

Application View

Application Id : 11020822755183
Name : SATYAKAM KASHYAP
Mother Name : KUMARI BABITA
Father/Spouse Name : SHASHI BHUSHAN
Gender : MALE
Date of Birth : 12-Dec-1993
Residential Address : NEAR V.I.P KIRANA, SIR GANESH DUTT NAGAR ,REWA ROAD ,BHAGWANPUR,
MUZAFFARPUR
City: MUZAFFARPUR
State : BIHAR
District: MUZAFFARPUR
Block/Taluka : MUSAHRI
PINCODE : 842001
Email Address : SATYAKAMKASHYAP08@GMAIL.COM
Phone Number : 9914040610
Academic Qualification : GRADUATE
Social Category : GENERAL
PAN Number : EFWPK3927P

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : MS BHUSHAN AND SONS ENTERPRISES
Address of the Proposed Business Unit : NEAR V.I.P KIRANA, SIR GANESH DUTT NAGAR ,REWA ROAD ,BHAGWANPUR,
MUZAFFARPUR
State : BIHAR District: MUZAFFARPUR City: MUZAFFARPUR
Block/Taluka : MUSAHRI PinCode : 842001
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) : 1100
Land Value of the Proposed Unit (In Rs/Sq ft) : 2650
Personal Contribution Towards the Project(in %) : 10.00
Loan for Working Capital : Yes
Own Contribution on working capital (in %) : 25.00

PRODUCT DETAILS

Type of Proposed Product to be Manufactured :	Food Products- Manufacturing
Type of Activities to be Involved while Manufacturing the Product	GRADING,SHORTING,HOMOGENIZATION, JUICE PROCESSING AND PACKAGING
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District?	Yes
ODOP Identified by State :	Litchi

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
CENTRAL BANK OF INDIA	BHAGWANPUR	CBIN0283384	3476164614

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	1050	310	325,500
Total:			325,500

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
SUGAR SYRUP JUICE PROCESSING SECTION	1	1,020,700	1,020,700
AUTOMATIC BATTLE LABELING MACHINE	1	230,100	230,100
AUTOMATIC LIQUID FILLING MACHINE	1	253,700	253,700
Total:			1,504,500

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	50,000.00
Furniture & Fixtures (in Rs):	150,000.00
Contingency/Others/Miscellaneous (in Rs)	75,000.00
Working Capital Per Estimate :	275,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
LITCHI BEVERAGES	410	11000	4,510,000
Total:			4,510,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
LITCHI	190	9500	1,805,000
SUGAR	40	500	20,000
Total:			1,825,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	3	15,000	540,000
UNSKILLED	7	10,000	840,000
Total:			1,380,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	7
Finished Goods (In Number of Days) :	15
Receivable By (In Number of Days) :	30

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	2.00
Other Overhead Expenses (In %) :	0.50	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.50	Advertisement & Publicity (In %) :	1.00
Building Rent per Month(In Rs.) :	0.00	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 :	10.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	2650	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
Tin shed	1050	310.00	325,500.00
Total			325,500.00

Machinery	Qty.	Rate.	Amt.(In Rs)
SUGAR SYRUP JUICE PROCESSING SECTION	1.00	1,020,700.00	1,020,700.00
AUTOMATIC BATTLE LABELING MACHINE	1.00	230,100.00	230,100.00
AUTOMATIC LIQUID FILLING	1.00	253,700.00	253,700.00

MACHINE	
Total	1,504,500.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
50,000.00	150,000.00	75,000.00	2,105,000.00	588,606.67

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	210,500.00
Bank Finance	90.00 %		
Term Loan		Rs	1,894,500.00
Govt. Subsidy	35.00 %	Rs	736,750.00

Means of Financing(Working Capital)

Own Contribution	25.00 %	Rs	147,151.67
Bank Finance	75.00 %		
Working Capital		Rs	441,455.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	1894500.00	189450.00	1705050.00	208395.00
2	1705050.00	378900.00	1326150.00	187555.50
3	1326150.00	378900.00	947250.00	145876.50
4	947250.00	378900.00	568350.00	104197.50
5	568350.00	378900.00	189450.00	62518.50
6	189450.00	378900.00	0	20839.50

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	441,455.00	44,145.50	397,309.50	48,560.05

2	397,309.50	88,291.00	309,018.50	43,704.04
3	309,018.50	88,291.00	220,727.50	33,992.04
4	220,727.50	88,291.00	132,436.50	24,280.03
5	132,436.50	88,291.00	44,145.50	14,568.01
6	44,145.50	88,291.00	0.00	4,856.01

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	325500.00	292950.00	263655.00	237289.50	213560.55
Depreciation	32550.00	29295.00	26365.50	23728.95	21356.06
Closing Balance	292950.00	263655.00	237289.50	213560.55	192204.49

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	1504500.00	1278825.00	1087001.25	923951.06	785358.40
Depreciation	225675.00	191823.75	163050.19	138592.66	117803.76
Closing Balance	1278825.00	1087001.25	923951.06	785358.40	667554.64

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	32550.00	29295.00	26365.50	23728.95	21356.06
Machinery	225675.00	191823.75	163050.19	138592.66	117803.76
Total	258225.00	221118.75	189415.69	162321.61	139159.82

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
LITCHI BEVERAGES	410	11,000.00	4,510,000.00

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	3157000.00	3608000.00	4059000.00	4059000.00	4059000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
LITCHI	0	190	9,500	1,805,000.00
SUGAR	0	40	500	20,000.00
Total				1,825,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	3	15,000	540,000.00
Unskilled	7	10,000	840,000.00
Total	10		1380000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	90,200.00
Other Overhead Expenses	Rs	22,550.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	22,550.00
Advertisement & Publicity	45,100.00
Workshed Rent	0.00
Other Miscellaneous Expenses	22,550.00
Total	90,200.00

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	1277500.00	1460000.00	1642500.00	1642500.00	1642500.00
Wages	966000.00	1104000.00	1242000.00	1242000.00	1242000.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	63140.00	72160.00	81180.00	81180.00	81180.00
Other Overhead Expenses	15785.00	18040.00	20295.00	20295.00	20295.00

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	15785.00	18040.00	20295.00	20295.00	20295.00
Advertisement & Publicity	31570.00	36080.00	40590.00	40590.00	40590.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	15785.00	18040.00	20295.00	20295.00	20295.00
Total:	2385565.00	2726360.00	3067155.00	3067155.00	3067155.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	4510000.00

MANUFACTURING EXPENSES

Raw Material	1825000.00
Wages	1380000.00
Repair & Maintenance	0.00
Power & Fuel	90200.00
Other Overhead Expenses	22550.00
Production Cost	3317750.00
Administrative Cost	90200.00
Manufacturing Cost	3407950.00

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	77414.17
Finished goods	15	Manufacturing Cost	170397.50
Receivable by	30	Manufacturing Cost	340795.00
Total Working Capital Requirement		Per Cycle	588606.67

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		3157000.00	3608000.00	4059000.00	4059000.00
Total		3157000.00	3608000.00	4059000.00	4059000.00

MANUFACTURING EXPENSES

Rawmaterials		1277500.00	1460000.00	1642500.00	1642500.00
Wages		966000.00	1104000.00	1242000.00	1242000.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		63140.00	72160.00	81180.00	81180.00
Other Overhead Expenses		15785.00	18040.00	20295.00	20295.00
Depreciation		258225.00	221118.75	189415.69	162321.61
Production Cost		2580650.00	2875318.75	3175390.69	3148296.61

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		15785.00	18040.00	20295.00	20295.00
Advertisement & Publicity		31570.00	36080.00	40590.00	40590.00
Workshed Rent		0.00	0.00	0.00	0.00

Other Miscellaneous Expenses		15785.00	18040.00	20295.00	20295.00
Administrative Cost		63140.00	72160.00	81180.00	81180.00
Interest on Bank credit					
Term Loan		208395.00	187555.50	145876.50	104197.50
Working Capital		48560.05	43704.04	33992.04	24280.03
Cost of Sale		2900745.05	3178738.29	3436439.23	3357954.14
Net Profit Before Tax		256254.95	429261.71	622560.77	701045.86
Less Tax		0	0.00	0	0
Net Profit		256254.95	429261.71	622560.77	701045.86

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		256254.95	429261.71	622560.77	701045.86
Add :					
Depreciation		258225.00	221118.75	189415.69	162321.61
TOTAL - A		514479.95	650380.46	811976.46	863367.47
Payments :					
On Term Loan :					
Interest		208395.00	187555.50	145876.50	104197.50
Installment		189450.00	378900.00	378900.00	378900.00
On Working Capital					
Interest		48560.05	43704.04	33992.04	24280.03
TOTAL - B		446405.05	610159.54	558768.54	507377.53
Average D.S.C.R		1.15	1.07	1.45	1.70

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		357651.67	357651.67	357651.67	357651.67
Profit		256254.95	429261.71	622560.77	701045.86
Term Loan		1894500.00	1705050.00	1326150.00	947250.00
Working Capital		441455.00	397309.50	309018.50	220727.50
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		2949861.62	2889272.88	2615380.94	2226675.03

ASSETS

Gross Fixed Assets		1980000.00	1721775.00	1500656.25	1311240.56
Less : Depreciation		258225.00	221118.75	189415.69	162321.61
Net Fixed Assets		1721775.00	1500656.25	1311240.56	1148918.95

Preliminary & Pre-Op. Expenses		50000	37500	28125	21093.75
Current Assets		441455.00	397309.50	309018.50	220727.50
Cash in Bank/Hand		786631.62	991307.13	995121.88	857028.58
Total		2949861.62	2889272.88	2615380.94	2226675.03

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		256254.95	429261.71	622560.77	701045.86
Add : Depreciation		258225.00	221118.75	189415.69	162321.61
Term Loan		1894500.00	1705050.00	1326150.00	947250.00
Working Capital Loan		441455.00	397309.50	309018.50	220727.50
Promoters Capital		269360.67	0.00	0.00	0.00
Total		3119795.62	2752739.96	2447144.96	2031344.97
Total Fixed Capital		2105000	2105000	2105000	2105000
Repayment of Term Loan		189450.00	378900.00	378900.00	378900.00
Repayment of WC Loan		44145.50	88291.00	88291.00	88291.00
Current Assets		441455.00	397309.50	309018.50	220727.50
Total		675050.50	864500.50	776209.50	687918.50
Opening Balance		0	2444745.12	4332984.58	6003920.04
Surplus		2444745.12	1888239.46	1670935.46	1343426.47
Closing Balance		2444745.12	4332984.58	6003920.04	7347346.51

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		529760.00	480834.25	416472.19	347699.11
Variable Cost		2629210.05	2919022.79	3209382.73	3172576.64
Total Cost		3158970.05	3399857.04	3625854.92	3520275.75
Sales		3157000.00	3608000.00	4059000.00	4059000.00
Contribution (Sales-VC)		527789.95	688977.21	849617.27	886423.36
B.E.P in %		100.37	69.79	49.02	39.22
Break Even Sales in Rs.		3168783.95	2518007.78	1989673.09	1592140.68
Break Even Units		7728.74	6141.48	4852.86	3883.27
Current Ratio		0.90	0.57	0.48	0.37
Net Profit Ratio		8.12 %	11.90 %	15.34 %	17.27 %

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;