

PRODUCT DETAILS

Type of Proposed Product to be Manufactured : Food Products- Manufacturing
Type of Activities to be Involved while Manufacturing the Product POHA (MURHI)
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No
If No, Other ODOP Products : Rice based products (Poha, Murmura etc.)

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
PUNJAB NATIONAL BANK	RUPAULI	PUNB0120820	1208254913632

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	4000	75	300,000
Total:			300,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
MUDHI MAKING MACHINE	1	200,000	200,000
Total:			200,000

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.)
MUDHI	5,000	1500	7,500,000
Total:			7,500,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
PP	4,000	1500	6,000,000
Total:			6,000,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
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WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	3	8,000	288,000
Total:			288,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	20
Finished Goods (In Number of Days) :	25
Receivable By (In Number of Days) :	20

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	0.01
Other Overhead Expenses (In %) :	0.00	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.00	Advertisement & Publicity (In %) :	0.00
Building Rent per Month(In Rs.) :	1,000.00	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):	3.00
Rate of Interest (In %) :	11.00	Employment :	3.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	3000000	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
	4000	75.00	300,000.00
Total			300,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
MUDHI MAKING MACHINE	1.00	200,000.00	200,000.00
Total			200,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
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0.00	0.00	0.00	500,000.00	1,364,362.50
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"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	50,000.00
Bank Finance	90.00 %		
Term Loan		Rs	450,000.00
Govt. Subsidy	35.00 %	Rs	175,000.00

Means of Financing(Working Capital)

Own Contribution	10.00 %	Rs	136,436.25
Bank Finance	90.00 %		
Working Capital		Rs	1,227,926.25

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	450000.00	22500.00	427500.00	49500.00
2	427500.00	90000.00	337500.00	47025.00
3	337500.00	90000.00	247500.00	37125.00
4	247500.00	90000.00	157500.00	27225.00
5	157500.00	90000.00	67500.00	17325.00
6	67500.00	90000.00	0	7425.00

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	1,227,926.25	61,396.31	1,166,529.94	135,071.89
2	1,166,529.94	245,585.25	920,944.69	128,318.29
3	920,944.69	245,585.25	675,359.44	101,303.92
4	675,359.44	245,585.25	429,774.19	74,289.54
5	429,774.19	245,585.25	184,188.94	47,275.16
6	184,188.94	245,585.25	0.00	20,260.78

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	300000.00	270000.00	243000.00	218700.00	196830.00
Depreciation	30000.00	27000.00	24300.00	21870.00	19683.00
Closing Balance	270000.00	243000.00	218700.00	196830.00	177147.00

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	200000.00	170000.00	144500.00	122825.00	104401.25
Depreciation	30000.00	25500.00	21675.00	18423.75	15660.19
Closing Balance	170000.00	144500.00	122825.00	104401.25	88741.06

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	30000.00	27000.00	24300.00	21870.00	19683.00
Machinery	30000.00	25500.00	21675.00	18423.75	15660.19
Total	60000.00	52500.00	45975.00	40293.75	35343.19

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
MUDHI	5,000	1,500.00	7,500,000.00

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	5250000.00	6000000.00	6750000.00	6750000.00	6750000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd. Unit	Amount in Rs.
PP	0	4,000	1,500	6,000,000.00
Total				6,000,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	3	8,000	288,000.00
Total	3		288000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	750.00
Other Overhead Expenses	Rs	0.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	0.00
Advertisement & Publicity	0.00
Workshed Rent	12,000.00
Other Miscellaneous Expenses	0.00
Total	12,000.00

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	4200000.00	4800000.00	5400000.00	5400000.00	5400000.00
Wages	201600.00	230400.00	259200.00	259200.00	259200.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	525.00	600.00	675.00	675.00	675.00
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	0.00	0.00	0.00	0.00	0.00
Advertisement & Publicity	0.00	0.00	0.00	0.00	0.00
Workshed Rent	12000.00	12000.00	12000.00	12000.00	12000.00
Other Miscellaneous Expenses	0.00	0.00	0.00	0.00	0.00
Total:	4414125.00	5043000.00	5671875.00	5671875.00	5671875.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	7500000.00

MANUFACTURING EXPENSES

Raw Material	6000000.00
Wages	288000.00
Repair & Maintenance	0.00
Power & Fuel	750.00
Other Overhead Expenses	0.00
Production Cost	6288750.00
Administrative Cost	12000.00
Manufacturing Cost	6300750.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	20	Production Cost	419250.00
Finished goods	25	Manufacturing Cost	525062.50
Receivable by	20	Manufacturing Cost	420050.00
Total Working Capital Requirement		Per Cycle	1364362.50

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		5250000.00	6000000.00	6750000.00	6750000.00
Total		5250000.00	6000000.00	6750000.00	6750000.00

MANUFACTURING EXPENSES

Rawmaterials		4200000.00	4800000.00	5400000.00	5400000.00
Wages		201600.00	230400.00	259200.00	259200.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		525.00	600.00	675.00	675.00
Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		60000.00	52500.00	45975.00	40293.75
Production Cost		4462125.00	5083500.00	5705850.00	5700168.75

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		0.00	0.00	0.00	0.00
Advertisement & Publicity		0.00	0.00	0.00	0.00
Workshed Rent		12000.00	12000.00	12000.00	12000.00
Other Miscellaneous Expenses		0.00	0.00	0.00	0.00
Administrative Cost		12000.00	12000.00	12000.00	12000.00
Interest on Bank credit					
Term Loan		49500.00	47025.00	37125.00	27225.00
Working Capital		135071.89	128318.29	101303.92	74289.54
Cost of Sale		4658696.89	5270843.29	5856278.92	5813683.29
Net Profit Before Tax		591303.11	729156.71	893721.08	936316.71
Less Tax		0	0.00	0	0
Net Profit		591303.11	729156.71	893721.08	936316.71

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		591303.11	729156.71	893721.08	936316.71
Add :					
Depreciation		60000.00	52500.00	45975.00	40293.75
TOTAL - A		651303.11	781656.71	939696.08	976610.46
Payments :					
On Term Loan :					
Interest		49500.00	47025.00	37125.00	27225.00
Installment		22500.00	90000.00	90000.00	90000.00
On Working Capital					
Interest		135071.89	128318.29	101303.92	74289.54
TOTAL - B		207071.89	265343.29	228428.92	191514.54
Average D.S.C.R		3.15	2.95	4.11	5.10

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		186436.25	186436.25	186436.25	186436.25
Profit		591303.11	729156.71	893721.08	936316.71
Term Loan		450000.00	427500.00	337500.00	247500.00
Working Capital		1227926.25	1166529.94	920944.69	675359.44
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		2455665.61	2509622.90	2338602.02	2045612.40

ASSETS

Gross Fixed Assets		500000.00	440000.00	387500.00	341525.00
Less : Depreciation		60000.00	52500.00	45975.00	40293.75
Net Fixed Assets		440000.00	387500.00	341525.00	301231.25
Preliminary & Pre-Op. Expenses		0	0	0	0
Current Assets		1227926.25	1166529.94	920944.69	675359.44
Cash in Bank/Hand		787739.36	955592.96	1076132.33	1069021.71
Total		2455665.61	2509622.90	2338602.02	2045612.40

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		591303.11	729156.71	893721.08	936316.71
Add : Depreciation		60000.00	52500.00	45975.00	40293.75
Term Loan		450000.00	427500.00	337500.00	247500.00
Working Capital Loan		1227926.25	1166529.94	920944.69	675359.44

Promoters Capital		186436.25	0.00	0.00	0.00
Total		2515665.61	2375686.65	2198140.77	1899469.90
Total Fixed Capital		500000	500000	500000	500000
Repayment of Term Loan		22500.00	90000.00	90000.00	90000.00
Repayment of WC Loan		61396.31	245585.25	245585.25	245585.25
Current Assets		1227926.25	1166529.94	920944.69	675359.44
Total		1311822.56	1502115.19	1256529.94	1010944.69
Opening Balance		0	1203843.05	2077414.51	3019025.34
Surplus		1203843.05	873571.46	941610.83	888525.21
Closing Balance		1203843.05	2077414.51	3019025.34	3907550.55

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		121500.00	111525.00	95100.00	79518.75
Variable Cost		4597196.89	5211818.29	5807153.92	5774458.29
Total Cost		4718696.89	5323343.29	5902253.92	5853977.04
Sales		5250000.00	6000000.00	6750000.00	6750000.00
Contribution (Sales-VC)		652803.11	788181.71	942846.08	975541.71
B.E.P in %		18.61	14.15	10.09	8.15
Break Even Sales in Rs.		977132.29	848979.36	680837.53	550208.73
Break Even Units		195.43	169.80	136.17	110.04
Current Ratio		4.57	2.28	1.94	1.55
Net Profit Ratio		11.26 %	12.15 %	13.24 %	13.87 %

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;