

Application View

Application Id : 11021922772148
Name : NARENDRA KUMAR
Mother Name : INDRA KUMARI
Father/Spouse Name : YOGENDRA PRASAD
Gender : MALE
Date of Birth : 30-Jan-1979
Residential Address : SATBIGHI
City: SHEIKHPURA
State : BIHAR
District: SHEIKHPURA
Block/Taluka : SHEIKHPURA
PINCODE : 811105
Email Address : NK197955@GMAIL.COM
Phone Number : 9525475791
Academic Qualification : 10TH PASS
Social Category : OBC
PAN Number : AVDPK2791C

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : MAA VINDHYAWASINI ENTERPRISES
Address of the Proposed Business Unit : HUSSAINA BAD, VIDYAPUR
State : BIHAR District: SHEIKHPURA City: SHEIKHPURA
Block/Taluka : ARIARY PinCode : 811105
Type of Property : Owned Number of New Employment the Proposed Enterprises will Generate : More than 10 workers
Nature of Operations to be Carried out in the Proposed Enterprises : Semi Automatic
Total Available Land for Proposed Project(in Sq ft) : 2500
Land Value of the Proposed Unit (In Rs/Sq ft) : 550
Personal Contribution Towards the Project(in %) : 10.00
Loan for Working Capital : Yes
Own Contribution on working capital (in %) : 21.00

PRODUCT DETAILS

Type of Proposed Product to be Manufactured :	MFP
Type of Activities to be Involved while Manufacturing the Product	GRAIN GRINDING
If MFP, Product Manufactured same as ODOP identified by State for the district	Yes
ODOP Identified by State :	Onion

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
BANK OF INDIA	SHEIKHPURA	BKID0004592	459210110002069
BANK OF INDIA	SHEIKHPURA	BKID0004592	459210110002069

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	2500	250	625,000
Total:			625,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
SEMI AUTOMATIC	3	150,000	450,000
SPIRAL MIXTURE	1	100,000	100,000
WEIGHT BALANCE	1	12,000	12,000
PACKING MACHINE	1	125,000	125,000
STORAGE CONTAINER	5	8,000	40,000
Total:			727,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	100,000.00
Furniture & Fixtures (in Rs):	100,000.00
Contingency/Others/Miscellaneous (in Rs)	73,000.00
Working Capital Per Estimate :	273,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
FLOUR SATTU	98	12570	1,231,860
GRAM	65	15260	991,900
Total:			2,223,760

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
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RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
WHEAT FLOUR	40	3000	120,000
GRAIN	55	4500	247,500
Total:			367,500

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	12	4,500	648,000
Total:			648,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	30
Finished Goods (In Number of Days) :	15
Receivable By (In Number of Days) :	15

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	1.00
Other Overhead Expenses (In %) :	0.00	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	1.00	Advertisement & Publicity (In %) :	1.00
Building Rent per Month(In Rs.) :	2,000.00	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) :	5.00	Project Implementation Period (In Months):	3.00
Rate of Interest (In %) :	11.00	Employment :	12.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	550	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
	2500	250.00	625,000.00
Total			625,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
SEMI AUTOMATIC	3.00	150,000.00	450,000.00
SPIRAL MIXTURE	1.00	100,000.00	100,000.00
WEIGHT BALANCE	1.00	12,000.00	12,000.00
PACKING MACHINE	1.00	125,000.00	125,000.00
STORAGE CONTAINER	5.00	8,000.00	40,000.00
Total			727,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
100,000.00	100,000.00	73,000.00	1,625,000.00	221,066.32

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	162,500.00
Bank Finance	90.00 %		
Term Loan		Rs	1,462,500.00
Govt. Subsidy	35.00 %	Rs	568,750.00

Means of Financing(Working Capital)

Own Contribution	21.00 %	Rs	46,423.93
Bank Finance	79.00 %		
Working Capital		Rs	174,642.39

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	1462500.00	73125.00	1389375.00	160875.00
2	1389375.00	292500.00	1096875.00	152831.25
3	1096875.00	292500.00	804375.00	120656.25
4	804375.00	292500.00	511875.00	88481.25
5	511875.00	292500.00	219375.00	56306.25
6	219375.00	292500.00	0	24131.25

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	174,642.39	8,732.12	165,910.27	19,210.66
2	165,910.27	34,928.48	130,981.79	18,250.13
3	130,981.79	34,928.48	96,053.31	14,408.00
4	96,053.31	34,928.48	61,124.83	10,565.86
5	61,124.83	34,928.48	26,196.35	6,723.73
6	26,196.35	34,928.48	0.00	2,881.60

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	625000.00	562500.00	506250.00	455625.00	410062.50
Depreciation	62500.00	56250.00	50625.00	45562.50	41006.25
Closing Balance	562500.00	506250.00	455625.00	410062.50	369056.25

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	727000.00	617950.00	525257.50	446468.87	379498.54
Depreciation	109050.00	92692.50	78788.63	66970.33	56924.78
Closing Balance	617950.00	525257.50	446468.87	379498.54	322573.76

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	62500.00	56250.00	50625.00	45562.50	41006.25
Machinery	109050.00	92692.50	78788.63	66970.33	56924.78
Total	171550.00	148942.50	129413.63	112532.83	97931.03

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
FLOUR SATTU	98	12,570.00	1,231,860.00
GRAM	65	15,260.00	991,900.00

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	1556632.00	1779008.00	2001384.00	2001384.00	2001384.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
WHEAT FLOUR	0	40	3,000	120,000.00
GRAIN	0	55	4,500	247,500.00
Total				367,500.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	12	4,500	648,000.00
Total	12		648000.0

Repairs and Maintenance	Rs	22,237.60
Power and Fuel	Rs	22,237.60
Other Overhead Expenses	Rs	0.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	22,237.60
Advertisement & Publicity	22,237.60
Workshed Rent	24,000.00
Other Miscellaneous Expenses	22,237.60
Total	90,712.80

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	257250.00	294000.00	330750.00	330750.00	330750.00
Wages	453600.00	518400.00	583200.00	583200.00	583200.00
Repairs & Maintenance	15566.32	17790.08	20013.84	20013.84	20013.84
Power & Fuel	15566.32	17790.08	20013.84	20013.84	20013.84
Other Overhead Expenses	0.00	0.00	0.00	0.00	0.00

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	15566.32	17790.08	20013.84	20013.84	20013.84
Advertisement & Publicity	15566.32	17790.08	20013.84	20013.84	20013.84

Workshed Rent	24000.00	24000.00	24000.00	24000.00	24000.00
Other Miscellaneous Expenses	15566.32	17790.08	20013.84	20013.84	20013.84
Total:	812681.60	925350.40	1038019.20	1038019.20	1038019.20

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	2223760.00

MANUFACTURING EXPENSES

Raw Material	367500.00
Wages	648000.00
Repair & Maintenance	22237.60
Power & Fuel	22237.60
Other Overhead Expenses	0.00
Production Cost	1059975.20
Administrative Cost	90712.80
Manufacturing Cost	1150688.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	30	Production Cost	105997.52
Finished goods	15	Manufacturing Cost	57534.40
Receivable by	15	Manufacturing Cost	57534.00
Total Working Capital Requirement		Per Cycle	221065.92

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1556632.00	1779008.00	2001384.00	2001384.00
Total		1556632.00	1779008.00	2001384.00	2001384.00

MANUFACTURING EXPENSES

Rawmaterials		257250.00	294000.00	330750.00	330750.00
Wages		453600.00	518400.00	583200.00	583200.00
Repairs & Maintenance		15566.32	17790.08	20013.84	20013.84
Power & Fuel		15566.32	17790.08	20013.84	20013.84
Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		171550.00	148942.50	129413.63	112532.83
Production Cost		913532.64	996922.66	1083391.31	1066510.51

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		15566.32	17790.08	20013.84	20013.84
Advertisement & Publicity		15566.32	17790.08	20013.84	20013.84
Workshed Rent		24000.00	24000.00	24000.00	24000.00
Other Miscellaneous Expenses		15566.32	17790.08	20013.84	20013.84
Administrative Cost		70698.96	77370.24	84041.52	84041.52
Interest on Bank credit					
Term Loan		160875.00	152831.25	120656.25	88481.25
Working Capital		19210.66	18250.13	14408.00	10565.86
Cost of Sale		1164317.26	1245374.28	1302497.08	1249599.14
Net Profit Before Tax		392314.74	533633.72	698886.92	751784.86
Less Tax		0	0.00	0	0
Net Profit		392314.74	533633.72	698886.92	751784.86

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		392314.74	533633.72	698886.92	751784.86
Add :					
Depreciation		171550.00	148942.50	129413.63	112532.83
TOTAL - A		563864.74	682576.22	828300.55	864317.69
Payments :					
On Term Loan :					
Interest		160875.00	152831.25	120656.25	88481.25
Installment		73125.00	292500.00	292500.00	292500.00
On Working Capital					
Interest		19210.66	18250.13	14408.00	10565.86
TOTAL - B		253210.66	463581.38	427564.25	391547.11
Average D.S.C.R		2.23	1.47	1.94	2.21

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		208923.93	208923.93	208923.93	208923.93
Profit		392314.74	533633.72	698886.92	751784.86
Term Loan		1462500.00	1389375.00	1096875.00	804375.00
Working Capital		174642.39	165910.27	130981.79	96053.31
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0

Total		2238381.06	2297842.92	2135667.64	1861137.10
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ASSETS

Gross Fixed Assets		1452000.00	1280450.00	1131507.50	1002093.87
Less : Depreciation		171550.00	148942.50	129413.63	112532.83
Net Fixed Assets		1280450.00	1131507.50	1002093.87	889561.04
Preliminary & Pre-Op. Expenses		100000	75000	56250	42187.5
Current Assets		174642.39	165910.27	130981.79	96053.31
Cash in Bank/Hand		783288.67	1000425.15	1002591.98	875522.75
Total		2238381.06	2297842.92	2135667.64	1861137.10

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		392314.74	533633.72	698886.92	751784.86
Add : Depreciation		171550.00	148942.50	129413.63	112532.83
Term Loan		1462500.00	1389375.00	1096875.00	804375.00
Working Capital Loan		174642.39	165910.27	130981.79	96053.31
Promoters Capital		184606.63	0.00	0.00	0.00
Total		2385613.76	2237861.49	2056157.34	1764746.00
Total Fixed Capital		1625000	1625000	1625000	1625000
Repayment of Term Loan		73125.00	292500.00	292500.00	292500.00
Repayment of WC Loan		8732.12	34928.48	34928.48	34928.48
Current Assets		174642.39	165910.27	130981.79	96053.31
Total		256499.51	493338.75	458410.27	423481.79
Opening Balance		0	2129114.25	3873636.99	5471384.06
Surplus		2129114.25	1744522.74	1597747.07	1341264.21
Closing Balance		2129114.25	3873636.99	5471384.06	6812648.27

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		403123.96	379143.99	334111.40	285055.60
Variable Cost		932743.30	1015172.79	1097799.31	1077076.37
Total Cost		1335867.26	1394316.78	1431910.71	1362131.97
Sales		1556632.00	1779008.00	2001384.00	2001384.00
Contribution (Sales-VC)		623888.70	763835.21	903584.69	924307.63
B.E.P in %		64.61	49.64	36.98	30.84
Break Even Sales in Rs.		1005813.47	883044.12	740036.01	617224.94
Break Even Units		10263.40	9010.65	7551.39	6298.21

Current Ratio		0.67	0.33	0.28	0.23
Net Profit Ratio		25.20 %	30.00 %	34.92 %	37.56 %

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;