

Application View

Application Id : 11021322756786
Name : SAURAV SUMAN
Mother Name : INDU DEVI
Father/Spouse Name : RAM VINAY PRASAD
Gender : MALE
Date of Birth : 27-Jul-1996
Residential Address : MEDAN SIRSIYA, VIA-MEHSI
City: MOTIHARI
State : BIHAR
District: PURBI CHAMPARAN
Block/Taluka : KALYANPUR
PINCODE : 845426
Email Address : SAURAVSUMANAC@GMAIL.COM
Phone Number : 9801503334
Academic Qualification : 12TH PASS
Social Category : OBC
PAN Number : JNJPS7211A

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : KGN FLOUR MILL
Address of the Proposed Business Unit : PURAN CHAPRA
State : BIHAR District: PURBI CHAMPARAN City: MOTIHARI
Block/Taluka : KALYANPUR PinCode : 845426
Type of Property : Parental 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) : 4000
Land Value of the Proposed Unit (In Rs/Sq ft) : 300
Personal Contribution Towards the Project(in %) : 40.00
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 FLOUR MANUFACTURING
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
STATE BANK OF INDIA	BHIKHANPURA	SBIN0018041	20248148662

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
FLOORING	500	200	100,000
TIN SHED	800	200	160,000
Total:			260,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
MULTI PURPOSE GRAIN CLEANING SETUP WITH MOTOR	2	221,600	443,200
GRAVITY SEPARATOR FOR WEIGHT GRADING WITH MOTOR	1	242,153	242,153
ELEVATOR BOX SIZE WITH MOTOR	3	37,773	113,319
VARAM CONVEYOR SET WITH MOTOR	2	43,932	87,864
WHEAT TANK STORAGE	4	50,000	200,000
HEAVY AATA CHAKKI WITH EMRY STONE AND MOTOR	6	103,500	621,000
PNEUMATIC SYSTEM SETUP WITH MOTOR	2	189,948	379,896
CENTRIFUGAL FOR FLOUR SEPARATE WITH MOTOR	2	200,886	401,772
WHEAT CRUSHER WITH MOTOR	1	44,386	44,386
Total:			2,533,590

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 50,000.00
Furniture & Fixtures (in Rs): 40,000.00
Contingency/Others/Miscellaneous (in Rs) 50,000.00
Working Capital Per Estimate : 140,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
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SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
FLOUR	680	11000	7,480,000
Total:			7,480,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
WHEAT	500	9500	4,750,000
Total:			4,750,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	9,000	216,000
UNSKILLED	4	7,000	336,000
Total:			552,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	45
Finished Goods (In Number of Days) :	25
Receivable By (In Number of Days) :	20

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	2.00
Other Overhead Expenses (In %) :	0.50	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 %) :	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):	6.00
Rate of Interest (In %) :	11.00	Employment :	6.00

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)
Flooring	500	200.00	100,000.00
Tin shed	800	200.00	160,000.00
Total			260,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
MULTI PURPOSE GRAIN CLEANING SETUP WITH MOTOR	2.00	221,600.00	443,200.00
GRAVITY SEPARATOR FOR WEIGHT GRADING WITH MOTOR	1.00	242,153.00	242,153.00
ELEVATOR BOX SIZE WITH MOTOR	3.00	37,773.00	113,319.00
VARAM CONVEYOR SET WITH MOTOR	2.00	43,932.00	87,864.00
WHEAT TANK STORAGE	4.00	50,000.00	200,000.00
HEAVY AATA CHAKKI WITH EMRY STONE AND MOTOR	6.00	103,500.00	621,000.00
PNEUMATIC SYSTEM SETUP WITH MOTOR	2.00	189,948.00	379,896.00
CENTRIFUGAL FOR FLOUR SEPARATE WITH MOTOR	2.00	200,886.00	401,772.00
WHEAT CRUSHER WITH MOTOR	1.00	44,386.00	44,386.00
Total			2,533,590.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
50,000.00	40,000.00	50,000.00	2,933,590.00	1,682,604.00

"Means of Financing(Term Loan)"

Own Contribution	40.00 %	Rs	1,173,436.00
Bank Finance	60.00 %		
Term Loan		Rs	1,760,154.00
Govt. Subsidy	35.00 %	Rs	1,000,000.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	336,520.80
Bank Finance	80.00 %		
Working Capital		Rs	1,346,083.20

Own Contribution	40.00 %	Rs	1,173,436.00
Bank Finance	60.00 %		
Term Loan		Rs	1,760,154.00
Govt. Subsidy	35.00 %	Rs	1,000,000.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	1760154.00	125725.29	1634428.71	193616.94
2	1634428.71	251450.57	1382978.14	179787.16
3	1382978.14	251450.57	1131527.57	152127.60
4	1131527.57	251450.57	880077.00	124468.03
5	880077.00	251450.57	628626.43	96808.47
6	628626.43	251450.57	377175.86	69148.91
7	377175.86	251450.57	125725.29	41489.34
8	125725.29	251450.57	0	13829.78

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	1,346,083.20	96,148.80	1,249,934.40	148,069.15
2	1,249,934.40	192,297.60	1,057,636.80	137,492.78
3	1,057,636.80	192,297.60	865,339.20	116,340.05
4	865,339.20	192,297.60	673,041.60	95,187.31
5	673,041.60	192,297.60	480,744.00	74,034.58

6	480,744.00	192,297.60	288,446.40	52,881.84
7	288,446.40	192,297.60	96,148.80	31,729.10
8	96,148.80	192,297.60	0.00	10,576.37

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	260000.00	234000.00	210600.00	189540.00	170586.00
Depreciation	26000.00	23400.00	21060.00	18954.00	17058.60
Closing Balance	234000.00	210600.00	189540.00	170586.00	153527.40

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	2533590.00	2153551.50	1830518.78	1555940.96	1322549.82
Depreciation	380038.50	323032.72	274577.82	233391.14	198382.47
Closing Balance	2153551.50	1830518.78	1555940.96	1322549.82	1124167.35

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	26000.00	23400.00	21060.00	18954.00	17058.60
Machinery	380038.50	323032.72	274577.82	233391.14	198382.47
Total	406038.50	346432.72	295637.82	252345.14	215441.07

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
FLOUR	680	11,000.00	7,480,000.00

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	5236000.00	5984000.00	6732000.00	6732000.00	6732000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
WHEAT	0	500	9,500	4,750,000.00
Total				4,750,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	2	9,000	216,000.00

Unskilled	4	7,000	336,000.00
Total	6		552000.0

Repairs and Maintenance	Rs	74,800.00
Power and Fuel	Rs	149,600.00
Other Overhead Expenses	Rs	37,400.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	7,480.00
Advertisement & Publicity	7,480.00
Workshed Rent	0.00
Other Miscellaneous Expenses	74,800.00
Total	89,760.00

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	3325000.00	3800000.00	4275000.00	4275000.00	4275000.00
Wages	386400.00	441600.00	496800.00	496800.00	496800.00
Repairs & Maintenance	52360.00	59840.00	67320.00	67320.00	67320.00
Power & Fuel	104720.00	119680.00	134640.00	134640.00	134640.00
Other Overhead Expenses	26180.00	29920.00	33660.00	33660.00	33660.00

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	5236.00	5984.00	6732.00	6732.00	6732.00
Advertisement & Publicity	5236.00	5984.00	6732.00	6732.00	6732.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	52360.00	59840.00	67320.00	67320.00	67320.00
Total:	3957492.00	4522848.00	5088204.00	5088204.00	5088204.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	7480000.00

MANUFACTURING EXPENSES

Raw Material	4750000.00
Wages	552000.00
Repair & Maintenance	74800.00
Power & Fuel	149600.00
Other Overhead Expenses	37400.00
Production Cost	5563800.00
Administrative Cost	89760.00
Manufacturing Cost	5653560.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	45	Production Cost	834570.00
Finished goods	25	Manufacturing Cost	471130.00
Receivable by	20	Manufacturing Cost	376904.00
Total Working Capital Requirement		Per Cycle	1682604.00

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		5236000.00	5984000.00	6732000.00	6732000.00
Total		5236000.00	5984000.00	6732000.00	6732000.00

MANUFACTURING EXPENSES

Rawmaterials		3325000.00	3800000.00	4275000.00	4275000.00
Wages		386400.00	441600.00	496800.00	496800.00
Repairs & Maintenance		52360.00	59840.00	67320.00	67320.00
Power & Fuel		104720.00	119680.00	134640.00	134640.00
Other Overhead Expenses		26180.00	29920.00	33660.00	33660.00
Depreciation		406038.50	346432.72	295637.82	252345.14
Production Cost		4300698.50	4797472.72	5303057.82	5259765.14

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		5236.00	5984.00	6732.00	6732.00
Advertisement & Publicity		5236.00	5984.00	6732.00	6732.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		52360.00	59840.00	67320.00	67320.00

Administrative Cost		62832.00	71808.00	80784.00	80784.00
Interest on Bank credit					
Term Loan		193616.94	179787.16	152127.60	124468.03
Working Capital		148069.15	137492.78	116340.05	95187.31
Cost of Sale		4705216.59	5186560.66	5652309.47	5560204.48
Net Profit Before Tax		530783.41	797439.34	1079690.53	1171795.52
Less Tax		0	0.00	0	0
Net Profit		530783.41	797439.34	1079690.53	1171795.52

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		530783.41	797439.34	1079690.53	1171795.52
Add :					
Depreciation		406038.50	346432.72	295637.82	252345.14
TOTAL - A		936821.91	1143872.06	1375328.35	1424140.66
Payments :					
On Term Loan :					
Interest		193616.94	179787.16	152127.60	124468.03
Installment		125725.29	251450.57	251450.57	251450.57
On Working Capital					
Interest		148069.15	137492.78	116340.05	95187.31
TOTAL - B		467411.38	568730.51	519918.22	471105.91
Average D.S.C.R		2.00	2.01	2.65	3.02

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		1509956.80	1509956.80	1509956.80	1509956.80
Profit		530783.41	797439.34	1079690.53	1171795.52
Term Loan		1760154.00	1634428.71	1382978.14	1131527.57
Working Capital		1346083.20	1249934.40	1057636.80	865339.20
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		5146977.41	5191759.25	5030262.27	4678619.09

ASSETS

Gross Fixed Assets		2833590.00	2427551.50	2081118.78	1785480.96
Less : Depreciation		406038.50	346432.72	295637.82	252345.14
Net Fixed Assets		2427551.50	2081118.78	1785480.96	1533135.82
Preliminary & Pre-Op. Expenses		50000	37500	28125	21093.75

Current Assets		1346083.20	1249934.40	1057636.80	865339.20
Cash in Bank/Hand		1373342.71	1860706.07	2187144.51	2280144.07
Total		5146977.41	5191759.25	5030262.27	4678619.09

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		530783.41	797439.34	1079690.53	1171795.52
Add : Depreciation		406038.50	346432.72	295637.82	252345.14
Term Loan		1760154.00	1634428.71	1382978.14	1131527.57
Working Capital Loan		1346083.20	1249934.40	1057636.80	865339.20
Promoters Capital		1846477.60	0.00	0.00	0.00
Total		5889536.71	4028235.17	3815943.29	3421007.43
Total Fixed Capital		2933590	2933590	2933590	2933590
Repayment of Term Loan		125725.29	251450.57	251450.57	251450.57
Repayment of WC Loan		96148.80	192297.60	192297.60	192297.60
Current Assets		1346083.20	1249934.40	1057636.80	865339.20
Total		1567957.29	1693682.57	1501384.97	1309087.37
Opening Balance		0	4321579.42	6656132.02	8970690.34
Surplus		4321579.42	2334552.60	2314558.32	2111920.06
Closing Balance		4321579.42	6656132.02	8970690.34	11082610.40

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		662487.44	598027.88	528549.42	457597.17
Variable Cost		4448767.65	4934965.50	5419397.87	5354952.45
Total Cost		5111255.09	5532993.38	5947947.29	5812549.62
Sales		5236000.00	5984000.00	6732000.00	6732000.00
Contribution (Sales-VC)		787232.35	1049034.50	1312602.13	1377047.55
B.E.P in %		84.15	57.01	40.27	33.23
Break Even Sales in Rs.		4406302.96	3411326.16	2710794.55	2237064.47
Break Even Units		6479.86	5016.66	3986.46	3289.80
Current Ratio		2.39	1.64	1.48	1.30
Net Profit Ratio		10.14 %	13.33 %	16.04 %	17.41 %

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;