

Application View

Application Id : 11019222781059
Name : MINAKSHI KUMARI
Mother Name : ANITA DEVI
Father/Spouse Name : RAVI SHANKAR GUPTA
Gender : FEMALE
Date of Birth : 31-Dec-1994
Residential Address : AT- KANERI, PO- CHANDPUR, PS- JAGDISHPUR, DIST- BHAGALPUR
City: BHAGALPUR
State : BIHAR
District: BHAGALPUR
Block/Taluka : JAGDISHPUR
PINCODE : 813105
Email Address : GUPTASHANKAR1988@GMAIL.COM
Phone Number : 9471803099
Academic Qualification : GRADUATE
Social Category : OBC
PAN Number : IVFPK3674E

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : GUPTA ENTERPRISES
Address of the Proposed Business Unit : AT- KANERI, PO- CHANDPUR, PS- JAGDISHPUR, DIST- BHAGALPUR
State : BIHAR District: BHAGALPUR City: BHAGALPUR
Block/Taluka : JAGDISHPUR PinCode : 813105
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 : Semi Automatic
Total Available Land for Proposed Project(in Sq ft) : 0
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	Rawmaterial, Work in Progress, Finished Goods
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District?	No
If Not Listed, the Name of Product	Namkeen Mashala and Dal etc

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
BANK OF INDIA	JAGDISHPUR	BKID0005813	581320110000124

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
FLOUR COOLING CHAKKI	1	140,000	140,000
MORTAR 10HP	1	45,000	45,000
DRY MACHINE	1	40,000	40,000
MORTAR 2HP	1	20,000	20,000
PACKING MACHINE	1	20,000	20,000
FITTINGS	1	10,000	10,000
MOTAR 2HP	1	18,000	18,000
MASHALA CHAKKI	1	45,000	45,000
Total:			338,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	10,000.00
Furniture & Fixtures (in Rs):	8,000.00
Contingency/Others/Miscellaneous (in Rs)	10,000.00
Working Capital Per Estimate :	28,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
CHANA DAL	85	5665	481,525
CHANA SATTU	120	4255	510,600
JEERA	400	2566	1,026,400
RED CHILLI POWDER	250	3255	813,750
GARAM MASALA	750	2566	1,924,500
FAM OIL	200	2555	511,000
PACKING COVER	390	2266	883,740

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
PACKING BAG	24	8652	207,648
MAIDA	40	2563	102,520
Total:			6,461,683

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
CHANA DAL	65	10580	687,700
JEERA	320	2655	849,600
RED CHILLI KHARA	180	3288	591,840
GARAM MASALA	600	2590	1,554,000
FAM OIL	120	2590	310,800
PACKING COVER	250	2280	570,000
PACKING BAG	12	8652	103,824
Total:			4,667,764

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	6,000	144,000
UNSKILLED	2	4,500	108,000
Total:			252,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	30
Finished Goods (In Number of Days) :	26
Receivable By (In Number of Days) :	25

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	2.00	Power and Fuel (In %) :	2.00
Other Overhead Expenses (In %) :	0.50	Telephone Expenses (In %) :	1.00
Stationery & Postage (In %) :	2.00	Advertisement & Publicity (In %) :	2.00
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	0.50

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):	2.00
Rate of Interest (In %) :	11.00	Employment :	4.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	0	OWN

Machinery	Qty.	Rate.	Amt.(In Rs)
Flour Cooling Chakki	1.00	140,000.00	140,000.00
Mortar 10HP	1.00	45,000.00	45,000.00
Dry machine	1.00	40,000.00	40,000.00
Mortar 2HP	1.00	20,000.00	20,000.00
Packing machine	1.00	20,000.00	20,000.00
Fittings	1.00	10,000.00	10,000.00
Motar 2HP	1.00	18,000.00	18,000.00
Mashala Chakki	1.00	45,000.00	45,000.00
Total			338,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
10,000.00	8,000.00	10,000.00	366,000.00	1,467,262.46

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	36,600.00
Bank Finance	90.00 %		
Term Loan		Rs	329,400.00
Govt. Subsidy	35.00 %	Rs	128,100.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	293,452.49
Bank Finance	80.00 %		
Working Capital		Rs	1,173,809.97

Own Contribution	10.00 %	Rs	36,600.00
Bank Finance	90.00 %		
Term Loan		Rs	329,400.00
Govt. Subsidy	35.00 %	Rs	128,100.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	329400.00	10980.00	318420.00	36234.00
2	318420.00	65880.00	252540.00	35026.20
3	252540.00	65880.00	186660.00	27779.40
4	186660.00	65880.00	120780.00	20532.60
5	120780.00	65880.00	54900.00	13285.80
6	54900.00	65880.00	0	6039.00

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	1,173,809.97	39,127.00	1,134,682.97	129,119.10
2	1,134,682.97	234,761.99	899,920.98	124,815.13
3	899,920.98	234,761.99	665,158.99	98,991.31
4	665,158.99	234,761.99	430,397.00	73,167.49
5	430,397.00	234,761.99	195,635.01	47,343.67
6	195,635.01	234,761.99	0.00	21,519.85

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	338000.00	287300.00	244205.00	207574.25	176438.11
Depreciation	50700.00	43095.00	36630.75	31136.14	26465.72
Closing Balance	287300.00	244205.00	207574.25	176438.11	149972.39

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	50700.00	43095.00	36630.75	31136.14	26465.72
Total	50700.00	43095.00	36630.75	31136.14	26465.72

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Chana Dal	85	5,665.00	481,525.00
Chana sattu	120	4,255.00	510,600.00
Jeera	400	2,566.00	1,026,400.00
Red Chilli powder	250	3,255.00	813,750.00
Garam Masala	750	2,566.00	1,924,500.00
Fam Oil	200	2,555.00	511,000.00
Packing cover	390	2,266.00	883,740.00
Packing bag	24	8,652.00	207,648.00
Maida	40	2,563.00	102,520.00

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	4523178.10	5169346.40	5815514.70	5815514.70	5815514.70

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Chana Dal	0	65	10,580	687,700.00
Jeera	0	320	2,655	849,600.00
Red Chilli khara	0	180	3,288	591,840.00
Garam Masala	0	600	2,590	1,554,000.00

Fam Oil	0	120	2,590	310,800.00
Packing cover	0	250	2,280	570,000.00
Packing bag	0	12	8,652	103,824.00
Total				4,667,764.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	2	6,000	144,000.00
	2	4,500	108,000.00
Total	4		252000.0

Repairs and Maintenance	Rs	129,233.66
Power and Fuel	Rs	129,233.66
Other Overhead Expenses	Rs	32,308.42

ADMINISTRATIVE EXPENSES

Telephone Expenses	64,616.83
Stationery & Postage	129,233.66
Advertisement & Publicity	129,233.66
Workshed Rent	0.00
Other Miscellaneous Expenses	32,308.42
Total	355,392.57

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	3267434.80	3734211.20	4200987.60	4200987.60	4200987.60
Wages	176400.00	201600.00	226800.00	226800.00	226800.00
Repairs & Maintenance	90463.56	103386.93	116310.29	116310.29	116310.29
Power & Fuel	90463.56	103386.93	116310.29	116310.29	116310.29
Other Overhead Expenses	22615.89	25846.74	29077.58	29077.58	29077.58

ADMINISTRATIVE EXPENSES

Salary	0.00	0.00	0.00	0.00	0.00
Postage Telephone	45231.78	51693.46	58155.15	58155.15	58155.15
Stationery & Postage	90463.56	103386.93	116310.29	116310.29	116310.29
Advertisement & Publicity	90463.56	103386.93	116310.29	116310.29	116310.29

Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	22615.89	25846.74	29077.58	29077.58	29077.58
Total:	3896152.60	4452745.86	5009339.07	5009339.07	5009339.07

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	6461683.00

MANUFACTURING EXPENSES

Raw Material	4667764.00
Wages	252000.00
Repair & Maintenance	129233.66
Power & Fuel	129233.66
Other Overhead Expenses	32308.42
Production Cost	5210539.74
Administrative Cost	355392.57
Manufacturing Cost	5565932.31

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	521053.97
Finished goods	26	Manufacturing Cost	482380.80
Receivable by	25	Manufacturing Cost	463828.00
Total Working Capital Requirement		Per Cycle	1467262.77

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		4523178.10	5169346.40	5815514.70	5815514.70
Total		4523178.10	5169346.40	5815514.70	5815514.70

MANUFACTURING EXPENSES

Rawmaterials		3267434.80	3734211.20	4200987.60	4200987.60
Wages		176400.00	201600.00	226800.00	226800.00
Repairs & Maintenance		90463.56	103386.93	116310.29	116310.29
Power & Fuel		90463.56	103386.93	116310.29	116310.29
Other Overhead Expenses		22615.89	25846.74	29077.58	29077.58
Depreciation		50700.00	43095.00	36630.75	31136.14
Production Cost		3698077.81	4211526.80	4726116.51	4720621.90

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		45231.78	51693.46	58155.15	58155.15
Stationery & Postage		90463.56	103386.93	116310.29	116310.29
Advertisement & Publicity		90463.56	103386.93	116310.29	116310.29
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		22615.89	25846.74	29077.58	29077.58
Administrative Cost		248774.79	284314.06	319853.31	319853.31
Interest on Bank credit					
Term Loan		36234.00	35026.20	27779.40	20532.60
Working Capital		129119.10	124815.13	98991.31	73167.49
Cost of Sale		4112205.70	4655682.19	5172740.53	5134175.30
Net Profit Before Tax		410972.40	513664.21	642774.17	681339.40
Less Tax		0	0.00	0	0
Net Profit		410972.40	513664.21	642774.17	681339.40

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		410972.40	513664.21	642774.17	681339.40
Add :					
Depreciation		50700.00	43095.00	36630.75	31136.14
TOTAL - A		461672.40	556759.21	679404.92	712475.54
Payments :					
On Term Loan :					
Interest		36234.00	35026.20	27779.40	20532.60
Installment		10980.00	65880.00	65880.00	65880.00
On Working Capital					
Interest		129119.10	124815.13	98991.31	73167.49
TOTAL - B		176333.10	225721.33	192650.71	159580.09
Average D.S.C.R		2.62	2.47	3.53	4.46

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		330052.49	330052.49	330052.49	330052.49
Profit		410972.40	513664.21	642774.17	681339.40
Term Loan		329400.00	318420.00	252540.00	186660.00
Working Capital		1173809.97	1134682.97	899920.98	665158.99
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0

Total		2244234.86	2296819.67	2125287.64	1863210.88
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ASSETS

Gross Fixed Assets		346000.00	295300.00	252205.00	215574.25
Less : Depreciation		50700.00	43095.00	36630.75	31136.14
Net Fixed Assets		295300.00	252205.00	215574.25	184438.11
Preliminary & Pre-Op. Expenses		10000	7500	5625	4218.75
Current Assets		1173809.97	1134682.97	899920.98	665158.99
Cash in Bank/Hand		775124.89	909931.70	1009792.41	1013613.78
Total		2244234.86	2296819.67	2125287.64	1863210.88

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		410972.40	513664.21	642774.17	681339.40
Add : Depreciation		50700.00	43095.00	36630.75	31136.14
Term Loan		329400.00	318420.00	252540.00	186660.00
Working Capital Loan		1173809.97	1134682.97	899920.98	665158.99
Promoters Capital		183326.25	0.00	0.00	0.00
Total		2148208.62	2009862.18	1831865.90	1564294.53
Total Fixed Capital		366000	366000	366000	366000
Repayment of Term Loan		10980.00	65880.00	65880.00	65880.00
Repayment of WC Loan		39127.00	234761.99	234761.99	234761.99
Current Assets		1173809.97	1134682.97	899920.98	665158.99
Total		1223916.97	1435324.96	1200562.97	965800.98
Opening Balance		0	924291.65	1498828.87	2130131.80
Surplus		924291.65	574537.22	631302.93	598493.55
Closing Balance		924291.65	1498828.87	2130131.80	2728625.35

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		335708.79	362435.26	384263.46	371522.05
Variable Cost		3827196.91	4336341.93	4825107.82	4793789.39
Total Cost		4162905.70	4698777.19	5209371.28	5165311.44
Sales		4523178.10	5169346.40	5815514.70	5815514.70
Contribution (Sales-VC)		695981.19	833004.47	990406.88	1021725.31
B.E.P in %		48.24	43.51	38.80	36.36
Break Even Sales in Rs.		2181769.66	2249151.68	2256335.09	2114650.51
Break Even Units		25667.88	26460.61	26545.12	24878.24

Current Ratio		5.45	2.46	2.11	1.69
Net Profit Ratio		9.09 %	9.94 %	11.05 %	11.72 %

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;