

Application View

Application Id : 11020223868024
Name : RAMPUKAR YADAV
Mother Name : SHANTI DEVI
Father/Spouse Name : RAM JATAN YADAV
Gender : MALE
Date of Birth : 01-Jan-1994
Residential Address : AT- NANHKU MANDAL TOLA, POST- DURGAPUR, PS- KHAGARIA
City: KHAGARIA
State : BIHAR
District: KHAGARIA
Block/Taluka : KHAGARIA
PINCODE : 851204
Email Address : RAMPUKARNMTKHG@GMAIL.COM
Phone Number : 8252744142
Academic Qualification : 10TH PASS
Social Category : OBC
PAN Number : BCOPY6424P

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : RAMPUKAR YADAV
Address of the Proposed Business Unit : AT- NANHKU MANDAL TOLA, POST- DURGAPUR, PS- KHAGARIA
State : BIHAR District: KHAGARIA City: KHAGARIA
Block/Taluka : KHAGARIA PinCode : 851204
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) : 800
Land Value of the Proposed Unit (In Rs/Sq ft) : 700
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 | OIL SEED BASED PRODUCT |
| 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 |
|---------------------|-------------|-------------|---------------------|
| UNION BANK OF INDIA | KHAGARIA | UBIN0553671 | 00 |

MACHINERY DETAILS

| Type of Machinery | Quantity/Number of Units | Rate/Unit (In Rs) | Amount(In Rs.) |
|-------------------|--------------------------|-------------------|----------------|
| OIL SPELLER 6VT | 1 | 125,000 | 125,000 |
| FILTER | 1 | 82,000 | 82,000 |
| Total: | | | 207,000 |

OTHER FINANCIAL DETAILS

| | |
|--|-----------|
| Preliminary & Pre-operative Cost (in Rs) : | 10,000.00 |
| Furniture & Fixtures (in Rs): | 5,000.00 |
| Contingency/Others/Miscellaneous (in Rs) | 15,000.00 |
| Working Capital Per Estimate : | 30,000.00 |

SALES DETAILS

| Type of Product | Rate/Unit (In Rs) | Number of Units of Proposed Product Expected | Amount(In Rs.) |
|-----------------|-------------------|--|----------------|
| MUSTARED OIL | 160 | 25000 | 4,000,000 |
| Total: | | | 4,000,000 |

RAW MATERIALS

| Name of the Raw Material | Rate/Unit (In Rs) | Reqd. Unit | Amount(In Rs.) |
|--------------------------|-------------------|------------|----------------|
| RAW MUSTERD | 100 | 25000 | 2,500,000 |
| Total: | | | 2,500,000 |

WAGES DETAILS

| Type of Worker | No. of Worker | Wages Per Month Per Person (In Rs) | Amount (In Rs) |
|----------------|---------------|------------------------------------|----------------|
| SKILLED | 1 | 10,000 | 120,000 |
| UNSKILLED | 2 | 7,000 | 168,000 |
| Total: | | | 288,000 |

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

| | |
|--------------------------------------|---|
| Stock In Process (In Number of Days) | 2 |
| Finished Goods (In Number of Days) : | 5 |
| Receivable By (In Number of Days) : | 7 |

MISCELLANEOUS EXPENDITURE

| | | | |
|-----------------------------------|----------|--|------|
| Repair and Maintenance (In %) : | 1.00 | Power and Fuel (In %) : | 1.00 |
| Other Overhead Expenses (In %) : | 0.50 | Telephone Expenses (In %) : | 0.00 |
| Stationery & Postage (In %) : | 0.00 | Advertisement & Publicity (In %) : | 0.00 |
| Building Rent per Month(In Rs.) : | 2,000.00 | Other Miscellaneous Expenditure (In %) : | 0.00 |

DEPRECIATION DETAILS

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

OTHER DETAILS

| | | | |
|------------------------------------|-------|--|------|
| Loan Repayment Period (in Years) : | 5.00 | Project Implementation Period (In Months): | 6.00 |
| Rate of Interest (In %) : | 11.00 | Employment : | 3.00 |

PROJECTED FINANCIAL

COST OF PROJECT

| Land | Land Value | Ownership |
|------|------------|-----------|
| LAND | 700 | OWN |

| Machinery | Qty. | Rate. | Amt.(In Rs) |
|-----------------|------|------------|-------------|
| OIL SPELLER 6VT | 1.00 | 125,000.00 | 125,000.00 |
| FILTER | 1.00 | 82,000.00 | 82,000.00 |
| Total | | | 207,000.00 |

| Preliminary & Pre-operative Cost | Furniture & Fixtures | Contingency/Others/Miscellaneous | Total Capital Expenditure | Working Capital |
|----------------------------------|----------------------|----------------------------------|---------------------------|-----------------|
| 10,000.00 | 5,000.00 | 15,000.00 | 237,000.00 | 135,733.33 |

"Means of Financing(Term Loan)"

| | | | |
|------------------|---------|----|------------|
| Own Contribution | 10.00 % | Rs | 23,700.00 |
| Bank Finance | 90.00 % | | |
| Term Loan | | Rs | 213,300.00 |
| Govt. Subsidy | 35.00 % | Rs | 82,950.00 |

| | | | |
|------------------|---------|----|------------|
| Own Contribution | 10.00 % | Rs | 23,700.00 |
| Bank Finance | 90.00 % | | |
| Term Loan | | Rs | 213,300.00 |
| Govt. Subsidy | 35.00 % | Rs | 82,950.00 |

Means of Financing(Working Capital)

| | | | |
|------------------|---------|----|------------|
| Own Contribution | 20.00 % | Rs | 27,146.67 |
| Bank Finance | 80.00 % | | |
| Working Capital | | Rs | 108,586.66 |

Term Loan

| Year | Opening Balance | Installment | Closing Balance | Interest |
|------|-----------------|-------------|-----------------|----------|
| 1 | 213300.00 | 21330.00 | 191970.00 | 23463.00 |
| 2 | 191970.00 | 42660.00 | 149310.00 | 21116.70 |
| 3 | 149310.00 | 42660.00 | 106650.00 | 16424.10 |
| 4 | 106650.00 | 42660.00 | 63990.00 | 11731.50 |
| 5 | 63990.00 | 42660.00 | 21330.00 | 7038.90 |
| 6 | 21330.00 | 42660.00 | 0 | 2346.30 |

Working Capital

| Year | Opening Balance | Installment | Closing Balance | Interest |
|------|-----------------|-------------|-----------------|-----------|
| 1 | 108,586.66 | 10,858.67 | 97,727.99 | 11,944.53 |
| 2 | 97,727.99 | 21,717.33 | 76,010.66 | 10,750.08 |
| 3 | 76,010.66 | 21,717.33 | 54,293.33 | 8,361.17 |
| 4 | 54,293.33 | 21,717.33 | 32,576.00 | 5,972.27 |
| 5 | 32,576.00 | 21,717.33 | 10,858.67 | 3,583.36 |
| 6 | 10,858.67 | 21,717.33 | 0.00 | 1,194.45 |

Statement Showing the Depreciation on Fixed Assets

WORK SHED

| Particulars | 1st Year | 2nd Year | 3rd Year | 4th Year | 5th Year |
|-----------------|----------|----------|----------|----------|----------|
| Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Depreciation | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

MACHINERY

| Particulars | 1st Year | 2nd Year | 3rd Year | 4th Year | 5th Year |
|-----------------|-----------|-----------|-----------|-----------|-----------|
| Opening Balance | 207000.00 | 175950.00 | 149557.50 | 127123.87 | 108055.29 |
| Depreciation | 31050.00 | 26392.50 | 22433.63 | 19068.58 | 16208.29 |
| Closing Balance | 175950.00 | 149557.50 | 127123.87 | 108055.29 | 91847.00 |

TOTAL DEPRECIATION

| Particulars | 1st Year | 2nd Year | 3rd Year | 4th Year | 5th Year |
|-------------|----------|----------|----------|----------|----------|
| WorkShed | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Machinery | 31050.00 | 26392.50 | 22433.63 | 19068.58 | 16208.29 |
| Total | 31050.00 | 26392.50 | 22433.63 | 19068.58 | 16208.29 |

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

| Particulars of Product | Rate/Pair/Unit | No. of Pair/Unit | Amount in Rs |
|------------------------|----------------|------------------|--------------|
| MUSTARED OIL | 160 | 25,000.00 | 4,000,000.00 |

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 | 2800000.00 | 3200000.00 | 3600000.00 | 3600000.00 | 3600000.00 |

Raw Materials

| Particulars | Unit | Rate/unit | Reqd.Unit | Amount in Rs. |
|-------------|------|-----------|-----------|---------------|
| RAW MUSTERD | 0 | 100 | 25,000 | 2,500,000.00 |
| Total | | | | 2,500,000.00 |

WAGES

| Particulars | No. of Worker | Wages Per Month | Amount (In Rs.) |
|-------------|---------------|-----------------|-----------------|
| | 1 | 10,000 | 120,000.00 |
| | 2 | 7,000 | 168,000.00 |
| Total | 3 | | 288000.0 |

| | | |
|-------------------------|----|-----------|
| Repairs and Maintenance | Rs | 40,000.00 |
| Power and Fuel | Rs | 40,000.00 |
| Other Overhead Expenses | Rs | 20,000.00 |

ADMINISTRATIVE EXPENSES

| | |
|------------------------------|------------------|
| Telephone Expenses | 0.00 |
| Stationery & Postage | 0.00 |
| Advertisement & Publicity | 0.00 |
| Workshed Rent | 24,000.00 |
| Other Miscellaneous Expenses | 0.00 |
| Total | 24,000.00 |

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 | 1750000.00 | 2000000.00 | 2250000.00 | 2250000.00 | 2250000.00 |
| Wages | 201600.00 | 230400.00 | 259200.00 | 259200.00 | 259200.00 |
| Repairs & Maintenance | 28000.00 | 32000.00 | 36000.00 | 36000.00 | 36000.00 |
| Power & Fuel | 28000.00 | 32000.00 | 36000.00 | 36000.00 | 36000.00 |
| Other Overhead Expenses | 14000.00 | 16000.00 | 18000.00 | 18000.00 | 18000.00 |

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 | 24000.00 | 24000.00 | 24000.00 | 24000.00 | 24000.00 |
| Other Miscellaneous Expenses | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total: | 2045600.00 | 2334400.00 | 2623200.00 | 2623200.00 | 2623200.00 |

Assessment of Working Capital

| Particulars | Amount in Rs. |
|-------------|---------------|
| Sale | 4000000.00 |

MANUFACTURING EXPENSES

| | |
|----------------------------|-------------------|
| Raw Material | 2500000.00 |
| Wages | 288000.00 |
| Repair & Maintenance | 40000.00 |
| Power & Fuel | 40000.00 |
| Other Overhead Expenses | 20000.00 |
| Production Cost | 2888000.00 |
| Administrative Cost | 24000.00 |
| Manufacturing Cost | 2912000.00 |

Working Capital Estimate

| Element of Working Capital | No of Days | Basis | Amount in Rs. |
|-----------------------------------|------------|--------------------|---------------|
| 0 | 0 | Material Cost | 0.00 |
| Stock in process | 2 | Production Cost | 19253.33 |
| Finished goods | 5 | Manufacturing Cost | 48533.33 |
| Receivable by | 7 | Manufacturing Cost | 67947.00 |
| Total Working Capital Requirement | | Per Cycle | 135733.66 |

Profit & Loss Account

| Particulars | 0 Year | 1 Year | 2 Year | 3 Year | 4 Year |
|------------------|--------|------------|------------|------------|------------|
| Sales / Receipts | | 2800000.00 | 3200000.00 | 3600000.00 | 3600000.00 |
| Total | | 2800000.00 | 3200000.00 | 3600000.00 | 3600000.00 |

MANUFACTURING EXPENSES

| | | | | | |
|-------------------------|--|------------|------------|------------|------------|
| Rawmaterials | | 1750000.00 | 2000000.00 | 2250000.00 | 2250000.00 |
| Wages | | 201600.00 | 230400.00 | 259200.00 | 259200.00 |
| Repairs & Maintenance | | 28000.00 | 32000.00 | 36000.00 | 36000.00 |
| Power & Fuel | | 28000.00 | 32000.00 | 36000.00 | 36000.00 |
| Other Overhead Expenses | | 14000.00 | 16000.00 | 18000.00 | 18000.00 |
| Depreciation | | 31050.00 | 26392.50 | 22433.63 | 19068.58 |
| Production Cost | | 2052650.00 | 2336792.50 | 2621633.63 | 2618268.58 |

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 | | 24000.00 | 24000.00 | 24000.00 | 24000.00 |
| Other Miscellaneous Expenses | | 0.00 | 0.00 | 0.00 | 0.00 |
| Administrative Cost | | 24000.00 | 24000.00 | 24000.00 | 24000.00 |

Interest on Bank credit

| | | | | | |
|-----------------------|--|------------|------------|------------|------------|
| Term Loan | | 23463.00 | 21116.70 | 16424.10 | 11731.50 |
| Working Capital | | 11944.53 | 10750.08 | 8361.17 | 5972.27 |
| Cost of Sale | | 2112057.53 | 2392659.28 | 2670418.90 | 2659972.35 |
| Net Profit Before Tax | | 687942.47 | 807340.72 | 929581.10 | 940027.65 |
| Less Tax | | 0 | 0.00 | 0 | 0 |
| Net Profit | | 687942.47 | 807340.72 | 929581.10 | 940027.65 |

Calculation of Debt Service Credit Ratio

| Particulars | 0 Year | 1 Year | 2 Year | 3 Year | 4 Year |
|---------------------------|--------|------------------|------------------|------------------|------------------|
| Net Profit | | 687942.47 | 807340.72 | 929581.10 | 940027.65 |
| Add : | | | | | |
| Depreciation | | 31050.00 | 26392.50 | 22433.63 | 19068.58 |
| TOTAL - A | | 718992.47 | 833733.22 | 952014.73 | 959096.23 |
| Payments : | | | | | |
| On Term Loan : | | | | | |
| Interest | | 23463.00 | 21116.70 | 16424.10 | 11731.50 |
| Installment | | 21330.00 | 42660.00 | 42660.00 | 42660.00 |
| On Working Capital | | | | | |
| Interest | | 11944.53 | 10750.08 | 8361.17 | 5972.27 |
| TOTAL - B | | 56737.53 | 74526.78 | 67445.27 | 60363.77 |
| Average D.S.C.R | | 12.67 | 11.19 | 14.12 | 15.89 |

Balance Sheet

| Particulars | 0 Year | 1 Year | 2 Year | 3 Year | 4 Year |
|---------------------|--------|-------------------|-------------------|-------------------|-------------------|
| LIABILITIES | | | | | |
| Promoters Capital | | 50846.67 | 50846.67 | 50846.67 | 50846.67 |
| Profit | | 687942.47 | 807340.72 | 929581.10 | 940027.65 |
| Term Loan | | 213300.00 | 191970.00 | 149310.00 | 106650.00 |
| Working Capital | | 108586.66 | 97727.99 | 76010.66 | 54293.33 |
| Current Liabilities | | 0 | 0 | 0 | 0 |
| Sundry Creditors | | 0 | 0 | 0 | 0 |
| Total | | 1060675.80 | 1147885.38 | 1205748.43 | 1151817.65 |

ASSETS

| | | | | | |
|--------------------------------|--|-------------------|-------------------|-------------------|-------------------|
| Gross Fixed Assets | | 212000.00 | 180950.00 | 154557.50 | 132123.87 |
| Less : Depreciation | | 31050.00 | 26392.50 | 22433.63 | 19068.58 |
| Net Fixed Assets | | 180950.00 | 154557.50 | 132123.87 | 113055.29 |
| Preliminary & Pre-Op. Expenses | | 10000 | 7500 | 5625 | 4218.75 |
| Current Assets | | 108586.66 | 97727.99 | 76010.66 | 54293.33 |
| Cash in Bank/Hand | | 771139.14 | 895599.89 | 997613.90 | 984469.03 |
| Total | | 1060675.80 | 1147885.38 | 1205748.43 | 1151817.65 |

Cash Flow Statement

| Particulars | 0 Year | 1 Year | 2 Year | 3 Year | 4 Year |
|----------------------|--------|-----------|-----------|-----------|-----------|
| Net Profit | | 687942.47 | 807340.72 | 929581.10 | 940027.65 |
| Add : Depreciation | | 31050.00 | 26392.50 | 22433.63 | 19068.58 |
| Term Loan | | 213300.00 | 191970.00 | 149310.00 | 106650.00 |
| Working Capital Loan | | 108586.66 | 97727.99 | 76010.66 | 54293.33 |

| | | | | | |
|------------------------|--|------------|------------|------------|------------|
| Promoters Capital | | 37273.33 | 0.00 | 0.00 | 0.00 |
| Total | | 1078152.46 | 1123431.21 | 1177335.39 | 1120039.56 |
| Total Fixed Capital | | 237000 | 237000 | 237000 | 237000 |
| Repayment of Term Loan | | 21330.00 | 42660.00 | 42660.00 | 42660.00 |
| Repayment of WC Loan | | 10858.67 | 21717.33 | 21717.33 | 21717.33 |
| Current Assets | | 108586.66 | 97727.99 | 76010.66 | 54293.33 |
| Total | | 140775.33 | 162105.32 | 140387.99 | 118670.66 |
| Opening Balance | | 0 | 937377.13 | 1898703.02 | 2935650.42 |
| Surplus | | 937377.13 | 961325.89 | 1036947.40 | 1001368.90 |
| Closing Balance | | 937377.13 | 1898703.02 | 2935650.42 | 3937019.32 |

Break Even Point and Ratio Analysis

| Particulars | 0 Year | 1 Year | 2 Year | 3 Year | 4 Year |
|-------------------------|--------|------------|------------|------------|------------|
| Fixed Cost | | 78513.00 | 71509.20 | 62857.73 | 54800.08 |
| Variable Cost | | 2064594.53 | 2347542.58 | 2629994.80 | 2624240.85 |
| Total Cost | | 2143107.53 | 2419051.78 | 2692852.53 | 2679040.93 |
| Sales | | 2800000.00 | 3200000.00 | 3600000.00 | 3600000.00 |
| Contribution (Sales-VC) | | 735405.47 | 852457.42 | 970005.20 | 975759.15 |
| B.E.P in % | | 10.68 | 8.39 | 6.48 | 5.62 |
| Break Even Sales in Rs. | | 298932.23 | 268435.04 | 233285.17 | 202181.34 |
| Break Even Units | | 1868.33 | 1677.72 | 1458.03 | 1263.63 |
| Current Ratio | | 1.61 | 1.02 | 0.85 | 0.66 |
| Net Profit Ratio | | 24.57 % | 25.23 % | 25.82 % | 26.11 % |

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;