

Application View

Application Id : 11022222772209
Name : RANI DEVI
Mother Name : KANTI DEVI
Father/Spouse Name : DINANATH PRASHAD
Gender : FEMALE
Date of Birth : 01-Jan-1971
Residential Address : VILL-HASANPURA POST-HASANPURA
City: SIWAN
State : BIHAR
District: SIWAN
Block/Taluka : HASANPURA
PINCODE : 841236
Email Address : MKGUPTAMUNGER@GMAIL.COM
Phone Number : 8936809607
Academic Qualification : 8TH PASS
Social Category : OBC
PAN Number : BWZPD6926Q

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : RANI DEVI
Address of the Proposed Business Unit : VILL-HASANPURA POST-HASANPURA
State : BIHAR District: SIWAN City: SIWAN
Block/Taluka : HASANPURA PinCode : 841236
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 : Semi Automatic
Total Available Land for Proposed Project(in Sq ft) : 1350
Land Value of the Proposed Unit (In Rs/Sq ft) : 909
Personal Contribution Towards the Project(in %) : 25.00
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 MAKING,PACKAGING AND STORING
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
CENTRAL BANK OF INDIA	HASANPURA	CBIN0283570	2392752595

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	1320	340	448,800
Total:			448,800

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
RASGULA MAKING MACHINE	1	185,000	185,000
LADDU MAKING MACHINE	1	132,000	132,000
Total:			317,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 45,000.00
Furniture & Fixtures (in Rs): 125,000.00
Contingency/Others/Miscellaneous (in Rs) 26,000.00
Working Capital Per Estimate : 196,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
RASGULLA 1 KG	300	1980	594,000
LADDU 1 KG	180	1930	347,400
GULAB JAMUN 1 KG	310	2250	697,500
LADDU 2 KG	335	1000	335,000
GULAB JAMUN 2 KG	550	1000	550,000
RASGULLA 2 KG	515	800	412,000
Total:			2,935,900

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
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RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
SUGAR	48	3000	144,000
PACKAGING MATERIAL RASGULLA 1 KG	6	1980	11,880
PACKAGING MATERIAL LADDU 1 KG	5	1930	9,650
PACKAGING MATERIAL GULAB JAMUN 1 KG	6	2250	13,500
GRAM FLOUR	75	300	22,500
MILK	40	30000	1,200,000
PACKAGING MATERIAL RASGULLA 2 KG	8	800	6,000
PACKAGING MATERIAL LADDU 2 KG	6	1000	6,500
PACKAGING MATERIAL GULAB JAMUN 2 KG	8	1000	7,500
Total:			1,421,530

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	18,000	216,000
UNSKILLED	3	8,000	288,000
Total:			504,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	20
Finished Goods (In Number of Days) :	24
Receivable By (In Number of Days) :	20

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	4.00
Other Overhead Expenses (In %) :	0.00	Telephone Expenses (In %) :	1.00
Stationery & Postage (In %) :	0.50	Advertisement & Publicity (In %) :	2.00
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):	3.00
Rate of Interest (In %) :	11.00	Employment :	4.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	909	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
Tin shed	1320	340.00	448,800.00
Total			448,800.00

Machinery	Qty.	Rate.	Amt.(In Rs)
RASGULA MAKING MACHINE	1.00	185,000.00	185,000.00
LADDU MAKING MACHINE	1.00	132,000.00	132,000.00
Total			317,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
45,000.00	125,000.00	26,000.00	961,800.00	450,903.70

"Means of Financing(Term Loan)"

Own Contribution	25.00 %	Rs	240,450.00
Bank Finance	75.00 %		
Term Loan		Rs	721,350.00
Govt. Subsidy	35.00 %	Rs	336,630.00

Means of Financing(Working Capital)

Own Contribution	100.00 %	Rs	450,903.70
Bank Finance	0.00 %		
Working Capital		Rs	0.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	721350.00	25762.50	695587.50	79348.50
2	695587.50	103050.00	592537.50	76514.63
3	592537.50	103050.00	489487.50	65179.13
4	489487.50	103050.00	386437.50	53843.63

Own Contribution	25.00 %	Rs	240,450.00
Bank Finance	75.00 %		
Term Loan		Rs	721,350.00
Govt. Subsidy	35.00 %	Rs	336,630.00

5	386437.50	103050.00	283387.50	42508.13
6	283387.50	103050.00	180337.50	31172.63
7	180337.50	103050.00	77287.50	19837.13
8	77287.50	103050.00	0	8501.63

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	448800.00	403920.00	363528.00	327175.20	294457.68
Depreciation	44880.00	40392.00	36352.80	32717.52	29445.77
Closing Balance	403920.00	363528.00	327175.20	294457.68	265011.91

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	317000.00	269450.00	229032.50	194677.62	165475.98
Depreciation	47550.00	40417.50	34354.88	29201.64	24821.40
Closing Balance	269450.00	229032.50	194677.62	165475.98	140654.58

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	44880.00	40392.00	36352.80	32717.52	29445.77
Machinery	47550.00	40417.50	34354.88	29201.64	24821.40
Total	92430.00	80809.50	70707.68	61919.16	54267.17

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
RASGULLA 1 KG	300	1,980.00	594,000.00
LADDU 1 KG	180	1,930.00	347,400.00
GULAB JAMUN 1 KG	310	2,250.00	697,500.00
LADDU 2 KG	335	1,000.00	335,000.00
GULAB JAMUN 2 KG	550	1,000.00	550,000.00
RASGULLA 2 KG	515	800.00	412,000.00

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	2055130.00	2348720.00	2642310.00	2642310.00	2642310.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
SUGAR	0	48	3,000	144,000.00
PACKAGING MATERIAL RASGULLA 1 KG	0	6	1,980	11,880.00
PACKAGING MATERIAL LADDU 1 KG	0	5	1,930	9,650.00
PACKAGING MATERIAL GULAB JAMUN 1 KG	0	6	2,250	13,500.00
GRAM FLOUR	0	75	300	22,500.00
MILK	0	40	30,000	1,200,000.00
PACKAGING MATERIAL RASGULLA 2 KG	0	8	800	6,000.00
PACKAGING MATERIAL LADDU 2 KG	0	6	1,000	6,500.00
PACKAGING MATERIAL GULAB JAMUN 2 KG	0	8	1,000	7,500.00

Total	1,421,530.00
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WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	1	18,000	216,000.00
Unskilled	3	8,000	288,000.00
Total	4		504000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	117,436.00
Other Overhead Expenses	Rs	0.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	29,359.00
Stationery & Postage	14,679.50
Advertisement & Publicity	58,718.00
Workshed Rent	0.00
Other Miscellaneous Expenses	0.00
Total	102,756.50

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	995071.00	1137224.00	1279377.00	1279377.00	1279377.00
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	82205.20	93948.80	105692.40	105692.40	105692.40
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	20551.30	23487.20	26423.10	26423.10	26423.10
Stationery & Postage	10275.65	11743.60	13211.55	13211.55	13211.55
Advertisement & Publicity	41102.60	46974.40	52846.20	52846.20	52846.20
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:	1502005.75	1716578.00	1931150.25	1931150.25	1931150.25

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	2935900.00

MANUFACTURING EXPENSES

Raw Material	1421530.00
Wages	504000.00
Repair & Maintenance	0.00
Power & Fuel	117436.00
Other Overhead Expenses	0.00
Production Cost	2042966.00
Administrative Cost	102756.50
Manufacturing Cost	2145722.50

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	20	Production Cost	136197.73
Finished goods	24	Manufacturing Cost	171657.80
Receivable by	20	Manufacturing Cost	143048.00
Total Working Capital Requirement		Per Cycle	450903.53

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		2055130.00	2348720.00	2642310.00	2642310.00
Total		2055130.00	2348720.00	2642310.00	2642310.00

MANUFACTURING EXPENSES

Rawmaterials		995071.00	1137224.00	1279377.00	1279377.00
Wages		352800.00	403200.00	453600.00	453600.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		82205.20	93948.80	105692.40	105692.40
Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		92430.00	80809.50	70707.68	61919.16
Production Cost		1522506.20	1715182.30	1909377.08	1900588.56

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
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Postage Telephone		20551.30	23487.20	26423.10	26423.10
Stationery & Postage		10275.65	11743.60	13211.55	13211.55
Advertisement & Publicity		41102.60	46974.40	52846.20	52846.20
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		0.00	0.00	0.00	0.00
Administrative Cost		71929.55	82205.20	92480.85	92480.85
Interest on Bank credit					
Term Loan		79348.50	76514.63	65179.13	53843.63
Working Capital		0.00	0	0	0
Cost of Sale		1673784.25	1873902.13	2067037.06	2046913.04
Net Profit Before Tax		381345.75	474817.87	575272.94	595396.96
Less Tax		0	0.00	0	0
Net Profit		381345.75	474817.87	575272.94	595396.96

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		381345.75	474817.87	575272.94	595396.96
Add :					
Depreciation		92430.00	80809.50	70707.68	61919.16
TOTAL - A		473775.75	555627.37	645980.62	657316.12
Payments :					
On Term Loan :					
Interest		79348.50	76514.63	65179.13	53843.63
Installment		25762.50	103050.00	103050.00	103050.00
On Working Capital					
Interest		0.00	0	0	0
TOTAL - B		105111.00	179564.63	168229.13	156893.63
Average D.S.C.R		4.51	3.09	3.84	4.19

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		691353.70	691353.70	691353.70	691353.70
Profit		381345.75	474817.87	575272.94	595396.96
Term Loan		721350.00	695587.50	592537.50	489487.50
Working Capital		0.00	0	0	0
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1794049.45	1861759.07	1859164.14	1776238.16

ASSETS

Gross Fixed Assets		890800.00	798370.00	717560.50	646852.82
Less : Depreciation		92430.00	80809.50	70707.68	61919.16
Net Fixed Assets		798370.00	717560.50	646852.82	584933.66
Preliminary & Pre-Op. Expenses		45000	33750	25312.5	18984.375
Current Assets		0.00	0	0	0
Cash in Bank/Hand		995679.45	1144198.57	1212311.32	1191304.50
Total		1794049.45	1861759.07	1859164.14	1776238.16

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		381345.75	474817.87	575272.94	595396.96
Add : Depreciation		92430.00	80809.50	70707.68	61919.16
Term Loan		721350.00	695587.50	592537.50	489487.50
Working Capital Loan		0.00	0	0	0
Promoters Capital		353175.92	0.00	0.00	0.00
Total		1548301.67	1251214.87	1238518.12	1146803.62
Total Fixed Capital		961800	961800	961800	961800
Repayment of Term Loan		25762.50	103050.00	103050.00	103050.00
Repayment of WC Loan		0.00	0	0	0
Current Assets		0.00	0	0	0
Total		25762.50	103050.00	103050.00	103050.00
Opening Balance		0	1522539.17	2670704.04	3806172.16
Surplus		1522539.17	1148164.87	1135468.12	1043753.62
Closing Balance		1522539.17	2670704.04	3806172.16	4849925.78

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		243708.05	239529.33	228367.66	208243.64
Variable Cost		1522506.20	1715182.30	1909377.08	1900588.56
Total Cost		1766214.25	1954711.63	2137744.74	2108832.20
Sales		2055130.00	2348720.00	2642310.00	2642310.00
Contribution (Sales-VC)		532623.80	633537.70	732932.92	741721.44
B.E.P in %		45.76	37.81	31.16	28.08
Break Even Sales in Rs.		940348.00	888009.23	823292.47	741847.58
Break Even Units		3134.49	2960.03	2744.31	2472.83
Current Ratio		0	0	0	0

Net Profit Ratio		18.56 %	20.22 %	21.77 %	22.53 %
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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;