

Application View

Application Id : 11019422770280  
Name : SARITA PRAJAPATI  
Mother Name : JEERA DEVI  
Father/Spouse Name : RAJU PRASAD  
Gender : FEMALE  
Date of Birth : 02-Sep-1993  
Residential Address : WARD 18 CHHOTKA DHAKAICH, DHAKAICH  
City: BUXAR  
State : BIHAR  
District: BUXAR  
Block/Taluka : BUXAR  
PINCODE : 802133  
Email Address : SARITAPPP890@GMAIL.COM  
Phone Number : 7004155720  
Academic Qualification : 12TH PASS  
Social Category : OBC  
PAN Number : FSSPP2556M

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : SHIMLA ENTERPRISE  
Address of the Proposed Business Unit : WARD 18 CHHOTKA DHAKAICH, DHAKAICH  
State : BIHAR District: BUXAR City: BUXAR  
Block/Taluka : BUXAR PinCode : 802133  
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 : Manual  
Total Available Land for Proposed Project(in Sq ft) : 800  
Land Value of the Proposed Unit (In Rs/Sq ft) : 330  
Personal Contribution Towards the Project(in %) : 10.00  
Loan for Working Capital : Yes  
Own Contribution on working capital (in %) : 25.00

## PRODUCT DETAILS

Type of Proposed Product to be Manufactured : Food Products- Manufacturing  
Type of Activities to be Involved while Manufacturing the Product Biscuit product  
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No  
If No, Other ODOP Products : Wheat based products

## BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
BANK OF INDIA	NENUA	BKID0004612	461218210005894

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
MANUAL	2	370,000	740,000
MANUL	1	108,000	108,000
Total:			848,000

## 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.)
BISCUIT	15	70000	1,050,000
CUP BISCUIT	25	5000	125,000
Total:			1,175,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
WHEAT	23	10000	230,000
SUGER	45	5000	225,000
Total:			455,000

## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	6	3,000	216,000
Total:			216,000

## WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	10
Finished Goods (In Number of Days) :	3
Receivable By (In Number of Days) :	5

## MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	0.25
Other Overhead Expenses (In %) :	0.05	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.30	Advertisement & Publicity (In %) :	0.04
Building Rent per Month(In Rs.) :	3,000.00	Other Miscellaneous Expenditure (In %) :	0.03

## DEPRECIATION DETAILS

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

Loan Repayment Period (in Years) :	5.00	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	330	OWN

Machinery	Qty.	Rate.	Amt.(In Rs)
Manual	2.00	370,000.00	740,000.00
Manul	1.00	108,000.00	108,000.00
Total			848,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
0.00	0.00	0.00	848,000.00	41,547.43

### "Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	84,800.00
Bank Finance	90.00 %		

Own Contribution	10.00 %	Rs	84,800.00
Bank Finance	90.00 %		
Term Loan		Rs	763,200.00
Govt. Subsidy	35.00 %	Rs	296,800.00

### Means of Financing(Working Capital)

Own Contribution	25.00 %	Rs	10,386.86
Bank Finance	75.00 %		
Working Capital		Rs	31,160.57

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	763200.00	38160.00	725040.00	83952.00
2	725040.00	152640.00	572400.00	79754.40
3	572400.00	152640.00	419760.00	62964.00
4	419760.00	152640.00	267120.00	46173.60
5	267120.00	152640.00	114480.00	29383.20
6	114480.00	152640.00	0	12592.80

### Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	31,160.57	1,558.03	29,602.54	3,427.66
2	29,602.54	6,232.11	23,370.43	3,256.28
3	23,370.43	6,232.11	17,138.32	2,570.75
4	17,138.32	6,232.11	10,906.21	1,885.22
5	10,906.21	6,232.11	4,674.10	1,199.68
6	4,674.10	6,232.11	0.00	514.15

## 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	848000.00	720800.00	612680.00	520778.00	442661.30
Depreciation	127200.00	108120.00	91902.00	78116.70	66399.19
Closing Balance	720800.00	612680.00	520778.00	442661.30	376262.11

### 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	127200.00	108120.00	91902.00	78116.70	66399.19
Total	127200.00	108120.00	91902.00	78116.70	66399.19

### Schedule of Sales Realization

#### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Biscuit	15	70,000.00	1,050,000.00
Cup biscuit	25	5,000.00	125,000.00

#### 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	822500.00	940000.00	1057500.00	1057500.00	1057500.00

### Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Wheat	0	23	10,000	230,000.00
Suger	0	45	5,000	225,000.00
Total				455,000.00

### WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	6	3,000	216,000.00
Total	6		216000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	2,937.50

Other Overhead Expenses	Rs	587.50
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### ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	3,525.00
Advertisement & Publicity	470.00
Workshed Rent	36,000.00
Other Miscellaneous Expenses	352.50
<b>Total</b>	<b>40,347.50</b>

### 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	318500.00	364000.00	409500.00	409500.00	409500.00
Wages	151200.00	172800.00	194400.00	194400.00	194400.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	2056.25	2350.00	2643.75	2643.75	2643.75
Other Overhead Expenses	411.25	470.00	528.75	528.75	528.75

### 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	2467.50	2820.00	3172.50	3172.50	3172.50
Advertisement & Publicity	329.00	376.00	423.00	423.00	423.00
Workshed Rent	36000.00	36000.00	36000.00	36000.00	36000.00
Other Miscellaneous Expenses	246.75	282.00	317.25	317.25	317.25
<b>Total:</b>	<b>511210.75</b>	<b>579098.00</b>	<b>646985.25</b>	<b>646985.25</b>	<b>646985.25</b>

### Assessment of Working Capital

Particulars	Amount in Rs.
Sale	1175000.00

### MANUFACTURING EXPENSES

Raw Material	455000.00
Wages	216000.00
Repair & Maintenance	0.00
Power & Fuel	2937.50

Other Overhead Expenses	587.50
Production Cost	674525.00
Administrative Cost	40347.50
Manufacturing Cost	714872.50

### 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	22484.17
Finished goods	3	Manufacturing Cost	7148.73
Receivable by	5	Manufacturing Cost	11915.00
Total Working Capital Requirement		Per Cycle	41547.90

### Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		822500.00	940000.00	1057500.00	1057500.00
Total		822500.00	940000.00	1057500.00	1057500.00

### MANUFACTURING EXPENSES

Rawmaterials		318500.00	364000.00	409500.00	409500.00
Wages		151200.00	172800.00	194400.00	194400.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		2056.25	2350.00	2643.75	2643.75
Other Overhead Expenses		411.25	470.00	528.75	528.75
Depreciation		127200.00	108120.00	91902.00	78116.70
Production Cost		599367.50	647740.00	698974.50	685189.20

### ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		2467.50	2820.00	3172.50	3172.50
Advertisement & Publicity		329.00	376.00	423.00	423.00
Workshed Rent		36000.00	36000.00	36000.00	36000.00
Other Miscellaneous Expenses		246.75	282.00	317.25	317.25
Administrative Cost		39043.25	39478.00	39912.75	39912.75
Interest on Bank credit					
Term Loan		83952.00	79754.40	62964.00	46173.60
Working Capital		3427.66	3256.28	2570.75	1885.22

Cost of Sale		725790.41	770228.68	804422.00	773160.77
Net Profit Before Tax		96709.59	169771.32	253078.00	284339.23
Less Tax		0	0.00	0	0
Net Profit		96709.59	169771.32	253078.00	284339.23

### Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		96709.59	169771.32	253078.00	284339.23
Add :					
Depreciation		127200.00	108120.00	91902.00	78116.70
<b>TOTAL - A</b>		<b>223909.59</b>	<b>277891.32</b>	<b>344980.00</b>	<b>362455.93</b>
Payments :					
On Term Loan :					
Interest		83952.00	79754.40	62964.00	46173.60
Installment		38160.00	152640.00	152640.00	152640.00
On Working Capital					
Interest		3427.66	3256.28	2570.75	1885.22
<b>TOTAL - B</b>		<b>125539.66</b>	<b>235650.68</b>	<b>218174.75</b>	<b>200698.82</b>
Average D.S.C.R		1.78	1.18	1.58	1.81

### Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		95186.86	95186.86	95186.86	95186.86
Profit		96709.59	169771.32	253078.00	284339.23
Term Loan		763200.00	725040.00	572400.00	419760.00
Working Capital		31160.57	29602.54	23370.43	17138.32
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
<b>Total</b>		<b>986257.02</b>	<b>1019600.72</b>	<b>944035.29</b>	<b>816424.41</b>

### ASSETS

Gross Fixed Assets		848000.00	720800.00	612680.00	520778.00
Less : Depreciation		127200.00	108120.00	91902.00	78116.70
Net Fixed Assets		720800.00	612680.00	520778.00	442661.30
Preliminary & Pre-Op. Expenses		0	0	0	0
Current Assets		31160.57	29602.54	23370.43	17138.32
Cash in Bank/Hand		234296.45	377318.18	399886.86	356624.79
<b>Total</b>		<b>986257.02</b>	<b>1019600.72</b>	<b>944035.29</b>	<b>816424.41</b>

### Cash Flow Statement



Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		96709.59	169771.32	253078.00	284339.23
Add : Depreciation		127200.00	108120.00	91902.00	78116.70
Term Loan		763200.00	725040.00	572400.00	419760.00
Working Capital Loan		31160.57	29602.54	23370.43	17138.32
Promoters Capital		88954.74	0.00	0.00	0.00
Total		1107224.90	1032533.86	940750.43	799354.25
Total Fixed Capital		848000	848000	848000	848000
Repayment of Term Loan		38160.00	152640.00	152640.00	152640.00
Repayment of WC Loan		1558.03	6232.11	6232.11	6232.11
Current Assets		31160.57	29602.54	23370.43	17138.32
Total		70878.60	188474.65	182242.54	176010.43
Opening Balance		0	1036346.30	1880405.51	2638913.40
Surplus		1036346.30	844059.21	758507.89	623343.82
Closing Balance		1036346.30	1880405.51	2638913.40	3262257.22

### Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		250195.25	227352.40	194778.75	164203.05
Variable Cost		602795.16	650996.28	701545.25	687074.42
Total Cost		852990.41	878348.68	896324.00	851277.47
Sales		822500.00	940000.00	1057500.00	1057500.00
Contribution (Sales-VC)		219704.84	289003.72	355954.75	370425.58
B.E.P in %		113.88	78.67	54.72	44.33
Break Even Sales in Rs.		936645.70	739475.80	578664.92	468770.88
Break Even Units		62443.05	49298.39	38577.66	31251.39
Current Ratio		0.25	0.12	0.10	0.08
Net Profit Ratio		11.76 %	18.06 %	23.93 %	26.89 %

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;