

Application View

Application Id : 11019222762443
Name : MANOJ KUMAR SAH
Mother Name : NIRMALA DEVI
Father/Spouse Name : SHIV SAH
Gender : MALE
Date of Birth : 03-May-1984
Residential Address : AT- SALEPUR ROAD TAKICHAK, PO- MIRJANHAT PS-HABIBPUR DIST
BHAGALPUR PIN- 812005
City: BHAGALPUR
State : BIHAR
District: BHAGALPUR
Block/Taluka : JAGDISHPUR
PINCODE : 812005
Email Address : MANOJK95812@GMAIL.COM
Phone Number : 9199993548
Academic Qualification : 10TH PASS
Social Category : OBC
PAN Number : CWWPS0410E

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : MANOJ KUMAR SAH
Address of the Proposed Business Unit : AT- SALEPUR ROAD TAKICHAK, PO- MIRJANHAT PS-HABIBPUR DIST
BHAGALPUR PIN- 812005
State : BIHAR District: BHAGALPUR City: BHAGALPUR
Block/Taluka : JAGDISHPUR PinCode : 812005
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) : 3593.37
Land Value of the Proposed Unit (In Rs/Sq ft) : 500
Personal Contribution Towards the Project(in %) : 10.00
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 , , , , , , , ,

If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No

If No, Other ODOP Products : Spices (chilies etc.)

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
UCO BANK	ALIGANJ	UCBA0003236	32360510001882

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
DRYER MACHINE WITH MASALA	1	60,000	60,000
PACKEING MACHINE WIEGHT FILLER AND AIR COMPRESVLE	1	305,000	305,000
Total:			585,000

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 MASALA	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
Total:			2,472,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
HALDI	100	3600	360,000
DHANIYA	110	2500	275,000
MIRCHI	230	2500	575,000
JIRA	270	1500	405,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
CHANA	61	4000	244,000
CHANA DAL	60	1500	90,000
Total:			1,949,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	3,000	36,000
Total:			36,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	30
Finished Goods (In Number of Days) :	10
Receivable By (In Number of Days) :	15

MISCELLANEOUS EXPENDITURE

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

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	500	OWN

Machinery	Qty.	Rate.	Amt.(In Rs)
15hp automatic for masala	1.00	220,000.00	220,000.00

dryyer machine with masala	1.00	60,000.00	60,000.00
packeing machine wieght filler and air compresvle	1.00	305,000.00	305,000.00
Total			585,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
0.00	0.00	0.00	585,000.00	363,916.67

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	58,500.00
Bank Finance	90.00 %		
Term Loan		Rs	526,500.00
Govt. Subsidy	35.00 %	Rs	204,750.00

Means of Financing(Working Capital)

Own Contribution	100.00 %	Rs	363,916.67
Bank Finance	0.00 %		
Working Capital		Rs	0.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	526500.00	52650.00	473850.00	57915.00
2	473850.00	105300.00	368550.00	52123.50
3	368550.00	105300.00	263250.00	40540.50
4	263250.00	105300.00	157950.00	28957.50
5	157950.00	105300.00	52650.00	17374.50
6	52650.00	105300.00	0	5791.50

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	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	585000.00	497250.00	422662.50	359263.12	305373.65
Depreciation	87750.00	74587.50	63399.38	53889.47	45806.05
Closing Balance	497250.00	422662.50	359263.12	305373.65	259567.60

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	87750.00	74587.50	63399.38	53889.47	45806.05
Total	87750.00	74587.50	63399.38	53889.47	45806.05

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Haldi masala	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

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	1730400.00	1977600.00	2224800.00	2224800.00	2224800.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Haldi	0	100	3,600	360,000.00
Dhaniya	0	110	2,500	275,000.00
Mirchi	0	230	2,500	575,000.00
Jira	0	270	1,500	405,000.00
Chana	0	61	4,000	244,000.00
Chana Dal	0	60	1,500	90,000.00
Total				1,949,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	1	3,000	36,000.00
Total	1		36000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	0.00
Other Overhead Expenses	Rs	0.00

ADMINISTRATIVE EXPENSES

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

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	1364300.00	1559200.00	1754100.00	1754100.00	1754100.00
Wages	25200.00	28800.00	32400.00	32400.00	32400.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	0.00	0.00	0.00	0.00	0.00
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	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:	1389500.00	1588000.00	1786500.00	1786500.00	1786500.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	2472000.00

MANUFACTURING EXPENSES

Raw Material	1949000.00
Wages	36000.00
Repair & Maintenance	0.00
Power & Fuel	0.00
Other Overhead Expenses	0.00
Production Cost	1985000.00
Administrative Cost	0.00
Manufacturing Cost	1985000.00

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	198500.00
Finished goods	10	Manufacturing Cost	66166.67
Receivable by	15	Manufacturing Cost	99250.00
Total Working Capital Requirement		Per Cycle	363916.67

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1730400.00	1977600.00	2224800.00	2224800.00
Total		1730400.00	1977600.00	2224800.00	2224800.00

MANUFACTURING EXPENSES

Rawmaterials		1364300.00	1559200.00	1754100.00	1754100.00
Wages		25200.00	28800.00	32400.00	32400.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		0.00	0.00	0.00	0.00
Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		87750.00	74587.50	63399.38	53889.47
Production Cost		1477250.00	1662587.50	1849899.38	1840389.47

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		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		0.00	0.00	0.00	0.00
Interest on Bank credit					
Term Loan		57915.00	52123.50	40540.50	28957.50
Working Capital		0.00	0	0	0
Cost of Sale		1535165.00	1714711.00	1890439.88	1869346.97
Net Profit Before Tax		195235.00	262889.00	334360.12	355453.03
Less Tax		0	0.00	0	0
Net Profit		195235.00	262889.00	334360.12	355453.03

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		195235.00	262889.00	334360.12	355453.03
Add :					
Depreciation		87750.00	74587.50	63399.38	53889.47
TOTAL - A		282985.00	337476.50	397759.50	409342.50
Payments :					
On Term Loan :					
Interest		57915.00	52123.50	40540.50	28957.50
Installment		52650.00	105300.00	105300.00	105300.00
On Working Capital					
Interest		0.00	0	0	0
TOTAL - B		110565.00	157423.50	145840.50	134257.50
Average D.S.C.R		2.56	2.14	2.73	3.05

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		422416.67	422416.67	422416.67	422416.67
Profit		195235.00	262889.00	334360.12	355453.03
Term Loan		526500.00	473850.00	368550.00	263250.00
Working Capital		0.00	0	0	0
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1144151.67	1159155.67	1125326.79	1041119.70

ASSETS

Gross Fixed Assets		585000.00	497250.00	422662.50	359263.12
Less : Depreciation		87750.00	74587.50	63399.38	53889.47
Net Fixed Assets		497250.00	422662.50	359263.12	305373.65

Preliminary & Pre-Op. Expenses		0	0	0	0
Current Assets		0.00	0	0	0
Cash in Bank/Hand		646901.67	736493.17	766063.67	735746.05
Total		1144151.67	1159155.67	1125326.79	1041119.70

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		195235.00	262889.00	334360.12	355453.03
Add : Depreciation		87750.00	74587.50	63399.38	53889.47
Term Loan		526500.00	473850.00	368550.00	263250.00
Working Capital Loan		0.00	0	0	0
Promoters Capital		94891.67	0.00	0.00	0.00
Total		904376.67	811326.50	766309.50	672592.50
Total Fixed Capital		585000	585000	585000	585000
Repayment of Term Loan		52650.00	105300.00	105300.00	105300.00
Repayment of WC Loan		0.00	0	0	0
Current Assets		0.00	0	0	0
Total		52650.00	105300.00	105300.00	105300.00
Opening Balance		0	851726.67	1557753.17	2218762.67
Surplus		851726.67	706026.50	661009.50	567292.50
Closing Balance		851726.67	1557753.17	2218762.67	2786055.17

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		145665.00	126711.00	103939.88	82846.97
Variable Cost		1477250.00	1662587.50	1849899.38	1840389.47
Total Cost		1622915.00	1789298.50	1953839.26	1923236.44
Sales		1730400.00	1977600.00	2224800.00	2224800.00
Contribution (Sales-VC)		253150.00	315012.50	374900.62	384410.53
B.E.P in %		57.54	40.22	27.72	21.55
Break Even Sales in Rs.		995689.18	795472.16	616817.99	479482.02
Break Even Units		7112.07	5681.94	4405.84	3424.87
Current Ratio		0	0	0	0
Net Profit Ratio		11.28 %	13.29 %	15.03 %	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;