

Application View

Application Id : 11018822763403
Name : SUNIL KUMAR
Mother Name : MEEN DEVI
Father/Spouse Name : BINDESHWARI PASWAN
Gender : MALE
Date of Birth : 03-Mar-1992
Residential Address : AT-MADARGANJ WARD NO.14, PO-SIMRAHA, BLOCK-FORBESGANJ
City: ARARIA
State : BIHAR
District: ARARIA
Block/Taluka : FORBESGANJ
PINCODE : 854318
Email Address : SUNILKUMAR36867@GMAIL.COM
Phone Number : 8709172712
Academic Qualification : 10TH PASS
Social Category : SC
PAN Number : BGCPP8800L

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : PRIYANSHU TRADRS
Address of the Proposed Business Unit : AT-MADARGANJ, AURAHU TOLA WARD NO.14, PO-SIMRAHA, BLOCK-FORBESGANJ
State : BIHAR District: ARARIA City: ARARIA
Block/Taluka : FORBESGANJ PinCode : 854318
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) : 1000
Land Value of the Proposed Unit (In Rs/Sq ft) : 500000
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 Spice Mfg.
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	MANIKPUR	UCBA0001661	STATE BANK OF INDIA

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
ENGINE ESAR SAT WITH DIESEL ENGINE SET	1	98,000	98,000
MOTOR 10 HP CROMPTON WITH WIRE	2	47,500	95,000
PATTHAR PUKHRAJ 18	4	12,500	50,000
SFATT SET 10 FIT	1	25,000	25,000
PACKING MACHINE ELECTRICAL SET	1	32,000	32,000
Total:			300,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 20,000.00
Furniture & Fixtures (in Rs): 500,000.00
Contingency/Others/Miscellaneous (in Rs) 30,000.00
Working Capital Per Estimate : 550,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
SPICE	200	10000	2,000,000
MIX SPICE	250	3000	750,000
Total:			2,750,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
SPICE	100	20000	2,000,000
Total:			2,000,000

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	5,000	120,000
SKILLED	1	6,000	72,000
Total:			192,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	20
Finished Goods (In Number of Days) :	20
Receivable By (In Number of Days) :	30

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	0.02
Other Overhead Expenses (In %) :	0.10	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.10	Advertisement & Publicity (In %) :	0.10
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) :	5.00	Project Implementation Period (In Months):	3.00
Rate of Interest (In %) :	11.00	Employment :	3.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	500000	OWN

Machinery	Qty.	Rate.	Amt.(In Rs)
Engine Esar Sat with Diesel Engine Set	1.00	98,000.00	98,000.00
Motor 10 Hp Crompton With Wire	2.00	47,500.00	95,000.00
Patthar pukhraj 18	4.00	12,500.00	50,000.00
Sfatt Set 10 Fit	1.00	25,000.00	25,000.00
Packing Machine Electrical Set	1.00	32,000.00	32,000.00
Total			300,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
20,000.00	500,000.00	30,000.00	850,000.00	513,153.33

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	85,000.00
Bank Finance	90.00 %		
Term Loan		Rs	765,000.00
Govt. Subsidy	35.00 %	Rs	297,500.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	102,630.67
Bank Finance	80.00 %		
Working Capital		Rs	410,522.66

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	765000.00	38250.00	726750.00	84150.00
2	726750.00	153000.00	573750.00	79942.50
3	573750.00	153000.00	420750.00	63112.50
4	420750.00	153000.00	267750.00	46282.50
5	267750.00	153000.00	114750.00	29452.50
6	114750.00	153000.00	0	12622.50

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	410,522.66	20,526.13	389,996.53	45,157.49
2	389,996.53	82,104.53	307,892.00	42,899.62
3	307,892.00	82,104.53	225,787.47	33,868.12
4	225,787.47	82,104.53	143,682.94	24,836.62

5	143,682.94	82,104.53	61,578.41	15,805.12
6	61,578.41	82,104.53	0.00	6,773.63

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	300000.00	255000.00	216750.00	184237.50	156601.87
Depreciation	45000.00	38250.00	32512.50	27635.63	23490.28
Closing Balance	255000.00	216750.00	184237.50	156601.87	133111.59

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	45000.00	38250.00	32512.50	27635.63	23490.28
Total	45000.00	38250.00	32512.50	27635.63	23490.28

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Spice	200	10,000.00	2,000,000.00
Mix Spice	250	3,000.00	750,000.00

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	1925000.00	2200000.00	2475000.00	2475000.00	2475000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Spice	0	100	20,000	2,000,000.00
Total				2,000,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Unskilled	2	5,000	120,000.00
Skilled	1	6,000	72,000.00
Total	3		192000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	550.00
Other Overhead Expenses	Rs	2,750.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	2,750.00
Advertisement & Publicity	2,750.00
Workshed Rent	0.00
Other Miscellaneous Expenses	0.00
Total	5,500.00

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	1400000.00	1600000.00	1800000.00	1800000.00	1800000.00
Wages	134400.00	153600.00	172800.00	172800.00	172800.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	385.00	440.00	495.00	495.00	495.00
Other Overhead Expenses	1925.00	2200.00	2475.00	2475.00	2475.00

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	1925.00	2200.00	2475.00	2475.00	2475.00
Advertisement & Publicity	1925.00	2200.00	2475.00	2475.00	2475.00
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:	1540560.00	1760640.00	1980720.00	1980720.00	1980720.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	2750000.00

MANUFACTURING EXPENSES

Raw Material	2000000.00
Wages	192000.00
Repair & Maintenance	0.00
Power & Fuel	550.00
Other Overhead Expenses	2750.00
Production Cost	2195300.00
Administrative Cost	5500.00
Manufacturing Cost	2200800.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	20	Production Cost	146353.33
Finished goods	20	Manufacturing Cost	146720.00
Receivable by	30	Manufacturing Cost	220080.00
Total Working Capital Requirement		Per Cycle	513153.33

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1925000.00	2200000.00	2475000.00	2475000.00
Total		1925000.00	2200000.00	2475000.00	2475000.00

MANUFACTURING EXPENSES

Rawmaterials		1400000.00	1600000.00	1800000.00	1800000.00
Wages		134400.00	153600.00	172800.00	172800.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		385.00	440.00	495.00	495.00
Other Overhead Expenses		1925.00	2200.00	2475.00	2475.00
Depreciation		45000.00	38250.00	32512.50	27635.63
Production Cost		1581710.00	1794490.00	2008282.50	2003405.63

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		1925.00	2200.00	2475.00	2475.00
Advertisement & Publicity		1925.00	2200.00	2475.00	2475.00
Workshed Rent		0.00	0.00	0.00	0.00

Other Miscellaneous Expenses		0.00	0.00	0.00	0.00
Administrative Cost		3850.00	4400.00	4950.00	4950.00
Interest on Bank credit					
Term Loan		84150.00	79942.50	63112.50	46282.50
Working Capital		45157.49	42899.62	33868.12	24836.62
Cost of Sale		1714867.49	1921732.12	2110213.12	2079474.75
Net Profit Before Tax		210132.51	278267.88	364786.88	395525.25
Less Tax		0	0.00	0	0
Net Profit		210132.51	278267.88	364786.88	395525.25

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		210132.51	278267.88	364786.88	395525.25
Add :					
Depreciation		45000.00	38250.00	32512.50	27635.63
TOTAL - A		255132.51	316517.88	397299.38	423160.88
Payments :					
On Term Loan :					
Interest		84150.00	79942.50	63112.50	46282.50
Installment		38250.00	153000.00	153000.00	153000.00
On Working Capital					
Interest		45157.49	42899.62	33868.12	24836.62
TOTAL - B		167557.49	275842.12	249980.62	224119.12
Average D.S.C.R		1.52	1.15	1.59	1.89

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		187630.67	187630.67	187630.67	187630.67
Profit		210132.51	278267.88	364786.88	395525.25
Term Loan		765000.00	726750.00	573750.00	420750.00
Working Capital		410522.66	389996.53	307892.00	225787.47
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1573285.84	1582645.08	1434059.55	1229693.39

ASSETS

Gross Fixed Assets		800000.00	755000.00	716750.00	684237.50
Less : Depreciation		45000.00	38250.00	32512.50	27635.63
Net Fixed Assets		755000.00	716750.00	684237.50	656601.87

Preliminary & Pre-Op. Expenses		20000	15000	11250	8437.5
Current Assets		410522.66	389996.53	307892.00	225787.47
Cash in Bank/Hand		407763.18	475898.55	441930.05	347304.05
Total		1573285.84	1582645.08	1434059.55	1229693.39

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		210132.51	278267.88	364786.88	395525.25
Add : Depreciation		45000.00	38250.00	32512.50	27635.63
Term Loan		765000.00	726750.00	573750.00	420750.00
Working Capital Loan		410522.66	389996.53	307892.00	225787.47
Promoters Capital		136315.33	0.00	0.00	0.00
Total		1566970.50	1433264.41	1278941.38	1069698.35
Total Fixed Capital		850000	850000	850000	850000
Repayment of Term Loan		38250.00	153000.00	153000.00	153000.00
Repayment of WC Loan		20526.13	82104.53	82104.53	82104.53
Current Assets		410522.66	389996.53	307892.00	225787.47
Total		469298.79	625101.06	542996.53	460892.00
Opening Balance		0	1097671.71	1905835.06	2641779.91
Surplus		1097671.71	808163.35	735944.85	608806.35
Closing Balance		1097671.71	1905835.06	2641779.91	3250586.26

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		133000.00	122592.50	100575.00	78868.13
Variable Cost		1626867.49	1837389.62	2042150.62	2028242.25
Total Cost		1759867.49	1959982.12	2142725.62	2107110.38
Sales		1925000.00	2200000.00	2475000.00	2475000.00
Contribution (Sales-VC)		298132.51	362610.38	432849.38	446757.75
B.E.P in %		44.61	33.81	23.24	17.65
Break Even Sales in Rs.		858762.43	743783.18	575080.24	436922.74
Break Even Units		4293.81	3718.92	2875.40	2184.61
Current Ratio		2.18	1.09	0.93	0.74
Net Profit Ratio		10.92 %	12.65 %	14.74 %	15.98 %

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;