

Application View

Application Id : 11019222767789
Name : LALITA DEVI
Mother Name : JAYA DEVI
Father/Spouse Name : KULDIP KUMAR MANDAL
Gender : FEMALE
Date of Birth : 29-Jan-1992
Residential Address : WARD NO 07, BISHANPUR JICHHO,
City: LODIPUR
State : BIHAR
District: BHAGALPUR
Block/Taluka : GORADIH
PINCODE : 813210
Email Address : LALITADEVI01611@GMAIL.COM
Phone Number : 7481050161
Academic Qualification : 8TH PASS
Social Category : OBC
PAN Number : EJBPD4115H

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : MAA YASHODA MAHILA LAGHU UDYOG
Address of the Proposed Business Unit : WARD NO 07, BISHANPUR JICHHO,
State : BIHAR District: BHAGALPUR City: LODIPUR
Block/Taluka : GORADIH PinCode : 813210
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 :
Total Available Land for Proposed Project(in Sq ft) :
Land Value of the Proposed Unit (In Rs/Sq ft) : 0
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 RAW METIERIAL, PROCESSING, FINISHED GOODS

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

If No, Other ODOP Products : Gram based products

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
UCO BANK	LODIPUR	UCBA0001215	12153211026334

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
SHUKHA DAL MACHINE	1	15,000	15,000
KACHHA DAL MACHINE	1	15,000	15,000
CHIPS CATTUR MACHINE	1	12,000	12,000
CUTTER MACHINE	1	8,000	8,000
MIXING MACHINE	1	8,000	8,000
AUTOMATIC PAPAR MACHINE	1	150,000	150,000
Total:			208,000

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.)
MANGO PICKLE	200	1000	200,000
MIX PICKLE	150	500	75,000
OLL PICKLE	150	400	60,000
AWLA PICKLE	300	1000	300,000
MIX PAPAR	200	500	100,000
MIX BARI	150	500	75,000
MURABBA	300	200	60,000
CHANA SATTU	140	500	70,000
MAKAI AATA	50	500	25,000
Total:			965,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
SARSOTEL	170	600	102,000
MIX MASALA	200	100	20,000
AADI	40	100	4,000
AMCHUR PAUDAR	200	200	40,000
MITHA SODA	200	50	10,000
GHEE	800	100	80,000
HING	800	5	4,000
KALIMIRCH	1,000	10	10,000
BHUA	50	5	250
CHANA	70	1000	70,000
URAD DAL	110	1200	132,000
MIX DAL	95	800	76,000
MAKAI	22	1000	22,000
Total:			570,250

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	6,000	72,000
UNSKILLED	2	4,000	96,000
Total:			168,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	30
Finished Goods (In Number of Days) :	20
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 %) :	0.00	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	1.00	Advertisement & Publicity (In %) :	1.00
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) :	5.00	Project Implementation Period (In Months):	2.00
Rate of Interest (In %) :	11.00	Employment :	3.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	0	OWN

Machinery	Qty.	Rate.	Amt.(In Rs)
SHUKHA DAL MACHINE	1.00	15,000.00	15,000.00
KACHHA DAL MACHINE	1.00	15,000.00	15,000.00
CHIPS CATTUR MACHINE	1.00	12,000.00	12,000.00
CUTTER MACHINE	1.00	8,000.00	8,000.00
MIXING MACHINE	1.00	8,000.00	8,000.00
AUTOMATIC PAPAR MACHINE	1.00	150,000.00	150,000.00
Total			208,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
0.00	0.00	0.00	208,000.00	168,478.33

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	20,800.00
Bank Finance	90.00 %		
Term Loan		Rs	187,200.00
Govt. Subsidy	35.00 %	Rs	72,800.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	33,695.67
Bank Finance	80.00 %		
Working Capital		Rs	134,782.66

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
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Own Contribution	10.00 %	Rs	20,800.00
Bank Finance	90.00 %		
Term Loan		Rs	187,200.00
Govt. Subsidy	35.00 %	Rs	72,800.00

1	187200.00	6240.00	180960.00	20592.00
2	180960.00	37440.00	143520.00	19905.60
3	143520.00	37440.00	106080.00	15787.20
4	106080.00	37440.00	68640.00	11668.80
5	68640.00	37440.00	31200.00	7550.40
6	31200.00	37440.00	0	3432.00

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	134,782.66	4,492.76	130,289.90	14,826.09
2	130,289.90	26,956.53	103,333.37	14,331.89
3	103,333.37	26,956.53	76,376.84	11,366.67
4	76,376.84	26,956.53	49,420.31	8,401.45
5	49,420.31	26,956.53	22,463.78	5,436.23
6	22,463.78	26,956.53	0.00	2,471.02

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

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	208000.00	176800.00	150280.00	127738.00	108577.30
Depreciation	31200.00	26520.00	22542.00	19160.70	16286.59
Closing Balance	176800.00	150280.00	127738.00	108577.30	92290.71

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	31200.00	26520.00	22542.00	19160.70	16286.59
Total	31200.00	26520.00	22542.00	19160.70	16286.59

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
MANGO PICKLE	200	1,000.00	200,000.00
MIX PICKLE	150	500.00	75,000.00
OLL PICKLE	150	400.00	60,000.00
AWLA PICKLE	300	1,000.00	300,000.00
MIX PAPPAR	200	500.00	100,000.00
MIX BARI	150	500.00	75,000.00
MURABBA	300	200.00	60,000.00
CHANA SATTU	140	500.00	70,000.00
MAKAI AATA	50	500.00	25,000.00

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	675500.00	772000.00	868500.00	868500.00	868500.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
SARSOTEL	0	170	600	102,000.00
MIX MASALA	0	200	100	20,000.00
AADI	0	40	100	4,000.00
AMCHUR PAUDAR	0	200	200	40,000.00
MITHA SODA	0	200	50	10,000.00

GHEE	0	800	100	80,000.00
HING	0	800	5	4,000.00
KALIMIRCH	0	1,000	10	10,000.00
BHUA	0	50	5	250.00
CHANA	0	70	1,000	70,000.00
URAD DAL	0	110	1,200	132,000.00
MIX DAL	0	95	800	76,000.00
MAKAI	0	22	1,000	22,000.00
Total				570,250.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	1	6,000	72,000.00
	2	4,000	96,000.00
Total	3		168000.0

Repairs and Maintenance	Rs	9,650.00
Power and Fuel	Rs	19,300.00
Other Overhead Expenses	Rs	0.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	9,650.00
Advertisement & Publicity	9,650.00
Workshed Rent	0.00
Other Miscellaneous Expenses	0.00
Total	19,300.00

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	399175.00	456200.00	513225.00	513225.00	513225.00
Wages	117600.00	134400.00	151200.00	151200.00	151200.00
Repairs & Maintenance	6755.00	7720.00	8685.00	8685.00	8685.00
Power & Fuel	13510.00	15440.00	17370.00	17370.00	17370.00
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	6755.00	7720.00	8685.00	8685.00	8685.00
Advertisement & Publicity	6755.00	7720.00	8685.00	8685.00	8685.00
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
Total:	550550.00	629200.00	707850.00	707850.00	707850.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	965000.00

MANUFACTURING EXPENSES

Raw Material	570250.00
Wages	168000.00
Repair & Maintenance	9650.00
Power & Fuel	19300.00
Other Overhead Expenses	0.00
Production Cost	767200.00
Administrative Cost	19300.00
Manufacturing Cost	786500.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	30	Production Cost	76720.00
Finished goods	20	Manufacturing Cost	52433.33
Receivable by	15	Manufacturing Cost	39325.00
Total Working Capital Requirement		Per Cycle	168478.33

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		675500.00	772000.00	868500.00	868500.00
Total		675500.00	772000.00	868500.00	868500.00

MANUFACTURING EXPENSES

Rawmaterials		399175.00	456200.00	513225.00	513225.00
Wages		117600.00	134400.00	151200.00	151200.00
Repairs & Maintenance		6755.00	7720.00	8685.00	8685.00
Power & Fuel		13510.00	15440.00	17370.00	17370.00

Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		31200.00	26520.00	22542.00	19160.70
Production Cost		568240.00	640280.00	713022.00	709640.70

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		6755.00	7720.00	8685.00	8685.00
Advertisement & Publicity		6755.00	7720.00	8685.00	8685.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		0.00	0.00	0.00	0.00
Administrative Cost		13510.00	15440.00	17370.00	17370.00
Interest on Bank credit					
Term Loan		20592.00	19905.60	15787.20	11668.80
Working Capital		14826.09	14331.89	11366.67	8401.45
Cost of Sale		617168.09	689957.49	757545.87	747080.95
Net Profit Before Tax		58331.91	82042.51	110954.13	121419.05
Less Tax		0	0.00	0	0
Net Profit		58331.91	82042.51	110954.13	121419.05

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		58331.91	82042.51	110954.13	121419.05
Add :					
Depreciation		31200.00	26520.00	22542.00	19160.70
TOTAL - A		89531.91	108562.51	133496.13	140579.75
Payments :					
On Term Loan :					
Interest		20592.00	19905.60	15787.20	11668.80
Installment		6240.00	37440.00	37440.00	37440.00
On Working Capital					
Interest		14826.09	14331.89	11366.67	8401.45
TOTAL - B		41658.09	71677.49	64593.87	57510.25
Average D.S.C.R		2.15	1.51	2.07	2.44

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
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LIABILITIES

Promoters Capital		54495.67	54495.67	54495.67	54495.67
Profit		58331.91	82042.51	110954.13	121419.05
Term Loan		187200.00	180960.00	143520.00	106080.00
Working Capital		134782.66	130289.90	103333.37	76376.84
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		434810.24	447788.08	412303.17	358371.56

ASSETS

Gross Fixed Assets		208000.00	176800.00	150280.00	127738.00
Less : Depreciation		31200.00	26520.00	22542.00	19160.70
Net Fixed Assets		176800.00	150280.00	127738.00	108577.30
Preliminary & Pre-Op. Expenses		0	0	0	0
Current Assets		134782.66	130289.90	103333.37	76376.84
Cash in Bank/Hand		123227.58	167218.18	181231.80	173417.42
Total		434810.24	447788.08	412303.17	358371.56

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		58331.91	82042.51	110954.13	121419.05
Add : Depreciation		31200.00	26520.00	22542.00	19160.70
Term Loan		187200.00	180960.00	143520.00	106080.00
Working Capital Loan		134782.66	130289.90	103333.37	76376.84
Promoters Capital		37647.83	0.00	0.00	0.00
Total		449162.40	419812.41	380349.50	323036.59
Total Fixed Capital		208000	208000	208000	208000
Repayment of Term Loan		6240.00	37440.00	37440.00	37440.00
Repayment of WC Loan		4492.76	26956.53	26956.53	26956.53
Current Assets		134782.66	130289.90	103333.37	76376.84
Total		145515.42	194686.43	167729.90	140773.37
Opening Balance		0	303646.98	528772.96	741392.56
Surplus		303646.98	225125.98	212619.60	182263.22
Closing Balance		303646.98	528772.96	741392.56	923655.78

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		65302.00	61865.60	55699.20	48199.50
Variable Cost		583066.09	654611.89	724388.67	718042.15
Total Cost		648368.09	716477.49	780087.87	766241.65

Sales		675500.00	772000.00	868500.00	868500.00
Contribution (Sales-VC)		92433.91	117388.11	144111.33	150457.85
B.E.P in %		70.65	52.70	38.65	32.04
Break Even Sales in Rs.		477222.06	406857.59	335676.28	278225.87
Break Even Units		2386.11	2034.29	1678.38	1391.13
Current Ratio		2.92	1.32	1.13	0.90
Net Profit Ratio		8.64 %	10.63 %	12.78 %	13.98 %

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;