

Application View

Application Id : 11021722767112
Name : HIRA PASWAN
Mother Name : RAM RATI DEVI
Father/Spouse Name : UPENDRA PASWAN
Gender : MALE
Date of Birth : 01-Jan-1989
Residential Address : S/O- UPENDRA PASWAN, VILL- DIYANATHPUR, PATALIYA, POTILIA
City: SAMASTIPUR
State : BIHAR
District: SAMASTIPUR
Block/Taluka : BIBHUTIPUR
PINCODE : 848211
Email Address : HEERAKUMAR6205513573@GMAIL.COM
Phone Number : 6205513573
Academic Qualification : 10TH PASS
Social Category : SC
PAN Number : ECCPP7288D

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise

Address of the Proposed Business Unit : S/O- UPENDRA PASWAN, VILL- DIYANATHPUR, PATALIYA, POTILIA

State : BIHAR District: SAMASTIPUR City: SAMASTIPUR

Block/Taluka : BIBHUTIPUR PinCode : 848211

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) : 1000

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 MANUFACTURING AND PROCESSING
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
STATE BANK OF INDIA	BIBHUTIPUR	SBIN0002921	31885123729

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
RCC/ASBESTOS SHED	1000	310	310,000
Total:			310,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
10 HP DOUBLE CHAMBER FLOUR MILL	1	171,300	171,300
5HP SS FLOUR MILL MACHINE	1	75,300	75,300
CHANA ROASTER MACHINE	1	96,000	96,000
5KG MS BAND SEALOR MACHINE	1	49,000	49,000
WEIGHING SCALE 100 KG	1	5,900	5,900
EMERY RULLA WITH GRADER	1	101,100	101,100
Total:			498,600

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	50,000.00
Furniture & Fixtures (in Rs):	40,000.00
Contingency/Others/Miscellaneous (in Rs)	25,000.00
Working Capital Per Estimate :	115,000.00

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	175	35000	6,125,000
AATA	35	35000	1,225,000
Total:			8,550,000

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	105	50000	5,250,000
Total:			6,265,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	9,000	216,000
UNSKILLED	3	7,000	252,000
Total:			468,000

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 %) :	2.00	Power and Fuel (In %) :	1.50
Other Overhead Expenses (In %) :	1.50	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.00	Advertisement & Publicity (In %) :	1.50
Building Rent per Month(In Rs.) :	0.00	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) :	5.00	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	1000	310.00	310,000.00
Total			310,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
10 HP DOUBLE CHAMBER FLOUR MILL	1.00	171,300.00	171,300.00
5HP SS FLOUR MILL MACHINE	1.00	75,300.00	75,300.00
CHANA ROASTER MACHINE	1.00	96,000.00	96,000.00
5KG MS BAND SEALOR MACHINE	1.00	49,000.00	49,000.00
WEIGHING SCALE 100 KG	1.00	5,900.00	5,900.00
EMERY RULLA WITH GRADER	1.00	101,100.00	101,100.00
Total			498,600.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
50,000.00	40,000.00	25,000.00	923,600.00	346,126.67

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	92,360.00
Bank Finance	90.00 %		
Term Loan		Rs	831,240.00
Govt. Subsidy	35.00 %	Rs	323,260.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	69,225.33
Bank Finance	80.00 %		
Working Capital		Rs	276,901.34

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	831240.00	69270.00	761970.00	91436.40
2	761970.00	166248.00	595722.00	83816.70
3	595722.00	166248.00	429474.00	65529.42
4	429474.00	166248.00	263226.00	47242.14
5	263226.00	166248.00	96978.00	28954.86

Own Contribution	10.00 %	Rs	92,360.00
Bank Finance	90.00 %		
Term Loan		Rs	831,240.00
Govt. Subsidy	35.00 %	Rs	323,260.00

6	96978.00	166248.00	0	10667.58
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Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	276,901.34	23,075.11	253,826.23	30,459.15
2	253,826.23	55,380.27	198,445.96	27,920.89
3	198,445.96	55,380.27	143,065.69	21,829.06
4	143,065.69	55,380.27	87,685.42	15,737.23
5	87,685.42	55,380.27	32,305.15	9,645.40
6	32,305.15	55,380.27	0.00	3,553.57

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	310000.00	279000.00	251100.00	225990.00	203391.00

Depreciation	31000.00	27900.00	25110.00	22599.00	20339.10
Closing Balance	279000.00	251100.00	225990.00	203391.00	183051.90

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	498600.00	423810.00	360238.50	306202.72	260272.31
Depreciation	74790.00	63571.50	54035.78	45930.41	39040.85
Closing Balance	423810.00	360238.50	306202.72	260272.31	221231.46

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	31000.00	27900.00	25110.00	22599.00	20339.10
Machinery	74790.00	63571.50	54035.78	45930.41	39040.85
Total	105790.00	91471.50	79145.78	68529.41	59379.95

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	175	35,000.00	6,125,000.00
AATA	35	35,000.00	1,225,000.00

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	5985000.00	6840000.00	7695000.00	7695000.00	7695000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
RAW WHEAT	0	29	35,000	1,015,000.00
RAW CHANNA	0	105	50,000	5,250,000.00
Total				6,265,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	2	9,000	216,000.00
Unskilled	3	7,000	252,000.00
Total	5		468000.0

Repairs and Maintenance	Rs	171,000.00
Power and Fuel	Rs	128,250.00
Other Overhead Expenses	Rs	128,250.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	0.00
Advertisement & Publicity	128,250.00
Workshed Rent	0.00
Other Miscellaneous Expenses	171,000.00
Total	299,250.00

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	4385500.00	5012000.00	5638500.00	5638500.00	5638500.00
Wages	327600.00	374400.00	421200.00	421200.00	421200.00
Repairs & Maintenance	119700.00	136800.00	153900.00	153900.00	153900.00
Power & Fuel	89775.00	102600.00	115425.00	115425.00	115425.00
Other Overhead Expenses	89775.00	102600.00	115425.00	115425.00	115425.00

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	89775.00	102600.00	115425.00	115425.00	115425.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	119700.00	136800.00	153900.00	153900.00	153900.00
Total:	5221825.00	5967800.00	6713775.00	6713775.00	6713775.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	8550000.00

MANUFACTURING EXPENSES

Raw Material	6265000.00
Wages	468000.00
Repair & Maintenance	171000.00
Power & Fuel	128250.00
Other Overhead Expenses	128250.00
Production Cost	7160500.00
Administrative Cost	299250.00
Manufacturing Cost	7459750.00

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	47736.67
Finished goods	5	Manufacturing Cost	124329.17
Receivable by	7	Manufacturing Cost	174061.00
Total Working Capital Requirement		Per Cycle	346126.84

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		5985000.00	6840000.00	7695000.00	7695000.00
Total		5985000.00	6840000.00	7695000.00	7695000.00

MANUFACTURING EXPENSES

Rawmaterials		4385500.00	5012000.00	5638500.00	5638500.00
Wages		327600.00	374400.00	421200.00	421200.00
Repairs & Maintenance		119700.00	136800.00	153900.00	153900.00
Power & Fuel		89775.00	102600.00	115425.00	115425.00
Other Overhead Expenses		89775.00	102600.00	115425.00	115425.00
Depreciation		105790.00	91471.50	79145.78	68529.41
Production Cost		5118140.00	5819871.50	6523595.78	6512979.41

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		89775.00	102600.00	115425.00	115425.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		119700.00	136800.00	153900.00	153900.00
Administrative Cost		209475.00	239400.00	269325.00	269325.00

Interest on Bank credit

Term Loan		91436.40	83816.70	65529.42	47242.14
Working Capital		30459.15	27920.89	21829.06	15737.23
Cost of Sale		5449510.55	6171009.09	6880279.26	6845283.78
Net Profit Before Tax		535489.45	668990.91	814720.74	849716.22
Less Tax		0	0.00	0	0
Net Profit		535489.45	668990.91	814720.74	849716.22

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		535489.45	668990.91	814720.74	849716.22
Add :					
Depreciation		105790.00	91471.50	79145.78	68529.41
TOTAL - A		641279.45	760462.41	893866.52	918245.63
Payments :					
On Term Loan :					
Interest		91436.40	83816.70	65529.42	47242.14
Installment		69270.00	166248.00	166248.00	166248.00
On Working Capital					
Interest		30459.15	27920.89	21829.06	15737.23
TOTAL - B		191165.55	277985.59	253606.48	229227.37
Average D.S.C.R		3.35	2.74	3.52	4.01

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		161585.33	161585.33	161585.33	161585.33
Profit		535489.45	668990.91	814720.74	849716.22
Term Loan		831240.00	761970.00	595722.00	429474.00
Working Capital		276901.34	253826.23	198445.96	143065.69
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1805216.12	1846372.47	1770474.03	1583841.24

ASSETS

Gross Fixed Assets		848600.00	742810.00	651338.50	572192.72
Less : Depreciation		105790.00	91471.50	79145.78	68529.41
Net Fixed Assets		742810.00	651338.50	572192.72	503663.31
Preliminary & Pre-Op. Expenses		50000	37500	28125	21093.75
Current Assets		276901.34	253826.23	198445.96	143065.69
Cash in Bank/Hand		785504.78	941207.74	999835.35	937112.24
Total		1805216.12	1846372.47	1770474.03	1583841.24

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		535489.45	668990.91	814720.74	849716.22
Add : Depreciation		105790.00	91471.50	79145.78	68529.41
Term Loan		831240.00	761970.00	595722.00	429474.00
Working Capital Loan		276901.34	253826.23	198445.96	143065.69

Promoters Capital		126972.67	0.00	0.00	0.00
Total		1876393.46	1776258.64	1688034.48	1490785.32
Total Fixed Capital		923600	923600	923600	923600
Repayment of Term Loan		69270.00	166248.00	166248.00	166248.00
Repayment of WC Loan		23075.11	55380.27	55380.27	55380.27
Current Assets		276901.34	253826.23	198445.96	143065.69
Total		369246.45	475454.50	420074.23	364693.96
Opening Balance		0	1507147.01	2807951.15	4075911.40
Surplus		1507147.01	1300804.14	1267960.25	1126091.36
Closing Balance		1507147.01	2807951.15	4075911.40	5202002.76

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		406701.40	414688.20	414000.20	385096.55
Variable Cost		5148599.15	5847792.39	6545424.84	6528716.64
Total Cost		5555300.55	6262480.59	6959425.04	6913813.19
Sales		5985000.00	6840000.00	7695000.00	7695000.00
Contribution (Sales-VC)		836400.85	992207.61	1149575.16	1166283.36
B.E.P in %		48.63	41.79	36.01	33.02
Break Even Sales in Rs.		2910216.89	2858743.73	2771225.10	2540821.60
Break Even Units		24251.81	23822.86	23093.54	21173.51
Current Ratio		1.29	0.76	0.64	0.50
Net Profit Ratio		8.95 %	9.78 %	10.59 %	11.04 %

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;