# PROJECT REPORT

# Of

# CHAPATI MAKING MACHINE

## PURPOSE OF THE DOCUMENT

This particular pre-feasibility is regarding **Chapati Making Machine**.

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.]

SAMADHAN
Nurturing Dreams - Innovative Solutions

**Lucknow Office: Sidhivinayak Building , 27/1/B, Gokhlley Marg, Lucknow-226001**

**Delhi Office : Multi Disciplinary Training Centre, Gandhi Darshan Rajghat, New Delhi 110002**

**Email : info@udyami.org.in**
**Contact : +91 7526000333, 444, 555**

# CHAPATI MAKING MACHINE

## Introduction

Chapati also known as roti, safati, shabaati, phulka and roshi, is an unleavened flatbread originating from the Indian subcontinent and staple in India, Nepal, Bangladesh, Pakistan, Sri Lanka, East Africa and the Caribbean. Chapatis are made of whole wheat flour known as atta, mixed into dough with water, edible oil and optional salt in a mixing utensil called a parat, and is cooked on a tava (flat skillet).

It is a common staple in the Indian subcontinent as well as amongst expatriates from the Indian subcontinent throughout the world. Chapatis were also introduced to other parts of the world by immigrants from the Indian subcontinent, particularly by Indian merchants to Central Asia, Southeast Asia, East Africa, and the Caribbean islands.

## Cooking

Chapatis are made using a soft dough comprising wheat flour, salt and water. It is more finely ground than most western-style whole wheat flours. Traditionally, roti (and rice) are prepared without salt to provide a bland background for spiced dishes.

Chapati dough is typically prepared with 'flour, salt and water, kneaded with the knuckles of the hand made into a fist and left to proof for at least 10 or 15 minutes to an hour for the gluten in the dough to develop. After proofing, the dough becomes softer and more pliable. Small portions of the dough are pinched off and formed into round balls that are pressed between the two palms to form discs which are then dipped into flour and rolled out on a circular rolling board (a chakla), using a rolling pin known as a velan or belan, into a flat disc. There are also automatic roti makers which automate the whole process

### Ingredients

important ingredients of Chapati include – Flour, Water.

## Health Benefit of Chapati

A plain roti is an excellent source of soluble fibre, which helps lower blood cholesterol levels, prevents constipation and helps keep our digestive system healthy. Loaded with complex carbohydrates that give you sustained energy and it can keep you satiated for hours. Other benefits of chapatis are as follow:

1. Enriched with nutrients.
2. Good for skin.
3. Power packed with energy
4. It prevent diseases.
5. Maintain haemoglobin level.

## Description of Chapati Making Machine

**Machinery for Chapati includes the following**:

- Dough Mixer
- Main Chapati making machine

Chapati making machine is mainly used to produce final eatable chapati from the dough prepared in the dough mixer. With the help of this machine the work of Rolling, heating completes in a very short span.

## Chapati Market Analysis

Chapati, a traditional staple food of Indians, is unleavened flat bread made from whole wheat flour. With rapidly changing lifestyles, changing socio-economic trends and increasing urbanization and consumerism there is a rising demand for convenience foods which require minimum or no preparation time particularly the ready-to-eat, because of all these reasons machines for chapatti has been evolved, which make it easy to prepare chapatti.

In India Around 70% of population eat chapati on daily basis in every meal. Manufacturers are introducing different types of machinery in

different sizes and ranges, targeting consumers from low-income groups, so that chapatti can be prepare easily.

## Chapati Making Machine Manufacturing Process

- Firstly, pour the Flour and water in proportionate ratio into the dough mixer.
- After that start the mixer so that dough can be prepare properly.
- Then put the dough into the Chapati machine for rolling of chapatti.
- After that rolled chapati is moved towards heater/flat Tava, which heat the chapati to make a final product.

### Machinery &Equipment's required:

| Name | Cost |
|---|---|
| Dough Mixer | 30000 |
| Chapati Machine | 300000 |
| **Total** | 3,00,000 |

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

### Land &Building required:

Land required 500 Square Feet (approx.)

Approximate rent for the same is 10000.

### Labour Requirement:

2-3 Manpower is required for the chapatti machine.

Includes:

1 skilled Labour

1-2 Unskilled Labour

## Raw Material Requirement of chapti

- **Flour**
- **Water**
- **Salt (if required)**

*Average raw material cost per KG: Rs. 25-30*

## Chapati Unit 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** | | |
| **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 | : | Chapati | | |
| **6** | Name of the project / business activity proposed : | | | | |
| **7** | Cost of Project | : | | **Rs.** 4.39 | |
| **8** | **Means of Finance** | | | | |
| | Term Loan | | | **Rs.** 3.95 | Lacs |
| | KVIC Margin Money | | | **Rs.** 25% of 4.39 Lacs (1.10Lacs) | |
| | Own Capital | | | **Rs.** 0.55 | Lacs |
| **9** | Debt Service Coverage Ratio | : | | | |
| **10** | Pay Back Period | : | | 4 years | |
| **11** | Project Implementation Period | : | | 6 months | |
| **12** | Employment | : | | | |
| **13** | Power Requirement | : | | 3 KW Connection | |
| **14** | Major Raw materials | : | | Flour, water | |
| **15** | Estimated Annual Sales Turnover | : | | 14.34 Lacs (at 50% capacity) | |

**16** Detailed Cost of Project & Means of Finance

**COST OF PROJECT**

(Rs. In Lacs)

| Particulars | Amount |
|---|---|
| Land | |
| Building & Civil Work | - |

| | |
|---|---|
| Plant & Machinery | 3.89 |
| Furniture & Fixtures | 0.50 |
| Pre-operative Expenses | |
| Contingencies | |
| Working Capital Requirement | 1.11 |
| **Total** | 5.51 |

**MEANS OF FINANCE**

| **Particulars** | **Amount** |
|---|---|
| Own Contribution | 0.55 |
| Bank Finance | 3.95 |
| working capital from bank | 1.00 |
| **Total** | 5.51 |

KVIC Margin (25% of 4.39)
Monery Rs. 1,09,750

**FINANCIAL ASSISTANCE REQUIRED**

Term Loan of Rs. 3.95 Lacs and Working Capital limit of Rs. 1.00 Lacs

**COST OF PROJECT**

| PARTICULARS | AMOUNT | AMOUNT | AMOUNT |
|---|---|---|---|
| | | 10.00% | 90.00% |
| **Building Civil Work** | | | |
| **Plant & Machinery** | 3.89 | 0.39 | 3.50 |
| **Furniture & Fixtures and Other Assets** | 0.50 | 0.05 | 0.45 |
| **Working capital** | 1.11 | 0.11 | 1.00 |
| **Total** | **5.51** | **0.65** | **4.95** |

**MEANS OF FINANCE**

| PARTICULARS | AMOUNT |
|---|---|
| Own Contribution | 0.55 |
| Bank Loan | 3.95 |
| Working capital Limit | 1.00 |
| **Total** | **5.51** |

## COMPUTATION OF PRODUCTION OF CHAPATI

**Items to be Manufactured**

Chapati

| | | |
|---|---|---|
| Machine Capacity | 800 | Chapati Per Hour |
| machine capacity per day | 4800 | Chapati |
| machine capacity per annum | 1152000 | Chapati |
| 1 KG of Dough Consists | 35.00 | Chapatti |
| total dough required | 32,914 | KG |

**Production of chapati**

| Production | Capacity | Chapati |
|---|---|---|
| 1st year | 50% | 576,000 |
| 2nd year | 55% | 633,600 |
| 3rd year | 60% | 691,200 |
| 4th year | 65% | 748,800 |
| 5th year | 70% | 806,400 |

| Raw Material Cost | | | |
|---|---|---|---|
| **Year** | **Capacity Utilisation** | **KG** | **Value (Rs. in lacs)** |
| 1st year | 50% | 27.00 | 4.44 |
| 2nd year | 55% | 27.50 | 4.98 |
| 3rd year | 60% | 28.00 | 5.53 |
| 4th year | 65% | 28.50 | 6.10 |
| 5th year | 70% | 29.00 | 6.68 |

**COMPUTATION OF SALE**

| **Particulars** | **1st year** | **2nd year** | **3rd year** | **4th year** | **5th year** |
|---|---|---|---|---|---|
| Op Stock | - | 2,400 | 2,640 | 2,880 | 3,120 |
| Production | 576,000 | 633,600 | 691,200 | 748,800 | 806,400 |
| Less : Closing Stock | 2,400 | 2,640 | 2,880 | 3,120 | 3,360 |
| **Net Sale** | **573,600** | **633,360** | **690,960** | **748,560** | **806,160** |
| sale price per piece | 2.50 | 2.60 | 2.70 | 2.80 | 2.90 |
| **Sales (in Lacs)** | 14.34 | 16.47 | 18.66 | 20.96 | 23.38 |

**BREAK UP OF LABOUR CHARGES**

| Particulars | Wages Per Month | No of Employees | Total Salary |
|---|---|---|---|
| Skilled | 14000 | 1 | 14000 |
| Unskilled | 12000 | 2 | 24000 |
| Total Salary Per Month | | | 38000 |
| **Total Annual Labour Charges** | **(in Lacs)** | | **4.56** |

**BREAK UP OF STAFF Charges**

| Particulars | Wages Per Month | No of Employees | Total Salary |
|---|---|---|---|
| supervisor | 12000 | 1 | 12000 |
| Helper | 8000 | 1 | 8000 |
| Total Salary Per Month | | | 20000 |
| **Total Annual Labour Charges** | **(in Lacs)** | | **2.40** |

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

| Particulars | value | Description |
|---|---|---|
| Power connection required | 3 | KWH |
| consumption per day | 24 | units |
| Consumption per month | 480 | units |
| Rate per Unit | 10 | Rs. |
| power Bill per month | 4800 | Rs. |

**PROJECTED PROFITABILITY STATEMENT**

| PARTICULARS | 1st year | 2nd year | 3rd year | 4th year | 5th year |
|---|---|---|---|---|---|
| Capacity Utilisation % | **50%** | **55%** | **60%** | **65%** | **70%** |
| **SALES** | | | | | |
| **Gross Sale** | | | | | |
| Chapati | 14.34 | 16.47 | 18.66 | 20.96 | 23.38 |
| **Total** | **14.34** | **16.47** | **18.66** | **20.96** | **23.38** |
| **COST OF SALES** | | | | | |
| Raw Material Consumed | 4.44 | 4.98 | 5.53 | 6.10 | 6.68 |
| Electricity Expenses | 0.58 | 0.66 | 0.76 | 0.88 | 1.01 |
| Depreciation | 0.63 | 0.54 | 0.46 | 0.40 | 0.34 |
| Consumables | 0.57 | 0.66 | 0.75 | 0.84 | 0.94 |
| Repair & maintenance | 0.29 | 0.66 | 0.75 | 0.84 | 0.94 |
| other direct expenses | 0.29 | 0.49 | 0.56 | 0.63 | 0.94 |
| Water bill | 0.60 | 0.66 | 0.73 | 0.80 | 0.88 |
| **Cost of Production** | 7.40 | 8.65 | 9.53 | 10.47 | 11.71 |
| **Add: Opening Stock /WIP** | - | 0.03 | 0.04 | 0.04 | 0.04 |
| **Less: Closing Stock /WIP** | 0.03 | 0.04 | 0.04 | 0.04 | 0.05 |
| Cost of Sales | 7.37 | 8.65 | 9.53 | 10.47 | 11.71 |
| **GROSS PROFIT** | **6.97** | **7.82** | **9.13** | **10.49** | **11.67** |
| salary to staff | 2.40 | 2.64 | 2.90 | 3.19 | 3.35 |
| Interest on Term Loan | 0.39 | 0.35 | 0.25 | 0.16 | - |
| Interest on working Capital | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 |
| Rent | 1.20 | 1.32 | 1.45 | 1.60 | 1.84 |
| Selling & adm Exp | 1.00 | 1.32 | 1.49 | 1.68 | 2.34 |

| **TOTAL** | **5.10** | **5.73** | **6.21** | **6.74** | **7.64** |
|---|---|---|---|---|---|
| NET PROFIT | 1.87 | 2.09 | 2.92 | 3.75 | 4.03 |
| Taxation | | | | | |
| PROFIT (After Tax) | 1.87 | 2.09 | 2.92 | 3.75 | 4.03 |

**PROJECTED BALANCE SHEET**

| PARTICULARS | 1st year | 2nd year | 3rd year | 4th year | 5th year |
|---|---|---|---|---|---|
| ***Liabilities*** | | | | | |
| Capital | | | | | |
| opening balance | | 1.67 | 2.25 | 3.17 | 4.42 |
| *Add:- Own Capital* | 0.55 | | | | |
| Add:- Retained Profit | 1.87 | 2.09 | 2.92 | 3.75 | 4.03 |
| Less:- Drawings | 0.75 | 1.50 | 2.00 | 2.50 | 3.50 |
| Closing Blance | 1.67 | 2.25 | 3.17 | 4.42 | 4.95 |
| Subsidy Reserve | 1.10 | 1.10 | 1.10 | - | - |
| Term Loan | 3.53 | 2.69 | 1.85 | 0.00 | - |
| Working Capital Limit | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| Sundry Creditors | 0.19 | 0.21 | 0.23 | 0.38 | 0.39 |
| Provisions & Other Liab | 0.30 | 0.40 | 0.55 | 0.66 | 0.83 |
| **TOTAL :** | **7.79** | **7.65** | **7.90** | **6.46** | **7.17** |
| ***Assets*** | | | | | |
| **Fixed Assets ( Gross)** | 4.39 | 4.39 | 4.39 | 4.39 | 4.39 |
| Gross Dep. | 0.63 | 1.18 | 1.64 | 2.03 | 2.37 |
| **Net Fixed Assets** | **3.76** | **3.22** | **2.76** | **2.36** | **2.02** |
| FD of Subsidy | 1.10 | 1.10 | 1.10 | | |
| **Current Assets** | | | | | |
| Sundry Debtors | 0.60 | 0.69 | 0.93 | 1.31 | 1.46 |
| Stock in Hand | 0.77 | 0.87 | 1.19 | 1.57 | 1.72 |
| Cash and Bank | 1.56 | 1.78 | 1.92 | 1.23 | 1.97 |
| **TOTAL :** | **7.79** | **7.65** | **7.90** | **6.46** | **7.17** |

**PROJECTED CASH FLOW STATEMENT**

| PARTICULARS | 1st year | 2nd year | 3rd year | 4th year | 5th year |
|---|---|---|---|---|---|
| ***SOURCES OF FUND*** | | | | | |
| Own Margin | 0.55 | | | | |
| Net Profit | 1.87 | 2.09 | 2.92 | 3.75 | 4.03 |
| Depreciation & Exp. W/off | 0.63 | 0.54 | 0.46 | 0.40 | 0.34 |
| Increase in Cash Credit | 1.00 | - | - | - | - |
| Increase In Term Loan | 3.95 | - | - | - | - |
| Increase in Creditors | 0.19 | 0.02 | 0.02 | 0.15 | 0.01 |
| Increase in Provisions & Oth lib | 0.30 | 0.10 | 0.15 | 0.11 | 0.17 |
| increase in subsidy | 1.10 | | | | |
| **TOTAL :** | **9.59** | **2.75** | **3.55** | **4.41** | **4.55** |
| ***APPLICATION OF FUND*** | | | | | |
| Increase in Fixed Assets | 4.39 | | | | |
| Increase in Stock | 0.77 | 0.09 | 0.33 | 0.38 | 0.15 |
| Increase in Debtors | 0.60 | 0.09 | 0.25 | 0.38 | 0.15 |
| Repayment of Term Loan | 0.42 | 0.84 | 0.84 | 1.85 | - |
| Increase in FD | 1.10 | - | - | | |
| Drawings | 0.75 | 1.50 | 2.00 | 2.50 | 3.50 |
| Taxation | - | - | - | - | - |
| **TOTAL :** | **8.03** | **2.52** | **3.41** | **5.10** | **3.80** |
| | | | | | |
| Opening Cash & Bank Balance | - | 1.56 | 1.78 | 1.92 | 1.23 |
| Add : Surplus | 1.56 | 0.23 | 0.14 | - 0.70 | 0.74 |
| Closing Cash & Bank Balance | **1.56** | **1.78** | **1.92** | **1.23** | **1.97** |

**COMPUTATION OF CLOSING STOCK & WORKING CAPITAL**

| PARTICULARS | 1st year | 2nd year | 3rd year | 4th year | 5th year |
|---|---|---|---|---|---|
| **Finished Goods** | | | | | |
| | 0.03 | 0.04 | 0.04 | 0.04 | 0.05 |
| **Raw Material** | | | | | |
| | 0.74 | 0.83 | 1.15 | 1.52 | 1.67 |
| **Closing Stock** | **0.77** | **0.87** | **1.19** | **1.57** | **1.72** |

**COMPUTATION OF WORKING CAPITAL REQUIREMENT**

**TRADITIONAL METHOD**

| Particulars | Amount | Own Margin | | Bank Finance | |
|---|---|---|---|---|---|
| Finished Goods & Raw Material | 0.77 | | | | |
| Less : Creditors | 0.19 | | | | |
| **Paid stock** | **0.59** | **10%** | **0.06** | **90%** | **0.53** |
| **Sundry Debtors** | **0.60** | **10%** | **0.06** | **90%** | **0.54** |
| | **1.18** | | **0.12** | | **1.07** |

**WORKING CAPITAL LIMIT DEMAND ( from Bank)** **1.00**

| **2nd Method** | | |
|---|---|---|
| **PARTICULARS** | **1st year** | **2nd year** |
| Total Current Assets | 2.93 | 3.34 |
| Other Current Liabilities | 0.49 | 0.61 |
| Working Capital Gap | 2.44 | 2.73 |
| Min Working Capital | | |
| 25% of WCG | 0.61 | 0.68 |
| Actual NWC | **1.44** | **1.73** |
| item III - IV | **1.83** | **2.05** |
| item III - V | **1.00** | **1.00** |
| MPBF (Lower of VI & VII) | **1.00** | **1.00** |

| **3rd Method** | | |
|---|---|---|
| **PARTICULARS** | **1st year** | **2nd year** |
| Total Current Assets | 2.93 | 3.34 |
| Other Current Liabilities | 0.49 | 0.61 |
| Working Capital Gap | 2.44 | 2.73 |
| Min Working Capital | | |
| 25% of Current Assets | **0.73** | **0.83** |
| Actual NWC | **1.44** | **1.73** |
| item III - IV | **1.71** | **1.89** |
| item III - V | **1.00** | **1.00** |
| MPBF (Lower of VI & VII) | **1.00** | **1.00** |

**COMPUTATION OF DEPRECIATION**

| Description | Plant & Machinery | Furniture | TOTAL |
|---|---|---|---|
| Rate of Depreciation | **15.00%** | **10.00%** | |
| **Opening Balance** | - | - | - |
| Addition | 3.89 | 0.50 | 4.39 |
| Total | 3.89 | 0.50 | 4.39 |
| Less : Depreciation | 0.58 | 0.05 | 0.63 |
| **WDV at end of Year** | **3.31** | **0.45** | **3.76** |
| Additions During The Year | - | - | - |
| Total | 3.31 | 0.45 | 3.76 |
| Less : Depreciation | 0.50 | 0.05 | 0.54 |
| **WDV at end of Year** | **2.81** | **0.41** | **3.22** |
| Additions During The Year | - | - | - |
| Total | 2.81 | 0.41 | 3.22 |
| Less : Depreciation | 0.42 | 0.04 | 0.46 |
| **WDV at end of Year** | **2.39** | **0.36** | **2.76** |
| Additions During The Year | - | - | - |
| Total | 2.39 | 0.36 | 2.76 |
| Less : Depreciation | 0.36 | 0.04 | 0.40 |
| **WDV at end of Year** | **2.03** | **0.33** | **2.36** |
| Additions During The Year | - | - | - |
| Total | 2.03 | 0.33 | 2.36 |
| Less : Depreciation | 0.30 | 0.03 | 0.34 |
| **WDV at end of Year** | **1.73** | **0.30** | **2.02** |
| s | - | - | - |

| | | | |
|---|---|---|---|
| Total | 1.73 | 0.30 | 2.02 |
| Less : Depreciation | 0.26 | 0.03 | 0.29 |
| **WDV at end of Year** | **1.47** | **0.27** | **1.73** |
| Less : Depreciation | 0.22 | 0.03 | 0.25 |
| **WDV at end of Year** | **1.25** | **0.24** | **1.49** |
| Less : Depreciation | 0.19 | 0.02 | 0.21 |
| **WDV at end of Year** | **1.06** | **0.22** | **1.28** |

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

| **PARTICULARS** | **1st year** | **2nd year** | **3rd year** | **4th year** |
|---|---|---|---|---|
| | | | | |
| CASH ACCRUALS | 2.50 | 2.63 | 3.38 | 4.15 |
| Interest on Term Loan | 0.39 | 0.35 | 0.25 | 0.16 |
| Total | 2.89 | 2.97 | 3.63 | 4.31 |
| | | | | |
| **REPAYMENT** | | | | |
| Instalment of Term Loan | 0.42 | 0.84 | 0.84 | 1.85 |
| Interest on Term Loan | 0.39 | 0.35 | 0.25 | 0.16 |
| | | | | |
| Total | 0.81 | 1.19 | 1.09 | 2.01 |
| | | | | |
| **DEBT SERVICE COVERAGE RATIO** | **3.57** | **2.51** | **3.32** | **2.14** |
| **AVERAGE D.S.C.R.** | **2.88** | | | |

## REPAYMENT SCHEDULE OF TERM LOAN

| | | | | | Interest | 11.00% |
|---|---|---|---|---|---|---|
| **Year** | **Particulars** | **Amount** | **Addition** | **Total** | **Interest** | **Repayment** | **Closing Balance** |
| **ist** | Opening Balance | | | | | | |
| | 1st month | - | 3.95 | 3.95 | - | - | 3.95 |
| | 2nd month | 3.95 | - | 3.95 | 0.04 | - | 3.95 |
| | 3rd month | 3.95 | - | 3.95 | 0.04 | - | 3.95 |
| | 4th month | 3.95 | - | 3.95 | 0.04 | | 3.95 |
| | 5th month | 3.95 | - | 3.95 | 0.04 | | 3.95 |
| | 6th month | 3.95 | - | 3.95 | 0.04 | | 3.95 |
| | 7th month | 3.95 | - | 3.95 | 0.04 | 0.070 | 3.88 |
| | 8th month | 3.88 | - | 3.88 | 0.04 | 0.070 | 3.81 |
| | 9th month | 3.81 | - | 3.81 | 0.03 | 0.070 | 3.74 |
| | 10th month | 3.74 | - | 3.74 | 0.03 | 0.070 | 3.67 |
| | 11th month | 3.67 | - | 3.67 | 0.03 | 0.070 | 3.60 |
| | 12th month | 3.60 | - | 3.60 | 0.03 | 0.070 | 3.53 |
| | | | | | 0.39 | 0.420 | |
| **2nd** | Opening Balance | | | | | | |
| | 1st month | 3.53 | - | 3.53 | 0.03 | 0.070 | 3.46 |
| | 2nd month | 3.46 | - | 3.46 | 0.03 | 0.070 | 3.39 |
| | 3rd month | 3.39 | - | 3.39 | 0.03 | 0.070 | 3.32 |
| | 4th month | 3.32 | - | 3.32 | 0.03 | 0.070 | 3.25 |
| | 5th month | 3.25 | - | 3.25 | 0.03 | 0.070 | 3.18 |
| | 6th month | 3.18 | - | 3.18 | 0.03 | 0.070 | 3.11 |
| | 7th month | 3.11 | - | 3.11 | 0.03 | 0.070 | 3.04 |
| | 8th month | 3.04 | - | 3.04 | 0.03 | 0.070 | 2.97 |
| | 9th month | 2.97 | - | 2.97 | 0.03 | 0.070 | 2.90 |
| | 10th month | 2.90 | - | 2.90 | 0.03 | 0.070 | 2.83 |
| | 11th month | 2.83 | - | 2.83 | 0.03 | 0.070 | 2.76 |
| | 12th month | 2.76 | - | 2.76 | 0.03 | 0.070 | 2.69 |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| | | | | | **0.35** | **0.840** | |
| **3rd** | Opening Balance | | | | | | |
| | 1st month | 2.69 | - | 2.69 | 0.02 | 0.070 | 2.62 |
| | 2nd month | 2.62 | - | 2.62 | 0.02 | 0.070 | 2.55 |
| | 3rd month | 2.55 | - | 2.55 | 0.02 | 0.070 | 2.48 |
| | 4th month | 2.48 | - | 2.48 | 0.02 | 0.070 | 2.41 |
| | 5th month | 2.41 | - | 2.41 | 0.02 | 0.070 | 2.34 |
| | 6th month | 2.34 | - | 2.34 | 0.02 | 0.070 | 2.27 |
| | 7th month | 2.27 | - | 2.27 | 0.02 | 0.070 | 2.20 |
| | 8th month | 2.20 | - | 2.20 | 0.02 | 0.070 | 2.13 |
| | 9th month | 2.13 | - | 2.13 | 0.02 | 0.070 | 2.06 |
| | 10th month | 2.06 | - | 2.06 | 0.02 | 0.070 | 1.99 |
| | 11th month | 1.99 | - | 1.99 | 0.02 | 0.070 | 1.92 |
| | 12th month | 1.92 | - | 1.92 | 0.02 | 0.070 | 1.85 |
| | | | | | **0.25** | **0.840** | |
| **4th** | Opening Balance | | | | | | |
| | 1st month | 1.85 | - | 1.85 | 0.02 | 0.070 | 1.78 |
| | 2nd month | 1.78 | - | 1.78 | 0.02 | 0.070 | 1.71 |
| | 3rd month | 1.71 | - | 1.71 | 0.02 | 0.070 | 1.64 |
| | 4th month | 1.64 | - | 1.64 | 0.02 | 0.070 | 1.57 |
| | 5th month | 1.57 | - | 1.57 | 0.01 | 0.070 | 1.50 |
| | 6th month | 1.50 | - | 1.50 | 0.01 | 0.070 | 1.43 |
| | 7th month | 1.43 | - | 1.43 | 0.01 | 0.070 | 1.36 |
| | 8th month | 1.36 | - | 1.36 | 0.01 | 0.070 | 1.29 |
| | 9th month | 1.29 | - | 1.29 | 0.01 | 0.070 | 1.22 |
| | 10th month | 1.22 | - | 1.22 | 0.01 | 0.070 | 1.15 |
| | 11th month | 1.15 | - | 1.15 | 0.01 | 0.070 | 1.08 |
| | 12th month(Subsidy adjusted) | 1.08 | - | 1.08 | 0.01 | 1.080 | 0.00 |
| | | | | | **0.16** | **1.850** | |

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

**Supplier Details:**

| | |
|---|---|
| **S L Machinery** | **Address:**<br>Plot No. 930, Tyre Wall Gali,<br>Mundka, Delhi. |

SAMADHAN
Nurturing Dreams - Innovative Solutions

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