

Application View

Application Id : 11019222798373  
Name : MOHAMMAD ANWAR  
Mother Name : BIBI RUKASHANA  
Father/Spouse Name : MOHAMMAD TAYYABMOHIB  
Gender : MALE  
Date of Birth : 01-Dec-1997  
Residential Address : AT -HABIBPUR,BHAGALPUR  
  
City: BHAGALPUR  
State : BIHAR  
District: BHAGALPUR  
Block/Taluka : JAGDISPUR  
PINCODE : 813113  
Email Address : ZOBHAGALPUR.SP@GMAIL.COM  
Phone Number : 6200968128  
Academic Qualification : GRADUATE  
Social Category : OBC  
PAN Number : CNVPA8653F

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : MOHAMMAD ANWAR OILL AND MASHALA MILL  
Address of the Proposed Business Unit : AT -HABIBPUR,BHAGALPUR  
State : BIHAR District: BHAGALPUR City: BHAGALPUR  
Block/Taluka : JAGDISPUR PinCode : 813113  
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 : Automatic  
Total Available Land for Proposed Project(in Sq ft) : 1200  
Land Value of the Proposed Unit (In Rs/Sq ft) : 400  
Personal Contribution Towards the Project(in %) : 10.00  
Loan for Working Capital : No  
Own Contribution on working capital (in %) : 100.00

## PRODUCT DETAILS

Type of Proposed Product to be Manufactured :	Food Products- Manufacturing
Type of Activities to be Involved while Manufacturing the Product	RO METERIYAL ,FINIS GOODS
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 products ( groundnut)

## BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
UCO BANK	CHAMELICHAK	UCBA0001703	17030110066928

## BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	1200	0	0
Total:			0

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
SET OILL BATH 6 VOLT	1	190,000	190,000
SET HIT FLOWER COMPSET 14	1	104,000	104,000
SET OILL FILTER COMPSET 14 PLATE	1	65,000	65,000
SET IWEVEH MOTER 15HP	1	112,000	112,000
20FIT LIKE SHORT TATA	1	16,000	16,000
PULLY FOR LUISHOLT BLOCK	1	25,000	25,000
SET WHET	1	19,000	19,000
GST	1	95,000	95,000
Total:			626,000

## OTHER FINANCIAL DETAILS

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

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
OILL FILTER	15	54000	810,000
KHALLI SHEL	27	1500	40,500
OTHER PRODUCT SHELS	1	350000	350,000
MASHALA PISHAE	15	35000	525,000

Total:	1,725,500
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### RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
RO METERIYAL	1	740000	740,000
Total:			740,000

### WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	3	8,000	288,000
UNSKILLED	1	7,000	84,000
Total:			372,000

### WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

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

### MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	2.00	Power and Fuel (In %) :	5.00
Other Overhead Expenses (In %) :	2.00	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	1.00	Advertisement & Publicity (In %) :	1.00
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	2.00

### 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):	1.00
Rate of Interest (In %) :	11.00	Employment :	4.00

### PROJECTED FINANCIAL

#### COST OF PROJECT

Land	Land Value	Ownership
LAND	400	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
	1200	0.00	0.00
<b>Total</b>			<b>0.00</b>

Machinery	Qty.	Rate.	Amt.(In Rs)
SET OILL BATH 6 VOLT	1.00	190,000.00	190,000.00
SET HIT FLOWER COMPSET 14	1.00	104,000.00	104,000.00
SET OILL FILTER COMPSET 14 PLATE	1.00	65,000.00	65,000.00
SET IWEVEH MOTER 15HP	1.00	112,000.00	112,000.00
20FIT LIKE SHORT TATA	1.00	16,000.00	16,000.00
PULLY FOR LUIHOLT BLOCK	1.00	25,000.00	25,000.00
SET WHET	1.00	19,000.00	19,000.00
GST	1.00	95,000.00	95,000.00
<b>Total</b>			<b>626,000.00</b>

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
0.00	0.00	0.00	626,000.00	52,302.27

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

Own Contribution	10.00 %	Rs	62,600.00
Bank Finance	90.00 %		
Term Loan		Rs	563,400.00
Govt. Subsidy	35.00 %	Rs	219,100.00

### Means of Financing(Working Capital)

Own Contribution	100.00 %	Rs	52,302.27
Bank Finance	0.00 %		
Working Capital		Rs	0.00

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	563400.00	9390.00	554010.00	61974.00
2	554010.00	112680.00	441330.00	60941.10
3	441330.00	112680.00	328650.00	48546.30

Own Contribution	10.00 %	Rs	62,600.00
Bank Finance	90.00 %		
Term Loan		Rs	563,400.00
Govt. Subsidy	35.00 %	Rs	219,100.00

4	328650.00	112680.00	215970.00	36151.50
5	215970.00	112680.00	103290.00	23756.70
6	103290.00	112680.00	0	11361.90

### Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	0.00	0.00	0.00	0.00

### 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	626000.00	532100.00	452285.00	384442.25	326775.91

Balance					
Depreciation	93900.00	79815.00	67842.75	57666.34	49016.39
Closing Balance	532100.00	452285.00	384442.25	326775.91	277759.52

## 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	93900.00	79815.00	67842.75	57666.34	49016.39
Total	93900.00	79815.00	67842.75	57666.34	49016.39

## Schedule of Sales Realization

### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
OILL FILTER	15	54,000.00	810,000.00
KHALLI SHEL	27	1,500.00	40,500.00
OTHER PRODUCT SHELS	1	350,000.00	350,000.00
MASHALA PISHAE	15	35,000.00	525,000.00

### 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	1207850.00	1380400.00	1552950.00	1552950.00	1552950.00

### Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
RO METERIYAL	0	1	740,000	740,000.00
Total				740,000.00

### WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	3	8,000	288,000.00
	1	7,000	84,000.00
Total	4		372000.0

Repairs and Maintenance	Rs	34,510.00
Power and Fuel	Rs	86,275.00
Other Overhead Expenses	Rs	34,510.00

### ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	17,255.00
Advertisement & Publicity	17,255.00
Workshed Rent	0.00
Other Miscellaneous Expenses	34,510.00
Total	69,020.00

### 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	518000.00	592000.00	666000.00	666000.00	666000.00
Wages	260400.00	297600.00	334800.00	334800.00	334800.00
Repairs & Maintenance	24157.00	27608.00	31059.00	31059.00	31059.00
Power & Fuel	60392.50	69020.00	77647.50	77647.50	77647.50
Other Overhead Expenses	24157.00	27608.00	31059.00	31059.00	31059.00

### 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	12078.50	13804.00	15529.50	15529.50	15529.50
Advertisement & Publicity	12078.50	13804.00	15529.50	15529.50	15529.50
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	24157.00	27608.00	31059.00	31059.00	31059.00
Total:	935420.50	1069052.00	1202683.50	1202683.50	1202683.50

### Assessment of Working Capital

Particulars	Amount in Rs.
Sale	1725500.00

### MANUFACTURING EXPENSES

Raw Material	740000.00
Wages	372000.00
Repair & Maintenance	34510.00
Power & Fuel	86275.00
Other Overhead Expenses	34510.00
Production Cost	1267295.00
Administrative Cost	69020.00
Manufacturing Cost	1336315.00

### Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	5	Production Cost	21121.58
Finished goods	5	Manufacturing Cost	22271.92
Receivable by	2	Manufacturing Cost	8909.00
Total Working Capital Requirement		Per Cycle	52302.50

### Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1207850.00	1380400.00	1552950.00	1552950.00
Total		1207850.00	1380400.00	1552950.00	1552950.00

### MANUFACTURING EXPENSES

Rawmaterials		518000.00	592000.00	666000.00	666000.00
Wages		260400.00	297600.00	334800.00	334800.00
Repairs & Maintenance		24157.00	27608.00	31059.00	31059.00
Power & Fuel		60392.50	69020.00	77647.50	77647.50
Other Overhead Expenses		24157.00	27608.00	31059.00	31059.00
Depreciation		93900.00	79815.00	67842.75	57666.34
Production Cost		981006.50	1093651.00	1208408.25	1198231.84

### ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		12078.50	13804.00	15529.50	15529.50
Advertisement & Publicity		12078.50	13804.00	15529.50	15529.50
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		24157.00	27608.00	31059.00	31059.00
Administrative Cost		48314.00	55216.00	62118.00	62118.00
Interest on Bank credit					
Term Loan		61974.00	60941.10	48546.30	36151.50
Working Capital		0.00	0	0	0
Cost of Sale		1091294.50	1209808.10	1319072.55	1296501.34
Net Profit Before Tax		116555.50	170591.90	233877.45	256448.66
Less Tax		0	0.00	0	0
Net Profit		116555.50	170591.90	233877.45	256448.66

### Calculation of Debt Service Credit Ratio



Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		116555.50	170591.90	233877.45	256448.66
Add :					
Depreciation		93900.00	79815.00	67842.75	57666.34
<b>TOTAL - A</b>		<b>210455.50</b>	<b>250406.90</b>	<b>301720.20</b>	<b>314115.00</b>
<b>Payments :</b>					
<b>On Term Loan :</b>					
Interest		61974.00	60941.10	48546.30	36151.50
Installment		9390.00	112680.00	112680.00	112680.00
<b>On Working Capital</b>					
Interest		0.00	0	0	0
<b>TOTAL - B</b>		<b>71364.00</b>	<b>173621.10</b>	<b>161226.30</b>	<b>148831.50</b>
Average D.S.C.R		2.95	1.44	1.87	2.11

### Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		114902.27	114902.27	114902.27	114902.27
Profit		116555.50	170591.90	233877.45	256448.66
Term Loan		563400.00	554010.00	441330.00	328650.00
Working Capital		0.00	0	0	0
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
<b>Total</b>		<b>794857.77</b>	<b>839504.17</b>	<b>790109.72</b>	<b>700000.93</b>

### ASSETS

Gross Fixed Assets		626000.00	532100.00	452285.00	384442.25
Less : Depreciation		93900.00	79815.00	67842.75	57666.34
Net Fixed Assets		532100.00	452285.00	384442.25	326775.91
Preliminary & Pre-Op. Expenses		0	0	0	0
Current Assets		0.00	0	0	0
Cash in Bank/Hand		262757.77	387219.17	405667.47	373225.02
<b>Total</b>		<b>794857.77</b>	<b>839504.17</b>	<b>790109.72</b>	<b>700000.93</b>

### Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		116555.50	170591.90	233877.45	256448.66
Add : Depreciation		93900.00	79815.00	67842.75	57666.34
Term Loan		563400.00	554010.00	441330.00	328650.00
Working Capital Loan		0.00	0	0	0
Promoters Capital		67830.23	0.00	0.00	0.00

Total		841685.73	804416.90	743050.20	642765.00
Total Fixed Capital		626000	626000	626000	626000
Repayment of Term Loan		9390.00	112680.00	112680.00	112680.00
Repayment of WC Loan		0.00	0	0	0
Current Assets		0.00	0	0	0
Total		9390.00	112680.00	112680.00	112680.00
Opening Balance		0	832295.73	1524032.63	2154402.83
Surplus		832295.73	691736.90	630370.20	530085.00
Closing Balance		832295.73	1524032.63	2154402.83	2684487.83

### Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		204188.00	195972.10	178507.05	155935.84
Variable Cost		981006.50	1093651.00	1208408.25	1198231.84
Total Cost		1185194.50	1289623.10	1386915.30	1354167.68
Sales		1207850.00	1380400.00	1552950.00	1552950.00
Contribution (Sales-VC)		226843.50	286749.00	344541.75	354718.16
B.E.P in %		90.01	68.34	51.81	43.96
Break Even Sales in Rs.		1087218.61	943403.07	804583.26	682684.42
Break Even Units		72481.24	62893.54	53638.88	45512.29
Current Ratio		0	0	0	0
Net Profit Ratio		9.65 %	12.36 %	15.06 %	16.51 %

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;