

Application View

Application Id : 11021623830515  
Name : RAJESH KUMAR BHAGAT  
Mother Name : PRABHA DEVI  
Father/Spouse Name : ARUN KUMAR BHAGAT  
Gender : MALE  
Date of Birth : 26-Oct-1990  
Residential Address : BHAVDEVA  
City: PATNA  
State : BIHAR  
District: SAHARSA  
Block/Taluka : SIMRIBAKHTIYARPUR  
PINCODE : 852106  
Email Address : BHARTI1JAN1995@GMAIL.COM  
Phone Number : 9871511427  
Academic Qualification : 10TH PASS  
Social Category : SC  
PAN Number : AUVPB3392D

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : RAJESH KUMAR BHAGAT  
Address of the Proposed Business Unit : BHAVDEVA  
State : BIHAR District: SAHARSA City: PATNA  
Block/Taluka : SIMRIBAKHTIYARPU PinCode : 852106  
Type of Property : R 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) : 2000  
Land Value of the Proposed Unit (In Rs/Sq ft) : 175  
Personal Contribution Towards the Project(in %) : 10.00  
Loan for Working Capital : Yes  
Own Contribution on working capital (in %) : 20.00

Yes

20.00

## PRODUCT DETAILS

Type of Proposed Product to be Manufactured : Food Products- Manufacturing  
Type of Activities to be Involved while Manufacturing the Product Massala  
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No  
If No, Other ODOP Products : Spices (Turmeric etc.)

## BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
BANK OF INDIA	SONPURA	BKID0004473	447310110012421

## BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
RCC/ASBESTOS SHED	2000	170	340,000
Total:			340,000

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
AATA MIL	1	80,000	80,000
MOTOR	1	60,000	60,000
PACKING MACHINE	1	18,000	18,000
Total:			158,000

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 40,000.00  
Furniture & Fixtures (in Rs): 40,000.00  
Contingency/Others/Miscellaneous (in Rs) 40,000.00  
Working Capital Per Estimate : 120,000.00

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
HALDI	180	20000	3,600,000
Total:			3,600,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
HALDI	140	20000	2,800,000
Total:			2,800,000

## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
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## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
UNSKILLED	2	6,000	144,000
Total:			144,000

## 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) :	10

## MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	2.00	Power and Fuel (In %) :	1.00
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) :	10.00	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	175	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
RCC/Asbestos shed	2000	170.00	340,000.00
Total			340,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
Aata mil	1.00	80,000.00	80,000.00
Motor	1.00	60,000.00	60,000.00
Packing Machine	1.00	18,000.00	18,000.00
Total			158,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
40,000.00	40,000.00	40,000.00	618,000.00	305,200.00

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

Own Contribution	10.00 %	Rs	61,800.00
Bank Finance	90.00 %		
Term Loan		Rs	556,200.00
Govt. Subsidy	35.00 %	Rs	216,300.00

### Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	61,040.00
Bank Finance	80.00 %		
Working Capital		Rs	244,160.00

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	556200.00	13905.00	542295.00	61182.00
2	542295.00	55620.00	486675.00	59652.45
3	486675.00	55620.00	431055.00	53534.25
4	431055.00	55620.00	375435.00	47416.05
5	375435.00	55620.00	319815.00	41297.85
6	319815.00	55620.00	264195.00	35179.65
7	264195.00	55620.00	208575.00	29061.45
8	208575.00	55620.00	152955.00	22943.25
9	152955.00	55620.00	97335.00	16825.05
10	97335.00	55620.00	41715.00	10706.85
11	41715.00	55620.00	0	4588.65

## Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	244,160.00	6,104.00	238,056.00	26,857.60
2	238,056.00	24,416.00	213,640.00	26,186.16
3	213,640.00	24,416.00	189,224.00	23,500.40
4	189,224.00	24,416.00	164,808.00	20,814.64
5	164,808.00	24,416.00	140,392.00	18,128.88
6	140,392.00	24,416.00	115,976.00	15,443.12
7	115,976.00	24,416.00	91,560.00	12,757.36
8	91,560.00	24,416.00	67,144.00	10,071.60
9	67,144.00	24,416.00	42,728.00	7,385.84
10	42,728.00	24,416.00	18,312.00	4,700.08
11	18,312.00	24,416.00	0.00	2,014.32

## Statement Showing the Depreciation on Fixed Assets

### WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	340000.00	306000.00	275400.00	247860.00	223074.00
Depreciation	34000.00	30600.00	27540.00	24786.00	22307.40
Closing Balance	306000.00	275400.00	247860.00	223074.00	200766.60

### MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	158000.00	134300.00	114155.00	97031.75	82476.99
Depreciation	23700.00	20145.00	17123.25	14554.76	12371.55
Closing Balance	134300.00	114155.00	97031.75	82476.99	70105.44

### TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	34000.00	30600.00	27540.00	24786.00	22307.40
Machinery	23700.00	20145.00	17123.25	14554.76	12371.55
Total	57700.00	50745.00	44663.25	39340.76	34678.95

## Schedule of Sales Realization

### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Haldi	180	20,000.00	3,600,000.00

### CAPACITY UTILIZATION OF SALES

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
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CAPACITY UTILIZATION	70.00 %	80.00 %	90.00 %	90.00 %	90.00 %
SALES / RECEIPTS	2520000.00	2880000.00	3240000.00	3240000.00	3240000.00

### Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Haldi	0	140	20,000	2,800,000.00
Total				2,800,000.00

### WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Unskilled	2	6,000	144,000.00
Total	2		144000.0

Repairs and Maintenance	Rs	72,000.00
Power and Fuel	Rs	36,000.00
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	1960000.00	2240000.00	2520000.00	2520000.00	2520000.00
Wages	100800.00	115200.00	129600.00	129600.00	129600.00
Repairs & Maintenance	50400.00	57600.00	64800.00	64800.00	64800.00
Power & Fuel	25200.00	28800.00	32400.00	32400.00	32400.00
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:	2136400.00	2441600.00	2746800.00	2746800.00	2746800.00

### Assessment of Working Capital

Particulars	Amount in Rs.
Sale	3600000.00

### MANUFACTURING EXPENSES

Raw Material	2800000.00
Wages	144000.00
Repair & Maintenance	72000.00
Power & Fuel	36000.00
Other Overhead Expenses	0.00
Production Cost	3052000.00
Administrative Cost	0.00
Manufacturing Cost	3052000.00

### 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	101733.33
Finished goods	10	Manufacturing Cost	101733.33
Receivable by	10	Manufacturing Cost	101733.00
Total Working Capital Requirement		Per Cycle	305199.66

### Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		2520000.00	2880000.00	3240000.00	3240000.00
Total		2520000.00	2880000.00	3240000.00	3240000.00

### MANUFACTURING EXPENSES

Rawmaterials		1960000.00	2240000.00	2520000.00	2520000.00
Wages		100800.00	115200.00	129600.00	129600.00
Repairs & Maintenance		50400.00	57600.00	64800.00	64800.00
Power & Fuel		25200.00	28800.00	32400.00	32400.00
Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		57700.00	50745.00	44663.25	39340.76
Production Cost		2194100.00	2492345.00	2791463.25	2786140.76



## 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		61182.00	59652.45	53534.25	47416.05
Working Capital		26857.60	26186.16	23500.40	20814.64
Cost of Sale		2282139.60	2578183.61	2868497.90	2854371.45
Net Profit Before Tax		237860.40	301816.39	371502.10	385628.55
Less Tax		0	0.00	0	0
Net Profit		237860.40	301816.39	371502.10	385628.55

## Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		237860.40	301816.39	371502.10	385628.55
Add :					
Depreciation		57700.00	50745.00	44663.25	39340.76
<b>TOTAL - A</b>		<b>295560.40</b>	<b>352561.39</b>	<b>416165.35</b>	<b>424969.31</b>
Payments :					
On Term Loan :					
Interest		61182.00	59652.45	53534.25	47416.05
Installment		13905.00	55620.00	55620.00	55620.00
On Working Capital					
Interest		26857.60	26186.16	23500.40	20814.64
<b>TOTAL - B</b>		<b>101944.60</b>	<b>141458.61</b>	<b>132654.65</b>	<b>123850.69</b>
Average D.S.C.R		2.90	2.49	3.14	3.43

## Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		122840.00	122840.00	122840.00	122840.00
Profit		237860.40	301816.39	371502.10	385628.55
Term Loan		556200.00	542295.00	486675.00	431055.00
Working Capital		244160.00	238056.00	213640.00	189224.00

Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1161060.40	1205007.39	1194657.10	1128747.55

## ASSETS

Gross Fixed Assets		538000.00	480300.00	429555.00	384891.75
Less : Depreciation		57700.00	50745.00	44663.25	39340.76
Net Fixed Assets		480300.00	429555.00	384891.75	345550.99
Preliminary & Pre-Op. Expenses		40000	30000	22500	16875
Current Assets		244160.00	238056.00	213640.00	189224.00
Cash in Bank/Hand		436600.40	537396.39	596125.35	593972.56
Total		1161060.40	1205007.39	1194657.10	1128747.55

## Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		237860.40	301816.39	371502.10	385628.55
Add : Depreciation		57700.00	50745.00	44663.25	39340.76
Term Loan		556200.00	542295.00	486675.00	431055.00
Working Capital Loan		244160.00	238056.00	213640.00	189224.00
Promoters Capital		92320.00	0.00	0.00	0.00
Total		1188240.40	1132912.39	1116480.35	1045248.31
Total Fixed Capital		618000	618000	618000	618000
Repayment of Term Loan		13905.00	55620.00	55620.00	55620.00
Repayment of WC Loan		6104.00	24416.00	24416.00	24416.00
Current Assets		244160.00	238056.00	213640.00	189224.00
Total		264169.00	318092.00	293676.00	269260.00
Opening Balance		0	924071.40	1738891.79	2561696.14
Surplus		924071.40	814820.39	822804.35	775988.31
Closing Balance		924071.40	1738891.79	2561696.14	3337684.45

## Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		118882.00	110397.45	98197.50	86756.81
Variable Cost		2220957.60	2518531.16	2814963.65	2806955.40
Total Cost		2339839.60	2628928.61	2913161.15	2893712.21
Sales		2520000.00	2880000.00	3240000.00	3240000.00
Contribution (Sales-VC)		299042.40	361468.84	425036.35	433044.60
B.E.P in %		39.75	30.54	23.10	20.03

Break Even Sales in Rs.		1001806.57	879590.77	748547.51	649106.50
Break Even Units		5565.59	4886.62	4158.60	3606.15
Current Ratio		2.26	1.44	1.36	1.28
Net Profit Ratio		9.44 %	10.48 %	11.47 %	11.90 %

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;