

Application View

Application Id : 11021522792234
Name : SOHAIL ANSARI
Mother Name : LATE FATMA NISHA
Father/Spouse Name : TAHIR HUSSAIN
Gender : MALE
Date of Birth : 10-Oct-2004
Residential Address : S/O MD. TAHIR HUSSAIN,26,NEW SIDHAULI BORING, SIDHAULI,ROHTAS BIHAR -821305
City: SIDHAULI
State : BIHAR
District: ROHTAS
Block/Taluka : DIHARI ON SONE
PINCODE : 821305
Email Address : SOHAILANSARIDLM5957@GMAIL.COM
Phone Number : 7857848063
Academic Qualification : 12TH PASS
Social Category : OBC
PAN Number : EVOPA1315R

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : MS S B CHIPS
Address of the Proposed Business Unit : S/O MD. TAHIR HUSSAIN,26,NEW SIDHAULI BORING, SIDHAULI,ROHTAS BIHAR - 821305
State : BIHAR District: ROHTAS City: SIDHAULI
Block/Taluka : DIHARI ON SONE PinCode : 821305
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) : 2100
Land Value of the Proposed Unit (In Rs/Sq ft) : 3500
Personal Contribution Towards the Project(in %) : 10.00
Loan for Working Capital : Yes
Own Contribution on working capital (in %) : 50.00

PRODUCT DETAILS

Type of Proposed Product to be Manufactured : Food Products- Manufacturing

Type of Activities to be Involved while Manufacturing the Product RAW MATERIALS PROCESSED WITH LABOUR AND MACHINE FOR FINAL PRODUCTS

If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No

If No, Other ODOP Products : Potato

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
BANK OF INDIA	JAMUHAR	BKID0005795	579510110008243

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	1200	125	150,000
Total:			150,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
HAIBAL CRAWP MACHINE	1	415,000	415,000
COMPOARASNHEQB SPEAH MACHINE	1	170,000	170,000
PACKING MACHINE	1	95,000	95,000
LAMARCI	1	25,000	25,000
Total:			705,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 1,000.00

Furniture & Fixtures (in Rs): 15,000.00

Contingency/Others/Miscellaneous (in Rs) 10,000.00

:
Working Capital Per Estimate : 26,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
POTATO CHIPS	90	45000	4,050,000
Total:			4,050,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
POTATO	15	150000	2,250,000
PACKING MATERIALS	2	200000	300,000
SPICES	200	500	100,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
OTHER INGRIDEANTS	250	500	125,000
Total:			2,775,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	12,000	144,000
UNSKILLED	1	10,000	120,000
Total:			264,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	7
Finished Goods (In Number of Days) :	7
Receivable By (In Number of Days) :	15

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	2.50
Other Overhead Expenses (In %) :	1.25	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.25	Advertisement & Publicity (In %) :	0.50
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	1.25

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	3500	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
Minor civil construction	1200	125.00	150,000.00
Total			150,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
HAIBAL CRAWP MACHINE	1.00	415,000.00	415,000.00
COMPOARASNHEQB SPEAH MACHINE	1.00	170,000.00	170,000.00
PACKING MACHINE	1.00	95,000.00	95,000.00
LAMARCI	1.00	25,000.00	25,000.00
Total			705,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
1,000.00	15,000.00	10,000.00	881,000.00	318,306.25

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	88,100.00
Bank Finance	90.00 %		
Term Loan		Rs	792,900.00
Govt. Subsidy	35.00 %	Rs	308,350.00

Means of Financing(Working Capital)

Own Contribution	50.00 %	Rs	159,153.13
Bank Finance	50.00 %		
Working Capital		Rs	159,153.13

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	792900.00	39645.00	753255.00	87219.00
2	753255.00	158580.00	594675.00	82858.05
3	594675.00	158580.00	436095.00	65414.25
4	436095.00	158580.00	277515.00	47970.45
5	277515.00	158580.00	118935.00	30526.65
6	118935.00	158580.00	0	13082.85

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	159,153.13	7,957.66	151,195.47	17,506.84
2	151,195.47	31,830.63	119,364.84	16,631.50
3	119,364.84	31,830.63	87,534.21	13,130.13
4	87,534.21	31,830.63	55,703.58	9,628.76
5	55,703.58	31,830.63	23,872.95	6,127.39
6	23,872.95	31,830.63	0.00	2,626.02

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	150000.00	135000.00	121500.00	109350.00	98415.00
Depreciation	15000.00	13500.00	12150.00	10935.00	9841.50
Closing Balance	135000.00	121500.00	109350.00	98415.00	88573.50

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	705000.00	599250.00	509362.50	432958.12	368014.40
Depreciation	105750.00	89887.50	76404.38	64943.72	55202.16
Closing Balance	599250.00	509362.50	432958.12	368014.40	312812.24

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	15000.00	13500.00	12150.00	10935.00	9841.50
Machinery	105750.00	89887.50	76404.38	64943.72	55202.16
Total	120750.00	103387.50	88554.38	75878.72	65043.66

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
POTATO CHIPS	90	45,000.00	4,050,000.00

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	2835000.00	3240000.00	3645000.00	3645000.00	3645000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
POTATO	0	15	150,000	2,250,000.00

PACKING MATERIALS	0	2	200,000	300,000.00
SPICES	0	200	500	100,000.00
OTHER INGRIDEANTS	0	250	500	125,000.00
Total				2,775,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	1	12,000	144,000.00
Unskilled	1	10,000	120,000.00
Total	2		264000.0

Repairs and Maintenance	Rs	40,500.00
Power and Fuel	Rs	101,250.00
Other Overhead Expenses	Rs	50,625.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	10,125.00
Advertisement & Publicity	20,250.00
Workshed Rent	0.00
Other Miscellaneous Expenses	50,625.00
Total	81,000.00

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	1942500.00	2220000.00	2497500.00	2497500.00	2497500.00
Wages	184800.00	211200.00	237600.00	237600.00	237600.00
Repairs & Maintenance	28350.00	32400.00	36450.00	36450.00	36450.00
Power & Fuel	70875.00	81000.00	91125.00	91125.00	91125.00
Other Overhead Expenses	35437.50	40500.00	45562.50	45562.50	45562.50

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	7087.50	8100.00	9112.50	9112.50	9112.50
Advertisement & Publicity	14175.00	16200.00	18225.00	18225.00	18225.00

Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	35437.50	40500.00	45562.50	45562.50	45562.50
Total:	2318662.50	2649900.00	2981137.50	2981137.50	2981137.50

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	4050000.00

MANUFACTURING EXPENSES

Raw Material	2775000.00
Wages	264000.00
Repair & Maintenance	40500.00
Power & Fuel	101250.00
Other Overhead Expenses	50625.00
Production Cost	3231375.00
Administrative Cost	81000.00
Manufacturing Cost	3312375.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	7	Production Cost	75398.75
Finished goods	7	Manufacturing Cost	77288.75
Receivable by	15	Manufacturing Cost	165619.00
Total Working Capital Requirement		Per Cycle	318306.50

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		2835000.00	3240000.00	3645000.00	3645000.00
Total		2835000.00	3240000.00	3645000.00	3645000.00

MANUFACTURING EXPENSES

Rawmaterials		1942500.00	2220000.00	2497500.00	2497500.00
Wages		184800.00	211200.00	237600.00	237600.00
Repairs & Maintenance		28350.00	32400.00	36450.00	36450.00
Power & Fuel		70875.00	81000.00	91125.00	91125.00
Other Overhead Expenses		35437.50	40500.00	45562.50	45562.50
Depreciation		120750.00	103387.50	88554.38	75878.72
Production Cost		2382712.50	2688487.50	2996791.88	2984116.22

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		7087.50	8100.00	9112.50	9112.50
Advertisement & Publicity		14175.00	16200.00	18225.00	18225.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		35437.50	40500.00	45562.50	45562.50
Administrative Cost		56700.00	64800.00	72900.00	72900.00
Interest on Bank credit					
Term Loan		87219.00	82858.05	65414.25	47970.45
Working Capital		17506.84	16631.50	13130.13	9628.76
Cost of Sale		2544138.34	2852777.05	3148236.26	3114615.43
Net Profit Before Tax		290861.66	387222.95	496763.74	530384.57
Less Tax		0	0.00	0	0
Net Profit		290861.66	387222.95	496763.74	530384.57

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		290861.66	387222.95	496763.74	530384.57
Add :					
Depreciation		120750.00	103387.50	88554.38	75878.72
TOTAL - A		411611.66	490610.45	585318.12	606263.29
Payments :					
On Term Loan :					
Interest		87219.00	82858.05	65414.25	47970.45
Installment		39645.00	158580.00	158580.00	158580.00
On Working Capital					
Interest		17506.84	16631.50	13130.13	9628.76
TOTAL - B		144370.84	258069.55	237124.38	216179.21
Average D.S.C.R		2.85	1.90	2.47	2.80

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		247253.13	247253.13	247253.13	247253.13
Profit		290861.66	387222.95	496763.74	530384.57
Term Loan		792900.00	753255.00	594675.00	436095.00
Working Capital		159153.13	151195.47	119364.84	87534.21
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0

Total		1490167.92	1538926.55	1458056.71	1301266.91
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ASSETS

Gross Fixed Assets		870000.00	749250.00	645862.50	557308.12
Less : Depreciation		120750.00	103387.50	88554.38	75878.72
Net Fixed Assets		749250.00	645862.50	557308.12	481429.40
Preliminary & Pre-Op. Expenses		1000	750	562.5	421.875
Current Assets		159153.13	151195.47	119364.84	87534.21
Cash in Bank/Hand		581764.79	741868.58	781383.75	732303.30
Total		1490167.92	1538926.55	1458056.71	1301266.91

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		290861.66	387222.95	496763.74	530384.57
Add : Depreciation		120750.00	103387.50	88554.38	75878.72
Term Loan		792900.00	753255.00	594675.00	436095.00
Working Capital Loan		159153.13	151195.47	119364.84	87534.21
Promoters Capital		119930.63	0.00	0.00	0.00
Total		1483595.42	1395060.92	1299357.96	1129892.50
Total Fixed Capital		881000	881000	881000	881000
Repayment of Term Loan		39645.00	158580.00	158580.00	158580.00
Repayment of WC Loan		7957.66	31830.63	31830.63	31830.63
Current Assets		159153.13	151195.47	119364.84	87534.21
Total		206755.79	341606.10	309775.47	277944.84
Opening Balance		0	1276839.63	2330294.45	3319876.94
Surplus		1276839.63	1053454.82	989582.49	851947.66
Closing Balance		1276839.63	2330294.45	3319876.94	4171824.60

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		264669.00	251045.55	226868.63	196749.17
Variable Cost		2400219.34	2705119.00	3009922.01	2993744.98
Total Cost		2664888.34	2956164.55	3236790.64	3190494.15
Sales		2835000.00	3240000.00	3645000.00	3645000.00
Contribution (Sales-VC)		434780.66	534881.00	635077.99	651255.02
B.E.P in %		60.87	46.93	35.72	30.21
Break Even Sales in Rs.		1725781.95	1520688.87	1302101.74	1101182.64
Break Even Units		19175.35	16896.54	14467.80	12235.36

Current Ratio		1.04	0.52	0.44	0.35
Net Profit Ratio		10.26 %	11.95 %	13.63 %	14.55 %

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;