

Application View

Application Id : 11021722781896
Name : TARUN KUMAR
Mother Name : RAJIYA DEVI
Father/Spouse Name : DORIK YADAV
Gender : MALE
Date of Birth : 01-Mar-1983
Residential Address : S/O DORIK YADAV , VILL - SIRSI MAHTHI WARD NO- 3
City: SAMASTIPUR
State : BIHAR
District: SAMASTIPUR
Block/Taluka : SHIVAJINAGAR
PINCODE : 848211
Email Address : KTARUN82@GMAIL.COM
Phone Number : 9162263889
Academic Qualification : GRADUATE
Social Category : OBC
PAN Number : ABVPY5605K

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : MAA TARA RICE UDYOG
Address of the Proposed Business Unit : S/O DORIK YADAV , VILL - SIRSI MAHTHI WARD NO- 3
State : BIHAR District: SAMASTIPUR City: SAMASTIPUR
Block/Taluka : SHIVAJINAGAR PinCode : 848211
Type of Property : Owned Number of New Employment the Proposed Enterprises will Generate : More than 10 workers
Nature of Operations to be Carried out in the Proposed Enterprises : Automatic
Total Available Land for Proposed Project(in Sq ft) : 1500
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	USANA RICE PROCESSING
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District?	No
If No, Other ODOP Products :	Rice based products

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
BANK OF BARODA	ROSERA, BIHAR	BARB0ROSERA	50900200000167

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
RCC/ASBESTOS SHED	1500	310	465,000
Total:			465,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
RICE PNEUMATIC SHELLER MACHINE WITH MOTOR	1	468,825	468,825
HUSK ASPIRATOR	1	178,500	178,500
DE STONER	1	273,000	273,000
8 TYPES MACHINE WITH GEAR AND 1 HP MOTOR	1	579,600	579,600
Total:			1,499,925

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	100,000.00
Furniture & Fixtures (in Rs):	75,000.00
Contingency/Others/Miscellaneous (in Rs)	60,000.00
:	
Working Capital Per Estimate :	235,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
USHANA RICE	28	1150000	32,200,000
Total:			32,200,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
PADDY	20	1125000	22,500,000
Total:			22,500,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	5	11,000	660,000
UNSKILLED	7	7,000	588,000
Total:			1,248,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	1
Finished Goods (In Number of Days) :	2
Receivable By (In Number of Days) :	3

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	2.00	Power and Fuel (In %) :	1.20
Other Overhead Expenses (In %) :	1.50	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 %) :	1.50

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 :	12.00

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	1500	310.00	465,000.00
Total			465,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
RICE PNEUMATIC SHELLER MACHINE WITH MOTOR	1.00	468,825.00	468,825.00
HUSK ASPIRATOR	1.00	178,500.00	178,500.00
DE STONER	1.00	273,000.00	273,000.00

8 TYPES MACHINE WITH GEAR AND 1 HP MOTOR	1.00	579,600.00	579,600.00
Total			1,499,925.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
100,000.00	75,000.00	60,000.00	2,199,925.00	532,061.33

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	219,992.50
Bank Finance	90.00 %		
Term Loan		Rs	1,979,932.50
Govt. Subsidy	35.00 %	Rs	769,973.75

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	106,412.27
Bank Finance	80.00 %		
Working Capital		Rs	425,649.06

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	1979932.50	137495.31	1842437.19	217792.58
2	1842437.19	329988.75	1512448.44	202668.09
3	1512448.44	329988.75	1182459.69	166369.33
4	1182459.69	329988.75	852470.94	130070.57
5	852470.94	329988.75	522482.19	93771.80
6	522482.19	329988.75	192493.44	57473.04
7	192493.44	329988.75	0	21174.28

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
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1	425,649.06	29,558.96	396,090.10	46,821.40
2	396,090.10	70,941.51	325,148.59	43,569.91
3	325,148.59	70,941.51	254,207.08	35,766.34
4	254,207.08	70,941.51	183,265.57	27,962.78
5	183,265.57	70,941.51	112,324.06	20,159.21
6	112,324.06	70,941.51	41,382.55	12,355.65
7	41,382.55	70,941.51	0.00	4,552.08

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	465000.00	418500.00	376650.00	338985.00	305086.50
Depreciation	46500.00	41850.00	37665.00	33898.50	30508.65
Closing Balance	418500.00	376650.00	338985.00	305086.50	274577.85

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	1499925.00	1274936.25	1083695.81	921141.44	782970.22
Depreciation	224988.75	191240.44	162554.37	138171.22	117445.53
Closing Balance	1274936.25	1083695.81	921141.44	782970.22	665524.69

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	46500.00	41850.00	37665.00	33898.50	30508.65
Machinery	224988.75	191240.44	162554.37	138171.22	117445.53
Total	271488.75	233090.44	200219.37	172069.72	147954.18

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
USHANA RICE	28	1,150,000.00	32,200,000.00

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	22540000.00	25760000.00	28980000.00	28980000.00	28980000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
PADDY	0	20	1,125,000	22,500,000.00
Total				22,500,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	5	11,000	660,000.00
Unskilled	7	7,000	588,000.00
Total	12		1248000.0

Repairs and Maintenance	Rs	644,000.00
Power and Fuel	Rs	386,400.00
Other Overhead Expenses	Rs	483,000.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	483,000.00
Advertisement & Publicity	644,000.00
Workshed Rent	0.00
Other Miscellaneous Expenses	483,000.00
Total	1,610,000.00

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	15750000.00	18000000.00	20250000.00	20250000.00	20250000.00
Wages	873600.00	998400.00	1123200.00	1123200.00	1123200.00
Repairs & Maintenance	450800.00	515200.00	579600.00	579600.00	579600.00
Power & Fuel	270480.00	309120.00	347760.00	347760.00	347760.00
Other Overhead Expenses	338100.00	386400.00	434700.00	434700.00	434700.00

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	338100.00	386400.00	434700.00	434700.00	434700.00
Advertisement & Publicity	450800.00	515200.00	579600.00	579600.00	579600.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	338100.00	386400.00	434700.00	434700.00	434700.00
Total:	18809980.00	21497120.00	24184260.00	24184260.00	24184260.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	32200000.00

MANUFACTURING EXPENSES

Raw Material	22500000.00
Wages	1248000.00
Repair & Maintenance	644000.00
Power & Fuel	386400.00
Other Overhead Expenses	483000.00
Production Cost	25261400.00
Administrative Cost	1610000.00
Manufacturing Cost	26871400.00

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	84204.67
Finished goods	2	Manufacturing Cost	179142.67
Receivable by	3	Manufacturing Cost	268714.00
Total Working Capital Requirement		Per Cycle	532061.34

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		22540000.00	25760000.00	28980000.00	28980000.00
Total		22540000.00	25760000.00	28980000.00	28980000.00

MANUFACTURING EXPENSES

Rawmaterials		15750000.00	18000000.00	20250000.00	20250000.00
Wages		873600.00	998400.00	1123200.00	1123200.00
Repairs & Maintenance		450800.00	515200.00	579600.00	579600.00
Power & Fuel		270480.00	309120.00	347760.00	347760.00
Other Overhead Expenses		338100.00	386400.00	434700.00	434700.00
Depreciation		271488.75	233090.44	200219.37	172069.72
Production Cost		17954468.75	20442210.44	22935479.37	22907329.72

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		338100.00	386400.00	434700.00	434700.00
Advertisement & Publicity		450800.00	515200.00	579600.00	579600.00
Workshed Rent		0.00	0.00	0.00	0.00

Other Miscellaneous Expenses		338100.00	386400.00	434700.00	434700.00
Administrative Cost		1127000.00	1288000.00	1449000.00	1449000.00
Interest on Bank credit					
Term Loan		217792.58	202668.09	166369.33	130070.57
Working Capital		46821.40	43569.91	35766.34	27962.78
Cost of Sale		19346082.7	21976448.4	24586615.0	24514363.07
Net Profit Before Tax		3193917.27	3783551.56	4393384.96	4465636.93
Less Tax		0	0.00	0	0
Net Profit		3193917.27	3783551.56	4393384.96	4465636.93

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		3193917.27	3783551.56	4393384.96	4465636.93
Add :					
Depreciation		271488.75	233090.44	200219.37	172069.72
TOTAL - A		3465406.02	4016642.00	4593604.33	4637706.65
Payments :					
On Term Loan :					
Interest		217792.58	202668.09	166369.33	130070.57
Installment		137495.31	329988.75	329988.75	329988.75
On Working Capital					
Interest		46821.40	43569.91	35766.34	27962.78
TOTAL - B		402109.29	576226.75	532124.42	488022.10
Average D.S.C.R		8.62	6.97	8.63	9.50

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		326404.77	326404.77	326404.77	326404.77
Profit		3193917.27	3783551.56	4393384.96	4465636.93
Term Loan		1979932.50	1842437.19	1512448.44	1182459.69
Working Capital		425649.06	396090.10	325148.59	254207.08
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		5925903.60	6348483.62	6557386.76	6228708.47

ASSETS

Gross Fixed Assets		2039925.00	1768436.25	1535345.81	1335126.44
Less : Depreciation		271488.75	233090.44	200219.37	172069.72
Net Fixed Assets		1768436.25	1535345.81	1335126.44	1163056.72

Preliminary & Pre-Op. Expenses		100000	75000	56250	42187.5
Current Assets		425649.06	396090.10	325148.59	254207.08
Cash in Bank/Hand		3731818.29	4417047.71	4897111.73	4811444.67
Total		5925903.60	6348483.62	6557386.76	6228708.47

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		3193917.27	3783551.56	4393384.96	4465636.93
Add : Depreciation		271488.75	233090.44	200219.37	172069.72
Term Loan		1979932.50	1842437.19	1512448.44	1182459.69
Working Capital Loan		425649.06	396090.10	325148.59	254207.08
Promoters Capital		273198.63	0.00	0.00	0.00
Total		6144186.21	6255169.29	6431201.36	6074373.42
Total Fixed Capital		2199925	2199925	2199925	2199925
Repayment of Term Loan		137495.31	329988.75	329988.75	329988.75
Repayment of WC Loan		29558.96	70941.51	70941.51	70941.51
Current Assets		425649.06	396090.10	325148.59	254207.08
Total		592703.33	797020.36	726078.85	655137.34
Opening Balance		0	5551482.88	11009631.81	16714754.32
Surplus		5551482.88	5458148.93	5705122.51	5419236.08
Closing Balance		5551482.88	11009631.81	16714754.32	22133990.40

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		1616281.33	1723758.53	1815588.70	1751140.29
Variable Cost		18001290.15	20485780.35	22971245.71	22935292.50
Total Cost		19617571.48	22209538.88	24786834.41	24686432.79
Sales		22540000.00	25760000.00	28980000.00	28980000.00
Contribution (Sales-VC)		4538709.85	5274219.65	6008754.29	6044707.50
B.E.P in %		35.61	32.68	30.22	28.97
Break Even Sales in Rs.		8026726.18	8419069.11	8756517.24	8395451.00
Break Even Units		286668.79	300681.04	312732.76	299837.54
Current Ratio		0.99	0.61	0.54	0.45
Net Profit Ratio		14.17 %	14.69 %	15.16 %	15.41 %

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;