

Application View

Application Id : 11020823834401
Name : GYANI PASWAN
Mother Name : URMILA DEVI
Father/Spouse Name : PARSURAM PASWAN
Gender : MALE
Date of Birth : 05-Jan-1995
Residential Address : VILL.-SASAULI,POST+P.S.-AURAI,DISTT.-MUZAFFARPUR,PIN CODE-843312
City: MUZAFFARPUR
State : BIHAR
District: MUZAFFARPUR
Block/Taluka : AURAI
PINCODE : 843312
Email Address : GYANIKUMAR19951995@GMAIL.COM
Phone Number : 9525211222
Academic Qualification : GRADUATE
Social Category : SC
PAN Number : COJPP2698C

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : GYANI PASWAN
Address of the Proposed Business Unit : VILL.-SASAULI,POST+P.S.-AURAI,DISTT.-MUZAFFARPUR,PIN CODE-843312
State : BIHAR District: MUZAFFARPUR City: MUZAFFARPUR
Block/Taluka : AURAI PinCode : 843312
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) : 2000
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 grading,filtration,processing,packeging,storage
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No
If No, Other ODOP Products : Mushroom based products

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
CENTRAL BANK OF INDIA	AURAI	CBIN0284701	3314233961

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	2000	100	200,000
Total:			200,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
MASHROOM DRYER	1	30,000	30,000
SPRAY MACHINE	1	10,000	10,000
MASHROOM PROCESSING MACHINE	1	150,000	150,000
BLENDER MACHINE	1	50,000	50,000
Total:			240,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 35,000.00
Furniture & Fixtures (in Rs): 30,000.00
Contingency/Others/Miscellaneous (in Rs) 40,000.00
Working Capital Per Estimate : 105,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
MASHROOM MURABBA	500	5000	2,500,000
MASHROOM BARI	250	5500	1,375,000
MASHROOM PAPAD	450	6000	2,700,000
MASHROOM JALLY	450	5500	2,475,000
MASHROOM JAM	550	4500	2,475,000
MASHROOM PICKLE	550	5000	2,750,000
Total:			14,275,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
RAW MASHROOM	130	32000	4,160,000
Total:			4,160,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	15,000	360,000
UNSKILLED	2	10,000	240,000
Total:			600,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	15
Finished Goods (In Number of Days) :	7
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 %) :	1.00	Telephone Expenses (In %) :	1.00
Stationery & Postage (In %) :	0.00	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) :	7.00	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	100	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
	2000	100.00	200,000.00
Total			200,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
MASHROOM DRYER	1.00	30,000.00	30,000.00
SPRAY MACHINE	1.00	10,000.00	10,000.00
MASHROOM PROCESSING MACHINE	1.00	150,000.00	150,000.00
BLENDER MACHINE	1.00	50,000.00	50,000.00
Total			240,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
35,000.00	30,000.00	40,000.00	545,000.00	535,315.00

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	54,500.00
Bank Finance	90.00 %		
Term Loan		Rs	490,500.00
Govt. Subsidy	35.00 %	Rs	190,750.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	107,063.00
Bank Finance	80.00 %		
Working Capital		Rs	428,252.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	490500.00	35035.71	455464.29	53955.00
2	455464.29	70071.43	385392.86	50101.07
3	385392.86	70071.43	315321.43	42393.21
4	315321.43	70071.43	245250.00	34685.36
5	245250.00	70071.43	175178.57	26977.50
6	175178.57	70071.43	105107.14	19269.64
7	105107.14	70071.43	35035.71	11561.79
8	35035.71	70071.43	0	3853.93

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	428,252.00	30,589.43	397,662.57	47,107.72
2	397,662.57	61,178.86	336,483.71	43,742.88
3	336,483.71	61,178.86	275,304.85	37,013.21
4	275,304.85	61,178.86	214,125.99	30,283.53
5	214,125.99	61,178.86	152,947.13	23,553.86
6	152,947.13	61,178.86	91,768.27	16,824.18
7	91,768.27	61,178.86	30,589.41	10,094.51
8	30,589.41	61,178.86	0.00	3,364.84

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	200000.00	180000.00	162000.00	145800.00	131220.00
Depreciation	20000.00	18000.00	16200.00	14580.00	13122.00
Closing Balance	180000.00	162000.00	145800.00	131220.00	118098.00

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	240000.00	204000.00	173400.00	147390.00	125281.50
Depreciation	36000.00	30600.00	26010.00	22108.50	18792.22
Closing Balance	204000.00	173400.00	147390.00	125281.50	106489.28

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	20000.00	18000.00	16200.00	14580.00	13122.00
Machinery	36000.00	30600.00	26010.00	22108.50	18792.22
Total	56000.00	48600.00	42210.00	36688.50	31914.22

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
MASHROOM MURABBA	500	5,000.00	2,500,000.00
mashroom bari	250	5,500.00	1,375,000.00
mashroom papad	450	6,000.00	2,700,000.00
mashroom jally	450	5,500.00	2,475,000.00
mashroom jam	550	4,500.00	2,475,000.00
mashroom pickle	550	5,000.00	2,750,000.00

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	9992500.00	11420000.00	12847500.00	12847500.00	12847500.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
raw mashroom	0	130	32,000	4,160,000.00
Total				4,160,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	2	15,000	360,000.00
	2	10,000	240,000.00
Total	4		600000.0

Repairs and Maintenance	Rs	142,750.00
Power and Fuel	Rs	285,500.00
Other Overhead Expenses	Rs	142,750.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	142,750.00
Stationery & Postage	0.00
Advertisement & Publicity	142,750.00
Workshed Rent	0.00
Other Miscellaneous Expenses	142,750.00
Total	428,250.00

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	2912000.00	3328000.00	3744000.00	3744000.00	3744000.00
Wages	420000.00	480000.00	540000.00	540000.00	540000.00
Repairs & Maintenance	99925.00	114200.00	128475.00	128475.00	128475.00
Power & Fuel	199850.00	228400.00	256950.00	256950.00	256950.00
Other Overhead Expenses	99925.00	114200.00	128475.00	128475.00	128475.00

ADMINISTRATIVE EXPENSES

Salary	0.00	0.00	0.00	0.00	0.00
Postage Telephone	99925.00	114200.00	128475.00	128475.00	128475.00
Stationery & Postage	0.00	0.00	0.00	0.00	0.00
Advertisement & Publicity	99925.00	114200.00	128475.00	128475.00	128475.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	99925.00	114200.00	128475.00	128475.00	128475.00
Total:	4031475.00	4607400.00	5183325.00	5183325.00	5183325.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	14275000.00

MANUFACTURING EXPENSES

Raw Material	4160000.00
Wages	600000.00
Repair & Maintenance	142750.00
Power & Fuel	285500.00
Other Overhead Expenses	142750.00
Production Cost	5331000.00
Administrative Cost	428250.00
Manufacturing Cost	5759250.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	15	Production Cost	266550.00
Finished goods	7	Manufacturing Cost	134382.50
Receivable by	7	Manufacturing Cost	134383.00
Total Working Capital Requirement		Per Cycle	535315.50

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		9992500.00	11420000.00	12847500.00	12847500.00
Total		9992500.00	11420000.00	12847500.00	12847500.00

MANUFACTURING EXPENSES

Rawmaterials		2912000.00	3328000.00	3744000.00	3744000.00
Wages		420000.00	480000.00	540000.00	540000.00
Repairs & Maintenance		99925.00	114200.00	128475.00	128475.00
Power & Fuel		199850.00	228400.00	256950.00	256950.00
Other Overhead Expenses		99925.00	114200.00	128475.00	128475.00

Depreciation		56000.00	48600.00	42210.00	36688.50
Production Cost		3787700.00	4313400.00	4840110.00	4834588.50

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		99925.00	114200.00	128475.00	128475.00
Stationery & Postage		0.00	0.00	0.00	0.00
Advertisement & Publicity		99925.00	114200.00	128475.00	128475.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		99925.00	114200.00	128475.00	128475.00
Administrative Cost		299775.00	342600.00	385425.00	385425.00
Interest on Bank credit					
Term Loan		53955.00	50101.07	42393.21	34685.36
Working Capital		47107.72	43742.88	37013.21	30283.53
Cost of Sale		4188537.72	4749843.95	5304941.42	5284982.39
Net Profit Before Tax		5803962.28	6670156.05	7542558.58	7562517.61
Less Tax		0	0.00	0	0
Net Profit		5803962.28	6670156.05	7542558.58	7562517.61

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		5803962.28	6670156.05	7542558.58	7562517.61
Add :					
Depreciation		56000.00	48600.00	42210.00	36688.50
TOTAL - A		5859962.28	6718756.05	7584768.58	7599206.11
Payments :					
On Term Loan :					
Interest		53955.00	50101.07	42393.21	34685.36
Installment		35035.71	70071.43	70071.43	70071.43
On Working Capital					
Interest		47107.72	43742.88	37013.21	30283.53
TOTAL - B		136098.43	163915.38	149477.85	135040.32
Average D.S.C.R		43.06	40.99	50.74	56.27

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		161563.00	161563.00	161563.00	161563.00

Profit		5803962.28	6670156.05	7542558.58	7562517.61
Term Loan		490500.00	455464.29	385392.86	315321.43
Working Capital		428252.00	397662.57	336483.71	275304.85
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		6884277.28	7684845.91	8425998.15	8314706.89

ASSETS

Gross Fixed Assets		470000.00	414000.00	365400.00	323190.00
Less : Depreciation		56000.00	48600.00	42210.00	36688.50
Net Fixed Assets		414000.00	365400.00	323190.00	286501.50
Preliminary & Pre-Op. Expenses		35000	26250	19687.5	14765.625
Current Assets		428252.00	397662.57	336483.71	275304.85
Cash in Bank/Hand		6042025.28	6921783.34	7766324.44	7752900.54
Total		6884277.28	7684845.91	8425998.15	8314706.89

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		5803962.28	6670156.05	7542558.58	7562517.61
Add : Depreciation		56000.00	48600.00	42210.00	36688.50
Term Loan		490500.00	455464.29	385392.86	315321.43
Working Capital Loan		428252.00	397662.57	336483.71	275304.85
Promoters Capital		108031.50	0.00	0.00	0.00
Total		6886745.78	7571882.91	8306645.15	8189832.39
Total Fixed Capital		545000	545000	545000	545000
Repayment of Term Loan		35035.71	70071.43	70071.43	70071.43
Repayment of WC Loan		30589.43	61178.86	61178.86	61178.86
Current Assets		428252.00	397662.57	336483.71	275304.85
Total		493877.14	528912.86	467734.00	406555.14
Opening Balance		0	6392868.64	13435838.69	21274749.84
Surplus		6392868.64	7042970.05	7838911.15	7783277.25
Closing Balance		6392868.64	13435838.69	21274749.84	29058027.09

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		409730.00	441301.07	470028.21	456798.86
Variable Cost		3834807.72	4357142.88	4877123.21	4864872.03
Total Cost		4244537.72	4798443.95	5347151.42	5321670.89
Sales		9992500.00	11420000.00	12847500.00	12847500.00

Contribution (Sales-VC)		6157692.28	7062857.12	7970376.79	7982627.97
B.E.P in %		6.65	6.25	5.90	5.72
Break Even Sales in Rs.		664896.33	713543.84	757641.40	735186.88
Break Even Units		1329.79	1427.09	1515.28	1470.37
Current Ratio		2.57	1.77	1.60	1.40
Net Profit Ratio		58.08 %	58.41 %	58.71 %	58.86 %

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;