

Application View

Application Id : 11021023891854  
Name : JULI KUMARI  
Mother Name : KALNANI DEVI  
Father/Spouse Name : AJAY RAM  
Gender : FEMALE  
Date of Birth : 01-Jan-1996  
Residential Address : C/O AJAY RAM, GRAM-BAUDHI KALA, POST- RAJAULI, RAJAULI, NAWADA, BIHAR-805125  
City: NAWADA  
State : BIHAR  
District: NAWADA  
Block/Taluka : RAJAULI  
PINCODE : 805125  
Email Address : IMD59684@GMAIL.COM  
Phone Number : 8002891205  
Academic Qualification : 10TH PASS  
Social Category : OBC  
PAN Number : MEYPK5762H

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : JULI KUMARI  
Address of the Proposed Business Unit : C/O AJAY RAM, GRAM-BAUDHI KALA, POST- RAJAULI, RAJAULI, NAWADA, BIHAR-805125  
State : BIHAR District: NAWADA City: NAWADA  
Block/Taluka : RAJAULI PinCode : 805125  
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 : Semi Automatic  
Total Available Land for Proposed Project(in Sq ft) : 300  
Land Value of the Proposed Unit (In Rs/Sq ft) : 300  
Personal Contribution Towards the Project(in %) : 10.00  
Loan for Working Capital : No  
Own Contribution on working capital (in %) : 100.00

## PRODUCT DETAILS

Type of Proposed Product to be Manufactured :	Food Products- Manufacturing
Type of Activities to be Involved while Manufacturing the Product	Processing and packaging storage
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District?	No
If No, Other ODOP Products :	Indian traditional Sweets and Confectionary(Khurma/Belgrami)

## BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
MADHYA BIHAR GRAMIN BANK	NEFT NODAL BRANCH MBGB RRB	PUNB0MBGB06	72840700057028

## BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	300	300	90,000
Total:			90,000

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
MIXTURE MACHINE	1	71,390	71,390
FREEZER	1	28,000	28,000
Total:			99,390

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	10,000.00
Furniture & Fixtures (in Rs):	20,000.00
Contingency/Others/Miscellaneous (in Rs)	10,000.00
Working Capital Per Estimate :	40,000.00

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
SWEETS	200	1500	300,000
Total:			300,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MILK SUGAR	45	1500	67,500
Total:			67,500

## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	7,500	90,000
Total:			90,000

## WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

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

## MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	1.00
Other Overhead Expenses (In %) :	0.50	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.00	Advertisement & Publicity (In %) :	1.00
Building Rent per Month(In Rs.) :	2,000.00	Other Miscellaneous Expenditure (In %) :	1.00

## 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):	5.00
Rate of Interest (In %) :	11.00	Employment :	1.00

## PROJECTED FINANCIAL

### COST OF PROJECT

Land	Land Value	Ownership
LAND	300	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
Minor civil construction	300	300.00	90,000.00
Total			90,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
mixture machine	1.00	71,390.00	71,390.00
freezer	1.00	28,000.00	28,000.00
Total			99,390.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
10,000.00	20,000.00	10,000.00	229,390.00	14,600.00

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

Own Contribution	10.00 %	Rs	22,939.00
Bank Finance	90.00 %		
Term Loan		Rs	206,451.00
Govt. Subsidy	35.00 %	Rs	80,286.50

### Means of Financing(Working Capital)

Own Contribution	100.00 %	Rs	14,600.00
Bank Finance	0.00 %		
Working Capital		Rs	0.00

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	206451.00	12288.75	194162.25	22709.61
2	194162.25	29493.00	164669.25	21357.85
3	164669.25	29493.00	135176.25	18113.62
4	135176.25	29493.00	105683.25	14869.39
5	105683.25	29493.00	76190.25	11625.16
6	76190.25	29493.00	46697.25	8380.93
7	46697.25	29493.00	17204.25	5136.70
8	17204.25	29493.00	0	1892.47

### Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	0.00	0.00	0.00	0.00

## Statement Showing the Depreciation on Fixed Assets

### WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	90000.00	81000.00	72900.00	65610.00	59049.00
Depreciation	9000.00	8100.00	7290.00	6561.00	5904.90
Closing Balance	81000.00	72900.00	65610.00	59049.00	53144.10

### MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	99390.00	84481.50	71809.27	61037.88	51882.20
Depreciation	14908.50	12672.23	10771.39	9155.68	7782.33
Closing Balance	84481.50	71809.27	61037.88	51882.20	44099.87

### TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	9000.00	8100.00	7290.00	6561.00	5904.90
Machinery	14908.50	12672.23	10771.39	9155.68	7782.33
Total	23908.50	20772.23	18061.39	15716.68	13687.23

### Schedule of Sales Realization

### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Sweets	200	1,500.00	300,000.00

### 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	210000.00	240000.00	270000.00	270000.00	270000.00

### Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Milk sugar	0	45	1,500	67,500.00
Total				67,500.00

### WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	1	7,500	90,000.00
Total	1		90000.0

Repairs and Maintenance	Rs	3,000.00
Power and Fuel	Rs	3,000.00
Other Overhead Expenses	Rs	1,500.00

## ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	0.00
Advertisement & Publicity	3,000.00
Workshed Rent	24,000.00
Other Miscellaneous Expenses	3,000.00
<b>Total</b>	<b>30,000.00</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	47250.00	54000.00	60750.00	60750.00	60750.00
Wages	63000.00	72000.00	81000.00	81000.00	81000.00
Repairs & Maintenance	2100.00	2400.00	2700.00	2700.00	2700.00
Power & Fuel	2100.00	2400.00	2700.00	2700.00	2700.00
Other Overhead Expenses	1050.00	1200.00	1350.00	1350.00	1350.00

## 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	2100.00	2400.00	2700.00	2700.00	2700.00
Workshed Rent	24000.00	24000.00	24000.00	24000.00	24000.00
Other Miscellaneous Expenses	2100.00	2400.00	2700.00	2700.00	2700.00
<b>Total:</b>	<b>143700.00</b>	<b>160800.00</b>	<b>177900.00</b>	<b>177900.00</b>	<b>177900.00</b>

### Assessment of Working Capital

Particulars	Amount in Rs.
Sale	300000.00

## MANUFACTURING EXPENSES

Raw Material	67500.00
Wages	90000.00
Repair & Maintenance	3000.00
Power & Fuel	3000.00
Other Overhead Expenses	1500.00
<b>Production Cost</b>	<b>165000.00</b>
<b>Administrative Cost</b>	<b>30000.00</b>
<b>Manufacturing Cost</b>	<b>195000.00</b>

## Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	10	Production Cost	5500.00
Finished goods	7	Manufacturing Cost	4550.00
Receivable by	7	Manufacturing Cost	4550.00
Total Working Capital Requirement		Per Cycle	14600.00

## Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		210000.00	240000.00	270000.00	270000.00
Total		210000.00	240000.00	270000.00	270000.00

### MANUFACTURING EXPENSES

Rawmaterials		47250.00	54000.00	60750.00	60750.00
Wages		63000.00	72000.00	81000.00	81000.00
Repairs & Maintenance		2100.00	2400.00	2700.00	2700.00
Power & Fuel		2100.00	2400.00	2700.00	2700.00
Other Overhead Expenses		1050.00	1200.00	1350.00	1350.00
Depreciation		23908.50	20772.23	18061.39	15716.68
Production Cost		139408.50	152772.23	166561.39	164216.68

### 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		2100.00	2400.00	2700.00	2700.00
Workshed Rent		24000.00	24000.00	24000.00	24000.00
Other Miscellaneous Expenses		2100.00	2400.00	2700.00	2700.00
Administrative Cost		28200.00	28800.00	29400.00	29400.00

Interest on Bank credit

Term Loan		22709.61	21357.85	18113.62	14869.39
Working Capital		0.00	0	0	0
Cost of Sale		190318.11	202930.08	214075.01	208486.07
Net Profit Before Tax		19681.89	37069.92	55924.99	61513.93
Less Tax		0	0.00	0	0
Net Profit		19681.89	37069.92	55924.99	61513.93

## Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		19681.89	37069.92	55924.99	61513.93
Add :					
Depreciation		23908.50	20772.23	18061.39	15716.68
<b>TOTAL - A</b>		<b>43590.39</b>	<b>57842.15</b>	<b>73986.38</b>	<b>77230.61</b>
<b>Payments :</b>					
<b>On Term Loan :</b>					
Interest		22709.61	21357.85	18113.62	14869.39
Installment		12288.75	29493.00	29493.00	29493.00
<b>On Working Capital</b>					
Interest		0.00	0	0	0
<b>TOTAL - B</b>		<b>34998.36</b>	<b>50850.85</b>	<b>47606.62</b>	<b>44362.39</b>
Average D.S.C.R		1.25	1.14	1.55	1.74

## Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		37539.00	37539.00	37539.00	37539.00
Profit		19681.89	37069.92	55924.99	61513.93
Term Loan		206451.00	194162.25	164669.25	135176.25
Working Capital		0.00	0	0	0
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
<b>Total</b>		<b>263671.89</b>	<b>268771.17</b>	<b>258133.24</b>	<b>234229.18</b>

## ASSETS

Gross Fixed Assets		209390.00	185481.50	164709.27	146647.88
Less : Depreciation		23908.50	20772.23	18061.39	15716.68
Net Fixed Assets		185481.50	164709.27	146647.88	130931.20
Preliminary & Pre-Op. Expenses		10000	7500	5625	4218.75
Current Assets		0.00	0	0	0
Cash in Bank/Hand		78190.39	104061.90	111485.36	103297.98
<b>Total</b>		<b>263671.89</b>	<b>268771.17</b>	<b>258133.24</b>	<b>234229.18</b>

## Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		19681.89	37069.92	55924.99	61513.93
Add : Depreciation		23908.50	20772.23	18061.39	15716.68
Term Loan		206451.00	194162.25	164669.25	135176.25
Working Capital Loan		0.00	0	0	0



Promoters Capital		24399.00	0.00	0.00	0.00
Total		274440.39	252004.40	238655.63	212406.86
Total Fixed Capital		229390	229390	229390	229390
Repayment of Term Loan		12288.75	29493.00	29493.00	29493.00
Repayment of WC Loan		0.00	0	0	0
Current Assets		0.00	0	0	0
Total		12288.75	29493.00	29493.00	29493.00
Opening Balance		0	262151.64	484663.04	693825.67
Surplus		262151.64	222511.40	209162.63	182913.86
Closing Balance		262151.64	484663.04	693825.67	876739.53

### Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		74818.11	70930.08	65575.01	59986.07
Variable Cost		139408.50	152772.23	166561.39	164216.68
Total Cost		214226.61	223702.31	232136.40	224202.75
Sales		210000.00	240000.00	270000.00	270000.00
Contribution (Sales-VC)		70591.50	87227.77	103438.61	105783.32
B.E.P in %		105.99	81.32	63.40	56.71
Break Even Sales in Rs.		222573.58	195158.25	171166.77	153107.68
Break Even Units		1112.87	975.79	855.83	765.54
Current Ratio		0	0	0	0
Net Profit Ratio		9.37 %	15.45 %	20.71 %	22.78 %

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;