## **PROJECT REPORT**

Of

# **MACARONI**

### **PURPOSE OF THE DOCUMENT**

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

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.]



<u>Lucknow Office</u>: Sidhivinayak Building , 27/1/B, Gokhlley Marg, Lucknow-226001

<u>Delhi Office</u>: Multi Disciplinary Training Centre, Gandhi Darshan Rajghat,

New Delhi 110002

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

### **MACARONI UNIT**

#### **Introduction**

Macaroni is dry pasta shaped like narrow tubes. Made with durum wheat, macaroni is commonly cut in short lengths; curved macaroni may be referred to as elbow macaroni. Some home machines can make macaroni shapes, but like most pasta, macaroni is usually made commercially by large-scale extrusion. The curved shape is created by different speeds of extrusion on opposite sides of the pasta tube as it comes out of the machine.

Macaroni is becoming extremely popular in India even as Continental and Italian delicacy. Cereals like wheat, rice, maize and millets are staple food grain for majority of population around the world. These are the rich source of carbohydrates and supply of calorie and other nutrients to the consumers. Apart from value addition by processing to traditional products from these grains, development of new products offers Variety, Convenience, Quality, Cost efficiency and Scope for increasing nutritional value. In the developed countries many convenience foods are prepared by extrusion process using extruder, as it offers a large number of desired characteristics to be incorporated in the product.

## <u>Ingredients</u>

Macaroni is made from Fine semolina (Suji), Wheat flour, Milk solid is the main ingredients in pasta.

## **Qualities of Macaroni**

- 1. Easy to prepare
- 2. Lower In fat.
- 3. It has right thickness, allowing it to cook evenly
- 4. It remains compact, strong and elastic, even many hours it has been cooked.

### **Description of Macaroni Machine**

Although macaroni & Pasta products were first introduced in Italy in the 13th century, efficient manufacturing equipment and high-quality ingredients have been available only since the 20th century. Prior to the industrial revolution, most Macaroni products were made by hand in small shops. Today, most macaroni is manufactured by continuous, high capacity extruders, which operate on the auger extrusion principle in which kneading and extrusion are performed in a single operation

Macaroni Machines are used to produce pasta from the raw material. With the help of this machine the work of mixing, extruding, drying& packaging completes in a very short span.

#### **Macaroni Market Analysis**

The popularity of macaroni can be attributed to its sensory appeal, Versatility, Low Cost, ease of preparation, Nutritional content and excellent storage stability as well as increased consumer interest in ethnic foods in the Western world. The demand for macaroni is gaining immense popularity in India, particularly amongst the younger population, due to expansion in food-service restaurants. "Indian Macaroni & Pasta Market: Industry Trends, Share, Size, Growth, Opportunity and Forecast 2018-2023", the Macaroni & pasta market in India reached a sales value of US\$ 286.6 Million in 2017, exhibiting a CAGR of 17.1% during 2010-2017. As noodle's main ingredients is all purpose flour (Maida), which is very bad for human apatite where pasta came from Semolina, which is good in nutrition and very easy to enzyme. Urbanization is the key factor of pasta business.

The primary factors catalysing the growth of the pasta market in India include rising urbanisation, changing lifestyles and surging demand for ready-to-eat products. In addition to this, the market is also influenced by an increasing women employment rate coupled with rising disposable incomes. Further, the health-conscious consumers are demanding food products with healthier ingredients, which have led to a rise in the demand for macaroni made with whole-wheat. Some of the other forces that have been proactive in maintaining the market growth are longer shelf-life and ease of preparation. Looking forward, the market is

registering a CAGR of 16.2% during 2018-2023, Macaroni product have good potential especially in the Middle east/south east Asia.

#### **Automatic Macaroni Manufacturing Process**

**Step 1:** Take Semolina (Rava) of different batches like 300 KG/hour, 500 KG/hour, 100 KG/hour, which depends upon the machine capacity and pour it into the hopper.

<u>Step 2:</u> After that with the help of screw conveyer (of 12 feet, made of stainless steel) the rava is fed into the online mixer and then add water accordingly.

<u>Step 3:</u> Mix for 15-20 minutes by maintaining the temperature accordingly.

**Step 4:** After Mixing pour it into macaroni extruder made of mild steel.

<u>Step 5:</u> Now, use the moulds for different types of shapes required for pasta and fed into the vibro feeder.

<u>Step 6:</u> After that dry the pasta with the help of static dryer & packed the macaroni for selling it into the market.

## Machinery & Equipment's required:

## For 50 KG/Hour semi Automatic Capacity

Description	Quantity	Value
Batch Mixer	1	50,000
Macaroni & Pasta Mixer	1	4,50,000
Static Dryer	1	3,00,000
Total Cost	3	8,00,000

<sup>\*</sup> Machine Value is exclusive of GST & other transportation cost.

**Note:** We can also prepare pasta with different capacity like: 100KG/hour, 200KG/Hour, 300KG/hour, 500KG/Hour and 1000KG/Hour.

## Work sheet For Macaroni Manufacturing

#### **Parameters**

Design Capacity	50 KG per hour
Working hours in day (2 shift of 8 hours each)	16 hours
Production per day	800 KG

#### **Furniture & Fixture Requirement:**

Cost of office furniture (Table, chairs, workstation): Rs. 1,00,000.

#### **Raw Material Requirement**

Durum Wheat Semolina (cost per KG) = Rs. 24

### **Labour Requirement:**

2 Manpower are required for the macaroni unit.

Includes:

1 skilled labour

1 unskilled Labour

## **Land &Building required:**

Land required 650-700 Square Feet (approx.)

Approximate rent for the same is 13000 per Month.

## **Macaroni License & Registration**

## For Proprietorship

- Obtain the GST registration.
- 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	Registration, selection of site, statutory, Licensing	1 Month
2	Order to Machine, Raw material & recruitment	1 Month
3	Training & market survey	1 Month
4	Commissioning & commercial production	1 Month
5	Arrangement of Finance	1 month
	Total time Required (some activities shall rum simultaneously)	2-3 months (approx.)

## **Conclusion:**

After completion of manufacturing process, product is ready to sell in the market. Pasta is very easy to cook & can be prepared in a very short time. This machine can be installed with small investment & one can earn a good Margin profit if having knowledge about doing this business. Pasta product has a very good market potential.

### **Technical Process Flow Chart**

## **Automatic Macaroni Manufacturing Process**

 Pour raw material into the hopper.

Step1

Step 2

 Fed Rava into the online Mixer
 add water accordingly.  Maintain the temperature & Mix The batter for 15-20 minutes.

Step 3

•Dry the macaroni with the help of static dryer and packaging.

•After that transportation of goods.

Step6

Step 5

 Shape the macaroni with the help of moulds.  Pour the mixture into macaroni extruder & control its speed.

Step 4

**PROJECT AT A GLANCE** Name of the Entreprenuer 1  $\mathbf{X}\mathbf{X}$ Constitution (legal Status) 2 XX 3 Father's/Spouce's Name XX 4 Unit Address Taluk/Block: XX District: XXPin: E-Mail XX Mobile XX **5** Product and By Product Macaroni Name of the project / business activity proposed: 6 **7** Cost of Project Rs. 10.44 **Means of Finance** Term Loan 9.40 Rs. 25% of 10.44 Lacs (2.61 Lacs) **KVIC Margin Money** Rs. Own Capital Rs. **Debt Service Coverage Ratio** 9 **10** Pay Back Period 6 years 11 Project Implementation Period 6 months **12** Employment 5 KW connection **13** Power Requirement **14** Major Raw materials Rava/ selomina **Estimated Annual Sales Turnover** 47.19 Lacs (at 65% **15** capacity) Detailed Cost of Project & Means of **16** Finance

COST OF PROJECT	(Rs. In Lacs
	(

Particulars	Amount
Land Building & Civil Work	
Plant & Machinery Furniture &	9.44
Fixtures	1.00

Pre-operative Expenses	
Contingencies Working Capital	40.00
Requirement	10.00
Total	20.44

### **MEANS OF FINANCE**

Particulars	Amount
Own Contribution	2.04
Bank Finance	9.40
working capital	
from bank	9.00
Total	20.44
KVIC Margin	25% of 10.44 Lacs
Money	(2.61 Lacs)

#### FINANCIAL ASSISTANCE REQUIRED

Term Loan of Rs.9.40 Lacs and Working Capital limit of Rs. 9.00 Lacs

COST OF PROJECT	PARTICULARS	AMOUNT	AMOUNT	AMOUNT
			10.00%	90.00%
	Building Civil Work			
	Plant & Machinery Furniture &	9.44	0.94	8.50
	Fixtures	1.00	0.10	0.90
	Working capital	10.00	1.00	9.00
	Total	20.44	2.04	18.40
_				
MEANS OF FINANCE	PARTICULARS			AMOUNT
	Own Contribution		2.04	
	Bank Loan		9.40	
	Working capital Limit	9.00		
	Total			20.44

COMPUTATION OF PRODUCTION OF MACARONI				
Items to be Manufactured				
Macaroni				
Machine Capacity	5	0KG per hour		
Per day capacity	800	KG		
Per annum Capacity	240,00	0 KG		
Wastage	3.00%	% Of input		
Total Raw material Requirement				
Raw Material required per day	82	5KG		
Raw Material(Suji) Per Annum	24742	3KG		

CALULATION OF CONSUMPTION OF RAW MATERIAL			
Item Name	At Capacity	Quantity of Raw Material	
Raw Material	100%	247,423	

Raw Material Consumed	Capacity	Rate per Kg	Amount	
	Utilisation		(Rs. in lacs)	
1st year	65%	24.00	38.60	
2nd year	70%	24.72	42.81	
3rd year	75%	25.46	47.25	
4th year	80%	26.23	51.91	
5th year	85%	27.01	56.81	
6th year	90%	27.82	61.96	

COMPUTATION OF SA	ALE					
Particulars	1st year	2nd year	3rd year	4th year	5th year	6th year
Op Stock	-	13,000	14,000	15,000	16,000	17,000
Production	156,000	168,000	180,000	192,000	204,000	216,000
Less : Closing Stock	13,000	14,000	15,000	16,000	17,000	18,000
Net Sale	143,000	167,000	179,000	191,000	203,000	215,000
sale price per KG Sales Value (in	33.00	34.00	35.00	36.00	37.00	38.00
Lacs)	47.19	56.78	62.65	68.76	75.11	81.70

BREAK UP OF LABOUR CH	<u>IARGES</u>		
Particulars	Wages	No of	Total
	Per Month	Employees	Salary
Skilled labour	15000	1	15000
Unskilled labour	8000	1	8000

Total Annual Labour Charges (in Lacs) 2.76

23000

Utility Charges at 100% capacity (pe	er month)	
Particulars	value	Description
Power connection required	5	KWH
consumption per day	80	units
Consumption per month	2000	units
Rate per Unit	7	Rs.
power Bill per month	14000	Rs.

Total Salary Per Month

PROJECTED PROFITABILITY	STATEM	<u>ENT</u>	-		-	
PARTICULARS	1st year 2	2nd year	3rd year	4th year	5th year	6th year
Capacity Utilisation %	65%	70%	75%	80%	85%	90%
SALES						
Gross Sale						
Macroni	47.19	56.78	62.65	68.76	75.11	81.70
Total	47.19	56.78	62.65	68.76	75.11	81.70
COST OF SALES						
Raw Mateiral Consumed	38.60	42.81	47.25	51.91	56.81	61.96
Elecricity Expenses	1.68	1.76	1.94	2.13	2.35	2.58
Repair & Maintenance	0.33	0.40	0.44	0.48	0.53	0.57
Labour & Wages	2.76	3.17	3.49	3.84	4.22	4.65
Consumables	0.57	0.68	0.75	0.83	0.90	0.98
Cost of Production	43.93	48.83	53.87	59.19	64.81	70.74
Add: Opening Stock /WIP	-	3.66	4.07	4.49	4.93	5.40
Less: Closing Stock /WIP	3.66	4.07	4.49	4.93	5.40	5.89
Cost of Sales	40.27	48.42	53.45	58.75	64.34	70.24
GROSS PROFIT	6.92	8.36	9.20	10.01	10.77	11.46
Depriciation	1.52	1.29	1.10	0.94	0.80	0.69
Interest on Term Loan	1.02	0.99	0.85	0.70	0.24	0.10
Interest on working Capital	0.99	0.99	0.99	0.99	0.99	0.99
rent	1.56	1.79	2.06	2.37	2.73	3.14
Selling & Adm Expenses Exp.	0.14	0.45	1.25	1.55	1.69	1.84
TOTAL	5.23	5.52	6.26	6.55	6.46	6.75

NET PROFIT	1.69	2.84	2.94	3.46	4.31	4.70
Taxation	-	-	-	-	-	-
PROFIT (After Tax)	1.69	2.84	2.94	3.46	4.31	4.70

PROJECTED BALANCE S	<u>SHEET</u>					
PARTICULARS	1st year	2nd year	3rd year	4th year	5th year	6th year
Liabilities	=					
Capital						
opening balance		3.23	5.57	7.01	8.57	10.38
Add:- Own Capital	2.04					
Add:- Retained Profit	1.69	2.84	2.94	3.46	4.31	4.70
Less:- Drawings	0.50	0.50	1.50	1.90	2.50	1.75
Closing Blance	3.23	5.57	7.01	8.57	10.38	13.34
Subsidy for reserve	2.61	2.61	2.61			
Term Loan	8.80	7.60	6.40	2.59	1.39	-
Working Capital Limit	9.00	9.00	9.00	9.00	9.00	9.00
Sundry Creditors	0.64	0.71	0.79	0.87	0.95	1.03
Provisions & Other Liab	0.50	0.75	0.90	1.08	1.35	1.62
TOTAL:	24.78	26.24	26.71	22.10	23.07	24.99
Assets						
Fixed Assets (Gross)	10.44	10.44	10.44	10.44	10.44	10.44
Gross Dep.	1.52	2.81	3.91	4.86	5.66	6.35
Net Fixed Assets	8.92	7.63	6.53	5.58	4.78	4.09
FD with bank	2.61	2.61	2.61			
Current Assets						
Sundry Debtors	5.51	6.25	6.89	7.56	8.26	8.99
Stock in Hand	5.85	8.07	8.90	9.78	10.70	11.68
Cash and Bank	1.90	1.69	1.78	1.79	1.93	2.84
TOTAL:	24.78	26.24	26.71	24.71	25.68	27.60

PROJECTED CASH FLOW STATEMENT						
PARTICULARS	1st year	2nd year	3rd year	4th year	5th year	6th year
SOURCES OF FUND	<del>-</del>					
Own Margin	2.04					
Net Profit	1.69	2.84	2.94	3.46	4.31	4.70
Depriciation & Exp. W/off	1.52	1.29	1.10	0.94	0.80	0.69
Increase in Cash Credit	9.00	-	-	-	-	-
Increase In Term Loan	9.40	-	-	-	-	-
Increase in subsidy	2.61	-	-			
Increase in Creditors	0.64	0.07	0.07	0.08	0.08	0.09
Increase in Provisions & Oth lib	0.50	0.25	0.15	0.18	0.27	0.27
TOTAL:	27.40	4.45	4.27	4.66	5.47	5.75
APPLICATION OF FUND						
Increase in FD	2.61	-	-	- 2.61		
	40.44					
Increase in Fixed Assets	10.44					
Increase in Stock	5.85	2.22	0.83	0.88	0.93	0.97
Increase in Debtors	5.51	0.74	0.65	0.67	0.70	0.72
Repayment of Term Loan	0.60	1.20	1.20	3.81	1.20	1.39
Drawings	0.50	0.50	1.50	1.90	2.50	1.75
Taxation	-	-	-	-	-	-
TOTAL:	25.50	4.66	4.18	4.65	5.32	4.84
Opening Cash & Bank Balance	-	1.90	1.69	1.78	1.79	1.93
Add : Surplus	1.90	- 0.21	0.09	0.01	0.14	0.91
Closing Cash & Bank Balance	1.90	1.69	1.78	1.79	1.93	2.84

COMPUTATION OF C	LOSING STO	CK & WORK	ING CAPITAI	=		
PARTICULARS	1st year	2nd year	3rd year	4th year	5th year	6th year
Finished Goods	1					
	3.66	4.07	4.49	4.93	5.40	5.89
Raw Material	<u> </u>	I			I	
	2.19	4.00	4.41	4.84	5.30	5.78
Closing Stock	5.85	8.07	8.90	9.78	10.70	11.68

Particulars		Amount	Own	Margin	Bank Fin	ance
Finished Goods & Raw Material	Stock	5.85				
Less : Creditors		0.64				
Paid stock		5.21	10%	0.52	90%	4.68
Sundry Debtors		5.51	10%	0.55	90%	4.95
		10.71		1.07		9.64

2nd Method		
PARTICULARS	2020-21	2021-22
Total Current Assets	13.25	16.00
Other Current Liabilities	1.14	1.46
Working Capital Gap	12.11	14.54
Min Working Capital		
25% of WCG	3.03	3.63
Actual NWC	3.11	5.54
item III - IV	9.08	10.90
item III - V	9.00	9.00
MPBF (Lower of VI & VII)	9.00	9.00

3rd Method		
PARTICULARS	2020-21	2021-22
Total Current Assets	13.25	16.00
Other Current Liabilities	1.14	1.46
Working Capital Gap	12.11	14.54
Min Working Capital		
25% of Current Assets	3.31	4.00
Actual NWC	3.11	5.54
item III - IV	8.79	10.54
item III - V	9.00	9.00
MPBF (Lower of VI & VII)	9.00	9.00

## **COMPUTATION OF DEPRECIATION**

Description	Plant & Machinery	Furniture	TOTAL
Rate of Depreciation	15.00%	10.00%	
Opening Balance	-	-	-
Addition	9.44	1.00	10.44
Total	9.44	1.00	10.44
Less : Depreciation	1.42	0.10	1.52
WDV at end of Year	8.02	0.90	8.92
Additions During The Year	-	-	-
Total	8.02	0.90	8.92
Less : Depreciation	1.20	0.09	1.29
WDV at end of Year	6.82	0.81	7.63
Additions During The Year	-	-	-
Total	6.82	0.81	7.63
Less : Depreciation	1.02	0.08	1.10
WDV at end of Year	5.80	0.73	6.53
Additions During The Year	-	-	-
Total	5.80	0.73	6.53
Less : Depreciation	0.87	0.07	0.94
WDV at end of Year	4.93	0.66	5.58
Additions During The Year	-	-	-
Total	4.93	0.66	5.58
Less : Depreciation	0.74	0.07	0.80
WDV at end of Year	4.19	0.59	4.78
Additions During The Year	-	-	-
Total	4.19	0.59	4.78

Less : Depreciation	0.63	0.06	0.69
WDV at end of Year	3.56	0.53	4.09
Less : Depreciation	0.53	0.05	0.59
WDV at end of Year	3.03	0.48	3.50
Less : Depreciation	0.45	0.05	0.50
WDV at end of Year	2.57	0.43	3.00

CALCULATION OF D.S.C.R						
PARTICULARS	1st year	2nd year	3rd year	4th year	5th year	6th year
CASH ACCRUALS	3.21	4.13	4.05	4.40	5.12	5.39
Interest on Term Loan	1.02	0.99	0.85	0.70	0.24	0.10
Total	4.23	5.12	4.89	5.10	5.36	5.49
REPAYMENT						
Instalment of Term Loan	0.60	1.20	1.20	3.81	1.20	1.39
Interest on Term Loan	1.02	0.99	0.85	0.70	0.24	0.10
Total	1.62	2.19	2.05	4.51	1.44	1.49
DEBT SERVICE COVERAGE						
RATIO	2.61	2.34	2.39	1.13	3.71	3.69
AVERAGE D.S.C.R.		2.65				

	REPAYMENT SCHEDULE OF TERM LOAN							
Year	Particulars	Amount	Addition	Total	Interest	Interest Repayment	12.00% Closing Balance	
1st	Opening Balance	Amount	Addition	<u> </u>	merest	Кераушеш	Closing Balance	
	1st month	-	9.40	9.40	-	-	9.40	
	2nd month	9.40	-	9.40	0.09	-	9.40	
	3rd month	9.40	-	9.40	0.09	-	9.40	
	4th month	9.40	-	9.40	0.09	-	9.40	
	5th month	9.40	-	9.40	0.09	-	9.40	
	6th month	9.40	-	9.40	0.09	-	9.40	
	7th month	9.40	-	9.40	0.09	0.10	9.30	
	8th month	9.30	-	9.30	0.09	0.10	9.20	
	9th month	9.20	-	9.20	0.09	0.10	9.10	
	10th month	9.10	-	9.10	0.09	0.10	9.00	
	11th month	9.00	-	9.00	0.09	0.10	8.90	
	12th month	8.90	-	8.90	0.09	0.10	8.80	
					1.02	0.60		
2nd	Opening Balance							
	1st month	8.80	-	8.80	0.09	0.10	8.70	
	2nd month	8.70	-	8.70	0.09	0.10	8.60	
	3rd month	8.60	-	8.60	0.09	0.10	8.50	
	4th month	8.50	-	8.50	0.08	0.10	8.40	
	5th month	8.40	-	8.40	0.08	0.10	8.30	
	6th month	8.30	-	8.30	0.08	0.10	8.20	
	7th month	8.20	-	8.20	0.08	0.10	8.10	
	8th month	8.10	-	8.10	0.08	0.10	8.00	
	9th month	8.00	-	8.00	0.08	0.10	7.90	
	10th month 11th month	7.90	-	7.90	0.08 0.08	0.10 0.10	7.80 7.70	

		7.80		7.80				
	12th month	7.70	_	7.70	0.08	0.10	7.60	
					0.99	1.20		
3rd	Opening Balance							
	1st month	7.60	-	7.60	0.08	0.10	7.50	
	2nd month	7.50	-	7.50	0.07	0.10	7.40	
	3rd month	7.40	-	7.40	0.07	0.10	7.30	
	4th month	7.30	-	7.30	0.07	0.10	7.20	
	5th month	7.20	-	7.20	0.07	0.10	7.10	
	6th month	7.10	-	7.10	0.07	0.10	7.00	
	7th month	7.00	-	7.00	0.07	0.10	6.90	
	8th month	6.90	-	6.90	0.07	0.10	6.80	
	9th month	6.80	-	6.80	0.07	0.10	6.70	
	10th month	6.70	-	6.70	0.07	0.10	6.60	
	11th month	6.60	-	6.60	0.07	0.10	6.50	
	12th month	6.50	-	6.50	0.06	0.10	6.40	
	Opening				0.85	1.20		
4th	Balance							
	1st month	6.40	-	6.40	0.06	0.10	6.30	
	2nd month	6.30	-	6.30	0.06	0.10	6.20	
	3rd month	6.20	-	6.20	0.06	0.10	6.10	
	4th month	6.10	-	6.10	0.06	0.10	6.00	
	5th month	6.00	-	6.00	0.06	0.10	5.90	
	6th month	5.90	-	5.90	0.06	0.10	5.80	
	7th month	5.80	-	5.80	0.06	0.10	5.70	
	8th month	5.70	-	5.70	0.06	0.10	5.60	
	9th month	5.60	-	5.60	0.06	0.10	5.50	
	10th month	5.50	-	5.50	0.05	0.10	5.40	
	11th month	5.40	-	5.40	0.05	0.10	5.30	

					0.70	3.81		
5th	Opening Balance							
	1st month	2.59	-	2.59	0.03	0.10	2.49	
	2nd month	2.49	-	2.49	0.02	0.10	2.39	
	3rd month	2.39	-	2.39	0.02	0.10	2.29	
	4th month	2.29	-	2.29	0.02	0.10	2.19	
	5th month	2.19	-	2.19	0.02	0.10	2.09	
	6th month	2.09	-	2.09	0.02	0.10	1.99	
	7th month	1.99	-	1.99	0.02	0.10	1.89	
	8th month	1.89	-	1.89	0.02	0.10	1.79	
	9th month	1.79	-	1.79	0.02	0.10	1.69	
	10th month	1.69	-	1.69	0.02	0.10	1.59	
	11th month	1.59	-	1.59	0.02	0.10	1.49	
	12th month	1.49	-	1.49	0.01	0.10	1.39	
	Opening				0.24	1.20		
6th	Balance							
	1st month	1.39	-	1.39	0.01	0.10	1.29	
	2nd month	1.29	-	1.29	0.01	0.10	1.19	
	3rd month	1.19	-	1.19	0.01	0.10	1.09	
	4th month	1.09	-	1.09	0.01	0.10	0.99	
	5th month	0.99	-	0.99	0.01	0.10	0.89	
	6th month	0.89	-	0.89	0.01	0.10	0.79	
	7th month	0.79	-	0.79	0.01	0.10	0.69	
	8th month	0.69	-	0.69	0.01	0.12	0.57	
	9th Month	0.57	-	0.57	0.01	0.12	0.45	
	10th month	0.45	-	0.45	0.00	0.12	0.33	
	10th month	0.33	-	0.33	0.00	0.12	0.21	
	10th month	0.21	-	0.21	0.00	0.21	-	
					0.10	1.39		

DOOR TO DOOR 72 MONTHS
MORATORIUM
PERIOD 6 MONTHS
REPAYMENT PERIOD 66 MONTHS

# **Machinery Supplier:**

S.K. INDUSTRIES	Address:
	A - 66, Sector - 8. Noida, 201301, G B Nagar, UP. India. Telephone: 09350378368, 09457472321, Office: 08700445587



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