

Application View

Application Id : 11020123860685
Name : KHALID MOBARAK
Mother Name : SHAKERA KHATOON
Father/Spouse Name : MOBARAK HUSSAIN
Gender : MALE
Date of Birth : 12-Oct-1986
Residential Address : RAMPARA KATIHAR
City: KATIHAR
State : BIHAR
District: KATIHAR
Block/Taluka : KATIHAR
PINCODE : 854105
Email Address : ROZYVIP6402@GMAIL.COM
Phone Number : 7909009109
Academic Qualification : GRADUATE
Social Category : OBC
PAN Number : ASZPM4122A

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : KHALID MOBARAK
Address of the Proposed Business Unit : RAMPARA KATIHAR
State : BIHAR District: KATIHAR City: KATIHAR
Block/Taluka : KATIHAR PinCode : 854105
Type of Property : Owned Number of New Employment the Proposed Enterprises will Generate : More than 10 workers
Nature of Operations to be Carried out in the Proposed Enterprises : Semi Automatic
Total Available Land for Proposed Project(in Sq ft) : 3000
Land Value of the Proposed Unit (In Rs/Sq ft) : 670
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 PROSSESING
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? Yes
ODOP Identified by State : Makhana (Foxnut)

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
CENTRAL BANK OF INDIA	D.S.COLLEGE, KATIHAR	CBIN0284044	3532500553

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
OTHERS	3000	0	0
Total:			0

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
THREE LAYER ROASTER WITH ACCESSORIES	1	500,000	500,000
VIBRETOR WITH HOPPER AND SIEVE	1	135,000	135,000
CONVEYER	1	125,000	125,000
SEASONING DRUM	1	225,000	225,000
PAKING MACHIN	1	500,000	500,000
AIR DRYER CUM COMPRESSER	1	150,000	150,000
NITROGAN PLANT	1	300,000	300,000
CAN SEAMER	1	235,000	235,000
AIR CONDITIONER	1	50,000	50,000
GENERATER	1	600,000	600,000
MISCELLANEOUS EQUIPMANT	1	50,000	50,000
INSTALLATIN COST	1	120,000	120,000
THRESHING MACHIN	1	84,500	84,500
Total:			3,074,500

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 150,000.00
Furniture & Fixtures (in Rs): 100,000.00
Contingency/Others/Miscellaneous (in Rs) 350,000.00
Working Capital Per Estimate : 600,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
MAKHANA	800	15400	12,320,000
Total:			12,320,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MAKHANA POPS	420	16400	6,888,000
Total:			6,888,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	5	8,000	480,000
UNSKILLED	6	6,000	432,000
Total:			912,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	100
Finished Goods (In Number of Days) :	55
Receivable By (In Number of Days) :	30

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	3.00
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.) :	0.00	Other Miscellaneous Expenditure (In %) :	1.00

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 :	11.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
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LAND	670	OWN	
Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
Others	3000	0.00	0.00
Total			0.00

Machinery	Qty.	Rate.	Amt.(In Rs)
THREE LAYER ROASTER WITH ACCESSORIES	1.00	500,000.00	500,000.00
VIBRETOR WITH HOPPER AND SIEVE	1.00	135,000.00	135,000.00
CONVEYER	1.00	125,000.00	125,000.00
SEASONING DRUM	1.00	225,000.00	225,000.00
PAKING MACHIN	1.00	500,000.00	500,000.00
AIR DRYER CUM COMPRESSER	1.00	150,000.00	150,000.00
NITROGAN PLANT	1.00	300,000.00	300,000.00
CAN SEAMER	1.00	235,000.00	235,000.00
AIR CONDITIONER	1.00	50,000.00	50,000.00
GENERATER	1.00	600,000.00	600,000.00
MISCELLANEOUS Equipmant	1.00	50,000.00	50,000.00
installatin cost	1.00	120,000.00	120,000.00
threshing machin	1.00	84,500.00	84,500.00
Total			3,074,500.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
150,000.00	100,000.00	350,000.00	3,674,500.00	5,329,493.33

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	367,450.00
Bank Finance	90.00 %		
Term Loan		Rs	3,307,050.00
Govt. Subsidy	35.00 %	Rs	1,000,000.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	1,065,898.67
Bank Finance	80.00 %		
Working Capital		Rs	4,263,594.66

Own Contribution	10.00 %	Rs	367,450.00
Bank Finance	90.00 %		
Term Loan		Rs	3,307,050.00
Govt. Subsidy	35.00 %	Rs	1,000,000.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	3307050.00	330705.00	2976345.00	363775.50
2	2976345.00	661410.00	2314935.00	327397.95
3	2314935.00	661410.00	1653525.00	254642.85
4	1653525.00	661410.00	992115.00	181887.75
5	992115.00	661410.00	330705.00	109132.65
6	330705.00	661410.00	0	36377.55

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	4,263,594.66	426,359.47	3,837,235.19	468,995.41
2	3,837,235.19	852,718.93	2,984,516.26	422,095.87
3	2,984,516.26	852,718.93	2,131,797.33	328,296.79
4	2,131,797.33	852,718.93	1,279,078.40	234,497.71
5	1,279,078.40	852,718.93	426,359.47	140,698.62
6	426,359.47	852,718.93	0.00	46,899.54

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	0.00	0.00	0.00	0.00	0.00
Depreciation	0.00	0.00	0.00	0.00	0.00
Closing Balance	0.00	0.00	0.00	0.00	0.00

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	3074500.00	2613325.00	2221326.25	1888127.31	1604908.21
Depreciation	461175.00	391998.75	333198.94	283219.10	240736.23
Closing Balance	2613325.00	2221326.25	1888127.31	1604908.21	1364171.98

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	0.00	0.00	0.00	0.00	0.00
Machinery	461175.00	391998.75	333198.94	283219.10	240736.23
Total	461175.00	391998.75	333198.94	283219.10	240736.23

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
MAKHANA	800	15,400.00	12,320,000.00

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	8624000.00	9856000.00	11088000.00	11088000.00	11088000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
MAKHANA POPS	0	420	16,400	6,888,000.00
Total				6,888,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	5	8,000	480,000.00
Unskilled	6	6,000	432,000.00
Total	11		912000.0

Repairs and Maintenance	Rs	123,200.00
Power and Fuel	Rs	369,600.00
Other Overhead Expenses	Rs	123,200.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	123,200.00
Stationery & Postage	123,200.00
Advertisement & Publicity	123,200.00
Workshed Rent	0.00
Other Miscellaneous Expenses	123,200.00
Total	492,800.00

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	4821600.00	5510400.00	6199200.00	6199200.00	6199200.00
Wages	638400.00	729600.00	820800.00	820800.00	820800.00
Repairs & Maintenance	86240.00	98560.00	110880.00	110880.00	110880.00
Power & Fuel	258720.00	295680.00	332640.00	332640.00	332640.00
Other Overhead Expenses	86240.00	98560.00	110880.00	110880.00	110880.00

ADMINISTRATIVE EXPENSES

Salary	0.00	0.00	0.00	0.00	0.00
Postage Telephone	86240.00	98560.00	110880.00	110880.00	110880.00
Stationery & Postage	86240.00	98560.00	110880.00	110880.00	110880.00
Advertisement & Publicity	86240.00	98560.00	110880.00	110880.00	110880.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	86240.00	98560.00	110880.00	110880.00	110880.00
Total:	6236160.00	7127040.00	8017920.00	8017920.00	8017920.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	12320000.00

MANUFACTURING EXPENSES

Raw Material	6888000.00
Wages	912000.00
Repair & Maintenance	123200.00
Power & Fuel	369600.00
Other Overhead Expenses	123200.00
Production Cost	8416000.00
Administrative Cost	492800.00
Manufacturing Cost	8908800.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	100	Production Cost	2805333.33
Finished goods	55	Manufacturing Cost	1633280.00
Receivable by	30	Manufacturing Cost	890880.00
Total Working Capital Requirement		Per Cycle	5329493.33

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		8624000.00	9856000.00	11088000.00	11088000.00
Total		8624000.00	9856000.00	11088000.00	11088000.00

MANUFACTURING EXPENSES

Rawmaterials		4821600.00	5510400.00	6199200.00	6199200.00
Wages		638400.00	729600.00	820800.00	820800.00
Repairs & Maintenance		86240.00	98560.00	110880.00	110880.00
Power & Fuel		258720.00	295680.00	332640.00	332640.00
Other Overhead Expenses		86240.00	98560.00	110880.00	110880.00
Depreciation		461175.00	391998.75	333198.94	283219.10
Production Cost		6352375.00	7124798.75	7907598.94	7857619.10

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		86240.00	98560.00	110880.00	110880.00
Stationery & Postage		86240.00	98560.00	110880.00	110880.00
Advertisement & Publicity		86240.00	98560.00	110880.00	110880.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		86240.00	98560.00	110880.00	110880.00
Administrative Cost		344960.00	394240.00	443520.00	443520.00

Interest on Bank credit

Term Loan		363775.50	327397.95	254642.85	181887.75
Working Capital		468995.41	422095.87	328296.79	234497.71
Cost of Sale		7530105.91	8268532.57	8934058.58	8717524.56
Net Profit Before Tax		1093894.09	1587467.43	2153941.42	2370475.44
Less Tax		0	0.00	0	0
Net Profit		1093894.09	1587467.43	2153941.42	2370475.44

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		1093894.09	1587467.43	2153941.42	2370475.44
Add :					
Depreciation		461175.00	391998.75	333198.94	283219.10
TOTAL - A		1555069.09	1979466.18	2487140.36	2653694.54
Payments :					
On Term Loan :					
Interest		363775.50	327397.95	254642.85	181887.75
Installment		330705.00	661410.00	661410.00	661410.00
On Working Capital					
Interest		468995.41	422095.87	328296.79	234497.71
TOTAL - B		1163475.91	1410903.82	1244349.64	1077795.46
Average D.S.C.R		1.34	1.40	2.00	2.46

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		1433348.67	1433348.67	1433348.67	1433348.67
Profit		1093894.09	1587467.43	2153941.42	2370475.44
Term Loan		3307050.00	2976345.00	2314935.00	1653525.00
Working Capital		4263594.66	3837235.19	2984516.26	2131797.33
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		10097887.42	9834396.29	8886741.35	7589146.44

ASSETS

Gross Fixed Assets		3174500.00	2713325.00	2321326.25	1988127.31
Less : Depreciation		461175.00	391998.75	333198.94	283219.10
Net Fixed Assets		2713325.00	2321326.25	1988127.31	1704908.21
Preliminary & Pre-Op. Expenses		150000	112500	84375	63281.25
Current Assets		4263594.66	3837235.19	2984516.26	2131797.33
Cash in Bank/Hand		3120967.76	3675834.85	3914097.78	3752440.90
Total		10097887.42	9834396.29	8886741.35	7589146.44

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		1093894.09	1587467.43	2153941.42	2370475.44
Add : Depreciation		461175.00	391998.75	333198.94	283219.10
Term Loan		3307050.00	2976345.00	2314935.00	1653525.00
Working Capital Loan		4263594.66	3837235.19	2984516.26	2131797.33

Promoters Capital		900399.33	0.00	0.00	0.00
Total		10026113.08	8793046.37	7786591.62	6439016.87
Total Fixed Capital		3674500	3674500	3674500	3674500
Repayment of Term Loan		330705.00	661410.00	661410.00	661410.00
Repayment of WC Loan		426359.47	852718.93	852718.93	852718.93
Current Assets		4263594.66	3837235.19	2984516.26	2131797.33
Total		5020659.13	5351364.12	4498645.19	3645926.26
Opening Balance		0	5005453.95	8447136.20	11735082.63
Surplus		5005453.95	3441682.25	3287946.43	2793090.61
Closing Balance		5005453.95	8447136.20	11735082.63	14528173.24

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		1169910.50	1113636.70	1031361.79	908626.85
Variable Cost		6821370.41	7546894.62	8235895.73	8092116.81
Total Cost		7991280.91	8660531.32	9267257.52	9000743.66
Sales		8624000.00	9856000.00	11088000.00	11088000.00
Contribution (Sales-VC)		1802629.59	2309105.38	2852104.27	2995883.19
B.E.P in %		64.90	48.23	36.16	30.33
Break Even Sales in Rs.		5596994.64	4753357.47	4009579.75	3362899.64
Break Even Units		6996.24	5941.70	5011.97	4203.62
Current Ratio		2.68	1.70	1.42	1.10
Net Profit Ratio		12.68 %	16.11 %	19.43 %	21.38 %

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;