

Application View

Application Id :	127469251492012
Name :	KALYANI SACHIN MATADE
Mother Name :	PUSHPA
Father/Spouse Name :	SACHIN MATADE
Gender :	FEMALE
Date of Birth :	09-Dec-2003
Residential Address	AT. POST SILLEGAON
City:	LASUR STATION
State :	MAHARASHTRA
District:	CHHATRAPATI SAMBHAJINAGAR
Block/Taluka :	GANGAPUR
PINCODE :	423702
Email Address :	KALYANIMATADE71@GMAIL.COM
Phone Number :	9404582226
Academic Qualification :	GRADUATE
Social Category :	GENERAL
PAN Number :	HDBPM7958E

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise	KALYANI SACHIN MATADE	Latitude	19.875601
Address of the Proposed Business Unit	AT. POST SILLEGAON	Longitude	75.02653
State	MAHARASHTRA	District	CHHATRAPATI SAMBHAJINAGAR
Block/Taluka	GANGAPUR	City:	LASUR STATION
Type of Property	Owned	PinCode :	423702
Nature of Operations to be Carried out in the Proposed Enterprises :		Legal Status :	Sole Proprietorship
Total Available Land for Proposed Project(in Sq ft) :		Number of New Employment the Proposed Enterprises will Generate	Less Than or Equal to 10
Land Value of the Proposed Unit (In Rs/Sq ft) :			
Personal Contribution Towards the Project(in %) :			
Loan for Working Capital :			No
Own Contribution on working capital (in %)			100.00

No

100.00

PRODUCT DETAILS

Type of Proposed Product to be Manufactured : Agriculture Produce
Type of Activities to be Involved while Manufacturing the Product : Pulses
If Agriculture Produce, is the Product Manufactured same as ODOP Identified by State for the District? No
If No, Other ODOP Products : Pulse based products

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
CENTRAL BANK OF INDIA	LASUR STATION	CBIN0281163	5234287322
STATE BANK OF INDIA	LASUR STATION	SBIN0017677	

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
V B ELEVATOR	2	65,500	131,000
GST	1	23,580	23,580
BUFF POLISHER	1	135,000	135,000
GST	1	24,300	24,300
DAL MILL DYRER	1	150,000	150,000
GST	1	27,000	27,000
SHELLER	1	78,500	78,500
GST	1	14,130	14,130
WEIGHMENT SCALE	1	6,356	6,356
GST	1	1,144	1,144
BAG SEALING MACHINE	1	20,000	20,000
HITECH DAL MILL	1	350,000	350,000
GST	1	63,000	63,000
Total:			1,024,010

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 0.00

Furniture & Fixtures (in Rs): 0.00

Contingency/Others/Miscellaneous (in Rs) 0.00

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SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
DAL	125	375000	46,875,000
HUSK	12	75000	900,000
BROKEN PULSES	55	50000	2,750,000
Total:			50,525,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
TUR	85	150000	12,750,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
CHANA	67	120000	8,040,000
MOONG	90	80000	7,200,000
MASOOR	75	70000	5,250,000
UDID	85	80000	6,800,000
Total:			40,040,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	12,000	288,000
UNSKILLED	2	8,000	192,000
Total:			480,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

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

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	5.00
Other Overhead Expenses (In %) :	1.00	Telephone Expenses (In %) :	1.00
Stationery & Postage (In %) :	1.00	Advertisement & Publicity (In %) :	1.00
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	1.00

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):	6.00
Rate of Interest (In %) :	11.00	Employment :	4.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	650	Owned

Machinery	Qty.	Rate.	Amt.(In Rs)
V B ELEVATOR	2.00	65,500.00	131,000.00
GST	1.00	23,580.00	23,580.00
BUFF POLISHER	1.00	135,000.00	135,000.00

GST	1.00	24,300.00	24,300.00
DAL MILL DYRER	1.00	150,000.00	150,000.00
GST	1.00	27,000.00	27,000.00
SHELLER	1.00	78,500.00	78,500.00
GST	1.00	14,130.00	14,130.00
WEIGHMENT SCALE	1.00	6,356.00	6,356.00
GST	1.00	1,144.00	1,144.00
BAG SEALING MACHINE	1.00	20,000.00	20,000.00
HITECH DAL MILL	1.00	350,000.00	350,000.00
GST	1.00	63,000.00	63,000.00
Total			1,024,010.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
0.00	0.00	0.00	1,024,010.00	454,040.83

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	102,401.00
Bank Finance	90.00 %	Rs	
Term Loan		Rs	921,609.00
Govt. Subsidy	35.00 %	Rs	358,403.50

Means of Financing(Working Capital)

Own Contribution	100.00 %	Rs	454,040.83
Bank Finance	0.00 %	Rs	
Working Capital		Rs	0.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	921609.00	92160.90	829448.10	101376.99
2	829448.10	184321.80	645126.30	91239.29
3	645126.30	184321.80	460804.50	70963.89
4	460804.50	184321.80	276482.70	50688.50
5	276482.70	184321.80	92160.90	30413.10
6	92160.90	184321.80	0	10137.70

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
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1	0.00	0.00	0.00	0.00
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Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	7th Year	8th Year	9th Year	10th Year
Opening Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depreciation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Closing Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	7th Year	8th Year	9th Year	10th Year
Opening Balance	1024010.00	870408.50	739847.23	628870.15	534539.63	454358.69	386204.89	328274.16	279033.04	237178.08
Depreciation	153601.50	130561.27	110977.08	94330.52	80180.94	68153.80	57930.73	49241.12	41854.96	35576.71
Closing Balance	870408.50	739847.23	628870.15	534539.63	454358.69	386204.89	328274.16	279033.04	237178.08	201601.37

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	7th Year	8th Year	9th Year	10th Year
WorkShed	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Machinery	153601.50	130561.27	110977.08	94330.52	80180.94	68153.80	57930.73	49241.12	41854.96	35576.71
Total	153601.50	130561.27	110977.08	94330.52	80180.94	68153.80	57930.73	49241.12	41854.96	35576.71

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
DAL	125	375,000.00	46,875,000.00
HUSK	12	75,000.00	900,000.00
BROKEN PULSES	55	50,000.00	2,750,000.00

CAPACITY UTILIZATION OF SALES

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	7th Year	8th Year	9th Year	10th Year
CAPACITY UTILIZATION	70.00 %	80.00 %	90.00 %	90.00 %	90.00 %	90.00 %	90.00 %	90.00 %	90.00 %	90.00 %
SALES / RECEIPTS	35367500.00	40420000.00	45472500.00	45472500.00	45472500.00	45472500.00	45472500.00	45472500.00	45472500.00	45472500.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
TUR	0	85	150,000	12,750,000.00
CHANA	0	67	120,000	8,040,000.00
MOONG	0	90	80,000	7,200,000.00
MASOOR	0	75	70,000	5,250,000.00
UDID	0	85	80,000	6,800,000.00

Advertisement & Publicity	353675.00	404200.00	454725.00	454725.00	454725.00	454725.00	454725.00	454725.00	454725.00	454725.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	353675.00	404200.00	454725.00	454725.00	454725.00	454725.00	454725.00	454725.00	454725.00	454725.00
Total:	32254425.00	36862200.00	41469975.00	41469975.00	41469975.00	41469975.00	41469975.00	41469975.00	41469975.00	41469975.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	50525000.00

MANUFACTURING EXPENSES

Raw Material	40040000.00
Wages	480000.00
Repair & Maintenance	505250.00
Power & Fuel	2526250.00
Other Overhead Expenses	505250.00
Production Cost	44056750.00
Administrative Cost	2021000.00
Manufacturing Cost	46077750.00

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	146855.83
Finished goods	1	Manufacturing Cost	153592.50
Receivable by	1	Manufacturing Cost	153593.00
Total Working Capital Requirement		Per Cycle	454041.33

Profit & Loss Account

Particulars	1 Year	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	8 Year	9 Year	10 Year
Sales / Receipts	35367500.00	40420000.00	45472500.00	45472500.00	45472500.00	45472500.00	45472500.00	45472500.00	45472500.00	45472500.00
Total	35367500.00	40420000.00	45472500.00	45472500.00	45472500.00	45472500.00	45472500.00	45472500.00	45472500.00	45472500.00

MANUFACTURING EXPENSES

Rawmaterials	28028000.00	32032000.00	36036000.00	36036000.00	36036000.00	36036000.00	36036000.00	36036000.00	36036000.00	36036000.00
Wages	336000.00	384000.00	432000.00	432000.00	432000.00	432000.00	432000.00	432000.00	432000.00	432000.00
Repairs & Maintenance	353675.00	404200.00	454725.00	454725.00	454725.00	454725.00	454725.00	454725.00	454725.00	454725.00
Power & Fuel	1768375.00	2021000.00	2273625.00	2273625.00	2273625.00	2273625.00	2273625.00	2273625.00	2273625.00	2273625.00
Other Overhead Expenses	353675.00	404200.00	454725.00	454725.00	454725.00	454725.00	454725.00	454725.00	454725.00	454725.00
Depreciation	153601.50	130561.27	110977.08	94330.52	80180.94	68153.80	57930.73	49241.12	41854.96	35576.71
Production Cost	30993326.50	35375961.27	39762052.08	39745405.52	39731255.94	39719228.80	39709005.73	39700316.12	39692929.96	39686651.71

Contribution (Sales-VC)	4374173.50	5044038.73	5710447.92	5727094.48	5741244.06	5753271.20	5763494.27	5772183.88	5779570.04	5785848.29
B.E.P in %	38.17	36.45	35.04	34.29	33.61	32.98	32.56	32.36	32.20	32.05
Break Even Sales in Rs.	13500231.30	14733478.19	15932767.85	15593300.92	15282213.54	14994954.61	14807715.84	14716968.28	14640047.50	14574819.10
Break Even Units	108001.85	117867.83	127462.14	124746.41	122257.71	119959.64	118461.73	117735.75	117120.38	116598.55
Current Ratio	0	0	0	0	0	0	0	0	0	0
Net Profit Ratio	8.08	8.25 %	8.40 %	8.48 %	8.56 %	8.63 %	8.67 %	8.69 %	8.71 %	8.72 %

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;