

Application View

Application Id : 11020521694792  
Name : SIMMI KUMARI  
Mother Name : RIKKI KUMAR  
Father/Spouse Name : SANJEEV KUMAR  
Gender : FEMALE  
Date of Birth : 17-May-2001  
Residential Address : KRISHNAPURI MOHALLA ,WARD NO-4 MADHEPURA, BIHAR  
City: MADHEPURA  
State : BIHAR  
District: MADHEPURA  
Block/Taluka : MADHEPURA  
PINCODE : 852113  
Email Address : SIMMIKUMARI001@GMAIL.COM  
Phone Number : 9472590960  
Academic Qualification : 12TH PASS  
Social Category : OBC  
PAN Number : HFGPK3751A

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : KRIT FOOD N BEVERAGE  
Address of the Proposed Business Unit : KRISHNAPURI MOHALLA ,WARD NO-4 MADHEPURA, BIHAR  
State : BIHAR District: MADHEPURA City: MADHEPURA  
Block/Taluka : MADHEPURA PinCode : 852113  
Type of Property : Parental 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) : 1000  
Land Value of the Proposed Unit (In Rs/Sq ft) : 1500  
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	washing, cutting, drying, mixing, packing, storage
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District?	Yes
ODOP Identified by State :	Mango

## BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
STATE BANK OF INDIA	MADHEPURA CITY	SBIN0012642	20324903096

## BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	700	90	63,000
STORAGE	600	150	90,000
FLOORING	700	100	70,000
DESIGNING	400	200	80,000
Total:			303,000

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
AUTO LIQUID POUCH PACKING MACHINE WITH GST	1	148,370	148,370
CUTTING AND PEELING TOOLS WITH GST	10	3,200	32,000
RAW MATERIAL STORAGE TOOLS	20	1,360	27,200
WATER MOTOR	1	24,680	24,680
PACKET PACKING MACHINE WITH GST	1	128,750	128,750
SS CONTAINERS	15	21,000	315,000
BLENDER MIXER	1	127,440	127,440
SPICES GRINDER MACHINE	1	31,152	31,152
Total:			834,592

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	25,000.00
Furniture & Fixtures (in Rs):	85,000.00
Contingency/Others/Miscellaneous (in Rs)	150,000.00
Working Capital Per Estimate :	260,000.00

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
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## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
MANGO MILKSHAKE	140	5400	756,000
MANGO JUICE	120	10800	1,296,000
MANGO PICKLE	350	7200	2,520,000
Total:			4,572,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
PRESERVATIVES	500	5	2,500
PACKING CONTAINER	10	7000	70,000
MANGO	45	10000	450,000
MILK	45	5000	225,000
SUGAR	40	1500	60,000
MUSTARD OIL	95	1500	142,500
SPICES	375	1000	375,000
SALT	20	1000	20,000
Total:			1,345,000

## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
WORKER	6	10,500	756,000
ACCOUNTANT	1	12,000	144,000
SALESMAN	2	11,000	264,000
Total:			1,164,000

## WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

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

## MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	2.05
Other Overhead Expenses (In %) :	0.16	Telephone Expenses (In %) :	0.16
Stationery & Postage (In %) :	0.33	Advertisement & Publicity (In %) :	0.33
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	0.16

## 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

6.00

Rate of Interest (In %) :

11.00

Months):  
Employment :

9.00

**PROJECTED FINANCIAL****COST OF PROJECT**

Land	Land Value	Ownership
LAND	1500	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
minor civil construction	700	90.00	63,000.00
storage	600	150.00	90,000.00
flooring	700	100.00	70,000.00
designing	400	200.00	80,000.00
Total			303,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
Auto liquid pouch packing machine with GST	1.00	148,370.00	148,370.00
Cutting and peeling tools with GST	10.00	3,200.00	32,000.00
Raw Material Storage Tools	20.00	1,360.00	27,200.00
Water Motor	1.00	24,680.00	24,680.00
Packet packing Machine with GST	1.00	128,750.00	128,750.00
SS containers	15.00	21,000.00	315,000.00
Blender Mixer	1.00	127,440.00	127,440.00
Spices grinder Machine	1.00	31,152.00	31,152.00
Total			834,592.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
25,000.00	85,000.00	150,000.00	1,397,592.00	187,994.21

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

Own Contribution	10.00 %	Rs	139,759.20
Bank Finance	90.00 %		
Term Loan		Rs	1,257,832.80
Govt. Subsidy	35.00 %	Rs	489,157.20

**Means of Financing(Working Capital)**

Own Contribution	10.00 %	Rs	139,759.20
Bank Finance	90.00 %		
Term Loan		Rs	1,257,832.80
Govt. Subsidy	35.00 %	Rs	489,157.20

Own Contribution	20.00 %	Rs	37,598.84
Bank Finance	80.00 %		
Working Capital		Rs	150,395.37

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	1257832.80	78614.55	1179218.25	138361.61
2	1179218.25	157229.10	1021989.15	129714.01
3	1021989.15	157229.10	864760.05	112418.81
4	864760.05	157229.10	707530.95	95123.61
5	707530.95	157229.10	550301.85	77828.40
6	550301.85	157229.10	393072.75	60533.20
7	393072.75	157229.10	235843.65	43238.00
8	235843.65	157229.10	78614.55	25942.80
9	78614.55	157229.10	0	8647.60

### Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	150,395.37	9,399.71	140,995.66	16,543.49
2	140,995.66	18,799.42	122,196.24	15,509.52
3	122,196.24	18,799.42	103,396.82	13,441.59
4	103,396.82	18,799.42	84,597.40	11,373.65

5	84,597.40	18,799.42	65,797.98	9,305.71
6	65,797.98	18,799.42	46,998.56	7,237.78
7	46,998.56	18,799.42	28,199.14	5,169.84
8	28,199.14	18,799.42	9,399.72	3,101.91
9	9,399.72	18,799.42	0.00	1,033.97

### Statement Showing the Depreciation on Fixed Assets

#### WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	303000.00	272700.00	245430.00	220887.00	198798.30
Depreciation	30300.00	27270.00	24543.00	22088.70	19879.83
Closing Balance	272700.00	245430.00	220887.00	198798.30	178918.47

#### MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	834592.00	709403.20	602992.72	512543.81	435662.24
Depreciation	125188.80	106410.48	90448.91	76881.57	65349.34
Closing Balance	709403.20	602992.72	512543.81	435662.24	370312.90

#### TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	30300.00	27270.00	24543.00	22088.70	19879.83
Machinery	125188.80	106410.48	90448.91	76881.57	65349.34
Total	155488.80	133680.48	114991.91	98970.27	85229.17

### Schedule of Sales Realization

#### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
mango milkshake	140	5,400.00	756,000.00
mango juice	120	10,800.00	1,296,000.00
mango pickle	350	7,200.00	2,520,000.00

#### 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	3200400.00	3657600.00	4114800.00	4114800.00	4114800.00

### Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
preservatives	0	500	5	2,500.00
Packing Container	0	10	7,000	70,000.00

mango	0	45	10,000	450,000.00
milk	0	45	5,000	225,000.00
Sugar	0	40	1,500	60,000.00
mustard oil	0	95	1,500	142,500.00
Spices	0	375	1,000	375,000.00
salt	0	20	1,000	20,000.00
Total				1,345,000.00

### WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
worker	6	10,500	756,000.00
Accountant	1	12,000	144,000.00
salesman	2	11,000	264,000.00
Total	9		1164000.0

Repairs and Maintenance	Rs	45,720.00
Power and Fuel	Rs	93,726.00
Other Overhead Expenses	Rs	7,315.20

### ADMINISTRATIVE EXPENSES

Telephone Expenses	7,315.20
Stationery & Postage	15,087.60
Advertisement & Publicity	15,087.60
Workshed Rent	0.00
Other Miscellaneous Expenses	7,315.20
Total	44,805.60

### 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	941500.00	1076000.00	1210500.00	1210500.00	1210500.00
Wages	814800.00	931200.00	1047600.00	1047600.00	1047600.00
Repairs & Maintenance	32004.00	36576.00	41148.00	41148.00	41148.00
Power & Fuel	65608.20	74980.80	84353.40	84353.40	84353.40
Other Overhead Expenses	5120.64	5852.16	6583.68	6583.68	6583.68

### ADMINISTRATIVE EXPENSES

Salary	0.00	0.00	0.00	0.00	0.00
Postage Telephone	5120.64	5852.16	6583.68	6583.68	6583.68
Stationery & Postage	10561.32	12070.08	13578.84	13578.84	13578.84
Advertisement & Publicity	10561.32	12070.08	13578.84	13578.84	13578.84
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	5120.64	5852.16	6583.68	6583.68	6583.68
Total:	1890396.76	2160453.44	2430510.12	2430510.12	2430510.12

### Assessment of Working Capital

Particulars	Amount in Rs.
Sale	4572000.00

### MANUFACTURING EXPENSES

Raw Material	1345000.00
Wages	1164000.00
Repair & Maintenance	45720.00
Power & Fuel	93726.00
Other Overhead Expenses	7315.20
Production Cost	2655761.20
Administrative Cost	44805.60
Manufacturing Cost	2700566.80

### 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	61967.76
Finished goods	7	Manufacturing Cost	63013.23
Receivable by	7	Manufacturing Cost	63013.00
Total Working Capital Requirement		Per Cycle	187993.99

### Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		3200400.00	3657600.00	4114800.00	4114800.00
Total		3200400.00	3657600.00	4114800.00	4114800.00

### MANUFACTURING EXPENSES

Rawmaterials		941500.00	1076000.00	1210500.00	1210500.00
Wages		814800.00	931200.00	1047600.00	1047600.00
Repairs & Maintenance		32004.00	36576.00	41148.00	41148.00
Power & Fuel		65608.20	74980.80	84353.40	84353.40
Other Overhead Expenses		5120.64	5852.16	6583.68	6583.68



Depreciation		155488.80	133680.48	114991.91	98970.27
Production Cost		2014521.64	2258289.44	2505176.99	2489155.35

### ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		5120.64	5852.16	6583.68	6583.68
Stationery & Postage		10561.32	12070.08	13578.84	13578.84
Advertisement & Publicity		10561.32	12070.08	13578.84	13578.84
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		5120.64	5852.16	6583.68	6583.68
Administrative Cost		31363.92	35844.48	40325.04	40325.04
Interest on Bank credit					
Term Loan		138361.61	129714.01	112418.81	95123.61
Working Capital		16543.49	15509.52	13441.59	11373.65
Cost of Sale		2200790.66	2439357.45	2671362.43	2635977.65
Net Profit Before Tax		999609.34	1218242.55	1443437.57	1478822.35
Less Tax		0	0.00	0	0
Net Profit		999609.34	1218242.55	1443437.57	1478822.35

### Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		999609.34	1218242.55	1443437.57	1478822.35
Add :					
Depreciation		155488.80	133680.48	114991.91	98970.27
<b>TOTAL - A</b>		1155098.14	1351923.03	1558429.48	1577792.62
Payments :					
On Term Loan :					
Interest		138361.61	129714.01	112418.81	95123.61
Installment		78614.55	157229.10	157229.10	157229.10
On Working Capital					
Interest		16543.49	15509.52	13441.59	11373.65
<b>TOTAL - B</b>		233519.65	302452.63	283089.50	263726.36
Average D.S.C.R		4.95	4.47	5.51	5.98

### Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		177358.04	177358.04	177358.04	177358.04

Profit		999609.34	1218242.55	1443437.57	1478822.35
Term Loan		1257832.80	1179218.25	1021989.15	864760.05
Working Capital		150395.37	140995.66	122196.24	103396.82
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		2585195.55	2715814.50	2764981.00	2624337.26

## ASSETS

Gross Fixed Assets		1222592.00	1067103.20	933422.72	818430.81
Less : Depreciation		155488.80	133680.48	114991.91	98970.27
Net Fixed Assets		1067103.20	933422.72	818430.81	719460.54
Preliminary & Pre-Op. Expenses		25000	18750	14062.5	10546.875
Current Assets		150395.37	140995.66	122196.24	103396.82
Cash in Bank/Hand		1367696.98	1641396.12	1824353.95	1801479.90
Total		2585195.55	2715814.50	2764981.00	2624337.26

## Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		999609.34	1218242.55	1443437.57	1478822.35
Add : Depreciation		155488.80	133680.48	114991.91	98970.27
Term Loan		1257832.80	1179218.25	1021989.15	864760.05
Working Capital Loan		150395.37	140995.66	122196.24	103396.82
Promoters Capital		158558.62	0.00	0.00	0.00
Total		2721884.93	2672136.94	2702614.87	2545949.49
Total Fixed Capital		1397592	1397592	1397592	1397592
Repayment of Term Loan		78614.55	157229.10	157229.10	157229.10
Repayment of WC Loan		9399.71	18799.42	18799.42	18799.42
Current Assets		150395.37	140995.66	122196.24	103396.82
Total		238409.63	317024.18	298224.76	279425.34
Opening Balance		0	2483475.30	4838588.06	7242978.17
Surplus		2483475.30	2355112.76	2404390.11	2266524.15
Closing Balance		2483475.30	4838588.06	7242978.17	9509502.32

## Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		325214.33	299238.97	267735.76	234418.92
Variable Cost		2031065.13	2273798.96	2518618.58	2500529.00
Total Cost		2356279.46	2573037.93	2786354.34	2734947.92
Sales		3200400.00	3657600.00	4114800.00	4114800.00

Contribution (Sales-VC)		1169334.87	1383801.04	1596181.42	1614271.00
B.E.P in %		27.81	21.62	16.77	14.52
Break Even Sales in Rs.		890092.28	790934.84	690196.67	597537.20
Break Even Units		6357.80	5649.53	4929.98	4268.12
Current Ratio		0.62	0.44	0.40	0.37
Net Profit Ratio		31.23 %	33.31 %	35.08 %	35.94 %

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;