

## Application View

Application Id : 11019923839508  
Name : BHUSHAN SHANKAR KUMAR  
Mother Name : SURYAMANI DEVI  
Father/Spouse Name : CHHAVILCHANDRA GUPTA  
Gender : MALE  
Date of Birth : 20-Oct-1989  
Residential Address : KASAWA KASAI JEHANABAD  
City: JEHANABAD  
State : BIHAR  
District: JEHANABAD  
Block/Taluka : JEHANABAD  
PINCODE : 804429  
Email Address : BHUSHANSHANKARK@GMAIL.COM  
Phone Number : 7091112139  
Academic Qualification : 10TH PASS  
Social Category : OBC  
PAN Number : BGUPK5706L

## DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : BHUSHAN SHANKAR KUMAR  
Address of the Proposed Business Unit : KASAWA KASAI JEHANABAD  
State : BIHAR District: JEHANABAD City: JEHANABAD  
Block/Taluka : JEHANABAD PinCode : 804429  
Type of Property : 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 : Automatic  
Total Available Land for Proposed Project(in Sq ft) : 1300  
Land Value of the Proposed Unit (In Rs/Sq ft) : 800  
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 Oil  
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? Yes  
ODOP Identified by State : Pulse based products (Besan & Sattu)

## BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
PUNJAB NATIONAL BANK	NOAWAN, DISTT. JEHANABAD (BIHA	PUNB0162200	1622000100070861

## BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	1300	130	169,000
Total:			169,000

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
OIL FILTER MACHINE	1	380,000	380,000
Total:			380,000

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 0.00  
Furniture & Fixtures (in Rs): 0.00  
Contingency/Others/Miscellaneous (in Rs) 0.00  
Working Capital Per Estimate : 0.00

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
RAI OIL	170	3500	595,000
SARSO OIL	200	12000	2,400,000
Total:			2,995,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
SARSO	65	3000	195,000
RAI	50	1300	65,000
Total:			260,000

## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
UNSKILLED	2	6,500	156,000
Total:			156,000

## WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	5
Finished Goods (In Number of Days) :	6
Receivable By (In Number of Days) :	7

## MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	2.00
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 %) :	3.00

## DEPRECIATION DETAILS

On Building (In %) :	10.00	On Machinery (In %) :	15.00
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## OTHER DETAILS

Loan Repayment Period (in Years) :	7.00	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	800	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
Minor civil construction	1300	130.00	169,000.00
Total			169,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
OIL FILTER MACHINE	1.00	380,000.00	380,000.00
Total			380,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
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0.00	0.00	0.00	549,000.00	34,244.50
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### "Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	54,900.00
Bank Finance	90.00 %		
Term Loan		Rs	494,100.00
Govt. Subsidy	35.00 %	Rs	192,150.00

### Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	6,848.90
Bank Finance	80.00 %		
Working Capital		Rs	27,395.60

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	494100.00	17646.43	476453.57	54351.00
2	476453.57	70585.71	405867.86	52409.89
3	405867.86	70585.71	335282.15	44645.46
4	335282.15	70585.71	264696.44	36881.04
5	264696.44	70585.71	194110.73	29116.61
6	194110.73	70585.71	123525.02	21352.18
7	123525.02	70585.71	52939.31	13587.75
8	52939.31	70585.71	0	5823.32

### Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	27,395.60	978.41	26,417.19	3,013.52
2	26,417.19	3,913.66	22,503.53	2,905.89
3	22,503.53	3,913.66	18,589.87	2,475.39
4	18,589.87	3,913.66	14,676.21	2,044.89

5	14,676.21	3,913.66	10,762.55	1,614.38
6	10,762.55	3,913.66	6,848.89	1,183.88
7	6,848.89	3,913.66	2,935.23	753.38
8	2,935.23	3,913.66	0.00	322.88

### Statement Showing the Depreciation on Fixed Assets

#### WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	169000.00	152100.00	136890.00	123201.00	110880.90
Depreciation	16900.00	15210.00	13689.00	12320.10	11088.09
Closing Balance	152100.00	136890.00	123201.00	110880.90	99792.81

#### MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	380000.00	323000.00	274550.00	233367.50	198362.37
Depreciation	57000.00	48450.00	41182.50	35005.13	29754.36
Closing Balance	323000.00	274550.00	233367.50	198362.37	168608.01

#### TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	16900.00	15210.00	13689.00	12320.10	11088.09
Machinery	57000.00	48450.00	41182.50	35005.13	29754.36
Total	73900.00	63660.00	54871.50	47325.23	40842.45

### Schedule of Sales Realization

#### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Rai oil	170	3,500.00	595,000.00
Sarso oil	200	12,000.00	2,400,000.00

#### 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	2096500.00	2396000.00	2695500.00	2695500.00	2695500.00

### Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Sarso	0	65	3,000	195,000.00
Rai	0	50	1,300	65,000.00
Total				260,000.00

### WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Unskilled	2	6,500	156,000.00
Total	2		156000.0

Repairs and Maintenance	Rs	29,950.00
Power and Fuel	Rs	59,900.00
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	89,850.00
Total	89,850.00

### 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	182000.00	208000.00	234000.00	234000.00	234000.00
Wages	109200.00	124800.00	140400.00	140400.00	140400.00
Repairs & Maintenance	20965.00	23960.00	26955.00	26955.00	26955.00
Power & Fuel	41930.00	47920.00	53910.00	53910.00	53910.00
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	62895.00	71880.00	80865.00	80865.00	80865.00
Total:	416990.00	476560.00	536130.00	536130.00	536130.00

### Assessment of Working Capital

Particulars	Amount in Rs.
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Sale	2995000.00
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### MANUFACTURING EXPENSES

Raw Material	260000.00
Wages	156000.00
Repair & Maintenance	29950.00
Power & Fuel	59900.00
Other Overhead Expenses	0.00
Production Cost	505850.00
Administrative Cost	89850.00
Manufacturing Cost	595700.00

### Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	5	Production Cost	8430.83
Finished goods	6	Manufacturing Cost	11914.00
Receivable by	7	Manufacturing Cost	13900.00
Total Working Capital Requirement		Per Cycle	34244.83

### Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		2096500.00	2396000.00	2695500.00	2695500.00
Total		2096500.00	2396000.00	2695500.00	2695500.00

### MANUFACTURING EXPENSES

		1 Year	2 Year	3 Year	4 Year
Rawmaterials		182000.00	208000.00	234000.00	234000.00
Wages		109200.00	124800.00	140400.00	140400.00
Repairs & Maintenance		20965.00	23960.00	26955.00	26955.00
Power & Fuel		41930.00	47920.00	53910.00	53910.00
Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		73900.00	63660.00	54871.50	47325.23
Production Cost		427995.00	468340.00	510136.50	502590.23

### ADMINISTRATIVE EXPENSES

		0 Year	1 Year	2 Year	3 Year	4 Year
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		62895.00	71880.00	80865.00	80865.00
Administrative Cost		62895.00	71880.00	80865.00	80865.00
Interest on Bank credit					
Term Loan		54351.00	52409.89	44645.46	36881.04
Working Capital		3013.52	2905.89	2475.39	2044.89
Cost of Sale		548254.52	595535.78	638122.35	622381.16
Net Profit Before Tax		1548245.48	1800464.22	2057377.65	2073118.84
Less Tax		0	0.00	0	0
Net Profit		1548245.48	1800464.22	2057377.65	2073118.84

### Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		1548245.48	1800464.22	2057377.65	2073118.84
Add :					
Depreciation		73900.00	63660.00	54871.50	47325.23
<b>TOTAL - A</b>		<b>1622145.48</b>	<b>1864124.22</b>	<b>2112249.15</b>	<b>2120444.07</b>
Payments :					
On Term Loan :					
Interest		54351.00	52409.89	44645.46	36881.04
Installment		17646.43	70585.71	70585.71	70585.71
On Working Capital					
Interest		3013.52	2905.89	2475.39	2044.89
<b>TOTAL - B</b>		<b>75010.95</b>	<b>125901.49</b>	<b>117706.56</b>	<b>109511.64</b>
Average D.S.C.R		21.63	14.81	17.95	19.36

### Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		61748.90	61748.90	61748.90	61748.90
Profit		1548245.48	1800464.22	2057377.65	2073118.84
Term Loan		494100.00	476453.57	405867.86	335282.15
Working Capital		27395.60	26417.19	22503.53	18589.87
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
<b>Total</b>		<b>2131489.98</b>	<b>2365083.88</b>	<b>2547497.94</b>	<b>2488739.76</b>

### ASSETS

Gross Fixed Assets		549000.00	475100.00	411440.00	356568.50
Less : Depreciation		73900.00	63660.00	54871.50	47325.23
<b>Net Fixed Assets</b>		<b>475100.00</b>	<b>411440.00</b>	<b>356568.50</b>	<b>309243.27</b>



Preliminary & Pre-Op. Expenses		0	0	0	0
Current Assets		27395.60	26417.19	22503.53	18589.87
Cash in Bank/Hand		1628994.38	1927226.69	2168425.91	2160906.62
<b>Total</b>		<b>2131489.98</b>	<b>2365083.88</b>	<b>2547497.94</b>	<b>2488739.76</b>

### Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		1548245.48	1800464.22	2057377.65	2073118.84
Add : Depreciation		73900.00	63660.00	54871.50	47325.23
Term Loan		494100.00	476453.57	405867.86	335282.15
Working Capital Loan		27395.60	26417.19	22503.53	18589.87
Promoters Capital		58324.45	0.00	0.00	0.00
<b>Total</b>		<b>2201965.53</b>	<b>2366994.98</b>	<b>2540620.54</b>	<b>2474316.09</b>
Total Fixed Capital		549000	549000	549000	549000
Repayment of Term Loan		17646.43	70585.71	70585.71	70585.71
Repayment of WC Loan		978.41	3913.66	3913.66	3913.66
Current Assets		27395.60	26417.19	22503.53	18589.87
<b>Total</b>		<b>46020.44</b>	<b>100916.56</b>	<b>97002.90</b>	<b>93089.24</b>
Opening Balance		0	2155945.09	4422023.51	6865641.15
Surplus		2155945.09	2266078.42	2443617.64	2381226.85
<b>Closing Balance</b>		<b>2155945.09</b>	<b>4422023.51</b>	<b>6865641.15</b>	<b>9246868.00</b>

### Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		191146.00	187949.89	180381.96	165071.27
Variable Cost		431008.52	471245.89	512611.89	504635.12
Total Cost		622154.52	659195.78	692993.85	669706.39
Sales		2096500.00	2396000.00	2695500.00	2695500.00
Contribution (Sales-VC)		1665491.48	1924754.11	2182888.11	2190864.88
B.E.P in %		11.48	9.76	8.26	7.53
Break Even Sales in Rs.		240612.21	233966.48	222741.41	203093.13
Break Even Units		1415.37	1376.27	1310.24	1194.67
Current Ratio		0.36	0.20	0.19	0.16
Net Profit Ratio		73.85 %	75.14 %	76.33 %	76.91 %

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;