

## Application View

Application Id : 11021222767127  
Name : SUJEET KUMAR  
Mother Name : SMT SAKUNTALA DEVI  
Father/Spouse Name : ARVIND KUMAR SINGH  
Gender : MALE  
Date of Birth : 03-Jun-1981  
Residential Address : VILLAGE- HARPUR ANKURI, PO - HARPUR ANKURI  
City: PATNA  
State : BIHAR  
District: PATNA  
Block/Taluka : PALIGANJ  
PINCODE : 801110  
Email Address : SKDWIZ1@GMAIL.COM  
Phone Number : 9060889916  
Academic Qualification : 10TH PASS  
Social Category : GENERAL  
PAN Number : DVTPK7571K

## DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : ANAMAY AGRO AND OIL  
Address of the Proposed Business Unit : NH - 139, BESIDE OF RAM JANKI MANDIR, HARPUR ANKURI.  
State : BIHAR District: PATNA City: PATNA  
Block/Taluka : PALIGANJ PinCode : 801110  
Type of Property : Leased 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) : 750  
Land Value of the Proposed Unit (In Rs/Sq ft) : 670  
Personal Contribution Towards the Project(in %) : 20.00  
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	Mustard seed Purchasing, drying, cleaning, crushing , oil filtering then packaging.
If Food Product, 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
UCO BANK	BIHTA	UCBA0002534	25340110072837

## BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
RCC/ASBESTOS SHED	750	190	142,500
OTHERS	750	100	75,000
FLOORING	750	100	75,000
MINOR CIVIL CONSTRUCTION	750	125	93,750
Total:			386,250

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
OIL STORAGE TANK	1	40,000	40,000
MOTOR 20 HP	1	120,000	120,000
ELEVATOR	24	4,000	96,000
SEED CLEANER	1	147,500	147,500
MOTOR 3 HP	3	24,000	72,000
OTHER ESSENTIAL PART AND TRANSPORTATION	1	100,000	100,000
OIL FILLING MACHINE	1	145,000	145,000
GURU TEG OIL EXPELLER	1	442,000	442,000
Total:			1,162,500

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	100,000.00
Furniture & Fixtures (in Rs):	100,000.00
Contingency/Others/Miscellaneous (in Rs)	50,000.00
Working Capital Per Estimate :	250,000.00

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
MUSTARD OIL	165	73500	12,127,500

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
MUSTARD CAKE	25	132000	3,300,000
Total:			15,427,500

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
TIN 15 KG	60	4000	240,000
MUSTARD SEED	55	210000	11,550,000
Total:			11,790,000

## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	20,000	240,000
UNSKILLED	4	10,000	480,000
Total:			720,000

## WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	30
Finished Goods (In Number of Days) :	2
Receivable By (In Number of Days) :	2

## MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	2.50
Other Overhead Expenses (In %):	0.50	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.20	Advertisement & Publicity (In %):	1.00
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	1.00

## 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):	6.00
Rate of Interest (In %) :	11.00	Employment :	5.00

## PROJECTED FINANCIAL

## COST OF PROJECT

Land	Land Value	Ownership
LAND	670	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
RCC/Asbestos shed	750	190.00	142,500.00
Others	750	100.00	75,000.00
Flooring	750	100.00	75,000.00
Minor civil construction	750	125.00	93,750.00
<b>Total</b>			<b>386,250.00</b>

Machinery	Qty.	Rate.	Amt.(In Rs)
Oil storage tank	1.00	40,000.00	40,000.00
Motor 20 hp	1.00	120,000.00	120,000.00
Elevator	24.00	4,000.00	96,000.00
Seed cleaner	1.00	147,500.00	147,500.00
Motor 3 hp	3.00	24,000.00	72,000.00
Other essential part and transportation	1.00	100,000.00	100,000.00
Oil filling machine	1.00	145,000.00	145,000.00
Guru teg oil expeller	1.00	442,000.00	442,000.00
<b>Total</b>			<b>1,162,500.00</b>

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
100,000.00	100,000.00	50,000.00	1,798,750.00	1,492,263.40

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

Own Contribution	20.00 %	Rs	359,750.00
Bank Finance	80.00 %		
Term Loan		Rs	1,439,000.00
Govt. Subsidy	35.00 %	Rs	629,562.50

### Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	298,452.68
Bank Finance	80.00 %		
Working Capital		Rs	1,193,810.72

Own Contribution	20.00 %	Rs	359,750.00
Bank Finance	80.00 %		
Term Loan		Rs	1,439,000.00
Govt. Subsidy	35.00 %	Rs	629,562.50

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	1439000.00	143900.00	1295100.00	158290.00
2	1295100.00	287800.00	1007300.00	142461.00
3	1007300.00	287800.00	719500.00	110803.00
4	719500.00	287800.00	431700.00	79145.00
5	431700.00	287800.00	143900.00	47487.00
6	143900.00	287800.00	0	15829.00

### Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	1,193,810.72	119,381.07	1,074,429.65	131,319.18
2	1,074,429.65	238,762.14	835,667.51	118,187.26
3	835,667.51	238,762.14	596,905.37	91,923.43
4	596,905.37	238,762.14	358,143.23	65,659.59
5	358,143.23	238,762.14	119,381.09	39,395.76
6	119,381.09	238,762.14	0.00	13,131.92

## Statement Showing the Depreciation on Fixed Assets

### WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	386250.00	347625.00	312862.50	281576.25	253418.62
Depreciation	38625.00	34762.50	31286.25	28157.63	25341.86
Closing Balance	347625.00	312862.50	281576.25	253418.62	228076.76

### MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	1162500.00	988125.00	839906.25	713920.31	606832.26
Depreciation	174375.00	148218.75	125985.94	107088.05	91024.84
Closing Balance	988125.00	839906.25	713920.31	606832.26	515807.42

### TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	38625.00	34762.50	31286.25	28157.63	25341.86
Machinery	174375.00	148218.75	125985.94	107088.05	91024.84
Total	213000.00	182981.25	157272.19	135245.68	116366.70

### Schedule of Sales Realization

#### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Mustard oil	165	73,500.00	12,127,500.00
Mustard cake	25	132,000.00	3,300,000.00

#### 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	10799250.00	12342000.00	13884750.00	13884750.00	13884750.00

### Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Tin 15 kg	0	60	4,000	240,000.00
Mustard seed	0	55	210,000	11,550,000.00
Total				11,790,000.00

### WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	1	20,000	240,000.00
Unskilled	4	10,000	480,000.00
Total	5		720000.0

Repairs and Maintenance	Rs	154,275.00
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Power and Fuel	Rs	385,687.50
Other Overhead Expenses	Rs	77,137.50

### ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	30,855.00
Advertisement & Publicity	154,275.00
Workshed Rent	0.00
Other Miscellaneous Expenses	154,275.00
<b>Total</b>	<b>339,405.00</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	8253000.00	9432000.00	10611000.00	10611000.00	10611000.00
Wages	504000.00	576000.00	648000.00	648000.00	648000.00
Repairs & Maintenance	107992.50	123420.00	138847.50	138847.50	138847.50
Power & Fuel	269981.25	308550.00	347118.75	347118.75	347118.75
Other Overhead Expenses	53996.25	61710.00	69423.75	69423.75	69423.75

### 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	21598.50	24684.00	27769.50	27769.50	27769.50
Advertisement & Publicity	107992.50	123420.00	138847.50	138847.50	138847.50
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	107992.50	123420.00	138847.50	138847.50	138847.50
<b>Total:</b>	<b>9426553.50</b>	<b>10773204.00</b>	<b>12119854.50</b>	<b>12119854.50</b>	<b>12119854.50</b>

### Assessment of Working Capital

Particulars	Amount in Rs.
Sale	15427500.00

### MANUFACTURING EXPENSES

Raw Material	11790000.00
Wages	720000.00
Repair & Maintenance	154275.00

Power & Fuel	385687.50
Other Overhead Expenses	77137.50
Production Cost	13127100.00
Administrative Cost	339405.00
Manufacturing Cost	13466505.00

### Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	30	Production Cost	1312710.00
Finished goods	2	Manufacturing Cost	89776.70
Receivable by	2	Manufacturing Cost	89777.00
Total Working Capital Requirement		Per Cycle	1492263.70

### Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		10799250.00	12342000.00	13884750.00	13884750.00
Total		10799250.00	12342000.00	13884750.00	13884750.00

### MANUFACTURING EXPENSES

Rawmaterials		8253000.00	9432000.00	10611000.00	10611000.00
Wages		504000.00	576000.00	648000.00	648000.00
Repairs & Maintenance		107992.50	123420.00	138847.50	138847.50
Power & Fuel		269981.25	308550.00	347118.75	347118.75
Other Overhead Expenses		53996.25	61710.00	69423.75	69423.75
Depreciation		213000.00	182981.25	157272.19	135245.68
Production Cost		9401970.00	10684661.25	11971662.19	11949635.68

### ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		21598.50	24684.00	27769.50	27769.50
Advertisement & Publicity		107992.50	123420.00	138847.50	138847.50
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		107992.50	123420.00	138847.50	138847.50
Administrative Cost		237583.50	271524.00	305464.50	305464.50
Interest on Bank credit					
Term Loan		158290.00	142461.00	110803.00	79145.00



Working Capital		131319.18	118187.26	91923.43	65659.59
Cost of Sale		9929162.68	11216833.5	12479853.1	12399904.77
Net Profit Before Tax		870087.32	1125166.49	1404896.88	1484845.23
Less Tax		0	0.00	0	0
Net Profit		870087.32	1125166.49	1404896.88	1484845.23

### Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		870087.32	1125166.49	1404896.88	1484845.23
Add :					
Depreciation		213000.00	182981.25	157272.19	135245.68
<b>TOTAL - A</b>		<b>1083087.32</b>	<b>1308147.74</b>	<b>1562169.07</b>	<b>1620090.91</b>
Payments :					
On Term Loan :					
Interest		158290.00	142461.00	110803.00	79145.00
Installment		143900.00	287800.00	287800.00	287800.00
On Working Capital					
Interest		131319.18	118187.26	91923.43	65659.59
<b>TOTAL - B</b>		<b>433509.18</b>	<b>548448.26</b>	<b>490526.43</b>	<b>432604.59</b>
Average D.S.C.R		2.50	2.39	3.18	3.74

### Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		658202.68	658202.68	658202.68	658202.68
Profit		870087.32	1125166.49	1404896.88	1484845.23
Term Loan		1439000.00	1295100.00	1007300.00	719500.00
Working Capital		1193810.72	1074429.65	835667.51	596905.37
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
<b>Total</b>		<b>4161100.72</b>	<b>4152898.82</b>	<b>3906067.07</b>	<b>3459453.28</b>

### **ASSETS**

Gross Fixed Assets		1648750.00	1435750.00	1252768.75	1095496.56
Less : Depreciation		213000.00	182981.25	157272.19	135245.68
Net Fixed Assets		1435750.00	1252768.75	1095496.56	960250.88
Preliminary & Pre-Op. Expenses		100000	75000	56250	42187.5
Current Assets		1193810.72	1074429.65	835667.51	596905.37
Cash in Bank/Hand		1531540.00	1825700.42	1974903.00	1902297.03
<b>Total</b>		<b>4161100.72</b>	<b>4152898.82</b>	<b>3906067.07</b>	<b>3459453.28</b>

### Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		870087.32	1125166.49	1404896.88	1484845.23
Add : Depreciation		213000.00	182981.25	157272.19	135245.68
Term Loan		1439000.00	1295100.00	1007300.00	719500.00
Working Capital Loan		1193810.72	1074429.65	835667.51	596905.37
Promoters Capital		658202.68	0.00	0.00	0.00
<b>Total</b>		<b>4374100.72</b>	<b>3677677.39</b>	<b>3405136.58</b>	<b>2936496.28</b>
Total Fixed Capital		1798750	1798750	1798750	1798750
Repayment of Term Loan		143900.00	287800.00	287800.00	287800.00
Repayment of WC Loan		119381.07	238762.14	238762.14	238762.14
Current Assets		1193810.72	1074429.65	835667.51	596905.37
<b>Total</b>		<b>1457091.79</b>	<b>1600991.79</b>	<b>1362229.65</b>	<b>1123467.51</b>
Opening Balance		0	2917008.93	4993694.53	7036601.46
Surplus		2917008.93	2076685.60	2042906.93	1813028.77
<b>Closing Balance</b>		<b>2917008.93</b>	<b>4993694.53</b>	<b>7036601.46</b>	<b>8849630.23</b>

### Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		608873.50	596966.25	573539.69	519855.18
Variable Cost		9533289.18	10802848.51	12063585.62	12015295.27
Total Cost		10142162.68	11399814.76	12637125.31	12535150.45
Sales		10799250.00	12342000.00	13884750.00	13884750.00
Contribution (Sales-VC)		1265960.82	1539151.49	1821164.38	1869454.73
B.E.P in %		48.10	38.79	31.49	27.81
Break Even Sales in Rs.		5193981.55	4786895.58	4372727.30	3861050.55
Break Even Units		31478.68	29011.49	26501.38	23400.31
Current Ratio		2.16	1.36	1.15	0.89
Net Profit Ratio		8.06 %	9.12 %	10.12 %	10.69 %

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;