

Application View

Application Id : 11022222772109
Name : MANTOSH KUMAR
Mother Name : DEWANTI DEVI
Father/Spouse Name : RAMVILASH YADAV
Gender : FEMALE
Date of Birth : 20-Mar-2002
Residential Address : VILLAGE-TARILA, MANDRAULI ,SIWAN,
City: SIWAN
State : BIHAR
District: SIWAN
Block/Taluka : HASANPURA
PINCODE : 841233
Email Address : SANTOSHYADAW3644.SY@GMAIL.COM
Phone Number : 9708402621
Academic Qualification : 12TH PASS
Social Category : OBC
PAN Number : KMQPK3749N

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : YADAV FLOUR MILL
Address of the Proposed Business Unit : VILLAGE-TARILA, MANDRAULI ,SIWAN,
State : BIHAR District: SIWAN City: SIWAN
Block/Taluka : HASANPURA PinCode : 841233
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) : 1350
Land Value of the Proposed Unit (In Rs/Sq ft) : 926
Personal Contribution Towards the Project(in %) : 25.00
Loan for Working Capital : No
Own Contribution on working capital (in %) : 100.00

PRODUCT DETAILS

Type of Proposed Product to be Manufactured : Food Products- Manufacturing
Type of Activities to be Involved while Manufacturing the Product CLEANING, MILLING, PACKAGING AND STORING
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No
If No, Other ODOP Products : Wheat based products

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
CENTRAL BANK OF INDIA	HASANPURA	CBIN0283570	525212888

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	1350	340	459,000
Total:			459,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
5 HP FLOUR MILL	2	125,000	250,000
PAICKING MACHINE	1	40,000	40,000
WEIGHT MACHINE	1	15,000	15,000
CHALNA MACHINE	2	80,000	160,000
Total:			465,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 40,000.00
Furniture & Fixtures (in Rs): 30,000.00
Contingency/Others/Miscellaneous (in Rs) 10,000.00
Working Capital Per Estimate : 80,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
GRAM FLOUR 1 KG	75	4521	339,075
CHANA SATTU 1 KG	95	7850	745,750
MAIZE SATTU 1 KG	65	7162	465,530
WHEAT FLOUR 10 KG	320	4590	1,468,800
WHEAT FLOUR 25 KG	775	8750	6,781,250
Total:			9,800,405

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
GRAM	60	12741	764,460
PACKAGING MATERIAL WHEAT FLOUR 10 KG	9	4590	41,310
PACKAGING MATERIAL WHEAT FLOUR 25 KG	15	8750	131,250
PACKAGING MATERIAL CHANA SATTU 1 KG	3	7850	23,550
PACKAGING MATERIAL GRAM FLOUR 1 KG	3	4521	13,563
MAIZE	35	7878	275,730
PACKAGING MATERIAL MAIZE SATTU 1 KG	3	7162	21,486
WHEAT	24	267296	6,415,104
Total:			7,686,453

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	12,500	150,000
UNSKILLED	2	8,300	199,200
Total:			349,200

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	20
Finished Goods (In Number of Days) :	10
Receivable By (In Number of Days) :	20

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	3.00
Other Overhead Expenses (In %) :	0.10	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.50	Advertisement & Publicity (In %) :	0.10
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	0.10

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 :	3.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	926	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
Tin shed	1350	340.00	459,000.00
Total			459,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
5 hp flour mill	2.00	125,000.00	250,000.00
paicking machine	1.00	40,000.00	40,000.00
weight machine	1.00	15,000.00	15,000.00
chalna machine	2.00	80,000.00	160,000.00
Total			465,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
40,000.00	30,000.00	10,000.00	1,004,000.00	1,396,771.21

"Means of Financing(Term Loan)"

Own Contribution	25.00 %	Rs	251,000.00
Bank Finance	75.00 %		
Term Loan		Rs	753,000.00
Govt. Subsidy	35.00 %	Rs	351,400.00

Means of Financing(Working Capital)

Own Contribution	100.00 %	Rs	1,396,771.21
Bank Finance	0.00 %		
Working Capital		Rs	0.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	753000.00	26892.86	726107.14	82830.00
2	726107.14	107571.43	618535.71	79871.79

Own Contribution	25.00 %	Rs	251,000.00
Bank Finance	75.00 %		
Term Loan		Rs	753,000.00
Govt. Subsidy	35.00 %	Rs	351,400.00

3	618535.71	107571.43	510964.28	68038.93
4	510964.28	107571.43	403392.85	56206.07
5	403392.85	107571.43	295821.42	44373.21
6	295821.42	107571.43	188249.99	32540.36
7	188249.99	107571.43	80678.56	20707.50
8	80678.56	107571.43	0	8874.64

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	0.00	0.00	0.00	0.00

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	459000.00	413100.00	371790.00	334611.00	301149.90
Depreciation	45900.00	41310.00	37179.00	33461.10	30114.99
Closing Balance	413100.00	371790.00	334611.00	301149.90	271034.91

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	465000.00	395250.00	335962.50	285568.12	242732.90
Depreciation	69750.00	59287.50	50394.38	42835.22	36409.93
Closing Balance	395250.00	335962.50	285568.12	242732.90	206322.97

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	45900.00	41310.00	37179.00	33461.10	30114.99
Machinery	69750.00	59287.50	50394.38	42835.22	36409.93
Total	115650.00	100597.50	87573.38	76296.32	66524.92

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
GRAM FLOUR 1 KG	75	4,521.00	339,075.00
CHANA SATTU 1 KG	95	7,850.00	745,750.00
MAIZE SATTU 1 KG	65	7,162.00	465,530.00
WHEAT FLOUR 10 KG	320	4,590.00	1,468,800.00
WHEAT FLOUR 25 KG	775	8,750.00	6,781,250.00

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	6860283.50	7840324.00	8820364.50	8820364.50	8820364.50

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
GRAM	0	60	12,741	764,460.00
PACKAGING MATERIAL WHEAT FLOUR 10 KG	0	9	4,590	41,310.00
PACKAGING MATERIAL WHEAT FLOUR 25 KG	0	15	8,750	131,250.00
PACKAGING MATERIAL CHANA SATTU 1 KG	0	3	7,850	23,550.00
PACKAGING MATERIAL GRAM FLOUR 1 KG	0	3	4,521	13,563.00
MAIZE	0	35	7,878	275,730.00
PACKAGING MATERIAL MAIZE SATTU 1 KG	0	3	7,162	21,486.00
WHEAT	0	24	267,296	6,415,104.00
Total				7,686,453.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	1	12,500	150,000.00
Unskilled	2	8,300	199,200.00
Total	3		349200.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	294,012.15
Other Overhead Expenses	Rs	9,800.41

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	49,002.03
Advertisement & Publicity	9,800.41
Workshed Rent	0.00
Other Miscellaneous Expenses	9,800.41
Total	68,602.85

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	5380517.10	6149162.40	6917807.70	6917807.70	6917807.70
Wages	244440.00	279360.00	314280.00	314280.00	314280.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	205808.51	235209.72	264610.94	264610.94	264610.94
Other Overhead Expenses	6860.29	7840.33	8820.37	8820.37	8820.37

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	34301.42	39201.62	44101.83	44101.83	44101.83
Advertisement & Publicity	6860.29	7840.33	8820.37	8820.37	8820.37
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	6860.29	7840.33	8820.37	8820.37	8820.37
Total:	5885647.90	6726454.73	7567261.58	7567261.58	7567261.58

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	9800405.00

MANUFACTURING EXPENSES

Raw Material	7686453.00
Wages	349200.00
Repair & Maintenance	0.00
Power & Fuel	294012.15
Other Overhead Expenses	9800.41
Production Cost	8339465.56
Administrative Cost	68602.85
Manufacturing Cost	8408068.41

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	20	Production Cost	555964.37
Finished goods	10	Manufacturing Cost	280268.95
Receivable by	20	Manufacturing Cost	560538.00
Total Working Capital Requirement		Per Cycle	1396771.32

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		6860283.50	7840324.00	8820364.50	8820364.50
Total		6860283.50	7840324.00	8820364.50	8820364.50

MANUFACTURING EXPENSES

Rawmaterials		5380517.10	6149162.40	6917807.70	6917807.70
Wages		244440.00	279360.00	314280.00	314280.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		205808.51	235209.72	264610.94	264610.94
Other Overhead Expenses		6860.29	7840.33	8820.37	8820.37
Depreciation		115650.00	100597.50	87573.38	76296.32
Production Cost		5953275.90	6772169.95	7593092.39	7581815.33

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		34301.42	39201.62	44101.83	44101.83
Advertisement & Publicity		6860.29	7840.33	8820.37	8820.37
Workshed Rent		0.00	0.00	0.00	0.00

Other Miscellaneous Expenses		6860.29	7840.33	8820.37	8820.37
Administrative Cost		48022.00	54882.28	61742.57	61742.57
Interest on Bank credit					
Term Loan		82830.00	79871.79	68038.93	56206.07
Working Capital		0.00	0	0	0
Cost of Sale		6084127.90	6906924.02	7722873.89	7699763.97
Net Profit Before Tax		776155.60	933399.98	1097490.61	1120600.53
Less Tax		0	0.00	0	0
Net Profit		776155.60	933399.98	1097490.61	1120600.53

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		776155.60	933399.98	1097490.61	1120600.53
Add :					
Depreciation		115650.00	100597.50	87573.38	76296.32
TOTAL - A		891805.60	1033997.48	1185063.99	1196896.85
Payments :					
On Term Loan :					
Interest		82830.00	79871.79	68038.93	56206.07
Installment		26892.86	107571.43	107571.43	107571.43
On Working Capital					
Interest		0.00	0	0	0
TOTAL - B		109722.86	187443.22	175610.36	163777.50
Average D.S.C.R		8.13	5.52	6.75	7.31

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		1647771.21	1647771.21	1647771.21	1647771.21
Profit		776155.60	933399.98	1097490.61	1120600.53
Term Loan		753000.00	726107.14	618535.71	510964.28
Working Capital		0.00	0	0	0
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		3176926.81	3307278.33	3363797.53	3279336.02

ASSETS

Gross Fixed Assets		954000.00	838350.00	737752.50	650179.12
Less : Depreciation		115650.00	100597.50	87573.38	76296.32
Net Fixed Assets		838350.00	737752.50	650179.12	573882.80

Preliminary & Pre-Op. Expenses		40000	30000	22500	16875
Current Assets		0.00	0	0	0
Cash in Bank/Hand		2338576.81	2569525.83	2713618.41	2705453.22
Total		3176926.81	3307278.33	3363797.53	3279336.02

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		776155.60	933399.98	1097490.61	1120600.53
Add : Depreciation		115650.00	100597.50	87573.38	76296.32
Term Loan		753000.00	726107.14	618535.71	510964.28
Working Capital Loan		0.00	0	0	0
Promoters Capital		600192.80	0.00	0.00	0.00
Total		2244998.40	1760104.62	1803599.70	1707861.13
Total Fixed Capital		1004000	1004000	1004000	1004000
Repayment of Term Loan		26892.86	107571.43	107571.43	107571.43
Repayment of WC Loan		0.00	0	0	0
Current Assets		0.00	0	0	0
Total		26892.86	107571.43	107571.43	107571.43
Opening Balance		0	2218105.54	3870638.73	5566667.00
Surplus		2218105.54	1652533.19	1696028.27	1600289.70
Closing Balance		2218105.54	3870638.73	5566667.00	7166956.70

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		246502.00	235351.57	217354.88	194244.96
Variable Cost		5953275.90	6772169.95	7593092.39	7581815.33
Total Cost		6199777.90	7007521.52	7810447.27	7776060.29
Sales		6860283.50	7840324.00	8820364.50	8820364.50
Contribution (Sales-VC)		907007.60	1068154.05	1227272.11	1238549.17
B.E.P in %		27.18	22.03	17.71	15.68
Break Even Sales in Rs.		1864453.62	1727496.67	1562122.41	1383321.22
Break Even Units		24859.38	23033.29	20828.30	18444.28
Current Ratio		0	0	0	0
Net Profit Ratio		11.31 %	11.91 %	12.44 %	12.70 %

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;