

Application View

Application Id : 11019923821220  
Name : RAKESH RANJAN  
Mother Name : SHAKUNTLA DEVI  
Father/Spouse Name : RASIDH SHARMA  
Gender : MALE  
Date of Birth : 09-Jun-1979  
Residential Address : VILL-HARIDASHPUR PO-SAHOBIGHA  
City: JEHANABAD  
State : BIHAR  
District: JEHANABAD  
Block/Taluka : GHSHI  
PINCODE : 804406  
Email Address : CHUMCHUMDEVI@669GMAIL.COM  
Phone Number : 9661254107  
Academic Qualification : 10TH PASS  
Social Category : GENERAL  
PAN Number :

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : RAKESH RANJAN  
Address of the Proposed Business Unit : VILL-HARIDASHPUR PO-SAHOBIGHA  
State : BIHAR District: JEHANABAD City: JEHANABAD  
Block/Taluka : GHSHI PinCode : 804406  
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 : Automatic  
Total Available Land for Proposed Project(in Sq ft) :  
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 FISH BASED PRODUCTS  
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No  
If No, Other ODOP Products : Fish based Products

## BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
MADHYA BIHAR GRAMIN BANK	NEFT NODAL BRANCH MBGB RRB	PUNB0MBGB06	7200100025464

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
MACHINERY	1	350,000	350,000
SHEAD	1	250,000	250,000
OTHERS TOOLS	1	150,000	150,000
Total:			750,000

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 0.00  
Furniture & Fixtures (in Rs): 0.00  
Contingency/Others/Miscellaneous (in Rs) 200,000.00  
Working Capital Per Estimate : 200,000.00

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
FISH FEED	65,000	105	6,825,000
Total:			6,825,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
KHALI CHOKER	4,500	52	234,000
Total:			234,000

## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	8,500	102,000
UNSKILLED	2	6,500	156,000
Total:			258,000

## WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	25
Finished Goods (In Number of Days) :	25
Receivable By (In Number of Days) :	25

### MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	1.00
Other Overhead Expenses (In %) :	1.00	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 %) :	5.00

### 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 :	3.00

## PROJECTED FINANCIAL

### COST OF PROJECT

Land	Land Value	Ownership
LAND	0	OWN

Machinery	Qty.	Rate.	Amt.(In Rs)
MACHINERY	1.00	350,000.00	350,000.00
SHEAD	1.00	250,000.00	250,000.00
OTHERS TOOLS	1.00	150,000.00	150,000.00
Total			750,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
0.00	0.00	200,000.00	950,000.00	265,187.50

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

Own Contribution	10.00 %	Rs	95,000.00
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Own Contribution	10.00 %	Rs	95,000.00
Bank Finance	90.00 %		
Term Loan		Rs	855,000.00
Govt. Subsidy	35.00 %	Rs	332,500.00

### Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	53,037.50
Bank Finance	80.00 %		
Working Capital		Rs	212,150.00

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	855000.00	85500.00	769500.00	94050.00
2	769500.00	171000.00	598500.00	84645.00
3	598500.00	171000.00	427500.00	65835.00
4	427500.00	171000.00	256500.00	47025.00
5	256500.00	171000.00	85500.00	28215.00
6	85500.00	171000.00	0	9405.00

### Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	212,150.00	21,215.00	190,935.00	23,336.50
2	190,935.00	42,430.00	148,505.00	21,002.85
3	148,505.00	42,430.00	106,075.00	16,335.55
4	106,075.00	42,430.00	63,645.00	11,668.25
5	63,645.00	42,430.00	21,215.00	7,000.95
6	21,215.00	42,430.00	0.00	2,333.65

## 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	750000.00	637500.00	541875.00	460593.75	391504.69
Depreciation	112500.00	95625.00	81281.25	69089.06	58725.70
Closing Balance	637500.00	541875.00	460593.75	391504.69	332778.99

### 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	112500.00	95625.00	81281.25	69089.06	58725.70
Total	112500.00	95625.00	81281.25	69089.06	58725.70

### Schedule of Sales Realization

### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
FISH FEED	65,000	105.00	6,825,000.00

### 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	4777500.00	5460000.00	6142500.00	6142500.00	6142500.00

### Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
KHALI CHOKER	0	4,500	52	234,000.00
Total				234,000.00

### WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	1	8,500	102,000.00
	2	6,500	156,000.00
Total	3		258000.0

Repairs and Maintenance	Rs	68,250.00
Power and Fuel	Rs	68,250.00
Other Overhead Expenses	Rs	68,250.00

## ADMINISTRATIVE EXPENSES

Telephone Expenses	68,250.00
Stationery & Postage	68,250.00
Advertisement & Publicity	68,250.00
Workshed Rent	0.00
Other Miscellaneous Expenses	341,250.00
<b>Total</b>	<b>546,000.00</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	163800.00	187200.00	210600.00	210600.00	210600.00
Wages	180600.00	206400.00	232200.00	232200.00	232200.00
Repairs & Maintenance	47775.00	54600.00	61425.00	61425.00	61425.00
Power & Fuel	47775.00	54600.00	61425.00	61425.00	61425.00
Other Overhead Expenses	47775.00	54600.00	61425.00	61425.00	61425.00

## ADMINISTRATIVE EXPENSES

Salary	0.00	0.00	0.00	0.00	0.00
Postage Telephone	47775.00	54600.00	61425.00	61425.00	61425.00
Stationery & Postage	47775.00	54600.00	61425.00	61425.00	61425.00
Advertisement & Publicity	47775.00	54600.00	61425.00	61425.00	61425.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	238875.00	273000.00	307125.00	307125.00	307125.00
<b>Total:</b>	<b>869925.00</b>	<b>994200.00</b>	<b>1118475.00</b>	<b>1118475.00</b>	<b>1118475.00</b>

### Assessment of Working Capital

Particulars	Amount in Rs.
Sale	6825000.00

## MANUFACTURING EXPENSES

Raw Material	234000.00
Wages	258000.00
Repair & Maintenance	68250.00
Power & Fuel	68250.00
Other Overhead Expenses	68250.00
<b>Production Cost</b>	<b>696750.00</b>
<b>Administrative Cost</b>	<b>546000.00</b>
<b>Manufacturing Cost</b>	<b>1242750.00</b>

## Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	25	Production Cost	58062.50
Finished goods	25	Manufacturing Cost	103562.50
Receivable by	25	Manufacturing Cost	103563.00
Total Working Capital Requirement		Per Cycle	265188.00

## Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		4777500.00	5460000.00	6142500.00	6142500.00
Total		4777500.00	5460000.00	6142500.00	6142500.00

### MANUFACTURING EXPENSES

Rawmaterials		163800.00	187200.00	210600.00	210600.00
Wages		180600.00	206400.00	232200.00	232200.00
Repairs & Maintenance		47775.00	54600.00	61425.00	61425.00
Power & Fuel		47775.00	54600.00	61425.00	61425.00
Other Overhead Expenses		47775.00	54600.00	61425.00	61425.00
Depreciation		112500.00	95625.00	81281.25	69089.06
Production Cost		600225.00	653025.00	708356.25	696164.06

### ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		47775.00	54600.00	61425.00	61425.00
Stationery & Postage		47775.00	54600.00	61425.00	61425.00
Advertisement & Publicity		47775.00	54600.00	61425.00	61425.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		238875.00	273000.00	307125.00	307125.00
Administrative Cost		382200.00	436800.00	491400.00	491400.00
Interest on Bank credit					
Term Loan		94050.00	84645.00	65835.00	47025.00
Working Capital		23336.50	21002.85	16335.55	11668.25
Cost of Sale		1099811.50	1195472.85	1281926.80	1246257.31
Net Profit Before Tax		3677688.50	4264527.15	4860573.20	4896242.69
Less Tax		0	0.00	0	0
Net Profit		3677688.50	4264527.15	4860573.20	4896242.69

## Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		3677688.50	4264527.15	4860573.20	4896242.69
Add :					
Depreciation		112500.00	95625.00	81281.25	69089.06
<b>TOTAL - A</b>		<b>3790188.50</b>	<b>4360152.15</b>	<b>4941854.45</b>	<b>4965331.75</b>
<b>Payments :</b>					
<b>On Term Loan :</b>					
Interest		94050.00	84645.00	65835.00	47025.00
Installment		85500.00	171000.00	171000.00	171000.00
<b>On Working Capital</b>					
Interest		23336.50	21002.85	16335.55	11668.25
<b>TOTAL - B</b>		<b>202886.50</b>	<b>276647.85</b>	<b>253170.55</b>	<b>229693.25</b>
Average D.S.C.R		18.68	15.76	19.52	21.62

## Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		148037.50	148037.50	148037.50	148037.50
Profit		3677688.50	4264527.15	4860573.20	4896242.69
Term Loan		855000.00	769500.00	598500.00	427500.00
Working Capital		212150.00	190935.00	148505.00	106075.00
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
<b>Total</b>		<b>4892876.00</b>	<b>5372999.65</b>	<b>5755615.70</b>	<b>5577855.19</b>

## **ASSETS**

Gross Fixed Assets		750000.00	637500.00	541875.00	460593.75
Less : Depreciation		112500.00	95625.00	81281.25	69089.06
Net Fixed Assets		637500.00	541875.00	460593.75	391504.69
Preliminary & Pre-Op. Expenses		0	0	0	0
Current Assets		212150.00	190935.00	148505.00	106075.00
Cash in Bank/Hand		4043226.00	4640189.65	5146516.95	5080275.50
<b>Total</b>		<b>4892876.00</b>	<b>5372999.65</b>	<b>5755615.70</b>	<b>5577855.19</b>

## Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		3677688.50	4264527.15	4860573.20	4896242.69
Add : Depreciation		112500.00	95625.00	81281.25	69089.06
Term Loan		855000.00	769500.00	598500.00	427500.00
Working Capital Loan		212150.00	190935.00	148505.00	106075.00



Promoters Capital		121518.75	0.00	0.00	0.00
Total		4978857.25	5320587.15	5688859.45	5498906.75
Total Fixed Capital		950000	950000	950000	950000
Repayment of Term Loan		85500.00	171000.00	171000.00	171000.00
Repayment of WC Loan		21215.00	42430.00	42430.00	42430.00
Current Assets		212150.00	190935.00	148505.00	106075.00
Total		318865.00	404365.00	361935.00	319505.00
Opening Balance		0	4659992.25	9576214.40	14903138.85
Surplus		4659992.25	4916222.15	5326924.45	5179401.75
Closing Balance		4659992.25	9576214.40	14903138.85	20082540.60

### Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		588750.00	617070.00	638516.25	607514.06
Variable Cost		623561.50	674027.85	724691.80	707832.31
Total Cost		1212311.50	1291097.85	1363208.05	1315346.37
Sales		4777500.00	5460000.00	6142500.00	6142500.00
Contribution (Sales-VC)		4153938.50	4785972.15	5417808.20	5434667.69
B.E.P in %		14.17	12.89	11.79	11.18
Break Even Sales in Rs.		677129.22	703974.47	723924.86	686639.06
Break Even Units		10.42	10.83	11.14	10.56
Current Ratio		0.95	0.60	0.50	0.39
Net Profit Ratio		76.98 %	78.10 %	79.13 %	79.71 %

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;