

Application View

Application Id : 11019923840673
Name : JAIPRAKASH SAW
Mother Name : SONMATI DEVI
Father/Spouse Name : GANGA PRASAD SAW
Gender : MALE
Date of Birth : 25-Jun-1976
Residential Address : SABJI BAZAR KAKOJEHANABAD
City: KAKO
State : BIHAR
District: JEHANABAD
Block/Taluka : KAKO
PINCODE : 804418
Email Address : VIVEK1A74R002@GMAIL.COM
Phone Number : 9955192465
Academic Qualification : 8TH PASS
Social Category : OBC
PAN Number : DOTPS8550D

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : JAIPRAKASH SAW
Address of the Proposed Business Unit : SABJI BAZAR KAKOJEHANABAD
State : BIHAR District: JEHANABAD City: KAKO
Block/Taluka : KAKO PinCode : 804418
Type of Property : Parental 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 : Automatic
Total Available Land for Proposed Project(in Sq ft) : 500
Land Value of the Proposed Unit (In Rs/Sq ft) : 550000
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 SUGAR REFINED MAIDA BESAN KHOWA
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 (Snacks and Savouries)

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
PUNJAB NATIONAL BANK	NONHI, DISTT. JEHANABAD (BH)	PUNB0239200	2321000100296219

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	500	220	110,000
Total:			110,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
AUTOMATIC PANEER MACHINE	1	225,000	225,000
AC COUNTER	1	48,000	48,000
OTHER FURNITURE AND ELECTRIC WORK	1	100,000	100,000
Total:			373,000

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.)
SWEETS	250	8000	2,000,000
Total:			2,000,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
KHOWA	250	150	37,500
MILK	200	52	10,400
SUGAR	45	100	4,500
BESAN	65	150	9,750

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MAIDA	30	300	9,000
REFAINED	180	100	18,000
Total:			89,150

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
UNSKILLED	1	6,500	78,000
Total:			78,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	9
Finished Goods (In Number of Days) :	13
Receivable By (In Number of Days) :	201

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	2.00
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.) :	3,000.00	Other Miscellaneous Expenditure (In %) :	2.00

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 :	1.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	550000	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
	500	220.00	110,000.00
Total			110,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
automatic paneer machine	1.00	225,000.00	225,000.00
ac counter	1.00	48,000.00	48,000.00
other furniture and electric work	1.00	100,000.00	100,000.00
Total			373,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
0.00	0.00	0.00	483,000.00	223,061.50

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	48,300.00
Bank Finance	90.00 %		
Term Loan		Rs	434,700.00
Govt. Subsidy	35.00 %	Rs	169,050.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	44,612.30
Bank Finance	80.00 %		
Working Capital		Rs	178,449.20

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	434700.00	15525.00	419175.00	47817.00
2	419175.00	62100.00	357075.00	46109.25
3	357075.00	62100.00	294975.00	39278.25
4	294975.00	62100.00	232875.00	32447.25
5	232875.00	62100.00	170775.00	25616.25
6	170775.00	62100.00	108675.00	18785.25
7	108675.00	62100.00	46575.00	11954.25
8	46575.00	62100.00	0	5123.25

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	178,449.20	6,373.19	172,076.01	19,629.41
2	172,076.01	25,492.74	146,583.27	18,928.36
3	146,583.27	25,492.74	121,090.53	16,124.16
4	121,090.53	25,492.74	95,597.79	13,319.96
5	95,597.79	25,492.74	70,105.05	10,515.76
6	70,105.05	25,492.74	44,612.31	7,711.56
7	44,612.31	25,492.74	19,119.57	4,907.35
8	19,119.57	25,492.74	0.00	2,103.15

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	110000.00	99000.00	89100.00	80190.00	72171.00
Depreciation	11000.00	9900.00	8910.00	8019.00	7217.10
Closing Balance	99000.00	89100.00	80190.00	72171.00	64953.90

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	373000.00	317050.00	269492.50	229068.62	194708.33
Depreciation	55950.00	47557.50	40423.88	34360.29	29206.25
Closing Balance	317050.00	269492.50	229068.62	194708.33	165502.08

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	11000.00	9900.00	8910.00	8019.00	7217.10
Machinery	55950.00	47557.50	40423.88	34360.29	29206.25
Total	66950.00	57457.50	49333.88	42379.29	36423.35

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
sweets	250	8,000.00	2,000,000.00

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	1400000.00	1600000.00	1800000.00	1800000.00	1800000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
khowa	0	250	150	37,500.00
milk	0	200	52	10,400.00
sugar	0	45	100	4,500.00
besan	0	65	150	9,750.00
maida	0	30	300	9,000.00
refained	0	180	100	18,000.00
Total				89,150.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	1	6,500	78,000.00
Total	1		78000.0

Repairs and Maintenance	Rs	20,000.00
Power and Fuel	Rs	40,000.00
Other Overhead Expenses	Rs	0.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	0.00
Advertisement & Publicity	0.00
Workshed Rent	36,000.00
Other Miscellaneous Expenses	40,000.00
Total	76,000.00

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	62405.00	71320.00	80235.00	80235.00	80235.00
Wages	54600.00	62400.00	70200.00	70200.00	70200.00
Repairs & Maintenance	14000.00	16000.00	18000.00	18000.00	18000.00
Power & Fuel	28000.00	32000.00	36000.00	36000.00	36000.00
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	36000.00	36000.00	36000.00	36000.00	36000.00
Other Miscellaneous Expenses	28000.00	32000.00	36000.00	36000.00	36000.00
Total:	223005.00	249720.00	276435.00	276435.00	276435.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	2000000.00

MANUFACTURING EXPENSES

Raw Material	89150.00
Wages	78000.00
Repair & Maintenance	20000.00
Power & Fuel	40000.00
Other Overhead Expenses	0.00
Production Cost	227150.00
Administrative Cost	76000.00
Manufacturing Cost	303150.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	9	Production Cost	6814.50
Finished goods	13	Manufacturing Cost	13136.50
Receivable by	201	Manufacturing Cost	203111.00
Total Working Capital Requirement		Per Cycle	223062.00

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1400000.00	1600000.00	1800000.00	1800000.00
Total		1400000.00	1600000.00	1800000.00	1800000.00

MANUFACTURING EXPENSES

Rawmaterials		62405.00	71320.00	80235.00	80235.00
Wages		54600.00	62400.00	70200.00	70200.00
Repairs & Maintenance		14000.00	16000.00	18000.00	18000.00
Power & Fuel		28000.00	32000.00	36000.00	36000.00
Other Overhead Expenses		0.00	0.00	0.00	0.00

Depreciation		66950.00	57457.50	49333.88	42379.29
Production Cost		225955.00	239177.50	253768.88	246814.29

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		36000.00	36000.00	36000.00	36000.00
Other Miscellaneous Expenses		28000.00	32000.00	36000.00	36000.00
Administrative Cost		64000.00	68000.00	72000.00	72000.00
Interest on Bank credit					
Term Loan		47817.00	46109.25	39278.25	32447.25
Working Capital		19629.41	18928.36	16124.16	13319.96
Cost of Sale		357401.41	372215.11	381171.29	364581.50
Net Profit Before Tax		1042598.59	1227784.89	1418828.71	1435418.50
Less Tax		0	0.00	0	0
Net Profit		1042598.59	1227784.89	1418828.71	1435418.50

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		1042598.59	1227784.89	1418828.71	1435418.50
Add :					
Depreciation		66950.00	57457.50	49333.88	42379.29
TOTAL - A		1109548.59	1285242.39	1468162.59	1477797.79
Payments :					
On Term Loan :					
Interest		47817.00	46109.25	39278.25	32447.25
Installment		15525.00	62100.00	62100.00	62100.00
On Working Capital					
Interest		19629.41	18928.36	16124.16	13319.96
TOTAL - B		82971.41	127137.61	117502.41	107867.21
Average D.S.C.R		13.37	10.11	12.49	13.70

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		92912.30	92912.30	92912.30	92912.30

Profit		1042598.59	1227784.89	1418828.71	1435418.50
Term Loan		434700.00	419175.00	357075.00	294975.00
Working Capital		178449.20	172076.01	146583.27	121090.53
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1748660.09	1911948.20	2015399.28	1944396.33

ASSETS

Gross Fixed Assets		483000.00	416050.00	358592.50	309258.62
Less : Depreciation		66950.00	57457.50	49333.88	42379.29
Net Fixed Assets		416050.00	358592.50	309258.62	266879.33
Preliminary & Pre-Op. Expenses		0	0	0	0
Current Assets		178449.20	172076.01	146583.27	121090.53
Cash in Bank/Hand		1154160.89	1381279.69	1559557.39	1556426.47
Total		1748660.09	1911948.20	2015399.28	1944396.33

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		1042598.59	1227784.89	1418828.71	1435418.50
Add : Depreciation		66950.00	57457.50	49333.88	42379.29
Term Loan		434700.00	419175.00	357075.00	294975.00
Working Capital Loan		178449.20	172076.01	146583.27	121090.53
Promoters Capital		70606.15	0.00	0.00	0.00
Total		1793303.94	1876493.40	1971820.86	1893863.32
Total Fixed Capital		483000	483000	483000	483000
Repayment of Term Loan		15525.00	62100.00	62100.00	62100.00
Repayment of WC Loan		6373.19	25492.74	25492.74	25492.74
Current Assets		178449.20	172076.01	146583.27	121090.53
Total		200347.39	259668.75	234176.01	208683.27
Opening Balance		0	1592956.55	3209781.20	4947426.05
Surplus		1592956.55	1616824.65	1737644.85	1685180.05
Closing Balance		1592956.55	3209781.20	4947426.05	6632606.10

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		178767.00	171566.75	160612.13	146826.54
Variable Cost		245584.41	258105.86	269893.04	260134.25
Total Cost		424351.41	429672.61	430505.17	406960.79
Sales		1400000.00	1600000.00	1800000.00	1800000.00

Contribution (Sales-VC)		1154415.59	1341894.14	1530106.96	1539865.75
B.E.P in %		15.49	12.79	10.50	9.54
Break Even Sales in Rs.		216796.97	204566.66	188942.24	171630.40
Break Even Units		867.19	818.27	755.77	686.52
Current Ratio		2.00	1.13	1.03	0.91
Net Profit Ratio		74.47 %	76.74 %	78.82 %	79.75 %

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;