

Application View

Application Id : 11021523851788
Name : AMIT KUMAR PANDEY
Mother Name : ANJU DEVI
Father/Spouse Name : KRISHNA BIHARI PANDEY
Gender : MALE
Date of Birth : 01-Jan-1995
Residential Address : VILL-SINGHPUR, POST-BAULIA, BLOCK-NAUHATTA
City: ROHTAS
State : BIHAR
District: ROHTAS
Block/Taluka : NAUHATTA
PINCODE : 821304
Email Address : AMITPANDEY821304@GMAIL.COM
Phone Number : 9608505293
Academic Qualification : 10TH PASS
Social Category : OBC
PAN Number : FNYPK6268L

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : AMIT MUSHROOM FARM
Address of the Proposed Business Unit : VILL-SINGHPUR, POST-BAULIA, BLOCK-NAUHATTA
State : BIHAR District: ROHTAS City: ROHTAS
Block/Taluka : NAUHATTA PinCode : 821304
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) : 250
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 :	Agriculture Produce
Type of Activities to be Involved while Manufacturing the Product	Picking, sorting & grading, washing, Blanching, Filling of cones, colling, storage & labelling
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	BAULIA, DISTT. ROHTAS, BIHAR	PUNB0130800	1308001500106359

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
STORAGE	300	285	85,500
OTHERS	1000	120	120,000
Total:			205,500

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
MACHINERY AND EQUIPMENT	1	235,000	235,000
Total:			235,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	90,000.00
Furniture & Fixtures (in Rs):	50,000.00
Contingency/Others/Miscellaneous (in Rs) :	5,000.00
Working Capital Per Estimate :	145,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
MASROOM	170	4000	680,000
Total:			680,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
STROW OF WHEET	6,000	8	48,000
POULTRY MANURE	2	3600	7,920
UREA	140	10	1,400
SUNFLAWAER CAKE	15	480	7,200
WHEAT BRAN	15	300	4,500

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
GYPSUM	9	1000	9,000
RYU	135	1000	135,000
Total:			213,020

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
UNSKILLED	3	6,000	216,000
Total:			216,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	10
Finished Goods (In Number of Days) :	30
Receivable By (In Number of Days) :	5

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	0.20
Other Overhead Expenses (In %) :	0.10	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.00	Advertisement & Publicity (In %) :	0.10
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	0.10

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 :	3.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	250	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
Storage	300	285.00	85,500.00
Others	1000	120.00	120,000.00

Total	205,500.00
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Machinery	Qty.	Rate.	Amt.(In Rs)
machinery and equipment	1.00	235,000.00	235,000.00
Total			235,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
90,000.00	50,000.00	5,000.00	585,500.00	64,817.67

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	58,550.00
Bank Finance	90.00 %		
Term Loan		Rs	526,950.00
Govt. Subsidy	35.00 %	Rs	204,925.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	12,963.53
Bank Finance	80.00 %		
Working Capital		Rs	51,854.14

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	526950.00	52695.00	474255.00	57964.50
2	474255.00	105390.00	368865.00	52168.05
3	368865.00	105390.00	263475.00	40575.15
4	263475.00	105390.00	158085.00	28982.25
5	158085.00	105390.00	52695.00	17389.35
6	52695.00	105390.00	0	5796.45

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	51,854.14	5,185.41	46,668.73	5,703.96
2	46,668.73	10,370.83	36,297.90	5,133.56
3	36,297.90	10,370.83	25,927.07	3,992.77
4	25,927.07	10,370.83	15,556.24	2,851.98
5	15,556.24	10,370.83	5,185.41	1,711.19
6	5,185.41	10,370.83	0.00	570.40

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	205500.00	184950.00	166455.00	149809.50	134828.55
Depreciation	20550.00	18495.00	16645.50	14980.95	13482.85
Closing Balance	184950.00	166455.00	149809.50	134828.55	121345.70

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	235000.00	199750.00	169787.50	144319.37	122671.46
Depreciation	35250.00	29962.50	25468.13	21647.91	18400.72
Closing Balance	199750.00	169787.50	144319.37	122671.46	104270.74

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	20550.00	18495.00	16645.50	14980.95	13482.85
Machinery	35250.00	29962.50	25468.13	21647.91	18400.72
Total	55800.00	48457.50	42113.63	36628.86	31883.57

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
masroom	170	4,000.00	680,000.00

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	476000.00	544000.00	612000.00	612000.00	612000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
strow of wheet	0	6,000	8	48,000.00

poultry manure	0	2	3,600	7,920.00
urea	0	140	10	1,400.00
sunflawaer cake	0	15	480	7,200.00
wheat bran	0	15	300	4,500.00
gypsum	0	9	1,000	9,000.00
ryu	0	135	1,000	135,000.00
Total				213,020.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Unskilled	3	6,000	216,000.00
Total	3		216000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	1,360.00
Other Overhead Expenses	Rs	680.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	0.00
Advertisement & Publicity	680.00
Workshed Rent	0.00
Other Miscellaneous Expenses	680.00
Total	1,360.00

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	149114.00	170416.00	191718.00	191718.00	191718.00
Wages	151200.00	172800.00	194400.00	194400.00	194400.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	952.00	1088.00	1224.00	1224.00	1224.00
Other Overhead Expenses	476.00	544.00	612.00	612.00	612.00

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	476.00	544.00	612.00	612.00	612.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	476.00	544.00	612.00	612.00	612.00
Total:	302694.00	345936.00	389178.00	389178.00	389178.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	680000.00

MANUFACTURING EXPENSES

Raw Material	213020.00
Wages	216000.00
Repair & Maintenance	0.00
Power & Fuel	1360.00
Other Overhead Expenses	680.00
Production Cost	431060.00
Administrative Cost	1360.00
Manufacturing Cost	432420.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	10	Production Cost	14368.67
Finished goods	30	Manufacturing Cost	43242.00
Receivable by	5	Manufacturing Cost	7207.00
Total Working Capital Requirement		Per Cycle	64817.67

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		476000.00	544000.00	612000.00	612000.00
Total		476000.00	544000.00	612000.00	612000.00

MANUFACTURING EXPENSES

Rawmaterials		149114.00	170416.00	191718.00	191718.00
Wages		151200.00	172800.00	194400.00	194400.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		952.00	1088.00	1224.00	1224.00
Other Overhead Expenses		476.00	544.00	612.00	612.00
Depreciation		55800.00	48457.50	42113.63	36628.86

Production Cost		357542.00	393305.50	430067.63	424582.86
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ADMINISTRATIVE EXPENSES

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		476.00	544.00	612.00	612.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		476.00	544.00	612.00	612.00
Administrative Cost		952.00	1088.00	1224.00	1224.00
Interest on Bank credit					
Term Loan		57964.50	52168.05	40575.15	28982.25
Working Capital		5703.96	5133.56	3992.77	2851.98
Cost of Sale		422162.46	451695.11	475859.55	457641.09
Net Profit Before Tax		53837.54	92304.89	136140.45	154358.91
Less Tax		0	0.00	0	0
Net Profit		53837.54	92304.89	136140.45	154358.91

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		53837.54	92304.89	136140.45	154358.91
Add :					
Depreciation		55800.00	48457.50	42113.63	36628.86
TOTAL - A		109637.54	140762.39	178254.08	190987.77
Payments :					
On Term Loan :					
Interest		57964.50	52168.05	40575.15	28982.25
Installment		52695.00	105390.00	105390.00	105390.00
On Working Capital					
Interest		5703.96	5133.56	3992.77	2851.98
TOTAL - B		116363.46	162691.61	149957.92	137224.23
Average D.S.C.R		0.94	0.87	1.19	1.39

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		71513.53	71513.53	71513.53	71513.53
Profit		53837.54	92304.89	136140.45	154358.91
Term Loan		526950.00	474255.00	368865.00	263475.00

Working Capital		51854.14	46668.73	36297.90	25927.07
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		704155.21	684742.15	612816.88	515274.51

ASSETS

Gross Fixed Assets		490500.00	434700.00	386242.50	344128.87
Less : Depreciation		55800.00	48457.50	42113.63	36628.86
Net Fixed Assets		434700.00	386242.50	344128.87	307500.01
Preliminary & Pre-Op. Expenses		90000	67500	50625	37968.75
Current Assets		51854.14	46668.73	36297.90	25927.07
Cash in Bank/Hand		217601.07	251830.92	232390.11	181847.43
Total		704155.21	684742.15	612816.88	515274.51

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		53837.54	92304.89	136140.45	154358.91
Add : Depreciation		55800.00	48457.50	42113.63	36628.86
Term Loan		526950.00	474255.00	368865.00	263475.00
Working Capital Loan		51854.14	46668.73	36297.90	25927.07
Promoters Capital		65031.77	0.00	0.00	0.00
Total		753473.45	661686.12	583416.98	480389.84
Total Fixed Capital		585500	585500	585500	585500
Repayment of Term Loan		52695.00	105390.00	105390.00	105390.00
Repayment of WC Loan		5185.41	10370.83	10370.83	10370.83
Current Assets		51854.14	46668.73	36297.90	25927.07
Total		109734.55	162429.56	152058.73	141687.90
Opening Balance		0	643738.90	1142995.46	1574353.71
Surplus		643738.90	499256.56	431358.25	338701.94
Closing Balance		643738.90	1142995.46	1574353.71	1913055.65

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		114716.50	101713.55	83912.78	66835.11
Variable Cost		363245.96	398439.06	434060.40	427434.84
Total Cost		477962.46	500152.61	517973.18	494269.95
Sales		476000.00	544000.00	612000.00	612000.00
Contribution (Sales-VC)		112754.04	145560.94	177939.60	184565.16
B.E.P in %		101.74	69.88	47.16	36.21

Break Even Sales in Rs.		484284.68	380130.63	288607.04	221618.68
Break Even Units		2848.73	2236.06	1697.69	1303.64
Current Ratio		0.43	0.27	0.23	0.18
Net Profit Ratio		11.31 %	16.97 %	22.25 %	25.22 %

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;