

Application View

Application Id : 11020823880503
Name : SHASHI BHUSHAN TIWARI
Mother Name : NANDA DEVI
Father/Spouse Name : VISHWANATH TIWARI
Gender : MALE
Date of Birth : 02-Feb-1977
Residential Address : C/O-VISHWANATH TIWARI , SINGAILA SHANKAR TOLA, WARD NO-8,
BAKHRI,MUZAFFARPUR
City: MUZAFFARPUR
State : BIHAR
District: MUZAFFARPUR
Block/Taluka : MOTIPUR
PINCODE : 843111
Email Address : SSHASHIBHUSHAN61@GMAIL.COM
Phone Number : 9891176244
Academic Qualification : GRADUATE
Social Category : GENERAL
PAN Number : AEGPT5286H

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : SHASHI BHUSHAN TIWARI
Address of the Proposed Business Unit : AT-JASOULI TOLE GOHA, PO-MOTIPUR, MUZAFFARPUR
State : BIHAR District: MUZAFFARPUR City: MUZAFFARPUR
Block/Taluka : MOTIPUR PinCode : 843111
Type of Property : Leased Number of New Employment the Proposed Enterprises will Generate : More than 10 workers
Nature of Operations to be Carried out in the Proposed Enterprises : Automatic
Total Available Land for Proposed Project(in Sq ft) :
Land Value of the Proposed Unit (In Rs/Sq ft) : 0
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	CANNING
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
UTTAR BIHAR GRAMIN BANK; MUZAFFARPUR	UTTAR BIHAR GRAMIN BANK; MUZAFFARPUR	CBIN0R10001	1001191030181199

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
CANNING MACHINE	1	3,000,000	3,000,000
Total:			3,000,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	20,000.00
Furniture & Fixtures (in Rs):	10,000.00
Contingency/Others/Miscellaneous (in Rs)	5,000.00
:	
Working Capital Per Estimate :	35,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
MUSHROOM	180	25000	4,500,000
Total:			4,500,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MUSHROOM SPAWN	50	1000	50,000
WHEAT STRAW	100	500	50,000
UREA CHICKEN MANURE GYPSUM	200	100	20,000
CLEANING AGENT	100	100	10,000
MISCELLANEOUS	100	800	80,000
Total:			210,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	5	15,000	900,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
UNSKILLED	3	10,500	378,000
Total:			1,278,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	18
Finished Goods (In Number of Days) :	20
Receivable By (In Number of Days) :	22

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	1.00
Other Overhead Expenses (In %) :	1.00	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.00	Advertisement & Publicity (In %) :	1.25
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) :	6.00	Project Implementation Period (In Months):	3.00
Rate of Interest (In %) :	11.00	Employment :	8.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	0	OWN

Machinery	Qty.	Rate.	Amt.(In Rs)
CANNING MACHINE	1.00	3,000,000.00	3,000,000.00
Total			3,000,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
20,000.00	10,000.00	5,000.00	3,035,000.00	345,075.00

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	303,500.00
Bank Finance	90.00 %		
Term Loan		Rs	2,731,500.00
Govt. Subsidy	35.00 %	Rs	1,000,000.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	69,015.00
Bank Finance	80.00 %		
Working Capital		Rs	276,060.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	2731500.00	113812.50	2617687.50	300465.00
2	2617687.50	455250.00	2162437.50	287945.63
3	2162437.50	455250.00	1707187.50	237868.13
4	1707187.50	455250.00	1251937.50	187790.63
5	1251937.50	455250.00	796687.50	137713.13
6	796687.50	455250.00	341437.50	87635.63
7	341437.50	455250.00	0	37558.13

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	276,060.00	11,502.50	264,557.50	30,366.60
2	264,557.50	46,010.00	218,547.50	29,101.33
3	218,547.50	46,010.00	172,537.50	24,040.22
4	172,537.50	46,010.00	126,527.50	18,979.13
5	126,527.50	46,010.00	80,517.50	13,918.02
6	80,517.50	46,010.00	34,507.50	8,856.92
7	34,507.50	46,010.00	0.00	3,795.82

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	0.00	0.00	0.00	0.00	0.00
Depreciation	0.00	0.00	0.00	0.00	0.00
Closing Balance	0.00	0.00	0.00	0.00	0.00

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	3000000.00	2550000.00	2167500.00	1842375.00	1566018.75
Depreciation	450000.00	382500.00	325125.00	276356.25	234902.81
Closing Balance	2550000.00	2167500.00	1842375.00	1566018.75	1331115.94

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	0.00	0.00	0.00	0.00	0.00
Machinery	450000.00	382500.00	325125.00	276356.25	234902.81
Total	450000.00	382500.00	325125.00	276356.25	234902.81

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
MUSHROOM	180	25,000.00	4,500,000.00

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	3150000.00	3600000.00	4050000.00	4050000.00	4050000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
MUSHROOM SPAWN	0	50	1,000	50,000.00
WHEAT STRAW	0	100	500	50,000.00
UREA CHICKEN MANURE GYPSUM	0	200	100	20,000.00
CLEANING AGENT	0	100	100	10,000.00
MISCELLANEOUS	0	100	800	80,000.00
Total				210,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	5	15,000	900,000.00
Unskilled	3	10,500	378,000.00
Total	8		1278000.0

Repairs and Maintenance	Rs	45,000.00
Power and Fuel	Rs	45,000.00
Other Overhead Expenses	Rs	45,000.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	0.00
Advertisement & Publicity	56,250.00
Workshed Rent	0.00
Other Miscellaneous Expenses	90,000.00
Total	146,250.00

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	147000.00	168000.00	189000.00	189000.00	189000.00
Wages	894600.00	1022400.00	1150200.00	1150200.00	1150200.00
Repairs & Maintenance	31500.00	36000.00	40500.00	40500.00	40500.00
Power & Fuel	31500.00	36000.00	40500.00	40500.00	40500.00
Other Overhead Expenses	31500.00	36000.00	40500.00	40500.00	40500.00

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	39375.00	45000.00	50625.00	50625.00	50625.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	63000.00	72000.00	81000.00	81000.00	81000.00
Total:	1238475.00	1415400.00	1592325.00	1592325.00	1592325.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	4500000.00

MANUFACTURING EXPENSES

Raw Material	210000.00
Wages	1278000.00

Repair & Maintenance	45000.00
Power & Fuel	45000.00
Other Overhead Expenses	45000.00
Production Cost	1623000.00
Administrative Cost	146250.00
Manufacturing Cost	1769250.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	18	Production Cost	97380.00
Finished goods	20	Manufacturing Cost	117950.00
Receivable by	22	Manufacturing Cost	129745.00
Total Working Capital Requirement		Per Cycle	345075.00

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		3150000.00	3600000.00	4050000.00	4050000.00
Total		3150000.00	3600000.00	4050000.00	4050000.00

MANUFACTURING EXPENSES

	0 Year	1 Year	2 Year	3 Year	4 Year
Rawmaterials		147000.00	168000.00	189000.00	189000.00
Wages		894600.00	1022400.00	1150200.00	1150200.00
Repairs & Maintenance		31500.00	36000.00	40500.00	40500.00
Power & Fuel		31500.00	36000.00	40500.00	40500.00
Other Overhead Expenses		31500.00	36000.00	40500.00	40500.00
Depreciation		450000.00	382500.00	325125.00	276356.25
Production Cost		1586100.00	1680900.00	1785825.00	1737056.25

ADMINISTRATIVE EXPENSES

	0 Year	1 Year	2 Year	3 Year	4 Year
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		39375.00	45000.00	50625.00	50625.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		63000.00	72000.00	81000.00	81000.00
Administrative Cost		102375.00	117000.00	131625.00	131625.00
Interest on Bank credit					

Term Loan		300465.00	287945.63	237868.13	187790.63
Working Capital		30366.60	29101.33	24040.22	18979.13
Cost of Sale		2019306.60	2114946.96	2179358.35	2075451.01
Net Profit Before Tax		1130693.40	1485053.04	1870641.65	1974548.99
Less Tax		0	0.00	0	0
Net Profit		1130693.40	1485053.04	1870641.65	1974548.99

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		1130693.40	1485053.04	1870641.65	1974548.99
Add :					
Depreciation		450000.00	382500.00	325125.00	276356.25
TOTAL - A		1580693.40	1867553.04	2195766.65	2250905.24
Payments :					
On Term Loan :					
Interest		300465.00	287945.63	237868.13	187790.63
Installment		113812.50	455250.00	455250.00	455250.00
On Working Capital					
Interest		30366.60	29101.33	24040.22	18979.13
TOTAL - B		444644.10	772296.96	717158.35	662019.76
Average D.S.C.R		3.55	2.42	3.06	3.40

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		372515.00	372515.00	372515.00	372515.00
Profit		1130693.40	1485053.04	1870641.65	1974548.99
Term Loan		2731500.00	2617687.50	2162437.50	1707187.50
Working Capital		276060.00	264557.50	218547.50	172537.50
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		4510768.40	4739813.04	4624141.65	4226788.99

ASSETS

Gross Fixed Assets		3010000.00	2560000.00	2177500.00	1852375.00
Less : Depreciation		450000.00	382500.00	325125.00	276356.25
Net Fixed Assets		2560000.00	2177500.00	1852375.00	1576018.75
Preliminary & Pre-Op. Expenses		20000	15000	11250	8437.5
Current Assets		276060.00	264557.50	218547.50	172537.50
Cash in Bank/Hand		1674708.40	2297755.54	2553219.15	2478232.74

Total		4510768.40	4739813.04	4624141.65	4226788.99
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Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		1130693.40	1485053.04	1870641.65	1974548.99
Add : Depreciation		450000.00	382500.00	325125.00	276356.25
Term Loan		2731500.00	2617687.50	2162437.50	1707187.50
Working Capital Loan		276060.00	264557.50	218547.50	172537.50
Promoters Capital		338007.50	0.00	0.00	0.00
Total		4926260.90	4749798.04	4576751.65	4130630.24
Total Fixed Capital		3035000	3035000	3035000	3035000
Repayment of Term Loan		113812.50	455250.00	455250.00	455250.00
Repayment of WC Loan		11502.50	46010.00	46010.00	46010.00
Current Assets		276060.00	264557.50	218547.50	172537.50
Total		401375.00	765817.50	719807.50	673797.50
Opening Balance		0	4524885.90	8508866.44	12365810.59
Surplus		4524885.90	3983980.54	3856944.15	3456832.74
Closing Balance		4524885.90	8508866.44	12365810.59	15822643.33

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		852840.00	787445.63	694618.13	595771.88
Variable Cost		1616466.60	1710001.33	1809865.22	1756035.38
Total Cost		2469306.60	2497446.96	2504483.35	2351807.26
Sales		3150000.00	3600000.00	4050000.00	4050000.00
Contribution (Sales-VC)		1533533.40	1889998.67	2240134.78	2293964.62
B.E.P in %		55.61	41.66	31.01	25.97
Break Even Sales in Rs.		1751801.43	1499897.49	1255818.82	1051836.67
Break Even Units		9732.23	8332.76	6976.77	5843.54
Current Ratio		0.61	0.32	0.29	0.24
Net Profit Ratio		35.90 %	41.25 %	46.19 %	48.75 %

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;