

Application View

Application Id : 11021023874101
Name : PAWAN KUMAR
Mother Name : GAUTAMI DEVI
Father/Spouse Name : VIJAY KUMAR
Gender : MALE
Date of Birth : 10-Feb-1993
Residential Address : VILL-THALI POST-SUGHREE
City: GOVINDPUR
State : BIHAR
District: NAWADA
Block/Taluka : GOVINDPUR
PINCODE : 805126
Email Address : PAWAN9955252565@GMAIL.COM
Phone Number : 9955252565
Academic Qualification : 10TH PASS
Social Category : OBC
PAN Number : ENRPK4321L

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : RITU ENTERPRISES
Address of the Proposed Business Unit : VILL-THALI POST-SUGHREE
State : BIHAR District: NAWADA City: GOVINDPUR
Block/Taluka : GOVINDPUR PinCode : 805126
Type of Property : Parental Number of New Employment the Proposed Enterprises will Generate
Nature of Operations to be Carried out in the Proposed Enterprises : Semi Automatic
Total Available Land for Proposed Project(in Sq ft) : 1200
Land Value of the Proposed Unit (In Rs/Sq ft) : 200
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	RAW METRIAL PARCHES MAKING STOR DISPACH
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District?	No
If Not Listed, the Name of Product	ICE CREEM

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
MADHYA BIHAR GRAMIN BANK	NEFT NODAL BRANCH MBGB RRB	PUNB0MBGB06	7304210000486

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	1200	80	96,000
Total:			96,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
ICE CREEM SEMIAUTOMATIC MASIN UNIT	1	400,000	400,000
Total:			400,000

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.)
ICE CREEM	10	200000	2,000,000
ICE CREEM	5	100000	500,000
Total:			2,500,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
FRUTE FLEVAR	100	200	20,000
SUGAR	40	1000	40,000
Total:			60,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	5,000	60,000
UNSKILLED	1	4,000	48,000
Total:			108,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

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

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	1.00
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.) :	0.00	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):	9.00
Rate of Interest (In %) :	11.00	Employment :	2.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	200	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
	1200	80.00	96,000.00
Total			96,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
ICE CREAM SEMIAUTOMATIC MASIN UNIT	1.00	400,000.00	400,000.00
Total			400,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
0.00	0.00	0.00	496,000.00	21,800.00

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	49,600.00
Bank Finance	90.00 %		
Term Loan		Rs	446,400.00
Govt. Subsidy	35.00 %	Rs	173,600.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	4,360.00
Bank Finance	80.00 %		
Working Capital		Rs	17,440.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	446400.00	47828.57	398571.43	49104.00
2	398571.43	63771.43	334800.00	43842.86
3	334800.00	63771.43	271028.57	36828.00
4	271028.57	63771.43	207257.14	29813.14
5	207257.14	63771.43	143485.71	22798.29
6	143485.71	63771.43	79714.28	15783.43
7	79714.28	63771.43	15942.85	8768.57
8	15942.85	63771.43	0	1753.71

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	17,440.00	1,868.57	15,571.43	1,918.40
2	15,571.43	2,491.43	13,080.00	1,712.86

3	13,080.00	2,491.43	10,588.57	1,438.80
4	10,588.57	2,491.43	8,097.14	1,164.74
5	8,097.14	2,491.43	5,605.71	890.69
6	5,605.71	2,491.43	3,114.28	616.63
7	3,114.28	2,491.43	622.85	342.57
8	622.85	2,491.43	0.00	68.51

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	96000.00	86400.00	77760.00	69984.00	62985.60
Depreciation	9600.00	8640.00	7776.00	6998.40	6298.56
Closing Balance	86400.00	77760.00	69984.00	62985.60	56687.04

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	400000.00	340000.00	289000.00	245650.00	208802.50
Depreciation	60000.00	51000.00	43350.00	36847.50	31320.38
Closing Balance	340000.00	289000.00	245650.00	208802.50	177482.12

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	9600.00	8640.00	7776.00	6998.40	6298.56
Machinery	60000.00	51000.00	43350.00	36847.50	31320.38
Total	69600.00	59640.00	51126.00	43845.90	37618.94

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
ICE CREEM	10	200,000.00	2,000,000.00
ICE CREEM	5	100,000.00	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	1750000.00	2000000.00	2250000.00	2250000.00	2250000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
FRUTE FLEVAR	0	100	200	20,000.00
SUGAR	0	40	1,000	40,000.00

Total	60,000.00
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WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	1	5,000	60,000.00
	1	4,000	48,000.00
Total	2		108000.0

Repairs and Maintenance	Rs	25,000.00
Power and Fuel	Rs	25,000.00
Other Overhead Expenses	Rs	0.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	0.00
Advertisement & Publicity	0.00
Workshed Rent	0.00
Other Miscellaneous Expenses	0.00
Total	0.00

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	42000.00	48000.00	54000.00	54000.00	54000.00
Wages	75600.00	86400.00	97200.00	97200.00	97200.00
Repairs & Maintenance	17500.00	20000.00	22500.00	22500.00	22500.00
Power & Fuel	17500.00	20000.00	22500.00	22500.00	22500.00
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	0.00	0.00	0.00	0.00	0.00

Other Miscellaneous Expenses	0.00	0.00	0.00	0.00	0.00
Total:	152600.00	174400.00	196200.00	196200.00	196200.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	2500000.00

MANUFACTURING EXPENSES

Raw Material	60000.00
Wages	108000.00
Repair & Maintenance	25000.00
Power & Fuel	25000.00
Other Overhead Expenses	0.00
Production Cost	218000.00
Administrative Cost	0.00
Manufacturing Cost	218000.00

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	7266.67
Finished goods	10	Manufacturing Cost	7266.67
Receivable by	10	Manufacturing Cost	7267.00
Total Working Capital Requirement		Per Cycle	21800.34

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1750000.00	2000000.00	2250000.00	2250000.00
Total		1750000.00	2000000.00	2250000.00	2250000.00

MANUFACTURING EXPENSES

Rawmaterials		42000.00	48000.00	54000.00	54000.00
Wages		75600.00	86400.00	97200.00	97200.00
Repairs & Maintenance		17500.00	20000.00	22500.00	22500.00
Power & Fuel		17500.00	20000.00	22500.00	22500.00
Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		69600.00	59640.00	51126.00	43845.90
Production Cost		222200.00	234040.00	247326.00	240045.90

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		0.00	0.00	0.00	0.00
Advertisement & Publicity		0.00	0.00	0.00	0.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		0.00	0.00	0.00	0.00
Administrative Cost		0.00	0.00	0.00	0.00
Interest on Bank credit					
Term Loan		49104.00	43842.86	36828.00	29813.14
Working Capital		1918.40	1712.86	1438.80	1164.74
Cost of Sale		273222.40	279595.72	285592.80	271023.78
Net Profit Before Tax		1476777.60	1720404.28	1964407.20	1978976.22
Less Tax		0	0.00	0	0
Net Profit		1476777.60	1720404.28	1964407.20	1978976.22

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		1476777.60	1720404.28	1964407.20	1978976.22
Add :					
Depreciation		69600.00	59640.00	51126.00	43845.90
TOTAL - A		1546377.60	1780044.28	2015533.20	2022822.12
Payments :					
On Term Loan :					
Interest		49104.00	43842.86	36828.00	29813.14
Installment		47828.57	63771.43	63771.43	63771.43
On Working Capital					
Interest		1918.40	1712.86	1438.80	1164.74
TOTAL - B		98850.97	109327.15	102038.23	94749.31
Average D.S.C.R		15.64	16.28	19.75	21.35

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		53960.00	53960.00	53960.00	53960.00
Profit		1476777.60	1720404.28	1964407.20	1978976.22
Term Loan		446400.00	398571.43	334800.00	271028.57
Working Capital		17440.00	15571.43	13080.00	10588.57
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1994577.60	2188507.14	2366247.20	2314553.36

ASSETS

Gross Fixed Assets		496000.00	426400.00	366760.00	315634.00
Less : Depreciation		69600.00	59640.00	51126.00	43845.90
Net Fixed Assets		426400.00	366760.00	315634.00	271788.10
Preliminary & Pre-Op. Expenses		0	0	0	0
Current Assets		17440.00	15571.43	13080.00	10588.57
Cash in Bank/Hand		1550737.60	1806175.71	2037533.20	2032176.69
Total		1994577.60	2188507.14	2366247.20	2314553.36

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		1476777.60	1720404.28	1964407.20	1978976.22
Add : Depreciation		69600.00	59640.00	51126.00	43845.90
Term Loan		446400.00	398571.43	334800.00	271028.57
Working Capital Loan		17440.00	15571.43	13080.00	10588.57
Promoters Capital		51780.00	0.00	0.00	0.00
Total		2061997.60	2194187.14	2363413.20	2304439.26
Total Fixed Capital		496000	496000	496000	496000
Repayment of Term Loan		47828.57	63771.43	63771.43	63771.43
Repayment of WC Loan		1868.57	2491.43	2491.43	2491.43
Current Assets		17440.00	15571.43	13080.00	10588.57
Total		67137.14	81834.29	79342.86	76851.43
Opening Balance		0	1994860.46	4107213.31	6391283.65
Surplus		1994860.46	2112352.85	2284070.34	2227587.83
Closing Balance		1994860.46	4107213.31	6391283.65	8618871.48

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		118704.00	103482.86	87954.00	73659.04
Variable Cost		224118.40	235752.86	248764.80	241210.64
Total Cost		342822.40	339235.72	336718.80	314869.68
Sales		1750000.00	2000000.00	2250000.00	2250000.00
Contribution (Sales-VC)		1525881.60	1764247.14	2001235.20	2008789.36
B.E.P in %		7.78	5.87	4.39	3.67
Break Even Sales in Rs.		136139.00	117311.07	98887.18	82503.84
Break Even Units		13613.90	11731.11	9888.72	8250.38
Current Ratio		0.17	0.14	0.13	0.11

Net Profit Ratio		84.39 %	86.02 %	87.31 %	87.95 %
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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;