

Application View

Application Id : 11021622806474
Name : SHRAVAN KUMAR
Mother Name : MANJULA DEVI
Father/Spouse Name : UPENDRA MUKHIYA
Gender : MALE
Date of Birth : 15-Jan-1989
Residential Address : WARD NO 09 VILLAGE NAHARWAR POST MANIA BLOCK MAHISHI SAHARSA
BIHAR 852216
City: SAHARSA
State : BIHAR
District: SAHARSA
Block/Taluka : MAHISHI
PINCODE : 852216
Email Address : SHARVANMUKHYA0012@GMAIL.COM
Phone Number : 7903847327
Academic Qualification : 12TH PASS
Social Category : OBC
PAN Number : JKXPK4686N

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : SHRAVAN KUMAR
Address of the Proposed Business Unit : WARD NO 09 VILLAGE NAHARWAR POST MANIA BLOCK MAHISHI SAHARSA
BIHAR 852216
State : BIHAR District: SAHARSA City: SAHARSA
Block/Taluka : MAHISHI PinCode : 852216
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) : 10000
Land Value of the Proposed Unit (In Rs/Sq ft) : 160
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 :	Agriculture Produce
Type of Activities to be Involved while Manufacturing the Product	Shravan Makhana processing unit
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	MAINA	SBIN0008154	39219038304

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	1500	200	300,000
Total:			300,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
MANUAL	2	75,000	150,000
Total:			150,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	100,000.00
Furniture & Fixtures (in Rs):	100,000.00
Contingency/Others/Miscellaneous (in Rs)	100,000.00
:	
Working Capital Per Estimate :	300,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
MAKHANA SEED	400	7000	2,800,000
Total:			2,800,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
GURI	200	500	100,000
Total:			100,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
UNSKILLED	6	8,000	576,000
Total:			576,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	30
Finished Goods (In Number of Days) :	25
Receivable By (In Number of Days) :	20

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	2.00	Power and Fuel (In %) :	2.00
Other Overhead Expenses (In %) :	1.00	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.50	Advertisement & Publicity (In %) :	0.50
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) :	10.00	Project Implementation Period (In Months):	4.00
Rate of Interest (In %) :	11.00	Employment :	6.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	160	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
Tin shed	1500	200.00	300,000.00
Total			300,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
Manual	2.00	75,000.00	150,000.00
Total			150,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
100,000.00	100,000.00	100,000.00	750,000.00	216,600.00

"Means of Financing(Term Loan)"

Own Contribution	20.00 %	Rs	150,000.00
Bank Finance	80.00 %		
Term Loan		Rs	600,000.00
Govt. Subsidy	35.00 %	Rs	262,500.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	43,320.00
Bank Finance	80.00 %		
Working Capital		Rs	173,280.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	600000.00	20000.00	580000.00	66000.00
2	580000.00	60000.00	520000.00	63800.00
3	520000.00	60000.00	460000.00	57200.00
4	460000.00	60000.00	400000.00	50600.00
5	400000.00	60000.00	340000.00	44000.00
6	340000.00	60000.00	280000.00	37400.00
7	280000.00	60000.00	220000.00	30800.00
8	220000.00	60000.00	160000.00	24200.00
9	160000.00	60000.00	100000.00	17600.00
10	100000.00	60000.00	40000.00	11000.00
11	40000.00	60000.00	0	4400.00

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	173,280.00	5,776.00	167,504.00	19,060.80
2	167,504.00	17,328.00	150,176.00	18,425.44
3	150,176.00	17,328.00	132,848.00	16,519.36
4	132,848.00	17,328.00	115,520.00	14,613.28
5	115,520.00	17,328.00	98,192.00	12,707.20

6	98,192.00	17,328.00	80,864.00	10,801.12
7	80,864.00	17,328.00	63,536.00	8,895.04
8	63,536.00	17,328.00	46,208.00	6,988.96
9	46,208.00	17,328.00	28,880.00	5,082.88
10	28,880.00	17,328.00	11,552.00	3,176.80
11	11,552.00	17,328.00	0.00	1,270.72

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	300000.00	270000.00	243000.00	218700.00	196830.00
Depreciation	30000.00	27000.00	24300.00	21870.00	19683.00
Closing Balance	270000.00	243000.00	218700.00	196830.00	177147.00

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	30000.00	27000.00	24300.00	21870.00	19683.00
Machinery	22500.00	19125.00	16256.25	13817.81	11745.14
Total	52500.00	46125.00	40556.25	35687.81	31428.14

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Makhana seed	400	7,000.00	2,800,000.00

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	1960000.00	2240000.00	2520000.00	2520000.00	2520000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Guri	0	200	500	100,000.00
Total				100,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Unskilled	6	8,000	576,000.00
Total	6		576000.0

Repairs and Maintenance	Rs	56,000.00
Power and Fuel	Rs	56,000.00
Other Overhead Expenses	Rs	28,000.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	14,000.00
Advertisement & Publicity	14,000.00
Workshed Rent	0.00
Other Miscellaneous Expenses	56,000.00
Total	84,000.00

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	70000.00	80000.00	90000.00	90000.00	90000.00
Wages	403200.00	460800.00	518400.00	518400.00	518400.00
Repairs & Maintenance	39200.00	44800.00	50400.00	50400.00	50400.00
Power & Fuel	39200.00	44800.00	50400.00	50400.00	50400.00
Other Overhead Expenses	19600.00	22400.00	25200.00	25200.00	25200.00

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	9800.00	11200.00	12600.00	12600.00	12600.00
Advertisement & Publicity	9800.00	11200.00	12600.00	12600.00	12600.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	39200.00	44800.00	50400.00	50400.00	50400.00
Total:	630000.00	720000.00	810000.00	810000.00	810000.00

Assessment of Working Capital

Particulars	Amount in Rs.
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Sale	2800000.00
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MANUFACTURING EXPENSES

Raw Material	100000.00
Wages	576000.00
Repair & Maintenance	56000.00
Power & Fuel	56000.00
Other Overhead Expenses	28000.00
Production Cost	816000.00
Administrative Cost	84000.00
Manufacturing Cost	900000.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	30	Production Cost	81600.00
Finished goods	25	Manufacturing Cost	75000.00
Receivable by	20	Manufacturing Cost	60000.00
Total Working Capital Requirement		Per Cycle	216600.00

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1960000.00	2240000.00	2520000.00	2520000.00
Total		1960000.00	2240000.00	2520000.00	2520000.00

MANUFACTURING EXPENSES

	0 Year	1 Year	2 Year	3 Year	4 Year
Rawmaterials		70000.00	80000.00	90000.00	90000.00
Wages		403200.00	460800.00	518400.00	518400.00
Repairs & Maintenance		39200.00	44800.00	50400.00	50400.00
Power & Fuel		39200.00	44800.00	50400.00	50400.00
Other Overhead Expenses		19600.00	22400.00	25200.00	25200.00
Depreciation		52500.00	46125.00	40556.25	35687.81
Production Cost		623700.00	698925.00	774956.25	770087.81

ADMINISTRATIVE EXPENSES

	0 Year	1 Year	2 Year	3 Year	4 Year
Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		9800.00	11200.00	12600.00	12600.00
Advertisement & Publicity		9800.00	11200.00	12600.00	12600.00
Workshed Rent		0.00	0.00	0.00	0.00

Other Miscellaneous Expenses		39200.00	44800.00	50400.00	50400.00
Administrative Cost		58800.00	67200.00	75600.00	75600.00
Interest on Bank credit					
Term Loan		66000.00	63800.00	57200.00	50600.00
Working Capital		19060.80	18425.44	16519.36	14613.28
Cost of Sale		767560.80	848350.44	924275.61	910901.09
Net Profit Before Tax		1192439.20	1391649.56	1595724.39	1609098.91
Less Tax		0	0.00	0	0
Net Profit		1192439.20	1391649.56	1595724.39	1609098.91

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		1192439.20	1391649.56	1595724.39	1609098.91
Add :					
Depreciation		52500.00	46125.00	40556.25	35687.81
TOTAL - A		1244939.20	1437774.56	1636280.64	1644786.72
Payments :					
On Term Loan :					
Interest		66000.00	63800.00	57200.00	50600.00
Installment		20000.00	60000.00	60000.00	60000.00
On Working Capital					
Interest		19060.80	18425.44	16519.36	14613.28
TOTAL - B		105060.80	142225.44	133719.36	125213.28
Average D.S.C.R		11.85	10.11	12.24	13.14

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		193320.00	193320.00	193320.00	193320.00
Profit		1192439.20	1391649.56	1595724.39	1609098.91
Term Loan		600000.00	580000.00	520000.00	460000.00
Working Capital		173280.00	167504.00	150176.00	132848.00
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		2159039.20	2332473.56	2459220.39	2395266.91

ASSETS

Gross Fixed Assets		550000.00	497500.00	451375.00	410818.75
Less : Depreciation		52500.00	46125.00	40556.25	35687.81
Net Fixed Assets		497500.00	451375.00	410818.75	375130.94

Preliminary & Pre-Op. Expenses		100000	75000	56250	42187.5
Current Assets		173280.00	167504.00	150176.00	132848.00
Cash in Bank/Hand		1488259.20	1713594.56	1898225.64	1887287.97
Total		2159039.20	2332473.56	2459220.39	2395266.91

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		1192439.20	1391649.56	1595724.39	1609098.91
Add : Depreciation		52500.00	46125.00	40556.25	35687.81
Term Loan		600000.00	580000.00	520000.00	460000.00
Working Capital Loan		173280.00	167504.00	150176.00	132848.00
Promoters Capital		193320.00	0.00	0.00	0.00
Total		2211539.20	2185278.56	2306456.64	2237634.72
Total Fixed Capital		750000	750000	750000	750000
Repayment of Term Loan		20000.00	60000.00	60000.00	60000.00
Repayment of WC Loan		5776.00	17328.00	17328.00	17328.00
Current Assets		173280.00	167504.00	150176.00	132848.00
Total		199056.00	244832.00	227504.00	210176.00
Opening Balance		0	2012483.20	3952929.76	6031882.40
Surplus		2012483.20	1940446.56	2078952.64	2027458.72
Closing Balance		2012483.20	3952929.76	6031882.40	8059341.12

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		177300.00	177125.00	173356.25	161887.81
Variable Cost		642760.80	717350.44	791475.61	784701.09
Total Cost		820060.80	894475.44	964831.86	946588.90
Sales		1960000.00	2240000.00	2520000.00	2520000.00
Contribution (Sales-VC)		1317239.20	1522649.56	1728524.39	1735298.91
B.E.P in %		13.46	11.63	10.03	9.33
Break Even Sales in Rs.		263815.41	260572.10	252734.50	235093.38
Break Even Units		659.54	651.43	631.84	587.73
Current Ratio		1.56	1.05	0.99	0.93
Net Profit Ratio		60.84 %	62.13 %	63.32 %	63.85 %

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;