

Application View

Application Id : 11019923887418
Name : REKHA DEVI
Mother Name : SHIVA DEVI
Father/Spouse Name : UDAY KANT KUMAR
Gender : FEMALE
Date of Birth : 02-Aug-1984
Residential Address : VILL :- PATEL NAGAR RAJA BAZAR, WARD NO :- 04, JEHANABAD BIHAR 804408
City: JEHANABAD
State : BIHAR
District: JEHANABAD
Block/Taluka : JEHANABAD
PINCODE : 804408
Email Address : DUDHESHWARPRASAD99@GMAIL.COM
Phone Number : 9031533283
Academic Qualification : 8TH PASS
Social Category : OBC
PAN Number : IJAPD4609B

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : REKHA DEVI
Address of the Proposed Business Unit : VILL :- PATEL NAGAR RAJA BAZAR, WARD NO :- 04, JEHANABAD BIHAR 804408
State : BIHAR District: JEHANABAD City: JEHANABAD
Block/Taluka : JEHANABAD PinCode : 804408
Type of Property : Rental 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) : 1218
Land Value of the Proposed Unit (In Rs/Sq ft) : 850000
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	CHANNA MAKKA JAO GEHHU
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
UNION BANK OF INDIA	NEHALPUR	UBIN0545996	09431257201

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	1200	250	300,000
Total:			300,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
SEMI AUTOMATIC MACHINE	1	255,000	255,000
GENRETER SET	1	145,000	145,000
WEIGHT SCALE	1	45,000	45,000
ELECTRIC AND ELECTRONIC ITEAM AND INSTALLION	1	210,000	210,000
Total:			655,000

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.)
SATU BESAN	80	37500	3,000,000
ATA MAIDA	34	29500	1,003,000
Total:			4,003,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
GEHU JAU MAKA	22	4550	100,100
CHANA	40	5000	200,000

Total:	300,100
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WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
UNSKILLED	2	6,500	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.) :	3,500.00	Other Miscellaneous Expenditure (In %) :	2.00

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	850000	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
Minor civil construction	1200	250.00	300,000.00
Total			300,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
SEMI AUTOMATIC MACHINE	1.00	255,000.00	255,000.00

GENRETER SET	1.00	145,000.00	145,000.00
WEIGHT SCALE	1.00	45,000.00	45,000.00
ELECTRIC AND ELECTRONIC ITEAM AND INSTALLION	1.00	210,000.00	210,000.00
Total			655,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
0.00	0.00	0.00	955,000.00	39,860.67

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	95,500.00
Bank Finance	90.00 %		
Term Loan		Rs	859,500.00
Govt. Subsidy	35.00 %	Rs	334,250.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	7,972.13
Bank Finance	80.00 %		
Working Capital		Rs	31,888.54

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	859500.00	30696.43	828803.57	94545.00
2	828803.57	122785.71	706017.86	91168.39
3	706017.86	122785.71	583232.15	77661.96
4	583232.15	122785.71	460446.44	64155.54
5	460446.44	122785.71	337660.73	50649.11
6	337660.73	122785.71	214875.02	37142.68
7	214875.02	122785.71	92089.31	23636.25
8	92089.31	122785.71	0	10129.82

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	31,888.54	1,138.88	30,749.66	3,507.74
2	30,749.66	4,555.51	26,194.15	3,382.46
3	26,194.15	4,555.51	21,638.64	2,881.36
4	21,638.64	4,555.51	17,083.13	2,380.25
5	17,083.13	4,555.51	12,527.62	1,879.14
6	12,527.62	4,555.51	7,972.11	1,378.04
7	7,972.11	4,555.51	3,416.60	876.93
8	3,416.60	4,555.51	0.00	375.83

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	300000.00	270000.00	243000.00	218700.00	196830.00
Depreciation	30000.00	27000.00	24300.00	21870.00	19683.00
Closing Balance	270000.00	243000.00	218700.00	196830.00	177147.00

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	655000.00	556750.00	473237.50	402251.87	341914.09
Depreciation	98250.00	83512.50	70985.63	60337.78	51287.11
Closing Balance	556750.00	473237.50	402251.87	341914.09	290626.98

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	30000.00	27000.00	24300.00	21870.00	19683.00
Machinery	98250.00	83512.50	70985.63	60337.78	51287.11
Total	128250.00	110512.50	95285.63	82207.78	70970.11

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
SATU BESAN	80	37,500.00	3,000,000.00
ATA MAIDA	34	29,500.00	1,003,000.00

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	2802100.00	3202400.00	3602700.00	3602700.00	3602700.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
GEHU JAU MAKKA	0	22	4,550	100,100.00
CHANA	0	40	5,000	200,000.00
Total				300,100.00

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	40,030.00
Power and Fuel	Rs	80,060.00
Other Overhead Expenses	Rs	0.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	0.00
Advertisement & Publicity	0.00
Workshed Rent	42,000.00
Other Miscellaneous Expenses	80,060.00
Total	122,060.00

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	210070.00	240080.00	270090.00	270090.00	270090.00
Wages	109200.00	124800.00	140400.00	140400.00	140400.00
Repairs & Maintenance	28021.00	32024.00	36027.00	36027.00	36027.00
Power & Fuel	56042.00	64048.00	72054.00	72054.00	72054.00
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	42000.00	42000.00	42000.00	42000.00	42000.00
Other Miscellaneous Expenses	56042.00	64048.00	72054.00	72054.00	72054.00
Total:	501375.00	567000.00	632625.00	632625.00	632625.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	4003000.00

MANUFACTURING EXPENSES

Raw Material	300100.00
Wages	156000.00
Repair & Maintenance	40030.00
Power & Fuel	80060.00
Other Overhead Expenses	0.00
Production Cost	576190.00
Administrative Cost	122060.00
Manufacturing Cost	698250.00

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	9603.17
Finished goods	6	Manufacturing Cost	13965.00
Receivable by	7	Manufacturing Cost	16293.00
Total Working Capital Requirement		Per Cycle	39861.17

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		2802100.00	3202400.00	3602700.00	3602700.00
Total		2802100.00	3202400.00	3602700.00	3602700.00

MANUFACTURING EXPENSES

Rawmaterials		210070.00	240080.00	270090.00	270090.00
Wages		109200.00	124800.00	140400.00	140400.00
Repairs & Maintenance		28021.00	32024.00	36027.00	36027.00
Power & Fuel		56042.00	64048.00	72054.00	72054.00
Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		128250.00	110512.50	95285.63	82207.78
Production Cost		531583.00	571464.50	613856.63	600778.78

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		42000.00	42000.00	42000.00	42000.00
Other Miscellaneous Expenses		56042.00	64048.00	72054.00	72054.00
Administrative Cost		98042.00	106048.00	114054.00	114054.00
Interest on Bank credit					
Term Loan		94545.00	91168.39	77661.96	64155.54
Working Capital		3507.74	3382.46	2881.36	2380.25
Cost of Sale		727677.74	772063.35	808453.95	781368.57
Net Profit Before Tax		2074422.26	2430336.65	2794246.05	2821331.43
Less Tax		0	0.00	0	0
Net Profit		2074422.26	2430336.65	2794246.05	2821331.43

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		2074422.26	2430336.65	2794246.05	2821331.43
Add :					
Depreciation		128250.00	110512.50	95285.63	82207.78
TOTAL - A		2202672.26	2540849.15	2889531.68	2903539.21
Payments :					
On Term Loan :					
Interest		94545.00	91168.39	77661.96	64155.54
Installment		30696.43	122785.71	122785.71	122785.71
On Working Capital					
Interest		3507.74	3382.46	2881.36	2380.25
TOTAL - B		128749.17	217336.56	203329.03	189321.50
Average D.S.C.R		17.11	11.69	14.21	15.34

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		103472.13	103472.13	103472.13	103472.13
Profit		2074422.26	2430336.65	2794246.05	2821331.43
Term Loan		859500.00	828803.57	706017.86	583232.15
Working Capital		31888.54	30749.66	26194.15	21638.64
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0

Total		3069282.93	3393362.01	3629930.19	3529674.35
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ASSETS

Gross Fixed Assets		955000.00	826750.00	716237.50	620951.87
Less : Depreciation		128250.00	110512.50	95285.63	82207.78
Net Fixed Assets		826750.00	716237.50	620951.87	538744.09
Preliminary & Pre-Op. Expenses		0	0	0	0
Current Assets		31888.54	30749.66	26194.15	21638.64
Cash in Bank/Hand		2210644.39	2646374.85	2982784.17	2969291.62
Total		3069282.93	3393362.01	3629930.19	3529674.35

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		2074422.26	2430336.65	2794246.05	2821331.43
Add : Depreciation		128250.00	110512.50	95285.63	82207.78
Term Loan		859500.00	828803.57	706017.86	583232.15
Working Capital Loan		31888.54	30749.66	26194.15	21638.64
Promoters Capital		99486.07	0.00	0.00	0.00
Total		3193546.87	3400402.38	3621743.69	3508410.00
Total Fixed Capital		955000	955000	955000	955000
Repayment of Term Loan		30696.43	122785.71	122785.71	122785.71
Repayment of WC Loan		1138.88	4555.51	4555.51	4555.51
Current Assets		31888.54	30749.66	26194.15	21638.64
Total		63723.85	158090.88	153535.37	148979.86
Opening Balance		0	3129823.02	6372134.52	9840342.84
Surplus		3129823.02	3242311.50	3468208.32	3359430.14
Closing Balance		3129823.02	6372134.52	9840342.84	13199772.98

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		320837.00	307728.89	287001.59	260417.32
Variable Cost		535090.74	574846.96	616737.99	603159.03
Total Cost		855927.74	882575.85	903739.58	863576.35
Sales		2802100.00	3202400.00	3602700.00	3602700.00
Contribution (Sales-VC)		2267009.26	2627553.04	2985962.01	2999540.97
B.E.P in %		14.15	11.71	9.61	8.68
Break Even Sales in Rs.		396565.37	375052.75	346280.57	312783.02
Break Even Units		4957.07	4688.16	4328.51	3909.79

Current Ratio		0.25	0.14	0.13	0.11
Net Profit Ratio		74.03 %	75.89 %	77.56 %	78.31 %

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;