

## Application View

Application Id : 11021522789271  
Name : SHYAM SUNDAR JAYASWAL  
Mother Name : VIMLA DEVI  
Father/Spouse Name : DUDH NATH JAISWAL  
Gender : MALE  
Date of Birth : 10-Feb-1974  
Residential Address : WARD NO-22, KHILANGANJ, SASARAM  
City: SASARAM  
State : BIHAR  
District: ROHTAS  
Block/Taluka : SASARAM  
PINCODE : 821115  
Email Address : BANARSIJISWEETS@GMAIL.COM  
Phone Number : 9470605900  
Academic Qualification : 12TH PASS  
Social Category : OBC  
PAN Number : ADOPJ5497P

## DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : BANARASI JEE SWEETS AND NAMKEEN  
Address of the Proposed Business Unit : WARD NO-22, KHILANGANJ, SASARAM  
State : BIHAR District: ROHTAS City: SASARAM  
Block/Taluka : SASARAM PinCode : 821115  
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) : 1500  
Land Value of the Proposed Unit (In Rs/Sq ft) : 1000  
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

PASTEURIZATION, SATANDARDIZATION,  
PACKING, FERMENTATION, COOLING  
No

If Food Product, is the Product Manufactured same as ODOP Identified by State for the District?

If No, Other ODOP Products :

Milk Based Product

## BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
UNION BANK OF INDIA	SASARAM	UBIN0560332	603301010050579

## BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	1500	100	150,000
Total:			150,000

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
CURD FILLING MACHINE	1	550,000	550,000
WEIGHING MACHINE	1	15,000	15,000
COOLING CHAMBER	1	300,000	300,000
Total:			865,000

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 50,000.00

Furniture & Fixtures (in Rs): 5,000.00

Contingency/Others/Miscellaneous (in Rs) 5,000.00

Working Capital Per Estimate : 60,000.00

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
CUP CURD	60	150000	9,000,000
Total:			9,000,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MILK	38	150000	5,700,000
PACKAGING MATERIAL	10	50000	500,000
Total:			6,200,000

## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	22,000	264,000
UNSKILLED	4	8,000	384,000
Total:			648,000

## WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	3
Finished Goods (In Number of Days) :	3
Receivable By (In Number of Days) :	3

## MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	2.00
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.) :	0.00	Other Miscellaneous Expenditure (In %) :	1.00

## DEPRECIATION DETAILS

On Building (In %) :	10.00	On Machinery (In %) :	15.00
----------------------	-------	-----------------------	-------

## OTHER DETAILS

Loan Repayment Period (in Years) :	6.00	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	1000	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
	1500	100.00	150,000.00
Total			150,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
Curd Filling machine	1.00	550,000.00	550,000.00
Weighing Machine	1.00	15,000.00	15,000.00
Cooling chamber	1.00	300,000.00	300,000.00

Total	865,000.00
-------	------------

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
50,000.00	5,000.00	5,000.00	1,075,000.00	213,270.00

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

Own Contribution	10.00 %	Rs	107,500.00
Bank Finance	90.00 %		
Term Loan		Rs	967,500.00
Govt. Subsidy	35.00 %	Rs	376,250.00

### Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	42,654.00
Bank Finance	80.00 %		
Working Capital		Rs	170,616.00

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	967500.00	40312.50	927187.50	106425.00
2	927187.50	161250.00	765937.50	101990.63
3	765937.50	161250.00	604687.50	84253.13
4	604687.50	161250.00	443437.50	66515.63
5	443437.50	161250.00	282187.50	48778.13
6	282187.50	161250.00	120937.50	31040.63
7	120937.50	161250.00	0	13303.13

### Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
------	-----------------	-------------	-----------------	----------

1	170,616.00	7,109.00	163,507.00	18,767.76
2	163,507.00	28,436.00	135,071.00	17,985.77
3	135,071.00	28,436.00	106,635.00	14,857.81
4	106,635.00	28,436.00	78,199.00	11,729.85
5	78,199.00	28,436.00	49,763.00	8,601.89
6	49,763.00	28,436.00	21,327.00	5,473.93
7	21,327.00	28,436.00	0.00	2,345.97

### Statement Showing the Depreciation on Fixed Assets

#### WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	150000.00	135000.00	121500.00	109350.00	98415.00
Depreciation	15000.00	13500.00	12150.00	10935.00	9841.50
Closing Balance	135000.00	121500.00	109350.00	98415.00	88573.50

#### MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	865000.00	735250.00	624962.50	531218.12	451535.40
Depreciation	129750.00	110287.50	93744.38	79682.72	67730.31
Closing Balance	735250.00	624962.50	531218.12	451535.40	383805.09

#### TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	15000.00	13500.00	12150.00	10935.00	9841.50
Machinery	129750.00	110287.50	93744.38	79682.72	67730.31
Total	144750.00	123787.50	105894.38	90617.72	77571.81

### Schedule of Sales Realization

#### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Cup Curd	60	150,000.00	9,000,000.00

#### 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	6300000.00	7200000.00	8100000.00	8100000.00	8100000.00

### Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Milk	0	38	150,000	5,700,000.00
Packaging Material	0	10	50,000	500,000.00

Total	6,200,000.00
-------	--------------

### WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	1	22,000	264,000.00
	4	8,000	384,000.00
Total	5		648000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	180,000.00
Other Overhead Expenses	Rs	9,000.00

### ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	9,000.00
Advertisement & Publicity	9,000.00
Workshed Rent	0.00
Other Miscellaneous Expenses	90,000.00
Total	108,000.00

### 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	4340000.00	4960000.00	5580000.00	5580000.00	5580000.00
Wages	453600.00	518400.00	583200.00	583200.00	583200.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	126000.00	144000.00	162000.00	162000.00	162000.00
Other Overhead Expenses	6300.00	7200.00	8100.00	8100.00	8100.00

### 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	6300.00	7200.00	8100.00	8100.00	8100.00
Advertisement & Publicity	6300.00	7200.00	8100.00	8100.00	8100.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00

Other Miscellaneous Expenses	63000.00	72000.00	81000.00	81000.00	81000.00
Total:	5001500.00	5716000.00	6430500.00	6430500.00	6430500.00

### Assessment of Working Capital

Particulars	Amount in Rs.
Sale	9000000.00

### MANUFACTURING EXPENSES

Raw Material	6200000.00
Wages	648000.00
Repair & Maintenance	0.00
Power & Fuel	180000.00
Other Overhead Expenses	9000.00
Production Cost	7037000.00
Administrative Cost	108000.00
Manufacturing Cost	7145000.00

### Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	3	Production Cost	70370.00
Finished goods	3	Manufacturing Cost	71450.00
Receivable by	3	Manufacturing Cost	71450.00
Total Working Capital Requirement		Per Cycle	213270.00

### Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		6300000.00	7200000.00	8100000.00	8100000.00
Total		6300000.00	7200000.00	8100000.00	8100000.00

### MANUFACTURING EXPENSES

Rawmaterials		4340000.00	4960000.00	5580000.00	5580000.00
Wages		453600.00	518400.00	583200.00	583200.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		126000.00	144000.00	162000.00	162000.00
Other Overhead Expenses		6300.00	7200.00	8100.00	8100.00
Depreciation		144750.00	123787.50	105894.38	90617.72
Production Cost		5070650.00	5753387.50	6439194.38	6423917.72

### ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
--------	--	------	------	------	------

Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		6300.00	7200.00	8100.00	8100.00
Advertisement & Publicity		6300.00	7200.00	8100.00	8100.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		63000.00	72000.00	81000.00	81000.00
Administrative Cost		75600.00	86400.00	97200.00	97200.00
Interest on Bank credit					
Term Loan		106425.00	101990.63	84253.13	66515.63
Working Capital		18767.76	17985.77	14857.81	11729.85
Cost of Sale		5271442.76	5959763.90	6635505.32	6599363.20
Net Profit Before Tax		1028557.24	1240236.10	1464494.68	1500636.80
Less Tax		0	0.00	0	0
Net Profit		1028557.24	1240236.10	1464494.68	1500636.80

### Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		1028557.24	1240236.10	1464494.68	1500636.80
Add :					
Depreciation		144750.00	123787.50	105894.38	90617.72
<b>TOTAL - A</b>		<b>1173307.24</b>	<b>1364023.60</b>	<b>1570389.06</b>	<b>1591254.52</b>
Payments :					
On Term Loan :					
Interest		106425.00	101990.63	84253.13	66515.63
Installment		40312.50	161250.00	161250.00	161250.00
On Working Capital					
Interest		18767.76	17985.77	14857.81	11729.85
<b>TOTAL - B</b>		<b>165505.26</b>	<b>281226.40</b>	<b>260360.94</b>	<b>239495.48</b>
Average D.S.C.R		7.09	4.85	6.03	6.64

### Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		150154.00	150154.00	150154.00	150154.00
Profit		1028557.24	1240236.10	1464494.68	1500636.80
Term Loan		967500.00	927187.50	765937.50	604687.50
Working Capital		170616.00	163507.00	135071.00	106635.00
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
<b>Total</b>		<b>2316827.24</b>	<b>2481084.60</b>	<b>2515657.18</b>	<b>2362113.30</b>



## ASSETS

Gross Fixed Assets		1020000.00	875250.00	751462.50	645568.12
Less : Depreciation		144750.00	123787.50	105894.38	90617.72
Net Fixed Assets		875250.00	751462.50	645568.12	554950.40
Preliminary & Pre-Op. Expenses		50000	37500	28125	21093.75
Current Assets		170616.00	163507.00	135071.00	106635.00
Cash in Bank/Hand		1270961.24	1566115.10	1735018.06	1700527.90
<b>Total</b>		<b>2316827.24</b>	<b>2481084.60</b>	<b>2515657.18</b>	<b>2362113.30</b>

## Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		1028557.24	1240236.10	1464494.68	1500636.80
Add : Depreciation		144750.00	123787.50	105894.38	90617.72
Term Loan		967500.00	927187.50	765937.50	604687.50
Working Capital Loan		170616.00	163507.00	135071.00	106635.00
Promoters Capital		128827.00	0.00	0.00	0.00
<b>Total</b>		<b>2440250.24</b>	<b>2454718.10</b>	<b>2471397.56</b>	<b>2302577.02</b>
Total Fixed Capital		1075000	1075000	1075000	1075000
Repayment of Term Loan		40312.50	161250.00	161250.00	161250.00
Repayment of WC Loan		7109.00	28436.00	28436.00	28436.00
Current Assets		170616.00	163507.00	135071.00	106635.00
<b>Total</b>		<b>218037.50</b>	<b>353193.00</b>	<b>324757.00</b>	<b>296321.00</b>
Opening Balance		0	2222212.74	4323737.84	6470378.40
Surplus		2222212.74	2101525.10	2146640.56	2006256.02
<b>Closing Balance</b>		<b>2222212.74</b>	<b>4323737.84</b>	<b>6470378.40</b>	<b>8476634.42</b>

## Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		326775.00	312178.13	287347.51	254333.35
Variable Cost		5089417.76	5771373.27	6454052.19	6435647.57
Total Cost		5416192.76	6083551.40	6741399.70	6689980.92
Sales		6300000.00	7200000.00	8100000.00	8100000.00
Contribution (Sales-VC)		1210582.24	1428626.73	1645947.81	1664352.43
B.E.P in %		26.99	21.85	17.46	15.28
Break Even Sales in Rs.		1700572.20	1573316.87	1414087.87	1237778.79
Break Even Units		28342.87	26221.95	23568.13	20629.65
Current Ratio		0.99	0.53	0.47	0.40

Net Profit Ratio		16.33 %	17.23 %	18.08 %	18.53 %
------------------	--	---------	---------	---------	---------

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;