

Application View

Application Id : 11020822780178
Name : PAWAN KUMAR
Mother Name : URMILA DEVI
Father/Spouse Name : SHATRUDHAN MAHTO
Gender : MALE
Date of Birth : 30-Aug-1995
Residential Address : VILLAGE-PILKHI,POST-PILKHI GANPATI,P.S-SAKRA,DIST-
MUZAFFARPUR,STATE-BIHAR PIN,843121
City: MUZAFFARPUR
State : BIHAR
District: MUZAFFARPUR
Block/Taluka : MURAU
PINCODE : 843121
Email Address : PAWANPILKHI123@GMAIL.COM
Phone Number : 9525806609
Academic Qualification : 12TH PASS
Social Category : OBC
PAN Number : DOVPK9996F

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : PAWAN KUMAR
Address of the Proposed Business Unit : VILLAGE-PILKHI,POST-PILKHI GANPATI,P.S-SAKRA,DIST-
MUZAFFARPUR,STATE-BIHAR PIN,843121
State : BIHAR District: MUZAFFARPUR City: MUZAFFARPUR
Block/Taluka : MURAU PinCode : 843121
Type of Property : 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) : 1500
Personal Contribution Towards the Project(in %) : 20.00
Loan for Working Capital : No
Own Contribution on working capital (in %) : 100.00

PRODUCT DETAILS

Type of Proposed Product to be Manufactured : Food Products- Manufacturing
Type of Activities to be Involved while Manufacturing the Product MANUFACTURING OF ALL TYPES OF SPICES
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
BANK OF BARODA	PIRAPUR	BARB0PIRAPU	52460100003665

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
RCC/ASBESTOS SHED	750	400	300,000
Total:			300,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
FULLY AUTOMATIC POUCH PAKING MACHINE	2	135,000	270,000
MASALA PULPLIZER MACHINE	2	170,000	340,000
MASALA MIXING MACHINE	1	180,000	180,000
WEIGHT SCALE	1	10,000	10,000
PACKIGING MACHINE	1	55,000	55,000
Total:			855,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 10,000.00
Furniture & Fixtures (in Rs): 50,000.00
Contingency/Others/Miscellaneous (in Rs) 10,000.00
Working Capital Per Estimate : 70,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
CHILLI	350	2500	875,000
HALDI	250	2500	625,000
DHANIYA	250	2500	625,000
MIXED MASALA	300	2000	600,000
Total:			2,725,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
CHILLI	220	3500	770,000
HALDI	140	3500	490,000
DHANIYA	135	3500	472,500
Total:			1,732,500

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	8,000	96,000
UNSKILLED	2	6,000	144,000
Total:			240,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	5
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 %) :	2.00
Other Overhead Expenses (In %) :	1.00	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 %) :	1.00

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	1500	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
RCC/Asbestos shed	750	400.00	300,000.00
Total			300,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
FULLY AUTOMATIC POUCH PAKING MACHINE	2.00	135,000.00	270,000.00
MASALA PULPLIZER MACHINE	2.00	170,000.00	340,000.00
MASALA MIXING MACHINE	1.00	180,000.00	180,000.00
WEIGHT SCALE	1.00	10,000.00	10,000.00
PACKIGING MACHINE	1.00	55,000.00	55,000.00
Total			855,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
10,000.00	50,000.00	10,000.00	1,225,000.00	174,820.83

"Means of Financing(Term Loan)"

Own Contribution	20.00 %	Rs	245,000.00
Bank Finance	80.00 %		
Term Loan		Rs	980,000.00
Govt. Subsidy	35.00 %	Rs	428,750.00

Means of Financing(Working Capital)

Own Contribution	100.00 %	Rs	174,820.83
Bank Finance	0.00 %		
Working Capital		Rs	0.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	980000.00	98000.00	882000.00	107800.00
2	882000.00	196000.00	686000.00	97020.00
3	686000.00	196000.00	490000.00	75460.00
4	490000.00	196000.00	294000.00	53900.00
5	294000.00	196000.00	98000.00	32340.00
6	98000.00	196000.00	0	10780.00

Own Contribution	20.00 %	Rs	245,000.00
Bank Finance	80.00 %		
Term Loan		Rs	980,000.00
Govt. Subsidy	35.00 %	Rs	428,750.00

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	0.00	0.00	0.00	0.00

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	300000.00	270000.00	243000.00	218700.00	196830.00
Depreciation	30000.00	27000.00	24300.00	21870.00	19683.00
Closing Balance	270000.00	243000.00	218700.00	196830.00	177147.00

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	855000.00	726750.00	617737.50	525076.87	446315.34
Depreciation	128250.00	109012.50	92660.63	78761.53	66947.30
Closing Balance	726750.00	617737.50	525076.87	446315.34	379368.04

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	30000.00	27000.00	24300.00	21870.00	19683.00
Machinery	128250.00	109012.50	92660.63	78761.53	66947.30
Total	158250.00	136012.50	116960.63	100631.53	86630.30

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
CHILLI	350	2,500.00	875,000.00
HALDI	250	2,500.00	625,000.00
DHANIYA	250	2,500.00	625,000.00
MIXED MASALA	300	2,000.00	600,000.00

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	1907500.00	2180000.00	2452500.00	2452500.00	2452500.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
CHILLI	0	220	3,500	770,000.00
Haldi	0	140	3,500	490,000.00
DHANIYA	0	135	3,500	472,500.00
Total				1,732,500.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	1	8,000	96,000.00
Unskilled	2	6,000	144,000.00
Total	3		240000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	54,500.00
Other Overhead Expenses	Rs	27,250.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
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Stationery & Postage	0.00
Advertisement & Publicity	27,250.00
Workshed Rent	0.00
Other Miscellaneous Expenses	27,250.00
Total	54,500.00

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	1212750.00	1386000.00	1559250.00	1559250.00	1559250.00
Wages	168000.00	192000.00	216000.00	216000.00	216000.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	38150.00	43600.00	49050.00	49050.00	49050.00
Other Overhead Expenses	19075.00	21800.00	24525.00	24525.00	24525.00

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	19075.00	21800.00	24525.00	24525.00	24525.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	19075.00	21800.00	24525.00	24525.00	24525.00
Total:	1476125.00	1687000.00	1897875.00	1897875.00	1897875.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	2725000.00

MANUFACTURING EXPENSES

Raw Material	1732500.00
Wages	240000.00
Repair & Maintenance	0.00
Power & Fuel	54500.00
Other Overhead Expenses	27250.00
Production Cost	2054250.00
Administrative Cost	54500.00
Manufacturing Cost	2108750.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
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0	0	Material Cost	0.00
Stock in process	5	Production Cost	34237.50
Finished goods	10	Manufacturing Cost	70291.67
Receivable by	10	Manufacturing Cost	70292.00
Total Working Capital Requirement		Per Cycle	174821.17

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1907500.00	2180000.00	2452500.00	2452500.00
Total		1907500.00	2180000.00	2452500.00	2452500.00

MANUFACTURING EXPENSES

Rawmaterials		1212750.00	1386000.00	1559250.00	1559250.00
Wages		168000.00	192000.00	216000.00	216000.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		38150.00	43600.00	49050.00	49050.00
Other Overhead Expenses		19075.00	21800.00	24525.00	24525.00
Depreciation		158250.00	136012.50	116960.63	100631.53
Production Cost		1596225.00	1779412.50	1965785.63	1949456.53

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		19075.00	21800.00	24525.00	24525.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		19075.00	21800.00	24525.00	24525.00
Administrative Cost		38150.00	43600.00	49050.00	49050.00
Interest on Bank credit					
Term Loan		107800.00	97020.00	75460.00	53900.00
Working Capital		0.00	0	0	0
Cost of Sale		1742175.00	1920032.50	2090295.63	2052406.53
Net Profit Before Tax		165325.00	259967.50	362204.37	400093.47
Less Tax		0	0.00	0	0
Net Profit		165325.00	259967.50	362204.37	400093.47

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
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Net Profit		165325.00	259967.50	362204.37	400093.47
Add :					
Depreciation		158250.00	136012.50	116960.63	100631.53
TOTAL - A		323575.00	395980.00	479165.00	500725.00
Payments :					
On Term Loan :					
Interest		107800.00	97020.00	75460.00	53900.00
Installment		98000.00	196000.00	196000.00	196000.00
On Working Capital					
Interest		0.00	0	0	0
TOTAL - B		205800.00	293020.00	271460.00	249900.00
Average D.S.C.R		1.57	1.35	1.77	2.00

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		419820.83	419820.83	419820.83	419820.83
Profit		165325.00	259967.50	362204.37	400093.47
Term Loan		980000.00	882000.00	686000.00	490000.00
Working Capital		0.00	0	0	0
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1565145.83	1561788.33	1468025.20	1309914.30

ASSETS

Gross Fixed Assets		1205000.00	1046750.00	910737.50	793776.87
Less : Depreciation		158250.00	136012.50	116960.63	100631.53
Net Fixed Assets		1046750.00	910737.50	793776.87	693145.34
Preliminary & Pre-Op. Expenses		10000	7500	5625	4218.75
Current Assets		0.00	0	0	0
Cash in Bank/Hand		518395.83	651050.83	674248.33	616768.96
Total		1565145.83	1561788.33	1468025.20	1309914.30

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		165325.00	259967.50	362204.37	400093.47
Add : Depreciation		158250.00	136012.50	116960.63	100631.53
Term Loan		980000.00	882000.00	686000.00	490000.00
Working Capital Loan		0.00	0	0	0
Promoters Capital		279964.17	0.00	0.00	0.00
Total		1583539.17	1277980.00	1165165.00	990725.00

Total Fixed Capital		1225000	1225000	1225000	1225000
Repayment of Term Loan		98000.00	196000.00	196000.00	196000.00
Repayment of WC Loan		0.00	0	0	0
Current Assets		0.00	0	0	0
Total		98000.00	196000.00	196000.00	196000.00
Opening Balance		0	1485539.17	2567519.17	3536684.17
Surplus		1485539.17	1081980.00	969165.00	794725.00
Closing Balance		1485539.17	2567519.17	3536684.17	4331409.17

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		304200.00	276632.50	241470.63	203581.53
Variable Cost		1596225.00	1779412.50	1965785.63	1949456.53
Total Cost		1900425.00	2056045.00	2207256.26	2153038.06
Sales		1907500.00	2180000.00	2452500.00	2452500.00
Contribution (Sales-VC)		311275.00	400587.50	486714.37	503043.47
B.E.P in %		97.73	69.06	49.61	40.47
Break Even Sales in Rs.		1864144.25	1505436.02	1216743.86	992525.96
Break Even Units		5326.13	4301.25	3476.41	2835.79
Current Ratio		0	0	0	0
Net Profit Ratio		8.67 %	11.93 %	14.77 %	16.31 %

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;