

Application View

Application Id : 11021122775026  
Name : DILIP KUMAR  
Mother Name : CHANDA DEVI  
Father/Spouse Name : SHAMBHU PRASAD  
Gender : MALE  
Date of Birth : 05-Jun-1996  
Residential Address : VIIL-PIPRA PO-BAKULAHAR MATH PS- CHANPATIA  
City: CHANPATIA  
State : BIHAR  
District: PASHCHIM CHAMPARAN  
Block/Taluka : CHANPATIA  
PINCODE : 845449  
Email Address : MAAVAISHNAVI285@GMAIL.COM  
Phone Number : 9122552285  
Academic Qualification : GRADUATE  
Social Category : OBC  
PAN Number : DOWPK0451J

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : MAA VAISHNAVI FOOD PRODUCTION  
Address of the Proposed Business Unit : VIIL-PIPRA PO-BAKULAHAR MATH PS- CHANPATIA  
State : BIHAR District: PASHCHIM CHAMPARAN City: CHANPATIA  
Block/Taluka : CHANPATIA PinCode : 845449  
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) : 5000  
Land Value of the Proposed Unit (In Rs/Sq ft) : 400  
Personal Contribution Towards the Project(in %) : 10.00  
Loan for Working Capital : Yes  
Own Contribution on working capital (in %) : 20.00

Yes

20.00

## PRODUCT DETAILS

Type of Proposed Product to be Manufactured :	Food Products- Manufacturing
Type of Activities to be Involved while Manufacturing the Product	Filtring Mixing Packing
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
CENTRAL BANK OF INDIA	CHANPATIA	CBIN0283605	3420126854

## BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	500	500	250,000
RCC/ASBESTOS SHED	100	300	30,000
STORAGE	500	200	100,000
Total:			380,000

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
MILLING MACHINE	1	820,000	820,000
WASHING MACHINE	1	570,000	570,000
DESTONER MACHINE	1	280,000	280,000
PACKING MASHINE	1	500,000	500,000
GST	1	108,500	108,500
POWER BACKUP	1	200,000	200,000
Total:			2,478,500

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	150,000.00
Furniture & Fixtures (in Rs):	100,000.00
Contingency/Others/Miscellaneous (in Rs)	100,000.00
Working Capital Per Estimate :	350,000.00

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
CHOKER	26	26000	676,000
MAIDA	30	250000	7,500,000
Total:			8,176,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
WHEAT	20	250000	5,000,000
Total:			5,000,000

## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	9,000	216,000
UNSKILLED	3	6,000	216,000
Total:			432,000

## 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) :	40

## MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	0.50
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.) :	6,000.00	Other Miscellaneous Expenditure (In %) :	0.20

## DEPRECIATION DETAILS

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

Loan Repayment Period (in Years) :	8.00	Project Implementation Period (In Months):	7.00
Rate of Interest (In %) :	11.00	Employment :	5.00

## PROJECTED FINANCIAL

### COST OF PROJECT

Land	Land Value	Ownership
LAND	400	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
Minor civil construction	500	500.00	250,000.00
RCC/Asbestos shed	100	300.00	30,000.00

Storage	500	200.00	100,000.00
Total			380,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
Milling Machine	1.00	820,000.00	820,000.00
Washing Machine	1.00	570,000.00	570,000.00
DESTONER Machine	1.00	280,000.00	280,000.00
Packing Mashine	1.00	500,000.00	500,000.00
Gst	1.00	108,500.00	108,500.00
Power Backup	1.00	200,000.00	200,000.00
Total			2,478,500.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
150,000.00	100,000.00	100,000.00	3,208,500.00	870,670.67

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

Own Contribution	10.00 %	Rs	320,850.00
Bank Finance	90.00 %		
Term Loan		Rs	2,887,650.00
Govt. Subsidy	35.00 %	Rs	1,000,000.00

### Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	174,134.13
Bank Finance	80.00 %		
Working Capital		Rs	696,536.54

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	2887650.00	210557.81	2677092.19	317641.50
2	2677092.19	360956.25	2316135.94	294480.14
3	2316135.94	360956.25	1955179.69	254774.95
4	1955179.69	360956.25	1594223.44	215069.77
5	1594223.44	360956.25	1233267.19	175364.58
6	1233267.19	360956.25	872310.94	135659.39

Own Contribution	10.00 %	Rs	320,850.00
Bank Finance	90.00 %		
Term Loan		Rs	2,887,650.00
Govt. Subsidy	35.00 %	Rs	1,000,000.00

7	872310.94	360956.25	511354.69	95954.20
8	511354.69	360956.25	150398.44	56249.02
9	150398.44	360956.25	0	16543.83

### Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	696,536.54	50,789.12	645,747.42	76,619.02
2	645,747.42	87,067.07	558,680.35	71,032.22
3	558,680.35	87,067.07	471,613.28	61,454.84
4	471,613.28	87,067.07	384,546.21	51,877.46
5	384,546.21	87,067.07	297,479.14	42,300.08
6	297,479.14	87,067.07	210,412.07	32,722.71
7	210,412.07	87,067.07	123,345.00	23,145.33
8	123,345.00	87,067.07	36,277.93	13,567.95
9	36,277.93	87,067.07	0.00	3,990.57

### Statement Showing the Depreciation on Fixed Assets

## WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	380000.00	342000.00	307800.00	277020.00	249318.00
Depreciation	38000.00	34200.00	30780.00	27702.00	24931.80
Closing Balance	342000.00	307800.00	277020.00	249318.00	224386.20

## MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	2478500.00	2106725.00	1790716.25	1522108.81	1293792.49
Depreciation	371775.00	316008.75	268607.44	228316.32	194068.87
Closing Balance	2106725.00	1790716.25	1522108.81	1293792.49	1099723.62

## TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	38000.00	34200.00	30780.00	27702.00	24931.80
Machinery	371775.00	316008.75	268607.44	228316.32	194068.87
Total	409775.00	350208.75	299387.44	256018.32	219000.67

## Schedule of Sales Realization

### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Choker	26	26,000.00	676,000.00
Maida	30	250,000.00	7,500,000.00

### 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	5723200.00	6540800.00	7358400.00	7358400.00	7358400.00

### Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Wheat	0	20	250,000	5,000,000.00
Total				5,000,000.00

### WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	2	9,000	216,000.00
Unskilled	3	6,000	216,000.00
Total	5		432000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	40,880.00
Other Overhead Expenses	Rs	0.00

## ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	0.00
Advertisement & Publicity	0.00
Workshed Rent	72,000.00
Other Miscellaneous Expenses	16,352.00
<b>Total</b>	<b>88,352.00</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	3500000.00	4000000.00	4500000.00	4500000.00	4500000.00
Wages	302400.00	345600.00	388800.00	388800.00	388800.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	28616.00	32704.00	36792.00	36792.00	36792.00
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	72000.00	72000.00	72000.00	72000.00	72000.00
Other Miscellaneous Expenses	11446.40	13081.60	14716.80	14716.80	14716.80
<b>Total:</b>	<b>3914462.40</b>	<b>4463385.60</b>	<b>5012308.80</b>	<b>5012308.80</b>	<b>5012308.80</b>

### Assessment of Working Capital

Particulars	Amount in Rs.
Sale	8176000.00

## MANUFACTURING EXPENSES

Raw Material	5000000.00
Wages	432000.00
Repair & Maintenance	0.00
Power & Fuel	40880.00
Other Overhead Expenses	0.00
<b>Production Cost</b>	<b>5472880.00</b>
<b>Administrative Cost</b>	<b>88352.00</b>
<b>Manufacturing Cost</b>	<b>5561232.00</b>



## 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	36485.87
Finished goods	5	Manufacturing Cost	92687.20
Receivable by	40	Manufacturing Cost	741498.00
Total Working Capital Requirement		Per Cycle	870671.07

## Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		5723200.00	6540800.00	7358400.00	7358400.00
Total		5723200.00	6540800.00	7358400.00	7358400.00

### MANUFACTURING EXPENSES

Rawmaterials		3500000.00	4000000.00	4500000.00	4500000.00
Wages		302400.00	345600.00	388800.00	388800.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		28616.00	32704.00	36792.00	36792.00
Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		409775.00	350208.75	299387.44	256018.32
Production Cost		4240791.00	4728512.75	5224979.44	5181610.32

### 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		72000.00	72000.00	72000.00	72000.00
Other Miscellaneous Expenses		11446.40	13081.60	14716.80	14716.80
Administrative Cost		83446.40	85081.60	86716.80	86716.80
Interest on Bank credit					
Term Loan		317641.50	294480.14	254774.95	215069.77
Working Capital		76619.02	71032.22	61454.84	51877.46
Cost of Sale		4718497.92	5179106.71	5627926.03	5535274.35
Net Profit Before Tax		1004702.08	1361693.29	1730473.97	1823125.65
Less Tax		0	0.00	0	0
Net Profit		1004702.08	1361693.29	1730473.97	1823125.65

## Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		1004702.08	1361693.29	1730473.97	1823125.65
Add :					
Depreciation		409775.00	350208.75	299387.44	256018.32
<b>TOTAL - A</b>		<b>1414477.08</b>	<b>1711902.04</b>	<b>2029861.41</b>	<b>2079143.97</b>
<b>Payments :</b>					
<b>On Term Loan :</b>					
Interest		317641.50	294480.14	254774.95	215069.77
Installment		210557.81	360956.25	360956.25	360956.25
<b>On Working Capital</b>					
Interest		76619.02	71032.22	61454.84	51877.46
<b>TOTAL - B</b>		<b>604818.33</b>	<b>726468.61</b>	<b>677186.04</b>	<b>627903.48</b>
Average D.S.C.R		2.34	2.36	3.00	3.31

## Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		494984.13	494984.13	494984.13	494984.13
Profit		1004702.08	1361693.29	1730473.97	1823125.65
Term Loan		2887650.00	2677092.19	2316135.94	1955179.69
Working Capital		696536.54	645747.42	558680.35	471613.28
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
<b>Total</b>		<b>5083872.75</b>	<b>5179517.03</b>	<b>5100274.39</b>	<b>4744902.75</b>

## **ASSETS**

Gross Fixed Assets		2958500.00	2548725.00	2198516.25	1899128.81
Less : Depreciation		409775.00	350208.75	299387.44	256018.32
Net Fixed Assets		2548725.00	2198516.25	1899128.81	1643110.49
Preliminary & Pre-Op. Expenses		150000	112500	84375	63281.25
Current Assets		696536.54	645747.42	558680.35	471613.28
Cash in Bank/Hand		1838611.21	2335253.36	2642465.23	2630178.98
<b>Total</b>		<b>5083872.75</b>	<b>5179517.03</b>	<b>5100274.39</b>	<b>4744902.75</b>

## Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		1004702.08	1361693.29	1730473.97	1823125.65
Add : Depreciation		409775.00	350208.75	299387.44	256018.32
Term Loan		2887650.00	2677092.19	2316135.94	1955179.69
Working Capital Loan		696536.54	645747.42	558680.35	471613.28

Promoters Capital		407917.07	0.00	0.00	0.00
Total		5406580.69	5034741.65	4904677.70	4505936.94
Total Fixed Capital		3208500	3208500	3208500	3208500
Repayment of Term Loan		210557.81	360956.25	360956.25	360956.25
Repayment of WC Loan		50789.12	87067.07	87067.07	87067.07
Current Assets		696536.54	645747.42	558680.35	471613.28
Total		957883.47	1093770.74	1006703.67	919636.60
Opening Balance		0	4448697.22	8389668.13	12287642.16
Surplus		4448697.22	3940970.91	3897974.03	3586300.34
Closing Balance		4448697.22	8389668.13	12287642.16	15873942.50

### Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		810862.90	729770.49	640879.19	557804.89
Variable Cost		4317410.02	4799544.97	5286434.28	5233487.78
Total Cost		5128272.92	5529315.46	5927313.47	5791292.67
Sales		5723200.00	6540800.00	7358400.00	7358400.00
Contribution (Sales-VC)		1405789.98	1741255.03	2071965.72	2124912.22
B.E.P in %		57.68	41.91	30.93	26.25
Break Even Sales in Rs.		3301154.95	2741288.75	2276024.83	1931633.44
Break Even Units		126967.50	105434.18	87539.42	74293.59
Current Ratio		1.06	0.79	0.73	0.66
Net Profit Ratio		17.55 %	20.82 %	23.52 %	24.78 %

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;