

Application View

Application Id : 11020222771683
Name : SUMAN KUMAR SUMAN
Mother Name : MAYA DEVI
Father/Spouse Name : DEVENDRA SAH
Gender : MALE
Date of Birth : 03-Jul-1997
Residential Address : AT- KAMATHAN, PO- AMBA, BLOCK- ALAULI, KHAGARIA
City: KHAGARIA
State : BIHAR
District: KHAGARIA
Block/Taluka : ALAULI
PINCODE : 848203
Email Address : KUMARSUMANGUPTA8051@GMAIL.COM
Phone Number : 7488721190
Academic Qualification : GRADUATE
Social Category : OBC
PAN Number : GTGPS8141R

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise
Address of the Proposed Business Unit : AT- KAMATHAN, PO- AMBA, BLOCK- ALAULI, KHAGARIA
State : BIHAR District: KHAGARIA City: KHAGARIA
Block/Taluka : ALAULI PinCode : 848203
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) : 800
Land Value of the Proposed Unit (In Rs/Sq ft) : 1000
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 AATA SATTU BESAN
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 (Besan & Sattu)

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
IDBI BANK	KHAGARIA	IBKL0001536	1536104000113298

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
RCC/ASBESTOS SHED	800	270	216,000
Total:			216,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
DOUBLE CHAMBERED FLOUR MILL	1	171,100	171,100
5HP SS FLOR MILL	1	70,800	70,800
CHANA ROASTER	1	94,400	94,400
5KG MS BAND SEALOR PACKING MACHINE	1	53,100	53,100
WEIGHING SCALE 10 KG	1	2,596	2,596
EMERY RULLA WITH GRADER	1	100,300	100,300
Total:			492,296

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 50,000.00
Furniture & Fixtures (in Rs): 25,000.00
Contingency/Others/Miscellaneous (in Rs) 15,000.00
Working Capital Per Estimate : 90,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
SATTU	120	10000	1,200,000
BESAN	150	35000	5,250,000
AATA	35	34000	1,190,000
Total:			7,640,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
RAW WHEAT	29	35000	1,015,000
RAW CHANNA	95	45000	4,275,000
Total:			5,290,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	11,000	264,000
UNSKILLED	3	7,000	252,000
Total:			516,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	2
Finished Goods (In Number of Days) :	5
Receivable By (In Number of Days) :	7

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	1.50
Other Overhead Expenses (In %) :	2.50	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	1.50	Advertisement & Publicity (In %) :	2.00
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	1.00

DEPRECIATION DETAILS

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

Loan Repayment Period (in Years) :	6.00	Project Implementation Period (In Months):	5.00
Rate of Interest (In %) :	11.00	Employment :	5.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	1000	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
RCC/Asbestos shed	800	270.00	216,000.00
Total			216,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
DOUBLE CHAMBERED FLOUR MILL	1.00	171,100.00	171,100.00
5HP SS FLOR MILL	1.00	70,800.00	70,800.00
CHANA ROASTER	1.00	94,400.00	94,400.00
5KG MS BAND SEALOR PACKING MACHINE	1.00	53,100.00	53,100.00
WEIGHING SCALE 10 KG	1.00	2,596.00	2,596.00
EMERY RULLA WITH GRADER	1.00	100,300.00	100,300.00
Total			492,296.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
50,000.00	25,000.00	15,000.00	798,296.00	298,960.00

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	79,829.60
Bank Finance	90.00 %		
Term Loan		Rs	718,466.40
Govt. Subsidy	35.00 %	Rs	279,403.60

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	59,792.00
Bank Finance	80.00 %		
Working Capital		Rs	239,168.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	718466.40	49893.50	668572.90	79031.30
2	668572.90	119744.40	548828.50	73543.02
3	548828.50	119744.40	429084.10	60371.14
4	429084.10	119744.40	309339.70	47199.25
5	309339.70	119744.40	189595.30	34027.37

Own Contribution	10.00 %	Rs	79,829.60
Bank Finance	90.00 %		
Term Loan		Rs	718,466.40
Govt. Subsidy	35.00 %	Rs	279,403.60

6	189595.30	119744.40	69850.90	20855.48
7	69850.90	119744.40	0	7683.60

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	239,168.00	16,608.89	222,559.11	26,308.48
2	222,559.11	39,861.33	182,697.78	24,481.50
3	182,697.78	39,861.33	142,836.45	20,096.76
4	142,836.45	39,861.33	102,975.12	15,712.01
5	102,975.12	39,861.33	63,113.79	11,327.26
6	63,113.79	39,861.33	23,252.46	6,942.52
7	23,252.46	39,861.33	0.00	2,557.77

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
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Opening Balance	216000.00	194400.00	174960.00	157464.00	141717.60
Depreciation	21600.00	19440.00	17496.00	15746.40	14171.76
Closing Balance	194400.00	174960.00	157464.00	141717.60	127545.84

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	492296.00	418451.60	355683.86	302331.28	256981.59
Depreciation	73844.40	62767.74	53352.58	45349.69	38547.24
Closing Balance	418451.60	355683.86	302331.28	256981.59	218434.35

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	21600.00	19440.00	17496.00	15746.40	14171.76
Machinery	73844.40	62767.74	53352.58	45349.69	38547.24
Total	95444.40	82207.74	70848.58	61096.09	52719.00

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
SATTU	120	10,000.00	1,200,000.00
BESAN	150	35,000.00	5,250,000.00
AATA	35	34,000.00	1,190,000.00

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	5348000.00	6112000.00	6876000.00	6876000.00	6876000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
RAW WHEAT	0	29	35,000	1,015,000.00
RAW CHANNA	0	95	45,000	4,275,000.00
Total				5,290,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	2	11,000	264,000.00
Unskilled	3	7,000	252,000.00
Total	5		516000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	114,600.00
Other Overhead Expenses	Rs	191,000.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	114,600.00
Advertisement & Publicity	152,800.00
Workshed Rent	0.00
Other Miscellaneous Expenses	76,400.00
Total	343,800.00

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	3703000.00	4232000.00	4761000.00	4761000.00	4761000.00
Wages	361200.00	412800.00	464400.00	464400.00	464400.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	80220.00	91680.00	103140.00	103140.00	103140.00
Other Overhead Expenses	133700.00	152800.00	171900.00	171900.00	171900.00

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	80220.00	91680.00	103140.00	103140.00	103140.00
Advertisement & Publicity	106960.00	122240.00	137520.00	137520.00	137520.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	53480.00	61120.00	68760.00	68760.00	68760.00
Total:	4518780.00	5164320.00	5809860.00	5809860.00	5809860.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	7640000.00

MANUFACTURING EXPENSES

Raw Material	5290000.00
Wages	516000.00
Repair & Maintenance	0.00
Power & Fuel	114600.00
Other Overhead Expenses	191000.00
Production Cost	6111600.00
Administrative Cost	343800.00
Manufacturing Cost	6455400.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	2	Production Cost	40744.00
Finished goods	5	Manufacturing Cost	107590.00
Receivable by	7	Manufacturing Cost	150626.00
Total Working Capital Requirement		Per Cycle	298960.00

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		5348000.00	6112000.00	6876000.00	6876000.00
Total		5348000.00	6112000.00	6876000.00	6876000.00

MANUFACTURING EXPENSES

Rawmaterials		3703000.00	4232000.00	4761000.00	4761000.00
Wages		361200.00	412800.00	464400.00	464400.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		80220.00	91680.00	103140.00	103140.00
Other Overhead Expenses		133700.00	152800.00	171900.00	171900.00
Depreciation		95444.40	82207.74	70848.58	61096.09
Production Cost		4373564.40	4971487.74	5571288.58	5561536.09

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		80220.00	91680.00	103140.00	103140.00
Advertisement & Publicity		106960.00	122240.00	137520.00	137520.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		53480.00	61120.00	68760.00	68760.00
Administrative Cost		240660.00	275040.00	309420.00	309420.00
Interest on Bank credit					
Term Loan		79031.30	73543.02	60371.14	47199.25
Working Capital		26308.48	24481.50	20096.76	15712.01
Cost of Sale		4719564.18	5344552.26	5961176.48	5933867.35
Net Profit Before Tax		628435.82	767447.74	914823.52	942132.65
Less Tax		0	0.00	0	0
Net Profit		628435.82	767447.74	914823.52	942132.65

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		628435.82	767447.74	914823.52	942132.65
Add :					
Depreciation		95444.40	82207.74	70848.58	61096.09
TOTAL - A		723880.22	849655.48	985672.10	1003228.74
Payments :					
On Term Loan :					
Interest		79031.30	73543.02	60371.14	47199.25
Installment		49893.50	119744.40	119744.40	119744.40
On Working Capital					
Interest		26308.48	24481.50	20096.76	15712.01
TOTAL - B		155233.28	217768.92	200212.30	182655.66
Average D.S.C.R		4.66	3.90	4.92	5.49

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		139621.60	139621.60	139621.60	139621.60
Profit		628435.82	767447.74	914823.52	942132.65
Term Loan		718466.40	668572.90	548828.50	429084.10
Working Capital		239168.00	222559.11	182697.78	142836.45
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1725691.82	1798201.35	1785971.40	1653674.80

ASSETS

Gross Fixed Assets		733296.00	637851.60	555643.86	484795.28
Less : Depreciation		95444.40	82207.74	70848.58	61096.09
Net Fixed Assets		637851.60	555643.86	484795.28	423699.19
Preliminary & Pre-Op. Expenses		50000	37500	28125	21093.75
Current Assets		239168.00	222559.11	182697.78	142836.45
Cash in Bank/Hand		848672.22	1019998.38	1118478.34	1087139.16
Total		1725691.82	1798201.35	1785971.40	1653674.80

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		628435.82	767447.74	914823.52	942132.65
Add : Depreciation		95444.40	82207.74	70848.58	61096.09
Term Loan		718466.40	668572.90	548828.50	429084.10
Working Capital Loan		239168.00	222559.11	182697.78	142836.45

Promoters Capital		109725.60	0.00	0.00	0.00
Total		1791240.22	1740787.49	1717198.38	1575149.29
Total Fixed Capital		798296	798296	798296	798296
Repayment of Term Loan		49893.50	119744.40	119744.40	119744.40
Repayment of WC Loan		16608.89	39861.33	39861.33	39861.33
Current Assets		239168.00	222559.11	182697.78	142836.45
Total		305670.39	382164.84	342303.51	302442.18
Opening Balance		0	1485569.83	2844192.48	4219087.35
Surplus		1485569.83	1358622.65	1374894.87	1272707.11
Closing Balance		1485569.83	2844192.48	4219087.35	5491794.46

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		415135.70	430790.76	440639.72	417715.34
Variable Cost		4399872.88	4995969.24	5591385.34	5577248.10
Total Cost		4815008.58	5426760.00	6032025.06	5994963.44
Sales		5348000.00	6112000.00	6876000.00	6876000.00
Contribution (Sales-VC)		948127.12	1116030.76	1284614.66	1298751.90
B.E.P in %		43.78	38.60	34.30	32.16
Break Even Sales in Rs.		2341611.88	2359247.81	2358558.41	2211516.05
Break Even Units		19513.43	19660.40	19654.65	18429.30
Current Ratio		1.39	0.86	0.76	0.64
Net Profit Ratio		11.75 %	12.56 %	13.30 %	13.70 %

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;