

# PROJECT REPORT

Of

## LIQUID DETERGENT

### PURPOSE OF THE DOCUMENT

This particular pre-feasibility is regarding **LIQUID DETERGENT**

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 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 : **Liquid Detergent**
- 6 Name of the project / business activity proposed : **Liquid Detergent Unit**
- 7 Cost of Project : **Rs 14.21 Lacs**
- 8 **Means of Finance**
- Term Loan **Rs. 4.88 Lacs**
- KVIC Margin Money **As per Project Eligibility**
- Own Capital **Rs. 3.55 Lacs**
- 9 Debt Service Coverage Ratio : **5.41**
- 10 Pay Back Period : **5** Years
- 11 Project Implementation Period : **6** Months
- 12 Break Even Point :
- 13 Employment : **5**
- 14 Power Requirement : **2 KVA**
- 15 Major Raw materials : **Acid Slurry , Caustic Soda, Urea, Perfume, Corrugated Boxes**
- 16 Estimated Annual Sales Turnover : **Rs 41.04 Lacs**
- 16 Detailed Cost of Project & Means of Finance

**COST OF PROJECT**

(Rs. In Lacs)

Particulars	Amount
Land	Owned/ Rented
Building/Civil Work	3.70
Plant & Machinery	6.31
Furniture & Fixtures	0.20
Working Capital Requirement	4.00
<b>Total</b>	<b>14.21</b>

**MEANS OF FINANCE**

Particulars	Amount
Own Contribution	3.55
Bank Finance	4.88
Working Capital	3.00
<b>Total</b>	<b>14.21</b>

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## LIQUID DETERGENT

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This particular pre-feasibility is regarding liquid Detergent Unit.

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# LIQUID DETERGENT

## Introduction

**Liquid Detergent** is generally a cleaning chemical that comes in the form of liquid. It is Easy and convenient to use, Liquid Detergents are generally meant for cleaning of clothes. They are one of the most popular and widely used cleaning liquid for Clothes & some other purpose.

Liquid Detergent are chemical solutions used as cleaning agents. They are generally formulated using one or more surfactants to improve their cleaning performance.

Liquid Detergent have become an essential commodity in our daily lives. Cleaning products play an essential role in our daily lives. By safely and effectively removing soils, germs and other contaminants, they help us to stay healthy, care for our homes and possessions.

## Qualities of good Liquid Detergent

1. It must have attractive scent or perfume.
2. It must not Itch your hand or body.
3. Remove germs from the clothes.

## Formulation

Major Component of liquid detergent is based on surfactants that remove soil from the fabric and clean it. A combination of anionic and non-ionic surfactants is commonly used for optimum performance. In general, anionic are good for particulate soil removal and non-ionic are good for greasy soil removal. Other components of a liquid laundry detergent formula are detailed in this article.

Thus, a liquid laundry detergent formula can be as simple and economical as say 5% active surfactant solution in water with preservatives. The formula will foam and do some cleaning of the clothes. From here one can improve this basic formula to any desired level in order to enhance the performance and position it for various

categories such as economical, mid-tier, premium, ultra, and 2X, 3X, 4X etc. Liquid Detergent is formulated using batch or continuous process of Liquid making. These cleansing products contain different ingredients that are used to improve their cleaning performance. The surfactant plays an important role in improving the cleansing action of liquid by reducing the surface tension of wash liquid.

### **Ingredients**

some of the important ingredients of Liquid detergent includes- Acid Slurry, caustic soda, AOS, Perfume for fragrance, water.

### **Description of Liquid Detergent Machine**

**Machinery for Liquid Detergent includes the following:**

- Liquid Agitator
- mixing machine(for mixing of Chemicals)
- Filling Machine

Liquid Detergent machines are used to produce Liquid cleaning substance from the raw material. With the help of this machine the work of mixing, formulation & packaging completes in a very short span.

### **Liquid Detergent Market Analysis**

According to “**India Detergent Market Overview**”, the overall market for detergent is growing with a CAGR of more than 10% from the last five years. Detergents are available in three forms namely powder detergent, bar detergent and liquid detergent. Powder detergents are widely accepted by Indian consumers and dominate the industry. Even though detergent bars are still used in rural areas, they are fast disappearing from the market because of ineffectiveness. Liquid detergent is a new category in the Indian market and was created by Hindustan Unilever in 2013 with the launch of country’s first liquid detergent. It has been two years for the launch of this liquid detergent under Surf Excel brand but still no other rival company has come up with liquid detergent. HUL’s intent is to move and create a liquid segment for the future, supporting its premiumization strategy. Although powder detergents are most commonly used because of their stability, eco-feasibility and long lasting

properties, liquid detergents will see healthy growth in the forecast period.

Some of the leading players in the India Liquid Detergent Market are Henkel & Company KGaA, Church and Dwight Company, The Clorox Company, Unilever Plc, Procter and Gamble, Reckitt Benckiser, Jyothy Laboratories, Fena, Godrej Consumer Products, Zhejiang Yuanmin Technology

### **Liquid Detergent Manufacturing Process**

It is a neutralization process of acid slurry by caustic soda keeping PH 7 to 9.

- Firstly transfer water into the stainless steel tank manually or through pump.
- Now add acid slurry into the tank to turn water into desired colour.
- After that it is neutralized by the aqua solution of caustic soda to get the required PH.
- Now AOS is added into the solution, it is used as a foam booster.
- While urea is used as a buffering agent and also create transparency.
- Lastly add colours & perfume.
- Filling of Liquid detergent in bottle.
- Packaging of goods.

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

<b>Name</b>	<b>Cost</b>
Liquid Agitator	50000
Liquid Filling machine	125000
Liquid transfer pump With Motor	55000
Tank 80 Ltr	75000
Label in sheet- 1000	30000
Bottle	100000
Chemical	100000
<b>Total</b>	<b>535000</b>

- ❖ Cost of the machine is exclusive of GST & value of the machine varies with the change in batch size.

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

Land required 700 Square Feet (approx.)

Approximate rent for the same is 14000 per Month

### **Labour Requirement:**

5 Manpower are required for the Liquid Detergent unit.

Includes:

2 skilled Labour

2-3 Unskilled Labour

### **Raw Material Requirement of Liquid Detergent**

- ❖ Acid Slurry
- ❖ Caustic Soda
- ❖ AOS
- ❖ Urea
- ❖ Colour
- ❖ Perfume
- ❖ Corrugated Boxes
- ❖ Water

*Average raw material cost per Litre: Rs. 28 -32*

### **Liquid Detergent 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. Liquid Detergent 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.

**FINANCIAL ASSISTANCE REQUIRED**

Term Loan of Rs. 4.88 Lacs and Working Capital limit of Rs. 3.00 Lacs

<b><u>COST OF PROJECT</u></b>	<b>PARTICULARS</b>	<b>AMOUNT</b>	<b>AMOUNT</b>	<b>AMOUNT</b>
	Land		25.00%	75.00%
	Building Civil Work	3.70	0.93	2.78
	Plant & Machinery	6.31	1.58	4.73
	Furniture & Fixtures and Other Assets	0.20	0.05	0.15
	Working capital	4.00	1.00	3.00
	<b>Total</b>	<b>14.21</b>	<b>3.55</b>	<b>10.66</b>
<b><u>MEANS OF FINANCE</u></b>	<b>PARTICULARS</b>	<b>AMOUNT</b>		
	Own Contribution	3.55		
	Bank Loan	4.88		
	Working capital Limit	3.00		
	<b>Total</b>	<b>14.21</b>		

**COMPUTATION OF PRODUCTION OF LIQUID DETERGENT****Items to be Manufactured**

Liquid Detergent 500 ML, 5 Liter

machine capacity per month 10000Litre

machine capacity per month 120000Litre

**Production of Liquid Detergent**

<b>Production</b>	<b>Capacity</b>	<b>litre</b>
1st year	60%	72,000
2nd year	65%	78,000
3rd year	70%	84,000
4th year	75%	90,000
5th year	80%	96,000

<b>Raw Material</b>	<b>Capacity Utilisation</b>	<b>Rate per Liter</b>	<b>Amount (Rs. in lacs)</b>
1st year	60%	30.00	21.60
2nd year	65%	31.00	24.18
3rd year	70%	33.00	27.72
4th year	75%	35.00	31.50
5th year	80%	37.00	35.52

<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	-	3,600	3,900	4,200	4,500
Production	72,000	78,000	84,000	90,000	96,000
Less : Closing Stock	3,600	3,900	4,200	4,500	4,800
<b>Net Sale</b>	<b>68,400</b>	<b>77,700</b>	<b>83,700</b>	<b>89,700</b>	<b>95,700</b>
sale price per liter	60.00	62.00	64.00	66.00	68.00
<b>Sales (in Lacs)</b>	<b>41.04</b>	<b>48.17</b>	<b>53.57</b>	<b>59.20</b>	<b>65.08</b>

<b>Utility Charges at 100% capacity (per month)</b>		
<b>Particulars</b>	<b>value</b>	<b>Description</b>
Power connection required	5	KWH
consumption per day	40	units
Consumption per month	1000	units
Rate per Unit	7	Rs.
power Bill per month	7000	Rs.

**BREAK UP OF LABOUR CHARGES**

<b>Particulars</b>	<b>Wages Per Month</b>	<b>No of Employees</b>	<b>Total Salary</b>
Skilled Labour	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 SALARY**

<b>Particulars</b>	<b>Salary Per Month</b>	<b>No of Employees</b>	<b>Total Salary</b>
Helper	8000	1	8000
Total Salary Per Month			8000
<b>Total Annual Salary</b>	<b>(in Lacs)</b>		<b>0.96</b>

<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>60%</b>	<b>65%</b>	<b>70%</b>	<b>75%</b>	<b>80%</b>
<b>Gross Sale</b>					
Liquid Detergent	41.04	48.17	53.57	59.20	65.08
<b>Total</b>	<b>41.04</b>	<b>48.17</b>	<b>53.57</b>	<b>59.20</b>	<b>65.08</b>
<b>COST OF SALES</b>					
Raw Mateiral Consumed	21.60	24.18	27.72	31.50	35.52
Elecricity Expenses	0.84	0.94	1.05	1.18	1.32
Repair & Maintenance	1.64	2.65	3.21	3.85	4.36
Labour & Wages	3.84	4.22	4.65	5.11	5.62
Depriciation	1.34	1.16	1.00	0.87	0.75
Consumables	2.05	3.13	3.32	3.55	3.58
Other Direct expenses	1.03	1.45	1.47	1.48	1.63
Water	0.12	0.13	0.15	0.16	0.18
<b>Cost of Production</b>	<b>32.34</b>	<b>37.73</b>	<b>42.43</b>	<b>47.54</b>	<b>52.78</b>
<b>Add: Opening Stock /WIP</b>	<b>-</b>	<b>1.62</b>	<b>1.89</b>	<b>2.12</b>	<b>2.38</b>
<b>Less: Closing Stock /WIP</b>	<b>1.62</b>	<b>1.89</b>	<b>2.12</b>	<b>2.38</b>	<b>2.64</b>
Cost of Sales	30.72	37.46	42.19	47.28	52.52
<b>GROSS PROFIT</b>	<b>10.32</b>	<b>10.72</b>	<b>11.37</b>	<b>11.92</b>	<b>12.56</b>
Salary to Staff	0.96	1.10	1.27	1.46	1.68
Interest on Term Loan	0.48	0.42	0.30	0.19	0.07
Interest on working Capital	0.33	0.33	0.33	0.33	0.33
Selling & Adm Expenses Exp.	3.69	3.61	4.02	4.26	4.56
<b>TOTAL</b>	<b>5.46</b>	<b>5.47</b>	<b>5.92</b>	<b>6.24</b>	<b>6.63</b>
NET PROFIT	4.86	5.25	5.45	5.68	5.93
Taxation		0.05	0.09	0.14	0.19
PROFIT (After Tax)	4.86	5.19	5.36	5.54	5.73

<b>PROJECTED BALANCE SHEET</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>					
Capital					
opening balance		7.91	10.10	11.46	12.80
<i>Add:- Own Capital</i>	3.55				
Add:- Retained Profit	4.86	5.19	5.36	5.54	5.73
Less:- Drawings	0.50	3.00	4.00	4.20	4.50
Closing Balance	7.91	10.10	11.46	12.80	14.04
Term Loan	4.34	3.26	2.18	1.10	1.01
Working Capital Limit	3.00	3.00	3.00	3.00	3.00
Sundry Creditors	1.08	1.13	1.39	1.58	1.78
Provisions & Other Liab	0.30	0.40	0.55	0.66	0.83
<b>TOTAL :</b>	<b>16.63</b>	<b>17.90</b>	<b>18.58</b>	<b>19.14</b>	<b>20.65</b>
<b><u>Assets</u></b>					
<b>Fixed Assets ( Gross)</b>	10.21	10.21	10.21	10.21	10.21
Gross Dep.	1.34	2.49	3.49	4.36	5.11
<b>Net Fixed Assets</b>	<b>8.88</b>	<b>7.72</b>	<b>6.72</b>	<b>5.85</b>	<b>5.10</b>
<b>Current Assets</b>					
Sundry Debtors	3.42	4.82	5.71	6.31	6.94
Stock in Hand	2.70	3.50	4.25	5.00	5.72
Cash and Bank	1.64	1.86	1.90	1.97	1.88
<b>TOTAL :</b>	<b>16.63</b>	<b>17.90</b>	<b>18.58</b>	<b>19.14</b>	<b>19.64</b>

<b>PROJECTED CASH FLOW 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>
<b><u>SOURCES OF FUND</u></b>					
Own Margin	3.55				
Net Profit	4.86	5.25	5.45	5.68	5.93
Depreciation & Exp. W/off	1.34	1.16	1.00	0.87	0.75
Increase in Cash Credit	3.00	-	-	-	-
Increase In Term Loan	4.88	-	-	-	-
Increase in Creditors	1.08	0.05	0.26	0.19	0.20
Increase in Provisions & Oth lib	0.30	0.10	0.15	0.11	0.17
<b>TOTAL :</b>	<b>19.01</b>	<b>6.55</b>	<b>6.86</b>	<b>6.85</b>	<b>7.04</b>
<b><u>APPLICATION OF FUND</u></b>					
Increase in Fixed Assets	10.21	-	-	-	-
Increase in Stock	2.70	0.80	0.75	0.76	0.72
Increase in Debtors	3.42	1.40	0.90	0.60	0.63
Repayment of Term Loan	0.54	1.08	1.08	1.08	1.10
Drawings	0.50	3.00	4.00	4.20	4.50
Taxation	-	0.05	0.09	0.14	0.19
<b>TOTAL :</b>	<b>17.37</b>	<b>6.33</b>	<b>6.82</b>	<b>6.78</b>	<b>7.13</b>
Opening Cash & Bank Balance	-	1.64	1.86	1.90	1.97
Add : Surplus	1.64	0.22	0.04	0.07	(0.09)
Closing Cash & Bank Balance	<b>1.64</b>	<b>1.86</b>	<b>1.90</b>	<b>1.97</b>	<b>1.88</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><u>Finished Goods</u></b>					
	1.62	1.89	2.12	2.38	2.64
<b><u>Raw Material</u></b>					
	1.08	1.61	2.13	2.63	3.08
<b>Closing Stock</b>	<b>2.70</b>	<b>3.50</b>	<b>4.25</b>	<b>5.00</b>	<b>5.72</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	2.70				
Less : Creditors	1.08				
<b>Paid stock</b>	<b>1.62</b>	<b>25%</b>	<b>0.40</b>	<b>75%</b>	<b>1.21</b>
<b>Sundry Debtors</b>	<b>3.42</b>	<b>25%</b>	<b>0.86</b>	<b>75%</b>	<b>2.57</b>
	<b>5.04</b>		<b>1.26</b>		<b>3.78</b>
<b>WORKING CAPITAL LIMIT DEMAND ( from Bank) 3.00</b>					

<b>2nd Method</b>		
<b>PARTICULARS</b>	<b>1st year</b>	<b>2nd year</b>
Total Current Assets	7.76	10.18
Other Current Liabilities	1.38	1.53
Working Capital Gap	6.38	8.65
Min Working Capital		
25% of WCG	1.59	2.16
Actual NWC	<b>3.38</b>	<b>5.65</b>
item III – IV	<b>4.78</b>	<b>6.49</b>
item III – V	<b>3.00</b>	<b>3.00</b>
MPBF (Lower of VI & VII)	<b>3.00</b>	<b>3.00</b>

<b>3rd Method</b>		
<b>PARTICULARS</b>	<b>1st year</b>	<b>2nd year</b>
Total Current Assets	7.76	10.18
Other Current Liabilities	1.38	1.53
Working Capital Gap	6.38	8.65
Min Working Capital		
25% of Current Assets	<b>1.94</b>	<b>2.54</b>
Actual NWC	<b>3.38</b>	<b>5.65</b>
item III – IV	<b>4.44</b>	<b>6.10</b>
item III – V	<b>3.00</b>	<b>3.00</b>
MPBF (Lower of VI & VII)	<b>3.00</b>	<b>3.00</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	3.70	6.31	0.20	10.21
Total	3.70	6.31	0.20	10.21
Less : Depreciation	0.37	0.95	0.02	1.34
<b>WDV at end of Year</b>	<b>3.33</b>	<b>5.37</b>	<b>0.18</b>	<b>8.88</b>
Additions During The Year	-	-	-	-
Total	3.33	5.37	0.18	8.88
Less : Depreciation	0.33	0.80	0.02	1.16
<b>WDV at end of Year</b>	<b>3.00</b>	<b>4.56</b>	<b>0.16</b>	<b>7.72</b>
Additions During The Year	-	-	-	-
Total	3.00	4.56	0.16	7.72
Less : Depreciation	0.30	0.68	0.02	1.00
<b>WDV at end of Year</b>	<b>2.70</b>	<b>3.88</b>	<b>0.15</b>	<b>6.72</b>
Additions During The Year	-	-	-	-
Total	2.70	3.88	0.15	6.72
Less : Depreciation	0.27	0.58	0.01	0.87
<b>WDV at end of Year</b>	<b>2.43</b>	<b>3.30</b>	<b>0.13</b>	<b>5.85</b>
Additions During The Year	-	-	-	-
Total	2.43	3.30	0.13	5.85
Less : Depreciation	0.24	0.49	0.01	0.75
<b>WDV at end of Year</b>	<b>2.18</b>	<b>2.80</b>	<b>0.12</b>	<b>5.10</b>

<b>REPAYMENT SCHEDULE OF TERM LOAN</b>							
						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	-	4.88	4.88	-	-	4.88
	2nd month	4.88	-	4.88	0.04	-	4.88
	3rd month	4.88	-	4.88	0.04	-	4.88
	4th month	4.88	-	4.88	0.04	-	4.88
	5th month	4.88	-	4.88	0.04	-	4.88
	6th month	4.88	-	4.88	0.04	-	4.88
	7th month	4.88	-	4.88	0.04	0.09	4.79
	8th month	4.79	-	4.79	0.04	0.09	4.70
	9th month	4.70	-	4.70	0.04	0.09	4.61
	10th month	4.61	-	4.61	0.04	0.09	4.52
	11th month	4.52	-	4.52	0.04	0.09	4.43
	12th month	4.43	-	4.43	0.04	0.09	4.34
					<b>0.48</b>	<b>0.54</b>	
<b>2nd</b>	Opening Balance						
	1st month	4.34	-	4.34	0.04	0.09	4.25
	2nd month	4.25	-	4.25	0.04	0.09	4.16
	3rd month	4.16	-	4.16	0.04	0.09	4.07
	4th month	4.07	-	4.07	0.04	0.09	3.98
	5th month	3.98	-	3.98	0.04	0.09	3.89
	6th month	3.89	-	3.89	0.04	0.09	3.80
	7th month	3.80	-	3.80	0.03	0.09	3.71
	8th month	3.71	-	3.71	0.03	0.09	3.62
	9th month	3.62	-	3.62	0.03	0.09	3.53
	10th month	3.53	-	3.53	0.03	0.09	3.44
	11th month	3.44	-	3.44	0.03	0.09	3.35
	12th month	3.35	-	3.35	0.03	0.09	3.26
					<b>0.42</b>	<b>1.08</b>	
<b>3rd</b>	Opening Balance						
	1st month	3.26	-	3.26	0.03	0.09	3.17
	2nd month	3.17	-	3.17	0.03	0.09	3.08
	3rd month	3.08	-	3.08	0.03	0.09	2.99
	4th month	2.99	-	2.99	0.03	0.09	2.90
	5th month	2.90	-	2.90	0.03	0.09	2.81
	6th month	2.81	-	2.81	0.03	0.09	2.72
	7th month	2.72	-	2.72	0.02	0.09	2.63
	8th month	2.63	-	2.63	0.02	0.09	2.54
	9th month	2.54	-	2.54	0.02	0.09	2.45
	10th month	2.45	-	2.45	0.02	0.09	2.36
	11th month	2.36	-	2.36	0.02	0.09	2.27
	12th month	2.27	-	2.27	0.02	0.09	2.18

					<b>0.30</b>	<b>1.08</b>	
<b>4th</b>	Opening Balance						
	1st month	2.18	-	2.18	0.02	0.09	2.09
	2nd month	2.09	-	2.09	0.02	0.09	2.00
	3rd month	2.00	-	2.00	0.02	0.09	1.91
	4th month	1.91	-	1.91	0.02	0.09	1.82
	5th month	1.82	-	1.82	0.02	0.09	1.73
	6th month	1.73	-	1.73	0.02	0.09	1.64
	7th month	1.64	-	1.64	0.02	0.09	1.55
	8th month	1.55	-	1.55	0.01	0.09	1.46
	9th month	1.46	-	1.46	0.01	0.09	1.37
	10th month	1.37	-	1.37	0.01	0.09	1.28
	11th month	1.28	-	1.28	0.01	0.09	1.19
	12th month	1.19	-	1.19	0.01	0.09	1.10
					<b>0.19</b>	<b>1.08</b>	
<b>5th</b>	Opening Balance						
	1st month	1.10	-	1.10	0.01	0.09	1.01
	2nd month	1.01	-	1.01	0.01	0.09	0.92
	3rd month	0.92	-	0.92	0.01	0.09	0.83
	4th month	0.83	-	0.83	0.01	0.09	0.74
	5th month	0.74	-	0.74	0.01	0.09	0.65
	6th month	0.65	-	0.65	0.01	0.09	0.56
	7th month	0.56	-	0.56	0.01	0.09	0.47
	8th month	0.47	-	0.47	0.00	0.09	0.38
	9th month	0.38	-	0.38	0.00	0.09	0.29
	10th month	0.29	-	0.29	0.00	0.09	0.20
	11th month	0.20	-	0.20	0.00	0.09	0.11
	12th month	0.11	-	0.11	0.00	0.11	0.00
					<b>0.07</b>	<b>1.10</b>	
	DOOR TO DOOR	60	MONTHS				
	MORATORIUM PERIOD	6	MONTHS				
	REPAYMENT PERIOD	54	MONTHS				

**Supplier Details:**

**NOVO CHEM**

Engineering India LLP

**Address:**

17/2 Pochanpur. A- Block,  
Dwarka, New Delhi-110077

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