

# PROJECT REPORT

Of

# POTATO CHIPS

## PURPOSE OF THE DOCUMENT

This particular pre-feasibility is regarding **Potato Chips**.

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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# POTATO CHIPS UNIT

## Introduction

Potato chips (often just chips) (North American English), or crisps (British English), are thin slices of potato that have been deep fried or baked until crunchy. They are commonly served as a snack, side dish, or appetizer. The basic chips are cooked and salted; additional varieties are manufactured using various flavourings and ingredients including herbs, spices, cheeses, other natural flavours, artificial flavours, and additives.

Potato chips form a large part of the snack food and convenience food market in Western countries.

In the 20th century, potato chips spread beyond chef-cooked restaurant fare and began to be mass-produced for home consumption.

## Advantages of Potato chips

1. **Bone health:** The iron, phosphorous, calcium, magnesium, and zinc in potatoes all help the body to build and maintain bone structure and strength.
2. **Blood pressure:** Potassium, calcium, and magnesium are all present in the potato. These have been found to decrease blood pressure naturally.
3. **Heart Health:** Potatoes contain significant amounts of fibre. Fibre helps lower the total amount of cholesterol in the blood, thereby decreasing the risk of heart disease.
4. **Inflammation:** Choline is an important and versatile nutrient that is present in potatoes. It helps with muscle movement, mood, learning, and memory.
5. **Digestion & regularity:** The fibre content in potatoes helps prevent constipation and promote regularity for a healthy digestive tract.

## Description of Potato Chips Machine

Following machines are required for Potato chips manufacturing unit.

1. Hopper with metered Feeder
2. Grader

3. De-stoner
4. Peeler
5. Inspection conveyor
6. Slicer
7. De-oiling conveyor
8. Heat exchanger

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

### **Popcorn Market Analysis**

The global potato chips market size was worth US\$ 29 Billion in 2018. The market is further projected to reach a value of US\$ 35 Billion by 2024, growing at a CAGR of 3.3% during 2019-2024. Potato chips represent one of the most popular snack foods consumed across the globe. These are thin slices of potato which are seasoned after being fried until crisp. At the time of frying, the sugar present in potatoes combine with amino acids and turns brown which results in the yellowish-brown colour of potato chips. In addition to this, potato chips are processed and stored in such a way that they are inert towards any microbiological spoilage, chemical and enzymatic activities as well as moisture or other vapour migration. The taste, texture and colour of the chips remain unaltered for a long period of time. Apart from this, potato chips are generally packed and sold in air-tight plastic bags which significantly increases the longevity of the products.

### **Potato chips Manufacturing Process**

- When the potatoes arrive at the plant, they are examined and tasted for quality. A half dozen or so buckets are randomly filled. Some are punched with holes in their cores so that they can be tracked through the cooking process. The potatoes are examined for green edges and blemishes. The pile of defective potatoes is weighed; if the weight

exceeds a company's preset allowance, the entire truckload can be rejected.

- The potatoes move along a conveyer belt to the various stages of manufacturing. The conveyer belts are powered by gentle vibrations to keep breakage to a minimum.

### **Destoning and peeling**

- The potatoes are loaded into a vertical helical screw conveyer which allows stones to fall to the bottom and pushes the potatoes up to a conveyer belt to the automatic peeling machine. After they have been peeled, the potatoes are washed with cold water.

### **Slicing**

- The potatoes pass through a revolving impaler/presser that cuts them into paper-thin slices, between 0.066-0.072 in (1.7-1.85 mm) in thickness. Straight blades produce regular chips while rippled blades produce ridged potato chips.
- The slices fall into a second cold-water wash that removes the starch released when the potatoes are cut. Some manufacturers, who market their chips as natural, do not wash the starch off the potatoes.

### **Colour treatment**

- If the potatoes need to be chemically treated to enhance their colour, it is done at this stage. The potato slices are immersed in a solution that has been adjusted for pH, hardness, and mineral content.

### **Frying and salting**

- The slices pass under air jets that remove excess water as they flow into 40-75 ft (12.2-23 m) troughs filled with oil. The oil temperature is kept at 350-375°F (176.6-190.5°C). Paddles gently push the slices along. As the slices tumble, salt is sprinkled from receptacles positioned above the trough at the rate of about 1.75 lb (0.79 kg) of salt to each 100 lb (45.4 kg) of chips.
- Potato chips that are to be flavoured pass through a drum filled with the desired powdered seasonings.

## **Cooling and sorting**

- At the end of the trough, a wire mesh belt pulls out the hot chips. As the chips move along the mesh conveyer belt, excess oil is drained off and the chips begin to cool. They then move under an optical sorter that picks out any burnt slices and removes them with puffs of air.

## **Packaging**

- The chips are conveyed to a packaging machine with a scale. As the pre-set weight of chips is measured, a metal detector checks the chips once more for any foreign matter such as metal pieces that could have come with the potatoes or been picked up in the frying process.

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

<b>Description</b>	<b>Value</b>
Machinery price	10,75,000
GST @ 18%	1,93,500
<b>Total Cost</b>	<b>12,68,500</b>

\* Machine Value is exclusive of other transportation cost.

## **Raw Material Requirement**

The major consumables you require are potato, oil, spices etc.

Average raw material (cost per KG): Rs. 30

## **Labour Requirement:**

2 Manpower are required for the potato chips manufacturing unit.

Includes:

1 skilled labour

1 unskilled Labour

**Land & Building required:**

Land required 800-1000 Square Feet (approx.)

Approximate rent for the same is 20000 per Month.

**Potato chips License & Registration**

**For Proprietorship**

- Obtain the GST registration.
- Fire/ Pollution Registration as required.
- Choice of a Brand Name of the product and secure the name with Trademark if required.

**Implementation Schedule**

S.N.	Activity	Time Required (In Months)
1	Registration, selection of site, statutory, Licensing	1 Month
2	Order to Machine, Raw material & recruitment	1 Month
3	Training & market survey	1 Month
4	Commissioning & commercial production	1 Month
5	Arrangement of Finance	1 month
	Total time Required (some activities shall run simultaneously)	2-3 months (approx.)

## **PROJECT AT A GLANCE**

- 1** Name of the Entrepreneur **Xx**
- 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 : Potato CHips
- 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
- KVIC Margin Money **Rs.** 25% of 13.69 Lacs (3.42 Lacs)
- Own Capital **Rs.** 2.15 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 : 5 KW connection
- 14** Major Raw materials : potato, oil, spices
- 15** Estimated Annual Sales Turnover : 118.44 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

**MEANS OF FINANCE**

Pre-operative Expenses	
Contingencies	
Working Capital Requirement	7.78
<b>Total</b>	<b>21.47</b>

<b>Particulars</b>	<b>Amount</b>
Own Contribution	2.15
Bank Finance	12.32
working capital from bank	7.00
<b>Total</b>	<b>21.47</b>
KVIC Margin Money	25% of 13.69 Lacs ( 3.42 Lacs)

**FINANCIAL ASSISTANCE REQUIRED**

Term Loan of Rs. 12.32 Lacs and Working Capital limit of Rs. 7.00 Lacs

**COST OF PROJECT**

<b>PARTICULARS</b>	<b>AMOUNT</b>	<b>AMOUNT</b>	<b>AMOUNT</b>
<b>Building Civil Work</b>		10.00%	90.00%
<b>Plant &amp; Machinery</b>	12.69	1.27	11.42
<b>Furniture &amp; Fixtures and Other Assets</b>	1.00	0.10	0.90
<b>Working capital</b>	7.78	0.78	7.00
<b>Total</b>	<b>21.47</b>	<b>2.25</b>	<b>19.32</b>

**MEANS OF FINANCE**

<b>PARTICULARS</b>	<b>AMOUNT</b>
Own Contribution	2.15
Bank Loan	12.32
Working capital Limit	7.00
<b>Total</b>	<b>21.47</b>

**COMPUTATION OF PRODUCTION OF Potato CHips****Items to be Manufactured**

Potato CHips

machine capacity per day 300 KG per hour

machine capacity per annum 576000KG

**Production of Potato  
CHips**

<b>Production</b>	<b>Capacity</b>	<b>KG</b>
1st year	50%	288,000
2nd year	55%	316,800
3rd year	60%	345,600
4th year	65%	374,400
5th year	70%	403,200

**Raw Material Cost**

<b>Year</b>	<b>Capacity Utilisation</b>	<b>KG</b>	<b>Amount (Rs. in lacs)</b>
1st year	50%	30.00	86.40
2nd year	55%	30.50	96.62
3rd year	60%	31.00	107.14
4th year	65%	31.50	117.94
5th year	70%	32.00	129.02

**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	-	6,000	6,600	7,200	7,800
Production	288,000	316,800	345,600	374,400	403,200
Less : Closing Stock	6,000	6,600	7,200	7,800	8,400
<b>Net Sale</b>	<b>282,000</b>	<b>316,200</b>	<b>345,000</b>	<b>373,800</b>	<b>402,600</b>
sale price per KG	42.00	42.50	43.00	43.50	44.00
<b>Sales (in Lacs)</b>	<b>118.44</b>	<b>134.39</b>	<b>148.35</b>	<b>162.60</b>	<b>177.14</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	2	20000
Total Salary Per Month			32000
<b>Total Annual Labour Charges</b>	<b>(in Lacs)</b>		<b>3.84</b>

<b>BREAK UP OF STAFF Charges</b>			
<b>Particulars</b>	<b>Wages Per Month</b>	<b>No of Employees</b>	<b>Total 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	5	KWH
consumption per day	40	units
Consumption per month	800	units
Rate per Unit	7	Rs.
power Bill per month	5600	Rs.

**PROJECTED PROFITABILITY STATEMENT**

<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>					
Potato CHips	118.44	134.39	148.35	162.60	177.14
<b>Total</b>	<b>118.44</b>	<b>134.39</b>	<b>148.35</b>	<b>162.60</b>	<b>177.14</b>
<b><u>COST OF SALES</u></b>					
Raw Mateiral Consumed	86.40	96.62	107.14	117.94	129.02
Elecricity Expenses	0.67	0.74	0.81	0.89	0.98
Depriciation	2.00	1.71	1.46	1.24	1.06
Consumables	4.74	5.38	5.93	6.50	7.09
Repair & maintenace	4.15	4.70	5.19	5.69	6.20
other direct expenses	3.79	4.30	4.75	5.20	5.67
Packaging Charges	2.61	2.96	3.26	3.58	3.90
<b>Cost of Production</b>	<b>104.35</b>	<b>116.41</b>	<b>128.54</b>	<b>141.05</b>	<b>153.92</b>
<b>Add: Opening Stock /WIP</b>	<b>-</b>	<b>2.17</b>	<b>2.43</b>	<b>2.68</b>	<b>2.94</b>
<b>Less: Closing Stock /WIP</b>	<b>2.17</b>	<b>2.43</b>	<b>2.68</b>	<b>2.94</b>	<b>3.21</b>
Cost of Sales	102.18	116.16	128.29	140.79	153.65
<b>GROSS PROFIT</b>	<b>16.26</b>	<b>18.23</b>	<b>20.06</b>	<b>21.82</b>	<b>23.49</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	0.77	0.77	0.77	0.77	0.77
Rent	2.88	3.17	3.48	3.83	4.22
Selling & adm Exp	4.74	5.38	5.93	6.50	7.09

<b>TOTAL</b>	<b>12.25</b>	<b>13.36</b>	<b>14.30</b>	<b>15.31</b>	<b>16.01</b>
NET PROFIT	4.01	4.87	5.76	6.50	7.48
Taxation		-	0.16	0.31	0.52
PROFIT (After Tax)	4.01	4.87	5.60	6.19	6.96

**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		3.66	5.78	7.64	9.83
<i>Add:- Own Capital</i>	2.15				
Add:- Retained Profit	4.01	4.87	5.60	6.19	6.96
Less:- Drawings	2.50	2.75	3.75	4.00	5.00
Closing Blance	3.66	5.78	7.64	9.83	11.79
Subsidy Reserve	3.42	3.42	3.42	-	-
Term Loan	11.30	9.26	7.22	1.76	-
Working Capital Limit	7.00	7.00	7.00	7.00	7.00
Sundry Creditors	1.08	2.01	2.23	2.46	2.69
Provisions & Other Liab	0.30	0.40	0.55	0.66	0.83
<b>TOTAL :</b>	<b>26.76</b>	<b>27.87</b>	<b>28.06</b>	<b>21.70</b>	<b>22.31</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	4.94	8.40	9.27	7.45	8.86
Stock in Hand	3.97	4.44	4.91	5.40	5.89
Cash and Bank	2.75	1.64	1.93	1.58	1.34
<b>TOTAL :</b>	<b>26.76</b>	<b>27.87</b>	<b>28.06</b>	<b>21.70</b>	<b>22.31</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	2.15				
Net Profit	4.01	4.87	5.76	6.50	7.48
Depriciation & Exp. W/off	2.00	1.71	1.46	1.24	1.06
Increase in Cash Credit	7.00	-	-	-	-
Increase In Term Loan	12.32	-	-	-	-
Increase in Creditors	1.08	0.93	0.22	0.23	0.23
Increase in Provisions & Oth lib	0.30	0.10	0.15	0.11	0.17
increase in subsidy	3.42				
<b>TOTAL :</b>	<b>32.28</b>	<b>7.61</b>	<b>7.59</b>	<b>8.08</b>	<b>8.94</b>
<b><u>APPLICATION OF FUND</u></b>					
Increase in Fixed Assets	13.69				
Increase in Stock	3.97	0.46	0.47	0.49	0.50
Increase in Debtors	4.94	3.46	0.87	1.82	1.40
Repayment of Term Loan	1.02	2.04	2.04	5.46	1.76
Increase in FD	3.42	-	-	-	
Drawings	2.50	2.75	3.75	4.00	5.00
Taxation	-	-	0.16	0.31	0.52
<b>TOTAL :</b>	<b>29.53</b>	<b>8.72</b>	<b>7.29</b>	<b>8.44</b>	<b>9.18</b>
Opening Cash & Bank Balance	-	2.75	1.64	1.93	1.58
Add : Surplus	2.75	1.11	0.29	0.36	0.24
Closing Cash & Bank Balance	<b>2.75</b>	<b>1.64</b>	<b>1.93</b>	<b>1.58</b>	<b>1.34</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>					
	2.17	2.43	2.68	2.94	3.21
<b><u>Raw Material</u></b>					
	1.80	2.01	2.23	2.46	2.69
<b>Closing Stock</b>	<b>3.97</b>	<b>4.44</b>	<b>4.91</b>	<b>5.40</b>	<b>5.89</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	3.97				
Less : Creditors	1.08				
<b>Paid stock</b>	<b>2.89</b>	<b>10%</b>	<b>0.29</b>	<b>90%</b>	<b>2.60</b>
<b>Sundry Debtors</b>	<b>4.94</b>	<b>10%</b>	<b>0.49</b>	<b>90%</b>	<b>4.44</b>
	<b>7.83</b>		<b>0.78</b>		<b>7.05</b>
<b>WORKING CAPITAL LIMIT DEMAND ( from Bank)</b>					
				<b>7.00</b>	

<b>2nd Method</b>		
<b>PARTICULARS</b>	<b>1st year</b>	<b>2nd year</b>
Total Current Assets	11.65	14.48
Other Current Liabilities	1.38	2.41
Working Capital Gap	10.27	12.06
Min Working Capital		
25% of WCG	2.57	3.02
Actual NWC	<b>3.27</b>	<b>5.06</b>
item III - IV	<b>7.71</b>	<b>9.05</b>
item III - V	<b>7.00</b>	<b>7.00</b>
MPBF (Lower of VI & VII)	<b>7.00</b>	<b>7.00</b>

<b>3rd Method</b>		
<b>PARTICULARS</b>	<b>1st year</b>	<b>2nd year</b>
Total Current Assets	11.65	14.48
Other Current Liabilities	1.38	2.41
Working Capital Gap	10.27	12.06
Min Working Capital		
25% of Current Assets	<b>2.91</b>	<b>3.62</b>
Actual NWC	<b>3.27</b>	<b>5.06</b>
item III - IV	<b>7.36</b>	<b>8.45</b>
item III - V	<b>7.00</b>	<b>7.00</b>
MPBF (Lower of VI & VII)	<b>7.00</b>	<b>7.00</b>

**COMPUTATION OF DEPRECIATION**

<b>Description</b>	<b>Plant &amp; Machinery</b>	<b>Furniture</b>	<b>TOTAL</b>
Rate of Depreciation	<b>15.00%</b>	<b>10.00%</b>	
<b>Opening Balance</b>	-	-	-
Addition	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>

<b><u>CALCULATION OF D.S.C.R</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>
CASH ACCRUALS	6.02	6.58	7.06	7.43	8.02
Interest on Term Loan	1.22	1.14	0.92	0.69	0.08
Total	7.24	7.72	7.97	8.12	8.10
<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>3.23</b>	<b>2.43</b>	<b>2.70</b>	<b>1.32</b>	<b>4.42</b>
<b>AVERAGE D.S.C.R.</b>	<b>2.82</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	0.170	9.09
	2nd month	9.09	- 9.09	0.08	0.170	8.92
	3rd month	8.92	- 8.92	0.08	0.170	8.75
	4th month	8.75	- 8.75	0.08	0.170	8.58
	5th month	8.58	- 8.58	0.08	0.170	8.41
	6th month	8.41	- 8.41	0.08	0.170	8.24
	7th month	8.24	- 8.24	0.08	0.170	8.07
	8th month	8.07	- 8.07	0.07	0.170	7.90
	9th month	7.90	- 7.90	0.07	0.170	7.73
	10th month	7.73	- 7.73	0.07	0.170	7.56
	11th month	7.56	- 7.56	0.07	0.170	7.39
	12th month	7.39	- 7.39	0.07	0.170	7.22
				<b>0.92</b>	<b>2.040</b>	
<b>4th</b>	Opening Balance					
	1st month	7.22	- 7.22	0.07	0.170	7.05
	2nd month	7.05	- 7.05	0.06	0.170	6.88
	3rd month	6.88	- 6.88	0.06	0.170	6.71
	4th month	6.71	- 6.71	0.06	0.170	6.54
	5th month	6.54	- 6.54	0.06	0.170	6.37
	6th month	6.37	- 6.37	0.06	0.170	6.20
	7th month	6.20	- 6.20	0.06	0.170	6.03
	8th month	6.03	- 6.03	0.06	0.170	5.86
	9th month	5.86	- 5.86	0.05	0.170	5.69
	10th month	5.69	- 5.69	0.05	0.170	5.52
	11th month	5.52	- 5.52	0.05	0.170	5.35
	12th month(Subsidy adjusted)	5.35	- 5.35	0.05	3.590	1.76
				<b>0.69</b>	<b>5.460</b>	
<b>5th</b>	Opening Balance					
	1st month	1.76	- 1.76	0.02	0.170	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	-
12th month	-	-	-	-	-	-
				<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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