

Application View

Application Id : 11021022790142
Name : BIPIN KUMAR ARYA
Mother Name : RITA DEVI
Father/Spouse Name : SITARAM SAW
Gender : MALE
Date of Birth : 24-Dec-1980
Residential Address : VILL - PACHAMBA, POST - MADHURAPUR, P.S.- KAWAKOLE
City: NAWADA
State : BIHAR
District: NAWADA
Block/Taluka : KAWAKOLE
PINCODE : 805106
Email Address : BIPINARYA24@GMAIL.COM
Phone Number : 8340540035
Academic Qualification : 12TH PASS
Social Category : OBC
PAN Number : CINPS5078R

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : DHARMARAJ ENTERPRISES
Address of the Proposed Business Unit : MAIN ROAD, KAWAKOLE, NAWADA
State : BIHAR District: NAWADA City: KAWAKOLE
Block/Taluka : KAWAKOLE PinCode : 805106
Type of Property : Rental 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) : 1100
Land Value of the Proposed Unit (In Rs/Sq ft) : 600
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	Chips and karare
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District?	No
If No, Other ODOP Products :	Ready to eat (Namkeen)

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
HDFC BANK	ANISHABAD	HDFC0002514	50100170804370

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	200	300	60,000
Total:			60,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
SEMI AUTOMATIC CHIPS MAKING MACHINE LINE	1	650,000	650,000
Total:			650,000

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.)
POTATO CHIPS	800	2000	1,600,000
POTATO PAPAD	300	500	150,000
Total:			1,750,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
POTATO	600	200	120,000
EDIBLE OIL	1,500	10	15,000
SPICES	450	10	4,500
CREAM AND CHEESE	600	12	7,200
Total:			146,700

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	9,000	108,000
UNSKILLED	2	5,000	120,000
Total:			228,000

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) :	30

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	3.00	Power and Fuel (In %) :	5.00
Other Overhead Expenses (In %) :	2.00	Telephone Expenses (In %) :	1.00
Stationery & Postage (In %) :	1.00	Advertisement & Publicity (In %) :	3.00
Building Rent per Month(In Rs.) :	8,000.00	Other Miscellaneous Expenditure (In %) :	2.00

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):	6.00
Rate of Interest (In %) :	11.00	Employment :	3.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	600	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
	200	300.00	60,000.00
Total			60,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
Semi automatic chips making machine line	1.00	650,000.00	650,000.00
Total			650,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
0.00	0.00	0.00	710,000.00	208,610.00

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	71,000.00
Bank Finance	90.00 %		
Term Loan		Rs	639,000.00
Govt. Subsidy	35.00 %	Rs	248,500.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	41,722.00
Bank Finance	80.00 %		
Working Capital		Rs	166,888.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	639000.00	63900.00	575100.00	70290.00
2	575100.00	127800.00	447300.00	63261.00
3	447300.00	127800.00	319500.00	49203.00
4	319500.00	127800.00	191700.00	35145.00
5	191700.00	127800.00	63900.00	21087.00
6	63900.00	127800.00	0	7029.00

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	166,888.00	16,688.80	150,199.20	18,357.68
2	150,199.20	33,377.60	116,821.60	16,521.91
3	116,821.60	33,377.60	83,444.00	12,850.38
4	83,444.00	33,377.60	50,066.40	9,178.84

5	50,066.40	33,377.60	16,688.80	5,507.30
6	16,688.80	33,377.60	0.00	1,835.77

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	60000.00	54000.00	48600.00	43740.00	39366.00
Depreciation	6000.00	5400.00	4860.00	4374.00	3936.60
Closing Balance	54000.00	48600.00	43740.00	39366.00	35429.40

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	650000.00	552500.00	469625.00	399181.25	339304.06
Depreciation	97500.00	82875.00	70443.75	59877.19	50895.61
Closing Balance	552500.00	469625.00	399181.25	339304.06	288408.45

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	6000.00	5400.00	4860.00	4374.00	3936.60
Machinery	97500.00	82875.00	70443.75	59877.19	50895.61
Total	103500.00	88275.00	75303.75	64251.19	54832.21

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Potato chips	800	2,000.00	1,600,000.00
potato papad	300	500.00	150,000.00

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	1225000.00	1400000.00	1575000.00	1575000.00	1575000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Potato	0	600	200	120,000.00
Edible Oil	0	1,500	10	15,000.00
spices	0	450	10	4,500.00
cream and cheese	0	600	12	7,200.00
Total				146,700.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	1	9,000	108,000.00
	2	5,000	120,000.00
Total	3		228000.0

Repairs and Maintenance	Rs	52,500.00
Power and Fuel	Rs	87,500.00
Other Overhead Expenses	Rs	35,000.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	17,500.00
Stationery & Postage	17,500.00
Advertisement & Publicity	52,500.00
Workshed Rent	96,000.00
Other Miscellaneous Expenses	35,000.00
Total	218,500.00

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	102690.00	117360.00	132030.00	132030.00	132030.00
Wages	159600.00	182400.00	205200.00	205200.00	205200.00
Repairs & Maintenance	36750.00	42000.00	47250.00	47250.00	47250.00
Power & Fuel	61250.00	70000.00	78750.00	78750.00	78750.00
Other Overhead Expenses	24500.00	28000.00	31500.00	31500.00	31500.00

ADMINISTRATIVE EXPENSES

Salary	0.00	0.00	0.00	0.00	0.00
Postage Telephone	12250.00	14000.00	15750.00	15750.00	15750.00
Stationery & Postage	12250.00	14000.00	15750.00	15750.00	15750.00
Advertisement & Publicity	36750.00	42000.00	47250.00	47250.00	47250.00
Workshed Rent	96000.00	96000.00	96000.00	96000.00	96000.00
Other Miscellaneous Expenses	24500.00	28000.00	31500.00	31500.00	31500.00
Total:	566540.00	633760.00	700980.00	700980.00	700980.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	1750000.00

MANUFACTURING EXPENSES

Raw Material	146700.00
Wages	228000.00
Repair & Maintenance	52500.00
Power & Fuel	87500.00
Other Overhead Expenses	35000.00
Production Cost	549700.00
Administrative Cost	218500.00
Manufacturing Cost	768200.00

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	54970.00
Finished goods	30	Manufacturing Cost	76820.00
Receivable by	30	Manufacturing Cost	76820.00
Total Working Capital Requirement		Per Cycle	208610.00

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1225000.00	1400000.00	1575000.00	1575000.00
Total		1225000.00	1400000.00	1575000.00	1575000.00

MANUFACTURING EXPENSES

Rawmaterials		102690.00	117360.00	132030.00	132030.00
Wages		159600.00	182400.00	205200.00	205200.00
Repairs & Maintenance		36750.00	42000.00	47250.00	47250.00
Power & Fuel		61250.00	70000.00	78750.00	78750.00
Other Overhead Expenses		24500.00	28000.00	31500.00	31500.00
Depreciation		103500.00	88275.00	75303.75	64251.19
Production Cost		488290.00	528035.00	570033.75	558981.19

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		12250.00	14000.00	15750.00	15750.00
Stationery & Postage		12250.00	14000.00	15750.00	15750.00
Advertisement & Publicity		36750.00	42000.00	47250.00	47250.00
Workshed Rent		96000.00	96000.00	96000.00	96000.00

Other Miscellaneous Expenses		24500.00	28000.00	31500.00	31500.00
Administrative Cost		181750.00	194000.00	206250.00	206250.00
Interest on Bank credit					
Term Loan		70290.00	63261.00	49203.00	35145.00
Working Capital		18357.68	16521.91	12850.38	9178.84
Cost of Sale		758687.68	801817.91	838337.13	809555.03
Net Profit Before Tax		466312.32	598182.09	736662.87	765444.97
Less Tax		0	0.00	0	0
Net Profit		466312.32	598182.09	736662.87	765444.97

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		466312.32	598182.09	736662.87	765444.97
Add :					
Depreciation		103500.00	88275.00	75303.75	64251.19
TOTAL - A		569812.32	686457.09	811966.62	829696.16
Payments :					
On Term Loan :					
Interest		70290.00	63261.00	49203.00	35145.00
Installment		63900.00	127800.00	127800.00	127800.00
On Working Capital					
Interest		18357.68	16521.91	12850.38	9178.84
TOTAL - B		152547.68	207582.91	189853.38	172123.84
Average D.S.C.R		3.74	3.31	4.28	4.82

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		112722.00	112722.00	112722.00	112722.00
Profit		466312.32	598182.09	736662.87	765444.97
Term Loan		639000.00	575100.00	447300.00	319500.00
Working Capital		166888.00	150199.20	116821.60	83444.00
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1384922.32	1436203.29	1413506.47	1281110.97

ASSETS

Gross Fixed Assets		710000.00	606500.00	518225.00	442921.25
Less : Depreciation		103500.00	88275.00	75303.75	64251.19
Net Fixed Assets		606500.00	518225.00	442921.25	378670.06

Preliminary & Pre-Op. Expenses		0	0	0	0
Current Assets		166888.00	150199.20	116821.60	83444.00
Cash in Bank/Hand		611534.32	767779.09	853763.62	818996.91
Total		1384922.32	1436203.29	1413506.47	1281110.97

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		466312.32	598182.09	736662.87	765444.97
Add : Depreciation		103500.00	88275.00	75303.75	64251.19
Term Loan		639000.00	575100.00	447300.00	319500.00
Working Capital Loan		166888.00	150199.20	116821.60	83444.00
Promoters Capital		91861.00	0.00	0.00	0.00
Total		1467561.32	1411756.29	1376088.22	1232640.16
Total Fixed Capital		710000	710000	710000	710000
Repayment of Term Loan		63900.00	127800.00	127800.00	127800.00
Repayment of WC Loan		16688.80	33377.60	33377.60	33377.60
Current Assets		166888.00	150199.20	116821.60	83444.00
Total		247476.80	311376.80	277999.20	244621.60
Opening Balance		0	1220084.52	2320464.01	3418553.03
Surplus		1220084.52	1100379.49	1098089.02	988018.56
Closing Balance		1220084.52	2320464.01	3418553.03	4406571.59

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		355540.00	345536.00	330756.75	305646.19
Variable Cost		506647.68	544556.91	582884.13	568160.03
Total Cost		862187.68	890092.91	913640.88	873806.22
Sales		1225000.00	1400000.00	1575000.00	1575000.00
Contribution (Sales-VC)		718352.32	855443.09	992115.87	1006839.97
B.E.P in %		49.49	40.39	33.34	30.36
Break Even Sales in Rs.		606299.29	565496.88	525081.69	478122.41
Break Even Units		757.87	706.87	656.35	597.65
Current Ratio		0.99	0.62	0.52	0.41
Net Profit Ratio		38.07 %	42.73 %	46.77 %	48.60 %

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;