

Application View

Application Id : 11020922798853
Name : RENU KUMARI
Mother Name : SITA DEVI
Father/Spouse Name : SUNIL KUMAR
Gender : FEMALE
Date of Birth : 15-Jun-1973
Residential Address : NAKATPURA BIHARSHARIF
City: BIHARSHARIF
State : BIHAR
District: NALANDA
Block/Taluka : BIHARSHARIF
PINCODE : 803101
Email Address : KUMARSUNIL6JULY@GMAIL.COM
Phone Number : 6203881288
Academic Qualification : 12TH PASS
Social Category : OBC
PAN Number : GTVPK1641H

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : RENU KUMARI
Address of the Proposed Business Unit : NAKATPURA BIHARSHARIF
State : BIHAR District: NALANDA City: BIHARSHARIF
Block/Taluka : BIHARSHARIF PinCode : 803101
Type of Property : Owned Number of New Employment the Proposed Enterprises will Generate : More than 10 workers
Nature of Operations to be Carried out in the Proposed Enterprises : Manual
Total Available Land for Proposed Project(in Sq ft) : 1600
Land Value of the Proposed Unit (In Rs/Sq ft) : 500
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 butter manufacturing
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? Yes
ODOP Identified by State : Potato

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
CANARA BANK	SHARIFF,BIHAR	CNRB0000140	0140101124290

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	1600	500	800,000
Total:			800,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
SLICER	1	40,000	40,000
PELEER	1	25,000	25,000
FERCER	1	25,000	25,000
DIOLING	1	30,000	30,000
PACKAGING	1	150,000	150,000
Total:			270,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 30,000.00
Furniture & Fixtures (in Rs): 20,000.00
Contingency/Others/Miscellaneous (in Rs) 20,000.00
Working Capital Per Estimate : 70,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
BUTTER	600	3000	1,800,000
Total:			1,800,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MILK	30	5000	150,000
Total:			150,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	5,000	120,000
UNSKILLED	3	4,000	144,000
Total:			264,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	7
Finished Goods (In Number of Days) :	2
Receivable By (In Number of Days) :	7

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	0.10
Other Overhead Expenses (In %) :	0.10	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.10	Advertisement & Publicity (In %) :	0.10
Building Rent per Month(In Rs.) :	600.00	Other Miscellaneous Expenditure (In %) :	0.10

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 :	5.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	500	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
	1600	500.00	800,000.00
Total			800,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
Slicer	1.00	40,000.00	40,000.00
Peeler	1.00	25,000.00	25,000.00
Fercher	1.00	25,000.00	25,000.00

Dioling	1.00	30,000.00	30,000.00
Packaging	1.00	150,000.00	150,000.00
Total			270,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
30,000.00	20,000.00	20,000.00	1,140,000.00	22,650.00

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	114,000.00
Bank Finance	90.00 %		
Term Loan		Rs	1,026,000.00
Govt. Subsidy	35.00 %	Rs	399,000.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	4,530.00
Bank Finance	80.00 %		
Working Capital		Rs	18,120.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	1026000.00	36642.86	989357.14	112860.00
2	989357.14	146571.43	842785.71	108829.29
3	842785.71	146571.43	696214.28	92706.43
4	696214.28	146571.43	549642.85	76583.57
5	549642.85	146571.43	403071.42	60460.71
6	403071.42	146571.43	256499.99	44337.86
7	256499.99	146571.43	109928.56	28215.00
8	109928.56	146571.43	0	12092.14

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	18,120.00	647.14	17,472.86	1,993.20
2	17,472.86	2,588.57	14,884.29	1,922.01
3	14,884.29	2,588.57	12,295.72	1,637.27
4	12,295.72	2,588.57	9,707.15	1,352.53
5	9,707.15	2,588.57	7,118.58	1,067.79
6	7,118.58	2,588.57	4,530.01	783.04
7	4,530.01	2,588.57	1,941.44	498.30
8	1,941.44	2,588.57	0.00	213.56

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	800000.00	720000.00	648000.00	583200.00	524880.00
Depreciation	80000.00	72000.00	64800.00	58320.00	52488.00
Closing Balance	720000.00	648000.00	583200.00	524880.00	472392.00

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	270000.00	229500.00	195075.00	165813.75	140941.69
Depreciation	40500.00	34425.00	29261.25	24872.06	21141.25
Closing Balance	229500.00	195075.00	165813.75	140941.69	119800.44

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	80000.00	72000.00	64800.00	58320.00	52488.00
Machinery	40500.00	34425.00	29261.25	24872.06	21141.25
Total	120500.00	106425.00	94061.25	83192.06	73629.25

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
butter	600	3,000.00	1,800,000.00

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	1260000.00	1440000.00	1620000.00	1620000.00	1620000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Milk	0	30	5,000	150,000.00
Total				150,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	2	5,000	120,000.00
	3	4,000	144,000.00
Total	5		264000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	1,800.00
Other Overhead Expenses	Rs	1,800.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	1,800.00
Advertisement & Publicity	1,800.00
Workshed Rent	7,200.00
Other Miscellaneous Expenses	1,800.00
Total	12,600.00

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	105000.00	120000.00	135000.00	135000.00	135000.00
Wages	184800.00	211200.00	237600.00	237600.00	237600.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	1260.00	1440.00	1620.00	1620.00	1620.00
Other Overhead Expenses	1260.00	1440.00	1620.00	1620.00	1620.00

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	1260.00	1440.00	1620.00	1620.00	1620.00
Advertisement & Publicity	1260.00	1440.00	1620.00	1620.00	1620.00

Workshed Rent	7200.00	7200.00	7200.00	7200.00	7200.00
Other Miscellaneous Expenses	1260.00	1440.00	1620.00	1620.00	1620.00
Total:	303300.00	345600.00	387900.00	387900.00	387900.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	1800000.00

MANUFACTURING EXPENSES

Raw Material	150000.00
Wages	264000.00
Repair & Maintenance	0.00
Power & Fuel	1800.00
Other Overhead Expenses	1800.00
Production Cost	417600.00
Administrative Cost	12600.00
Manufacturing Cost	430200.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	7	Production Cost	9744.00
Finished goods	2	Manufacturing Cost	2868.00
Receivable by	7	Manufacturing Cost	10038.00
Total Working Capital Requirement		Per Cycle	22650.00

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1260000.00	1440000.00	1620000.00	1620000.00
Total		1260000.00	1440000.00	1620000.00	1620000.00

MANUFACTURING EXPENSES

Rawmaterials		105000.00	120000.00	135000.00	135000.00
Wages		184800.00	211200.00	237600.00	237600.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		1260.00	1440.00	1620.00	1620.00
Other Overhead Expenses		1260.00	1440.00	1620.00	1620.00
Depreciation		120500.00	106425.00	94061.25	83192.06
Production Cost		412820.00	440505.00	469901.25	459032.06

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		1260.00	1440.00	1620.00	1620.00
Advertisement & Publicity		1260.00	1440.00	1620.00	1620.00
Workshed Rent		7200.00	7200.00	7200.00	7200.00
Other Miscellaneous Expenses		1260.00	1440.00	1620.00	1620.00
Administrative Cost		10980.00	11520.00	12060.00	12060.00
Interest on Bank credit					
Term Loan		112860.00	108829.29	92706.43	76583.57
Working Capital		1993.20	1922.01	1637.27	1352.53
Cost of Sale		538653.20	562776.30	576304.95	549028.16
Net Profit Before Tax		721346.80	877223.70	1043695.05	1070971.84
Less Tax		0	0.00	0	0
Net Profit		721346.80	877223.70	1043695.05	1070971.84

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		721346.80	877223.70	1043695.05	1070971.84
Add :					
Depreciation		120500.00	106425.00	94061.25	83192.06
TOTAL - A		841846.80	983648.70	1137756.30	1154163.90
Payments :					
On Term Loan :					
Interest		112860.00	108829.29	92706.43	76583.57
Installment		36642.86	146571.43	146571.43	146571.43
On Working Capital					
Interest		1993.20	1922.01	1637.27	1352.53
TOTAL - B		151496.06	257322.73	240915.13	224507.53
Average D.S.C.R		5.56	3.82	4.72	5.14

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		118530.00	118530.00	118530.00	118530.00
Profit		721346.80	877223.70	1043695.05	1070971.84
Term Loan		1026000.00	989357.14	842785.71	696214.28
Working Capital		18120.00	17472.86	14884.29	12295.72
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0

Total		1883996.80	2002583.70	2019895.05	1898011.84
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ASSETS

Gross Fixed Assets		1090000.00	969500.00	863075.00	769013.75
Less : Depreciation		120500.00	106425.00	94061.25	83192.06
Net Fixed Assets		969500.00	863075.00	769013.75	685821.69
Preliminary & Pre-Op. Expenses		30000	22500	16875	12656.25
Current Assets		18120.00	17472.86	14884.29	12295.72
Cash in Bank/Hand		896376.80	1122035.84	1235997.01	1199894.43
Total		1883996.80	2002583.70	2019895.05	1898011.84

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		721346.80	877223.70	1043695.05	1070971.84
Add : Depreciation		120500.00	106425.00	94061.25	83192.06
Term Loan		1026000.00	989357.14	842785.71	696214.28
Working Capital Loan		18120.00	17472.86	14884.29	12295.72
Promoters Capital		116265.00	0.00	0.00	0.00
Total		2002231.80	1990478.70	1995426.30	1862673.90
Total Fixed Capital		1140000	1140000	1140000	1140000
Repayment of Term Loan		36642.86	146571.43	146571.43	146571.43
Repayment of WC Loan		647.14	2588.57	2588.57	2588.57
Current Assets		18120.00	17472.86	14884.29	12295.72
Total		55410.00	166632.86	164044.29	161455.72
Opening Balance		0	1946821.80	3770667.64	5602049.65
Surplus		1946821.80	1823845.84	1831382.01	1701218.18
Closing Balance		1946821.80	3770667.64	5602049.65	7303267.83

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		244340.00	226774.29	198827.68	171835.63
Variable Cost		414813.20	442427.01	471538.52	460384.59
Total Cost		659153.20	669201.30	670366.20	632220.22
Sales		1260000.00	1440000.00	1620000.00	1620000.00
Contribution (Sales-VC)		845186.80	997572.99	1148461.48	1159615.41
B.E.P in %		28.91	22.73	17.31	14.82
Break Even Sales in Rs.		364260.78	327349.46	280462.90	240056.93
Break Even Units		607.10	545.58	467.44	400.09

Current Ratio		0.12	0.07	0.06	0.05
Net Profit Ratio		57.25 %	60.92 %	64.43 %	66.11 %

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;