

PROJECT REPORT

Of

TOMATO KETCHUP PLANT

PURPOSE OF THE DOCUMENT

This particular pre-feasibility is regarding **Tomato Ketchup 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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TOMATO KETCHUP PLANT

Introduction

Ketchup, also known as catsup, ketsup, red sauce, and tomato sauce, is a sauce used as a condiment. Originally, recipes used egg whites, mushrooms, oysters, grapes, mussels, or walnuts, among other ingredients, but now the unmodified term usually refers to tomato ketchup.

Ketchup is a sweet and tangy sauce now typically made from tomatoes, sugar and vinegar, with assorted seasonings and spices. The specific spices and flavours vary, but commonly include onions, allspice, coriander, cloves, cumin, garlic, and mustard, and sometimes include celery, cinnamon, or ginger.

Tomato ketchup is most often used as a condiment to dishes that are usually served hot and may be fried or greasy: French fries, hamburgers, hot dogs, chicken tenders, tater tots, hot sandwiches, meat pies, cooked eggs, and grilled or fried meat. Ketchup is sometimes used as the basis for, or as one ingredient in, other sauces and dressings, and the flavour may be replicated as an additive flavouring for snacks such as potato chips.

In fast food outlets, ketchup is often dispensed in small sachets or tubs. Diners tear the side or top and squeeze the ketchup out of the ketchup packets, or peel the foil lid off the tub for dipping. In 2011, Heinz began offering a new measured-portion package, called the "Dip and Squeeze" packet, which can be opened in either way, giving both options.

Some fast food outlets previously dispensed ketchup from hand-operated pumps into paper cups. This method has made a comeback in the first decade of the 21st century, as cost and environmental concerns over the increasing use of individual plastic ketchup tubs were taken into account.

Ingredients

The main ingredients of ketchup are tomatoes, sweeteners, vinegar, salt, spices, flavourings, onion, and/or garlic. The types of sweetener used are usually granulated cane sugar or beet sugar. Other sweeteners include dextrose or liquid sugar in the form of corn or glucose syrup.

The various brands of ketchup have slightly different formulas, which vary primarily in the amounts of spices or flavorings. Thicker consistencies require a greater ratio of sugar and spices relative to the tomato juice. Occasionally formulas must be slightly adjusted according to variations in the acid and sugar content of tomatoes, which occurs with changes in growing conditions and types of tomatoes.

Health Benefit of Tomato Sauce

- 1. It reduces risk of prostate cancer:** Eating tomato sauce two or more times a week reduces a man's risk of developing prostate cancer by around 20 per cent.
- 2. It increases sperm count:** Lycopene, which gives tomatoes their red colour, could also boost male fertility.
- 3. It cuts cholesterol:** Tests carried out by Finnish scientists found that ketchup could cut low-density lipoprotein, aka 'bad cholesterol'.
- 4. It improves your eyesight:** As well as being high in vitamin C and low in fat, ketchup contains vitamin A, which is key for a healthy immune system and, perhaps crucially, good vision.
- 5. It makes actually healthy food bearable to eat:** Let's be honest here - despite the health benefits above, ketchup is also packed with sugar and salt, so it's possibly not the best thing for a serious health kick.

Description of Tomato Ketchup Machine

Machinery for Tomato Ketchup includes the following:

- Fruit Mill
- Fruit Pulper

- Cooking Kettle
- Pulp Collection Tank
- Vacuum Filling Machine
- Crown Corking
- Boiler
- Pouch Packaging Machine
- MS pipeline
- Installation & Commissioning

Tomato ketchup machines is mainly used to produce final eatable Tomato sauce from the raw material. With the help of these machines the work of washing, pulping, mixing, homogenizing, boiling, filling & sealing completes in a very short span.

Tomato Ketchup Market Analysis

According to the "**India Ketch Up, Pizza & Pasta Sauces Market Outlook, 2023**" report. Tomato Ketchup market is primarily driven by the growing demand for fast food and increasing number of QSRs across the country.

According to the report, currently, the market for tomato ketchups and sauces is anticipated to reach to more than INR 2000 crores. The major companies in this market are Swiss company Nestle with its brand Maggi, which holds a lion share of more than a third of share in the market, Hindustan Unilever Limited with its brand Kissan, that holds a share of more than a quarter of the market and G.D. Foods with Tops brand. These three companies together hold the market share of more than three-fourth of the total market of ketchup and sauces.

Tomato Ketchup Manufacturing Process

- Procurement of tomatoes.
- Firstly, washing of tomatoes and then sort the good quality tomatoes.
- After that put the chopped tomato into the twin pulper, which separate seeds, skins, and stems from the pulp.
- **Cooking & add ingredients:** Then the pulp is pumped into cooking tanks or kettles and heated to boiling. Foaming may occur if fresh tomato pulp is used, but can be corrected with anti-foaming compounds or compressed air. Precise amounts of sweeteners, vinegar, salt, spices, and flavourings are added to the tomato pulp. Most spices are added early in the cooking process.
- **Finishing:** Once the cooking is complete, the ketchup mixture passes through a finishing machine. Finishers remove excess fibre and particles through screens, creating a smoother consistency.
- **Removing Air:** The ketchup must be de-aerated to prevent discoloration and growth of bacteria. Excess air might also create unattractive air pockets and impede the closure process.
- **Filling:** To prevent contamination, the ketchup passes from the receiving tanks to the filling machines at a temperature not lower than 190°F (88°C). The containers are filled with the ketchup and immediately sealed to retain the freshness of the product.
- Cooling
- Labelling & Packaging

Machinery & Equipment's required:

S.N.	Name	Cost
1	Fruit Crusher	21,000
2	Pulper	35,000
3	Kettle	42,000
4	Pulp collection Tank	21,000
5	Vacuum filler	45,000
6	Crown corking Machine	10,500
7	Boiler	2,10,000
8	Pouch packaging	1,15,000
9	Ms Pipeline	15,000
10	Installation commission	25,000
	Total	5,39,500

- ❖ 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 Tomato Ketchup Plant.

Includes:

1 skilled Labour

4-5 Unskilled Labour

Raw Material Requirement of Tomato Sauce

S.N.	Particulars	Rate per KG
1	Tomato	10
2	Onion Powder	70
3	Garlic powder	70
4	Red chilli powder	150
5	Green Chilli	49-55
6	Pumpkin	16
7	Acetic Acid	110
8	Citric Acid	80
9	Sodium Benzoate	150
10	Potassium Solvate	300
11	Ginger	52-57

Average raw material cost per KG: Rs. 20-25

Packaging Cost of Tomato Sauce

Pouch Packaging

S.N.	Particulars	Cost per packet/ KG
1	250 Gram	Rs. 3.56 per packet
2	400 Gram	Rs. 4.23 per packet
3	1 KG	Rs. 5.44 per packet
4	8 Grams	Rs. 210 per KG

Average packaging cost per KG: Rs. 6

Size of the product

Tomato Ketchup are packed in three types of packaging product with different sizes.

Pouch Packaging Size

- 8 gram
- 100 gram
- 250 gram
- 500 gram
- 1 KG

Tomato Ketchup 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

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 : Tomato Ketchup
Name of the project / business
- 6** activity proposed :
- 7** Cost of Project : **Rs.** 6.77
- 8** **Means of Finance**
- Term Loan **Rs.** 6.09 Lacs
25% of 6.77 Lacs
- KVIC Margin Money **Rs.** (1.69 Lacs)
- Own Capital **Rs.** 1.18 Lacs
- 9** Debt Service Coverage Ratio :
- 10** Pay Back Period : 5 years
- 11** Project Implementation Period : 6 months
- 12** Employment :
- 13** Power Requirement : 7 KW connection
Tomato, sugar, citric acid
- 14** Major Raw materials :
Estimated Annual Sales Turnover 44 Lacs (at 50% capacity)
- 15** :
16 Detailed Cost of Project & Means of Finance

COST OF PROJECT

(Rs. In Lacs)

Particulars	Amount
Land	
Building & Civil Work	-
Plant & Machinery	6.37
Furniture & Fixtures	0.40

MEANS OF FINANCE

Pre-operative Expenses	
Contingencies	
Working Capital Requirement	5.00
Total	11.77

Particulars	Amount
Own Contribution	1.18
Bank Finance	6.09
working capital from bank	9.00
Total	16.27
KVIC Margin Monery	25% of 6.77 Lacs (1.69 Lacs)

FINANCIAL ASSISTANCE REQUIRED

Term Loan of Rs. 6.09 Lacs and Working Capital limit of Rs. 4.50 Lacs

COST OF PROJECT

PARTICULARS	AMOUNT	AMOUNT	AMOUNT
		10.00%	90.00%
Building Civil Work			
Plant & Machinery	6.37	0.64	5.73
Furniture & Fixtures and Other Assets	0.40	0.04	0.36
Working capital	5.00	0.50	4.50
Total	11.77	1.28	10.59

MEANS OF FINANCE

PARTICULARS	AMOUNT
Own Contribution	1.18
Bank Loan	6.09
Working capital Limit	4.50
Total	11.77

COMPUTATION OF PRODUCTION OF TOMATO KETCHUP

Items to be Manufactured		
Tomato Ketchup		
machine capacity per day		100 KG per hour
machine capacity per annum		192000KG
wastage		5%
Raw Material Requirement	202,105	KG

Production of Tomato Ketchup		
Production	Capacity	KG
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

Raw Material Cost			
Year	Capacity	KG	Amount
	Utilisation		(Rs. in lacs)
1st year	50%	25.00	25.26
2nd year	55%	25.50	28.35
3rd year	60%	26.00	31.53
4th year	65%	26.50	34.81
5th year	70%	27.00	38.20

Packaging Charges			
Raw Material	Bottle	Rate per Bottle	Amount (Rs. in lacs)
1st year	96,000	6.00	5.76
2nd year	105,600	6.50	6.86
3rd year	115,200	7.00	8.06
4th year	124,800	7.50	9.36
5th year	134,400	8.00	10.75

<u>COMPUTATION OF SALE</u>						
Particulars	1st year	2nd year	3rd year	4th year	5th year	
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	
Net Sale	88,000	104,800	114,400	124,000	133,600	
sale price per KG	50.00	51.00	52.00	53.00	54.00	
Sales (in Lacs)	44.00	53.45	59.49	65.72	72.14	

BREAK UP OF LABOUR CHARGES

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

BREAK UP OF STAFF Charges

Particulars	Wages	No of	Total
	Per Month	Employees	Salary
Accountant	12000	1	12000
Helper	7000	1	7000
Total Salary Per Month			19000
Total Annual Labour Charges	(in Lacs)		2.28

Utility Charges at 100% capacity (per month)

Particulars	value	Description
Power connection required	7	KWH
consumption per day	56	units
Consumption per month	1400	units
Rate per Unit	7	Rs.
power Bill per month	9800	Rs.

PROJECTED PROFITABILITY STATEMENT					
	-	-	-		
PARTICULARS	1st year	2nd year	3rd year	4th year	5th year
Capacity Utilisation %	50%	55%	60%	65%	70%
<u>SALES</u>					
Gross Sale					
Tomato Ketchup	44.00	53.45	59.49	65.72	72.14
Total	44.00	53.45	59.49	65.72	72.14
<u>COST OF SALES</u>					
Raw Mateiral Consumed	25.26	28.35	31.53	34.81	38.20
Elecricity Expenses	1.18	1.29	1.42	1.57	1.72
Depriciation	1.00	0.85	0.72	0.62	0.53
Consumables	1.32	1.60	1.78	1.64	1.44
Repair & maintenace	0.88	1.18	1.31	1.45	1.59
other direct expenses	1.19	1.44	1.61	1.77	1.95
Bottle charges	5.76	6.86	8.06	9.36	10.75
Cost of Production	36.58	41.57	46.44	51.22	56.17
Add: Opening Stock /WIP	-	3.05	3.46	3.87	4.27
Less: Closing Stock /WIP	3.05	3.46	3.87	4.27	4.68
Cost of Sales	33.53	41.16	46.03	50.82	55.76
GROSS PROFIT	10.47	12.29	13.46	14.90	16.38
salary to staff	2.28	2.51	2.76	3.03	3.34
Interest on Term Loan	0.60	0.57	0.46	0.35	0.05
Interest on working Capital	0.50	0.50	0.50	0.50	0.50
Rent	3.60	3.96	4.36	4.79	5.27

Selling & adm Exp	1.32	2.14	2.68	2.96	3.39
TOTAL	8.30	9.67	10.75	11.63	12.54
NET PROFIT	2.17	2.62	2.71	3.27	3.84
Taxation					
PROFIT (After Tax)	2.17	2.62	2.71	3.27	3.84

PROJECTED BALANCE SHEET

PARTICULARS	1st year	2nd year	3rd year	4th year	5th year
<u>Liabilities</u>					
Capital					
opening balance		2.34	3.47	4.58	6.15
<i>Add:- Own Capital</i>	1.18				
Add:- Retained Profit	2.17	2.62	2.71	3.27	3.84
Less:- Drawings	1.00	1.50	1.60	1.70	2.00
Closing Blance	2.34	3.47	4.58	6.15	7.99
Subsidy Reserve	1.69	1.69	1.69	-	-
Term Loan	5.60	4.62	3.63	0.96	0.06
Working Capital Limit	4.50	4.50	4.50	4.50	4.50
Sundry Creditors	1.26	1.32	1.58	1.74	1.91
Provisions & Other Liab	0.30	0.40	0.55	0.66	0.83
TOTAL :	15.70	16.00	16.53	14.01	15.28
<u>Assets</u>					
Fixed Assets (Gross)	6.77	6.77	6.77	6.77	6.77
Gross Dep.	1.00	1.84	2.57	3.18	3.71
Net Fixed Assets	5.78	4.93	4.20	3.59	3.06
FD of Subsidy	1.69	1.69	1.69		
Current Assets					
Sundry Debtors	1.47	1.78	2.23	2.25	2.40
Stock in Hand	5.15	5.83	6.50	7.17	7.86
Cash and Bank	1.61	1.77	1.91	1.01	1.97
TOTAL :	15.70	16.00	16.53	14.01	15.31

PROJECTED CASH FLOW STATEMENT

PARTICULARS	1st year	2nd year	3rd year	4th year	5th year
<u>SOURCES OF FUND</u>					
Own Margin	1.18				
Net Profit	2.17	2.62	2.71	3.27	3.84
Depreciation & Exp. W/off	1.00	0.85	0.72	0.62	0.53
Increase in Cash Credit	4.50	-	-	-	-
Increase In Term Loan	6.09	-	-	-	-
Increase in Creditors	1.26	0.06	0.25	0.16	0.17
Increase in Provisions & Oth lib	0.30	0.10	0.15	0.11	0.17
increase in subsidy	1.69				
TOTAL :	18.19	3.63	3.84	4.16	4.70
<u>APPLICATION OF FUND</u>					
Increase in Fixed Assets	6.77				
Increase in Stock	5.15	0.67	0.67	0.67	0.70
Increase in Debtors	1.47	0.31	0.45	0.01	0.16
Repayment of Term Loan	0.49	0.98	0.98	2.67	0.88
Increase in FD	1.69	-	-	-	
Drawings	1.00	1.50	1.60	1.70	2.00
Taxation	-	-	-	-	-
TOTAL :	16.57	3.47	3.70	5.06	3.73
Opening Cash & Bank Balance	-	1.61	1.77	1.91	1.01
Add : Surplus	1.61	0.16	0.13	0.90	0.97
Closing Cash & Bank Balance	1.61	1.77	1.91	1.01	1.97

COMPUTATION OF CLOSING STOCK & WORKING CAPITAL

PARTICULARS	1st year	2nd year	3rd year	4th year	5th year
<u>Finished Goods</u>					
	3.05	3.46	3.87	4.27	4.68
<u>Raw Material</u>					
	2.11	2.36	2.63	2.90	3.18
Closing Stock	5.15	5.83	6.50	7.17	7.86

COMPUTATION OF WORKING CAPITAL REQUIREMENT

TRADITIONAL METHOD					
Particulars	Amount	Own Margin		Bank Finance	
Finished Goods & Raw Material	5.15				
Less : Creditors	1.26				
Paid stock	3.89	10%	0.39	90%	3.50
Sundry Debtors	1.47	10%	0.15	90%	1.32
	5.36		0.54		4.82
WORKING CAPITAL LIMIT DEMAND (from Bank)					
				4.50	

2nd Method		
PARTICULARS	1st year	2nd year
Total Current Assets	8.23	9.38
Other Current Liabilities	1.56	1.72
Working Capital Gap	6.67	7.66
Min Working Capital		
25% of WCG	1.67	1.91
Actual NWC	2.17	3.16
item III - IV	5.00	5.74
item III - V	4.50	4.50
MPBF (Lower of VI & VII)	4.50	4.50

3rd Method		
PARTICULARS	1st year	2nd year
Total Current Assets	8.23	9.38
Other Current Liabilities	1.56	1.72
Working Capital Gap	6.67	7.66
Min Working Capital		
25% of Current Assets	2.06	2.35
Actual NWC	2.17	3.16
item III - IV	4.61	5.31
item III - V	4.50	4.50
MPBF (Lower of VI & VII)	4.50	4.50

COMPUTATION OF DEPRECIATION

Description	Plant & Machinery	Furniture	TOTAL
Rate of Depreciation	15.00%	10.00%	
Opening Balance	-	-	-
Addition	6.37	0.40	6.77
Total	6.37	0.40	6.77
Less : Depreciation	0.96	0.04	1.00
WDV at end of Year	5.42	0.36	5.78
Additions During The Year	-	-	-
Total	5.42	0.36	5.78
Less : Depreciation	0.81	0.04	0.85
WDV at end of Year	4.60	0.32	4.93
Additions During The Year	-	-	-
Total	4.60	0.32	4.93
Less : Depreciation	0.69	0.03	0.72
WDV at end of Year	3.91	0.29	4.20
Additions During The Year	-	-	-
Total	3.91	0.29	4.20
Less : Depreciation	0.59	0.03	0.62
WDV at end of Year	3.33	0.26	3.59
Additions During The Year	-	-	-
Total	3.33	0.26	3.59
Less : Depreciation	0.50	0.03	0.53
WDV at end of Year	2.83	0.24	3.06
s	-	-	-
Total	2.83	0.24	3.06

Less : Depreciation	0.42	0.02	0.45
WDV at end of Year	2.40	0.21	2.62
Less : Depreciation	0.36	0.02	0.38
WDV at end of Year	2.04	0.19	2.23
Less : Depreciation	0.31	0.02	0.33
WDV at end of Year	1.74	0.17	1.91

CALCULATION OF D.S.C.R

PARTICULARS	1st year	2nd year	3rd year	4th year	5th year
CASH ACCRUALS	3.16	3.47	3.43	3.89	4.37
Interest on Term Loan	0.60	0.57	0.46	0.35	0.05
Total	3.77	4.04	3.89	4.24	4.41
<u>REPAYMENT</u>					
Instalment of Term Loan	0.49	0.98	0.98	2.67	0.88
Interest on Term Loan	0.60	0.57	0.46	0.35	0.05
Total	1.10	1.55	1.44	3.02	0.93
DEBT SERVICE COVERAGE RATIO	3.44	2.60	2.70	1.40	4.76
AVERAGE D.S.C.R.	2.98				

REPAYMENT SCHEDULE OF TERM LOAN

Interest 11.00%

Year	Particulars	Amount	Addition	Total	Interest	Repayment	Closing Balance
1st	Opening Balance						
	1st month	-	6.09	6.09	-	-	6.09
	2nd month	6.09	-	6.09	0.06	-	6.09
	3rd month	6.09	-	6.09	0.06	-	6.09
	4th month	6.09	-	6.09	0.06		6.09
	5th month	6.09	-	6.09	0.06		6.09
	6th month	6.09	-	6.09	0.06		6.09
	7th month	6.09	-	6.09	0.06	0.082	6.01
	8th month	6.01	-	6.01	0.06	0.082	5.93
	9th month	5.93	-	5.93	0.05	0.082	5.85
	10th month	5.85	-	5.85	0.05	0.082	5.77
	11th month	5.77	-	5.77	0.05	0.082	5.68
	12th month	5.68	-	5.68	0.05	0.082	5.60
					0.60	0.492	
2nd	Opening Balance						
	1st month	5.60	-	5.60	0.05	0.082	5.52
	2nd month	5.52	-	5.52	0.05	0.082	5.44
	3rd month	5.44	-	5.44	0.05	0.082	5.36
	4th month	5.36	-	5.36	0.05	0.082	5.27
	5th month	5.27	-	5.27	0.05	0.082	5.19
	6th month	5.19	-	5.19	0.05	0.082	5.11
	7th month	5.11	-	5.11	0.05	0.082	5.03
	8th month	5.03	-	5.03	0.05	0.082	4.95
	9th month	4.95	-	4.95	0.05	0.082	4.86
	10th month	4.86	-	4.86	0.04	0.082	4.78
	11th month	4.78	-	4.78	0.04	0.082	4.70
	12th month	4.70	-	4.70	0.04	0.082	4.62

				0.57	0.984		
3rd	Opening Balance						
	1st month	4.62	-	4.62	0.04	0.082	4.54
	2nd month	4.54	-	4.54	0.04	0.082	4.45
	3rd month	4.45	-	4.45	0.04	0.082	4.37
	4th month	4.37	-	4.37	0.04	0.082	4.29
	5th month	4.29	-	4.29	0.04	0.082	4.21
	6th month	4.21	-	4.21	0.04	0.082	4.13
	7th month	4.13	-	4.13	0.04	0.082	4.04
	8th month	4.04	-	4.04	0.04	0.082	3.96
	9th month	3.96	-	3.96	0.04	0.082	3.88
	10th month	3.88	-	3.88	0.04	0.082	3.80
	11th month	3.80	-	3.80	0.03	0.082	3.72
	12th month	3.72	-	3.72	0.03	0.082	3.63
				0.46	0.984		
4th	Opening Balance						
	1st month	3.63	-	3.63	0.03	0.082	3.55
	2nd month	3.55	-	3.55	0.03	0.082	3.47
	3rd month	3.47	-	3.47	0.03	0.082	3.39
	4th month	3.39	-	3.39	0.03	0.082	3.31
	5th month	3.31	-	3.31	0.03	0.082	3.22
	6th month	3.22	-	3.22	0.03	0.082	3.14
	7th month	3.14	-	3.14	0.03	0.082	3.06
	8th month	3.06	-	3.06	0.03	0.082	2.98
	9th month	2.98	-	2.98	0.03	0.082	2.90
	10th month	2.90	-	2.90	0.03	0.082	2.81
	11th month	2.81	-	2.81	0.03	0.082	2.73
	12th month(Subsidy adjusted)	2.73	-	2.73	0.03	1.772	0.96
				0.35	2.674		
5th	Opening Balance						
	1st month	0.96	-	0.96	0.01	0.082	0.88

2nd month	0.88	-	0.88	0.01	0.082	0.80
3rd month	0.80	-	0.80	0.01	0.082	0.71
4th month	0.71	-	0.71	0.01	0.082	0.63
5th month	0.63	-	0.63	0.01	0.082	0.55
6th month	0.55	-	0.55	0.01	0.082	0.47
7th month	0.47	-	0.47	0.00	0.082	0.39
8th month	0.39	-	0.39	0.00	0.082	0.30
9th month	0.30	-	0.30	0.00	0.082	0.22
10th month	0.22	-	0.22	0.00	0.082	0.14
11th month	0.14	-	0.14	0.00	0.082	0.06
12th month	0.06	-	0.06	0.00	0.060	-
				0.05	0.88	

DOOR TO DOOR	60 MONTHS
MORATORIUM PERIOD	6 MONTHS
REPAYMENT PERIOD	54 MONTHS

Supplier Details:

Divya- Om process Machinery

Address:

Ground floor 17/15, street no. 15,
Swaroop Nagar, Delhi



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