

Application View

Application Id : 11021022806756
Name : SANTOSH LAL
Mother Name : GITA DEVI
Father/Spouse Name : KRISHNA LAL
Gender : MALE
Date of Birth : 12-Sep-1985
Residential Address : KRISHNA LAL, PANDAPA, PANDAPA NAWADA BIHAR
City: NAWADA
State : BIHAR
District: NAWADA
Block/Taluka : NARDIGANJ
PINCODE : 805109
Email Address : SANTOSHPANDPA@GMAIL.COM
Phone Number : 7004789815
Academic Qualification : 12TH PASS
Social Category : OBC
PAN Number : DPDPK1790E

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : PALLAVY WORKSHOP
Address of the Proposed Business Unit : KRISHNA LAL, PANDAPA, PANDAPA NAWADA BIHAR
State : BIHAR District: NAWADA City: NAWADA
Block/Taluka : NARDIGANJ PinCode : 805109
Type of Property : Parental 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) : 550
Land Value of the Proposed Unit (In Rs/Sq ft) : 1500
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 BASED ICECREAM CULFE CONE ICE CREAM

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	NARDIGANJ,DISTT-NAWADAH(BIHAR	PUNB0272700	2727000100152599

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	550	75	41,250
Total:			41,250

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
MIXCER GRANDER CHILLAR FREEZER	4	120,000	480,000
Total:			480,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 30,000.00

Furniture & Fixtures (in Rs): 27,000.00

Contingency/Others/Miscellaneous (in Rs) 90,000.00

:
Working Capital Per Estimate : 147,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
CUPCREAM CULFEE CONE	18	350000	6,300,000
Total:			6,300,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MILK SUGUR CUP CONE DUST OF ALL FLYBOUR	14	330000	4,620,000
Total:			4,620,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	7,500	180,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
UNSKILLED	3	4,000	144,000
Total:			324,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	1
Finished Goods (In Number of Days) :	4
Receivable By (In Number of Days) :	10

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	1.20
Other Overhead Expenses (In %) :	0.40	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.50	Advertisement & Publicity (In %) :	2.00
Building Rent per Month(In Rs.) :	4,000.00	Other Miscellaneous Expenditure (In %) :	1.50

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):	2.00
Rate of Interest (In %) :	11.00	Employment :	5.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	1500	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
Minor civil construction	550	75.00	41,250.00
Total			41,250.00

Machinery	Qty.	Rate.	Amt.(In Rs)
MIXCER GRANDER CHILLAR FREEZER	4.00	120,000.00	480,000.00
Total			480,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
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30,000.00	27,000.00	90,000.00	668,250.00	269,390.00
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"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	66,825.00
Bank Finance	90.00 %		
Term Loan		Rs	601,425.00
Govt. Subsidy	35.00 %	Rs	233,887.50

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	53,878.00
Bank Finance	80.00 %		
Working Capital		Rs	215,512.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	601425.00	14319.64	587105.36	66156.75
2	587105.36	85917.86	501187.50	64581.59
3	501187.50	85917.86	415269.64	55130.63
4	415269.64	85917.86	329351.78	45679.66
5	329351.78	85917.86	243433.92	36228.70
6	243433.92	85917.86	157516.06	26777.73
7	157516.06	85917.86	71598.20	17326.77
8	71598.20	85917.86	0	7875.80

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	215,512.00	5,131.24	210,380.76	23,706.32
2	210,380.76	30,787.43	179,593.33	23,141.88
3	179,593.33	30,787.43	148,805.90	19,755.27
4	148,805.90	30,787.43	118,018.47	16,368.65

5	118,018.47	30,787.43	87,231.04	12,982.03
6	87,231.04	30,787.43	56,443.61	9,595.41
7	56,443.61	30,787.43	25,656.18	6,208.80
8	25,656.18	30,787.43	0.00	2,822.18

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	41250.00	37125.00	33412.50	30071.25	27064.12
Depreciation	4125.00	3712.50	3341.25	3007.13	2706.41
Closing Balance	37125.00	33412.50	30071.25	27064.12	24357.71

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	480000.00	408000.00	346800.00	294780.00	250563.00
Depreciation	72000.00	61200.00	52020.00	44217.00	37584.45
Closing Balance	408000.00	346800.00	294780.00	250563.00	212978.55

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	4125.00	3712.50	3341.25	3007.13	2706.41
Machinery	72000.00	61200.00	52020.00	44217.00	37584.45
Total	76125.00	64912.50	55361.25	47224.13	40290.86

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
CUPCREAM CULFEE CONE ICE CREAM	18	350,000.00	6,300,000.00

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	4410000.00	5040000.00	5670000.00	5670000.00	5670000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
MILK SUGUR CUP CONE DUST OF ALL FLYBOUR	0	14	330,000	4,620,000.00
Total				4,620,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	2	7,500	180,000.00
Unskilled	3	4,000	144,000.00
Total	5		324000.0

Repairs and Maintenance	Rs	63,000.00
Power and Fuel	Rs	75,600.00
Other Overhead Expenses	Rs	25,200.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	31,500.00
Advertisement & Publicity	126,000.00
Workshed Rent	48,000.00
Other Miscellaneous Expenses	94,500.00
Total	300,000.00

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	3234000.00	3696000.00	4158000.00	4158000.00	4158000.00
Wages	226800.00	259200.00	291600.00	291600.00	291600.00
Repairs & Maintenance	44100.00	50400.00	56700.00	56700.00	56700.00
Power & Fuel	52920.00	60480.00	68040.00	68040.00	68040.00
Other Overhead Expenses	17640.00	20160.00	22680.00	22680.00	22680.00

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	22050.00	25200.00	28350.00	28350.00	28350.00
Advertisement & Publicity	88200.00	100800.00	113400.00	113400.00	113400.00
Workshed Rent	48000.00	48000.00	48000.00	48000.00	48000.00
Other Miscellaneous Expenses	66150.00	75600.00	85050.00	85050.00	85050.00
Total:	3799860.00	4335840.00	4871820.00	4871820.00	4871820.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	6300000.00

MANUFACTURING EXPENSES

Raw Material	4620000.00
Wages	324000.00
Repair & Maintenance	63000.00
Power & Fuel	75600.00
Other Overhead Expenses	25200.00
Production Cost	5107800.00
Administrative Cost	300000.00
Manufacturing Cost	5407800.00

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	17026.00
Finished goods	4	Manufacturing Cost	72104.00
Receivable by	10	Manufacturing Cost	180260.00
Total Working Capital Requirement		Per Cycle	269390.00

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		4410000.00	5040000.00	5670000.00	5670000.00
Total		4410000.00	5040000.00	5670000.00	5670000.00

MANUFACTURING EXPENSES

Rawmaterials		3234000.00	3696000.00	4158000.00	4158000.00
Wages		226800.00	259200.00	291600.00	291600.00
Repairs & Maintenance		44100.00	50400.00	56700.00	56700.00
Power & Fuel		52920.00	60480.00	68040.00	68040.00
Other Overhead Expenses		17640.00	20160.00	22680.00	22680.00
Depreciation		76125.00	64912.50	55361.25	47224.13
Production Cost		3651585.00	4151152.50	4652381.25	4644244.13

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		22050.00	25200.00	28350.00	28350.00
Advertisement & Publicity		88200.00	100800.00	113400.00	113400.00
Workshed Rent		48000.00	48000.00	48000.00	48000.00

Other Miscellaneous Expenses		66150.00	75600.00	85050.00	85050.00
Administrative Cost		224400.00	249600.00	274800.00	274800.00
Interest on Bank credit					
Term Loan		66156.75	64581.59	55130.63	45679.66
Working Capital		23706.32	23141.88	19755.27	16368.65
Cost of Sale		3965848.07	4488475.97	5002067.15	4981092.44
Net Profit Before Tax		444151.93	551524.03	667932.85	688907.56
Less Tax		0	0.00	0	0
Net Profit		444151.93	551524.03	667932.85	688907.56

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		444151.93	551524.03	667932.85	688907.56
Add :					
Depreciation		76125.00	64912.50	55361.25	47224.13
TOTAL - A		520276.93	616436.53	723294.10	736131.69
Payments :					
On Term Loan :					
Interest		66156.75	64581.59	55130.63	45679.66
Installment		14319.64	85917.86	85917.86	85917.86
On Working Capital					
Interest		23706.32	23141.88	19755.27	16368.65
TOTAL - B		104182.71	173641.33	160803.76	147966.17
Average D.S.C.R		4.99	3.55	4.50	4.97

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		120703.00	120703.00	120703.00	120703.00
Profit		444151.93	551524.03	667932.85	688907.56
Term Loan		601425.00	587105.36	501187.50	415269.64
Working Capital		215512.00	210380.76	179593.33	148805.90
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1381791.93	1469713.15	1469416.68	1373686.10

ASSETS

Gross Fixed Assets		548250.00	472125.00	407212.50	351851.25
Less : Depreciation		76125.00	64912.50	55361.25	47224.13
Net Fixed Assets		472125.00	407212.50	351851.25	304627.12

Preliminary & Pre-Op. Expenses		30000	22500	16875	12656.25
Current Assets		215512.00	210380.76	179593.33	148805.90
Cash in Bank/Hand		694154.93	852119.89	937972.10	920253.08
Total		1381791.93	1469713.15	1469416.68	1373686.10

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		444151.93	551524.03	667932.85	688907.56
Add : Depreciation		76125.00	64912.50	55361.25	47224.13
Term Loan		601425.00	587105.36	501187.50	415269.64
Working Capital Loan		215512.00	210380.76	179593.33	148805.90
Promoters Capital		93764.00	0.00	0.00	0.00
Total		1430977.93	1413922.65	1404074.93	1300207.23
Total Fixed Capital		668250	668250	668250	668250
Repayment of Term Loan		14319.64	85917.86	85917.86	85917.86
Repayment of WC Loan		5131.24	30787.43	30787.43	30787.43
Current Assets		215512.00	210380.76	179593.33	148805.90
Total		234962.88	327086.05	296298.62	265511.19
Opening Balance		0	1196015.05	2282851.65	3390627.96
Surplus		1196015.05	1086836.60	1107776.31	1034696.04
Closing Balance		1196015.05	2282851.65	3390627.96	4425324.00

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		366681.75	379094.09	385291.88	367703.79
Variable Cost		3675291.32	4174294.38	4672136.52	4660612.78
Total Cost		4041973.07	4553388.47	5057428.40	5028316.57
Sales		4410000.00	5040000.00	5670000.00	5670000.00
Contribution (Sales-VC)		734708.68	865705.62	997863.48	1009387.22
B.E.P in %		49.91	43.79	38.61	36.43
Break Even Sales in Rs.		2200962.86	2207025.31	2189282.41	2065491.27
Break Even Units		122275.71	122612.52	121626.80	114749.51
Current Ratio		1.97	1.03	0.94	0.83
Net Profit Ratio		10.07 %	10.94 %	11.78 %	12.15 %

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;