

Application View

Application Id : 11021722781806
Name : ANJU RANI
Mother Name : PREMLATA DEVI
Father/Spouse Name : JANARDAN SINGH
Gender : FEMALE
Date of Birth : 09-Mar-1997
Residential Address : C/O- DUSHYANT KUMAR , FATAK NO. 67C , GANGAPUR
City: SAMASTIPUR
State : BIHAR
District: SAMASTIPUR
Block/Taluka : PUSA
PINCODE : 848131
Email Address : KIRAN.DEVI8691@GMAIL.COM
Phone Number : 9955499044
Academic Qualification : GRADUATE
Social Category : GENERAL
PAN Number : CWAPR7898R

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : KIRAN INDUSTRIES
Address of the Proposed Business Unit : C/O- DUSHYANT KUMAR , FATAK NO. 67C , GANGAPUR
State : BIHAR District: SAMASTIPUR City: SAMASTIPUR
Block/Taluka : PUSA PinCode : 848131
Type of Property : Rental 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) : 1000
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 MASALA GRINDING
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
STATE BANK OF INDIA	TAJPUR	SBIN0012557	38899092022

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
RCC/ASBESTOS SHED	1000	310	310,000
Total:			310,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
PAT CHAKKI	1	7,670	7,670
FULL PENUMATIC WITH AUGER	1	407,100	407,100
COMPRESSOR	1	69,620	69,620
FFS MACHINE CUP FILER	1	129,800	129,800
SIFTER	1	135,700	135,700
Total:			749,890

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 20,000.00
Furniture & Fixtures (in Rs): 15,000.00
Contingency/Others/Miscellaneous (in Rs) 10,000.00
Working Capital Per Estimate : 45,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
TURMERIC POWDER	120	46000	5,520,000
Total:			5,520,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
RAW TURMERIC	80	46000	3,680,000
Total:			3,680,000

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	3	7,000	252,000
Total:			516,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	2
Finished Goods (In Number of Days) :	5
Receivable By (In Number of Days) :	7

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	1.50
Other Overhead Expenses (In %) :	2.00	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.00	Advertisement & Publicity (In %) :	2.00
Building Rent per Month(In Rs.) :	5,000.00	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) :	6.00	Project Implementation Period (In Months):	5.00
Rate of Interest (In %) :	11.00	Employment :	5.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	1000	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
RCC/Asbestos shed	1000	310.00	310,000.00
Total			310,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
PAT CHAKKI	1.00	7,670.00	7,670.00
FULL PENUMATIC WITH AUGER	1.00	407,100.00	407,100.00
COMPRESSOR	1.00	69,620.00	69,620.00

FFS MACHINE CUP FILER	1.00	129,800.00	129,800.00
SIFTER	1.00	135,700.00	135,700.00
Total			749,890.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
20,000.00	15,000.00	10,000.00	1,104,890.00	213,853.33

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	110,489.00
Bank Finance	90.00 %		
Term Loan		Rs	994,401.00
Govt. Subsidy	35.00 %	Rs	386,711.50

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	42,770.67
Bank Finance	80.00 %		
Working Capital		Rs	171,082.66

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	994401.00	69055.63	925345.37	109384.11
2	925345.37	165733.50	759611.87	101787.99
3	759611.87	165733.50	593878.37	83557.31
4	593878.37	165733.50	428144.87	65326.62
5	428144.87	165733.50	262411.37	47095.94
6	262411.37	165733.50	96677.87	28865.25
7	96677.87	165733.50	0	10634.57

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
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1	171,082.66	11,880.74	159,201.92	18,819.09
2	159,201.92	28,513.78	130,688.14	17,512.21
3	130,688.14	28,513.78	102,174.36	14,375.70
4	102,174.36	28,513.78	73,660.58	11,239.18
5	73,660.58	28,513.78	45,146.80	8,102.66
6	45,146.80	28,513.78	16,633.02	4,966.15
7	16,633.02	28,513.78	0.00	1,829.63

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	310000.00	279000.00	251100.00	225990.00	203391.00
Depreciation	31000.00	27900.00	25110.00	22599.00	20339.10
Closing Balance	279000.00	251100.00	225990.00	203391.00	183051.90

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	749890.00	637406.50	541795.53	460526.20	391447.27
Depreciation	112483.50	95610.97	81269.33	69078.93	58717.09
Closing Balance	637406.50	541795.53	460526.20	391447.27	332730.18

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	31000.00	27900.00	25110.00	22599.00	20339.10
Machinery	112483.50	95610.97	81269.33	69078.93	58717.09
Total	143483.50	123510.97	106379.33	91677.93	79056.19

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
TURMERIC POWDER	120	46,000.00	5,520,000.00

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	3864000.00	4416000.00	4968000.00	4968000.00	4968000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
RAW TURMERIC	0	80	46,000	3,680,000.00
Total				3,680,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	2	11,000	264,000.00
Unskilled	3	7,000	252,000.00
Total	5		516000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	82,800.00
Other Overhead Expenses	Rs	110,400.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	0.00
Advertisement & Publicity	110,400.00
Workshed Rent	60,000.00
Other Miscellaneous Expenses	55,200.00
Total	225,600.00

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	2576000.00	2944000.00	3312000.00	3312000.00	3312000.00
Wages	361200.00	412800.00	464400.00	464400.00	464400.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	57960.00	66240.00	74520.00	74520.00	74520.00
Other Overhead Expenses	77280.00	88320.00	99360.00	99360.00	99360.00

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	0.00	0.00	0.00	0.00	0.00
Advertisement & Publicity	77280.00	88320.00	99360.00	99360.00	99360.00
Workshed Rent	60000.00	60000.00	60000.00	60000.00	60000.00
Other Miscellaneous Expenses	38640.00	44160.00	49680.00	49680.00	49680.00
Total:	3248360.00	3703840.00	4159320.00	4159320.00	4159320.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	5520000.00

MANUFACTURING EXPENSES

Raw Material	3680000.00
Wages	516000.00
Repair & Maintenance	0.00
Power & Fuel	82800.00
Other Overhead Expenses	110400.00
Production Cost	4389200.00
Administrative Cost	225600.00
Manufacturing Cost	4614800.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	2	Production Cost	29261.33
Finished goods	5	Manufacturing Cost	76913.33
Receivable by	7	Manufacturing Cost	107679.00
Total Working Capital Requirement		Per Cycle	213853.66

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		3864000.00	4416000.00	4968000.00	4968000.00
Total		3864000.00	4416000.00	4968000.00	4968000.00

MANUFACTURING EXPENSES

Rawmaterials		2576000.00	2944000.00	3312000.00	3312000.00
Wages		361200.00	412800.00	464400.00	464400.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		57960.00	66240.00	74520.00	74520.00
Other Overhead Expenses		77280.00	88320.00	99360.00	99360.00
Depreciation		143483.50	123510.97	106379.33	91677.93
Production Cost		3215923.50	3634870.97	4056659.33	4041957.93

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		0.00	0.00	0.00	0.00
Advertisement & Publicity		77280.00	88320.00	99360.00	99360.00
Workshed Rent		60000.00	60000.00	60000.00	60000.00

Other Miscellaneous Expenses		38640.00	44160.00	49680.00	49680.00
Administrative Cost		175920.00	192480.00	209040.00	209040.00
Interest on Bank credit					
Term Loan		109384.11	101787.99	83557.31	65326.62
Working Capital		18819.09	17512.21	14375.70	11239.18
Cost of Sale		3520046.70	3946651.17	4363632.34	4327563.73
Net Profit Before Tax		343953.30	469348.83	604367.66	640436.27
Less Tax		0	0.00	0	0
Net Profit		343953.30	469348.83	604367.66	640436.27

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		343953.30	469348.83	604367.66	640436.27
Add :					
Depreciation		143483.50	123510.97	106379.33	91677.93
TOTAL - A		487436.80	592859.80	710746.99	732114.20
Payments :					
On Term Loan :					
Interest		109384.11	101787.99	83557.31	65326.62
Installment		69055.63	165733.50	165733.50	165733.50
On Working Capital					
Interest		18819.09	17512.21	14375.70	11239.18
TOTAL - B		197258.83	285033.70	263666.51	242299.30
Average D.S.C.R		2.47	2.08	2.70	3.02

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		153259.67	153259.67	153259.67	153259.67
Profit		343953.30	469348.83	604367.66	640436.27
Term Loan		994401.00	925345.37	759611.87	593878.37
Working Capital		171082.66	159201.92	130688.14	102174.36
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1662696.63	1707155.79	1647927.34	1489748.67

ASSETS

Gross Fixed Assets		1074890.00	931406.50	807895.53	701516.20
Less : Depreciation		143483.50	123510.97	106379.33	91677.93
Net Fixed Assets		931406.50	807895.53	701516.20	609838.27

Preliminary & Pre-Op. Expenses		20000	15000	11250	8437.5
Current Assets		171082.66	159201.92	130688.14	102174.36
Cash in Bank/Hand		560207.47	740058.34	815723.00	777736.04
Total		1662696.63	1707155.79	1647927.34	1489748.67

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		343953.30	469348.83	604367.66	640436.27
Add : Depreciation		143483.50	123510.97	106379.33	91677.93
Term Loan		994401.00	925345.37	759611.87	593878.37
Working Capital Loan		171082.66	159201.92	130688.14	102174.36
Promoters Capital		131874.33	0.00	0.00	0.00
Total		1784794.79	1677407.09	1601047.00	1428166.93
Total Fixed Capital		1104890	1104890	1104890	1104890
Repayment of Term Loan		69055.63	165733.50	165733.50	165733.50
Repayment of WC Loan		11880.74	28513.78	28513.78	28513.78
Current Assets		171082.66	159201.92	130688.14	102174.36
Total		252019.03	353449.20	324935.42	296421.64
Opening Balance		0	1532775.76	2856733.65	4132845.23
Surplus		1532775.76	1323957.89	1276111.58	1131745.29
Closing Balance		1532775.76	2856733.65	4132845.23	5264590.52

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		428787.61	417778.96	398976.64	366044.55
Variable Cost		3234742.59	3652383.18	4071035.03	4053197.11
Total Cost		3663530.20	4070162.14	4470011.67	4419241.66
Sales		3864000.00	4416000.00	4968000.00	4968000.00
Contribution (Sales-VC)		629257.41	763616.82	896964.97	914802.89
B.E.P in %		68.14	54.71	44.48	40.01
Break Even Sales in Rs.		2633000.90	2416017.88	2209803.07	1987870.11
Break Even Units		21941.67	20133.48	18415.03	16565.58
Current Ratio		0.82	0.51	0.45	0.38
Net Profit Ratio		8.90 %	10.63 %	12.17 %	12.89 %

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;