

Application View

Application Id : 11019122728436
Name : KESHAB BHARDWAJ
Mother Name : NIRAJ DEVI
Father/Spouse Name : MANOJ KUMAR MANOHAR
Gender : MALE
Date of Birth : 29-Nov-1999
Residential Address : NAYAGAWN,PO- CHHITRAUR PS- NAYAGAWN WARD NO- 06
City: BEGUSRAI
State : BIHAR
District: BEGUSARAI
Block/Taluka : MATHANI
PINCODE : 851129
Email Address : KESHAB5001@GMAIL.COM
Phone Number : 9525111222
Academic Qualification : 12TH PASS
Social Category : GENERAL
PAN Number : DLZPB5690C

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : GANAK BT INDUSTRIES PVT LTD
Address of the Proposed Business Unit : PIPRA ITWA ROAD BEGUSARAI WARD NO- 15
State : BIHAR District: BEGUSARAI City: BEGUSARAI
Block/Taluka : BEGUSARAI PinCode : 851117
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 : Automatic
Total Available Land for Proposed Project(in Sq ft) : 2200
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 %) : 5.00

PRODUCT DETAILS

Type of Proposed Product to be Manufactured :	Food Products- Manufacturing
Type of Activities to be Involved while Manufacturing the Product	CHILLY SPICES
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District?	Yes
ODOP Identified by State :	Chilly

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
HDFC BANK	BEGUSARAI - BIHAR	HDFC0000755	50200056735713

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
FLOORING	2200	105	231,000
MINOR CIVIL CONSTRUCTION	2200	25	55,000
RCC/ASBESTOS SHED	1800	15	27,000
STORAGE	200	250	50,000
TIN SHED	550	45	24,750
OTHERS	1500	15	22,500
Total:			410,250

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
DOUBLE CHAMBER MACHINE WITH CYCLONE	1	89,250	89,250
HAVELLS MOTOR	1	19,500	19,500
VIBRO SHIFTER	1	89,250	89,250
IMPACT PUVILIZER WITH CYCLONE	1	141,750	141,750
HAVELLS MOTOR	1	28,500	28,500
PACKING MACHINERY WITH BATCH CODE COMPRESSOR	1	311,520	311,520
SPARE	1	10,000	10,000
DESIGN AND GRAPICAL CARTOON	1	200,000	200,000
DESIGN WRAPPER	1	537,490	537,490
Total:			1,427,260

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	50,000.00
Furniture & Fixtures (in Rs):	150,000.00
Contingency/Others/Miscellaneous (in Rs)	150,000.00
Working Capital Per Estimate :	350,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
CHILLY POWDER	172	75000	12,900,000
CHILLY PICKLES	110	5500	605,000
TURMERIC POWDER	150	12000	1,800,000
COORIENDER POWDER	250	15000	3,750,000
CUMIN POWDER	190	18500	3,515,000
Total:			22,570,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
PICES AND CONDIMENTS	250	850	212,500
ACIDITY REGULATOR	300	250	75,000
THICKNERS	800	230	184,000
PRESERVATIVES	160	2500	400,000
LEMON	5	36000	180,000
MUSTARD	80	250	20,000
SALT	20	1000	20,000
REDCHILLY	110	120000	13,200,000
GREEN CHILLY	30	5000	150,000
OINION POWDER	100	1100	110,000
WATER	5	10000	50,000
SUGAR	42	12000	504,000
CORIENDER POWDER	180	500	90,000
GARLIC POWDER	35	500	17,500
PICES AND CONDIMENTS	250	850	212,500
ACIDITY REGULATOR	300	250	75,000
THICKNERS	800	230	184,000
PRESERVATIVES	160	2500	400,000
LEMON	5	36000	180,000
MUSTARD	80	250	20,000
SALT	20	1000	20,000
Total:			16,304,500

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	14,000	336,000
UNSKILLED	4	9,000	432,000
UNSKILLED	4	11,500	552,000
Total:			1,320,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

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

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	2.50
Other Overhead Expenses (In %) :	1.00	Telephone Expenses (In %) :	0.30
Stationery & Postage (In %) :	0.20	Advertisement & Publicity (In %) :	0.30
Building Rent per Month(In Rs.) :	10,000.00	Other Miscellaneous Expenditure (In %) :	1.00

DEPRECIATION DETAILS

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

Loan Repayment Period (in Years) :	10.00	Project Implementation Period (In Months):	6.00
Rate of Interest (In %) :	11.00	Employment :	10.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	1000	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
Flooring	2200	105.00	231,000.00
Minor civil construction	2200	25.00	55,000.00
RCC/Asbestos shed	1800	15.00	27,000.00
Storage	200	250.00	50,000.00
Tin shed	550	45.00	24,750.00
Others	1500	15.00	22,500.00
Total			410,250.00

Machinery	Qty.	Rate.	Amt.(In Rs)
DOUBLE CHAMBER MACHINE WITH CYCLONE	1.00	89,250.00	89,250.00
HAVELLS MOTOR	1.00	19,500.00	19,500.00
VIBRO SHIFTER	1.00	89,250.00	89,250.00

IMPACT PUVILIZER WITH CYCLONE	1.00	141,750.00	141,750.00
HAVELLS MOTOR	1.00	28,500.00	28,500.00
PACKING MACHINERY WITH BATCH CODE COMPRESSOR	1.00	311,520.00	311,520.00
SPARE	1.00	10,000.00	10,000.00
DESIGN AND GRAPICAL CARTOON	1.00	200,000.00	200,000.00
DESIGN WRAPPER	1.00	537,490.00	537,490.00
Total			1,427,260.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
50,000.00	150,000.00	150,000.00	2,187,510.00	2,227,310.17

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	218,751.00
Bank Finance	90.00 %		
Term Loan		Rs	1,968,759.00
Govt. Subsidy	35.00 %	Rs	765,628.50

Means of Financing(Working Capital)

Own Contribution	5.00 %	Rs	111,365.51
Bank Finance	95.00 %		
Working Capital		Rs	2,115,944.66

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	1968759.00	98437.95	1870321.05	216563.49
2	1870321.05	196875.90	1673445.15	205735.32
3	1673445.15	196875.90	1476569.25	184078.97
4	1476569.25	196875.90	1279693.35	162422.62
5	1279693.35	196875.90	1082817.45	140766.27
6	1082817.45	196875.90	885941.55	119109.92
7	885941.55	196875.90	689065.65	97453.57
8	689065.65	196875.90	492189.75	75797.22
9	492189.75	196875.90	295313.85	54140.87
10	295313.85	196875.90	98437.95	32484.52

Own Contribution	10.00 %	Rs	218,751.00
Bank Finance	90.00 %		
Term Loan		Rs	1,968,759.00
Govt. Subsidy	35.00 %	Rs	765,628.50

11	98437.95	196875.90	0	10828.17
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Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	2,115,944.66	105,797.23	2,010,147.43	232,753.91
2	2,010,147.43	211,594.47	1,798,552.96	221,116.22
3	1,798,552.96	211,594.47	1,586,958.49	197,840.83
4	1,586,958.49	211,594.47	1,375,364.02	174,565.43
5	1,375,364.02	211,594.47	1,163,769.55	151,290.04
6	1,163,769.55	211,594.47	952,175.08	128,014.65
7	952,175.08	211,594.47	740,580.61	104,739.26
8	740,580.61	211,594.47	528,986.14	81,463.87
9	528,986.14	211,594.47	317,391.67	58,188.48
10	317,391.67	211,594.47	105,797.20	34,913.08
11	105,797.20	211,594.47	0.00	11,637.69

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	410250.00	369225.00	332302.50	299072.25	269165.02
Depreciation	41025.00	36922.50	33230.25	29907.23	26916.50
Closing Balance	369225.00	332302.50	299072.25	269165.02	242248.52

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	1427260.00	1213171.00	1031195.35	876516.05	745038.64
Depreciation	214089.00	181975.65	154679.30	131477.41	111755.80
Closing Balance	1213171.00	1031195.35	876516.05	745038.64	633282.84

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	41025.00	36922.50	33230.25	29907.23	26916.50
Machinery	214089.00	181975.65	154679.30	131477.41	111755.80
Total	255114.00	218898.15	187909.55	161384.64	138672.30

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
CHILLY POWDER	172	75,000.00	12,900,000.00
CHILLY PICKLES	110	5,500.00	605,000.00
TURMERIC POWDER	150	12,000.00	1,800,000.00
COORIENDER POWDER	250	15,000.00	3,750,000.00
CUMIN POWDER	190	18,500.00	3,515,000.00

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	15799000.00	18056000.00	20313000.00	20313000.00	20313000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
PICES AND CONDIMENTS	0	250	850	212,500.00
ACIDITY REGULATOR	0	300	250	75,000.00
THICKNERS	0	800	230	184,000.00
PRESERVATIVES	0	160	2,500	400,000.00
LEMON	0	5	36,000	180,000.00
MUSTARD	0	80	250	20,000.00
SALT	0	20	1,000	20,000.00

REDCHILLY	0	110	120,000	13,200,000.00
GREEN CHILLY	0	30	5,000	150,000.00
ONION POWDER	0	100	1,100	110,000.00
WATER	0	5	10,000	50,000.00
SUGAR	0	42	12,000	504,000.00
CORIENDER POWDER	0	180	500	90,000.00
GARLIC POWDER	0	35	500	17,500.00
PICES AND CONDIMENTS	0	250	850	212,500.00
ACIDITY REGULATOR	0	300	250	75,000.00
THICKNERS	0	800	230	184,000.00
PRESERVATIVES	0	160	2,500	400,000.00
LEMON	0	5	36,000	180,000.00
MUSTARD	0	80	250	20,000.00
SALT	0	20	1,000	20,000.00
Total				16,304,500.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	2	14,000	336,000.00
Unskilled	4	9,000	432,000.00
Unskilled	4	11,500	552,000.00
Total	10		1320000.0

Repairs and Maintenance	Rs	225,700.00
Power and Fuel	Rs	564,250.00
Other Overhead Expenses	Rs	225,700.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	67,710.00
Stationery & Postage	45,140.00
Advertisement & Publicity	67,710.00
Workshed Rent	120,000.00
Other Miscellaneous Expenses	225,700.00
Total	526,260.00

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	11413150.00	13043600.00	14674050.00	14674050.00	14674050.00
Wages	924000.00	1056000.00	1188000.00	1188000.00	1188000.00
Repairs & Maintenance	157990.00	180560.00	203130.00	203130.00	203130.00
Power & Fuel	394975.00	451400.00	507825.00	507825.00	507825.00
Other Overhead Expenses	157990.00	180560.00	203130.00	203130.00	203130.00

ADMINISTRATIVE EXPENSES

Salary	0.00	0.00	0.00	0.00	0.00
Postage Telephone	47397.00	54168.00	60939.00	60939.00	60939.00
Stationery & Postage	31598.00	36112.00	40626.00	40626.00	40626.00
Advertisement & Publicity	47397.00	54168.00	60939.00	60939.00	60939.00
Workshed Rent	120000.00	120000.00	120000.00	120000.00	120000.00
Other Miscellaneous Expenses	157990.00	180560.00	203130.00	203130.00	203130.00
Total:	13452487.00	15357128.00	17261769.00	17261769.00	17261769.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	22570000.00

MANUFACTURING EXPENSES

Raw Material	16304500.00
Wages	1320000.00
Repair & Maintenance	225700.00
Power & Fuel	564250.00
Other Overhead Expenses	225700.00
Production Cost	18640150.00
Administrative Cost	526260.00
Manufacturing Cost	19166410.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	5	Production Cost	310669.17
Finished goods	10	Manufacturing Cost	638880.33
Receivable by	20	Manufacturing Cost	1277761.00
Total Working Capital Requirement		Per Cycle	2227310.50

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		15799000.00	18056000.00	20313000.00	20313000.00

Total		15799000.00	18056000.00	20313000.00	20313000.00
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MANUFACTURING EXPENSES

Rawmaterials		11413150.00	13043600.00	14674050.00	14674050.00
Wages		924000.00	1056000.00	1188000.00	1188000.00
Repairs & Maintenance		157990.00	180560.00	203130.00	203130.00
Power & Fuel		394975.00	451400.00	507825.00	507825.00
Other Overhead Expenses		157990.00	180560.00	203130.00	203130.00
Depreciation		255114.00	218898.15	187909.55	161384.64
Production Cost		13303219.00	15131018.15	16964044.55	16937519.64

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		47397.00	54168.00	60939.00	60939.00
Stationery & Postage		31598.00	36112.00	40626.00	40626.00
Advertisement & Publicity		47397.00	54168.00	60939.00	60939.00
Workshed Rent		120000.00	120000.00	120000.00	120000.00
Other Miscellaneous Expenses		157990.00	180560.00	203130.00	203130.00
Administrative Cost		404382.00	445008.00	485634.00	485634.00
Interest on Bank credit					
Term Loan		216563.49	205735.32	184078.97	162422.62
Working Capital		232753.91	221116.22	197840.83	174565.43
Cost of Sale		14156918.4	16002877.6	17831598.3	17760141.69
Net Profit Before Tax		1642081.60	2053122.31	2481401.65	2552858.31
Less Tax		0	0.00	0	0
Net Profit		1642081.60	2053122.31	2481401.65	2552858.31

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		1642081.60	2053122.31	2481401.65	2552858.31
Add :					
Depreciation		255114.00	218898.15	187909.55	161384.64
TOTAL - A		1897195.60	2272020.46	2669311.20	2714242.95
Payments :					
On Term Loan :					
Interest		216563.49	205735.32	184078.97	162422.62
Installment		98437.95	196875.90	196875.90	196875.90
On Working Capital					

Interest		232753.91	221116.22	197840.83	174565.43
TOTAL - B		547755.35	623727.44	578795.70	533863.95
Average D.S.C.R		3.46	3.64	4.61	5.08

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
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LIABILITIES

Promoters Capital		330116.51	330116.51	330116.51	330116.51
Profit		1642081.60	2053122.31	2481401.65	2552858.31
Term Loan		1968759.00	1870321.05	1673445.15	1476569.25
Working Capital		2115944.66	2010147.43	1798552.96	1586958.49
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		6056901.77	6263707.30	6283516.27	5946502.56

ASSETS

Gross Fixed Assets		1987510.00	1732396.00	1513497.85	1325588.30
Less : Depreciation		255114.00	218898.15	187909.55	161384.64
Net Fixed Assets		1732396.00	1513497.85	1325588.30	1164203.66
Preliminary & Pre-Op. Expenses		50000	37500	28125	21093.75
Current Assets		2115944.66	2010147.43	1798552.96	1586958.49
Cash in Bank/Hand		2208561.11	2740062.02	3159375.01	3195340.41
Total		6056901.77	6263707.30	6283516.27	5946502.56

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		1642081.60	2053122.31	2481401.65	2552858.31
Add : Depreciation		255114.00	218898.15	187909.55	161384.64
Term Loan		1968759.00	1870321.05	1673445.15	1476569.25
Working Capital Loan		2115944.66	2010147.43	1798552.96	1586958.49
Promoters Capital		441482.02	0.00	0.00	0.00
Total		6423381.28	6152488.94	6141309.31	5777770.69
Total Fixed Capital		2187510	2187510	2187510	2187510
Repayment of Term Loan		98437.95	196875.90	196875.90	196875.90
Repayment of WC Loan		105797.23	211594.47	211594.47	211594.47
Current Assets		2115944.66	2010147.43	1798552.96	1586958.49
Total		2320179.84	2418617.80	2207023.33	1995428.86
Opening Balance		0	4103201.44	7837072.58	11771358.56
Surplus		4103201.44	3733871.14	3934285.98	3782341.83
Closing Balance		4103201.44	7837072.58	11771358.56	15553700.39

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		876059.49	869641.47	857622.52	809441.26
Variable Cost		13535972.91	15352134.37	17161885.38	17112085.07
Total Cost		14412032.40	16221775.84	18019507.90	17921526.33
Sales		15799000.00	18056000.00	20313000.00	20313000.00
Contribution (Sales-VC)		2263027.09	2703865.63	3151114.62	3200914.93
B.E.P in %		38.71	32.16	27.22	25.29
Break Even Sales in Rs.		6116084.05	5807332.36	5528483.84	5136712.68
Break Even Units		35558.63	33763.56	32142.35	29864.61
Current Ratio		3.24	2.41	2.28	2.13
Net Profit Ratio		10.39 %	11.37 %	12.22 %	12.57 %

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;