

Application View

Application Id : 11021722759533
Name : UJJWAL KUMAR
Mother Name : SONI DEVI
Father/Spouse Name : RAMCHANDRA SAH
Gender : MALE
Date of Birth : 05-Jan-1999
Residential Address : WARD NO. 12, JAWAHARPUR, KONAILA, SAMASTIPUR
City: SAMASTIPUR
State : BIHAR
District: SAMASTIPUR
Block/Taluka : UJIYARPUR
PINCODE : 848114
Email Address : KUMARSIDHARTH63@GMAIL.COM
Phone Number : 7488175303
Academic Qualification : 10TH PASS
Social Category : OBC
PAN Number : LUYPK0383H

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : UJJWAL ENTERPRISE
Address of the Proposed Business Unit : WARD NO. 12, JAWAHARPUR, KONAILA, SAMASTIPUR
State : BIHAR District: SAMASTIPUR City: SAMASTIPUR
Block/Taluka : UJIYARPUR PinCode : 848114
Type of Property : Rental 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) : 1500
Land Value of the Proposed Unit (In Rs/Sq ft) : 1000
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 MIL
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 product

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
STATE BANK OF INDIA	DALSINGSARAI	SBIN0002930	34315681876

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
FLOORING	1000	500	500,000
Total:			500,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
AUTOMATIC OIL MILL PLANT	1	550,116	550,116
CLEANING SIEVE SCREENING	1	206,500	206,500
OILSEED ROASTING MACHIN COOKING	1	247,800	247,800
INTEGRATED OIL PRESS	1	259,600	259,600
SCREW ELEVATOR CONVEYING	1	236,000	236,000
Total:			1,500,016

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 100,000.00
Furniture & Fixtures (in Rs): 75,000.00
Contingency/Others/Miscellaneous (in Rs) 50,000.00
Working Capital Per Estimate : 225,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
MUSTURD OIL	170	160000	27,200,000
Total:			27,200,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MUSTURD	50	375000	18,750,000
Total:			18,750,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	4	11,000	528,000
UNSKILLED	5	7,000	420,000
Total:			948,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	10
Finished Goods (In Number of Days) :	12
Receivable By (In Number of Days) :	7

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	1.50
Other Overhead Expenses (In %) :	1.50	Telephone Expenses (In %) :	1.00
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) :	7.00	Project Implementation Period (In Months):	5.00
Rate of Interest (In %) :	11.00	Employment :	9.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	1000	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
Flooring	1000	500.00	500,000.00
Total			500,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
Automatic Oil Mill Plant	1.00	550,116.00	550,116.00
Cleaning Sieve Screening	1.00	206,500.00	206,500.00
Oilseed Roasting Machin Cooking	1.00	247,800.00	247,800.00

Integrated Oil Press	1.00	259,600.00	259,600.00
Screw Elevator Conveying	1.00	236,000.00	236,000.00
Total			1,500,016.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
100,000.00	75,000.00	50,000.00	2,225,016.00	2,095,446.67

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	222,501.60
Bank Finance	90.00 %		
Term Loan		Rs	2,002,514.40
Govt. Subsidy	35.00 %	Rs	778,755.60

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	419,089.33
Bank Finance	80.00 %		
Working Capital		Rs	1,676,357.34

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	2002514.40	119197.29	1883317.11	220276.58
2	1883317.11	286073.49	1597243.62	207164.88
3	1597243.62	286073.49	1311170.13	175696.80
4	1311170.13	286073.49	1025096.64	144228.71
5	1025096.64	286073.49	739023.15	112760.63
6	739023.15	286073.49	452949.66	81292.55
7	452949.66	286073.49	166876.17	49824.46
8	166876.17	286073.49	0	18356.38

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	1,676,357.34	99,783.17	1,576,574.17	184,399.31
2	1,576,574.17	239,479.62	1,337,094.55	173,423.16
3	1,337,094.55	239,479.62	1,097,614.93	147,080.40
4	1,097,614.93	239,479.62	858,135.31	120,737.64
5	858,135.31	239,479.62	618,655.69	94,394.88
6	618,655.69	239,479.62	379,176.07	68,052.13
7	379,176.07	239,479.62	139,696.45	41,709.37
8	139,696.45	239,479.62	0.00	15,366.61

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	500000.00	450000.00	405000.00	364500.00	328050.00
Depreciation	50000.00	45000.00	40500.00	36450.00	32805.00
Closing Balance	450000.00	405000.00	364500.00	328050.00	295245.00

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	1500016.00	1275013.60	1083761.56	921197.33	783017.73
Depreciation	225002.40	191252.04	162564.23	138179.60	117452.66
Closing Balance	1275013.60	1083761.56	921197.33	783017.73	665565.07

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	50000.00	45000.00	40500.00	36450.00	32805.00
Machinery	225002.40	191252.04	162564.23	138179.60	117452.66
Total	275002.40	236252.04	203064.23	174629.60	150257.66

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Musturd Oil	170	160,000.00	27,200,000.00

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	19040000.00	21760000.00	24480000.00	24480000.00	24480000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Musturd	0	50	375,000	18,750,000.00
Total				18,750,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	4	11,000	528,000.00
Unskilled	5	7,000	420,000.00
Total	9		948000.0

Repairs and Maintenance	Rs	272,000.00
Power and Fuel	Rs	408,000.00
Other Overhead Expenses	Rs	408,000.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	272,000.00
Stationery & Postage	272,000.00
Advertisement & Publicity	272,000.00
Workshed Rent	0.00
Other Miscellaneous Expenses	544,000.00
Total	1,360,000.00

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	13125000.00	15000000.00	16875000.00	16875000.00	16875000.00
Wages	663600.00	758400.00	853200.00	853200.00	853200.00
Repairs & Maintenance	190400.00	217600.00	244800.00	244800.00	244800.00
Power & Fuel	285600.00	326400.00	367200.00	367200.00	367200.00
Other Overhead Expenses	285600.00	326400.00	367200.00	367200.00	367200.00

ADMINISTRATIVE EXPENSES

Salary	0.00	0.00	0.00	0.00	0.00
Postage Telephone	190400.00	217600.00	244800.00	244800.00	244800.00
Stationery & Postage	190400.00	217600.00	244800.00	244800.00	244800.00
Advertisement & Publicity	190400.00	217600.00	244800.00	244800.00	244800.00

Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	380800.00	435200.00	489600.00	489600.00	489600.00
Total:	15502200.00	17716800.00	19931400.00	19931400.00	19931400.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	27200000.00

MANUFACTURING EXPENSES

Raw Material	18750000.00
Wages	948000.00
Repair & Maintenance	272000.00
Power & Fuel	408000.00
Other Overhead Expenses	408000.00
Production Cost	20786000.00
Administrative Cost	1360000.00
Manufacturing Cost	22146000.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	10	Production Cost	692866.67
Finished goods	12	Manufacturing Cost	885840.00
Receivable by	7	Manufacturing Cost	516740.00
Total Working Capital Requirement		Per Cycle	2095446.67

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		19040000.00	21760000.00	24480000.00	24480000.00
Total		19040000.00	21760000.00	24480000.00	24480000.00

MANUFACTURING EXPENSES

Rawmaterials		13125000.00	15000000.00	16875000.00	16875000.00
Wages		663600.00	758400.00	853200.00	853200.00
Repairs & Maintenance		190400.00	217600.00	244800.00	244800.00
Power & Fuel		285600.00	326400.00	367200.00	367200.00
Other Overhead Expenses		285600.00	326400.00	367200.00	367200.00
Depreciation		275002.40	236252.04	203064.23	174629.60
Production Cost		14825202.40	16865052.04	18910464.23	18882029.60

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		190400.00	217600.00	244800.00	244800.00
Stationery & Postage		190400.00	217600.00	244800.00	244800.00
Advertisement & Publicity		190400.00	217600.00	244800.00	244800.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		380800.00	435200.00	489600.00	489600.00
Administrative Cost		952000.00	1088000.00	1224000.00	1224000.00
Interest on Bank credit					
Term Loan		220276.58	207164.88	175696.80	144228.71
Working Capital		184399.31	173423.16	147080.40	120737.64
Cost of Sale		16181878.2	18333640.0	20457241.4	20370995.95
Net Profit Before Tax		2858121.71	3426359.92	4022758.57	4109004.05
Less Tax		0	0.00	0	0
Net Profit		2858121.71	3426359.92	4022758.57	4109004.05

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		2858121.71	3426359.92	4022758.57	4109004.05
Add :					
Depreciation		275002.40	236252.04	203064.23	174629.60
TOTAL - A		3133124.11	3662611.96	4225822.80	4283633.65
Payments :					
On Term Loan :					
Interest		220276.58	207164.88	175696.80	144228.71
Installment		119197.29	286073.49	286073.49	286073.49
On Working Capital					
Interest		184399.31	173423.16	147080.40	120737.64
TOTAL - B		523873.18	666661.53	608850.69	551039.84
Average D.S.C.R		5.98	5.49	6.94	7.77

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		641590.93	641590.93	641590.93	641590.93
Profit		2858121.71	3426359.92	4022758.57	4109004.05
Term Loan		2002514.40	1883317.11	1597243.62	1311170.13
Working Capital		1676357.34	1576574.17	1337094.55	1097614.93
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0

Total		7178584.38	7527842.13	7598687.67	7159380.04
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ASSETS

Gross Fixed Assets		2075016.00	1800013.60	1563761.56	1360697.33
Less : Depreciation		275002.40	236252.04	203064.23	174629.60
Net Fixed Assets		1800013.60	1563761.56	1360697.33	1186067.73
Preliminary & Pre-Op. Expenses		100000	75000	56250	42187.5
Current Assets		1676357.34	1576574.17	1337094.55	1097614.93
Cash in Bank/Hand		3702213.44	4387506.40	4900895.79	4875697.38
Total		7178584.38	7527842.13	7598687.67	7159380.04

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		2858121.71	3426359.92	4022758.57	4109004.05
Add : Depreciation		275002.40	236252.04	203064.23	174629.60
Term Loan		2002514.40	1883317.11	1597243.62	1311170.13
Working Capital Loan		1676357.34	1576574.17	1337094.55	1097614.93
Promoters Capital		432046.27	0.00	0.00	0.00
Total		7244042.12	7122503.24	7160160.97	6692418.71
Total Fixed Capital		2225016	2225016	2225016	2225016
Repayment of Term Loan		119197.29	286073.49	286073.49	286073.49
Repayment of WC Loan		99783.17	239479.62	239479.62	239479.62
Current Assets		1676357.34	1576574.17	1337094.55	1097614.93
Total		1895337.80	2102127.28	1862647.66	1623168.04
Opening Balance		0	5348704.32	10369080.28	15666593.59
Surplus		5348704.32	5020375.96	5297513.31	5069250.67
Closing Balance		5348704.32	10369080.28	15666593.59	20735844.26

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		1447278.98	1531416.92	1602761.03	1542858.31
Variable Cost		15009601.71	17038475.20	19057544.63	19002767.24
Total Cost		16456880.69	18569892.12	20660305.66	20545625.55
Sales		19040000.00	21760000.00	24480000.00	24480000.00
Contribution (Sales-VC)		4030398.29	4721524.80	5422455.37	5477232.76
B.E.P in %		35.91	32.43	29.56	28.17
Break Even Sales in Rs.		6837088.99	7057811.53	7235760.80	6895666.68
Break Even Units		40218.17	41516.54	42563.30	40562.75

Current Ratio		2.69	1.74	1.58	1.39
Net Profit Ratio		15.01 %	15.75 %	16.43 %	16.79 %

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;