

Application View

Application Id : 11021823857613
Name : CHHOTE LAL
Mother Name : RUKHMINA DEVI
Father/Spouse Name : GODHAN SAHANI
Gender : MALE
Date of Birth : 05-Feb-1987
Residential Address : AT-- GHURHU KOTHIA,P.O- MUJAWANA,P.S- DARIYAPUR
City: SARAN
State : BIHAR
District: SARAN
Block/Taluka : DARIYAPUR
PINCODE : 841207
Email Address : CHHOTELALSAHANIC57@GMAIL.COM
Phone Number : 7217709879
Academic Qualification : 8TH PASS
Social Category : OBC
PAN Number : CWVPS9838K

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : CHHOTELAL ENTERPRISES
Address of the Proposed Business Unit : AT-- GHURHU KOTHIA,P.O- MUJAWANA,P.S- DARIYAPUR
State : BIHAR District: SARAN City: SARAN
Block/Taluka : DARIYAPUR PinCode : 841207
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) : 1500
Land Value of the Proposed Unit (In Rs/Sq ft) : 210
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	Mashroom Processing
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	1080441030044432

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
TOOLS AND ACCESS	3	25,000	75,000
DEEP FREEZAR	4	50,000	200,000
PACKING MACHINE	1	40,000	40,000
WHEATING MACHINE	2	30,000	60,000
Total:			375,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	25,000.00
Furniture & Fixtures (in Rs):	50,000.00
Contingency/Others/Miscellaneous (in Rs)	25,000.00
:	
Working Capital Per Estimate :	100,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
MASHROOM	200	9000	1,800,000
Total:			1,800,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MASHROOM SEED	1,000	100	100,000
MANUAR AND FERTILIZAR	200	5000	1,000,000
POLATHINE BAG	100	100	10,000
Total:			1,110,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
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WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	10,000	120,000
UNSKILLED	1	7,000	84,000
Total:			204,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	17
Finished Goods (In Number of Days) :	3
Receivable By (In Number of Days) :	5

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 %) :	0.50	Advertisement & Publicity (In %) :	0.50
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) :	5.00	Project Implementation Period (In Months):	2.00
Rate of Interest (In %) :	11.00	Employment :	2.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	210	OWN

Machinery	Qty.	Rate.	Amt.(In Rs)
Tools And access	3.00	25,000.00	75,000.00
Deep Freezar	4.00	50,000.00	200,000.00
Packing Machine	1.00	40,000.00	40,000.00
Wheating Machine	2.00	30,000.00	60,000.00
Total			375,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
25,000.00	50,000.00	25,000.00	475,000.00	116,940.00

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	47,500.00
Bank Finance	90.00 %		
Term Loan		Rs	427,500.00
Govt. Subsidy	35.00 %	Rs	166,250.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	23,388.00
Bank Finance	80.00 %		
Working Capital		Rs	93,552.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	427500.00	14250.00	413250.00	47025.00
2	413250.00	85500.00	327750.00	45457.50
3	327750.00	85500.00	242250.00	36052.50
4	242250.00	85500.00	156750.00	26647.50
5	156750.00	85500.00	71250.00	17242.50
6	71250.00	85500.00	0	7837.50

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	93,552.00	3,118.40	90,433.60	10,290.72
2	90,433.60	18,710.40	71,723.20	9,947.70
3	71,723.20	18,710.40	53,012.80	7,889.55
4	53,012.80	18,710.40	34,302.40	5,831.41

5	34,302.40	18,710.40	15,592.00	3,773.26
6	15,592.00	18,710.40	0.00	1,715.12

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	375000.00	318750.00	270937.50	230296.87	195752.34
Depreciation	56250.00	47812.50	40640.63	34544.53	29362.85
Closing Balance	318750.00	270937.50	230296.87	195752.34	166389.49

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	56250.00	47812.50	40640.63	34544.53	29362.85
Total	56250.00	47812.50	40640.63	34544.53	29362.85

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Mashroom	200	9,000.00	1,800,000.00

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	1260000.00	1440000.00	1620000.00	1620000.00	1620000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Mashroom Seed	0	1,000	100	100,000.00
Manuar And Fertilizar	0	200	5,000	1,000,000.00
Polathine Bag	0	100	100	10,000.00
Total				1,110,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	1	10,000	120,000.00
Unskilled	1	7,000	84,000.00
Total	2		204000.0

Repairs and Maintenance	Rs	18,000.00
Power and Fuel	Rs	36,000.00
Other Overhead Expenses	Rs	18,000.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	18,000.00
Stationery & Postage	9,000.00
Advertisement & Publicity	9,000.00
Workshed Rent	0.00
Other Miscellaneous Expenses	18,000.00
Total	54,000.00

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	777000.00	888000.00	999000.00	999000.00	999000.00
Wages	142800.00	163200.00	183600.00	183600.00	183600.00
Repairs & Maintenance	12600.00	14400.00	16200.00	16200.00	16200.00
Power & Fuel	25200.00	28800.00	32400.00	32400.00	32400.00
Other Overhead Expenses	12600.00	14400.00	16200.00	16200.00	16200.00

ADMINISTRATIVE EXPENSES

Salary	0.00	0.00	0.00	0.00	0.00
Postage Telephone	12600.00	14400.00	16200.00	16200.00	16200.00
Stationery & Postage	6300.00	7200.00	8100.00	8100.00	8100.00
Advertisement & Publicity	6300.00	7200.00	8100.00	8100.00	8100.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	12600.00	14400.00	16200.00	16200.00	16200.00
Total:	1008000.00	1152000.00	1296000.00	1296000.00	1296000.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	1800000.00

MANUFACTURING EXPENSES

Raw Material	1110000.00
Wages	204000.00
Repair & Maintenance	18000.00
Power & Fuel	36000.00
Other Overhead Expenses	18000.00
Production Cost	1386000.00
Administrative Cost	54000.00
Manufacturing Cost	1440000.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	17	Production Cost	78540.00
Finished goods	3	Manufacturing Cost	14400.00
Receivable by	5	Manufacturing Cost	24000.00
Total Working Capital Requirement		Per Cycle	116940.00

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1260000.00	1440000.00	1620000.00	1620000.00
Total		1260000.00	1440000.00	1620000.00	1620000.00

MANUFACTURING EXPENSES

Rawmaterials		777000.00	888000.00	999000.00	999000.00
Wages		142800.00	163200.00	183600.00	183600.00
Repairs & Maintenance		12600.00	14400.00	16200.00	16200.00
Power & Fuel		25200.00	28800.00	32400.00	32400.00
Other Overhead Expenses		12600.00	14400.00	16200.00	16200.00
Depreciation		56250.00	47812.50	40640.63	34544.53
Production Cost		1026450.00	1156612.50	1288040.63	1281944.53

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		12600.00	14400.00	16200.00	16200.00
Stationery & Postage		6300.00	7200.00	8100.00	8100.00
Advertisement & Publicity		6300.00	7200.00	8100.00	8100.00
Workshed Rent		0.00	0.00	0.00	0.00

Other Miscellaneous Expenses		12600.00	14400.00	16200.00	16200.00
Administrative Cost		37800.00	43200.00	48600.00	48600.00
Interest on Bank credit					
Term Loan		47025.00	45457.50	36052.50	26647.50
Working Capital		10290.72	9947.70	7889.55	5831.41
Cost of Sale		1121565.72	1255217.70	1380582.68	1363023.44
Net Profit Before Tax		138434.28	184782.30	239417.32	256976.56
Less Tax		0	0.00	0	0
Net Profit		138434.28	184782.30	239417.32	256976.56

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		138434.28	184782.30	239417.32	256976.56
Add :					
Depreciation		56250.00	47812.50	40640.63	34544.53
TOTAL - A		194684.28	232594.80	280057.95	291521.09
Payments :					
On Term Loan :					
Interest		47025.00	45457.50	36052.50	26647.50
Installment		14250.00	85500.00	85500.00	85500.00
On Working Capital					
Interest		10290.72	9947.70	7889.55	5831.41
TOTAL - B		71565.72	140905.20	129442.05	117978.91
Average D.S.C.R		2.72	1.65	2.16	2.47

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		70888.00	70888.00	70888.00	70888.00
Profit		138434.28	184782.30	239417.32	256976.56
Term Loan		427500.00	413250.00	327750.00	242250.00
Working Capital		93552.00	90433.60	71723.20	53012.80
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		730374.28	759353.90	709778.52	623127.36

ASSETS

Gross Fixed Assets		425000.00	368750.00	320937.50	280296.87
Less : Depreciation		56250.00	47812.50	40640.63	34544.53
Net Fixed Assets		368750.00	320937.50	280296.87	245752.34

Preliminary & Pre-Op. Expenses		25000	18750	14062.5	10546.875
Current Assets		93552.00	90433.60	71723.20	53012.80
Cash in Bank/Hand		268072.28	347982.80	357758.45	324362.22
Total		730374.28	759353.90	709778.52	623127.36

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		138434.28	184782.30	239417.32	256976.56
Add : Depreciation		56250.00	47812.50	40640.63	34544.53
Term Loan		427500.00	413250.00	327750.00	242250.00
Working Capital Loan		93552.00	90433.60	71723.20	53012.80
Promoters Capital		59194.00	0.00	0.00	0.00
Total		774930.28	736278.40	679531.15	586783.89
Total Fixed Capital		475000	475000	475000	475000
Repayment of Term Loan		14250.00	85500.00	85500.00	85500.00
Repayment of WC Loan		3118.40	18710.40	18710.40	18710.40
Current Assets		93552.00	90433.60	71723.20	53012.80
Total		110920.40	194644.00	175933.60	157223.20
Opening Balance		0	664009.88	1205644.28	1709241.83
Surplus		664009.88	541634.40	503597.55	429560.69
Closing Balance		664009.88	1205644.28	1709241.83	2138802.52

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		141075.00	136470.00	125293.13	109792.03
Variable Cost		1036740.72	1166560.20	1295930.18	1287775.94
Total Cost		1177815.72	1303030.20	1421223.31	1397567.97
Sales		1260000.00	1440000.00	1620000.00	1620000.00
Contribution (Sales-VC)		223259.28	273439.80	324069.82	332224.06
B.E.P in %		63.19	49.91	38.66	33.05
Break Even Sales in Rs.		796179.67	718683.97	626330.68	535370.88
Break Even Units		3980.90	3593.42	3131.65	2676.85
Current Ratio		1.25	0.57	0.48	0.39
Net Profit Ratio		10.99 %	12.83 %	14.78 %	15.86 %

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;