

Application View

Application Id : 11021722771254  
Name : ISHVAR KUMAR  
Mother Name : MATA CHANDRAKALA DEVI  
Father/Spouse Name : YOGENDRA RAY  
Gender : MALE  
Date of Birth : 01-Jan-1995  
Residential Address : S/O- YOGENDRA RAY, WARD 06, VILL+PO- KALAUNJAR, BHARAV  
City: SAMASTIPUR  
State : BIHAR  
District: SAMASTIPUR  
Block/Taluka : KALAYANPUR  
PINCODE : 848125  
Email Address : ISHWAR6604@GMAIL.COM  
Phone Number : 9110189629  
Academic Qualification : 10TH PASS  
Social Category : OBC  
PAN Number : GUFPK2163D

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : LUCKY MASALA UDYOG  
Address of the Proposed Business Unit : S/O- YOGENDRA RAY, WARD 06, VILL+PO- KALAUNJAR, BHARAV  
State : BIHAR District: SAMASTIPUR City: SAMASTIPUR  
Block/Taluka : KALAYANPUR PinCode : 848125  
Type of Property : Rental 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) : 1800  
Land Value of the Proposed Unit (In Rs/Sq ft) : 1000  
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 MASALA GRINDING AND PROCESSING  
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? Yes  
ODOP Identified by State : Turmeric

## BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
CANARA BANK	PUSA IARI CAMPUS	CNRB0017531	6097101002993

## BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
RCC/ASBESTOS SHED	1500	310	465,000
Total:			465,000

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
PULVILIZER 15 HP	1	295,000	295,000
GRINDER 15 HP DOUBLE CHAMBER	1	306,800	306,800
POUCH PACKAGING MACHINE	1	413,000	413,000
BAND SEALOR SS WITH NIROGEN	1	75,000	75,000
GENERATOR	1	171,100	171,100
MASALA DRYER MACHINE	1	212,400	212,400
Total:			1,473,300

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 80,000.00  
Furniture & Fixtures (in Rs): 75,000.00  
Contingency/Others/Miscellaneous (in Rs) 50,000.00  
Working Capital Per Estimate : 205,000.00

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
TURMERIC POWDER	120	75000	9,000,000
CHILLI POWDER	140	65000	9,100,000
CORIANDER	180	33000	5,940,000
Total:			24,040,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
RAW TURMERIC	80	78000	6,240,000
RAW CHILLI	90	68000	6,120,000
CORIANDER	140	40000	5,600,000
Total:			17,960,000

## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	3	11,000	396,000
UNSKILLED	4	7,000	336,000
Total:			732,000

## WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	2
Finished Goods (In Number of Days) :	5
Receivable By (In Number of Days) :	7

## MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	2.00	Power and Fuel (In %) :	1.50
Other Overhead Expenses (In %) :	0.50	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.00	Advertisement & Publicity (In %) :	1.50
Building Rent per Month(In Rs.) :	5,000.00	Other Miscellaneous Expenditure (In %) :	2.00

## DEPRECIATION DETAILS

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

Loan Repayment Period (in Years) :	6.00	Project Implementation Period (In Months):	5.00
Rate of Interest (In %) :	11.00	Employment :	7.00

## PROJECTED FINANCIAL

### COST OF PROJECT

Land	Land Value	Ownership
LAND	1000	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
RCC/Asbestos shed	1500	310.00	465,000.00
<b>Total</b>			<b>465,000.00</b>

Machinery	Qty.	Rate.	Amt.(In Rs)
PULVILIZER 15 HP	1.00	295,000.00	295,000.00
GRINDER 15 HP DOUBLE CHAMBER	1.00	306,800.00	306,800.00
POUCH PACKAGING MACHINE	1.00	413,000.00	413,000.00
BAND SEALOR SS WITH NIROGEN	1.00	75,000.00	75,000.00
GENERATOR	1.00	171,100.00	171,100.00
MASALA DRYER MACHINE	1.00	212,400.00	212,400.00
<b>Total</b>			<b>1,473,300.00</b>

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
80,000.00	75,000.00	50,000.00	2,143,300.00	953,224.00

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

Own Contribution	10.00 %	Rs	214,330.00
Bank Finance	90.00 %		
Term Loan		Rs	1,928,970.00
Govt. Subsidy	35.00 %	Rs	750,155.00

### Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	190,644.80
Bank Finance	80.00 %		
Working Capital		Rs	762,579.20

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	1928970.00	133956.25	1795013.75	212186.70
2	1795013.75	321495.00	1473518.75	197451.51
3	1473518.75	321495.00	1152023.75	162087.06
4	1152023.75	321495.00	830528.75	126722.61
5	830528.75	321495.00	509033.75	91358.16

Own Contribution	10.00 %	Rs	214,330.00
Bank Finance	90.00 %		
Term Loan		Rs	1,928,970.00
Govt. Subsidy	35.00 %	Rs	750,155.00

6	509033.75	321495.00	187538.75	55993.71
7	187538.75	321495.00	0	20629.26

### Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	762,579.20	52,956.89	709,622.31	83,883.71
2	709,622.31	127,096.53	582,525.78	78,058.45
3	582,525.78	127,096.53	455,429.25	64,077.84
4	455,429.25	127,096.53	328,332.72	50,097.22
5	328,332.72	127,096.53	201,236.19	36,116.60
6	201,236.19	127,096.53	74,139.66	22,135.98
7	74,139.66	127,096.53	0.00	8,155.36

### Statement Showing the Depreciation on Fixed Assets

#### WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
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Opening Balance	465000.00	418500.00	376650.00	338985.00	305086.50
Depreciation	46500.00	41850.00	37665.00	33898.50	30508.65
Closing Balance	418500.00	376650.00	338985.00	305086.50	274577.85

### MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	1473300.00	1252305.00	1064459.25	904790.36	769071.81
Depreciation	220995.00	187845.75	159668.89	135718.55	115360.77
Closing Balance	1252305.00	1064459.25	904790.36	769071.81	653711.04

### TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	46500.00	41850.00	37665.00	33898.50	30508.65
Machinery	220995.00	187845.75	159668.89	135718.55	115360.77
Total	267495.00	229695.75	197333.89	169617.05	145869.42

### Schedule of Sales Realization

#### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
TURMERIC POWDER	120	75,000.00	9,000,000.00
CHILLI POWDER	140	65,000.00	9,100,000.00
CORIANDER	180	33,000.00	5,940,000.00

#### 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	16828000.00	19232000.00	21636000.00	21636000.00	21636000.00

#### Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
RAW TURMERIC	0	80	78,000	6,240,000.00
RAW CHILLI	0	90	68,000	6,120,000.00
CORIANDER	0	140	40,000	5,600,000.00
Total				17,960,000.00

#### WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	3	11,000	396,000.00
Unskilled	4	7,000	336,000.00
Total	7		732000.0

Repairs and Maintenance	Rs	480,800.00
Power and Fuel	Rs	360,600.00

Other Overhead Expenses	Rs	120,200.00
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### ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	0.00
Advertisement & Publicity	360,600.00
Workshed Rent	60,000.00
Other Miscellaneous Expenses	480,800.00
<b>Total</b>	<b>901,400.00</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	12572000.00	14368000.00	16164000.00	16164000.00	16164000.00
Wages	512400.00	585600.00	658800.00	658800.00	658800.00
Repairs & Maintenance	336560.00	384640.00	432720.00	432720.00	432720.00
Power & Fuel	252420.00	288480.00	324540.00	324540.00	324540.00
Other Overhead Expenses	84140.00	96160.00	108180.00	108180.00	108180.00

### 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	252420.00	288480.00	324540.00	324540.00	324540.00
Workshed Rent	60000.00	60000.00	60000.00	60000.00	60000.00
Other Miscellaneous Expenses	336560.00	384640.00	432720.00	432720.00	432720.00
<b>Total:</b>	<b>14406500.00</b>	<b>16456000.00</b>	<b>18505500.00</b>	<b>18505500.00</b>	<b>18505500.00</b>

### Assessment of Working Capital

Particulars	Amount in Rs.
Sale	24040000.00

### MANUFACTURING EXPENSES

Raw Material	17960000.00
Wages	732000.00
Repair & Maintenance	480800.00
Power & Fuel	360600.00

Other Overhead Expenses	120200.00
Production Cost	19653600.00
Administrative Cost	901400.00
Manufacturing Cost	20555000.00

### Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	2	Production Cost	131024.00
Finished goods	5	Manufacturing Cost	342583.33
Receivable by	7	Manufacturing Cost	479617.00
Total Working Capital Requirement		Per Cycle	953224.33

### Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		16828000.00	19232000.00	21636000.00	21636000.00
Total		16828000.00	19232000.00	21636000.00	21636000.00

### MANUFACTURING EXPENSES

Rawmaterials		12572000.00	14368000.00	16164000.00	16164000.00
Wages		512400.00	585600.00	658800.00	658800.00
Repairs & Maintenance		336560.00	384640.00	432720.00	432720.00
Power & Fuel		252420.00	288480.00	324540.00	324540.00
Other Overhead Expenses		84140.00	96160.00	108180.00	108180.00
Depreciation		267495.00	229695.75	197333.89	169617.05
Production Cost		14025015.00	15952575.75	17885573.89	17857857.05

### 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		252420.00	288480.00	324540.00	324540.00
Workshed Rent		60000.00	60000.00	60000.00	60000.00
Other Miscellaneous Expenses		336560.00	384640.00	432720.00	432720.00
Administrative Cost		648980.00	733120.00	817260.00	817260.00
Interest on Bank credit					
Term Loan		212186.70	197451.51	162087.06	126722.61
Working Capital		83883.71	78058.45	64077.84	50097.22



Cost of Sale		14970065.4	16961205.7	18928998.7	18851936.88
Net Profit Before Tax		1857934.59	2270794.29	2707001.21	2784063.12
Less Tax		0	0.00	0	0
Net Profit		1857934.59	2270794.29	2707001.21	2784063.12

### Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		1857934.59	2270794.29	2707001.21	2784063.12
Add :					
Depreciation		267495.00	229695.75	197333.89	169617.05
<b>TOTAL - A</b>		<b>2125429.59</b>	<b>2500490.04</b>	<b>2904335.10</b>	<b>2953680.17</b>
<b>Payments :</b>					
<b>On Term Loan :</b>					
Interest		212186.70	197451.51	162087.06	126722.61
Installment		133956.25	321495.00	321495.00	321495.00
<b>On Working Capital</b>					
Interest		83883.71	78058.45	64077.84	50097.22
<b>TOTAL - B</b>		<b>430026.66</b>	<b>597004.96</b>	<b>547659.90</b>	<b>498314.83</b>
Average D.S.C.R		4.94	4.19	5.30	5.93

### Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		404974.80	404974.80	404974.80	404974.80
Profit		1857934.59	2270794.29	2707001.21	2784063.12
Term Loan		1928970.00	1795013.75	1473518.75	1152023.75
Working Capital		762579.20	709622.31	582525.78	455429.25
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
<b>Total</b>		<b>4954458.59</b>	<b>5180405.15</b>	<b>5168020.54</b>	<b>4796490.92</b>

### ASSETS

Gross Fixed Assets		2013300.00	1745805.00	1516109.25	1318775.36
Less : Depreciation		267495.00	229695.75	197333.89	169617.05
Net Fixed Assets		1745805.00	1516109.25	1318775.36	1149158.31
Preliminary & Pre-Op. Expenses		80000	60000	45000	33750
Current Assets		762579.20	709622.31	582525.78	455429.25
Cash in Bank/Hand		2446074.39	2954673.59	3266719.40	3191903.36
<b>Total</b>		<b>4954458.59</b>	<b>5180405.15</b>	<b>5168020.54</b>	<b>4796490.92</b>

### Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		1857934.59	2270794.29	2707001.21	2784063.12
Add : Depreciation		267495.00	229695.75	197333.89	169617.05
Term Loan		1928970.00	1795013.75	1473518.75	1152023.75
Working Capital Loan		762579.20	709622.31	582525.78	455429.25
Promoters Capital		309652.40	0.00	0.00	0.00
Total		5126631.19	5005126.10	4960379.63	4561133.17
Total Fixed Capital		2143300	2143300	2143300	2143300
Repayment of Term Loan		133956.25	321495.00	321495.00	321495.00
Repayment of WC Loan		52956.89	127096.53	127096.53	127096.53
Current Assets		762579.20	709622.31	582525.78	455429.25
Total		949492.34	1158213.84	1031117.31	904020.78
Opening Balance		0	4177138.85	8024051.11	11953313.43
Surplus		4177138.85	3846912.26	3929262.32	3657112.39
Closing Balance		4177138.85	8024051.11	11953313.43	15610425.82

### Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		1128661.70	1160267.26	1176680.95	1113599.66
Variable Cost		14108898.71	16030634.20	17949651.73	17907954.27
Total Cost		15237560.41	17190901.46	19126332.68	19021553.93
Sales		16828000.00	19232000.00	21636000.00	21636000.00
Contribution (Sales-VC)		2719101.29	3201365.80	3686348.27	3728045.73
B.E.P in %		41.51	36.24	31.92	29.87
Break Even Sales in Rs.		6985072.29	6970231.25	6906202.88	6462861.24
Break Even Units		58208.94	58085.26	57551.69	53857.18
Current Ratio		1.58	0.98	0.86	0.73
Net Profit Ratio		11.04 %	11.81 %	12.51 %	12.87 %

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;