

Application View

Application Id : 11019623824406  
Name : MUNNA KUMAR  
Mother Name : USHA DEVI  
Father/Spouse Name : SUNIL KUMAR  
Gender : MALE  
Date of Birth : 06-Mar-2002  
Residential Address : GRAM BANDHUA TOLA TULSI BIGHA POST SOHAIPUR MANPUR GAYA  
BUNIYAD GANJ BIHAR 823003  
City: GAYA  
State : BIHAR  
District: GAYA  
Block/Taluka : MANPUR  
PINCODE : 823003  
Email Address : DEEPAK790233@GMAIL.COM  
Phone Number : 9661928645  
Academic Qualification : 12TH PASS  
Social Category : OBC  
PAN Number : HKLPK9812A

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : MUNNA KUMAR  
Address of the Proposed Business Unit : GRAM BANDHUA TOLA TULSI BIGHA POST SOHAIPUR MANPUR GAYA  
BUNIYAD GANJ BIHAR 823003  
State : BIHAR District: GAYA City: GAYA  
Block/Taluka : MANPUR PinCode : 823003  
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) : 550  
Land Value of the Proposed Unit (In Rs/Sq ft) : 1500  
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	WHEAT RICE FLOUR GRANDING AND SUGAR MIXINNG AND OIL
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District?	Yes
ODOP Identified by State :	Sesame based products

## BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
PUNJAB NATIONAL BANK	BHUSUNDA	PUNB0586000	5860000100071325

## BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
FLOORING	550	70	38,500
Total:			38,500

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
OIL FILTER EXPELLER SPICE MACHINE	3	198,000	594,000
Total:			594,000

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	28,000.00
Furniture & Fixtures (in Rs):	27,000.00
Contingency/Others/Miscellaneous (in Rs)	75,000.00
Working Capital Per Estimate :	130,000.00

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
WHEAT RICE	98	40000	3,920,000
Total:			3,920,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
ATTA RICE OIL	40	35000	1,400,000
Total:			1,400,000

## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	4,000	96,000

## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
UNSKILLED	3	3,500	126,000
Total:			222,000

## WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	4
Finished Goods (In Number of Days) :	11
Receivable By (In Number of Days) :	20

## MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	1.20
Other Overhead Expenses (In %) :	0.50	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.40	Advertisement & Publicity (In %) :	2.00
Building Rent per Month(In Rs.) :	40,007.00	Other Miscellaneous Expenditure (In %) :	1.50

## DEPRECIATION DETAILS

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

Loan Repayment Period (in Years) :	7.00	Project Implementation Period (In Months):	3.00
Rate of Interest (In %) :	11.00	Employment :	5.00

## PROJECTED FINANCIAL

### COST OF PROJECT

Land	Land Value	Ownership
LAND	1500	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
	550	70.00	38,500.00
Total			38,500.00

Machinery	Qty.	Rate.	Amt.(In Rs)
OIL FILTER EXPPELLER SPICE MACHINE	3.00	198,000.00	594,000.00
Total			594,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
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28,000.00	27,000.00	75,000.00	762,500.00	266,987.61
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### "Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	76,250.00
Bank Finance	90.00 %		
Term Loan		Rs	686,250.00
Govt. Subsidy	35.00 %	Rs	266,875.00

### Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	53,397.52
Bank Finance	80.00 %		
Working Capital		Rs	213,590.09

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	686250.00	24508.93	661741.07	75487.50
2	661741.07	98035.71	563705.36	72791.52
3	563705.36	98035.71	465669.65	62007.59
4	465669.65	98035.71	367633.94	51223.66
5	367633.94	98035.71	269598.23	40439.73
6	269598.23	98035.71	171562.52	29655.81
7	171562.52	98035.71	73526.81	18871.88
8	73526.81	98035.71	0	8087.95

### Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	213,590.09	7,628.22	205,961.87	23,494.91
2	205,961.87	30,512.87	175,449.00	22,655.81
3	175,449.00	30,512.87	144,936.13	19,299.39
4	144,936.13	30,512.87	114,423.26	15,942.97

5	114,423.26	30,512.87	83,910.39	12,586.56
6	83,910.39	30,512.87	53,397.52	9,230.14
7	53,397.52	30,512.87	22,884.65	5,873.73
8	22,884.65	30,512.87	0.00	2,517.31

### Statement Showing the Depreciation on Fixed Assets

#### WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	38500.00	34650.00	31185.00	28066.50	25259.85
Depreciation	3850.00	3465.00	3118.50	2806.65	2525.99
Closing Balance	34650.00	31185.00	28066.50	25259.85	22733.86

#### MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	594000.00	504900.00	429165.00	364790.25	310071.71
Depreciation	89100.00	75735.00	64374.75	54718.54	46510.76
Closing Balance	504900.00	429165.00	364790.25	310071.71	263560.95

#### TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	3850.00	3465.00	3118.50	2806.65	2525.99
Machinery	89100.00	75735.00	64374.75	54718.54	46510.76
Total	92950.00	79200.00	67493.25	57525.19	49036.75

### Schedule of Sales Realization

#### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
WHEAT RICE	98	40,000.00	3,920,000.00

#### 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	2744000.00	3136000.00	3528000.00	3528000.00	3528000.00

#### Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
ATTA RICE OIL	0	40	35,000	1,400,000.00
Total				1,400,000.00

#### WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	2	4,000	96,000.00
	3	3,500	126,000.00
Total	5		222000.0

Repairs and Maintenance	Rs	39,200.00
Power and Fuel	Rs	47,040.00
Other Overhead Expenses	Rs	19,600.00

### ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	15,680.00
Advertisement & Publicity	78,400.00
Workshed Rent	480,084.00
Other Miscellaneous Expenses	58,800.00
Total	632,964.00

### 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	980000.00	1120000.00	1260000.00	1260000.00	1260000.00
Wages	155400.00	177600.00	199800.00	199800.00	199800.00
Repairs & Maintenance	27440.00	31360.00	35280.00	35280.00	35280.00
Power & Fuel	32928.00	37632.00	42336.00	42336.00	42336.00
Other Overhead Expenses	13720.00	15680.00	17640.00	17640.00	17640.00

### 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	10976.00	12544.00	14112.00	14112.00	14112.00
Advertisement & Publicity	54880.00	62720.00	70560.00	70560.00	70560.00
Workshed Rent	480084.00	480084.00	480084.00	480084.00	480084.00
Other Miscellaneous Expenses	41160.00	47040.00	52920.00	52920.00	52920.00
Total:	1796588.00	1984660.00	2172732.00	2172732.00	2172732.00

### Assessment of Working Capital

Particulars	Amount in Rs.
Sale	3920000.00

### MANUFACTURING EXPENSES

Raw Material	1400000.00
Wages	222000.00
Repair & Maintenance	39200.00
Power & Fuel	47040.00
Other Overhead Expenses	19600.00
Production Cost	1727840.00
Administrative Cost	632964.00
Manufacturing Cost	2360804.00

### Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	4	Production Cost	23037.87
Finished goods	11	Manufacturing Cost	86562.81
Receivable by	20	Manufacturing Cost	157387.00
Total Working Capital Requirement		Per Cycle	266987.68

### Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		2744000.00	3136000.00	3528000.00	3528000.00
Total		2744000.00	3136000.00	3528000.00	3528000.00

### MANUFACTURING EXPENSES

Rawmaterials		980000.00	1120000.00	1260000.00	1260000.00
Wages		155400.00	177600.00	199800.00	199800.00
Repairs & Maintenance		27440.00	31360.00	35280.00	35280.00
Power & Fuel		32928.00	37632.00	42336.00	42336.00
Other Overhead Expenses		13720.00	15680.00	17640.00	17640.00
Depreciation		92950.00	79200.00	67493.25	57525.19
Production Cost		1302438.00	1461472.00	1622549.25	1612581.19

### ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		10976.00	12544.00	14112.00	14112.00
Advertisement & Publicity		54880.00	62720.00	70560.00	70560.00
Workshed Rent		480084.00	480084.00	480084.00	480084.00

Other Miscellaneous Expenses		41160.00	47040.00	52920.00	52920.00
Administrative Cost		587100.00	602388.00	617676.00	617676.00
Interest on Bank credit					
Term Loan		75487.50	72791.52	62007.59	51223.66
Working Capital		23494.91	22655.81	19299.39	15942.97
Cost of Sale		1988520.41	2159307.33	2321532.23	2297423.82
Net Profit Before Tax		755479.59	976692.67	1206467.77	1230576.18
Less Tax		0	0.00	0	0
Net Profit		755479.59	976692.67	1206467.77	1230576.18

### Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		755479.59	976692.67	1206467.77	1230576.18
Add :					
Depreciation		92950.00	79200.00	67493.25	57525.19
<b>TOTAL - A</b>		<b>848429.59</b>	<b>1055892.67</b>	<b>1273961.02</b>	<b>1288101.37</b>
Payments :					
On Term Loan :					
Interest		75487.50	72791.52	62007.59	51223.66
Installment		24508.93	98035.71	98035.71	98035.71
On Working Capital					
Interest		23494.91	22655.81	19299.39	15942.97
<b>TOTAL - B</b>		<b>123491.34</b>	<b>193483.04</b>	<b>179342.69</b>	<b>165202.34</b>
Average D.S.C.R		6.87	5.46	7.10	7.80

### Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		129647.52	129647.52	129647.52	129647.52
Profit		755479.59	976692.67	1206467.77	1230576.18
Term Loan		686250.00	661741.07	563705.36	465669.65
Working Capital		213590.09	205961.87	175449.00	144936.13
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
<b>Total</b>		<b>1784967.20</b>	<b>1974043.13</b>	<b>2075269.65</b>	<b>1970829.48</b>

### ASSETS

Gross Fixed Assets		659500.00	566550.00	487350.00	419856.75
Less : Depreciation		92950.00	79200.00	67493.25	57525.19
<b>Net Fixed Assets</b>		<b>566550.00</b>	<b>487350.00</b>	<b>419856.75</b>	<b>362331.56</b>



Preliminary & Pre-Op. Expenses		28000	21000	15750	11812.5
Current Assets		213590.09	205961.87	175449.00	144936.13
Cash in Bank/Hand		1004827.11	1280731.26	1479963.90	1463561.79
<b>Total</b>		<b>1784967.20</b>	<b>1974043.13</b>	<b>2075269.65</b>	<b>1970829.48</b>

### Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		755479.59	976692.67	1206467.77	1230576.18
Add : Depreciation		92950.00	79200.00	67493.25	57525.19
Term Loan		686250.00	661741.07	563705.36	465669.65
Working Capital Loan		213590.09	205961.87	175449.00	144936.13
Promoters Capital		102948.76	0.00	0.00	0.00
<b>Total</b>		<b>1851218.44</b>	<b>1923595.61</b>	<b>2013115.38</b>	<b>1898707.15</b>
Total Fixed Capital		762500	762500	762500	762500
Repayment of Term Loan		24508.93	98035.71	98035.71	98035.71
Repayment of WC Loan		7628.22	30512.87	30512.87	30512.87
Current Assets		213590.09	205961.87	175449.00	144936.13
<b>Total</b>		<b>245727.24</b>	<b>334510.45</b>	<b>303997.58</b>	<b>273484.71</b>
Opening Balance		0	1605491.20	3194576.36	4903694.16
Surplus		1605491.20	1589085.16	1709117.80	1625222.44
<b>Closing Balance</b>		<b>1605491.20</b>	<b>3194576.36</b>	<b>4903694.16</b>	<b>6528916.60</b>

### Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		755537.50	754379.52	747176.84	726424.85
Variable Cost		1325932.91	1484127.81	1641848.64	1628524.16
Total Cost		2081470.41	2238507.33	2389025.48	2354949.01
Sales		2744000.00	3136000.00	3528000.00	3528000.00
Contribution (Sales-VC)		1418067.09	1651872.19	1886151.36	1899475.84
B.E.P in %		53.28	45.67	39.61	38.24
Break Even Sales in Rs.		1461986.47	1432153.28	1397576.01	1349228.46
Break Even Units		14918.23	14613.81	14260.98	13767.64
Current Ratio		1.63	0.92	0.84	0.74
Net Profit Ratio		27.53 %	31.14 %	34.20 %	34.88 %

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;