

Application View

Application Id : 11021223854318
Name : KUMARI SARITA KUMARI
Mother Name : SUNAYNA
Father/Spouse Name : KAPILDEV PASWAN
Gender : FEMALE
Date of Birth : 28-Dec-1983
Residential Address : KANHAIPUR PATNA BIHAR 803221
City: KANHAIPUR
State : BIHAR
District: PATNA
Block/Taluka : MOKAMA
PINCODE : 803221
Email Address : ABHAYKUMAR85810@GMAIL.COM
Phone Number : 8581042551
Academic Qualification : 10TH PASS
Social Category : SC
PAN Number : EZRPK9055H

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : AVINASH DRY FROUT
Address of the Proposed Business Unit : KANHAIPUR PATNA BIHAR 803221
State : BIHAR District: PATNA City: KANHAIPUR
Block/Taluka : MOKAMA PinCode : 803221
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) : 600
Land Value of the Proposed Unit (In Rs/Sq ft) : 5
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	Dry frouit paiking masin
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District?	No
If Not Listed, the Name of Product	Dry frouit

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
INDIAN BANK	MOR	IDIB000M077	531770850

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
RCC/ASBESTOS SHED	600	5	3,000
Total:			3,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
AUTOMATIC POUCH PACKING MACHINES	1	150,000	150,000
Total:			150,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	40,000.00
Furniture & Fixtures (in Rs):	40,000.00
Contingency/Others/Miscellaneous (in Rs) :	20,000.00
Working Capital Per Estimate :	100,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
DRY FROUT	120	10000	1,200,000
Total:			1,200,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
FROUT	80	8000	640,000
Total:			640,000

WAGES DETAILS

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

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	9,000	216,000
Total:			216,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	10
Finished Goods (In Number of Days) :	2
Receivable By (In Number of Days) :	6

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	1.00
Other Overhead Expenses (In %) :	1.00	Telephone Expenses (In %) :	1.00
Stationery & Postage (In %) :	1.00	Advertisement & Publicity (In %) :	1.00
Building Rent per Month(In Rs.) :	3,000.00	Other Miscellaneous Expenditure (In %) :	1.00

DEPRECIATION DETAILS

On Building (In %) :	10.00	On Machinery (In %) :	15.00
----------------------	-------	-----------------------	-------

OTHER DETAILS

Loan Repayment Period (in Years) :	8.00	Project Implementation Period (In Months):	6.00
Rate of Interest (In %) :	11.00	Employment :	2.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	5	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
RCC/Asbestos shed	600	5.00	3,000.00
Total			3,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
Automatic pouch packing machines	1.00	150,000.00	150,000.00
Total			150,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
----------------------------------	----------------------	----------------------------------	---------------------------	-----------------

40,000.00	40,000.00	20,000.00	253,000.00	55,760.00
-----------	-----------	-----------	------------	-----------

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	25,300.00
Bank Finance	90.00 %		
Term Loan		Rs	227,700.00
Govt. Subsidy	35.00 %	Rs	88,550.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	11,152.00
Bank Finance	80.00 %		
Working Capital		Rs	44,608.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	227700.00	14231.25	213468.75	25047.00
2	213468.75	28462.50	185006.25	23481.56
3	185006.25	28462.50	156543.75	20350.69
4	156543.75	28462.50	128081.25	17219.81
5	128081.25	28462.50	99618.75	14088.94
6	99618.75	28462.50	71156.25	10958.06
7	71156.25	28462.50	42693.75	7827.19
8	42693.75	28462.50	14231.25	4696.31
9	14231.25	28462.50	0	1565.44

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	44,608.00	2,788.00	41,820.00	4,906.88
2	41,820.00	5,576.00	36,244.00	4,600.20
3	36,244.00	5,576.00	30,668.00	3,986.84

4	30,668.00	5,576.00	25,092.00	3,373.48
5	25,092.00	5,576.00	19,516.00	2,760.12
6	19,516.00	5,576.00	13,940.00	2,146.76
7	13,940.00	5,576.00	8,364.00	1,533.40
8	8,364.00	5,576.00	2,788.00	920.04
9	2,788.00	5,576.00	0.00	306.68

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	3000.00	2700.00	2430.00	2187.00	1968.30
Depreciation	300.00	270.00	243.00	218.70	196.83
Closing Balance	2700.00	2430.00	2187.00	1968.30	1771.47

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	150000.00	127500.00	108375.00	92118.75	78300.94
Depreciation	22500.00	19125.00	16256.25	13817.81	11745.14
Closing Balance	127500.00	108375.00	92118.75	78300.94	66555.80

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	300.00	270.00	243.00	218.70	196.83
Machinery	22500.00	19125.00	16256.25	13817.81	11745.14
Total	22800.00	19395.00	16499.25	14036.51	11941.97

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Dry Froot	120	10,000.00	1,200,000.00

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	840000.00	960000.00	1080000.00	1080000.00	1080000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Froot	0	80	8,000	640,000.00
Total				640,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	2	9,000	216,000.00
Total	2		216000.0

Repairs and Maintenance	Rs	12,000.00
Power and Fuel	Rs	12,000.00
Other Overhead Expenses	Rs	12,000.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	12,000.00
Stationery & Postage	12,000.00
Advertisement & Publicity	12,000.00
Workshed Rent	36,000.00
Other Miscellaneous Expenses	12,000.00
Total	84,000.00

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	448000.00	512000.00	576000.00	576000.00	576000.00
Wages	151200.00	172800.00	194400.00	194400.00	194400.00
Repairs & Maintenance	8400.00	9600.00	10800.00	10800.00	10800.00
Power & Fuel	8400.00	9600.00	10800.00	10800.00	10800.00
Other Overhead Expenses	8400.00	9600.00	10800.00	10800.00	10800.00

ADMINISTRATIVE EXPENSES

Salary	0.00	0.00	0.00	0.00	0.00
Postage Telephone	8400.00	9600.00	10800.00	10800.00	10800.00
Stationery & Postage	8400.00	9600.00	10800.00	10800.00	10800.00
Advertisement & Publicity	8400.00	9600.00	10800.00	10800.00	10800.00
Workshed Rent	36000.00	36000.00	36000.00	36000.00	36000.00
Other Miscellaneous Expenses	8400.00	9600.00	10800.00	10800.00	10800.00
Total:	694000.00	788000.00	882000.00	882000.00	882000.00

Assessment of Working Capital

Particulars	Amount in Rs.
-------------	---------------

Sale	1200000.00
------	------------

MANUFACTURING EXPENSES

Raw Material	640000.00
Wages	216000.00
Repair & Maintenance	12000.00
Power & Fuel	12000.00
Other Overhead Expenses	12000.00
Production Cost	892000.00
Administrative Cost	84000.00
Manufacturing Cost	976000.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	10	Production Cost	29733.33
Finished goods	2	Manufacturing Cost	6506.67
Receivable by	6	Manufacturing Cost	19520.00
Total Working Capital Requirement		Per Cycle	55760.00

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		840000.00	960000.00	1080000.00	1080000.00
Total		840000.00	960000.00	1080000.00	1080000.00

MANUFACTURING EXPENSES

	0 Year	1 Year	2 Year	3 Year	4 Year
Rawmaterials		448000.00	512000.00	576000.00	576000.00
Wages		151200.00	172800.00	194400.00	194400.00
Repairs & Maintenance		8400.00	9600.00	10800.00	10800.00
Power & Fuel		8400.00	9600.00	10800.00	10800.00
Other Overhead Expenses		8400.00	9600.00	10800.00	10800.00
Depreciation		22800.00	19395.00	16499.25	14036.51
Production Cost		647200.00	732995.00	819299.25	816836.51

ADMINISTRATIVE EXPENSES

	0 Year	1 Year	2 Year	3 Year	4 Year
Salary		0.00	0.00	0.00	0.00
Postage Telephone		8400.00	9600.00	10800.00	10800.00
Stationery & Postage		8400.00	9600.00	10800.00	10800.00
Advertisement & Publicity		8400.00	9600.00	10800.00	10800.00
Workshed Rent		36000.00	36000.00	36000.00	36000.00

Other Miscellaneous Expenses		8400.00	9600.00	10800.00	10800.00
Administrative Cost		69600.00	74400.00	79200.00	79200.00
Interest on Bank credit					
Term Loan		25047.00	23481.56	20350.69	17219.81
Working Capital		4906.88	4600.20	3986.84	3373.48
Cost of Sale		746753.88	835476.76	922836.78	916629.80
Net Profit Before Tax		93246.12	124523.24	157163.22	163370.20
Less Tax		0	0.00	0	0
Net Profit		93246.12	124523.24	157163.22	163370.20

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		93246.12	124523.24	157163.22	163370.20
Add :					
Depreciation		22800.00	19395.00	16499.25	14036.51
TOTAL - A		116046.12	143918.24	173662.47	177406.71
Payments :					
On Term Loan :					
Interest		25047.00	23481.56	20350.69	17219.81
Installment		14231.25	28462.50	28462.50	28462.50
On Working Capital					
Interest		4906.88	4600.20	3986.84	3373.48
TOTAL - B		44185.13	56544.26	52800.03	49055.79
Average D.S.C.R		2.63	2.55	3.29	3.62

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		36452.00	36452.00	36452.00	36452.00
Profit		93246.12	124523.24	157163.22	163370.20
Term Loan		227700.00	213468.75	185006.25	156543.75
Working Capital		44608.00	41820.00	36244.00	30668.00
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		402006.12	416263.99	414865.47	387033.95

ASSETS

Gross Fixed Assets		193000.00	170200.00	150805.00	134305.75
Less : Depreciation		22800.00	19395.00	16499.25	14036.51
Net Fixed Assets		170200.00	150805.00	134305.75	120269.24

Preliminary & Pre-Op. Expenses		40000	30000	22500	16875
Current Assets		44608.00	41820.00	36244.00	30668.00
Cash in Bank/Hand		187198.12	223638.99	244315.72	236096.71
Total		402006.12	416263.99	414865.47	387033.95

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		93246.12	124523.24	157163.22	163370.20
Add : Depreciation		22800.00	19395.00	16499.25	14036.51
Term Loan		227700.00	213468.75	185006.25	156543.75
Working Capital Loan		44608.00	41820.00	36244.00	30668.00
Promoters Capital		30876.00	0.00	0.00	0.00
Total		419230.12	399206.99	394912.72	364618.46
Total Fixed Capital		253000	253000	253000	253000
Repayment of Term Loan		14231.25	28462.50	28462.50	28462.50
Repayment of WC Loan		2788.00	5576.00	5576.00	5576.00
Current Assets		44608.00	41820.00	36244.00	30668.00
Total		61627.25	75858.50	70282.50	64706.50
Opening Balance		0	357602.87	680951.36	1005581.58
Surplus		357602.87	323348.49	324630.22	299911.96
Closing Balance		357602.87	680951.36	1005581.58	1305493.54

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		117447.00	117276.56	116049.94	110456.32
Variable Cost		652106.88	737595.20	823286.09	820209.99
Total Cost		769553.88	854871.76	939336.03	930666.31
Sales		840000.00	960000.00	1080000.00	1080000.00
Contribution (Sales-VC)		187893.12	222404.80	256713.91	259790.01
B.E.P in %		62.51	52.73	45.21	42.52
Break Even Sales in Rs.		525061.69	506218.83	488224.17	459189.43
Break Even Units		4375.51	4218.49	4068.53	3826.58
Current Ratio		0.95	0.67	0.62	0.56
Net Profit Ratio		11.10 %	12.97 %	14.55 %	15.13 %

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;