

Application View

Application Id : 11020022754032  
Name : BHOLA KALWAR  
Mother Name : LATE VIDYA DEVI  
Father/Spouse Name : RAMESHWAR KALWAR  
Gender : MALE  
Date of Birth : 01-Jan-1985  
Residential Address : VILL- BAIRI GEHWA CHAND KAIMUR(BHABUA) BIHAR 821106  
City: BAIRI  
State : BIHAR  
District: KAIMUR (BHABUA)  
Block/Taluka : CHAND  
PINCODE : 821106  
Email Address : BHOLAJ719@GMAIL.COM  
Phone Number : 8340186598  
Academic Qualification : 12TH PASS  
Social Category : OBC  
PAN Number : FIWPK2277Q

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : MAA DURGA UDHYOG  
Address of the Proposed Business Unit : VILL- BAIRI GEHWA CHAND KAIMUR(BHABUA) BIHAR 821106  
State : BIHAR District: KAIMUR (BHABUA) City: BAIRI  
Block/Taluka : CHAND PinCode : 821106  
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) : 1200  
Land Value of the Proposed Unit (In Rs/Sq ft) : 900  
Personal Contribution Towards the Project(in %) : 10.00  
Loan for Working Capital : Yes  
Own Contribution on working capital (in %) : 40.00

## PRODUCT DETAILS

Type of Proposed Product to be Manufactured :	Agriculture Produce
Type of Activities to be Involved while Manufacturing the Product	Oil extraction, filtration, packing
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 BARODA	BHABHUA,KAIMUR, BIHAR	BARB0BHABHU	44800100008513

## BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	900	150	135,000
Total:			135,000

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
OIL FILRER12 PALLET	1	115,640	115,640
OIL EXPELLER	1	224,200	224,200
MOTOR 10 HP	1	51,920	51,920
STARTER	1	7,906	7,906
BOTTAL FILLING MACHINE	1	88,500	88,500
PULLY BELT SAPAT	1	29,500	29,500
Total:			517,666

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	15,000.00
Furniture & Fixtures (in Rs):	10,000.00
Contingency/Others/Miscellaneous (in Rs)	25,000.00
Working Capital Per Estimate :	50,000.00

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
MUSTARD OIL	150	18000	2,700,000
MUSTARD CAKE	9	20000	180,000
Total:			2,880,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
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## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MUSTARD	40	40000	1,600,000
PACKING MATERIALS	5	750	3,750
Total:			1,603,750

## 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	8,000	192,000
Total:			312,000

## WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	15
Finished Goods (In Number of Days) :	15
Receivable By (In Number of Days) :	25

## MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	2.50
Other Overhead Expenses (In %) :	1.00	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.20	Advertisement & Publicity (In %) :	0.20
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 :	3.00

## PROJECTED FINANCIAL

### COST OF PROJECT

Land	Land Value	Ownership
LAND	900	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
Minor civil construction	900	150.00	135,000.00
<b>Total</b>			<b>135,000.00</b>

Machinery	Qty.	Rate.	Amt.(In Rs)
Oil filrer12 pallet	1.00	115,640.00	115,640.00
Oil expeller	1.00	224,200.00	224,200.00
Motor 10 hp	1.00	51,920.00	51,920.00
Starter	1.00	7,906.00	7,906.00
Bottal filling machine	1.00	88,500.00	88,500.00
Pully belt sapat	1.00	29,500.00	29,500.00
<b>Total</b>			<b>517,666.00</b>

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
15,000.00	10,000.00	25,000.00	702,666.00	378,436.83

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

Own Contribution	10.00 %	Rs	70,266.60
Bank Finance	90.00 %		
Term Loan		Rs	632,399.40
Govt. Subsidy	35.00 %	Rs	245,933.10

### Means of Financing(Working Capital)

Own Contribution	40.00 %	Rs	151,374.73
Bank Finance	60.00 %		
Working Capital		Rs	227,062.10

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	632399.40	63239.94	569159.46	69563.93
2	569159.46	126479.88	442679.58	62607.54
3	442679.58	126479.88	316199.70	48694.75
4	316199.70	126479.88	189719.82	34781.97
5	189719.82	126479.88	63239.94	20869.18

Own Contribution	10.00 %	Rs	70,266.60
Bank Finance	90.00 %		
Term Loan		Rs	632,399.40
Govt. Subsidy	35.00 %	Rs	245,933.10

6	63239.94	126479.88	0	6956.39
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### Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	227,062.10	22,706.21	204,355.89	24,976.83
2	204,355.89	45,412.42	158,943.47	22,479.15
3	158,943.47	45,412.42	113,531.05	17,483.78
4	113,531.05	45,412.42	68,118.63	12,488.42
5	68,118.63	45,412.42	22,706.21	7,493.05
6	22,706.21	45,412.42	0.00	2,497.68

### Statement Showing the Depreciation on Fixed Assets

#### WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	135000.00	121500.00	109350.00	98415.00	88573.50

Depreciation	13500.00	12150.00	10935.00	9841.50	8857.35
Closing Balance	121500.00	109350.00	98415.00	88573.50	79716.15

### MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	517666.00	440016.10	374013.69	317911.64	270224.89
Depreciation	77649.90	66002.41	56102.05	47686.75	40533.73
Closing Balance	440016.10	374013.69	317911.64	270224.89	229691.16

### TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	13500.00	12150.00	10935.00	9841.50	8857.35
Machinery	77649.90	66002.41	56102.05	47686.75	40533.73
Total	91149.90	78152.41	67037.05	57528.25	49391.08

### Schedule of Sales Realization

#### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Mustard oil	150	18,000.00	2,700,000.00
Mustard cake	9	20,000.00	180,000.00

#### 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	2016000.00	2304000.00	2592000.00	2592000.00	2592000.00

#### Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Mustard	0	40	40,000	1,600,000.00
Packing materials	0	5	750	3,750.00
Total				1,603,750.00

#### WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	1	10,000	120,000.00
Unskilled	2	8,000	192,000.00
Total	3		312000.0

Repairs and Maintenance	Rs	28,800.00
Power and Fuel	Rs	72,000.00
Other Overhead Expenses	Rs	28,800.00

## ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	5,760.00
Advertisement & Publicity	5,760.00
Workshed Rent	0.00
Other Miscellaneous Expenses	14,400.00
<b>Total</b>	<b>25,920.00</b>

### 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	1122625.00	1283000.00	1443375.00	1443375.00	1443375.00
Wages	218400.00	249600.00	280800.00	280800.00	280800.00
Repairs & Maintenance	20160.00	23040.00	25920.00	25920.00	25920.00
Power & Fuel	50400.00	57600.00	64800.00	64800.00	64800.00
Other Overhead Expenses	20160.00	23040.00	25920.00	25920.00	25920.00

## 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	4032.00	4608.00	5184.00	5184.00	5184.00
Advertisement & Publicity	4032.00	4608.00	5184.00	5184.00	5184.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	10080.00	11520.00	12960.00	12960.00	12960.00
<b>Total:</b>	<b>1449889.00</b>	<b>1657016.00</b>	<b>1864143.00</b>	<b>1864143.00</b>	<b>1864143.00</b>

### Assessment of Working Capital

Particulars	Amount in Rs.
Sale	2880000.00

## MANUFACTURING EXPENSES

Raw Material	1603750.00
Wages	312000.00
Repair & Maintenance	28800.00
Power & Fuel	72000.00
Other Overhead Expenses	28800.00
<b>Production Cost</b>	<b>2045350.00</b>
<b>Administrative Cost</b>	<b>25920.00</b>
<b>Manufacturing Cost</b>	<b>2071270.00</b>

## 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	102267.50
Finished goods	15	Manufacturing Cost	103563.50
Receivable by	25	Manufacturing Cost	172606.00
<b>Total Working Capital Requirement</b>		<b>Per Cycle</b>	<b>378437.00</b>

## Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		2016000.00	2304000.00	2592000.00	2592000.00
<b>Total</b>		<b>2016000.00</b>	<b>2304000.00</b>	<b>2592000.00</b>	<b>2592000.00</b>

### MANUFACTURING EXPENSES

Rawmaterials		1122625.00	1283000.00	1443375.00	1443375.00
Wages		218400.00	249600.00	280800.00	280800.00
Repairs & Maintenance		20160.00	23040.00	25920.00	25920.00
Power & Fuel		50400.00	57600.00	64800.00	64800.00
Other Overhead Expenses		20160.00	23040.00	25920.00	25920.00
Depreciation		91149.90	78152.41	67037.05	57528.25
<b>Production Cost</b>		<b>1522894.90</b>	<b>1714432.41</b>	<b>1907852.05</b>	<b>1898343.25</b>

### ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		4032.00	4608.00	5184.00	5184.00
Advertisement & Publicity		4032.00	4608.00	5184.00	5184.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		10080.00	11520.00	12960.00	12960.00
<b>Administrative Cost</b>		<b>18144.00</b>	<b>20736.00</b>	<b>23328.00</b>	<b>23328.00</b>

#### Interest on Bank credit

Term Loan		69563.93	62607.54	48694.75	34781.97
Working Capital		24976.83	22479.15	17483.78	12488.42
<b>Cost of Sale</b>		<b>1635579.66</b>	<b>1820255.10</b>	<b>1997358.58</b>	<b>1968941.64</b>
<b>Net Profit Before Tax</b>		<b>380420.34</b>	<b>483744.90</b>	<b>594641.42</b>	<b>623058.36</b>
Less Tax		0	0.00	0	0
<b>Net Profit</b>		<b>380420.34</b>	<b>483744.90</b>	<b>594641.42</b>	<b>623058.36</b>



## Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		380420.34	483744.90	594641.42	623058.36
Add :					
Depreciation		91149.90	78152.41	67037.05	57528.25
<b>TOTAL - A</b>		<b>471570.24</b>	<b>561897.31</b>	<b>661678.47</b>	<b>680586.61</b>
<b>Payments :</b>					
<b>On Term Loan :</b>					
Interest		69563.93	62607.54	48694.75	34781.97
Installment		63239.94	126479.88	126479.88	126479.88
<b>On Working Capital</b>					
Interest		24976.83	22479.15	17483.78	12488.42
<b>TOTAL - B</b>		<b>157780.70</b>	<b>211566.57</b>	<b>192658.41</b>	<b>173750.27</b>
Average D.S.C.R		2.99	2.66	3.43	3.92

## Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		221641.33	221641.33	221641.33	221641.33
Profit		380420.34	483744.90	594641.42	623058.36
Term Loan		632399.40	569159.46	442679.58	316199.70
Working Capital		227062.10	204355.89	158943.47	113531.05
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
<b>Total</b>		<b>1461523.17</b>	<b>1478901.58</b>	<b>1417905.80</b>	<b>1274430.44</b>

## **ASSETS**

Gross Fixed Assets		662666.00	571516.10	493363.69	426326.64
Less : Depreciation		91149.90	78152.41	67037.05	57528.25
Net Fixed Assets		571516.10	493363.69	426326.64	368798.39
Preliminary & Pre-Op. Expenses		15000	11250	8437.5	6328.125
Current Assets		227062.10	204355.89	158943.47	113531.05
Cash in Bank/Hand		662944.97	781182.00	832635.69	792101.00
<b>Total</b>		<b>1461523.17</b>	<b>1478901.58</b>	<b>1417905.80</b>	<b>1274430.44</b>

## Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		380420.34	483744.90	594641.42	623058.36
Add : Depreciation		91149.90	78152.41	67037.05	57528.25
Term Loan		632399.40	569159.46	442679.58	316199.70
Working Capital Loan		227062.10	204355.89	158943.47	113531.05

Promoters Capital		108110.28	0.00	0.00	0.00
Total		1439142.02	1335412.66	1263301.52	1110317.36
Total Fixed Capital		702666	702666	702666	702666
Repayment of Term Loan		63239.94	126479.88	126479.88	126479.88
Repayment of WC Loan		22706.21	45412.42	45412.42	45412.42
Current Assets		227062.10	204355.89	158943.47	113531.05
Total		313008.25	376248.19	330835.77	285423.35
Opening Balance		0	1126133.77	2085298.24	3017763.99
Surplus		1126133.77	959164.47	932465.75	824894.01
Closing Balance		1126133.77	2085298.24	3017763.99	3842658.00

### Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		178857.83	161495.95	139059.80	115638.22
Variable Cost		1547871.73	1736911.56	1925335.83	1910831.67
Total Cost		1726729.56	1898407.51	2064395.63	2026469.89
Sales		2016000.00	2304000.00	2592000.00	2592000.00
Contribution (Sales-VC)		468128.27	567088.44	666664.17	681168.33
B.E.P in %		38.21	28.48	20.86	16.98
Break Even Sales in Rs.		770253.39	656135.17	540666.53	440029.66
Break Even Units		5135.02	4374.23	3604.44	2933.53
Current Ratio		1.26	0.80	0.67	0.52
Net Profit Ratio		18.87 %	21.00 %	22.94 %	24.04 %

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;