

**PROJECT REPORT**

**Of**

**NAMKEEN MANUFACTURING UNIT**

**PURPOSE OF THE DOCUMENT**

This particular pre-feasibility is regarding **Namkeen 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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# **NAMKEEN MANUFACTURING UNIT**

## **Introduction**

Namkeen is the Hindi word used to describe a savory flavor. The word namkeen is derived from the word Namak (meaning salt). Namkeen is also used as a generic term to describe savory snack foods. Both black and regular white salt are used in Indian cooking, which gives it the salty flavor many people like. Other namkeen snacks common in Indian cuisine include khaara, farsan, chivda, sav, chips and bhujia. Namkeen of Indore and Ratlam are two snacks that are very well known for their tastes.

Namkeen is a small service of food and generally eaten between meals. Snacks come in a variety of forms including packaged snack foods and other processed foods, as well as items made from fresh ingredients at home.

Traditionally, Namkeen are prepared from ingredients commonly available at home without a great deal of preparation. Often cold cuts, fruits, leftovers, nuts, sandwiches, and sweets are used as snacks.

Namkeen foods are typically designed to be portable, quick, and satisfying. Processed snack foods, as one form of convenience food, are designed to be less perishable, more durable, and more portable than prepared foods. They often contain substantial amounts of sweeteners, preservatives, and appealing ingredients such as chocolate, peanuts, and specially-designed flavors (such as flavoured potato chips).

Beverages, such as coffee, are not generally considered snacks although they may be consumed along with or in lieu of snack foods.

## **Ingredients**

The main ingredients of namkeen are besan, Oil, Sices, packaging material, dal, peanut, potato, dry fruits etc. based on the type of namkeen.

## **Description of Namkeen Machine**

**Machinery for Namkeen includes the following:**

- Dough Mixer
- Bhujia sev Machine
- Rectangular batch tilting fryer with diesel Burner
- Seasoning drum
- Packaging Machine

These machines are mainly used to produce final eatable Namkeen from the raw material. With the help of these machines the work of mixing, heating, frying, filling & sealing completes in a very short span.

## **Namkeen Market Analysis**

Namkeen is the dominant segment, followed by the Extruded Snacks. The market is also segmented into organized and unorganized sector of which unorganized is the dominant market.

The India Snacks Market will be more than INR 1 Billion by the end of 2024.

The future of India Snacks Market can be judged from the fact that this industry is expected to grow with double digit CAGR for the time frame of 2018 to 2024. India snacks market is divided between organized players and unorganized market. At present Unorganized market is dominating the India snacks market. But this scenario is expected to change during the forecast period of 2018-2024. India Snacks Market is growing due to following factors Lifestyle Changes, Rising Urbanization, Growing Middle Class Population, Local Availability and Availability of Snacks in Small Package Size, Low Price and Company's Strategies to focus on regional taste..

## **Namkeen Manufacturing Process**

- Procurement of raw material.
- Preparation of dough with the help of dough mixer.
- After that take the dough into the frying section.
- After frying, mix all the other ingredients like: peanut, spices etc. as per the different taste of the namkeen.
- Packaging of goods.
- Transportation.

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

<b>Name</b>	<b>Cost</b>
Main Machinery cost	10,75,000
<b>Total</b>	<b>10,75,000</b>

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

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

Land required 1500 Square Feet (approx.)

Approximate rent for the same is 30000.

### **Labour Requirement:**

6 Manpower is required for Namkeen Manufacturing unit. Includes:

1 skilled Labour

4-5 Unskilled Labour

## **Raw Material Requirement of Namkeen**

<b>S.N.</b>	<b>Particulars</b>	<b>Rate per KG</b>
1	Besan	65
2	Oil	90
3	Spices	200
5	Dal	80
6	Peanut	110
7	Potato	12

*Average raw material cost per KG: Rs. 50-60*

## **Size of the product**

Namkeen products are packed in different types of packaging product with different sizes.

### **Pouch Packaging Size**

- 50 gram
- 100 gram
- 250 gram
- 500 gram
- 1 KG

## **Namkeen License & registration**

### **For Proprietor:**

- Obtain the GST registration.
- FSSAI License.
- 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

## **PROJECT AT A GLANCE**

- 1** Name of the Entrepreneur **XX**
- 2** Constitution (legal Status) : **XX**
- 3** Father's/Spouce's Name **XX**
- 4** Unit Address :
- Taluk/Block: **XX**
- District : **XX**
- Pin:
- E-Mail : **XX**
- Mobile **XX**
- 5** Product and By Product : Namkeen
- 6** Name of the project / business activity proposed :
- 7** Cost of Project : **Rs.** 13.69
- 8 Means of Finance**
- Term Loan **Rs.** 12.32 Lacs  
25% of 13.69 Lacs
- KVIC Margin Money **Rs.** (3.42 Lacs)
- Own Capital **Rs.** 2.37 Lacs
- 9** Debt Service Coverage Ratio :
- 10** Pay Back Period : 4 years 11 months
- 11** Project Implementation Period : 6 months
- 12** Employment :
- 13** Power Requirement : 15 KW connection  
Besan, oil, dry fruits,
- 14** Major Raw materials : peanut
- 15** Estimated Annual Sales Turnover : 88 Lacs (at 50% capacity)
- 16** Detailed Cost of Project & Means of Finance :

### **COST OF PROJECT**

(Rs. In Lacs)

<b>Particulars</b>	<b>Amount</b>
Land	
Building & Civil Work	-
Plant & Machinery	12.69
Furniture & Fixtures	1.00
Pre-operative Expenses	

**MEANS OF FINANCE**

Contingencies	
Working Capital Requirement	10.00
<b>Total</b>	<b>23.69</b>

<b>Particulars</b>	<b>Amount</b>
Own Contribution	2.37
Bank Finance	12.32
working capital from bank	9.00
<b>Total</b>	<b>23.69</b>
KVIC Margin Monery	25% of 13.69 Lacs (3.42 Lacs)

**FINANCIAL ASSISTANCE REQUIRED**

Term Loan of Rs. 12.32Lacs and Working Capital limit of Rs. 9.00 Lacs

**COST OF PROJECT**

<b>PARTICULARS</b>	<b>AMOUNT</b>	<b>AMOUNT</b>	<b>AMOUNT</b>
		10.00%	90.00%
<b>Building Civil Work</b>			
<b>Plant &amp; Machinery</b>	12.69	1.27	11.42
<b>Furniture &amp; Fixtures and Other Assets</b>	1.00	0.10	0.90
<b>Working capital</b>	10.00	1.00	9.00
<b>Total</b>	<b>23.69</b>	<b>2.47</b>	<b>21.32</b>

**MEANS OF FINANCE**

<b>PARTICULARS</b>	<b>AMOUNT</b>
Own Contribution	2.37
Bank Loan	12.32
Working capital Limit	9.00
<b>Total</b>	<b>23.69</b>

**COMPUTATION OF PRODUCTION OF Namkeen**

<b>Items to be Manufactured</b>		
Namkeen		
machine capacity per day		100 KG per hour
machine capacity per annum		192000KG
wastage		5%
Raw Material Requirement	202,105	KG

<b>Production of Namkeen</b>		
<b>Production</b>	<b>Capacity</b>	<b>KG</b>
1st year	50%	96,000
2nd year	55%	105,600
3rd year	60%	115,200
4th year	65%	124,800
5th year	70%	134,400

<b>Raw Material Cost</b>			
<b>Year</b>	<b>Capacity Utilisation</b>	<b>KG</b>	<b>Amount (Rs. in lacs)</b>
1st year	50%	60.00	60.63
2nd year	55%	62.00	68.92
3rd year	60%	64.00	77.61
4th year	65%	65.00	85.39
5th year	70%	66.00	93.37

**COMPUTATION OF SALE**

<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	-	8,000	8,800	9,600	10,400
Production	96,000	105,600	115,200	124,800	134,400
Less : Closing Stock	8,000	8,800	9,600	10,400	11,200
<b>Net Sale</b>	<b>88,000</b>	<b>104,800</b>	<b>114,400</b>	<b>124,000</b>	<b>133,600</b>
sale price per KG	100.00	102.00	103.00	104.00	105.00
<b>Sales (in Lacs)</b>	<b>88.00</b>	<b>106.90</b>	<b>117.83</b>	<b>128.96</b>	<b>140.28</b>

**BREAK UP OF LABOUR CHARGES**

<b>Particulars</b>	<b>Wages</b>	<b>No of</b>	<b>Total</b>
	<b>Per Month</b>	<b>Employees</b>	<b>Salary</b>
Skilled	12000	1	12000
Unskilled	10000	5	50000
Total Salary Per Month			62000
<b>Total Annual Labour Charges</b>	<b>(in Lacs)</b>		<b>7.44</b>

**BREAK UP OF STAFF Charges**

<b>Particulars</b>	<b>Wages</b>	<b>No of</b>	<b>Total</b>
	<b>Per Month</b>	<b>Employees</b>	<b>Salary</b>
Accountant	15000	1	15000
Helper	7000	1	7000
Total Salary Per Month			22000
<b>Total Annual Labour Charges</b>	<b>(in Lacs)</b>		<b>2.64</b>

<b>Utility Charges at 100% capacity (per month)</b>		
<b>Particulars</b>	<b>value</b>	<b>Description</b>
Power connection required	15	KWH
consumption per day	120	units
Consumption per month	3000	units
Rate per Unit	7	Rs.
power Bill per month	21000	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>					
Namkeen	88.00	106.90	117.83	128.96	140.28
<b>Total</b>	<b>88.00</b>	<b>106.90</b>	<b>117.83</b>	<b>128.96</b>	<b>140.28</b>
<b><u>COST OF SALES</u></b>					
Raw Mateiral Consumed	60.63	68.92	77.61	85.39	93.37
Elecricity Expenses	2.52	2.77	3.05	3.35	3.69
Depriciation	2.00	1.71	1.46	1.24	1.06
Consumables	3.83	4.65	5.13	5.61	6.10
Repair & maintenace	2.82	3.42	3.77	4.13	4.49
other direct expenses	2.64	3.21	3.53	3.87	4.21
Packaging Charges	3.17	3.85	4.24	4.64	5.05
<b>Cost of Production</b>	<b>77.61</b>	<b>88.52</b>	<b>98.79</b>	<b>108.23</b>	<b>117.97</b>
<b>Add: Opening Stock /WIP</b>	<b>-</b>	<b>6.47</b>	<b>7.38</b>	<b>8.23</b>	<b>9.02</b>
<b>Less: Closing Stock /WIP</b>	<b>6.47</b>	<b>7.38</b>	<b>8.23</b>	<b>9.02</b>	<b>9.83</b>
Cost of Sales	71.14	87.61	97.93	107.45	117.16
<b>GROSS PROFIT</b>	<b>16.86</b>	<b>19.28</b>	<b>19.90</b>	<b>21.51</b>	<b>23.12</b>

salary to staff	2.64	2.90	3.19	3.51	3.87
Interest on Term Loan	1.22	1.14	0.92	0.69	0.08
Interest on working Capital	0.99	0.99	0.99	0.99	0.99
Rent	3.60	3.96	4.36	4.79	5.27
Selling & adm Exp	3.96	4.81	5.30	5.80	6.31
<b>TOTAL</b>	<b>12.41</b>	<b>13.80</b>	<b>14.76</b>	<b>15.79</b>	<b>16.51</b>
NET PROFIT	4.45	5.48	5.14	5.72	6.61
Taxation	-	0.10	0.03	0.15	0.33
PROFIT (After Tax)	4.45	5.38	5.11	5.57	6.27

**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		5.07	8.45	10.91	13.79
<i>Add:- Own Capital</i>	2.37				
Add:- Retained Profit	4.45	5.38	5.11	5.57	6.27
Less:- Drawings	1.75	2.00	2.65	2.70	3.00
Closing Blance	5.07	8.45	10.91	13.79	17.06
Subsidy Reserve	3.42	3.42	3.42	-	-
Term Loan	11.30	9.26	7.22	1.76	-
Working Capital Limit	9.00	9.00	9.00	9.00	9.00
Sundry Creditors	3.03	3.22	3.88	4.55	5.29
Provisions & Other Liab	0.30	0.40	0.55	0.66	0.83
<b>TOTAL :</b>	<b>32.12</b>	<b>33.74</b>	<b>34.98</b>	<b>29.76</b>	<b>32.18</b>
<b><u>Assets</u></b>					
<b>Fixed Assets ( Gross)</b>	13.69	13.69	13.69	13.69	13.69
Gross Dep.	2.00	3.71	5.17	6.41	7.47
<b>Net Fixed Assets</b>	<b>11.68</b>	<b>9.97</b>	<b>8.52</b>	<b>7.28</b>	<b>6.22</b>
FD of Subsidy	3.42	3.42	3.42		
<b>Current Assets</b>					
Sundry Debtors	2.57	5.34	6.38	6.45	7.60
Stock in Hand	11.52	13.12	14.70	14.71	16.83
Cash and Bank	2.93	1.88	1.96	1.32	1.52
<b>TOTAL :</b>	<b>32.12</b>	<b>33.74</b>	<b>34.98</b>	<b>29.76</b>	<b>32.18</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	2.37				
Net Profit	4.45	5.48	5.14	5.72	6.61
Depreciation & Exp. W/off	2.00	1.71	1.46	1.24	1.06
Increase in Cash Credit	9.00	-	-	-	-
Increase In Term Loan	12.32	-	-	-	-
Increase in Creditors	3.03	0.18	0.66	0.67	0.74
Increase in Provisions & Oth lib	0.30	0.10	0.15	0.11	0.17
increase in subsidy	3.42				
<b>TOTAL :</b>	<b>36.89</b>	<b>7.47</b>	<b>7.41</b>	<b>7.75</b>	<b>8.57</b>
<b><u>APPLICATION OF FUND</u></b>					
Increase in Fixed Assets	13.69				
Increase in Stock	11.52	1.60	1.58	0.01	2.12
Increase in Debtors	2.57	2.78	1.04	0.07	1.15
Repayment of Term Loan	1.02	2.04	2.04	5.46	1.76
Increase in FD	3.42	-	-		
Drawings	1.75	2.00	2.65	2.70	3.00
Taxation	-	0.10	0.03	0.15	0.33
<b>TOTAL :</b>	<b>33.96</b>	<b>8.52</b>	<b>7.34</b>	<b>8.39</b>	<b>8.36</b>
Opening Cash & Bank Balance	-	2.93	1.88	1.96	1.32
Add : Surplus	2.93 -	1.05	0.08 -	0.64	0.20
Closing Cash & Bank Balance	<b>2.93</b>	<b>1.88</b>	<b>1.96</b>	<b>1.32</b>	<b>1.52</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>					
	6.47	7.38	8.23	9.02	9.83
<b><u>Raw Material</u></b>					
	5.05	5.74	6.47	5.69	7.00
<b>Closing Stock</b>	<b>11.52</b>	<b>13.12</b>	<b>14.70</b>	<b>14.71</b>	<b>16.83</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	11.52				
Less : Creditors	3.03				
<b>Paid stock</b>	<b>8.49</b>	<b>10%</b>	<b>0.85</b>	<b>90%</b>	<b>7.64</b>
<b>Sundry Debtors</b>	<b>2.57</b>	<b>10%</b>	<b>0.26</b>	<b>90%</b>	<b>2.31</b>
	<b>11.05</b>		<b>1.11</b>		<b>9.95</b>
<b>WORKING CAPITAL LIMIT DEMAND ( from Bank) 9.00</b>					

<b>2nd Method</b>		
<b>PARTICULARS</b>	<b>1st year</b>	<b>2nd year</b>
Total Current Assets	17.02	20.35
Other Current Liabilities	3.33	3.62
Working Capital Gap	13.69	16.73
Min Working Capital		
25% of WCG	3.42	4.18
Actual NWC	<b>4.69</b>	<b>7.73</b>
item III - IV	<b>10.26</b>	<b>12.55</b>
item III - V	<b>9.00</b>	<b>9.00</b>
MPBF (Lower of VI & VII)	<b>9.00</b>	<b>9.00</b>

<b>3rd Method</b>		
<b>PARTICULARS</b>	<b>1st year</b>	<b>2nd year</b>
Total Current Assets	17.02	20.35
Other Current Liabilities	3.33	3.62
Working Capital Gap	13.69	16.73
Min Working Capital		
25% of Current Assets	<b>4.25</b>	<b>5.09</b>
Actual NWC	<b>4.69</b>	<b>7.73</b>
item III - IV	<b>9.43</b>	<b>11.64</b>
item III - V	<b>9.00</b>	<b>9.00</b>
MPBF (Lower of VI & VII)	<b>9.00</b>	<b>9.00</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	12.69	1.00	13.69
Total	12.69	1.00	13.69
Less : Depreciation	1.90	0.10	2.00
<b>WDV at end of Year</b>	<b>10.78</b>	<b>0.90</b>	<b>11.68</b>
Additions During The Year	-	-	-
Total	10.78	0.90	11.68
Less : Depreciation	1.62	0.09	1.71
<b>WDV at end of Year</b>	<b>9.16</b>	<b>0.81</b>	<b>9.97</b>
Additions During The Year	-	-	-
Total	9.16	0.81	9.97
Less : Depreciation	1.37	0.08	1.46
<b>WDV at end of Year</b>	<b>7.79</b>	<b>0.73</b>	<b>8.52</b>
Additions During The Year	-	-	-
Total	7.79	0.73	8.52
Less : Depreciation	1.17	0.07	1.24
<b>WDV at end of Year</b>	<b>6.62</b>	<b>0.66</b>	<b>7.28</b>
Additions During The Year	-	-	-
Total	6.62	0.66	7.28
Less : Depreciation	0.99	0.07	1.06
<b>WDV at end of Year</b>	<b>5.63</b>	<b>0.59</b>	<b>6.22</b>
s	-	-	-
Total	5.63	0.59	6.22

Less : Depreciation	0.84	0.06	0.90
<b>WDV at end of Year</b>	<b>4.78</b>	<b>0.53</b>	<b>5.32</b>
Less : Depreciation	0.72	0.05	0.77
<b>WDV at end of Year</b>	<b>4.07</b>	<b>0.48</b>	<b>4.54</b>
Less : Depreciation	0.61	0.05	0.66
<b>WDV at end of Year</b>	<b>3.46</b>	<b>0.43</b>	<b>3.89</b>

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

PARTICULARS	1st year	2nd year	3rd year	4th year	5th year
CASH ACCRUALS	6.46	7.09	6.57	6.82	7.33
Interest on Term Loan	1.22	1.14	0.92	0.69	0.08
Total	7.67	8.23	7.48	7.51	7.41
<b><u>REPAYMENT</u></b>					
Instalment of Term Loan	1.02	2.04	2.04	5.46	1.76
Interest on Term Loan	1.22	1.14	0.92	0.69	0.08
Total	2.24	3.18	2.96	6.15	1.83
<b>DEBT SERVICE COVERAGE RATIO</b>	<b>3.43</b>	<b>2.59</b>	<b>2.53</b>	<b>1.22</b>	<b>4.04</b>
<b>AVERAGE D.S.C.R.</b>	<b>2.76</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	-	12.32	12.32	-	-	12.32
	2nd month	12.32	-	12.32	0.11	-	12.32
	3rd month	12.32	-	12.32	0.11	-	12.32
	4th month	12.32	-	12.32	0.11	-	12.32
	5th month	12.32	-	12.32	0.11	-	12.32
	6th month	12.32	-	12.32	0.11	-	12.32
	7th month	12.32	-	12.32	0.11	0.170	12.15
	8th month	12.15	-	12.15	0.11	0.170	11.98
	9th month	11.98	-	11.98	0.11	0.170	11.81
	10th month	11.81	-	11.81	0.11	0.170	11.64
	11th month	11.64	-	11.64	0.11	0.170	11.47
	12th month	11.47	-	11.47	0.11	0.170	11.30
					1.22	1.020	
<b>2nd</b>	Opening Balance						
	1st month	11.30	-	11.30	0.10	0.170	11.13
	2nd month	11.13	-	11.13	0.10	0.170	10.96
	3rd month	10.96	-	10.96	0.10	0.170	10.79
	4th month	10.79	-	10.79	0.10	0.170	10.62
	5th month	10.62	-	10.62	0.10	0.170	10.45
	6th month	10.45	-	10.45	0.10	0.170	10.28
	7th month	10.28	-	10.28	0.09	0.170	10.11
	8th month	10.11	-	10.11	0.09	0.170	9.94
	9th month	9.94	-	9.94	0.09	0.170	9.77
	10th month	9.77	-	9.77	0.09	0.170	9.60
	11th month	9.60	-	9.60	0.09	0.170	9.43
	12th month	9.43	-	9.43	0.09	0.170	9.26

				<b>1.14</b>	<b>2.040</b>	
<b>3rd</b>	Opening Balance					
	1st month	9.26	-	9.26	0.08	9.09
	2nd month	9.09	-	9.09	0.08	8.92
	3rd month	8.92	-	8.92	0.08	8.75
	4th month	8.75	-	8.75	0.08	8.58
	5th month	8.58	-	8.58	0.08	8.41
	6th month	8.41	-	8.41	0.08	8.24
	7th month	8.24	-	8.24	0.08	8.07
	8th month	8.07	-	8.07	0.07	7.90
	9th month	7.90	-	7.90	0.07	7.73
	10th month	7.73	-	7.73	0.07	7.56
	11th month	7.56	-	7.56	0.07	7.39
	12th month	7.39	-	7.39	0.07	7.22
				<b>0.92</b>	<b>2.040</b>	
<b>4th</b>	Opening Balance					
	1st month	7.22	-	7.22	0.07	7.05
	2nd month	7.05	-	7.05	0.06	6.88
	3rd month	6.88	-	6.88	0.06	6.71
	4th month	6.71	-	6.71	0.06	6.54
	5th month	6.54	-	6.54	0.06	6.37
	6th month	6.37	-	6.37	0.06	6.20
	7th month	6.20	-	6.20	0.06	6.03
	8th month	6.03	-	6.03	0.06	5.86
	9th month	5.86	-	5.86	0.05	5.69
	10th month	5.69	-	5.69	0.05	5.52
	11th month	5.52	-	5.52	0.05	5.35
	12th month(Subsidy adjusted)	5.35	-	5.35	0.05	1.76
				<b>0.69</b>	<b>5.460</b>	
<b>5th</b>	Opening Balance					
	1st month	1.76	-	1.76	0.02	1.59

2nd month	1.59	-	1.59	0.01	0.170	1.42
3rd month	1.42	-	1.42	0.01	0.170	1.25
4th month	1.25	-	1.25	0.01	0.170	1.08
5th month	1.08	-	1.08	0.01	0.170	0.91
6th month	0.91	-	0.91	0.01	0.170	0.74
7th month	0.74	-	0.74	0.01	0.170	0.57
8th month	0.57	-	0.57	0.01	0.170	0.40
9th month	0.40	-	0.40	0.00	0.170	0.23
10th month	0.23	-	0.23	0.00	0.170	0.06
11th month	0.06	-	0.06	0.00	0.057	-
				<b>0.08</b>	<b>1.76</b>	
DOOR TO DOOR 59 MONTHS						
MORATORIUM PERIOD 6 MONTHS						
REPAYMENT PERIOD 53 MONTHS						

**Supplier Details:**

<b>Grace Food processing &amp; packaging machinery</b>	<b>Address:</b> Nambardar Estate, 85, taimoor Nagar, New Friends Colony, New Delhi- 110065
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