

Application View

Application Id : 11020722771852
Name : MAHADEV GHOSH
Mother Name : LATE SEFALI GHOSH
Father/Spouse Name : LATE NARAYAN CHANDRA GHOSH
Gender : MALE
Date of Birth : 01-Feb-1980
Residential Address : AT-BARI DARIYAPUR JAMALPUR

City: JAMALPUR
State : BIHAR
District: MUNGER
Block/Taluka : JAMALPUR
PINCODE : 811214
Email Address : MAHADEVDA01021990@GMAIL.COM
Phone Number : 6200708734
Academic Qualification : 12TH PASS
Social Category : OBC
PAN Number : AEEPG0191C

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : MAHADEV GHOSH
Address of the Proposed Business Unit : AT-BARI DARIYAPUR JAMALPUR
State : BIHAR District: MUNGER City: JAMALPUR
Block/Taluka : JAMALPUR PinCode : 811214
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) : 1000
Land Value of the Proposed Unit (In Rs/Sq ft) : 300
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 PRODUCTS
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
UCO BANK	JAMALPUR	UCBA0002437	24370110001363

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
RCC/ASBESTOS SHED	1000	300	300,000
Total:			300,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
MILK PRODUCTS	2	250,000	500,000
Total:			500,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 100,000.00
Furniture & Fixtures (in Rs): 50,000.00
Contingency/Others/Miscellaneous (in Rs) 50,000.00
Working Capital Per Estimate : 200,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
MILK PRODUCTS	400	10000	4,000,000
Total:			4,000,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MILK	100	20000	2,000,000
Total:			2,000,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	8,000	96,000
UNSKILLED	5	6,000	360,000

Total:	456,000
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WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	5
Finished Goods (In Number of Days) :	3
Receivable By (In Number of Days) :	2

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	1.00
Other Overhead Expenses (In %) :	1.00	Telephone Expenses (In %) :	1.00
Stationery & Postage (In %) :	1.00	Advertisement & Publicity (In %) :	1.00
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 :	6.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	300	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
	1000	300.00	300,000.00
Total			300,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
MILK PRODUCTS	2.00	250,000.00	500,000.00
Total			500,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
100,000.00	50,000.00	50,000.00	1,000,000.00	88,533.33

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	100,000.00
Bank Finance	90.00 %		
Term Loan		Rs	900,000.00
Govt. Subsidy	35.00 %	Rs	350,000.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	17,706.67
Bank Finance	80.00 %		
Working Capital		Rs	70,826.66

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	900000.00	45000.00	855000.00	99000.00
2	855000.00	180000.00	675000.00	94050.00
3	675000.00	180000.00	495000.00	74250.00
4	495000.00	180000.00	315000.00	54450.00
5	315000.00	180000.00	135000.00	34650.00
6	135000.00	180000.00	0	14850.00

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	70,826.66	3,541.33	67,285.33	7,790.93
2	67,285.33	14,165.33	53,120.00	7,401.39
3	53,120.00	14,165.33	38,954.67	5,843.20
4	38,954.67	14,165.33	24,789.34	4,285.01
5	24,789.34	14,165.33	10,624.01	2,726.83
6	10,624.01	14,165.33	0.00	1,168.64

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	300000.00	270000.00	243000.00	218700.00	196830.00
Depreciation	30000.00	27000.00	24300.00	21870.00	19683.00
Closing Balance	270000.00	243000.00	218700.00	196830.00	177147.00

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	500000.00	425000.00	361250.00	307062.50	261003.12
Depreciation	75000.00	63750.00	54187.50	46059.38	39150.47
Closing Balance	425000.00	361250.00	307062.50	261003.12	221852.65

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	30000.00	27000.00	24300.00	21870.00	19683.00
Machinery	75000.00	63750.00	54187.50	46059.38	39150.47
Total	105000.00	90750.00	78487.50	67929.38	58833.47

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
MILK PRODUCTS	400	10,000.00	4,000,000.00

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	2800000.00	3200000.00	3600000.00	3600000.00	3600000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
MILK	0	100	20,000	2,000,000.00
Total				2,000,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	1	8,000	96,000.00
	5	6,000	360,000.00
Total	6		456000.00

Repairs and Maintenance	Rs	40,000.00
Power and Fuel	Rs	40,000.00
Other Overhead Expenses	Rs	40,000.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	40,000.00
Stationery & Postage	40,000.00
Advertisement & Publicity	40,000.00
Workshed Rent	0.00
Other Miscellaneous Expenses	40,000.00
Total	160,000.00

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	1400000.00	1600000.00	1800000.00	1800000.00	1800000.00
Wages	319200.00	364800.00	410400.00	410400.00	410400.00
Repairs & Maintenance	28000.00	32000.00	36000.00	36000.00	36000.00
Power & Fuel	28000.00	32000.00	36000.00	36000.00	36000.00
Other Overhead Expenses	28000.00	32000.00	36000.00	36000.00	36000.00

ADMINISTRATIVE EXPENSES

Salary	0.00	0.00	0.00	0.00	0.00
Postage Telephone	28000.00	32000.00	36000.00	36000.00	36000.00
Stationery & Postage	28000.00	32000.00	36000.00	36000.00	36000.00
Advertisement & Publicity	28000.00	32000.00	36000.00	36000.00	36000.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	28000.00	32000.00	36000.00	36000.00	36000.00
Total:	1915200.00	2188800.00	2462400.00	2462400.00	2462400.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	4000000.00

MANUFACTURING EXPENSES

Raw Material	2000000.00
Wages	456000.00
Repair & Maintenance	40000.00
Power & Fuel	40000.00
Other Overhead Expenses	40000.00
Production Cost	2576000.00
Administrative Cost	160000.00
Manufacturing Cost	2736000.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	5	Production Cost	42933.33
Finished goods	3	Manufacturing Cost	27360.00
Receivable by	2	Manufacturing Cost	18240.00
Total Working Capital Requirement		Per Cycle	88533.33

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		2800000.00	3200000.00	3600000.00	3600000.00
Total		2800000.00	3200000.00	3600000.00	3600000.00

MANUFACTURING EXPENSES

Rawmaterials		1400000.00	1600000.00	1800000.00	1800000.00
Wages		319200.00	364800.00	410400.00	410400.00
Repairs & Maintenance		28000.00	32000.00	36000.00	36000.00
Power & Fuel		28000.00	32000.00	36000.00	36000.00
Other Overhead Expenses		28000.00	32000.00	36000.00	36000.00
Depreciation		105000.00	90750.00	78487.50	67929.38
Production Cost		1908200.00	2151550.00	2396887.50	2386329.38

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		28000.00	32000.00	36000.00	36000.00
Stationery & Postage		28000.00	32000.00	36000.00	36000.00
Advertisement & Publicity		28000.00	32000.00	36000.00	36000.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		28000.00	32000.00	36000.00	36000.00
Administrative Cost		112000.00	128000.00	144000.00	144000.00
Interest on Bank credit					
Term Loan		99000.00	94050.00	74250.00	54450.00
Working Capital		7790.93	7401.39	5843.20	4285.01
Cost of Sale		2126990.93	2381001.39	2620980.70	2589064.39
Net Profit Before Tax		673009.07	818998.61	979019.30	1010935.61
Less Tax		0	0.00	0	0
Net Profit		673009.07	818998.61	979019.30	1010935.61

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		673009.07	818998.61	979019.30	1010935.61
Add :					
Depreciation		105000.00	90750.00	78487.50	67929.38
TOTAL - A		778009.07	909748.61	1057506.80	1078864.99
Payments :					
On Term Loan :					
Interest		99000.00	94050.00	74250.00	54450.00
Installment		45000.00	180000.00	180000.00	180000.00
On Working Capital					
Interest		7790.93	7401.39	5843.20	4285.01
TOTAL - B		151790.93	281451.39	260093.20	238735.01
Average D.S.C.R		5.13	3.23	4.07	4.52

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		117706.67	117706.67	117706.67	117706.67
Profit		673009.07	818998.61	979019.30	1010935.61
Term Loan		900000.00	855000.00	675000.00	495000.00
Working Capital		70826.66	67285.33	53120.00	38954.67
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1761542.40	1858990.61	1824845.97	1662596.95

ASSETS

Gross Fixed Assets		850000.00	745000.00	654250.00	575762.50
Less : Depreciation		105000.00	90750.00	78487.50	67929.38
Net Fixed Assets		745000.00	654250.00	575762.50	507833.12
Preliminary & Pre-Op. Expenses		100000	75000	56250	42187.5
Current Assets		70826.66	67285.33	53120.00	38954.67
Cash in Bank/Hand		945715.74	1137455.28	1195963.47	1115809.16
Total		1761542.40	1858990.61	1824845.97	1662596.95

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		673009.07	818998.61	979019.30	1010935.61
Add : Depreciation		105000.00	90750.00	78487.50	67929.38
Term Loan		900000.00	855000.00	675000.00	495000.00
Working Capital Loan		70826.66	67285.33	53120.00	38954.67

Promoters Capital		108853.33	0.00	0.00	0.00
Total		1857689.06	1832033.94	1785626.80	1612819.66
Total Fixed Capital		1000000	1000000	1000000	1000000
Repayment of Term Loan		45000.00	180000.00	180000.00	180000.00
Repayment of WC Loan		3541.33	14165.33	14165.33	14165.33
Current Assets		70826.66	67285.33	53120.00	38954.67
Total		119367.99	261450.66	247285.33	233120.00
Opening Balance		0	1738321.07	3308904.35	4847245.82
Surplus		1738321.07	1570583.28	1538341.47	1379699.66
Closing Balance		1738321.07	3308904.35	4847245.82	6226945.48

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		316000.00	312800.00	296737.50	266379.38
Variable Cost		1915990.93	2158951.39	2402730.70	2390614.39
Total Cost		2231990.93	2471751.39	2699468.20	2656993.77
Sales		2800000.00	3200000.00	3600000.00	3600000.00
Contribution (Sales-VC)		884009.07	1041048.61	1197269.30	1209385.61
B.E.P in %		35.75	30.05	24.78	22.03
Break Even Sales in Rs.		1000894.71	961492.09	892242.87	792936.31
Break Even Units		2502.24	2403.73	2230.61	1982.34
Current Ratio		0.46	0.23	0.19	0.15
Net Profit Ratio		24.04 %	25.59 %	27.19 %	28.08 %

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;