

Application View

Application Id : 11019022781326
Name : INDRAJIT KUMAR SINGH
Mother Name : CHINTA DEVI
Father/Spouse Name : CHAKARDHAR PRASAD SINGH
Gender : MALE
Date of Birth : 30-Oct-1977
Residential Address : AT-KARHARIYA ,PO-KARANJA,PS- SHAMBHUGANJ,PIN-813207
City: BANKA
State : BIHAR
District: BANKA
Block/Taluka : SHAMBHUGANJ
PINCODE : 813207
Email Address : INDERJEETKUMARJAI369@GMAIL.COM
Phone Number : 9571572622
Academic Qualification : 10TH PASS
Social Category : OBC
PAN Number : BHBPS1659G

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : BALABHARTI OIL MILL
Address of the Proposed Business Unit : AT-KARHARIYA ,PO-KARANJA,PS- SHAMBHUGANJ,PIN-813207
State : BIHAR District: BANKA City: BANKA
Block/Taluka : SHAMBHUGANJ PinCode : 813207
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 : Semi Automatic
Total Available Land for Proposed Project(in Sq ft) : 5655
Land Value of the Proposed Unit (In Rs/Sq ft) : 673
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 MUSTARD OIL
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
UCO BANK	SHAMBHUGANJ	UCBA0000895	08950110084830

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
RCC/ASBESTOS SHED	1000	90	90,000
Total:			90,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
MUSTARD OIL MACHINE	1	350,000	350,000
Total:			350,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 7,000.00
Furniture & Fixtures (in Rs): 8,000.00
Contingency/Others/Miscellaneous (in Rs) 9,000.00
: Working Capital Per Estimate : 24,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
MUSTARD OIL AND CAKE	97	28000	2,716,000
Total:			2,716,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MUSTARD	57	28130	1,603,410
Total:			1,603,410

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	12,000	144,000
UNSKILLED	2	9,000	216,000

Total:	360,000
--------	---------

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	3
Finished Goods (In Number of Days) :	11
Receivable By (In Number of Days) :	27

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	1.30
Other Overhead Expenses (In %) :	0.70	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.40	Advertisement & Publicity (In %) :	0.60
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	0.90

DEPRECIATION DETAILS

On Building (In %) :	10.00	On Machinery (In %) :	15.00
----------------------	-------	-----------------------	-------

OTHER DETAILS

Loan Repayment Period (in Years) :	7.00	Project Implementation Period (In Months):	5.00
Rate of Interest (In %) :	11.00	Employment :	3.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	673	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
	1000	90.00	90,000.00
Total			90,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
MUSTARD OIL MACHINE	1.00	350,000.00	350,000.00
Total			350,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
7,000.00	8,000.00	9,000.00	464,000.00	282,292.94

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	46,400.00
Bank Finance	90.00 %		
Term Loan		Rs	417,600.00
Govt. Subsidy	35.00 %	Rs	162,400.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	56,458.59
Bank Finance	80.00 %		
Working Capital		Rs	225,834.35

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	417600.00	24857.14	392742.86	45936.00
2	392742.86	59657.14	333085.72	43201.71
3	333085.72	59657.14	273428.58	36639.43
4	273428.58	59657.14	213771.44	30077.14
5	213771.44	59657.14	154114.30	23514.86
6	154114.30	59657.14	94457.16	16952.57
7	94457.16	59657.14	34800.02	10390.29
8	34800.02	59657.14	0	3828.00

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	225,834.35	13,442.52	212,391.83	24,841.78
2	212,391.83	32,262.05	180,129.78	23,363.10
3	180,129.78	32,262.05	147,867.73	19,814.28
4	147,867.73	32,262.05	115,605.68	16,265.45
5	115,605.68	32,262.05	83,343.63	12,716.62
6	83,343.63	32,262.05	51,081.58	9,167.80
7	51,081.58	32,262.05	18,819.53	5,618.97

8	18,819.53	32,262.05	0.00	2,070.15
---	-----------	-----------	------	----------

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	90000.00	81000.00	72900.00	65610.00	59049.00
Depreciation	9000.00	8100.00	7290.00	6561.00	5904.90
Closing Balance	81000.00	72900.00	65610.00	59049.00	53144.10

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	350000.00	297500.00	252875.00	214943.75	182702.19
Depreciation	52500.00	44625.00	37931.25	32241.56	27405.33
Closing Balance	297500.00	252875.00	214943.75	182702.19	155296.86

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	9000.00	8100.00	7290.00	6561.00	5904.90
Machinery	52500.00	44625.00	37931.25	32241.56	27405.33
Total	61500.00	52725.00	45221.25	38802.56	33310.23

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
mustard oil and cake	97	28,000.00	2,716,000.00

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	1901200.00	2172800.00	2444400.00	2444400.00	2444400.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
mustard	0	57	28,130	1,603,410.00
Total				1,603,410.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	1	12,000	144,000.00
Unskilled	2	9,000	216,000.00

Total	3	360000.0
-------	---	----------

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	35,308.00
Other Overhead Expenses	Rs	19,012.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	10,864.00
Advertisement & Publicity	16,296.00
Workshed Rent	0.00
Other Miscellaneous Expenses	24,444.00
Total	51,604.00

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	1122387.00	1282728.00	1443069.00	1443069.00	1443069.00
Wages	252000.00	288000.00	324000.00	324000.00	324000.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	24715.60	28246.40	31777.20	31777.20	31777.20
Other Overhead Expenses	13308.40	15209.60	17110.80	17110.80	17110.80

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	7604.80	8691.20	9777.60	9777.60	9777.60
Advertisement & Publicity	11407.20	13036.80	14666.40	14666.40	14666.40
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	17110.80	19555.20	21999.60	21999.60	21999.60
Total:	1448533.80	1655467.20	1862400.60	1862400.60	1862400.60

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	2716000.00

MANUFACTURING EXPENSES

Raw Material	1603410.00
Wages	360000.00
Repair & Maintenance	0.00
Power & Fuel	35308.00
Other Overhead Expenses	19012.00
Production Cost	2017730.00
Administrative Cost	51604.00
Manufacturing Cost	2069334.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	3	Production Cost	20177.30
Finished goods	11	Manufacturing Cost	75875.58
Receivable by	27	Manufacturing Cost	186240.00
Total Working Capital Requirement		Per Cycle	282292.88

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1901200.00	2172800.00	2444400.00	2444400.00
Total		1901200.00	2172800.00	2444400.00	2444400.00

MANUFACTURING EXPENSES

Rawmaterials		1122387.00	1282728.00	1443069.00	1443069.00
Wages		252000.00	288000.00	324000.00	324000.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		24715.60	28246.40	31777.20	31777.20
Other Overhead Expenses		13308.40	15209.60	17110.80	17110.80
Depreciation		61500.00	52725.00	45221.25	38802.56
Production Cost		1473911.00	1666909.00	1861178.25	1854759.56

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		7604.80	8691.20	9777.60	9777.60
Advertisement & Publicity		11407.20	13036.80	14666.40	14666.40
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		17110.80	19555.20	21999.60	21999.60

Administrative Cost		36122.80	41283.20	46443.60	46443.60
Interest on Bank credit					
Term Loan		45936.00	43201.71	36639.43	30077.14
Working Capital		24841.78	23363.10	19814.28	16265.45
Cost of Sale		1580811.58	1774757.01	1964075.56	1947545.75
Net Profit Before Tax		320388.42	398042.99	480324.44	496854.25
Less Tax		0	0.00	0	0
Net Profit		320388.42	398042.99	480324.44	496854.25

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		320388.42	398042.99	480324.44	496854.25
Add :					
Depreciation		61500.00	52725.00	45221.25	38802.56
TOTAL - A		381888.42	450767.99	525545.69	535656.81
Payments :					
On Term Loan :					
Interest		45936.00	43201.71	36639.43	30077.14
Installment		24857.14	59657.14	59657.14	59657.14
On Working Capital					
Interest		24841.78	23363.10	19814.28	16265.45
TOTAL - B		95634.92	126221.95	116110.85	105999.73
Average D.S.C.R		3.99	3.57	4.53	5.05

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		102858.59	102858.59	102858.59	102858.59
Profit		320388.42	398042.99	480324.44	496854.25
Term Loan		417600.00	392742.86	333085.72	273428.58
Working Capital		225834.35	212391.83	180129.78	147867.73
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1066681.36	1106036.27	1096398.53	1021009.15

ASSETS

Gross Fixed Assets		448000.00	386500.00	333775.00	288553.75
Less : Depreciation		61500.00	52725.00	45221.25	38802.56
Net Fixed Assets		386500.00	333775.00	288553.75	249751.19
Preliminary & Pre-Op. Expenses		7000	5250	3937.5	2953.125

Current Assets		225834.35	212391.83	180129.78	147867.73
Cash in Bank/Hand		454347.01	559869.44	627715.00	623390.23
Total		1066681.36	1106036.27	1096398.53	1021009.15

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		320388.42	398042.99	480324.44	496854.25
Add : Depreciation		61500.00	52725.00	45221.25	38802.56
Term Loan		417600.00	392742.86	333085.72	273428.58
Working Capital Loan		225834.35	212391.83	180129.78	147867.73
Promoters Capital		74629.29	0.00	0.00	0.00
Total		1099952.06	1055902.68	1038761.19	956953.12
Total Fixed Capital		464000	464000	464000	464000
Repayment of Term Loan		24857.14	59657.14	59657.14	59657.14
Repayment of WC Loan		13442.52	32262.05	32262.05	32262.05
Current Assets		225834.35	212391.83	180129.78	147867.73
Total		264134.01	304311.02	272048.97	239786.92
Opening Balance		0	835818.05	1587409.71	2354121.93
Surplus		835818.05	751591.66	766712.22	717166.20
Closing Balance		835818.05	1587409.71	2354121.93	3071288.13

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		143558.80	137209.91	128304.28	115323.30
Variable Cost		1498752.78	1690272.10	1880992.53	1871025.01
Total Cost		1642311.58	1827482.01	2009296.81	1986348.31
Sales		1901200.00	2172800.00	2444400.00	2444400.00
Contribution (Sales-VC)		402447.22	482527.90	563407.47	573374.99
B.E.P in %		35.67	28.44	22.77	20.11
Break Even Sales in Rs.		678185.80	617849.65	556661.03	491643.83
Break Even Units		6991.61	6369.58	5738.77	5068.49
Current Ratio		2.07	1.34	1.21	1.07
Net Profit Ratio		16.85 %	18.32 %	19.65 %	20.33 %

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;