

Application View

Application Id : 11022222771155
Name : SUNITA DEVI
Mother Name : PRABHAVATI DEVI
Father/Spouse Name : RAJENDRA KUMAR MANJHI
Gender : FEMALE
Date of Birth : 03-Jul-1986
Residential Address : SAREYA POST-LAXMIGANJ, SAREA, SIWAN BIHAR-841439
City: SIWAN
State : BIHAR
District: SIWAN
Block/Taluka : GORIAKOTHI
PINCODE : 841439
Email Address : DEVISUNITA72471@GMAIL.COM
Phone Number : 7488158012
Academic Qualification : 8TH PASS
Social Category : SC
PAN Number : CWIPD0601E

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : SUNITA FLOUR MILL
Address of the Proposed Business Unit : SAREYA POST-LAXMIGANJ, SAREA, SIWAN BIHAR-841439
State : BIHAR District: SIWAN City: SIWAN
Block/Taluka : GORIAKOTHI PinCode : 841439
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) : 1500
Land Value of the Proposed Unit (In Rs/Sq ft) : 500000
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 FLOUR
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	TARWARA	CBIN0281777	5296857313

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	1500	210	315,000
Total:			315,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
FLOUR MILL	2	140,000	280,000
BESAN SATTU 5HP	2	90,000	180,000
PACKING MACHINE	1	55,000	55,000
BAG CLOSER	1	7,000	7,000
WEIGHT MACHINE	2	7,500	15,000
CHALNA MACHINE	1	75,000	75,000
Total:			612,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 45,000.00
Furniture & Fixtures (in Rs): 48,000.00
Contingency/Others/Miscellaneous (in Rs) 12,000.00
Working Capital Per Estimate : 105,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
WHEAT FLOUR 10 KG	350	9000	3,150,000
MAIZE SATTU 1 KG	85	22500	1,912,500
GRAM FLOUR 1 KG	70	24000	1,680,000
Total:			6,742,500

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
WHEAT	25	3000	75,000
MAKKA	35	2000	70,000
Total:			145,000

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	2	8,000	192,000
Total:			336,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	15
Finished Goods (In Number of Days) :	15
Receivable By (In Number of Days) :	15

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	3.00
Other Overhead Expenses (In %) :	1.00	Telephone Expenses (In %) :	1.00
Stationery & Postage (In %) :	2.00	Advertisement & Publicity (In %) :	2.00
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	1.00

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 :	3.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	500000	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
Tin shed	1500	210.00	315,000.00
Total			315,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
FLOUR MILL	2.00	140,000.00	280,000.00
BESAN SATTU 5HP	2.00	90,000.00	180,000.00
PACKING MACHINE	1.00	55,000.00	55,000.00
BAG CLOSER	1.00	7,000.00	7,000.00
WEIGHT MACHINE	2.00	7,500.00	15,000.00
CHALNA MACHINE	1.00	75,000.00	75,000.00
Total			612,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
45,000.00	48,000.00	12,000.00	1,032,000.00	153,060.00

"Means of Financing(Term Loan)"

Own Contribution	20.00 %	Rs	206,400.00
Bank Finance	80.00 %		
Term Loan		Rs	825,600.00
Govt. Subsidy	35.00 %	Rs	361,200.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	30,612.00
Bank Finance	80.00 %		
Working Capital		Rs	122,448.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	825600.00	29485.71	796114.29	90816.00
2	796114.29	117942.86	678171.43	87572.57
3	678171.43	117942.86	560228.57	74598.86
4	560228.57	117942.86	442285.71	61625.14
5	442285.71	117942.86	324342.85	48651.43

Own Contribution	20.00 %	Rs	206,400.00
Bank Finance	80.00 %		
Term Loan		Rs	825,600.00
Govt. Subsidy	35.00 %	Rs	361,200.00

6	324342.85	117942.86	206399.99	35677.71
7	206399.99	117942.86	88457.13	22704.00
8	88457.13	117942.86	0	9730.28

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	122,448.00	4,373.14	118,074.86	13,469.28
2	118,074.86	17,492.57	100,582.29	12,988.23
3	100,582.29	17,492.57	83,089.72	11,064.05
4	83,089.72	17,492.57	65,597.15	9,139.87
5	65,597.15	17,492.57	48,104.58	7,215.69
6	48,104.58	17,492.57	30,612.01	5,291.50
7	30,612.01	17,492.57	13,119.44	3,367.32
8	13,119.44	17,492.57	0.00	1,443.14

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	315000.00	283500.00	255150.00	229635.00	206671.50
Depreciation	31500.00	28350.00	25515.00	22963.50	20667.15
Closing Balance	283500.00	255150.00	229635.00	206671.50	186004.35

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	612000.00	520200.00	442170.00	375844.50	319467.83
Depreciation	91800.00	78030.00	66325.50	56376.67	47920.17
Closing Balance	520200.00	442170.00	375844.50	319467.83	271547.66

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	31500.00	28350.00	25515.00	22963.50	20667.15
Machinery	91800.00	78030.00	66325.50	56376.67	47920.17
Total	123300.00	106380.00	91840.50	79340.17	68587.32

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
WHEAT FLOUR 10 KG	350	9,000.00	3,150,000.00
MAIZE SATTU 1 KG	85	22,500.00	1,912,500.00
GRAM FLOUR 1 KG	70	24,000.00	1,680,000.00

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	4719750.00	5394000.00	6068250.00	6068250.00	6068250.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
WHEAT	0	25	3,000	75,000.00
MAKKA	0	35	2,000	70,000.00
Total				145,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	1	12,000	144,000.00
Unskilled	2	8,000	192,000.00
Total	3		336000.0

Repairs and Maintenance	Rs	0.00
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Power and Fuel	Rs	202,275.00
Other Overhead Expenses	Rs	67,425.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	67,425.00
Stationery & Postage	134,850.00
Advertisement & Publicity	134,850.00
Workshed Rent	0.00
Other Miscellaneous Expenses	67,425.00
Total	404,550.00

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	101500.00	116000.00	130500.00	130500.00	130500.00
Wages	235200.00	268800.00	302400.00	302400.00	302400.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	141592.50	161820.00	182047.50	182047.50	182047.50
Other Overhead Expenses	47197.50	53940.00	60682.50	60682.50	60682.50

ADMINISTRATIVE EXPENSES

Salary	0.00	0.00	0.00	0.00	0.00
Postage Telephone	47197.50	53940.00	60682.50	60682.50	60682.50
Stationery & Postage	94395.00	107880.00	121365.00	121365.00	121365.00
Advertisement & Publicity	94395.00	107880.00	121365.00	121365.00	121365.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	47197.50	53940.00	60682.50	60682.50	60682.50
Total:	808675.00	924200.00	1039725.00	1039725.00	1039725.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	6742500.00

MANUFACTURING EXPENSES

Raw Material	145000.00
Wages	336000.00
Repair & Maintenance	0.00

Power & Fuel	202275.00
Other Overhead Expenses	67425.00
Production Cost	750700.00
Administrative Cost	404550.00
Manufacturing Cost	1155250.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	15	Production Cost	37535.00
Finished goods	15	Manufacturing Cost	57762.50
Receivable by	15	Manufacturing Cost	57763.00
Total Working Capital Requirement		Per Cycle	153060.50

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		4719750.00	5394000.00	6068250.00	6068250.00
Total		4719750.00	5394000.00	6068250.00	6068250.00

MANUFACTURING EXPENSES

Rawmaterials		101500.00	116000.00	130500.00	130500.00
Wages		235200.00	268800.00	302400.00	302400.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		141592.50	161820.00	182047.50	182047.50
Other Overhead Expenses		47197.50	53940.00	60682.50	60682.50
Depreciation		123300.00	106380.00	91840.50	79340.17
Production Cost		648790.00	706940.00	767470.50	754970.17

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		47197.50	53940.00	60682.50	60682.50
Stationery & Postage		94395.00	107880.00	121365.00	121365.00
Advertisement & Publicity		94395.00	107880.00	121365.00	121365.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		47197.50	53940.00	60682.50	60682.50
Administrative Cost		283185.00	323640.00	364095.00	364095.00
Interest on Bank credit					
Term Loan		90816.00	87572.57	74598.86	61625.14

Working Capital		13469.28	12988.23	11064.05	9139.87
Cost of Sale		1036260.28	1131140.80	1217228.41	1189830.18
Net Profit Before Tax		3683489.72	4262859.20	4851021.59	4878419.82
Less Tax		0	0.00	0	0
Net Profit		3683489.72	4262859.20	4851021.59	4878419.82

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		3683489.72	4262859.20	4851021.59	4878419.82
Add :					
Depreciation		123300.00	106380.00	91840.50	79340.17
TOTAL - A		3806789.72	4369239.20	4942862.09	4957759.99
Payments :					
On Term Loan :					
Interest		90816.00	87572.57	74598.86	61625.14
Installment		29485.71	117942.86	117942.86	117942.86
On Working Capital					
Interest		13469.28	12988.23	11064.05	9139.87
TOTAL - B		133770.99	218503.66	203605.77	188707.87
Average D.S.C.R		28.46	20.00	24.28	26.27

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		237012.00	237012.00	237012.00	237012.00
Profit		3683489.72	4262859.20	4851021.59	4878419.82
Term Loan		825600.00	796114.29	678171.43	560228.57
Working Capital		122448.00	118074.86	100582.29	83089.72
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		4868549.72	5414060.35	5866787.31	5758750.11

ASSETS

Gross Fixed Assets		975000.00	851700.00	745320.00	653479.50
Less : Depreciation		123300.00	106380.00	91840.50	79340.17
Net Fixed Assets		851700.00	745320.00	653479.50	574139.33
Preliminary & Pre-Op. Expenses		45000	33750	25312.5	18984.375
Current Assets		122448.00	118074.86	100582.29	83089.72
Cash in Bank/Hand		3894401.72	4550665.49	5112725.52	5101521.06
Total		4868549.72	5414060.35	5866787.31	5758750.11

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		3683489.72	4262859.20	4851021.59	4878419.82
Add : Depreciation		123300.00	106380.00	91840.50	79340.17
Term Loan		825600.00	796114.29	678171.43	560228.57
Working Capital Loan		122448.00	118074.86	100582.29	83089.72
Promoters Capital		237012.00	0.00	0.00	0.00
Total		4991849.72	5283428.35	5721615.81	5601078.28
Total Fixed Capital		1032000	1032000	1032000	1032000
Repayment of Term Loan		29485.71	117942.86	117942.86	117942.86
Repayment of WC Loan		4373.14	17492.57	17492.57	17492.57
Current Assets		122448.00	118074.86	100582.29	83089.72
Total		156306.85	253510.29	236017.72	218525.15
Opening Balance		0	4835542.87	9865460.93	15351059.02
Surplus		4835542.87	5029918.06	5485598.09	5382553.13
Closing Balance		4835542.87	9865460.93	15351059.02	20733612.15

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		497301.00	517592.57	530534.36	505060.31
Variable Cost		662259.28	719928.23	778534.55	764110.04
Total Cost		1159560.28	1237520.80	1309068.91	1269170.35
Sales		4719750.00	5394000.00	6068250.00	6068250.00
Contribution (Sales-VC)		4057490.72	4674071.77	5289715.45	5304139.96
B.E.P in %		12.26	11.07	10.03	9.52
Break Even Sales in Rs.		578469.94	597315.24	608617.83	577818.88
Break Even Units		1652.77	1706.61	1738.91	1650.91
Current Ratio		0.89	0.50	0.45	0.40
Net Profit Ratio		78.04 %	79.03 %	79.94 %	80.39 %

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;