

Application View

Application Id : 11021222738786
Name : CHANDAN KUMAR
Mother Name : SARITA DEVI
Father/Spouse Name : MITHILESH KUMAR YADAV
Gender : MALE
Date of Birth : 10-Aug-2000
Residential Address : VILL- MAKDUMPUR PO+PS ATHMALGOLA
City: ATHMALGOLA
State : BIHAR
District: PATNA
Block/Taluka : ATHMALGOLA
PINCODE : 803211
Email Address : SHIVSHAKTI FOODAGRO@GMAIL.COM
Phone Number : 8789725862
Academic Qualification : 12TH PASS
Social Category : OBC
PAN Number : JEQPK8205A

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : SHIV SHAKTI FOOD AGRO
Address of the Proposed Business Unit : VILL CHHEDI SINGH TOLA NH 31 ATHMALGOLA BARH PATNA BIHAR 803211
State : BIHAR District: PATNA City: PATNA
Block/Taluka : ATHMALGOLA PinCode : 803211
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) : 2562
Land Value of the Proposed Unit (In Rs/Sq ft) : 740
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	Storage, Primary processing, milling, packaging Equipment for power supply quality control
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
CANARA BANK	BAKHTIYARPUR	CNRB0003526	3526261000036
CANARA BANK	BAKHTIYARPUR	CNRB0003526	3526261000036

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	2500	260	650,000
Total:			650,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
CLEANING MACHINE	1	318,600	318,600
CENTRIFUGAL SEPRATOR	1	247,800	247,800
PNEUMATIC SYSTEM	1	224,200	224,200
CHAKKI 24	2	73,750	147,500
VARAM CONVEYER	1	70,800	70,800
ELEVATOR	2	61,950	123,900
STORAGE TANK	2	56,050	112,100
ELECTRIC MOTOR AND CONTROL PANEL FOR ALL EQUIPMENT	1	247,800	247,800
FITTING AND INSTALLATION	1	59,000	59,000
Total:			1,551,700

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	25,000.00
Furniture & Fixtures (in Rs):	35,000.00
Contingency/Others/Miscellaneous (in Rs)	35,000.00
Working Capital Per Estimate :	95,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
ATTA 5 KG	167	15000	2,505,000

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
ATTA 10 KG	330	7500	2,475,000
Total:			4,980,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
WHEAT	20	136000	2,720,000
LAMINATE 5 KG	8	15000	120,000
LAMINATE 10 KG	14	7500	105,000
Total:			2,945,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	12,000	288,000
UNSKILLED	2	8,000	192,000
Total:			480,000

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 %) :	2.50
Other Overhead Expenses (In %):	0.50	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.20	Advertisement & Publicity (In %):	0.20
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	0.50

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 :	4.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	740	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
Tin shed	2500	260.00	650,000.00
Total			650,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
CLEANING MACHINE	1.00	318,600.00	318,600.00
CENTRIFUGAL SEPRATOR	1.00	247,800.00	247,800.00
PNEUMATIC SYSTEM	1.00	224,200.00	224,200.00
CHAKKI 24	2.00	73,750.00	147,500.00
VARAM CONVEYER	1.00	70,800.00	70,800.00
ELEVATOR	2.00	61,950.00	123,900.00
STORAGE TANK	2.00	56,050.00	112,100.00
ELECTRIC MOTOR AND CONTROL PANEL FOR ALL EQUIPMENT	1.00	247,800.00	247,800.00
FITTING AND INSTALLATION	1.00	59,000.00	59,000.00
Total			1,551,700.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
25,000.00	35,000.00	35,000.00	2,296,700.00	729,322.00

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	229,670.00
Bank Finance	90.00 %		
Term Loan		Rs	2,067,030.00
Govt. Subsidy	35.00 %	Rs	803,845.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	145,864.40
Bank Finance	80.00 %		
Working Capital		Rs	583,457.60

Own Contribution	10.00 %	Rs	229,670.00
Bank Finance	90.00 %		
Term Loan		Rs	2,067,030.00
Govt. Subsidy	35.00 %	Rs	803,845.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	2067030.00	73822.50	1993207.50	227373.30
2	1993207.50	295290.00	1697917.50	219252.83
3	1697917.50	295290.00	1402627.50	186770.92
4	1402627.50	295290.00	1107337.50	154289.02
5	1107337.50	295290.00	812047.50	121807.13
6	812047.50	295290.00	516757.50	89325.23
7	516757.50	295290.00	221467.50	56843.32
8	221467.50	295290.00	0	24361.42

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	583,457.60	20,837.77	562,619.83	64,180.34
2	562,619.83	83,351.09	479,268.74	61,888.18
3	479,268.74	83,351.09	395,917.65	52,719.56
4	395,917.65	83,351.09	312,566.56	43,550.94
5	312,566.56	83,351.09	229,215.47	34,382.32

6	229,215.47	83,351.09	145,864.38	25,213.70
7	145,864.38	83,351.09	62,513.29	16,045.08
8	62,513.29	83,351.09	0.00	6,876.46

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	650000.00	585000.00	526500.00	473850.00	426465.00
Depreciation	65000.00	58500.00	52650.00	47385.00	42646.50
Closing Balance	585000.00	526500.00	473850.00	426465.00	383818.50

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	1551700.00	1318945.00	1121103.25	952937.76	809997.10
Depreciation	232755.00	197841.75	168165.49	142940.66	121499.56
Closing Balance	1318945.00	1121103.25	952937.76	809997.10	688497.54

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	65000.00	58500.00	52650.00	47385.00	42646.50
Machinery	232755.00	197841.75	168165.49	142940.66	121499.56
Total	297755.00	256341.75	220815.49	190325.66	164146.06

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
ATTA 5 KG	167	15,000.00	2,505,000.00
ATTA 10 KG	330	7,500.00	2,475,000.00

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	3486000.00	3984000.00	4482000.00	4482000.00	4482000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
WHEAT	0	20	136,000	2,720,000.00
LAMINATE 5 KG	0	8	15,000	120,000.00
LAMINATE 10 KG	0	14	7,500	105,000.00
Total				2,945,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	2	12,000	288,000.00
Unskilled	2	8,000	192,000.00
Total	4		480000.0

Repairs and Maintenance	Rs	49,800.00
Power and Fuel	Rs	124,500.00
Other Overhead Expenses	Rs	24,900.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	9,960.00
Advertisement & Publicity	9,960.00
Workshed Rent	0.00
Other Miscellaneous Expenses	24,900.00
Total	44,820.00

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	2061500.00	2356000.00	2650500.00	2650500.00	2650500.00
Wages	336000.00	384000.00	432000.00	432000.00	432000.00
Repairs & Maintenance	34860.00	39840.00	44820.00	44820.00	44820.00
Power & Fuel	87150.00	99600.00	112050.00	112050.00	112050.00
Other Overhead Expenses	17430.00	19920.00	22410.00	22410.00	22410.00

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	6972.00	7968.00	8964.00	8964.00	8964.00
Advertisement & Publicity	6972.00	7968.00	8964.00	8964.00	8964.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	17430.00	19920.00	22410.00	22410.00	22410.00
Total:	2568314.00	2935216.00	3302118.00	3302118.00	3302118.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	4980000.00

MANUFACTURING EXPENSES

Raw Material	2945000.00
Wages	480000.00
Repair & Maintenance	49800.00
Power & Fuel	124500.00
Other Overhead Expenses	24900.00
Production Cost	3624200.00
Administrative Cost	44820.00
Manufacturing Cost	3669020.00

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	362420.00
Finished goods	15	Manufacturing Cost	183451.00
Receivable by	15	Manufacturing Cost	183451.00
Total Working Capital Requirement		Per Cycle	729322.00

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		3486000.00	3984000.00	4482000.00	4482000.00
Total		3486000.00	3984000.00	4482000.00	4482000.00

MANUFACTURING EXPENSES

Rawmaterials		2061500.00	2356000.00	2650500.00	2650500.00
Wages		336000.00	384000.00	432000.00	432000.00
Repairs & Maintenance		34860.00	39840.00	44820.00	44820.00
Power & Fuel		87150.00	99600.00	112050.00	112050.00
Other Overhead Expenses		17430.00	19920.00	22410.00	22410.00
Depreciation		297755.00	256341.75	220815.49	190325.66
Production Cost		2834695.00	3155701.75	3482595.49	3452105.66

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		6972.00	7968.00	8964.00	8964.00
Advertisement & Publicity		6972.00	7968.00	8964.00	8964.00
Workshed Rent		0.00	0.00	0.00	0.00

Other Miscellaneous Expenses		17430.00	19920.00	22410.00	22410.00
Administrative Cost		31374.00	35856.00	40338.00	40338.00
Interest on Bank credit					
Term Loan		227373.30	219252.83	186770.92	154289.02
Working Capital		64180.34	61888.18	52719.56	43550.94
Cost of Sale		3157622.64	3472698.76	3762423.97	3690283.62
Net Profit Before Tax		328377.36	511301.24	719576.03	791716.38
Less Tax		0	0.00	0	0
Net Profit		328377.36	511301.24	719576.03	791716.38

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		328377.36	511301.24	719576.03	791716.38
Add :					
Depreciation		297755.00	256341.75	220815.49	190325.66
TOTAL - A		626132.36	767642.99	940391.52	982042.04
Payments :					
On Term Loan :					
Interest		227373.30	219252.83	186770.92	154289.02
Installment		73822.50	295290.00	295290.00	295290.00
On Working Capital					
Interest		64180.34	61888.18	52719.56	43550.94
TOTAL - B		365376.14	576431.01	534780.48	493129.96
Average D.S.C.R		1.71	1.33	1.76	1.99

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		375534.40	375534.40	375534.40	375534.40
Profit		328377.36	511301.24	719576.03	791716.38
Term Loan		2067030.00	1993207.50	1697917.50	1402627.50
Working Capital		583457.60	562619.83	479268.74	395917.65
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		3354399.36	3442662.97	3272296.67	2965795.93

ASSETS

Gross Fixed Assets		2236700.00	1938945.00	1682603.25	1461787.76
Less : Depreciation		297755.00	256341.75	220815.49	190325.66
Net Fixed Assets		1938945.00	1682603.25	1461787.76	1271462.10

Preliminary & Pre-Op. Expenses		25000	18750	14062.5	10546.875
Current Assets		583457.60	562619.83	479268.74	395917.65
Cash in Bank/Hand		831996.76	1197439.89	1331240.17	1298416.18
Total		3354399.36	3442662.97	3272296.67	2965795.93

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		328377.36	511301.24	719576.03	791716.38
Add : Depreciation		297755.00	256341.75	220815.49	190325.66
Term Loan		2067030.00	1993207.50	1697917.50	1402627.50
Working Capital Loan		583457.60	562619.83	479268.74	395917.65
Promoters Capital		302602.20	0.00	0.00	0.00
Total		3579222.16	3323470.32	3117577.76	2780587.19
Total Fixed Capital		2296700	2296700	2296700	2296700
Repayment of Term Loan		73822.50	295290.00	295290.00	295290.00
Repayment of WC Loan		20837.77	83351.09	83351.09	83351.09
Current Assets		583457.60	562619.83	479268.74	395917.65
Total		678117.87	941260.92	857909.83	774558.74
Opening Balance		0	2901104.29	5283313.69	7542981.62
Surplus		2901104.29	2382209.40	2259667.93	2006028.45
Closing Balance		2901104.29	5283313.69	7542981.62	9549010.07

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		556502.30	511450.58	447924.41	384952.68
Variable Cost		2898875.34	3217589.93	3535315.05	3495656.60
Total Cost		3455377.64	3729040.51	3983239.46	3880609.28
Sales		3486000.00	3984000.00	4482000.00	4482000.00
Contribution (Sales-VC)		587124.66	766410.07	946684.95	986343.40
B.E.P in %		94.78	66.73	47.32	39.03
Break Even Sales in Rs.		3304182.48	2658653.89	2120660.32	1749246.67
Break Even Units		19785.52	15920.08	12698.56	10474.53
Current Ratio		1.51	0.85	0.78	0.69
Net Profit Ratio		9.42 %	12.83 %	16.05 %	17.66 %

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;