

## Application View

Application Id : 11021922779717  
Name : NISHU KUMARI  
Mother Name : MANJU DEVI  
Father/Spouse Name : VIPIN KUMAR  
Gender : FEMALE  
Date of Birth : 01-Jan-1995  
Residential Address : MANKAUL : PO- BELCHHI : THANA - ARIARY  
DIST. - SHEIKHPURA  
City: SHEIKHPURA  
State : BIHAR  
District: SHEIKHPURA  
Block/Taluka : ARIARY  
PINCODE : 811105  
Email Address : NK1640@GMAIL.COM  
Phone Number : 8298327168  
Academic Qualification : 12TH PASS  
Social Category : OBC  
PAN Number : LWIPK7884H

## DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : NISHU KUMARI  
Address of the Proposed Business Unit : MANKAUL : PO- BELCHHI : THANA - ARIARY  
DIST. - SHEIKHPURA  
State : BIHAR District: SHEIKHPURA City: SHEIKHPURA  
Block/Taluka : ARIARY PinCode : 811105  
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 : Automatic  
Total Available Land for Proposed Project(in Sq ft) : 5000  
Land Value of the Proposed Unit (In Rs/Sq ft) : 250000  
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 : MFP  
Type of Activities to be Involved while Manufacturing the Product GAIN GRINDING  
If MFP, 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
BANK OF INDIA	SHEIKHPURA	BKID0004592	459210110014858

## BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	2000	250	500,000
Total:			500,000

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
SPIRAL MIXTURE	1	100,000	100,000
WEIGHT BALANCE	1	15,000	15,000
PACKING MACHINE	1	145,000	145,000
STORAGE CANTAINER	6	26,000	156,000
SEMI AUTOMATIC MACHINE	3	250,000	750,000
Total:			1,166,000

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 100,000.00  
Furniture & Fixtures (in Rs): 100,000.00  
Contingency/Others/Miscellaneous (in Rs) 35,000.00  
Working Capital Per Estimate : 235,000.00

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
WHEAT FLOOR	42	65010	2,730,420
Total:			2,730,420

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
WHEAT	23	23250	534,750
Total:			534,750

## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	12	3,500	504,000
Total:			504,000

## WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	28
Finished Goods (In Number of Days) :	28
Receivable By (In Number of Days) :	28

## MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	1.00
Other Overhead Expenses (In %) :	0.00	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.50	Advertisement & Publicity (In %) :	0.50
Building Rent per Month(In Rs.) :	1,000.00	Other Miscellaneous Expenditure (In %) :	0.00

## 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 :	12.00

## PROJECTED FINANCIAL

### COST OF PROJECT

Land	Land Value	Ownership
LAND	250000	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
	2000	250.00	500,000.00
Total			500,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
SPIRAL MIXTURE	1.00	100,000.00	100,000.00
WEIGHT BALANCE	1.00	15,000.00	15,000.00
PACKING MACHINE	1.00	145,000.00	145,000.00
STORAGE CANTAINER	6.00	26,000.00	156,000.00

SEMI AUTOMATIC MACHINE	3.00	250,000.00	750,000.00
Total			1,166,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
100,000.00	100,000.00	35,000.00	1,901,000.00	313,477.14

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

Own Contribution	10.00 %	Rs	190,100.00
Bank Finance	90.00 %		
Term Loan		Rs	1,710,900.00
Govt. Subsidy	35.00 %	Rs	665,350.00

### Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	62,695.43
Bank Finance	80.00 %		
Working Capital		Rs	250,781.71

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	1710900.00	85545.00	1625355.00	188199.00
2	1625355.00	342180.00	1283175.00	178789.05
3	1283175.00	342180.00	940995.00	141149.25
4	940995.00	342180.00	598815.00	103509.45
5	598815.00	342180.00	256635.00	65869.65
6	256635.00	342180.00	0	28229.85

### Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	250,781.71	12,539.09	238,242.62	27,585.99

2	238,242.62	50,156.34	188,086.28	26,206.69
3	188,086.28	50,156.34	137,929.94	20,689.49
4	137,929.94	50,156.34	87,773.60	15,172.29
5	87,773.60	50,156.34	37,617.26	9,655.10
6	37,617.26	50,156.34	0.00	4,137.90

### Statement Showing the Depreciation on Fixed Assets

#### WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	500000.00	450000.00	405000.00	364500.00	328050.00
Depreciation	50000.00	45000.00	40500.00	36450.00	32805.00
Closing Balance	450000.00	405000.00	364500.00	328050.00	295245.00

#### MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	1166000.00	991100.00	842435.00	716069.75	608659.29
Depreciation	174900.00	148665.00	126365.25	107410.46	91298.89
Closing Balance	991100.00	842435.00	716069.75	608659.29	517360.40

#### TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	50000.00	45000.00	40500.00	36450.00	32805.00
Machinery	174900.00	148665.00	126365.25	107410.46	91298.89
Total	224900.00	193665.00	166865.25	143860.46	124103.89

### Schedule of Sales Realization

#### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
WHEAT FLOOR	42	65,010.00	2,730,420.00

#### 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	1911294.00	2184336.00	2457378.00	2457378.00	2457378.00

### Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
WHEAT	0	23	23,250	534,750.00
Total				534,750.00

### WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	12	3,500	504,000.00
<b>Total</b>	12		504000.0

Repairs and Maintenance	Rs	27,304.20
Power and Fuel	Rs	27,304.20
Other Overhead Expenses	Rs	0.00

### ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	13,652.10
Advertisement & Publicity	13,652.10
Workshed Rent	12,000.00
Other Miscellaneous Expenses	0.00
<b>Total</b>	39,304.20

### 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	374325.00	427800.00	481275.00	481275.00	481275.00
Wages	352800.00	403200.00	453600.00	453600.00	453600.00
Repairs & Maintenance	19112.94	21843.36	24573.78	24573.78	24573.78
Power & Fuel	19112.94	21843.36	24573.78	24573.78	24573.78
Other Overhead Expenses	0.00	0.00	0.00	0.00	0.00

### 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	9556.47	10921.68	12286.89	12286.89	12286.89
Advertisement & Publicity	9556.47	10921.68	12286.89	12286.89	12286.89
Workshed Rent	12000.00	12000.00	12000.00	12000.00	12000.00
Other Miscellaneous Expenses	0.00	0.00	0.00	0.00	0.00
<b>Total:</b>	796463.82	908530.08	1020596.34	1020596.34	1020596.34

### Assessment of Working Capital

Particulars	Amount in Rs.
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Sale	2730420.00
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### MANUFACTURING EXPENSES

Raw Material	534750.00
Wages	504000.00
Repair & Maintenance	27304.20
Power & Fuel	27304.20
Other Overhead Expenses	0.00
Production Cost	1093358.40
Administrative Cost	39304.20
Manufacturing Cost	1132662.60

### Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	28	Production Cost	102046.78
Finished goods	28	Manufacturing Cost	105715.18
Receivable by	28	Manufacturing Cost	105715.00
Total Working Capital Requirement		Per Cycle	313476.96

### Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1911294.00	2184336.00	2457378.00	2457378.00
Total		1911294.00	2184336.00	2457378.00	2457378.00

### MANUFACTURING EXPENSES

	0 Year	1 Year	2 Year	3 Year	4 Year
Rawmaterials		374325.00	427800.00	481275.00	481275.00
Wages		352800.00	403200.00	453600.00	453600.00
Repairs & Maintenance		19112.94	21843.36	24573.78	24573.78
Power & Fuel		19112.94	21843.36	24573.78	24573.78
Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		224900.00	193665.00	166865.25	143860.46
Production Cost		990250.88	1068351.72	1150887.81	1127883.02

### ADMINISTRATIVE EXPENSES

	0 Year	1 Year	2 Year	3 Year	4 Year
Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		9556.47	10921.68	12286.89	12286.89
Advertisement & Publicity		9556.47	10921.68	12286.89	12286.89
Workshed Rent		12000.00	12000.00	12000.00	12000.00

Other Miscellaneous Expenses		0.00	0.00	0.00	0.00
Administrative Cost		31112.94	33843.36	36573.78	36573.78
Interest on Bank credit					
Term Loan		188199.00	178789.05	141149.25	103509.45
Working Capital		27585.99	26206.69	20689.49	15172.29
Cost of Sale		1237148.81	1307190.82	1349300.33	1283138.54
Net Profit Before Tax		674145.19	877145.18	1108077.67	1174239.46
Less Tax		0	0.00	0	0
Net Profit		674145.19	877145.18	1108077.67	1174239.46

### Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		674145.19	877145.18	1108077.67	1174239.46
Add :					
Depreciation		224900.00	193665.00	166865.25	143860.46
<b>TOTAL - A</b>		<b>899045.19</b>	<b>1070810.18</b>	<b>1274942.92</b>	<b>1318099.92</b>
Payments :					
On Term Loan :					
Interest		188199.00	178789.05	141149.25	103509.45
Installment		85545.00	342180.00	342180.00	342180.00
On Working Capital					
Interest		27585.99	26206.69	20689.49	15172.29
<b>TOTAL - B</b>		<b>301329.99</b>	<b>547175.74</b>	<b>504018.74</b>	<b>460861.74</b>
Average D.S.C.R		2.98	1.96	2.53	2.86

### Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		252795.43	252795.43	252795.43	252795.43
Profit		674145.19	877145.18	1108077.67	1174239.46
Term Loan		1710900.00	1625355.00	1283175.00	940995.00
Working Capital		250781.71	238242.62	188086.28	137929.94
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
<b>Total</b>		<b>2888622.33</b>	<b>2993538.23</b>	<b>2832134.38</b>	<b>2505959.83</b>

### ASSETS

Gross Fixed Assets		1766000.00	1541100.00	1347435.00	1180569.75
Less : Depreciation		224900.00	193665.00	166865.25	143860.46
<b>Net Fixed Assets</b>		<b>1541100.00</b>	<b>1347435.00</b>	<b>1180569.75</b>	<b>1036709.29</b>



Preliminary & Pre-Op. Expenses		100000	75000	56250	42187.5
Current Assets		250781.71	238242.62	188086.28	137929.94
Cash in Bank/Hand		1096740.62	1407860.61	1463478.35	1331320.60
<b>Total</b>		<b>2888622.33</b>	<b>2993538.23</b>	<b>2832134.38</b>	<b>2505959.83</b>

### Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		674145.19	877145.18	1108077.67	1174239.46
Add : Depreciation		224900.00	193665.00	166865.25	143860.46
Term Loan		1710900.00	1625355.00	1283175.00	940995.00
Working Capital Loan		250781.71	238242.62	188086.28	137929.94
Promoters Capital		221447.71	0.00	0.00	0.00
<b>Total</b>		<b>3082174.61</b>	<b>2934407.80</b>	<b>2746204.20</b>	<b>2397024.86</b>
Total Fixed Capital		1901000	1901000	1901000	1901000
Repayment of Term Loan		85545.00	342180.00	342180.00	342180.00
Repayment of WC Loan		12539.09	50156.34	50156.34	50156.34
Current Assets		250781.71	238242.62	188086.28	137929.94
<b>Total</b>		<b>348865.80</b>	<b>630578.96</b>	<b>580422.62</b>	<b>530266.28</b>
Opening Balance		0	2733308.81	5037137.65	7202919.23
Surplus		2733308.81	2303828.84	2165781.58	1866758.58
<b>Closing Balance</b>		<b>2733308.81</b>	<b>5037137.65</b>	<b>7202919.23</b>	<b>9069677.81</b>

### Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		444211.94	406297.41	344588.28	283943.69
Variable Cost		1017836.87	1094558.41	1171577.30	1143055.31
Total Cost		1462048.81	1500855.82	1516165.58	1426999.00
Sales		1911294.00	2184336.00	2457378.00	2457378.00
Contribution (Sales-VC)		893457.13	1089777.59	1285800.70	1314322.69
B.E.P in %		49.72	37.28	26.80	21.60
Break Even Sales in Rs.		950263.41	814377.23	658565.25	530887.11
Break Even Units		22625.32	19389.93	15680.13	12640.17
Current Ratio		0.80	0.40	0.34	0.27
Net Profit Ratio		35.27 %	40.16 %	45.09 %	47.78 %

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;