

PRODUCT DETAILS

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

Type of Activities to be Involved while Manufacturing the Product ROUNDING, CUTTING, DEEP FRYING, PACKAGING ETC

If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No

If No, Other ODOP Products : Ready to eat (Namkeen)

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
PUNJAB NATIONAL BANK	KURTHA BIHAR	PUNB0649700	6497000100150289

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
OTHERS	871	250	217,750
Total:			217,750

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
MIXER	1	50,000	50,000
PACKAGING MACHINE	1	175,000	175,000
CONTAINER	4	3,000	12,000
FAN	4	1,500	6,000
FRYING MACHINE	2	35,000	70,000
SAVE MAKING MACHING	2	150,000	300,000
Total:			613,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 20,000.00

Furniture & Fixtures (in Rs): 25,000.00

Contingency/Others/Miscellaneous (in Rs) 30,000.00

Working Capital Per Estimate : 75,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
SAV DALMOT MIXER 50G	5	500000	2,500,000
SAV DALMOT MIXER 100G	10	50000	500,000
SAV DALMOT MIXER 250G	25	50000	1,250,000
SAV DALMOT MIXER	40	20000	800,000
SAV DALMOT MIXER	75	30000	2,250,000
Total:			7,300,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
BESAN	8,500	180	1,530,000
OILL	120	500	60,000
MASALA	250	30	7,500
SALT	18	100	1,800
CHANA DAL	5,600	55	308,000
MATAR DAL	5,200	55	286,000
MUNG DAL	6,500	5	32,500
BEDAM	6,500	5	32,500
RICE ATA	2,800	55	154,000
Total:			2,412,300

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	4	8,000	384,000
Total:			624,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

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

MISCELLENEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	0.30
Other Overhead Expenses (In %) :	0.00	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.10	Advertisement & Publicity (In %) :	0.20
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	0.10

DEPRECIATION DETAILS

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

Loan Repayment Period (in Years) :	6.00	Project Implementation Period (In Months):	2.00
Rate of Interest (In %) :	11.00	Employment :	6.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	200	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
	871	250.00	217,750.00
Total			217,750.00

Machinery	Qty.	Rate.	Amt.(In Rs)
MIXER	1.00	50,000.00	50,000.00
PACKAGING MACHINE	1.00	175,000.00	175,000.00
CONTAINER	4.00	3,000.00	12,000.00
FAN	4.00	1,500.00	6,000.00
FRYING MACHINE	2.00	35,000.00	70,000.00
SAVE MAKING MACHING	2.00	150,000.00	300,000.00
Total			613,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
20,000.00	25,000.00	30,000.00	905,750.00	225,922.67

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	90,575.00
Bank Finance	90.00 %		
Term Loan		Rs	815,175.00
Govt. Subsidy	35.00 %	Rs	317,012.50

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	45,184.53
Bank Finance	80.00 %		
Working Capital		Rs	180,738.14

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
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Own Contribution	10.00 %	Rs	90,575.00
Bank Finance	90.00 %		
Term Loan		Rs	815,175.00
Govt. Subsidy	35.00 %	Rs	317,012.50

1	815175.00	22643.75	792531.25	89669.25
2	792531.25	135862.50	656668.75	87178.44
3	656668.75	135862.50	520806.25	72233.56
4	520806.25	135862.50	384943.75	57288.69
5	384943.75	135862.50	249081.25	42343.81
6	249081.25	135862.50	113218.75	27398.94
7	113218.75	135862.50	0	12454.06

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	180,738.14	5,020.50	175,717.64	19,881.20
2	175,717.64	30,123.02	145,594.62	19,328.94
3	145,594.62	30,123.02	115,471.60	16,015.41
4	115,471.60	30,123.02	85,348.58	12,701.88
5	85,348.58	30,123.02	55,225.56	9,388.34
6	55,225.56	30,123.02	25,102.54	6,074.81
7	25,102.54	30,123.02	0.00	2,761.28

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	217750.00	195975.00	176377.50	158739.75	142865.77
Depreciation	21775.00	19597.50	17637.75	15873.98	14286.58
Closing Balance	195975.00	176377.50	158739.75	142865.77	128579.19

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	613000.00	521050.00	442892.50	376458.62	319989.83
Depreciation	91950.00	78157.50	66433.88	56468.79	47998.47
Closing Balance	521050.00	442892.50	376458.62	319989.83	271991.36

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	21775.00	19597.50	17637.75	15873.98	14286.58
Machinery	91950.00	78157.50	66433.88	56468.79	47998.47
Total	113725.00	97755.00	84071.63	72342.77	62285.05

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
SAV DALMOT MIXER 50G	5	500,000.00	2,500,000.00
SAV DALMOT MIXER 100G	10	50,000.00	500,000.00
SAV DALMOT MIXER 250G	25	50,000.00	1,250,000.00
SAV DALMOT MIXER	40	20,000.00	800,000.00
SAV DALMOT MIXER	75	30,000.00	2,250,000.00

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	5110000.00	5840000.00	6570000.00	6570000.00	6570000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
BESAN	0	8,500	180	1,530,000.00
OILL	0	120	500	60,000.00
Masala	0	250	30	7,500.00
Salt	0	18	100	1,800.00
Chana Dal	0	5,600	55	308,000.00
Matar Dal	0	5,200	55	286,000.00
MUNG DAL	0	6,500	5	32,500.00
BEDAM	0	6,500	5	32,500.00

RICE ATA	0	2,800	55	154,000.00
Total				2,412,300.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	2	10,000	240,000.00
Unskilled	4	8,000	384,000.00
Total	6		624000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	21,900.00
Other Overhead Expenses	Rs	0.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	7,300.00
Advertisement & Publicity	14,600.00
Workshed Rent	0.00
Other Miscellaneous Expenses	7,300.00
Total	29,200.00

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	1688610.00	1929840.00	2171070.00	2171070.00	2171070.00
Wages	436800.00	499200.00	561600.00	561600.00	561600.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	15330.00	17520.00	19710.00	19710.00	19710.00
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	5110.00	5840.00	6570.00	6570.00	6570.00
Advertisement & Publicity	10220.00	11680.00	13140.00	13140.00	13140.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00

Other Miscellaneous Expenses	5110.00	5840.00	6570.00	6570.00	6570.00
Total:	2161180.00	2469920.00	2778660.00	2778660.00	2778660.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	7300000.00

MANUFACTURING EXPENSES

Raw Material	2412300.00
Wages	624000.00
Repair & Maintenance	0.00
Power & Fuel	21900.00
Other Overhead Expenses	0.00
Production Cost	3058200.00
Administrative Cost	29200.00
Manufacturing Cost	3087400.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	5	Production Cost	50970.00
Finished goods	7	Manufacturing Cost	72039.33
Receivable by	10	Manufacturing Cost	102913.00
Total Working Capital Requirement		Per Cycle	225922.33

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		5110000.00	5840000.00	6570000.00	6570000.00
Total		5110000.00	5840000.00	6570000.00	6570000.00

MANUFACTURING EXPENSES

Rawmaterials		1688610.00	1929840.00	2171070.00	2171070.00
Wages		436800.00	499200.00	561600.00	561600.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		15330.00	17520.00	19710.00	19710.00
Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		113725.00	97755.00	84071.63	72342.77
Production Cost		2254465.00	2544315.00	2836451.63	2824722.77

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
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Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		5110.00	5840.00	6570.00	6570.00
Advertisement & Publicity		10220.00	11680.00	13140.00	13140.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		5110.00	5840.00	6570.00	6570.00
Administrative Cost		20440.00	23360.00	26280.00	26280.00
Interest on Bank credit					
Term Loan		89669.25	87178.44	72233.56	57288.69
Working Capital		19881.20	19328.94	16015.41	12701.88
Cost of Sale		2384455.45	2674182.38	2950980.60	2920993.34
Net Profit Before Tax		2725544.55	3165817.62	3619019.40	3649006.66
Less Tax		0	0.00	0	0
Net Profit		2725544.55	3165817.62	3619019.40	3649006.66

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		2725544.55	3165817.62	3619019.40	3649006.66
Add :					
Depreciation		113725.00	97755.00	84071.63	72342.77
TOTAL - A		2839269.55	3263572.62	3703091.03	3721349.43
Payments :					
On Term Loan :					
Interest		89669.25	87178.44	72233.56	57288.69
Installment		22643.75	135862.50	135862.50	135862.50
On Working Capital					
Interest		19881.20	19328.94	16015.41	12701.88
TOTAL - B		132194.20	242369.88	224111.47	205853.07
Average D.S.C.R		21.48	13.47	16.52	18.08

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		135759.53	135759.53	135759.53	135759.53
Profit		2725544.55	3165817.62	3619019.40	3649006.66
Term Loan		815175.00	792531.25	656668.75	520806.25
Working Capital		180738.14	175717.64	145594.62	115471.60
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		3857217.22	4269826.04	4557042.30	4421044.04

ASSETS

Gross Fixed Assets		855750.00	742025.00	644270.00	560198.37
Less : Depreciation		113725.00	97755.00	84071.63	72342.77
Net Fixed Assets		742025.00	644270.00	560198.37	487855.60
Preliminary & Pre-Op. Expenses		20000	15000	11250	8437.5
Current Assets		180738.14	175717.64	145594.62	115471.60
Cash in Bank/Hand		2934454.08	3449838.40	3851249.31	3817716.84
Total		3857217.22	4269826.04	4557042.30	4421044.04

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		2725544.55	3165817.62	3619019.40	3649006.66
Add : Depreciation		113725.00	97755.00	84071.63	72342.77
Term Loan		815175.00	792531.25	656668.75	520806.25
Working Capital Loan		180738.14	175717.64	145594.62	115471.60
Promoters Capital		113167.27	0.00	0.00	0.00
Total		3948349.96	4231821.51	4505354.40	4357627.28
Total Fixed Capital		905750	905750	905750	905750
Repayment of Term Loan		22643.75	135862.50	135862.50	135862.50
Repayment of WC Loan		5020.50	30123.02	30123.02	30123.02
Current Assets		180738.14	175717.64	145594.62	115471.60
Total		208402.39	341703.16	311580.14	281457.12
Opening Balance		0	3739947.57	7630065.92	11823840.18
Surplus		3739947.57	3890118.35	4193774.26	4076170.16
Closing Balance		3739947.57	7630065.92	11823840.18	15900010.34

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		223834.25	208293.44	182585.19	155911.46
Variable Cost		2274346.20	2563643.94	2852467.04	2837424.65
Total Cost		2498180.45	2771937.38	3035052.23	2993336.11
Sales		5110000.00	5840000.00	6570000.00	6570000.00
Contribution (Sales-VC)		2835653.80	3276356.06	3717532.96	3732575.35
B.E.P in %		7.89	6.36	4.91	4.18
Break Even Sales in Rs.		403361.31	371276.40	322683.00	274432.05
Break Even Units		80672.26	74255.28	64536.60	54886.41
Current Ratio		1.32	0.64	0.57	0.49

Net Profit Ratio		53.34 %	54.21 %	55.08 %	55.54 %
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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;