

Application View

Application Id : 11021522774917
Name : MD SHOAIB AKHTAR
Mother Name : SAKINA KHATOON
Father/Spouse Name : LET ABDUL RAHMAN
Gender : MALE
Date of Birth : 12-Dec-1998
Residential Address : S/O ABDUL RAHMAN WARD NO 33,MUHALLA KUMAR TOLI DEHRI
City: DEHRI ON SONE
State : BIHAR
District: ROHTAS
Block/Taluka : DEHRI ON SONE
PINCODE : 821307
Email Address : MDSHOAIBAKHTAR1908@GMAIL.COM
Phone Number : 8797101539
Academic Qualification : 10TH PASS
Social Category : OBC
PAN Number : DXSPA2944F

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : CHAUDHARY MASALA UDHYOG
Address of the Proposed Business Unit : S/O ABDUL RAHMAN WARD NO 33,MUHALLA KUMAR TOLI DEHRI
State : BIHAR District: ROHTAS City: DEHRI ON SONE
Block/Taluka : DEHRI ON SONE PinCode : 821307
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) : 1300
Land Value of the Proposed Unit (In Rs/Sq ft) : 2950
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 RAW MATERIAL CLEANING ROASTING
GRAINDING PACKING

If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No

If No, Other ODOP Products : Spices

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
BANDHAN BANK LIMITED	DEHRI ON SONE	BDBL0001542	50210001416625

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
RCC/ASBESTOS SHED	1300	140	182,000
Total:			182,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
10 HP ELECTRIC MOTOR	1	41,000	41,000
GRINDAR MACHINE	1	370,000	370,000
PACKING MACHINE	1	63,800	63,800
Total:			474,800

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 2,500.00

Furniture & Fixtures (in Rs): 2,500.00

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

: Working Capital Per Estimate : 10,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
SPICES	185	8500	1,572,500
Total:			1,572,500

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
RAW SPICES	105	8750	918,750
Total:			918,750

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
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WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	10,000	120,000
Total:			120,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

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

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	2.00
Other Overhead Expenses (In %) :	0.50	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.25	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 :	1.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	2950	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
RCC/Asbestos shed	1300	140.00	182,000.00
Total			182,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
10 HP ELECTRIC MOTOR	1.00	41,000.00	41,000.00
GRINDAR MACHINE	1.00	370,000.00	370,000.00
Packing machine	1.00	63,800.00	63,800.00
Total			474,800.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
2,500.00	2,500.00	5,000.00	666,800.00	78,216.25

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	66,680.00
Bank Finance	90.00 %		
Term Loan		Rs	600,120.00
Govt. Subsidy	35.00 %	Rs	233,380.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	15,643.25
Bank Finance	80.00 %		
Working Capital		Rs	62,573.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	600120.00	30006.00	570114.00	66013.20
2	570114.00	120024.00	450090.00	62712.54
3	450090.00	120024.00	330066.00	49509.90
4	330066.00	120024.00	210042.00	36307.26
5	210042.00	120024.00	90018.00	23104.62
6	90018.00	120024.00	0	9901.98

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	62,573.00	3,128.65	59,444.35	6,883.03
2	59,444.35	12,514.60	46,929.75	6,538.88
3	46,929.75	12,514.60	34,415.15	5,162.27
4	34,415.15	12,514.60	21,900.55	3,785.67

5	21,900.55	12,514.60	9,385.95	2,409.06
6	9,385.95	12,514.60	0.00	1,032.45

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	182000.00	163800.00	147420.00	132678.00	119410.20
Depreciation	18200.00	16380.00	14742.00	13267.80	11941.02
Closing Balance	163800.00	147420.00	132678.00	119410.20	107469.18

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	474800.00	403580.00	343043.00	291586.55	247848.57
Depreciation	71220.00	60537.00	51456.45	43737.98	37177.29
Closing Balance	403580.00	343043.00	291586.55	247848.57	210671.28

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	18200.00	16380.00	14742.00	13267.80	11941.02
Machinery	71220.00	60537.00	51456.45	43737.98	37177.29
Total	89420.00	76917.00	66198.45	57005.78	49118.31

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Spices	185	8,500.00	1,572,500.00

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	1100750.00	1258000.00	1415250.00	1415250.00	1415250.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
RAW SPICES	0	105	8,750	918,750.00
Total				918,750.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	1	10,000	120,000.00
Total	1		120000.0

Repairs and Maintenance	Rs	15,725.00
Power and Fuel	Rs	31,450.00
Other Overhead Expenses	Rs	7,862.50

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	3,931.25
Advertisement & Publicity	15,725.00
Workshed Rent	0.00
Other Miscellaneous Expenses	15,725.00
Total	35,381.25

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	643125.00	735000.00	826875.00	826875.00	826875.00
Wages	84000.00	96000.00	108000.00	108000.00	108000.00
Repairs & Maintenance	11007.50	12580.00	14152.50	14152.50	14152.50
Power & Fuel	22015.00	25160.00	28305.00	28305.00	28305.00
Other Overhead Expenses	5503.75	6290.00	7076.25	7076.25	7076.25

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	2751.88	3145.00	3538.13	3538.13	3538.13
Advertisement & Publicity	11007.50	12580.00	14152.50	14152.50	14152.50
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	11007.50	12580.00	14152.50	14152.50	14152.50
Total:	790418.13	903335.00	1016251.88	1016251.88	1016251.88

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	1572500.00

MANUFACTURING EXPENSES

Raw Material	918750.00
Wages	120000.00

Repair & Maintenance	15725.00
Power & Fuel	31450.00
Other Overhead Expenses	7862.50
Production Cost	1093787.50
Administrative Cost	35381.25
Manufacturing Cost	1129168.75

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	25521.71
Finished goods	7	Manufacturing Cost	26347.27
Receivable by	7	Manufacturing Cost	26347.00
Total Working Capital Requirement		Per Cycle	78215.98

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1100750.00	1258000.00	1415250.00	1415250.00
Total		1100750.00	1258000.00	1415250.00	1415250.00

MANUFACTURING EXPENSES

Rawmaterials		643125.00	735000.00	826875.00	826875.00
Wages		84000.00	96000.00	108000.00	108000.00
Repairs & Maintenance		11007.50	12580.00	14152.50	14152.50
Power & Fuel		22015.00	25160.00	28305.00	28305.00
Other Overhead Expenses		5503.75	6290.00	7076.25	7076.25
Depreciation		89420.00	76917.00	66198.45	57005.78
Production Cost		855071.25	951947.00	1050607.20	1041414.53

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		2751.88	3145.00	3538.13	3538.13
Advertisement & Publicity		11007.50	12580.00	14152.50	14152.50
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		11007.50	12580.00	14152.50	14152.50
Administrative Cost		24766.88	28305.00	31843.13	31843.13
Interest on Bank credit					

Term Loan		66013.20	62712.54	49509.90	36307.26
Working Capital		6883.03	6538.88	5162.27	3785.67
Cost of Sale		952734.36	1049503.42	1137122.50	1113350.59
Net Profit Before Tax		148015.64	208496.58	278127.50	301899.41
Less Tax		0	0.00	0	0
Net Profit		148015.64	208496.58	278127.50	301899.41

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		148015.64	208496.58	278127.50	301899.41
Add :					
Depreciation		89420.00	76917.00	66198.45	57005.78
TOTAL - A		237435.64	285413.58	344325.95	358905.19
Payments :					
On Term Loan :					
Interest		66013.20	62712.54	49509.90	36307.26
Installment		30006.00	120024.00	120024.00	120024.00
On Working Capital					
Interest		6883.03	6538.88	5162.27	3785.67
TOTAL - B		102902.23	189275.42	174696.17	160116.93
Average D.S.C.R		2.31	1.51	1.97	2.24

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		82323.25	82323.25	82323.25	82323.25
Profit		148015.64	208496.58	278127.50	301899.41
Term Loan		600120.00	570114.00	450090.00	330066.00
Working Capital		62573.00	59444.35	46929.75	34415.15
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		893031.89	920378.18	857470.50	748703.81

ASSETS

Gross Fixed Assets		659300.00	569880.00	492963.00	426764.55
Less : Depreciation		89420.00	76917.00	66198.45	57005.78
Net Fixed Assets		569880.00	492963.00	426764.55	369758.77
Preliminary & Pre-Op. Expenses		2500	1875	1406.25	1054.6875
Current Assets		62573.00	59444.35	46929.75	34415.15
Cash in Bank/Hand		260578.89	367970.83	383776.20	344529.89

Total		893031.89	920378.18	857470.50	748703.81
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Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		148015.64	208496.58	278127.50	301899.41
Add : Depreciation		89420.00	76917.00	66198.45	57005.78
Term Loan		600120.00	570114.00	450090.00	330066.00
Working Capital Loan		62573.00	59444.35	46929.75	34415.15
Promoters Capital		74501.63	0.00	0.00	0.00
Total		974630.27	914971.93	841345.70	723386.34
Total Fixed Capital		666800	666800	666800	666800
Repayment of Term Loan		30006.00	120024.00	120024.00	120024.00
Repayment of WC Loan		3128.65	12514.60	12514.60	12514.60
Current Assets		62573.00	59444.35	46929.75	34415.15
Total		95707.65	191982.95	179468.35	166953.75
Opening Balance		0	878922.62	1601911.60	2263788.95
Surplus		878922.62	722988.98	661877.35	556432.59
Closing Balance		878922.62	1601911.60	2263788.95	2820221.54

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		180200.08	167934.54	147551.48	125156.17
Variable Cost		861954.28	958485.88	1055769.47	1045200.20
Total Cost		1042154.36	1126420.42	1203320.95	1170356.37
Sales		1100750.00	1258000.00	1415250.00	1415250.00
Contribution (Sales-VC)		238795.72	299514.12	359480.53	370049.80
B.E.P in %		75.46	56.07	41.05	33.82
Break Even Sales in Rs.		830648.21	705347.89	580899.98	478657.93
Break Even Units		4489.99	3812.69	3140.00	2587.34
Current Ratio		0.59	0.29	0.25	0.20
Net Profit Ratio		13.45 %	16.57 %	19.65 %	21.33 %

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;