

Application View

Application Id : 11021723832313  
Name : HITESH KUMAR  
Mother Name : DEVKALA DEVI  
Father/Spouse Name : BRAHMDEV RAY  
Gender : MALE  
Date of Birth : 07-Jan-1986  
Residential Address : AT. KATAOSI, PO. SIHMA  
  
City: BITHAN  
State : BIHAR  
District: SAMASTIPUR  
Block/Taluka : BITHAN  
PINCODE : 848207  
Email Address : HITESHKUMARKATAUSI2@GMAL.COM  
Phone Number : 7631381414  
Academic Qualification : 12TH PASS  
Social Category : OBC  
PAN Number : DGPPK1445F

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : HITESH KUMAR  
Address of the Proposed Business Unit : AT. KATAOSI, PO. SIHMA  
State : BIHAR District: SAMASTIPUR City: BITHAN  
Block/Taluka : BITHAN PinCode : 848207  
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) : 800  
Land Value of the Proposed Unit (In Rs/Sq ft) : 250  
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 ATA, SATTU, BESHAN  
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No  
If No, Other ODOP Products : Pulse based products (Besan & Sattu)

## BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
BANK OF BARODA	BITHAN	BARB0BITHAN	52920100000890

## BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
RCC/ASBESTOS SHED	800	250	200,000
Total:			200,000

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
GRADER	1	88,500	88,500
PACKING MACHINE	1	125,000	125,000
BAG CLOSER	1	10,300	10,300
WEIGHING SCALE	1	6,200	6,200
FLOUR MILL 10 HP	1	140,000	140,000
Total:			370,000

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 50,000.00  
Furniture & Fixtures (in Rs): 35,000.00  
Contingency/Others/Miscellaneous (in Rs) 25,000.00  
Working Capital Per Estimate : 110,000.00

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
SATTU	100	20000	2,000,000
FLOUR	33	50000	1,650,000
Total:			3,650,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
WHEAT	22	50500	1,111,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
PULSE	60	20200	1,212,000
Total:			2,323,000

## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	7,000	84,000
UNSKILLED	3	6,000	216,000
Total:			300,000

## WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	1
Finished Goods (In Number of Days) :	3
Receivable By (In Number of Days) :	4

## MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	1.00
Other Overhead Expenses (In %) :	0.10	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.10	Advertisement & Publicity (In %) :	0.10
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) :	6.00	Project Implementation Period (In Months):	5.00
Rate of Interest (In %) :	11.00	Employment :	4.00

## PROJECTED FINANCIAL

### COST OF PROJECT

Land	Land Value	Ownership
LAND	250	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
	800	250.00	200,000.00
Total			200,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
GRADER	1.00	88,500.00	88,500.00
Packing machine	1.00	125,000.00	125,000.00
BAG CLOSER	1.00	10,300.00	10,300.00
Weighing scale	1.00	6,200.00	6,200.00
FLOUR MILL 10 HP	1.00	140,000.00	140,000.00
Total			370,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
50,000.00	35,000.00	25,000.00	680,000.00	71,187.67

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

Own Contribution	10.00 %	Rs	68,000.00
Bank Finance	90.00 %		
Term Loan		Rs	612,000.00
Govt. Subsidy	35.00 %	Rs	238,000.00

### Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	14,237.53
Bank Finance	80.00 %		
Working Capital		Rs	56,950.14

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	612000.00	42500.00	569500.00	67320.00
2	569500.00	102000.00	467500.00	62645.00
3	467500.00	102000.00	365500.00	51425.00
4	365500.00	102000.00	263500.00	40205.00
5	263500.00	102000.00	161500.00	28985.00
6	161500.00	102000.00	59500.00	17765.00
7	59500.00	102000.00	0	6545.00

## Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	56,950.14	3,954.87	52,995.27	6,264.52
2	52,995.27	9,491.69	43,503.58	5,829.48
3	43,503.58	9,491.69	34,011.89	4,785.39
4	34,011.89	9,491.69	24,520.20	3,741.31
5	24,520.20	9,491.69	15,028.51	2,697.22
6	15,028.51	9,491.69	5,536.82	1,653.14
7	5,536.82	9,491.69	0.00	609.05

## Statement Showing the Depreciation on Fixed Assets

### WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	200000.00	180000.00	162000.00	145800.00	131220.00
Depreciation	20000.00	18000.00	16200.00	14580.00	13122.00
Closing Balance	180000.00	162000.00	145800.00	131220.00	118098.00

### MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	370000.00	314500.00	267325.00	227226.25	193142.31
Depreciation	55500.00	47175.00	40098.75	34083.94	28971.35
Closing Balance	314500.00	267325.00	227226.25	193142.31	164170.96

### TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	20000.00	18000.00	16200.00	14580.00	13122.00
Machinery	55500.00	47175.00	40098.75	34083.94	28971.35
Total	75500.00	65175.00	56298.75	48663.94	42093.35

## Schedule of Sales Realization

### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
SATTU	100	20,000.00	2,000,000.00
FLOUR	33	50,000.00	1,650,000.00

### 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	2555000.00	2920000.00	3285000.00	3285000.00	3285000.00

## Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
WHEAT	0	22	50,500	1,111,000.00
PULSE	0	60	20,200	1,212,000.00
<b>Total</b>				<b>2,323,000.00</b>

## WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	1	7,000	84,000.00
	3	6,000	216,000.00
<b>Total</b>	<b>4</b>		<b>300000.0</b>

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	36,500.00
Other Overhead Expenses	Rs	3,650.00

## ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	3,650.00
Advertisement & Publicity	3,650.00
Workshed Rent	0.00
Other Miscellaneous Expenses	0.00
<b>Total</b>	<b>7,300.00</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	1626100.00	1858400.00	2090700.00	2090700.00	2090700.00
Wages	210000.00	240000.00	270000.00	270000.00	270000.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	25550.00	29200.00	32850.00	32850.00	32850.00
Other Overhead Expenses	2555.00	2920.00	3285.00	3285.00	3285.00

## 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	2555.00	2920.00	3285.00	3285.00	3285.00

Advertisement & Publicity	2555.00	2920.00	3285.00	3285.00	3285.00
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:	1869315.00	2136360.00	2403405.00	2403405.00	2403405.00

### Assessment of Working Capital

Particulars	Amount in Rs.
Sale	3650000.00

### MANUFACTURING EXPENSES

Raw Material	2323000.00
Wages	300000.00
Repair & Maintenance	0.00
Power & Fuel	36500.00
Other Overhead Expenses	3650.00
Production Cost	2663150.00
Administrative Cost	7300.00
Manufacturing Cost	2670450.00

### Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	1	Production Cost	8877.17
Finished goods	3	Manufacturing Cost	26704.50
Receivable by	4	Manufacturing Cost	35606.00
Total Working Capital Requirement		Per Cycle	71187.67

### Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		2555000.00	2920000.00	3285000.00	3285000.00
Total		2555000.00	2920000.00	3285000.00	3285000.00

### MANUFACTURING EXPENSES

Rawmaterials		1626100.00	1858400.00	2090700.00	2090700.00
Wages		210000.00	240000.00	270000.00	270000.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		25550.00	29200.00	32850.00	32850.00
Other Overhead Expenses		2555.00	2920.00	3285.00	3285.00
Depreciation		75500.00	65175.00	56298.75	48663.94
Production Cost		1939705.00	2195695.00	2453133.75	2445498.94

## ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		2555.00	2920.00	3285.00	3285.00
Advertisement & Publicity		2555.00	2920.00	3285.00	3285.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		0.00	0.00	0.00	0.00
<b>Administrative Cost</b>		<b>5110.00</b>	<b>5840.00</b>	<b>6570.00</b>	<b>6570.00</b>
Interest on Bank credit					
Term Loan		67320.00	62645.00	51425.00	40205.00
Working Capital		6264.52	5829.48	4785.39	3741.31
<b>Cost of Sale</b>		<b>2018399.52</b>	<b>2270009.48</b>	<b>2515914.14</b>	<b>2496015.25</b>
Net Profit Before Tax		536600.48	649990.52	769085.86	788984.75
Less Tax		0	0.00	0	0
<b>Net Profit</b>		<b>536600.48</b>	<b>649990.52</b>	<b>769085.86</b>	<b>788984.75</b>

## Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		536600.48	649990.52	769085.86	788984.75
Add :					
Depreciation		75500.00	65175.00	56298.75	48663.94
<b>TOTAL - A</b>		<b>612100.48</b>	<b>715165.52</b>	<b>825384.61</b>	<b>837648.69</b>
Payments :					
On Term Loan :					
Interest		67320.00	62645.00	51425.00	40205.00
Installment		42500.00	102000.00	102000.00	102000.00
On Working Capital					
Interest		6264.52	5829.48	4785.39	3741.31
<b>TOTAL - B</b>		<b>116084.52</b>	<b>170474.48</b>	<b>158210.39</b>	<b>145946.31</b>
Average D.S.C.R		5.27	4.20	5.22	5.74

## Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		82237.53	82237.53	82237.53	82237.53
Profit		536600.48	649990.52	769085.86	788984.75
Term Loan		612000.00	569500.00	467500.00	365500.00
Working Capital		56950.14	52995.27	43503.58	34011.89



Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1287788.15	1354723.32	1362326.97	1270734.17

## ASSETS

Gross Fixed Assets		605000.00	529500.00	464325.00	408026.25
Less : Depreciation		75500.00	65175.00	56298.75	48663.94
Net Fixed Assets		529500.00	464325.00	408026.25	359362.31
Preliminary & Pre-Op. Expenses		50000	37500	28125	21093.75
Current Assets		56950.14	52995.27	43503.58	34011.89
Cash in Bank/Hand		701338.01	837403.05	910797.14	877359.97
Total		1287788.15	1354723.32	1362326.97	1270734.17

## Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		536600.48	649990.52	769085.86	788984.75
Add : Depreciation		75500.00	65175.00	56298.75	48663.94
Term Loan		612000.00	569500.00	467500.00	365500.00
Working Capital Loan		56950.14	52995.27	43503.58	34011.89
Promoters Capital		75118.77	0.00	0.00	0.00
Total		1356169.39	1337660.79	1336388.19	1237160.58
Total Fixed Capital		680000	680000	680000	680000
Repayment of Term Loan		42500.00	102000.00	102000.00	102000.00
Repayment of WC Loan		3954.87	9491.69	9491.69	9491.69
Current Assets		56950.14	52995.27	43503.58	34011.89
Total		103405.01	164486.96	154995.27	145503.58
Opening Balance		0	1252764.38	2425938.21	3607331.13
Surplus		1252764.38	1173173.83	1181392.92	1091657.00
Closing Balance		1252764.38	2425938.21	3607331.13	4698988.13

## Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		147930.00	133660.00	114293.75	95438.94
Variable Cost		1945969.52	2201524.48	2457919.14	2449240.25
Total Cost		2093899.52	2335184.48	2572212.89	2544679.19
Sales		2555000.00	2920000.00	3285000.00	3285000.00
Contribution (Sales-VC)		609030.48	718475.52	827080.86	835759.75
B.E.P in %		24.29	18.60	13.82	11.42

Break Even Sales in Rs.		620594.80	543215.72	453951.95	375128.04
Break Even Units		6205.95	5432.16	4539.52	3751.28
Current Ratio		0.47	0.29	0.26	0.22
Net Profit Ratio		21.00 %	22.26 %	23.41 %	24.02 %

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;