

Application View

Application Id : 11021822747821  
Name : SANJEEV KUMAR CHAUBEY  
Mother Name : MANJU DEVI  
Father/Spouse Name : SHATRUGHAN CHAUBEY  
Gender : MALE  
Date of Birth : 06-Mar-1986  
Residential Address : VILLAGE + P.O- BHATGAIN, P.S- TARAIIYA  
City: SARAN  
State : BIHAR  
District: SARAN  
Block/Taluka : TARAIIYA  
PINCODE : 841424  
Email Address : SANJEEVGUDDU1515@GMAIL.COM  
Phone Number : 9934947024  
Academic Qualification : GRADUATE  
Social Category : GENERAL  
PAN Number : AQNPC4212F

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : RAMA ENTERPRISES  
Address of the Proposed Business Unit : VILLAGE + P.O- BHATGAIN, P.S- TARAIIYA  
State : BIHAR District: SARAN City: SARAN  
Block/Taluka : TARAIIYA PinCode : 841424  
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) : 4500  
Land Value of the Proposed Unit (In Rs/Sq ft) : 250  
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 WHEAT, BRAN  
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	ADB TARAIYA	SBIN0003438	30397919846

## BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	3000	120	360,000
STORAGE	1500	150	225,000
Total:			585,000

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
CLEANING MACHINE 1500KG PER HOUR	1	450,000	450,000
FLOUR MILL CHAKKI	4	45,000	180,000
WHEAT CRUSHER	1	28,000	28,000
GRAVITY SEPARATOR WITH AC	1	175,000	175,000
EXTRA ELEVATOR COMPLETE BUCKET AND BELT STORAGE TA	3	81,000	243,000
PNEUMATIC SYSTEM	2	140,000	280,000
CENTRIFUGAL AATA SEPARATOR	1	160,000	160,000
ELECTRIC MOTOR ALL 120 HP	1	200,000	200,000
STORAGE TANK	3	45,000	135,000
Total:			1,851,000

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 50,000.00  
Furniture & Fixtures (in Rs): 50,000.00  
Contingency/Others/Miscellaneous (in Rs) 50,000.00  
Working Capital Per Estimate : 150,000.00

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
AATA	25	1110000	27,750,000

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
BRAN	22	42000	924,000
Total:			28,674,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
WHEAT	19	1152000	21,888,000
Total:			21,888,000

## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
UNSKILLED	5	9,000	540,000
SKILLED	5	12,000	720,000
Total:			1,260,000

## WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	15
Finished Goods (In Number of Days) :	7
Receivable By (In Number of Days) :	10

## MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	3.70
Other Overhead Expenses (In %) :	0.50	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.05	Advertisement & Publicity (In %) :	0.10
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	0.02

## 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 :	10.00

## PROJECTED FINANCIAL

### COST OF PROJECT

Land	Land Value	Ownership
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LAND	250	OWN	
Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
Tin shed	3000	120.00	360,000.00
Storage	1500	150.00	225,000.00
Total			585,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
CLEANING MACHINE 1500KG PER HOUR	1.00	450,000.00	450,000.00
FLOUR MILL CHAKKI	4.00	45,000.00	180,000.00
WHEAT CRUSHER	1.00	28,000.00	28,000.00
GRAVITY SEPARATOR WITH AC	1.00	175,000.00	175,000.00
EXTRA ELEVATOR COMPLETE BUCKET AND BELT STORAGE TA	3.00	81,000.00	243,000.00
PNEUMATIC SYSTEM	2.00	140,000.00	280,000.00
CENTRIFUGAL AATA SEPARATOR	1.00	160,000.00	160,000.00
ELECTRIC MOTOR ALL 120 HP	1.00	200,000.00	200,000.00
STORAGE TANK	3.00	45,000.00	135,000.00
Total			1,851,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
50,000.00	50,000.00	50,000.00	2,586,000.00	2,630,927.38

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

Own Contribution	10.00 %	Rs	258,600.00
Bank Finance	90.00 %		
Term Loan		Rs	2,327,400.00
Govt. Subsidy	35.00 %	Rs	905,100.00

### Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	526,185.48
Bank Finance	80.00 %		
Working Capital		Rs	2,104,741.90

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
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Own Contribution	10.00 %	Rs	258,600.00
Bank Finance	90.00 %		
Term Loan		Rs	2,327,400.00
Govt. Subsidy	35.00 %	Rs	905,100.00

1	2327400.00	166242.86	2161157.14	256014.00
2	2161157.14	332485.71	1828671.43	237727.29
3	1828671.43	332485.71	1496185.72	201153.86
4	1496185.72	332485.71	1163700.01	164580.43
5	1163700.01	332485.71	831214.30	128007.00
6	831214.30	332485.71	498728.59	91433.57
7	498728.59	332485.71	166242.88	54860.14
8	166242.88	332485.71	0	18286.72

### Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	2,104,741.90	150,338.71	1,954,403.19	231,521.61
2	1,954,403.19	300,677.41	1,653,725.78	214,984.35
3	1,653,725.78	300,677.41	1,353,048.37	181,909.84
4	1,353,048.37	300,677.41	1,052,370.96	148,835.32
5	1,052,370.96	300,677.41	751,693.55	115,760.81
6	751,693.55	300,677.41	451,016.14	82,686.29
7	451,016.14	300,677.41	150,338.73	49,611.78

8	150,338.73	300,677.41	0.00	16,537.26
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### Statement Showing the Depreciation on Fixed Assets

#### WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	585000.00	526500.00	473850.00	426465.00	383818.50
Depreciation	58500.00	52650.00	47385.00	42646.50	38381.85
Closing Balance	526500.00	473850.00	426465.00	383818.50	345436.65

#### MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	1851000.00	1573350.00	1337347.50	1136745.37	966233.56
Depreciation	277650.00	236002.50	200602.13	170511.81	144935.03
Closing Balance	1573350.00	1337347.50	1136745.37	966233.56	821298.53

#### TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	58500.00	52650.00	47385.00	42646.50	38381.85
Machinery	277650.00	236002.50	200602.13	170511.81	144935.03
Total	336150.00	288652.50	247987.13	213158.31	183316.88

### Schedule of Sales Realization

#### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
AATA	25	1,110,000.00	27,750,000.00
BRAN	22	42,000.00	924,000.00

#### 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	20071800.00	22939200.00	25806600.00	25806600.00	25806600.00

### Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
WHEAT	0	19	1,152,000	21,888,000.00
Total				21,888,000.00

### WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Unskilled	5	9,000	540,000.00
Skilled	5	12,000	720,000.00
Total	10		1260000.0

Repairs and Maintenance	Rs	286,740.00
Power and Fuel	Rs	1,060,938.00
Other Overhead Expenses	Rs	143,370.00

### ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	14,337.00
Advertisement & Publicity	28,674.00
Workshed Rent	0.00
Other Miscellaneous Expenses	5,734.80
Total	48,745.80

### 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	15321600.00	17510400.00	19699200.00	19699200.00	19699200.00
Wages	882000.00	1008000.00	1134000.00	1134000.00	1134000.00
Repairs & Maintenance	200718.00	229392.00	258066.00	258066.00	258066.00
Power & Fuel	742656.60	848750.40	954844.20	954844.20	954844.20
Other Overhead Expenses	100359.00	114696.00	129033.00	129033.00	129033.00

### 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	10035.90	11469.60	12903.30	12903.30	12903.30
Advertisement & Publicity	20071.80	22939.20	25806.60	25806.60	25806.60
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	4014.36	4587.84	5161.32	5161.32	5161.32
Total:	17281455.66	19750235.04	22219014.42	22219014.42	22219014.42

### Assessment of Working Capital

Particulars	Amount in Rs.
Sale	28674000.00

### MANUFACTURING EXPENSES

Raw Material	21888000.00
Wages	1260000.00
Repair & Maintenance	286740.00
Power & Fuel	1060938.00
Other Overhead Expenses	143370.00
Production Cost	24639048.00
Administrative Cost	48745.80
Manufacturing Cost	24687793.80

### 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	1231952.40
Finished goods	7	Manufacturing Cost	576048.52
Receivable by	10	Manufacturing Cost	822926.00
Total Working Capital Requirement		Per Cycle	2630926.92

### Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		20071800.00	22939200.00	25806600.00	25806600.00
Total		20071800.00	22939200.00	25806600.00	25806600.00

### MANUFACTURING EXPENSES

Rawmaterials		15321600.00	17510400.00	19699200.00	19699200.00
Wages		882000.00	1008000.00	1134000.00	1134000.00
Repairs & Maintenance		200718.00	229392.00	258066.00	258066.00
Power & Fuel		742656.60	848750.40	954844.20	954844.20
Other Overhead Expenses		100359.00	114696.00	129033.00	129033.00
Depreciation		336150.00	288652.50	247987.13	213158.31
Production Cost		17583483.60	19999890.90	22423130.33	22388301.51

### ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		10035.90	11469.60	12903.30	12903.30
Advertisement & Publicity		20071.80	22939.20	25806.60	25806.60
Workshed Rent		0.00	0.00	0.00	0.00



Other Miscellaneous Expenses		4014.36	4587.84	5161.32	5161.32
Administrative Cost		34122.06	38996.64	43871.22	43871.22
Interest on Bank credit					
Term Loan		256014.00	237727.29	201153.86	164580.43
Working Capital		231521.61	214984.35	181909.84	148835.32
Cost of Sale		18105141.2	20491599.1	22850065.2	22745588.48
Net Profit Before Tax		1966658.73	2447600.82	2956534.75	3061011.52
Less Tax		0	0.00	0	0
Net Profit		1966658.73	2447600.82	2956534.75	3061011.52

### Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		1966658.73	2447600.82	2956534.75	3061011.52
Add :					
Depreciation		336150.00	288652.50	247987.13	213158.31
<b>TOTAL - A</b>		<b>2302808.73</b>	<b>2736253.32</b>	<b>3204521.88</b>	<b>3274169.83</b>
Payments :					
On Term Loan :					
Interest		256014.00	237727.29	201153.86	164580.43
Installment		166242.86	332485.71	332485.71	332485.71
On Working Capital					
Interest		231521.61	214984.35	181909.84	148835.32
<b>TOTAL - B</b>		<b>653778.47</b>	<b>785197.35</b>	<b>715549.41</b>	<b>645901.46</b>
Average D.S.C.R		3.52	3.48	4.48	5.07

### Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		784785.48	784785.48	784785.48	784785.48
Profit		1966658.73	2447600.82	2956534.75	3061011.52
Term Loan		2327400.00	2161157.14	1828671.43	1496185.72
Working Capital		2104741.90	1954403.19	1653725.78	1353048.37
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
<b>Total</b>		<b>7183586.11</b>	<b>7347946.63</b>	<b>7223717.44</b>	<b>6695031.09</b>

### ASSETS

Gross Fixed Assets		2486000.00	2149850.00	1861197.50	1613210.37
Less : Depreciation		336150.00	288652.50	247987.13	213158.31
<b>Net Fixed Assets</b>		<b>2149850.00</b>	<b>1861197.50</b>	<b>1613210.37</b>	<b>1400052.06</b>

Preliminary & Pre-Op. Expenses		50000	37500	28125	21093.75
Current Assets		2104741.90	1954403.19	1653725.78	1353048.37
Cash in Bank/Hand		2928994.21	3532345.94	3956781.29	3941930.66
<b>Total</b>		<b>7183586.11</b>	<b>7347946.63</b>	<b>7223717.44</b>	<b>6695031.09</b>

### Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		1966658.73	2447600.82	2956534.75	3061011.52
Add : Depreciation		336150.00	288652.50	247987.13	213158.31
Term Loan		2327400.00	2161157.14	1828671.43	1496185.72
Working Capital Loan		2104741.90	1954403.19	1653725.78	1353048.37
Promoters Capital		521692.74	0.00	0.00	0.00
<b>Total</b>		<b>7256643.37</b>	<b>6851813.65</b>	<b>6686919.09</b>	<b>6123403.92</b>
Total Fixed Capital		2586000	2586000	2586000	2586000
Repayment of Term Loan		166242.86	332485.71	332485.71	332485.71
Repayment of WC Loan		150338.71	300677.41	300677.41	300677.41
Current Assets		2104741.90	1954403.19	1653725.78	1353048.37
<b>Total</b>		<b>2421323.47</b>	<b>2587566.31</b>	<b>2286888.90</b>	<b>1986211.49</b>
Opening Balance		0	4835319.90	9099567.24	13499597.43
Surplus		4835319.90	4264247.34	4400030.19	4137192.43
<b>Closing Balance</b>		<b>4835319.90</b>	<b>9099567.24</b>	<b>13499597.43</b>	<b>17636789.86</b>

### Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		626286.06	565376.43	493012.21	421609.96
Variable Cost		17815005.21	20214875.25	22605040.17	22537136.83
Total Cost		18441291.27	20780251.68	23098052.38	22958746.79
Sales		20071800.00	22939200.00	25806600.00	25806600.00
Contribution (Sales-VC)		2256794.79	2724324.75	3201559.83	3269463.17
B.E.P in %		27.75	20.75	15.40	12.90
Break Even Sales in Rs.		5570151.35	4760549.56	3973990.67	3327861.19
Break Even Units		222806.05	190421.98	158959.63	133114.45
Current Ratio		2.62	1.80	1.63	1.43
Net Profit Ratio		9.80 %	10.67 %	11.46 %	11.86 %

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;