

Application View

Application Id : 11021522751597
Name : PRATIGYA SINGH
Mother Name : SHARDHA KUNWAR
Father/Spouse Name : RAVI KUMAR RANJAN
Gender : FEMALE
Date of Birth : 01-Jan-1991
Residential Address : VILLAGE- BARAON, POST- BARAWAN
City: NOKHA
State : BIHAR
District: ROHTAS
Block/Taluka : NOKHA
PINCODE : 802215
Email Address : PRATIGYAOIL1991@GMAIL.COM
Phone Number : 9693580336
Academic Qualification : GRADUATE
Social Category : OBC
PAN Number : JJUPS4544H

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : PRATIGYA ENTERPRISES
Address of the Proposed Business Unit : VILLAGE- BARAON, POST- BARAWAN
State : BIHAR District: ROHTAS City: NOKHA
Block/Taluka : NOKHA PinCode : 802215
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) : 1365
Land Value of the Proposed Unit (In Rs/Sq ft) : 110
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 :	Agriculture Produce
Type of Activities to be Involved while Manufacturing the Product	OIL EXTRACTION, FILTRATION, PACKAGING
If Agriculture Produce, is the Product Manufactured same as ODOP Identified by State for the District?	No
If No, Other ODOP Products :	Mustard Products

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
BANK OF INDIA	SASARAM	BKID0004606	460610110015978

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	1365	75	102,375
Total:			102,375

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
KOLHU MC	1	160,000	160,000
SPELLER MC	1	70,000	70,000
CHAKKI MC	1	15,000	15,000
HALLER MC	1	15,000	15,000
MOTOR	1	70,000	70,000
STARTER	1	12,000	12,000
SHAFT	1	15,000	15,000
BELT	1	10,500	10,500
WIRE	1	7,500	7,500
OIL FILTER	1	55,000	55,000
Total:			430,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	20,000.00
Furniture & Fixtures (in Rs):	25,000.00
Contingency/Others/Miscellaneous (in Rs)	40,000.00
:	
Working Capital Per Estimate :	85,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
MUSTARD OIL	145	20000	2,900,000
MUSTARD CAKE	8	15000	120,000

Total:	3,020,000
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RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
PACKING MATERIAL	8	12000	96,000
RAW MUSTARD SHEED	48	40000	1,920,000
Total:			2,016,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	12,000	144,000
UNSKILLED	1	10,000	120,000
Total:			264,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	15
Finished Goods (In Number of Days) :	30
Receivable By (In Number of Days) :	15

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	2.50
Other Overhead Expenses (In %) :	1.50	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.25	Advertisement & Publicity (In %) :	0.25
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) :	5.00	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
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LAND	110	OWN	
Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
	1365	75.00	102,375.00
Total			102,375.00

Machinery	Qty.	Rate.	Amt.(In Rs)
KOLHU MC	1.00	160,000.00	160,000.00
SPELLER MC	1.00	70,000.00	70,000.00
CHAKKI MC	1.00	15,000.00	15,000.00
HALLER MC	1.00	15,000.00	15,000.00
MOTOR	1.00	70,000.00	70,000.00
STARTER	1.00	12,000.00	12,000.00
SHAFT	1.00	15,000.00	15,000.00
BELT	1.00	10,500.00	10,500.00
WIRE	1.00	7,500.00	7,500.00
OIL FILTER	1.00	55,000.00	55,000.00
Total			430,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
20,000.00	25,000.00	40,000.00	617,375.00	490,730.00

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	61,737.50
Bank Finance	90.00 %		
Term Loan		Rs	555,637.50
Govt. Subsidy	35.00 %	Rs	216,081.25

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	98,146.00
Bank Finance	80.00 %		
Working Capital		Rs	392,584.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
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Own Contribution	10.00 %	Rs	61,737.50
Bank Finance	90.00 %		
Term Loan		Rs	555,637.50
Govt. Subsidy	35.00 %	Rs	216,081.25

1	555637.50	55563.75	500073.75	61120.13
2	500073.75	111127.50	388946.25	55008.11
3	388946.25	111127.50	277818.75	42784.09
4	277818.75	111127.50	166691.25	30560.06
5	166691.25	111127.50	55563.75	18336.04
6	55563.75	111127.50	0	6112.01

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	392,584.00	39,258.40	353,325.60	43,184.24
2	353,325.60	78,516.80	274,808.80	38,865.82
3	274,808.80	78,516.80	196,292.00	30,228.97
4	196,292.00	78,516.80	117,775.20	21,592.12
5	117,775.20	78,516.80	39,258.40	12,955.27
6	39,258.40	78,516.80	0.00	4,318.42

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	102375.00	92137.50	82923.75	74631.37	67168.23
Depreciation	10237.50	9213.75	8292.38	7463.14	6716.82
Closing Balance	92137.50	82923.75	74631.37	67168.23	60451.41

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	430000.00	365500.00	310675.00	264073.75	224462.69
Depreciation	64500.00	54825.00	46601.25	39611.06	33669.40
Closing Balance	365500.00	310675.00	264073.75	224462.69	190793.29

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	10237.50	9213.75	8292.38	7463.14	6716.82
Machinery	64500.00	54825.00	46601.25	39611.06	33669.40
Total	74737.50	64038.75	54893.63	47074.20	40386.22

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
MUSTARD OIL	145	20,000.00	2,900,000.00
MUSTARD CAKE	8	15,000.00	120,000.00

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	2114000.00	2416000.00	2718000.00	2718000.00	2718000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
PACKING MATERIAL	0	8	12,000	96,000.00
RAW MUSTARD SHEED	0	48	40,000	1,920,000.00
Total				2,016,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	1	12,000	144,000.00
Unskilled	1	10,000	120,000.00
Total	2		264000.0

Repairs and Maintenance	Rs	30,200.00
Power and Fuel	Rs	75,500.00

Other Overhead Expenses	Rs	45,300.00
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ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	7,550.00
Advertisement & Publicity	7,550.00
Workshed Rent	0.00
Other Miscellaneous Expenses	15,100.00
Total	30,200.00

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	1411200.00	1612800.00	1814400.00	1814400.00	1814400.00
Wages	184800.00	211200.00	237600.00	237600.00	237600.00
Repairs & Maintenance	21140.00	24160.00	27180.00	27180.00	27180.00
Power & Fuel	52850.00	60400.00	67950.00	67950.00	67950.00
Other Overhead Expenses	31710.00	36240.00	40770.00	40770.00	40770.00

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	5285.00	6040.00	6795.00	6795.00	6795.00
Advertisement & Publicity	5285.00	6040.00	6795.00	6795.00	6795.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	10570.00	12080.00	13590.00	13590.00	13590.00
Total:	1722840.00	1968960.00	2215080.00	2215080.00	2215080.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	3020000.00

MANUFACTURING EXPENSES

Raw Material	2016000.00
Wages	264000.00
Repair & Maintenance	30200.00
Power & Fuel	75500.00

Other Overhead Expenses	45300.00
Production Cost	2431000.00
Administrative Cost	30200.00
Manufacturing Cost	2461200.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	15	Production Cost	121550.00
Finished goods	30	Manufacturing Cost	246120.00
Receivable by	15	Manufacturing Cost	123060.00
Total Working Capital Requirement		Per Cycle	490730.00

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		2114000.00	2416000.00	2718000.00	2718000.00
Total		2114000.00	2416000.00	2718000.00	2718000.00

MANUFACTURING EXPENSES

	0 Year	1 Year	2 Year	3 Year	4 Year
Rawmaterials		1411200.00	1612800.00	1814400.00	1814400.00
Wages		184800.00	211200.00	237600.00	237600.00
Repairs & Maintenance		21140.00	24160.00	27180.00	27180.00
Power & Fuel		52850.00	60400.00	67950.00	67950.00
Other Overhead Expenses		31710.00	36240.00	40770.00	40770.00
Depreciation		74737.50	64038.75	54893.63	47074.20
Production Cost		1776437.50	2008838.75	2242793.63	2234974.20

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		5285.00	6040.00	6795.00	6795.00
Advertisement & Publicity		5285.00	6040.00	6795.00	6795.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		10570.00	12080.00	13590.00	13590.00
Administrative Cost		21140.00	24160.00	27180.00	27180.00
Interest on Bank credit					
Term Loan		61120.13	55008.11	42784.09	30560.06
Working Capital		43184.24	38865.82	30228.97	21592.12

Cost of Sale		1901881.87	2126872.68	2342986.69	2314306.38
Net Profit Before Tax		212118.13	289127.32	375013.31	403693.62
Less Tax		0	0.00	0	0
Net Profit		212118.13	289127.32	375013.31	403693.62

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		212118.13	289127.32	375013.31	403693.62
Add :					
Depreciation		74737.50	64038.75	54893.63	47074.20
TOTAL - A		286855.63	353166.07	429906.94	450767.82
Payments :					
On Term Loan :					
Interest		61120.13	55008.11	42784.09	30560.06
Installment		55563.75	111127.50	111127.50	111127.50
On Working Capital					
Interest		43184.24	38865.82	30228.97	21592.12
TOTAL - B		159868.12	205001.43	184140.56	163279.68
Average D.S.C.R		1.79	1.72	2.33	2.76

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		159883.50	159883.50	159883.50	159883.50
Profit		212118.13	289127.32	375013.31	403693.62
Term Loan		555637.50	500073.75	388946.25	277818.75
Working Capital		392584.00	353325.60	274808.80	196292.00
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1320223.13	1302410.17	1198651.86	1037687.87

ASSETS

Gross Fixed Assets		557375.00	482637.50	418598.75	363705.12
Less : Depreciation		74737.50	64038.75	54893.63	47074.20
Net Fixed Assets		482637.50	418598.75	363705.12	316630.92
Preliminary & Pre-Op. Expenses		20000	15000	11250	8437.5
Current Assets		392584.00	353325.60	274808.80	196292.00
Cash in Bank/Hand		445001.63	530485.82	560137.94	524764.95
Total		1320223.13	1302410.17	1198651.86	1037687.87

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		212118.13	289127.32	375013.31	403693.62
Add : Depreciation		74737.50	64038.75	54893.63	47074.20
Term Loan		555637.50	500073.75	388946.25	277818.75
Working Capital Loan		392584.00	353325.60	274808.80	196292.00
Promoters Capital		110810.50	0.00	0.00	0.00
Total		1345887.63	1206565.42	1093661.99	924878.57
Total Fixed Capital		617375	617375	617375	617375
Repayment of Term Loan		55563.75	111127.50	111127.50	111127.50
Repayment of WC Loan		39258.40	78516.80	78516.80	78516.80
Current Assets		392584.00	353325.60	274808.80	196292.00
Total		487406.15	542969.90	464453.10	385936.30
Opening Balance		0	858481.48	1522077.00	2151285.89
Surplus		858481.48	663595.52	629208.89	538942.27
Closing Balance		858481.48	1522077.00	2151285.89	2690228.16

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		156997.63	143206.86	124857.72	104814.26
Variable Cost		1819621.74	2047704.57	2273022.60	2256566.32
Total Cost		1976619.37	2190911.43	2397880.32	2361380.58
Sales		2114000.00	2416000.00	2718000.00	2718000.00
Contribution (Sales-VC)		294378.26	368295.43	444977.40	461433.68
B.E.P in %		53.33	38.88	28.06	22.71
Break Even Sales in Rs.		1127437.16	939429.99	762652.85	617391.34
Break Even Units		7775.43	6478.83	5259.67	4257.87
Current Ratio		1.97	1.25	1.05	0.81
Net Profit Ratio		10.03 %	11.97 %	13.80 %	14.85 %

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;