

Application View

Application Id : 11019723844787
Name : AMRIT RAJ
Mother Name : BABY DEVI
Father/Spouse Name : PRABHAT KUMAR
Gender : MALE
Date of Birth : 11-May-1992
Residential Address : SAFIYABAD NEAR ROAD PANCHAYAT DHARMBARI GOPALGANJ BIHAR 841416
City: GOPALGANJ
State : BIHAR
District: GOPALGANJ
Block/Taluka : BAIKUNTHPUR
PINCODE : 841416
Email Address : PMFMEGOPALGANJ0@GMAIL.COM
Phone Number : 7488916101
Academic Qualification : GRADUATE
Social Category : GENERAL
PAN Number : BCPPR3260R

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : AMRIT RAJ
Address of the Proposed Business Unit : SAFIYABAD NEAR ROAD PANCHAYAT DHARMBARI GOPALGANJ BIHAR 841416
State : BIHAR District: GOPALGANJ City: GOPALGANJ
Block/Taluka : BAIKUNTHPUR PinCode : 841416
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) : 1800
Land Value of the Proposed Unit (In Rs/Sq ft) : 300
Personal Contribution Towards the Project(in %) : 15.00
Loan for Working Capital : Yes
Own Contribution on working capital (in %) : 20.00

PRODUCT DETAILS

Type of Proposed Product to be Manufactured :	Agriculture Produce
Type of Activities to be Involved while Manufacturing the Product	AATA SATU BESAN
If Agriculture Produce, is the Product Manufactured same as ODOP Identified by State for the District?	Yes
ODOP Identified by State :	Papaya

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
STATE BANK OF INDIA	DIGHWA DUBOULI	SBIN0012810	32813533563

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	1800	300	540,000
Total:			540,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
FLOUR MILL SEMI AUTOMATIC WITH COMPLETE ACCESSORIE	1	750,000	750,000
PACKING MACHINE	1	30,000	30,000
Total:			780,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	15,000.00
Furniture & Fixtures (in Rs):	16,000.00
Contingency/Others/Miscellaneous (in Rs) :	17,000.00
Working Capital Per Estimate :	48,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
AATA	30	30000	900,000
BESAN	80	20000	1,600,000
SATU	90	10000	900,000
LAL MIRCH POWDER	200	3000	600,000
JEERA POWDER	250	3000	750,000
DHANIYA POWDER	120	4000	480,000
HALDI POWDER	120	4000	480,000
Total:			5,710,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
WHEAT	26	40000	1,040,000
HALDI	60	5000	300,000
JEERA	200	4000	800,000
DHANIYA	80	6000	480,000
LAL MIRCH	170	3500	595,000
GRAM	55	20000	1,100,000
Total:			4,315,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	7,000	168,000
Total:			168,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	8
Finished Goods (In Number of Days) :	8
Receivable By (In Number of Days) :	8

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	0.10
Other Overhead Expenses (In %) :	0.10	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.10	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) :	5.00	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)
	1800	300.00	540,000.00
Total			540,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
FLOUR MILL SEMI AUTOMATIC WITH COMPLETE ACCESSORIE	1.00	750,000.00	750,000.00
PACKING MACHINE	1.00	30,000.00	30,000.00
Total			780,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
15,000.00	16,000.00	17,000.00	1,368,000.00	365,035.20

"Means of Financing(Term Loan)"

Own Contribution	15.00 %	Rs	205,200.00
Bank Finance	85.00 %		
Term Loan		Rs	1,162,800.00
Govt. Subsidy	35.00 %	Rs	478,800.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	73,007.04
Bank Finance	80.00 %		
Working Capital		Rs	292,028.16

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	1162800.00	38760.00	1124040.00	127908.00
2	1124040.00	232560.00	891480.00	123644.40
3	891480.00	232560.00	658920.00	98062.80
4	658920.00	232560.00	426360.00	72481.20
5	426360.00	232560.00	193800.00	46899.60
6	193800.00	232560.00	0	21318.00

Own Contribution	15.00 %	Rs	205,200.00
Bank Finance	85.00 %		
Term Loan		Rs	1,162,800.00
Govt. Subsidy	35.00 %	Rs	478,800.00

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	292,028.16	9,734.27	282,293.89	32,123.10
2	282,293.89	58,405.63	223,888.26	31,052.33
3	223,888.26	58,405.63	165,482.63	24,627.71
4	165,482.63	58,405.63	107,077.00	18,203.09
5	107,077.00	58,405.63	48,671.37	11,778.47
6	48,671.37	58,405.63	0.00	5,353.85

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	540000.00	486000.00	437400.00	393660.00	354294.00
Depreciation	54000.00	48600.00	43740.00	39366.00	35429.40
Closing Balance	486000.00	437400.00	393660.00	354294.00	318864.60

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	780000.00	663000.00	563550.00	479017.50	407164.87
Depreciation	117000.00	99450.00	84532.50	71852.63	61074.73
Closing Balance	663000.00	563550.00	479017.50	407164.87	346090.14

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	54000.00	48600.00	43740.00	39366.00	35429.40
Machinery	117000.00	99450.00	84532.50	71852.63	61074.73
Total	171000.00	148050.00	128272.50	111218.63	96504.13

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
AATA	30	30,000.00	900,000.00
BESAN	80	20,000.00	1,600,000.00
SATU	90	10,000.00	900,000.00
LAL MIRCH POWDER	200	3,000.00	600,000.00
JEERA POWDER	250	3,000.00	750,000.00
DHANIYA POWDER	120	4,000.00	480,000.00
HALDI POWDER	120	4,000.00	480,000.00

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	3997000.00	4568000.00	5139000.00	5139000.00	5139000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
WHEAT	0	26	40,000	1,040,000.00
HALDI	0	60	5,000	300,000.00
JEERA	0	200	4,000	800,000.00
DHANIYA	0	80	6,000	480,000.00
LAL MIRCH	0	170	3,500	595,000.00
GRAM	0	55	20,000	1,100,000.00
Total				4,315,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	2	7,000	168,000.00
Total	2		168000.0

Repairs and Maintenance	Rs	57,100.00
Power and Fuel	Rs	5,710.00
Other Overhead Expenses	Rs	5,710.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	5,710.00
Advertisement & Publicity	5,710.00
Workshed Rent	0.00
Other Miscellaneous Expenses	5,710.00
Total	17,130.00

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	3020500.00	3452000.00	3883500.00	3883500.00	3883500.00
Wages	117600.00	134400.00	151200.00	151200.00	151200.00
Repairs & Maintenance	39970.00	45680.00	51390.00	51390.00	51390.00
Power & Fuel	3997.00	4568.00	5139.00	5139.00	5139.00
Other Overhead Expenses	3997.00	4568.00	5139.00	5139.00	5139.00

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	3997.00	4568.00	5139.00	5139.00	5139.00
Advertisement & Publicity	3997.00	4568.00	5139.00	5139.00	5139.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	3997.00	4568.00	5139.00	5139.00	5139.00
Total:	3198055.00	3654920.00	4111785.00	4111785.00	4111785.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	5710000.00

MANUFACTURING EXPENSES

Raw Material	4315000.00
Wages	168000.00

Repair & Maintenance	57100.00
Power & Fuel	5710.00
Other Overhead Expenses	5710.00
Production Cost	4551520.00
Administrative Cost	17130.00
Manufacturing Cost	4568650.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	8	Production Cost	121373.87
Finished goods	8	Manufacturing Cost	121830.67
Receivable by	8	Manufacturing Cost	121831.00
Total Working Capital Requirement		Per Cycle	365035.54

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		3997000.00	4568000.00	5139000.00	5139000.00
Total		3997000.00	4568000.00	5139000.00	5139000.00

MANUFACTURING EXPENSES

Rawmaterials		3020500.00	3452000.00	3883500.00	3883500.00
Wages		117600.00	134400.00	151200.00	151200.00
Repairs & Maintenance		39970.00	45680.00	51390.00	51390.00
Power & Fuel		3997.00	4568.00	5139.00	5139.00
Other Overhead Expenses		3997.00	4568.00	5139.00	5139.00
Depreciation		171000.00	148050.00	128272.50	111218.63
Production Cost		3357064.00	3789266.00	4224640.50	4207586.63

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		3997.00	4568.00	5139.00	5139.00
Advertisement & Publicity		3997.00	4568.00	5139.00	5139.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		3997.00	4568.00	5139.00	5139.00
Administrative Cost		11991.00	13704.00	15417.00	15417.00
Interest on Bank credit					

Term Loan		127908.00	123644.40	98062.80	72481.20
Working Capital		32123.10	31052.33	24627.71	18203.09
Cost of Sale		3529086.10	3957666.73	4362748.01	4313687.92
Net Profit Before Tax		467913.90	610333.27	776251.99	825312.08
Less Tax		0	0.00	0	0
Net Profit		467913.90	610333.27	776251.99	825312.08

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		467913.90	610333.27	776251.99	825312.08
Add :					
Depreciation		171000.00	148050.00	128272.50	111218.63
TOTAL - A		638913.90	758383.27	904524.49	936530.71
Payments :					
On Term Loan :					
Interest		127908.00	123644.40	98062.80	72481.20
Installment		38760.00	232560.00	232560.00	232560.00
On Working Capital					
Interest		32123.10	31052.33	24627.71	18203.09
TOTAL - B		198791.10	387256.73	355250.51	323244.29
Average D.S.C.R		3.21	1.96	2.55	2.90

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		278207.04	278207.04	278207.04	278207.04
Profit		467913.90	610333.27	776251.99	825312.08
Term Loan		1162800.00	1124040.00	891480.00	658920.00
Working Capital		292028.16	282293.89	223888.26	165482.63
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		2200949.10	2294874.20	2169827.29	1927921.75

ASSETS

Gross Fixed Assets		1336000.00	1165000.00	1016950.00	888677.50
Less : Depreciation		171000.00	148050.00	128272.50	111218.63
Net Fixed Assets		1165000.00	1016950.00	888677.50	777458.87
Preliminary & Pre-Op. Expenses		15000	11250	8437.5	6328.125
Current Assets		292028.16	282293.89	223888.26	165482.63
Cash in Bank/Hand		743920.94	995630.31	1057261.53	984980.25

Total		2200949.10	2294874.20	2169827.29	1927921.75
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Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		467913.90	610333.27	776251.99	825312.08
Add : Depreciation		171000.00	148050.00	128272.50	111218.63
Term Loan		1162800.00	1124040.00	891480.00	658920.00
Working Capital Loan		292028.16	282293.89	223888.26	165482.63
Promoters Capital		259955.28	0.00	0.00	0.00
Total		2353697.34	2164717.16	2019892.75	1760933.34
Total Fixed Capital		1368000	1368000	1368000	1368000
Repayment of Term Loan		38760.00	232560.00	232560.00	232560.00
Repayment of WC Loan		9734.27	58405.63	58405.63	58405.63
Current Assets		292028.16	282293.89	223888.26	165482.63
Total		340522.43	573259.52	514853.89	456448.26
Opening Balance		0	2013174.91	3604632.55	5109671.41
Surplus		2013174.91	1591457.64	1505038.86	1304485.08
Closing Balance		2013174.91	3604632.55	5109671.41	6414156.49

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		310899.00	285398.40	241752.30	199116.83
Variable Cost		3389187.10	3820318.33	4249268.21	4225789.72
Total Cost		3700086.10	4105716.73	4491020.51	4424906.55
Sales		3997000.00	4568000.00	5139000.00	5139000.00
Contribution (Sales-VC)		607812.90	747681.67	889731.79	913210.28
B.E.P in %		51.15	38.17	27.17	21.80
Break Even Sales in Rs.		2044483.27	1743656.35	1396336.61	1120510.15
Break Even Units		68149.44	58121.88	46544.55	37350.34
Current Ratio		1.40	0.63	0.54	0.43
Net Profit Ratio		11.71 %	13.36 %	15.11 %	16.06 %

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;