

Application View

Application Id : 11021722749413  
Name : RAHUL KUMAR  
Mother Name : LATE RENUKA VERMA  
Father/Spouse Name : AWADHEH KISHORE VERMA  
Gender : MALE  
Date of Birth : 18-Dec-1985  
Residential Address : C/O: AWADHEH KISHORE VERMA, VILLAGE- RANITOLA, MADHOPUR,  
SAMASTIPUR, 848113  
City: SAMASTIPUR  
State : BIHAR  
District: SAMASTIPUR  
Block/Taluka : JITWARPUR  
PINCODE : 848113  
Email Address : RKVIND89@GMAIL.COM  
Phone Number : 7549099000  
Academic Qualification : 12TH PASS  
Social Category : GENERAL  
PAN Number : AVJPK4179Q

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : RAHUL ENTERPRISES  
Address of the Proposed Business Unit : C/O: AWADHEH KISHORE VERMA, VILLAGE- RANITOLA, MADHOPUR,  
SAMASTIPUR, 848113  
State : BIHAR District: SAMASTIPUR City: SAMASTIPUR  
Block/Taluka : SAMASTIPUR PinCode : 848113  
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) : 1500  
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 Turmeric Manufacturing and Packaging  
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? Yes  
ODOP Identified by State : Turmeric

## BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
BANK OF BARODA	RANITOLE, BIHAR	BARBORANITO	19460100010981

## BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	1300	310	403,000
Total:			403,000

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
MASALA GRINDING	1	159,300	159,300
PULVILIZER HEAVY DUTY	1	153,467	153,467
POUCH PACKAGING MAKING MACHINE	1	202,252	202,252
WEAT MACHINE	1	9,440	9,440
GENERATOR	1	75,541	75,541
Total:			600,000

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 150,000.00  
Furniture & Fixtures (in Rs): 50,000.00  
Contingency/Others/Miscellaneous (in Rs) 25,000.00  
Working Capital Per Estimate : 225,000.00

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
TURMERIC POWDER	140	40000	5,600,000
Total:			5,600,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
RAW TURMERIC	80	45000	3,600,000
Total:			3,600,000

## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	11,000	264,000
UNSKILLED	4	7,000	336,000
Total:			600,000

## WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	7
Finished Goods (In Number of Days) :	15
Receivable By (In Number of Days) :	30

## MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	1.00
Other Overhead Expenses (In %) :	1.50	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.30	Advertisement & Publicity (In %) :	0.50
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	1.50

## 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):	5.00
Rate of Interest (In %) :	11.00	Employment :	6.00

## PROJECTED FINANCIAL

### COST OF PROJECT

Land	Land Value	Ownership
LAND	0	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
Tin shed	1300	310.00	403,000.00
Total			403,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
MASALA GRINDING	1.00	159,300.00	159,300.00
PULVILIZER HEAVY DUTY	1.00	153,467.26	153,467.26
POUCH PACKAGING MAKING MACHINE	1.00	202,252.00	202,252.00

WEAT MACHINE	1.00	9,440.00	9,440.00
GENERATOR	1.00	75,541.00	75,541.00
Total			600,000.26

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
150,000.00	50,000.00	25,000.00	1,228,000.26	781,293.33

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

Own Contribution	10.00 %	Rs	122,800.03
Bank Finance	90.00 %		
Term Loan		Rs	1,105,200.23
Govt. Subsidy	35.00 %	Rs	429,800.09

### Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	156,258.67
Bank Finance	80.00 %		
Working Capital		Rs	625,034.66

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	1105200.23	76750.02	1028450.21	121572.03
2	1028450.21	184200.04	844250.17	113129.52
3	844250.17	184200.04	660050.13	92867.52
4	660050.13	184200.04	475850.09	72605.51
5	475850.09	184200.04	291650.05	52343.51
6	291650.05	184200.04	107450.01	32081.51
7	107450.01	184200.04	0	11819.50

### Working Capital

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

1	625,034.66	43,405.18	581,629.48	68,753.81
2	581,629.48	104,172.44	477,457.04	63,979.24
3	477,457.04	104,172.44	373,284.60	52,520.27
4	373,284.60	104,172.44	269,112.16	41,061.31
5	269,112.16	104,172.44	164,939.72	29,602.34
6	164,939.72	104,172.44	60,767.28	18,143.37
7	60,767.28	104,172.44	0.00	6,684.40

### Statement Showing the Depreciation on Fixed Assets

#### WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	403000.00	362700.00	326430.00	293787.00	264408.30
Depreciation	40300.00	36270.00	32643.00	29378.70	26440.83
Closing Balance	362700.00	326430.00	293787.00	264408.30	237967.47

#### MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	600000.26	510000.22	433500.19	368475.16	313203.89
Depreciation	90000.04	76500.03	65025.03	55271.27	46980.58
Closing Balance	510000.22	433500.19	368475.16	313203.89	266223.31

#### TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	40300.00	36270.00	32643.00	29378.70	26440.83
Machinery	90000.04	76500.03	65025.03	55271.27	46980.58
Total	130300.04	112770.03	97668.03	84649.97	73421.41

### Schedule of Sales Realization

#### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
TURMERIC POWDER	140	40,000.00	5,600,000.00

#### 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	3920000.00	4480000.00	5040000.00	5040000.00	5040000.00

### Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
RAW TURMERIC	0	80	45,000	3,600,000.00
Total				3,600,000.00

## WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	2	11,000	264,000.00
Unskilled	4	7,000	336,000.00
<b>Total</b>	<b>6</b>		<b>600000.0</b>

Repairs and Maintenance	Rs	56,000.00
Power and Fuel	Rs	56,000.00
Other Overhead Expenses	Rs	84,000.00

## ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	16,800.00
Advertisement & Publicity	28,000.00
Workshed Rent	0.00
Other Miscellaneous Expenses	84,000.00
<b>Total</b>	<b>128,800.00</b>

## 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	2520000.00	2880000.00	3240000.00	3240000.00	3240000.00
Wages	420000.00	480000.00	540000.00	540000.00	540000.00
Repairs & Maintenance	39200.00	44800.00	50400.00	50400.00	50400.00
Power & Fuel	39200.00	44800.00	50400.00	50400.00	50400.00
Other Overhead Expenses	58800.00	67200.00	75600.00	75600.00	75600.00

## 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	11760.00	13440.00	15120.00	15120.00	15120.00
Advertisement & Publicity	19600.00	22400.00	25200.00	25200.00	25200.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	58800.00	67200.00	75600.00	75600.00	75600.00
<b>Total:</b>	<b>3167360.00</b>	<b>3619840.00</b>	<b>4072320.00</b>	<b>4072320.00</b>	<b>4072320.00</b>

## Assessment of Working Capital

Particulars	Amount in Rs.
Sale	5600000.00

### MANUFACTURING EXPENSES

Raw Material	3600000.00
Wages	600000.00
Repair & Maintenance	56000.00
Power & Fuel	56000.00
Other Overhead Expenses	84000.00
Production Cost	4396000.00
Administrative Cost	128800.00
Manufacturing Cost	4524800.00

### Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	7	Production Cost	102573.33
Finished goods	15	Manufacturing Cost	226240.00
Receivable by	30	Manufacturing Cost	452480.00
Total Working Capital Requirement		Per Cycle	781293.33

### Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		3920000.00	4480000.00	5040000.00	5040000.00
Total		3920000.00	4480000.00	5040000.00	5040000.00

### MANUFACTURING EXPENSES

Rawmaterials		2520000.00	2880000.00	3240000.00	3240000.00
Wages		420000.00	480000.00	540000.00	540000.00
Repairs & Maintenance		39200.00	44800.00	50400.00	50400.00
Power & Fuel		39200.00	44800.00	50400.00	50400.00
Other Overhead Expenses		58800.00	67200.00	75600.00	75600.00
Depreciation		130300.04	112770.03	97668.03	84649.97
Production Cost		3207500.04	3629570.03	4054068.03	4041049.97

### ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		11760.00	13440.00	15120.00	15120.00
Advertisement & Publicity		19600.00	22400.00	25200.00	25200.00
Workshed Rent		0.00	0.00	0.00	0.00

Other Miscellaneous Expenses		58800.00	67200.00	75600.00	75600.00
Administrative Cost		90160.00	103040.00	115920.00	115920.00
Interest on Bank credit					
Term Loan		121572.03	113129.52	92867.52	72605.51
Working Capital		68753.81	63979.24	52520.27	41061.31
Cost of Sale		3487985.88	3909718.79	4315375.82	4270636.79
Net Profit Before Tax		432014.12	570281.21	724624.18	769363.21
Less Tax		0	0.00	0	0
Net Profit		432014.12	570281.21	724624.18	769363.21

### Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		432014.12	570281.21	724624.18	769363.21
Add :					
Depreciation		130300.04	112770.03	97668.03	84649.97
<b>TOTAL - A</b>		<b>562314.16</b>	<b>683051.24</b>	<b>822292.21</b>	<b>854013.18</b>
Payments :					
On Term Loan :					
Interest		121572.03	113129.52	92867.52	72605.51
Installment		76750.02	184200.04	184200.04	184200.04
On Working Capital					
Interest		68753.81	63979.24	52520.27	41061.31
<b>TOTAL - B</b>		<b>267075.86</b>	<b>361308.80</b>	<b>329587.83</b>	<b>297866.86</b>
Average D.S.C.R		2.11	1.89	2.49	2.87

### Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		279058.70	279058.70	279058.70	279058.70
Profit		432014.12	570281.21	724624.18	769363.21
Term Loan		1105200.23	1028450.21	844250.17	660050.13
Working Capital		625034.66	581629.48	477457.04	373284.60
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
<b>Total</b>		<b>2441307.71</b>	<b>2459419.60</b>	<b>2325390.09</b>	<b>2081756.64</b>

### ASSETS

Gross Fixed Assets		1053000.26	922700.22	809930.19	712262.16
Less : Depreciation		130300.04	112770.03	97668.03	84649.97
<b>Net Fixed Assets</b>		<b>922700.22</b>	<b>809930.19</b>	<b>712262.16</b>	<b>627612.19</b>



Preliminary & Pre-Op. Expenses		150000	112500	84375	63281.25
Current Assets		625034.66	581629.48	477457.04	373284.60
Cash in Bank/Hand		893572.83	1067859.93	1135670.89	1080859.85
<b>Total</b>		<b>2441307.71</b>	<b>2459419.60</b>	<b>2325390.09</b>	<b>2081756.64</b>

### Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		432014.12	570281.21	724624.18	769363.21
Add : Depreciation		130300.04	112770.03	97668.03	84649.97
Term Loan		1105200.23	1028450.21	844250.17	660050.13
Working Capital Loan		625034.66	581629.48	477457.04	373284.60
Promoters Capital		200929.36	0.00	0.00	0.00
<b>Total</b>		<b>2493478.41</b>	<b>2293130.93</b>	<b>2143999.42</b>	<b>1887347.91</b>
Total Fixed Capital		1228000.26000	1228000.260000	1228000.260000	1228000.260000
Repayment of Term Loan		76750.02	184200.04	184200.04	184200.04
Repayment of WC Loan		43405.18	104172.44	104172.44	104172.44
Current Assets		625034.66	581629.48	477457.04	373284.60
<b>Total</b>		<b>745189.86</b>	<b>870001.96</b>	<b>765829.52</b>	<b>661657.08</b>
Opening Balance		0	1748288.55	3171417.52	4549587.42
Surplus		1748288.55	1423128.97	1378169.90	1225690.83
<b>Closing Balance</b>		<b>1748288.55</b>	<b>3171417.52</b>	<b>4549587.42</b>	<b>5775278.25</b>

### Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		342032.07	328939.55	306455.55	273175.48
Variable Cost		3276253.85	3693549.27	4106588.30	4082111.28
Total Cost		3618285.92	4022488.82	4413043.85	4355286.76
Sales		3920000.00	4480000.00	5040000.00	5040000.00
Contribution (Sales-VC)		643746.15	786450.73	933411.70	957888.72
B.E.P in %		53.13	41.83	32.83	28.52
Break Even Sales in Rs.		2082755.31	1873797.21	1654721.03	1437332.32
Break Even Units		14876.82	13384.27	11819.44	10266.66
Current Ratio		2.01	1.25	1.10	0.93
Net Profit Ratio		11.02 %	12.73 %	14.38 %	15.27 %

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;