

Application View

Application Id : 11021622806571
Name : VINOD MUKHIYA
Mother Name : BOKI DEVI
Father/Spouse Name : RAMSAGAR MUKHIYA
Gender : MALE
Date of Birth : 17-Dec-1985
Residential Address : WARD NO 09 VILLAGE NAHARWAR POST MANIA BLOCK MAHISHI SAHARSA
852216
City: SAHARSA
State : BIHAR
District: SAHARSA
Block/Taluka : MAHISHI
PINCODE : 852216
Email Address : VINODMUKHIYA000123@GMAIL.COM
Phone Number : 9162183921
Academic Qualification : 8TH PASS
Social Category : OBC
PAN Number : BXQPM9620Q

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : VINOD MUKHIYA
Address of the Proposed Business Unit : WARD NO 09 VILLAGE NAHARWAR POST MANIA BLOCK MAHISHI SAHARSA
852216
State : BIHAR District: SAHARSA City: SAHARSA
Block/Taluka : MAHISHI PinCode : 852216
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) : 1500
Land Value of the Proposed Unit (In Rs/Sq ft) : 600
Personal Contribution Towards the Project(in %) : 30.00
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	Koshi Kamala 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	MAHISHI	SBIN0014333	31423286342

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	1500	150	225,000
Total:			225,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
ROTARY DRUM ROASTER	1	107,000	107,000
BAND SELLER	1	35,000	35,000
ROTARY DRUM ROASTER	1	220,000	220,000
MANUAL	1	75,000	75,000
Total:			437,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	0.00
Furniture & Fixtures (in Rs):	100,000.00
Contingency/Others/Miscellaneous (in Rs)	50,000.00
:	
Working Capital Per Estimate :	150,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
MAKHANA SEED	350	15000	5,250,000
Total:			5,250,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
GURI	150	10000	1,500,000
Total:			1,500,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	12,000	288,000
UNSKILLED	2	8,000	192,000
Total:			480,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

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

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	0.50
Other Overhead Expenses (In %) :	0.50	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 %) :	0.50

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):	3.00
Rate of Interest (In %) :	11.00	Employment :	4.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	600	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
	1500	150.00	225,000.00
Total			225,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
Rotary drum roaster	1.00	107,000.00	107,000.00
Band seller	1.00	35,000.00	35,000.00
Rotary drum roaster	1.00	220,000.00	220,000.00

Manual	1.00	75,000.00	75,000.00
Total			437,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
0.00	100,000.00	50,000.00	812,000.00	519,937.50

"Means of Financing(Term Loan)"

Own Contribution	30.00 %	Rs	243,600.00
Bank Finance	70.00 %		
Term Loan		Rs	568,400.00
Govt. Subsidy	35.00 %	Rs	284,200.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	103,987.50
Bank Finance	80.00 %		
Working Capital		Rs	415,950.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	568400.00	14210.00	554190.00	62524.00
2	554190.00	56840.00	497350.00	60960.90
3	497350.00	56840.00	440510.00	54708.50
4	440510.00	56840.00	383670.00	48456.10
5	383670.00	56840.00	326830.00	42203.70
6	326830.00	56840.00	269990.00	35951.30
7	269990.00	56840.00	213150.00	29698.90
8	213150.00	56840.00	156310.00	23446.50
9	156310.00	56840.00	99470.00	17194.10
10	99470.00	56840.00	42630.00	10941.70
11	42630.00	56840.00	0	4689.30

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	415,950.00	10,398.75	405,551.25	45,754.50
2	405,551.25	41,595.00	363,956.25	44,610.64
3	363,956.25	41,595.00	322,361.25	40,035.19
4	322,361.25	41,595.00	280,766.25	35,459.74
5	280,766.25	41,595.00	239,171.25	30,884.29
6	239,171.25	41,595.00	197,576.25	26,308.84
7	197,576.25	41,595.00	155,981.25	21,733.39
8	155,981.25	41,595.00	114,386.25	17,157.94
9	114,386.25	41,595.00	72,791.25	12,582.49
10	72,791.25	41,595.00	31,196.25	8,007.04
11	31,196.25	41,595.00	0.00	3,431.59

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	225000.00	202500.00	182250.00	164025.00	147622.50
Depreciation	22500.00	20250.00	18225.00	16402.50	14762.25
Closing Balance	202500.00	182250.00	164025.00	147622.50	132860.25

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	437000.00	371450.00	315732.50	268372.62	228116.73
Depreciation	65550.00	55717.50	47359.88	40255.89	34217.51
Closing Balance	371450.00	315732.50	268372.62	228116.73	193899.22

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	22500.00	20250.00	18225.00	16402.50	14762.25
Machinery	65550.00	55717.50	47359.88	40255.89	34217.51
Total	88050.00	75967.50	65584.88	56658.39	48979.76

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Makhana seed processing	350	15,000.00	5,250,000.00

CAPACITY UTILIZATION OF SALES

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
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CAPACITY UTILIZATION	70.00 %	80.00 %	90.00 %	90.00 %	90.00 %
SALES / RECEIPTS	3675000.00	4200000.00	4725000.00	4725000.00	4725000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Guri	0	150	10,000	1,500,000.00
Total				1,500,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	2	12,000	288,000.00
	2	8,000	192,000.00
Total	4		480000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	26,250.00
Other Overhead Expenses	Rs	26,250.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	26,250.00
Advertisement & Publicity	26,250.00
Workshed Rent	0.00
Other Miscellaneous Expenses	26,250.00
Total	78,750.00

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	1050000.00	1200000.00	1350000.00	1350000.00	1350000.00
Wages	336000.00	384000.00	432000.00	432000.00	432000.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	18375.00	21000.00	23625.00	23625.00	23625.00
Other Overhead Expenses	18375.00	21000.00	23625.00	23625.00	23625.00

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	18375.00	21000.00	23625.00	23625.00	23625.00
Advertisement & Publicity	18375.00	21000.00	23625.00	23625.00	23625.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	18375.00	21000.00	23625.00	23625.00	23625.00
Total:	1477875.00	1689000.00	1900125.00	1900125.00	1900125.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	5250000.00

MANUFACTURING EXPENSES

Raw Material	1500000.00
Wages	480000.00
Repair & Maintenance	0.00
Power & Fuel	26250.00
Other Overhead Expenses	26250.00
Production Cost	2032500.00
Administrative Cost	78750.00
Manufacturing Cost	2111250.00

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	203250.00
Finished goods	20	Manufacturing Cost	140750.00
Receivable by	25	Manufacturing Cost	175938.00
Total Working Capital Requirement		Per Cycle	519938.00

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		3675000.00	4200000.00	4725000.00	4725000.00
Total		3675000.00	4200000.00	4725000.00	4725000.00

MANUFACTURING EXPENSES

Rawmaterials		1050000.00	1200000.00	1350000.00	1350000.00
Wages		336000.00	384000.00	432000.00	432000.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		18375.00	21000.00	23625.00	23625.00
Other Overhead Expenses		18375.00	21000.00	23625.00	23625.00
Depreciation		88050.00	75967.50	65584.88	56658.39

Production Cost		1510800.00	1701967.50	1894834.88	1885908.39
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ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		18375.00	21000.00	23625.00	23625.00
Advertisement & Publicity		18375.00	21000.00	23625.00	23625.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		18375.00	21000.00	23625.00	23625.00
Administrative Cost		55125.00	63000.00	70875.00	70875.00
Interest on Bank credit					
Term Loan		62524.00	60960.90	54708.50	48456.10
Working Capital		45754.50	44610.64	40035.19	35459.74
Cost of Sale		1674203.50	1870539.04	2060453.57	2040699.23
Net Profit Before Tax		2000796.50	2329460.96	2664546.43	2684300.77
Less Tax		0	0.00	0	0
Net Profit		2000796.50	2329460.96	2664546.43	2684300.77

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		2000796.50	2329460.96	2664546.43	2684300.77
Add :					
Depreciation		88050.00	75967.50	65584.88	56658.39
TOTAL - A		2088846.50	2405428.46	2730131.31	2740959.16
Payments :					
On Term Loan :					
Interest		62524.00	60960.90	54708.50	48456.10
Installment		14210.00	56840.00	56840.00	56840.00
On Working Capital					
Interest		45754.50	44610.64	40035.19	35459.74
TOTAL - B		122488.50	162411.54	151583.69	140755.84
Average D.S.C.R		17.05	14.81	18.01	19.47

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		347587.50	347587.50	347587.50	347587.50
Profit		2000796.50	2329460.96	2664546.43	2684300.77
Term Loan		568400.00	554190.00	497350.00	440510.00

Working Capital		415950.00	405551.25	363956.25	322361.25
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		3332734.00	3636789.71	3873440.18	3794759.52

ASSETS

Gross Fixed Assets		762000.00	673950.00	597982.50	532397.62
Less : Depreciation		88050.00	75967.50	65584.88	56658.39
Net Fixed Assets		673950.00	597982.50	532397.62	475739.23
Preliminary & Pre-Op. Expenses		0	0	0	0
Current Assets		415950.00	405551.25	363956.25	322361.25
Cash in Bank/Hand		2242834.00	2633255.96	2977086.31	2996659.04
Total		3332734.00	3636789.71	3873440.18	3794759.52

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		2000796.50	2329460.96	2664546.43	2684300.77
Add : Depreciation		88050.00	75967.50	65584.88	56658.39
Term Loan		568400.00	554190.00	497350.00	440510.00
Working Capital Loan		415950.00	405551.25	363956.25	322361.25
Promoters Capital		399581.25	0.00	0.00	0.00
Total		3472777.75	3365169.71	3591437.56	3503830.41
Total Fixed Capital		812000	812000	812000	812000
Repayment of Term Loan		14210.00	56840.00	56840.00	56840.00
Repayment of WC Loan		10398.75	41595.00	41595.00	41595.00
Current Assets		415950.00	405551.25	363956.25	322361.25
Total		440558.75	503986.25	462391.25	420796.25
Opening Balance		0	3032219.00	5893402.46	9022448.77
Surplus		3032219.00	2861183.46	3129046.31	3083034.16
Closing Balance		3032219.00	5893402.46	9022448.77	12105482.93

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		205699.00	199928.40	191168.38	175989.49
Variable Cost		1556554.50	1746578.14	1934870.07	1921368.13
Total Cost		1762253.50	1946506.54	2126038.45	2097357.62
Sales		3675000.00	4200000.00	4725000.00	4725000.00
Contribution (Sales-VC)		2118445.50	2453421.86	2790129.93	2803631.87
B.E.P in %		9.71	8.15	6.85	6.28

Break Even Sales in Rs.		356838.93	342256.38	323737.83	296597.55
Break Even Units		1019.54	977.88	924.97	847.42
Current Ratio		3.13	1.99	1.88	1.77
Net Profit Ratio		54.44 %	55.46 %	56.39 %	56.81 %

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;