

Application View

Application Id : 11019022807647
Name : MITHILESH KUMAR SINGH
Mother Name : GITA DEVI
Father/Spouse Name : LATE BINAY KUMAR
Gender : MALE
Date of Birth : 13-Jul-1985
Residential Address : AT+PO- NAROUN, PS- SHAMBHUGANJ, BANKA, 813207
City: BANKA
State : BIHAR
District: BANKA
Block/Taluka : SHAMBHUGANJ
PINCODE : 813207
Email Address : SINGHMITHILESHKUMAR16@GMAIL.COM
Phone Number : 7461832629
Academic Qualification : 12TH PASS
Social Category : OBC
PAN Number : CSZPS2975K

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : CHUDA MIL AND MUDHI MIL
Address of the Proposed Business Unit : AT+PO- NAROUN, PS- SHAMBHUGANJ, BANKA, 813207
State : BIHAR District: BANKA City: BANKA
Block/Taluka : SHAMBHUGANJ PinCode : 813207
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) : 320034
Land Value of the Proposed Unit (In Rs/Sq ft) : 40
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 CHUDA MIL
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No
If No, Other ODOP Products : Paddy & Rice Products

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
UCO BANK	KHESAR	UCBA0001129	11290510000533

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	1500	80	120,000
Total:			120,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
CHUDA MACHINE	1	1,700,000	1,700,000
Total:			1,700,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 50,000.00
Furniture & Fixtures (in Rs): 30,000.00
Contingency/Others/Miscellaneous (in Rs) 70,000.00
Working Capital Per Estimate : 150,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
CHUDA	31	280000	8,680,000
Total:			8,680,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
PADDY	17	300000	5,100,000
Total:			5,100,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	3	12,000	432,000
UNSKILLED	6	8,000	576,000

Total:	1,008,000
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WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	1
Finished Goods (In Number of Days) :	7
Receivable By (In Number of Days) :	25

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	1.90
Other Overhead Expenses (In %) :	1.20	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.80	Advertisement & Publicity (In %) :	0.90
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	1.20

DEPRECIATION DETAILS

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

Loan Repayment Period (in Years) :	9.00	Project Implementation Period (In Months):	5.00
Rate of Interest (In %) :	11.00	Employment :	9.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	40	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
Minor civil construction	1500	80.00	120,000.00
Total			120,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
CHUDA MACHINE	1.00	1,700,000.00	1,700,000.00
Total			1,700,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
50,000.00	30,000.00	70,000.00	1,970,000.00	737,876.93

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	197,000.00
Bank Finance	90.00 %		
Term Loan		Rs	1,773,000.00
Govt. Subsidy	35.00 %	Rs	689,500.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	147,575.39
Bank Finance	80.00 %		
Working Capital		Rs	590,301.54

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	1773000.00	82083.33	1690916.67	195030.00
2	1690916.67	197000.00	1493916.67	186000.83
3	1493916.67	197000.00	1296916.67	164330.83
4	1296916.67	197000.00	1099916.67	142660.83
5	1099916.67	197000.00	902916.67	120990.83
6	902916.67	197000.00	705916.67	99320.83
7	705916.67	197000.00	508916.67	77650.83
8	508916.67	197000.00	311916.67	55980.83
9	311916.67	197000.00	114916.67	34310.83
10	114916.67	197000.00	0	12640.83

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	590,301.54	27,328.77	562,972.77	64,933.17
2	562,972.77	65,589.06	497,383.71	61,927.00
3	497,383.71	65,589.06	431,794.65	54,712.21
4	431,794.65	65,589.06	366,205.59	47,497.41
5	366,205.59	65,589.06	300,616.53	40,282.61

6	300,616.53	65,589.06	235,027.47	33,067.82
7	235,027.47	65,589.06	169,438.41	25,853.02
8	169,438.41	65,589.06	103,849.35	18,638.23
9	103,849.35	65,589.06	38,260.29	11,423.43
10	38,260.29	65,589.06	0.00	4,208.63

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	120000.00	108000.00	97200.00	87480.00	78732.00
Depreciation	12000.00	10800.00	9720.00	8748.00	7873.20
Closing Balance	108000.00	97200.00	87480.00	78732.00	70858.80

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	1700000.00	1445000.00	1228250.00	1044012.50	887410.62
Depreciation	255000.00	216750.00	184237.50	156601.88	133111.59
Closing Balance	1445000.00	1228250.00	1044012.50	887410.62	754299.03

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	12000.00	10800.00	9720.00	8748.00	7873.20
Machinery	255000.00	216750.00	184237.50	156601.88	133111.59
Total	267000.00	227550.00	193957.50	165349.88	140984.79

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
CHUDA	31	280,000.00	8,680,000.00

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	6076000.00	6944000.00	7812000.00	7812000.00	7812000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
PADDY	0	17	300,000	5,100,000.00
Total				5,100,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	3	12,000	432,000.00
Unskilled	6	8,000	576,000.00
Total	9		1008000.0

Repairs and Maintenance	Rs	86,800.00
Power and Fuel	Rs	164,920.00
Other Overhead Expenses	Rs	104,160.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	69,440.00
Advertisement & Publicity	78,120.00
Workshed Rent	0.00
Other Miscellaneous Expenses	104,160.00
Total	251,720.00

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	3570000.00	4080000.00	4590000.00	4590000.00	4590000.00
Wages	705600.00	806400.00	907200.00	907200.00	907200.00
Repairs & Maintenance	60760.00	69440.00	78120.00	78120.00	78120.00
Power & Fuel	115444.00	131936.00	148428.00	148428.00	148428.00
Other Overhead Expenses	72912.00	83328.00	93744.00	93744.00	93744.00

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	48608.00	55552.00	62496.00	62496.00	62496.00
Advertisement & Publicity	54684.00	62496.00	70308.00	70308.00	70308.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	72912.00	83328.00	93744.00	93744.00	93744.00
Total:	4700920.00	5372480.00	6044040.00	6044040.00	6044040.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	8680000.00

MANUFACTURING EXPENSES

Raw Material	5100000.00
Wages	1008000.00
Repair & Maintenance	86800.00
Power & Fuel	164920.00
Other Overhead Expenses	104160.00
Production Cost	6463880.00
Administrative Cost	251720.00
Manufacturing Cost	6715600.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	1	Production Cost	21546.27
Finished goods	7	Manufacturing Cost	156697.33
Receivable by	25	Manufacturing Cost	559633.00
Total Working Capital Requirement		Per Cycle	737876.60

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		6076000.00	6944000.00	7812000.00	7812000.00
Total		6076000.00	6944000.00	7812000.00	7812000.00

MANUFACTURING EXPENSES

Rawmaterials		3570000.00	4080000.00	4590000.00	4590000.00
Wages		705600.00	806400.00	907200.00	907200.00
Repairs & Maintenance		60760.00	69440.00	78120.00	78120.00
Power & Fuel		115444.00	131936.00	148428.00	148428.00
Other Overhead Expenses		72912.00	83328.00	93744.00	93744.00
Depreciation		267000.00	227550.00	193957.50	165349.88
Production Cost		4791716.00	5398654.00	6011449.50	5982841.88

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		48608.00	55552.00	62496.00	62496.00
Advertisement & Publicity		54684.00	62496.00	70308.00	70308.00
Workshed Rent		0.00	0.00	0.00	0.00

Other Miscellaneous Expenses		72912.00	83328.00	93744.00	93744.00
Administrative Cost		176204.00	201376.00	226548.00	226548.00
Interest on Bank credit					
Term Loan		195030.00	186000.83	164330.83	142660.83
Working Capital		64933.17	61927.00	54712.21	47497.41
Cost of Sale		5227883.17	5847957.83	6457040.54	6399548.12
Net Profit Before Tax		848116.83	1096042.17	1354959.46	1412451.88
Less Tax		0	0.00	0	0
Net Profit		848116.83	1096042.17	1354959.46	1412451.88

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		848116.83	1096042.17	1354959.46	1412451.88
Add :					
Depreciation		267000.00	227550.00	193957.50	165349.88
TOTAL - A		1115116.83	1323592.17	1548916.96	1577801.76
Payments :					
On Term Loan :					
Interest		195030.00	186000.83	164330.83	142660.83
Installment		82083.33	197000.00	197000.00	197000.00
On Working Capital					
Interest		64933.17	61927.00	54712.21	47497.41
TOTAL - B		342046.50	444927.83	416043.04	387158.24
Average D.S.C.R		3.26	2.97	3.72	4.08

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		344575.39	344575.39	344575.39	344575.39
Profit		848116.83	1096042.17	1354959.46	1412451.88
Term Loan		1773000.00	1690916.67	1493916.67	1296916.67
Working Capital		590301.54	562972.77	497383.71	431794.65
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		3555993.76	3694507.00	3690835.23	3485738.59

ASSETS

Gross Fixed Assets		1850000.00	1583000.00	1355450.00	1161492.50
Less : Depreciation		267000.00	227550.00	193957.50	165349.88
Net Fixed Assets		1583000.00	1355450.00	1161492.50	996142.62

Preliminary & Pre-Op. Expenses		50000	37500	28125	21093.75
Current Assets		590301.54	562972.77	497383.71	431794.65
Cash in Bank/Hand		1382692.22	1776084.23	2031959.02	2057801.32
Total		3555993.76	3694507.00	3690835.23	3485738.59

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		848116.83	1096042.17	1354959.46	1412451.88
Add : Depreciation		267000.00	227550.00	193957.50	165349.88
Term Loan		1773000.00	1690916.67	1493916.67	1296916.67
Working Capital Loan		590301.54	562972.77	497383.71	431794.65
Promoters Capital		270787.69	0.00	0.00	0.00
Total		3749206.06	3577481.61	3540217.34	3306513.08
Total Fixed Capital		1970000	1970000	1970000	1970000
Repayment of Term Loan		82083.33	197000.00	197000.00	197000.00
Repayment of WC Loan		27328.77	65589.06	65589.06	65589.06
Current Assets		590301.54	562972.77	497383.71	431794.65
Total		699713.64	825561.83	759972.77	694383.71
Opening Balance		0	3049492.42	5801412.20	8581656.77
Surplus		3049492.42	2751919.78	2780244.57	2612129.37
Closing Balance		3049492.42	5801412.20	8581656.77	11193786.14

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		638234.00	614926.83	584836.33	534558.71
Variable Cost		4856649.17	5460581.00	6066161.71	6030339.29
Total Cost		5494883.17	6075507.83	6650998.04	6564898.00
Sales		6076000.00	6944000.00	7812000.00	7812000.00
Contribution (Sales-VC)		1219350.83	1483419.00	1745838.29	1781660.71
B.E.P in %		52.34	41.45	33.50	30.00
Break Even Sales in Rs.		3180306.84	2878520.44	2616932.76	2343865.26
Break Even Units		102590.54	92855.50	84417.19	75608.56
Current Ratio		1.60	1.10	1.03	0.95
Net Profit Ratio		13.96 %	15.78 %	17.34 %	18.08 %

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;