

Application View

Application Id : 11019222766130
Name : NUTAN DEVI
Mother Name : ANITA DEVI
Father/Spouse Name : SANDEEP GOSWAMI
Gender : FEMALE
Date of Birth : 01-Jan-1986
Residential Address : AT-SALEHPUR DABBLE TOWER, PO- MIRJANHAT, PS-HABIBPUR DIST
BHAGALPUR PIN 812005
City: BHAGALPUR
State : BIHAR
District: BHAGALPUR
Block/Taluka : JAGDISHPUR
PINCODE : 812005
Email Address : GOUSWAMISANDEEP483@GMAIL.COM
Phone Number : 7250662985
Academic Qualification : UNDER 8TH
Social Category : GENERAL
PAN Number : DMPPD3507P

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : NUTAN DEVI
Address of the Proposed Business Unit : AT-SALEHPUR DABBLE TOWER, PO- MIRJANHAT, PS-HABIBPUR DIST
BHAGALPUR PIN 812005
State : BIHAR District: BHAGALPUR City: BHAGALPUR
Block/Taluka : JAGDISHPUR PinCode : 812005
Type of Property : Owned Number of New Employment the Proposed Enterprises will Generate
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 Kurkure, Sohali, Bari, Achar, Mikchar And Namkin Etc.

If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? Yes

ODOP Identified by State : Jardalu Mango

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
UCO BANK	GORHATTA CHOWK	UCBA0001070	10700100004933

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
DRY MACHINE	1	40,000	40,000
GATHIYA MACHINE	1	4,000	4,000
SILE MACHINE	2	8,000	16,000
CARAHY BIG	2	3,200	6,400
MIXER MACHINE	2	13,000	26,000
WEIGHT MACHINE	1	9,400	9,400
Total:			101,800

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.)
SOHALI	35	1020	35,700
BARI	200	2400	480,000
MIXER	180	3000	540,000
ACHAR	200	180	36,000
NAMKIN	140	1800	252,000
Total:			1,343,700

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MAIDA	25	3600	90,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
RIFAINÉ	140	900	126,000
MASTAD OIL	170	90	15,300
MIX MASALA	300	840	252,000
SALT	22	1080	23,760
MANGO	12	2000	24,000
ADRAKH	40	360	14,400
CHANA DAL	68	1080	73,440
URAD DAL	75	720	54,000
Total:			672,900

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	14,000	336,000
Total:			336,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	30
Finished Goods (In Number of Days) :	30
Receivable By (In Number of Days) :	90

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	2.00
Other Overhead Expenses (In %) :	0.00	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.00	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) :	3.00	Project Implementation Period (In Months):	2.00
Rate of Interest (In %) :	11.00	Employment :	2.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	0	OWN

Machinery	Qty.	Rate.	Amt.(In Rs)
DRY MACHINE	1.00	40,000.00	40,000.00
GATHIYA MACHINE	1.00	4,000.00	4,000.00
SILE MACHINE	2.00	8,000.00	16,000.00
CARAHI BIG	2.00	3,200.00	6,400.00
MIXER MACHINE	2.00	13,000.00	26,000.00
WEIGHT MACHINE	1.00	9,400.00	9,400.00
Total			101,800.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
0.00	0.00	0.00	101,800.00	523,261.80

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	10,180.00
Bank Finance	90.00 %		
Term Loan		Rs	91,620.00
Govt. Subsidy	35.00 %	Rs	35,630.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	104,652.36
Bank Finance	80.00 %		
Working Capital		Rs	418,609.44

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	91620.00	5090.00	86530.00	10078.20
2	86530.00	30540.00	55990.00	9518.30
3	55990.00	30540.00	25450.00	6158.90
4	25450.00	30540.00	0	2799.50

Own Contribution	10.00 %	Rs	10,180.00
Bank Finance	90.00 %		
Term Loan		Rs	91,620.00
Govt. Subsidy	35.00 %	Rs	35,630.00

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	418,609.44	23,256.08	395,353.36	46,047.04
2	395,353.36	139,536.48	255,816.88	43,488.87
3	255,816.88	139,536.48	116,280.40	28,139.86
4	116,280.40	139,536.48	0.00	12,790.84

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	101800.00	86530.00	73550.50	62517.93	53140.24

Balance					
Depreciation	15270.00	12979.50	11032.57	9377.69	7971.04
Closing Balance	86530.00	73550.50	62517.93	53140.24	45169.20

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	15270.00	12979.50	11032.57	9377.69	7971.04
Total	15270.00	12979.50	11032.57	9377.69	7971.04

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
SOHALI	35	1,020.00	35,700.00
BARI	200	2,400.00	480,000.00
MIXER	180	3,000.00	540,000.00
ACHAR	200	180.00	36,000.00
NAMKIN	140	1,800.00	252,000.00

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	940590.00	1074960.00	1209330.00	1209330.00	1209330.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
MAIDA	0	25	3,600	90,000.00
RIFAINI	0	140	900	126,000.00
MASTAD OIL	0	170	90	15,300.00
MIX MASALA	0	300	840	252,000.00
SALT	0	22	1,080	23,760.00
MANGO	0	12	2,000	24,000.00
ADRAKH	0	40	360	14,400.00
CHANA DAL	0	68	1,080	73,440.00
URAD DAL	0	75	720	54,000.00
Total				672,900.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	2	14,000	336,000.00
Total	2		336000.0

Repairs and Maintenance	Rs	0.00
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Power and Fuel	Rs	26,874.00
Other Overhead Expenses	Rs	0.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	0.00
Advertisement & Publicity	13,437.00
Workshed Rent	0.00
Other Miscellaneous Expenses	0.00
Total	13,437.00

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	471030.00	538320.00	605610.00	605610.00	605610.00
Wages	235200.00	268800.00	302400.00	302400.00	302400.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	18811.80	21499.20	24186.60	24186.60	24186.60
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	9405.90	10749.60	12093.30	12093.30	12093.30
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:	734447.70	839368.80	944289.90	944289.90	944289.90

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	1343700.00

MANUFACTURING EXPENSES

Raw Material	672900.00
Wages	336000.00
Repair & Maintenance	0.00

Power & Fuel	26874.00
Other Overhead Expenses	0.00
Production Cost	1035774.00
Administrative Cost	13437.00
Manufacturing Cost	1049211.00

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	103577.40
Finished goods	30	Manufacturing Cost	104921.10
Receivable by	90	Manufacturing Cost	314763.00
Total Working Capital Requirement		Per Cycle	523261.50

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		940590.00	1074960.00	1209330.00	1209330.00
Total		940590.00	1074960.00	1209330.00	1209330.00

MANUFACTURING EXPENSES

Rawmaterials		471030.00	538320.00	605610.00	605610.00
Wages		235200.00	268800.00	302400.00	302400.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		18811.80	21499.20	24186.60	24186.60
Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		15270.00	12979.50	11032.57	9377.69
Production Cost		740311.80	841598.70	943229.17	941574.29

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		9405.90	10749.60	12093.30	12093.30
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		0.00	0.00	0.00	0.00
Administrative Cost		9405.90	10749.60	12093.30	12093.30
Interest on Bank credit					
Term Loan		10078.20	9518.30	6158.90	2799.50

Working Capital		46047.04	43488.87	28139.86	12790.84
Cost of Sale		805842.94	905355.47	989621.23	969257.93
Net Profit Before Tax		134747.06	169604.53	219708.77	240072.07
Less Tax		0	0.00	0	0
Net Profit		134747.06	169604.53	219708.77	240072.07

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		134747.06	169604.53	219708.77	240072.07
Add :					
Depreciation		15270.00	12979.50	11032.57	9377.69
TOTAL - A		150017.06	182584.03	230741.34	249449.76
Payments :					
On Term Loan :					
Interest		10078.20	9518.30	6158.90	2799.50
Installment		5090.00	30540.00	30540.00	30540.00
On Working Capital					
Interest		46047.04	43488.87	28139.86	12790.84
TOTAL - B		61215.24	83547.17	64838.76	46130.34
Average D.S.C.R		2.45	2.19	3.56	5.41

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		114832.36	114832.36	114832.36	114832.36
Profit		134747.06	169604.53	219708.77	240072.07
Term Loan		91620.00	86530.00	55990.00	25450.00
Working Capital		418609.44	395353.36	255816.88	116280.40
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		759808.86	766320.25	646348.01	496634.83

ASSETS

Gross Fixed Assets		101800.00	86530.00	73550.50	62517.93
Less : Depreciation		15270.00	12979.50	11032.57	9377.69
Net Fixed Assets		86530.00	73550.50	62517.93	53140.24
Preliminary & Pre-Op. Expenses		0	0	0	0
Current Assets		418609.44	395353.36	255816.88	116280.40
Cash in Bank/Hand		254669.42	297416.39	328013.20	327214.19
Total		759808.86	766320.25	646348.01	496634.83

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		134747.06	169604.53	219708.77	240072.07
Add : Depreciation		15270.00	12979.50	11032.57	9377.69
Term Loan		91620.00	86530.00	55990.00	25450.00
Working Capital Loan		418609.44	395353.36	255816.88	116280.40
Promoters Capital		62506.18	0.00	0.00	0.00
Total		722752.68	664467.39	542548.22	391180.16
Total Fixed Capital		101800	101800	101800	101800
Repayment of Term Loan		5090.00	30540.00	30540.00	30540.00
Repayment of WC Loan		23256.08	139536.48	139536.48	139536.48
Current Assets		418609.44	395353.36	255816.88	116280.40
Total		446955.52	565429.84	425893.36	286356.88
Opening Balance		0	275797.16	374834.71	491489.57
Surplus		275797.16	99037.55	116654.86	104823.28
Closing Balance		275797.16	374834.71	491489.57	596312.85

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		34754.10	33247.40	29284.77	24270.49
Variable Cost		786358.84	885087.57	971369.03	954365.13
Total Cost		821112.94	918334.97	1000653.80	978635.62
Sales		940590.00	1074960.00	1209330.00	1209330.00
Contribution (Sales-VC)		154231.16	189872.43	237960.97	254964.87
B.E.P in %		22.53	17.51	12.31	9.52
Break Even Sales in Rs.		211950.42	188229.67	148826.72	115117.94
Break Even Units		6055.73	5377.99	4252.19	3289.08
Current Ratio		4.96	1.77	1.25	0.63
Net Profit Ratio		14.33 %	15.78 %	18.17 %	19.85 %

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;