

Application View

Application Id : 11022323891679  
Name : SULEKHA DEVI  
Mother Name : LATE ANANDI DEVI  
Father/Spouse Name : RAJESH KUMAR GUPTA  
Gender : FEMALE  
Date of Birth : 04-May-1980  
Residential Address : W/O- RAJESH KUMAR GUPTA, VILLAGE- RAMNAGAR WARD NO-14,  
RAMNAGAR SUPAUL  
City: SUPAUL  
State : BIHAR  
District: SUPAUL  
Block/Taluka : PIPRA  
PINCODE : 852108  
Email Address : MANORANJANKUMAR7480@GMAIL.COM  
Phone Number : 7549754650  
Academic Qualification : 8TH PASS  
Social Category : OBC  
PAN Number : GNWPD1373J

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : SULEKHA MUSHROOM UDYOG  
Address of the Proposed Business Unit : W/O- RAJESH KUMAR GUPTA, VILLAGE- RAMNAGAR WARD NO-14, RAMNAGAR SUPAUL  
State : BIHAR District: SUPAUL City: SUPAUL  
Block/Taluka : PIPRA PinCode : 852108  
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) : 3000  
Land Value of the Proposed Unit (In Rs/Sq ft) : 500  
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 PROCESS  
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	PIPRAKHURD (SUPAUL)	PUNB0248800	2488000100186338

## BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	1500	200	300,000
Total:			300,000

## MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
MUSHROOM PACKAGING MACHINE	1	165,000	165,000
D FREEZER BIG	1	155,000	155,000
AC BIG	3	65,000	195,000
Total:			515,000

## OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 0.00  
Furniture & Fixtures (in Rs): 65,000.00  
Contingency/Others/Miscellaneous (in Rs) : 75,000.00  
Working Capital Per Estimate : 140,000.00

## SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
MUSROOM	260	10950	2,847,000
Total:			2,847,000

## RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
RAW MUSROOM	165	10950	1,806,750
Total:			1,806,750

## WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	13,000	156,000
UNSKILLED	2	8,000	192,000
Total:			348,000

## WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	6
Finished Goods (In Number of Days) :	5
Receivable By (In Number of Days) :	5

## MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	2.00
Other Overhead Expenses (In %) :	0.25	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.25	Advertisement & Publicity (In %) :	1.00
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	0.25

## DEPRECIATION DETAILS

On Building (In %) :	10.00	On Machinery (In %) :	15.00
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## OTHER DETAILS

Loan Repayment Period (in Years) :	7.00	Project Implementation Period (In Months):	4.00
Rate of Interest (In %) :	11.00	Employment :	3.00

## PROJECTED FINANCIAL

### COST OF PROJECT

Land	Land Value	Ownership
LAND	500	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
	1500	200.00	300,000.00
Total			300,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
MUSHROOM PACKAGING MACHINE	1.00	165,000.00	165,000.00
D FREEZER BIG	1.00	155,000.00	155,000.00
AC BIG	3.00	65,000.00	195,000.00

Total	515,000.00
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Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
0.00	65,000.00	75,000.00	955,000.00	119,759.90

### "Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	95,500.00
Bank Finance	90.00 %		
Term Loan		Rs	859,500.00
Govt. Subsidy	35.00 %	Rs	334,250.00

### Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	23,951.98
Bank Finance	80.00 %		
Working Capital		Rs	95,807.92

### Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	859500.00	40928.57	818571.43	94545.00
2	818571.43	122785.71	695785.72	90042.86
3	695785.72	122785.71	573000.01	76536.43
4	573000.01	122785.71	450214.30	63030.00
5	450214.30	122785.71	327428.59	49523.57
6	327428.59	122785.71	204642.88	36017.14
7	204642.88	122785.71	81857.17	22510.72
8	81857.17	122785.71	0	9004.29

## Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	95,807.92	4,562.28	91,245.64	10,538.87
2	91,245.64	13,686.85	77,558.79	10,037.02
3	77,558.79	13,686.85	63,871.94	8,531.47
4	63,871.94	13,686.85	50,185.09	7,025.91
5	50,185.09	13,686.85	36,498.24	5,520.36
6	36,498.24	13,686.85	22,811.39	4,014.81
7	22,811.39	13,686.85	9,124.54	2,509.25
8	9,124.54	13,686.85	0.00	1,003.70

## Statement Showing the Depreciation on Fixed Assets

### WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	300000.00	270000.00	243000.00	218700.00	196830.00
Depreciation	30000.00	27000.00	24300.00	21870.00	19683.00
Closing Balance	270000.00	243000.00	218700.00	196830.00	177147.00

### MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	515000.00	437750.00	372087.50	316274.37	268833.21
Depreciation	77250.00	65662.50	55813.13	47441.16	40324.98
Closing Balance	437750.00	372087.50	316274.37	268833.21	228508.23

### TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	30000.00	27000.00	24300.00	21870.00	19683.00
Machinery	77250.00	65662.50	55813.13	47441.16	40324.98
Total	107250.00	92662.50	80113.13	69311.16	60007.98

## Schedule of Sales Realization

### DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
MUSROOM	260	10,950.00	2,847,000.00

### 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	1992900.00	2277600.00	2562300.00	2562300.00	2562300.00

### Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
RAW MUSROOM	0	165	10,950	1,806,750.00
<b>Total</b>				<b>1,806,750.00</b>

### WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	1	13,000	156,000.00
	2	8,000	192,000.00
<b>Total</b>	<b>3</b>		<b>348000.0</b>

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	56,940.00
Other Overhead Expenses	Rs	7,117.50

### ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	7,117.50
Advertisement & Publicity	28,470.00
Workshed Rent	0.00
Other Miscellaneous Expenses	7,117.50
<b>Total</b>	<b>42,705.00</b>

### 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	1264725.00	1445400.00	1626075.00	1626075.00	1626075.00
Wages	243600.00	278400.00	313200.00	313200.00	313200.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	39858.00	45552.00	51246.00	51246.00	51246.00
Other Overhead Expenses	4982.25	5694.00	6405.75	6405.75	6405.75

### 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	4982.25	5694.00	6405.75	6405.75	6405.75
Advertisement & Publicity	19929.00	22776.00	25623.00	25623.00	25623.00

Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	4982.25	5694.00	6405.75	6405.75	6405.75
Total:	1583058.75	1809210.00	2035361.25	2035361.25	2035361.25

### Assessment of Working Capital

Particulars	Amount in Rs.
Sale	2847000.00

### MANUFACTURING EXPENSES

Raw Material	1806750.00
Wages	348000.00
Repair & Maintenance	0.00
Power & Fuel	56940.00
Other Overhead Expenses	7117.50
Production Cost	2218807.50
Administrative Cost	42705.00
Manufacturing Cost	2261512.50

### Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	6	Production Cost	44376.15
Finished goods	5	Manufacturing Cost	37691.88
Receivable by	5	Manufacturing Cost	37692.00
Total Working Capital Requirement		Per Cycle	119760.03

### Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1992900.00	2277600.00	2562300.00	2562300.00
Total		1992900.00	2277600.00	2562300.00	2562300.00

### MANUFACTURING EXPENSES

Rawmaterials		1264725.00	1445400.00	1626075.00	1626075.00
Wages		243600.00	278400.00	313200.00	313200.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		39858.00	45552.00	51246.00	51246.00
Other Overhead Expenses		4982.25	5694.00	6405.75	6405.75
Depreciation		107250.00	92662.50	80113.13	69311.16
Production Cost		1660415.25	1867708.50	2077039.88	2066237.91

### ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		4982.25	5694.00	6405.75	6405.75
Advertisement & Publicity		19929.00	22776.00	25623.00	25623.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		4982.25	5694.00	6405.75	6405.75
Administrative Cost		29893.50	34164.00	38434.50	38434.50
Interest on Bank credit					
Term Loan		94545.00	90042.86	76536.43	63030.00
Working Capital		10538.87	10037.02	8531.47	7025.91
Cost of Sale		1795392.62	2001952.38	2200542.28	2174728.32
Net Profit Before Tax		197507.38	275647.62	361757.72	387571.68
Less Tax		0	0.00	0	0
Net Profit		197507.38	275647.62	361757.72	387571.68

### Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		197507.38	275647.62	361757.72	387571.68
Add :					
Depreciation		107250.00	92662.50	80113.13	69311.16
<b>TOTAL - A</b>		<b>304757.38</b>	<b>368310.12</b>	<b>441870.85</b>	<b>456882.84</b>
Payments :					
On Term Loan :					
Interest		94545.00	90042.86	76536.43	63030.00
Installment		40928.57	122785.71	122785.71	122785.71
On Working Capital					
Interest		10538.87	10037.02	8531.47	7025.91
<b>TOTAL - B</b>		<b>146012.44</b>	<b>222865.59</b>	<b>207853.61</b>	<b>192841.62</b>
Average D.S.C.R		2.09	1.65	2.13	2.37

### Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
<b>LIABILITIES</b>					
Promoters Capital		119451.98	119451.98	119451.98	119451.98
Profit		197507.38	275647.62	361757.72	387571.68
Term Loan		859500.00	818571.43	695785.72	573000.01
Working Capital		95807.92	91245.64	77558.79	63871.94
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0



Total		1272267.28	1304916.67	1254554.21	1143895.61
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## ASSETS

Gross Fixed Assets		880000.00	772750.00	680087.50	599974.37
Less : Depreciation		107250.00	92662.50	80113.13	69311.16
Net Fixed Assets		772750.00	680087.50	599974.37	530663.21
Preliminary & Pre-Op. Expenses		0	0	0	0
Current Assets		95807.92	91245.64	77558.79	63871.94
Cash in Bank/Hand		403709.36	533583.53	577021.05	549360.46
Total		1272267.28	1304916.67	1254554.21	1143895.61

## Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		197507.38	275647.62	361757.72	387571.68
Add : Depreciation		107250.00	92662.50	80113.13	69311.16
Term Loan		859500.00	818571.43	695785.72	573000.01
Working Capital Loan		95807.92	91245.64	77558.79	63871.94
Promoters Capital		107475.99	0.00	0.00	0.00
Total		1367541.29	1278127.19	1215215.36	1093754.79
Total Fixed Capital		955000	955000	955000	955000
Repayment of Term Loan		40928.57	122785.71	122785.71	122785.71
Repayment of WC Loan		4562.28	13686.85	13686.85	13686.85
Current Assets		95807.92	91245.64	77558.79	63871.94
Total		141298.77	227718.20	214031.35	200344.50
Opening Balance		0	1226242.52	2276651.51	3277835.52
Surplus		1226242.52	1050408.99	1001184.01	893410.29
Closing Balance		1226242.52	2276651.51	3277835.52	4171245.81

## Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		231688.50	216869.36	195084.06	170775.66
Variable Cost		1670954.12	1877745.52	2085571.35	2073263.82
Total Cost		1902642.62	2094614.88	2280655.41	2244039.48
Sales		1992900.00	2277600.00	2562300.00	2562300.00
Contribution (Sales-VC)		321945.88	399854.48	476728.65	489036.18
B.E.P in %		71.97	54.24	40.92	34.92
Break Even Sales in Rs.		1434191.40	1235303.54	1048529.15	894777.30
Break Even Units		5516.12	4751.17	4032.80	3441.45

Current Ratio		0.64	0.39	0.35	0.31
Net Profit Ratio		9.91 %	12.10 %	14.12 %	15.13 %

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;