

Application View

Application Id : 11020123867895
Name : GOL BAHAR
Mother Name : HAWANUR KHATOON
Father/Spouse Name : SADIK ALAM
Gender : FEMALE
Date of Birth : 01-Mar-1978
Residential Address : AT- DURGAPUR, SUKHASAN, BARARI, KATIHAR (BIHAR)-854107
City: KATIHAR
State : BIHAR
District: KATIHAR
Block/Taluka : BARARI
PINCODE : 854107
Email Address : GOLBAHARUDYAMI@GMAIL.COM
Phone Number : 7294845236
Academic Qualification : 8TH PASS
Social Category : OBC
PAN Number :

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : GOL BAHAR
Address of the Proposed Business Unit : AT- DURGAPUR, SUKHASAN, BARARI, KATIHAR (BIHAR)-854107
State : BIHAR District: KATIHAR City: KATIHAR
Block/Taluka : BARARI PinCode : 854107
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) : 1500
Land Value of the Proposed Unit (In Rs/Sq ft) : 350
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 All types of spices
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
CENTRAL BANK OF INDIA	SUKHASAN	CBIN0282933	2331829981

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	600	255	153,000
Total:			153,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
PULVERISER MACHINE	1	85,620	85,620
WEIGHING BALANCE	2	22,816	45,632
PACKING MACHINE	3	47,500	142,500
SEIVEING MACHINE	1	79,560	79,560
Total:			353,312

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 25,000.00
Furniture & Fixtures (in Rs): 42,000.00
Contingency/Others/Miscellaneous (in Rs) 76,800.00
Working Capital Per Estimate : 143,800.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
DIFFERENT TYPES OF	258	6900	1,780,200
Total:			1,780,200

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
TURMERIC	7,800	10	78,000
RED CHILI	23,400	15	351,000
GARAM MASALA	4,200	12	50,400

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
CORIANDER	10,500	10	105,000
Total:			584,400

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	4	6,800	326,400
UNSKILLED	6	5,000	360,000
Total:			686,400

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	80
Finished Goods (In Number of Days) :	30
Receivable By (In Number of Days) :	20

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	0.00
Other Overhead Expenses (In %) :	0.00	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.00	Advertisement & Publicity (In %) :	0.00
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):	2.00
Rate of Interest (In %) :	11.00	Employment :	10.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	350	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
	600	255.00	153,000.00
Total			153,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
PULVERISER MACHINE	1.00	85,620.00	85,620.00
WEIGHING BALANCE	2.00	22,816.00	45,632.00
PACKING MACHINE	3.00	47,500.00	142,500.00
SEIVEING MACHINE	1.00	79,560.00	79,560.00
Total			353,312.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
25,000.00	42,000.00	76,800.00	650,112.00	550,680.00

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	65,011.20
Bank Finance	90.00 %		
Term Loan		Rs	585,100.80
Govt. Subsidy	35.00 %	Rs	227,539.20

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	110,136.00
Bank Finance	80.00 %		
Working Capital		Rs	440,544.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	585100.80	19503.36	565597.44	64361.09
2	565597.44	117020.16	448577.28	62215.72
3	448577.28	117020.16	331557.12	49343.50
4	331557.12	117020.16	214536.96	36471.28
5	214536.96	117020.16	97516.80	23599.07
6	97516.80	117020.16	0	10726.85

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	440,544.00	14,684.80	425,859.20	48,459.84
2	425,859.20	88,108.80	337,750.40	46,844.51
3	337,750.40	88,108.80	249,641.60	37,152.54
4	249,641.60	88,108.80	161,532.80	27,460.58
5	161,532.80	88,108.80	73,424.00	17,768.61
6	73,424.00	88,108.80	0.00	8,076.64

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	153000.00	137700.00	123930.00	111537.00	100383.30
Depreciation	15300.00	13770.00	12393.00	11153.70	10038.33
Closing Balance	137700.00	123930.00	111537.00	100383.30	90344.97

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	353312.00	300315.20	255267.92	216977.73	184431.07
Depreciation	52996.80	45047.28	38290.19	32546.66	27664.66
Closing Balance	300315.20	255267.92	216977.73	184431.07	156766.41

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	15300.00	13770.00	12393.00	11153.70	10038.33
Machinery	52996.80	45047.28	38290.19	32546.66	27664.66
Total	68296.80	58817.28	50683.19	43700.36	37702.99

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Different types of Spices	258	6,900.00	1,780,200.00

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	1246140.00	1424160.00	1602180.00	1602180.00	1602180.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
TURMERIC	0	7,800	10	78,000.00

RED CHILI	0	23,400	15	351,000.00
GARAM MASALA	0	4,200	12	50,400.00
CORIANDER	0	10,500	10	105,000.00
Total				584,400.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	4	6,800	326,400.00
	6	5,000	360,000.00
Total	10		686400.0

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

ADMINISTRATIVE EXPENSES

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

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	409080.00	467520.00	525960.00	525960.00	525960.00
Wages	480480.00	549120.00	617760.00	617760.00	617760.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00	0.00	0.00

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:	889560.00	1016640.00	1143720.00	1143720.00	1143720.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	1780200.00

MANUFACTURING EXPENSES

Raw Material	584400.00
Wages	686400.00
Repair & Maintenance	0.00
Power & Fuel	0.00
Other Overhead Expenses	0.00
Production Cost	1270800.00
Administrative Cost	0.00
Manufacturing Cost	1270800.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	80	Production Cost	338880.00
Finished goods	30	Manufacturing Cost	127080.00
Receivable by	20	Manufacturing Cost	84720.00
Total Working Capital Requirement		Per Cycle	550680.00

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1246140.00	1424160.00	1602180.00	1602180.00
Total		1246140.00	1424160.00	1602180.00	1602180.00

MANUFACTURING EXPENSES

Rawmaterials		409080.00	467520.00	525960.00	525960.00
Wages		480480.00	549120.00	617760.00	617760.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		0.00	0.00	0.00	0.00
Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		68296.80	58817.28	50683.19	43700.36
Production Cost		957856.80	1075457.28	1194403.19	1187420.36

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		0.00	0.00	0.00	0.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		0.00	0.00	0.00	0.00
Administrative Cost		0.00	0.00	0.00	0.00
Interest on Bank credit					
Term Loan		64361.09	62215.72	49343.50	36471.28
Working Capital		48459.84	46844.51	37152.54	27460.58
Cost of Sale		1070677.73	1184517.51	1280899.23	1251352.22
Net Profit Before Tax		175462.27	239642.49	321280.77	350827.78
Less Tax		0	0.00	0	0
Net Profit		175462.27	239642.49	321280.77	350827.78

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		175462.27	239642.49	321280.77	350827.78
Add :					
Depreciation		68296.80	58817.28	50683.19	43700.36
TOTAL - A		243759.07	298459.77	371963.96	394528.14
Payments :					
On Term Loan :					
Interest		64361.09	62215.72	49343.50	36471.28
Installment		19503.36	117020.16	117020.16	117020.16
On Working Capital					
Interest		48459.84	46844.51	37152.54	27460.58
TOTAL - B		132324.29	226080.39	203516.20	180952.02
Average D.S.C.R		1.84	1.32	1.83	2.18

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		175147.20	175147.20	175147.20	175147.20
Profit		175462.27	239642.49	321280.77	350827.78
Term Loan		585100.80	565597.44	448577.28	331557.12
Working Capital		440544.00	425859.20	337750.40	249641.60
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0

Total		1376254.27	1406246.33	1282755.65	1107173.70
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ASSETS

Gross Fixed Assets		548312.00	480015.20	421197.92	370514.73
Less : Depreciation		68296.80	58817.28	50683.19	43700.36
Net Fixed Assets		480015.20	421197.92	370514.73	326814.37
Preliminary & Pre-Op. Expenses		25000	18750	14062.5	10546.875
Current Assets		440544.00	425859.20	337750.40	249641.60
Cash in Bank/Hand		455695.07	559189.21	574490.52	530717.73
Total		1376254.27	1406246.33	1282755.65	1107173.70

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		175462.27	239642.49	321280.77	350827.78
Add : Depreciation		68296.80	58817.28	50683.19	43700.36
Term Loan		585100.80	565597.44	448577.28	331557.12
Working Capital Loan		440544.00	425859.20	337750.40	249641.60
Promoters Capital		120079.20	0.00	0.00	0.00
Total		1389483.07	1289916.41	1158291.64	975726.86
Total Fixed Capital		650112	650112	650112	650112
Repayment of Term Loan		19503.36	117020.16	117020.16	117020.16
Repayment of WC Loan		14684.80	88108.80	88108.80	88108.80
Current Assets		440544.00	425859.20	337750.40	249641.60
Total		474732.16	630988.16	542879.36	454770.56
Opening Balance		0	914750.91	1573679.16	2189091.44
Surplus		914750.91	658928.25	615412.28	520956.30
Closing Balance		914750.91	1573679.16	2189091.44	2710047.74

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		132657.89	121033.00	100026.69	80171.64
Variable Cost		1006316.64	1122301.79	1231555.73	1214880.94
Total Cost		1138974.53	1243334.79	1331582.42	1295052.58
Sales		1246140.00	1424160.00	1602180.00	1602180.00
Contribution (Sales-VC)		239823.36	301858.21	370624.27	387299.06
B.E.P in %		55.31	40.10	26.99	20.70
Break Even Sales in Rs.		689300.25	571030.87	432407.63	331654.30
Break Even Units		2671.71	2213.30	1676.00	1285.48

Current Ratio		3.00	1.36	1.16	0.93
Net Profit Ratio		14.08 %	16.83 %	20.05 %	21.90 %

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;