

Application View

Application Id : 11019222766750
Name : JUMNI KHATOON
Mother Name : SAIGUN KHATOON
Father/Spouse Name : MD SAGIR
Gender : FEMALE
Date of Birth : 01-Jan-1990
Residential Address : AT- MUSLIM TOLA GOPALPUR PO-SUKTIA BAZAR PS-GOPALPUR DIST
BHAGALPUR PIN 853205
City: NAUGACHIA
State : BIHAR
District: BHAGALPUR
Block/Taluka : GOPALPUR
PINCODE : 853205
Email Address : JUMNI1234567@GMAIL.COM
Phone Number : 9523797713
Academic Qualification : 8TH PASS
Social Category : GENERAL
PAN Number : CDDPK8759E

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : JUMNI MASALA UDYOG
Address of the Proposed Business Unit : AT- MUSLIM TOLA GOPALPUR PO-SUKTIA BAZAR PS-GOPALPUR DIST
BHAGALPUR PIN 853205
State : BIHAR District: BHAGALPUR City: NAUGACHIA
Block/Taluka : GOPALPUR PinCode : 853205
Type of Property : Owned 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 :
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 RAW METERIAL, PROCESSIG, FINISHED GOOD

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
UCO BANK	GOPALPUR	UCBA0001031	10313211058618

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
15HP AUTOMATIC FOR MASALA	1	220,000	220,000
DRYYER MACHINE WITH MASALA	1	60,000	60,000
AATA CHAKKI MIL	1	45,000	45,000
MOTER	1	8,000	8,000
Total:			333,000

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.)
HALDI	140	3600	504,000
DHANIYA MASALA	170	2400	408,000
MIRCH MASALA	300	2400	720,000
JIRA MASALA	340	1200	408,000
CHANA SATTU	120	3600	432,000
ATA	40	3600	144,000
Total:			2,616,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
HALDI	100	3600	360,000
DHANIA	110	2400	264,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MIRCH	230	2500	575,000
JIRA	270	1500	405,000
GEHU	25	3600	90,000
Total:			1,694,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	6,000	72,000
UNSKILLED	2	4,000	96,000
Total:			168,000

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) :	45

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	2.00
Other Overhead Expenses (In %) :	1.00	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	1.00	Advertisement & Publicity (In %) :	0.00
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
----------------------	-------	-----------------------	-------

OTHER DETAILS

Loan Repayment Period (in Years) :	5.00	Project Implementation Period (In Months):	2.00
Rate of Interest (In %) :	11.00	Employment :	3.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	0	OWN

Machinery	Qty.	Rate.	Amt.(In Rs)
15HP AUTOMATIC FOR MASALA	1.00	220,000.00	220,000.00
DRYER MACHINE WITH MASALA	1.00	60,000.00	60,000.00
AATA CHAKKI MIL	1.00	45,000.00	45,000.00
MOTER	1.00	8,000.00	8,000.00
Total			333,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
0.00	0.00	0.00	333,000.00	694,864.00

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	33,300.00
Bank Finance	90.00 %		
Term Loan		Rs	299,700.00
Govt. Subsidy	35.00 %	Rs	116,550.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	138,972.80
Bank Finance	80.00 %		
Working Capital		Rs	555,891.20

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	299700.00	9990.00	289710.00	32967.00
2	289710.00	59940.00	229770.00	31868.10
3	229770.00	59940.00	169830.00	25274.70
4	169830.00	59940.00	109890.00	18681.30
5	109890.00	59940.00	49950.00	12087.90
6	49950.00	59940.00	0	5494.50

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	555,891.20	18,529.71	537,361.49	61,148.03
2	537,361.49	111,178.24	426,183.25	59,109.76
3	426,183.25	111,178.24	315,005.01	46,880.16
4	315,005.01	111,178.24	203,826.77	34,650.55
5	203,826.77	111,178.24	92,648.53	22,420.94
6	92,648.53	111,178.24	0.00	10,191.34

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 Balance	333000.00	283050.00	240592.50	204503.62	173828.08
Depreciation	49950.00	42457.50	36088.88	30675.54	26074.21
Closing Balance	283050.00	240592.50	204503.62	173828.08	147753.87

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	49950.00	42457.50	36088.88	30675.54	26074.21
Total	49950.00	42457.50	36088.88	30675.54	26074.21

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
HALDI	140	3,600.00	504,000.00
DHANIYA MASALA	170	2,400.00	408,000.00
MIRCH MASALA	300	2,400.00	720,000.00
JIRA MASALA	340	1,200.00	408,000.00
CHANA SATTU	120	3,600.00	432,000.00
ATA	40	3,600.00	144,000.00

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	1831200.00	2092800.00	2354400.00	2354400.00	2354400.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
HALDI	0	100	3,600	360,000.00
DHANIA	0	110	2,400	264,000.00
MIRCH	0	230	2,500	575,000.00
JIRA	0	270	1,500	405,000.00
GEHU	0	25	3,600	90,000.00
Total				1,694,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	1	6,000	72,000.00
	2	4,000	96,000.00
Total	3		168000.0

Repairs and Maintenance	Rs	26,160.00
Power and Fuel	Rs	52,320.00
Other Overhead Expenses	Rs	26,160.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	26,160.00
Advertisement & Publicity	0.00
Workshed Rent	0.00
Other Miscellaneous Expenses	0.00
Total	26,160.00

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	1185800.00	1355200.00	1524600.00	1524600.00	1524600.00
Wages	117600.00	134400.00	151200.00	151200.00	151200.00
Repairs & Maintenance	18312.00	20928.00	23544.00	23544.00	23544.00
Power & Fuel	36624.00	41856.00	47088.00	47088.00	47088.00

Other Overhead Expenses	18312.00	20928.00	23544.00	23544.00	23544.00
-------------------------	----------	----------	----------	----------	----------

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	18312.00	20928.00	23544.00	23544.00	23544.00
Advertisement & Publicity	0.00	0.00	0.00	0.00	0.00
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:	1394960.00	1594240.00	1793520.00	1793520.00	1793520.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	2616000.00

MANUFACTURING EXPENSES

Raw Material	1694000.00
Wages	168000.00
Repair & Maintenance	26160.00
Power & Fuel	52320.00
Other Overhead Expenses	26160.00
Production Cost	1966640.00
Administrative Cost	26160.00
Manufacturing Cost	1992800.00

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	196664.00
Finished goods	30	Manufacturing Cost	199280.00
Receivable by	45	Manufacturing Cost	298920.00
Total Working Capital Requirement		Per Cycle	694864.00

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1831200.00	2092800.00	2354400.00	2354400.00
Total		1831200.00	2092800.00	2354400.00	2354400.00

MANUFACTURING EXPENSES

Rawmaterials		1185800.00	1355200.00	1524600.00	1524600.00
Wages		117600.00	134400.00	151200.00	151200.00
Repairs & Maintenance		18312.00	20928.00	23544.00	23544.00

Power & Fuel		36624.00	41856.00	47088.00	47088.00
Other Overhead Expenses		18312.00	20928.00	23544.00	23544.00
Depreciation		49950.00	42457.50	36088.88	30675.54
Production Cost		1426598.00	1615769.50	1806064.88	1800651.54

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		18312.00	20928.00	23544.00	23544.00
Advertisement & Publicity		0.00	0.00	0.00	0.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		0.00	0.00	0.00	0.00
Administrative Cost		18312.00	20928.00	23544.00	23544.00
Interest on Bank credit					
Term Loan		32967.00	31868.10	25274.70	18681.30
Working Capital		61148.03	59109.76	46880.16	34650.55
Cost of Sale		1539025.03	1727675.36	1901763.74	1877527.39
Net Profit Before Tax		292174.97	365124.64	452636.26	476872.61
Less Tax		0	0.00	0	0
Net Profit		292174.97	365124.64	452636.26	476872.61

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		292174.97	365124.64	452636.26	476872.61
Add :					
Depreciation		49950.00	42457.50	36088.88	30675.54
TOTAL - A		342124.97	407582.14	488725.14	507548.15
Payments :					
On Term Loan :					
Interest		32967.00	31868.10	25274.70	18681.30
Installment		9990.00	59940.00	59940.00	59940.00
On Working Capital					
Interest		61148.03	59109.76	46880.16	34650.55
TOTAL - B		104105.03	150917.86	132094.86	113271.85
Average D.S.C.R		3.29	2.70	3.70	4.48

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
-------------	--------	--------	--------	--------	--------

LIABILITIES

Promoters Capital		172272.80	172272.80	172272.80	172272.80
Profit		292174.97	365124.64	452636.26	476872.61
Term Loan		299700.00	289710.00	229770.00	169830.00
Working Capital		555891.20	537361.49	426183.25	315005.01
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1320038.97	1364468.93	1280862.31	1133980.42

ASSETS

Gross Fixed Assets		333000.00	283050.00	240592.50	204503.62
Less : Depreciation		49950.00	42457.50	36088.88	30675.54
Net Fixed Assets		283050.00	240592.50	204503.62	173828.08
Preliminary & Pre-Op. Expenses		0	0	0	0
Current Assets		555891.20	537361.49	426183.25	315005.01
Cash in Bank/Hand		481097.77	586514.94	650175.44	645147.33
Total		1320038.97	1364468.93	1280862.31	1133980.42

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		292174.97	365124.64	452636.26	476872.61
Add : Depreciation		49950.00	42457.50	36088.88	30675.54
Term Loan		299700.00	289710.00	229770.00	169830.00
Working Capital Loan		555891.20	537361.49	426183.25	315005.01
Promoters Capital		102786.40	0.00	0.00	0.00
Total		1300502.57	1234653.63	1144678.39	992383.16
Total Fixed Capital		333000	333000	333000	333000
Repayment of Term Loan		9990.00	59940.00	59940.00	59940.00
Repayment of WC Loan		18529.71	111178.24	111178.24	111178.24
Current Assets		555891.20	537361.49	426183.25	315005.01
Total		584410.91	708479.73	597301.49	486123.25
Opening Balance		0	716091.66	1242265.56	1789642.46
Surplus		716091.66	526173.90	547376.90	506259.91
Closing Balance		716091.66	1242265.56	1789642.46	2295902.37

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		101229.00	95253.60	84907.58	72900.84
Variable Cost		1487746.03	1674879.26	1852945.04	1835302.09

Total Cost		1588975.03	1770132.86	1937852.62	1908202.93
Sales		1831200.00	2092800.00	2354400.00	2354400.00
Contribution (Sales-VC)		343453.97	417920.74	501454.96	519097.91
B.E.P in %		29.47	22.79	16.93	14.04
Break Even Sales in Rs.		539724.57	476996.51	398652.77	330646.17
Break Even Units		3855.18	3407.12	2847.52	2361.76
Current Ratio		4.53	2.05	1.75	1.40
Net Profit Ratio		15.96 %	17.45 %	19.23 %	20.25 %

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;