

# PROJECT REPORT

Of

# COOKIES

## PURPOSE OF THE DOCUMENT

This particular pre-feasibility is regarding **Cookies**.

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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# COOKIES



## Introduction

A cookie is a baked or cooked food that is typically small, flat and sweet. It usually contains flour, sugar and some type of oil or fat. It may include other ingredients such as raisins, oats, chocolate chips, nuts, etc.

Cookies are often served with beverages such as milk, coffee or tea and sometimes "dunked", an approach which releases more flavour from confections by dissolving the sugars,[4] while also softening their texture.

Cookies are most commonly baked until crisp or just long enough that they remain soft, but some kinds of cookies are not baked at all. Cookies are made in a wide variety of styles, using an array of ingredients including sugars, spices, chocolate, butter, peanut butter, nuts, or dried fruits. The softness of the cookie may depend on how long it is baked.

## Classification of cookies

There are six different types of cookies, which are classified by the way the dough is handled. These types are: drop, bar, rolled, refrigerator, pressed and molded, which are described as follows:

1. **Bar cookies** consist of batter or other ingredients that are poured or pressed into a pan (sometimes in multiple layers) and cut into cookie-sized pieces after baking. In British English, bar cookies are known as "tray bakes". Examples include brownies, fruit squares, and bars such as date squares.
2. **Drop cookies** are made from a relatively soft dough that is dropped by spoonfuls onto the baking sheet. During baking, the mounds of

dough spread and flatten. This may also include thumbprint cookies, for which a small central depression is created with a thumb or small spoon before baking to contain a filling, such as jam or a chocolate chip.

3. **Molded cookies** are also made from a stiffer dough that is molded into balls or cookie shapes by hand before baking. Snickerdoodles and peanut butter cookies are examples of molded cookies. Some cookies, such as hermits or biscotti, are molded into large flattened loaves that are later cut into smaller cookies.
4. **Pressed cookies** are made from a soft dough that is extruded from a cookie press into various decorative shapes before baking. Spritzgebäck is an example of a pressed cookie.
5. **Refrigerator cookies** (also known as icebox cookies) are made from a stiff dough that is refrigerated to make the raw dough even stiffer before cutting and baking. The dough is typically shaped into cylinders which are sliced into round cookies before baking. Pinwheel cookies and those made by Pillsbury are representative.
6. **Rolled cookies** are made from a stiffer dough that is rolled out and cut into shapes with a cookie cutter. Gingerbread men are an example.

### **Health benefits of cookies**

- **Gives a sense of satisfaction:** When you eat some cake, cookies or any other treat, you will feel full. This is because there are carbohydrates in the cookie dough that causes satiety in the stomach. It's almost like when you eat rice or pasta and feel full almost instantly.
- **Adds energy:** Cookies are the perfect snack if you have a lot of activity in the morning. So, bake that Cookie Dough and feel refreshed, ready to take on the day!
- **Metabolism and body cells:** To produce a stable metabolism, you need protein. A good metabolism means that the process of digesting food is optimal and you will get your body healthier. Protein becomes a good intake to produce and replace damaged cells in the body so don't worry about the flour, it's doing some good!
- **Improving bone health:** To nourish your bones, calcium and potassium need to be taken in. Cookie dough has moderate levels of

potassium so bake that dough and dip it in some milk. That's right, the delicious treat can prevent osteoporosis. Certainly a win-win situation.

- **Maintaining brain health:** Potassium in cookie dough also maintains the health of the brain. It is crucial because it helps carry oxygen to the brain and works so the nerves are working effectively.

## **Cookies Market Analysis**

India biscuit market stood at \$ 3.9 billion in 2016, and is projected to grow at a CAGR of 11.27%, in value terms, during 2017-2022, to reach \$ 7.25 billion by 2022. Rising number of health-conscious consumers, expanding working population and increasing urbanization are boosting the country's biscuit market. Moreover, augmenting disposable income along with changing lifestyle, increasing awareness regarding healthy diet and change in food consumption pattern are some of the other factors expected to propel demand for biscuits over the course of next five years.

The global cookies market size was valued at USD 30.62 billion in 2018 and is projected to expand at a CAGR of 5.3% from 2019 to 2025. Growing product popularity, especially in emerging regions, is expected to be the key factor fueling the market growth. Moreover, high demand for chocolate cookies in developed economies like U.S., Germany, and U.K. will boost the market further. Bakery manufacturers attract customers with innovative packaging solutions and by launching new flavor variants, such as pineapple.

Rising disposable income in emerging economies including China and India is projected to drive the product demand over the years to come. Rising product popularity as gifting option is also projected to boost the demand. Oats and digestive ingredients are the major ingredients in cookies.

## **Description of Machinery & Equipment**

Following machineries are required for Cookies manufacturing process:

- Planetary mixer
- Sugar grinder
- Dropping machine

- Oven

### **Other equipment's**

- Trays
- Large utensils to keep mixed dough
- Trolley

### **Manufacturing Process**

1. First of all, as a raw material bakery shortening is kept at a temperature of 8 degree Celsius to 10 degree Celsius to Colden its raw material, so that there will be no lumps issue arise at the time of mixing.
2. After that sugar is grinded with the help of Sugar grinder.
3. Then mix well the grinded sugar and bakery shortening together & for mixing use filtered water according to the season type.
4. After preparation of mixture add refined wheat flour and flavours as required in it.
5. Then keep ready mixture near dropping machine, where cookies are designed according to size, type by the operator.
6. Trays are then loaded to the back of machine, in which cookies start coming on the conveyor drop by drop.
7. After that these trays are loaded on trolley and cookies are kept in the open for baking process at 180 degree Celsius for 25 minutes.
8. After baking process cookies are send to packaging department.

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

<b>Name</b>	<b>Cost</b>
Planetary mixture	1,20,000
Baking Oven	3,00,000-5,00,000
Dropping machine	2,50,000-3,00,000

Sugar mixture	50,000-80,000
<b>Total Machine price</b>	<b>7,00,000-10,00,000</b>

- ❖ Cost of the machine is other than transportation cost.
- This project is prepared on the basis of Semi-automatic machine.

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

Land required 800-1,000 square feet

Approximate rent for the same is Rs. 18,000 - 20,000 per month.

### **Raw Material Requirement**

Following raw material is required as the major raw material for the manufacturing of cookies.

<b>S.N.</b>	<b>Description</b>	<b>Amount</b>
<b>1</b>	Wheat flour	Rs. 30-40 Per KG
<b>2</b>	Sugar	Rs. 35 - 42 Per KG
<b>3</b>	Flavours	Rs.100- 300 Per Litre
<b>4</b>	Oil	Rs. 100-150 Per Litre
<b>5</b>	Chemicals	Rs. 150-300 Per KG

Average raw material (cost per KG): Rs. 65-70

### **Labour & Skill Requirement:**

5 Manpower are required for the cookies Unit.

Includes:

1 Skilled Labour

2-3 Unskilled Labour

1 Helper

## **Cookies license & registration**

### **For Proprietor:**

- Obtain the GST registration.
- Additionally, obtain the Udyog Aadhar registration Number.
- FSSAI Registration.
- 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	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. Cookies are used for daily routine snacks. This machine can be installed & one can earn a good Margin of profit by doing this business.

**FINANCIAL ASSISTANCE REQUIRED**

Term Loan of Rs. 7.65 lakh and Working Capital limit of Rs. 4.00 Lacs

(in Lacs)

**COST OF PROJECT**

<b>PARTICULARS</b>	<b>AMOUNT</b>	<b>Own Contribution</b>	<b>Bank Finance</b>
		10.00%	90.00%
<b>Building Civil Work</b>			
<b>Plant &amp; Machinery</b>	7.50	0.75	6.75
<b>Furniture &amp; Fixtures</b>	1.00	0.10	0.90
<b>Working capital</b>	4.44	0.44	4.00
<b>Total</b>	<b>12.94</b>	<b>1.29</b>	<b>11.65</b>

**MEANS OF FINANCE**

<b>PARTICULARS</b>	<b>AMOUNT</b>
Own Contribution	1.29
Bank Loan	7.65
Working capital Limit	4.00
<b>Total</b>	<b>12.94</b>



**COMPUTATION OF PRODUCTION OF COOKIES****Items to be Manufactured**

Cookies

Total production per Day	300	KG
machine capacity per annum	90,000	KG

**Production of Cookies**

Production	Capacity	KG
1st year	50%	45,000
2nd year	55%	49,500
3rd year	60%	54,000
4th year	65%	58,500
5th year	70%	63,000

**Raw Material Cost**

Year	Capacity Utilisation	Rate (per KG)	Amount (Rs. in lacs)
1st year	50%	70.00	31.50
2nd year	55%	72.10	35.69
3rd year	60%	74.26	40.10
4th year	65%	76.49	44.75
5th year	70%	78.79	49.63

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

Particulars	Value	Description
Power connection required	12	KWH
consumption per day	96	units
Consumption per month	2,400	units
Rate per Unit	7	Rs.
power Bill per month	16,800	Rs.

**COMPUTATION OF SALE**

Particulars	1st year	2nd year	3rd year	4th year	5th year
Op Stock	-	2,250	2,475	2,700	2,925
Production	45,000	49,500	54,000	58,500	63,000
Less : Closing Stock	2,250	2,475	2,700	2,925	3,150
<b>Net Sale</b>	<b>42,750</b>	<b>49,275</b>	<b>53,775</b>	<b>58,275</b>	<b>62,775</b>
sale price per KG	110.00	113.30	116.70	120.20	123.81
<b>Sales (in Lacs)</b>	<b>47.03</b>	<b>55.83</b>	<b>62.75</b>	<b>70.05</b>	<b>77.72</b>

**BREAK UP OF LABOUR CHARGES**

Particulars	Wages Rs. per Month	No of Employees	Total Salary
Skilled (in thousand rupees)	10,000	1	10,000
Unskilled (in thousand rupees)	8,000	3	24,000
<b>Total salary per month</b>			<b>34,000</b>
<b>Total annual labour charges</b>	<b>(in lacs)</b>		<b>4.08</b>

**BREAK UP OF STAFF CHARGES**

Particulars	Wages Rs. per Month	No of Employees	Total Salary
Helper	7,000	1	7,000
<b>Total salary per month</b>			<b>7,000</b>
<b>Total annual staff charges</b>	<b>(in lacs)</b>		<b>0.84</b>

<b>PROJECTED PROFITABILITY STATEMENT</b>					<b>(in Lacs)</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>					
Cookies	47.03	55.83	62.75	70.05	77.72
<b>Total</b>	<b>47.03</b>	<b>55.83</b>	<b>62.75</b>	<b>70.05</b>	<b>77.72</b>
<b>COST OF SALES</b>					
Raw Material Consumed	31.50	35.69	40.10	44.75	49.63
Electricity Expenses	1.01	1.11	1.21	1.31	1.41
Depreciation	1.23	1.05	0.89	0.76	0.65
Labour	4.08	4.49	4.94	5.43	5.97
Repair & maintenance	1.18	1.40	1.57	1.75	1.94
Consumables	1.03	1.23	1.38	1.54	1.71
Packaging Charges	2.35	2.79	3.14	3.85	4.27
<b>Cost of Production</b>	<b>42.37</b>	<b>47.75</b>	<b>53.23</b>	<b>59.40</b>	<b>65.60</b>
<b>Add: Opening Stock /WIP</b>	<b>-</b>	<b>2.12</b>	<b>2.39</b>	<b>2.66</b>	<b>2.97</b>
<b>Less: Closing Stock /WIP</b>	<b>2.12</b>	<b>2.39</b>	<b>2.66</b>	<b>2.97</b>	<b>3.28</b>
Cost of Sales	40.26	47.48	52.96	59.09	65.29
<b>GROSS PROFIT</b>	<b>6.77</b>	<b>8.35</b>	<b>9.80</b>	<b>10.96</b>	<b>12.43</b>
Staff charges	0.84	0.92	1.02	1.12	1.23
Interest on Term Loan	0.68	0.60	0.43	0.26	0.09
Interest on working Capital	0.40	0.40	0.40	0.40	0.40

Rent	2.40	2.64	2.90	3.19	3.67
selling & adm exp	0.94	1.12	1.57	1.96	2.33
<b>TOTAL</b>	<b>4.42</b>	<b>4.76</b>	<b>5.30</b>	<b>5.82</b>	<b>6.50</b>
NET PROFIT	2.35	3.59	4.49	5.14	5.93
Taxation				0.03	0.19
PROFIT (After Tax)	2.35	3.59	4.49	5.11	5.74

<b>PROJECTED BALANCE SHEET</b>					<b>(in Lacs)</b>
<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		2.14	3.73	5.22	6.34
Add:- Own Capital	1.29				
Add:- Retained Profit	2.35	3.59	4.49	5.11	5.74
Less:- Drawings	1.50	2.00	3.00	4.00	4.50
Closing Balance	2.14	3.73	5.22	6.34	7.57
Term Loan	6.80	5.10	3.40	1.70	-
Working Capital Limit	4.00	4.00	4.00	4.00	4.00
Sundry Creditors	1.58	1.78	2.01	2.24	2.48
Provisions & Other Liab	0.20	0.30	0.45	0.54	0.68
<b>TOTAL :</b>	<b>14.71</b>	<b>14.91</b>	<b>15.08</b>	<b>14.81</b>	<b>14.73</b>
<b><u>Assets</u></b>					
<b>Fixed Assets ( Gross)</b>	8.50	8.50	8.50	8.50	8.50
Gross Dep.	1.23	2.27	3.17	3.93	4.58
<b>Net Fixed Assets</b>	<b>7.28</b>	<b>6.23</b>	<b>5.33</b>	<b>4.57</b>	<b>3.92</b>
<b>Current Assets</b>					
Sundry Debtors	2.35	2.79	3.14	3.50	3.89
Stock in Hand	3.69	4.17	4.67	5.21	5.76
Cash and Bank	1.39	1.72	1.94	1.53	1.17
<b>TOTAL :</b>	<b>14.71</b>	<b>14.91</b>	<b>15.08</b>	<b>14.81</b>	<b>14.73</b>

<b>PROJECTED CASH FLOW STATEMENT</b>					<b>(in Lacs)</b>
<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	1.29				
Net Profit	2.35	3.59	4.49	5.14	5.93
Depreciation & Exp. W/off	1.23	1.05	0.89	0.76	0.65
Increase in Cash Credit	4.00	-	-	-	-
Increase In Term Loan	7.65	-	-	-	-
Increase in Creditors	1.58	0.21	0.22	0.23	0.24
Increase in Provisions & Oth lib	0.20	0.10	0.15	0.09	0.14
<b>TOTAL :</b>	<b>18.29</b>	<b>4.95</b>	<b>5.76</b>	<b>6.23</b>	<b>6.96</b>
<b><u>APPLICATION OF FUND</u></b>					
Increase in Fixed Assets	8.50				
Increase in Stock	3.69	0.48	0.49	0.54	0.55
Increase in Debtors	2.35	0.44	0.35	0.36	0.38
Repayment of Term Loan	0.85	1.70	1.70	1.70	1.70
Drawings	1.50	2.00	3.00	4.00	4.50
Taxation	-	-	-	0.03	0.19
<b>TOTAL :</b>	<b>16.89</b>	<b>4.62</b>	<b>5.54</b>	<b>6.63</b>	<b>7.33</b>
Opening Cash & Bank Balance	-	1.39	1.72	1.94	1.53
Add : Surplus	1.39	0.33	0.22	(0.41)	(0.37)
Closing Cash & Bank Balance	<b>1.39</b>	<b>1.72</b>	<b>1.94</b>	<b>1.53</b>	<b>1.17</b>

<b>COMPUTATION OF CLOSING STOCK &amp; WORKING CAPITAL</b>						(in Lacs)
<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>						
	2.12	2.39	2.66	2.97	3.28	
<b><u>Raw Material</u></b>						
	1.58	1.78	2.01	2.24	2.48	
<b>Closing Stock</b>	<b>3.69</b>	<b>4.17</b>	<b>4.67</b>	<b>5.21</b>	<b>5.76</b>	

<b>COMPUTATION OF WORKING CAPITAL REQUIREMENT</b>					
<b>TRADITIONAL METHOD</b>					(in Lacs)
<b>Particulars</b>	<b>Amount</b>	<b>Own Margin</b>		<b>Bank Finance</b>	
Finished Goods & Raw Material	3.69				
Less : Creditors	1.58				
<b>Paid stock</b>	<b>2.12</b>	<b>10%</b>	<b>0.21</b>	<b>90%</b>	<b>1.91</b>
<b>Sundry Debtors</b>	<b>2.35</b>	<b>10%</b>	<b>0.24</b>	<b>90%</b>	<b>2.12</b>
	<b>4.47</b>		<b>0.45</b>		<b>4.02</b>
<b>WORKING CAPITAL LIMIT DEMAND ( from Bank)</b>					<b>4.00</b>

<b>COMPUTATION OF DEPRECIATION</b>			(in Lacs)
<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	7.50	1.00	8.50
Total	7.50	1.00	8.50
Less : Depreciation	1.13	0.10	1.23
<b>WDV at end of Year</b>	<b>6.38</b>	<b>0.90</b>	<b>7.28</b>
Additions During The Year	-	-	-
Total	6.38	0.90	7.28
Less : Depreciation	0.96	0.09	1.05
<b>WDV at end of Year</b>	<b>5.42</b>	<b>0.81</b>	<b>6.23</b>
Additions During The Year	-	-	-
Total	5.42	0.81	6.23
Less : Depreciation	0.81	0.08	0.89
<b>WDV at end of Year</b>	<b>4.61</b>	<b>0.73</b>	<b>5.33</b>
Additions During The Year	-	-	-
Total	4.61	0.73	5.33
Less : Depreciation	0.69	0.07	0.76
<b>WDV at end of Year</b>	<b>3.92</b>	<b>0.66</b>	<b>4.57</b>
Additions During The Year	-	-	-
Total	3.92	0.66	4.57
Less : Depreciation	0.59	0.07	0.65
<b>WDV at end of Year</b>	<b>3.33</b>	<b>0.59</b>	<b>3.92</b>
Additions During The Year	-	-	-



Total	3.33	0.59	3.92
Less : Depreciation	0.50	0.06	0.56
<b>WDV at end of Year</b>	<b>2.83</b>	<b>0.53</b>	<b>3.36</b>
Less : Depreciation	0.42	0.05	0.48
<b>WDV at end of Year</b>	<b>2.40</b>	<b>0.48</b>	<b>2.88</b>
Less : Depreciation	0.36	0.05	0.41
<b>WDV at end of Year</b>	<b>2.04</b>	<b>0.43</b>	<b>2.47</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>	<b>5th year</b>
CASH ACCRUALS	3.57	4.64	5.39	5.88	6.39
Interest on Term Loan	0.68	0.60	0.43	0.26	0.09
Total	4.25	5.24	5.82	6.14	6.48
<b><u>REPAYMENT</u></b>					
Instalment of Term Loan	0.85	1.70	1.70	1.70	1.70
Interest on Term Loan	0.68	0.60	0.43	0.26	0.09
Total	1.53	2.30	2.13	1.96	1.79
<b>DEBT SERVICE COVERAGE RATIO</b>	<b>2.77</b>	<b>2.28</b>	<b>2.73</b>	<b>3.13</b>	<b>3.62</b>
<b>AVERAGE D.S.C.R.</b>	<b>2.91</b>				

REPAYMENT SCHEDULE OF TERM LOAN							
						Interest	10.00%
Year	Particulars	Amount	Addition	Total	Interest	Repayment	Closing Balance
<b>1st</b>	Opening Balance						
	1st month	-	7.65	7.65	-	-	7.65
	2nd month	7.65	-	7.65	0.06	-	7.65
	3rd month	7.65	-	7.65	0.06	-	7.65
	4th month	7.65	-	7.65	0.06		7.65
	5th month	7.65	-	7.65	0.06		7.65
	6th month	7.65	-	7.65	0.06		7.65
	7th month	7.65	-	7.65	0.06	0.142	7.51
	8th month	7.51	-	7.51	0.06	0.142	7.37
	9th month	7.37	-	7.37	0.06	0.142	7.23
	10th month	7.23	-	7.23	0.06	0.142	7.08
	11th month	7.08	-	7.08	0.06	0.142	6.94
	12th month	6.94	-	6.94	0.06	0.142	6.80
					0.68	0.850	
<b>2nd</b>	Opening Balance						
	1st month	6.80	-	6.80	0.06	0.142	6.66
	2nd month	6.66	-	6.66	0.06	0.142	6.52
	3rd month	6.52	-	6.52	0.05	0.142	6.38
	4th month	6.38	-	6.38	0.05	0.142	6.23
	5th month	6.23	-	6.23	0.05	0.142	6.09
	6th month	6.09	-	6.09	0.05	0.142	5.95
	7th month	5.95	-	5.95	0.05	0.142	5.81
	8th month	5.81	-	5.81	0.05	0.142	5.67
	9th month	5.67	-	5.67	0.05	0.142	5.53
	10th month	5.53	-	5.53	0.05	0.142	5.38
	11th month	5.38	-	5.38	0.04	0.142	5.24
	12th month	5.24	-	5.24	0.04	0.142	5.10
					0.60	1.700	
<b>3rd</b>	Opening Balance						
	1st month	5.10	-	5.10	0.04	0.142	4.96
	2nd month	4.96	-	4.96	0.04	0.142	4.82
	3rd month	4.82	-	4.82	0.04	0.142	4.68
	4th month	4.68	-	4.68	0.04	0.142	4.53
	5th month	4.53	-	4.53	0.04	0.142	4.39
	6th month	4.39	-	4.39	0.04	0.142	4.25

	7th month	4.25	-	4.25	0.04	0.142	4.11
	8th month	4.11	-	4.11	0.03	0.142	3.97
	9th month	3.97	-	3.97	0.03	0.142	3.83
	10th month	3.83	-	3.83	0.03	0.142	3.68
	11th month	3.68	-	3.68	0.03	0.142	3.54
	12th month	3.54	-	3.54	0.03	0.142	3.40
					<b>0.43</b>	<b>1.700</b>	
<b>4th</b>	Opening Balance						
	1st month	3.40	-	3.40	0.03	0.142	3.26
	2nd month	3.26	-	3.26	0.03	0.142	3.12
	3rd month	3.12	-	3.12	0.03	0.142	2.98
	4th month	2.98	-	2.98	0.02	0.142	2.83
	5th month	2.83	-	2.83	0.02	0.142	2.69
	6th month	2.69	-	2.69	0.02	0.142	2.55
	7th month	2.55	-	2.55	0.02	0.142	2.41
	8th month	2.41	-	2.41	0.02	0.142	2.27
	9th month	2.27	-	2.27	0.02	0.142	2.13
	10th month	2.13	-	2.13	0.02	0.142	1.98
	11th month	1.98	-	1.98	0.02	0.142	1.84
	12th month	1.84	-	1.84	0.02	0.142	1.70
					<b>0.26</b>	<b>1.700</b>	
<b>5th</b>	Opening Balance						
	1st month	1.70	-	1.70	0.01	0.142	1.56
	2nd month	1.56	-	1.56	0.01	0.142	1.42
	3rd month	1.42	-	1.42	0.01	0.142	1.28
	4th month	1.28	-	1.28	0.01	0.142	1.13
	5th month	1.13	-	1.13	0.01	0.142	0.99
	6th month	0.99	-	0.99	0.01	0.142	0.85
	7th month	0.85	-	0.85	0.01	0.142	0.71
	8th month	0.71	-	0.71	0.01	0.142	0.57
	9th month	0.57	-	0.57	0.00	0.142	0.43
	10th month	0.43	-	0.43	0.00	0.142	0.28
	11th month	0.28	-	0.28	0.00	0.142	0.14
	12th month	0.14	-	0.14	0.00	0.142	-
					<b>0.09</b>	<b>1.70</b>	
	DOOR TO DOOR	60	MONTHS				
	MORATORIUM PERIOD	6	MONTHS				
	REPAYMENT PERIOD	54	MONTHS				

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