

Application View

Application Id : 11021122765481
Name : MAKARADHVAJ PRASAD
Mother Name : GULJARI DEVI
Father/Spouse Name : HANUMAN PRASAD
Gender : MALE
Date of Birth : 01-Jan-1973
Residential Address : VILL+PO-DHUMNAGAR KACHAHRI TOLA, PS-NAUTAN 845438
City: BETTIAH
State : BIHAR
District: PASHCHIM CHAMPARAN
Block/Taluka : NAUTAN
PINCODE : 845438
Email Address : MAKARDHVAJPRASHAD@GMAIL.COM
Phone Number : 7654081318
Academic Qualification : 8TH PASS
Social Category : OBC
PAN Number : CNRPP2688B

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : RAJEEV SOYA ENTERPRISES
Address of the Proposed Business Unit : VILL+PO-DHUMNAGAR KACHAHRI TOLA, PS-NAUTAN 845438
State : BIHAR District: PASHCHIM CHAMPARAN City: BETTIAH
Block/Taluka : NAUTAN PinCode : 845438
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) : 200
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

Yes

20.00

PRODUCT DETAILS

Type of Proposed Product to be Manufactured :	Food Products- Manufacturing
Type of Activities to be Involved while Manufacturing the Product	Filtering Mixing Packing Filling
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District?	No
If No, Other ODOP Products :	Soyabean Products

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
CENTRAL BANK OF INDIA	BETTIAH	CBIN0280027	3238383208

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
FLOORING	100	500	50,000
STORAGE	100	300	30,000
TIN SHED	200	500	100,000
MINOR CIVIL CONSTRUCTION	200	500	100,000
Total:			280,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
S S SOYA BEAN GRINDER AND MILK SEPARATOR 280 LPH	1	95,000	95,000
SS MILK STERLIZER SS BOILING EQUIPMENT	1	72,500	72,500
SS MILK TANK AND PUMP WITH PIPE LINE	1	72,500	72,500
SS PANEER PRESS MACHINE	1	72,500	72,500
SS MACHINE FRAME	1	72,500	72,500
GST	1	69,300	69,300
Total:			454,300

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	10,000.00
Furniture & Fixtures (in Rs):	50,000.00
Contingency/Others/Miscellaneous (in Rs)	50,000.00
Working Capital Per Estimate :	110,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
SOYAMILK	29	100000	2,900,000
Total:			2,900,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
SOYABEAN	120	16700	2,004,000
Total:			2,004,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	9,000	108,000
UNSKILLED	1	6,000	72,000
Total:			180,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	4
Finished Goods (In Number of Days) :	1
Receivable By (In Number of Days) :	15

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	0.50
Other Overhead Expenses (In %) :	0.00	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.00	Advertisement & Publicity (In %) :	0.00
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	0.50

DEPRECIATION DETAILS

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

Loan Repayment Period (in Years) :	8.00	Project Implementation Period (In Months):	8.00
Rate of Interest (In %) :	11.00	Employment :	2.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	1000	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
Flooring	100	500.00	50,000.00
Storage	100	300.00	30,000.00

Tin shed	200	500.00	100,000.00
Minor civil construction	200	500.00	100,000.00
Total			280,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
S S Soya Bean Grinder and Milk Separator 280 LPH	1.00	95,000.00	95,000.00
SS Milk Sterlizer SS Boiling Equipment	1.00	72,500.00	72,500.00
SS Milk Tank and Pump with Pipe Line	1.00	72,500.00	72,500.00
SS Paneer Press machine	1.00	72,500.00	72,500.00
SS Machine Frame	1.00	72,500.00	72,500.00
GST	1.00	69,300.00	69,300.00
Total			454,300.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
10,000.00	50,000.00	50,000.00	844,300.00	147,340.00

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	84,430.00
Bank Finance	90.00 %		
Term Loan		Rs	759,870.00
Govt. Subsidy	35.00 %	Rs	295,505.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	29,468.00
Bank Finance	80.00 %		
Working Capital		Rs	117,872.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	759870.00	63322.50	696547.50	83585.70
2	696547.50	94983.75	601563.75	76620.23
3	601563.75	94983.75	506580.00	66172.01
4	506580.00	94983.75	411596.25	55723.80
5	411596.25	94983.75	316612.50	45275.59

Own Contribution	10.00 %	Rs	84,430.00
Bank Finance	90.00 %		
Term Loan		Rs	759,870.00
Govt. Subsidy	35.00 %	Rs	295,505.00

6	316612.50	94983.75	221628.75	34827.38
7	221628.75	94983.75	126645.00	24379.16
8	126645.00	94983.75	31661.25	13930.95
9	31661.25	94983.75	0	3482.74

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	117,872.00	9,822.67	108,049.33	12,965.92
2	108,049.33	14,734.00	93,315.33	11,885.43
3	93,315.33	14,734.00	78,581.33	10,264.69
4	78,581.33	14,734.00	63,847.33	8,643.95
5	63,847.33	14,734.00	49,113.33	7,023.21
6	49,113.33	14,734.00	34,379.33	5,402.47
7	34,379.33	14,734.00	19,645.33	3,781.73
8	19,645.33	14,734.00	4,911.33	2,160.99
9	4,911.33	14,734.00	0.00	540.25

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	280000.00	252000.00	226800.00	204120.00	183708.00
Depreciation	28000.00	25200.00	22680.00	20412.00	18370.80
Closing Balance	252000.00	226800.00	204120.00	183708.00	165337.20

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	454300.00	386155.00	328231.75	278996.99	237147.44
Depreciation	68145.00	57923.25	49234.76	41849.55	35572.12
Closing Balance	386155.00	328231.75	278996.99	237147.44	201575.32

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	28000.00	25200.00	22680.00	20412.00	18370.80
Machinery	68145.00	57923.25	49234.76	41849.55	35572.12
Total	96145.00	83123.25	71914.76	62261.55	53942.92

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Soyamilk	29	100,000.00	2,900,000.00

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	2030000.00	2320000.00	2610000.00	2610000.00	2610000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Soyabean	0	120	16,700	2,004,000.00
Total				2,004,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	1	9,000	108,000.00
Unskilled	1	6,000	72,000.00
Total	2		180000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	14,500.00
Other Overhead Expenses	Rs	0.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	0.00
Advertisement & Publicity	0.00
Workshed Rent	0.00
Other Miscellaneous Expenses	14,500.00
Total	14,500.00

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	1402800.00	1603200.00	1803600.00	1803600.00	1803600.00
Wages	126000.00	144000.00	162000.00	162000.00	162000.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	10150.00	11600.00	13050.00	13050.00	13050.00
Other Overhead Expenses	0.00	0.00	0.00	0.00	0.00

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	0.00	0.00	0.00	0.00	0.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	10150.00	11600.00	13050.00	13050.00	13050.00
Total:	1549100.00	1770400.00	1991700.00	1991700.00	1991700.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	2900000.00

MANUFACTURING EXPENSES

Raw Material	2004000.00
Wages	180000.00
Repair & Maintenance	0.00
Power & Fuel	14500.00
Other Overhead Expenses	0.00
Production Cost	2198500.00
Administrative Cost	14500.00
Manufacturing Cost	2213000.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	4	Production Cost	29313.33
Finished goods	1	Manufacturing Cost	7376.67
Receivable by	15	Manufacturing Cost	110650.00
Total Working Capital Requirement		Per Cycle	147340.00

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		2030000.00	2320000.00	2610000.00	2610000.00
Total		2030000.00	2320000.00	2610000.00	2610000.00

MANUFACTURING EXPENSES

Rawmaterials		1402800.00	1603200.00	1803600.00	1803600.00
Wages		126000.00	144000.00	162000.00	162000.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		10150.00	11600.00	13050.00	13050.00
Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		96145.00	83123.25	71914.76	62261.55
Production Cost		1635095.00	1841923.25	2050564.76	2040911.55

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		0.00	0.00	0.00	0.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		10150.00	11600.00	13050.00	13050.00
Administrative Cost		10150.00	11600.00	13050.00	13050.00

Interest on Bank credit

Term Loan		83585.70	76620.23	66172.01	55723.80
Working Capital		12965.92	11885.43	10264.69	8643.95
Cost of Sale		1741796.62	1942028.91	2140051.46	2118329.30
Net Profit Before Tax		288203.38	377971.09	469948.54	491670.70
Less Tax		0	0.00	0	0
Net Profit		288203.38	377971.09	469948.54	491670.70

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		288203.38	377971.09	469948.54	491670.70
Add :					
Depreciation		96145.00	83123.25	71914.76	62261.55
TOTAL - A		384348.38	461094.34	541863.30	553932.25
Payments :					
On Term Loan :					
Interest		83585.70	76620.23	66172.01	55723.80
Installment		63322.50	94983.75	94983.75	94983.75
On Working Capital					
Interest		12965.92	11885.43	10264.69	8643.95
TOTAL - B		159874.12	183489.41	171420.45	159351.50
Average D.S.C.R		2.40	2.51	3.16	3.48

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		113898.00	113898.00	113898.00	113898.00
Profit		288203.38	377971.09	469948.54	491670.70
Term Loan		759870.00	696547.50	601563.75	506580.00
Working Capital		117872.00	108049.33	93315.33	78581.33
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1279843.38	1296465.92	1278725.62	1190730.03

ASSETS

Gross Fixed Assets		784300.00	688155.00	605031.75	533116.99
Less : Depreciation		96145.00	83123.25	71914.76	62261.55
Net Fixed Assets		688155.00	605031.75	533116.99	470855.44
Preliminary & Pre-Op. Expenses		10000	7500	5625	4218.75
Current Assets		117872.00	108049.33	93315.33	78581.33
Cash in Bank/Hand		473816.38	583384.84	652293.30	641293.26
Total		1279843.38	1296465.92	1278725.62	1190730.03

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		288203.38	377971.09	469948.54	491670.70
Add : Depreciation		96145.00	83123.25	71914.76	62261.55
Term Loan		759870.00	696547.50	601563.75	506580.00
Working Capital Loan		117872.00	108049.33	93315.33	78581.33

Promoters Capital		99164.00	0.00	0.00	0.00
Total		1361254.38	1265691.17	1236742.38	1139093.58
Total Fixed Capital		844300	844300	844300	844300
Repayment of Term Loan		63322.50	94983.75	94983.75	94983.75
Repayment of WC Loan		9822.67	14734.00	14734.00	14734.00
Current Assets		117872.00	108049.33	93315.33	78581.33
Total		191017.17	217767.08	203033.08	188299.08
Opening Balance		0	1170237.21	2218161.30	3251870.60
Surplus		1170237.21	1047924.09	1033709.30	950794.50
Closing Balance		1170237.21	2218161.30	3251870.60	4202665.10

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		189880.70	171343.48	151136.77	131035.35
Variable Cost		1648060.92	1853808.68	2060829.45	2049555.50
Total Cost		1837941.62	2025152.16	2211966.22	2180590.85
Sales		2030000.00	2320000.00	2610000.00	2610000.00
Contribution (Sales-VC)		381939.08	466191.32	549170.55	560444.50
B.E.P in %		49.71	36.75	27.52	23.38
Break Even Sales in Rs.		1009212.83	852690.42	718295.93	610233.95
Break Even Units		34800.44	29403.12	24768.83	21042.55
Current Ratio		0.69	0.55	0.50	0.45
Net Profit Ratio		14.20 %	16.29 %	18.01 %	18.84 %

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;