

Application View

Application Id : 11021722768119
Name : SANJEET KUMAR SINGH
Mother Name : SITA DEVI
Father/Spouse Name : RAM JALESHWAR SINGH
Gender : MALE
Date of Birth : 15-Jul-1974
Residential Address : S/O- RAM JALESHWAR SINGH, WARD-12, VILL- LOHAGIR, BHIKHABHAT URF LOHAGIR
City: SAMASTIPUR
State : BIHAR
District: SAMASTIPUR
Block/Taluka : UJIARPUR
PINCODE : 848132
Email Address : SANJEETKRSPJ1990@GMAIL.COM
Phone Number : 8051544793
Academic Qualification : GRADUATE
Social Category : GENERAL
PAN Number : EBLPS3087P

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise
Address of the Proposed Business Unit : S/O- RAM JALESHWAR SINGH, WARD-12, VILL- LOHAGIR, BHIKHABHAT URF LOHAGIR
State : BIHAR District: SAMASTIPUR City: SAMASTIPUR
Block/Taluka : UJIARPUR PinCode : 848132
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	1000
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District?	Yes
ODOP Identified by State :	Turmeric

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
STATE BANK OF INDIA	UJIARPUR	SBIN0004659	31585057370

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
RCC/ASBESTOS SHED	310	1,000	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 MACHINE	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 PACKING MACHINE	1	49,000	49,000
WEIGHING SCALE 100KG	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):	35,000.00
Contingency/Others/Miscellaneous (in Rs)	25,000.00
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.)
AATA	35	35000	1,225,000
SATTU	160	15000	2,400,000
BESAN	125	35000	4,375,000
Total:			8,000,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
RAW WHEAT	29	35000	1,015,000
RAW CHANA FOR BESAN	95	35000	3,325,000
RAW CHANA FOR SATTU	95	15000	1,425,000
Total:			5,765,000

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 %) :	1.00	Power and Fuel (In %) :	2.00
Other Overhead Expenses (In %) :	0.50	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.00	Advertisement & Publicity (In %) :	2.00
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	310	1,000.00	310,000.00
Total			310,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
10 HP DOUBLE CHAMBER FLOUR MILL MACHINE	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 PACKING MACHINE	1.00	49,000.00	49,000.00
WEIGHING SCALE 100KG	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	35,000.00	25,000.00	918,600.00	316,740.00

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	91,860.00
Bank Finance	90.00 %		
Term Loan		Rs	826,740.00
Govt. Subsidy	35.00 %	Rs	321,510.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	63,348.00
Bank Finance	80.00 %		
Working Capital		Rs	253,392.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	826740.00	68895.00	757845.00	90941.40
2	757845.00	165348.00	592497.00	83362.95
3	592497.00	165348.00	427149.00	65174.67
4	427149.00	165348.00	261801.00	46986.39
5	261801.00	165348.00	96453.00	28798.11

Own Contribution	10.00 %	Rs	91,860.00
Bank Finance	90.00 %		
Term Loan		Rs	826,740.00
Govt. Subsidy	35.00 %	Rs	321,510.00

6	96453.00	165348.00	0	10609.83
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Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	253,392.00	21,116.00	232,276.00	27,873.12
2	232,276.00	50,678.40	181,597.60	25,550.36
3	181,597.60	50,678.40	130,919.20	19,975.74
4	130,919.20	50,678.40	80,240.80	14,401.11
5	80,240.80	50,678.40	29,562.40	8,826.49
6	29,562.40	50,678.40	0.00	3,251.86

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
AATA	35	35,000.00	1,225,000.00
SATTU	160	15,000.00	2,400,000.00
BESAN	125	35,000.00	4,375,000.00

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	5600000.00	6400000.00	7200000.00	7200000.00	7200000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
RAW WHEAT	0	29	35,000	1,015,000.00
RAW CHANA FOR BESAN	0	95	35,000	3,325,000.00
RAW CHANA FOR SATTU	0	95	15,000	1,425,000.00
Total				5,765,000.00

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	80,000.00
Power and Fuel	Rs	160,000.00
Other Overhead Expenses	Rs	40,000.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	0.00
Advertisement & Publicity	160,000.00
Workshed Rent	0.00
Other Miscellaneous Expenses	160,000.00
Total	320,000.00

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	4035500.00	4612000.00	5188500.00	5188500.00	5188500.00
Wages	327600.00	374400.00	421200.00	421200.00	421200.00
Repairs & Maintenance	56000.00	64000.00	72000.00	72000.00	72000.00
Power & Fuel	112000.00	128000.00	144000.00	144000.00	144000.00
Other Overhead Expenses	28000.00	32000.00	36000.00	36000.00	36000.00

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	112000.00	128000.00	144000.00	144000.00	144000.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	112000.00	128000.00	144000.00	144000.00	144000.00
Total:	4783100.00	5466400.00	6149700.00	6149700.00	6149700.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	8000000.00

MANUFACTURING EXPENSES

Raw Material	5765000.00
Wages	468000.00
Repair & Maintenance	80000.00
Power & Fuel	160000.00
Other Overhead Expenses	40000.00
Production Cost	6513000.00
Administrative Cost	320000.00
Manufacturing Cost	6833000.00

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	43420.00
Finished goods	5	Manufacturing Cost	113883.33
Receivable by	7	Manufacturing Cost	159437.00
Total Working Capital Requirement		Per Cycle	316740.33

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		5600000.00	6400000.00	7200000.00	7200000.00
Total		5600000.00	6400000.00	7200000.00	7200000.00

MANUFACTURING EXPENSES

Rawmaterials		4035500.00	4612000.00	5188500.00	5188500.00
Wages		327600.00	374400.00	421200.00	421200.00
Repairs & Maintenance		56000.00	64000.00	72000.00	72000.00
Power & Fuel		112000.00	128000.00	144000.00	144000.00
Other Overhead Expenses		28000.00	32000.00	36000.00	36000.00
Depreciation		105790.00	91471.50	79145.78	68529.41
Production Cost		4664890.00	5301871.50	5940845.78	5930229.41

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		112000.00	128000.00	144000.00	144000.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		112000.00	128000.00	144000.00	144000.00
Administrative Cost		224000.00	256000.00	288000.00	288000.00

Interest on Bank credit

Term Loan		90941.40	83362.95	65174.67	46986.39
Working Capital		27873.12	25550.36	19975.74	14401.11
Cost of Sale		5007704.52	5666784.81	6313996.19	6279616.91
Net Profit Before Tax		592295.48	733215.19	886003.81	920383.09
Less Tax		0	0.00	0	0
Net Profit		592295.48	733215.19	886003.81	920383.09

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		592295.48	733215.19	886003.81	920383.09
Add :					
Depreciation		105790.00	91471.50	79145.78	68529.41
TOTAL - A		698085.48	824686.69	965149.59	988912.50
Payments :					
On Term Loan :					
Interest		90941.40	83362.95	65174.67	46986.39
Installment		68895.00	165348.00	165348.00	165348.00
On Working Capital					
Interest		27873.12	25550.36	19975.74	14401.11
TOTAL - B		187709.52	274261.31	250498.41	226735.50
Average D.S.C.R		3.72	3.01	3.85	4.36

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		155208.00	155208.00	155208.00	155208.00
Profit		592295.48	733215.19	886003.81	920383.09
Term Loan		826740.00	757845.00	592497.00	427149.00
Working Capital		253392.00	232276.00	181597.60	130919.20
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1827635.48	1878544.19	1815306.41	1633659.29

ASSETS

Gross Fixed Assets		843600.00	737810.00	646338.50	567192.72
Less : Depreciation		105790.00	91471.50	79145.78	68529.41
Net Fixed Assets		737810.00	646338.50	567192.72	498663.31
Preliminary & Pre-Op. Expenses		50000	37500	28125	21093.75
Current Assets		253392.00	232276.00	181597.60	130919.20
Cash in Bank/Hand		836433.48	999929.69	1066516.09	1004076.78
Total		1827635.48	1878544.19	1815306.41	1633659.29

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		592295.48	733215.19	886003.81	920383.09
Add : Depreciation		105790.00	91471.50	79145.78	68529.41
Term Loan		826740.00	757845.00	592497.00	427149.00
Working Capital Loan		253392.00	232276.00	181597.60	130919.20

Promoters Capital		123534.00	0.00	0.00	0.00
Total		1901751.48	1814807.69	1739244.19	1546980.70
Total Fixed Capital		918600	918600	918600	918600
Repayment of Term Loan		68895.00	165348.00	165348.00	165348.00
Repayment of WC Loan		21116.00	50678.40	50678.40	50678.40
Current Assets		253392.00	232276.00	181597.60	130919.20
Total		343403.00	448302.40	397624.00	346945.60
Opening Balance		0	1558348.48	2924853.77	4266473.96
Surplus		1558348.48	1366505.29	1341620.19	1200035.10
Closing Balance		1558348.48	2924853.77	4266473.96	5466509.06

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		420731.40	430834.45	432320.45	403515.80
Variable Cost		4692763.12	5327421.86	5960821.52	5944630.52
Total Cost		5113494.52	5758256.31	6393141.97	6348146.32
Sales		5600000.00	6400000.00	7200000.00	7200000.00
Contribution (Sales-VC)		907236.88	1072578.14	1239178.48	1255369.48
B.E.P in %		46.38	40.17	34.89	32.14
Break Even Sales in Rs.		2597001.83	2570759.53	2511911.96	2314309.70
Break Even Units		74200.05	73450.27	71768.91	66123.13
Current Ratio		1.21	0.71	0.60	0.47
Net Profit Ratio		10.58 %	11.46 %	12.31 %	12.78 %

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;