

# **PROJECT REPORT**

## **OF**

### **CASHEW APPLE SYRUP MANUFACTURING UNIT**

#### **PURPOSE OF THE DOCUMENT**

This particular pre-feasibility is regarding Cashew Apple Syrup Manufacturing Unit

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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## PROJECT AT GLANCE

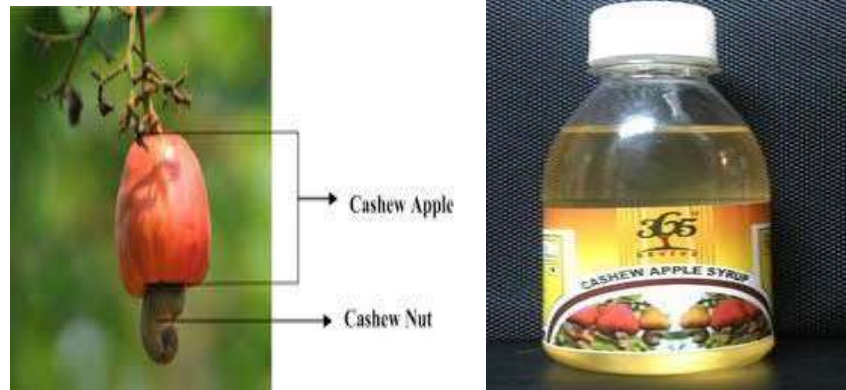
|                                      |   |
|--------------------------------------|---|
| <b>1 Name of Proprietor/Director</b> | XXXXXXXXXX  |
| <b>2 Firm Name</b>                   | XXXXXXXXXX  |
| <b>3 Registered Address</b>          | XXXXXXXXXX  |
| <b>4 Nature of Activity</b>          | XXXXXXXXXX  |
| <b>5 Category of Applicant</b>       | XXXXXXXXXX  |
| <b>6 Location of Unit</b>            | XXXXXXXXXX  |
| <b>7 Cost of Project</b>             | 21.32 Rs. In Lakhs  |
| <b>8 Means of Finance</b>            |   |
| i) Own Contribution                  | 2.12 Rs. In Lakhs   |
| ii) Term Loan                        | 11.70 Rs. In Lakhs  |
| iii) Working Capital                 | 7.42 Rs. In Lakhs   |
| <b>9 Debt Service Coverage Ratio</b> | 2.94  |
| <b>10 Break Even Point</b>           | 0.20  |
| <b>11 Power Requirement</b>          | 20 KW   |
| <b>12 Employment</b>                 | 7 Persons   |
| <b>13 Major Raw Materials</b>        | Cashew apples are semi-liquid made up cashew apple, solvent, additive and sugar |

### **14 Details of Cost of Project & Means of Finance**

| <u>Cost of Project</u>      | <u>Amount in Lacs</u> |
|-----------------------------|-----------------------|
| <b>Particulars</b>          | <b>Amount</b>         |
| Land                        | Owned/Leased          |
| Building & Civil Work       | Owned/Leased          |
| Plant & Machinery           | 15.00                 |
| Other Misc Assets           | 1.50                  |
| Working Capital Requirement | 4.82                  |
| <b>Total</b>                | <b>21.32</b>          |

| <u>Means of Finance</u> |               |
|-------------------------|---------------|
| <b>Particulars</b>      | <b>Amount</b> |
| Own Contribution        | 2.13          |
| Term Loan               | 14.85         |
| Working capital Loan    | 4.34          |
| <b>Total</b>            | <b>21.32</b>  |

## 1. INTRODUCTION



The cashew apple was given priority over cashew kernel during the initial introduction era due to its wider and attractive spectrum and ready consumption. Cashew apple is a reservoir of minerals and vitamins especially vitamin C and polysaccharides, protein and fiber and hence acts as the best thirst quencher and instant energy supplier to the exhausted travelers. But there are certain limitations such as poor shelf life, susceptible to microbial infection and tannin content which hinders the extensive utility and commercialization of cashew apple and their products. Cashew fruit can be made suitable for consumption by removing the undesirable tannins and processing the apples into value-added products, such as juices, syrups, canned fruits, pickles, jams, chutneys, candy and toffee. The recommended methods for removing the astringent properties of the cashew apple include steaming the fruit for five minutes before washing it in cold water, boiling the fruit in salt water for five minutes or adding gelatin solution to the expressed juice. In gathering the fruits and transporting them to be processed, the prime purpose should be to have the fruit arrive in the very best condition possible. Cashew apples should be sorted and only mature, undamaged cashew apples should be selected for use in recipes. Researchers have also reported the cashew apple juice as a fat burner. It helps to burn more fat, but not carbohydrates. In fact, during exercise, the amount of carbohydrates burned didn't just go unchanged.

## **2. PRODUCT DESCRIPTION**

### **2.1 PRODUCT USES**

- Cashew Apple is effective in treating stomach ulcers and gastritis.
- Cashew Apple normalizes sleep patterns in menopausal women.
- Cashew Apple prevents age-related macular degeneration in the elderly.
- Cashew Apple serves as an ointment for aches of rheumatism and neuralgia.
- Cashew Apple serves as an ointment for aches of rheumatism and neuralgia.

### **2.2 PRODUCT RAW MATERIAL**

Cashew apples are semi-liquid made up cashew apple, solvent, additive and sugar.

### **2.3 MANUFACTURING PROCESS**

This process can be broken down into the following steps-

- Raw material procurement
  - Production Process
- ✓ **Raw Material Procurement:** Procurement is the connection process of purchasing and arranging in bound movement of all items, supplies, materials, parts, finished inventory and general support services from the suppliers into manufacturing process or assembly plants or warehouses.

✓ **Production Process:**

**Steps involved in the manufacturing of Cashew Apple Syrup Manufacturing unit**

The cashew apple syrup is prepared through fermentation and distillation process. Matured and ripened cashew apples are collected, juice extracted, fermented and subjected to the distillation process:

- **Cashew apples collection:** The cashew apple should be properly hygienic cleaning and removal and cutting done in small pieces before extraction of Juice.
- **Juice Extraction:** The juice extraction from cashew apple can be done by size reduction methods as crushing, chopping and comminuting.
- **Fermentation of Juice:** Fermented fruit juice is to be produced with the help of yeast. Preservatives are also used in fermented fruit juice making likewise Sulphur-dioxide potassium sorbate, sorbic acid and metabisulphites.
- **Distillation Process:** Distillation, process involving the conversion of a liquid into vapour that is subsequently condensed back to desired product.
- **Bottling &Packaging:** The proper and appropriate bottling along with packaging needed at the end of production line of juice.

**3. PROJECT COMPONENTS**

### 3.1 Land & Building

The land required for this manufacturing unit will be approx. around 3000 square feet. Land Purchase and Building Civil Work Cost have not been considered as part of the cost of project. It is expected that the premises will be on rental and approximate rentals assumed of the same will be Rs.12,000 per month.

### 3.2 Plant & Machinery

This is a semi-automatic type of plant and the production capacity is set to be 280 Kg per day.

#### **Machines-**

#### **Plant & Machinery**

#### ✓ **Machines-**

- **Fruit Mill Crushing Machine:** The main process of fruit crushing machine into small pieces before leaving to distillation process.



- **Fruit Syrup Distiller Machine:** The fruit juice distiller removes the unwanted moisture in the processed raw material of Cashew Apple.



Fig. (vacuum concentration evaporation machine)

- **Automatic Bottling &Packaging Machine:** The bottling and packaging process involve the final stage of the syrup process.



#### 4 LICENSE & APPROVALS

Basic registration required in this project:

- Company registration
- GST registration
- Trade license
- FSSAI License
- NOC from forest Department
- Factory license.
- MSME Udyam registration



| <b>PROJECTED BALANCE SHEET</b>         |                 |                 |                 |                 | <b>(in Lacs)</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><u>Liabilities</u></b>              |                 |                 |                 |                 |                  |
| <b>Capital</b>                         |                 |                 |                 |                 |                  |
| Opening balance                        |                 | 5.05            | 8.17            | 12.26           | 15.59            |
| Add:- Own Capital                      | 2.13            |                 |                 |                 |                  |
| Add:- Retained Profit                  | 4.92            | 6.12            | 8.09            | 10.53           | 13.32            |
| Less:- Drawings                        | 2.00            | 3.00            | 4.00            | 7.20            | 9.20             |
| <b>Closing Balance</b>                 | <b>5.05</b>     | <b>8.17</b>     | <b>12.26</b>    | <b>15.59</b>    | <b>19.71</b>     |
| Term Loan                              | 13.20           | 9.90            | 6.60            | 3.30            | -                |
| Working Capital Limit                  | 4.34            | 4.34            | 4.34            | 4.34            | 4.34             |
| Sundry Creditors                       | 1.68            | 2.06            | 2.47            | 2.92            | 3.40             |
| Provisions & Other Liability           | 0.40            | 0.48            | 0.58            | 0.80            | 0.96             |
| <b>TOTAL :</b>                         | <b>24.67</b>    | <b>24.95</b>    | <b>26.24</b>    | <b>26.94</b>    | <b>28.41</b>     |
| <b><u>Assets</u></b>                   |                 |                 |                 |                 |                  |
| <b>Fixed Assets ( Gross)</b>           |                 |                 |                 |                 |                  |
| Gross Dep.                             | 2.48            | 4.58            | 6.37            | 7.89            | 9.18             |
| <b>Net Fixed Assets</b>                | <b>14.03</b>    | <b>11.92</b>    | <b>10.13</b>    | <b>8.61</b>     | <b>7.32</b>      |
| <b>Current Assets</b>                  |                 |                 |                 |                 |                  |
| Sundry Debtors                         | 2.87            | 3.99            | 4.79            | 5.66            | 5.94             |
| Stock in Hand                          | 3.63            | 4.42            | 5.27            | 6.20            | 7.20             |
| Cash and Bank                          | 2.15            | 2.12            | 3.25            | 3.27            | 3.45             |
| Loans & Advances /Other Current Assets | 2.00            | 2.50            | 2.80            | 3.20            | 4.50             |
| <b>TOTAL :</b>                         | <b>24.67</b>    | <b>24.95</b>    | <b>26.24</b>    | <b>26.94</b>    | <b>28.41</b>     |

| <b>PROJECTED PROFITABILITY STATEMENT</b> |                 |                 |                 |                 |                 |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|
| (in Lacs)                                |                 |                 |                 |                 |                 |
| <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>30%</b>      | <b>35%</b>      | <b>40%</b>      | <b>45%</b>      | <b>50%</b>      |
| <b>SALES</b>                             |                 |                 |                 |                 |                 |
| <b>Gross Sale</b>                        |                 |                 |                 |                 |                 |
| CASHEW APPLE SYRUP MANUFACTI             | 95.64           | 119.55          | 143.58          | 169.77          | 198.02          |
| <b>Total</b>                             | <b>95.64</b>    | <b>119.55</b>   | <b>143.58</b>   | <b>169.77</b>   | <b>198.02</b>   |
| <b>COST OF SALES</b>                     |                 |                 |                 |                 |                 |
| Raw Material Consumed                    | 72.00           | 88.20           | 105.79          | 125.06          | 145.92          |
| Electricity Expenses                     | 1.01            | 1.18            | 1.34            | 1.51            | 1.68            |
| Depreciation                             | 2.48            | 2.10            | 1.79            | 1.52            | 1.29            |
| Wages & labour                           | 6.12            | 7.22            | 8.30            | 9.22            | 9.68            |
| Repair & maintenance                     | 0.96            | 1.20            | 1.44            | 1.70            | 1.98            |
| Packaging                                | 0.96            | 1.20            | 1.44            | 1.70            | 1.98            |
| <b>Cost of Production</b>                | <b>83.52</b>    | <b>101.09</b>   | <b>120.10</b>   | <b>140.71</b>   | <b>162.53</b>   |
| <b>Add: Opening Stock</b>                | <b>-</b>        | <b>1.95</b>     | <b>2.36</b>     | <b>2.80</b>     | <b>3.28</b>     |
| <b>Less: Closing Stock</b>               | <b>1.95</b>     | <b>2.36</b>     | <b>2.80</b>     | <b>3.28</b>     | <b>3.79</b>     |
| Cost of Sales                            | 81.57           | 100.68          | 119.66          | 140.23          | 162.02          |
| <b>GROSS PROFIT</b>                      | <b>14.07</b>    | <b>18.87</b>    | <b>23.92</b>    | <b>29.54</b>    | <b>35.99</b>    |
|  | <b>14.71%</b>   | <b>15.78%</b>   | <b>16.66%</b>   | <b>17.40%</b>   | <b>18.18%</b>   |
| Salary to Staff                          | 3.72            | 5.02            | 6.58            | 7.63            | 8.70            |
| Interest on Term Loan                    | 1.46            | 1.29            | 0.92            | 0.56            | 0.20            |
| Interest on working Capital              | 0.48            | 0.48            | 0.48            | 0.48            | 0.48            |
| Rent                                     | 1.44            | 1.94            | 2.62            | 3.41            | 4.33            |
| Selling & Administrative Exp.            | 1.91            | 3.59            | 4.31            | 5.09            | 5.94            |
| <b>TOTAL</b>                             | <b>9.01</b>     | <b>12.32</b>    | <b>14.91</b>    | <b>17.17</b>    | <b>19.65</b>    |
| NET PROFIT                               | 5.06            | 6.55            | 9.01            | 12.37           | 16.35           |
| Taxation                                 | 0.14            | 0.44            | 0.93            | 1.83            | 3.03            |
| PROFIT (After Tax)                       | 4.92            | 6.12            | 8.09            | 10.53           | 13.32           |
|  | <b>5.29%</b>    | <b>5.48%</b>    | <b>6.28%</b>    | <b>7.28%</b>    | <b>8.26%</b>    |

| <b><u>PROJECTED CASH FLOW STATEMENT</u></b> |                 |                 |                 |                 |                 | (in Lacs) |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------|
| <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                                  | 2.13            |                 |                 |                 |                 |           |
| Net Profit                                  | 5.06            | 6.55            | 9.01            | 12.37           | 16.35           |           |
| Depreciation & Exp. W/off                   | 2.48            | 2.10            | 1.79            | 1.52            | 1.29            |           |
| Increase in Cash Credit                     | 4.34            | -               | -               | -               | -               |           |
| Increase In Term Loan                       | 14.85           | -               | -               | -               | -               |           |
| Increase in Creditors                       | 1.68            | 0.38            | 0.41            | 0.45            | 0.49            |           |
| Increase in Provisions & Oth labilities     | 0.40            | 0.08            | 0.10            | 0.22            | 0.16            |           |
|   | -               |                 |                 |                 |                 |           |
| <b>TOTAL :</b>                              | <b>30.93</b>    | <b>9.12</b>     | <b>11.31</b>    | <b>14.56</b>    | <b>18.29</b>    |           |
| <b><u>APPLICATION OF FUND</u></b>           |                 |                 |                 |                 |                 |           |
| Increase in Fixed Assets                    | 16.50           |                 |                 |                 |                 |           |
| Increase in Stock                           | 3.63            | 0.79            | 0.85            | 0.93            | 1.00            |           |
| Increase in Debtors                         | 2.87            | 1.12            | 0.80            | 0.87            | 0.28            |           |
| Repayment of Term Loan                      | 1.65            | 3.30            | 3.30            | 3.30            | 3.30            |           |
| Loans & Advances /Other Current Assets      | 2.00            | 0.50            | 0.30            | 0.40            | 1.30            |           |
| Drawings                                    | 2.00            | 3.00            | 4.00            | 7.20            | 9.20            |           |
| Taxation                                    | 0.14            | 0.44            | 0.93            | 1.83            | 3.03            |           |
| <b>TOTAL :</b>                              | <b>28.78</b>    | <b>9.14</b>     | <b>10.18</b>    | <b>14.54</b>    | <b>18.11</b>    |           |
| Opening Cash & Bank Balance                 | -               | 2.15            | 2.12            | 3.25            | 3.27            |           |
| Add : Surplus                               | 2.15            | -0.02           | 1.12            | 0.02            | 0.18            |           |
| Closing Cash & Bank Balance                 | <b>2.15</b>     | <b>2.12</b>     | <b>3.25</b>     | <b>3.27</b>     | <b>3.45</b>     |           |

| <b>CALCULATION OF D.S.C.R</b>      |                 |                 |                 |                 |                 |
|------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| <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                      | 7.40            | 8.22            | 9.87            | 12.05           | 14.61           |
| Interest on Term Loan              | 1.46            | 1.29            | 0.92            | 0.56            | 0.20            |
| <b>Total</b>                       | <b>8.86</b>     | <b>9.51</b>     | <b>10.80</b>    | <b>12.61</b>    | <b>14.81</b>    |
| <b><u>REPAYMENT</u></b>            |                 |                 |                 |                 |                 |
| Instalment of Term Loan            | 1.65            | 3.30            | 3.30            | 3.30            | 3.30            |
| Interest on Term Loan              | 1.46            | 1.29            | 0.92            | 0.56            | 0.20            |
| Total                              | 3.11            | 4.59            | 4.22            | 3.86            | 3.50            |
| <b>DEBT SERVICE COVERAGE RATIO</b> | <b>2.85</b>     | <b>2.07</b>     | <b>2.56</b>     | <b>3.27</b>     | <b>4.23</b>     |
| <b>AVERAGE D.S.C.R.</b>            | <b>2.94</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          | -             | 14.85           | 14.85        | -               | -                | 14.85                  |
|             | 2nd month          | 14.85         | -               | 14.85        | 0.14            | -                | 14.85                  |
|             | 3rd month          | 14.85         | -               | 14.85        | 0.14            | -                | 14.85                  |
|             | 4th month          | 14.85         | -               | 14.85        | 0.14            |                  | 14.85                  |
|             | 5th month          | 14.85         | -               | 14.85        | 0.14            |                  | 14.85                  |
|             | 6th month          | 14.85         | -               | 14.85        | 0.14            |                  | 14.85                  |
|             | 7th month          | 14.85         | -               | 14.85        | 0.14            | 0.28             | 14.58                  |
|             | 8th month          | 14.58         | -               | 14.58        | 0.13            | 0.28             | 14.30                  |
|             | 9th month          | 14.30         | -               | 14.30        | 0.13            | 0.28             | 14.03                  |
|             | 10th month         | 14.03         | -               | 14.03        | 0.13            | 0.28             | 13.75                  |
|             | 11th month         | 13.75         | -               | 13.75        | 0.13            | 0.28             | 13.48                  |
|             | 12th month         | 13.48         | -               | 13.48        | 0.12            | 0.28             | 13.20                  |
|             |                    |               |                 |              | <b>1.46</b>     | <b>1.65</b>      |                        |
| <b>2nd</b>  | Opening Balance    |               |                 |              |                 |                  |                        |
|             | 1st month          | 13.20         | -               | 13.20        | 0.12            | 0.28             | 12.93                  |
|             | 2nd month          | 12.93         | -               | 12.93        | 0.12            | 0.28             | 12.65                  |
|             | 3rd month          | 12.65         | -               | 12.65        | 0.12            | 0.28             | 12.38                  |
|             | 4th month          | 12.38         | -               | 12.38        | 0.11            | 0.28             | 12.10                  |
|             | 5th month          | 12.10         | -               | 12.10        | 0.11            | 0.28             | 11.83                  |
|             | 6th month          | 11.83         | -               | 11.83        | 0.11            | 0.28             | 11.55                  |
|             | 7th month          | 11.55         | -               | 11.55        | 0.11            | 0.28             | 11.28                  |
|             | 8th month          | 11.28         | -               | 11.28        | 0.10            | 0.28             | 11.00                  |
|             | 9th month          | 11.00         | -               | 11.00        | 0.10            | 0.28             | 10.73                  |
|             | 10th month         | 10.73         | -               | 10.73        | 0.10            | 0.28             | 10.45                  |
|             | 11th month         | 10.45         | -               | 10.45        | 0.10            | 0.28             | 10.18                  |
|             | 12th month         | 10.18         | -               | 10.18        | 0.09            | 0.28             | 9.90                   |
|             |                    |               |                 |              | <b>1.29</b>     | <b>3.30</b>      |                        |
| <b>3rd</b>  | Opening Balance    |               |                 |              |                 |                  |                        |
|             | 1st month          | 9.90          | -               | 9.90         | 0.09            | 0.28             | 9.62                   |
|             | 2nd month          | 9.62          | -               | 9.62         | 0.09            | 0.28             | 9.35                   |
|             | 3rd month          | 9.35          | -               | 9.35         | 0.09            | 0.28             | 9.07                   |
|             | 4th month          | 9.07          | -               | 9.07         | 0.08            | 0.28             | 8.80                   |
|             | 5th month          | 8.80          | -               | 8.80         | 0.08            | 0.28             | 8.52                   |
|             | 6th month          | 8.52          | -               | 8.52         | 0.08            | 0.28             | 8.25                   |
|             | 7th month          | 8.25          | -               | 8.25         | 0.08            | 0.28             | 7.97                   |
|             | 8th month          | 7.97          | -               | 7.97         | 0.07            | 0.28             | 7.70                   |
|             | 9th month          | 7.70          | -               | 7.70         | 0.07            | 0.28             | 7.42                   |
|             | 10th month         | 7.42          | -               | 7.42         | 0.07            | 0.28             | 7.15                   |
|             | 11th month         | 7.15          | -               | 7.15         | 0.07            | 0.28             | 6.87                   |
|             | 12th month         | 6.87          | -               | 6.87         | 0.06            | 0.28             | 6.60                   |

|            |                   |      |        |             |             |      |
|------------|-------------------|------|--------|-------------|-------------|------|
|            |                   |      |        | <b>0.92</b> | <b>3.30</b> |      |
| <b>4th</b> | Opening Balance   |      |        |             |             |      |
|            | 1st month         | 6.60 | -      | 6.60        | 0.06        | 6.32 |
|            | 2nd month         | 6.32 | -      | 6.32        | 0.06        | 6.05 |
|            | 3rd month         | 6.05 | -      | 6.05        | 0.06        | 5.77 |
|            | 4th month         | 5.77 | -      | 5.77        | 0.05        | 5.50 |
|            | 5th month         | 5.50 | -      | 5.50        | 0.05        | 5.22 |
|            | 6th month         | 5.22 | -      | 5.22        | 0.05        | 4.95 |
|            | 7th month         | 4.95 | -      | 4.95        | 0.05        | 4.67 |
|            | 8th month         | 4.67 | -      | 4.67        | 0.04        | 4.40 |
|            | 9th month         | 4.40 | -      | 4.40        | 0.04        | 4.12 |
|            | 10th month        | 4.12 | -      | 4.12        | 0.04        | 3.85 |
|            | 11th month        | 3.85 | -      | 3.85        | 0.04        | 3.57 |
|            | 12th month        | 3.57 | -      | 3.57        | 0.03        | 3.30 |
|            |                   |      |        | <b>0.56</b> | <b>3.30</b> |      |
| <b>5th</b> | Opening Balance   |      |        |             |             |      |
|            | 1st month         | 3.30 | -      | 3.30        | 0.03        | 3.02 |
|            | 2nd month         | 3.02 | -      | 3.02        | 0.03        | 2.75 |
|            | 3rd month         | 2.75 | -      | 2.75        | 0.03        | 2.47 |
|            | 4th month         | 2.47 | -      | 2.47        | 0.02        | 2.20 |
|            | 5th month         | 2.20 | -      | 2.20        | 0.02        | 1.92 |
|            | 6th month         | 1.92 | -      | 1.92        | 0.02        | 1.65 |
|            | 7th month         | 1.65 | -      | 1.65        | 0.02        | 1.37 |
|            | 8th month         | 1.37 | -      | 1.37        | 0.01        | 1.10 |
|            | 9th month         | 1.10 | -      | 1.10        | 0.01        | 0.82 |
|            | 10th month        | 0.82 | -      | 0.82        | 0.01        | 0.55 |
|            | 11th month        | 0.55 | -      | 0.55        | 0.01        | 0.27 |
|            | 12th month        | 0.27 | -      | 0.27        | 0.00        | -    |
|            |                   |      |        | <b>0.20</b> | <b>3.30</b> |      |
|            | DOOR TO DOOR      | 60   | MONTHS |             |             |      |
|            | MORATORIUM PERIOD | 6    | MONTHS |             |             |      |
|            | REPAYMENT PERIOD  | 54   | MONTHS |             |             |      |

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