

Application View

Application Id : 11019122773209
Name : MANISHA KUMARI
Mother Name : MAMTA DEVI
Father/Spouse Name : PRADEEP SAHU
Gender : FEMALE
Date of Birth : 05-Jan-1998
Residential Address : AT+PO- SANHA NAYA TOLLA PO- BAKHADA WARD NO-09 SAHEPUR KAMAL
City: BEGUSARAI
State : BIHAR
District: BEGUSARAI
Block/Taluka : SAHEPUR KAMAL
PINCODE : 851217
Email Address : MANISHAKUMARI0851217@GMAIL.COM
Phone Number : 7858936989
Academic Qualification : 12TH PASS
Social Category : OBC
PAN Number : GGWPK7844A

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : PICAL NUDLES
Address of the Proposed Business Unit : AT+PO- SANHA NAYA TOLLA PO- BAKHADA WARD NO-09 SAHEPUR KAMAL
State : BIHAR District: BEGUSARAI City: BEGUSARAI
Block/Taluka : SAHEPUR KAMAL PinCode : 851217
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) : 1760
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 %) : 30.00

PRODUCT DETAILS

Type of Proposed Product to be Manufactured :	Food Products- Manufacturing
Type of Activities to be Involved while Manufacturing the Product	NOODLES PROCESSING AND MANUFACTURING UNIT
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
STATE BANK OF INDIA	LAKHMINIA	SBIN0002909	34172651919

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	1760	105	184,800
STORAGE	1760	55	96,800
Total:			281,600

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
NOODLES CUTTER	1	75,000	75,000
MIXTURE MACHINE	1	85,000	85,000
DRYER CHAMBER	2	56,000	112,000
BAND SEALER	1	24,500	24,500
WEIGHING BALANCE	1	6,000	6,000
STEAMER	1	18,500	18,500
DESIGN WRAPPER AND CARTOON	1	250,000	250,000
Total:			571,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	15,000.00
Furniture & Fixtures (in Rs):	25,000.00
Contingency/Others/Miscellaneous (in Rs)	50,000.00
:	
Working Capital Per Estimate :	90,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
NOODLE	120	45000	5,400,000
Total:			5,400,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MAIDA	80	20000	1,600,000
SALT	15	8000	120,000
WATER	5	10000	50,000
SPICES	110	10000	1,100,000
Total:			2,870,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	10,500	252,000
UNSKILLED	5	8,500	510,000
Total:			762,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	2
Finished Goods (In Number of Days) :	3
Receivable By (In Number of Days) :	6

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	2.00	Power and Fuel (In %) :	2.00
Other Overhead Expenses (In %) :	1.50	Telephone Expenses (In %) :	1.00
Stationery & Postage (In %) :	0.50	Advertisement & Publicity (In %) :	2.00
Building Rent per Month(In Rs.) :	10,000.00	Other Miscellaneous Expenditure (In %) :	0.50

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):	6.00
Rate of Interest (In %) :	11.00	Employment :	7.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	1000	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
Minor civil construction	1760	105.00	184,800.00
Storage	1760	55.00	96,800.00
Total			281,600.00

Machinery	Qty.	Rate.	Amt.(In Rs)
NOODLES CUTTER	1.00	75,000.00	75,000.00
MIXTURE MACHINE	1.00	85,000.00	85,000.00
DRYER CHAMBER	2.00	56,000.00	112,000.00
BAND SEALER	1.00	24,500.00	24,500.00
WEIGHING BALANCE	1.00	6,000.00	6,000.00
STEAMER	1.00	18,500.00	18,500.00
DESIGN WRAPPER AND CARTOON	1.00	250,000.00	250,000.00
Total			571,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
15,000.00	25,000.00	50,000.00	942,600.00	154,143.33

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	94,260.00
Bank Finance	90.00 %		
Term Loan		Rs	848,340.00
Govt. Subsidy	35.00 %	Rs	329,910.00

Means of Financing(Working Capital)

Own Contribution	30.00 %	Rs	46,243.00
Bank Finance	70.00 %		
Working Capital		Rs	107,900.33

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	848340.00	84834.00	763506.00	93317.40
2	763506.00	169668.00	593838.00	83985.66
3	593838.00	169668.00	424170.00	65322.18

Own Contribution	10.00 %	Rs	94,260.00
Bank Finance	90.00 %		
Term Loan		Rs	848,340.00
Govt. Subsidy	35.00 %	Rs	329,910.00

4	424170.00	169668.00	254502.00	46658.70
5	254502.00	169668.00	84834.00	27995.22
6	84834.00	169668.00	0	9331.74

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	107,900.33	10,790.03	97,110.30	11,869.04
2	97,110.30	21,580.07	75,530.23	10,682.13
3	75,530.23	21,580.07	53,950.16	8,308.33
4	53,950.16	21,580.07	32,370.09	5,934.52
5	32,370.09	21,580.07	10,790.02	3,560.71
6	10,790.02	21,580.07	0.00	1,186.90

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	281600.00	253440.00	228096.00	205286.40	184757.76

Depreciation	28160.00	25344.00	22809.60	20528.64	18475.78
Closing Balance	253440.00	228096.00	205286.40	184757.76	166281.98

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	571000.00	485350.00	412547.50	350665.37	298065.56
Depreciation	85650.00	72802.50	61882.13	52599.81	44709.83
Closing Balance	485350.00	412547.50	350665.37	298065.56	253355.73

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	28160.00	25344.00	22809.60	20528.64	18475.78
Machinery	85650.00	72802.50	61882.13	52599.81	44709.83
Total	113810.00	98146.50	84691.73	73128.45	63185.61

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
NOODLE	120	45,000.00	5,400,000.00

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	3780000.00	4320000.00	4860000.00	4860000.00	4860000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
MAIDA	0	80	20,000	1,600,000.00
SALT	0	15	8,000	120,000.00
WATER	0	5	10,000	50,000.00
SPICES	0	110	10,000	1,100,000.00
Total				2,870,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	2	10,500	252,000.00
Unskilled	5	8,500	510,000.00
Total	7		762000.0

Repairs and Maintenance	Rs	108,000.00
Power and Fuel	Rs	108,000.00
Other Overhead Expenses	Rs	81,000.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	54,000.00
Stationery & Postage	27,000.00
Advertisement & Publicity	108,000.00
Workshed Rent	120,000.00
Other Miscellaneous Expenses	27,000.00
Total	336,000.00

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	2009000.00	2296000.00	2583000.00	2583000.00	2583000.00
Wages	533400.00	609600.00	685800.00	685800.00	685800.00
Repairs & Maintenance	75600.00	86400.00	97200.00	97200.00	97200.00
Power & Fuel	75600.00	86400.00	97200.00	97200.00	97200.00
Other Overhead Expenses	56700.00	64800.00	72900.00	72900.00	72900.00

ADMINISTRATIVE EXPENSES

Salary	0.00	0.00	0.00	0.00	0.00
Postage Telephone	37800.00	43200.00	48600.00	48600.00	48600.00
Stationery & Postage	18900.00	21600.00	24300.00	24300.00	24300.00
Advertisement & Publicity	75600.00	86400.00	97200.00	97200.00	97200.00
Workshed Rent	120000.00	120000.00	120000.00	120000.00	120000.00
Other Miscellaneous Expenses	18900.00	21600.00	24300.00	24300.00	24300.00
Total:	3021500.00	3436000.00	3850500.00	3850500.00	3850500.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	5400000.00

MANUFACTURING EXPENSES

Raw Material	2870000.00
Wages	762000.00
Repair & Maintenance	108000.00
Power & Fuel	108000.00
Other Overhead Expenses	81000.00
Production Cost	3929000.00
Administrative Cost	336000.00
Manufacturing Cost	4265000.00

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	26193.33
Finished goods	3	Manufacturing Cost	42650.00
Receivable by	6	Manufacturing Cost	85300.00
Total Working Capital Requirement		Per Cycle	154143.33

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		3780000.00	4320000.00	4860000.00	4860000.00
Total		3780000.00	4320000.00	4860000.00	4860000.00

MANUFACTURING EXPENSES

Rawmaterials		2009000.00	2296000.00	2583000.00	2583000.00
Wages		533400.00	609600.00	685800.00	685800.00
Repairs & Maintenance		75600.00	86400.00	97200.00	97200.00
Power & Fuel		75600.00	86400.00	97200.00	97200.00
Other Overhead Expenses		56700.00	64800.00	72900.00	72900.00
Depreciation		113810.00	98146.50	84691.73	73128.45
Production Cost		2864110.00	3241346.50	3620791.73	3609228.45

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		37800.00	43200.00	48600.00	48600.00
Stationery & Postage		18900.00	21600.00	24300.00	24300.00
Advertisement & Publicity		75600.00	86400.00	97200.00	97200.00
Workshed Rent		120000.00	120000.00	120000.00	120000.00
Other Miscellaneous Expenses		18900.00	21600.00	24300.00	24300.00
Administrative Cost		271200.00	292800.00	314400.00	314400.00
Interest on Bank credit					
Term Loan		93317.40	83985.66	65322.18	46658.70
Working Capital		11869.04	10682.13	8308.33	5934.52
Cost of Sale		3240496.44	3628814.29	4008822.24	3976221.67
Net Profit Before Tax		539503.56	691185.71	851177.76	883778.33
Less Tax		0	0.00	0	0
Net Profit		539503.56	691185.71	851177.76	883778.33

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		539503.56	691185.71	851177.76	883778.33
Add :					
Depreciation		113810.00	98146.50	84691.73	73128.45
TOTAL - A		653313.56	789332.21	935869.49	956906.78
Payments :					
On Term Loan :					
Interest		93317.40	83985.66	65322.18	46658.70
Installment		84834.00	169668.00	169668.00	169668.00
On Working Capital					
Interest		11869.04	10682.13	8308.33	5934.52
TOTAL - B		190020.44	264335.79	243298.51	222261.22
Average D.S.C.R		3.44	2.99	3.85	4.31

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		140503.00	140503.00	140503.00	140503.00
Profit		539503.56	691185.71	851177.76	883778.33
Term Loan		848340.00	763506.00	593838.00	424170.00
Working Capital		107900.33	97110.30	75530.23	53950.16
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1636246.89	1692305.01	1661048.99	1502401.49

ASSETS

Gross Fixed Assets		877600.00	763790.00	665643.50	580951.77
Less : Depreciation		113810.00	98146.50	84691.73	73128.45
Net Fixed Assets		763790.00	665643.50	580951.77	507823.32
Preliminary & Pre-Op. Expenses		15000	11250	8437.5	6328.125
Current Assets		107900.33	97110.30	75530.23	53950.16
Cash in Bank/Hand		764556.56	929551.21	1004566.99	940628.01
Total		1636246.89	1692305.01	1661048.99	1502401.49

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		539503.56	691185.71	851177.76	883778.33
Add : Depreciation		113810.00	98146.50	84691.73	73128.45
Term Loan		848340.00	763506.00	593838.00	424170.00
Working Capital Loan		107900.33	97110.30	75530.23	53950.16

Promoters Capital		109674.33	0.00	0.00	0.00
Total		1719228.22	1649948.51	1605237.72	1435026.94
Total Fixed Capital		942600	942600	942600	942600
Repayment of Term Loan		84834.00	169668.00	169668.00	169668.00
Repayment of WC Loan		10790.03	21580.07	21580.07	21580.07
Current Assets		107900.33	97110.30	75530.23	53950.16
Total		203524.36	288358.37	266778.30	245198.23
Opening Balance		0	1515703.86	2877294.00	4215753.42
Surplus		1515703.86	1361590.14	1338459.42	1189828.71
Closing Balance		1515703.86	2877294.00	4215753.42	5405582.13

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		478327.40	474932.16	464413.91	434187.15
Variable Cost		2875979.04	3252028.63	3629100.06	3615162.97
Total Cost		3354306.44	3726960.79	4093513.97	4049350.12
Sales		3780000.00	4320000.00	4860000.00	4860000.00
Contribution (Sales-VC)		904020.96	1067971.37	1230899.94	1244837.03
B.E.P in %		52.91	44.47	37.73	34.88
Break Even Sales in Rs.		2000039.44	1921125.41	1833659.69	1695121.13
Break Even Units		16667.00	16009.38	15280.50	14126.01
Current Ratio		0.54	0.34	0.29	0.22
Net Profit Ratio		14.27 %	16.00 %	17.51 %	18.18 %

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;