

Application View

Application Id : 11021623828340
Name : RUBY DEVI
Mother Name : BABY DEVI
Father/Spouse Name : JAY KRISHNA YADAV
Gender : FEMALE
Date of Birth : 08-Feb-1993
Residential Address : KATHDUMAR, WARD NO -5, THANA-SIMRIBHAKTIYARPUR, PO-
KATHADUMAR,SAHARSA, BIHAR 852106
City: PATNA
State : BIHAR
District: SAHARSA
Block/Taluka : SIMRIBAKHTIYARPUR
PINCODE : 852106
Email Address : BHARTI1JAN1995@GMAIL.COM
Phone Number : 8102267703
Academic Qualification : 8TH PASS
Social Category : OBC
PAN Number : FVUPD8558J

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : RUBY DEVI
Address of the Proposed Business Unit : KATHDUMAR, WARD NO -5, THANA-SIMRIBHAKTIYARPUR, PO-
KATHADUMAR,SAHARSA, BIHAR 852106
State : BIHAR District: SAHARSA City: PATNA
Block/Taluka : SIMRIBAKHTIYARPU PinCode : 852106
Type of Property : R Parental 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) : 2000
Land Value of the Proposed Unit (In Rs/Sq ft) : 170
Personal Contribution Towards the Project(in %) : 10.00
Loan for Working Capital : Yes
Own Contribution on working capital (in %) : 20.00

Yes

20.00

PRODUCT DETAILS

Type of Proposed Product to be Manufactured : Food Products- Manufacturing
Type of Activities to be Involved while Manufacturing the Product Haldi, Mirch Dhaniya Tejpatta jira etc
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No
If No, Other ODOP Products : Spices

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
STATE BANK OF INDIA	PAHARPUR	SBIN0017449	41450708934

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	1500	170	255,000
Total:			255,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
MASSALA MACHINE	1	150,000	150,000
MOTOR	1	70,000	70,000
PACKING MACHINE AND BAGS	1	25,000	25,000
Total:			245,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 30,000.00
Furniture & Fixtures (in Rs): 30,000.00
Contingency/Others/Miscellaneous (in Rs) 30,000.00
Working Capital Per Estimate : 90,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
SPICES	180	15000	2,700,000
Total:			2,700,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
SPICES	135	15000	2,025,000
Total:			2,025,000

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)
UNSKILLED	2	6,000	144,000
Total:			144,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

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

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	2.00	Power and Fuel (In %) :	1.00
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) :	10.00	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	170	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
Tin shed	1500	170.00	255,000.00
Total			255,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
Massala Machine	1.00	150,000.00	150,000.00
Motor	1.00	70,000.00	70,000.00
Packing machine and bags	1.00	25,000.00	25,000.00
Total			245,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
30,000.00	30,000.00	30,000.00	590,000.00	226,800.00

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	59,000.00
Bank Finance	90.00 %		
Term Loan		Rs	531,000.00
Govt. Subsidy	35.00 %	Rs	206,500.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	45,360.00
Bank Finance	80.00 %		
Working Capital		Rs	181,440.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	531000.00	13275.00	517725.00	58410.00
2	517725.00	53100.00	464625.00	56949.75
3	464625.00	53100.00	411525.00	51108.75
4	411525.00	53100.00	358425.00	45267.75
5	358425.00	53100.00	305325.00	39426.75
6	305325.00	53100.00	252225.00	33585.75
7	252225.00	53100.00	199125.00	27744.75
8	199125.00	53100.00	146025.00	21903.75
9	146025.00	53100.00	92925.00	16062.75
10	92925.00	53100.00	39825.00	10221.75
11	39825.00	53100.00	0	4380.75

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	181,440.00	4,536.00	176,904.00	19,958.40
2	176,904.00	18,144.00	158,760.00	19,459.44
3	158,760.00	18,144.00	140,616.00	17,463.60
4	140,616.00	18,144.00	122,472.00	15,467.76
5	122,472.00	18,144.00	104,328.00	13,471.92
6	104,328.00	18,144.00	86,184.00	11,476.08
7	86,184.00	18,144.00	68,040.00	9,480.24
8	68,040.00	18,144.00	49,896.00	7,484.40
9	49,896.00	18,144.00	31,752.00	5,488.56
10	31,752.00	18,144.00	13,608.00	3,492.72
11	13,608.00	18,144.00	0.00	1,496.88

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	255000.00	229500.00	206550.00	185895.00	167305.50
Depreciation	25500.00	22950.00	20655.00	18589.50	16730.55
Closing Balance	229500.00	206550.00	185895.00	167305.50	150574.95

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	245000.00	208250.00	177012.50	150460.62	127891.53
Depreciation	36750.00	31237.50	26551.88	22569.09	19183.73
Closing Balance	208250.00	177012.50	150460.62	127891.53	108707.80

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	25500.00	22950.00	20655.00	18589.50	16730.55
Machinery	36750.00	31237.50	26551.88	22569.09	19183.73
Total	62250.00	54187.50	47206.88	41158.59	35914.28

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Spices	180	15,000.00	2,700,000.00

CAPACITY UTILIZATION OF SALES

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
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CAPACITY UTILIZATION	70.00 %	80.00 %	90.00 %	90.00 %	90.00 %
SALES / RECEIPTS	1890000.00	2160000.00	2430000.00	2430000.00	2430000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Spices	0	135	15,000	2,025,000.00
Total				2,025,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Unskilled	2	6,000	144,000.00
Total	2		144000.0

Repairs and Maintenance	Rs	54,000.00
Power and Fuel	Rs	27,000.00
Other Overhead Expenses	Rs	0.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	0.00
Advertisement & Publicity	27,000.00
Workshed Rent	0.00
Other Miscellaneous Expenses	0.00
Total	27,000.00

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	1417500.00	1620000.00	1822500.00	1822500.00	1822500.00
Wages	100800.00	115200.00	129600.00	129600.00	129600.00
Repairs & Maintenance	37800.00	43200.00	48600.00	48600.00	48600.00
Power & Fuel	18900.00	21600.00	24300.00	24300.00	24300.00
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	18900.00	21600.00	24300.00	24300.00	24300.00
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:	1593900.00	1821600.00	2049300.00	2049300.00	2049300.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	2700000.00

MANUFACTURING EXPENSES

Raw Material	2025000.00
Wages	144000.00
Repair & Maintenance	54000.00
Power & Fuel	27000.00
Other Overhead Expenses	0.00
Production Cost	2250000.00
Administrative Cost	27000.00
Manufacturing Cost	2277000.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	10	Production Cost	75000.00
Finished goods	10	Manufacturing Cost	75900.00
Receivable by	10	Manufacturing Cost	75900.00
Total Working Capital Requirement		Per Cycle	226800.00

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1890000.00	2160000.00	2430000.00	2430000.00
Total		1890000.00	2160000.00	2430000.00	2430000.00

MANUFACTURING EXPENSES

Rawmaterials		1417500.00	1620000.00	1822500.00	1822500.00
Wages		100800.00	115200.00	129600.00	129600.00
Repairs & Maintenance		37800.00	43200.00	48600.00	48600.00
Power & Fuel		18900.00	21600.00	24300.00	24300.00
Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		62250.00	54187.50	47206.88	41158.59
Production Cost		1637250.00	1854187.50	2072206.88	2066158.59

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		18900.00	21600.00	24300.00	24300.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		0.00	0.00	0.00	0.00
Administrative Cost		18900.00	21600.00	24300.00	24300.00
Interest on Bank credit					
Term Loan		58410.00	56949.75	51108.75	45267.75
Working Capital		19958.40	19459.44	17463.60	15467.76
Cost of Sale		1734518.40	1952196.69	2165079.23	2151194.10
Net Profit Before Tax		155481.60	207803.31	264920.77	278805.90
Less Tax		0	0.00	0	0
Net Profit		155481.60	207803.31	264920.77	278805.90

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		155481.60	207803.31	264920.77	278805.90
Add :					
Depreciation		62250.00	54187.50	47206.88	41158.59
TOTAL - A		217731.60	261990.81	312127.65	319964.49
Payments :					
On Term Loan :					
Interest		58410.00	56949.75	51108.75	45267.75
Installment		13275.00	53100.00	53100.00	53100.00
On Working Capital					
Interest		19958.40	19459.44	17463.60	15467.76
TOTAL - B		91643.40	129509.19	121672.35	113835.51
Average D.S.C.R		2.38	2.02	2.57	2.81

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		104360.00	104360.00	104360.00	104360.00
Profit		155481.60	207803.31	264920.77	278805.90
Term Loan		531000.00	517725.00	464625.00	411525.00
Working Capital		181440.00	176904.00	158760.00	140616.00

Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		972281.60	1006792.31	992665.77	935306.90

ASSETS

Gross Fixed Assets		530000.00	467750.00	413562.50	366355.62
Less : Depreciation		62250.00	54187.50	47206.88	41158.59
Net Fixed Assets		467750.00	413562.50	366355.62	325197.03
Preliminary & Pre-Op. Expenses		30000	22500	16875	12656.25
Current Assets		181440.00	176904.00	158760.00	140616.00
Cash in Bank/Hand		323091.60	416325.81	467550.15	469493.87
Total		972281.60	1006792.31	992665.77	935306.90

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		155481.60	207803.31	264920.77	278805.90
Add : Depreciation		62250.00	54187.50	47206.88	41158.59
Term Loan		531000.00	517725.00	464625.00	411525.00
Working Capital Loan		181440.00	176904.00	158760.00	140616.00
Promoters Capital		81680.00	0.00	0.00	0.00
Total		1011851.60	956619.81	935512.65	872105.49
Total Fixed Capital		590000	590000	590000	590000
Repayment of Term Loan		13275.00	53100.00	53100.00	53100.00
Repayment of WC Loan		4536.00	18144.00	18144.00	18144.00
Current Assets		181440.00	176904.00	158760.00	140616.00
Total		199251.00	248148.00	230004.00	211860.00
Opening Balance		0	812600.60	1521072.41	2226581.06
Surplus		812600.60	708471.81	705508.65	660245.49
Closing Balance		812600.60	1521072.41	2226581.06	2886826.55

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		139560.00	132737.25	122615.63	110726.34
Variable Cost		1657208.40	1873646.94	2089670.48	2081626.35
Total Cost		1796768.40	2006384.19	2212286.11	2192352.69
Sales		1890000.00	2160000.00	2430000.00	2430000.00
Contribution (Sales-VC)		232791.60	286353.06	340329.52	348373.65
B.E.P in %		59.95	46.35	36.03	31.78

Break Even Sales in Rs.		1133066.66	1001255.09	875492.61	772346.03
Break Even Units		6294.81	5562.53	4863.85	4290.81
Current Ratio		1.89	1.20	1.14	1.07
Net Profit Ratio		8.23 %	9.62 %	10.90 %	11.47 %

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;