

Application View

Application Id : 11020323833201  
Name : SUBOL CHANDRA DAS  
Mother Name : PUSHPA LATA DAS  
Father/Spouse Name : RAMAKANT DAS  
Gender : MALE  
Date of Birth : 01-Jan-1965  
Residential Address : WARD NO- 02 , AT- KAJLA MONI , KISHANGANJ  
City: KISHANGANJ  
State : BIHAR  
District: KISHANGANJ  
Block/Taluka : KISHANGANJ  
PINCODE : 855107  
Email Address : VISHALKUMARDAS41@GMAIL.COM  
Phone Number : 7004022307  
Academic Qualification : UNDER 8TH  
Social Category : OBC  
PAN Number : BONPD9062D

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : SUBOL TEA STALL  
Address of the Proposed Business Unit : SAUDAGARPATTI ROAD , WARD NO- 13 , KISHANGANJ  
State : BIHAR District: KISHANGANJ City: KISHANGANJ  
Block/Taluka : KISHANGANJ PinCode : 855107  
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 : Manual  
Total Available Land for Proposed Project(in Sq ft) : 500  
Land Value of the Proposed Unit (In Rs/Sq ft) : 150  
Personal Contribution Towards the Project(in %) : 10.00  
Loan for Working Capital : No  
Own Contribution on working capital (in %) : 100.00

## PRODUCT DETAILS

Type of Proposed Product to be Manufactured : Food Products- Manufacturing  
Type of Activities to be Involved while Manufacturing the Product Manufacturing and packaging  
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No  
If No, Other ODOP Products : Indian traditional Sweets and Confectionary(Khurma/Belgrami)

## BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
UTTAR BIHAR GRAMIN BANK; MUZAFFARPUR	UTTAR BIHAR GRAMIN BANK; MUZAFFARPUR	CBIN0R10001	1008091010002327

## BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	500	150	75,000
Total:			75,000

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
SWEET MAKING KITCHEN SET	2	40,000	80,000
OVEN	2	10,000	20,000
FREEZ	1	50,000	50,000
DEEP FREEZER	1	70,000	70,000
PACKAGING MACHINE	1	30,000	30,000
ELECTRONIC WEIGHING MACHINE	1	10,000	10,000
Total:			260,000

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 10,000.00  
Furniture & Fixtures (in Rs): 20,000.00  
Contingency/Others/Miscellaneous (in Rs) 10,000.00  
Working Capital Per Estimate : 40,000.00

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
INDIAN TRADITIONAL	400	5000	2,000,000
Total:			2,000,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MILK	40	10000	400,000
SUJI AND FINE FLOUR	40	1000	40,000
EDIBLE OIL	200	200	40,000
PACKAGING MATERIALS	2	10000	20,000
Total:			500,000

## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	8,000	96,000
UNSKILLED	1	6,000	72,000
Total:			168,000

## WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

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

## MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	0.01
Other Overhead Expenses (In %) :	0.00	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.01	Advertisement & Publicity (In %) :	0.00
Building Rent per Month(In Rs.) :	5,000.00	Other Miscellaneous Expenditure (In %) :	0.02

## 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 :	2.00

## PROJECTED FINANCIAL

### COST OF PROJECT

Land	Land Value	Ownership
LAND	150	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
	500	150.00	75,000.00
<b>Total</b>			<b>75,000.00</b>

Machinery	Qty.	Rate.	Amt.(In Rs)
Sweet making kitchen set	2.00	40,000.00	80,000.00
Oven	2.00	10,000.00	20,000.00
Freez	1.00	50,000.00	50,000.00
Deep freezer	1.00	70,000.00	70,000.00
Packaging machine	1.00	30,000.00	30,000.00
Electronic Weighing machine	1.00	10,000.00	10,000.00
<b>Total</b>			<b>260,000.00</b>

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
10,000.00	20,000.00	10,000.00	375,000.00	95,153.33

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

Own Contribution	10.00 %	Rs	37,500.00
Bank Finance	90.00 %		
Term Loan		Rs	337,500.00
Govt. Subsidy	35.00 %	Rs	131,250.00

### Means of Financing(Working Capital)

Own Contribution	100.00 %	Rs	95,153.33
Bank Finance	0.00 %		
Working Capital		Rs	0.00

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	337500.00	16875.00	320625.00	37125.00
2	320625.00	67500.00	253125.00	35268.75
3	253125.00	67500.00	185625.00	27843.75
4	185625.00	67500.00	118125.00	20418.75
5	118125.00	67500.00	50625.00	12993.75

Own Contribution	10.00 %	Rs	37,500.00
Bank Finance	90.00 %		
Term Loan		Rs	337,500.00
Govt. Subsidy	35.00 %	Rs	131,250.00

6	50625.00	67500.00	0	5568.75
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### Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	0.00	0.00	0.00	0.00

### Statement Showing the Depreciation on Fixed Assets

#### WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	75000.00	67500.00	60750.00	54675.00	49207.50
Depreciation	7500.00	6750.00	6075.00	5467.50	4920.75
Closing Balance	67500.00	60750.00	54675.00	49207.50	44286.75

#### MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	260000.00	221000.00	187850.00	159672.50	135721.62

Depreciation	39000.00	33150.00	28177.50	23950.88	20358.24
Closing Balance	221000.00	187850.00	159672.50	135721.62	115363.38

## TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	7500.00	6750.00	6075.00	5467.50	4920.75
Machinery	39000.00	33150.00	28177.50	23950.88	20358.24
Total	46500.00	39900.00	34252.50	29418.38	25278.99

## Schedule of Sales Realization

### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Indian traditional sweets	400	5,000.00	2,000,000.00

### 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	1400000.00	1600000.00	1800000.00	1800000.00	1800000.00

## Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Milk	0	40	10,000	400,000.00
Suji and fine flour	0	40	1,000	40,000.00
Edible oil	0	200	200	40,000.00
Packaging materials	0	2	10,000	20,000.00
Total				500,000.00

## WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	1	8,000	96,000.00
	1	6,000	72,000.00
Total	2		168000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	200.00
Other Overhead Expenses	Rs	0.00

## ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	200.00
Advertisement & Publicity	0.00
Workshed Rent	60,000.00
Other Miscellaneous Expenses	400.00
<b>Total</b>	<b>60,600.00</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	350000.00	400000.00	450000.00	450000.00	450000.00
Wages	117600.00	134400.00	151200.00	151200.00	151200.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	140.00	160.00	180.00	180.00	180.00
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	140.00	160.00	180.00	180.00	180.00
Advertisement & Publicity	0.00	0.00	0.00	0.00	0.00
Workshed Rent	60000.00	60000.00	60000.00	60000.00	60000.00
Other Miscellaneous Expenses	280.00	320.00	360.00	360.00	360.00
<b>Total:</b>	<b>528160.00</b>	<b>595040.00</b>	<b>661920.00</b>	<b>661920.00</b>	<b>661920.00</b>

### Assessment of Working Capital

Particulars	Amount in Rs.
Sale	2000000.00

### MANUFACTURING EXPENSES

Raw Material	500000.00
Wages	168000.00
Repair & Maintenance	0.00
Power & Fuel	200.00
Other Overhead Expenses	0.00
<b>Production Cost</b>	<b>668200.00</b>
<b>Administrative Cost</b>	<b>60600.00</b>
<b>Manufacturing Cost</b>	<b>728800.00</b>

### Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	10	Production Cost	22273.33
Finished goods	10	Manufacturing Cost	24293.33
Receivable by	20	Manufacturing Cost	48587.00
Total Working Capital Requirement		Per Cycle	95153.66

### Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1400000.00	1600000.00	1800000.00	1800000.00
Total		1400000.00	1600000.00	1800000.00	1800000.00

### MANUFACTURING EXPENSES

Rawmaterials		350000.00	400000.00	450000.00	450000.00
Wages		117600.00	134400.00	151200.00	151200.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		140.00	160.00	180.00	180.00
Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		46500.00	39900.00	34252.50	29418.38
Production Cost		514240.00	574460.00	635632.50	630798.38

### ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		140.00	160.00	180.00	180.00
Advertisement & Publicity		0.00	0.00	0.00	0.00
Workshed Rent		60000.00	60000.00	60000.00	60000.00
Other Miscellaneous Expenses		280.00	320.00	360.00	360.00
Administrative Cost		60420.00	60480.00	60540.00	60540.00
Interest on Bank credit					
Term Loan		37125.00	35268.75	27843.75	20418.75
Working Capital		0.00	0	0	0
Cost of Sale		611785.00	670208.75	724016.25	711757.13
Net Profit Before Tax		788215.00	929791.25	1075983.75	1088242.87
Less Tax		0	0.00	0	0
Net Profit		788215.00	929791.25	1075983.75	1088242.87

### Calculation of Debt Service Credit Ratio



Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		788215.00	929791.25	1075983.75	1088242.87
Add :					
Depreciation		46500.00	39900.00	34252.50	29418.38
<b>TOTAL - A</b>		<b>834715.00</b>	<b>969691.25</b>	<b>1110236.25</b>	<b>1117661.25</b>
<b>Payments :</b>					
<b>On Term Loan :</b>					
Interest		37125.00	35268.75	27843.75	20418.75
Installment		16875.00	67500.00	67500.00	67500.00
<b>On Working Capital</b>					
Interest		0.00	0	0	0
<b>TOTAL - B</b>		<b>54000.00</b>	<b>102768.75</b>	<b>95343.75</b>	<b>87918.75</b>
Average D.S.C.R		15.46	9.44	11.64	12.71

### Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		132653.33	132653.33	132653.33	132653.33
Profit		788215.00	929791.25	1075983.75	1088242.87
Term Loan		337500.00	320625.00	253125.00	185625.00
Working Capital		0.00	0	0	0
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
<b>Total</b>		<b>1258368.33</b>	<b>1383069.58</b>	<b>1461762.08</b>	<b>1406521.20</b>

### ASSETS

Gross Fixed Assets		355000.00	308500.00	268600.00	234347.50
Less : Depreciation		46500.00	39900.00	34252.50	29418.38
Net Fixed Assets		308500.00	268600.00	234347.50	204929.12
Preliminary & Pre-Op. Expenses		10000	7500	5625	4218.75
Current Assets		0.00	0	0	0
Cash in Bank/Hand		949868.33	1114469.58	1227414.58	1201592.08
<b>Total</b>		<b>1258368.33</b>	<b>1383069.58</b>	<b>1461762.08</b>	<b>1406521.20</b>

### Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		788215.00	929791.25	1075983.75	1088242.87
Add : Depreciation		46500.00	39900.00	34252.50	29418.38
Term Loan		337500.00	320625.00	253125.00	185625.00
Working Capital Loan		0.00	0	0	0
Promoters Capital		47015.33	0.00	0.00	0.00

Total		1219230.33	1290316.25	1363361.25	1303286.25
Total Fixed Capital		375000	375000	375000	375000
Repayment of Term Loan		16875.00	67500.00	67500.00	67500.00
Repayment of WC Loan		0.00	0	0	0
Current Assets		0.00	0	0	0
Total		16875.00	67500.00	67500.00	67500.00
Opening Balance		0	1202355.33	2425171.58	3721032.83
Surplus		1202355.33	1222816.25	1295861.25	1235786.25
Closing Balance		1202355.33	2425171.58	3721032.83	4956819.08

### Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		144045.00	135648.75	122636.25	110377.13
Variable Cost		514240.00	574460.00	635632.50	630798.38
Total Cost		658285.00	710108.75	758268.75	741175.51
Sales		1400000.00	1600000.00	1800000.00	1800000.00
Contribution (Sales-VC)		885760.00	1025540.00	1164367.50	1169201.62
B.E.P in %		16.26	13.23	10.53	9.44
Break Even Sales in Rs.		227672.28	211632.90	189583.83	169926.92
Break Even Units		569.18	529.08	473.96	424.82
Current Ratio		0	0	0	0
Net Profit Ratio		56.30 %	58.11 %	59.78 %	60.46 %

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;