

Application View

Application Id : 11021022806694
Name : ANKIT KUMAR
Mother Name : JYOTI DEVI
Father/Spouse Name : HARICHANDRA RAM
Gender : MALE
Date of Birth : 24-Apr-2000
Residential Address : S/O - HARICHANDRA RAM , NARDIGANJ , NAWADA
City: NAWADA
State : BIHAR
District: NAWADA
Block/Taluka : NARDIGANJ
PINCODE : 805109
Email Address : ANKITKUMAR25400@GMAIL.COM
Phone Number : 9102630464
Academic Qualification : 12TH PASS
Social Category : OBC
PAN Number : GYSPK5992M

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : ANKIT DAL MILL
Address of the Proposed Business Unit : S/O - HARICHANDRA RAM , NARDIGANJ , NAWADA
State : BIHAR District: NAWADA City: NAWADA
Block/Taluka : NARDIGANJ PinCode : 805109
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) : 550
Land Value of the Proposed Unit (In Rs/Sq ft) : 1500
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 CLEANING , GRANDING, MOISTURE,SUN DRYING AND PACKAGING

If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No

If No, Other ODOP Products : Pulse based products

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
PUNJAB NATIONAL BANK	NARDIGANJ,DISTT-NAWADAH(BIHAR	PUNB0272700	2727000100203732

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	550	70	38,500
Total:			38,500

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
ALL TYPES OF GRANDING CLEANING PACKGING	4	110,000	440,000
Total:			440,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 30,000.00

Furniture & Fixtures (in Rs): 27,000.00

Contingency/Others/Miscellaneous (in Rs) 90,000.00

:
Working Capital Per Estimate : 147,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
CHANA DAL MUNG DAL	100	39800	3,980,000
Total:			3,980,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
CHANNA MUNG MASOOR	60	40012	2,400,720
Total:			2,400,720

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	7,500	180,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
UNSKILLED	3	4,000	144,000
Total:			324,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	6
Finished Goods (In Number of Days) :	12
Receivable By (In Number of Days) :	22

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	1.20
Other Overhead Expenses (In %) :	0.50	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.40	Advertisement & Publicity (In %) :	2.00
Building Rent per Month(In Rs.) :	4,000.00	Other Miscellaneous Expenditure (In %) :	1.50

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 :	5.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	1500	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
Minor civil construction	550	70.00	38,500.00
Total			38,500.00

Machinery	Qty.	Rate.	Amt.(In Rs)
ALL TYPES OF GRANDING CLEANING PACKGING	4.00	110,000.00	440,000.00
Total			440,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
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30,000.00	27,000.00	90,000.00	625,500.00	400,655.60
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"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	62,550.00
Bank Finance	90.00 %		
Term Loan		Rs	562,950.00
Govt. Subsidy	35.00 %	Rs	218,925.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	80,131.12
Bank Finance	80.00 %		
Working Capital		Rs	320,524.48

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	562950.00	20105.36	542844.64	61924.50
2	542844.64	80421.43	462423.21	59712.91
3	462423.21	80421.43	382001.78	50866.55
4	382001.78	80421.43	301580.35	42020.20
5	301580.35	80421.43	221158.92	33173.84
6	221158.92	80421.43	140737.49	24327.48
7	140737.49	80421.43	60316.06	15481.12
8	60316.06	80421.43	0	6634.77

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	320,524.48	11,447.30	309,077.18	35,257.69
2	309,077.18	45,789.21	263,287.97	33,998.49
3	263,287.97	45,789.21	217,498.76	28,961.68
4	217,498.76	45,789.21	171,709.55	23,924.86

5	171,709.55	45,789.21	125,920.34	18,888.05
6	125,920.34	45,789.21	80,131.13	13,851.24
7	80,131.13	45,789.21	34,341.92	8,814.42
8	34,341.92	45,789.21	0.00	3,777.61

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	38500.00	34650.00	31185.00	28066.50	25259.85
Depreciation	3850.00	3465.00	3118.50	2806.65	2525.99
Closing Balance	34650.00	31185.00	28066.50	25259.85	22733.86

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	440000.00	374000.00	317900.00	270215.00	229682.75
Depreciation	66000.00	56100.00	47685.00	40532.25	34452.41
Closing Balance	374000.00	317900.00	270215.00	229682.75	195230.34

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	3850.00	3465.00	3118.50	2806.65	2525.99
Machinery	66000.00	56100.00	47685.00	40532.25	34452.41
Total	69850.00	59565.00	50803.50	43338.90	36978.40

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
CHANA DAL MUNG DAL MASOOR DAL	100	39,800.00	3,980,000.00

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	2786000.00	3184000.00	3582000.00	3582000.00	3582000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
CHANNA MUNG MASOOR	0	60	40,012	2,400,720.00
Total				2,400,720.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	2	7,500	180,000.00
Unskilled	3	4,000	144,000.00
Total	5		324000.0

Repairs and Maintenance	Rs	39,800.00
Power and Fuel	Rs	47,760.00
Other Overhead Expenses	Rs	19,900.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	15,920.00
Advertisement & Publicity	79,600.00
Workshed Rent	48,000.00
Other Miscellaneous Expenses	59,700.00
Total	203,220.00

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	1680504.00	1920576.00	2160648.00	2160648.00	2160648.00
Wages	226800.00	259200.00	291600.00	291600.00	291600.00
Repairs & Maintenance	27860.00	31840.00	35820.00	35820.00	35820.00
Power & Fuel	33432.00	38208.00	42984.00	42984.00	42984.00
Other Overhead Expenses	13930.00	15920.00	17910.00	17910.00	17910.00

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	11144.00	12736.00	14328.00	14328.00	14328.00
Advertisement & Publicity	55720.00	63680.00	71640.00	71640.00	71640.00
Workshed Rent	48000.00	48000.00	48000.00	48000.00	48000.00
Other Miscellaneous Expenses	41790.00	47760.00	53730.00	53730.00	53730.00
Total:	2139180.00	2437920.00	2736660.00	2736660.00	2736660.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	3980000.00

MANUFACTURING EXPENSES

Raw Material	2400720.00
Wages	324000.00
Repair & Maintenance	39800.00
Power & Fuel	47760.00
Other Overhead Expenses	19900.00
Production Cost	2832180.00
Administrative Cost	203220.00
Manufacturing Cost	3035400.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	6	Production Cost	56643.60
Finished goods	12	Manufacturing Cost	121416.00
Receivable by	22	Manufacturing Cost	222596.00
Total Working Capital Requirement		Per Cycle	400655.60

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		2786000.00	3184000.00	3582000.00	3582000.00
Total		2786000.00	3184000.00	3582000.00	3582000.00

MANUFACTURING EXPENSES

Rawmaterials		1680504.00	1920576.00	2160648.00	2160648.00
Wages		226800.00	259200.00	291600.00	291600.00
Repairs & Maintenance		27860.00	31840.00	35820.00	35820.00
Power & Fuel		33432.00	38208.00	42984.00	42984.00
Other Overhead Expenses		13930.00	15920.00	17910.00	17910.00
Depreciation		69850.00	59565.00	50803.50	43338.90
Production Cost		2052376.00	2325309.00	2599765.50	2592300.90

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		11144.00	12736.00	14328.00	14328.00
Advertisement & Publicity		55720.00	63680.00	71640.00	71640.00
Workshed Rent		48000.00	48000.00	48000.00	48000.00

Other Miscellaneous Expenses		41790.00	47760.00	53730.00	53730.00
Administrative Cost		156654.00	172176.00	187698.00	187698.00
Interest on Bank credit					
Term Loan		61924.50	59712.91	50866.55	42020.20
Working Capital		35257.69	33998.49	28961.68	23924.86
Cost of Sale		2306212.19	2591196.40	2867291.73	2845943.96
Net Profit Before Tax		479787.81	592803.60	714708.27	736056.04
Less Tax		0	0.00	0	0
Net Profit		479787.81	592803.60	714708.27	736056.04

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		479787.81	592803.60	714708.27	736056.04
Add :					
Depreciation		69850.00	59565.00	50803.50	43338.90
TOTAL - A		549637.81	652368.60	765511.77	779394.94
Payments :					
On Term Loan :					
Interest		61924.50	59712.91	50866.55	42020.20
Installment		20105.36	80421.43	80421.43	80421.43
On Working Capital					
Interest		35257.69	33998.49	28961.68	23924.86
TOTAL - B		117287.55	174132.83	160249.66	146366.49
Average D.S.C.R		4.69	3.75	4.78	5.32

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		142681.12	142681.12	142681.12	142681.12
Profit		479787.81	592803.60	714708.27	736056.04
Term Loan		562950.00	542844.64	462423.21	382001.78
Working Capital		320524.48	309077.18	263287.97	217498.76
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1505943.41	1587406.54	1583100.57	1478237.70

ASSETS

Gross Fixed Assets		505500.00	435650.00	376085.00	325281.50
Less : Depreciation		69850.00	59565.00	50803.50	43338.90
Net Fixed Assets		435650.00	376085.00	325281.50	281942.60

Preliminary & Pre-Op. Expenses		30000	22500	16875	12656.25
Current Assets		320524.48	309077.18	263287.97	217498.76
Cash in Bank/Hand		749768.93	902244.36	994531.10	978796.34
Total		1505943.41	1587406.54	1583100.57	1478237.70

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		479787.81	592803.60	714708.27	736056.04
Add : Depreciation		69850.00	59565.00	50803.50	43338.90
Term Loan		562950.00	542844.64	462423.21	382001.78
Working Capital Loan		320524.48	309077.18	263287.97	217498.76
Promoters Capital		102615.56	0.00	0.00	0.00
Total		1535727.85	1504290.42	1491222.95	1378895.48
Total Fixed Capital		625500	625500	625500	625500
Repayment of Term Loan		20105.36	80421.43	80421.43	80421.43
Repayment of WC Loan		11447.30	45789.21	45789.21	45789.21
Current Assets		320524.48	309077.18	263287.97	217498.76
Total		352077.14	435287.82	389498.61	343709.40
Opening Balance		0	1183650.71	2252653.31	3354377.65
Surplus		1183650.71	1069002.60	1101724.34	1035186.08
Closing Balance		1183650.71	2252653.31	3354377.65	4389563.73

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		288428.50	291453.91	289368.05	273057.10
Variable Cost		2087633.69	2359307.49	2628727.18	2616225.76
Total Cost		2376062.19	2650761.40	2918095.23	2889282.86
Sales		2786000.00	3184000.00	3582000.00	3582000.00
Contribution (Sales-VC)		698366.31	824692.51	953272.82	965774.24
B.E.P in %		41.30	35.34	30.36	28.27
Break Even Sales in Rs.		1150630.82	1125254.85	1087323.94	1012752.77
Break Even Units		11506.31	11252.55	10873.24	10127.53
Current Ratio		2.49	1.41	1.28	1.13
Net Profit Ratio		17.22 %	18.62 %	19.95 %	20.55 %

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;