

Application View

Application Id : 11020223852023  
Name : JYOTI KUMARI  
Mother Name : LALITA CHAUDHRY  
Father/Spouse Name : KUNAL KRISHANA  
Gender : FEMALE  
Date of Birth : 25-Oct-1998  
Residential Address : WARD NO -19, JAMALPUR GOGRI KHAGARIA PIN- 851203  
City: KHAGARIA  
State : BIHAR  
District: KHAGARIA  
Block/Taluka : GOGRI  
PINCODE : 851203  
Email Address : JYOTIKUMARI08627@GMAIL.COM  
Phone Number : 7667962322  
Academic Qualification : GRADUATE  
Social Category : GENERAL  
PAN Number : FIHPK7523N

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : JYOTI KUMARI  
Address of the Proposed Business Unit : WARD NO -19, JAMALPUR GOGRI KHAGARIA PIN- 851203  
State : BIHAR District: KHAGARIA City: KHAGARIA  
Block/Taluka : GOGRI PinCode : 851203  
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) : 800  
Land Value of the Proposed Unit (In Rs/Sq ft) : 410  
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 PAPAD MAKING UNIT  
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No  
If No, Other ODOP Products : Wheat based products

## BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
CANARA BANK	GOGRI JAMALPUR	CNRB0006119	6119101002913

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
EXTRUDER	1	60,000	60,000
SPRAY DRYING MACHINE	1	35,000	35,000
PACKAGING AND SEALING MACHINE	1	20,000	20,000
Total:			115,000

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 0.00  
Furniture & Fixtures (in Rs): 0.00  
Contingency/Others/Miscellaneous (in Rs) 0.00  
Working Capital Per Estimate : 0.00

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
PAPAD	50	45000	2,250,000
Total:			2,250,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
KALI MIRCH	50	600	30,000
HING	10	2200	22,000
SALT	100	18	1,800
PAPAD SAZI	25	25	625
MUSTARD OIL	50	170	8,500
MOONG DAL	10,000	90	900,000
URAD	5,000	95	475,000
Total:			1,437,925

## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
UNSKILLED	2	6,000	144,000
Total:			144,000

## 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) :	3

## MISCELLANEOUS EXPENDITURE

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

## DEPRECIATION DETAILS

On Building (In %) :	10.00	On Machinery (In %) :	15.00
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## OTHER DETAILS

Loan Repayment Period (in Years) :	3.00	Project Implementation Period (In Months):	6.00
Rate of Interest (In %) :	11.00	Employment :	2.00

## PROJECTED FINANCIAL

### COST OF PROJECT

Land	Land Value	Ownership
LAND	410	OWN

Machinery	Qty.	Rate.	Amt.(In Rs)
EXTRUDER	1.00	60,000.00	60,000.00
SPRAY DRYING MACHINE	1.00	35,000.00	35,000.00
PACKAGING AND SEALING MACHINE	1.00	20,000.00	20,000.00
Total			115,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
0.00	0.00	0.00	115,000.00	42,184.67

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

Own Contribution	10.00 %	Rs	11,500.00
Bank Finance	90.00 %		
Term Loan		Rs	103,500.00
Govt. Subsidy	35.00 %	Rs	40,250.00

### Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	8,436.93
Bank Finance	80.00 %		
Working Capital		Rs	33,747.74

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	103500.00	17250.00	86250.00	11385.00
2	86250.00	34500.00	51750.00	9487.50
3	51750.00	34500.00	17250.00	5692.50
4	17250.00	34500.00	0	1897.50

### Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	33,747.74	5,624.62	28,123.12	3,712.25
2	28,123.12	11,249.25	16,873.87	3,093.54
3	16,873.87	11,249.25	5,624.62	1,856.13
4	5,624.62	11,249.25	0.00	618.71

### 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
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## MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	115000.00	97750.00	83087.50	70624.37	60030.71
Depreciation	17250.00	14662.50	12463.13	10593.66	9004.61
Closing Balance	97750.00	83087.50	70624.37	60030.71	51026.10

## 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	17250.00	14662.50	12463.13	10593.66	9004.61
Total	17250.00	14662.50	12463.13	10593.66	9004.61

## Schedule of Sales Realization

### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
PAPAD	50	45,000.00	2,250,000.00

### 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	1575000.00	1800000.00	2025000.00	2025000.00	2025000.00

## Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
KALI MIRCH	0	50	600	30,000.00
HING	0	10	2,200	22,000.00
SALT	0	100	18	1,800.00
PAPAD SAZI	0	25	25	625.00
MUSTARD OIL	0	50	170	8,500.00
MOONG DAL	0	10,000	90	900,000.00
URAD	0	5,000	95	475,000.00
Total				1,437,925.00

## WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Unskilled	2	6,000	144,000.00
Total	2		144000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	0.00

Other Overhead Expenses	Rs	0.00
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### ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	0.00
Advertisement & Publicity	0.00
Workshed Rent	0.00
Other Miscellaneous Expenses	0.00
<b>Total</b>	<b>0.00</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	1006547.50	1150340.00	1294132.50	1294132.50	1294132.50
Wages	100800.00	115200.00	129600.00	129600.00	129600.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	0.00	0.00	0.00	0.00	0.00
Other Overhead Expenses	0.00	0.00	0.00	0.00	0.00

### 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	0.00	0.00	0.00	0.00	0.00
Advertisement & Publicity	0.00	0.00	0.00	0.00	0.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	0.00	0.00	0.00	0.00	0.00
<b>Total:</b>	<b>1107347.50</b>	<b>1265540.00</b>	<b>1423732.50</b>	<b>1423732.50</b>	<b>1423732.50</b>

### Assessment of Working Capital

Particulars	Amount in Rs.
Sale	2250000.00

### MANUFACTURING EXPENSES

Raw Material	1437925.00
Wages	144000.00
Repair & Maintenance	0.00
Power & Fuel	0.00

Other Overhead Expenses	0.00
Production Cost	1581925.00
Administrative Cost	0.00
Manufacturing Cost	1581925.00

### 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	10546.17
Finished goods	3	Manufacturing Cost	15819.25
Receivable by	3	Manufacturing Cost	15819.00
Total Working Capital Requirement		Per Cycle	42184.42

### Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1575000.00	1800000.00	2025000.00	2025000.00
Total		1575000.00	1800000.00	2025000.00	2025000.00

### MANUFACTURING EXPENSES

	0 Year	1 Year	2 Year	3 Year	4 Year
Rawmaterials		1006547.50	1150340.00	1294132.50	1294132.50
Wages		100800.00	115200.00	129600.00	129600.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		0.00	0.00	0.00	0.00
Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		17250.00	14662.50	12463.13	10593.66
Production Cost		1124597.50	1280202.50	1436195.63	1434326.16

### ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		0.00	0.00	0.00	0.00
Advertisement & Publicity		0.00	0.00	0.00	0.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		0.00	0.00	0.00	0.00
Administrative Cost		0.00	0.00	0.00	0.00
Interest on Bank credit					
Term Loan		11385.00	9487.50	5692.50	1897.50
Working Capital		3712.25	3093.54	1856.13	618.71

Cost of Sale		1139694.75	1292783.54	1443744.26	1436842.37
Net Profit Before Tax		435305.25	507216.46	581255.74	588157.63
Less Tax		0	0.00	0	0
Net Profit		435305.25	507216.46	581255.74	588157.63

### Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		435305.25	507216.46	581255.74	588157.63
Add :					
Depreciation		17250.00	14662.50	12463.13	10593.66
<b>TOTAL - A</b>		<b>452555.25</b>	<b>521878.96</b>	<b>593718.87</b>	<b>598751.29</b>
Payments :					
On Term Loan :					
Interest		11385.00	9487.50	5692.50	1897.50
Installment		17250.00	34500.00	34500.00	34500.00
On Working Capital					
Interest		3712.25	3093.54	1856.13	618.71
<b>TOTAL - B</b>		<b>32347.25</b>	<b>47081.04</b>	<b>42048.63</b>	<b>37016.21</b>
Average D.S.C.R		13.99	11.08	14.12	16.18

### Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		19936.93	19936.93	19936.93	19936.93
Profit		435305.25	507216.46	581255.74	588157.63
Term Loan		103500.00	86250.00	51750.00	17250.00
Working Capital		33747.74	28123.12	16873.87	5624.62
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
<b>Total</b>		<b>592489.92</b>	<b>641526.51</b>	<b>669816.54</b>	<b>630969.18</b>

### ASSETS

Gross Fixed Assets		115000.00	97750.00	83087.50	70624.37
Less : Depreciation		17250.00	14662.50	12463.13	10593.66
Net Fixed Assets		97750.00	83087.50	70624.37	60030.71
Preliminary & Pre-Op. Expenses		0	0	0	0
Current Assets		33747.74	28123.12	16873.87	5624.62
Cash in Bank/Hand		460992.18	530315.89	582318.30	565313.85
<b>Total</b>		<b>592489.92</b>	<b>641526.51</b>	<b>669816.54</b>	<b>630969.18</b>

### Cash Flow Statement



Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		435305.25	507216.46	581255.74	588157.63
Add : Depreciation		17250.00	14662.50	12463.13	10593.66
Term Loan		103500.00	86250.00	51750.00	17250.00
Working Capital Loan		33747.74	28123.12	16873.87	5624.62
Promoters Capital		15718.47	0.00	0.00	0.00
Total		605521.46	636252.08	662342.74	621625.91
Total Fixed Capital		115000	115000	115000	115000
Repayment of Term Loan		17250.00	34500.00	34500.00	34500.00
Repayment of WC Loan		5624.62	11249.25	11249.25	11249.25
Current Assets		33747.74	28123.12	16873.87	5624.62
Total		56622.36	73872.37	62623.12	51373.87
Opening Balance		0	548899.10	1111278.81	1710998.43
Surplus		548899.10	562379.71	599719.62	570252.04
Closing Balance		548899.10	1111278.81	1710998.43	2281250.47

### Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		28635.00	24150.00	18155.63	12491.16
Variable Cost		1128309.75	1283296.04	1438051.76	1434944.87
Total Cost		1156944.75	1307446.04	1456207.39	1447436.03
Sales		1575000.00	1800000.00	2025000.00	2025000.00
Contribution (Sales-VC)		446690.25	516703.96	586948.24	590055.13
B.E.P in %		6.41	4.67	3.09	2.12
Break Even Sales in Rs.		100965.10	84129.41	62637.81	42868.20
Break Even Units		2019.30	1682.59	1252.76	857.36
Current Ratio		0.89	0.48	0.32	0.12
Net Profit Ratio		27.64 %	28.18 %	28.70 %	29.04 %

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;