

## Application View

Application Id : 11061123871784  
Name : AVINASH KUMAR  
Mother Name : MALTI DEVI  
Father/Spouse Name : CHANDRAMA SINGH  
Gender : MALE  
Date of Birth : 10-Oct-1994  
Residential Address : VILL - MAHAMADPURA, P.O - SHANKARPUR ,P.S - KINJAR  
City: ARWAL  
State : BIHAR  
District: ARWAL  
Block/Taluka : KARPI  
PINCODE : 804426  
Email Address : AK2662856@GMAIL.COM  
Phone Number : 9284140735  
Academic Qualification : 12TH PASS  
Social Category : OBC  
PAN Number : ITBPK4494N

## DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : M S MAA DURGA TEL AND ATTA MILL  
Address of the Proposed Business Unit : VILL - MAHAMADPURA, P.O - SHANKARPUR ,P.S - KINJAR  
State : BIHAR District: ARWAL City: ARWAL  
Block/Taluka : KARPI PinCode : 804426  
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) : 1000  
Land Value of the Proposed Unit (In Rs/Sq ft) : 0  
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 LABOUR, WORKER, MECHINES  
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No  
If No, Other ODOP Products : Wheat based products

## BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
BANK OF BARODA	ARWAL, BIHAR	BARB0ARWALX	49030100007194

## BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
RCC/ASBESTOS SHED	1000	200	200,000
Total:			200,000

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
TEL MIL MECHINE	1	250,000	250,000
ATTA CHAKI MECHINE	1	100,000	100,000
PACKING MECHINE	1	50,000	50,000
MOTOR 10 HP	1	50,000	50,000
WEIGHT MECHINE 500 KG	1	30,000	30,000
DAL MIL MECHINE	1	100,000	100,000
RICE HALAR MECHINE	1	70,000	70,000
Total:			650,000

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 30,000.00  
Furniture & Fixtures (in Rs): 40,000.00  
Contingency/Others/Miscellaneous (in Rs) 3,000.00  
: Working Capital Per Estimate : 73,000.00

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
ATTA 5 KG PER PACK	175	5714	999,950
ATTA 10 KG PER PACK	350	2857	999,950
MUSTARD OIL PER LITTER	160	6250	1,000,000
MUSTARD OIL PER 5	800	1250	1,000,000
MASOOR DAL PER KG	70	14285	999,950

Total:	4,999,850
--------	-----------

### RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
WHEAT PER KG	25	50000	1,250,000
MUSTARD PER KG	75	16666	1,249,950
MASOOR PER KG	35	14285	499,975
Total:			2,999,925

### WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	6,000	72,000
UNSKILLED	2	5,000	120,000
Total:			192,000

### WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	7
Finished Goods (In Number of Days) :	3
Receivable By (In Number of Days) :	7

### MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	5.00
Other Overhead Expenses (In %) :	0.10	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.10	Advertisement & Publicity (In %) :	0.10
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	0.10

### DEPRECIATION DETAILS

On Building (In %) :	10.00	On Machinery (In %) :	15.00
----------------------	-------	-----------------------	-------

### OTHER DETAILS

Loan Repayment Period (in Years) :	7.00	Project Implementation Period (In Months):	1.00
Rate of Interest (In %) :	11.00	Employment :	3.00

### PROJECTED FINANCIAL

### COST OF PROJECT

Land	Land Value	Ownership
LAND	0	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
RCC/Asbestos shed	1000	200.00	200,000.00
Total			200,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
TEL MIL MECHINE	1.00	250,000.00	250,000.00
ATTA CHAKI MECHINE	1.00	100,000.00	100,000.00
PACKING MECHINE	1.00	50,000.00	50,000.00
MOTOR 10 HP	1.00	50,000.00	50,000.00
WEIGHT MECHINE 500 KG	1.00	30,000.00	30,000.00
DAL MIL MECHINE	1.00	100,000.00	100,000.00
RICE HALAR MECHINE	1.00	70,000.00	70,000.00
Total			650,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
30,000.00	40,000.00	3,000.00	923,000.00	195,825.30

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

Own Contribution	10.00 %	Rs	92,300.00
Bank Finance	90.00 %		
Term Loan		Rs	830,700.00
Govt. Subsidy	35.00 %	Rs	323,050.00

### Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	39,165.06
Bank Finance	80.00 %		
Working Capital		Rs	156,660.24

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	830700.00	9889.29	820810.71	91377.00
2	820810.71	118671.43	702139.28	90289.18

Own Contribution	10.00 %	Rs	92,300.00
Bank Finance	90.00 %		
Term Loan		Rs	830,700.00
Govt. Subsidy	35.00 %	Rs	323,050.00

3	702139.28	118671.43	583467.85	77235.32
4	583467.85	118671.43	464796.42	64181.46
5	464796.42	118671.43	346124.99	51127.61
6	346124.99	118671.43	227453.56	38073.75
7	227453.56	118671.43	108782.13	25019.89
8	108782.13	118671.43	0	11966.03

### Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	156,660.24	1,865.00	154,795.24	17,232.63
2	154,795.24	22,380.03	132,415.21	17,027.48
3	132,415.21	22,380.03	110,035.18	14,565.67
4	110,035.18	22,380.03	87,655.15	12,103.87
5	87,655.15	22,380.03	65,275.12	9,642.07
6	65,275.12	22,380.03	42,895.09	7,180.26
7	42,895.09	22,380.03	20,515.06	4,718.46
8	20,515.06	22,380.03	0.00	2,256.66

## Statement Showing the Depreciation on Fixed Assets

### WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	200000.00	180000.00	162000.00	145800.00	131220.00
Depreciation	20000.00	18000.00	16200.00	14580.00	13122.00
Closing Balance	180000.00	162000.00	145800.00	131220.00	118098.00

### MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	650000.00	552500.00	469625.00	399181.25	339304.06
Depreciation	97500.00	82875.00	70443.75	59877.19	50895.61
Closing Balance	552500.00	469625.00	399181.25	339304.06	288408.45

### TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	20000.00	18000.00	16200.00	14580.00	13122.00
Machinery	97500.00	82875.00	70443.75	59877.19	50895.61
Total	117500.00	100875.00	86643.75	74457.19	64017.61

### Schedule of Sales Realization

### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
ATTA 5 KG PER PACK	175	5,714.00	999,950.00
ATTA 10 KG PER PACK	350	2,857.00	999,950.00
MUSTARD OIL PER LITTER	160	6,250.00	1,000,000.00
MUSTARD OIL PER 5 LITTER	800	1,250.00	1,000,000.00
MASOOR DAL PER KG	70	14,285.00	999,950.00

### 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	3499895.00	3999880.00	4499865.00	4499865.00	4499865.00

### Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
WHEAT PER KG	0	25	50,000	1,250,000.00
MUSTARD PER KG	0	75	16,666	1,249,950.00
MASOOR PER KG	0	35	14,285	499,975.00
Total				2,999,925.00

### WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	1	6,000	72,000.00
Unskilled	2	5,000	120,000.00
Total	3		192000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	249,992.50
Other Overhead Expenses	Rs	4,999.85

### ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	4,999.85
Advertisement & Publicity	4,999.85
Workshed Rent	0.00
Other Miscellaneous Expenses	4,999.85
Total	14,999.55

### 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	2099947.50	2399940.00	2699932.50	2699932.50	2699932.50
Wages	134400.00	153600.00	172800.00	172800.00	172800.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	174994.75	199994.00	224993.25	224993.25	224993.25
Other Overhead Expenses	3499.89	3999.88	4499.87	4499.87	4499.87

### 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	3499.89	3999.88	4499.87	4499.87	4499.87
Advertisement & Publicity	3499.89	3999.88	4499.87	4499.87	4499.87
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	3499.89	3999.88	4499.87	4499.87	4499.87
Total:	2423341.81	2769533.52	3115725.23	3115725.23	3115725.23

### Assessment of Working Capital

Particulars	Amount in Rs.
Sale	4999850.00

### MANUFACTURING EXPENSES

Raw Material	2999925.00
Wages	192000.00
Repair & Maintenance	0.00
Power & Fuel	249992.50
Other Overhead Expenses	4999.85
Production Cost	3446917.35
Administrative Cost	14999.55
Manufacturing Cost	3461916.90

### Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	7	Production Cost	80428.07
Finished goods	3	Manufacturing Cost	34619.17
Receivable by	7	Manufacturing Cost	80778.00
Total Working Capital Requirement		Per Cycle	195825.24

### Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		3499895.00	3999880.00	4499865.00	4499865.00
Total		3499895.00	3999880.00	4499865.00	4499865.00

### MANUFACTURING EXPENSES

Rawmaterials		2099947.50	2399940.00	2699932.50	2699932.50
Wages		134400.00	153600.00	172800.00	172800.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		174994.75	199994.00	224993.25	224993.25
Other Overhead Expenses		3499.89	3999.88	4499.87	4499.87
Depreciation		117500.00	100875.00	86643.75	74457.19
Production Cost		2530342.14	2858408.88	3188869.37	3176682.81

### ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		3499.89	3999.88	4499.87	4499.87
Advertisement & Publicity		3499.89	3999.88	4499.87	4499.87
Workshed Rent		0.00	0.00	0.00	0.00



Other Miscellaneous Expenses		3499.89	3999.88	4499.87	4499.87
Administrative Cost		10499.67	11999.64	13499.61	13499.61
Interest on Bank credit					
Term Loan		91377.00	90289.18	77235.32	64181.46
Working Capital		17232.63	17027.48	14565.67	12103.87
Cost of Sale		2649451.44	2977725.18	3294169.97	3266467.75
Net Profit Before Tax		850443.56	1022154.82	1205695.03	1233397.25
Less Tax		0	0.00	0	0
Net Profit		850443.56	1022154.82	1205695.03	1233397.25

### Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		850443.56	1022154.82	1205695.03	1233397.25
Add :					
Depreciation		117500.00	100875.00	86643.75	74457.19
<b>TOTAL - A</b>		<b>967943.56</b>	<b>1123029.82</b>	<b>1292338.78</b>	<b>1307854.44</b>
Payments :					
On Term Loan :					
Interest		91377.00	90289.18	77235.32	64181.46
Installment		9889.29	118671.43	118671.43	118671.43
On Working Capital					
Interest		17232.63	17027.48	14565.67	12103.87
<b>TOTAL - B</b>		<b>118498.92</b>	<b>225988.09</b>	<b>210472.42</b>	<b>194956.76</b>
Average D.S.C.R		8.17	4.97	6.14	6.71

### Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		131465.06	131465.06	131465.06	131465.06
Profit		850443.56	1022154.82	1205695.03	1233397.25
Term Loan		830700.00	820810.71	702139.28	583467.85
Working Capital		156660.24	154795.24	132415.21	110035.18
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
<b>Total</b>		<b>1969268.86</b>	<b>2129225.83</b>	<b>2171714.58</b>	<b>2058365.34</b>

### ASSETS

Gross Fixed Assets		890000.00	772500.00	671625.00	584981.25
Less : Depreciation		117500.00	100875.00	86643.75	74457.19
<b>Net Fixed Assets</b>		<b>772500.00</b>	<b>671625.00</b>	<b>584981.25</b>	<b>510524.06</b>

Preliminary & Pre-Op. Expenses		30000	22500	16875	12656.25
Current Assets		156660.24	154795.24	132415.21	110035.18
Cash in Bank/Hand		1040108.62	1302805.59	1454318.12	1437806.10
<b>Total</b>		<b>1969268.86</b>	<b>2129225.83</b>	<b>2171714.58</b>	<b>2058365.34</b>

### Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		850443.56	1022154.82	1205695.03	1233397.25
Add : Depreciation		117500.00	100875.00	86643.75	74457.19
Term Loan		830700.00	820810.71	702139.28	583467.85
Working Capital Loan		156660.24	154795.24	132415.21	110035.18
Promoters Capital		111882.53	0.00	0.00	0.00
<b>Total</b>		<b>2067186.33</b>	<b>2098635.77</b>	<b>2126893.27</b>	<b>2001357.47</b>
Total Fixed Capital		923000	923000	923000	923000
Repayment of Term Loan		9889.29	118671.43	118671.43	118671.43
Repayment of WC Loan		1865.00	22380.03	22380.03	22380.03
Current Assets		156660.24	154795.24	132415.21	110035.18
<b>Total</b>		<b>168414.53</b>	<b>295846.70</b>	<b>273466.67</b>	<b>251086.64</b>
Opening Balance		0	1898771.80	3701560.87	5554987.47
Surplus		1898771.80	1802789.07	1853426.60	1750270.83
<b>Closing Balance</b>		<b>1898771.80</b>	<b>3701560.87</b>	<b>5554987.47</b>	<b>7305258.30</b>

### Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		219376.67	203163.82	177378.68	152138.26
Variable Cost		2547574.77	2875436.36	3203435.04	3188786.68
Total Cost		2766951.44	3078600.18	3380813.72	3340924.94
Sales		3499895.00	3999880.00	4499865.00	4499865.00
Contribution (Sales-VC)		952320.23	1124443.64	1296429.96	1311078.32
B.E.P in %		23.04	18.07	13.68	11.60
Break Even Sales in Rs.		806236.48	722695.98	615675.46	522166.85
Break Even Units		4607.07	4129.69	3518.15	2983.81
Current Ratio		1.30	0.62	0.57	0.51
Net Profit Ratio		24.30 %	25.55 %	26.79 %	27.41 %

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;