

Application View

Application Id : 11019122770095
Name : AMIT KUMAR
Mother Name : MEENA DEVI
Father/Spouse Name : SUBODH RAY
Gender : MALE
Date of Birth : 15-Oct-1989
Residential Address : C/O- SUBODH RAY RAGHUNATHPUR WARD NO- 04 SHEBPUR KAMAL
RAGHUNATHPUR KARARI
City: BEGUSARAI
State : BIHAR
District: BEGUSARAI
Block/Taluka : SAHEBPUR KAMAL
PINCODE : 851217
Email Address : AMITROY001112@GMAIL.COM
Phone Number : 7488907823
Academic Qualification : 10TH PASS
Social Category : OBC
PAN Number : CVGPK3339H

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : AYUSH FLOUR MILL AND GENERAL STORES
Address of the Proposed Business Unit : C/O- SUBODH RAY RAGHUNATHPUR WARD NO- 04 SHEBPUR KAMAL
RAGHUNATHPUR KARARI
State : BIHAR District: BEGUSARAI City: BEGUSARAI
Block/Taluka : SAHEBPUR KAMAL PinCode : 851217
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) : 2500
Land Value of the Proposed Unit (In Rs/Sq ft) : 2000
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 MILL MANUFACTURING UNIT
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? Yes
ODOP Identified by State : Chilly

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
UCO BANK	RAGHUNATHPUR	UCBA0001499	14990210000687

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	1500	105	157,500
TIN SHED	2500	25	62,500
Total:			220,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
EXPELLER	1	215,000	215,000
FILTER 12 PLATE	1	75,000	75,000
WEIGHING BALANCE	1	6,000	6,000
CAP SEALER	1	6,000	6,000
BAND SEALER	1	26,500	26,500
BATCH CODER	1	24,500	24,500
GST	1	65,000	65,000
Total:			418,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 10,000.00
Furniture & Fixtures (in Rs): 12,000.00
Contingency/Others/Miscellaneous (in Rs) 15,000.00
Working Capital Per Estimate : 37,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
MUSTARD OIL	150	55000	8,250,000
Total:			8,250,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
RAW MUSTARD	85	65000	5,525,000
Total:			5,525,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	8,500	204,000
UNSKILLED	4	5,500	264,000
Total:			468,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	2
Finished Goods (In Number of Days) :	3
Receivable By (In Number of Days) :	7

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	2.00	Power and Fuel (In %) :	1.50
Other Overhead Expenses (In %) :	2.00	Telephone Expenses (In %) :	1.00
Stationery & Postage (In %) :	1.50	Advertisement & Publicity (In %) :	1.50
Building Rent per Month(In Rs.) :	15,000.00	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) :	4.00	Project Implementation Period (In Months):	5.00
Rate of Interest (In %) :	11.00	Employment :	6.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	2000	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
	1500	105.00	157,500.00
	2500	25.00	62,500.00

Total	220,000.00
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Machinery	Qty.	Rate.	Amt.(In Rs)
EXPELLER	1.00	215,000.00	215,000.00
FILTER 12 PLATE	1.00	75,000.00	75,000.00
WEIGHING BALANCE	1.00	6,000.00	6,000.00
CAP SEALER	1.00	6,000.00	6,000.00
BAND SEALER	1.00	26,500.00	26,500.00
BATCH CODER	1.00	24,500.00	24,500.00
GST	1.00	65,000.00	65,000.00
Total			418,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
10,000.00	12,000.00	15,000.00	675,000.00	277,620.00

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	67,500.00
Bank Finance	90.00 %		
Term Loan		Rs	607,500.00
Govt. Subsidy	35.00 %	Rs	236,250.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	55,524.00
Bank Finance	80.00 %		
Working Capital		Rs	222,096.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	607500.00	63281.25	544218.75	66825.00
2	544218.75	151875.00	392343.75	59864.06
3	392343.75	151875.00	240468.75	43157.81
4	240468.75	151875.00	88593.75	26451.56
5	88593.75	151875.00	0	9745.31

Own Contribution	10.00 %	Rs	67,500.00
Bank Finance	90.00 %		
Term Loan		Rs	607,500.00
Govt. Subsidy	35.00 %	Rs	236,250.00

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	222,096.00	23,135.00	198,961.00	24,430.56
2	198,961.00	55,524.00	143,437.00	21,885.71
3	143,437.00	55,524.00	87,913.00	15,778.07
4	87,913.00	55,524.00	32,389.00	9,670.43
5	32,389.00	55,524.00	0.00	3,562.79

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	220000.00	198000.00	178200.00	160380.00	144342.00
Depreciation	22000.00	19800.00	17820.00	16038.00	14434.20
Closing Balance	198000.00	178200.00	160380.00	144342.00	129907.80

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	418000.00	355300.00	302005.00	256704.25	218198.61
Depreciation	62700.00	53295.00	45300.75	38505.64	32729.79
Closing Balance	355300.00	302005.00	256704.25	218198.61	185468.82

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	22000.00	19800.00	17820.00	16038.00	14434.20
Machinery	62700.00	53295.00	45300.75	38505.64	32729.79
Total	84700.00	73095.00	63120.75	54543.64	47163.99

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
MUSTARD OIL	150	55,000.00	8,250,000.00

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	5775000.00	6600000.00	7425000.00	7425000.00	7425000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
RAW MUSTARD	0	85	65,000	5,525,000.00
Total				5,525,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	2	8,500	204,000.00
	4	5,500	264,000.00
Total	6		468000.0

Repairs and Maintenance	Rs	165,000.00
Power and Fuel	Rs	123,750.00
Other Overhead Expenses	Rs	165,000.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	82,500.00
Stationery & Postage	123,750.00
Advertisement & Publicity	123,750.00
Workshed Rent	180,000.00
Other Miscellaneous Expenses	82,500.00
Total	592,500.00

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	3867500.00	4420000.00	4972500.00	4972500.00	4972500.00
Wages	327600.00	374400.00	421200.00	421200.00	421200.00
Repairs & Maintenance	115500.00	132000.00	148500.00	148500.00	148500.00
Power & Fuel	86625.00	99000.00	111375.00	111375.00	111375.00
Other Overhead Expenses	115500.00	132000.00	148500.00	148500.00	148500.00

ADMINISTRATIVE EXPENSES

Salary	0.00	0.00	0.00	0.00	0.00
Postage Telephone	57750.00	66000.00	74250.00	74250.00	74250.00
Stationery & Postage	86625.00	99000.00	111375.00	111375.00	111375.00
Advertisement & Publicity	86625.00	99000.00	111375.00	111375.00	111375.00
Workshed Rent	180000.00	180000.00	180000.00	180000.00	180000.00
Other Miscellaneous Expenses	57750.00	66000.00	74250.00	74250.00	74250.00
Total:	4981475.00	5667400.00	6353325.00	6353325.00	6353325.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	8250000.00

MANUFACTURING EXPENSES

Raw Material	5525000.00
Wages	468000.00
Repair & Maintenance	165000.00
Power & Fuel	123750.00
Other Overhead Expenses	165000.00
Production Cost	6446750.00
Administrative Cost	592500.00
Manufacturing Cost	7039250.00

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	42978.33
Finished goods	3	Manufacturing Cost	70392.50
Receivable by	7	Manufacturing Cost	164249.00
Total Working Capital Requirement		Per Cycle	277619.83

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		5775000.00	6600000.00	7425000.00	7425000.00
Total		5775000.00	6600000.00	7425000.00	7425000.00

MANUFACTURING EXPENSES

Rawmaterials		3867500.00	4420000.00	4972500.00	4972500.00
Wages		327600.00	374400.00	421200.00	421200.00
Repairs & Maintenance		115500.00	132000.00	148500.00	148500.00
Power & Fuel		86625.00	99000.00	111375.00	111375.00
Other Overhead Expenses		115500.00	132000.00	148500.00	148500.00
Depreciation		84700.00	73095.00	63120.75	54543.64
Production Cost		4597425.00	5230495.00	5865195.75	5856618.64

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		57750.00	66000.00	74250.00	74250.00
Stationery & Postage		86625.00	99000.00	111375.00	111375.00
Advertisement & Publicity		86625.00	99000.00	111375.00	111375.00
Workshed Rent		180000.00	180000.00	180000.00	180000.00
Other Miscellaneous Expenses		57750.00	66000.00	74250.00	74250.00
Administrative Cost		468750.00	510000.00	551250.00	551250.00
Interest on Bank credit					
Term Loan		66825.00	59864.06	43157.81	26451.56
Working Capital		24430.56	21885.71	15778.07	9670.43
Cost of Sale		5157430.56	5822244.77	6475381.63	6443990.63
Net Profit Before Tax		617569.44	777755.23	949618.37	981009.37
Less Tax		0	0.00	0	0
Net Profit		617569.44	777755.23	949618.37	981009.37

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		617569.44	777755.23	949618.37	981009.37
Add :					
Depreciation		84700.00	73095.00	63120.75	54543.64
TOTAL - A		702269.44	850850.23	1012739.12	1035553.01
Payments :					
On Term Loan :					
Interest		66825.00	59864.06	43157.81	26451.56
Installment		63281.25	151875.00	151875.00	151875.00
On Working Capital					
Interest		24430.56	21885.71	15778.07	9670.43
TOTAL - B		154536.81	233624.77	210810.88	187996.99
Average D.S.C.R		4.54	3.64	4.80	5.51

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		123024.00	123024.00	123024.00	123024.00
Profit		617569.44	777755.23	949618.37	981009.37
Term Loan		607500.00	544218.75	392343.75	240468.75
Working Capital		222096.00	198961.00	143437.00	87913.00
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1570189.44	1643958.98	1608423.12	1432415.12

ASSETS

Gross Fixed Assets		650000.00	565300.00	492205.00	429084.25
Less : Depreciation		84700.00	73095.00	63120.75	54543.64
Net Fixed Assets		565300.00	492205.00	429084.25	374540.61
Preliminary & Pre-Op. Expenses		10000	7500	5625	4218.75
Current Assets		222096.00	198961.00	143437.00	87913.00
Cash in Bank/Hand		782793.44	952792.98	1035901.87	969961.51
Total		1570189.44	1643958.98	1608423.12	1432415.12

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		617569.44	777755.23	949618.37	981009.37
Add : Depreciation		84700.00	73095.00	63120.75	54543.64
Term Loan		607500.00	544218.75	392343.75	240468.75
Working Capital Loan		222096.00	198961.00	143437.00	87913.00
Promoters Capital		95262.00	0.00	0.00	0.00

Total		1627127.44	1594029.98	1548519.87	1363934.76
Total Fixed Capital		675000	675000	675000	675000
Repayment of Term Loan		63281.25	151875.00	151875.00	151875.00
Repayment of WC Loan		23135.00	55524.00	55524.00	55524.00
Current Assets		222096.00	198961.00	143437.00	87913.00
Total		308512.25	406360.00	350836.00	295312.00
Opening Balance		0	1318615.19	2506285.17	3703969.04
Surplus		1318615.19	1187669.98	1197683.87	1068622.76
Closing Balance		1318615.19	2506285.17	3703969.04	4772591.80

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		620275.00	642959.06	657528.56	632245.20
Variable Cost		4621855.56	5252380.71	5880973.82	5866289.07
Total Cost		5242130.56	5895339.77	6538502.38	6498534.27
Sales		5775000.00	6600000.00	7425000.00	7425000.00
Contribution (Sales-VC)		1153144.44	1347619.29	1544026.18	1558710.93
B.E.P in %		53.79	47.71	42.59	40.56
Break Even Sales in Rs.		3106365.52	3148908.47	3161960.35	3011732.66
Break Even Units		20709.10	20992.72	21079.74	20078.22
Current Ratio		1.25	0.69	0.54	0.36
Net Profit Ratio		10.69 %	11.78 %	12.79 %	13.21 %

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;