

# PROJECT REPORT

Of

## SANITARY NAPKINS

### PURPOSE OF THE DOCUMENT

This particular pre-feasibility is regarding **Sanitary Napkins 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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# SANITARY NAPKIN

## Introduction

A **sanitary napkin, sanitary towel, sanitary pad, menstrual pad, or pad** is an absorbent item worn in the underwear by women and girls who are menstruating, bleeding after giving birth, recovering from gynecologic surgery, experiencing a miscarriage or abortion, or in any other situation where it is necessary to absorb a flow of blood from the vagina.

A menstrual pad is a type of feminine hygiene product that is worn externally, unlike tampons and menstrual cups which are worn inside the vagina. The frequency a woman will need to change her pad will vary depending on whether her menstrual flow is heavy or light.

Menstrual pads are made from a range of materials, differing depending on style, country of origin, and brand. US brands include Kotex, Always, Equate, and Stayfree. Lil-lets are available in several other English-speaking countries.

These pads are not to be confused with generally higher absorbency incontinence pads, which are worn by people who have urinary incontinence problems or experience stress incontinence. Although menstrual pads are not made for this use, some people use them for this purpose.

## Uses

Menstrual pads are worn to absorb menstrual discharge (and thereby protect clothing and furnishings). They are usually individually wrapped so they are easier and more discreet to carry in a purse or bag. This wrapper may be used to wrap the soiled pads before disposing of them in appropriate receptacles. Some people prefer to wrap the pads with toilet paper instead of (or as well as) using the wrapper, which, often being made of slick plastic with a small tape tab, may not adequately stick. Menstrual pads of any type should not be flushed down the toilet as they can cause blockages. In developed countries, public toilets almost always include a purpose-made receptacle in which to place soiled pads. In first aid, they make excellent dressings for heavy bleeding due to their high absorbency if gauze is unavailable or inadequate.

## **Benefits of using Sanitary Napkin**

- Fewer health risks than tampons.
- Can be worn before your period.
- Can be worn with light flow.
- Can be worn overnight.
- Easier to use than tampons.
- Better if you prefer external products.
- Allow you to better monitor flow.
- Don't increase menstrual cramps.

## **Description of Sanitary Napkin Machine**

Sanitary napkin, a universally needed product, has very low penetration in India and other developing countries, partly due to its high price and partly due to the tradition of using cheaper but unhygienic old cloth piece. As a result they become the host of many infectious diseases. This is due to lack of awareness and economic inability for adopting better precautions like use of good sanitary napkins during menstruation period. Usually different varieties of sanitary napkins are found available in the market but they are very expensive and are not affordable for rural & under-privileged women and girls.

Product:

### **1. Pulveriser**

It is used for Pulverizing Pulp or Cotton. Total manpower for this machine is only 1 single person. It has added advantage over the grinder. There is a difference between pulverizing and grinding. If we pulverize the pulp then it becomes soft but retains its shape in napkin but if we grind it then it cannot retain its shape in a napkin

### **2. Napkin Press Machine:**

The napkin pressing machines are available with three powders coated or steel plated dyes that ensure easy operation. These Napkin Pressing machines are easy to fix on the floor or on the table

### **3. Napkin Sealing Machine:**

This machine is used to seal the pulp in a fabric. It takes 20 seconds to seal one

#### **4. Gumming Set:**

This Gumming Set is a type manual screen printing this designing of screen is only used for Sanitary Napkin back side Gumming. Total manpower for this machine is only 2 single persons. This gumming manual machine production capacity is 500 Napkins in 40 minutes

#### **5. UV Treated Sterilizer**

This UV Treated Sterilizer is of 18 gauge virgin steel with plastic coated in white color with red LED indicator on the top. There are three UV treated ultra-tubes of 12 inches with 12/24 inches mirror inside of the sterilizer so that the reflection the UV tube should reflect in the full sterilizer inner side.

### **Sanitary Napkin Market Analysis**

The **Indian sanitary napkin market** reached a value of US\$ 511.5 Million in 2018. Sanitary napkins, or sanitary pads, are thin pads made of absorbent materials. They play a vital role in feminine hygiene as they soak the menstrual fluid during menstruation. A sanitary napkin contains four functional components including fluid acquisition layer, distribution component, absorbent structure and liquid impervious membrane. These napkins can be found in different sizes and shapes with varying capacities of absorption. In India, the increasing awareness about menstrual hygiene is supporting the demand for sanitary napkins. Moreover, the utilization of high-quality and environment-friendly raw materials to produce these pads is further providing an impetus to the growth of the market.

### **Sanitary Napkin Manufacturing Process**

- Roll Fabric in the holder
- Put the input into the machine
- Cutting of sheet in the desired size.
- Pasting the sheet with the help of Glue.
- Packaging of goods.

**Machinery & Equipment's required:**

<b>Name</b>	<b>Cost</b>
Total Value of Machinery	550000
GST @18%	99000
<b>Total</b>	<b>6,49,000</b>

❖ Cost of the machine is exclusive of transportation cost.

**Land & Building required:**

Land required 800 Square Feet (approx.)

Approximate rent for the same is 16000.

**Labour Requirement:**

4-5 Manpower is required for the Sanitary Napkin unit.

Includes:

1 skilled Labour

3-4 Unskilled Labour for packaging

**Raw Material Requirement of Sanitary Napkin**

- ❖ **Non-woven Fabric of 18 GSM**
- ❖ **Plastic Sheet of 15GSM**
- ❖ **Super absorbent Pulp sheet**
- ❖ **Shaft wood pulp sheet**
- ❖ **Release paper 35GSM**

*Average raw material cost per piece: Rs. 0.50- 0.60*

**Sanitary Napkin License & registration**

**For Proprietor:**

- Obtain the GST registration.
- Obtain the license from cosmetic & Drug Control Department.
- 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. This machine can be installed with low investment & one can earn a good Margin of profit by doing this business.

**PROJECT AT A GLANCE**

- 1** Name of the Entrepreneur **XX**  
Constitution (legal Status)
- 2** : : 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 : Sanitary Napkin  
Name of the project / business
- 6** activity proposed :
- 7** Cost of Project : **Rs.** 6.99
- 8 Means of Finance**
- Term Loan **Rs.** 6.29 Lacs  
25% of 6.99 Lacs
- KVIC Margin Money **Rs.** (1.75 Lacs)
- Own Capital **Rs.** 1.03 Lacs
- 9** Debt Service Coverage Ratio :
- 10** Pay Back Period : 4 years
- 11** Project Implementation Period : 6 months
- 12** Employment :
- 13** Power Requirement : 5 KW connection  
Non woven Fabric,  
plastic sheet
- 14** Major Raw materials :
- Estimated Annual Sales Turnover : 39.60 Lacs (at 50%  
**15** : capacity)
- Detailed Cost of Project & Means of  
**16** Finance

**COST OF PROJECT**

(Rs. In Lacs)

Particulars	Amount
Land	

**MEANS OF FINANCE**

Building & Civil Work	-
Plant & Machinery	6.49
Furniture & Fixtures	0.50
Pre-operative Expenses	
Contingencies	
Working Capital Requirement	3.33
<b>Total</b>	10.32

<b>Particulars</b>	<b>Amount</b>
Own Contribution	1.03
Bank Finance	6.29
working capital from bank	3.00
<b>Total</b>	10.32
KVIC Margin Money	(25% of 6.99) Rs. 1,74,750

**FINANCIAL ASSISTANCE REQUIRED**

Term Loan of Rs. 6.29 Lacs and Working Capital limit of Rs. 2.70 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>	6.49	0.65	5.84
<b>Furniture &amp; Fixtures and Other Assets</b>	0.50	0.05	0.45
<b>Working capital</b>	3.33	0.33	3.00
<b>Total</b>	<b>10.32</b>	<b>1.13</b>	<b>9.29</b>

**MEANS OF FINANCE**

<b>PARTICULARS</b>	<b>AMOUNT</b>
Own Contribution	1.03
Bank Loan	6.29
Working capital Limit	3.00
<b>Total</b>	<b>10.32</b>

**COMPUTATION OF PRODUCTION OF SANITARY NAPKIN**

<b>Items to be Manufactured</b>	
Sanitary Napkin	
machine capacity per minute	50piece
machine capacity per day	18000piece
machine capacity per annum	4320000 piece

<b>Production of Sanitary Napkin</b>		
<b>Production</b>	<b>Capacity</b>	<b>Sanitary Napkin</b>
1st year	50%	2,160,000
2nd year	55%	2,376,000
3rd year	60%	2,592,000
4th year	65%	2,808,000
5th year	70%	3,024,000

<b>Raw Material requirement</b>				
<b>S.N.</b>	<b>Particulars</b>	<b>Rate per KG</b>	<b>piece per KG</b>	<b>per piece Rate</b>
1	Non-woven Fabric	280	3,500	0.08
2	Plastic sheet	230	4,000	0.06
3	Super absorbent pulp sheet	220	1,000	0.22
4	release paper	175	2,000	0.09
5	Shaft wood pulp Sheet			0.10
<b>TOTAL</b>				<b>0.55</b>

<b>Raw Material Cost</b>			
<b>Year</b>	<b>Capacity Utilisation</b>	<b>Rate</b>	<b>Amount (Rs. in lacs)</b>
1st year	50%	0.55	11.77
2nd year	55%	0.60	14.26
3rd year	60%	0.65	16.85
4th year	65%	0.70	19.66
5th year	70%	0.75	22.68

<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	-	180,000	198,000	216,000	234,000	
Production	2,160,000	2,376,000	2,592,000	2,808,000	3,024,000	
Less : Closing Stock	180,000	198,000	216,000	234,000	252,000	
<b>Net Sale</b>	<b>1,980,000</b>	<b>2,358,000</b>	<b>2,574,000</b>	<b>2,790,000</b>	<b>3,006,000</b>	
sale price per piece	2.00	2.05	2.10	2.15	2.20	
<b>Sales (in Lacs)</b>	<b>39.60</b>	<b>48.34</b>	<b>54.05</b>	<b>59.99</b>	<b>66.13</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	20000	1	20000
Unskilled	12000	3	36000
Total Salary Per Month			56000
<b>Total Annual Labour Charges</b>	<b>(in Lacs)</b>		<b>6.72</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	14000	1	14000
Quality Checker	15000	1	15000
Helper	8000	1	8000
Total Salary Per Month			37000
<b>Total Annual Labour Charges</b>	<b>(in Lacs)</b>		<b>4.44</b>

**Utility Charges at 100% capacity (per month)**

<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.

<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>					
Sanitary Napkin	39.60	48.34	54.05	59.99	66.13
<b>Total</b>	<b>39.60</b>	<b>48.34</b>	<b>54.05</b>	<b>59.99</b>	<b>66.13</b>
<b><u>COST OF SALES</u></b>					
Raw Mateiral Consumed	11.77	14.26	16.85	19.66	22.68
Elecricity Expenses	0.67	0.74	0.81	0.89	0.98
Depriciation	1.02	0.87	0.74	0.63	0.54
labour	6.72	7.39	8.13	8.94	9.84
Consumables	2.38	2.90	3.24	3.60	3.97
Repair & maintenace	2.06	2.51	2.81	3.12	3.44
other direct expenses	1.19	1.79	2.00	2.22	2.45
packaging Charges	2.34	2.85	3.19	3.54	3.90
<b>Cost of Production</b>	<b>28.15</b>	<b>33.31</b>	<b>37.78</b>	<b>42.61</b>	<b>47.80</b>
<b>Add: Opening Stock /WIP</b>	<b>-</b>	<b>2.35</b>	<b>2.78</b>	<b>3.15</b>	<b>3.55</b>
<b>Less: Closing Stock /WIP</b>	<b>2.35</b>	<b>2.78</b>	<b>3.15</b>	<b>3.55</b>	<b>3.98</b>
Cost of Sales	25.80	32.88	37.41	42.20	47.37
<b>GROSS PROFIT</b>	<b>13.80</b>	<b>15.46</b>	<b>16.65</b>	<b>17.78</b>	<b>18.77</b>
salary to staff	4.44	4.88	5.37	5.91	6.21
Interest on Term Loan	0.62	0.55	0.41	0.26	-
Interest on working Capital	0.33	0.33	0.33	0.33	0.33
Rent	2.88	3.17	3.48	3.83	4.22
Selling & adm Exp	2.77	3.38	3.78	3.90	3.97

<b>TOTAL</b>	<b>11.04</b>	<b>12.32</b>	<b>13.38</b>	<b>14.23</b>	<b>14.72</b>
NET PROFIT	2.76	3.14	3.27	3.55	4.05
Taxation					
PROFIT (After Tax)	2.76	3.14	3.27	3.55	4.05

**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		2.59	4.13	5.19	6.49
<i>Add:- Own Capital</i>	1.03				
Add:- Retained Profit	2.76	3.14	3.27	3.55	4.05
Less:- Drawings	1.20	1.60	2.20	2.25	3.00
Closing Blance	2.59	4.13	5.19	6.49	7.54
Subsidy Reserve	1.75	1.75	1.75	-	-
Term Loan	5.63	4.31	2.99	0.00	-
Working Capital Limit	3.00	3.00	3.00	3.00	3.00
Sundry Creditors	0.49	0.59	0.70	1.23	1.32
Provisions & Other Liab	0.30	0.40	0.55	0.66	0.83
<b>TOTAL :</b>	<b>13.76</b>	<b>14.18</b>	<b>14.19</b>	<b>11.38</b>	<b>12.69</b>
<b><u>Assets</u></b>					
<b>Fixed Assets ( Gross)</b>	6.99	6.99	6.99	6.99	6.99
Gross Dep.	1.02	1.90	2.64	3.27	3.82
<b>Net Fixed Assets</b>	<b>5.97</b>	<b>5.09</b>	<b>4.35</b>	<b>3.72</b>	<b>3.17</b>
FD of Subsidy	1.75	1.75	1.75		
<b>Current Assets</b>					
Sundry Debtors	0.83	1.21	1.58	1.75	1.93
Stock in Hand	3.33	3.96	4.55	5.19	5.87
Cash and Bank	1.89	2.16	1.96	0.73	1.71
<b>TOTAL :</b>	<b>13.76</b>	<b>14.18</b>	<b>14.19</b>	<b>11.38</b>	<b>12.69</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	1.03				
Net Profit	2.76	3.14	3.27	3.55	4.05
Depreciation & Exp. W/off	1.02	0.87	0.74	0.63	0.54
Increase in Cash Credit	3.00	-	-	-	-
Increase In Term Loan	6.29	-	-	-	-
Increase in Creditors	0.49	0.10	0.11	0.53	0.09
Increase in Provisions & Oth lib	0.30	0.10	0.15	0.11	0.17
increase in subsidy	1.75				
<b>TOTAL :</b>	<b>16.64</b>	<b>4.21</b>	<b>4.27</b>	<b>4.82</b>	<b>4.85</b>
<b><u>APPLICATION OF FUND</u></b>					
Increase in Fixed Assets	6.99				
Increase in Stock	3.33	0.64	0.59	0.64	0.68
Increase in Debtors	0.83	0.38	0.37	0.17	0.18
Repayment of Term Loan	0.66	1.32	1.32	2.99	-
Increase in FD	1.75	-	-		
Drawings	1.20	1.60	2.20	2.25	3.00
Taxation	-	-	-	-	-
<b>TOTAL :</b>	<b>14.75</b>	<b>3.94</b>	<b>4.48</b>	<b>6.05</b>	<b>3.86</b>
Opening Cash & Bank Balance	-	1.89	2.16	1.96	0.73
Add : Surplus	1.89	0.27 -	0.21 -	1.23	0.98
Closing Cash & Bank Balance	<b>1.89</b>	<b>2.16</b>	<b>1.96</b>	<b>0.73</b>	<b>1.71</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>					
	2.35	2.78	3.15	3.55	3.98
<b><u>Raw Material</u></b>					
	0.98	1.19	1.40	1.64	1.89
<b>Closing Stock</b>	<b>3.33</b>	<b>3.96</b>	<b>4.55</b>	<b>5.19</b>	<b>5.87</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	3.33				
Less : Creditors	0.49				
<b>Paid stock</b>	<b>2.84</b>	<b>10%</b>	<b>0.28</b>	<b>90%</b>	<b>2.55</b>
<b>Sundry Debtors</b>	<b>0.83</b>	<b>10%</b>	<b>0.08</b>	<b>90%</b>	<b>0.74</b>
	<b>3.66</b>		<b>0.37</b>		<b>3.29</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	6.04	7.34
Other Current Liabilities	0.79	0.99
Working Capital Gap	5.25	6.34
Min Working Capital		
25% of WCG	1.31	1.59
Actual NWC	<b>2.25</b>	<b>3.34</b>
item III - IV	<b>3.94</b>	<b>4.76</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	6.04	7.34
Other Current Liabilities	0.79	0.99
Working Capital Gap	5.25	6.34
Min Working Capital		
25% of Current Assets	<b>1.51</b>	<b>1.83</b>
Actual NWC	<b>2.25</b>	<b>3.34</b>
item III - IV	<b>3.74</b>	<b>4.51</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>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	6.49	0.50	6.99
Total	6.49	0.50	6.99
Less : Depreciation	0.97	0.05	1.02
<b>WDV at end of Year</b>	<b>5.52</b>	<b>0.45</b>	<b>5.97</b>
Additions During The Year	-	-	-
Total	5.52	0.45	5.97
Less : Depreciation	0.83	0.05	0.87
<b>WDV at end of Year</b>	<b>4.69</b>	<b>0.41</b>	<b>5.09</b>
Additions During The Year	-	-	-
Total	4.69	0.41	5.09
Less : Depreciation	0.70	0.04	0.74
<b>WDV at end of Year</b>	<b>3.99</b>	<b>0.36</b>	<b>4.35</b>
Additions During The Year	-	-	-
Total	3.99	0.36	4.35
Less : Depreciation	0.60	0.04	0.63
<b>WDV at end of Year</b>	<b>3.39</b>	<b>0.33</b>	<b>3.72</b>
Additions During The Year	-	-	-
Total	3.39	0.33	3.72
Less : Depreciation	0.51	0.03	0.54
<b>WDV at end of Year</b>	<b>2.88</b>	<b>0.30</b>	<b>3.17</b>
s	-	-	-
Total	2.88	0.30	3.17

Less : Depreciation	0.43	0.03	0.46
<b>WDV at end of Year</b>	<b>2.45</b>	<b>0.27</b>	<b>2.71</b>
Less : Depreciation	0.37	0.03	0.39
<b>WDV at end of Year</b>	<b>2.08</b>	<b>0.24</b>	<b>2.32</b>
Less : Depreciation	0.31	0.02	0.34
<b>WDV at end of Year</b>	<b>1.77</b>	<b>0.22</b>	<b>1.98</b>

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

<b>PARTICULARS</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>	<b>4th year</b>
CASH ACCRUALS	3.78	4.01	4.01	4.18
Interest on Term Loan	0.62	0.55	0.41	0.26
Total	4.40	4.56	4.42	4.44
<b><u>REPAYMENT</u></b>				
Instalment of Term Loan	0.66	1.32	1.32	2.99
Interest on Term Loan	0.62	0.55	0.41	0.26
Total	1.28	1.87	1.73	3.25
<b>DEBT SERVICE COVERAGE RATIO</b>	<b>3.44</b>	<b>2.44</b>	<b>2.56</b>	<b>1.37</b>
<b>AVERAGE D.S.C.R.</b>	<b>2.45</b>			

## REPAYMENT SCHEDULE OF TERM LOAN

Interest 11.00%

Year	Particulars	Amount	Addition	Total	Interest	Repayment	Closing Balance
<b>1st</b>	Opening Balance						
	1st month	-	6.29	6.29	-	-	6.29
	2nd month	6.29	-	6.29	0.06	-	6.29
	3rd month	6.29	-	6.29	0.06	-	6.29
	4th month	6.29	-	6.29	0.06		6.29
	5th month	6.29	-	6.29	0.06		6.29
	6th month	6.29	-	6.29	0.06		6.29
	7th month	6.29	-	6.29	0.06	0.110	6.18
	8th month	6.18	-	6.18	0.06	0.110	6.07
	9th month	6.07	-	6.07	0.06	0.110	5.96
	10th month	5.96	-	5.96	0.05	0.110	5.85
	11th month	5.85	-	5.85	0.05	0.110	5.74
	12th month	5.74	-	5.74	0.05	0.110	5.63
					0.62	0.660	
<b>2nd</b>	Opening Balance						
	1st month	5.63	-	5.63	0.05	0.110	5.52
	2nd month	5.52	-	5.52	0.05	0.110	5.41
	3rd month	5.41	-	5.41	0.05	0.110	5.30
	4th month	5.30	-	5.30	0.05	0.110	5.19
	5th month	5.19	-	5.19	0.05	0.110	5.08
	6th month	5.08	-	5.08	0.05	0.110	4.97
	7th month	4.97	-	4.97	0.05	0.110	4.86
	8th month	4.86	-	4.86	0.04	0.110	4.75
	9th month	4.75	-	4.75	0.04	0.110	4.64
	10th month	4.64	-	4.64	0.04	0.110	4.53
	11th month	4.53	-	4.53	0.04	0.110	4.42
	12th month		-		0.04	0.110	

		4.42		4.42			4.31
					<b>0.55</b>	<b>1.320</b>	
<b>3rd</b>	Opening Balance						
	1st month	4.31	-	4.31	0.04	0.110	4.20
	2nd month	4.20	-	4.20	0.04	0.110	4.09
	3rd month	4.09	-	4.09	0.04	0.110	3.98
	4th month	3.98	-	3.98	0.04	0.110	3.87
	5th month	3.87	-	3.87	0.04	0.110	3.76
	6th month	3.76	-	3.76	0.03	0.110	3.65
	7th month	3.65	-	3.65	0.03	0.110	3.54
	8th month	3.54	-	3.54	0.03	0.110	3.43
	9th month	3.43	-	3.43	0.03	0.110	3.32
	10th month	3.32	-	3.32	0.03	0.110	3.21
	11th month	3.21	-	3.21	0.03	0.110	3.10
	12th month	3.10	-	3.10	0.03	0.110	2.99
					<b>0.41</b>	<b>1.320</b>	
<b>4th</b>	Opening Balance						
	1st month	2.99	-	2.99	0.03	0.110	2.88
	2nd month	2.88	-	2.88	0.03	0.110	2.77
	3rd month	2.77	-	2.77	0.03	0.110	2.66
	4th month	2.66	-	2.66	0.02	0.110	2.55
	5th month	2.55	-	2.55	0.02	0.110	2.44
	6th month	2.44	-	2.44	0.02	0.110	2.33
	7th month	2.33	-	2.33	0.02	0.110	2.22
	8th month	2.22	-	2.22	0.02	0.110	2.11
	9th month	2.11	-	2.11	0.02	0.110	2.00
	10th month	2.00	-	2.00	0.02	0.110	1.89
	11th month	1.89	-	1.89	0.02	0.110	1.78
	12th month(Subsidy adjusted)	1.78	-	1.78	0.02	1.780	0.00
					<b>0.26</b>	<b>2.990</b>	

DOOR TO DOOR	48 MONTHS
MORATORIUM PERIOD	6 MONTHS
REPAYMENT PERIOD	42 MONTHS

**Supplier Details:**

<b>S L Machinery</b>	<b>Address:</b> Plot No. 930, Tyre Wall Gali, Mundka, Delhi.
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