

Application View

Application Id : 11020722774904  
Name : ARCHANA BHARTI  
Mother Name : SANYUKTA DEVI  
Father/Spouse Name : SUMAN KUMAR  
Gender : FEMALE  
Date of Birth : 03-Mar-1995  
Residential Address : AT+PO-BHIKHADIH,SANGRAMPUR  
City: SANGRAMPUR  
State : BIHAR  
District: MUNGER  
Block/Taluka : SANGRAMPUR  
PINCODE : 813212  
Email Address : SUMANKUMARTH99340@GMAIL.COM  
Phone Number : 7033899823  
Academic Qualification : 12TH PASS  
Social Category : OBC  
PAN Number : DTMPB2094H

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : ARCHANA BHARTI  
Address of the Proposed Business Unit : AT+PO-BHIKHADIH,SANGRAMPUR  
State : BIHAR District: MUNGER City: SANGRAMPUR  
Block/Taluka : SANGRAMPUR PinCode : 813212  
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 : Semi Automatic  
Total Available Land for Proposed Project(in Sq ft) : 1000  
Land Value of the Proposed Unit (In Rs/Sq ft) : 300  
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 MUSTARED OIL  
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No  
If No, Other ODOP Products : Mustard Products

## BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
BANK OF INDIA	SANGRAMPUR MUNGER	BKID0005829	582910110004840

## BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
RCC/ASBESTOS SHED	1000	300	300,000
Total:			300,000

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
OIL MACHINE	2	250,000	500,000
Total:			500,000

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 100,000.00  
Furniture & Fixtures (in Rs): 50,000.00  
Contingency/Others/Miscellaneous (in Rs) 50,000.00  
Working Capital Per Estimate : 200,000.00

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
MUSTARED OIL	200	15000	3,000,000
Total:			3,000,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MUSTARED	100	20000	2,000,000
Total:			2,000,000

## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	8,000	96,000

## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
UNSKILLED	1	6,000	72,000
Total:			168,000

## WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	10
Finished Goods (In Number of Days) :	5
Receivable By (In Number of Days) :	3

## 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.) :	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):	3.00
Rate of Interest (In %) :	11.00	Employment :	2.00

## PROJECTED FINANCIAL

### COST OF PROJECT

Land	Land Value	Ownership
LAND	300	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
	1000	300.00	300,000.00
Total			300,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
OIL MACHINE	2.00	250,000.00	500,000.00
Total			500,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
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100,000.00	50,000.00	50,000.00	1,000,000.00	138,680.00
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### "Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	100,000.00
Bank Finance	90.00 %		
Term Loan		Rs	900,000.00
Govt. Subsidy	35.00 %	Rs	350,000.00

### Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	27,736.00
Bank Finance	80.00 %		
Working Capital		Rs	110,944.00

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	900000.00	45000.00	855000.00	99000.00
2	855000.00	180000.00	675000.00	94050.00
3	675000.00	180000.00	495000.00	74250.00
4	495000.00	180000.00	315000.00	54450.00
5	315000.00	180000.00	135000.00	34650.00
6	135000.00	180000.00	0	14850.00

### Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	110,944.00	5,547.20	105,396.80	12,203.84
2	105,396.80	22,188.80	83,208.00	11,593.65
3	83,208.00	22,188.80	61,019.20	9,152.88
4	61,019.20	22,188.80	38,830.40	6,712.11
5	38,830.40	22,188.80	16,641.60	4,271.34
6	16,641.60	22,188.80	0.00	1,830.58

## Statement Showing the Depreciation on Fixed Assets

### WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	300000.00	270000.00	243000.00	218700.00	196830.00
Depreciation	30000.00	27000.00	24300.00	21870.00	19683.00
Closing Balance	270000.00	243000.00	218700.00	196830.00	177147.00

### MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	500000.00	425000.00	361250.00	307062.50	261003.12
Depreciation	75000.00	63750.00	54187.50	46059.38	39150.47
Closing Balance	425000.00	361250.00	307062.50	261003.12	221852.65

### TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	30000.00	27000.00	24300.00	21870.00	19683.00
Machinery	75000.00	63750.00	54187.50	46059.38	39150.47
Total	105000.00	90750.00	78487.50	67929.38	58833.47

### Schedule of Sales Realization

#### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
MUSTARED OIL	200	15,000.00	3,000,000.00

#### 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	2100000.00	2400000.00	2700000.00	2700000.00	2700000.00

### Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
MUSTARED	0	100	20,000	2,000,000.00
Total				2,000,000.00

### WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	1	8,000	96,000.00
	1	6,000	72,000.00
Total	2		168000.0

Repairs and Maintenance	Rs	30,000.00
Power and Fuel	Rs	30,000.00
Other Overhead Expenses	Rs	30,000.00

## ADMINISTRATIVE EXPENSES

Telephone Expenses	30,000.00
Stationery & Postage	30,000.00
Advertisement & Publicity	30,000.00
Workshed Rent	0.00
Other Miscellaneous Expenses	30,000.00
<b>Total</b>	<b>120,000.00</b>

### 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	1400000.00	1600000.00	1800000.00	1800000.00	1800000.00
Wages	117600.00	134400.00	151200.00	151200.00	151200.00
Repairs & Maintenance	21000.00	24000.00	27000.00	27000.00	27000.00
Power & Fuel	21000.00	24000.00	27000.00	27000.00	27000.00
Other Overhead Expenses	21000.00	24000.00	27000.00	27000.00	27000.00

## ADMINISTRATIVE EXPENSES

Salary	0.00	0.00	0.00	0.00	0.00
Postage Telephone	21000.00	24000.00	27000.00	27000.00	27000.00
Stationery & Postage	21000.00	24000.00	27000.00	27000.00	27000.00
Advertisement & Publicity	21000.00	24000.00	27000.00	27000.00	27000.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	21000.00	24000.00	27000.00	27000.00	27000.00
<b>Total:</b>	<b>1664600.00</b>	<b>1902400.00</b>	<b>2140200.00</b>	<b>2140200.00</b>	<b>2140200.00</b>

### Assessment of Working Capital

Particulars	Amount in Rs.
Sale	3000000.00

## MANUFACTURING EXPENSES

Raw Material	2000000.00
Wages	168000.00
Repair & Maintenance	30000.00
Power & Fuel	30000.00
Other Overhead Expenses	30000.00
<b>Production Cost</b>	<b>2258000.00</b>
<b>Administrative Cost</b>	<b>120000.00</b>
<b>Manufacturing Cost</b>	<b>2378000.00</b>

## 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	75266.67
Finished goods	5	Manufacturing Cost	39633.33
Receivable by	3	Manufacturing Cost	23780.00
Total Working Capital Requirement		Per Cycle	138680.00

## Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		2100000.00	2400000.00	2700000.00	2700000.00
Total		2100000.00	2400000.00	2700000.00	2700000.00

### MANUFACTURING EXPENSES

Rawmaterials		1400000.00	1600000.00	1800000.00	1800000.00
Wages		117600.00	134400.00	151200.00	151200.00
Repairs & Maintenance		21000.00	24000.00	27000.00	27000.00
Power & Fuel		21000.00	24000.00	27000.00	27000.00
Other Overhead Expenses		21000.00	24000.00	27000.00	27000.00
Depreciation		105000.00	90750.00	78487.50	67929.38
Production Cost		1685600.00	1897150.00	2110687.50	2100129.38

### ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		21000.00	24000.00	27000.00	27000.00
Stationery & Postage		21000.00	24000.00	27000.00	27000.00
Advertisement & Publicity		21000.00	24000.00	27000.00	27000.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		21000.00	24000.00	27000.00	27000.00
Administrative Cost		84000.00	96000.00	108000.00	108000.00

Interest on Bank credit

Term Loan		99000.00	94050.00	74250.00	54450.00
Working Capital		12203.84	11593.65	9152.88	6712.11
Cost of Sale		1880803.84	2098793.65	2302090.38	2269291.49
Net Profit Before Tax		219196.16	301206.35	397909.62	430708.51
Less Tax		0	0.00	0	0
Net Profit		219196.16	301206.35	397909.62	430708.51

## Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		219196.16	301206.35	397909.62	430708.51
Add :					
Depreciation		105000.00	90750.00	78487.50	67929.38
<b>TOTAL - A</b>		<b>324196.16</b>	<b>391956.35</b>	<b>476397.12</b>	<b>498637.89</b>
<b>Payments :</b>					
<b>On Term Loan :</b>					
Interest		99000.00	94050.00	74250.00	54450.00
Installment		45000.00	180000.00	180000.00	180000.00
<b>On Working Capital</b>					
Interest		12203.84	11593.65	9152.88	6712.11
<b>TOTAL - B</b>		<b>156203.84</b>	<b>285643.65</b>	<b>263402.88</b>	<b>241162.11</b>
Average D.S.C.R		2.08	1.37	1.81	2.07

## Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		127736.00	127736.00	127736.00	127736.00
Profit		219196.16	301206.35	397909.62	430708.51
Term Loan		900000.00	855000.00	675000.00	495000.00
Working Capital		110944.00	105396.80	83208.00	61019.20
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
<b>Total</b>		<b>1357876.16</b>	<b>1389339.15</b>	<b>1283853.62</b>	<b>1114463.71</b>

## ASSETS

Gross Fixed Assets		850000.00	745000.00	654250.00	575762.50
Less : Depreciation		105000.00	90750.00	78487.50	67929.38
Net Fixed Assets		745000.00	654250.00	575762.50	507833.12
Preliminary & Pre-Op. Expenses		100000	75000	56250	42187.5
Current Assets		110944.00	105396.80	83208.00	61019.20
Cash in Bank/Hand		501932.16	629692.35	624883.12	545611.39
<b>Total</b>		<b>1357876.16</b>	<b>1389339.15</b>	<b>1283853.62</b>	<b>1114463.71</b>

## Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		219196.16	301206.35	397909.62	430708.51
Add : Depreciation		105000.00	90750.00	78487.50	67929.38
Term Loan		900000.00	855000.00	675000.00	495000.00
Working Capital Loan		110944.00	105396.80	83208.00	61019.20



Promoters Capital		113868.00	0.00	0.00	0.00
Total		1449008.16	1352353.15	1234605.12	1054657.09
Total Fixed Capital		1000000	1000000	1000000	1000000
Repayment of Term Loan		45000.00	180000.00	180000.00	180000.00
Repayment of WC Loan		5547.20	22188.80	22188.80	22188.80
Current Assets		110944.00	105396.80	83208.00	61019.20
Total		161491.20	307585.60	285396.80	263208.00
Opening Balance		0	1287516.96	2332284.51	3281492.83
Surplus		1287516.96	1044767.55	949208.32	791449.09
Closing Balance		1287516.96	2332284.51	3281492.83	4072941.92

### Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		288000.00	280800.00	260737.50	230379.38
Variable Cost		1697803.84	1908743.65	2119840.38	2106841.49
Total Cost		1985803.84	2189543.65	2380577.88	2337220.87
Sales		2100000.00	2400000.00	2700000.00	2700000.00
Contribution (Sales-VC)		402196.16	491256.35	580159.62	593158.51
B.E.P in %		71.61	57.16	44.94	38.84
Break Even Sales in Rs.		1503743.84	1371829.60	1213444.07	1048664.59
Break Even Units		7518.72	6859.15	6067.22	5243.32
Current Ratio		0.69	0.34	0.29	0.23
Net Profit Ratio		10.44 %	12.55 %	14.74 %	15.95 %

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;