

Application View

Application Id : 11019022804562
Name : SADANAND MANDAL
Mother Name : RUKMA DEVI
Father/Spouse Name : SARADARI MANDAL
Gender : MALE
Date of Birth : 19-Mar-1986
Residential Address : AT- VIKASH NAGAR , PO- BARHAUNA, PS-BELHAR, PIN- 813207, BANKA
City: BANKA
State : BIHAR
District: BANKA
Block/Taluka : BELHAR
PINCODE : 813207
Email Address : SADANAND009MANDAL@GMAIL.COM
Phone Number : 8757985011
Academic Qualification : 8TH PASS
Social Category : OBC
PAN Number : BXGPM8064A

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : SADANAND ATTA MILL
Address of the Proposed Business Unit : AT- VIKASH NAGAR , PO- BARHAUNA, PS-BELHAR, PIN- 813207, BANKA
State : BIHAR District: BANKA City: BANKA
Block/Taluka : BELHAR PinCode : 813207
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) : 152250
Land Value of the Proposed Unit (In Rs/Sq ft) : 110
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	ATTA MILL
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District?	No
If No, Other ODOP Products :	Pulse based products (Besan & Sattu)

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
UCO BANK	KHESAR	UCBA0001129	11290100008760

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
RCC/ASBESTOS SHED	700	110	77,000
Total:			77,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
WHEAT FLOUR MACHINE	1	150,000	150,000
Total:			150,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	2,000.00
Furniture & Fixtures (in Rs):	5,000.00
Contingency/Others/Miscellaneous (in Rs)	3,000.00
:	
Working Capital Per Estimate :	10,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
ATTA	38	75000	2,850,000
Total:			2,850,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
WHEAT	25	75750	1,893,750
Total:			1,893,750

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	12,000	144,000
UNSKILLED	2	9,000	216,000

Total:	360,000
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WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	2
Finished Goods (In Number of Days) :	10
Receivable By (In Number of Days) :	15

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	1.20
Other Overhead Expenses (In %) :	0.80	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.40	Advertisement & Publicity (In %) :	0.70
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) :	6.00	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	110	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
	700	110.00	77,000.00
Total			77,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
WHEAT FLOUR MACHINE	1.00	150,000.00	150,000.00
Total			150,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
2,000.00	5,000.00	3,000.00	237,000.00	212,955.00

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	23,700.00
Bank Finance	90.00 %		
Term Loan		Rs	213,300.00
Govt. Subsidy	35.00 %	Rs	82,950.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	42,591.00
Bank Finance	80.00 %		
Working Capital		Rs	170,364.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	213300.00	17775.00	195525.00	23463.00
2	195525.00	35550.00	159975.00	21507.75
3	159975.00	35550.00	124425.00	17597.25
4	124425.00	35550.00	88875.00	13686.75
5	88875.00	35550.00	53325.00	9776.25
6	53325.00	35550.00	17775.00	5865.75
7	17775.00	35550.00	0	1955.25

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	170,364.00	14,197.00	156,167.00	18,740.04
2	156,167.00	28,394.00	127,773.00	17,178.37
3	127,773.00	28,394.00	99,379.00	14,055.03
4	99,379.00	28,394.00	70,985.00	10,931.69
5	70,985.00	28,394.00	42,591.00	7,808.35
6	42,591.00	28,394.00	14,197.00	4,685.01
7	14,197.00	28,394.00	0.00	1,561.67

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	77000.00	69300.00	62370.00	56133.00	50519.70
Depreciation	7700.00	6930.00	6237.00	5613.30	5051.97
Closing Balance	69300.00	62370.00	56133.00	50519.70	45467.73

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	150000.00	127500.00	108375.00	92118.75	78300.94
Depreciation	22500.00	19125.00	16256.25	13817.81	11745.14
Closing Balance	127500.00	108375.00	92118.75	78300.94	66555.80

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	7700.00	6930.00	6237.00	5613.30	5051.97
Machinery	22500.00	19125.00	16256.25	13817.81	11745.14
Total	30200.00	26055.00	22493.25	19431.11	16797.11

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
ATTA	38	75,000.00	2,850,000.00

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	1995000.00	2280000.00	2565000.00	2565000.00	2565000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
WHEAT	0	25	75,750	1,893,750.00
Total				1,893,750.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	1	12,000	144,000.00
	2	9,000	216,000.00
Total	3		360000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	34,200.00
Other Overhead Expenses	Rs	22,800.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	11,400.00
Advertisement & Publicity	19,950.00
Workshed Rent	0.00
Other Miscellaneous Expenses	28,500.00
Total	59,850.00

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	1325625.00	1515000.00	1704375.00	1704375.00	1704375.00
Wages	252000.00	288000.00	324000.00	324000.00	324000.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	23940.00	27360.00	30780.00	30780.00	30780.00
Other Overhead Expenses	15960.00	18240.00	20520.00	20520.00	20520.00

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	7980.00	9120.00	10260.00	10260.00	10260.00
Advertisement & Publicity	13965.00	15960.00	17955.00	17955.00	17955.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	19950.00	22800.00	25650.00	25650.00	25650.00
Total:	1659420.00	1896480.00	2133540.00	2133540.00	2133540.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	2850000.00

MANUFACTURING EXPENSES

Raw Material	1893750.00
Wages	360000.00
Repair & Maintenance	0.00
Power & Fuel	34200.00
Other Overhead Expenses	22800.00
Production Cost	2310750.00
Administrative Cost	59850.00
Manufacturing Cost	2370600.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	2	Production Cost	15405.00
Finished goods	10	Manufacturing Cost	79020.00
Receivable by	15	Manufacturing Cost	118530.00
Total Working Capital Requirement		Per Cycle	212955.00

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1995000.00	2280000.00	2565000.00	2565000.00
Total		1995000.00	2280000.00	2565000.00	2565000.00

MANUFACTURING EXPENSES

Rawmaterials		1325625.00	1515000.00	1704375.00	1704375.00
Wages		252000.00	288000.00	324000.00	324000.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		23940.00	27360.00	30780.00	30780.00
Other Overhead Expenses		15960.00	18240.00	20520.00	20520.00
Depreciation		30200.00	26055.00	22493.25	19431.11
Production Cost		1647725.00	1874655.00	2102168.25	2099106.11

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		7980.00	9120.00	10260.00	10260.00
Advertisement & Publicity		13965.00	15960.00	17955.00	17955.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		19950.00	22800.00	25650.00	25650.00
Administrative Cost		41895.00	47880.00	53865.00	53865.00
Interest on Bank credit					
Term Loan		23463.00	21507.75	17597.25	13686.75
Working Capital		18740.04	17178.37	14055.03	10931.69
Cost of Sale		1731823.04	1961221.12	2187685.53	2177589.55
Net Profit Before Tax		263176.96	318778.88	377314.47	387410.45
Less Tax		0	0.00	0	0
Net Profit		263176.96	318778.88	377314.47	387410.45

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		263176.96	318778.88	377314.47	387410.45
Add :					
Depreciation		30200.00	26055.00	22493.25	19431.11
TOTAL - A		293376.96	344833.88	399807.72	406841.56
Payments :					
On Term Loan :					
Interest		23463.00	21507.75	17597.25	13686.75
Installment		17775.00	35550.00	35550.00	35550.00
On Working Capital					
Interest		18740.04	17178.37	14055.03	10931.69
TOTAL - B		59978.04	74236.12	67202.28	60168.44
Average D.S.C.R		4.89	4.65	5.95	6.76

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		66291.00	66291.00	66291.00	66291.00
Profit		263176.96	318778.88	377314.47	387410.45
Term Loan		213300.00	195525.00	159975.00	124425.00
Working Capital		170364.00	156167.00	127773.00	99379.00
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		713131.96	736761.88	731353.47	677505.45

ASSETS

Gross Fixed Assets		232000.00	201800.00	175745.00	153251.75
Less : Depreciation		30200.00	26055.00	22493.25	19431.11
Net Fixed Assets		201800.00	175745.00	153251.75	133820.64
Preliminary & Pre-Op. Expenses		2000	1500	1125	843.75
Current Assets		170364.00	156167.00	127773.00	99379.00
Cash in Bank/Hand		340967.96	404849.88	450328.72	444305.81
Total		713131.96	736761.88	731353.47	677505.45

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		263176.96	318778.88	377314.47	387410.45
Add : Depreciation		30200.00	26055.00	22493.25	19431.11
Term Loan		213300.00	195525.00	159975.00	124425.00
Working Capital Loan		170364.00	156167.00	127773.00	99379.00

Promoters Capital		44995.50	0.00	0.00	0.00
Total		722036.46	696525.88	687555.72	630645.56
Total Fixed Capital		237000	237000	237000	237000
Repayment of Term Loan		17775.00	35550.00	35550.00	35550.00
Repayment of WC Loan		14197.00	28394.00	28394.00	28394.00
Current Assets		170364.00	156167.00	127773.00	99379.00
Total		202336.00	220111.00	191717.00	163323.00
Opening Balance		0	519700.46	996115.34	1491954.06
Surplus		519700.46	476414.88	495838.72	467322.56
Closing Balance		519700.46	996115.34	1491954.06	1959276.62

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		95558.00	95442.75	93955.50	86982.86
Variable Cost		1666465.04	1891833.37	2116223.28	2110037.80
Total Cost		1762023.04	1987276.12	2210178.78	2197020.66
Sales		1995000.00	2280000.00	2565000.00	2565000.00
Contribution (Sales-VC)		328534.96	388166.63	448776.72	454962.20
B.E.P in %		29.09	24.59	20.94	19.12
Break Even Sales in Rs.		580267.65	560608.39	537006.15	490394.67
Break Even Units		15270.20	14752.85	14131.74	12905.12
Current Ratio		2.30	1.52	1.34	1.12
Net Profit Ratio		13.19 %	13.98 %	14.71 %	15.10 %

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;