

Application View

Application Id : 11021322769297  
Name : SHUBHASH KUMAR MAHTO  
Mother Name : JHALIYA DEVI  
Father/Spouse Name : KANHAUYA MAHTO  
Gender : MALE  
Date of Birth : 05-Jul-1994  
Residential Address : VILL + PO - PRASURAMPUR PS- PIPRA  
City: MOTIHARI  
State : BIHAR  
District: PURBI CHAMPARAN  
Block/Taluka : CHAKIYA  
PINCODE : 845416  
Email Address : SUBHASMAHTOJMD3344@GMAIL.COM  
Phone Number : 9113768798  
Academic Qualification : 12TH PASS  
Social Category : OBC  
PAN Number : CBLPM4013M

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : RUDRA INTERPRISES  
Address of the Proposed Business Unit : VILL + PO - PRASURAMPUR PS- PIPRA  
State : BIHAR District: PURBI CHAMPARAN City: MOTIHARI  
Block/Taluka : CHAKIYA PinCode : 845416  
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) : 200  
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 Ground grinding  
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	CHINTAMANPUR	SBIN0008273	31611490706

## BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
RCC/ASBESTOS SHED	500	200	100,000
Total:			100,000

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
30 INCH STONE TYPE ATTA CHAKKI	2	65,000	130,000
BLOWER CYCLONE AIRLOCK AND GRADER SYSTEM	1	165,000	165,000
PRE DUST CLEANING MACHINE	1	126,000	126,000
ELEVATOR	26	2,500	65,000
25 HP HAVELLS MOTOR 960 RPM	1	130,000	130,000
TANK FOR DISTRIBUTION	1	16,000	16,000
Total:			632,000

## 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.)
WHEAT	50	5000	250,000
WHEAT	100	3000	300,000
WHEAT	230	1500	345,000
Total:			895,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
WHEAT	1,900	70	133,000
Total:			133,000

## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	7,000	84,000
UNSKILLED	2	5,000	120,000
Total:			204,000

## WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

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

## 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 %) :	0.01	Advertisement & Publicity (In %) :	0.10
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	0.00

## DEPRECIATION DETAILS

On Building (In %) :	10.00	On Machinery (In %) :	15.00
----------------------	-------	-----------------------	-------

## OTHER DETAILS

Loan Repayment Period (in Years) :	5.00	Project Implementation Period (In Months):	6.00
Rate of Interest (In %) :	11.00	Employment :	3.00

## PROJECTED FINANCIAL

### COST OF PROJECT

Land	Land Value	Ownership
LAND	200	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
	500	200.00	100,000.00
Total			100,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
30 INCH STONE TYPE ATTA CHAKKI	2.00	65,000.00	130,000.00
BLOWER CYCLONE AIRLOCK AND GRADER SYSTEM	1.00	165,000.00	165,000.00
PRE DUST CLEANING MACHINE	1.00	126,000.00	126,000.00
ELEVATOR	26.00	2,500.00	65,000.00
25 HP HAVELLS MOTOR 960 RPM	1.00	130,000.00	130,000.00
TANK FOR DISTRIBUTION	1.00	16,000.00	16,000.00
<b>Total</b>			<b>632,000.00</b>

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
50,000.00	40,000.00	50,000.00	872,000.00	106,666.90

### "Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	87,200.00
Bank Finance	90.00 %		
Term Loan		Rs	784,800.00
Govt. Subsidy	35.00 %	Rs	305,200.00

### Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	21,333.38
Bank Finance	80.00 %		
Working Capital		Rs	85,333.52

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	784800.00	78480.00	706320.00	86328.00
2	706320.00	156960.00	549360.00	77695.20
3	549360.00	156960.00	392400.00	60429.60
4	392400.00	156960.00	235440.00	43164.00
5	235440.00	156960.00	78480.00	25898.40
6	78480.00	156960.00	0	8632.80

Own Contribution	10.00 %	Rs	87,200.00
Bank Finance	90.00 %		
Term Loan		Rs	784,800.00
Govt. Subsidy	35.00 %	Rs	305,200.00

### Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	85,333.52	8,533.35	76,800.17	9,386.69
2	76,800.17	17,066.70	59,733.47	8,448.02
3	59,733.47	17,066.70	42,666.77	6,570.68
4	42,666.77	17,066.70	25,600.07	4,693.34
5	25,600.07	17,066.70	8,533.37	2,816.01
6	8,533.37	17,066.70	0.00	938.67

### Statement Showing the Depreciation on Fixed Assets

#### WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	100000.00	90000.00	81000.00	72900.00	65610.00
Depreciation	10000.00	9000.00	8100.00	7290.00	6561.00
Closing Balance	90000.00	81000.00	72900.00	65610.00	59049.00

## MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	632000.00	537200.00	456620.00	388127.00	329907.95
Depreciation	94800.00	80580.00	68493.00	58219.05	49486.19
Closing Balance	537200.00	456620.00	388127.00	329907.95	280421.76

## TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	10000.00	9000.00	8100.00	7290.00	6561.00
Machinery	94800.00	80580.00	68493.00	58219.05	49486.19
Total	104800.00	89580.00	76593.00	65509.05	56047.19

## Schedule of Sales Realization

### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
WHEAT	50	5,000.00	250,000.00
WHEAT	100	3,000.00	300,000.00
WHEAT	230	1,500.00	345,000.00

### 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	626500.00	716000.00	805500.00	805500.00	805500.00

## Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
WHEAT	0	1,900	70	133,000.00
Total				133,000.00

## WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	1	7,000	84,000.00
	2	5,000	120,000.00
Total	3		204000.0

Repairs and Maintenance	Rs	8,950.00
Power and Fuel	Rs	8,950.00
Other Overhead Expenses	Rs	0.00

## ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	89.50
Advertisement & Publicity	895.00
Workshed Rent	0.00
Other Miscellaneous Expenses	0.00
<b>Total</b>	<b>984.50</b>

### 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	93100.00	106400.00	119700.00	119700.00	119700.00
Wages	142800.00	163200.00	183600.00	183600.00	183600.00
Repairs & Maintenance	6265.00	7160.00	8055.00	8055.00	8055.00
Power & Fuel	6265.00	7160.00	8055.00	8055.00	8055.00
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	62.65	71.60	80.55	80.55	80.55
Advertisement & Publicity	626.50	716.00	805.50	805.50	805.50
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	0.00	0.00	0.00	0.00	0.00
<b>Total:</b>	<b>249119.15</b>	<b>284707.60</b>	<b>320296.05</b>	<b>320296.05</b>	<b>320296.05</b>

### Assessment of Working Capital

Particulars	Amount in Rs.
Sale	895000.00

## MANUFACTURING EXPENSES

Raw Material	133000.00
Wages	204000.00
Repair & Maintenance	8950.00
Power & Fuel	8950.00
Other Overhead Expenses	0.00
<b>Production Cost</b>	<b>354900.00</b>
<b>Administrative Cost</b>	<b>984.50</b>
<b>Manufacturing Cost</b>	<b>355884.50</b>

## 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	35490.00
Finished goods	30	Manufacturing Cost	35588.45
Receivable by	30	Manufacturing Cost	35588.00
Total Working Capital Requirement		Per Cycle	106666.45

## Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		626500.00	716000.00	805500.00	805500.00
Total		626500.00	716000.00	805500.00	805500.00

### MANUFACTURING EXPENSES

Rawmaterials		93100.00	106400.00	119700.00	119700.00
Wages		142800.00	163200.00	183600.00	183600.00
Repairs & Maintenance		6265.00	7160.00	8055.00	8055.00
Power & Fuel		6265.00	7160.00	8055.00	8055.00
Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		104800.00	89580.00	76593.00	65509.05
Production Cost		353230.00	373500.00	396003.00	384919.05

### ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		62.65	71.60	80.55	80.55
Advertisement & Publicity		626.50	716.00	805.50	805.50
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		0.00	0.00	0.00	0.00
Administrative Cost		689.15	787.60	886.05	886.05

Interest on Bank credit

Term Loan		86328.00	77695.20	60429.60	43164.00
Working Capital		9386.69	8448.02	6570.68	4693.34
Cost of Sale		449633.84	460430.82	463889.33	433662.44
Net Profit Before Tax		176866.16	255569.18	341610.67	371837.56
Less Tax		0	0.00	0	0
Net Profit		176866.16	255569.18	341610.67	371837.56



## Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		176866.16	255569.18	341610.67	371837.56
Add :					
Depreciation		104800.00	89580.00	76593.00	65509.05
<b>TOTAL - A</b>		<b>281666.16</b>	<b>345149.18</b>	<b>418203.67</b>	<b>437346.61</b>
<b>Payments :</b>					
<b>On Term Loan :</b>					
Interest		86328.00	77695.20	60429.60	43164.00
Installment		78480.00	156960.00	156960.00	156960.00
<b>On Working Capital</b>					
Interest		9386.69	8448.02	6570.68	4693.34
<b>TOTAL - B</b>		<b>174194.69</b>	<b>243103.22</b>	<b>223960.28</b>	<b>204817.34</b>
Average D.S.C.R		1.62	1.42	1.87	2.14

## Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		108533.38	108533.38	108533.38	108533.38
Profit		176866.16	255569.18	341610.67	371837.56
Term Loan		784800.00	706320.00	549360.00	392400.00
Working Capital		85333.52	76800.17	59733.47	42666.77
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
<b>Total</b>		<b>1155533.06</b>	<b>1147222.73</b>	<b>1059237.52</b>	<b>915437.71</b>

## ASSETS

Gross Fixed Assets		772000.00	667200.00	577620.00	501027.00
Less : Depreciation		104800.00	89580.00	76593.00	65509.05
Net Fixed Assets		667200.00	577620.00	501027.00	435517.95
Preliminary & Pre-Op. Expenses		50000	37500	28125	21093.75
Current Assets		85333.52	76800.17	59733.47	42666.77
Cash in Bank/Hand		402999.54	492802.56	498477.05	437252.99
<b>Total</b>		<b>1155533.06</b>	<b>1147222.73</b>	<b>1059237.52</b>	<b>915437.71</b>

## Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		176866.16	255569.18	341610.67	371837.56
Add : Depreciation		104800.00	89580.00	76593.00	65509.05
Term Loan		784800.00	706320.00	549360.00	392400.00
Working Capital Loan		85333.52	76800.17	59733.47	42666.77

Promoters Capital		97866.69	0.00	0.00	0.00
Total		1249666.37	1128269.35	1027297.14	872413.38
Total Fixed Capital		872000	872000	872000	872000
Repayment of Term Loan		78480.00	156960.00	156960.00	156960.00
Repayment of WC Loan		8533.35	17066.70	17066.70	17066.70
Current Assets		85333.52	76800.17	59733.47	42666.77
Total		172346.87	250826.87	233760.17	216693.47
Opening Balance		0	1077319.50	1954761.98	2748298.95
Surplus		1077319.50	877442.48	793536.97	655719.91
Closing Balance		1077319.50	1954761.98	2748298.95	3404018.86

### Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		191817.15	168062.80	137908.65	109559.10
Variable Cost		362616.69	381948.02	402573.68	389612.39
Total Cost		554433.84	550010.82	540482.33	499171.49
Sales		626500.00	716000.00	805500.00	805500.00
Contribution (Sales-VC)		263883.31	334051.98	402926.32	415887.61
B.E.P in %		72.69	50.31	34.23	26.34
Break Even Sales in Rs.		455403.73	360222.28	275696.60	212196.40
Break Even Units		9108.07	7204.45	5513.93	4243.93
Current Ratio		0.47	0.30	0.25	0.19
Net Profit Ratio		28.23 %	35.69 %	42.41 %	46.16 %

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;