

## PRODUCT DETAILS

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

Type of Activities to be Involved while Manufacturing the Product ATTA SATTU AND CHANA BESAN MANUFACTURING

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

If No, Other ODOP Products : Dhal Products

## BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
UCO BANK	RAMPUR	UCBA0001704	17040110053652

## BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	1500	150	225,000
Total:			225,000

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
15 HP HEAVY DUTY CYCLONE PULPLIZER	1	368,644	368,644
FULLY AUTOMATIC PACKING MACHINE	1	224,576	224,576
CGST SGST	1	106,780	106,780
Total:			700,000

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 10,000.00

Furniture & Fixtures (in Rs): 70,000.00

Contingency/Others/Miscellaneous (in Rs) 30,000.00

Working Capital Per Estimate : 110,000.00

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
ATTA	4,000	85	340,000
CHANA BESAN	10,000	85	850,000
SATTU	11,000	50	550,000
Total:			1,740,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
CHANA	6,000	90	540,000
WHEAT	2,000	90	180,000

Total:	720,000
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### WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
UNSKILLED	1	4,000	48,000
SKILLED	1	5,000	60,000
Total:			108,000

### WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	15
Finished Goods (In Number of Days) :	10
Receivable By (In Number of Days) :	10

### MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	0.50
Other Overhead Expenses (In %) :	0.00	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.50	Advertisement & Publicity (In %) :	0.50
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	0.20

### 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	150	OWN

  

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
Tin shed	1500	150.00	225,000.00
Total			225,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
15 HP HEAVY DUTY CYCLONE PULPLIZER	1.00	368,644.07	368,644.07
FULLY AUTOMATIC PACKING MACHINE	1.00	224,576.27	224,576.27
CGST SGST	1.00	106,779.66	106,779.66
<b>Total</b>			<b>700,000.00</b>

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
10,000.00	70,000.00	30,000.00	1,035,000.00	99,007.00

### "Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	103,500.00
Bank Finance	90.00 %		
Term Loan		Rs	931,500.00
Govt. Subsidy	35.00 %	Rs	362,250.00

### Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	19,801.40
Bank Finance	80.00 %		
Working Capital		Rs	79,205.60

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	931500.00	46575.00	884925.00	102465.00
2	884925.00	186300.00	698625.00	97341.75
3	698625.00	186300.00	512325.00	76848.75
4	512325.00	186300.00	326025.00	56355.75
5	326025.00	186300.00	139725.00	35862.75
6	139725.00	186300.00	0	15369.75

## Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	79,205.60	3,960.28	75,245.32	8,712.62
2	75,245.32	15,841.12	59,404.20	8,276.99
3	59,404.20	15,841.12	43,563.08	6,534.46
4	43,563.08	15,841.12	27,721.96	4,791.94
5	27,721.96	15,841.12	11,880.84	3,049.42
6	11,880.84	15,841.12	0.00	1,306.89

## Statement Showing the Depreciation on Fixed Assets

### WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	225000.00	202500.00	182250.00	164025.00	147622.50
Depreciation	22500.00	20250.00	18225.00	16402.50	14762.25
Closing Balance	202500.00	182250.00	164025.00	147622.50	132860.25

### MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	700000.00	595000.00	505750.00	429887.50	365404.37
Depreciation	105000.00	89250.00	75862.50	64483.13	54810.66
Closing Balance	595000.00	505750.00	429887.50	365404.37	310593.71

### TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	22500.00	20250.00	18225.00	16402.50	14762.25
Machinery	105000.00	89250.00	75862.50	64483.13	54810.66
Total	127500.00	109500.00	94087.50	80885.63	69572.91

## Schedule of Sales Realization

### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
ATTA	4,000	85.00	340,000.00
CHANA BESAN	10,000	85.00	850,000.00
SATTU	11,000	50.00	550,000.00

### 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	1218000.00	1392000.00	1566000.00	1566000.00	1566000.00

### Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
CHANA	0	6,000	90	540,000.00
WHEAT	0	2,000	90	180,000.00
<b>Total</b>				<b>720,000.00</b>

### WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Unskilled	1	4,000	48,000.00
Skilled	1	5,000	60,000.00
<b>Total</b>	<b>2</b>		<b>108000.0</b>

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	8,700.00
Other Overhead Expenses	Rs	0.00

### ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	8,700.00
Advertisement & Publicity	8,700.00
Workshed Rent	0.00
Other Miscellaneous Expenses	3,480.00
<b>Total</b>	<b>20,880.00</b>

### 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	504000.00	576000.00	648000.00	648000.00	648000.00
Wages	75600.00	86400.00	97200.00	97200.00	97200.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	6090.00	6960.00	7830.00	7830.00	7830.00
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	6090.00	6960.00	7830.00	7830.00	7830.00

Advertisement & Publicity	6090.00	6960.00	7830.00	7830.00	7830.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	2436.00	2784.00	3132.00	3132.00	3132.00
Total:	600306.00	686064.00	771822.00	771822.00	771822.00

### Assessment of Working Capital

Particulars	Amount in Rs.
Sale	1740000.00

### MANUFACTURING EXPENSES

Raw Material	720000.00
Wages	108000.00
Repair & Maintenance	0.00
Power & Fuel	8700.00
Other Overhead Expenses	0.00
Production Cost	836700.00
Administrative Cost	20880.00
Manufacturing Cost	857580.00

### Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	15	Production Cost	41835.00
Finished goods	10	Manufacturing Cost	28586.00
Receivable by	10	Manufacturing Cost	28586.00
Total Working Capital Requirement		Per Cycle	99007.00

### Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1218000.00	1392000.00	1566000.00	1566000.00
Total		1218000.00	1392000.00	1566000.00	1566000.00

### MANUFACTURING EXPENSES

Rawmaterials		504000.00	576000.00	648000.00	648000.00
Wages		75600.00	86400.00	97200.00	97200.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		6090.00	6960.00	7830.00	7830.00
Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		127500.00	109500.00	94087.50	80885.63
Production Cost		713190.00	778860.00	847117.50	833915.63

## ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		6090.00	6960.00	7830.00	7830.00
Advertisement & Publicity		6090.00	6960.00	7830.00	7830.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		2436.00	2784.00	3132.00	3132.00
<b>Administrative Cost</b>		<b>14616.00</b>	<b>16704.00</b>	<b>18792.00</b>	<b>18792.00</b>
Interest on Bank credit					
Term Loan		102465.00	97341.75	76848.75	56355.75
Working Capital		8712.62	8276.99	6534.46	4791.94
<b>Cost of Sale</b>		<b>838983.62</b>	<b>901182.74</b>	<b>949292.71</b>	<b>913855.32</b>
Net Profit Before Tax		379016.38	490817.26	616707.29	652144.68
Less Tax		0	0.00	0	0
<b>Net Profit</b>		<b>379016.38</b>	<b>490817.26</b>	<b>616707.29</b>	<b>652144.68</b>

### Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		379016.38	490817.26	616707.29	652144.68
Add :					
Depreciation		127500.00	109500.00	94087.50	80885.63
<b>TOTAL - A</b>		<b>506516.38</b>	<b>600317.26</b>	<b>710794.79</b>	<b>733030.31</b>
Payments :					
On Term Loan :					
Interest		102465.00	97341.75	76848.75	56355.75
Installment		46575.00	186300.00	186300.00	186300.00
On Working Capital					
Interest		8712.62	8276.99	6534.46	4791.94
<b>TOTAL - B</b>		<b>157752.62</b>	<b>291918.74</b>	<b>269683.21</b>	<b>247447.69</b>
Average D.S.C.R		3.21	2.06	2.64	2.96

### Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		123301.40	123301.40	123301.40	123301.40
Profit		379016.38	490817.26	616707.29	652144.68
Term Loan		931500.00	884925.00	698625.00	512325.00
Working Capital		79205.60	75245.32	59404.20	43563.08

Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
<b>Total</b>		<b>1513023.38</b>	<b>1574288.98</b>	<b>1498037.89</b>	<b>1331334.16</b>

## ASSETS

Gross Fixed Assets		995000.00	867500.00	758000.00	663912.50
Less : Depreciation		127500.00	109500.00	94087.50	80885.63
Net Fixed Assets		867500.00	758000.00	663912.50	583026.87
Preliminary & Pre-Op. Expenses		10000	7500	5625	4218.75
Current Assets		79205.60	75245.32	59404.20	43563.08
Cash in Bank/Hand		566317.78	741043.66	774721.19	704744.21
<b>Total</b>		<b>1513023.38</b>	<b>1574288.98</b>	<b>1498037.89</b>	<b>1331334.16</b>

## Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		379016.38	490817.26	616707.29	652144.68
Add : Depreciation		127500.00	109500.00	94087.50	80885.63
Term Loan		931500.00	884925.00	698625.00	512325.00
Working Capital Loan		79205.60	75245.32	59404.20	43563.08
Promoters Capital		113400.70	0.00	0.00	0.00
<b>Total</b>		<b>1630622.68</b>	<b>1560487.58</b>	<b>1468823.99</b>	<b>1288918.39</b>
Total Fixed Capital		1035000	1035000	1035000	1035000
Repayment of Term Loan		46575.00	186300.00	186300.00	186300.00
Repayment of WC Loan		3960.28	15841.12	15841.12	15841.12
Current Assets		79205.60	75245.32	59404.20	43563.08
<b>Total</b>		<b>129740.88</b>	<b>277386.44</b>	<b>261545.32</b>	<b>245704.20</b>
Opening Balance		0	1500881.80	2783982.94	3991261.61
Surplus		1500881.80	1283101.14	1207278.67	1043214.19
<b>Closing Balance</b>		<b>1500881.80</b>	<b>2783982.94</b>	<b>3991261.61</b>	<b>5034475.80</b>

## Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		244581.00	223545.75	189728.25	156033.38
Variable Cost		721902.62	787136.99	853651.96	838707.57
Total Cost		966483.62	1010682.74	1043380.21	994740.95
Sales		1218000.00	1392000.00	1566000.00	1566000.00
Contribution (Sales-VC)		496097.38	604863.01	712348.04	727292.43
B.E.P in %		49.30	36.96	26.63	21.45



Break Even Sales in Rs.		600486.26	514456.46	417091.68	335969.77
Break Even Units		150.12	128.61	104.27	83.99
Current Ratio		0.49	0.24	0.21	0.17
Net Profit Ratio		31.12 %	35.26 %	39.38 %	41.64 %

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;