

Application View

Application Id : 11021222772466
Name : TAMANNA SHEIKH
Mother Name : MASHINA SHEIKH
Father/Spouse Name : MD ISLAMUDDIN
Gender : FEMALE
Date of Birth : 25-Aug-1998
Residential Address : FLAT NO- 202, MADINA APPARTMENT, SAMANPURA, RAJA BAZAR, P.O- B.V COLLEGE
City: PATNA
State : BIHAR
District: PATNA
Block/Taluka : PATNA SADAR
PINCODE : 800014
Email Address : ALRAHIMREMEDIES@GMAIL.COM
Phone Number : 7992385104
Academic Qualification : GRADUATE
Social Category : GENERAL
PAN Number : OENPS1109R

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : AL TAMANNA FOOD PRODUCTION
Address of the Proposed Business Unit : AMIYA BUILDING, BEHIND 9 TO 9, SUPER MARKET, RAMNAGARI MORE, ASHIYANA DIGHA ROAD, PATAN
State : BIHAR District: PATNA City: PATAN
Block/Taluka : PATNA SADAR PinCode : 800025
Type of Property : Rental 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) : 2000
Land Value of the Proposed Unit (In Rs/Sq ft) : 18
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	PUFFING, DEEP FRYING, MIXING, DRYING, PACKAGING
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
BANK OF BARODA	ASHIANA MORE, PATNA	BARB0ASHPAT	31210100013738

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
BESAN MALNI MACHINE	1	33,040	33,040
NAMKEEN MAKING MACHINE	1	29,500	29,500
BATCH FRYER	1	283,200	283,200
HYDRA	1	44,840	44,840
COATING PAN	1	59,000	59,000
PACKING MACHINE	1	283,200	283,200
BATCH MIXING	1	47,200	47,200
PUFF EXTUDER	1	271,400	271,400
ROASTER	1	165,200	165,200
AIR DRYER	1	82,600	82,600
COMPRESSOR	1	64,900	64,900
Total:			1,364,080

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	150,000.00
Furniture & Fixtures (in Rs):	50,000.00
Contingency/Others/Miscellaneous (in Rs)	100,000.00
Working Capital Per Estimate :	300,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
NAMKIN BHUJIYA	8	100000	800,000
MIXTURE NAMKEEN 100	16	100000	1,600,000
PUFF	4	225000	900,000
FINGER SNACKS	4	225000	900,000
NOODLE TYPE SNACKS	4	225000	900,000

Total:	5,100,000
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RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
CORN FLOUR	20	33330	666,600
RICE FLOUR	33	19998	659,934
REFINED OIL	160	3500	560,000
SPICES	200	1350	270,000
PACKING MATERIAL	300	700	210,000
Total:			2,366,534

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	12,000	288,000
UNSKILLED	4	8,500	408,000
Total:			696,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	10
Finished Goods (In Number of Days) :	30
Receivable By (In Number of Days) :	10

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	3.00
Other Overhead Expenses (In %) :	1.00	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.00	Advertisement & Publicity (In %) :	1.00
Building Rent per Month(In Rs.) :	35,000.00	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):	3.00
Rate of Interest (In %) :	11.00	Employment :	6.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	18	OWN

Machinery	Qty.	Rate.	Amt.(In Rs)
BESAN MALNI MACHINE	1.00	33,040.00	33,040.00
NAMKEEN MAKING MACHINE	1.00	29,500.00	29,500.00
BATCH FRYER	1.00	283,200.00	283,200.00
HYDRA	1.00	44,840.00	44,840.00
COATING PAN	1.00	59,000.00	59,000.00
PACKING MACHINE	1.00	283,200.00	283,200.00
BATCH MIXING	1.00	47,200.00	47,200.00
PUFF EXTUDER	1.00	271,400.00	271,400.00
ROASTER	1.00	165,200.00	165,200.00
AIR DRYER	1.00	82,600.00	82,600.00
COMPRESSOR	1.00	64,900.00	64,900.00
Total			1,364,080.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
150,000.00	50,000.00	100,000.00	1,664,080.00	615,722.33

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	166,408.00
Bank Finance	90.00 %		
Term Loan		Rs	1,497,672.00
Govt. Subsidy	35.00 %	Rs	582,428.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	123,144.47
Bank Finance	80.00 %		
Working Capital		Rs	492,577.86

Own Contribution	10.00 %	Rs	166,408.00
Bank Finance	90.00 %		
Term Loan		Rs	1,497,672.00
Govt. Subsidy	35.00 %	Rs	582,428.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	1497672.00	53488.29	1444183.71	164743.92
2	1444183.71	213953.14	1230230.57	158860.21
3	1230230.57	213953.14	1016277.43	135325.36
4	1016277.43	213953.14	802324.29	111790.52
5	802324.29	213953.14	588371.15	88255.67
6	588371.15	213953.14	374418.01	64720.83
7	374418.01	213953.14	160464.87	41185.98
8	160464.87	213953.14	0	17651.14

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	492,577.86	17,592.07	474,985.79	54,183.56
2	474,985.79	70,368.27	404,617.52	52,248.44
3	404,617.52	70,368.27	334,249.25	44,507.93
4	334,249.25	70,368.27	263,880.98	36,767.42
5	263,880.98	70,368.27	193,512.71	29,026.91

6	193,512.71	70,368.27	123,144.44	21,286.40
7	123,144.44	70,368.27	52,776.17	13,545.89
8	52,776.17	70,368.27	0.00	5,805.38

Statement Showing the Depreciation on Fixed Assets

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	1364080.00	1159468.00	985547.80	837715.63	712058.29
Depreciation	204612.00	173920.20	147832.17	125657.34	106808.74
Closing Balance	1159468.00	985547.80	837715.63	712058.29	605249.55

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	204612.00	173920.20	147832.17	125657.34	106808.74
Total	204612.00	173920.20	147832.17	125657.34	106808.74

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
NAMKIN BHUJIYA	8	100,000.00	800,000.00
MIXTURE NAMKEEN 100	16	100,000.00	1,600,000.00
PUFF	4	225,000.00	900,000.00
FINGER SNACKS	4	225,000.00	900,000.00
NOODLE TYPE SNACKS	4	225,000.00	900,000.00

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	3570000.00	4080000.00	4590000.00	4590000.00	4590000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
CORN FLOUR	0	20	33,330	666,600.00
RICE FLOUR	0	33	19,998	659,934.00

REFINED OIL	0	160	3,500	560,000.00
SPICES	0	200	1,350	270,000.00
PACKING MATERIAL	0	300	700	210,000.00
Total				2,366,534.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	2	12,000	288,000.00
Unskilled	4	8,500	408,000.00
Total	6		696000.0

Repairs and Maintenance	Rs	51,000.00
Power and Fuel	Rs	153,000.00
Other Overhead Expenses	Rs	51,000.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	0.00
Advertisement & Publicity	51,000.00
Workshed Rent	420,000.00
Other Miscellaneous Expenses	0.00
Total	471,000.00

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	1656573.80	1893227.20	2129880.60	2129880.60	2129880.60
Wages	487200.00	556800.00	626400.00	626400.00	626400.00
Repairs & Maintenance	35700.00	40800.00	45900.00	45900.00	45900.00
Power & Fuel	107100.00	122400.00	137700.00	137700.00	137700.00
Other Overhead Expenses	35700.00	40800.00	45900.00	45900.00	45900.00

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	35700.00	40800.00	45900.00	45900.00	45900.00

Workshed Rent	420000.00	420000.00	420000.00	420000.00	420000.00
Other Miscellaneous Expenses	0.00	0.00	0.00	0.00	0.00
Total:	2777973.80	3114827.20	3451680.60	3451680.60	3451680.60

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	5100000.00

MANUFACTURING EXPENSES

Raw Material	2366534.00
Wages	696000.00
Repair & Maintenance	51000.00
Power & Fuel	153000.00
Other Overhead Expenses	51000.00
Production Cost	3317534.00
Administrative Cost	471000.00
Manufacturing Cost	3788534.00

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	110584.47
Finished goods	30	Manufacturing Cost	378853.40
Receivable by	10	Manufacturing Cost	126284.00
Total Working Capital Requirement		Per Cycle	615721.87

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		3570000.00	4080000.00	4590000.00	4590000.00
Total		3570000.00	4080000.00	4590000.00	4590000.00

MANUFACTURING EXPENSES

Rawmaterials		1656573.80	1893227.20	2129880.60	2129880.60
Wages		487200.00	556800.00	626400.00	626400.00
Repairs & Maintenance		35700.00	40800.00	45900.00	45900.00
Power & Fuel		107100.00	122400.00	137700.00	137700.00
Other Overhead Expenses		35700.00	40800.00	45900.00	45900.00
Depreciation		204612.00	173920.20	147832.17	125657.34
Production Cost		2526885.80	2827947.40	3133612.77	3111437.94

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		35700.00	40800.00	45900.00	45900.00
Workshed Rent		420000.00	420000.00	420000.00	420000.00
Other Miscellaneous Expenses		0.00	0.00	0.00	0.00
Administrative Cost		455700.00	460800.00	465900.00	465900.00
Interest on Bank credit					
Term Loan		164743.92	158860.21	135325.36	111790.52
Working Capital		54183.56	52248.44	44507.93	36767.42
Cost of Sale		3201513.28	3499856.05	3779346.06	3725895.88
Net Profit Before Tax		368486.72	580143.95	810653.94	864104.12
Less Tax		0	0.00	0	0
Net Profit		368486.72	580143.95	810653.94	864104.12

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		368486.72	580143.95	810653.94	864104.12
Add :					
Depreciation		204612.00	173920.20	147832.17	125657.34
TOTAL - A		573098.72	754064.15	958486.11	989761.46
Payments :					
On Term Loan :					
Interest		164743.92	158860.21	135325.36	111790.52
Installment		53488.29	213953.14	213953.14	213953.14
On Working Capital					
Interest		54183.56	52248.44	44507.93	36767.42
TOTAL - B		272415.77	425061.79	393786.43	362511.08
Average D.S.C.R		2.10	1.77	2.43	2.73

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		289552.47	289552.47	289552.47	289552.47
Profit		368486.72	580143.95	810653.94	864104.12
Term Loan		1497672.00	1444183.71	1230230.57	1016277.43
Working Capital		492577.86	474985.79	404617.52	334249.25
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0

Total		2648289.05	2788865.92	2735054.50	2504183.27
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ASSETS

Gross Fixed Assets		1414080.00	1209468.00	1035547.80	887715.63
Less : Depreciation		204612.00	173920.20	147832.17	125657.34
Net Fixed Assets		1209468.00	1035547.80	887715.63	762058.29
Preliminary & Pre-Op. Expenses		150000	112500	84375	63281.25
Current Assets		492577.86	474985.79	404617.52	334249.25
Cash in Bank/Hand		946243.19	1278332.33	1442721.35	1407875.73
Total		2648289.05	2788865.92	2735054.50	2504183.27

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		368486.72	580143.95	810653.94	864104.12
Add : Depreciation		204612.00	173920.20	147832.17	125657.34
Term Loan		1497672.00	1444183.71	1230230.57	1016277.43
Working Capital Loan		492577.86	474985.79	404617.52	334249.25
Promoters Capital		227980.23	0.00	0.00	0.00
Total		2791328.81	2673233.65	2593334.20	2340288.14
Total Fixed Capital		1664080	1664080	1664080	1664080
Repayment of Term Loan		53488.29	213953.14	213953.14	213953.14
Repayment of WC Loan		17592.07	70368.27	70368.27	70368.27
Current Assets		492577.86	474985.79	404617.52	334249.25
Total		563658.22	759307.20	688938.93	618570.66
Opening Balance		0	2227670.59	4141597.04	6045992.31
Surplus		2227670.59	1913926.45	1904395.27	1721717.48
Closing Balance		2227670.59	4141597.04	6045992.31	7767709.79

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		825055.92	793580.41	749057.53	703347.86
Variable Cost		2581069.36	2880195.84	3178120.70	3148205.36
Total Cost		3406125.28	3673776.25	3927178.23	3851553.22
Sales		3570000.00	4080000.00	4590000.00	4590000.00
Contribution (Sales-VC)		988930.64	1199804.16	1411879.30	1441794.64
B.E.P in %		83.43	66.14	53.05	48.78
Break Even Sales in Rs.		2978418.82	2698613.81	2435175.63	2239130.72
Break Even Units		372302.35	337326.73	304396.95	279891.34

Current Ratio		1.70	0.96	0.87	0.77
Net Profit Ratio		10.32 %	14.22 %	17.66 %	18.83 %

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;