

Application View

Application Id : 11018822775533
Name : SANDEEP KUMAR PASWAN
Mother Name : CHANDRAKALA DEVI
Father/Spouse Name : MADHAV PASWAN
Gender : MALE
Date of Birth : 12-Feb-1998
Residential Address : AT-WARD NO.12 SANGRAM TOLA BELSARA, RANIGANJ
City: ARARIA
State : BIHAR
District: ARARIA
Block/Taluka : RANIGANJ
PINCODE : 854334
Email Address : SANDEEP.RNG1144@GMAIL.COM
Phone Number : 9633035892
Academic Qualification : GRADUATE
Social Category : SC
PAN Number : DZCPP6042K

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise
Address of the Proposed Business Unit : AT-WARD NO.12 SANGRAM TOLA BELSARA, RANIGANJ
State : BIHAR District: ARARIA City: ARARIA
Block/Taluka : RANIGANJ PinCode : 854334
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) : 150
Personal Contribution Towards the Project(in %) : 10.00
Loan for Working Capital : Yes
Own Contribution on working capital (in %) : 30.00

PRODUCT DETAILS

Type of Proposed Product to be Manufactured : Food Products- Manufacturing
Type of Activities to be Involved while Manufacturing the Product SPICE
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
CANARA BANK	RANIGANJ	CNRB0006092	6092101004754

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	1000	150	150,000
Total:			150,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
MASALA PULPLIZER MACHINE	1	200,000	200,000
FULLY AUTOMATIC POUCH PACKING MACHINE	1	150,000	150,000
MASALA MIXING MACHINE	1	55,000	55,000
WEIGHING SCALE	1	8,000	8,000
PACKING MACHINE	1	87,000	87,000
Total:			500,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 10,000.00
Furniture & Fixtures (in Rs): 50,000.00
Contingency/Others/Miscellaneous (in Rs) 20,000.00
Working Capital Per Estimate : 80,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
ALL SPICE	55,000	70	3,850,000
Total:			3,850,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
ALL SPICE	25,000	90	2,250,000
Total:			2,250,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	5,000	60,000
UNSKILLED	2	4,000	96,000
Total:			156,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	15
Finished Goods (In Number of Days) :	10
Receivable By (In Number of Days) :	8

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	0.10
Other Overhead Expenses (In %) :	0.00	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.00	Advertisement & Publicity (In %) :	0.50
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	150	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
Minor civil construction	1000	150.00	150,000.00
Total			150,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
MASALA PULPLIZER MACHINE	1.00	200,000.00	200,000.00
FULLY AUTOMATIC POUCH PACKING MACHINE	1.00	150,000.00	150,000.00
MASALA MIXING MACHINE	1.00	55,000.00	55,000.00

WEIGHING SCALE	1.00	8,000.00	8,000.00
PACKING MACHINE	1.00	87,000.00	87,000.00
Total			500,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
10,000.00	50,000.00	20,000.00	730,000.00	266,238.50

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	73,000.00
Bank Finance	90.00 %		
Term Loan		Rs	657,000.00
Govt. Subsidy	35.00 %	Rs	255,500.00

Means of Financing(Working Capital)

Own Contribution	30.00 %	Rs	79,871.55
Bank Finance	70.00 %		
Working Capital		Rs	186,366.95

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	657000.00	32850.00	624150.00	72270.00
2	624150.00	131400.00	492750.00	68656.50
3	492750.00	131400.00	361350.00	54202.50
4	361350.00	131400.00	229950.00	39748.50
5	229950.00	131400.00	98550.00	25294.50
6	98550.00	131400.00	0	10840.50

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	186,366.95	9,318.35	177,048.60	20,500.36

2	177,048.60	37,273.39	139,775.21	19,475.35
3	139,775.21	37,273.39	102,501.82	15,375.27
4	102,501.82	37,273.39	65,228.43	11,275.20
5	65,228.43	37,273.39	27,955.04	7,175.13
6	27,955.04	37,273.39	0.00	3,075.05

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	150000.00	135000.00	121500.00	109350.00	98415.00
Depreciation	15000.00	13500.00	12150.00	10935.00	9841.50
Closing Balance	135000.00	121500.00	109350.00	98415.00	88573.50

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	500000.00	425000.00	361250.00	307062.50	261003.12
Depreciation	75000.00	63750.00	54187.50	46059.38	39150.47
Closing Balance	425000.00	361250.00	307062.50	261003.12	221852.65

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	15000.00	13500.00	12150.00	10935.00	9841.50
Machinery	75000.00	63750.00	54187.50	46059.38	39150.47
Total	90000.00	77250.00	66337.50	56994.38	48991.97

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
ALL SPICE	55,000	70.00	3,850,000.00

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	2695000.00	3080000.00	3465000.00	3465000.00	3465000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
ALL SPICE	0	25,000	90	2,250,000.00
Total				2,250,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	1	5,000	60,000.00
Unskilled	2	4,000	96,000.00
Total	3		156000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	3,850.00
Other Overhead Expenses	Rs	0.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	0.00
Advertisement & Publicity	19,250.00
Workshed Rent	0.00
Other Miscellaneous Expenses	0.00
Total	19,250.00

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	1575000.00	1800000.00	2025000.00	2025000.00	2025000.00
Wages	109200.00	124800.00	140400.00	140400.00	140400.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	2695.00	3080.00	3465.00	3465.00	3465.00
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	13475.00	15400.00	17325.00	17325.00	17325.00
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:	1700370.00	1943280.00	2186190.00	2186190.00	2186190.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	3850000.00

MANUFACTURING EXPENSES

Raw Material	2250000.00
Wages	156000.00
Repair & Maintenance	0.00
Power & Fuel	3850.00
Other Overhead Expenses	0.00
Production Cost	2409850.00
Administrative Cost	19250.00
Manufacturing Cost	2429100.00

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	120492.50
Finished goods	10	Manufacturing Cost	80970.00
Receivable by	8	Manufacturing Cost	64776.00
Total Working Capital Requirement		Per Cycle	266238.50

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		2695000.00	3080000.00	3465000.00	3465000.00
Total		2695000.00	3080000.00	3465000.00	3465000.00

MANUFACTURING EXPENSES

Rawmaterials		1575000.00	1800000.00	2025000.00	2025000.00
Wages		109200.00	124800.00	140400.00	140400.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		2695.00	3080.00	3465.00	3465.00
Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		90000.00	77250.00	66337.50	56994.38
Production Cost		1776895.00	2005130.00	2235202.50	2225859.38

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		13475.00	15400.00	17325.00	17325.00
Workshed Rent		0.00	0.00	0.00	0.00

Other Miscellaneous Expenses		0.00	0.00	0.00	0.00
Administrative Cost		13475.00	15400.00	17325.00	17325.00
Interest on Bank credit					
Term Loan		72270.00	68656.50	54202.50	39748.50
Working Capital		20500.36	19475.35	15375.27	11275.20
Cost of Sale		1883140.36	2108661.85	2322105.27	2294208.08
Net Profit Before Tax		811859.64	971338.15	1142894.73	1170791.92
Less Tax		0	0.00	0	0
Net Profit		811859.64	971338.15	1142894.73	1170791.92

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		811859.64	971338.15	1142894.73	1170791.92
Add :					
Depreciation		90000.00	77250.00	66337.50	56994.38
TOTAL - A		901859.64	1048588.15	1209232.23	1227786.30
Payments :					
On Term Loan :					
Interest		72270.00	68656.50	54202.50	39748.50
Installment		32850.00	131400.00	131400.00	131400.00
On Working Capital					
Interest		20500.36	19475.35	15375.27	11275.20
TOTAL - B		125620.36	219531.85	200977.77	182423.70
Average D.S.C.R		7.18	4.78	6.02	6.73

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		152871.55	152871.55	152871.55	152871.55
Profit		811859.64	971338.15	1142894.73	1170791.92
Term Loan		657000.00	624150.00	492750.00	361350.00
Working Capital		186366.95	177048.60	139775.21	102501.82
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1808098.14	1925408.30	1928291.49	1787515.29

ASSETS

Gross Fixed Assets		700000.00	610000.00	532750.00	466412.50
Less : Depreciation		90000.00	77250.00	66337.50	56994.38
Net Fixed Assets		610000.00	532750.00	466412.50	409418.12

Preliminary & Pre-Op. Expenses		10000	7500	5625	4218.75
Current Assets		186366.95	177048.60	139775.21	102501.82
Cash in Bank/Hand		1011731.19	1215609.70	1322103.78	1275595.35
Total		1808098.14	1925408.30	1928291.49	1787515.29

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		811859.64	971338.15	1142894.73	1170791.92
Add : Depreciation		90000.00	77250.00	66337.50	56994.38
Term Loan		657000.00	624150.00	492750.00	361350.00
Working Capital Loan		186366.95	177048.60	139775.21	102501.82
Promoters Capital		99623.85	0.00	0.00	0.00
Total		1844850.44	1849786.75	1841757.44	1691638.12
Total Fixed Capital		730000	730000	730000	730000
Repayment of Term Loan		32850.00	131400.00	131400.00	131400.00
Repayment of WC Loan		9318.35	37273.39	37273.39	37273.39
Current Assets		186366.95	177048.60	139775.21	102501.82
Total		228535.30	345721.99	308448.60	271175.21
Opening Balance		0	1616315.14	3120379.90	4653688.74
Surplus		1616315.14	1504064.76	1533308.84	1420462.91
Closing Balance		1616315.14	3120379.90	4653688.74	6074151.65

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		175745.00	161306.50	137865.00	114067.88
Variable Cost		1797395.36	2024605.35	2250577.77	2237134.58
Total Cost		1973140.36	2185911.85	2388442.77	2351202.46
Sales		2695000.00	3080000.00	3465000.00	3465000.00
Contribution (Sales-VC)		897604.64	1055394.65	1214422.23	1227865.42
B.E.P in %		19.58	15.28	11.35	9.29
Break Even Sales in Rs.		527663.02	470747.15	393357.61	321896.19
Break Even Units		9.59	8.56	7.15	5.85
Current Ratio		1.38	0.69	0.59	0.47
Net Profit Ratio		30.12 %	31.54 %	32.98 %	33.79 %

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;