

Application View

Application Id : 11019121655390
Name : RAMESH PASWAN
Mother Name : CHHABILA DEVI
Father/Spouse Name : LATE RAMBALI PASWAN
Gender : MALE
Date of Birth : 25-Feb-1984
Residential Address : VILLAGE-GARHPURA POST-GARHPURA

City: BEGUSARAI
State : BIHAR
District: BEGUSARAI
Block/Taluka : GARHPURA
PINCODE : 848204
Email Address : RAMESHPASWAN16@GMAIL.COM
Phone Number : 9934734791
Academic Qualification : GRADUATE
Social Category : SC
PAN Number : BWFPP3785H

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : RAMESH PASWAN
Address of the Proposed Business Unit : VILLAGE-GARHPURA
State : BIHAR District: BEGUSARAI City: BEGUSARAI
Block/Taluka : GARHPURA PinCode : 848204
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) : 2625
Land Value of the Proposed Unit (In Rs/Sq ft) : 1500000
Personal Contribution Towards the Project(in %) : 10.00
Loan for Working Capital : Yes
Own Contribution on working capital (in %) : 25.00

PRODUCT DETAILS

Type of Proposed Product to be Manufactured :	Food Products- Manufacturing
Type of Activities to be Involved while Manufacturing the Product	Agriculture based
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
UCO BANK	GARHPURA	UCBA0002469	2469011058039

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
RCC/ASBESTOS SHED	2180	26	56,680
STORAGE	275	240	66,000
TIN SHED	445	18	7,788
FLOORING	2625	90	236,250
MINOR CIVIL CONSTRUCTION	2625	280	735,000
Total:			1,101,718

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
DIGITAL WEIGHING MACHINE	2	4,500	9,000
PACKAGING MACHINE	1	310,000	310,000
CHILLI POWDER GRANDING MACHINE	1	121,500	121,500
VIBRO CHALNA	1	65,200	65,200
MASALA POUCH MACHINE	1	135,000	135,000
RIBBON CODING	1	22,500	22,500
BANDE SEALER	1	24,100	24,100
MIXING MACHINE	1	45,000	45,000
SPICE ROASTER	1	225,000	225,000
Total:			957,300

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	100,000.00
Furniture & Fixtures (in Rs):	225,800.00
Contingency/Others/Miscellaneous (in Rs)	100,000.00
Working Capital Per Estimate :	425,800.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
CHILLI SPICE	180	26500	4,770,000
PICKLES	80	30000	2,400,000
Total:			7,170,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
PACKING MATERIAL	4	30000	120,000
GAS	114	190	21,660
WATER	2	40000	80,000
POTATO POWDER	100	300	30,000
SUGAR	38	300	11,400
CORIENDER POWDER	180	300	54,000
GARLIC POWDER	100	200	20,000
PICE AND CONDIMENTS	250	150	37,500
ACIDITY REGULATOR	300	100	30,000
THICKENERS	800	75	60,000
PRESERVATIVES	160	150	24,000
MUSTARD	60	50	3,000
LAMON	2	3000	6,000
CARROT	15	300	4,500
SALT	15	100	1,500
EDIBLE OIL	160	100	16,000
RED CHILLI	90	26800	2,412,000
GREEN CHILLI	20	26000	520,000
Total:			3,451,560

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	18,000	432,000
UNSKILLED	6	10,000	720,000
Total:			1,152,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	2
Finished Goods (In Number of Days) :	3
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 %) :	1.50	Telephone Expenses (In %) :	0.30
Stationery & Postage (In %) :	0.30	Advertisement & Publicity (In %) :	1.00
Building Rent per Month(In Rs.) :	5,000.00	Other Miscellaneous Expenditure (In %) :	0.50

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):	6.00
Rate of Interest (In %) :	11.00	Employment :	8.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	1500000	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
RCC/Asbestos shed	2180	26.00	56,680.00
Storage	275	240.00	66,000.00
Tin shed	445	17.50	7,787.50
Flooring	2625	90.00	236,250.00
Minor civil construction	2625	280.00	735,000.00
Total			1,101,717.50

Machinery	Qty.	Rate.	Amt.(In Rs)
DIGITAL WEIGHING MACHINE	2.00	4,500.00	9,000.00
PACKAGING MACHINE	1.00	310,000.00	310,000.00
CHILLI POWDER GRANDING MACHINE	1.00	121,500.00	121,500.00
VIBRO CHALNA	1.00	65,200.00	65,200.00
MASALA POUCH MACHINE	1.00	135,000.00	135,000.00
RIBBON CODING	1.00	22,500.00	22,500.00
BANDE SEALER	1.00	24,100.00	24,100.00
MIXING MACHINE	1.00	45,000.00	45,000.00
SPICE ROASTER	1.00	225,000.00	225,000.00
Total			957,300.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
100,000.00	225,800.00	100,000.00	2,484,817.50	205,501.40

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	248,481.75
Bank Finance	90.00 %		
Term Loan		Rs	2,236,335.75
Govt. Subsidy	35.00 %	Rs	869,686.12

Means of Financing(Working Capital)

Own Contribution	25.00 %	Rs	51,375.35
Bank Finance	75.00 %		
Working Capital		Rs	154,126.05

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	2236335.75	159738.27	2076597.48	245996.93
2	2076597.48	319476.54	1757120.94	228425.72
3	1757120.94	319476.54	1437644.40	193283.30
4	1437644.40	319476.54	1118167.86	158140.88
5	1118167.86	319476.54	798691.32	122998.46
6	798691.32	319476.54	479214.78	87856.05
7	479214.78	319476.54	159738.24	52713.63
8	159738.24	319476.54	0	17571.21

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	154,126.05	11,009.00	143,117.05	16,953.87
2	143,117.05	22,018.01	121,099.04	15,742.88

3	121,099.04	22,018.01	99,081.03	13,320.89
4	99,081.03	22,018.01	77,063.02	10,898.91
5	77,063.02	22,018.01	55,045.01	8,476.93
6	55,045.01	22,018.01	33,027.00	6,054.95
7	33,027.00	22,018.01	11,008.99	3,632.97
8	11,008.99	22,018.01	0.00	1,210.99

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	1101717.50	991545.75	892391.17	803152.05	722836.84
Depreciation	110171.75	99154.58	89239.12	80315.21	72283.68
Closing Balance	991545.75	892391.17	803152.05	722836.84	650553.16

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	957300.00	813705.00	691649.25	587901.86	499716.58
Depreciation	143595.00	122055.75	103747.39	88185.28	74957.49
Closing Balance	813705.00	691649.25	587901.86	499716.58	424759.09

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	110171.75	99154.58	89239.12	80315.21	72283.68
Machinery	143595.00	122055.75	103747.39	88185.28	74957.49
Total	253766.75	221210.33	192986.51	168500.49	147241.17

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
CHILLI SPICE	180	26,500.00	4,770,000.00
PICKLES	80	30,000.00	2,400,000.00

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	5019000.00	5736000.00	6453000.00	6453000.00	6453000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
PACKING MATERIAL	0	4	30,000	120,000.00
GAS	0	114	190	21,660.00

WATER	0	2	40,000	80,000.00
POTATO POWDER	0	100	300	30,000.00
SUGAR	0	38	300	11,400.00
CORIENDER POWDER	0	180	300	54,000.00
GARLIC POWDER	0	100	200	20,000.00
PICE AND CONDIMENTS	0	250	150	37,500.00
ACIDITY REGULATOR	0	300	100	30,000.00
THICKENERS	0	800	75	60,000.00
PRESERVATIVES	0	160	150	24,000.00
MUSTARD	0	60	50	3,000.00
LAMON	0	2	3,000	6,000.00
CARROT	0	15	300	4,500.00
SALT	0	15	100	1,500.00
EDIBLE OIL	0	160	100	16,000.00
RED CHILLI	0	90	26,800	2,412,000.00
GREEN CHILLI	0	20	26,000	520,000.00
Total				3,451,560.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	2	18,000	432,000.00
Unskilled	6	10,000	720,000.00
Total	8		1152000.0

Repairs and Maintenance	Rs	143,400.00
Power and Fuel	Rs	107,550.00
Other Overhead Expenses	Rs	107,550.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	21,510.00
Stationery & Postage	21,510.00
Advertisement & Publicity	71,700.00
Workshed Rent	60,000.00
Other Miscellaneous Expenses	35,850.00
Total	210,570.00

Capacity Utilization of Manufacturing & Administrative Expenses

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
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Particulars	70.00 %	80.00 %	90.00 %	90.00 %	90.00 %
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MANUFACTURING EXPENSES

Rawmaterials	2416092.00	2761248.00	3106404.00	3106404.00	3106404.00
Wages	806400.00	921600.00	1036800.00	1036800.00	1036800.00
Repairs & Maintenance	100380.00	114720.00	129060.00	129060.00	129060.00
Power & Fuel	75285.00	86040.00	96795.00	96795.00	96795.00
Other Overhead Expenses	75285.00	86040.00	96795.00	96795.00	96795.00

ADMINISTRATIVE EXPENSES

Salary	0.00	0.00	0.00	0.00	0.00
Postage Telephone	15057.00	17208.00	19359.00	19359.00	19359.00
Stationery & Postage	15057.00	17208.00	19359.00	19359.00	19359.00
Advertisement & Publicity	50190.00	57360.00	64530.00	64530.00	64530.00
Workshed Rent	60000.00	60000.00	60000.00	60000.00	60000.00
Other Miscellaneous Expenses	25095.00	28680.00	32265.00	32265.00	32265.00
Total:	3638841.00	4150104.00	4661367.00	4661367.00	4661367.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	7170000.00

MANUFACTURING EXPENSES

Raw Material	3451560.00
Wages	1152000.00
Repair & Maintenance	143400.00
Power & Fuel	107550.00
Other Overhead Expenses	107550.00
Production Cost	4962060.00
Administrative Cost	210570.00
Manufacturing Cost	5172630.00

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	33080.40
Finished goods	3	Manufacturing Cost	51726.30
Receivable by	7	Manufacturing Cost	120695.00
Total Working Capital Requirement		Per Cycle	205501.70

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
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Sales / Receipts		5019000.00	5736000.00	6453000.00	6453000.00
Total		5019000.00	5736000.00	6453000.00	6453000.00

MANUFACTURING EXPENSES

Rawmaterials		2416092.00	2761248.00	3106404.00	3106404.00
Wages		806400.00	921600.00	1036800.00	1036800.00
Repairs & Maintenance		100380.00	114720.00	129060.00	129060.00
Power & Fuel		75285.00	86040.00	96795.00	96795.00
Other Overhead Expenses		75285.00	86040.00	96795.00	96795.00
Depreciation		253766.75	221210.33	192986.51	168500.49
Production Cost		3727208.75	4190858.33	4658840.51	4634354.49

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		15057.00	17208.00	19359.00	19359.00
Stationery & Postage		15057.00	17208.00	19359.00	19359.00
Advertisement & Publicity		50190.00	57360.00	64530.00	64530.00
Workshed Rent		60000.00	60000.00	60000.00	60000.00
Other Miscellaneous Expenses		25095.00	28680.00	32265.00	32265.00
Administrative Cost		165399.00	180456.00	195513.00	195513.00
Interest on Bank credit					
Term Loan		245996.93	228425.72	193283.30	158140.88
Working Capital		16953.87	15742.88	13320.89	10898.91
Cost of Sale		4155558.55	4615482.93	5060957.70	4998907.28
Net Profit Before Tax		863441.45	1120517.07	1392042.30	1454092.72
Less Tax		0	0.00	0	0
Net Profit		863441.45	1120517.07	1392042.30	1454092.72

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		863441.45	1120517.07	1392042.30	1454092.72
Add :					
Depreciation		253766.75	221210.33	192986.51	168500.49
TOTAL - A		1117208.20	1341727.40	1585028.81	1622593.21
Payments :					
On Term Loan :					
Interest		245996.93	228425.72	193283.30	158140.88
Installment		159738.27	319476.54	319476.54	319476.54

On Working Capital					
Interest		16953.87	15742.88	13320.89	10898.91
TOTAL - B		422689.07	563645.14	526080.73	488516.33
Average D.S.C.R		2.64	2.38	3.01	3.32

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		299857.10	299857.10	299857.10	299857.10
Profit		863441.45	1120517.07	1392042.30	1454092.72
Term Loan		2236335.75	2076597.48	1757120.94	1437644.40
Working Capital		154126.05	143117.05	121099.04	99081.03
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		3553760.35	3640088.70	3570119.38	3290675.25

ASSETS

Gross Fixed Assets		2284817.50	2031050.75	1809840.42	1616853.91
Less : Depreciation		253766.75	221210.33	192986.51	168500.49
Net Fixed Assets		2031050.75	1809840.42	1616853.91	1448353.42
Preliminary & Pre-Op. Expenses		100000	75000	56250	42187.5
Current Assets		154126.05	143117.05	121099.04	99081.03
Cash in Bank/Hand		1368583.55	1687131.23	1832166.43	1743240.80
Total		3553760.35	3640088.70	3570119.38	3290675.25

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		863441.45	1120517.07	1392042.30	1454092.72
Add : Depreciation		253766.75	221210.33	192986.51	168500.49
Term Loan		2236335.75	2076597.48	1757120.94	1437644.40
Working Capital Loan		154126.05	143117.05	121099.04	99081.03
Promoters Capital		269031.89	0.00	0.00	0.00
Total		3776701.89	3561441.93	3463248.79	3159318.64
Total Fixed Capital		2484817.5	2484817.5	2484817.5	2484817.5
Repayment of Term Loan		159738.27	319476.54	319476.54	319476.54
Repayment of WC Loan		11009.00	22018.01	22018.01	22018.01
Current Assets		154126.05	143117.05	121099.04	99081.03
Total		324873.32	484611.60	462593.59	440575.58
Opening Balance		0	3451828.57	6528658.90	9529314.10
Surplus		3451828.57	3076830.33	3000655.20	2718743.06

Closing Balance		3451828.57	6528658.90	9529314.10	12248057.16
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Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		665162.68	630092.05	581782.81	522154.37
Variable Cost		3744162.62	4206601.21	4672161.40	4645253.40
Total Cost		4409325.30	4836693.26	5253944.21	5167407.77
Sales		5019000.00	5736000.00	6453000.00	6453000.00
Contribution (Sales-VC)		1274837.38	1529398.79	1780838.60	1807746.60
B.E.P in %		52.18	41.20	32.67	28.88
Break Even Sales in Rs.		2618727.33	2363156.05	2108132.92	1863901.80
Break Even Units		14548.49	13128.64	11711.85	10355.01
Current Ratio		0.36	0.24	0.22	0.19
Net Profit Ratio		17.20 %	19.53 %	21.57 %	22.53 %

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;