

# PROJECT REPORT

Of

# JAM AND JELLY

## PURPOSE OF THE DOCUMENT

This particular pre-feasibility is regarding **Jam and Jelly**.

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.]



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# JAM & JELLY

## Introduction

Many varieties of fruit preserves are made globally, including sweet fruit preserves, such as those made from strawberry or apricot, and savoury preserves, such as those made from tomatoes or squash. The ingredients used and how they are prepared determine the type of preserves; jams, jellies, and marmalades are all examples of different styles of fruit preserves that vary based upon the fruit used. In English, the word, in plural form, "preserves" is used to describe all types of jams and jellies.

**Jam** typically contains both the juice and flesh of a fruit or vegetable, although one cookbook defines it as a cooked and jelled puree. The term "jam" refers to a product made of whole fruit cut into pieces or crushed, then heated with water and sugar to activate its pectin before being put into containers.

**Jelly** refers exclusively to a clear or translucent fruit spread made from sweetened fruit (or vegetable) juice—thus differing from jam by excluding the fruit's flesh—and is set by using its naturally occurring pectin, whereas outside North America jelly more often refers to a gelatin-based dessert, though the term is also used to refer to clear jams such as blackcurrant and apple. In the United Kingdom, redcurrant jelly is a condiment often served with lamb, game meat including venison, turkey and goose in a festive or Sunday roast. It is a clear jam, set with pectin from the fruit, and is made in the same way, by adding the redcurrants to sugar, boiling, and straining.

## Formulation

Pectin is essential to the formation of Jam & jelly because it acts as a gelling agent, meaning when the pectin chains combine, they create a network that results in a gel. The strength and effectiveness of the side chains and the bonds they form depend on the pH of the pectin.

### **Characteristics of Jam & Jelly**

1. Jam and fruit preserves are made from fresh, frozen, concentrated, or previously canned fruit that is cooked with sugar (and added pectin, if required), until enough water has evaporated and it gels. The total soluble solids (TSS) should be > 65%.
2. Jellies are gelatinous, clear, and made from fruit juice and sugar, texture is firm, and it holds its shape. The TSS should be > 65%.
3. Marmalade is made from citrus fruit—sliced or diced, suspended in clear jelly.
4. Lower In fat.

### **Description of Jam & Jelly Machine**

Following machines are required for Jam & Jelly manufacturing unit.

1. Pulper Machine
2. Slicing Machine
3. Juice Extractor
4. Steam Jacketed Kettle
5. Mixer/Grinder
6. Bottle Washing and Filling Machine
7. Baby Boiler
8. Cap Sealing Machine
9. Stirrers, SS Utensils, Burner, Weighing Scales, Hand Gloves

These Machines are used to produce jam & jelly from the raw material. With the help of this machine the work of mixing, extruding & packaging completes in a very short span.

### **Jam & jelly Market Analysis**

The global jam, jelly, and preserves market is projected to register a CAGR of 3.6%, during the forecast period (2019-2024).

- Jams, jellies, and preserves are experiencing an increasing demand, all over the world. In regions, like Europe and North America, these products are consumed on a daily basis, by consumers of all age groups. Jams, jellies and preserves have become a part of their daily meals.
- The rising health issues, such as obesity, diabetes, and others, and the availability of other kinds of spreads in the market are the major restraints.
- As a result, consumers are demanding for jams, jellies, and preserves that are fortified, contain low fat, low sugar, and possess other health-promoting properties.
- Owing to the increasing demand for clean-label ingredients, there is an increase in the usage of natural and organic ingredients, in the preparation of jams, jellies, and preserves.

### **Jam & Jelly Manufacturing Process**

Jam & jelly is created by boiling fruit, fruit pulp or canned fruit with water to and adding a sweetening ingredient. In Canada, jam must contain at least 45% of the named fruit and 66% water soluble solids. Jam may contain small amounts of pectin, pectinous preparation or acid ingredients if there is a deficiency in natural pectin. In Canada, Jam may also contain a class II preservative, a pH adjusting agent, an antifoaming agent and cannot contain any apple or rhubarb.

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

<b>Description</b>	<b>Value</b>
Main Machinery price	700000
GST @ 18%	1,26,000
<b>Total Cost</b>	<b>8,26,000</b>

\* Machine Value is exclusive of other transportation cost.

### **Furniture & Fixture Requirement:**

Cost of office furniture (Table, chairs, workstation): Rs. 1,00,000.

### **Raw Material Requirement**

The major consumables you require are fruits, sugar, pectin, additives, preservatives, food colours etc.

### **Labour Requirement:**

2 Manpower are required for the Jam & Jelly unit.

Includes:

1 skilled labour

1 unskilled Labour

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

Land required 650-700 Square Feet (approx.)

Approximate rent for the same is 13000 per Month.

### **Jam & Jelly License & Registration**

#### **For Proprietorship**

- 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	Registration, selection of site, statutory, Licensing	1 Month

2	Order to Machine, Raw material & recruitment	1 Month
3	Training & market survey	1 Month
4	Commissioning & commercial production	1 Month
5	Arrangement of Finance	1 month
	Total time Required (some activities shall run simultaneously)	2-3 months (approx.)

## **PROJECT AT A GLANCE**

- 1** Name of the Entrepreneur **Xx**  
Constitution (legal Status)
- 2** : : Xx
- 3** Father's/Spouse's Name **Xx**
- 4** Unit Address :
- Taluk/Block: **XX**  
District : **XX**  
Pin:  
E-Mail : **XX**  
Mobile **XX**
- 5** Product and By Product : Jam & Jelly  
Name of the project / business
- 6** activity proposed :
- 7** Cost of Project : **Rs.** 9.26
- 8** **Means of Finance**
- Term Loan **Rs.** 8.33 Lacs  
25% of 9.26 Lacs
- KVIC Margin Money **Rs.** (2.315 Lacs)
- Own Capital **Rs.** 1.70 Lacs
- 9** Debt Service Coverage Ratio :
- 10** Pay Back Period : 5 years
- 11** Project Implementation Period : 6 months
- 12** Employment :
- 13** Power Requirement : 7 KW connection
- 14** Major Raw materials : fruits, sugar
- Estimated Annual Sales Turnover 66 Lacs (at 50%  
**15** : capacity)
- Detailed Cost of Project & Means of  
**16** Finance

### **COST OF PROJECT**

(Rs. In Lacs)

<b>Particulars</b>	<b>Amount</b>
Land	
Building & Civil Work	-
Plant & Machinery	8.26
Furniture & Fixtures	1.00
Pre-operative Expenses	
Contingencies	

**MEANS OF FINANCE**

Working Capital Requirement	7.78
<b>Total</b>	<b>17.04</b>

<b>Particulars</b>	<b>Amount</b>
Own Contribution	1.70
Bank Finance	8.33

working capital  
from bank 7.00

<b>Total</b>	<b>17.04</b>
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KVIC Margin 25% of 9.26 Lacs  
Monery (2.315 Lacs)



**FINANCIAL ASSISTANCE REQUIRED**

Term Loan of Rs. 8.33 Lacs and Working Capital limit of Rs. 7.00 Lacs

**COST OF PROJECT**

<b>PARTICULARS</b>	<b>AMOUNT</b>	<b>AMOUNT</b>	<b>AMOUNT</b>
<b>Building Civil Work</b>		10.00%	90.00%
<b>Plant &amp; Machinery</b>	8.26	0.83	7.43
<b>Furniture &amp; Fixtures and Other Assets</b>	1.00	0.10	0.90
<b>Working capital</b>	7.78	0.78	7.00
<b>Total</b>	<b>17.04</b>	<b>1.80</b>	<b>15.33</b>

**MEANS OF FINANCE**

<b>PARTICULARS</b>	<b>AMOUNT</b>
Own Contribution	1.70
Bank Loan	8.33
Working capital Limit	7.00
<b>Total</b>	<b>17.04</b>

**COMPUTATION OF PRODUCTION OF JAM & JELLY****Items to be Manufactured**

Jam &amp; Jelly

machine capacity per day 50 KG per hour

machine capacity per annum 96000KG

**Production of Jam & jelly**

Production	Capacity	KG
1st year	50%	48,000
2nd year	55%	52,800
3rd year	60%	57,600
4th year	65%	62,400
5th year	70%	67,200

**Raw Material Cost**

Year	Capacity Utilisation	KG	Amount (Rs. in lacs)
1st year	50%	100.00	48.00
2nd year	55%	103.00	54.38
3rd year	60%	105.00	60.48
4th year	65%	107.00	66.77
5th year	70%	110.00	73.92

<b>Packaging Charges</b>			
<b>Raw Material</b>	<b>KG</b>	<b>Rate perKG</b>	<b>Amount (Rs. in lacs)</b>
1st year	48,000	6.00	2.88
2nd year	52,800	6.50	3.43
3rd year	57,600	7.00	4.03
4th year	62,400	7.50	4.68
5th year	67,200	8.00	5.38

<b><u>COMPUTATION OF SALE</u></b>					
<b>Particulars</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>	<b>4th year</b>	<b>5th year</b>
Op Stock	-	4,000	4,400	4,800	5,200
Production	48,000	52,800	57,600	62,400	67,200
Less : Closing Stock	4,000	4,400	4,800	5,200	5,600
<b>Net Sale</b>	<b>44,000</b>	<b>52,400</b>	<b>57,200</b>	<b>62,000</b>	<b>66,800</b>
sale price per KG	150.00	152.00	153.00	155.00	157.00
<b>Sales (in Lacs)</b>	<b>66.00</b>	<b>79.65</b>	<b>87.52</b>	<b>96.10</b>	<b>104.88</b>

<b><u>BREAK UP OF LABOUR CHARGES</u></b>			
<b>Particulars</b>	<b>Wages Per Month</b>	<b>No of Employees</b>	<b>Total Salary</b>
Skilled	12000	1	12000
Unskilled	10000	2	20000
Total Salary Per Month			32000
<b>Total Annual Labour Charges</b>	<b>(in Lacs)</b>		<b>3.84</b>

**BREAK UP OF STAFF Charges**

<b>Particulars</b>	<b>Wages Per Month</b>	<b>No of Employees</b>	<b>Total Salary</b>
Accountant	12000	1	12000
Helper	7000	1	7000
Total Salary Per Month			19000
<b>Total Annual Labour Charges</b>	<b>(in Lacs)</b>		<b>2.28</b>

**Utility Charges at 100% capacity (per month)**

<b>Particulars</b>	<b>value</b>	<b>Description</b>
Power connection required	5	KWH
consumption per day	40	units
Consumption per month	800	units
Rate per Unit	7	Rs.
power Bill per month	5600	Rs.

<b>PROJECTED PROFITABILITY STATEMENT</b>					
	-	-	-		
<b>PARTICULARS</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>	<b>4th year</b>	<b>5th year</b>
Capacity Utilisation %	<b>50%</b>	<b>55%</b>	<b>60%</b>	<b>65%</b>	<b>70%</b>
<b><u>SALES</u></b>					
<b>Gross Sale</b>					
Jam & Jelly	66.00	79.65	87.52	96.10	104.88
<b>Total</b>	<b>66.00</b>	<b>79.65</b>	<b>87.52</b>	<b>96.10</b>	<b>104.88</b>
<b><u>COST OF SALES</u></b>					
Raw Mateiral Consumed	48.00	54.38	60.48	66.77	73.92
Elecricity Expenses	0.67	0.74	0.81	0.89	0.98
Depriciation	1.34	1.14	0.98	0.83	0.71
Consumables	1.98	2.39	2.63	2.40	2.10
Repair & maintenace	1.32	1.75	1.93	2.11	2.31
other direct expenses	1.78	2.15	2.36	2.59	2.83
Bottle charges	2.88	3.43	4.03	4.68	5.38
<b>Cost of Production</b>	<b>57.97</b>	<b>65.99</b>	<b>73.22</b>	<b>80.29</b>	<b>88.23</b>
<b>Add: Opening Stock /WIP</b>	<b>-</b>	<b>4.83</b>	<b>5.50</b>	<b>6.10</b>	<b>6.69</b>
<b>Less: Closing Stock /WIP</b>	<b>4.83</b>	<b>5.50</b>	<b>6.10</b>	<b>6.69</b>	<b>7.35</b>
Cost of Sales	53.14	65.32	72.61	79.70	87.57
<b>GROSS PROFIT</b>	<b>12.86</b>	<b>14.33</b>	<b>14.90</b>	<b>16.40</b>	<b>17.31</b>
salary to staff	2.28	2.51	2.76	3.03	3.34
Interest on Term Loan	0.83	0.78	0.63	0.49	0.07
Interest on working Capital	0.77	0.77	0.77	0.77	0.77
Rent	3.60	3.96	4.36	4.79	5.27

Selling & adm Exp	1.98	3.19	2.63	2.88	3.15
<b>TOTAL</b>	<b>9.46</b>	<b>11.20</b>	<b>11.14</b>	<b>11.97</b>	<b>12.60</b>
NET PROFIT	3.40	3.12	3.76	4.44	4.71
Taxation					
PROFIT (After Tax)	3.40	3.12	3.76	4.44	4.71

**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><u>Liabilities</u></b>					
Capital					
opening balance		4.11	5.73	7.69	10.13
<i>Add:- Own Capital</i>	1.70				
Add:- Retained Profit	3.40	3.12	3.76	4.44	4.71
Less:- Drawings	1.00	1.50	1.80	2.00	2.20
Closing Blance	4.11	5.73	7.69	10.13	12.64
Subsidy Reserve	2.32	2.32	2.32	-	-
Term Loan	7.67	6.35	5.03	1.39	0.18
Working Capital Limit	7.00	7.00	7.00	7.00	7.00
Sundry Creditors	2.40	2.54	3.02	3.34	3.70
Provisions & Other Liab	0.30	0.40	0.55	0.66	0.83
<b>TOTAL :</b>	<b>23.80</b>	<b>24.34</b>	<b>25.62</b>	<b>22.52</b>	<b>24.34</b>
<b><u>Assets</u></b>					
<b>Fixed Assets ( Gross)</b>	9.26	9.26	9.26	9.26	9.26
Gross Dep.	1.34	2.48	3.46	4.29	5.00
<b>Net Fixed Assets</b>	<b>7.92</b>	<b>6.78</b>	<b>5.80</b>	<b>4.97</b>	<b>4.26</b>
FD of Subsidy	2.32	2.32	2.32		
<b>Current Assets</b>					
Sundry Debtors	2.75	3.32	4.38	4.00	5.24
Stock in Hand	8.83	10.03	11.14	12.25	13.51
Cash and Bank	1.98	1.89	1.98	1.29	1.26
<b>TOTAL :</b>	<b>23.80</b>	<b>24.34</b>	<b>25.62</b>	<b>22.52</b>	<b>24.27</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><u>SOURCES OF FUND</u></b>					
Own Margin	1.70				
Net Profit	3.40	3.12	3.76	4.44	4.71
Depreciation & Exp. W/off	1.34	1.14	0.98	0.83	0.71
Increase in Cash Credit	7.00	-	-	-	-
Increase In Term Loan	8.33	-	-	-	-
Increase in Creditors	2.40	0.14	0.49	0.31	0.36
Increase in Provisions & Oth lib	0.30	0.10	0.15	0.11	0.17
increase in subsidy	2.32				
<b>TOTAL :</b>	<b>26.80</b>	<b>4.51</b>	<b>5.37</b>	<b>5.69</b>	<b>5.94</b>
<b><u>APPLICATION OF FUND</u></b>					
Increase in Fixed Assets	9.26				
Increase in Stock	8.83	1.20	1.11	1.11	1.26
Increase in Debtors	2.75	0.57	1.06	0.37	1.24
Repayment of Term Loan	0.66	1.32	1.32	3.64	1.28
Increase in FD	2.32	-	-	-	
Drawings	1.00	1.50	1.80	2.00	2.20
Taxation	-	-	-	-	-
<b>TOTAL :</b>	<b>24.82</b>	<b>4.59</b>	<b>5.29</b>	<b>6.38</b>	<b>5.98</b>
Opening Cash & Bank Balance	-	1.98	1.89	1.98	1.29
Add : Surplus	1.98	0.08	0.09	0.69	0.03
Closing Cash & Bank Balance	<b>1.98</b>	<b>1.89</b>	<b>1.98</b>	<b>1.29</b>	<b>1.26</b>



**COMPUTATION OF CLOSING STOCK & WORKING CAPITAL**

<b>PARTICULARS</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>	<b>4th year</b>	<b>5th year</b>
<b><u>Finished Goods</u></b>					
	4.83	5.50	6.10	6.69	7.35
<b><u>Raw Material</u></b>					
	4.00	4.53	5.04	5.56	6.16
<b>Closing Stock</b>	<b>8.83</b>	<b>10.03</b>	<b>11.14</b>	<b>12.25</b>	<b>13.51</b>

**COMPUTATION OF WORKING CAPITAL REQUIREMENT**

<b>TRADITIONAL METHOD</b>					
<b>Particulars</b>	<b>Amount</b>	<b>Own Margin</b>		<b>Bank Finance</b>	
Finished Goods & Raw Material	8.83				
Less : Creditors	2.40				
<b>Paid stock</b>	<b>6.43</b>	<b>10%</b>	<b>0.64</b>	<b>90%</b>	<b>5.79</b>
<b>Sundry Debtors</b>	<b>2.75</b>	<b>10%</b>	<b>0.28</b>	<b>90%</b>	<b>2.48</b>
	<b>9.18</b>		<b>0.92</b>		<b>8.26</b>
<b>WORKING CAPITAL LIMIT DEMAND ( from Bank) 7.00</b>					

<b>2nd Method</b>		
<b>PARTICULARS</b>	<b>1st year</b>	<b>2nd year</b>
Total Current Assets	13.56	15.24
Other Current Liabilities	2.70	2.94
Working Capital Gap	10.86	12.31
Min Working Capital		
25% of WCG	2.71	3.08
Actual NWC	<b>3.86</b>	<b>5.31</b>
item III - IV	<b>8.14</b>	<b>9.23</b>
item III - V	<b>7.00</b>	<b>7.00</b>
MPBF (Lower of VI & VII)	<b>7.00</b>	<b>7.00</b>

<b>3rd Method</b>		
<b>PARTICULARS</b>	<b>1st year</b>	<b>2nd year</b>
Total Current Assets	13.56	15.24
Other Current Liabilities	2.70	2.94
Working Capital Gap	10.86	12.31
Min Working Capital		
25% of Current Assets	<b>3.39</b>	<b>3.81</b>
Actual NWC	<b>3.86</b>	<b>5.31</b>
item III - IV	<b>7.47</b>	<b>8.50</b>
item III - V	<b>7.00</b>	<b>7.00</b>
MPBF (Lower of VI & VII)	<b>7.00</b>	<b>7.00</b>

**COMPUTATION OF DEPRECIATION**

<b>Description</b>	<b>Plant &amp; Machinery</b>	<b>Furniture</b>	<b>TOTAL</b>
Rate of Depreciation	<b>15.00%</b>	<b>10.00%</b>	
<b>Opening Balance</b>	-	-	-
Addition	8.26	1.00	9.26
Total	8.26	1.00	9.26
Less : Depreciation	1.24	0.10	1.34
<b>WDV at end of Year</b>	<b>7.02</b>	<b>0.90</b>	<b>7.92</b>
Additions During The Year	-	-	-
Total	7.02	0.90	7.92
Less : Depreciation	1.05	0.09	1.14
<b>WDV at end of Year</b>	<b>5.97</b>	<b>0.81</b>	<b>6.78</b>
Additions During The Year	-	-	-
Total	5.97	0.81	6.78
Less : Depreciation	0.90	0.08	0.98
<b>WDV at end of Year</b>	<b>5.07</b>	<b>0.73</b>	<b>5.80</b>
Additions During The Year	-	-	-
Total	5.07	0.73	5.80
Less : Depreciation	0.76	0.07	0.83
<b>WDV at end of Year</b>	<b>4.31</b>	<b>0.66</b>	<b>4.97</b>
Additions During The Year	-	-	-
Total	4.31	0.66	4.97
Less : Depreciation	0.65	0.07	0.71
<b>WDV at end of Year</b>	<b>3.67</b>	<b>0.59</b>	<b>4.26</b>
s	-	-	-

Total	3.67	0.59	4.26
Less : Depreciation	0.55	0.06	0.61
<b>WDV at end of Year</b>	<b>3.12</b>	<b>0.53</b>	<b>3.65</b>
Less : Depreciation	0.47	0.05	0.52
<b>WDV at end of Year</b>	<b>2.65</b>	<b>0.48</b>	<b>3.13</b>
Less : Depreciation	0.40	0.05	0.45
<b>WDV at end of Year</b>	<b>2.25</b>	<b>0.43</b>	<b>2.68</b>

**CALCULATION OF D.S.C.R**

<b>PARTICULARS</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>	<b>4th year</b>	<b>5th year</b>
CASH ACCRUALS	4.74	4.27	4.74	5.27	5.42
Interest on Term Loan	0.83	0.78	0.63	0.49	0.07
Total	5.57	5.04	5.37	5.76	5.50
<b><u>REPAYMENT</u></b>					
Instalment of Term Loan	0.66	1.32	1.32	3.64	1.28
Interest on Term Loan	0.83	0.78	0.63	0.49	0.07
Total	1.49	2.10	1.95	4.13	1.35
<b>DEBT SERVICE COVERAGE RATIO</b>	<b>3.75</b>	<b>2.41</b>	<b>2.75</b>	<b>1.39</b>	<b>4.06</b>
<b>AVERAGE D.S.C.R.</b>	<b>2.87</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	-	8.33	8.33	-	-	8.33
	2nd month	8.33	-	8.33	0.08	-	8.33
	3rd month	8.33	-	8.33	0.08	-	8.33
	4th month	8.33	-	8.33	0.08	-	8.33
	5th month	8.33	-	8.33	0.08	-	8.33
	6th month	8.33	-	8.33	0.08	-	8.33
	7th month	8.33	-	8.33	0.08	0.110	8.22
	8th month	8.22	-	8.22	0.08	0.110	8.11
	9th month	8.11	-	8.11	0.07	0.110	8.00
	10th month	8.00	-	8.00	0.07	0.110	7.89
	11th month	7.89	-	7.89	0.07	0.110	7.78
	12th month	7.78	-	7.78	0.07	0.110	7.67
					0.83	0.660	
<b>2nd</b>	Opening Balance						
	1st month	7.67	-	7.67	0.07	0.110	7.56
	2nd month	7.56	-	7.56	0.07	0.110	7.45
	3rd month	7.45	-	7.45	0.07	0.110	7.34
	4th month	7.34	-	7.34	0.07	0.110	7.23
	5th month	7.23	-	7.23	0.07	0.110	7.12
	6th month	7.12	-	7.12	0.07	0.110	7.01
	7th month	7.01	-	7.01	0.06	0.110	6.90
	8th month	6.90	-	6.90	0.06	0.110	6.79
	9th month	6.79	-	6.79	0.06	0.110	6.68
	10th month	6.68	-	6.68	0.06	0.110	6.57
	11th month	6.57	-	6.57	0.06	0.110	6.46
	12th month	6.46	-	6.46	0.06	0.110	6.35

				<b>0.78</b>	<b>1.320</b>	
<b>3rd</b>	Opening Balance					
	1st month	6.35	-	6.35	0.06	6.24
	2nd month	6.24	-	6.24	0.06	6.13
	3rd month	6.13	-	6.13	0.06	6.02
	4th month	6.02	-	6.02	0.06	5.91
	5th month	5.91	-	5.91	0.05	5.80
	6th month	5.80	-	5.80	0.05	5.69
	7th month	5.69	-	5.69	0.05	5.58
	8th month	5.58	-	5.58	0.05	5.47
	9th month	5.47	-	5.47	0.05	5.36
	10th month	5.36	-	5.36	0.05	5.25
	11th month	5.25	-	5.25	0.05	5.14
	12th month	5.14	-	5.14	0.05	5.03
				<b>0.63</b>	<b>1.320</b>	
<b>4th</b>	Opening Balance					
	1st month	5.03	-	5.03	0.05	4.92
	2nd month	4.92	-	4.92	0.05	4.81
	3rd month	4.81	-	4.81	0.04	4.70
	4th month	4.70	-	4.70	0.04	4.59
	5th month	4.59	-	4.59	0.04	4.48
	6th month	4.48	-	4.48	0.04	4.37
	7th month	4.37	-	4.37	0.04	4.26
	8th month	4.26	-	4.26	0.04	4.15
	9th month	4.15	-	4.15	0.04	4.04
	10th month	4.04	-	4.04	0.04	3.93
	11th month	3.93	-	3.93	0.04	3.82
	12th month(Subsidy adjusted)	3.82	-	3.82	0.04	1.39
				<b>0.49</b>	<b>3.640</b>	
<b>5th</b>	Opening Balance					
	1st month	1.39	-	1.39	0.01	1.28

2nd month	1.28	-	1.28	0.01	0.110	1.17
3rd month	1.17	-	1.17	0.01	0.110	1.06
4th month	1.06	-	1.06	0.01	0.110	0.95
5th month	0.95	-	0.95	0.01	0.110	0.84
6th month	0.84	-	0.84	0.01	0.110	0.73
7th month	0.73	-	0.73	0.01	0.110	0.62
8th month	0.62	-	0.62	0.01	0.110	0.51
9th month	0.51	-	0.51	0.00	0.110	0.40
10th month	0.40	-	0.40	0.00	0.110	0.29
11th month	0.29	-	0.29	0.00	0.110	0.18
12th month	0.18	-	0.18	0.00	0.180	-
				<b>0.07</b>	<b>1.28</b>	
DOOR TO DOOR	60	MONTHS				
MORATORIUM PERIOD	6	MONTHS				
REPAYMENT PERIOD	54	MONTHS				

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