

Application View

Application Id : 11020823871336
Name : PINKI KUMARI
Mother Name : BASHANTI DEVI
Father/Spouse Name : NARAYAN SAH
Gender : FEMALE
Date of Birth : 20-Dec-1990
Residential Address : VILLAGE GOKULA POST RUPAULI
City: MUZAFFARPUR
State : BIHAR
District: MUZAFFARPUR
Block/Taluka : PAROO
PINCODE : 843120
Email Address : BHAGRITSAH40@GMAIL.COM
Phone Number : 9523438739
Academic Qualification : 10TH PASS
Social Category : OBC
PAN Number : FKLPD1348N

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : PINKI KUMARI
Address of the Proposed Business Unit : VILLAGE GOKULA POST RUPAULI
State : BIHAR District: MUZAFFARPUR City: MUZAFFARPUR
Block/Taluka : PAROO PinCode : 843120
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) : 10000
Land Value of the Proposed Unit (In Rs/Sq ft) : 300
Personal Contribution Towards the Project(in %) : 15.00
Loan for Working Capital : Yes
Own Contribution on working capital (in %) : 20.00

PRODUCT DETAILS

| | |
|--|---------------------|
| Type of Proposed Product to be Manufactured : | Agriculture Produce |
| Type of Activities to be Involved while Manufacturing the Product | Mashroom |
| If Agriculture Produce, 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 |
|----------------------|-------------|-------------|---------------------|
| PUNJAB NATIONAL BANK | GOKULA | PUNB0103520 | 1035010274838 |

BUILDING DETAILS

| Type of Building | Area (Sq. ft) | Rate/Sq.ft (In Rs) | Amount (In Rs) |
|------------------|---------------|--------------------|----------------|
| TIN SHED | 3000 | 100 | 300,000 |
| Total: | | | 300,000 |

MACHINERY DETAILS

| Type of Machinery | Quantity/Number of Units | Rate/Unit (In Rs) | Amount(In Rs.) |
|----------------------|--------------------------|-------------------|----------------|
| MUSHROOM ALL MACHINE | 1 | 500,000 | 500,000 |
| Total: | | | 500,000 |

OTHER FINANCIAL DETAILS

| | |
|--|------------|
| Preliminary & Pre-operative Cost (in Rs) : | 100,000.00 |
| Furniture & Fixtures (in Rs): | 50,000.00 |
| Contingency/Others/Miscellaneous (in Rs) | 50,000.00 |
| : | |
| Working Capital Per Estimate : | 200,000.00 |

SALES DETAILS

| Type of Product | Rate/Unit (In Rs) | Number of Units of Proposed Product Expected | Amount(In Rs.) |
|-----------------|-------------------|--|----------------|
| MUSHROOM | 300 | 6500 | 1,950,000 |
| Total: | | | 1,950,000 |

RAW MATERIALS

| Name of the Raw Material | Rate/Unit (In Rs) | Reqd. Unit | Amount(In Rs.) |
|--------------------------|-------------------|------------|----------------|
| MUSHROOM | 180 | 6500 | 1,170,000 |
| Total: | | | 1,170,000 |

WAGES DETAILS

| Type of Worker | No. of Worker | Wages Per Month Per Person (In Rs) | Amount (In Rs) |
|----------------|---------------|------------------------------------|----------------|
| SKILLED | 2 | 8,000 | 192,000 |
| Total: | | | 192,000 |

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

| | |
|--------------------------------------|----|
| Stock In Process (In Number of Days) | 90 |
| Finished Goods (In Number of Days) : | 30 |
| Receivable By (In Number of Days) : | 30 |

MISCELLANEOUS EXPENDITURE

| | | | |
|-----------------------------------|------|--|------|
| Repair and Maintenance (In %) : | 0.00 | Power and Fuel (In %) : | 2.00 |
| Other Overhead Expenses (In %) : | 0.01 | Telephone Expenses (In %) : | 0.00 |
| Stationery & Postage (In %) : | 0.02 | Advertisement & Publicity (In %) : | 0.02 |
| Building Rent per Month(In Rs.) : | 0.00 | Other Miscellaneous Expenditure (In %) : | 0.01 |

DEPRECIATION DETAILS

| | | | |
|----------------------|-------|-----------------------|-------|
| On Building (In %) : | 10.00 | On Machinery (In %) : | 15.00 |
|----------------------|-------|-----------------------|-------|

OTHER DETAILS

| | | | |
|------------------------------------|-------|--|------|
| Loan Repayment Period (in Years) : | 7.00 | Project Implementation Period (In Months): | 3.00 |
| Rate of Interest (In %) : | 11.00 | Employment : | 2.00 |

PROJECTED FINANCIAL

COST OF PROJECT

| Land | Land Value | Ownership |
|------|------------|-----------|
| LAND | 300 | OWN |

| Workshed | Area/Sq.ft | Rate(In Rs.) | Amt.(In Rs) |
|--------------|------------|--------------|-------------------|
| Tin shed | 3000 | 100.00 | 300,000.00 |
| Total | | | 300,000.00 |

| Machinery | Qty. | Rate. | Amt.(In Rs) |
|----------------------|------|------------|-------------------|
| Mushroom all machine | 1.00 | 500,000.00 | 500,000.00 |
| Total | | | 500,000.00 |

| Preliminary & Pre-operative Cost | Furniture & Fixtures | Contingency/Others/Miscellaneous | Total Capital Expenditure | Working Capital |
|----------------------------------|----------------------|----------------------------------|---------------------------|-----------------|
| 100,000.00 | 50,000.00 | 50,000.00 | 1,000,000.00 | 700,792.50 |

"Means of Financing(Term Loan)"

| | | | |
|------------------|---------|----|------------|
| Own Contribution | 15.00 % | Rs | 150,000.00 |
| Bank Finance | 85.00 % | | |
| Term Loan | | Rs | 850,000.00 |
| Govt. Subsidy | 35.00 % | Rs | 350,000.00 |

Means of Financing(Working Capital)

| | | | |
|------------------|---------|----|------------|
| Own Contribution | 20.00 % | Rs | 140,158.50 |
| Bank Finance | 80.00 % | | |
| Working Capital | | Rs | 560,634.00 |

Term Loan

| Year | Opening Balance | Installment | Closing Balance | Interest |
|------|-----------------|-------------|-----------------|----------|
| 1 | 850000.00 | 30357.14 | 819642.86 | 93500.00 |
| 2 | 819642.86 | 121428.57 | 698214.29 | 90160.71 |
| 3 | 698214.29 | 121428.57 | 576785.72 | 76803.57 |
| 4 | 576785.72 | 121428.57 | 455357.15 | 63446.43 |
| 5 | 455357.15 | 121428.57 | 333928.58 | 50089.29 |
| 6 | 333928.58 | 121428.57 | 212500.01 | 36732.14 |
| 7 | 212500.01 | 121428.57 | 91071.44 | 23375.00 |
| 8 | 91071.44 | 121428.57 | 0 | 10017.86 |

Working Capital

| Year | Opening Balance | Installment | Closing Balance | Interest |
|------|-----------------|-------------|-----------------|-----------|
| 1 | 560,634.00 | 20,022.64 | 540,611.36 | 61,669.74 |
| 2 | 540,611.36 | 80,090.57 | 460,520.79 | 59,467.25 |
| 3 | 460,520.79 | 80,090.57 | 380,430.22 | 50,657.29 |
| 4 | 380,430.22 | 80,090.57 | 300,339.65 | 41,847.32 |
| 5 | 300,339.65 | 80,090.57 | 220,249.08 | 33,037.36 |
| 6 | 220,249.08 | 80,090.57 | 140,158.51 | 24,227.40 |
| 7 | 140,158.51 | 80,090.57 | 60,067.94 | 15,417.44 |
| 8 | 60,067.94 | 80,090.57 | 0.00 | 6,607.47 |

Statement Showing the Depreciation on Fixed Assets

WORK SHED

| Particulars | 1st Year | 2nd Year | 3rd Year | 4th Year | 5th Year |
|-----------------|-----------|-----------|-----------|-----------|-----------|
| Opening Balance | 300000.00 | 270000.00 | 243000.00 | 218700.00 | 196830.00 |
| Depreciation | 30000.00 | 27000.00 | 24300.00 | 21870.00 | 19683.00 |
| Closing Balance | 270000.00 | 243000.00 | 218700.00 | 196830.00 | 177147.00 |

MACHINERY

| Particulars | 1st Year | 2nd Year | 3rd Year | 4th Year | 5th Year |
|-----------------|-----------|-----------|-----------|-----------|-----------|
| Opening Balance | 500000.00 | 425000.00 | 361250.00 | 307062.50 | 261003.12 |
| Depreciation | 75000.00 | 63750.00 | 54187.50 | 46059.38 | 39150.47 |
| Closing Balance | 425000.00 | 361250.00 | 307062.50 | 261003.12 | 221852.65 |

TOTAL DEPRECIATION

| Particulars | 1st Year | 2nd Year | 3rd Year | 4th Year | 5th Year |
|-------------|-----------|----------|----------|----------|----------|
| WorkShed | 30000.00 | 27000.00 | 24300.00 | 21870.00 | 19683.00 |
| Machinery | 75000.00 | 63750.00 | 54187.50 | 46059.38 | 39150.47 |
| Total | 105000.00 | 90750.00 | 78487.50 | 67929.38 | 58833.47 |

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

| Particulars of Product | Rate/Pair/Unit | No. of Pair/Unit | Amount in Rs |
|------------------------|----------------|------------------|--------------|
| Mushroom | 300 | 6,500.00 | 1,950,000.00 |

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 | 1365000.00 | 1560000.00 | 1755000.00 | 1755000.00 | 1755000.00 |

Raw Materials

| Particulars | Unit | Rate/unit | Reqd.Unit | Amount in Rs. |
|-------------|------|-----------|-----------|---------------|
| Mushroom | 0 | 180 | 6,500 | 1,170,000.00 |
| Total | | | | 1,170,000.00 |

WAGES

| Particulars | No. of Worker | Wages Per Month | Amount (In Rs.) |
|-------------|---------------|-----------------|-----------------|
| Skilled | 2 | 8,000 | 192,000.00 |
| Total | 2 | | 192000.0 |

| | | |
|-------------------------|----|-----------|
| Repairs and Maintenance | Rs | 0.00 |
| Power and Fuel | Rs | 39,000.00 |
| Other Overhead Expenses | Rs | 195.00 |

ADMINISTRATIVE EXPENSES

| | |
|------------------------------|---------------|
| Telephone Expenses | 0.00 |
| Stationery & Postage | 390.00 |
| Advertisement & Publicity | 390.00 |
| Workshed Rent | 0.00 |
| Other Miscellaneous Expenses | 195.00 |
| Total | 975.00 |

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 | 819000.00 | 936000.00 | 1053000.00 | 1053000.00 | 1053000.00 |
| Wages | 134400.00 | 153600.00 | 172800.00 | 172800.00 | 172800.00 |
| Repairs & Maintenance | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Power & Fuel | 27300.00 | 31200.00 | 35100.00 | 35100.00 | 35100.00 |
| Other Overhead Expenses | 136.50 | 156.00 | 175.50 | 175.50 | 175.50 |

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 | 273.00 | 312.00 | 351.00 | 351.00 | 351.00 |
| Advertisement & Publicity | 273.00 | 312.00 | 351.00 | 351.00 | 351.00 |
| Workshed Rent | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Miscellaneous Expenses | 136.50 | 156.00 | 175.50 | 175.50 | 175.50 |
| Total: | 981519.00 | 1121736.00 | 1261953.00 | 1261953.00 | 1261953.00 |

Assessment of Working Capital

| Particulars | Amount in Rs. |
|-------------|---------------|
| Sale | 1950000.00 |

MANUFACTURING EXPENSES

| | |
|----------------------------|-------------------|
| Raw Material | 1170000.00 |
| Wages | 192000.00 |
| Repair & Maintenance | 0.00 |
| Power & Fuel | 39000.00 |
| Other Overhead Expenses | 195.00 |
| Production Cost | 1401195.00 |
| Administrative Cost | 975.00 |
| Manufacturing Cost | 1402170.00 |

Working Capital Estimate

| Element of Working Capital | No of Days | Basis | Amount in Rs. |
|-----------------------------------|------------|--------------------|---------------|
| 0 | 0 | Material Cost | 0.00 |
| Stock in process | 90 | Production Cost | 420358.50 |
| Finished goods | 30 | Manufacturing Cost | 140217.00 |
| Receivable by | 30 | Manufacturing Cost | 140217.00 |
| Total Working Capital Requirement | | Per Cycle | 700792.50 |

Profit & Loss Account

| Particulars | 0 Year | 1 Year | 2 Year | 3 Year | 4 Year |
|------------------|--------|------------|------------|------------|------------|
| Sales / Receipts | | 1365000.00 | 1560000.00 | 1755000.00 | 1755000.00 |
| Total | | 1365000.00 | 1560000.00 | 1755000.00 | 1755000.00 |

MANUFACTURING EXPENSES

| | | | | | |
|-------------------------|--|------------|------------|------------|------------|
| Rawmaterials | | 819000.00 | 936000.00 | 1053000.00 | 1053000.00 |
| Wages | | 134400.00 | 153600.00 | 172800.00 | 172800.00 |
| Repairs & Maintenance | | 0.00 | 0.00 | 0.00 | 0.00 |
| Power & Fuel | | 27300.00 | 31200.00 | 35100.00 | 35100.00 |
| Other Overhead Expenses | | 136.50 | 156.00 | 175.50 | 175.50 |
| Depreciation | | 105000.00 | 90750.00 | 78487.50 | 67929.38 |
| Production Cost | | 1085836.50 | 1211706.00 | 1339563.00 | 1329004.88 |

ADMINISTRATIVE EXPENSES

| | | | | | |
|------------------------------|--|--------|--------|--------|--------|
| Salary | | 0.00 | 0.00 | 0.00 | 0.00 |
| Postage Telephone | | 0.00 | 0.00 | 0.00 | 0.00 |
| Stationery & Postage | | 273.00 | 312.00 | 351.00 | 351.00 |
| Advertisement & Publicity | | 273.00 | 312.00 | 351.00 | 351.00 |
| Workshed Rent | | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Miscellaneous Expenses | | 136.50 | 156.00 | 175.50 | 175.50 |
| Administrative Cost | | 682.50 | 780.00 | 877.50 | 877.50 |

Interest on Bank credit

| | | | | | |
|-----------------------|--|------------|------------|------------|------------|
| Term Loan | | 93500.00 | 90160.71 | 76803.57 | 63446.43 |
| Working Capital | | 61669.74 | 59467.25 | 50657.29 | 41847.32 |
| Cost of Sale | | 1241688.74 | 1362113.96 | 1467901.36 | 1435176.13 |
| Net Profit Before Tax | | 123311.26 | 197886.04 | 287098.64 | 319823.87 |
| Less Tax | | 0 | 0.00 | 0 | 0 |
| Net Profit | | 123311.26 | 197886.04 | 287098.64 | 319823.87 |

Calculation of Debt Service Credit Ratio

| Particulars | 0 Year | 1 Year | 2 Year | 3 Year | 4 Year |
|---------------------------|--------|------------------|------------------|------------------|------------------|
| Net Profit | | 123311.26 | 197886.04 | 287098.64 | 319823.87 |
| Add : | | | | | |
| Depreciation | | 105000.00 | 90750.00 | 78487.50 | 67929.38 |
| TOTAL - A | | 228311.26 | 288636.04 | 365586.14 | 387753.25 |
| Payments : | | | | | |
| On Term Loan : | | | | | |
| Interest | | 93500.00 | 90160.71 | 76803.57 | 63446.43 |
| Installment | | 30357.14 | 121428.57 | 121428.57 | 121428.57 |
| On Working Capital | | | | | |
| Interest | | 61669.74 | 59467.25 | 50657.29 | 41847.32 |
| TOTAL - B | | 185526.88 | 271056.53 | 248889.43 | 226722.32 |
| Average D.S.C.R | | 1.23 | 1.06 | 1.47 | 1.71 |

Balance Sheet

| Particulars | 0 Year | 1 Year | 2 Year | 3 Year | 4 Year |
|---------------------|--------|-------------------|-------------------|-------------------|-------------------|
| LIABILITIES | | | | | |
| Promoters Capital | | 290158.50 | 290158.50 | 290158.50 | 290158.50 |
| Profit | | 123311.26 | 197886.04 | 287098.64 | 319823.87 |
| Term Loan | | 850000.00 | 819642.86 | 698214.29 | 576785.72 |
| Working Capital | | 560634.00 | 540611.36 | 460520.79 | 380430.22 |
| Current Liabilities | | 0 | 0 | 0 | 0 |
| Sundry Creditors | | 0 | 0 | 0 | 0 |
| Total | | 1824103.76 | 1848298.76 | 1735992.22 | 1567198.31 |

ASSETS

| | | | | | |
|--------------------------------|--|-------------------|-------------------|-------------------|-------------------|
| Gross Fixed Assets | | 850000.00 | 745000.00 | 654250.00 | 575762.50 |
| Less : Depreciation | | 105000.00 | 90750.00 | 78487.50 | 67929.38 |
| Net Fixed Assets | | 745000.00 | 654250.00 | 575762.50 | 507833.12 |
| Preliminary & Pre-Op. Expenses | | 100000 | 75000 | 56250 | 42187.5 |
| Current Assets | | 560634.00 | 540611.36 | 460520.79 | 380430.22 |
| Cash in Bank/Hand | | 518469.76 | 653437.40 | 699708.93 | 678934.97 |
| Total | | 1824103.76 | 1848298.76 | 1735992.22 | 1567198.31 |

Cash Flow Statement

| Particulars | 0 Year | 1 Year | 2 Year | 3 Year | 4 Year |
|----------------------|--------|-----------|-----------|-----------|-----------|
| Net Profit | | 123311.26 | 197886.04 | 287098.64 | 319823.87 |
| Add : Depreciation | | 105000.00 | 90750.00 | 78487.50 | 67929.38 |
| Term Loan | | 850000.00 | 819642.86 | 698214.29 | 576785.72 |
| Working Capital Loan | | 560634.00 | 540611.36 | 460520.79 | 380430.22 |

| | | | | | |
|------------------------|--|------------|------------|------------|------------|
| Promoters Capital | | 255118.88 | 0.00 | 0.00 | 0.00 |
| Total | | 1894064.14 | 1648890.26 | 1524321.22 | 1344969.19 |
| Total Fixed Capital | | 1000000 | 1000000 | 1000000 | 1000000 |
| Repayment of Term Loan | | 30357.14 | 121428.57 | 121428.57 | 121428.57 |
| Repayment of WC Loan | | 20022.64 | 80090.57 | 80090.57 | 80090.57 |
| Current Assets | | 560634.00 | 540611.36 | 460520.79 | 380430.22 |
| Total | | 611013.78 | 742130.50 | 662039.93 | 581949.36 |
| Opening Balance | | 0 | 1283050.36 | 2189810.12 | 3052091.41 |
| Surplus | | 1283050.36 | 906759.76 | 862281.29 | 763019.83 |
| Closing Balance | | 1283050.36 | 2189810.12 | 3052091.41 | 3815111.24 |

Break Even Point and Ratio Analysis

| Particulars | 0 Year | 1 Year | 2 Year | 3 Year | 4 Year |
|-------------------------|--------|------------|------------|------------|------------|
| Fixed Cost | | 199182.50 | 181690.71 | 156168.57 | 132253.31 |
| Variable Cost | | 1147506.24 | 1271173.25 | 1390220.29 | 1370852.20 |
| Total Cost | | 1346688.74 | 1452863.96 | 1546388.86 | 1503105.51 |
| Sales | | 1365000.00 | 1560000.00 | 1755000.00 | 1755000.00 |
| Contribution (Sales-VC) | | 217493.76 | 288826.75 | 364779.71 | 384147.80 |
| B.E.P in % | | 91.58 | 62.91 | 42.81 | 34.43 |
| Break Even Sales in Rs. | | 1250077.76 | 981340.92 | 751346.18 | 604206.40 |
| Break Even Units | | 4166.93 | 3271.14 | 2504.49 | 2014.02 |
| Current Ratio | | 2.73 | 1.54 | 1.40 | 1.24 |
| Net Profit Ratio | | 9.03 % | 12.69 % | 16.36 % | 18.22 % |

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;