

Application View

Application Id : 11019923840662
Name : RAMANAD SAW
Mother Name : DEVRATI DEVI
Father/Spouse Name : NANHAKU SAW
Gender : MALE
Date of Birth : 10-Aug-1977
Residential Address : HULASGANJ JEHANABAD 804407
City: JEHANABAD
State : BIHAR
District: JEHANABAD
Block/Taluka : HULASHGANJ
PINCODE : 804407
Email Address : VIVEK1A74R002@GMAIL.COM
Phone Number : 9931219906
Academic Qualification : 8TH PASS
Social Category : OBC
PAN Number : QNVPS8935J

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : RAMANAD SAW
Address of the Proposed Business Unit : HULASGANJ JEHANABAD 804407
State : BIHAR District: JEHANABAD City: JEHANABAD
Block/Taluka : HULASHGANJ PinCode : 804407
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 : Automatic
Total Available Land for Proposed Project(in Sq ft) : 500
Land Value of the Proposed Unit (In Rs/Sq ft) : 50000
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 SARSO RAI
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
PUNJAB NATIONAL BANK	SUKHIYAWAN, DIST. JEHANABAD	PUNB0174000	6496000100000660

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	500	90	45,000
Total:			45,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
20HP MOTER AND OTHER EQUIPMENT	1	20,000	20,000
OIL FILTER MACHINE	1	120,000	120,000
Total:			140,000

OTHER FINANCIAL DETAILS

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

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
SARSO OIL	200	4000	800,000
RAI OIL	170	1000	170,000
Total:			970,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
SARSO	80	800	64,000
RAI	65	150	9,750
Total:			73,750

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
UNSKILLED	1	7,000	84,000
Total:			84,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	5
Finished Goods (In Number of Days) :	6
Receivable By (In Number of Days) :	8

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	2.00
Other Overhead Expenses (In %) :	0.00	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.00	Advertisement & Publicity (In %) :	0.00
Building Rent per Month(In Rs.) :	2,000.00	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):	3.00
Rate of Interest (In %) :	11.00	Employment :	1.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	50000	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
Minor civil construction	500	90.00	45,000.00
Total			45,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
20HP MOTER AND OTHER EQUIPMENT	1.00	20,000.00	20,000.00
OIL FILTER MACHINE	1.00	120,000.00	120,000.00
Total			140,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
0.00	0.00	0.00	185,000.00	13,859.17

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	18,500.00
Bank Finance	90.00 %		
Term Loan		Rs	166,500.00
Govt. Subsidy	35.00 %	Rs	64,750.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	2,771.83
Bank Finance	80.00 %		
Working Capital		Rs	11,087.34

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	166500.00	5946.43	160553.57	18315.00
2	160553.57	23785.71	136767.86	17660.89
3	136767.86	23785.71	112982.15	15044.46
4	112982.15	23785.71	89196.44	12428.04
5	89196.44	23785.71	65410.73	9811.61
6	65410.73	23785.71	41625.02	7195.18
7	41625.02	23785.71	17839.31	4578.75
8	17839.31	23785.71	0	1962.32

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	11,087.34	395.98	10,691.36	1,219.61
2	10,691.36	1,583.91	9,107.45	1,176.05

3	9,107.45	1,583.91	7,523.54	1,001.82
4	7,523.54	1,583.91	5,939.63	827.59
5	5,939.63	1,583.91	4,355.72	653.36
6	4,355.72	1,583.91	2,771.81	479.13
7	2,771.81	1,583.91	1,187.90	304.90
8	1,187.90	1,583.91	0.00	130.67

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	45000.00	40500.00	36450.00	32805.00	29524.50
Depreciation	4500.00	4050.00	3645.00	3280.50	2952.45
Closing Balance	40500.00	36450.00	32805.00	29524.50	26572.05

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	140000.00	119000.00	101150.00	85977.50	73080.87
Depreciation	21000.00	17850.00	15172.50	12896.63	10962.13
Closing Balance	119000.00	101150.00	85977.50	73080.87	62118.74

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	4500.00	4050.00	3645.00	3280.50	2952.45
Machinery	21000.00	17850.00	15172.50	12896.63	10962.13
Total	25500.00	21900.00	18817.50	16177.13	13914.58

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
SARSO OIL	200	4,000.00	800,000.00
RAI OIL	170	1,000.00	170,000.00

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	679000.00	776000.00	873000.00	873000.00	873000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
SARSO	0	80	800	64,000.00
RAI	0	65	150	9,750.00

Total	73,750.00
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WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Unskilled	1	7,000	84,000.00
Total	1		84000.0

Repairs and Maintenance	Rs	9,700.00
Power and Fuel	Rs	19,400.00
Other Overhead Expenses	Rs	0.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	0.00
Advertisement & Publicity	0.00
Workshed Rent	24,000.00
Other Miscellaneous Expenses	19,400.00
Total	43,400.00

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	51625.00	59000.00	66375.00	66375.00	66375.00
Wages	58800.00	67200.00	75600.00	75600.00	75600.00
Repairs & Maintenance	6790.00	7760.00	8730.00	8730.00	8730.00
Power & Fuel	13580.00	15520.00	17460.00	17460.00	17460.00
Other Overhead Expenses	0.00	0.00	0.00	0.00	0.00

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	0.00	0.00	0.00	0.00	0.00
Advertisement & Publicity	0.00	0.00	0.00	0.00	0.00
Workshed Rent	24000.00	24000.00	24000.00	24000.00	24000.00
Other Miscellaneous Expenses	13580.00	15520.00	17460.00	17460.00	17460.00

Total:	168375.00	189000.00	209625.00	209625.00	209625.00
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Assessment of Working Capital

Particulars	Amount in Rs.
Sale	970000.00

MANUFACTURING EXPENSES

Raw Material	73750.00
Wages	84000.00
Repair & Maintenance	9700.00
Power & Fuel	19400.00
Other Overhead Expenses	0.00
Production Cost	186850.00
Administrative Cost	43400.00
Manufacturing Cost	230250.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	5	Production Cost	3114.17
Finished goods	6	Manufacturing Cost	4605.00
Receivable by	8	Manufacturing Cost	6140.00
Total Working Capital Requirement		Per Cycle	13859.17

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		679000.00	776000.00	873000.00	873000.00
Total		679000.00	776000.00	873000.00	873000.00

MANUFACTURING EXPENSES

Rawmaterials		51625.00	59000.00	66375.00	66375.00
Wages		58800.00	67200.00	75600.00	75600.00
Repairs & Maintenance		6790.00	7760.00	8730.00	8730.00
Power & Fuel		13580.00	15520.00	17460.00	17460.00
Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		25500.00	21900.00	18817.50	16177.13
Production Cost		156295.00	171380.00	186982.50	184342.13

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00

Stationery & Postage		0.00	0.00	0.00	0.00
Advertisement & Publicity		0.00	0.00	0.00	0.00
Workshed Rent		24000.00	24000.00	24000.00	24000.00
Other Miscellaneous Expenses		13580.00	15520.00	17460.00	17460.00
Administrative Cost		37580.00	39520.00	41460.00	41460.00
Interest on Bank credit					
Term Loan		18315.00	17660.89	15044.46	12428.04
Working Capital		1219.61	1176.05	1001.82	827.59
Cost of Sale		213409.61	229736.94	244488.78	239057.76
Net Profit Before Tax		465590.39	546263.06	628511.22	633942.24
Less Tax		0	0.00	0	0
Net Profit		465590.39	546263.06	628511.22	633942.24

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		465590.39	546263.06	628511.22	633942.24
Add :					
Depreciation		25500.00	21900.00	18817.50	16177.13
TOTAL - A		491090.39	568163.06	647328.72	650119.37
Payments :					
On Term Loan :					
Interest		18315.00	17660.89	15044.46	12428.04
Installment		5946.43	23785.71	23785.71	23785.71
On Working Capital					
Interest		1219.61	1176.05	1001.82	827.59
TOTAL - B		25481.04	42622.65	39831.99	37041.34
Average D.S.C.R		19.27	13.33	16.25	17.55

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		21271.83	21271.83	21271.83	21271.83
Profit		465590.39	546263.06	628511.22	633942.24
Term Loan		166500.00	160553.57	136767.86	112982.15
Working Capital		11087.34	10691.36	9107.45	7523.54
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		664449.56	738779.82	795658.36	775719.76

ASSETS

Gross Fixed Assets		185000.00	159500.00	137600.00	118782.50
Less : Depreciation		25500.00	21900.00	18817.50	16177.13
Net Fixed Assets		159500.00	137600.00	118782.50	102605.37
Preliminary & Pre-Op. Expenses		0	0	0	0
Current Assets		11087.34	10691.36	9107.45	7523.54
Cash in Bank/Hand		493862.22	590488.46	667768.41	665590.85
Total		664449.56	738779.82	795658.36	775719.76

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		465590.39	546263.06	628511.22	633942.24
Add : Depreciation		25500.00	21900.00	18817.50	16177.13
Term Loan		166500.00	160553.57	136767.86	112982.15
Working Capital Loan		11087.34	10691.36	9107.45	7523.54
Promoters Capital		19885.92	0.00	0.00	0.00
Total		688563.65	739407.99	793204.03	770625.06
Total Fixed Capital		185000	185000	185000	185000
Repayment of Term Loan		5946.43	23785.71	23785.71	23785.71
Repayment of WC Loan		395.98	1583.91	1583.91	1583.91
Current Assets		11087.34	10691.36	9107.45	7523.54
Total		17429.75	36060.98	34477.07	32893.16
Opening Balance		0	671133.90	1374480.91	2133207.87
Surplus		671133.90	703347.01	758726.96	737731.90
Closing Balance		671133.90	1374480.91	2133207.87	2870939.77

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		81395.00	79080.89	75321.96	70065.17
Variable Cost		157514.61	172556.05	187984.32	185169.72
Total Cost		238909.61	251636.94	263306.28	255234.89
Sales		679000.00	776000.00	873000.00	873000.00
Contribution (Sales-VC)		521485.39	603443.95	685015.68	687830.28
B.E.P in %		15.61	13.10	11.00	10.19
Break Even Sales in Rs.		105980.35	101694.23	95992.07	88927.31
Break Even Units		529.90	508.47	479.96	444.64
Current Ratio		0.43	0.24	0.22	0.19

Net Profit Ratio		68.57 %	70.39 %	71.99 %	72.62 %
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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;