

Application View

Application Id : 11020923833515
Name : MUNCHUN KUMAR
Mother Name : SANTI DEVI
Father/Spouse Name : RAM CHANDRA RAVIDAS
Gender : MALE
Date of Birth : 06-Feb-1988
Residential Address : VILL+POST- CHARUIPAR, THANA-NOORSARAI
City: BIHARSHARIF
State : BIHAR
District: NALANDA
Block/Taluka : NOORSARAI
PINCODE : 803113
Email Address : KUMARMUNCHUN300@GMAIL.COM
Phone Number : 7371037261
Academic Qualification : GRADUATE
Social Category : SC
PAN Number : DIZPK9012A

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : MUNCHUN KUMAR
Address of the Proposed Business Unit : VILL+POST- CHARUIPAR, THANA-NOORSARAI
State : BIHAR District: NALANDA City: BIHARSHARIF
Block/Taluka : NOORSARAI PinCode : 803113
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 : Automatic
Total Available Land for Proposed Project(in Sq ft) : 1000
Land Value of the Proposed Unit (In Rs/Sq ft) : 200
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 SEEDS,
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
PUNJAB NATIONAL BANK	NOORSARAI, DISTT. NALANDA, BIHR	PUNB0081400	0814000101148231

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
FLOORING	800	200	160,000
Total:			160,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
FOGGER MACHINE	1	15,000	15,000
AG STAR FAN	2	2,000	4,000
AC	1	35,000	35,000
SINGLE MOTOR SPRAYAR	1	3,000	3,000
FRIZ COOL	1	18,000	18,000
Total:			75,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 1,500.00
Furniture & Fixtures (in Rs): 1,500.00
Contingency/Others/Miscellaneous (in Rs) 1,500.00
Working Capital Per Estimate : 4,500.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
DRY MUSHROOM	600	30	18,000
MUSHROOM	150	1000	150,000
MUSHROOM POWDER	800	10	8,000
Total:			176,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
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RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MUSHROOM SEEDS	110	200	22,000
Total:			22,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
UNSKILLED	1	5,000	60,000
Total:			60,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	5
Finished Goods (In Number of Days) :	40
Receivable By (In Number of Days) :	5

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	1.00
Other Overhead Expenses (In %) :	0.00	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.00	Advertisement & Publicity (In %) :	0.00
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):	6.00
Rate of Interest (In %) :	11.00	Employment :	1.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	200	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
	800	200.00	160,000.00
Total			160,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
FOGGER MACHINE	1.00	15,000.00	15,000.00
AG STAR FAN	2.00	2,000.00	4,000.00
AC	1.00	35,000.00	35,000.00
SINGLE MOTOR SPRAYAR	1.00	3,000.00	3,000.00
FRIZ COOL	1.00	18,000.00	18,000.00
Total			75,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
1,500.00	1,500.00	1,500.00	239,500.00	13,960.00

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	23,950.00
Bank Finance	90.00 %		
Term Loan		Rs	215,550.00
Govt. Subsidy	35.00 %	Rs	83,825.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	2,792.00
Bank Finance	80.00 %		
Working Capital		Rs	11,168.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	215550.00	21555.00	193995.00	23710.50
2	193995.00	43110.00	150885.00	21339.45
3	150885.00	43110.00	107775.00	16597.35
4	107775.00	43110.00	64665.00	11855.25
5	64665.00	43110.00	21555.00	7113.15
6	21555.00	43110.00	0	2371.05

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	11,168.00	1,116.80	10,051.20	1,228.48
2	10,051.20	2,233.60	7,817.60	1,105.63
3	7,817.60	2,233.60	5,584.00	859.94
4	5,584.00	2,233.60	3,350.40	614.24
5	3,350.40	2,233.60	1,116.80	368.54
6	1,116.80	2,233.60	0.00	122.85

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	160000.00	144000.00	129600.00	116640.00	104976.00
Depreciation	16000.00	14400.00	12960.00	11664.00	10497.60
Closing Balance	144000.00	129600.00	116640.00	104976.00	94478.40

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	75000.00	63750.00	54187.50	46059.37	39150.46
Depreciation	11250.00	9562.50	8128.13	6908.91	5872.57
Closing Balance	63750.00	54187.50	46059.37	39150.46	33277.89

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	16000.00	14400.00	12960.00	11664.00	10497.60
Machinery	11250.00	9562.50	8128.13	6908.91	5872.57
Total	27250.00	23962.50	21088.13	18572.91	16370.17

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
DRY MUSHROOM	600	30.00	18,000.00
MUSHROOM	150	1,000.00	150,000.00
MUSHROOM POWDER	800	10.00	8,000.00

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	123200.00	140800.00	158400.00	158400.00	158400.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
MUSHROOM SEEDS	0	110	200	22,000.00
Total				22,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Unskilled	1	5,000	60,000.00
Total	1		60000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	1,760.00
Other Overhead Expenses	Rs	0.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	0.00
Advertisement & Publicity	0.00
Workshed Rent	0.00
Other Miscellaneous Expenses	0.00
Total	0.00

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	15400.00	17600.00	19800.00	19800.00	19800.00
Wages	42000.00	48000.00	54000.00	54000.00	54000.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	1232.00	1408.00	1584.00	1584.00	1584.00
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	0.00	0.00	0.00	0.00	0.00
Advertisement & Publicity	0.00	0.00	0.00	0.00	0.00
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:	58632.00	67008.00	75384.00	75384.00	75384.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	176000.00

MANUFACTURING EXPENSES

Raw Material	22000.00
Wages	60000.00
Repair & Maintenance	0.00
Power & Fuel	1760.00
Other Overhead Expenses	0.00
Production Cost	83760.00
Administrative Cost	0.00
Manufacturing Cost	83760.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	5	Production Cost	1396.00
Finished goods	40	Manufacturing Cost	11168.00
Receivable by	5	Manufacturing Cost	1396.00
Total Working Capital Requirement		Per Cycle	13960.00

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		123200.00	140800.00	158400.00	158400.00
Total		123200.00	140800.00	158400.00	158400.00

MANUFACTURING EXPENSES

Rawmaterials		15400.00	17600.00	19800.00	19800.00
Wages		42000.00	48000.00	54000.00	54000.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		1232.00	1408.00	1584.00	1584.00
Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		27250.00	23962.50	21088.13	18572.91
Production Cost		85882.00	90970.50	96472.13	93956.91

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		0.00	0.00	0.00	0.00
Advertisement & Publicity		0.00	0.00	0.00	0.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		0.00	0.00	0.00	0.00
Administrative Cost		0.00	0.00	0.00	0.00
Interest on Bank credit					
Term Loan		23710.50	21339.45	16597.35	11855.25
Working Capital		1228.48	1105.63	859.94	614.24
Cost of Sale		110820.98	113415.58	113929.42	106426.40
Net Profit Before Tax		12379.02	27384.42	44470.58	51973.60
Less Tax		0	0.00	0	0
Net Profit		12379.02	27384.42	44470.58	51973.60

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		12379.02	27384.42	44470.58	51973.60
Add :					
Depreciation		27250.00	23962.50	21088.13	18572.91
TOTAL - A		39629.02	51346.92	65558.71	70546.51
Payments :					
On Term Loan :					
Interest		23710.50	21339.45	16597.35	11855.25
Installment		21555.00	43110.00	43110.00	43110.00
On Working Capital					
Interest		1228.48	1105.63	859.94	614.24
TOTAL - B		46493.98	65555.08	60567.29	55579.49
Average D.S.C.R		0.85	0.78	1.08	1.27

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		26742.00	26742.00	26742.00	26742.00
Profit		12379.02	27384.42	44470.58	51973.60
Term Loan		215550.00	193995.00	150885.00	107775.00
Working Capital		11168.00	10051.20	7817.60	5584.00
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		265839.02	258172.62	229915.18	192074.60

ASSETS

Gross Fixed Assets		236500.00	209250.00	185287.50	164199.37
Less : Depreciation		27250.00	23962.50	21088.13	18572.91
Net Fixed Assets		209250.00	185287.50	164199.37	145626.46
Preliminary & Pre-Op. Expenses		1500	1125	843.75	632.8125
Current Assets		11168.00	10051.20	7817.60	5584.00
Cash in Bank/Hand		45421.02	62833.92	57898.21	40864.14
Total		265839.02	258172.62	229915.18	192074.60

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		12379.02	27384.42	44470.58	51973.60
Add : Depreciation		27250.00	23962.50	21088.13	18572.91
Term Loan		215550.00	193995.00	150885.00	107775.00
Working Capital Loan		11168.00	10051.20	7817.60	5584.00
Promoters Capital		25346.00	0.00	0.00	0.00
Total		291693.02	255393.12	224261.31	183905.51
Total Fixed Capital		239500	239500	239500	239500
Repayment of Term Loan		21555.00	43110.00	43110.00	43110.00
Repayment of WC Loan		1116.80	2233.60	2233.60	2233.60
Current Assets		11168.00	10051.20	7817.60	5584.00
Total		33839.80	55394.80	53161.20	50927.60
Opening Balance		0	257853.22	457851.54	628951.65
Surplus		257853.22	199998.32	171100.11	132977.91
Closing Balance		257853.22	457851.54	628951.65	761929.56

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		50960.50	45301.95	37685.48	30428.16
Variable Cost		87110.48	92076.13	97332.07	94571.15
Total Cost		138070.98	137378.08	135017.55	124999.31
Sales		123200.00	140800.00	158400.00	158400.00
Contribution (Sales-VC)		36089.52	48723.87	61067.93	63828.85
B.E.P in %		141.21	92.98	61.71	47.67
Break Even Sales in Rs.		173965.56	130911.49	97749.83	75511.63
Break Even Units		289.94	218.19	162.92	125.85
Current Ratio		0.23	0.15	0.12	0.10

Net Profit Ratio		10.05 %	19.45 %	28.07 %	32.81 %
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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;