

Application View

Application Id : 11021422794605
Name : MALA DEVI
Mother Name : SITA DEVI
Father/Spouse Name : JAHANDEV MEHTA
Gender : FEMALE
Date of Birth : 10-Oct-1967
Residential Address : WARD NO-36, SHASTRI NAGAR, HANSDA ROAD, GULABBAG, PURNIA
City: PURNIA
State : BIHAR
District: PURNIA
Block/Taluka : PURNIA EAST
PINCODE : 854326
Email Address : MALADEVI.PURNIA@GMAIL.COM
Phone Number : 9852927456
Academic Qualification : 8TH PASS
Social Category : OBC
PAN Number : BGAPD2052C

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : MEHTA LAGHU UDYOG
Address of the Proposed Business Unit : WARD NO-36, SHASTRI NAGAR, HANSDA ROAD, GULABBAG, PURNIA
State : BIHAR District: PURNIA City: PURNIA
Block/Taluka : PURNIA EAST PinCode : 854326
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 : Semi Automatic
Total Available Land for Proposed Project(in Sq ft) : 1830
Land Value of the Proposed Unit (In Rs/Sq ft) : 2000
Personal Contribution Towards the Project(in %) : 10.00
Loan for Working Capital : Yes
Own Contribution on working capital (in %) : 25.00

PRODUCT DETAILS

Type of Proposed Product to be Manufactured : Food Products- Manufacturing
Type of Activities to be Involved while Manufacturing the Product PROCESSING, MANUFACTURING, PACKAGING
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	AMY GULABBAGH	SBIN0010406	34745426680

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	900	100	90,000
Total:			90,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
AMC752 MASALA MACHINE WITH CYCLONE 75HP	1	299,070	299,070
MASALA GRADER	1	36,000	36,000
AZC751 HEAVY DUTY WITH CYCLONE	1	288,900	288,900
Total:			623,970

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 10,000.00
Furniture & Fixtures (in Rs): 10,000.00
Contingency/Others/Miscellaneous (in Rs) : 10,000.00
Working Capital Per Estimate : 30,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
RED CHILLY POWDER	115	14250	1,638,750
WHEWT FLOUR	28	43200	1,209,600
MIX MASALA	200	1000	200,000
DHANIYA POWDER	150	2500	375,000
SPACIAL MASALA	350	1000	350,000
TURMERIC POWDER	105	14250	1,496,250
Total:			5,269,600

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
RED CHILLY DRY	60	15000	900,000
WHEAT	22	45360	997,920
TURMERIC FINGURE	80	15000	1,200,000
PACKING MATERIAL	5	75360	376,800
DHANIYA	100	2625	262,500
JIRA	219	1000	219,000
Total:			3,956,220

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
UNSKILLED	2	8,000	192,000
UNSKILLED	1	9,000	108,000
Total:			300,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	15
Finished Goods (In Number of Days) :	5
Receivable By (In Number of Days) :	15

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	0.10
Other Overhead Expenses (In %) :	0.10	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.00	Advertisement & Publicity (In %) :	0.20
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	0.10

DEPRECIATION DETAILS

On Building (In %) :	10.00	On Machinery (In %) :	15.00
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OTHER DETAILS

Loan Repayment Period (in Years) :	7.00	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	2000	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
	900	100.00	90,000.00
Total			90,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
AMC752 MASALA MACHINE WITH CYCLONE 75HP	1.00	299,070.00	299,070.00
MASALA GRADER	1.00	36,000.00	36,000.00
AZC751 HEAVY DUTY WITH CYCLONE	1.00	288,900.00	288,900.00
Total			623,970.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
10,000.00	10,000.00	10,000.00	743,970.00	498,842.49

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	74,397.00
Bank Finance	90.00 %		
Term Loan		Rs	669,573.00
Govt. Subsidy	35.00 %	Rs	260,389.50

Means of Financing(Working Capital)

Own Contribution	25.00 %	Rs	124,710.62
Bank Finance	75.00 %		
Working Capital		Rs	374,131.87

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	669573.00	47826.64	621746.36	73653.03
2	621746.36	95653.29	526093.07	68392.10
3	526093.07	95653.29	430439.78	57870.24
4	430439.78	95653.29	334786.49	47348.38
5	334786.49	95653.29	239133.20	36826.51
6	239133.20	95653.29	143479.91	26304.65

Own Contribution	10.00 %	Rs	74,397.00
Bank Finance	90.00 %		
Term Loan		Rs	669,573.00
Govt. Subsidy	35.00 %	Rs	260,389.50

7	143479.91	95653.29	47826.62	15782.79
8	47826.62	95653.29	0	5260.93

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	374,131.87	26,723.70	347,408.17	41,154.51
2	347,408.17	53,447.41	293,960.76	38,214.90
3	293,960.76	53,447.41	240,513.35	32,335.68
4	240,513.35	53,447.41	187,065.94	26,456.47
5	187,065.94	53,447.41	133,618.53	20,577.25
6	133,618.53	53,447.41	80,171.12	14,698.04
7	80,171.12	53,447.41	26,723.71	8,818.82
8	26,723.71	53,447.41	0.00	2,939.61

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	90000.00	81000.00	72900.00	65610.00	59049.00
Depreciation	9000.00	8100.00	7290.00	6561.00	5904.90
Closing Balance	81000.00	72900.00	65610.00	59049.00	53144.10

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	623970.00	530374.50	450818.32	383195.57	325716.23
Depreciation	93595.50	79556.18	67622.75	57479.34	48857.43
Closing Balance	530374.50	450818.32	383195.57	325716.23	276858.80

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	9000.00	8100.00	7290.00	6561.00	5904.90
Machinery	93595.50	79556.18	67622.75	57479.34	48857.43
Total	102595.50	87656.18	74912.75	64040.34	54762.33

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
RED CHILLY POWDER	115	14,250.00	1,638,750.00
WHEWT FLOUR	28	43,200.00	1,209,600.00
MIX MASALA	200	1,000.00	200,000.00
DHANIYA POWDER	150	2,500.00	375,000.00
SPACIAL MASALA	350	1,000.00	350,000.00
TURMERIC POWDER	105	14,250.00	1,496,250.00

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	3688720.00	4215680.00	4742640.00	4742640.00	4742640.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
RED CHILLY DRY	0	60	15,000	900,000.00
WHEAT	0	22	45,360	997,920.00
TURMERIC FINGURE	0	80	15,000	1,200,000.00
PACKING MATERIAL	0	5	75,360	376,800.00
DHANIYA	0	100	2,625	262,500.00
JIRA	0	219	1,000	219,000.00
Total				3,956,220.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	2	8,000	192,000.00
	1	9,000	108,000.00
Total	3		300000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	5,269.60
Other Overhead Expenses	Rs	5,269.60

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	0.00
Advertisement & Publicity	10,539.20
Workshed Rent	0.00
Other Miscellaneous Expenses	5,269.60
Total	15,808.80

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	2769354.00	3164976.00	3560598.00	3560598.00	3560598.00
Wages	210000.00	240000.00	270000.00	270000.00	270000.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	3688.72	4215.68	4742.64	4742.64	4742.64
Other Overhead Expenses	3688.72	4215.68	4742.64	4742.64	4742.64

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	7377.44	8431.36	9485.28	9485.28	9485.28
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	3688.72	4215.68	4742.64	4742.64	4742.64
Total:	2997797.60	3426054.40	3854311.20	3854311.20	3854311.20

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	5269600.00

MANUFACTURING EXPENSES

Raw Material	3956220.00
Wages	300000.00
Repair & Maintenance	0.00
Power & Fuel	5269.60
Other Overhead Expenses	5269.60
Production Cost	4266759.20
Administrative Cost	15808.80
Manufacturing Cost	4282568.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	15	Production Cost	213337.96
Finished goods	5	Manufacturing Cost	71376.13
Receivable by	15	Manufacturing Cost	214128.00
Total Working Capital Requirement		Per Cycle	498842.09

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		3688720.00	4215680.00	4742640.00	4742640.00
Total		3688720.00	4215680.00	4742640.00	4742640.00

MANUFACTURING EXPENSES

Rawmaterials		2769354.00	3164976.00	3560598.00	3560598.00
Wages		210000.00	240000.00	270000.00	270000.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		3688.72	4215.68	4742.64	4742.64
Other Overhead Expenses		3688.72	4215.68	4742.64	4742.64
Depreciation		102595.50	87656.18	74912.75	64040.34
Production Cost		3089326.94	3501063.54	3914996.03	3904123.62

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		7377.44	8431.36	9485.28	9485.28
Workshed Rent		0.00	0.00	0.00	0.00

Other Miscellaneous Expenses		3688.72	4215.68	4742.64	4742.64
Administrative Cost		11066.16	12647.04	14227.92	14227.92
Interest on Bank credit					
Term Loan		73653.03	68392.10	57870.24	47348.38
Working Capital		41154.51	38214.90	32335.68	26456.47
Cost of Sale		3215200.64	3620317.58	4019429.87	3992156.39
Net Profit Before Tax		473519.36	595362.42	723210.13	750483.61
Less Tax		0	0.00	0	0
Net Profit		473519.36	595362.42	723210.13	750483.61

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		473519.36	595362.42	723210.13	750483.61
Add :					
Depreciation		102595.50	87656.18	74912.75	64040.34
TOTAL - A		576114.86	683018.60	798122.88	814523.95
Payments :					
On Term Loan :					
Interest		73653.03	68392.10	57870.24	47348.38
Installment		47826.64	95653.29	95653.29	95653.29
On Working Capital					
Interest		41154.51	38214.90	32335.68	26456.47
TOTAL - B		162634.18	202260.29	185859.21	169458.14
Average D.S.C.R		3.54	3.38	4.29	4.81

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		199107.62	199107.62	199107.62	199107.62
Profit		473519.36	595362.42	723210.13	750483.61
Term Loan		669573.00	621746.36	526093.07	430439.78
Working Capital		374131.87	347408.17	293960.76	240513.35
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1716331.85	1763624.57	1742371.58	1620544.36

ASSETS

Gross Fixed Assets		723970.00	621374.50	533718.32	458805.57
Less : Depreciation		102595.50	87656.18	74912.75	64040.34
Net Fixed Assets		621374.50	533718.32	458805.57	394765.23

Preliminary & Pre-Op. Expenses		10000	7500	5625	4218.75
Current Assets		374131.87	347408.17	293960.76	240513.35
Cash in Bank/Hand		720825.48	882498.08	989605.25	985265.78
Total		1716331.85	1763624.57	1742371.58	1620544.36

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		473519.36	595362.42	723210.13	750483.61
Add : Depreciation		102595.50	87656.18	74912.75	64040.34
Term Loan		669573.00	621746.36	526093.07	430439.78
Working Capital Loan		374131.87	347408.17	293960.76	240513.35
Promoters Capital		124281.25	0.00	0.00	0.00
Total		1744100.98	1652173.13	1618176.71	1485477.08
Total Fixed Capital		743970	743970	743970	743970
Repayment of Term Loan		47826.64	95653.29	95653.29	95653.29
Repayment of WC Loan		26723.70	53447.41	53447.41	53447.41
Current Assets		374131.87	347408.17	293960.76	240513.35
Total		448682.21	496508.87	443061.46	389614.05
Opening Balance		0	1295418.77	2451083.03	3626198.28
Surplus		1295418.77	1155664.26	1175115.25	1095863.03
Closing Balance		1295418.77	2451083.03	3626198.28	4722061.31

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		187314.69	168695.32	147010.91	125616.64
Variable Cost		3130481.45	3539278.44	3947331.71	3930580.09
Total Cost		3317796.14	3707973.76	4094342.62	4056196.73
Sales		3688720.00	4215680.00	4742640.00	4742640.00
Contribution (Sales-VC)		558238.55	676401.56	795308.29	812059.91
B.E.P in %		33.55	24.94	18.48	15.47
Break Even Sales in Rs.		1237735.09	1051395.40	876666.11	733633.68
Break Even Units		10762.91	9142.57	7623.18	6379.42
Current Ratio		1.98	1.36	1.23	1.08
Net Profit Ratio		12.84 %	14.12 %	15.25 %	15.82 %

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;