Variable Cost		16019336.42	18213283.29	20403146.68	20359360.27
Total Cost		18060271.23	20430559.35	22783205.15	22679388.85
Sales		19915000.00	22760000.00	25605000.00	25605000.00
Contribution (Sales-VC)		3895663.58	4546716.71	5201853.32	5245639.73
B.E.P in %		52.39	48.77	45.75	44.23
Break Even Sales in Rs.		10433451.43	11099262.69	11715324.02	11324516.14
Break Even Units		208669.03	221985.25	234306.48	226490.32
Current Ratio		1.87	1.16	1.02	0.86
Net Profit Ratio		10.57 %	11.17 %	11.73 %	12.03 %

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;