

Application View

Application Id : 11021022803654
Name : RAKESH PRASAD SANTOSHI
Mother Name : KANTI DEVI
Father/Spouse Name : ARJUN PRASAD SANTHOSI
Gender : MALE
Date of Birth : 15-Jan-1975
Residential Address : S/O- ARJUN PRASAD SANTOSHI, RAM NAGAR, PAKRI BARWAN, NAWADA
City: PAKRIBARWAN
State : BIHAR
District: NAWADA
Block/Taluka : PAKRIBARWAN
PINCODE : 805124
Email Address : GAUTAMSWEETSPKB@GMAIL.COM
Phone Number : 7903816358
Academic Qualification : 10TH PASS
Social Category : OBC
PAN Number : DODPS4317L

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : GAUTAM MISTHAN FIRM
Address of the Proposed Business Unit : S/O- ARJUN PRASAD SANTOSHI, RAM NAGAR, PAKRI BARWAN, NAWADA
State : BIHAR District: NAWADA City: PAKRIBARWAN
Block/Taluka : PAKRIBARWAN PinCode : 805124
Type of Property : Rental 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) : 550
Land Value of the Proposed Unit (In Rs/Sq ft) : 1500
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 AND RICE FLOUR GRANDING AND SUGAR MIXING
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District?	No
If No, Other ODOP Products :	Indian traditional Sweets and Confectionary(Khurma/Belgrami)

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
PUNJAB NATIONAL BANK	PAKARI BARAWAN, DISTT-NAWADAH	PUNB0290800	2908000100111300

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	500	70	35,000
Total:			35,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
ALL TYPES OF GRANDING MACHINE	4	120,000	480,000
Total:			480,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	28,000.00
Furniture & Fixtures (in Rs):	27,000.00
Contingency/Others/Miscellaneous (in Rs) :	75,000.00
Working Capital Per Estimate :	130,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
BARA	97	40000	3,880,000
Total:			3,880,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
ATTA BESEN SUGUR	60	40112	2,406,720
Total:			2,406,720

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	7,500	180,000
UNSKILLED	3	4,000	144,000
Total:			324,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	4
Finished Goods (In Number of Days) :	11
Receivable By (In Number of Days) :	20

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	1.20
Other Overhead Expenses (In %) :	0.50	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.40	Advertisement & Publicity (In %) :	2.00
Building Rent per Month(In Rs.) :	4,000.00	Other Miscellaneous Expenditure (In %) :	1.50

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 :	5.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	1500	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
Minor civil construction	500	70.00	35,000.00
Total			35,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
All Types of grinding machine	4.00	120,000.00	480,000.00
Total			480,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
28,000.00	27,000.00	75,000.00	645,000.00	351,402.40

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	64,500.00
Bank Finance	90.00 %		
Term Loan		Rs	580,500.00
Govt. Subsidy	35.00 %	Rs	225,750.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	70,280.48
Bank Finance	80.00 %		
Working Capital		Rs	281,121.92

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	580500.00	20732.14	559767.86	63855.00
2	559767.86	82928.57	476839.29	61574.46
3	476839.29	82928.57	393910.72	52452.32
4	393910.72	82928.57	310982.15	43330.18
5	310982.15	82928.57	228053.58	34208.04
6	228053.58	82928.57	145125.01	25085.89
7	145125.01	82928.57	62196.44	15963.75
8	62196.44	82928.57	0	6841.61

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	281,121.92	10,040.07	271,081.85	30,923.41
2	271,081.85	40,160.27	230,921.58	29,819.00

3	230,921.58	40,160.27	190,761.31	25,401.37
4	190,761.31	40,160.27	150,601.04	20,983.74
5	150,601.04	40,160.27	110,440.77	16,566.11
6	110,440.77	40,160.27	70,280.50	12,148.48
7	70,280.50	40,160.27	30,120.23	7,730.85
8	30,120.23	40,160.27	0.00	3,313.23

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	35000.00	31500.00	28350.00	25515.00	22963.50
Depreciation	3500.00	3150.00	2835.00	2551.50	2296.35
Closing Balance	31500.00	28350.00	25515.00	22963.50	20667.15

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	480000.00	408000.00	346800.00	294780.00	250563.00
Depreciation	72000.00	61200.00	52020.00	44217.00	37584.45
Closing Balance	408000.00	346800.00	294780.00	250563.00	212978.55

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	3500.00	3150.00	2835.00	2551.50	2296.35
Machinery	72000.00	61200.00	52020.00	44217.00	37584.45
Total	75500.00	64350.00	54855.00	46768.50	39880.80

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
BARA	97	40,000.00	3,880,000.00

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	2716000.00	3104000.00	3492000.00	3492000.00	3492000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
ATTA BESEN SUGUR	0	60	40,112	2,406,720.00
Total				2,406,720.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	2	7,500	180,000.00
Unskilled	3	4,000	144,000.00
Total	5		324000.0

Repairs and Maintenance	Rs	38,800.00
Power and Fuel	Rs	46,560.00
Other Overhead Expenses	Rs	19,400.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	15,520.00
Advertisement & Publicity	77,600.00
Workshed Rent	48,000.00
Other Miscellaneous Expenses	58,200.00
Total	199,320.00

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	1684704.00	1925376.00	2166048.00	2166048.00	2166048.00
Wages	226800.00	259200.00	291600.00	291600.00	291600.00
Repairs & Maintenance	27160.00	31040.00	34920.00	34920.00	34920.00
Power & Fuel	32592.00	37248.00	41904.00	41904.00	41904.00
Other Overhead Expenses	13580.00	15520.00	17460.00	17460.00	17460.00

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	10864.00	12416.00	13968.00	13968.00	13968.00
Advertisement & Publicity	54320.00	62080.00	69840.00	69840.00	69840.00
Workshed Rent	48000.00	48000.00	48000.00	48000.00	48000.00
Other Miscellaneous Expenses	40740.00	46560.00	52380.00	52380.00	52380.00
Total:	2138760.00	2437440.00	2736120.00	2736120.00	2736120.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	3880000.00

MANUFACTURING EXPENSES

Raw Material	2406720.00
Wages	324000.00
Repair & Maintenance	38800.00
Power & Fuel	46560.00
Other Overhead Expenses	19400.00
Production Cost	2835480.00
Administrative Cost	199320.00
Manufacturing Cost	3034800.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	4	Production Cost	37806.40
Finished goods	11	Manufacturing Cost	111276.00
Receivable by	20	Manufacturing Cost	202320.00
Total Working Capital Requirement		Per Cycle	351402.40

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		2716000.00	3104000.00	3492000.00	3492000.00
Total		2716000.00	3104000.00	3492000.00	3492000.00

MANUFACTURING EXPENSES

Rawmaterials		1684704.00	1925376.00	2166048.00	2166048.00
Wages		226800.00	259200.00	291600.00	291600.00
Repairs & Maintenance		27160.00	31040.00	34920.00	34920.00
Power & Fuel		32592.00	37248.00	41904.00	41904.00
Other Overhead Expenses		13580.00	15520.00	17460.00	17460.00
Depreciation		75500.00	64350.00	54855.00	46768.50
Production Cost		2060336.00	2332734.00	2606787.00	2598700.50

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		10864.00	12416.00	13968.00	13968.00
Advertisement & Publicity		54320.00	62080.00	69840.00	69840.00
Workshed Rent		48000.00	48000.00	48000.00	48000.00

Other Miscellaneous Expenses		40740.00	46560.00	52380.00	52380.00
Administrative Cost		153924.00	169056.00	184188.00	184188.00
Interest on Bank credit					
Term Loan		63855.00	61574.46	52452.32	43330.18
Working Capital		30923.41	29819.00	25401.37	20983.74
Cost of Sale		2309038.41	2593183.46	2868828.69	2847202.42
Net Profit Before Tax		406961.59	510816.54	623171.31	644797.58
Less Tax		0	0.00	0	0
Net Profit		406961.59	510816.54	623171.31	644797.58

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		406961.59	510816.54	623171.31	644797.58
Add :					
Depreciation		75500.00	64350.00	54855.00	46768.50
TOTAL - A		482461.59	575166.54	678026.31	691566.08
Payments :					
On Term Loan :					
Interest		63855.00	61574.46	52452.32	43330.18
Installment		20732.14	82928.57	82928.57	82928.57
On Working Capital					
Interest		30923.41	29819.00	25401.37	20983.74
TOTAL - B		115510.55	174322.03	160782.26	147242.49
Average D.S.C.R		4.18	3.30	4.22	4.70

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		134780.48	134780.48	134780.48	134780.48
Profit		406961.59	510816.54	623171.31	644797.58
Term Loan		580500.00	559767.86	476839.29	393910.72
Working Capital		281121.92	271081.85	230921.58	190761.31
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1403363.99	1476446.73	1465712.66	1364250.09

ASSETS

Gross Fixed Assets		542000.00	466500.00	402150.00	347295.00
Less : Depreciation		75500.00	64350.00	54855.00	46768.50
Net Fixed Assets		466500.00	402150.00	347295.00	300526.50

Preliminary & Pre-Op. Expenses		28000	21000	15750	11812.5
Current Assets		281121.92	271081.85	230921.58	190761.31
Cash in Bank/Hand		655742.07	803214.88	887496.08	872962.28
Total		1403363.99	1476446.73	1465712.66	1364250.09

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		406961.59	510816.54	623171.31	644797.58
Add : Depreciation		75500.00	64350.00	54855.00	46768.50
Term Loan		580500.00	559767.86	476839.29	393910.72
Working Capital Loan		281121.92	271081.85	230921.58	190761.31
Promoters Capital		99640.24	0.00	0.00	0.00
Total		1443723.75	1406016.25	1385787.18	1276238.11
Total Fixed Capital		645000	645000	645000	645000
Repayment of Term Loan		20732.14	82928.57	82928.57	82928.57
Repayment of WC Loan		10040.07	40160.27	40160.27	40160.27
Current Assets		281121.92	271081.85	230921.58	190761.31
Total		311894.13	394170.69	354010.42	313850.15
Opening Balance		0	1131829.62	2143675.18	3175451.94
Surplus		1131829.62	1011845.56	1031776.76	962387.96
Closing Balance		1131829.62	2143675.18	3175451.94	4137839.90

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		293279.00	294980.46	291495.32	274286.68
Variable Cost		2091259.41	2362553.00	2632188.37	2619684.24
Total Cost		2384538.41	2657533.46	2923683.69	2893970.92
Sales		2716000.00	3104000.00	3492000.00	3492000.00
Contribution (Sales-VC)		624740.59	741447.00	859811.63	872315.76
B.E.P in %		46.94	39.78	33.90	31.44
Break Even Sales in Rs.		1275002.42	1234908.70	1183865.89	1098007.32
Break Even Units		13144.35	12731.02	12204.80	11319.66
Current Ratio		2.24	1.26	1.15	1.02
Net Profit Ratio		14.98 %	16.46 %	17.85 %	18.46 %

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;