

Application View

Application Id : 11020823829051
Name : PANKAJ KUMAR
Mother Name : SHAIL DEVI
Father/Spouse Name : RAMKRIPAL THAKUR
Gender : MALE
Date of Birth : 01-Jan-1984
Residential Address : VILL-DUBAHA BUZURG, POST - DUBAHA, POLICE STATION-SAKRA, PINCODE - 843104
City: MUZAFFARPUR
State : BIHAR
District: MUZAFFARPUR
Block/Taluka : SAKRA
PINCODE : 843104
Email Address : PANKAJKUMARDUBHA@GMAIL.COM
Phone Number : 9199091380
Academic Qualification : 8TH PASS
Social Category : GENERAL
PAN Number : CXYPK1345R

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : PANKAJ KUMAR
Address of the Proposed Business Unit : VILL-DUBAHA BUZURG, POST - DUBAHA, POLICE STATION-SAKRA, PINCODE - 843104
State : BIHAR District: MUZAFFARPUR City: MUZAFFARPUR
Block/Taluka : SAKRA PinCode : 843104
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) : 100
Land Value of the Proposed Unit (In Rs/Sq ft) : 5000
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	Wheat freshing, outing stone form wheat, wheat grinding spices grinding then packing then marketing
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	1000511010001819

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	100	300	30,000
Total:			30,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
CH BODY COMSAT	2	30,000	60,000
9ND MOTOR TP	1	36,000	36,000
STARTER ASSEMBLY	1	10,000	10,000
MO PULLEY	1	1,200	1,200
LINE SHAFT	10	650	6,500
DD PULLEY	40	150	6,000
WISHIT MOOH	1	8,000	8,000
WHEAT PACKING MACHINE	1	60,000	60,000
PACKING PRODUCT MACHINE	1	15,000	15,000
Total:			202,700

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	15,000.00
Furniture & Fixtures (in Rs):	20,000.00
Contingency/Others/Miscellaneous (in Rs)	12,000.00
:	
Working Capital Per Estimate :	47,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
WHEAT FLOUR	40	15000	600,000
WHEAT FLOUR	20	10000	200,000

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
MAIZE FLOUR	45	10000	450,000
Total:			1,250,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MAIZE	24	10000	240,000
WHEAT	22	20000	440,000
Total:			680,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	12,000	144,000
UNSKILLED	1	9,000	108,000
Total:			252,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	2
Finished Goods (In Number of Days) :	3
Receivable By (In Number of Days) :	3

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	0.05
Other Overhead Expenses (In %):	0.75	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.10	Advertisement & Publicity (In %):	0.15
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	0.45

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
LAND	5000	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
Tin shed	100	300.00	30,000.00
Total			30,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
Ch body comsat	2.00	30,000.00	60,000.00
9nd motor tp	1.00	36,000.00	36,000.00
Starter assembly	1.00	10,000.00	10,000.00
Mo pulley	1.00	1,200.00	1,200.00
Line shaft	10.00	650.00	6,500.00
DD pulley	40.00	150.00	6,000.00
Wishit mooh	1.00	8,000.00	8,000.00
Wheat packing machine	1.00	60,000.00	60,000.00
Packing product machine	1.00	15,000.00	15,000.00
Total			202,700.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
15,000.00	20,000.00	12,000.00	279,700.00	25,295.00

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	27,970.00
Bank Finance	90.00 %		
Term Loan		Rs	251,730.00
Govt. Subsidy	35.00 %	Rs	97,895.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	5,059.00
Bank Finance	80.00 %		
Working Capital		Rs	20,236.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
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Own Contribution	10.00 %	Rs	27,970.00
Bank Finance	90.00 %		
Term Loan		Rs	251,730.00
Govt. Subsidy	35.00 %	Rs	97,895.00

1	251730.00	8391.00	243339.00	27690.30
2	243339.00	50346.00	192993.00	26767.29
3	192993.00	50346.00	142647.00	21229.23
4	142647.00	50346.00	92301.00	15691.17
5	92301.00	50346.00	41955.00	10153.11
6	41955.00	50346.00	0	4615.05

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	20,236.00	674.53	19,561.47	2,225.96
2	19,561.47	4,047.20	15,514.27	2,151.76
3	15,514.27	4,047.20	11,467.07	1,706.57
4	11,467.07	4,047.20	7,419.87	1,261.38
5	7,419.87	4,047.20	3,372.67	816.19
6	3,372.67	4,047.20	0.00	370.99

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	30000.00	27000.00	24300.00	21870.00	19683.00
Depreciation	3000.00	2700.00	2430.00	2187.00	1968.30
Closing Balance	27000.00	24300.00	21870.00	19683.00	17714.70

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	202700.00	172295.00	146450.75	124483.14	105810.67
Depreciation	30405.00	25844.25	21967.61	18672.47	15871.60
Closing Balance	172295.00	146450.75	124483.14	105810.67	89939.07

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	3000.00	2700.00	2430.00	2187.00	1968.30
Machinery	30405.00	25844.25	21967.61	18672.47	15871.60
Total	33405.00	28544.25	24397.61	20859.47	17839.90

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
wheat Flour	40	15,000.00	600,000.00
Wheat flour	20	10,000.00	200,000.00
Maize flour	45	10,000.00	450,000.00

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	875000.00	1000000.00	1125000.00	1125000.00	1125000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Maize	0	24	10,000	240,000.00
Wheat	0	22	20,000	440,000.00
Total				680,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	1	12,000	144,000.00
Unskilled	1	9,000	108,000.00
Total	2		252000.0

Repairs and Maintenance	Rs	0.00
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Power and Fuel	Rs	625.00
Other Overhead Expenses	Rs	9,375.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	1,250.00
Advertisement & Publicity	1,875.00
Workshed Rent	0.00
Other Miscellaneous Expenses	5,625.00
Total	8,750.00

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	476000.00	544000.00	612000.00	612000.00	612000.00
Wages	176400.00	201600.00	226800.00	226800.00	226800.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	437.50	500.00	562.50	562.50	562.50
Other Overhead Expenses	6562.50	7500.00	8437.50	8437.50	8437.50

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	875.00	1000.00	1125.00	1125.00	1125.00
Advertisement & Publicity	1312.50	1500.00	1687.50	1687.50	1687.50
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	3937.50	4500.00	5062.50	5062.50	5062.50
Total:	665525.00	760600.00	855675.00	855675.00	855675.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	1250000.00

MANUFACTURING EXPENSES

Raw Material	680000.00
Wages	252000.00
Repair & Maintenance	0.00

Power & Fuel	625.00
Other Overhead Expenses	9375.00
Production Cost	942000.00
Administrative Cost	8750.00
Manufacturing Cost	950750.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	2	Production Cost	6280.00
Finished goods	3	Manufacturing Cost	9507.50
Receivable by	3	Manufacturing Cost	9508.00
Total Working Capital Requirement		Per Cycle	25295.50

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		875000.00	1000000.00	1125000.00	1125000.00
Total		875000.00	1000000.00	1125000.00	1125000.00

MANUFACTURING EXPENSES

Rawmaterials		476000.00	544000.00	612000.00	612000.00
Wages		176400.00	201600.00	226800.00	226800.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		437.50	500.00	562.50	562.50
Other Overhead Expenses		6562.50	7500.00	8437.50	8437.50
Depreciation		33405.00	28544.25	24397.61	20859.47
Production Cost		692805.00	782144.25	872197.61	868659.47

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		875.00	1000.00	1125.00	1125.00
Advertisement & Publicity		1312.50	1500.00	1687.50	1687.50
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		3937.50	4500.00	5062.50	5062.50
Administrative Cost		6125.00	7000.00	7875.00	7875.00
Interest on Bank credit					
Term Loan		27690.30	26767.29	21229.23	15691.17

Working Capital		2225.96	2151.76	1706.57	1261.38
Cost of Sale		728846.26	818063.30	903008.41	893487.02
Net Profit Before Tax		146153.74	181936.70	221991.59	231512.98
Less Tax		0	0.00	0	0
Net Profit		146153.74	181936.70	221991.59	231512.98

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		146153.74	181936.70	221991.59	231512.98
Add :					
Depreciation		33405.00	28544.25	24397.61	20859.47
TOTAL - A		179558.74	210480.95	246389.20	252372.45
Payments :					
On Term Loan :					
Interest		27690.30	26767.29	21229.23	15691.17
Installment		8391.00	50346.00	50346.00	50346.00
On Working Capital					
Interest		2225.96	2151.76	1706.57	1261.38
TOTAL - B		38307.26	79265.05	73281.80	67298.55
Average D.S.C.R		4.69	2.66	3.36	3.75

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		33029.00	33029.00	33029.00	33029.00
Profit		146153.74	181936.70	221991.59	231512.98
Term Loan		251730.00	243339.00	192993.00	142647.00
Working Capital		20236.00	19561.47	15514.27	11467.07
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		451148.74	477866.17	463527.86	418656.05

ASSETS

Gross Fixed Assets		252700.00	219295.00	190750.75	166353.14
Less : Depreciation		33405.00	28544.25	24397.61	20859.47
Net Fixed Assets		219295.00	190750.75	166353.14	145493.67
Preliminary & Pre-Op. Expenses		15000	11250	8437.5	6328.125
Current Assets		20236.00	19561.47	15514.27	11467.07
Cash in Bank/Hand		211617.74	267553.95	281660.45	261695.31
Total		451148.74	477866.17	463527.86	418656.05

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		146153.74	181936.70	221991.59	231512.98
Add : Depreciation		33405.00	28544.25	24397.61	20859.47
Term Loan		251730.00	243339.00	192993.00	142647.00
Working Capital Loan		20236.00	19561.47	15514.27	11467.07
Promoters Capital		30499.50	0.00	0.00	0.00
Total		482024.24	473381.42	454896.47	406486.52
Total Fixed Capital		279700	279700	279700	279700
Repayment of Term Loan		8391.00	50346.00	50346.00	50346.00
Repayment of WC Loan		674.53	4047.20	4047.20	4047.20
Current Assets		20236.00	19561.47	15514.27	11467.07
Total		29301.53	73954.67	69907.47	65860.27
Opening Balance		0	452722.71	852149.46	1237138.46
Surplus		452722.71	399426.75	384989.00	340626.25
Closing Balance		452722.71	852149.46	1237138.46	1577764.71

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		67220.30	62311.54	53501.84	44425.64
Variable Cost		695030.96	784296.01	873904.18	869920.85
Total Cost		762251.26	846607.55	927406.02	914346.49
Sales		875000.00	1000000.00	1125000.00	1125000.00
Contribution (Sales-VC)		179969.04	215703.99	251095.82	255079.15
B.E.P in %		37.35	28.89	21.31	17.42
Break Even Sales in Rs.		326821.56	288875.23	239707.57	195934.65
Break Even Units		8170.54	7221.88	5992.69	4898.37
Current Ratio		0.52	0.23	0.20	0.16
Net Profit Ratio		16.70 %	18.19 %	19.73 %	20.58 %

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;