

Application View

Application Id : 11021123868039  
Name : RANJEET KUMAR  
Mother Name : SAMTOLA DEVI  
Father/Spouse Name : KRISHNA PRASAD  
Gender : MALE  
Date of Birth : 09-Nov-1998  
Residential Address : VILL-CHAKHANI, PO-RAJWATIYA, PS-BAGAHA-1  
City: BAGAHA  
State : BIHAR  
District: PASHCHIM CHAMPARAN  
Block/Taluka : BAGAHA  
PINCODE : 845101  
Email Address : RANJEET8404809348@GMAIL.COM  
Phone Number : 9304741543  
Academic Qualification : GRADUATE  
Social Category : OBC  
PAN Number : FAVPK3981G

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : BALAJEE ENTERPRISES  
Address of the Proposed Business Unit : VILL-CHAKHANI, PO-RAJWATIYA, PS-BAGAHA-1  
State : BIHAR District: PASHCHIM CHAMPARAN City: BAGAHA  
Block/Taluka : BAGAHA PinCode : 845101  
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) : 3000  
Land Value of the Proposed Unit (In Rs/Sq ft) : 400  
Personal Contribution Towards the Project(in %) : 10.00  
Loan for Working Capital : Yes  
Own Contribution on working capital (in %) : 20.00

Yes

20.00

## PRODUCT DETAILS

Type of Proposed Product to be Manufactured :	Food Products- Manufacturing
Type of Activities to be Involved while Manufacturing the Product	STORAGE, CLEANING, CRUSING, PACKING, FINISHED
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District?	Yes
ODOP Identified by State :	Sugarcane Products

## BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
CENTRAL BANK OF INDIA	CHAKHANI	CBIN0282386	3461139492

## BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
STORAGE	600	125	75,000
TIN SHED	1000	120	120,000
Total:			195,000

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
SUGARCANE GUR MACHINE	1	405,000	405,000
ENGINE MACHINE	1	118,000	118,000
WEIGHT MACHINE	1	165,000	165,000
MOTER 15HP	1	56,800	56,800
KARAH	4	44,500	178,000
PULLY	2	3,800	7,600
PATTA	1	6,100	6,100
GST	2	84,285	168,570
Total:			1,105,070

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	0.00
Furniture & Fixtures (in Rs):	0.00
Contingency/Others/Miscellaneous (in Rs)	0.00
Working Capital Per Estimate :	0.00

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
JAGGERY	36	42000	1,512,000
Total:			1,512,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
SUGARCANE	320	1500	480,000
Total:			480,000

## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	9,000	108,000
UNSKILLED	2	7,000	168,000
Total:			276,000

## WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	8
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 %) :	2.00
Other Overhead Expenses (In %) :	0.00	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.00	Advertisement & Publicity (In %) :	0.00
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	0.00

## 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):	7.00
Rate of Interest (In %) :	11.00	Employment :	3.00

## PROJECTED FINANCIAL

### COST OF PROJECT

Land	Land Value	Ownership
LAND	400	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
Storage	600	125.00	75,000.00
Tin shed	1000	120.00	120,000.00

Total	195,000.00
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Machinery	Qty.	Rate.	Amt.(In Rs)
SUGARCANE GUR MACHINE	1.00	405,000.00	405,000.00
ENGINE MACHINE	1.00	118,000.00	118,000.00
WEIGHT MACHINE	1.00	165,000.00	165,000.00
MOTER 15HP	1.00	56,800.00	56,800.00
KARAH	4.00	44,500.00	178,000.00
PULLY	2.00	3,800.00	7,600.00
PATTA	1.00	6,100.00	6,100.00
GST	2.00	84,285.00	168,570.00
Total			1,105,070.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
0.00	0.00	0.00	1,300,070.00	86,486.40

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

Own Contribution	10.00 %	Rs	130,007.00
Bank Finance	90.00 %		
Term Loan		Rs	1,170,063.00
Govt. Subsidy	35.00 %	Rs	455,024.50

### Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	17,297.28
Bank Finance	80.00 %		
Working Capital		Rs	69,189.12

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	1170063.00	136507.35	1033555.65	128706.93
2	1033555.65	234012.60	799543.05	113691.12
3	799543.05	234012.60	565530.45	87949.74
4	565530.45	234012.60	331517.85	62208.35

Own Contribution	10.00 %	Rs	130,007.00
Bank Finance	90.00 %		
Term Loan		Rs	1,170,063.00
Govt. Subsidy	35.00 %	Rs	455,024.50

5	331517.85	234012.60	97505.25	36466.96
6	97505.25	234012.60	0	10725.58

### Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	69,189.12	8,072.06	61,117.06	7,610.80
2	61,117.06	13,837.82	47,279.24	6,722.88
3	47,279.24	13,837.82	33,441.42	5,200.72
4	33,441.42	13,837.82	19,603.60	3,678.56
5	19,603.60	13,837.82	5,765.78	2,156.40
6	5,765.78	13,837.82	0.00	634.24

### Statement Showing the Depreciation on Fixed Assets

#### WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	195000.00	175500.00	157950.00	142155.00	127939.50

Depreciation	19500.00	17550.00	15795.00	14215.50	12793.95
Closing Balance	175500.00	157950.00	142155.00	127939.50	115145.55

### MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	1105070.00	939309.50	798413.08	678651.12	576853.45
Depreciation	165760.50	140896.42	119761.96	101797.67	86528.02
Closing Balance	939309.50	798413.08	678651.12	576853.45	490325.43

### TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	19500.00	17550.00	15795.00	14215.50	12793.95
Machinery	165760.50	140896.42	119761.96	101797.67	86528.02
Total	185260.50	158446.42	135556.96	116013.17	99321.97

### Schedule of Sales Realization

#### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
JAGGERY	36	42,000.00	1,512,000.00

#### 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	1058400.00	1209600.00	1360800.00	1360800.00	1360800.00

#### Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
SUGARCANE	0	320	1,500	480,000.00
Total				480,000.00

#### WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	1	9,000	108,000.00
Unskilled	2	7,000	168,000.00
Total	3		276000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	30,240.00
Other Overhead Expenses	Rs	0.00

## ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	0.00
Advertisement & Publicity	0.00
Workshed Rent	0.00
Other Miscellaneous Expenses	0.00
<b>Total</b>	<b>0.00</b>

### 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	336000.00	384000.00	432000.00	432000.00	432000.00
Wages	193200.00	220800.00	248400.00	248400.00	248400.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	21168.00	24192.00	27216.00	27216.00	27216.00
Other Overhead Expenses	0.00	0.00	0.00	0.00	0.00

## 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	0.00	0.00	0.00	0.00	0.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	0.00	0.00	0.00	0.00	0.00
<b>Total:</b>	<b>550368.00</b>	<b>628992.00</b>	<b>707616.00</b>	<b>707616.00</b>	<b>707616.00</b>

### Assessment of Working Capital

Particulars	Amount in Rs.
Sale	1512000.00

## MANUFACTURING EXPENSES

Raw Material	480000.00
Wages	276000.00
Repair & Maintenance	0.00
Power & Fuel	30240.00
Other Overhead Expenses	0.00
<b>Production Cost</b>	<b>786240.00</b>
<b>Administrative Cost</b>	<b>0.00</b>
<b>Manufacturing Cost</b>	<b>786240.00</b>



## Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	8	Production Cost	20966.40
Finished goods	10	Manufacturing Cost	26208.00
Receivable by	15	Manufacturing Cost	39312.00
Total Working Capital Requirement		Per Cycle	86486.40

## Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1058400.00	1209600.00	1360800.00	1360800.00
Total		1058400.00	1209600.00	1360800.00	1360800.00

### MANUFACTURING EXPENSES

Rawmaterials		336000.00	384000.00	432000.00	432000.00
Wages		193200.00	220800.00	248400.00	248400.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		21168.00	24192.00	27216.00	27216.00
Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		185260.50	158446.42	135556.96	116013.17
Production Cost		735628.50	787438.42	843172.96	823629.17

### 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		0.00	0.00	0.00	0.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		0.00	0.00	0.00	0.00
Administrative Cost		0.00	0.00	0.00	0.00

Interest on Bank credit

Term Loan		128706.93	113691.12	87949.74	62208.35
Working Capital		7610.80	6722.88	5200.72	3678.56
Cost of Sale		871946.23	907852.42	936323.42	889516.08
Net Profit Before Tax		186453.77	301747.58	424476.58	471283.92
Less Tax		0	0.00	0	0
Net Profit		186453.77	301747.58	424476.58	471283.92

### Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		186453.77	301747.58	424476.58	471283.92
Add :					
Depreciation		185260.50	158446.42	135556.96	116013.17
<b>TOTAL - A</b>		<b>371714.27</b>	<b>460194.00</b>	<b>560033.54</b>	<b>587297.09</b>
<b>Payments :</b>					
<b>On Term Loan :</b>					
Interest		128706.93	113691.12	87949.74	62208.35
Installment		136507.35	234012.60	234012.60	234012.60
<b>On Working Capital</b>					
Interest		7610.80	6722.88	5200.72	3678.56
<b>TOTAL - B</b>		<b>272825.08</b>	<b>354426.60</b>	<b>327163.06</b>	<b>299899.51</b>
Average D.S.C.R		1.36	1.30	1.71	1.96

### Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		147304.28	147304.28	147304.28	147304.28
Profit		186453.77	301747.58	424476.58	471283.92
Term Loan		1170063.00	1033555.65	799543.05	565530.45
Working Capital		69189.12	61117.06	47279.24	33441.42
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
<b>Total</b>		<b>1573010.17</b>	<b>1543724.57</b>	<b>1418603.15</b>	<b>1217560.07</b>

### ASSETS

Gross Fixed Assets		1300070.00	1114809.50	956363.08	820806.12
Less : Depreciation		185260.50	158446.42	135556.96	116013.17
Net Fixed Assets		1114809.50	956363.08	820806.12	704792.95
Preliminary & Pre-Op. Expenses		0	0	0	0
Current Assets		69189.12	61117.06	47279.24	33441.42
Cash in Bank/Hand		389011.55	526244.43	550517.79	479325.70
<b>Total</b>		<b>1573010.17</b>	<b>1543724.57</b>	<b>1418603.15</b>	<b>1217560.07</b>

### Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		186453.77	301747.58	424476.58	471283.92
Add : Depreciation		185260.50	158446.42	135556.96	116013.17
Term Loan		1170063.00	1033555.65	799543.05	565530.45
Working Capital Loan		69189.12	61117.06	47279.24	33441.42

Promoters Capital		138655.64	0.00	0.00	0.00
Total		1749622.03	1554866.71	1406855.83	1186268.96
Total Fixed Capital		1300070	1300070	1300070	1300070
Repayment of Term Loan		136507.35	234012.60	234012.60	234012.60
Repayment of WC Loan		8072.06	13837.82	13837.82	13837.82
Current Assets		69189.12	61117.06	47279.24	33441.42
Total		213768.53	308967.48	295129.66	281291.84
Opening Balance		0	1535853.50	2781752.73	3893478.90
Surplus		1535853.50	1245899.23	1111726.17	904977.12
Closing Balance		1535853.50	2781752.73	3893478.90	4798456.02

### Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		313967.43	272137.54	223506.70	178221.52
Variable Cost		743239.30	794161.30	848373.68	827307.73
Total Cost		1057206.73	1066298.84	1071880.38	1005529.25
Sales		1058400.00	1209600.00	1360800.00	1360800.00
Contribution (Sales-VC)		315160.70	415438.70	512426.32	533492.27
B.E.P in %		99.62	65.51	43.62	33.41
Break Even Sales in Rs.		1054392.66	792361.35	593544.68	454596.74
Break Even Units		29288.68	22010.04	16487.35	12627.69
Current Ratio		0.25	0.17	0.14	0.11
Net Profit Ratio		17.62 %	24.95 %	31.19 %	34.63 %

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;