

Application View

Application Id : 11061123845579
Name : SUNIL KUMAR
Mother Name : FULWADAN DEVI
Father/Spouse Name : RAM LAYAK PRASAD
Gender : MALE
Date of Birth : 05-Feb-1976
Residential Address : VILL - GULAB SINGH ENGLISH , P.O - FAKHARPUR , P.S - KARPI
City: ARWAL
State : BIHAR
District: ARWAL
Block/Taluka : ARWAL
PINCODE : 804401
Email Address : SK844564421@GMAIL.COM
Phone Number : 9572522410
Academic Qualification : 10TH PASS
Social Category : OBC
PAN Number : JEMPK9681E

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : SUNIL KUMAR
Address of the Proposed Business Unit : VILL - GULAB SINGH ENGLISH , P.O - FAKHARPUR , P.S - KARPI
State : BIHAR District: ARWAL City: ARWAL
Block/Taluka : ARWAL PinCode : 804401
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) : 1000
Land Value of the Proposed Unit (In Rs/Sq ft) : 0
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 LABOUR , MECHINE , WORKER
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No
If No, Other ODOP Products : Wheat based products

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
PUNJAB NATIONAL BANK	ARWAL	PUNB0448400	4484000100009251

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	1000	100	100,000
Total:			100,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
ATTA CHAKI MECHINE	1	200,000	200,000
Total:			200,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 20,000.00
Furniture & Fixtures (in Rs): 20,000.00
Contingency/Others/Miscellaneous (in Rs) 10,000.00
: Working Capital Per Estimate : 50,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
ATTA 5 KG PER PACK	165	9090	1,499,850
Total:			1,499,850

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
WHEAT	25	40000	1,000,000
Total:			1,000,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	7,000	84,000
UNSKILLED	1	5,000	60,000

Total:	144,000
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WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	15
Finished Goods (In Number of Days) :	3
Receivable By (In Number of Days) :	7

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	5.00
Other Overhead Expenses (In %) :	0.15	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.25	Advertisement & Publicity (In %) :	0.25
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	0.15

DEPRECIATION DETAILS

On Building (In %) :	10.00	On Machinery (In %) :	15.00
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OTHER DETAILS

Loan Repayment Period (in Years) :	3.00	Project Implementation Period (In Months):	1.00
Rate of Interest (In %) :	11.00	Employment :	2.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	0	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
	1000	100.00	100,000.00
Total			100,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
ATTA CHAKI MECHINE	1.00	200,000.00	200,000.00
Total			200,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
20,000.00	20,000.00	10,000.00	350,000.00	103,345.03

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	35,000.00
Bank Finance	90.00 %		
Term Loan		Rs	315,000.00
Govt. Subsidy	35.00 %	Rs	122,500.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	20,669.01
Bank Finance	80.00 %		
Working Capital		Rs	82,676.02

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	315000.00	8750.00	306250.00	34650.00
2	306250.00	105000.00	201250.00	33687.50
3	201250.00	105000.00	96250.00	22137.50
4	96250.00	105000.00	0	10587.50

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	82,676.02	2,296.56	80,379.46	9,094.36
2	80,379.46	27,558.67	52,820.79	8,841.74
3	52,820.79	27,558.67	25,262.12	5,810.29
4	25,262.12	27,558.67	0.00	2,778.83

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	100000.00	90000.00	81000.00	72900.00	65610.00
Depreciation	10000.00	9000.00	8100.00	7290.00	6561.00

Closing Balance	90000.00	81000.00	72900.00	65610.00	59049.00
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MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	200000.00	170000.00	144500.00	122825.00	104401.25
Depreciation	30000.00	25500.00	21675.00	18423.75	15660.19
Closing Balance	170000.00	144500.00	122825.00	104401.25	88741.06

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	10000.00	9000.00	8100.00	7290.00	6561.00
Machinery	30000.00	25500.00	21675.00	18423.75	15660.19
Total	40000.00	34500.00	29775.00	25713.75	22221.19

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
ATTA 5 KG PER PACK	165	9,090.00	1,499,850.00

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	1049895.00	1199880.00	1349865.00	1349865.00	1349865.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
WHEAT	0	25	40,000	1,000,000.00
Total				1,000,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	1	7,000	84,000.00
	1	5,000	60,000.00
Total	2		144000.0

Repairs and Maintenance	Rs	14,998.50
Power and Fuel	Rs	74,992.50
Other Overhead Expenses	Rs	2,249.78

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	3,749.63
Advertisement & Publicity	3,749.63
Workshed Rent	0.00
Other Miscellaneous Expenses	2,249.78
Total	9,749.04

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	700000.00	800000.00	900000.00	900000.00	900000.00
Wages	100800.00	115200.00	129600.00	129600.00	129600.00
Repairs & Maintenance	10498.95	11998.80	13498.65	13498.65	13498.65
Power & Fuel	52494.75	59994.00	67493.25	67493.25	67493.25
Other Overhead Expenses	1574.85	1799.82	2024.80	2024.80	2024.80

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	2624.74	2999.70	3374.67	3374.67	3374.67
Advertisement & Publicity	2624.74	2999.70	3374.67	3374.67	3374.67
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	1574.85	1799.82	2024.80	2024.80	2024.80
Total:	872192.88	996791.84	1121390.84	1121390.84	1121390.84

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	1499850.00

MANUFACTURING EXPENSES

Raw Material	1000000.00
Wages	144000.00
Repair & Maintenance	14998.50
Power & Fuel	74992.50
Other Overhead Expenses	2249.78
Production Cost	1236240.78
Administrative Cost	9749.04
Manufacturing Cost	1245989.82

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	15	Production Cost	61812.04
Finished goods	3	Manufacturing Cost	12459.90
Receivable by	7	Manufacturing Cost	29073.00
Total Working Capital Requirement		Per Cycle	103344.94

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1049895.00	1199880.00	1349865.00	1349865.00
Total		1049895.00	1199880.00	1349865.00	1349865.00

MANUFACTURING EXPENSES

Rawmaterials		700000.00	800000.00	900000.00	900000.00
Wages		100800.00	115200.00	129600.00	129600.00
Repairs & Maintenance		10498.95	11998.80	13498.65	13498.65
Power & Fuel		52494.75	59994.00	67493.25	67493.25
Other Overhead Expenses		1574.85	1799.82	2024.80	2024.80
Depreciation		40000.00	34500.00	29775.00	25713.75
Production Cost		905368.55	1023492.62	1142391.70	1138330.45

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		2624.74	2999.70	3374.67	3374.67
Advertisement & Publicity		2624.74	2999.70	3374.67	3374.67
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		1574.85	1799.82	2024.80	2024.80
Administrative Cost		6824.33	7799.22	8774.14	8774.14

Interest on Bank credit

Term Loan		34650.00	33687.50	22137.50	10587.50
Working Capital		9094.36	8841.74	5810.29	2778.83
Cost of Sale		955937.24	1073821.08	1179113.63	1160470.92
Net Profit Before Tax		93957.76	126058.92	170751.37	189394.08
Less Tax		0	0.00	0	0
Net Profit		93957.76	126058.92	170751.37	189394.08

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		93957.76	126058.92	170751.37	189394.08
Add :					
Depreciation		40000.00	34500.00	29775.00	25713.75
TOTAL - A		133957.76	160558.92	200526.37	215107.83
Payments :					
On Term Loan :					
Interest		34650.00	33687.50	22137.50	10587.50
Installment		8750.00	105000.00	105000.00	105000.00
On Working Capital					
Interest		9094.36	8841.74	5810.29	2778.83
TOTAL - B		52494.36	147529.24	132947.79	118366.33
Average D.S.C.R		2.55	1.09	1.51	1.82

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		55669.01	55669.01	55669.01	55669.01
Profit		93957.76	126058.92	170751.37	189394.08
Term Loan		315000.00	306250.00	201250.00	96250.00
Working Capital		82676.02	80379.46	52820.79	25262.12
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		547302.79	568357.39	480491.17	366575.21

ASSETS

Gross Fixed Assets		320000.00	280000.00	245500.00	215725.00
Less : Depreciation		40000.00	34500.00	29775.00	25713.75
Net Fixed Assets		280000.00	245500.00	215725.00	190011.25
Preliminary & Pre-Op. Expenses		20000	15000	11250	8437.5
Current Assets		82676.02	80379.46	52820.79	25262.12
Cash in Bank/Hand		184626.77	242477.93	211945.38	151301.84
Total		547302.79	568357.39	480491.17	366575.21

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		93957.76	126058.92	170751.37	189394.08
Add : Depreciation		40000.00	34500.00	29775.00	25713.75
Term Loan		315000.00	306250.00	201250.00	96250.00
Working Capital Loan		82676.02	80379.46	52820.79	25262.12

Promoters Capital		45334.50	0.00	0.00	0.00
Total		576968.28	547188.38	454597.16	336619.95
Total Fixed Capital		350000	350000	350000	350000
Repayment of Term Loan		8750.00	105000.00	105000.00	105000.00
Repayment of WC Loan		2296.56	27558.67	27558.67	27558.67
Current Assets		82676.02	80379.46	52820.79	25262.12
Total		93722.58	212938.13	185379.46	157820.79
Opening Balance		0	483245.70	817495.95	1086713.65
Surplus		483245.70	334250.25	269217.70	178799.16
Closing Balance		483245.70	817495.95	1086713.65	1265512.81

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		81474.33	75986.72	60686.64	45075.39
Variable Cost		914462.91	1032334.36	1148201.99	1141109.28
Total Cost		995937.24	1108321.08	1208888.63	1186184.67
Sales		1049895.00	1199880.00	1349865.00	1349865.00
Contribution (Sales-VC)		135432.09	167545.64	201663.01	208755.72
B.E.P in %		60.16	45.35	30.09	21.59
Break Even Sales in Rs.		631604.31	544179.76	406216.15	291468.38
Break Even Units		3827.90	3298.06	2461.92	1766.48
Current Ratio		1.51	0.46	0.33	0.17
Net Profit Ratio		8.95 %	10.51 %	12.65 %	14.03 %

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;