

PROJECT REPORT

Of

HONEY PACKAGING UNIT

PURPOSE OF THE DOCUMENT

This particular pre-feasibility is regarding **Honey Packaging 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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PROJECT AT A GLANCE

- 1 Name of the Entrepreneur **XXXXXXXX**
- 2 Constitution (legal Status) **XXXXXXXX**
- 3 Father's/Spouce's Name XXXXXXXX
- 4 Unit Address : XXXXXXXX
- Taluk/Block:
District : **XXXXXX**
Pin: **XXXXXX** State: **XXXXXX**
E-Mail : **XXXXXX**
Mobile **XXXXXX**
- 5 Product and By Product : **Honey**
- 6 Name of the project / business activity proposed : Honey Packaging Unit
- 7 Cost of Project : **Rs 21.88 Lacs**
- 8 **Means of Finance**
Term Loan **Rs. 12.78 Lacs**
KVIC Margin Money **As per Project Eligibility**
Own Capital **Rs. 1.10 Lacs**
- 9 Debt Service Coverage Ratio : **2.38**
- 10 Pay Back Period : **6** Years
- 11 Project Implementation Period : **6** Months
- 12 Break Even Point : 35.00%
- 13 Employment : 6
- 14 Power Requirement : 6 KVA
- 15 Major Raw materials : Honey
- 16 Estimated Annual Sales Turnover : **Rs 28.47 Lacs**
- 16 Detailed Cost of Project & Means of Finance

COST OF PROJECT

(Rs. In Lacs)

Particulars	Amount
Land	Owned/ Rented
Building / Civil Work	7.00
Plant & Machinery	4.96
Furniture & Fixtures	1.50
Working Capital Requirement	8.42
Total	21.88

MEANS OF FINANCE

Particulars	Amount
Own Contribution	1.10
Bank Finance	12.78
Working Capital	8.00
Total	21.88

HONEY PACKAGING UNIT



Introduction

Honey is a sweet, viscous food substance made by bees and some related insects. Bees produce honey from the sugary secretions of plants (floral nectar) or from secretions of other insects (such as honeydew), by regurgitation, enzymatic activity, and water evaporation. Bees store honey in wax structures called a honeycomb. The variety of honey produced by honey bees is the best-known, due to its worldwide commercial production and human consumption. Honey is collected from wild bee colonies, or from hives of domesticated bees, a practice known as beekeeping or apiculture.

Honey gets its sweetness from the monosaccharide's fructose and glucose, and has about the same relative sweetness as sucrose (granulated sugar). It has attractive chemical properties for baking and a distinctive flavour when used as a sweetener. Most microorganisms do not grow in honey, so sealed honey does not spoil, even after thousands of year.

Formulation of Honey

Honey is produced by bees collecting nectar for use as sugars consumed to support metabolism of muscle activity during foraging or to be stored as a long-term food supply. During foraging, bee's access part of the nectar collected to support metabolic activity of flight muscles, with the majority of collected nectar destined for regurgitation, digestion, and storage as honey. In

cold weather or when other food sources are scarce, adult and larval bees use stored honey as food.

Bees are some of the few insects that can generate large amounts of body heat, thus the hive bees constantly regulate the hive temperature, either heating with their bodies or cooling with water evaporation, to maintain a fairly constant temperature in the honey-storage areas around 35 °C.

Important Uses of Honey

- The main uses of honey are in cooking, baking, desserts as a spread on bread or as an addition to various beverages.
- Honey has been used as a salve to heal burns and prevent infections for thousands of years.
- Honey can heal lesions from herpes is an effective topical treatment for both oral and genital herpes.
- Honey has a lower glycemic index than sugar, which means it won't spike your blood sugar levels the way sugar will. Honey also has a sweeter taste than sugar and may help you use less sweetener on foods. This makes honey a better option than sugar.

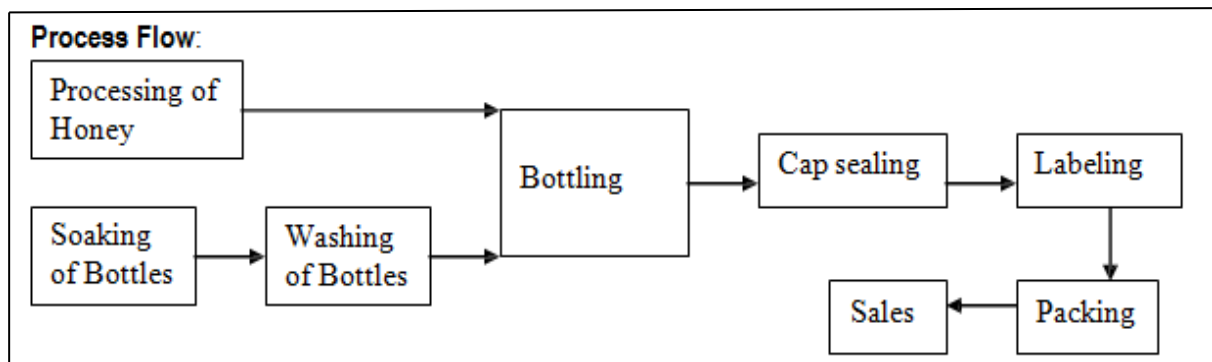
Honey Market Analysis

According to the report “**Indian Money Market: Industry, Trends, Share, size, growth, opportunity and Forecast 2019-24**” The honey market in India was worth INR 15,579 Million in 2018, registering a CAGR of 10.9% during 2012-2018. The market is further projected to reach a value of INR 28,057 Million by 2024, at a CAGR of 10.2% during 2019-2024. Beekeeping has been one of the oldest activities in India. This makes it one of the leading honey markets in the world which has created an intense competition in terms of innovation and cost. Additionally, the demand for honey in India is augmenting on account of the growing consumer preference for natural and healthy alternatives of artificial sweeteners, rising awareness regarding the benefits of honey and increasing popularity of various honey flavours. In addition, owing to its proven anti-bacterial, anti-microbial and anti-inflammatory properties, honey is projected to gain a momentum in both the food and non-food applications across the country.

Honey Manufacturing Process

Moisture content is the major factor which determines the keeping quality of honey. The optimum humidity for maintaining 17.8% moisture content in honey is about 60%. The processed honey filtered under pressure. Honey should be stored in dry places as it readily absorbs moisture. Uncapping is the first real step of honey processing. It consists of the removal of the thin wax layer that seals the honey cells. The wax caps can be sliced off with a sharp, thin, long knife or special knives heated by steam or electricity.

The extraction temperature should not exceed more than 30°C. Extracted, cleaned or purified honey is ready to be consumed directly or to be included into other products. But processing technology does not end other techniques are employed to prepare a product of uniform, constant and agreeable appearance, or to prevent the only possible storage problem fermentation.



Description of Honey packaging Unit

Final Product obtained in the process of honey packaging unit is then packed as per the International Standards of food processing.

Then the product is sealed in such a manner that there should be no leakage from the glass bottles. After that, manual labelling will be done by the workers & the final product is ready to sell in the market.

Machinery & Equipment's required:

Description	Quantity	Value
Filtering Machine	1	1,50,000
Filler machine	1	1,50,000
Sealing machine	1	1,20,000
Total Cost	3	4,20,000

* Machine Value is Exclusive of GST & other transportation cost.

Furniture & Fixture

Type	Qty	price
Borewall	1	100000
Other furniture		50000
Total cost		150000

Labour Requirement:

4 Manpower are required for the Honey Processing unit.

Includes:

2 Skilled Labour

2 Unskilled Labour

Land & Building required:

Land required 1000 Square Feet (approx.)

Approximate rent for the same is 20000 per Month.

Raw Material Required:

Procure the Raw honey from the bee keeper.

Cost of 1 KG raw honey = Rs.130-150

Subsidy

This project is prepared under the PMEGP scheme of Ministry of Micro, Small & Medium Enterprises (MSME) for the Micro scale Honey packaging unit.

Under this scheme, Entrepreneur will get 25% subsidy of project cost and this subsidy will be provided by the government after the 100% completion of plant setup and it is kept as Fixed Deposit in the bank for 3 years.

Honey Packaging Unit License &Registration

For proprietor

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

Implementation Schedule

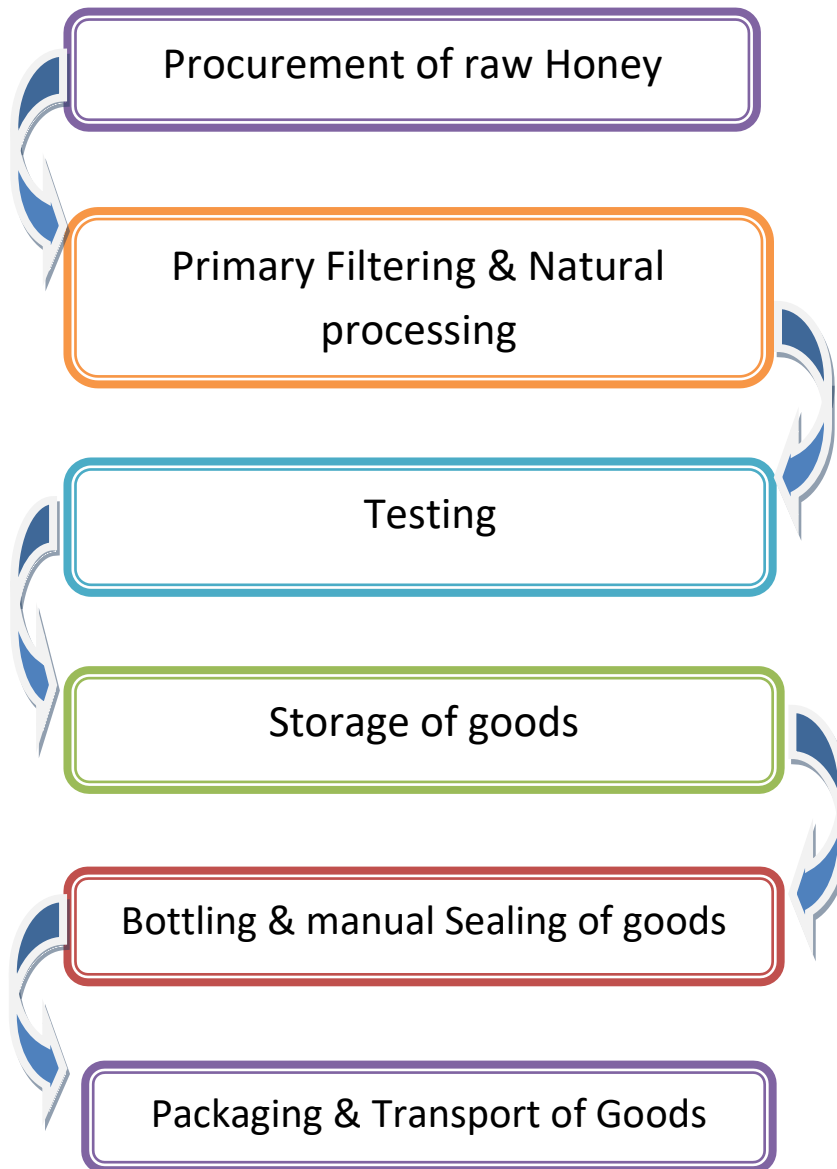
S.N.	Activity	Time Required (in Months)
1	Registration, selection of site, statutory, Licensing	2
2	Order to Machine, Raw material & recruitment	1
3	Requirement of required Manpower	1
4	Arrangement of Finance	1
	Total time Required (some activities shall run concurrently)	2-3 months (approx.)

Conclusion:

After completion of manufacturing process, product is ready to sell in the market. This machine can be installed with small investment & one can earn a good Margin of profit. Honey has a very good market potential. The primary factors catalysing the growth of the honey market in India includes rising awareness, surging demand for eating products & increase in its pharmaceuticals uses.

Technical Process Flow Chart

Honey Manufacturing Process



PROJECT AT GLANCE

FINANCIAL ASSISTANCE REQUIRED

Term Loan of Rs.12.78 Lacs and Working Capital limit of Rs. 8.00 Lacs

<u>COST OF PROJECT</u>	<u>PARTICULARS</u>	<u>AMOUNT</u>	<u>AMOUNT</u>	<u>AMOUNT</u>
	Land		5.00%	95.00%
	Building Civil Work	7.00	0.35	6.65
	Plant & Machinery	4.96	0.25	4.71
	Furniture & Fixtures and Other Assets	1.50	0.08	1.43
	Working capital	8.42	0.42	8.00
	Total	21.88	1.09	20.78

<u>MEANS OF FINANCE</u>	<u>PARTICULARS</u>	<u>AMOUNT</u>
	Own Contribution	1.09
	Bank Loan	12.78
	Working capital Limit	8.00
	Total	21.88

	<u>Particulars</u>	<u>Amount</u>
<u>SUBSIDY</u>	Subsidy	3.36

COMPUTATION OF HONEY PROCESSING

Items to be Filter & package

Honey

Machine Capacity Filtering	150	KG per day
Filtering Per Annum	45,000	KG

Processing of Honey

Production	Capacity	KG
2019-20	55%	12,375
2020-21	60%	27,000
2021-22	65%	29,250
2022-23	70%	31,500
2023-24	75%	33,750
2024-25	85%	38,250

Raw material Requirement		
Raw material Consumed	Capacity	Quantity (In KG)
Raw honey	100%	45,000.00

Raw Material	Capacity Utilisation	Rate per Kg	Amount (Rs. in lacs)
2019-20	55%	140.00	17.33
2020-21	60%	146.00	39.42
2021-22	65%	152.00	44.46
2022-23	70%	158.00	49.77
2023-24	75%	164.00	55.35
2024-25	85%	167.00	63.88

Bottling cost (in Lakhs)			
Particulars	Total Packets	Cost per KG	Value
2019-20	3403	15.00	0.51
2020-21	8508	16.00	1.36
2021-22	10172	17.00	1.73
2022-23	11899	18.00	2.14
2023-24	13425	19.00	2.55
2024-25	14175	19.00	2.69

COMPUTATION OF SALE

Particulars	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
Op Stock	-	1,031	2,250	2,438	2,625	2,813
Production	12,375	27,000	29,250	31,500	33,750	33,750
Less : Closing Stock	1,031	2,250	2,438	2,625	2,813	2,813
Net Sale	11,344	25,781	29,063	31,313	33,563	33,750

Bottled Honey

Particulars	% of sales	Weight per bottle	total bottle	price per bottle	Amount (in Lacs)
2019-20	30.00%	1 KG	3,403	300	10.21
2020-21	33.00%	1 KG	8,508	306	26.03
2021-22	35.00%	1 KG	10,172	312	31.75
2022-23	38.00%	1 KG	11,899	321	38.25
2023-24	40.00%	1 KG	13,425	331	44.45
2024-25	42.00%	1 KG	14,175	348	49.28

Packed Honey

Particulars	% of sales	Weight per packet	total	price per Kg	Amount (in Lacs)
2019-20	70.00%	1 KG	7,941	230	18.26
2020-21	67.00%	1 KG	17,273	235	40.52
2021-22	65.00%	1 KG	18,891	239	45.20
2022-23	62.00%	1 KG	19,414	246	47.85
2023-24	60.00%	1 KG	20,138	254	51.12
2024-25	58.00%	1 KG	19,575	267	52.18

BREAK UP OF LABOUR CHARGES

Particulars	Wages	No of	Total
	Per Month	Employees	Salary
Skilled Labour	12000	2	24000
Unskilled	10000	2	20000
Total Salary Per Month			44000
Total Annual Labour Charges	(in Lacs)		5.28

BREAK UP OF SALARY

Particulars	Salary	No of	Total
	Per Month	Employees	Salary
Supervisor	15000	1	15000
Helper	8000	1	8000
Total Salary Per Month			23000
Total Annual Salary	(in Lacs)		2.76

Utility Charges at 100% capacity (per month)

Particulars	value	Description
Power connection required	6	KWH
consumption per day	48	units
Consumption per month	1200	units
Rate per Unit	7	Rs.
power Bill per month	8400	Rs.
Power Charges per annum	100800	Rs.

PROJECTED PROFITABILITY STATEMENT

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PARTICULARS	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
Capacity Utilisation %	55%	60%	65%	70%	75%	85%
SALES						
Gross Sale						
Bottle Honey	10.21	26.03	31.75	38.25	44.45	49.28
packed honey	18.26	40.52	45.20	47.85	51.12	52.18
Total	28.47	66.56	76.95	86.10	95.58	101.46
COST OF SALES						
Raw Material Consumed	17.33	39.42	44.46	49.77	55.35	63.88
Electricity Expenses	0.50	1.11	1.22	1.34	1.48	1.62
Repair & Maintenance	1.42	3.66	4.62	4.31	4.78	3.04
Labour & Wages	2.64	5.81	6.39	7.03	7.73	8.35
Packaging	0.51	1.36	1.73	2.14	2.55	2.69
Depreciation	0.80	1.50	1.31	1.15	1.01	0.89
Consumables	0.61	1.04	1.27	1.53	1.78	1.72
Other Direct expenses	0.85	1.66	1.92	1.72	1.91	1.93
Cost of Production	24.67	55.56	62.92	68.99	76.59	84.13
Add: Opening Stock /WIP	-	2.06	4.63	5.24	5.75	6.38
Less: Closing Stock /WIP	2.06	4.63	5.24	5.75	6.38	7.01
Cost of Sales	22.61	52.98	62.31	68.48	75.95	83.50
GROSS PROFIT	5.86	13.57	14.65	17.62	19.62	17.96
Gross Profit %	21%	20%	19%	20%	21%	18%
Salary to Staff	1.38	3.04	3.34	3.67	4.04	4.36
Interest on Term Loan	0.47	1.27	0.98	0.69	0.40	0.11
Interest on working Capital	0.88	0.88	0.88	0.88	0.88	0.88
Selling & Adm Expenses Exp.	1.42	3.99	4.62	6.03	6.69	5.07
TOTAL	4.15	9.18	9.82	11.27	12.01	10.43
NET PROFIT	1.71	4.39	4.83	6.35	7.61	7.53
Taxation	-	-	-	0.28	0.54	0.53
PROFIT (After Tax)	1.71	4.39	4.83	6.07	7.07	7.01

PROJECTED BALANCE SHEET

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PARTICULARS	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
<u>Liabilities</u>						
Capital						
opening balance		1.30	4.09	7.12	10.19	13.25
<i>Add:- Own Capital</i>	1.09					
Add:- Retained Profit	1.71	4.39	4.83	6.07	7.07	7.01
Less:- Drawings	1.50	1.60	1.80	3.00	4.00	6.50
Closing Blance	1.30	4.09	7.12	10.19	13.25	13.76
Term Loan	12.78	10.14	7.50	4.86	2.22	-
Working Capital Limit	8.00	8.00	8.00	8.00	8.00	8.00
Sundry Creditors	1.44	3.29	3.71	4.15	4.61	5.32
Provisions & Other Liab	0.30	0.40	0.55	0.66	0.83	1.03
TOTAL :	23.83	25.92	26.88	27.86	28.91	28.11
<u>Assets</u>						
Fixed Assets (Gross)	13.46	13.46	13.46	13.46	13.46	13.46
Gross Dep.	0.80	2.29	3.60	4.75	5.76	6.65
Net Fixed Assets	12.66	11.16	9.85	8.70	7.69	6.80
Current Assets						
Sundry Debtors	5.69	6.66	7.70	8.61	9.56	10.15
Stock in Hand	4.08	6.60	7.47	8.24	9.15	10.20
Cash and Bank	1.40	1.50	1.86	2.31	2.51	0.96
TOTAL :	23.83	25.92	26.88	27.86	28.91	28.11

PROJECTED CASH FLOW STATEMENT

PARTICULARS	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
<u>SOURCES OF FUND</u>						
Own Margin	1.09					
Net Profit	1.71	4.39	4.83	6.35	7.61	7.53
Depriciation & Exp. W/off	0.80	1.50	1.31	1.15	1.01	0.89
Increase in Cash Credit	8.00	-	-	-	-	
Increase In Term Loan	12.78	-	-	-	-	-
Increase in Creditors	1.44	1.84	0.42	0.44	0.46	0.71
Increase in Provisions & Oth lib	0.30	0.10	0.15	0.11	0.17	0.21
TOTAL :	26.13	7.83	6.71	8.05	9.25	9.34
<u>APPLICATION OF FUND</u>						
Increase in Fixed Assets	13.46	-	-	-	-	
Increase in Stock	4.08	2.52	0.87	0.77	0.91	1.05
Increase in Debtors	5.69	0.96	1.04	0.91	0.95	0.59
Repayment of Term Loan	-	2.64	2.64	2.64	2.64	2.22
Drawings	1.50	1.60	1.80	3.00	4.00	6.50
Taxation	-	-	-	0.28	0.54	0.53
TOTAL :	24.73	7.73	6.34	7.61	9.04	10.89
Opening Cash & Bank Balance	-	1.40	1.50	1.86	2.31	2.51
Add : Surplus	1.40	0.10	0.36	0.44	0.21	(1.55)
Closing Cash & Bank Balance	1.40	1.50	1.86	2.31	2.51	0.96

COMPUTATION OF CLOSING STOCK & WORKING CAPITAL						
PARTICULARS	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
Finished Goods						
(1 month requirement)	2.06	4.63	5.24	5.75	6.38	7.01
Raw Material						
(15 days requirement)	2.02	1.97	2.22	2.49	2.77	3.19
Closing Stock	4.08	6.60	7.47	8.24	9.15	10.20

COMPUTATION OF WORKING CAPITAL REQUIREMENT					
TRADITIONAL METHOD (Year 2)					
Particulars	Amount	Own Margin		Bank Finance	
Finished Goods & Raw Material	6.60				
Less : Creditors	0.30				
Paid stock	6.30	5%	0.32	95%	5.99
Sundry Debtors	4.08	5%	0.20	95%	3.87
	10.38		0.52		9.86
WORKING CAPITAL LIMIT DEMAND (from Bank)					
8.00					

2nd Method		
PARTICULARS	2nd year	3rd year
Total Current Assets	14.76	17.03
Other Current Liabilities	3.69	4.26
Working Capital Gap	11.07	12.77
Min Working Capital		
25% of WCG	2.77	3.19
Actual NWC	3.07	4.77
item III – IV	8.30	9.58
item III – V	8.00	8.00
MPBF (Lower of VI & VII)	8.00	8.00

3rd Method		
PARTICULARS	2nd year	3rd year
Total Current Assets	14.76	17.03
Other Current Liabilities	3.69	4.26
Working Capital Gap	11.07	12.77
Min Working Capital		
25% of Current Assets	3.69	4.26
Actual NWC	3.07	4.77
item III – IV	7.38	8.51
item III – V	8.00	8.00
MPBF (Lower of VI & VII)	8.00	8.00

COMPUTATION OF DEPRECIATION

Description	Building	Plant & Machinery	Furniture	TOTAL
Rate of Depreciation	10.00%	15.00%	10.00%	
Opening Balance	-	-	-	-
Addition	7.00	4.96	1.50	13.46
Total	7.00	4.96	1.50	13.46
Less : Depreciation	0.35	0.37	0.08	0.80
WDV at end of Year	6.65	4.58	1.43	12.66
Additions During The Year	-	-	-	-
Total	6.65	4.58	1.43	12.66
Less : Depreciation	0.67	0.69	0.14	1.50
WDV at end of Year	5.99	3.90	1.28	11.16
Additions During The Year	-	-	-	-
Total	5.99	3.90	1.28	11.16
Less : Depreciation	0.60	0.58	0.13	1.31
WDV at end of Year	5.39	3.31	1.15	9.85
Additions During The Year	-	-	-	-
Total	5.39	3.31	1.15	9.85
Less : Depreciation	0.54	0.50	0.12	1.15
WDV at end of Year	4.85	2.82	1.04	8.70
Additions During The Year	-	-	-	-
Total	4.85	2.82	1.04	8.70
Less : Depreciation	0.48	0.42	0.10	1.01
WDV at end of Year	4.36	2.39	0.93	7.69
Additions During The Year	-	-	-	-
Total	4.36	2.39	0.93	7.69
Less : Depreciation	0.44	0.36	0.09	0.89
WDV at end of Year	3.93	2.03	0.84	6.80
Less : Depreciation	0.39	0.31	0.08	0.78
WDV at end of Year	3.53	1.73	0.76	6.02
Less : Depreciation	0.35	0.26	0.08	0.69
WDV at end of Year	3.18	1.47	0.68	5.33

<u>CALCULATION OF D.S.C.R</u>					
PARTICULARS	2020-21	2021-22	2022-23	2023-24	2024-25
CASH ACCRUALS	5.89	6.14	7.22	8.08	7.89
Interest on Term Loan	1.27	0.98	0.69	0.40	0.11
Total	7.16	7.12	7.91	8.48	8.01
<u>REPAYMENT</u>					
Instalment of Term Loan	2.64	2.64	2.64	2.64	2.22
Interest on Term Loan	1.27	0.98	0.69	0.40	0.11
Total	3.91	3.62	3.33	3.04	2.33
DEBT SERVICE COVERAGE RATIO	1.83	1.97	2.37	2.79	3.43
AVERAGE D.S.C.R.	2.38				

REPAYMENT SCHEDULE OF TERM LOAN

Interest 11.00%

Year	Particulars	Amount	Addition	Total	Interest	Repayment	Closing Balance
2019-20	Opening Balance						
	1st month	-		-	-	-	-
	2nd month	-	-	-	-	-	-
	3rd month	-	-	-	-	-	-
	4th month	-	-	-	-	-	-
	5th month	-	-	-	-	-	-
	6th month	-	-	-	-	-	-
	7th month	-	12.78	12.78	-	-	12.78
	8th month			12.78	-	-	12.78
	9th month	12.78	-	12.78	0.12	-	12.78
	10th month	12.78	-	12.78	0.12	-	12.78
	11th month	12.78	-	12.78	0.12	-	12.78
	12th month	12.78	-	12.78	0.12	-	12.78
					0.47	-	
2020-21	Opening Balance						
	1st month	12.78	-	12.78	0.12	0.22	12.56
	2nd month	12.56	-	12.56	0.12	0.22	12.34
	3rd month	12.34	-	12.34	0.11	0.22	12.12
	4th month	12.12	-	12.12	0.11	0.22	11.90
	5th month	11.90	-	11.90	0.11	0.22	11.68
	6th month	11.68	-	11.68	0.11	0.22	11.46
	7th month	11.46	-	11.46	0.11	0.22	11.24
	8th month	11.24	-	11.24	0.10	0.22	11.02
	9th month	11.02	-	11.02	0.10	0.22	10.80
	10th month	10.80	-	10.80	0.10	0.22	10.58
	11th month	10.58	-	10.58	0.10	0.22	10.36
	12th month	10.36	-	10.36	0.09	0.22	10.14
					1.27	2.64	
2021-22	Opening Balance						
	1st month	10.14	-	10.14	0.09	0.22	9.92
	2nd month	9.92	-	9.92	0.09	0.22	9.70
	3rd month	9.70	-	9.70	0.09	0.22	9.48
	4th month	9.48	-	9.48	0.09	0.22	9.26
	5th month	9.26	-	9.26	0.08	0.22	9.04
	6th month	9.04	-	9.04	0.08	0.22	8.82
	7th month	8.82	-	8.82	0.08	0.22	8.60
	8th month	8.60	-	8.60	0.08	0.22	8.38
	9th month	8.38	-	8.38	0.08	0.22	8.16
	10th month	8.16	-	8.16	0.07	0.22	7.94
	11th month	7.94	-	7.94	0.07	0.22	7.72
	12th month	7.72	-	7.72	0.07	0.22	7.50

					0.98	2.64	
2022-23	Opening Balance						
	1st month	7.50	-	7.50	0.07	0.22	7.28
	2nd month	7.28	-	7.28	0.07	0.22	7.06
	3rd month	7.06	-	7.06	0.06	0.22	6.84
	4th month	6.84	-	6.84	0.06	0.22	6.62
	5th month	6.62	-	6.62	0.06	0.22	6.40
	6th month	6.40	-	6.40	0.06	0.22	6.18
	7th month	6.18	-	6.18	0.06	0.22	5.96
	8th month	5.96	-	5.96	0.05	0.22	5.74
	9th month	5.74	-	5.74	0.05	0.22	5.52
	10th month	5.52	-	5.52	0.05	0.22	5.30
	11th month	5.30	-	5.30	0.05	0.22	5.08
	12th month	5.08	-	5.08	0.05	0.22	4.86
					0.69	2.64	
2023-24	Opening Balance						
	1st month	4.86	-	4.86	0.04	0.22	4.64
	2nd month	4.64	-	4.64	0.04	0.22	4.42
	3rd month	4.42	-	4.42	0.04	0.22	4.20
	4th month	4.20	-	4.20	0.04	0.22	3.98
	5th month	3.98	-	3.98	0.04	0.22	3.76
	6th month	3.76	-	3.76	0.03	0.22	3.54
	7th month	3.54	-	3.54	0.03	0.22	3.32
	8th month	3.32	-	3.32	0.03	0.22	3.10
	9th month	3.10	-	3.10	0.03	0.22	2.88
	10th month	2.88	-	2.88	0.03	0.22	2.66
	11th month	2.66	-	2.66	0.02	0.22	2.44
	12th month	2.44	-	2.44	0.02	0.22	2.22
					0.40	2.64	
2024-25	Opening Balance						
	1st month	2.22	-	2.22	0.02	0.22	2.00
	2nd month	2.00	-	2.00	0.02	0.22	1.78
	3rd month	1.78	-	1.78	0.02	0.22	1.56
	4th month	1.56	-	1.56	0.01	0.22	1.34
	5th month	1.34	-	1.34	0.01	0.22	1.12
	6th month	1.12	-	1.12	0.01	0.22	0.90
	7th month	0.90	-	0.90	0.01	0.22	0.68
	8th month	0.68	-	0.68	0.01	0.22	0.46
	9th month	0.46	-	0.46	0.00	0.22	0.24
	10th month	0.24	-	0.24	0.00	0.22	0.02
	11th month	0.02	-	0.02	0.00	0.02	
					0.11	2.22	
	DOOR TO DOOR	65	MONTHS				
	MORATORIUM PERIOD	6	MONTHS				
	REPAYMENT PERIOD	59	MONTHS				

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