

Application View

Application Id : 11018823872341  
Name : MALA DEVI  
Mother Name : LALITA DEVI  
Father/Spouse Name : INDAL MANDAL  
Gender : FEMALE  
Date of Birth : 01-Jan-1993  
Residential Address : AT-MAHALGAON W/NO.07, PO-MAHALGAON, BLOCK-JOKIHAT  
City: JOKIHAT  
State : BIHAR  
District: ARARIA  
Block/Taluka : JOKIHAT  
PINCODE : 854325  
Email Address : INDALMANDAL266@GMAIL.COM  
Phone Number : 9162014294  
Academic Qualification : 10TH PASS  
Social Category : OBC  
PAN Number : EAVPD4927A

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise  
Address of the Proposed Business Unit : AT-MAHALGAON W/NO.07, PO-MAHALGAON, BLOCK-JOKIHAT  
State : BIHAR District: ARARIA City: JOKIHAT  
Block/Taluka : JOKIHAT PinCode : 854325  
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) : 1500  
Land Value of the Proposed Unit (In Rs/Sq ft) : 100  
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	MUSHROOM
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District?	No
If No, Other ODOP Products :	Mushroom

## BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
BANK OF BARODA	TARAN, BIHAR	BARB0TARPUR	49088100039142

## BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	1500	100	150,000
Total:			150,000

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
AUTOMATIC PACKING MACHINE	1	200,000	200,000
Total:			200,000

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	0.00
Furniture & Fixtures (in Rs):	0.00
Contingency/Others/Miscellaneous (in Rs)	0.00
:	
Working Capital Per Estimate :	0.00

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
MUSHROOM	200	2300	460,000
Total:			460,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
WHEAT STRAW BHUSA	10	100	1,000
PLASTIC	240	5	1,200
RASSI	120	25	3,000
MASHROOM SHEED	125	10	1,250
MUSHROOM POWER AMGUCRUP	400	5	2,000
MUSHROOM CHEMICAL	600	5	3,000

Total:	11,450
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### WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
UNSKILLED	3	5,000	180,000
SKILLED	1	6,000	72,000
Total:			252,000

### WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	65
Finished Goods (In Number of Days) :	30
Receivable By (In Number of Days) :	15

### MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	2.50
Other Overhead Expenses (In %) :	0.00	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.20	Advertisement & Publicity (In %) :	0.20
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	0.00

### 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):	3.00
Rate of Interest (In %) :	11.00	Employment :	4.00

## PROJECTED FINANCIAL

### COST OF PROJECT

Land	Land Value	Ownership
LAND	100	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
Tin shed	1500	100.00	150,000.00
Total			150,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
AUTOMATIC PACKING MACHINE	1.00	200,000.00	200,000.00
Total			200,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
0.00	0.00	0.00	350,000.00	102,777.67

### "Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	35,000.00
Bank Finance	90.00 %		
Term Loan		Rs	315,000.00
Govt. Subsidy	35.00 %	Rs	122,500.00

### Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	20,555.53
Bank Finance	80.00 %		
Working Capital		Rs	82,222.14

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	315000.00	15750.00	299250.00	34650.00
2	299250.00	63000.00	236250.00	32917.50
3	236250.00	63000.00	173250.00	25987.50
4	173250.00	63000.00	110250.00	19057.50
5	110250.00	63000.00	47250.00	12127.50
6	47250.00	63000.00	0	5197.50

### Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	82,222.14	4,111.11	78,111.03	9,044.44

2	78,111.03	16,444.43	61,666.60	8,592.21
3	61,666.60	16,444.43	45,222.17	6,783.33
4	45,222.17	16,444.43	28,777.74	4,974.44
5	28,777.74	16,444.43	12,333.31	3,165.55
6	12,333.31	16,444.43	0.00	1,356.66

### Statement Showing the Depreciation on Fixed Assets

#### WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	150000.00	135000.00	121500.00	109350.00	98415.00
Depreciation	15000.00	13500.00	12150.00	10935.00	9841.50
Closing Balance	135000.00	121500.00	109350.00	98415.00	88573.50

#### MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	200000.00	170000.00	144500.00	122825.00	104401.25
Depreciation	30000.00	25500.00	21675.00	18423.75	15660.19
Closing Balance	170000.00	144500.00	122825.00	104401.25	88741.06

#### TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	15000.00	13500.00	12150.00	10935.00	9841.50
Machinery	30000.00	25500.00	21675.00	18423.75	15660.19
Total	45000.00	39000.00	33825.00	29358.75	25501.69

### Schedule of Sales Realization

#### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
MUSHROOM	200	2,300.00	460,000.00

#### 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	322000.00	368000.00	414000.00	414000.00	414000.00

### Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
WHEAT STRAW BHUSA	0	10	100	1,000.00
PLASTIC	0	240	5	1,200.00
RASSI	0	120	25	3,000.00
MASHROOM SHEED	0	125	10	1,250.00

MUSHROOM POWER AMGUCRUP	0	400	5	2,000.00
MUSHROOM CHEMICAL	0	600	5	3,000.00
Total				11,450.00

### WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Unskilled	3	5,000	180,000.00
Skilled	1	6,000	72,000.00
Total	4		252000.0

Repairs and Maintenance	Rs	4,600.00
Power and Fuel	Rs	11,500.00
Other Overhead Expenses	Rs	0.00

### ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	920.00
Advertisement & Publicity	920.00
Workshed Rent	0.00
Other Miscellaneous Expenses	0.00
Total	1,840.00

### 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	8015.00	9160.00	10305.00	10305.00	10305.00
Wages	176400.00	201600.00	226800.00	226800.00	226800.00
Repairs & Maintenance	3220.00	3680.00	4140.00	4140.00	4140.00
Power & Fuel	8050.00	9200.00	10350.00	10350.00	10350.00
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	644.00	736.00	828.00	828.00	828.00
Advertisement & Publicity	644.00	736.00	828.00	828.00	828.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00

Other Miscellaneous Expenses	0.00	0.00	0.00	0.00	0.00
Total:	196973.00	225112.00	253251.00	253251.00	253251.00

### Assessment of Working Capital

Particulars	Amount in Rs.
Sale	460000.00

### MANUFACTURING EXPENSES

Raw Material	11450.00
Wages	252000.00
Repair & Maintenance	4600.00
Power & Fuel	11500.00
Other Overhead Expenses	0.00
Production Cost	279550.00
Administrative Cost	1840.00
Manufacturing Cost	281390.00

### Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	65	Production Cost	60569.17
Finished goods	30	Manufacturing Cost	28139.00
Receivable by	15	Manufacturing Cost	14070.00
Total Working Capital Requirement		Per Cycle	102778.17

### Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		322000.00	368000.00	414000.00	414000.00
Total		322000.00	368000.00	414000.00	414000.00

### MANUFACTURING EXPENSES

Rawmaterials		8015.00	9160.00	10305.00	10305.00
Wages		176400.00	201600.00	226800.00	226800.00
Repairs & Maintenance		3220.00	3680.00	4140.00	4140.00
Power & Fuel		8050.00	9200.00	10350.00	10350.00
Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		45000.00	39000.00	33825.00	29358.75
Production Cost		240685.00	262640.00	285420.00	280953.75

### ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
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Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		644.00	736.00	828.00	828.00
Advertisement & Publicity		644.00	736.00	828.00	828.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		0.00	0.00	0.00	0.00
Administrative Cost		1288.00	1472.00	1656.00	1656.00
Interest on Bank credit					
Term Loan		34650.00	32917.50	25987.50	19057.50
Working Capital		9044.44	8592.21	6783.33	4974.44
Cost of Sale		285667.44	305621.71	319846.83	306641.69
Net Profit Before Tax		36332.56	62378.29	94153.17	107358.31
Less Tax		0	0.00	0	0
Net Profit		36332.56	62378.29	94153.17	107358.31

### Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		36332.56	62378.29	94153.17	107358.31
Add :					
Depreciation		45000.00	39000.00	33825.00	29358.75
<b>TOTAL - A</b>		<b>81332.56</b>	<b>101378.29</b>	<b>127978.17</b>	<b>136717.06</b>
Payments :					
On Term Loan :					
Interest		34650.00	32917.50	25987.50	19057.50
Installment		15750.00	63000.00	63000.00	63000.00
On Working Capital					
Interest		9044.44	8592.21	6783.33	4974.44
<b>TOTAL - B</b>		<b>59444.44</b>	<b>104509.71</b>	<b>95770.83</b>	<b>87031.94</b>
Average D.S.C.R		1.37	0.97	1.34	1.57

### Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		55555.53	55555.53	55555.53	55555.53
Profit		36332.56	62378.29	94153.17	107358.31
Term Loan		315000.00	299250.00	236250.00	173250.00
Working Capital		82222.14	78111.03	61666.60	45222.17
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
<b>Total</b>		<b>489110.23</b>	<b>495294.85</b>	<b>447625.30</b>	<b>381386.01</b>



## ASSETS

Gross Fixed Assets		350000.00	305000.00	266000.00	232175.00
Less : Depreciation		45000.00	39000.00	33825.00	29358.75
Net Fixed Assets		305000.00	266000.00	232175.00	202816.25
Preliminary & Pre-Op. Expenses		0	0	0	0
Current Assets		82222.14	78111.03	61666.60	45222.17
Cash in Bank/Hand		101888.09	151183.82	153783.70	133347.59
<b>Total</b>		<b>489110.23</b>	<b>495294.85</b>	<b>447625.30</b>	<b>381386.01</b>

## Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		36332.56	62378.29	94153.17	107358.31
Add : Depreciation		45000.00	39000.00	33825.00	29358.75
Term Loan		315000.00	299250.00	236250.00	173250.00
Working Capital Loan		82222.14	78111.03	61666.60	45222.17
Promoters Capital		45277.77	0.00	0.00	0.00
<b>Total</b>		<b>523832.47</b>	<b>478739.32</b>	<b>425894.77</b>	<b>355189.23</b>
Total Fixed Capital		350000	350000	350000	350000
Repayment of Term Loan		15750.00	63000.00	63000.00	63000.00
Repayment of WC Loan		4111.11	16444.43	16444.43	16444.43
Current Assets		82222.14	78111.03	61666.60	45222.17
<b>Total</b>		<b>102083.25</b>	<b>157555.46</b>	<b>141111.03</b>	<b>124666.60</b>
Opening Balance		0	421749.22	742933.08	1027716.82
Surplus		421749.22	321183.86	284783.74	230522.63
<b>Closing Balance</b>		<b>421749.22</b>	<b>742933.08</b>	<b>1027716.82</b>	<b>1258239.45</b>

## Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		80938.00	73389.50	61468.50	50072.25
Variable Cost		249729.44	271232.21	292203.33	285928.19
Total Cost		330667.44	344621.71	353671.83	336000.44
Sales		322000.00	368000.00	414000.00	414000.00
Contribution (Sales-VC)		72270.56	96767.79	121796.67	128071.81
B.E.P in %		111.99	75.84	50.47	39.10
Break Even Sales in Rs.		360617.60	279094.27	208938.05	161861.63
Break Even Units		1803.09	1395.47	1044.69	809.31
Current Ratio		1.29	0.65	0.55	0.44

Net Profit Ratio		11.28 %	16.95 %	22.74 %	25.93 %
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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;