

# PROJECT REPORT

Of

## NON WOVEN BAG

### PURPOSE OF THE DOCUMENT

This particular pre-feasibility is regarding **Non Woven Bag**.

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

## **Introduction**

Non-woven poly bags are liquid resistant and offered in variety of patterns. These can be used for regular purpose and manufactured to meet the requirements of the clients. They are designed in variegated patterns and following the latent trends to satisfy the end user and available in reasonable prices.

### **Features of the Non-Woven Shopping Bag:**

1. Eco-friendly
2. Suitable for advertisements
3. Shipping, packing, promotion
4. Anti-pull, anti-tear, strong, extensible and hug in the intensity of mechanics
5. Acid-resistant, alkali-resistant, non-poisonous and no harm to human body
6. Good in ventilation
7. Recycle, environmentally friendly material
8. Water resistant and moisture proof
9. Durable and tear resistant
10. Available in a wide variety of styles
11. Various shapes, sizes and designs acceptable
12. Buyer logos and designs acceptable
13. Materials: non-woven fabric, any thickness
14. Printing: Solid color full colors printing
15. Surface decorative finishing: Gloss/matte lamination, glitter, embossing, creasing, foil stamping, die cutting, oil printing, and screen printing;
16. Usually used for gift/clothes packaging and craftwork;
17. Carry handle; non-woven, polyester

These ecofriendly bags can be reused as these are made from non-woven fabric and hence are ecofriendly. Customization in terms of thickness of the bag, sizes and shapes can be altered as per client's requirement. These bags are also provided with modifiable side and are available with standard carry handles or over the Shoulder handles for the easy carrying. Range of packaging products also include a wide variety of non-woven bags which are manufactured by using good quality eco- friendly materials like propylene.

These bags are used for serving in various purposes. Non-woven bags are 100% recyclable as these are manufactured with a durable, liquid resisting and dehumidifying fabric which can be recycled. Designing of Non-Woven Bags and woven inter lining fabric these bags made from finest quality basic material. Besides the fact that these bags come in myriad shapes, sizes and volumes, These can be availed at market leading prices.

#### **Non-Woven Materials are used in Numerous Applications, Including**

- Baby diapers
- Feminine hygiene
- Adult incontinence products
- Wet wipes
- Bandages and wound dressings
- Isolation gowns
- Surgical gowns
- Surgical drapes and covers
- Surgical scrub suits
- Caps
- Gasoline, oil and air - including HEPA filtration
- Water, coffee, tea bags
- Pharmaceutical industry
- Mineral processing
- Liquid cartridge and bag filters

## **Market Potential**

Global nonwoven fabric market is estimated to be valued at US\$ 35.4 Bn by 2016 end, and is projected to expand at a high single-digit CAGR in terms of value during the forecast period, 2016–2024. The rising demand for hygiene products such as baby diapers, toddler training pants, feminine hygiene and personal care products, and adult incontinence products has been driving the non-woven fabrics market during the forecast period.

Several hospitals and clinics are increasingly using non-woven disinfected fabrics to eliminate the risks of cross-contamination and infections, which has subsequently surged the sales of Class IV surgical garments and face masks. By observing the rapidly growing demand for these disposable non-woven products, manufacturers are coming up with innovative hygiene products in the market.

Increasing demand for personal hygiene products coupled with growing population is expected to be a key driving factor for the growth of nonwoven fabrics market over the forecast period. Increasing birth rate and aging population has contributed to growing demand for hygiene products such as baby diapers, sanitary napkins and adult incontinence products which in turn is expected to fuel the demand for nonwoven fabrics. Nonwovens are used in road construction in the form of geotextiles to increase the durability of roads. Low maintenance costs associated with nonwovens is expected to fuel its demand in construction applications.

Positive outlook on global automobile and transportation industry is further expected to propel growth for nonwoven fabrics market over the next six years. Automobile industry manufactures a large number of exterior and interior parts using nonwoven fabrics owing to its durability, moldability and being lightweight. Positive outlook on the global automotive industry is expected to have a positive impact on the market over the next six years. The shift in trend towards adoption of safety measures while following practices in the medical industry is also expected to have a positive influence on global nonwoven fabrics market growth.

India's nonwoven market is growing at a rate of 8-10%. At present, the production of Nonwoven in India is touching 190000 Tons out of which Spun bond nonwoven fabrics production is approximately 83000 Tons. The per capita Nonwoven fabric consumption in India is 155 gm; which will touch to 350 gm by 2015 and 600 gm by 2020.

## **Manufacturing Process**

If you start this business, you don't have to depend on a higher number of labors for the manufacturing process. Maximum of one or two will suffice the need. There are different machines which will do the maximum of the manufacturing work. Below are the different required machines: –

- **Non-woven bag making machine:** – The function of this bag making machine is to cut the fabric is the desired size after passing through the rollers.
- **Auto handle sealing machine:** – This machine is required to attach handles to the main body of the bags. It uses hydraulic pressure for the process.
- **Printing Machine:** – This is required to print designs on the fabric roll. It can be general prints or as per the demand of the customer. For manufacturing plain bags, this machine is not required.
- **Printing machine roller:** – This helps to straighten the fabric of the bag

There are two ways of selling these bags. First the bags are sold to the customer and then the customer gets the printing done. Secondly both the bag printing and cutting is done and then sold to the customer. Non-woven bag manufacturing is completed in a few steps and it is largely automated. Manpower required in a factory is also less.

1. First the fabric roll is checked for the desired quality.
2. Then it is passed through the printing plate and later cut into fixed size pieces
3. The handle is stamped on the main body of the bag with a hydraulic stamping machine.

## Detail of raw material

### NONWOVEN FABRIC- RAW MATERIAL

Nonwoven fabric is a fabric-like material made from staple fiber (short) and long fibers (continuous long), bonded together by chemical, mechanical, heat or solvent treatment. The term is used in the textile manufacturing industry to denote fabrics, such as felt, which are neither woven nor knitted. Some nonwoven materials lack sufficient strength unless densified or reinforced by a backing. In recent years, nonwovens have become an alternative to polyurethane foam.

Nonwoven fabrics are broadly defined as sheet or web structures bonded together by entangling fiber or filaments (and by perforating films) mechanically, thermally or chemically. They are flat or tufted porous sheets that are made directly from separate fibers, molten plastic or plastic film. They are not made by weaving or knitting and do not require converting the fibers to yarn. Typically, a certain percentage of recycled fabrics and oil-based materials are used in nonwoven fabrics. The percentage of recycled fabrics vary based upon the strength of material needed for the specific use. In addition, some nonwoven fabrics can be recycled after use, given the proper treatment and facilities. For this reason, some consider nonwovens a more ecological fabric for certain applications, especially in fields and industries where disposable or single use products are important, such as hospitals, schools, nursing homes and luxury accommodations.

Nonwoven fabrics are engineered fabrics that may be single-use, have a limited life, or be very durable. Nonwoven fabrics provide specific functions such as absorbency, liquid repellence, resilience, stretch, softness, strength, flame retardancy, washability, cushioning, thermal insulation, acoustic insulation, filtration, use as a bacterial barrier and sterility. These properties are often combined to create fabrics suited for specific jobs, while achieving a good balance between product use-life and cost. They can mimic the appearance, texture and strength of a woven fabric and can be as bulky as the thickest paddings. In combination with other materials they provide a spectrum of products with diverse properties, and are used alone or as components of apparel, home furnishings, health care, engineering, industrial and consumer goods.

### **Non-Woven Bag License & Registration**

- First of all, determination of form of business. And accordingly, register the business.
- Apply for the Trade License/ Factory license from the Municipal Authority.
- Additionally, apply for MSME Udyog Aadhaar online registration.
- 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**

The project can be implemented in 3 to 4 months' time as detailed below:

Sr. No.	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	Recruitment of required manpower	1
	Total time required (some activities shall run concurrently)	3-4 Months

**PROJECT AT A GLANCE**

- 1 Name of the Entrepreneur **XXXXXXXX**
- 2 Constitution (legal Status) **XXXXXXXX**
- 3 Father's/Spouce's Name XXXXXXXX
- 4 Unit Address : XXXXXXXX
- Taluk/Block: XXXXX  
District : XXXXX State: XXXXX  
Pin: XXXXX  
E-Mail : XXXXX  
Mobile XXXXX
- 5 Product and By Product : **Non Woven Bags**
- 6 Name of the project / business activity proposed :
- 7 Cost of Project : Rs. 24.67 Lakhs
- 8 **Means of Finance**  
Term Loan Rs. 19.21 Lakhs  
KVIC Margin Money As per Project eligibility  
Own Capital Rs. 2.47 lakhs
- 9 Debt Service Coverage Ratio : 2.22
- 10 Pay Back Period : 66 Months
- 11 Project Implementation Period : 72 Months
- 12 Break Even Point :
- 13 Employment : 1-2 Persons
- 14 Power Requirement :
- 15 Major Raw materials : Non Woven fabric
- 16 Estimated Annual Sales Turnover : Rs. 158.48 Lakhs
- 16 Detailed Cost of Project & Means of Finance

**COST OF PROJECT**

(Rs. In Lacs)

Particulars	Amount
Land	-
Building & Civil Work	2.00
Plant & Machinery	18.34
Furniture & Fixtures	1.00
Pre-operative Expenses	-
Contingencies	-
Working Capital Requirement	3.33
<b>Total</b>	<b>24.67</b>

**MEANS OF FINANCE**

Particulars	Amount
Own Contribution	2.47
Bank Finance	19.21
Working Capital Loan	3.00
<b>Total</b>	<b>24.67</b>





**PROJECT NON WOVEN BAGS**

<b>PROJECTED PROFITABILITY STATEMENT</b>						
<b>PARTICULARS</b>	<b>IST YEAR</b>	<b>IIND YEAR</b>	<b>IIIRD YEAR</b>	<b>IVTH YEAR</b>	<b>VTH YEAR</b>	<b>VI YEAR</b>
Capacity Utilisation %	<b>55%</b>	<b>60%</b>	<b>65%</b>	<b>70%</b>	<b>75%</b>	<b>80%</b>
<b>SALES</b>						
Gross Sale	158.48	183.52	204.46	226.26	250.54	275.90
<b>Total</b>	<b>158.48</b>	<b>183.52</b>	<b>204.46</b>	<b>226.26</b>	<b>250.54</b>	<b>275.90</b>
<b>COST OF SALES</b>						
Raw Mateiral Consumed	142.56	158.11	174.10	190.51	208.98	228.10
Electricity Expenses	0.72	0.79	0.87	0.96	1.05	1.16
Repair & Maintenance	0.79	0.92	1.02	1.13	1.25	1.38
Labour & Wages	4.09	4.50	4.95	5.45	5.99	5.99
Depriciation	2.80	2.43	2.07	1.77	1.51	1.28
Consumables & others	1.27	1.47	2.04	2.26	2.51	2.76
<b>Cost of Production</b>	<b>152.23</b>	<b>168.22</b>	<b>185.06</b>	<b>202.08</b>	<b>221.29</b>	<b>240.67</b>
<b>Add: Opening Stock /WIP</b>	<b>-</b>	<b>5.07</b>	<b>5.61</b>	<b>6.17</b>	<b>6.74</b>	<b>7.38</b>
<b>Less: Closing Stock /WIP</b>	<b>5.07</b>	<b>5.61</b>	<b>6.17</b>	<b>6.74</b>	<b>7.38</b>	<b>8.02</b>
Cost of Sales	147.16	167.69	184.50	201.51	220.65	240.02
<b>GROSS PROFIT</b>	<b>11.32</b>	<b>15.83</b>	<b>19.96</b>	<b>24.75</b>	<b>29.89</b>	<b>35.88</b>
	<b>7%</b>	<b>9%</b>	<b>10%</b>	<b>11%</b>	<b>12%</b>	<b>13%</b>
Salary to Staff	4.62	5.08	5.59	6.15	6.76	7.44
Interest on Term Loan	2.07	1.89	2.25	2.09	1.65	1.22
Selling & Adm Expenses Exp.	3.17	3.67	4.09	6.79	7.52	11.04
<b>TOTAL</b>	<b>9.86</b>	<b>10.64</b>	<b>11.93</b>	<b>15.02</b>	<b>15.93</b>	<b>19.69</b>
NET PROFIT	1.46	5.19	8.03	9.73	13.97	16.19
Taxation	-	0.52	1.61	1.95	2.79	3.24
PROFIT (After Tax)	1.46	4.67	6.43	7.78	11.17	12.95

**PROJECT NON WOVEN BAGS**

<b>PROJECTED CASH FLOW STATEMENT</b>						
<b>PARTICULARS</b>	<b>IST YEAR</b>	<b>IIND YEAR</b>	<b>IIIRD YEAR</b>	<b>IVTH YEAR</b>	<b>VTH YEAR</b>	<b>VI YEAR</b>
<b><u>SOURCES OF FUND</u></b>						
Own Margin	7.09	-	-	-	-	-
Net Profit	1.46	5.19	8.03	9.73	13.97	16.19
Depriciation & Exp. W/off	2.80	2.43	2.07	1.77	1.51	1.28
Increase in Unsecured Loan	-	-	-	-	-	-
Increase in Cash Credit	5.00	-	-	-	-	-
Increase In Term Loan	19.21	-	-	-	-	-
Increase in Creditors	3.33	0.36	0.37	0.38	0.43	0.45
Increase in Provisions & Oth lib	0.50	0.50	0.10	0.11	0.12	0.13
<b>TOTAL :</b>	<b>39.39</b>	<b>8.48</b>	<b>10.58</b>	<b>11.99</b>	<b>16.03</b>	<b>18.05</b>
<b><u>APPLICATION OF FUND</u></b>						
Increase in Fixed Assets	19.34	-	-	-	-	-
Increase in Stock	9.83	1.05	1.09	1.11	1.26	1.28
Increase in Debtors	6.34	4.67	2.62	1.45	5.79	2.11
Repayment of Term Loan	1.80	3.60	3.60	3.60	3.60	3.01
Taxation	-	0.52	1.61	1.95	2.79	3.24
<b>TOTAL :</b>	<b>37.31</b>	<b>9.84</b>	<b>8.92</b>	<b>8.11</b>	<b>13.44</b>	<b>9.64</b>
Opening Cash & Bank Balance	-	2.08	0.72	2.38	6.26	8.84
Add : Surplus	2.08	- 1.36	1.66	3.87	2.58	8.41
Closing Cash & Bank Balance	<b>2.08</b>	<b>0.72</b>	<b>2.38</b>	<b>6.26</b>	<b>8.84</b>	<b>17.24</b>

**PROJECT NON WOVEN BAGS**

**COMPUTATION OF PRODUCTION OF NON WOVEN BAGS**

Items to be Manufactured

Bag Size 12x16 52 GSM  
Non Woven Bags

**CALULATION OF CONSUMPTION OF RAW MATERIAL**

Manufacturing Capacity /Machine No of Hours	4,800 Pcs per hour 10 Hours	72 Kg Per hour 10 Hours	Item Name	Quantity of Raw Material
Bags Manufactured	48,000 Pcs per day	720 Kg Per Day	Raw Material	At Capacity 100% 216,000
No of Working Days per month		26	(Non Woven Fabric , Ink, Sticking Dhaga)	
No. of Working Day per annum		300		
<b>Total Production per Annum</b>		<b>216,000 KG Bags</b>		

Year	Capacity Utilisation	Bag Qty	Raw Material Consumed	Capacity Utilisation	Rate per Kg	Amount (Rs. in lacs)
IST YEAR	55%	118,800	IST YEAR	55%	120.00	142.56
IIND YEAR	60%	129,600	IIND YEAR	60%	122.00	158.11
IIIRD YEAR	65%	140,400	IIIRD YEAR	65%	124.00	174.10
IVTH YEAR	70%	151,200	IVTH YEAR	70%	126.00	190.51
VTH YEAR	75%	162,000	VTH YEAR	75%	129.00	208.98
VI YEAR	80%	172,800	VI YEAR	80%	132.00	228.10

**COMPUTATION OF SALE**

Particulars	IST YEAR	IIND YEAR	IIIRD YEAR	IVTH YEAR	VTH YEAR	VI YEAR
Op Stock	-	3,960	4,320	4,680	5,040	5,400
Production	118,800	129,600	140,400	151,200	162,000	172,800
<b>Less : Closing Stock</b>	<b>3,960</b>	<b>4,320</b>	<b>4,680</b>	<b>5,040</b>	<b>5,400</b>	<b>5,760</b>
<b>Net Sale</b>	<b>114,840</b>	<b>129,240</b>	<b>140,040</b>	<b>150,840</b>	<b>161,640</b>	<b>172,440</b>
Sale Price Per unit	138.00	142.00	146.00	150.00	155.00	160.00
<b>Sale (in Lacs)</b>	<b>158.48</b>	<b>183.52</b>	<b>204.46</b>	<b>226.26</b>	<b>250.54</b>	<b>275.90</b>

**PROJECT NON WOVEN BAGS**

<b>COMPUTATION OF CLOSING STOCK &amp; WORKING CAPITAL</b>						
<b>PARTICULARS</b>	<b>IST YEAR</b>	<b>IIND YEAR</b>	<b>IIIRD YEAR</b>	<b>IVTH YEAR</b>	<b>VTH YEAR</b>	<b>VI YEAR</b>
<b>Finished Goods</b>						
(10 Days requirement)	5.07	5.61	6.17	6.74	7.38	8.02
<b>Raw Material</b>						
( 10 Days requirement)	4.75	5.27	5.80	6.35	6.97	7.60
<b>Closing Stock</b>	<b>9.83</b>	<b>10.88</b>	<b>11.97</b>	<b>13.09</b>	<b>14.34</b>	<b>15.63</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 Stock		9.83				
Less : Creditors		3.33				
<b>Paid stock</b>		<b>6.50</b>	<b>25%</b>	<b>1.63</b>	<b>75%</b>	<b>4.88</b>
<b>Sundry Debtors</b>		<b>6.34</b>	<b>30%</b>	<b>1.90</b>	<b>70%</b>	<b>4.44</b>
		12.84		3.53		9.31
<b>WORKING CAPITAL DEMAND</b>				<b>5.00</b>		
<b>2nd Method</b>			<b>3rd Method</b>			
<b>PARTICULARS</b>	<b>IST YEAR</b>	<b>IIND YEAR</b>	<b>PARTICULARS</b>	<b>IST YEAR</b>	<b>IIND YEAR</b>	
Total Current Assets	18.25	22.61	Total Current Assets	18.25	22.61	
Other Current Liabilities	3.83	4.69	Other Current Liabilities	3.83	4.69	
Working Capital Gap	14.42	17.92	Working Capital Gap	14.42	17.92	
Min Working Capital			Min Working Capital			
25% of WCG	3.61	4.48	25% of Current Assets	<b>4.56</b>	<b>5.65</b>	
Actual NWC	<b>9.42</b>	<b>12.92</b>	Actual NWC	<b>9.42</b>	<b>12.92</b>	
item III - IV	<b>10.82</b>	<b>13.44</b>	item III - IV	<b>9.86</b>	<b>12.27</b>	
item III - V	<b>5.00</b>	<b>5.00</b>	item III - V	5.00	5.00	
MPBF (Lower of VI & VII)	<b>5.00</b>	<b>5.00</b>	MPBF (Lower of VI & VII)	5.00	5.00	

**PROJECT NON WOVEN BAGS**

**BREAK UP OF LABOUR CHARGES**

<b>Particulars</b>	<b>Wages Per Month</b>	<b>No of Employees</b>	<b>Total Salary</b>
Machine Operator	15,000.00	1	15,000.00
Helper	8,000.00	2	16,000.00
Total Salary Per Month			31,000.00
Add: 10% Fringe Benefit			3,100.00
			34,100.00
<b>Total Annual Labour Charges</b>	<b>(in Lacs)</b>		<b>4.09</b>

**BREAK UP OF SALARY**

<b>Particulars</b>	<b>Salary Per Month</b>	<b>No of Employees</b>	<b>Total Salary</b>
Manager	15,000.00	1	15,000.00
Accountant	10,000.00	1	10,000.00
Other	5,000.00	2	10,000.00
Total Salary Per Month			35,000.00
Add: 10% Fringe Benefit			3,500.00
			38,500.00
<b>Total Annual Salary</b>	<b>(in Lacs)</b>		<b>4.62</b>

**PROJECT NON WOVEN BAGS**

<b>COMPUTATION OF DEPRECIATION</b>				
Description	Land	Plant & Machinery	Furniture	TOTAL
Rate of Depreciation		<b>15.00%</b>	<b>10.00%</b>	
<b>Opening Balance</b>	-	-	-	-
Addition	Rented/ Owned	18.34	1.00	19.34
Total	-	18.34	1.00	19.34
Less : Depreciation	-	2.75	0.05	2.80
<b>WDV at end of Year</b>	-	<b>15.59</b>	<b>0.95</b>	<b>16.54</b>
Additions During The Year	-	-	-	-
Total	-	15.59	0.95	16.54
Less : Depreciation	-	2.34	0.10	2.43
<b>WDV at end of Year</b>	-	<b>13.25</b>	<b>0.86</b>	<b>14.11</b>
Additions During The Year	-	-	-	-
Total	-	13.25	0.86	14.11
Less : Depreciation	-	1.99	0.09	2.07
<b>WDV at end of Year</b>	-	<b>11.26</b>	<b>0.77</b>	<b>12.03</b>
Additions During The Year	-	-	-	-
Total	-	11.26	0.77	12.03
Less : Depreciation	-	1.69	0.08	1.77
<b>WDV at end of Year</b>	-	<b>9.57</b>	<b>0.69</b>	<b>10.27</b>
Additions During The Year	-	-	-	-
Total	-	9.57	0.69	10.27
Less : Depreciation	-	1.44	0.07	1.51
<b>WDV at end of Year</b>	-	<b>8.14</b>	<b>0.62</b>	<b>8.76</b>
Additions During The Year	-	-	-	-
Total	-	8.14	0.62	8.76
Less : Depreciation	-	1.22	0.06	1.28
<b>WDV at end of Year</b>	-	<b>6.92</b>	<b>0.56</b>	<b>7.48</b>
Less : Depreciation	-	1.04	0.06	1.09
<b>WDV at end of Year</b>	-	<b>5.88</b>	<b>0.50</b>	<b>6.38</b>
Less : Depreciation	-	0.88	0.05	0.93
<b>WDV at end of Year</b>	-	<b>5.00</b>	<b>0.45</b>	<b>5.45</b>

**PROJECT NON WOVEN BAGS**

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

<b>PARTICULARS</b>			<b>IST YEAR</b>	<b>IIND YEAR</b>	<b>IIIRD YEAR</b>	<b>IVTH YEAR</b>	<b>VTH YEAR</b>	<b>Vith YEAR</b>
CASH ACCRUALS			4.26	7.10	8.50	9.55	12.68	14.23
Interest on Term Loan			2.07	1.89	2.25	2.09	1.65	1.22
Total			6.33	8.99	10.75	11.63	14.32	15.45
<b><u>REPAYMENT</u></b>								
Instalment of Term Loan			1.80	3.60	3.60	3.60	3.60	3.01
Interest on Term Loan			2.07	1.89	2.25	2.09	1.65	1.22
Total			3.87	5.49	5.85	5.69	5.25	4.23
<b>DEBT SERVICE COVERAGE RATIO</b>			<b>1.64</b>	<b>1.64</b>	<b>1.84</b>	<b>2.05</b>	<b>2.73</b>	<b>3.66</b>
<b>AVERAGE D.S.C.R.</b>					<b>2.22</b>			



**REPAYMENT SCHEDULE OF TERM LOAN**

Intt. 12.00%

Year	Particulars	Amount	Addition	Total	Interest	Repayment	CI Balance
<b>Ist Year</b>	Opening Balance						
	Apr	-	19.21	19.21	-	-	19.21
	May	19.21	-	19.21	0.19	-	19.21
	June	19.21	-	19.21	0.19	-	19.21
	July	19.21	-	19.21	0.19	-	19.21
	Aug	19.21	-	19.21	0.19	-	19.21
	Sep	19.21	-	19.21	0.19	-	19.21
	Oct	19.21	-	19.21	0.19	0.30	18.91
	Nov	18.91	-	18.91	0.19	0.30	18.61
	Dec	18.61	-	18.61	0.19	0.30	18.31
	Jan	18.31	-	18.31	0.18	0.30	18.01
	Feb	18.01	-	18.01	0.18	0.30	17.71
	Mar	17.71	-	17.71	0.18	0.30	17.41
					<b>2.07</b>	<b>1.80</b>	
<b>IIInd Year</b>	Opening Balance						
	Apr	17.41	-	17.41	0.17	0.30	17.11
	May	17.11	-	17.11	0.17	0.30	16.81
	June	16.81	-	16.81	0.17	0.30	16.51
	July	16.51	-	16.51	0.17	0.30	16.21
	Aug	16.21	-	16.21	0.16	0.30	15.91
	Sep	15.91	-	15.91	0.16	0.30	15.61
	Oct	15.61	-	15.61	0.16	0.30	15.31
	Nov	15.31	-	15.31	0.15	0.30	15.01
	Dec	15.01	-	15.01	0.15	0.30	14.71
	Jan	14.71	-	14.71	0.15	0.30	14.41
	Feb	14.41	-	14.41	0.14	0.30	14.11
	Mar	14.11	-	14.11	0.14	0.30	13.81
					<b>1.89</b>	<b>3.60</b>	
<b>IIIrd Year</b>	Opening Balance						
	Apr	13.81	-	13.81	0.14	0.30	13.51
	May	13.51	-	13.51	0.14	0.30	13.21
	June	13.21	-	13.21	0.13	0.30	12.91
	July	12.91	-	12.91	0.13	0.30	12.61
	Aug	12.61	-	12.61	0.22	0.30	12.31
	Sep	12.31	-	12.31	0.30	0.30	12.01
	Oct	12.01	-	12.01	0.22	0.30	11.71
	Nov	11.71	-	11.71	0.20	0.30	11.41
	Dec	11.41	-	11.41	0.19	0.30	11.11
	Jan	11.11	-	11.11	0.21	0.30	10.81
	Feb	10.81	-	10.81	0.19	0.30	10.51
	Mar	10.51	-	10.51	0.19	0.30	10.21
					<b>2.25</b>	<b>3.60</b>	

<b>Ivth Year</b>	Opening Balance						
Apr	10.21	-	10.21	0.20	0.30	9.91	
May	9.91	-	9.91	0.18	0.30	9.61	
June	9.61	-	9.61	0.18	0.30	9.31	
July	9.31	-	9.31	0.19	0.30	9.01	
Aug	9.01	-	9.01	0.17	0.30	8.71	
Sep	8.71	-	8.71	0.17	0.30	8.41	
Oct	8.41	-	8.41	0.18	0.30	8.11	
Nov	8.11	-	8.11	0.16	0.30	7.81	
Dec	7.81	-	7.81	0.16	0.30	7.51	
Jan	7.51	-	7.51	0.18	0.30	7.21	
Feb	7.21	-	7.21	0.15	0.30	6.91	
Mar	6.91	-	6.91	0.17	0.30	6.61	
				<b>2.09</b>	<b>3.60</b>		
<b>Vth Year</b>	Opening Balance						
Apr	6.61	-	6.61	0.17	0.30	6.31	
May	6.31	-	6.31	0.14	0.30	6.01	
June	6.01	-	6.01	0.14	0.30	5.71	
July	5.71	-	5.71	0.16	0.30	5.41	
Aug	5.41	-	5.41	0.13	0.30	5.11	
Sep	5.11	-	5.11	0.13	0.30	4.81	
Oct	4.81	-	4.81	0.15	0.30	4.51	
Nov	4.51	-	4.51	0.13	0.30	4.21	
Dec	4.21	-	4.21	0.12	0.30	3.91	
Jan	3.91	-	3.91	0.14	0.30	3.61	
Feb	3.61	-	3.61	0.12	0.30	3.31	
Mar	3.31	-	3.31	0.12	0.30	3.01	
				<b>1.65</b>	<b>3.60</b>		
<b>Vith Year</b>	Opening Balance						
Apr	3.01	-	3.01	0.13	0.30	2.71	
May	2.71	-	2.71	0.11	0.30	2.41	
June	2.41	-	2.41	0.10	0.30	2.11	
July	2.11	-	2.11	0.12	0.30	1.81	
Aug	1.81	-	1.81	0.10	0.30	1.51	
Sep	1.51	-	1.51	0.10	0.30	1.21	
Oct	1.21	-	1.21	0.11	0.30	0.91	
Nov	0.91	-	0.91	0.09	0.30	0.61	
Dec	0.61	-	0.61	0.09	0.30	0.31	
Jan	0.31	-	0.31	0.10	0.31	(0.00)	
Feb	(0.00)	-	(0.00)	0.08	-	(0.00)	
Mar	(0.00)	-	(0.00)	0.09	-	(0.00)	
				<b>1.22</b>	<b>3.01</b>		
DOOR TO DOOR	72	MONTHS					
MORATORIUM PERIOD	6	MONTHS					
REPAYMENT PERIOD	66	MONTHS					

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