

Application View

Application Id : 11020222808235
Name : ABHINANDAN KUMAR
Mother Name : BINA DEVI
Father/Spouse Name : MAHENDRA PRASAD SINGH
Gender : MALE
Date of Birth : 01-Jan-1976
Residential Address : TELIABATHAN, KOLWARA, PARBATTA, KAGARIA PIN- 851216
City: KHAGARIA
State : BIHAR
District: KHAGARIA
Block/Taluka : KHAGARIA
PINCODE : 851216
Email Address : ABHINANDAN02233@GMAIL.COM
Phone Number : 8544173751
Academic Qualification : 10TH PASS
Social Category : OBC
PAN Number : CKHPK2983B

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : ABHINANDAN KUMAR
Address of the Proposed Business Unit : TELIABATHAN, KOLWARA, PARBATTA, KAGARIA PIN- 851216
State : BIHAR District: KHAGARIA City: KHAGARIA
Block/Taluka : KHAGARIA PinCode : 851216
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 : Automatic
Total Available Land for Proposed Project(in Sq ft) : 3000
Land Value of the Proposed Unit (In Rs/Sq ft) : 80
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 HONEY PROCESSING AND PACKING
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No
If No, Other ODOP Products : Honey

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
UNION BANK OF INDIA	PARBATTA	UBIN0537055	370502010986201

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	2500	80	200,000
Total:			200,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
HONEY PROCESSING UNIT1	1	216,000	216,000
HONEY FILLIG AND PACKING	1	280,000	280,000
Total:			496,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 20,000.00
Furniture & Fixtures (in Rs): 15,000.00
Contingency/Others/Miscellaneous (in Rs) 20,000.00
Working Capital Per Estimate : 55,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
HONEY	350	5500	1,925,000
Total:			1,925,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
BEE BOX	4,000	100	400,000
OTHER MATERIAL	40	80	3,200
Total:			403,200

WAGES DETAILS

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

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	9,000	216,000
UNSKILLED	5	5,000	300,000
Total:			516,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	3
Finished Goods (In Number of Days) :	4
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 %) :	1.00	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	1.50	Advertisement & Publicity (In %) :	2.50
Building Rent per Month(In Rs.) :	20,000.00	Other Miscellaneous Expenditure (In %) :	2.00

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

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	80	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
	2500	80.00	200,000.00
Total			200,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
HONEY PROCESSING UNIT1	1.00	216,000.00	216,000.00
HONEY FILLIG AND PACKING	1.00	280,000.00	280,000.00
Total			496,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
20,000.00	15,000.00	20,000.00	751,000.00	55,852.83

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	75,100.00
Bank Finance	90.00 %		
Term Loan		Rs	675,900.00
Govt. Subsidy	35.00 %	Rs	262,850.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	11,170.57
Bank Finance	80.00 %		
Working Capital		Rs	44,682.26

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	675900.00	67590.00	608310.00	74349.00
2	608310.00	135180.00	473130.00	66914.10
3	473130.00	135180.00	337950.00	52044.30
4	337950.00	135180.00	202770.00	37174.50
5	202770.00	135180.00	67590.00	22304.70
6	67590.00	135180.00	0	7434.90

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	44,682.26	4,468.23	40,214.03	4,915.05
2	40,214.03	8,936.45	31,277.58	4,423.54
3	31,277.58	8,936.45	22,341.13	3,440.53
4	22,341.13	8,936.45	13,404.68	2,457.52

5	13,404.68	8,936.45	4,468.23	1,474.51
6	4,468.23	8,936.45	0.00	491.51

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	200000.00	180000.00	162000.00	145800.00	131220.00
Depreciation	20000.00	18000.00	16200.00	14580.00	13122.00
Closing Balance	180000.00	162000.00	145800.00	131220.00	118098.00

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	496000.00	421600.00	358360.00	304606.00	258915.10
Depreciation	74400.00	63240.00	53754.00	45690.90	38837.26
Closing Balance	421600.00	358360.00	304606.00	258915.10	220077.84

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	20000.00	18000.00	16200.00	14580.00	13122.00
Machinery	74400.00	63240.00	53754.00	45690.90	38837.26
Total	94400.00	81240.00	69954.00	60270.90	51959.26

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
HONEY	350	5,500.00	1,925,000.00

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	1347500.00	1540000.00	1732500.00	1732500.00	1732500.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
BEE BOX	0	4,000	100	400,000.00
OTHER MATERIAL	0	40	80	3,200.00
Total				403,200.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	2	9,000	216,000.00
	5	5,000	300,000.00
Total	7		516000.0

Repairs and Maintenance	Rs	38,500.00
Power and Fuel	Rs	38,500.00
Other Overhead Expenses	Rs	19,250.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	28,875.00
Advertisement & Publicity	48,125.00
Workshed Rent	240,000.00
Other Miscellaneous Expenses	38,500.00
Total	355,500.00

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	282240.00	322560.00	362880.00	362880.00	362880.00
Wages	361200.00	412800.00	464400.00	464400.00	464400.00
Repairs & Maintenance	26950.00	30800.00	34650.00	34650.00	34650.00
Power & Fuel	26950.00	30800.00	34650.00	34650.00	34650.00
Other Overhead Expenses	13475.00	15400.00	17325.00	17325.00	17325.00

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	20212.50	23100.00	25987.50	25987.50	25987.50
Advertisement & Publicity	33687.50	38500.00	43312.50	43312.50	43312.50
Workshed Rent	240000.00	240000.00	240000.00	240000.00	240000.00
Other Miscellaneous Expenses	26950.00	30800.00	34650.00	34650.00	34650.00
Total:	1031665.00	1144760.00	1257855.00	1257855.00	1257855.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	1925000.00

MANUFACTURING EXPENSES

Raw Material	403200.00
Wages	516000.00
Repair & Maintenance	38500.00
Power & Fuel	38500.00
Other Overhead Expenses	19250.00
Production Cost	1015450.00
Administrative Cost	355500.00
Manufacturing Cost	1370950.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	3	Production Cost	10154.50
Finished goods	4	Manufacturing Cost	18279.33
Receivable by	6	Manufacturing Cost	27419.00
Total Working Capital Requirement		Per Cycle	55852.83

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1347500.00	1540000.00	1732500.00	1732500.00
Total		1347500.00	1540000.00	1732500.00	1732500.00

MANUFACTURING EXPENSES

Rawmaterials		282240.00	322560.00	362880.00	362880.00
Wages		361200.00	412800.00	464400.00	464400.00
Repairs & Maintenance		26950.00	30800.00	34650.00	34650.00
Power & Fuel		26950.00	30800.00	34650.00	34650.00
Other Overhead Expenses		13475.00	15400.00	17325.00	17325.00
Depreciation		94400.00	81240.00	69954.00	60270.90
Production Cost		805215.00	893600.00	983859.00	974175.90

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		20212.50	23100.00	25987.50	25987.50
Advertisement & Publicity		33687.50	38500.00	43312.50	43312.50
Workshed Rent		240000.00	240000.00	240000.00	240000.00

Other Miscellaneous Expenses		26950.00	30800.00	34650.00	34650.00
Administrative Cost		320850.00	332400.00	343950.00	343950.00
Interest on Bank credit					
Term Loan		74349.00	66914.10	52044.30	37174.50
Working Capital		4915.05	4423.54	3440.53	2457.52
Cost of Sale		1205329.05	1297337.64	1383293.83	1357757.92
Net Profit Before Tax		142170.95	242662.36	349206.17	374742.08
Less Tax		0	0.00	0	0
Net Profit		142170.95	242662.36	349206.17	374742.08

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		142170.95	242662.36	349206.17	374742.08
Add :					
Depreciation		94400.00	81240.00	69954.00	60270.90
TOTAL - A		236570.95	323902.36	419160.17	435012.98
Payments :					
On Term Loan :					
Interest		74349.00	66914.10	52044.30	37174.50
Installment		67590.00	135180.00	135180.00	135180.00
On Working Capital					
Interest		4915.05	4423.54	3440.53	2457.52
TOTAL - B		146854.05	206517.64	190664.83	174812.02
Average D.S.C.R		1.61	1.57	2.20	2.49

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		86270.57	86270.57	86270.57	86270.57
Profit		142170.95	242662.36	349206.17	374742.08
Term Loan		675900.00	608310.00	473130.00	337950.00
Working Capital		44682.26	40214.03	31277.58	22341.13
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		949023.78	977456.96	939884.32	821303.78

ASSETS

Gross Fixed Assets		711000.00	616600.00	535360.00	465406.00
Less : Depreciation		94400.00	81240.00	69954.00	60270.90
Net Fixed Assets		616600.00	535360.00	465406.00	405135.10

Preliminary & Pre-Op. Expenses		20000	15000	11250	8437.5
Current Assets		44682.26	40214.03	31277.58	22341.13
Cash in Bank/Hand		287741.52	401882.93	443200.74	393827.55
Total		949023.78	977456.96	939884.32	821303.78

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		142170.95	242662.36	349206.17	374742.08
Add : Depreciation		94400.00	81240.00	69954.00	60270.90
Term Loan		675900.00	608310.00	473130.00	337950.00
Working Capital Loan		44682.26	40214.03	31277.58	22341.13
Promoters Capital		80685.28	0.00	0.00	0.00
Total		1037838.49	972426.39	923567.75	795304.11
Total Fixed Capital		751000	751000	751000	751000
Repayment of Term Loan		67590.00	135180.00	135180.00	135180.00
Repayment of WC Loan		4468.23	8936.45	8936.45	8936.45
Current Assets		44682.26	40214.03	31277.58	22341.13
Total		116740.49	184330.48	175394.03	166457.58
Opening Balance		0	921098.00	1709193.91	2457367.63
Surplus		921098.00	788095.91	748173.72	628846.53
Closing Balance		921098.00	1709193.91	2457367.63	3086214.16

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		489599.00	480554.10	465948.30	441395.40
Variable Cost		810130.05	898023.54	987299.53	976633.42
Total Cost		1299729.05	1378577.64	1453247.83	1418028.82
Sales		1347500.00	1540000.00	1732500.00	1732500.00
Contribution (Sales-VC)		537369.95	641976.46	745200.47	755866.58
B.E.P in %		91.11	74.86	62.53	58.40
Break Even Sales in Rs.		1227710.36	1152773.29	1083272.84	1011709.67
Break Even Units		3507.74	3293.64	3095.07	2890.60
Current Ratio		0.30	0.19	0.16	0.12
Net Profit Ratio		10.55 %	15.76 %	20.16 %	21.63 %

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;