

Application View

Application Id : 11020822801996
Name : RAJA BABOO KUMAR
Mother Name : SUDAMA DEVI
Father/Spouse Name : BASDEV THAKUR
Gender : MALE
Date of Birth : 31-May-1996
Residential Address : VILL-PAKARI, PO-JASAULI, PS-BARURAJ
City: MUZAFFARPUR
State : BIHAR
District: MUZAFFARPUR
Block/Taluka : MOTIPUR
PINCODE : 843141
Email Address : THAKURRAJA307@GMAIL.COM
Phone Number : 8507693746
Academic Qualification : GRADUATE
Social Category : OBC
PAN Number : DYHPK0379A

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : RAJA BABOO KUMAR
Address of the Proposed Business Unit : VILL-PAKARI, PO-JASAULI, PS-BARURAJ
State : BIHAR District: MUZAFFARPUR City: MUZAFFARPUR
Block/Taluka : MOTIPUR PinCode : 843141
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) : 1000
Land Value of the Proposed Unit (In Rs/Sq ft) : 300
Personal Contribution Towards the Project(in %) : 20.00
Loan for Working Capital : Yes
Own Contribution on working capital (in %) : 30.00

PRODUCT DETAILS

Type of Proposed Product to be Manufactured : Food Products- Manufacturing
Type of Activities to be Involved while Manufacturing the Product MANUFACTURING OF ATTA
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	MOTIPUR	SBIN0010335	20375345462

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
RCC/ASBESTOS SHED	1000	300	300,000
Total:			300,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
PULVILIZER	2	170,000	340,000
PACKING MACHINE	1	55,000	55,000
WEIGHT SCALE	1	15,000	15,000
Total:			410,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 25,000.00
Furniture & Fixtures (in Rs): 30,000.00
Contingency/Others/Miscellaneous (in Rs) 25,000.00
Working Capital Per Estimate : 80,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
ATTA	40	72000	2,880,000
Total:			2,880,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
GEHU	25	72100	1,802,500
Total:			1,802,500

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
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WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	8,000	96,000
UNSKILLED	1	5,000	60,000
Total:			156,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

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

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	3.00
Other Overhead Expenses (In %) :	1.00	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.00	Advertisement & Publicity (In %) :	1.00
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) :	5.00	Project Implementation Period (In Months):	6.00
Rate of Interest (In %) :	11.00	Employment :	2.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	300	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
	1000	300.00	300,000.00
Total			300,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
PULVILIZER	2.00	170,000.00	340,000.00
PACKING MACHINE	1.00	55,000.00	55,000.00
WEIGHT SCALE	1.00	15,000.00	15,000.00

Total	410,000.00
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Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
25,000.00	30,000.00	25,000.00	790,000.00	214,090.00

"Means of Financing(Term Loan)"

Own Contribution	20.00 %	Rs	158,000.00
Bank Finance	80.00 %		
Term Loan		Rs	632,000.00
Govt. Subsidy	35.00 %	Rs	276,500.00

Means of Financing(Working Capital)

Own Contribution	30.00 %	Rs	64,227.00
Bank Finance	70.00 %		
Working Capital		Rs	149,863.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	632000.00	63200.00	568800.00	69520.00
2	568800.00	126400.00	442400.00	62568.00
3	442400.00	126400.00	316000.00	48664.00
4	316000.00	126400.00	189600.00	34760.00
5	189600.00	126400.00	63200.00	20856.00
6	63200.00	126400.00	0	6952.00

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	149,863.00	14,986.30	134,876.70	16,484.93

2	134,876.70	29,972.60	104,904.10	14,836.44
3	104,904.10	29,972.60	74,931.50	11,539.45
4	74,931.50	29,972.60	44,958.90	8,242.47
5	44,958.90	29,972.60	14,986.30	4,945.48
6	14,986.30	29,972.60	0.00	1,648.49

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	300000.00	270000.00	243000.00	218700.00	196830.00
Depreciation	30000.00	27000.00	24300.00	21870.00	19683.00
Closing Balance	270000.00	243000.00	218700.00	196830.00	177147.00

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	410000.00	348500.00	296225.00	251791.25	214022.56
Depreciation	61500.00	52275.00	44433.75	37768.69	32103.38
Closing Balance	348500.00	296225.00	251791.25	214022.56	181919.18

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	30000.00	27000.00	24300.00	21870.00	19683.00
Machinery	61500.00	52275.00	44433.75	37768.69	32103.38
Total	91500.00	79275.00	68733.75	59638.69	51786.38

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
ATTA	40	72,000.00	2,880,000.00

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	2016000.00	2304000.00	2592000.00	2592000.00	2592000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
GEHU	0	25	72,100	1,802,500.00
Total				1,802,500.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	1	8,000	96,000.00
	1	5,000	60,000.00
Total	2		156000.0

Repairs and Maintenance	Rs	28,800.00
Power and Fuel	Rs	86,400.00
Other Overhead Expenses	Rs	28,800.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	0.00
Advertisement & Publicity	28,800.00
Workshed Rent	0.00
Other Miscellaneous Expenses	28,800.00
Total	57,600.00

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	1261750.00	1442000.00	1622250.00	1622250.00	1622250.00
Wages	109200.00	124800.00	140400.00	140400.00	140400.00
Repairs & Maintenance	20160.00	23040.00	25920.00	25920.00	25920.00
Power & Fuel	60480.00	69120.00	77760.00	77760.00	77760.00
Other Overhead Expenses	20160.00	23040.00	25920.00	25920.00	25920.00

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	0.00	0.00	0.00	0.00	0.00
Advertisement & Publicity	20160.00	23040.00	25920.00	25920.00	25920.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	20160.00	23040.00	25920.00	25920.00	25920.00
Total:	1512070.00	1728080.00	1944090.00	1944090.00	1944090.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	2880000.00

MANUFACTURING EXPENSES

Raw Material	1802500.00
Wages	156000.00
Repair & Maintenance	28800.00
Power & Fuel	86400.00
Other Overhead Expenses	28800.00
Production Cost	2102500.00
Administrative Cost	57600.00
Manufacturing Cost	2160100.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	10	Production Cost	70083.33
Finished goods	10	Manufacturing Cost	72003.33
Receivable by	10	Manufacturing Cost	72003.00
Total Working Capital Requirement		Per Cycle	214089.66

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		2016000.00	2304000.00	2592000.00	2592000.00
Total		2016000.00	2304000.00	2592000.00	2592000.00

MANUFACTURING EXPENSES

Rawmaterials		1261750.00	1442000.00	1622250.00	1622250.00
Wages		109200.00	124800.00	140400.00	140400.00
Repairs & Maintenance		20160.00	23040.00	25920.00	25920.00
Power & Fuel		60480.00	69120.00	77760.00	77760.00
Other Overhead Expenses		20160.00	23040.00	25920.00	25920.00
Depreciation		91500.00	79275.00	68733.75	59638.69
Production Cost		1563250.00	1761275.00	1960983.75	1951888.69

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		0.00	0.00	0.00	0.00
Advertisement & Publicity		20160.00	23040.00	25920.00	25920.00
Workshed Rent		0.00	0.00	0.00	0.00

Other Miscellaneous Expenses		20160.00	23040.00	25920.00	25920.00
Administrative Cost		40320.00	46080.00	51840.00	51840.00
Interest on Bank credit					
Term Loan		69520.00	62568.00	48664.00	34760.00
Working Capital		16484.93	14836.44	11539.45	8242.47
Cost of Sale		1689574.93	1884759.44	2073027.20	2046731.16
Net Profit Before Tax		326425.07	419240.56	518972.80	545268.84
Less Tax		0	0.00	0	0
Net Profit		326425.07	419240.56	518972.80	545268.84

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		326425.07	419240.56	518972.80	545268.84
Add :					
Depreciation		91500.00	79275.00	68733.75	59638.69
TOTAL - A		417925.07	498515.56	587706.55	604907.53
Payments :					
On Term Loan :					
Interest		69520.00	62568.00	48664.00	34760.00
Installment		63200.00	126400.00	126400.00	126400.00
On Working Capital					
Interest		16484.93	14836.44	11539.45	8242.47
TOTAL - B		149204.93	203804.44	186603.45	169402.47
Average D.S.C.R		2.80	2.45	3.15	3.57

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		222227.00	222227.00	222227.00	222227.00
Profit		326425.07	419240.56	518972.80	545268.84
Term Loan		632000.00	568800.00	442400.00	316000.00
Working Capital		149863.00	134876.70	104904.10	74931.50
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1330515.07	1345144.26	1288503.90	1158427.34

ASSETS

Gross Fixed Assets		740000.00	648500.00	569225.00	500491.25
Less : Depreciation		91500.00	79275.00	68733.75	59638.69
Net Fixed Assets		648500.00	569225.00	500491.25	440852.56

Preliminary & Pre-Op. Expenses		25000	18750	14062.5	10546.875
Current Assets		149863.00	134876.70	104904.10	74931.50
Cash in Bank/Hand		532152.07	641042.56	683108.55	642643.28
Total		1330515.07	1345144.26	1288503.90	1158427.34

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		326425.07	419240.56	518972.80	545268.84
Add : Depreciation		91500.00	79275.00	68733.75	59638.69
Term Loan		632000.00	568800.00	442400.00	316000.00
Working Capital Loan		149863.00	134876.70	104904.10	74931.50
Promoters Capital		200818.00	0.00	0.00	0.00
Total		1400606.07	1202192.26	1135010.65	995839.03
Total Fixed Capital		790000	790000	790000	790000
Repayment of Term Loan		63200.00	126400.00	126400.00	126400.00
Repayment of WC Loan		14986.30	29972.60	29972.60	29972.60
Current Assets		149863.00	134876.70	104904.10	74931.50
Total		228049.30	291249.30	261276.70	231304.10
Opening Balance		0	1172556.77	2083499.73	2957233.68
Surplus		1172556.77	910942.96	873733.95	764534.93
Closing Balance		1172556.77	2083499.73	2957233.68	3721768.61

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		201340.00	187923.00	169237.75	146238.69
Variable Cost		1579734.93	1776111.44	1972523.20	1960131.16
Total Cost		1781074.93	1964034.44	2141760.95	2106369.85
Sales		2016000.00	2304000.00	2592000.00	2592000.00
Contribution (Sales-VC)		436265.07	527888.56	619476.80	631868.84
B.E.P in %		46.15	35.60	27.32	23.14
Break Even Sales in Rs.		930400.96	820200.75	708120.54	599888.24
Break Even Units		23260.02	20505.02	17703.01	14997.21
Current Ratio		0.91	0.58	0.48	0.38
Net Profit Ratio		16.19 %	18.20 %	20.02 %	21.04 %

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;