

Application View

Application Id : 11019023888764
Name : RAVI RAJ
Mother Name : BEBI DEVI
Father/Spouse Name : DILIP SAH
Gender : MALE
Date of Birth : 12-Mar-1997
Residential Address : AT -PIPRA,PO NAROUN PS SHAMBHUGANJ DISTRICT -BANKA BIHAR
City: BANKA
State : BIHAR
District: BANKA
Block/Taluka : SHAMBHUGANJ
PINCODE : 813207
Email Address : KDILKHUSH533@GMAIL.COM
Phone Number : 7480982024
Academic Qualification : 10TH PASS
Social Category : OBC
PAN Number : CVRPR5808R

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : RAVI RAJ
Address of the Proposed Business Unit : AT -PIPRA,PO NAROUN PS SHAMBHUGANJ DISTRICT -BANKA BIHAR
State : BIHAR District: BANKA City: BANKA
Block/Taluka : SHAMBHUGANJ PinCode : 813207
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) : 00
Land Value of the Proposed Unit (In Rs/Sq ft) : 0
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 Row material
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No
If Not Listed, the Name of Product

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
MADHYA BIHAR GRAMIN BANK	NEFT NODAL BRANCH MBGB RRB	PUNB0MBGB06	000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
OIL MANUFACTURING MACHINE	1	180,000	180,000
Total:			180,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 2,000.00
Furniture & Fixtures (in Rs): 2,000.00
Contingency/Others/Miscellaneous (in Rs) 3,000.00
Working Capital Per Estimate : 7,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
OIL AND CAKE	160	2000	320,000
Total:			320,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MUSTARD SEED	60	2050	123,000
Total:			123,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
UNSKILLED	1	6,000	72,000
Total:			72,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)

4

Finished Goods (In Number of Days) : 8
 Receivable By (In Number of Days) : 7

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	0.50
Other Overhead Expenses (In %) :	0.20	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.80	Advertisement & Publicity (In %) :	0.30
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	0.20

DEPRECIATION DETAILS

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

OTHER DETAILS

Loan Repayment Period (in Years) :	5.00	Project Implementation Period (In Months):	2.00
Rate of Interest (In %) :	11.00	Employment :	1.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	0	OWN

Machinery	Qty.	Rate.	Amt.(In Rs)
oil manufacturing machine	1.00	180,000.00	180,000.00
Total			180,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
2,000.00	2,000.00	3,000.00	187,000.00	12,699.87

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	18,700.00
Bank Finance	90.00 %		
Term Loan		Rs	168,300.00
Govt. Subsidy	35.00 %	Rs	65,450.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	2,539.97
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Own Contribution	10.00 %	Rs	18,700.00
Bank Finance	90.00 %		
Term Loan		Rs	168,300.00
Govt. Subsidy	35.00 %	Rs	65,450.00

Bank Finance	80.00 %		
Working Capital		Rs	10,159.90

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	168300.00	5610.00	162690.00	18513.00
2	162690.00	33660.00	129030.00	17895.90
3	129030.00	33660.00	95370.00	14193.30
4	95370.00	33660.00	61710.00	10490.70
5	61710.00	33660.00	28050.00	6788.10
6	28050.00	33660.00	0	3085.50

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	10,159.90	338.66	9,821.24	1,117.59
2	9,821.24	2,031.98	7,789.26	1,080.34
3	7,789.26	2,031.98	5,757.28	856.82
4	5,757.28	2,031.98	3,725.30	633.30
5	3,725.30	2,031.98	1,693.32	409.78
6	1,693.32	2,031.98	0.00	186.27

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	0.00	0.00	0.00	0.00	0.00
Depreciation	0.00	0.00	0.00	0.00	0.00
Closing Balance	0.00	0.00	0.00	0.00	0.00

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	180000.00	153000.00	130050.00	110542.50	93961.12
Depreciation	27000.00	22950.00	19507.50	16581.38	14094.17
Closing Balance	153000.00	130050.00	110542.50	93961.12	79866.95

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	0.00	0.00	0.00	0.00	0.00
Machinery	27000.00	22950.00	19507.50	16581.38	14094.17
Total	27000.00	22950.00	19507.50	16581.38	14094.17

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
oil and cake	160	2,000.00	320,000.00

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	224000.00	256000.00	288000.00	288000.00	288000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Mustard seed	0	60	2,050	123,000.00
Total				123,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Unskilled	1	6,000	72,000.00
Total	1		72000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	1,600.00
Other Overhead Expenses	Rs	640.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	2,560.00
Advertisement & Publicity	960.00
Workshed Rent	0.00
Other Miscellaneous Expenses	640.00
Total	4,160.00

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	86100.00	98400.00	110700.00	110700.00	110700.00
Wages	50400.00	57600.00	64800.00	64800.00	64800.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	1120.00	1280.00	1440.00	1440.00	1440.00
Other Overhead Expenses	448.00	512.00	576.00	576.00	576.00

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	1792.00	2048.00	2304.00	2304.00	2304.00
Advertisement & Publicity	672.00	768.00	864.00	864.00	864.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	448.00	512.00	576.00	576.00	576.00
Total:	140980.00	161120.00	181260.00	181260.00	181260.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	320000.00

MANUFACTURING EXPENSES

Raw Material	123000.00
Wages	72000.00
Repair & Maintenance	0.00
Power & Fuel	1600.00
Other Overhead Expenses	640.00
Production Cost	197240.00
Administrative Cost	4160.00
Manufacturing Cost	201400.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	4	Production Cost	2629.87
Finished goods	8	Manufacturing Cost	5370.67
Receivable by	7	Manufacturing Cost	4699.00
Total Working Capital Requirement		Per Cycle	12699.54

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		224000.00	256000.00	288000.00	288000.00
Total		224000.00	256000.00	288000.00	288000.00

MANUFACTURING EXPENSES

Rawmaterials		86100.00	98400.00	110700.00	110700.00
Wages		50400.00	57600.00	64800.00	64800.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		1120.00	1280.00	1440.00	1440.00
Other Overhead Expenses		448.00	512.00	576.00	576.00
Depreciation		27000.00	22950.00	19507.50	16581.38
Production Cost		165068.00	180742.00	197023.50	194097.38

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		1792.00	2048.00	2304.00	2304.00
Advertisement & Publicity		672.00	768.00	864.00	864.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		448.00	512.00	576.00	576.00
Administrative Cost		2912.00	3328.00	3744.00	3744.00

Interest on Bank credit

Term Loan		18513.00	17895.90	14193.30	10490.70
Working Capital		1117.59	1080.34	856.82	633.30
Cost of Sale		187610.59	203046.24	215817.62	208965.38
Net Profit Before Tax		36389.41	52953.76	72182.38	79034.62
Less Tax		0	0.00	0	0
Net Profit		36389.41	52953.76	72182.38	79034.62

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		36389.41	52953.76	72182.38	79034.62
Add :					
Depreciation		27000.00	22950.00	19507.50	16581.38
TOTAL - A		63389.41	75903.76	91689.88	95616.00
Payments :					
On Term Loan :					
Interest		18513.00	17895.90	14193.30	10490.70
Installment		5610.00	33660.00	33660.00	33660.00
On Working Capital					
Interest		1117.59	1080.34	856.82	633.30
TOTAL - B		25240.59	52636.24	48710.12	44784.00
Average D.S.C.R		2.51	1.44	1.88	2.14

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		21239.97	21239.97	21239.97	21239.97
Profit		36389.41	52953.76	72182.38	79034.62
Term Loan		168300.00	162690.00	129030.00	95370.00
Working Capital		10159.90	9821.24	7789.26	5757.28
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		236089.28	246704.97	230241.61	201401.87

ASSETS

Gross Fixed Assets		182000.00	155000.00	132050.00	112542.50
Less : Depreciation		27000.00	22950.00	19507.50	16581.38
Net Fixed Assets		155000.00	132050.00	112542.50	95961.12
Preliminary & Pre-Op. Expenses		2000	1500	1125	843.75
Current Assets		10159.90	9821.24	7789.26	5757.28
Cash in Bank/Hand		70929.38	104833.73	109909.85	99683.47
Total		236089.28	246704.97	230241.61	201401.87

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		36389.41	52953.76	72182.38	79034.62
Add : Depreciation		27000.00	22950.00	19507.50	16581.38
Term Loan		168300.00	162690.00	129030.00	95370.00
Working Capital Loan		10159.90	9821.24	7789.26	5757.28

Promoters Capital		19969.99	0.00	0.00	0.00
Total		261819.30	248415.00	228509.14	196743.28
Total Fixed Capital		187000	187000	187000	187000
Repayment of Term Loan		5610.00	33660.00	33660.00	33660.00
Repayment of WC Loan		338.66	2031.98	2031.98	2031.98
Current Assets		10159.90	9821.24	7789.26	5757.28
Total		16108.56	45513.22	43481.24	41449.26
Opening Balance		0	245710.74	448612.52	633640.42
Surplus		245710.74	202901.78	185027.90	155294.02
Closing Balance		245710.74	448612.52	633640.42	788934.44

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		48425.00	44173.90	37444.80	30816.08
Variable Cost		166185.59	181822.34	197880.32	194730.68
Total Cost		214610.59	225996.24	235325.12	225546.76
Sales		224000.00	256000.00	288000.00	288000.00
Contribution (Sales-VC)		57814.41	74177.66	90119.68	93269.32
B.E.P in %		83.76	59.55	41.55	33.04
Break Even Sales in Rs.		187621.04	152451.81	119664.23	95154.88
Break Even Units		1172.63	952.82	747.90	594.72
Current Ratio		0.40	0.18	0.15	0.12
Net Profit Ratio		16.25 %	20.69 %	25.06 %	27.44 %

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;