

Application View

Application Id : 11022123816071
Name : KIRAN KUMARI
Mother Name : UMDA DEVI
Father/Spouse Name : BAIDYANATH YADAV
Gender : FEMALE
Date of Birth : 25-Dec-1984
Residential Address : WARD14 VILLAGE KURHAR POST DHADHI PS NANPUR ANCHAL BOKHARA
DIST SITAMARHI PIN 843333
City: SITAMARHI
State : BIHAR
District: SITAMARHI
Block/Taluka : BOKHARA
PINCODE : 843333
Email Address : VSUNDHRASTM2022@GMAIL.COM
Phone Number : 9102915201
Academic Qualification : 10TH PASS
Social Category : OBC
PAN Number : DVWPD7951P

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : KIRAN MASHROOM FORM
Address of the Proposed Business Unit : WARD14 VILLAGE KURHAR POST DHADHI PS NANPUR ANCHAL BOKHARA DIST
SITAMARHI PIN 843333
State : BIHAR District: SITAMARHI City: SITAMARHI
Block/Taluka : BOKHARA PinCode : 843333
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) : 3200
Land Value of the Proposed Unit (In Rs/Sq ft) : 150
Personal Contribution Towards the Project(in %) : 10.00
Loan for Working Capital : Yes
Own Contribution on working capital (in %) : 21.00

PRODUCT DETAILS

Type of Proposed Product to be Manufactured :	Agriculture Produce
Type of Activities to be Involved while Manufacturing the Product	COMPISITING SPAWNING CASING PINNING CROPPING
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	BANAUL, DISTT. SITAMARHI	PUNB0229600	2296000100244721

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
OTHERS	1500	150	225,000
Total:			225,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
PIPE	1	1,000	1,000
MOTOR	1	12,000	12,000
AC	1	35,000	35,000
TARAJU	1	5,000	5,000
TOPIA	2	7,000	14,000
Total:			67,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	10,000.00
Furniture & Fixtures (in Rs):	10,000.00
Contingency/Others/Miscellaneous (in Rs) :	10,000.00
Working Capital Per Estimate :	30,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
MASHROOM	200	5000	1,000,000
Total:			1,000,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
SPON	150	100	15,000
BHUSA	6	20000	120,000

Total:	135,000
--------	---------

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	4,000	96,000
Total:			96,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

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

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	10.00
Other Overhead Expenses (In %) :	2.00	Telephone Expenses (In %) :	1.00
Stationery & Postage (In %) :	5.00	Advertisement & Publicity (In %) :	5.00
Building Rent per Month(In Rs.) :	1,000.00	Other Miscellaneous Expenditure (In %) :	2.00

DEPRECIATION DETAILS

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

OTHER DETAILS

Loan Repayment Period (in Years) :	10.00	Project Implementation Period (In Months):	1.00
Rate of Interest (In %) :	11.00	Employment :	2.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	150	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
	1500	150.00	225,000.00
Total			225,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
PIPE	1.00	1,000.00	1,000.00

MOTOR	1.00	12,000.00	12,000.00
AC	1.00	35,000.00	35,000.00
TARAJU	1.00	5,000.00	5,000.00
TOPIA	2.00	7,000.00	14,000.00
Total			67,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
10,000.00	10,000.00	10,000.00	322,000.00	136,700.00

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	32,200.00
Bank Finance	90.00 %		
Term Loan		Rs	289,800.00
Govt. Subsidy	35.00 %	Rs	112,700.00

Means of Financing(Working Capital)

Own Contribution	21.00 %	Rs	28,707.00
Bank Finance	79.00 %		
Working Capital		Rs	107,993.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	289800.00	2415.00	287385.00	31878.00
2	287385.00	28980.00	258405.00	31612.35
3	258405.00	28980.00	229425.00	28424.55
4	229425.00	28980.00	200445.00	25236.75
5	200445.00	28980.00	171465.00	22048.95
6	171465.00	28980.00	142485.00	18861.15
7	142485.00	28980.00	113505.00	15673.35
8	113505.00	28980.00	84525.00	12485.55
9	84525.00	28980.00	55545.00	9297.75
10	55545.00	28980.00	26565.00	6109.95
11	26565.00	28980.00	0	2922.15

Own Contribution	10.00 %	Rs	32,200.00
Bank Finance	90.00 %		
Term Loan		Rs	289,800.00
Govt. Subsidy	35.00 %	Rs	112,700.00

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	107,993.00	899.94	107,093.06	11,879.23
2	107,093.06	10,799.30	96,293.76	11,780.24
3	96,293.76	10,799.30	85,494.46	10,592.31
4	85,494.46	10,799.30	74,695.16	9,404.39
5	74,695.16	10,799.30	63,895.86	8,216.47
6	63,895.86	10,799.30	53,096.56	7,028.54
7	53,096.56	10,799.30	42,297.26	5,840.62
8	42,297.26	10,799.30	31,497.96	4,652.70
9	31,497.96	10,799.30	20,698.66	3,464.78
10	20,698.66	10,799.30	9,899.36	2,276.85
11	9,899.36	10,799.30	0.00	1,088.93

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	225000.00	202500.00	182250.00	164025.00	147622.50
Depreciation	22500.00	20250.00	18225.00	16402.50	14762.25
Closing Balance	202500.00	182250.00	164025.00	147622.50	132860.25

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	67000.00	56950.00	48407.50	41146.37	34974.41
Depreciation	10050.00	8542.50	7261.13	6171.96	5246.16
Closing Balance	56950.00	48407.50	41146.37	34974.41	29728.25

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	22500.00	20250.00	18225.00	16402.50	14762.25
Machinery	10050.00	8542.50	7261.13	6171.96	5246.16
Total	32550.00	28792.50	25486.13	22574.46	20008.41

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
MASHROOM	200	5,000.00	1,000,000.00

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	700000.00	800000.00	900000.00	900000.00	900000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
SPON	0	150	100	15,000.00
BHUSA	0	6	20,000	120,000.00
Total				135,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	2	4,000	96,000.00
Total	2		96000.0

Repairs and Maintenance	Rs	10,000.00
Power and Fuel	Rs	100,000.00
Other Overhead Expenses	Rs	20,000.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	10,000.00
Stationery & Postage	50,000.00
Advertisement & Publicity	50,000.00
Workshed Rent	12,000.00
Other Miscellaneous Expenses	20,000.00
Total	142,000.00

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	94500.00	108000.00	121500.00	121500.00	121500.00
Wages	67200.00	76800.00	86400.00	86400.00	86400.00
Repairs & Maintenance	7000.00	8000.00	9000.00	9000.00	9000.00
Power & Fuel	70000.00	80000.00	90000.00	90000.00	90000.00
Other Overhead Expenses	14000.00	16000.00	18000.00	18000.00	18000.00

ADMINISTRATIVE EXPENSES

Salary	0.00	0.00	0.00	0.00	0.00
Postage Telephone	7000.00	8000.00	9000.00	9000.00	9000.00
Stationery & Postage	35000.00	40000.00	45000.00	45000.00	45000.00
Advertisement & Publicity	35000.00	40000.00	45000.00	45000.00	45000.00
Workshed Rent	12000.00	12000.00	12000.00	12000.00	12000.00
Other Miscellaneous Expenses	14000.00	16000.00	18000.00	18000.00	18000.00
Total:	355700.00	404800.00	453900.00	453900.00	453900.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	1000000.00

MANUFACTURING EXPENSES

Raw Material	135000.00
Wages	96000.00
Repair & Maintenance	10000.00
Power & Fuel	100000.00
Other Overhead Expenses	20000.00
Production Cost	361000.00
Administrative Cost	142000.00
Manufacturing Cost	503000.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	30	Production Cost	36100.00
Finished goods	30	Manufacturing Cost	50300.00
Receivable by	30	Manufacturing Cost	50300.00
Total Working Capital Requirement		Per Cycle	136700.00

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		700000.00	800000.00	900000.00	900000.00
Total		700000.00	800000.00	900000.00	900000.00

MANUFACTURING EXPENSES

Rawmaterials		94500.00	108000.00	121500.00	121500.00
Wages		67200.00	76800.00	86400.00	86400.00
Repairs & Maintenance		7000.00	8000.00	9000.00	9000.00
Power & Fuel		70000.00	80000.00	90000.00	90000.00
Other Overhead Expenses		14000.00	16000.00	18000.00	18000.00
Depreciation		32550.00	28792.50	25486.13	22574.46
Production Cost		285250.00	317592.50	350386.13	347474.46

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		7000.00	8000.00	9000.00	9000.00
Stationery & Postage		35000.00	40000.00	45000.00	45000.00
Advertisement & Publicity		35000.00	40000.00	45000.00	45000.00
Workshed Rent		12000.00	12000.00	12000.00	12000.00
Other Miscellaneous Expenses		14000.00	16000.00	18000.00	18000.00
Administrative Cost		103000.00	116000.00	129000.00	129000.00

Interest on Bank credit

Term Loan		31878.00	31612.35	28424.55	25236.75
Working Capital		11879.23	11780.24	10592.31	9404.39
Cost of Sale		432007.23	476985.09	518402.99	511115.60
Net Profit Before Tax		267992.77	323014.91	381597.01	388884.40
Less Tax		0	0.00	0	0
Net Profit		267992.77	323014.91	381597.01	388884.40

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		267992.77	323014.91	381597.01	388884.40
Add :					
Depreciation		32550.00	28792.50	25486.13	22574.46
TOTAL - A		300542.77	351807.41	407083.14	411458.86
Payments :					
On Term Loan :					
Interest		31878.00	31612.35	28424.55	25236.75
Installment		2415.00	28980.00	28980.00	28980.00
On Working Capital					
Interest		11879.23	11780.24	10592.31	9404.39
TOTAL - B		46172.23	72372.59	67996.86	63621.14
Average D.S.C.R		6.51	4.86	5.99	6.47

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		60907.00	60907.00	60907.00	60907.00
Profit		267992.77	323014.91	381597.01	388884.40
Term Loan		289800.00	287385.00	258405.00	229425.00
Working Capital		107993.00	107093.06	96293.76	85494.46
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		726692.77	778399.97	797202.77	764710.86

ASSETS

Gross Fixed Assets		302000.00	269450.00	240657.50	215171.37
Less : Depreciation		32550.00	28792.50	25486.13	22574.46
Net Fixed Assets		269450.00	240657.50	215171.37	192596.91
Preliminary & Pre-Op. Expenses		10000	7500	5625	4218.75
Current Assets		107993.00	107093.06	96293.76	85494.46
Cash in Bank/Hand		349249.77	430649.41	485737.64	486619.49
Total		726692.77	778399.97	797202.77	764710.86

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		267992.77	323014.91	381597.01	388884.40
Add : Depreciation		32550.00	28792.50	25486.13	22574.46
Term Loan		289800.00	287385.00	258405.00	229425.00
Working Capital Loan		107993.00	107093.06	96293.76	85494.46

Promoters Capital		45870.00	0.00	0.00	0.00
Total		744205.77	746285.47	761781.90	726378.32
Total Fixed Capital		322000	322000	322000	322000
Repayment of Term Loan		2415.00	28980.00	28980.00	28980.00
Repayment of WC Loan		899.94	10799.30	10799.30	10799.30
Current Assets		107993.00	107093.06	96293.76	85494.46
Total		111307.94	146872.36	136073.06	125273.76
Opening Balance		0	632897.83	1232310.94	1858019.78
Surplus		632897.83	599413.11	625708.84	601104.56
Closing Balance		632897.83	1232310.94	1858019.78	2459124.34

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		167428.00	176404.85	182910.68	176811.21
Variable Cost		297129.23	329372.74	360978.44	356878.85
Total Cost		464557.23	505777.59	543889.12	533690.06
Sales		700000.00	800000.00	900000.00	900000.00
Contribution (Sales-VC)		402870.77	470627.26	539021.56	543121.15
B.E.P in %		41.56	37.48	33.93	32.55
Break Even Sales in Rs.		290911.15	299863.38	305404.50	292991.88
Break Even Units		1454.56	1499.32	1527.02	1464.96
Current Ratio		2.29	1.29	1.22	1.15
Net Profit Ratio		38.28 %	40.38 %	42.40 %	43.21 %

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;