

Application View

Application Id : 11019322781673
Name : RAHUL KUMAR
Mother Name : SHAKUNTALA DEVI
Father/Spouse Name : RAM AYODHYA SAH
Gender : MALE
Date of Birth : 15-Jan-1991
Residential Address : UDWANT NAGAR PS UDWANT NAGAR
City: ARRAH
State : BIHAR
District: BHOJPUR
Block/Taluka : UDWANTNAGAR
PINCODE : 802210
Email Address : SD0443262@GMAIL.COM
Phone Number : 6200644334
Academic Qualification : GRADUATE
Social Category : OBC
PAN Number : EIWPK9485H

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : JHALAK SWEETS
Address of the Proposed Business Unit : UDWANT NAGAR PS UDWANT NAGAR
State : BIHAR District: BHOJPUR City: ARRAH
Block/Taluka : UDWANTNAGAR PinCode : 802210
Type of Property : Owned 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) : 300
Land Value of the Proposed Unit (In Rs/Sq ft) : 260
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 MILK BESED PRODUCT KHURMA
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No
If No, Other ODOP Products : Milk based products

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
PUNJAB NATIONAL BANK	UDWANT NAGAR (BIHAR)	PUNB0335200	3352000100119764

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	300	421	126,300
Total:			126,300

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
KADHAI 30KG MILK CAPACITY	5	1,200	6,000
WASTOUB 40LITR CAPACITY	4	1,400	5,600
Total:			11,600

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 50,000.00
Furniture & Fixtures (in Rs): 100,000.00
Contingency/Others/Miscellaneous (in Rs) 20,000.00
Working Capital Per Estimate : 170,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
PANNER KURMA	350	77000	26,950,000
Total:			26,950,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MILK	60	300000	18,000,000
GAS CYLINDER	2	3200	6,400
KOYLA	22	15000	330,000
SUGAR	44	33000	1,452,000
Total:			19,788,400

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	10,000	120,000
UNSKILLED	4	8,000	384,000
Total:			504,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	1
Finished Goods (In Number of Days) :	1
Receivable By (In Number of Days) :	30

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	0.50
Other Overhead Expenses (In %) :	0.50	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.50	Advertisement & Publicity (In %) :	3.00
Building Rent per Month(In Rs.) :	0.00	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) :	5.00	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	260	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
	300	421.00	126,300.00
Total			126,300.00

Machinery	Qty.	Rate.	Amt.(In Rs)
KADHAI 30KG MILK CAPACITY	5.00	1,200.00	6,000.00
WASTOUB 40LITR CAPACITY	4.00	1,400.00	5,600.00
Total			11,600.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
50,000.00	100,000.00	20,000.00	307,900.00	2,318,586.83

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	30,790.00
Bank Finance	90.00 %		
Term Loan		Rs	277,110.00
Govt. Subsidy	35.00 %	Rs	107,765.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	463,717.37
Bank Finance	80.00 %		
Working Capital		Rs	1,854,869.46

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	277110.00	13855.50	263254.50	30482.10
2	263254.50	55422.00	207832.50	28957.99
3	207832.50	55422.00	152410.50	22861.58
4	152410.50	55422.00	96988.50	16765.15
5	96988.50	55422.00	41566.50	10668.74
6	41566.50	55422.00	0	4572.31

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	1,854,869.46	92,743.47	1,762,125.99	204,035.64
2	1,762,125.99	370,973.89	1,391,152.10	193,833.86
3	1,391,152.10	370,973.89	1,020,178.21	153,026.73
4	1,020,178.21	370,973.89	649,204.32	112,219.60

5	649,204.32	370,973.89	278,230.43	71,412.48
6	278,230.43	370,973.89	0.00	30,605.35

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	126300.00	113670.00	102303.00	92072.70	82865.43
Depreciation	12630.00	11367.00	10230.30	9207.27	8286.54
Closing Balance	113670.00	102303.00	92072.70	82865.43	74578.89

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	11600.00	9860.00	8381.00	7123.85	6055.27
Depreciation	1740.00	1479.00	1257.15	1068.58	908.29
Closing Balance	9860.00	8381.00	7123.85	6055.27	5146.98

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	12630.00	11367.00	10230.30	9207.27	8286.54
Machinery	1740.00	1479.00	1257.15	1068.58	908.29
Total	14370.00	12846.00	11487.45	10275.85	9194.83

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
panner kurma	350	77,000.00	26,950,000.00

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	18865000.00	21560000.00	24255000.00	24255000.00	24255000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
MILK	0	60	300,000	18,000,000.00
GAS CYLENDER	0	2	3,200	6,400.00
KOYLA	0	22	15,000	330,000.00
sugar	0	44	33,000	1,452,000.00
Total				19,788,400.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	1	10,000	120,000.00
Unskilled	4	8,000	384,000.00
Total	5		504000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	134,750.00
Other Overhead Expenses	Rs	134,750.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	134,750.00
Advertisement & Publicity	808,500.00
Workshed Rent	0.00
Other Miscellaneous Expenses	269,500.00
Total	1,212,750.00

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	13851880.00	15830720.00	17809560.00	17809560.00	17809560.00
Wages	352800.00	403200.00	453600.00	453600.00	453600.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	94325.00	107800.00	121275.00	121275.00	121275.00
Other Overhead Expenses	94325.00	107800.00	121275.00	121275.00	121275.00

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	94325.00	107800.00	121275.00	121275.00	121275.00
Advertisement & Publicity	565950.00	646800.00	727650.00	727650.00	727650.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	188650.00	215600.00	242550.00	242550.00	242550.00
Total:	15242255.00	17419720.00	19597185.00	19597185.00	19597185.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	26950000.00

MANUFACTURING EXPENSES

Raw Material	19788400.00
Wages	504000.00
Repair & Maintenance	0.00
Power & Fuel	134750.00
Other Overhead Expenses	134750.00
Production Cost	20561900.00
Administrative Cost	1212750.00
Manufacturing Cost	21774650.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	1	Production Cost	68539.67
Finished goods	1	Manufacturing Cost	72582.17
Receivable by	30	Manufacturing Cost	2177465.00
Total Working Capital Requirement		Per Cycle	2318586.84

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		18865000.00	21560000.00	24255000.00	24255000.00
Total		18865000.00	21560000.00	24255000.00	24255000.00

MANUFACTURING EXPENSES

Rawmaterials		13851880.00	15830720.00	17809560.00	17809560.00
Wages		352800.00	403200.00	453600.00	453600.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		94325.00	107800.00	121275.00	121275.00
Other Overhead Expenses		94325.00	107800.00	121275.00	121275.00
Depreciation		14370.00	12846.00	11487.45	10275.85
Production Cost		14407700.00	16462366.00	18517197.45	18515985.85

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		94325.00	107800.00	121275.00	121275.00
Advertisement & Publicity		565950.00	646800.00	727650.00	727650.00
Workshed Rent		0.00	0.00	0.00	0.00

Other Miscellaneous Expenses		188650.00	215600.00	242550.00	242550.00
Administrative Cost		848925.00	970200.00	1091475.00	1091475.00
Interest on Bank credit					
Term Loan		30482.10	28957.99	22861.58	16765.15
Working Capital		204035.64	193833.86	153026.73	112219.60
Cost of Sale		15491142.7	17655357.8	19784560.7	19736445.60
Net Profit Before Tax		3373857.26	3904642.15	4470439.24	4518554.40
Less Tax		0	0.00	0	0
Net Profit		3373857.26	3904642.15	4470439.24	4518554.40

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		3373857.26	3904642.15	4470439.24	4518554.40
Add :					
Depreciation		14370.00	12846.00	11487.45	10275.85
TOTAL - A		3388227.26	3917488.15	4481926.69	4528830.25
Payments :					
On Term Loan :					
Interest		30482.10	28957.99	22861.58	16765.15
Installment		13855.50	55422.00	55422.00	55422.00
On Working Capital					
Interest		204035.64	193833.86	153026.73	112219.60
TOTAL - B		248373.24	278213.85	231310.31	184406.75
Average D.S.C.R		13.64	14.08	19.38	24.56

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		494507.37	494507.37	494507.37	494507.37
Profit		3373857.26	3904642.15	4470439.24	4518554.40
Term Loan		277110.00	263254.50	207832.50	152410.50
Working Capital		1854869.46	1762125.99	1391152.10	1020178.21
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		6000344.09	6424530.01	6563931.21	6185650.48

ASSETS

Gross Fixed Assets		237900.00	223530.00	210684.00	199196.55
Less : Depreciation		14370.00	12846.00	11487.45	10275.85
Net Fixed Assets		223530.00	210684.00	199196.55	188920.70

Preliminary & Pre-Op. Expenses		50000	37500	28125	21093.75
Current Assets		1854869.46	1762125.99	1391152.10	1020178.21
Cash in Bank/Hand		3921944.63	4451720.02	4973582.56	4976551.57
Total		6000344.09	6424530.01	6563931.21	6185650.48

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		3373857.26	3904642.15	4470439.24	4518554.40
Add : Depreciation		14370.00	12846.00	11487.45	10275.85
Term Loan		277110.00	263254.50	207832.50	152410.50
Working Capital Loan		1854869.46	1762125.99	1391152.10	1020178.21
Promoters Capital		262648.68	0.00	0.00	0.00
Total		5782855.40	5942868.64	6080911.29	5701418.96
Total Fixed Capital		307900	307900	307900	307900
Repayment of Term Loan		13855.50	55422.00	55422.00	55422.00
Repayment of WC Loan		92743.47	370973.89	370973.89	370973.89
Current Assets		1854869.46	1762125.99	1391152.10	1020178.21
Total		1961468.43	2188521.88	1817547.99	1446574.10
Opening Balance		0	3821386.97	7575733.73	11839097.03
Surplus		3821386.97	3754346.76	4263363.30	4254844.86
Closing Balance		3821386.97	7575733.73	11839097.03	16093941.89

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		893777.10	1012003.99	1125824.03	1118516.00
Variable Cost		14611735.64	16656199.86	18670224.18	18628205.45
Total Cost		15505512.74	17668203.85	19796048.21	19746721.45
Sales		18865000.00	21560000.00	24255000.00	24255000.00
Contribution (Sales-VC)		4253264.36	4903800.14	5584775.82	5626794.55
B.E.P in %		21.01	20.64	20.16	19.88
Break Even Sales in Rs.		3964273.92	4449366.90	4889517.99	4821502.78
Break Even Units		11326.50	12712.48	13970.05	13775.72
Current Ratio		5.44	2.71	2.31	1.84
Net Profit Ratio		17.88 %	18.11 %	18.43 %	18.63 %

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;