

Application View

Application Id : 11020922781684  
Name : PRAVEEN KUMAR  
Mother Name : SUSHILA DEVI  
Father/Spouse Name : RAJESHWAR PRASAD  
Gender : MALE  
Date of Birth : 20-Jan-1986  
Residential Address : DHANESHWARGHAR BIHARSHARIF  
City: BIHARSHARIF  
State : BIHAR  
District: NALANDA  
Block/Taluka : BIHARSHARIF  
PINCODE : 803101  
Email Address : JAIGURUMAA@YAHOO.CO.IN  
Phone Number : 9334811584  
Academic Qualification : GRADUATE  
Social Category : OBC  
PAN Number : AMXPP7510K

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise PRAVEEN KUMAR  
Address of the Proposed Business Unit DEEPNAGAR  
State : BIHAR District: NALANDA City: NALANDA  
Block/Taluka : BIHARSHARIF PinCode : 803111  
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) : 2000  
Land Value of the Proposed Unit (In Rs/Sq ft) : 3000  
Personal Contribution Towards the Project(in %) : 30.00  
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 CUT-DRY-GRINDER-PACK  
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? Yes  
ODOP Identified by State : Potato

## BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
STATE BANK OF INDIA	BIHARSHARIF BAZAR	SBIN0001216	30092080009

## BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	2000	250	500,000
Total:			500,000

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
SEMI AUTO	1	490,000	490,000
Total:			490,000

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 200,000.00  
Furniture & Fixtures (in Rs): 150,000.00  
Contingency/Others/Miscellaneous (in Rs) 250,000.00  
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.)
CHIPS	165	100000	16,500,000
Total:			16,500,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
POTATO	10	1000000	10,000,000
Total:			10,000,000

## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	9,000	108,000
UNSKILLED	2	6,000	144,000

Total:	252,000
--------	---------

## WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	1
Finished Goods (In Number of Days) :	1
Receivable By (In Number of Days) :	15

## MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	2.00
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.) :	15,000.00	Other Miscellaneous Expenditure (In %) :	2.00

## DEPRECIATION DETAILS

On Building (In %) :	10.00	On Machinery (In %) :	15.00
----------------------	-------	-----------------------	-------

## OTHER DETAILS

Loan Repayment Period (in Years) :	3.00	Project Implementation Period (In Months):	8.00
Rate of Interest (In %) :	11.00	Employment :	3.00

## PROJECTED FINANCIAL

### COST OF PROJECT

Land	Land Value	Ownership
LAND	3000	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
	2000	250.00	500,000.00
<b>Total</b>			<b>500,000.00</b>

Machinery	Qty.	Rate.	Amt.(In Rs)
SEMI AUTO	1.00	490,000.00	490,000.00
<b>Total</b>			<b>490,000.00</b>

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
200,000.00	150,000.00	250,000.00	1,590,000.00	671,946.67

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

Own Contribution	30.00 %	Rs	477,000.00
Bank Finance	70.00 %		
Term Loan		Rs	1,113,000.00
Govt. Subsidy	35.00 %	Rs	556,500.00

### Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	134,389.33
Bank Finance	80.00 %		
Working Capital		Rs	537,557.34

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	1113000.00	247333.33	865666.67	122430.00
2	865666.67	371000.00	494666.67	95223.33
3	494666.67	371000.00	123666.67	54413.33
4	123666.67	371000.00	0	13603.33

### Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	537,557.34	119,457.19	418,100.15	59,131.31
2	418,100.15	179,185.78	238,914.37	45,991.02
3	238,914.37	179,185.78	59,728.59	26,280.58
4	59,728.59	179,185.78	0.00	6,570.14

### Statement Showing the Depreciation on Fixed Assets

#### WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	500000.00	450000.00	405000.00	364500.00	328050.00
Depreciation	50000.00	45000.00	40500.00	36450.00	32805.00

Closing Balance	450000.00	405000.00	364500.00	328050.00	295245.00
-----------------	-----------	-----------	-----------	-----------	-----------

## MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	490000.00	416500.00	354025.00	300921.25	255783.06
Depreciation	73500.00	62475.00	53103.75	45138.19	38367.46
Closing Balance	416500.00	354025.00	300921.25	255783.06	217415.60

## TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	50000.00	45000.00	40500.00	36450.00	32805.00
Machinery	73500.00	62475.00	53103.75	45138.19	38367.46
Total	123500.00	107475.00	93603.75	81588.19	71172.46

## Schedule of Sales Realization

### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
CHIPS	165	100,000.00	16,500,000.00

### 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	11550000.00	13200000.00	14850000.00	14850000.00	14850000.00

## Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
POTATO	0	10	1,000,000	10,000,000.00
Total				10,000,000.00

## WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	1	9,000	108,000.00
	2	6,000	144,000.00
Total	3		252000.0

Repairs and Maintenance	Rs	165,000.00
Power and Fuel	Rs	330,000.00
Other Overhead Expenses	Rs	165,000.00

## ADMINISTRATIVE EXPENSES

Telephone Expenses	165,000.00
Stationery & Postage	165,000.00
Advertisement & Publicity	165,000.00
Workshed Rent	180,000.00
Other Miscellaneous Expenses	330,000.00
<b>Total</b>	<b>1,005,000.00</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	7000000.00	8000000.00	9000000.00	9000000.00	9000000.00
Wages	176400.00	201600.00	226800.00	226800.00	226800.00
Repairs & Maintenance	115500.00	132000.00	148500.00	148500.00	148500.00
Power & Fuel	231000.00	264000.00	297000.00	297000.00	297000.00
Other Overhead Expenses	115500.00	132000.00	148500.00	148500.00	148500.00

## ADMINISTRATIVE EXPENSES

Salary	0.00	0.00	0.00	0.00	0.00
Postage Telephone	115500.00	132000.00	148500.00	148500.00	148500.00
Stationery & Postage	115500.00	132000.00	148500.00	148500.00	148500.00
Advertisement & Publicity	115500.00	132000.00	148500.00	148500.00	148500.00
Workshed Rent	180000.00	180000.00	180000.00	180000.00	180000.00
Other Miscellaneous Expenses	231000.00	264000.00	297000.00	297000.00	297000.00
<b>Total:</b>	<b>8395900.00</b>	<b>9569600.00</b>	<b>10743300.00</b>	<b>10743300.00</b>	<b>10743300.00</b>

### Assessment of Working Capital

Particulars	Amount in Rs.
Sale	16500000.00

## MANUFACTURING EXPENSES

Raw Material	10000000.00
Wages	252000.00
Repair & Maintenance	165000.00
Power & Fuel	330000.00
Other Overhead Expenses	165000.00
<b>Production Cost</b>	<b>10912000.00</b>
<b>Administrative Cost</b>	<b>1005000.00</b>
<b>Manufacturing Cost</b>	<b>11917000.00</b>

## Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	1	Production Cost	36373.33
Finished goods	1	Manufacturing Cost	39723.33
Receivable by	15	Manufacturing Cost	595850.00
Total Working Capital Requirement		Per Cycle	671946.66

## Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		11550000.00	13200000.00	14850000.00	14850000.00
Total		11550000.00	13200000.00	14850000.00	14850000.00

### MANUFACTURING EXPENSES

Rawmaterials		7000000.00	8000000.00	9000000.00	9000000.00
Wages		176400.00	201600.00	226800.00	226800.00
Repairs & Maintenance		115500.00	132000.00	148500.00	148500.00
Power & Fuel		231000.00	264000.00	297000.00	297000.00
Other Overhead Expenses		115500.00	132000.00	148500.00	148500.00
Depreciation		123500.00	107475.00	93603.75	81588.19
Production Cost		7761900.00	8837075.00	9914403.75	9902388.19

### ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		115500.00	132000.00	148500.00	148500.00
Stationery & Postage		115500.00	132000.00	148500.00	148500.00
Advertisement & Publicity		115500.00	132000.00	148500.00	148500.00
Workshed Rent		180000.00	180000.00	180000.00	180000.00
Other Miscellaneous Expenses		231000.00	264000.00	297000.00	297000.00
Administrative Cost		757500.00	840000.00	922500.00	922500.00

Interest on Bank credit

Term Loan		122430.00	95223.33	54413.33	13603.33
Working Capital		59131.31	45991.02	26280.58	6570.14
Cost of Sale		8700961.31	9818289.35	10917597.6	10845061.66
Net Profit Before Tax		2849038.69	3381710.65	3932402.34	4004938.34
Less Tax		0	0.00	0	0
Net Profit		2849038.69	3381710.65	3932402.34	4004938.34

### Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		2849038.69	3381710.65	3932402.34	4004938.34
Add :					
Depreciation		123500.00	107475.00	93603.75	81588.19
<b>TOTAL - A</b>		<b>2972538.69</b>	<b>3489185.65</b>	<b>4026006.09</b>	<b>4086526.53</b>
<b>Payments :</b>					
<b>On Term Loan :</b>					
Interest		122430.00	95223.33	54413.33	13603.33
Installment		247333.33	371000.00	371000.00	371000.00
<b>On Working Capital</b>					
Interest		59131.31	45991.02	26280.58	6570.14
<b>TOTAL - B</b>		<b>428894.64</b>	<b>512214.35</b>	<b>451693.91</b>	<b>391173.47</b>
Average D.S.C.R		6.93	6.81	8.91	10.45

### Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		611389.33	611389.33	611389.33	611389.33
Profit		2849038.69	3381710.65	3932402.34	4004938.34
Term Loan		1113000.00	865666.67	494666.67	123666.67
Working Capital		537557.34	418100.15	238914.37	59728.59
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
<b>Total</b>		<b>5110985.36</b>	<b>5276866.80</b>	<b>5277372.71</b>	<b>4799722.93</b>

### ASSETS

Gross Fixed Assets		1140000.00	1016500.00	909025.00	815421.25
Less : Depreciation		123500.00	107475.00	93603.75	81588.19
Net Fixed Assets		1016500.00	909025.00	815421.25	733833.06
Preliminary & Pre-Op. Expenses		200000	150000	112500	84375
Current Assets		537557.34	418100.15	238914.37	59728.59
Cash in Bank/Hand		3556928.02	3949741.65	4223037.09	4006161.28
<b>Total</b>		<b>5110985.36</b>	<b>5276866.80</b>	<b>5277372.71</b>	<b>4799722.93</b>

### Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		2849038.69	3381710.65	3932402.34	4004938.34
Add : Depreciation		123500.00	107475.00	93603.75	81588.19
Term Loan		1113000.00	865666.67	494666.67	123666.67
Working Capital Loan		537557.34	418100.15	238914.37	59728.59



Promoters Capital		678584.00	0.00	0.00	0.00
Total		5301680.03	4772952.47	4759587.13	4269921.79
Total Fixed Capital		1590000	1590000	1590000	1590000
Repayment of Term Loan		247333.33	371000.00	371000.00	371000.00
Repayment of WC Loan		119457.19	179185.78	179185.78	179185.78
Current Assets		537557.34	418100.15	238914.37	59728.59
Total		904347.86	968285.93	789100.15	609914.37
Opening Balance		0	4397332.17	8201998.71	12172485.69
Surplus		4397332.17	3804666.54	3970486.98	3660007.42
Closing Balance		4397332.17	8201998.71	12172485.69	15832493.11

### Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		1003430.00	1042698.33	1070517.08	1017691.52
Variable Cost		7821031.31	8883066.02	9940684.33	9908958.33
Total Cost		8824461.31	9925764.35	11011201.41	10926649.85
Sales		11550000.00	13200000.00	14850000.00	14850000.00
Contribution (Sales-VC)		3728968.69	4316933.98	4909315.67	4941041.67
B.E.P in %		26.91	24.15	21.81	20.60
Break Even Sales in Rs.		3107995.12	3188285.49	3238165.91	3058609.92
Break Even Units		18836.33	19322.94	19625.25	18537.03
Current Ratio		0.98	0.60	0.38	0.10
Net Profit Ratio		24.67 %	25.62 %	26.48 %	26.97 %

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;