## PROJECT REPORT

## Of

## PP WOVEN BAGS

## PURPOSE OF THE DOCUMENT

This particular pre-feasibility is regarding PP Woven Bags.

The objective of the pre-feasibility report is primarily to facilitate potential entrepreneurs in project identification for investment and in order to serve his objective; the document covers various aspects of the project concept development, start-up, marketing, finance and management.
[We can modify the project capacity and project cost as per your requirement. We can also prepare project report on any subject as per your requirement.]

## PP WOVEN BAG



## Introduction

Woven fabric is a textile formed by weaving. It is produced on a loom, and made of many threads woven on a warp and a weft. Woven polypropylene or simply woven PP bags are considered to be the toughest packaging bags, widely used to pack materials for grain, milling and sugar industry.
PP oriented strips are becoming increasingly popular in India \& have caught the eye of many end users for their requirement of packing materials. They have become popular on account of their inertness towards chemical, moisture \& excellent resistance towards rotting \& fungus attack. They are non-toxic. Lighter in weight \& have more advantages than conventional bags.

## Product Application and uses

HDPE/PP Woven bags ideally suitable for Building Materials, Cement, fertilizers, Urea, Potash, plastic, polymers, plastic pellets, etc.

Food grains: Rice, Wheat, Pulses, Tea, Coffee, Beans, Peanuts, Sand, Sugar.

Chemicals: Pigments, Dyestuffts, oxides, barytes, alumina, hydrates, ores, gypsum, feldspar, mica, Lime, limestone, Woven Packaging Fabrics, Woven bags and fabrics are often used as an industrial
packaging material. The packaging bags and fabrics are available mostly in HDPE (High Density Polythene) and PP (Polypropylene).

Depending on end use these are either laminated, or supplied without lamination. These materials are valuable for applications in many different industries. Any entrepreneur venture into this field will be successful.

## Benefits of PP Woven Bag

Some of the strong features of PP bags/Sheets are noted here:

- Protects Products or commodities, ensuring safe storage
- Extends the shelf Life
- Prevents spoilage
- Eco-friendly and pocket-friendly
- 100\% reusable and durable
- Light in weight and flexible
- Excellent resistance to stress and high resistant to cracking
- Humidity and Dust proof
- Easy to clean and anti-bacterial
- Breathable or water proof with a laminated film
- Can be colored or printed
- Can be stored in an open area.


## PP Woven Bag Market Analysis

At present there is underutilization of existing capacity due to marketing problems after introducing of Jute packaging Mandatory Order 1986. The demand for woven sacks is sluggish for a variety of reasons. A few years back Flat looms were used for the manufacture of woven sacks. Now it has been manufactured on circular looms, which have high productivity. This helped in minimizing the cost of production; however due to high cost of jute bags \& also due to resistance to chemicals.

Moisture etc. most of industry prefer HDPE/PP woven sacks for packaging.

The polypropylene woven bags and sacks market to record a moderate 4.0\% volume CAGR through the period of forecast, 2018 to 2028.

## Description of Machinery \& Equipment

Following machineries are required for PP Woven Bag manufacturing process:

- 3 colour woven bag flexo printer: 6 colour woven bag printer can be taken instead of 3 colour flexo printer (at larger scale).
- PP woven bag cutting machine
- Manual stitching machine


## Manufacturing Process

1. First you need to fix pp role in printing machine, for the printing of company name logo, manufacturing date etc.
2. For print you need to add different types of flexo ink, then need to add stereo (which is a rubber plate) which is used to print companies profile on bags.
3. Then you need cutting machine to cut this pp role according to the required size.
4. After cutting bags transfer to stitching section to stitch bags with the help of stitching machine.
5. Final checking of product.
6. Then bags are ready and can be transfer to the packaging section.

## Land \&Building required:

Land required 4,000-5,000 square feet
Approximate rent for the same is Rs. 50,000-60,000 per month.

## Machinery \& Equipment's required:

| Name | Qty | Cost (Rs.) |
| :--- | :---: | :---: |
| 3 colour woven Bag flexo printer | 1 | $11,00,000$ |
| PP woven Bag cutting machine | 1 | $10,50,000$ |
| Sewing machine (cost 18,000) | 5 | 90,000 |
| Sub - Total | $\mathbf{7}$ | $\mathbf{2 2 , 4 0 , 0 0 0}$ |
| GST @ 18\% |  | $4,03,200$ |
| Total Machine Price | $\mathbf{2 6 , 4 3 , 2 0 0}$ |  |

Cost of the machine is other than transportation cost.

* 6 colour woven bag flexo printer average cost: Rs. 19,50,000


## Raw Material Requirement

Following raw material is required as the major raw material for the PP woven Bag.

| S.N. | Description | Amount |
| :---: | :---: | :---: |
| $\mathbf{1}$ | PP Role | Rs. $85-110$ Per KG |
| $\mathbf{2}$ | Printing Ink | Rs. 185 Per KG |
| $\mathbf{3}$ | Yarn (thread) | Rs. 110 Per KG |

## Production of Products

This project is based upon a sample product of PP Woven Bag.
Assuming the raw material cost per KG is Rs. 100-110 and selling price of the product is Rs. 130-150 per KG.

One KG consists approx. 40 Pieces of PP woven Bag.

## Labour \& Skill Requirement:

8-9 Manpower are required for the PP woven Bag manufacturing process.

Includes:
5 Skilled Labour
2 Unskilled Labour
2 Helper

## PP woven Bag license \& registration

## For Proprietor:

- Obtain the GST registration.
- Additionally, obtain the Udyog Aadhar registration Number.
- Fire/ pollution NOC as required.
- Choice of a Brand Name of the product and secure the name with Trademark if required.


## Implementation Schedule

| S.N. | Activity | Time Required <br> (in Months) |
| :---: | :--- | :---: |
| 1 | Acquisition Of premises | 1 |
| 2 | Procurement \& installation of Plant \& Machinery | 1 |
| 4 | Arrangement of Finance | $1-2$ |


| 5 | Requirement of required Manpower | 1 |
| :---: | :--- | :---: |
|  | Total time Required (some activities shall run <br> concurrently) | $2-3$ Months |

## Conclusion:

After completion of manufacturing process, product is ready to sell in the market. PP woven Bags are used for daily routine activities. These bags are used by various industries for packaging of their products \& one can earn a good Margin of profit by doing this business.

| COST OF PROJECT | FINANCIAL ASSISTANCE REQUIRED <br> Loan of Rs. 25 lakh and Working Capital limit of Rs. 20 Lacs |  |  | (in Lacs) |
| :---: | :---: | :---: | :---: | :---: |
|  | PARTICULARS | AMOUNT | Own Contribution | Bank <br> Finance |
| MEANS OF FINANCE |  |  | 10.00\% | 90.00\% |
|  | Plant \& Machinery | 26.43 | 2.64 | 23.79 |
|  | Furniture \& Fixtures | 1.35 | 0.14 | 1.22 |
|  | Working capital | 22.22 | 2.22 | 20.00 |
|  | Total | 50.00 | 5.00 | 45.00 |
|  | PARTICULARS |  |  | AMOUNT |
|  | Own Contribution |  |  | 5.00 |
|  | Bank Loan |  |  | 25.00 |
|  |  |  |  | 20.00 |
|  | Total |  |  | 50.00 |


| COMPUTATION OF PRODUCTION OF PP WOVEN BAG |  |  |
| :--- | :---: | :---: |
| Items to be Manufactured | 40000 | Piece |
| PP Woven Bag | 40 | Bag |
| Total woven Bag Production a day | 1,000 | KG |
| 1 Kg consists | 300,000 | KG |
| Machine capacity per Day | 285,000 | of input |
| machine capacity per annum |  | KG |
| wastage |  |  |


| Production of PP Woven Bag |  |  |
| :--- | :---: | :---: |
| Production | Capacity | KG |
| 1st year | $50 \%$ | 142,500 |
| 2nd year | $55 \%$ | 156,750 |
| 3 rd year | $60 \%$ | 171,000 |
| 4 th year | $65 \%$ | 185,250 |
| 5 th year | $70 \%$ | 199,500 |


| Raw Material Cost |  |  |  |
| :--- | :---: | :---: | :---: |
| Year | Capacity | Rate | Amount |
|  | Utilisation | (per KG) | (Rs. in lacs) |
| 1st year | $50 \%$ | 100.00 | 150.00 |
| 2nd year | $55 \%$ | 103.00 | 169.95 |
| 3rd year | $60 \%$ | 106.09 | 190.96 |
| 4th year | $65 \%$ | 109.27 | 213.08 |
| 5th year | $70 \%$ | 112.55 | 236.36 |


| COMPUTATION OF SALE |  |  |  |  |  |
| :--- | :---: | :---: | :---: | :---: | :---: |
| Particulars | 1st year | 2nd year | 3rd year | 4th year | 5th year |
| Op Stock | - | 11,875 | 13,063 | 14,250 | 15,438 |
|  |  |  |  |  |  |
| Production | 142,500 | 156,750 | 171,000 | 185,250 | 199,500 |
| Less : Closing Stock | 11,875 | 13,063 | 14,250 | 15,438 | 16,625 |
| Net Sale | 130,625 | 155,563 | 169,813 | 184,063 | 198,313 |
| sale price per KG | 135.00 | 139.05 | 143.22 | 147.52 | 151.94 |
| Sales (in Lacs) | 176.34 | 216.31 | 243.21 | 271.53 | 301.32 |


| Utility Charges at 100\% capacity (per month) |  |  |
| :--- | :---: | :---: |
| Particulars | value | Description |
| Power connection required | 25 | KWH |
| consumption per day | 200 | Units |
|  |  |  |
| Consumption per month | 5,000 | Units |
| Rate per Unit | 7 | Rs. |
| power Bill per month | 35,000 | Rs. |


| BREAK UP OF LABOUR CHARGES |  |  |  |
| :--- | :---: | :---: | :---: |
| Particulars | Wages | No of | Total |
|  | Rs. per Month | Employees | Salary |
| Skilled (in thousand rupees) | 10,000 | 5 | 50,000 |
| Unskilled (in thousand rupees) | 7,000 | 2 | 14,000 |
| Total salary per month | (in lacs) |  | $\mathbf{6 4 , 0 0 0}$ |
| Total annual labour charges |  | $\mathbf{7 . 6 8}$ |  |


| BREAK UP OF STAFF CHARGES |  |  |  |
| :--- | :---: | :---: | :---: |
| Particulars | Salary <br> Rs. per Month | No of <br> Employees | Salary |
| Helper | 6,000 | 2 | 12,000 |
| Total salary per month | (in lacs) | 12,000 |  |
| Total annual Staff charges |  | $\mathbf{1 . 4 4}$ |  |


| PROJECTED PROFITABILITY STATEMENT |  |  |  | (in Lacs) |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| PARTICULARS | 1st year | 2nd year | 3rd year | 4th year | 5th year |
| Capacity Utilisation \% <br> SALES | 50\% | 55\% | 60\% | 65\% | 70\% |
| Gross Sale PP Woven Bag | 176.34 | 216.31 | 243.21 | 271.53 | 301.32 |
| Total | 176.34 | 216.31 | 243.21 | 271.53 | 301.32 |
| COST OF SALES |  |  |  |  |  |
| Raw Material Consumed | 150.00 | 169.95 | 190.96 | 213.08 | 236.36 |
| Electricity Expenses | 2.10 | 2.31 | 2.52 | 2.73 | 2.94 |
| Depreciation | 4.10 | 3.49 | 2.97 | 2.53 | 2.16 |
| Labour | 7.68 | 8.06 | 8.47 | 8.89 | 9.34 |
| Repair \& maintenance | 3.53 | 4.33 | 4.86 | 5.43 | 6.03 |
| Consumables | 5.29 | 6.49 | 7.30 | 8.15 | 9.04 |
| Packaging Charges | 1.59 | 1.95 | 2.19 | 2.44 | 2.71 |
| Cost of Production | 174.28 | 196.58 | 219.27 | 243.26 | 268.57 |
| Add: Opening Stock /WIP | - | 14.52 | 16.38 | 18.27 | 20.27 |
| Less: Closing Stock /WIP | 14.52 | 16.38 | 18.27 | 20.27 | 22.38 |
| Cost of Sales | 159.76 | 194.72 | 217.38 | 241.26 | 266.46 |
| GROSS PROFIT | 16.58 | 21.59 | 25.83 | 30.27 | 34.86 |
| Interest on Term Loan | 2.23 | 1.97 | 1.41 | 0.86 | 0.30 |
| Interest on working Capital | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 |


| Rent | 6.00 | 6.60 | 7.26 | 7.99 | 8.78 |
| :--- | :---: | :---: | :---: | :---: | :---: |
| selling \& adm exp | 1.98 | 2.70 | 3.19 | 3.70 | 4.23 |
| TOTAL | 12.22 | 13.27 | 13.86 | 14.54 | 15.32 |
| NET PROFIT | 4.37 | 8.32 | 11.97 | 15.73 | 19.55 |
| Taxation |  | 0.68 | 1.65 | 2.83 | 4.02 |
| PROFIT (After Tax) | 4.37 | 7.63 | 10.31 | 12.90 | 15.53 |


| PROJECTED BALANCE SHEET |  |  |  | (in Lacs) |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| PARTICULARS | 1st year | 2nd year | 3rd year | 4th year | 5th year |
| Liabilities |  |  |  |  |  |
| Capital |  |  |  |  |  |
| opening balance |  | 6.37 | 10.00 | 15.31 | 21.71 |
| Add:- Own Capital | 5.00 |  |  |  |  |
| Add:- Retained Profit | 4.37 | 7.63 | 10.31 | 12.90 | 15.53 |
| Less:- Drawings | 3.00 | 4.00 | 5.00 | 6.50 | 8.50 |
| Closing Balance | 6.37 | 10.00 | 15.31 | 21.71 | 28.74 |
| Term Loan | 22.23 | 16.67 | 11.11 | 5.56 | - |
| Working Capital Limit | 20.00 | 20.00 | 20.00 | 20.00 | 20.00 |
| Sundry Creditors | 14.50 | 17.00 | 19.10 | 21.31 | 23.64 |
| Provisions \& Other Liab | 0.40 | 0.60 | 0.90 | 1.08 | 1.35 |
| TOTAL : | 63.49 | 64.26 | 66.42 | 69.66 | 73.73 |
| Assets |  |  |  |  |  |
| Fixed Assets ( Gross) | 27.78 | 27.78 | 27.78 | 27.78 | 27.78 |
| Gross Dep. | 4.10 | 7.59 | 10.57 | 13.10 | 15.26 |
| Net Fixed Assets | 23.68 | 20.19 | 17.22 | 14.68 | 12.53 |
| Current Assets |  |  |  |  |  |
| Sundry Debtors | 14.70 | 18.03 | 20.27 | 22.63 | 25.11 |
| Stock in Hand | 22.02 | 24.88 | 27.82 | 30.93 | 34.20 |
| Cash and Bank | 3.09 | 1.17 | 1.12 | 1.42 | 1.89 |
| TOTAL : | 63.49 | 64.26 | 66.42 | 69.66 | 73.73 |


| PROJECTED CASH FLOW STATEMENT |  |  |  |  | n Lacs) |
| :---: | :---: | :---: | :---: | :---: | :---: |
| PARTICULARS | 1st year | 2nd year | 3rd year | 4th year | 5th year |
| SOURCES OF FUND |  |  |  |  |  |
| Own Margin | 5.00 |  |  |  |  |
| Net Profit | 4.37 | 8.32 | 11.97 | 15.73 | 19.55 |
| Depreciation \& Exp. W/off | 4.10 | 3.49 | 2.97 | 2.53 | 2.16 |
| Increase in Cash Credit | 20.00 | - | - | - | - |
| Increase In Term Loan | 25.00 | - | - | - | - |
| Increase in Creditors | 14.50 | 2.50 | 2.10 | 2.21 | 2.33 |
| Increase in Provisions \& Oth lib | 0.40 | 0.20 | 0.30 | 0.18 | 0.27 |
| TOTAL : | 73.37 | 14.50 | 17.34 | 20.65 | 24.30 |
| APPLICATION OF FUND |  |  |  |  |  |
| Increase in Fixed Assets | 27.78 |  |  |  |  |
| Increase in Stock | 22.02 | 2.86 | 2.94 | 3.10 | 3.27 |
| Increase in Debtors | 14.70 | 3.33 | 2.24 | 2.36 | 2.48 |
| Repayment of Term Loan | 2.78 | 5.56 | 5.56 | 5.56 | 5.56 |
| Drawings | 3.00 | 4.00 | 5.00 | 6.50 | 8.50 |
| Taxation | - | 0.68 | 1.65 | 2.83 | 4.02 |
| TOTAL : | 70.28 | 16.43 | 17.39 | 20.35 | 23.83 |
| Opening Cash \& Bank Balance | - | 3.09 | 1.17 | 1.12 | 1.42 |
| Add : Surplus | 3.09 | (1.92) | (0.05) | 0.31 | 0.47 |
| Closing Cash \& Bank Balance | 3.09 | 1.17 | 1.12 | 1.42 | 1.89 |


| COMPUTATION OF CLOSING STOCK \& WORKING CAPITAL |  |  |  | (in Lacs) |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| PARTICULARS | 1st year | 2nd year | 3rd year | 4th year | 5th year |
| Finished Goods |  |  |  |  |  |
|  | 14.52 | 16.38 | 18.27 | 20.27 | 22.38 |
| Raw Material |  |  |  |  |  |
|  | 7.50 | 8.50 | 9.55 | 10.65 | 11.82 |
| Closing Stock | 22.02 | 24.88 | 27.82 | 30.93 | 34.20 |


| COMPUTATION OF WORKING CAPITAL REQUIREMENT |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| TRADITIONAL METHOD | (in Lacs) |  |  |  |
| Particulars | Amount | Own Margin | Bank Finance |  |
| Finished Goods \& Raw Material | 22.02 |  |  |  |
| Less: Creditors | 14.50 |  |  |  |
| Paid stock | 7.52 | 10\% 0.75 | 90\% | 6.77 |
| Sundry Debtors | 14.70 | 10\% 1.47 | 90\% | 13.23 |
|  | 22.22 | 2.22 |  | 20.00 |
|  |  |  |  |  |
| WORKING CAPITAL LIMIT DEMAND ( from Bank) |  | 20.00 |  |  |


| COMPUTATION OF DEPRECIATION |  | (in Lacs) |  |
| :---: | :---: | :---: | :---: |
| Description | Plant \& Machinery | Furniture | TOTAL |
| Rate of Depreciation | 15.00\% | 10.00\% |  |
| Opening Balance | - | - | - |
| Addition | 26.43 | 1.35 | 27.78 |
| Total | 26.43 | 1.35 | 27.78 |
| Less: Depreciation | 3.96 | 0.14 | 4.10 |
| WDV at end of Year | 22.47 | 1.22 | 23.68 |
| Additions During The Year | - | - | - |
| Total | 22.47 | 1.22 | 23.68 |
| Less: Depreciation | 3.37 | 0.12 | 3.49 |
| WDV at end of Year | 19.10 | 1.09 | 20.19 |
| Additions During The Year | - | - | - |
| Total | 19.10 | 1.09 | 20.19 |
| Less: Depreciation | 2.86 | 0.11 | 2.97 |
| WDV at end of Year | 16.23 | 0.98 | 17.22 |
| Additions During The Year | - | - | - |
| Total | 16.23 | 0.98 | 17.22 |
| Less: Depreciation | 2.43 | 0.10 | 2.53 |
| WDV at end of Year | 13.80 | 0.89 | 14.68 |
| Additions During The Year | - | - | - |
| Total | 13.80 | 0.89 | 14.68 |
| Less: Depreciation | 2.07 | 0.09 | 2.16 |
| WDV at end of Year | 11.73 | 0.80 | 12.53 |
| Additions During The Year | - | - | - |


| Total | 11.73 | 0.80 | 12.53 |
| :--- | :---: | :---: | :---: |
| Less : Depreciation | 1.76 | 0.08 | 1.84 |
| WDV at end of Year | $\mathbf{9 . 9 7}$ | $\mathbf{0 . 7 2}$ | $\mathbf{1 0 . 6 9}$ |
| Less : Depreciation | 1.50 | 0.07 | 1.57 |
| WDV at end of Year | $\mathbf{8 . 4 7}$ | $\mathbf{0 . 6 5}$ | $\mathbf{9 . 1 2}$ |
| Less : Depreciation | 1.27 | 0.06 | 1.34 |
| WDV at end of Year | $\mathbf{7 . 2 0}$ | $\mathbf{0 . 5 8}$ | $\mathbf{7 . 7 8}$ |

CALCULATION OF D.S.C.R

| PARTICULARS | 1st year | 2nd year | 3rd year | 4th year | 5th year |
| :--- | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |
| CASH ACCRUALS | 8.46 | 11.13 | 13.29 | 15.43 | 17.69 |
| Interest on Term Loan | 2.23 | 1.97 | 1.41 | 0.86 | 0.30 |
| Total | 10.70 | 13.09 | 14.70 | 16.29 | 17.99 |
|  |  |  |  |  |  |
| REPAYMENT |  |  |  |  |  |
| Instalment of Term Loan | 2.78 | 5.56 | 5.56 | 5.56 | 5.56 |
| Interest on Term Loan | 2.23 | 1.97 | 1.41 | 0.86 | 0.30 |
|  |  |  |  |  |  |
| Total | 5.01 | 7.52 | 6.97 | 6.41 | 5.86 |
|  |  |  |  |  |  |
| DEBT SERVICE COVERAGE RATIO | $\mathbf{2 . 1 3}$ | $\mathbf{1 . 7 4}$ | $\mathbf{2 . 1 1}$ | $\mathbf{2 . 5 4}$ | $\mathbf{3 . 0 7}$ |
| AVERAGE D.S.C.R. |  |  | $\mathbf{2 . 3 2}$ |  |  |


| REPAYMENT SCHEDULE OF TERM LOAN |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Year | Particulars | Amount | Addition | Total | Interest | Interest | 10.00\% |
|  |  |  |  |  |  | Repayment | Closing Balance |
| ist | Opening Balance |  |  |  |  |  |  |
|  | 1st month | - | 25.00 | 25.00 | - | - | 25.00 |
|  | 2nd month | 25.00 | - | 25.00 | 0.21 | - | 25.00 |
|  | 3rd month | 25.00 | - | 25.00 | 0.21 | - | 25.00 |
|  | 4th month | 25.00 | - | 25.00 | 0.21 |  | 25.00 |
|  | 5th month | 25.00 | - | 25.00 | 0.21 |  | 25.00 |
|  | 6th month | 25.00 | - | 25.00 | 0.21 |  | 25.00 |
|  | 7th month | 25.00 | - | 25.00 | 0.21 | 0.463 | 24.54 |
|  | 8th month | 24.54 | - | 24.54 | 0.20 | 0.463 | 24.08 |
|  | 9th month | 24.08 | - | 24.08 | 0.20 | 0.463 | 23.61 |
|  | 10th month | 23.61 | - | 23.61 | 0.20 | 0.463 | 23.15 |
|  | 11th month | 23.15 | - | 23.15 | 0.19 | 0.463 | 22.69 |
|  | 12th month | 22.69 | - | 22.69 | 0.19 | 0.463 | 22.23 |
|  |  |  |  |  | 2.23 | 2.778 |  |
| 2nd | Opening Balance |  |  |  |  |  |  |
|  | 1st month | 22.23 | - | 22.23 | 0.19 | 0.463 | 21.76 |
|  | 2nd month | 21.76 | - | 21.76 | 0.18 | 0.463 | 21.30 |
|  | 3rd month | 21.30 | - | 21.30 | 0.18 | 0.463 | 20.84 |
|  | 4th month | 20.84 | - | 20.84 | 0.17 | 0.463 | 20.37 |
|  | 5th month | 20.37 | - | 20.37 | 0.17 | 0.463 | 19.91 |
|  | 6th month | 19.91 | - | 19.91 | 0.17 | 0.463 | 19.45 |
|  | 7th month | 19.45 | - | 19.45 | 0.16 | 0.463 | 18.98 |
|  | 8th month | 18.98 | - | 18.98 | 0.16 | 0.463 | 18.52 |
|  | 9th month | 18.52 | - | 18.52 | 0.15 | 0.463 | 18.06 |
|  | 10th month | 18.06 | - | 18.06 | 0.15 | 0.463 | 17.60 |
|  | 11th month | 17.60 | - | 17.60 | 0.15 | 0.463 | 17.13 |
|  | 12th month | 17.13 | - | 17.13 | 0.14 | 0.463 | 16.67 |
|  |  |  |  |  | 1.97 | 5.556 |  |
| 3rd | Opening Balance |  |  |  |  |  |  |
|  | 1st month | 16.67 | - | 16.67 | 0.14 | 0.463 | 16.21 |
|  | 2nd month | 16.21 | - | 16.21 | 0.14 | 0.463 | 15.74 |
|  | 3 rd month | 15.74 | - | 15.74 | 0.13 | 0.463 | 15.28 |
|  | 4th month | 15.28 | - | 15.28 | 0.13 | 0.463 | 14.82 |
|  | 5th month | 14.82 | - | 14.82 | 0.12 | 0.463 | 14.35 |
|  | 6th month | 14.35 | - | 14.35 | 0.12 | 0.463 | 13.89 |


| 7th month | 13.89 | - | 13.89 | 0.12 | 0.463 | 13.43 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 8th month | 13.43 | - | 13.43 | 0.11 | 0.463 | 12.96 |
| 9th month | 12.96 | - | 12.96 | 0.11 | 0.463 | 12.50 |
| 10th month | 12.50 | - | 12.50 | 0.10 | 0.463 | 12.04 |
| 11th month | 12.04 | - | 12.04 | 0.10 | 0.463 | 11.58 |
| 12th month | 11.58 | - | 11.58 | 0.10 | 0.463 | 11.11 |
|  |  |  |  | 1.41 | 5.556 |  |
| 4th Opening Balance |  |  |  |  |  |  |
| 1st month | 11.11 | - | 11.11 | 0.09 | 0.463 | 10.65 |
| 2nd month | 10.65 | - | 10.65 | 0.09 | 0.463 | 10.19 |
| 3rd month | 10.19 | - | 10.19 | 0.08 | 0.463 | 9.72 |
| 4th month | 9.72 | - | 9.72 | 0.08 | 0.463 | 9.26 |
| 5th month | 9.26 | - | 9.26 | 0.08 | 0.463 | 8.80 |
| 6th month | 8.80 | - | 8.80 | 0.07 | 0.463 | 8.33 |
| 7th month | 8.33 | - | 8.33 | 0.07 | 0.463 | 7.87 |
| 8th month | 7.87 | - | 7.87 | 0.07 | 0.463 | 7.41 |
| 9th month | 7.41 | - | 7.41 | 0.06 | 0.463 | 6.95 |
| 10th month | 6.95 | - | 6.95 | 0.06 | 0.463 | 6.48 |
| 11th month | 6.48 | - | 6.48 | 0.05 | 0.463 | 6.02 |
| 12th month(Subsidy adjusted) | 6.02 | - | 6.02 | 0.05 | 0.463 | 5.56 |
|  |  |  |  | 0.86 | 5.556 |  |
| 5th Opening Balance |  |  |  |  |  |  |
| 1st month | 5.56 | - | 5.56 | 0.05 | 0.463 | 5.09 |
| 2nd month | 5.09 | - | 5.09 | 0.04 | 0.463 | 4.63 |
| 3 rd month | 4.63 | - | 4.63 | 0.04 | 0.463 | 4.17 |
| 4th month | 4.17 | - | 4.17 | 0.03 | 0.463 | 3.70 |
| 5th month | 3.70 | - | 3.70 | 0.03 | 0.463 | 3.24 |
| 6th month | 3.24 | - | 3.24 | 0.03 | 0.463 | 2.78 |
| 7th month | 2.78 | - | 2.78 | 0.02 | 0.463 | 2.32 |
| 8th month | 2.32 | - | 2.32 | 0.02 | 0.463 | 1.85 |
| 9th month | 1.85 | - | 1.85 | 0.02 | 0.463 | 1.39 |
| 10th month | 1.39 | - | 1.39 | 0.01 | 0.463 | 0.93 |
| 11th month | 0.93 | - | 0.93 | 0.01 | 0.463 | 0.46 |
| 12th month | 0.46 | - | 0.46 | 0.00 | 0.463 | - |
|  |  |  |  | 0.30 | 5.56 |  |
| DOOR TO DOOR | 60 | MONTHS |  |  |  |  |
| MORATORIUM PERIOD | 6 | MONTHS |  |  |  |  |
| REPAYMENT PERIOD | 54 | MONTHS |  |  |  |  |

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