

Application View

Application Id : 11020622734741
Name : ARVIND CHOUDHARY
Mother Name : LATE BHAIYA DAI DEVI
Father/Spouse Name : GANGA NARAYAN CHAUDHARY
Gender : MALE
Date of Birth : 05-Apr-1977
Residential Address : VILL-GAUR ANDHARA PO- ANDHARATHARHI DISTT-MADHUBANI PIN-847401
City: MADHUBANI
State : BIHAR
District: MADHUBANI
Block/Taluka : ANDHARA THARHI
PINCODE : 847401
Email Address : ARVINDKCHOUDHARY1977@GMAI.COM
Phone Number : 8809233771
Academic Qualification : 10TH PASS
Social Category : OBC
PAN Number : AJRPC5842Q

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : SANGITA AGROFARM AND CATTLE FEED
Address of the Proposed Business Unit : VILL-RAKHBARI POST-RAKHBARI , GORGAMA RAKHBARI ROAD DISTT-MADHUBANI PIN-847411
State : BIHAR District: MADHUBANI City: MADHUBANI
Block/Taluka : ANDHARATHARHI PinCode : 847408
Type of Property : Leased 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 : Manual
Total Available Land for Proposed Project(in Sq ft) : 30000
Land Value of the Proposed Unit (In Rs/Sq ft) : 1
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 :	Agriculture Produce
Type of Activities to be Involved while Manufacturing the Product	POULTRY
If Agriculture Produce, is the Product Manufactured same as ODOP Identified by State for the District?	Yes
ODOP Identified by State :	Makhana (Foxnut)

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
STATE BANK OF INDIA	ANDHRATHARHI	SBIN0010773	41002624386

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
RCC/ASBESTOS SHED	7000	500	3,500,000
Total:			3,500,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
CATTLE FEED MANUFACTURING MACHINE	1	300,000	300,000
Total:			300,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	15,000.00
Furniture & Fixtures (in Rs):	0.00
Contingency/Others/Miscellaneous (in Rs)	25,000.00
Working Capital Per Estimate :	40,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
EGG	5	4745000	23,725,000
Total:			23,725,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
CHICKS	45	15000	675,000
FEED	24	540000	12,960,000
Total:			13,635,000

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)
UNSKILLED	5	10,000	600,000
SKILLED	1	15,000	180,000
Total:			780,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	1
Finished Goods (In Number of Days) :	1
Receivable By (In Number of Days) :	10

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	2.00	Power and Fuel (In %) :	1.00
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) :	7.00	Project Implementation Period (In Months):	6.00
Rate of Interest (In %) :	11.00	Employment :	6.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	1	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
	7000	500.00	3,500,000.00
Total			3,500,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
CATTLE FEED MANUFACTURING MACHINE	1.00	300,000.00	300,000.00
Total			300,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
15,000.00	0.00	25,000.00	3,840,000.00	605,070.00

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	384,000.00
Bank Finance	90.00 %		
Term Loan		Rs	3,456,000.00
Govt. Subsidy	35.00 %	Rs	1,000,000.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	121,014.00
Bank Finance	80.00 %		
Working Capital		Rs	484,056.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	3456000.00	246857.14	3209142.86	380160.00
2	3209142.86	493714.29	2715428.57	353005.71
3	2715428.57	493714.29	2221714.28	298697.14
4	2221714.28	493714.29	1727999.99	244388.57
5	1727999.99	493714.29	1234285.70	190080.00
6	1234285.70	493714.29	740571.41	135771.43
7	740571.41	493714.29	246857.12	81462.86
8	246857.12	493714.29	0	27154.28

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	484,056.00	34,575.43	449,480.57	53,246.16
2	449,480.57	69,150.86	380,329.71	49,442.86

3	380,329.71	69,150.86	311,178.85	41,836.27
4	311,178.85	69,150.86	242,027.99	34,229.67
5	242,027.99	69,150.86	172,877.13	26,623.08
6	172,877.13	69,150.86	103,726.27	19,016.48
7	103,726.27	69,150.86	34,575.41	11,409.89
8	34,575.41	69,150.86	0.00	3,803.30

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	3500000.00	3150000.00	2835000.00	2551500.00	2296350.00
Depreciation	350000.00	315000.00	283500.00	255150.00	229635.00
Closing Balance	3150000.00	2835000.00	2551500.00	2296350.00	2066715.00

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	300000.00	255000.00	216750.00	184237.50	156601.87
Depreciation	45000.00	38250.00	32512.50	27635.63	23490.28
Closing Balance	255000.00	216750.00	184237.50	156601.87	133111.59

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	350000.00	315000.00	283500.00	255150.00	229635.00
Machinery	45000.00	38250.00	32512.50	27635.63	23490.28
Total	395000.00	353250.00	316012.50	282785.63	253125.28

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
EGG	5	4,745,000.00	23,725,000.00

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	16607500.00	18980000.00	21352500.00	21352500.00	21352500.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
CHICKS	0	45	15,000	675,000.00
FEED	0	24	540,000	12,960,000.00
Total				13,635,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	5	10,000	600,000.00
	1	15,000	180,000.00
Total	6		780000.0

Repairs and Maintenance	Rs	474,500.00
Power and Fuel	Rs	237,250.00
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
Total	0.00

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	9544500.00	10908000.00	12271500.00	12271500.00	12271500.00
Wages	546000.00	624000.00	702000.00	702000.00	702000.00
Repairs & Maintenance	332150.00	379600.00	427050.00	427050.00	427050.00
Power & Fuel	166075.00	189800.00	213525.00	213525.00	213525.00
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
Total:	10588725.00	12101400.00	13614075.00	13614075.00	13614075.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	23725000.00

MANUFACTURING EXPENSES

Raw Material	13635000.00
Wages	780000.00
Repair & Maintenance	474500.00
Power & Fuel	237250.00
Other Overhead Expenses	0.00
Production Cost	15126750.00
Administrative Cost	0.00
Manufacturing Cost	15126750.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	1	Production Cost	50422.50
Finished goods	1	Manufacturing Cost	50422.50
Receivable by	10	Manufacturing Cost	504225.00
Total Working Capital Requirement		Per Cycle	605070.00

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		16607500.00	18980000.00	21352500.00	21352500.00
Total		16607500.00	18980000.00	21352500.00	21352500.00

MANUFACTURING EXPENSES

Rawmaterials		9544500.00	10908000.00	12271500.00	12271500.00
Wages		546000.00	624000.00	702000.00	702000.00
Repairs & Maintenance		332150.00	379600.00	427050.00	427050.00
Power & Fuel		166075.00	189800.00	213525.00	213525.00
Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		395000.00	353250.00	316012.50	282785.63
Production Cost		10983725.00	12454650.00	13930087.50	13896860.63

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		380160.00	353005.71	298697.14	244388.57
Working Capital		53246.16	49442.86	41836.27	34229.67
Cost of Sale		11417131.1	12857098.5	14270620.9	14175478.87
Net Profit Before Tax		5190368.84	6122901.43	7081879.09	7177021.13
Less Tax		0	0.00	0	0
Net Profit		5190368.84	6122901.43	7081879.09	7177021.13

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		5190368.84	6122901.43	7081879.09	7177021.13
Add :					
Depreciation		395000.00	353250.00	316012.50	282785.63
TOTAL - A		5585368.84	6476151.43	7397891.59	7459806.76
Payments :					
On Term Loan :					
Interest		380160.00	353005.71	298697.14	244388.57
Installment		246857.14	493714.29	493714.29	493714.29
On Working Capital					
Interest		53246.16	49442.86	41836.27	34229.67
TOTAL - B		680263.30	896162.86	834247.70	772332.53
Average D.S.C.R		8.21	7.23	8.87	9.66

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		505014.00	505014.00	505014.00	505014.00
Profit		5190368.84	6122901.43	7081879.09	7177021.13
Term Loan		3456000.00	3209142.86	2715428.57	2221714.28
Working Capital		484056.00	449480.57	380329.71	311178.85
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		9635438.84	10286538.86	10682651.37	10214928.26

ASSETS

Gross Fixed Assets		3800000.00	3405000.00	3051750.00	2735737.50
Less : Depreciation		395000.00	353250.00	316012.50	282785.63
Net Fixed Assets		3405000.00	3051750.00	2735737.50	2452951.87

Preliminary & Pre-Op. Expenses		15000	11250	8437.5	6328.125
Current Assets		484056.00	449480.57	380329.71	311178.85
Cash in Bank/Hand		5746382.84	6785308.29	7566584.16	7450797.54
Total		9635438.84	10286538.86	10682651.37	10214928.26

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		5190368.84	6122901.43	7081879.09	7177021.13
Add : Depreciation		395000.00	353250.00	316012.50	282785.63
Term Loan		3456000.00	3209142.86	2715428.57	2221714.28
Working Capital Loan		484056.00	449480.57	380329.71	311178.85
Promoters Capital		444507.00	0.00	0.00	0.00
Total		9969931.84	10134774.86	10493649.87	9992699.89
Total Fixed Capital		3840000	3840000	3840000	3840000
Repayment of Term Loan		246857.14	493714.29	493714.29	493714.29
Repayment of WC Loan		34575.43	69150.86	69150.86	69150.86
Current Assets		484056.00	449480.57	380329.71	311178.85
Total		765488.57	1012345.72	943194.86	874044.00
Opening Balance		0	9204443.27	18326872.41	27877327.42
Surplus		9204443.27	9122429.14	9550455.01	9118655.89
Closing Balance		9204443.27	18326872.41	27877327.42	36995983.31

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		775160.00	706255.71	614709.64	527174.20
Variable Cost		11036971.16	12504092.86	13971923.77	13931090.30
Total Cost		11812131.16	13210348.57	14586633.41	14458264.50
Sales		16607500.00	18980000.00	21352500.00	21352500.00
Contribution (Sales-VC)		5570528.84	6475907.14	7380576.23	7421409.70
B.E.P in %		13.92	10.91	8.33	7.10
Break Even Sales in Rs.		2310995.97	2069939.10	1778396.05	1516758.62
Break Even Units		462199.19	413987.82	355679.21	303351.72
Current Ratio		0.68	0.47	0.42	0.37
Net Profit Ratio		31.25 %	32.26 %	33.17 %	33.61 %

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;