

Application View

Application Id : 11019723821461
Name : SACHIN DIXIT
Mother Name : SANDHYA DEVI
Father/Spouse Name : AKHILESHWAR DIXIT
Gender : MALE
Date of Birth : 07-Mar-1999
Residential Address : CHAMARIPATI RATANPURA GOPALGANJ BIHAR 841501
City: GOPALGANJ
State : BIHAR
District: GOPALGANJ
Block/Taluka : PHULWARIYA
PINCODE : 841501
Email Address : RAHUUUL396@GMAIL.COM
Phone Number : 8757744813
Academic Qualification : 12TH PASS
Social Category : GENERAL
PAN Number : DQIPD2450J

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : SACHIN DIXIT
Address of the Proposed Business Unit : CHAMARIPATI RATANPURA GOPALGANJ BIHAR 841501
State : BIHAR District: GOPALGANJ City: GOPALGANJ
Block/Taluka : PHULWARIYA PinCode : 841501
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) : 1700
Land Value of the Proposed Unit (In Rs/Sq ft) : 300
Personal Contribution Towards the Project(in %) : 20.00
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 WHEAT SEED SATU BESAN
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
UTTAR BIHAR GRAMIN BANK; MUZAFFARPUR	UTTAR BIHAR GRAMIN BANK; MUZAFFARPUR	CBIN0R10001	1005211030060395

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	1600	0	0
Total:			0

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
BARAM CONVEYAR	1	15,200	15,200
AIRLOCK MACHINE	1	6,800	6,800
ELEVATOR	1	75,000	75,000
REEL MACHINE	1	95,000	95,000
EMARY ROAL 2 CHAKKI SKYU1400	1	52,000	52,000
TANK 30QT SKYU T30QT	1	75,000	75,000
CHAKKI 24 INDIAN 24 INCH	1	84,000	84,000
HIGH PRESURRE FAN 15 HP	1	36,000	36,000
CYCLONE 450MM 450 MM	1	21,000	21,000
CENTIFIGUL SINGAL JALI SINGAL JALI	1	100,000	100,000
Total:			560,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 18,000.00
Furniture & Fixtures (in Rs): 16,000.00
Contingency/Others/Miscellaneous (in Rs) 15,000.00
Working Capital Per Estimate : 49,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
AATA	35	50000	1,750,000

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
BESHAN	120	2000	240,000
Total:			1,990,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
WHEAT SEED	25	40000	1,000,000
GRAM	60	2000	120,000
Total:			1,120,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	8,000	192,000
Total:			192,000

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 %) :	1.00	Power and Fuel (In %) :	1.00
Other Overhead Expenses (In %) :	0.20	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.20	Advertisement & Publicity (In %) :	0.20
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	0.20

DEPRECIATION DETAILS

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

Loan Repayment Period (in Years) :	6.00	Project Implementation Period (In Months):	2.00
Rate of Interest (In %) :	11.00	Employment :	2.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
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LAND	300	OWN	
Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
	1600	0.00	0.00
Total			0.00

Machinery	Qty.	Rate.	Amt.(In Rs)
BARAM CONVEYAR	1.00	15,200.00	15,200.00
AIRLOCK MACHINE	1.00	6,800.00	6,800.00
ELEVATOR	1.00	75,000.00	75,000.00
REEL MACHINE	1.00	95,000.00	95,000.00
EMARY ROAL 2 CHAKKI SKYU1400	1.00	52,000.00	52,000.00
TANK 30QT SKYU T30QT	1.00	75,000.00	75,000.00
CHAKKI 24 INDIAN 24 INCH	1.00	84,000.00	84,000.00
HIGH PRESURRE FAN 15 HP	1.00	36,000.00	36,000.00
CYCLONE 450MM 450 MM	1.00	21,000.00	21,000.00
CENTIFIGUL SINGAL JALI SINGAL JALI	1.00	100,000.00	100,000.00
Total			560,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
18,000.00	16,000.00	15,000.00	609,000.00	136,374.00

"Means of Financing(Term Loan)"

Own Contribution	20.00 %	Rs	121,800.00
Bank Finance	80.00 %		
Term Loan		Rs	487,200.00
Govt. Subsidy	35.00 %	Rs	213,150.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	27,274.80
Bank Finance	80.00 %		
Working Capital		Rs	109,099.20

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
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Own Contribution	20.00 %	Rs	121,800.00
Bank Finance	80.00 %		
Term Loan		Rs	487,200.00
Govt. Subsidy	35.00 %	Rs	213,150.00

1	487200.00	13533.33	473666.67	53592.00
2	473666.67	81200.00	392466.67	52103.33
3	392466.67	81200.00	311266.67	43171.33
4	311266.67	81200.00	230066.67	34239.33
5	230066.67	81200.00	148866.67	25307.33
6	148866.67	81200.00	67666.67	16375.33
7	67666.67	81200.00	0	7443.33

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	109,099.20	3,030.53	106,068.67	12,000.91
2	106,068.67	18,183.20	87,885.47	11,667.55
3	87,885.47	18,183.20	69,702.27	9,667.40
4	69,702.27	18,183.20	51,519.07	7,667.25
5	51,519.07	18,183.20	33,335.87	5,667.10
6	33,335.87	18,183.20	15,152.67	3,666.95
7	15,152.67	18,183.20	0.00	1,666.79

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	0.00	0.00	0.00	0.00	0.00
Depreciation	0.00	0.00	0.00	0.00	0.00
Closing Balance	0.00	0.00	0.00	0.00	0.00

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	560000.00	476000.00	404600.00	343910.00	292323.50
Depreciation	84000.00	71400.00	60690.00	51586.50	43848.53
Closing Balance	476000.00	404600.00	343910.00	292323.50	248474.97

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	0.00	0.00	0.00	0.00	0.00
Machinery	84000.00	71400.00	60690.00	51586.50	43848.53
Total	84000.00	71400.00	60690.00	51586.50	43848.53

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
aata	35	50,000.00	1,750,000.00
beshan	120	2,000.00	240,000.00

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	1393000.00	1592000.00	1791000.00	1791000.00	1791000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
wheat seed	0	25	40,000	1,000,000.00
gram	0	60	2,000	120,000.00
Total				1,120,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	2	8,000	192,000.00
Total	2		192000.0

Repairs and Maintenance	Rs	19,900.00
Power and Fuel	Rs	19,900.00

Other Overhead Expenses	Rs	3,980.00
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ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	3,980.00
Advertisement & Publicity	3,980.00
Workshed Rent	0.00
Other Miscellaneous Expenses	3,980.00
Total	11,940.00

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	784000.00	896000.00	1008000.00	1008000.00	1008000.00
Wages	134400.00	153600.00	172800.00	172800.00	172800.00
Repairs & Maintenance	13930.00	15920.00	17910.00	17910.00	17910.00
Power & Fuel	13930.00	15920.00	17910.00	17910.00	17910.00
Other Overhead Expenses	2786.00	3184.00	3582.00	3582.00	3582.00

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	2786.00	3184.00	3582.00	3582.00	3582.00
Advertisement & Publicity	2786.00	3184.00	3582.00	3582.00	3582.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	2786.00	3184.00	3582.00	3582.00	3582.00
Total:	957404.00	1094176.00	1230948.00	1230948.00	1230948.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	1990000.00

MANUFACTURING EXPENSES

Raw Material	1120000.00
Wages	192000.00
Repair & Maintenance	19900.00
Power & Fuel	19900.00

Other Overhead Expenses	3980.00
Production Cost	1355780.00
Administrative Cost	11940.00
Manufacturing Cost	1367720.00

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	45192.67
Finished goods	10	Manufacturing Cost	45590.67
Receivable by	10	Manufacturing Cost	45591.00
Total Working Capital Requirement		Per Cycle	136374.34

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1393000.00	1592000.00	1791000.00	1791000.00
Total		1393000.00	1592000.00	1791000.00	1791000.00

MANUFACTURING EXPENSES

	0 Year	1 Year	2 Year	3 Year	4 Year
Rawmaterials		784000.00	896000.00	1008000.00	1008000.00
Wages		134400.00	153600.00	172800.00	172800.00
Repairs & Maintenance		13930.00	15920.00	17910.00	17910.00
Power & Fuel		13930.00	15920.00	17910.00	17910.00
Other Overhead Expenses		2786.00	3184.00	3582.00	3582.00
Depreciation		84000.00	71400.00	60690.00	51586.50
Production Cost		1033046.00	1156024.00	1280892.00	1271788.50

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		2786.00	3184.00	3582.00	3582.00
Advertisement & Publicity		2786.00	3184.00	3582.00	3582.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		2786.00	3184.00	3582.00	3582.00
Administrative Cost		8358.00	9552.00	10746.00	10746.00
Interest on Bank credit					
Term Loan		53592.00	52103.33	43171.33	34239.33
Working Capital		12000.91	11667.55	9667.40	7667.25

Cost of Sale		1106996.91	1229346.88	1344476.73	1324441.08
Net Profit Before Tax		286003.09	362653.12	446523.27	466558.92
Less Tax		0	0.00	0	0
Net Profit		286003.09	362653.12	446523.27	466558.92

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		286003.09	362653.12	446523.27	466558.92
Add :					
Depreciation		84000.00	71400.00	60690.00	51586.50
TOTAL - A		370003.09	434053.12	507213.27	518145.42
Payments :					
On Term Loan :					
Interest		53592.00	52103.33	43171.33	34239.33
Installment		13533.33	81200.00	81200.00	81200.00
On Working Capital					
Interest		12000.91	11667.55	9667.40	7667.25
TOTAL - B		79126.24	144970.88	134038.73	123106.58
Average D.S.C.R		4.68	2.99	3.78	4.21

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		149074.80	149074.80	149074.80	149074.80
Profit		286003.09	362653.12	446523.27	466558.92
Term Loan		487200.00	473666.67	392466.67	311266.67
Working Capital		109099.20	106068.67	87885.47	69702.27
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1031377.09	1091463.26	1075950.21	996602.66

ASSETS

Gross Fixed Assets		576000.00	492000.00	420600.00	359910.00
Less : Depreciation		84000.00	71400.00	60690.00	51586.50
Net Fixed Assets		492000.00	420600.00	359910.00	308323.50
Preliminary & Pre-Op. Expenses		18000	13500	10125	7593.75
Current Assets		109099.20	106068.67	87885.47	69702.27
Cash in Bank/Hand		430277.89	564794.59	628154.74	618576.89
Total		1031377.09	1091463.26	1075950.21	996602.66

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		286003.09	362653.12	446523.27	466558.92
Add : Depreciation		84000.00	71400.00	60690.00	51586.50
Term Loan		487200.00	473666.67	392466.67	311266.67
Working Capital Loan		109099.20	106068.67	87885.47	69702.27
Promoters Capital		149074.80	0.00	0.00	0.00
Total		1115377.09	1013788.46	987565.41	899114.36
Total Fixed Capital		609000	609000	609000	609000
Repayment of Term Loan		13533.33	81200.00	81200.00	81200.00
Repayment of WC Loan		3030.53	18183.20	18183.20	18183.20
Current Assets		109099.20	106068.67	87885.47	69702.27
Total		125663.06	205451.87	187268.67	169085.47
Opening Balance		0	989714.03	1798050.62	2598347.36
Surplus		989714.03	808336.59	800296.74	730028.89
Closing Balance		989714.03	1798050.62	2598347.36	3328376.25

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		145950.00	133055.33	114607.33	96571.83
Variable Cost		1045046.91	1167691.55	1290559.40	1279455.75
Total Cost		1190996.91	1300746.88	1405166.73	1376027.58
Sales		1393000.00	1592000.00	1791000.00	1791000.00
Contribution (Sales-VC)		347953.09	424308.45	500440.60	511544.25
B.E.P in %		41.95	31.36	22.90	18.88
Break Even Sales in Rs.		584298.16	499221.93	410162.02	338113.76
Break Even Units		16694.23	14263.48	11718.91	9660.39
Current Ratio		1.33	0.65	0.58	0.49
Net Profit Ratio		20.53 %	22.78 %	24.93 %	26.05 %

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;