

Application View

Application Id : 11019122774822
Name : SHIVAM SINGH
Mother Name : SATYBHAMA DEVI
Father/Spouse Name : KRISHNA DEV SINGH
Gender : MALE
Date of Birth : 05-Aug-1991
Residential Address : C/O- KRISHNA DEV SINGH SADANANDPUR BEGUSARAI BIHAR
City: BEGUSARAI
State : BIHAR
District: BEGUSARAI
Block/Taluka : BALLIA
PINCODE : 851211
Email Address : SHIVAMSINGHBGS1991@GMAIL.COM
Phone Number : 8757629130
Academic Qualification : 12TH PASS
Social Category : GENERAL
PAN Number : GIOPS0973J

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : SUGHANDHA FARM
Address of the Proposed Business Unit : C/O- KRISHNA DEV SINGH SADANANDPUR BEGUSARAI BIHAR
State : BIHAR District: BEGUSARAI City: BEGUSARAI
Block/Taluka : BALLIA PinCode : 851211
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) : 2500
Land Value of the Proposed Unit (In Rs/Sq ft) : 1000
Personal Contribution Towards the Project(in %) : 10.00
Loan for Working Capital : Yes
Own Contribution on working capital (in %) : 10.00

PRODUCT DETAILS

Type of Proposed Product to be Manufactured :	Food Products- Manufacturing
Type of Activities to be Involved while Manufacturing the Product	CATTLE FEED MANUFACTURING AND PROCESSING .
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District?	No
If No, Other ODOP Products :	Animal feed

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
HDFC BANK	HARHARMAHADEV CHOWK BEGUSARAI	HDFC0003956	50200058989083

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	2500	80	200,000
FLOORING	2500	55	137,500
STORAGE	2500	55	137,500
Total:			475,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
FOUNDATION ATTACHMENT	1	6,800	6,800
SCREW CONVEYER FOR GRINDER	1	45,000	45,000
FULL SCREEN HAMMER MILL	1	92,500	92,500
SCREW CONVEYER	1	54,000	54,000
HORIZONTAL FEED MIXER	1	220,000	220,000
MEDICINE HOPPER	1	32,500	32,500
PLATFORM FOR ACESS TO MIXER	1	27,000	27,000
V BELT AND COUPLING	1	4,250	4,250
MOTOR	1	283,590	283,590
MOTOR CONTROL SYSTEM	1	72,000	72,000
MAGNET SYSTEM	1	20,000	20,000
GST	1	280,000	280,000
Total:			1,137,640

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	50,000.00
Furniture & Fixtures (in Rs):	25,000.00
Contingency/Others/Miscellaneous (in Rs)	35,000.00
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.)
CATTLE FEED	180	75000	13,500,000
POLUTRY FEED	180	65000	11,700,000
Total:			25,200,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
PULSE HUSK	120	45000	5,400,000
MAIZE	140	25000	3,500,000
SOYA OIL	180	35000	6,300,000
PADDY HUSK	110	25000	2,750,000
Total:			17,950,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	12,500	300,000
UNSKILLED	5	8,500	510,000
Total:			810,000

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 %) :	2.50
Other Overhead Expenses (In %) :	1.50	Telephone Expenses (In %) :	1.00
Stationery & Postage (In %) :	0.50	Advertisement & Publicity (In %) :	1.50
Building Rent per Month(In Rs.) :	15,000.00	Other Miscellaneous Expenditure (In %) :	2.40

DEPRECIATION DETAILS

On Building (In %) :	10.00	On Machinery (In %) :	15.00
----------------------	-------	-----------------------	-------

OTHER DETAILS

Loan Repayment Period (in Years) :	5.00	Project Implementation Period (In Months):	6.00
Rate of Interest (In %) :	11.00	Employment :	7.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	1000	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
Minor civil construction	2500	80.00	200,000.00
Flooring	2500	55.00	137,500.00
Storage	2500	55.00	137,500.00
Total			475,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
foundation attachment	1.00	6,800.00	6,800.00
screw conveyer for GRINDER	1.00	45,000.00	45,000.00
FULL SCREEN HAMMER MILL	1.00	92,500.00	92,500.00
SCREW CONVEYER	1.00	54,000.00	54,000.00
HORIZONTAL FEED MIXER	1.00	220,000.00	220,000.00
MEDICINE HOPPER	1.00	32,500.00	32,500.00
PLATFORM FOR ACESS TO MIXER	1.00	27,000.00	27,000.00
V BELT AND COUPLING	1.00	4,250.00	4,250.00
MOTOR	1.00	283,590.00	283,590.00
MOTOR CONTROL SYSTEM	1.00	72,000.00	72,000.00
MAGNET SYSTEM	1.00	20,000.00	20,000.00
GST	1.00	280,000.00	280,000.00
Total			1,137,640.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
50,000.00	25,000.00	35,000.00	1,722,640.00	862,240.00

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	172,264.00
Bank Finance	90.00 %		
Term Loan		Rs	1,550,376.00
Govt. Subsidy	35.00 %	Rs	602,924.00

Means of Financing(Working Capital)

Own Contribution	10.00 %	Rs	86,224.00
Bank Finance	90.00 %		

Own Contribution	10.00 %	Rs	172,264.00
Bank Finance	90.00 %		
Term Loan		Rs	1,550,376.00
Govt. Subsidy	35.00 %	Rs	602,924.00

Working Capital		Rs	776,016.00
-----------------	--	----	------------

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	1550376.00	155037.60	1395338.40	170541.36
2	1395338.40	310075.20	1085263.20	153487.22
3	1085263.20	310075.20	775188.00	119378.95
4	775188.00	310075.20	465112.80	85270.68
5	465112.80	310075.20	155037.60	51162.41
6	155037.60	310075.20	0	17054.14

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	776,016.00	77,601.60	698,414.40	85,361.76
2	698,414.40	155,203.20	543,211.20	76,825.58
3	543,211.20	155,203.20	388,008.00	59,753.23
4	388,008.00	155,203.20	232,804.80	42,680.88
5	232,804.80	155,203.20	77,601.60	25,608.53
6	77,601.60	155,203.20	0.00	8,536.18

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	475000.00	427500.00	384750.00	346275.00	311647.50
Depreciation	47500.00	42750.00	38475.00	34627.50	31164.75
Closing Balance	427500.00	384750.00	346275.00	311647.50	280482.75

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	1137640.00	966994.00	821944.90	698653.16	593855.19
Depreciation	170646.00	145049.10	123291.74	104797.97	89078.28
Closing Balance	966994.00	821944.90	698653.16	593855.19	504776.91

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	47500.00	42750.00	38475.00	34627.50	31164.75
Machinery	170646.00	145049.10	123291.74	104797.97	89078.28
Total	218146.00	187799.10	161766.74	139425.47	120243.03

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
cattle feed	180	75,000.00	13,500,000.00
polutry feed	180	65,000.00	11,700,000.00

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	17640000.00	20160000.00	22680000.00	22680000.00	22680000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
pulse husk	0	120	45,000	5,400,000.00
maize	0	140	25,000	3,500,000.00
soya oil	0	180	35,000	6,300,000.00
paddy husk	0	110	25,000	2,750,000.00
Total				17,950,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	2	12,500	300,000.00
Unskilled	5	8,500	510,000.00
Total	7		810000.0

Repairs and Maintenance	Rs	504,000.00
Power and Fuel	Rs	630,000.00
Other Overhead Expenses	Rs	378,000.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	252,000.00
Stationery & Postage	126,000.00
Advertisement & Publicity	378,000.00
Workshed Rent	180,000.00
Other Miscellaneous Expenses	604,800.00
Total	1,540,800.00

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	12565000.00	14360000.00	16155000.00	16155000.00	16155000.00
Wages	567000.00	648000.00	729000.00	729000.00	729000.00
Repairs & Maintenance	352800.00	403200.00	453600.00	453600.00	453600.00
Power & Fuel	441000.00	504000.00	567000.00	567000.00	567000.00
Other Overhead Expenses	264600.00	302400.00	340200.00	340200.00	340200.00

ADMINISTRATIVE EXPENSES

Salary	0.00	0.00	0.00	0.00	0.00
Postage Telephone	176400.00	201600.00	226800.00	226800.00	226800.00
Stationery & Postage	88200.00	100800.00	113400.00	113400.00	113400.00
Advertisement & Publicity	264600.00	302400.00	340200.00	340200.00	340200.00
Workshed Rent	180000.00	180000.00	180000.00	180000.00	180000.00
Other Miscellaneous Expenses	423360.00	483840.00	544320.00	544320.00	544320.00
Total:	15322960.00	17486240.00	19649520.00	19649520.00	19649520.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	25200000.00

MANUFACTURING EXPENSES

Raw Material	17950000.00
Wages	810000.00

Repair & Maintenance	504000.00
Power & Fuel	630000.00
Other Overhead Expenses	378000.00
Production Cost	20272000.00
Administrative Cost	1540800.00
Manufacturing Cost	21812800.00

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	135146.67
Finished goods	3	Manufacturing Cost	218128.00
Receivable by	7	Manufacturing Cost	508965.00
Total Working Capital Requirement		Per Cycle	862239.67

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		17640000.00	20160000.00	22680000.00	22680000.00
Total		17640000.00	20160000.00	22680000.00	22680000.00

MANUFACTURING EXPENSES

Rawmaterials		12565000.00	14360000.00	16155000.00	16155000.00
Wages		567000.00	648000.00	729000.00	729000.00
Repairs & Maintenance		352800.00	403200.00	453600.00	453600.00
Power & Fuel		441000.00	504000.00	567000.00	567000.00
Other Overhead Expenses		264600.00	302400.00	340200.00	340200.00
Depreciation		218146.00	187799.10	161766.74	139425.47
Production Cost		14408546.00	16405399.10	18406566.74	18384225.47

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		176400.00	201600.00	226800.00	226800.00
Stationery & Postage		88200.00	100800.00	113400.00	113400.00
Advertisement & Publicity		264600.00	302400.00	340200.00	340200.00
Workshed Rent		180000.00	180000.00	180000.00	180000.00
Other Miscellaneous Expenses		423360.00	483840.00	544320.00	544320.00
Administrative Cost		1132560.00	1268640.00	1404720.00	1404720.00
Interest on Bank credit					

Term Loan		170541.36	153487.22	119378.95	85270.68
Working Capital		85361.76	76825.58	59753.23	42680.88
Cost of Sale		15797009.1	17904351.9	19990418.9	19916897.03
Net Profit Before Tax		1842990.88	2255648.10	2689581.08	2763102.97
Less Tax		0	0.00	0	0
Net Profit		1842990.88	2255648.10	2689581.08	2763102.97

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		1842990.88	2255648.10	2689581.08	2763102.97
Add :					
Depreciation		218146.00	187799.10	161766.74	139425.47
TOTAL - A		2061136.88	2443447.20	2851347.82	2902528.44
Payments :					
On Term Loan :					
Interest		170541.36	153487.22	119378.95	85270.68
Installment		155037.60	310075.20	310075.20	310075.20
On Working Capital					
Interest		85361.76	76825.58	59753.23	42680.88
TOTAL - B		410940.72	540388.00	489207.38	438026.76
Average D.S.C.R		5.02	4.52	5.83	6.63

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		258488.00	258488.00	258488.00	258488.00
Profit		1842990.88	2255648.10	2689581.08	2763102.97
Term Loan		1550376.00	1395338.40	1085263.20	775188.00
Working Capital		776016.00	698414.40	543211.20	388008.00
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		4427870.88	4607888.90	4576543.48	4184786.97

ASSETS

Gross Fixed Assets		1637640.00	1419494.00	1231694.90	1069928.16
Less : Depreciation		218146.00	187799.10	161766.74	139425.47
Net Fixed Assets		1419494.00	1231694.90	1069928.16	930502.69
Preliminary & Pre-Op. Expenses		50000	37500	28125	21093.75
Current Assets		776016.00	698414.40	543211.20	388008.00
Cash in Bank/Hand		2232360.88	2677779.60	2963404.12	2866276.28

Total		4427870.88	4607888.90	4576543.48	4184786.97
-------	--	------------	------------	------------	------------

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		1842990.88	2255648.10	2689581.08	2763102.97
Add : Depreciation		218146.00	187799.10	161766.74	139425.47
Term Loan		1550376.00	1395338.40	1085263.20	775188.00
Working Capital Loan		776016.00	698414.40	543211.20	388008.00
Promoters Capital		258488.00	0.00	0.00	0.00
Total		4646016.88	4537200.00	4479822.22	4065724.44
Total Fixed Capital		1722640	1722640	1722640	1722640
Repayment of Term Loan		155037.60	310075.20	310075.20	310075.20
Repayment of WC Loan		77601.60	155203.20	155203.20	155203.20
Current Assets		776016.00	698414.40	543211.20	388008.00
Total		1008655.20	1163692.80	1008489.60	853286.40
Opening Balance		0	3637361.68	7010868.88	10482201.50
Surplus		3637361.68	3373507.20	3471332.62	3212438.04
Closing Balance		3637361.68	7010868.88	10482201.50	13694639.54

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		1521247.36	1609926.32	1685865.69	1629416.15
Variable Cost		14493907.76	16482224.68	18466319.97	18426906.35
Total Cost		16015155.12	18092151.00	20152185.66	20056322.50
Sales		17640000.00	20160000.00	22680000.00	22680000.00
Contribution (Sales-VC)		3146092.24	3677775.32	4213680.03	4253093.65
B.E.P in %		48.35	43.77	40.01	38.31
Break Even Sales in Rs.		8529566.64	8824931.32	9074118.96	8689006.48
Break Even Units		47386.48	49027.40	50411.77	48272.26
Current Ratio		1.59	1.00	0.84	0.65
Net Profit Ratio		10.45 %	11.19 %	11.86 %	12.18 %

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;