

Application View

Application Id : 11019122774867  
Name : PRIYANKA BHARTI  
Mother Name : CHANDRAKALA DEVI  
Father/Spouse Name : LALU PRASAD  
Gender : FEMALE  
Date of Birth : 30-Dec-1997  
Residential Address : W/O- LALU PRASAD YADAV BAKHATPUR TELAR BEGUSARAAI  
City: BEGUSARAI  
State : BIHAR  
District: BEGUSARAI  
Block/Taluka : BARAUNI  
PINCODE : 851122  
Email Address : LALUPRASADBGS@GMAIL.COM  
Phone Number : 7549828583  
Academic Qualification : 12TH PASS  
Social Category : OBC  
PAN Number : CYKPB1608K

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : PRIYANKA UDYOG BHANDAR  
Address of the Proposed Business Unit : W/O- LALU PRASAD YADAV BAKHATPUR TELAR BEGUSARAAI  
State : BIHAR District: BEGUSARAI City: BEGUSARAI  
Block/Taluka : BARAUNI PinCode : 851122  
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) : 2500  
Land Value of the Proposed Unit (In Rs/Sq ft) : 1000  
Personal Contribution Towards the Project(in %) : 10.00  
Loan for Working Capital : Yes  
Own Contribution on working capital (in %) : 10.00

## PRODUCT DETAILS

Type of Proposed Product to be Manufactured : Food Products- Manufacturing  
Type of Activities to be Involved while Manufacturing the Product PICKLES AND PAPAD MANUFACTURING UNIT  
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? Yes  
ODOP Identified by State : Chilly

## BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
STATE BANK OF INDIA	BARAUNI INDUSTRIAL ESTATE	SBIN0004520	32066328880

## BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	2500	50	125,000
Total:			125,000

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
PAPAD BELAN	1	165,000	165,000
MIXTURE MACHINE	1	85,000	85,000
BAND SEALER	1	26,500	26,500
GRINDER 3 HP MOTOR	1	55,000	55,000
WEIGHING BALANCE	1	6,500	6,500
DRYER	1	38,500	38,500
DG GENERATOR	1	180,000	180,000
DESIGN WRAPPER	1	125,000	125,000
Total:			681,500

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 18,000.00  
Furniture & Fixtures (in Rs): 20,000.00  
Contingency/Others/Miscellaneous (in Rs) : 20,000.00  
Working Capital Per Estimate : 58,000.00

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
PAPAD	70	65000	4,550,000
MIX PICKLES	110	35000	3,850,000
Total:			8,400,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MOONG DAAL	110	28000	3,080,000
SPICES	85	250	21,250
MIRCH	150	100	15,000
PACKAGING	100	1000	100,000
LABEL	5	100000	500,000
CHANNA	110	15000	1,650,000
Total:			5,366,250

## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	12,000	288,000
UNSKILLED	4	8,000	384,000
Total:			672,000

## WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	2
Finished Goods (In Number of Days) :	3
Receivable By (In Number of Days) :	6

## MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	2.00	Power and Fuel (In %) :	2.50
Other Overhead Expenses (In %) :	1.50	Telephone Expenses (In %) :	1.00
Stationery & Postage (In %) :	1.50	Advertisement & Publicity (In %) :	2.00
Building Rent per Month(In Rs.) :	15,000.00	Other Miscellaneous Expenditure (In %) :	1.50

## 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 :	6.00

## PROJECTED FINANCIAL

## COST OF PROJECT

Land	Land Value	Ownership
LAND	1000	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
Minor civil construction	2500	50.00	125,000.00
Total			125,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
PAPAD BELAN	1.00	165,000.00	165,000.00
MIXTURE MACHINE	1.00	85,000.00	85,000.00
BAND SEALER	1.00	26,500.00	26,500.00
GRINDER 3 HP MOTOR	1.00	55,000.00	55,000.00
WEIGHING BALANCE	1.00	6,500.00	6,500.00
DRYER	1.00	38,500.00	38,500.00
DG GENERATOR	1.00	180,000.00	180,000.00
design wrapper	1.00	125,000.00	125,000.00
Total			681,500.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
18,000.00	20,000.00	20,000.00	864,500.00	260,402.50

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

Own Contribution	10.00 %	Rs	86,450.00
Bank Finance	90.00 %		
Term Loan		Rs	778,050.00
Govt. Subsidy	35.00 %	Rs	302,575.00

### Means of Financing(Working Capital)

Own Contribution	10.00 %	Rs	26,040.25
Bank Finance	90.00 %		
Working Capital		Rs	234,362.25

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	778050.00	77805.00	700245.00	85585.50

Own Contribution	10.00 %	Rs	86,450.00
Bank Finance	90.00 %		
Term Loan		Rs	778,050.00
Govt. Subsidy	35.00 %	Rs	302,575.00

2	700245.00	155610.00	544635.00	77026.95
3	544635.00	155610.00	389025.00	59909.85
4	389025.00	155610.00	233415.00	42792.75
5	233415.00	155610.00	77805.00	25675.65
6	77805.00	155610.00	0	8558.55

### Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	234,362.25	23,436.23	210,926.02	25,779.85
2	210,926.02	46,872.45	164,053.57	23,201.86
3	164,053.57	46,872.45	117,181.12	18,045.89
4	117,181.12	46,872.45	70,308.67	12,889.92
5	70,308.67	46,872.45	23,436.22	7,733.95
6	23,436.22	46,872.45	0.00	2,577.98

### Statement Showing the Depreciation on Fixed Assets

## WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	125000.00	112500.00	101250.00	91125.00	82012.50
Depreciation	12500.00	11250.00	10125.00	9112.50	8201.25
Closing Balance	112500.00	101250.00	91125.00	82012.50	73811.25

## MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	681500.00	579275.00	492383.75	418526.19	355747.26
Depreciation	102225.00	86891.25	73857.56	62778.93	53362.09
Closing Balance	579275.00	492383.75	418526.19	355747.26	302385.17

## TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	12500.00	11250.00	10125.00	9112.50	8201.25
Machinery	102225.00	86891.25	73857.56	62778.93	53362.09
Total	114725.00	98141.25	83982.56	71891.43	61563.34

## Schedule of Sales Realization

### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
PAPAD	70	65,000.00	4,550,000.00
MIX PICKLES	110	35,000.00	3,850,000.00

### 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	5880000.00	6720000.00	7560000.00	7560000.00	7560000.00

### Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
MOONG DAAL	0	110	28,000	3,080,000.00
Spices	0	85	250	21,250.00
Mirch	0	150	100	15,000.00
Packaging	0	100	1,000	100,000.00
Label	0	5	100,000	500,000.00
CHANNA	0	110	15,000	1,650,000.00
Total				5,366,250.00

### WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	2	12,000	288,000.00
Unskilled	4	8,000	384,000.00

Total	6	672000.0
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Repairs and Maintenance	Rs	168,000.00
Power and Fuel	Rs	210,000.00
Other Overhead Expenses	Rs	126,000.00

### ADMINISTRATIVE EXPENSES

Telephone Expenses	84,000.00
Stationery & Postage	126,000.00
Advertisement & Publicity	168,000.00
Workshed Rent	180,000.00
Other Miscellaneous Expenses	126,000.00
<b>Total</b>	<b>684,000.00</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	3756375.00	4293000.00	4829625.00	4829625.00	4829625.00
Wages	470400.00	537600.00	604800.00	604800.00	604800.00
Repairs & Maintenance	117600.00	134400.00	151200.00	151200.00	151200.00
Power & Fuel	147000.00	168000.00	189000.00	189000.00	189000.00
Other Overhead Expenses	88200.00	100800.00	113400.00	113400.00	113400.00

### ADMINISTRATIVE EXPENSES

Salary	0.00	0.00	0.00	0.00	0.00
Postage Telephone	58800.00	67200.00	75600.00	75600.00	75600.00
Stationery & Postage	88200.00	100800.00	113400.00	113400.00	113400.00
Advertisement & Publicity	117600.00	134400.00	151200.00	151200.00	151200.00
Workshed Rent	180000.00	180000.00	180000.00	180000.00	180000.00
Other Miscellaneous Expenses	88200.00	100800.00	113400.00	113400.00	113400.00
<b>Total:</b>	<b>5112375.00</b>	<b>5817000.00</b>	<b>6521625.00</b>	<b>6521625.00</b>	<b>6521625.00</b>

### Assessment of Working Capital

Particulars	Amount in Rs.
Sale	8400000.00

## MANUFACTURING EXPENSES

Raw Material	5366250.00
Wages	672000.00
Repair & Maintenance	168000.00
Power & Fuel	210000.00
Other Overhead Expenses	126000.00
<b>Production Cost</b>	<b>6542250.00</b>
Administrative Cost	684000.00
<b>Manufacturing Cost</b>	<b>7226250.00</b>

### Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	2	Production Cost	43615.00
Finished goods	3	Manufacturing Cost	72262.50
Receivable by	6	Manufacturing Cost	144525.00
<b>Total Working Capital Requirement</b>		<b>Per Cycle</b>	<b>260402.50</b>

### Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		5880000.00	6720000.00	7560000.00	7560000.00
<b>Total</b>		<b>5880000.00</b>	<b>6720000.00</b>	<b>7560000.00</b>	<b>7560000.00</b>

## MANUFACTURING EXPENSES

Rawmaterials		3756375.00	4293000.00	4829625.00	4829625.00
Wages		470400.00	537600.00	604800.00	604800.00
Repairs & Maintenance		117600.00	134400.00	151200.00	151200.00
Power & Fuel		147000.00	168000.00	189000.00	189000.00
Other Overhead Expenses		88200.00	100800.00	113400.00	113400.00
Depreciation		114725.00	98141.25	83982.56	71891.43
<b>Production Cost</b>		<b>4694300.00</b>	<b>5331941.25</b>	<b>5972007.56</b>	<b>5959916.43</b>

## ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		58800.00	67200.00	75600.00	75600.00
Stationery & Postage		88200.00	100800.00	113400.00	113400.00
Advertisement & Publicity		117600.00	134400.00	151200.00	151200.00
Workshed Rent		180000.00	180000.00	180000.00	180000.00
Other Miscellaneous Expenses		88200.00	100800.00	113400.00	113400.00



Administrative Cost		532800.00	583200.00	633600.00	633600.00
Interest on Bank credit					
Term Loan		85585.50	77026.95	59909.85	42792.75
Working Capital		25779.85	23201.86	18045.89	12889.92
Cost of Sale		5338465.35	6015370.06	6683563.30	6649199.10
Net Profit Before Tax		541534.65	704629.94	876436.70	910800.90
Less Tax		0	0.00	0	0
Net Profit		541534.65	704629.94	876436.70	910800.90

### Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		541534.65	704629.94	876436.70	910800.90
Add :					
Depreciation		114725.00	98141.25	83982.56	71891.43
<b>TOTAL - A</b>		<b>656259.65</b>	<b>802771.19</b>	<b>960419.26</b>	<b>982692.33</b>
Payments :					
On Term Loan :					
Interest		85585.50	77026.95	59909.85	42792.75
Installment		77805.00	155610.00	155610.00	155610.00
On Working Capital					
Interest		25779.85	23201.86	18045.89	12889.92
<b>TOTAL - B</b>		<b>189170.35</b>	<b>255838.81</b>	<b>233565.74</b>	<b>211292.67</b>
Average D.S.C.R		3.47	3.14	4.11	4.65

### Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		112490.25	112490.25	112490.25	112490.25
Profit		541534.65	704629.94	876436.70	910800.90
Term Loan		778050.00	700245.00	544635.00	389025.00
Working Capital		234362.25	210926.02	164053.57	117181.12
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
<b>Total</b>		<b>1666437.15</b>	<b>1728291.21</b>	<b>1697615.52</b>	<b>1529497.27</b>

### ASSETS

Gross Fixed Assets		826500.00	711775.00	613633.75	529651.19
Less : Depreciation		114725.00	98141.25	83982.56	71891.43
Net Fixed Assets		711775.00	613633.75	529651.19	457759.76
Preliminary & Pre-Op. Expenses		18000	13500	10125	7593.75

Current Assets		234362.25	210926.02	164053.57	117181.12
Cash in Bank/Hand		720299.90	903731.44	1003910.76	954556.39
<b>Total</b>		<b>1666437.15</b>	<b>1728291.21</b>	<b>1697615.52</b>	<b>1529497.27</b>

### Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		541534.65	704629.94	876436.70	910800.90
Add : Depreciation		114725.00	98141.25	83982.56	71891.43
Term Loan		778050.00	700245.00	544635.00	389025.00
Working Capital Loan		234362.25	210926.02	164053.57	117181.12
Promoters Capital		112490.25	0.00	0.00	0.00
<b>Total</b>		<b>1781162.15</b>	<b>1713942.21</b>	<b>1669107.83</b>	<b>1488898.45</b>
Total Fixed Capital		864500	864500	864500	864500
Repayment of Term Loan		77805.00	155610.00	155610.00	155610.00
Repayment of WC Loan		23436.23	46872.45	46872.45	46872.45
Current Assets		234362.25	210926.02	164053.57	117181.12
<b>Total</b>		<b>335603.48</b>	<b>413408.47</b>	<b>366536.02</b>	<b>319663.57</b>
Opening Balance		0	1445558.67	2746092.41	4048664.22
Surplus		1445558.67	1300533.74	1302571.81	1169234.88
<b>Closing Balance</b>		<b>1445558.67</b>	<b>2746092.41</b>	<b>4048664.22</b>	<b>5217899.10</b>

### Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		733110.50	758368.20	777492.41	748284.18
Variable Cost		4720079.85	5355143.11	5990053.45	5972806.35
Total Cost		5453190.35	6113511.31	6767545.86	6721090.53
Sales		5880000.00	6720000.00	7560000.00	7560000.00
Contribution (Sales-VC)		1159920.15	1364856.89	1569946.55	1587193.65
B.E.P in %		63.20	55.56	49.52	47.15
Break Even Sales in Rs.		3716367.67	3733896.46	3743976.26	3564170.26
Break Even Units		53090.97	53341.38	53485.38	50916.72
Current Ratio		1.10	0.70	0.58	0.45
Net Profit Ratio		9.21 %	10.49 %	11.59 %	12.05 %

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;