

Application View

Application Id : 11018923821041
Name : RAJU KUMAR
Mother Name : SITA DEVI
Father/Spouse Name : JITENDRA PRASAD GUPTA
Gender : MALE
Date of Birth : 25-Mar-1998
Residential Address : VILL- JAMHOAR POST-JAMHOR THANA-JAMHOR
City: AURANGABAD
State : BIHAR
District: AURANGABAD
Block/Taluka : AURANGABAD
PINCODE : 824121
Email Address : RAJUKUMAR203060@GMAIL.COM
Phone Number : 7242000705
Academic Qualification : 12TH PASS
Social Category : OBC
PAN Number : GTHPK6610J

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : SITA OIL MILLS
Address of the Proposed Business Unit : VILL- PAUTHU POST - JAMHOR THANA - JAMHOR
State : BIHAR District: AURANGABAD City: AURANGABAD
Block/Taluka : AURANGABAD PinCode : 824121
Type of Property : Leased Number of New Employment the Proposed Enterprises will Generate : More than 10 workers
Nature of Operations to be Carried out in the Proposed Enterprises : Semi Automatic
Total Available Land for Proposed Project(in Sq ft) : 1350
Land Value of the Proposed Unit (In Rs/Sq ft) : 1350
Personal Contribution Towards the Project(in %) : 20.00
Loan for Working Capital : Yes
Own Contribution on working capital (in %) : 20.00

PRODUCT DETAILS

Type of Proposed Product to be Manufactured :	MFP
Type of Activities to be Involved while Manufacturing the Product	01.02.2023
If MFP, Product Manufactured same as ODOP identified by State for the district	Yes
ODOP Identified by State :	Strawberry

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
UNION BANK OF INDIA	AURANGABAD	UBIN0828513	285111010000039

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
RCC/ASBESTOS SHED	1500	310	465,000
Total:			465,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
12 BOLT MACHINE	6	125,000	750,000
POUCH PACKING MACHINE	2	325,000	650,000
GENERATOR	1	172,000	172,000
Total:			1,572,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	200,000.00
Furniture & Fixtures (in Rs):	2,200.00
Contingency/Others/Miscellaneous (in Rs)	0.00
Working Capital Per Estimate :	202,200.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
OIL POUCH PER LIT	175	7000	1,225,000
OIL BOTAL PACKING	190	6000	1,140,000
OIL PER LIT	160	6000	960,000
OIL PANCH	140	6500	910,000
OIL	150	800	120,000
OIL 5 LTR	175	5000	875,000
Total:			5,230,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
SARSO	90	12500	1,125,000
YALEO SARSO	150	5200	780,000
Total:			1,905,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	6	6,000	432,000
UNSKILLED	5	3,000	180,000
Total:			612,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	2
Finished Goods (In Number of Days) :	325
Receivable By (In Number of Days) :	125

MISCELLANEOUS EXPENDITURE

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

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):	4.00
Rate of Interest (In %) :	11.00	Employment :	11.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	1350	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
RCC/Asbestos shed	1500	310.00	465,000.00
Total			465,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
12 BOLT MACHINE	6.00	125,000.00	750,000.00
POUCH PACKING MACHINE	2.00	325,000.00	650,000.00
GENERATOR	1.00	172,000.00	172,000.00
Total			1,572,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
200,000.00	2,200.00	0.00	2,239,200.00	4,436,685.73

"Means of Financing(Term Loan)"

Own Contribution	20.00 %	Rs	447,840.00
Bank Finance	80.00 %		
Term Loan		Rs	1,791,360.00
Govt. Subsidy	35.00 %	Rs	783,720.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	887,337.15
Bank Finance	80.00 %		
Working Capital		Rs	3,549,348.58

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	1791360.00	85302.86	1706057.14	197049.60
2	1706057.14	255908.57	1450148.57	187666.29
3	1450148.57	255908.57	1194240.00	159516.34
4	1194240.00	255908.57	938331.43	131366.40
5	938331.43	255908.57	682422.86	103216.46
6	682422.86	255908.57	426514.29	75066.51
7	426514.29	255908.57	170605.72	46916.57
8	170605.72	255908.57	0	18766.63

Own Contribution	20.00 %	Rs	447,840.00
Bank Finance	80.00 %		
Term Loan		Rs	1,791,360.00
Govt. Subsidy	35.00 %	Rs	783,720.00

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	3,549,348.58	169,016.60	3,380,331.98	390,428.34
2	3,380,331.98	507,049.80	2,873,282.18	371,836.52
3	2,873,282.18	507,049.80	2,366,232.38	316,061.04
4	2,366,232.38	507,049.80	1,859,182.58	260,285.56
5	1,859,182.58	507,049.80	1,352,132.78	204,510.08
6	1,352,132.78	507,049.80	845,082.98	148,734.61
7	845,082.98	507,049.80	338,033.18	92,959.13
8	338,033.18	507,049.80	0.00	37,183.65

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	465000.00	418500.00	376650.00	338985.00	305086.50
Depreciation	46500.00	41850.00	37665.00	33898.50	30508.65

Closing Balance	418500.00	376650.00	338985.00	305086.50	274577.85
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MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	1572000.00	1336200.00	1135770.00	965404.50	820593.83
Depreciation	235800.00	200430.00	170365.50	144810.67	123089.07
Closing Balance	1336200.00	1135770.00	965404.50	820593.83	697504.76

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	46500.00	41850.00	37665.00	33898.50	30508.65
Machinery	235800.00	200430.00	170365.50	144810.67	123089.07
Total	282300.00	242280.00	208030.50	178709.17	153597.72

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
OIL POUCH PER LIT	175	7,000.00	1,225,000.00
OIL BOTAL PACKING	190	6,000.00	1,140,000.00
OIL PER LIT	160	6,000.00	960,000.00
OIL PANCH	140	6,500.00	910,000.00
OIL	150	800.00	120,000.00
OIL 5 LTR	175	5,000.00	875,000.00

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	3661000.00	4184000.00	4707000.00	4707000.00	4707000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
SARSO	0	90	12,500	1,125,000.00
YALEO SARSO	0	150	5,200	780,000.00
Total				1,905,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	6	6,000	432,000.00
	5	3,000	180,000.00
Total	11		612000.0

Repairs and Maintenance	Rs	52,300.00
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Power and Fuel	Rs	52,300.00
Other Overhead Expenses	Rs	62,760.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	52,300.00
Stationery & Postage	0.00
Advertisement & Publicity	104,600.00
Workshed Rent	0.00
Other Miscellaneous Expenses	104,600.00
Total	261,500.00

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	1333500.00	1524000.00	1714500.00	1714500.00	1714500.00
Wages	428400.00	489600.00	550800.00	550800.00	550800.00
Repairs & Maintenance	36610.00	41840.00	47070.00	47070.00	47070.00
Power & Fuel	36610.00	41840.00	47070.00	47070.00	47070.00
Other Overhead Expenses	43932.00	50208.00	56484.00	56484.00	56484.00

ADMINISTRATIVE EXPENSES

Salary	0.00	0.00	0.00	0.00	0.00
Postage Telephone	36610.00	41840.00	47070.00	47070.00	47070.00
Stationery & Postage	0.00	0.00	0.00	0.00	0.00
Advertisement & Publicity	73220.00	83680.00	94140.00	94140.00	94140.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	73220.00	83680.00	94140.00	94140.00	94140.00
Total:	2062102.00	2356688.00	2651274.00	2651274.00	2651274.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	5230000.00

MANUFACTURING EXPENSES

Raw Material	1905000.00
Wages	612000.00
Repair & Maintenance	52300.00

Power & Fuel	52300.00
Other Overhead Expenses	62760.00
Production Cost	2684360.00
Administrative Cost	261500.00
Manufacturing Cost	2945860.00

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	17895.73
Finished goods	325	Manufacturing Cost	3191348.33
Receivable by	125	Manufacturing Cost	1227442.00
Total Working Capital Requirement		Per Cycle	4436686.06

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		3661000.00	4184000.00	4707000.00	4707000.00
Total		3661000.00	4184000.00	4707000.00	4707000.00

MANUFACTURING EXPENSES

Rawmaterials		1333500.00	1524000.00	1714500.00	1714500.00
Wages		428400.00	489600.00	550800.00	550800.00
Repairs & Maintenance		36610.00	41840.00	47070.00	47070.00
Power & Fuel		36610.00	41840.00	47070.00	47070.00
Other Overhead Expenses		43932.00	50208.00	56484.00	56484.00
Depreciation		282300.00	242280.00	208030.50	178709.17
Production Cost		2161352.00	2389768.00	2623954.50	2594633.17

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		36610.00	41840.00	47070.00	47070.00
Stationery & Postage		0.00	0.00	0.00	0.00
Advertisement & Publicity		73220.00	83680.00	94140.00	94140.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		73220.00	83680.00	94140.00	94140.00
Administrative Cost		183050.00	209200.00	235350.00	235350.00
Interest on Bank credit					
Term Loan		197049.60	187666.29	159516.34	131366.40

Working Capital		390428.34	371836.52	316061.04	260285.56
Cost of Sale		2931879.94	3158470.81	3334881.88	3221635.13
Net Profit Before Tax		729120.06	1025529.19	1372118.12	1485364.87
Less Tax		0	0.00	0	0
Net Profit		729120.06	1025529.19	1372118.12	1485364.87

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		729120.06	1025529.19	1372118.12	1485364.87
Add :					
Depreciation		282300.00	242280.00	208030.50	178709.17
TOTAL - A		1011420.06	1267809.19	1580148.62	1664074.04
Payments :					
On Term Loan :					
Interest		197049.60	187666.29	159516.34	131366.40
Installment		85302.86	255908.57	255908.57	255908.57
On Working Capital					
Interest		390428.34	371836.52	316061.04	260285.56
TOTAL - B		672780.80	815411.38	731485.95	647560.53
Average D.S.C.R		1.50	1.55	2.16	2.57

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		1335177.15	1335177.15	1335177.15	1335177.15
Profit		729120.06	1025529.19	1372118.12	1485364.87
Term Loan		1791360.00	1706057.14	1450148.57	1194240.00
Working Capital		3549348.58	3380331.98	2873282.18	2366232.38
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		7405005.79	7447095.46	7030726.02	6381014.40

ASSETS

Gross Fixed Assets		2039200.00	1756900.00	1514620.00	1306589.50
Less : Depreciation		282300.00	242280.00	208030.50	178709.17
Net Fixed Assets		1756900.00	1514620.00	1306589.50	1127880.33
Preliminary & Pre-Op. Expenses		200000	150000	112500	84375
Current Assets		3549348.58	3380331.98	2873282.18	2366232.38
Cash in Bank/Hand		2098757.21	2552143.48	2850854.34	2886901.69
Total		7405005.79	7447095.46	7030726.02	6381014.40

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		729120.06	1025529.19	1372118.12	1485364.87
Add : Depreciation		282300.00	242280.00	208030.50	178709.17
Term Loan		1791360.00	1706057.14	1450148.57	1194240.00
Working Capital Loan		3549348.58	3380331.98	2873282.18	2366232.38
Promoters Capital		1335177.15	0.00	0.00	0.00
Total		7687305.79	6354198.31	5903579.37	5224546.42
Total Fixed Capital		2239200	2239200	2239200	2239200
Repayment of Term Loan		85302.86	255908.57	255908.57	255908.57
Repayment of WC Loan		169016.60	507049.80	507049.80	507049.80
Current Assets		3549348.58	3380331.98	2873282.18	2366232.38
Total		3803668.04	4143290.35	3636240.55	3129190.75
Opening Balance		0	3883637.75	6094545.71	8361884.53
Surplus		3883637.75	2210907.96	2267338.82	2095355.67
Closing Balance		3883637.75	6094545.71	8361884.53	10457240.20

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		662399.60	639146.29	602896.84	545425.57
Variable Cost		2551780.34	2761604.52	2940015.54	2854918.73
Total Cost		3214179.94	3400750.81	3542912.38	3400344.30
Sales		3661000.00	4184000.00	4707000.00	4707000.00
Contribution (Sales-VC)		1109219.66	1422395.48	1766984.46	1852081.27
B.E.P in %		59.72	44.93	34.12	29.45
Break Even Sales in Rs.		2186262.13	1880059.46	1606033.04	1386180.08
Break Even Units		12492.93	10743.20	9177.33	7921.03
Current Ratio		4.22	2.56	2.32	2.05
Net Profit Ratio		19.92 %	24.51 %	29.15 %	31.56 %

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;