

## Application View

Application Id : 11022123847237  
Name : BAJARANGI SAH  
Mother Name : LATE NIRSI DEVI  
Father/Spouse Name : DAMODAR SAH  
Gender : MALE  
Date of Birth : 01-Jan-1959  
Residential Address : VILL+POST-BANAUL,NANPUR  
City: PUPRI  
State : BIHAR  
District: SITAMARHI  
Block/Taluka : BOKHRA  
PINCODE : 843326  
Email Address : MANNUKUMARIMANUKUMARI@GMAIL.COM  
Phone Number : 9113304151  
Academic Qualification : 8TH PASS  
Social Category : OBC  
PAN Number : NJWPS4730K

## DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : BAJARANGI SAH  
Address of the Proposed Business Unit : VILL+POST-BANAUL,NANPUR  
State : BIHAR District: SITAMARHI City: PUPRI  
Block/Taluka : BOKHRA PinCode : 843326  
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) : 855  
Land Value of the Proposed Unit (In Rs/Sq ft) : 350  
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 : Food Products- Manufacturing  
Type of Activities to be Involved while Manufacturing the Product PRESSED,EXTRATING OIL FROM SEEDS  
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No  
If No, Other ODOP Products : Oil seed-based product

## BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
PUNJAB NATIONAL BANK	MOHANI (MAHUAGACHHI)	PUNB0177900	2296000100111140

## BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	852	350	298,200
Total:			298,200

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
EICHER 21HP	1	165,000	165,000
OIL EXPELLER CHAMBER	1	210,000	210,000
WEIGHING MACHINE	1	12,000	12,000
ALL ACCESSORIES OIL PUMP	4	10,000	40,000
OIL COLLECTION TRAY	5	9,000	45,000
Total:			472,000

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 10,000.00  
Furniture & Fixtures (in Rs): 30,000.00  
Contingency/Others/Miscellaneous (in Rs) 5,000.00  
Working Capital Per Estimate : 45,000.00

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
MUSTARD OIL	250	5000	1,250,000
Total:			1,250,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MUSTARD	80	5500	440,000
Total:			440,000

## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
UNSKILLED	2	6,000	144,000
Total:			144,000

## WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	3
Finished Goods (In Number of Days) :	4
Receivable By (In Number of Days) :	6

## MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	2.00	Power and Fuel (In %) :	3.00
Other Overhead Expenses (In %) :	0.10	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.70	Advertisement & Publicity (In %) :	0.40
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 :	2.00

## PROJECTED FINANCIAL

### COST OF PROJECT

Land	Land Value	Ownership
LAND	350	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
	852	350.00	298,200.00
Total			298,200.00

Machinery	Qty.	Rate.	Amt.(In Rs)
EICHER 21HP	1.00	165,000.00	165,000.00
OIL EXPELLER CHAMBER	1.00	210,000.00	210,000.00
WEIGHING MACHINE	1.00	12,000.00	12,000.00
ALL ACCESSORIES OIL PUMP	4.00	10,000.00	40,000.00

OIL COLLECTION TRAY	5.00	9,000.00	45,000.00
Total			472,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
10,000.00	30,000.00	5,000.00	815,200.00	28,527.50

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

Own Contribution	10.00 %	Rs	81,520.00
Bank Finance	90.00 %		
Term Loan		Rs	733,680.00
Govt. Subsidy	35.00 %	Rs	285,320.00

### Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	5,705.50
Bank Finance	80.00 %		
Working Capital		Rs	22,822.00

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	733680.00	52405.71	681274.29	80704.80
2	681274.29	104811.43	576462.86	74940.17
3	576462.86	104811.43	471651.43	63410.91
4	471651.43	104811.43	366840.00	51881.66
5	366840.00	104811.43	262028.57	40352.40
6	262028.57	104811.43	157217.14	28823.14
7	157217.14	104811.43	52405.71	17293.89
8	52405.71	104811.43	0	5764.63

## Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	22,822.00	1,630.14	21,191.86	2,510.42
2	21,191.86	3,260.29	17,931.57	2,331.10
3	17,931.57	3,260.29	14,671.28	1,972.47
4	14,671.28	3,260.29	11,410.99	1,613.84
5	11,410.99	3,260.29	8,150.70	1,255.21
6	8,150.70	3,260.29	4,890.41	896.58
7	4,890.41	3,260.29	1,630.12	537.95
8	1,630.12	3,260.29	0.00	179.31

## Statement Showing the Depreciation on Fixed Assets

### WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	298200.00	268380.00	241542.00	217387.80	195649.02
Depreciation	29820.00	26838.00	24154.20	21738.78	19564.90
Closing Balance	268380.00	241542.00	217387.80	195649.02	176084.12

### MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	472000.00	401200.00	341020.00	289867.00	246386.95
Depreciation	70800.00	60180.00	51153.00	43480.05	36958.04
Closing Balance	401200.00	341020.00	289867.00	246386.95	209428.91

### TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	29820.00	26838.00	24154.20	21738.78	19564.90
Machinery	70800.00	60180.00	51153.00	43480.05	36958.04
Total	100620.00	87018.00	75307.20	65218.83	56522.94

## Schedule of Sales Realization

### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
MUSTARD OIL	250	5,000.00	1,250,000.00

### 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	875000.00	1000000.00	1125000.00	1125000.00	1125000.00

### Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
MUSTARD	0	80	5,500	440,000.00
Total				440,000.00

### WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	2	6,000	144,000.00
Total	2		144000.0

Repairs and Maintenance	Rs	25,000.00
Power and Fuel	Rs	37,500.00
Other Overhead Expenses	Rs	1,250.00

### ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	8,750.00
Advertisement & Publicity	5,000.00
Workshed Rent	0.00
Other Miscellaneous Expenses	0.00
Total	13,750.00

### 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	308000.00	352000.00	396000.00	396000.00	396000.00
Wages	100800.00	115200.00	129600.00	129600.00	129600.00
Repairs & Maintenance	17500.00	20000.00	22500.00	22500.00	22500.00
Power & Fuel	26250.00	30000.00	33750.00	33750.00	33750.00
Other Overhead Expenses	875.00	1000.00	1125.00	1125.00	1125.00

### 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	6125.00	7000.00	7875.00	7875.00	7875.00
Advertisement & Publicity	3500.00	4000.00	4500.00	4500.00	4500.00
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:	463050.00	529200.00	595350.00	595350.00	595350.00

### Assessment of Working Capital

Particulars	Amount in Rs.
Sale	1250000.00

### MANUFACTURING EXPENSES

Raw Material	440000.00
Wages	144000.00
Repair & Maintenance	25000.00
Power & Fuel	37500.00
Other Overhead Expenses	1250.00
Production Cost	647750.00
Administrative Cost	13750.00
Manufacturing Cost	661500.00

### Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	3	Production Cost	6477.50
Finished goods	4	Manufacturing Cost	8820.00
Receivable by	6	Manufacturing Cost	13230.00
Total Working Capital Requirement		Per Cycle	28527.50

### Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		875000.00	1000000.00	1125000.00	1125000.00
Total		875000.00	1000000.00	1125000.00	1125000.00

### MANUFACTURING EXPENSES

Rawmaterials		308000.00	352000.00	396000.00	396000.00
Wages		100800.00	115200.00	129600.00	129600.00
Repairs & Maintenance		17500.00	20000.00	22500.00	22500.00
Power & Fuel		26250.00	30000.00	33750.00	33750.00
Other Overhead Expenses		875.00	1000.00	1125.00	1125.00
Depreciation		100620.00	87018.00	75307.20	65218.83
Production Cost		554045.00	605218.00	658282.20	648193.83

### ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
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Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		6125.00	7000.00	7875.00	7875.00
Advertisement & Publicity		3500.00	4000.00	4500.00	4500.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		0.00	0.00	0.00	0.00
Administrative Cost		9625.00	11000.00	12375.00	12375.00
Interest on Bank credit					
Term Loan		80704.80	74940.17	63410.91	51881.66
Working Capital		2510.42	2331.10	1972.47	1613.84
Cost of Sale		646885.22	693489.27	736040.58	714064.33
Net Profit Before Tax		228114.78	306510.73	388959.42	410935.67
Less Tax		0	0.00	0	0
Net Profit		228114.78	306510.73	388959.42	410935.67

### Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		228114.78	306510.73	388959.42	410935.67
Add :					
Depreciation		100620.00	87018.00	75307.20	65218.83
<b>TOTAL - A</b>		<b>328734.78</b>	<b>393528.73</b>	<b>464266.62</b>	<b>476154.50</b>
Payments :					
On Term Loan :					
Interest		80704.80	74940.17	63410.91	51881.66
Installment		52405.71	104811.43	104811.43	104811.43
On Working Capital					
Interest		2510.42	2331.10	1972.47	1613.84
<b>TOTAL - B</b>		<b>135620.93</b>	<b>182082.70</b>	<b>170194.81</b>	<b>158306.93</b>
Average D.S.C.R		2.42	2.16	2.73	3.01

### Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		87225.50	87225.50	87225.50	87225.50
Profit		228114.78	306510.73	388959.42	410935.67
Term Loan		733680.00	681274.29	576462.86	471651.43
Working Capital		22822.00	21191.86	17931.57	14671.28
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
<b>Total</b>		<b>1071842.28</b>	<b>1096202.38</b>	<b>1070579.35</b>	<b>984483.88</b>



## ASSETS

Gross Fixed Assets		800200.00	699580.00	612562.00	537254.80
Less : Depreciation		100620.00	87018.00	75307.20	65218.83
Net Fixed Assets		699580.00	612562.00	537254.80	472035.97
Preliminary & Pre-Op. Expenses		10000	7500	5625	4218.75
Current Assets		22822.00	21191.86	17931.57	14671.28
Cash in Bank/Hand		349440.28	462448.52	515392.98	497776.63
<b>Total</b>		<b>1071842.28</b>	<b>1096202.38</b>	<b>1070579.35</b>	<b>984483.88</b>

## Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		228114.78	306510.73	388959.42	410935.67
Add : Depreciation		100620.00	87018.00	75307.20	65218.83
Term Loan		733680.00	681274.29	576462.86	471651.43
Working Capital Loan		22822.00	21191.86	17931.57	14671.28
Promoters Capital		84372.75	0.00	0.00	0.00
<b>Total</b>		<b>1169609.53</b>	<b>1095994.88</b>	<b>1058661.05</b>	<b>962477.21</b>
Total Fixed Capital		815200	815200	815200	815200
Repayment of Term Loan		52405.71	104811.43	104811.43	104811.43
Repayment of WC Loan		1630.14	3260.29	3260.29	3260.29
Current Assets		22822.00	21191.86	17931.57	14671.28
<b>Total</b>		<b>76857.85</b>	<b>129263.58</b>	<b>126003.29</b>	<b>122743.00</b>
Opening Balance		0	1092751.68	2059482.98	2992140.74
Surplus		1092751.68	966731.30	932657.76	839734.21
<b>Closing Balance</b>		<b>1092751.68</b>	<b>2059482.98</b>	<b>2992140.74</b>	<b>3831874.95</b>

## Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		190949.80	172958.17	151093.11	129475.49
Variable Cost		556555.42	607549.10	660254.67	649807.67
Total Cost		747505.22	780507.27	811347.78	779283.16
Sales		875000.00	1000000.00	1125000.00	1125000.00
Contribution (Sales-VC)		318444.58	392450.90	464745.33	475192.33
B.E.P in %		59.96	44.07	32.51	27.25
Break Even Sales in Rs.		524678.66	440712.89	365748.16	306528.36
Break Even Units		2098.71	1762.85	1462.99	1226.11
Current Ratio		0.17	0.11	0.10	0.09

Net Profit Ratio		26.07 %	30.65 %	34.57 %	36.53 %
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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;