

Application View

Application Id : 11021222715972  
Name : SHAMA PERWEEN  
Mother Name : SHAMIMA KHATOON  
Father/Spouse Name : MOHAMMAD REYAZUDDIN  
Gender : FEMALE  
Date of Birth : 21-Nov-1993  
Residential Address : MOGALPURA JAGGI KA CHAURAHA,PATNA CITY  
City: PATNA  
State : BIHAR  
District: PATNA  
Block/Taluka : PATNA SADAR  
PINCODE : 800008  
Email Address : KTCNAYAR@GMAIL.COM  
Phone Number : 9504275106  
Academic Qualification : POST GRADUATE  
Social Category : OBC  
PAN Number : DRUPP6676P

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : NAYAR INDUSTRIES  
Address of the Proposed Business Unit : MOGALPURA JAGGI KA CHAURAHA,PATNA CITY  
State : BIHAR District: PATNA City: PATNA  
Block/Taluka : PATNA SADAR PinCode : 800008  
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) : 800  
Land Value of the Proposed Unit (In Rs/Sq ft) : 3500  
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	Cleaning,Grinding,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
BANK OF INDIA	BORING CANAL ROAD	BKID0004428	442810110013223
BANK OF INDIA	BORING CANAL ROAD	BKID0004428	442810110013223

## BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	800	400	320,000
Total:			320,000

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
10 HP 1440 RPM DOUBLE CHAMBER GRINDER	1	325,000	325,000
COMMERCIAL FOOD DEHYDRATER	1	150,000	150,000
AUTOMATIC POUCH PACKING MACHINE	1	300,000	300,000
Total:			775,000

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	100,000.00
Furniture & Fixtures (in Rs):	30,000.00
Contingency/Others/Miscellaneous (in Rs)	30,000.00
Working Capital Per Estimate :	160,000.00

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
HALDI	150	5000	750,000
MIRCH	350	5000	1,750,000
DHANIYA	280	5000	1,400,000
Total:			3,900,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
HALDI	85	5100	433,500

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MIRCH	220	5100	1,122,000
DHANIYA	130	5100	663,000
LAMINATE	5	60000	300,000
Total:			2,518,500

## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	15,000	180,000
UNSKILLED	2	8,000	192,000
Total:			372,000

## WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	20
Finished Goods (In Number of Days) :	10
Receivable By (In Number of Days) :	5

## MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	2.00
Other Overhead Expenses (In %) :	0.20	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.10	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):	4.00
Rate of Interest (In %) :	11.00	Employment :	3.00

## PROJECTED FINANCIAL

### COST OF PROJECT

Land	Land Value	Ownership
LAND	3500	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
Tin shed	800	400.00	320,000.00
<b>Total</b>			<b>320,000.00</b>

Machinery	Qty.	Rate.	Amt.(In Rs)
10 HP 1440 RPM DOUBLE CHAMBER GRINDER	1.00	325,000.00	325,000.00
Commercial Food Dehydrater	1.00	150,000.00	150,000.00
Automatic Pouch Packing Machine	1.00	300,000.00	300,000.00
<b>Total</b>			<b>775,000.00</b>

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
100,000.00	30,000.00	30,000.00	1,255,000.00	348,015.00

### "Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	125,500.00
Bank Finance	90.00 %		
Term Loan		Rs	1,129,500.00
Govt. Subsidy	35.00 %	Rs	439,250.00

### Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	69,603.00
Bank Finance	80.00 %		
Working Capital		Rs	278,412.00

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	1129500.00	53785.71	1075714.29	124245.00
2	1075714.29	161357.14	914357.15	118328.57
3	914357.15	161357.14	753000.01	100579.29
4	753000.01	161357.14	591642.87	82830.00
5	591642.87	161357.14	430285.73	65080.72
6	430285.73	161357.14	268928.59	47331.43
7	268928.59	161357.14	107571.45	29582.14
8	107571.45	161357.14	0	11832.86

Own Contribution	10.00 %	Rs	125,500.00
Bank Finance	90.00 %		
Term Loan		Rs	1,129,500.00
Govt. Subsidy	35.00 %	Rs	439,250.00

### Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	278,412.00	13,257.71	265,154.29	30,625.32
2	265,154.29	39,773.14	225,381.15	29,166.97
3	225,381.15	39,773.14	185,608.01	24,791.93
4	185,608.01	39,773.14	145,834.87	20,416.88
5	145,834.87	39,773.14	106,061.73	16,041.84
6	106,061.73	39,773.14	66,288.59	11,666.79
7	66,288.59	39,773.14	26,515.45	7,291.74
8	26,515.45	39,773.14	0.00	2,916.70

### Statement Showing the Depreciation on Fixed Assets

#### WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	320000.00	288000.00	259200.00	233280.00	209952.00
Depreciation	32000.00	28800.00	25920.00	23328.00	20995.20

Closing Balance	288000.00	259200.00	233280.00	209952.00	188956.80
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## MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	775000.00	658750.00	559937.50	475946.87	404554.84
Depreciation	116250.00	98812.50	83990.63	71392.03	60683.23
Closing Balance	658750.00	559937.50	475946.87	404554.84	343871.61

## TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	32000.00	28800.00	25920.00	23328.00	20995.20
Machinery	116250.00	98812.50	83990.63	71392.03	60683.23
Total	148250.00	127612.50	109910.63	94720.03	81678.43

## Schedule of Sales Realization

### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Haldi	150	5,000.00	750,000.00
mirch	350	5,000.00	1,750,000.00
Dhaniya	280	5,000.00	1,400,000.00

### 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	2730000.00	3120000.00	3510000.00	3510000.00	3510000.00

### Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Haldi	0	85	5,100	433,500.00
Mirch	0	220	5,100	1,122,000.00
Dhaniya	0	130	5,100	663,000.00
laminare	0	5	60,000	300,000.00
Total				2,518,500.00

### WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	1	15,000	180,000.00
Unskilled	2	8,000	192,000.00
Total	3		372000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	78,000.00

Other Overhead Expenses	Rs	7,800.00
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### ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	3,900.00
Advertisement & Publicity	7,800.00
Workshed Rent	0.00
Other Miscellaneous Expenses	3,900.00
<b>Total</b>	<b>15,600.00</b>

### 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	1762950.00	2014800.00	2266650.00	2266650.00	2266650.00
Wages	260400.00	297600.00	334800.00	334800.00	334800.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	54600.00	62400.00	70200.00	70200.00	70200.00
Other Overhead Expenses	5460.00	6240.00	7020.00	7020.00	7020.00

### 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	2730.00	3120.00	3510.00	3510.00	3510.00
Advertisement & Publicity	5460.00	6240.00	7020.00	7020.00	7020.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	2730.00	3120.00	3510.00	3510.00	3510.00
<b>Total:</b>	<b>2094330.00</b>	<b>2393520.00</b>	<b>2692710.00</b>	<b>2692710.00</b>	<b>2692710.00</b>

### Assessment of Working Capital

Particulars	Amount in Rs.
Sale	3900000.00

### MANUFACTURING EXPENSES

Raw Material	2518500.00
Wages	372000.00
Repair & Maintenance	0.00
Power & Fuel	78000.00

Other Overhead Expenses	7800.00
Production Cost	2976300.00
Administrative Cost	15600.00
Manufacturing Cost	2991900.00

### 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	198420.00
Finished goods	10	Manufacturing Cost	99730.00
Receivable by	5	Manufacturing Cost	49865.00
Total Working Capital Requirement		Per Cycle	348015.00

### Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		2730000.00	3120000.00	3510000.00	3510000.00
Total		2730000.00	3120000.00	3510000.00	3510000.00

### MANUFACTURING EXPENSES

		1 Year	2 Year	3 Year	4 Year
Rawmaterials		1762950.00	2014800.00	2266650.00	2266650.00
Wages		260400.00	297600.00	334800.00	334800.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		54600.00	62400.00	70200.00	70200.00
Other Overhead Expenses		5460.00	6240.00	7020.00	7020.00
Depreciation		148250.00	127612.50	109910.63	94720.03
Production Cost		2231660.00	2508652.50	2788580.63	2773390.03

### ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		2730.00	3120.00	3510.00	3510.00
Advertisement & Publicity		5460.00	6240.00	7020.00	7020.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		2730.00	3120.00	3510.00	3510.00
Administrative Cost		10920.00	12480.00	14040.00	14040.00
Interest on Bank credit					
Term Loan		124245.00	118328.57	100579.29	82830.00
Working Capital		30625.32	29166.97	24791.93	20416.88



Cost of Sale		2397450.32	2668628.04	2927991.85	2890676.91
Net Profit Before Tax		332549.68	451371.96	582008.15	619323.09
Less Tax		0	0.00	0	0
Net Profit		332549.68	451371.96	582008.15	619323.09

### Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		332549.68	451371.96	582008.15	619323.09
Add :					
Depreciation		148250.00	127612.50	109910.63	94720.03
<b>TOTAL - A</b>		<b>480799.68</b>	<b>578984.46</b>	<b>691918.78</b>	<b>714043.12</b>
<b>Payments :</b>					
<b>On Term Loan :</b>					
Interest		124245.00	118328.57	100579.29	82830.00
Installment		53785.71	161357.14	161357.14	161357.14
<b>On Working Capital</b>					
Interest		30625.32	29166.97	24791.93	20416.88
<b>TOTAL - B</b>		<b>208656.03</b>	<b>308852.68</b>	<b>286728.36</b>	<b>264604.02</b>
Average D.S.C.R		2.30	1.87	2.41	2.70

### Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		195103.00	195103.00	195103.00	195103.00
Profit		332549.68	451371.96	582008.15	619323.09
Term Loan		1129500.00	1075714.29	914357.15	753000.01
Working Capital		278412.00	265154.29	225381.15	185608.01
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
<b>Total</b>		<b>1935564.68</b>	<b>1987343.54</b>	<b>1916849.45</b>	<b>1753034.11</b>

### ASSETS

Gross Fixed Assets		1125000.00	976750.00	849137.50	739226.87
Less : Depreciation		148250.00	127612.50	109910.63	94720.03
Net Fixed Assets		976750.00	849137.50	739226.87	644506.84
Preliminary & Pre-Op. Expenses		100000	75000	56250	42187.5
Current Assets		278412.00	265154.29	225381.15	185608.01
Cash in Bank/Hand		680402.68	873051.75	952241.43	922919.26
<b>Total</b>		<b>1935564.68</b>	<b>1987343.54</b>	<b>1916849.45</b>	<b>1753034.11</b>

### Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		332549.68	451371.96	582008.15	619323.09
Add : Depreciation		148250.00	127612.50	109910.63	94720.03
Term Loan		1129500.00	1075714.29	914357.15	753000.01
Working Capital Loan		278412.00	265154.29	225381.15	185608.01
Promoters Capital		160301.50	0.00	0.00	0.00
Total		2049013.18	1919853.04	1831657.08	1652651.14
Total Fixed Capital		1255000	1255000	1255000	1255000
Repayment of Term Loan		53785.71	161357.14	161357.14	161357.14
Repayment of WC Loan		13257.71	39773.14	39773.14	39773.14
Current Assets		278412.00	265154.29	225381.15	185608.01
Total		345455.42	466284.57	426511.43	386738.29
Opening Balance		0	1703557.76	3157126.23	4562271.88
Surplus		1703557.76	1453568.47	1405145.65	1265912.85
Closing Balance		1703557.76	3157126.23	4562271.88	5828184.73

### Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		283415.00	258421.07	224529.92	191590.03
Variable Cost		2262285.32	2537819.47	2813372.56	2793806.91
Total Cost		2545700.32	2796240.54	3037902.48	2985396.94
Sales		2730000.00	3120000.00	3510000.00	3510000.00
Contribution (Sales-VC)		467714.68	582180.53	696627.44	716193.09
B.E.P in %		60.60	44.39	32.23	26.75
Break Even Sales in Rs.		1654262.70	1384920.48	1131307.75	938966.06
Break Even Units		11028.42	9232.80	7542.05	6259.77
Current Ratio		1.25	0.76	0.69	0.61
Net Profit Ratio		12.18 %	14.47 %	16.58 %	17.64 %

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;