

# PROJECT REPORT

Of

# EGG TRAY

## PURPOSE OF THE DOCUMENT

This particular pre-feasibility is regarding **Egg Tray**.

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.]



**Lucknow Office:** Sidhivinayak Building ,  
27/1/B, Gokhley Marg, Lucknow-226001

**Delhi Office :** Multi Disciplinary Training  
Centre, Gandhi Darshan Rajghat,  
New Delhi 110002

**Email :** [info@udyami.org.in](mailto:info@udyami.org.in)  
**Contact :** +91 7526000333, 444, 555

## **EGG TRAY**



### **Introduction**

An egg tray (also known as an egg box in British English) is a tray designed for carrying and transporting whole eggs.

These cartons have a dimpled form in which each dimple accommodates an individual egg and isolates that egg from eggs in adjacent dimples. This structure helps protect eggs against stresses exerted during transportation and storage by absorbing a lot of shock and limiting the incidents of fracture to the fragile egg shells. An egg Tray can be made of various materials, including foamed plastics such as polystyrene foam, clear plastic or may be manufactured from recycled paper and moulded pulp by means of a mechanized papier-mâché process

### **Functions & Advantages of Egg Tray**

Egg tray making machine is used to produce egg trays. Egg trays is used to pack eggs.

#### **1. Protection Function**

Egg trays can protect the egg from the external shock. It can also protect the eggs from damaging and going bad due to illumination and dampness so that the loss can be reduced.

#### **2. Convenient Transportation**

The purpose of producing eggs is to let them get into market, which is a process of product circulation. In this process, eggs will undergo countless times of transportation, handling, storage, which requires the

egg packing must be able to adapt to the process. Egg trays can satisfy this purpose.

### **3. Increasing sale**

In today's market, great changes have taken place in the way of people's purchasing. With the improvement of people's material standard, more and more people begin to pursue a higher quality of life. The packaging quality of the products has a direct impact on sales. The egg is more typical. If we make the egg packaging exquisite and unique, it will increase the sales of eggs.

Above all is function and advantage of egg packaging. We can find that egg trays have a good market prospect. If the investors have their own egg tray making machine, it will save a lot cost and earn more benefit. It is wise to buy egg tray making machine.

### **Egg Tray Market Analysis**

Over the past few years, egg cartons market has been one of the fastest growing markets supplying packaging solution to the global food & beverages industry. The primary driver in global egg carton packaging market is the convenience in carrying and transporting of eggs. Egg carton manufacturers also implement various innovative ideas for the safe transportation of eggs. Also, egg cartons made of paper are recyclable in nature and thus become a very cost effective solution for the storage of eggs. All such factors fuel up to the growth of global egg cartons market. However, on the other hand, due to stiff competition in the manufacturers of plastic egg cartons and the dynamic change in the cost of raw materials that is required in manufacturing egg cartons, the market for egg cartons has suffered restricted growth. Overall, global egg cartons market is expected to show a considerable growth rate over the forecast period of 2017-2027.

### **Description of Egg tray Machines**

Following machinery are required for Egg tray Manufacturing process:

- Pulper
- Chest Tank

- Agitator
- Water Tank
- Moulding Machine
- Trolley
- Dies

## **Manufacturing Process**

Paper egg trays are everywhere in our daily life.

1. **Collection of Duplex Paper:** Firstly collect the Duplex Paper( 30% books & copies can be used as raw material)
2. **Pulp Making:** Put the waste paper into the pulp making machine, then add water and other raw materials into the pulp making machine. Smash them into pulp. This process is equivalent to the recycle of waste paper, which is the first step to make egg trays.
3. **Moulding:** Moulding refers to the step that convey the pulp into moulding machine through pipeline. Paper egg trays molding machine is called egg trays machine for short. Through changing molds, it can produce egg trays with different types. It can also produce apple trays, wine trays and other industrial packaging. After successful molding, the basic shape of egg trays is formed. But, they are wet at this time and needs to go through the next drying step.
4. **Drying:** The drying line is very long. Omni-directional and three-dimensional hot air ensures that the egg trays can be dried in short time. The wet egg trays are conveyed to the drying line and move forward slowly, enjoying the hot air from all directions.
5. **Packing:** This step is tidying up and packaging pieces of newborn egg trays so that they can be transported and carried easily. Dozens of egg trays will be sent to the chicken farm, shopping mall, supermarket to realize their value.

### **Machinery & Equipment's required:**

<b>Name</b>	<b>Cost</b>
Total Machinery Price	20,00,000
GST @ 18%	3,60,000
<b>Total</b>	<b>23,60,000</b>

❖ Cost of the machine is other than transportation cost.

### **Land & Building required:**

Land required 1 acre

Out of which construction area required is 1200 Square Feet (approx.)

Approximate construction cost is Rs. 5 Lacs

### **Labour Requirement:**

5-6 Manpower are required for the Egg Tray unit.

Includes:

2 skilled Labour

3-4 Unskilled Labour

### **Raw Material Requirement**

- Duplex Paper
- 30% Book/Copy Rough Papers

Average raw material (cost per KG): Rs. 13

### **Egg Tray license & registration**

#### **For Proprietor:**

- Obtain the GST registration.
- Fire/ Pollution Registration 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 (in Months)
1	Acquisition Of premises	1
2	Construction (if Applicable)	1- 2 Months
3	Procurement & installation of Plant & Machinery	1
4	Arrangement of Finance	1
5	Requirement of required Manpower	1
	Total time Required (some activities shall run concurrently)	2-3 Months

### **Conclusion:**

After completion of manufacturing process, product is ready to sell in the market. Egg Trays are used for daily routine activities. This machine can be installed with low investment & one can earn a good Margin of profit by doing this business.

**PROJECT AT GLANCE**

NAME OF FIRM :  
CONSTITUTION : Proprietorship  
NAME OF PROPRIETOR :  
NATURE OF ACTIVITY : Manufacturing of Egg Tray  
PRODUCTS : 

Product	Capacity
Egg tray	1400 tray/ per Hour

  
FINANCIAL ASSISTANCE REQUIRED :  
Term Loan 23.04 Lacs  
Working Capital Loan 2.70 Lacs  
PRIMARY SECURITY : Hypothecation of Plant & Machinery  
Ist Charge on Current Assets incl stock and book debts

***COST OF PROJECT***

<b>PARTICULARS</b>	<b>TOTAL COST</b>
Civil Work	
Plant & Machinery	23.60
Office Furniture	2.00
Working Capital required	6.00
<b>Total</b>	<b>31.60</b>

***MEANS OF FINANCE***

<b>PARTICULARS</b>	<b>TOTAL COST</b>
Own Contribution(10% of Project Cost)	4.06
Term Loan	23.04
Working capial From Bank	4.50
<b>Total</b>	<b>31.60</b>



**FINANCIAL ASSISTANCE REQUIRED**

Term Loan of Rs 22.95 Lacs and Working Capital limit of Rs. 4.5 Lacs

<b><u>COST OF PROJECT</u></b>	<b>PARTICULARS</b>	<b>AMOUNT</b>	<b>AMOUNT</b>	<b>AMOUNT</b>
	Land		<b>25%</b>	<b>75%</b>
	Building Civil Work	5.00	1.25	3.75
	Plant & Machinery	23.60	5.90	17.70
	Furniture & Fixtures and Other Assets	2.00	0.50	1.50
	Working capital	6.00	1.50	4.50
	<b>Total</b>	<b>36.60</b>	<b>9.15</b>	<b>27.45</b>

  

<b><u>MEANS OF FINANCE</u></b>	<b>PARTICULARS</b>	<b>AMOUNT</b>
	Own Contribution	9.15
	Bank Loan	22.95
	Working capital Limit	4.50
	<b>Total</b>	<b>36.60</b>

**COMPUTATION OF PRODUCTION OF EGG TRAY****Items to be Manufactured**

Egg tray

Size 14,16,17 number

Machine capacity	1400	tray per hour
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Machine capacity per annum	3360000	Tray
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**Raw Material Requirement**

1 Tray consists	70.00	Gram
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Total Raw material Required	235200	KG
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**Production of Egg tray**

<b>Production</b>	<b>Capacity</b>	<b>Tray</b>
1st year	60%	2,016,000
2nd year	65%	2,184,000
3rd year	70%	2,352,000
4th year	75%	2,520,000
5th year	80%	2,688,000
6th year	85%	2,856,000

Raw Material	Capacity Utilisation	Rate per KG	Amount (Rs. in lacs)
1st year	60%	13.00	18.35
2nd year	65%	13.50	20.64
3rd year	70%	14.00	23.05
4th year	75%	14.50	25.58
5th year	80%	15.00	28.22
6th year	85%	15.50	30.99

#### **COMPUTATION OF SALE**

Particulars	1st year	2nd year	3rd year	4th year	5th year	6th year
Op Stock	-	168,000	182,000	196,000	210,000	224,000
Production	2,016,000	2,184,000	2,352,000	2,520,000	2,688,000	2,856,000
Less : Closing Stock	168,000	182,000	196,000	210,000	224,000	238,000
<b>Net Sale</b>	<b>1,848,000</b>	<b>2,170,000</b>	<b>2,338,000</b>	<b>2,506,000</b>	<b>2,674,000</b>	<b>2,842,000</b>
sale price per Tray	2.20	2.22	2.24	2.27	2.29	2.31
<b>sales (in Lacs)</b>	<b>40.66</b>	<b>48.22</b>	<b>52.47</b>	<b>56.80</b>	<b>61.22</b>	<b>65.71</b>

<b>BREAK UP OF LABOUR CHARGES</b>			
<b>Particulars</b>	<b>Wages Per Month</b>	<b>No of Employees</b>	<b>Total Salary</b>
Skilled Labour	12000	2	24000
Unskilled Labour	10000	3	30000
Total Salary Per Month			54000
<b>Total Annual Labour Charges</b>	<b>(in Lacs)</b>		<b>6.48</b>

<b>Utility Charges at 100% capacity (per month)</b>		
<b>Particulars</b>	<b>value</b>	<b>Description</b>
Power connection required	40	KWH
consumption per day	320	units
Consumption per month	8000	units
Rate per Unit	6	Rs.
power Bill per month	48000	Rs.

**PROJECTED PROFITABILITY STATEMENT**

<b>PARTICULARS</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>	<b>4th year</b>	<b>5th year</b>	<b>6th year</b>
Capacity Utilisation %	<b>60%</b>	<b>65%</b>	<b>70%</b>	<b>75%</b>	<b>80%</b>	<b>90%</b>
<b><u>SALES</u></b>						
<b>Gross Sale</b>						
Egg Tray	40.66	48.22	52.47	56.80	61.22	65.71
<b>Total</b>	<b>40.66</b>	<b>48.22</b>	<b>52.47</b>	<b>56.80</b>	<b>61.22</b>	<b>65.71</b>
<b><u>COST OF SALES</u></b>						
Raw Material Consumed	18.35	20.64	23.05	25.58	28.22	30.99
Electricity Expenses	5.76	6.45	7.23	8.09	9.06	9.97
Repair & Maintenance	0.41	0.48	0.52	0.57	0.61	0.66
Labour & Wages	6.48	7.13	7.84	8.62	9.49	9.96
Depriciation	4.24	3.19	2.72	2.32	1.98	1.69
Consumables	0.81	1.45	1.57	1.70	1.84	1.97
<b>Cost of Production</b>	<b>36.05</b>	<b>39.34</b>	<b>42.93</b>	<b>46.89</b>	<b>51.20</b>	<b>55.24</b>
<b>Add: Opening Stock /WIP</b>	<b>-</b>	<b>3.00</b>	<b>3.28</b>	<b>3.58</b>	<b>3.91</b>	<b>4.27</b>
<b>Less: Closing Stock /WIP</b>	<b>3.00</b>	<b>3.28</b>	<b>3.58</b>	<b>3.91</b>	<b>4.27</b>	<b>4.60</b>
Cost of Sales	33.04	39.06	42.63	46.56	50.84	54.90
<b>GROSS PROFIT</b>	<b>7.61</b>	<b>9.16</b>	<b>9.84</b>	<b>10.24</b>	<b>10.37</b>	<b>10.81</b>
Interest on Term Loan	2.27	2.08	1.62	1.16	0.70	0.23
Interest on working Capital	0.50	0.50	0.50	0.50	0.50	0.50
Selling & Adm Expenses Exp.	0.41	0.96	1.05	1.14	1.22	1.31
<b>TOTAL</b>	<b>3.17</b>	<b>3.54</b>	<b>3.16</b>	<b>2.79</b>	<b>2.42</b>	<b>2.04</b>
NET PROFIT	4.45	5.61	6.67	7.46	7.96	8.77
Taxation	-	0.13	0.35	0.51	0.62	0.78
PROFIT (After Tax)	4.45	5.49	6.32	6.95	7.34	7.99

**PROJECTED BALANCE SHEET**

<b>PARTICULARS</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>	<b>4th year</b>	<b>5th year</b>	<b>6th year</b>
<b><u>Liabilities</u></b>						
Capital						
opening balance		11.60	14.33	17.16	19.60	21.95
<i>Add:- Own Capital</i>	9.15					
Add:- Retained Profit	4.45	5.49	6.32	6.95	7.34	7.99
Less:- Drawings	2.00	2.75	3.50	4.50	5.00	5.50
Closing Blance	11.60	14.33	17.16	19.60	21.95	24.43
Term Loan	20.85	16.65	12.45	8.25	4.05	-
Working Capital Limit	4.50	4.50	4.50	4.50	4.50	4.50
Sundry Creditors	0.92	1.24	1.31	1.36	1.51	1.65
Provisions & Other Liab	0.30	0.40	0.55	0.66	0.83	1.03
<b>TOTAL :</b>	<b>38.16</b>	<b>37.12</b>	<b>35.96</b>	<b>34.38</b>	<b>32.83</b>	<b>31.62</b>
<b><u>Assets</u></b>						
<b>Fixed Assets ( Gross)</b>	30.60	30.60	30.60	30.60	30.60	30.60
Gross Dep.	4.24	7.43	10.15	12.47	14.45	16.14
<b>Net Fixed Assets</b>	<b>26.36</b>	<b>23.17</b>	<b>20.45</b>	<b>18.13</b>	<b>16.15</b>	<b>14.46</b>
<b>Current Assets</b>						
Sundry Debtors	4.07	6.43	7.00	7.57	7.75	7.89
Stock in Hand	4.53	5.69	6.27	6.89	7.56	8.22
Cash and Bank	3.21	1.84	2.25	1.78	1.36	1.05
<b>TOTAL :</b>	<b>38.16</b>	<b>37.12</b>	<b>35.96</b>	<b>34.38</b>	<b>32.83</b>	<b>31.62</b>

**PROJECTED CASH FLOW STATEMENT**

<b>PARTICULARS</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>	<b>4th year</b>	<b>5th year</b>	<b>6th year</b>
<b><u>SOURCES OF FUND</u></b>						
Own Margin	9.15					
Net Profit	4.45	5.61	6.67	7.46	7.96	8.77
Depriciation & Exp. W/off	4.24	3.19	2.72	2.32	1.98	1.69
Increase in Cash Credit	4.50	-	-	-	-	-
Increase In Term Loan	22.95	-	-	-	-	-
Increase in Creditors	0.92	0.32	0.07	0.06	0.14	0.15
Increase in Provisions & Oth lib	0.30	0.10	0.15	0.11	0.17	0.21
<b>TOTAL :</b>	<b>46.50</b>	<b>9.22</b>	<b>9.61</b>	<b>9.94</b>	<b>10.24</b>	<b>10.81</b>
<b><u>APPLICATION OF FUND</u></b>						
Increase in Fixed Assets	30.60					
Increase in Stock	4.53	1.15	0.58	0.62	0.67	0.66
Increase in Debtors	4.07	2.36	0.57	0.58	0.18	0.13
Repayment of Term Loan	2.10	4.20	4.20	4.20	4.20	4.05
Drawings	2.00	2.75	3.50	4.50	5.00	5.50
Taxation	-	0.13	0.35	0.51	0.62	0.78
<b>TOTAL :</b>	<b>43.30</b>	<b>10.59</b>	<b>9.20</b>	<b>10.41</b>	<b>10.66</b>	<b>11.12</b>
Opening Cash & Bank Balance	-	3.21	1.84	2.25	1.78	1.36
Add : Surplus	3.21 -	1.37	0.41 -	0.47 -	0.42 -	0.31
Closing Cash & Bank Balance	<b>3.21</b>	<b>1.84</b>	<b>2.25</b>	<b>1.78</b>	<b>1.36</b>	<b>1.05</b>

<b>COMPUTATION OF CLOSING STOCK &amp; WORKING CAPITAL</b>						
<b>PARTICULARS</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>	<b>4th year</b>	<b>5th year</b>	<b>6th year</b>
<b><u>Finished Goods</u></b>						
	3.00	3.28	3.58	3.91	4.27	4.60
<b><u>Raw Material</u></b>						
	1.53	2.41	2.69	2.98	3.29	3.62
<b>Closing Stock</b>	<b>4.53</b>	<b>5.69</b>	<b>6.27</b>	<b>6.89</b>	<b>7.56</b>	<b>8.22</b>

<b>COMPUTATION OF WORKING CAPITAL REQUIREMENT</b>					
<b>TRADITIONAL METHOD</b>					
<b>Particulars</b>	<b>Amount</b>	<b>Own Margin</b>		<b>Bank Finance</b>	
Finished Goods & Raw Material	4.53				
Less : Creditors	0.92				
<b>Paid stock</b>	<b>3.62</b>	<b>25%</b>	<b>0.90</b>	<b>75%</b>	<b>2.71</b>
<b>Sundry Debtors</b>	<b>4.07</b>	<b>25%</b>	<b>1.02</b>	<b>75%</b>	<b>3.05</b>
	<b>7.68</b>		<b>1.92</b>		<b>5.76</b>
<b>WORKING CAPITAL LIMIT DEMAND ( from Bank) 4.50</b>					



<b>2nd Method</b>		
<b>PARTICULARS</b>	<b>1st year</b>	<b>2nd year</b>
Total Current Assets	11.80	13.95
Other Current Liabilities	1.22	1.64
Working Capital Gap	10.59	12.31
Min Working Capital		
25% of WCG	2.65	3.08
Actual NWC	<b>6.09</b>	<b>7.81</b>
item III - IV	<b>7.94</b>	<b>9.23</b>
item III - V	<b>4.50</b>	<b>4.50</b>
MPBF (Lower of VI & VII)	<b>4.50</b>	<b>4.50</b>

<b>3rd Method</b>		
<b>PARTICULARS</b>	<b>1st year</b>	<b>2nd year</b>
Total Current Assets	11.80	13.95
Other Current Liabilities	1.22	1.64
Working Capital Gap	10.59	12.31
Min Working Capital		
25% of Current Assets	<b>2.95</b>	<b>3.49</b>
Actual NWC	<b>6.09</b>	<b>7.81</b>
item III - IV	<b>7.64</b>	<b>8.83</b>
item III - V	<b>4.50</b>	<b>4.50</b>
MPBF (Lower of VI & VII)	<b>4.50</b>	<b>4.50</b>

**COMPUTATION OF DEPRECIATION**

<b>Description</b>	<b>Building</b>	<b>Plant &amp; Machinery</b>	<b>Furniture</b>	<b>TOTAL</b>
Rate of Depreciation	<b>10.00%</b>	<b>15.00%</b>	<b>10.00%</b>	
<b>Opening Balance</b>	-	-	-	-
Addition	5.00	23.60	2.00	30.60
Total	5.00	23.60	2.00	30.60
Less : Depreciation	0.50	3.54	0.20	4.24
<b>WDV at end of Year</b>	<b>4.50</b>	<b>20.06</b>	<b>1.80</b>	<b>26.36</b>
Additions During The Year	-	-	-	-
Total	4.50	20.06	1.80	26.36
Less : Depreciation	0.45	3.01	0.18	3.19
<b>WDV at end of Year</b>	<b>4.05</b>	<b>17.05</b>	<b>1.62</b>	<b>23.17</b>
Additions During The Year	-	-	-	-
Total	4.05	17.05	1.62	23.17
Less : Depreciation	0.41	2.56	0.16	2.72
<b>WDV at end of Year</b>	<b>3.65</b>	<b>14.49</b>	<b>1.46</b>	<b>20.45</b>
Additions During The Year	-	-	-	-
Total	3.65	14.49	1.46	20.45
Less : Depreciation	0.36	2.17	0.15	2.32
<b>WDV at end of Year</b>	<b>3.28</b>	<b>12.32</b>	<b>1.31</b>	<b>18.13</b>
Additions During The Year	-	-	-	-
Total	3.28	12.32	1.31	18.13
Less : Depreciation	0.33	1.85	0.13	1.98
<b>WDV at end of Year</b>	<b>2.95</b>	<b>10.47</b>	<b>1.18</b>	<b>16.15</b>
Additions During The Year	-	-	-	-
Total	2.95	10.47	1.18	16.15

Less : Depreciation	0.30	1.57	0.12	1.69
<b>WDV at end of Year</b>	<b>2.66</b>	<b>8.90</b>	<b>1.06</b>	<b>14.46</b>
Less : Depreciation	0.27	1.34	0.11	1.44
<b>WDV at end of Year</b>	<b>2.39</b>	<b>7.57</b>	<b>0.96</b>	<b>13.02</b>
Less : Depreciation	0.24	1.13	0.10	1.23
<b>WDV at end of Year</b>	<b>2.15</b>	<b>6.43</b>	<b>0.86</b>	<b>11.79</b>

### CALCULATION OF D.S.C.R

PARTICULARS	1st year	2nd year	3rd year	4th year	5th year	6th year
CASH ACCRUALS	8.69	8.68	9.04	9.26	9.32	9.67
Interest on Term Loan	2.27	2.08	1.62	1.16	0.70	0.23
Total	10.95	10.76	10.66	10.42	10.02	9.91
<b>REPAYMENT</b>						
Instalment of Term Loan	2.08	4.20	4.20	4.20	4.20	4.05
Interest on Term Loan	2.27	2.08	1.62	1.16	0.70	0.23
Total	4.35	6.28	5.82	5.36	4.90	4.28
<b>DEBT SERVICE COVERAGE RATIO</b>	<b>2.52</b>	<b>1.71</b>	<b>1.83</b>	<b>1.95</b>	<b>2.05</b>	<b>2.31</b>
<b>AVERAGE D.S.C.R.</b>	<b>2.06</b>					

**REPAYMENT SCHEDULE OF TERM LOAN**

Interest 11.00%

<b>Year</b>	<b>Particulars</b>	<b>Amount</b>	<b>Addition</b>	<b>Total</b>	<b>Interest</b>	<b>Repayment</b>	<b>Closing Balance</b>
<b>1st</b>	Opening Balance						
	1st month	-	22.95	22.95	-	-	22.95
	2nd month	22.95	-	22.95	0.21	-	22.95
	3rd month	22.95	-	22.95	0.21	-	22.95
	4th month	22.95	-	22.95	0.21	-	22.95
	5th month	22.95	-	22.95	0.21	-	22.95
	6th month	22.95	-	22.95	0.21	-	22.95
	7th month	22.95	-	22.95	0.21	0.35	22.60
	8th month	22.60	-	22.60	0.21	0.35	22.25
	9th month	22.25	-	22.25	0.20	0.35	21.90
	10th month	21.90	-	21.90	0.20	0.35	21.55
	11th month	21.55	-	21.55	0.20	0.35	21.20
	12th month	21.20	-	21.20	0.19	0.35	20.85
					2.27	2.10	
<b>2nd</b>	Opening Balance						
	1st month	20.85	-	20.85	0.19	0.35	20.50
	2nd month	20.50	-	20.50	0.19	0.35	20.15
	3rd month	20.15	-	20.15	0.18	0.35	19.80
	4th month	19.80	-	19.80	0.18	0.35	19.45
	5th month	19.45	-	19.45	0.18	0.35	19.10
	6th month	19.10	-	19.10	0.18	0.35	18.75
	7th month	18.75	-	18.75	0.17	0.35	18.40
	8th month	18.40	-	18.40	0.17	0.35	18.05
	9th month	18.05	-	18.05	0.17	0.35	17.70
	10th month	17.70	-	17.70	0.16	0.35	17.35
	11th month	17.35	-	17.35	0.16	0.35	17.00
	12th month	17.00	-	17.00	0.16	0.35	16.65

					<b>2.08</b>	<b>4.20</b>	
<b>3rd</b>	Opening Balance						
	1st month	16.65	-	16.65	0.15	0.35	16.30
	2nd month	16.30	-	16.30	0.15	0.35	15.95
	3rd month	15.95	-	15.95	0.15	0.35	15.60
	4th month	15.60	-	15.60	0.14	0.35	15.25
	5th month	15.25	-	15.25	0.14	0.35	14.90
	6th month	14.90	-	14.90	0.14	0.35	14.55
	7th month	14.55	-	14.55	0.13	0.35	14.20
	8th month	14.20	-	14.20	0.13	0.35	13.85
	9th month	13.85	-	13.85	0.13	0.35	13.50
	10th month	13.50	-	13.50	0.12	0.35	13.15
	11th month	13.15	-	13.15	0.12	0.35	12.80
	12th month	12.80	-	12.80	0.12	0.35	12.45
					<b>1.62</b>	<b>4.20</b>	
<b>4th</b>	Opening Balance						
	1st month	12.45	-	12.45	0.11	0.35	12.10
	2nd month	12.10	-	12.10	0.11	0.35	11.75
	3rd month	11.75	-	11.75	0.11	0.35	11.40
	4th month	11.40	-	11.40	0.10	0.35	11.05
	5th month	11.05	-	11.05	0.10	0.35	10.70
	6th month	10.70	-	10.70	0.10	0.35	10.35
	7th month	10.35	-	10.35	0.09	0.35	10.00
	8th month	10.00	-	10.00	0.09	0.35	9.65
	9th month	9.65	-	9.65	0.09	0.35	9.30
	10th month	9.30	-	9.30	0.09	0.35	8.95
	11th month	8.95	-	8.95	0.08	0.35	8.60
	12th month	8.60	-	8.60	0.08	0.35	8.25
					<b>1.16</b>	<b>4.20</b>	
<b>5th</b>	Opening Balance						
	1st month		-		0.08	0.35	7.90

	8.25		8.25			
2nd month	7.90	-	7.90	0.07	0.35	7.55
3rd month	7.55	-	7.55	0.07	0.35	7.20
4th month	7.20	-	7.20	0.07	0.35	6.85
5th month	6.85	-	6.85	0.06	0.35	6.50
6th month	6.50	-	6.50	0.06	0.35	6.15
7th month	6.15	-	6.15	0.06	0.35	5.80
8th month	5.80	-	5.80	0.05	0.35	5.45
9th month	5.45	-	5.45	0.05	0.35	5.10
10th month	5.10	-	5.10	0.05	0.35	4.75
11th month	4.75	-	4.75	0.04	0.35	4.40
12th month	4.40	-	4.40	0.04	0.35	4.05
				<b>0.70</b>	<b>4.20</b>	-

**6TH** Opening Balance

1st month	4.05	-	4.05	0.04	0.35	3.70
2nd month	3.70	-	3.70	0.03	0.35	3.35
3rd month	3.35	-	3.35	0.03	0.35	3.00
4th month	3.00	-	3.00	0.03	0.35	2.65
5th month	2.65	-	2.65	0.02	0.35	2.30
6th month	2.30	-	2.30	0.02	0.35	1.95
7th month	1.95	-	1.95	0.02	0.35	1.60
8th month	1.60	-	1.60	0.01	0.35	1.25
9th month	1.25	-	1.25	0.01	0.35	0.90
10th month	0.90	-	0.90	0.01	0.35	0.55
11th month	0.55	-	0.55	0.01	0.35	0.20
12th month	0.20	-	0.20	0.00	0.20	-
				<b>0.23</b>	<b>4.05</b>	

DOOR TO DOOR	72 MONTHS
MORATORIUM PERIOD	6 MONTHS
REPAYMENT PERIOD	66 MONTHS

**Supplier Details:**

<b>K.K Trays</b>	<b>Address:</b> Opposite Shiv Mandir, Village Phoosgarh, Karnal
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