

PROJECT REPORT

Of

YOGURT PLANT

PURPOSE OF THE DOCUMENT

This particular pre-feasibility is regarding **Yogurt Plant 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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YOGURT PLANT

INTRODUCTION

India has been the leading producer and consumer of dairy products worldwide since 1998 with a sustained growth in the availability of milk and milk products. Dairy activities form an essential part of the rural Indian economy, serving as an important source of employment and income. India also has the largest bovine population in the world. However, the milk production per animal is significantly low as compared to the other major dairy producers.

Products produced from milk is Known as Dairy Products. They are rich sources of energy. Raw milk for processing generally comes from cows, but occasionally from other mammals such as goats, sheep, and water buffalo. Water is the main constituent of milk (about 90%).

Yogurt

Yogurt also spelled yoghurt, yogourt or yoghourt, is a food produced by bacterial fermentation of milk. The bacteria used to make yogurt are known as yogurt cultures. The fermentation of lactose by these bacteria produces lactic acid, which acts on milk protein to give yogurt its texture and characteristic tart flavour. Cow's milk is commonly available worldwide and, as such, is the milk most commonly used to make yogurt. Milk from water buffalo, goats, ewes, mares, camels, and yaks is also used to produce yogurt where available locally. The milk used may be homogenized or not, even pasteurized or raw. Each type of milk produces substantially different results.

To produce yogurt, milk is first heated, usually to about 85 °C (185 °F), to denature the milk proteins so that they do not form curds. After heating, the milk is allowed to cool to about 45 °C (113 °F)

Health Benefits of Yogurt

Good for bones

A bowl of yogurt is said to have 300 grams of calcium. So if you are worried about your debilitating bone health, it's always good to add yogurt to your diet. It will not only maintain your bone density but also strengthen them. For the elderly who are at risk of osteoporosis, a cup of yogurt daily after lunch is a healthy option.

Aids weight loss

A recent study that was conducted on people consuming yogurt proved that if you replace an unhealthy snack in a day with yogurt, it will help you cut down calories. This also helps burn belly fat.

Faster workout recovery

Among all varieties of yogurt, Greek yogurt is considered to be the healthiest. It has the perfect ratio of protein and carbohydrate and is a brilliant post workout snack. If you have a bowl of Greek yogurt within 60 minutes of your workout, it releases amino acids that help repair muscles. Tip: Have a glass of water with your yogurt and it improves the absorption of water by intestines - thereby enhancing your hydration.

Controls blood pressure

Salt is the main culprit behind high blood pressure and if not monitored high BP can lead to serious health complications such as hypertension and kidney disease. The potassium present in yogurt helps eradicate excess of sodium from our bodies.

Builds immunity

The probiotics present in yogurt works on building your immunity and lowers your chances of contracting various illnesses. Probiotics have long been proven to work on strengthening gut health.

Yogurt also had zinc and other minerals that are absolutely essential for good health.

Yogurt market potential

India Yogurt Market is projected to witness robust growth at a CAGR of over 20% by 2023, due to easy availability of raw materials like milk and starter culture due to flourishing dairy industry in the country. 'Dahi' or 'Curd' has been consumed in India since ages, whereas Yogurt is a relatively newer term in the Indian Market. Yogurt is considered beneficial for gut as well as digestive health due to the presence of pre-biotic bacteria and thus possess plethora of health benefits. Growing awareness of the health benefits associated with the consumption of yogurt has led to increasing popularity of yogurts such as frozen yogurt among kids as well as youngsters which will ensure robust growth of the market during the forecast period. Moreover, the growing preference of flavoured yogurts as desserts over sugary sweets or ice-creams is expected to drive the growth of the India Yogurt market in the next five years. Further, factors such as rising disposable incomes, growing awareness of lifestyle diseases, introduction of newer products in the market by manufacturers and presence of national as well as international players that are focusing on innovation is anticipated to propel the growth of India Yogurt Market by 2023. Based on the type, the regular yogurt leads the market, owing to high use of regular yogurts. Based on the distribution channel, the supermarkets/hypermarkets segment holds the largest market share due to easy availability, a huge variety and discounted prices.

Analysis about Yogurt Processing Plant

Process of yogurt processing plant is depends upon the following aspects.

Per day capacity of the plant. For example: 500 liter/day, 1000 liter/day, 2000 litre/ day etc.

- Availability of milk in a particular area.
- Potential buyer of the final product & their demand.

Yogurt Manufacturing Process

Step1: Procurement

Procurement of raw milk.

Step 2: Milk Reception Area

After procurement step bring the milk to the milk reception & cool the milk, so that life span of the milk can be increased & it can be used for further processing.

Step 3: Pasteurization

After that the main processing of by product starts & put the cooled milk into the inoculation tank and boil the milk at 80°C - 90°C (depends upon the pasteurization). Then again cool it at 4°C.

Pasteurization machines are of two types:

1. Slow online pasteurization
2. Continuous online pasteurization

Step 4: Homogenization

- We used Offline cream separator with pasteurization machine this helps to remove fat from milk and used for the production of the milk.
- Online homogenizer is attached with the pasteurization machine. This breaks the fat part and mixed in the milk.
- It is used for manufacturing of curd.

Step 5: Distribution of pasteurized milk in different tanks

After that milk is transferred into different sections like pouch milk, curd processing, paneer processing.

Curd/yogurt

Milk is boiled at 92°C and then we thermize it & add culture into that.

Step 6: Packaging

After that prepared yogurt is sent to packaging section & then taken into the incubation room to make it thick in form. Then we take curd to the Blast room where the temperature is decreased from 45°C to 20°C.

Step 7: Cold room

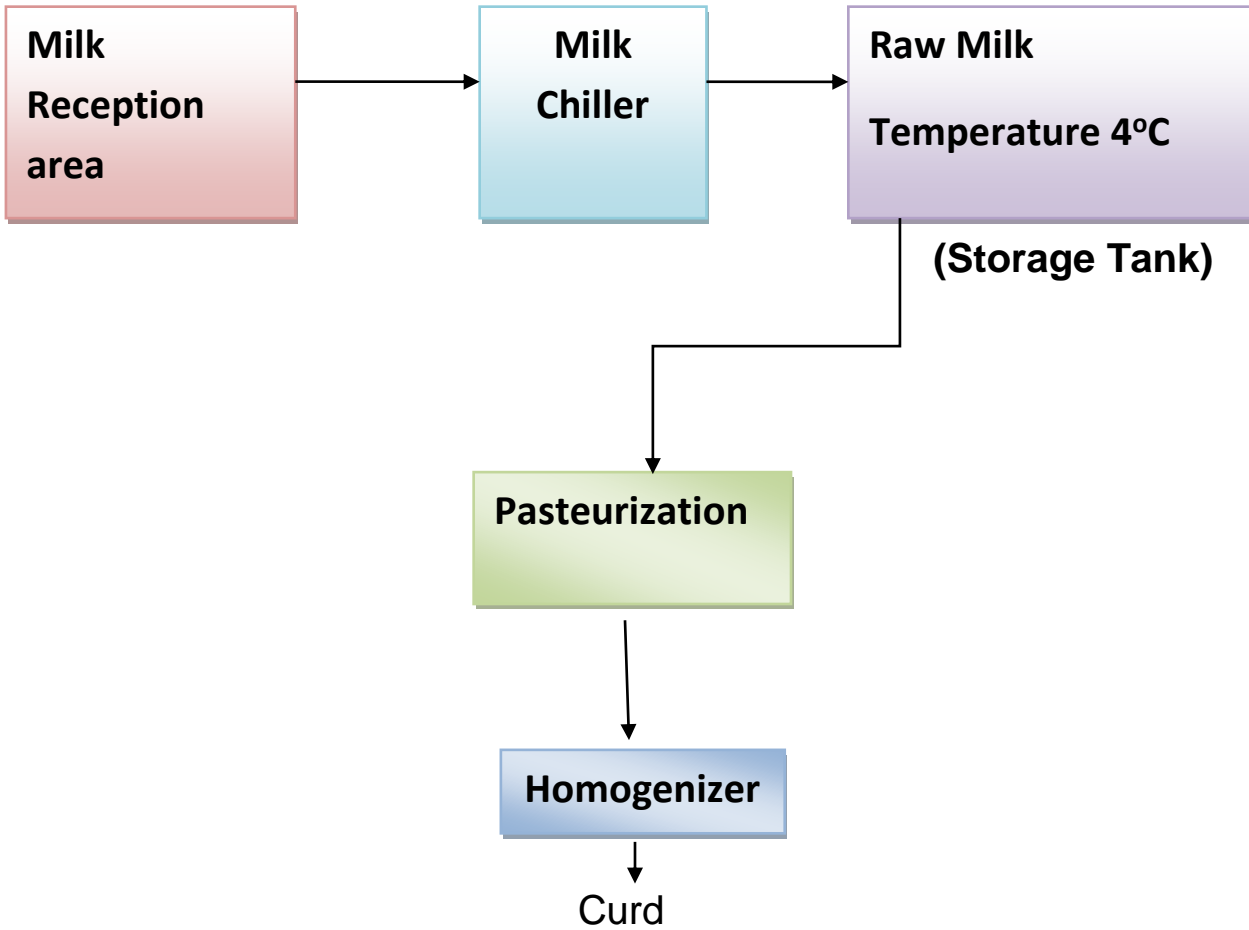
Then the product are transferred into cold rooms where the temperature is below 4°C

Step 8: Distribution

After that yogurt is transferred through transportation into different areas.

Insulation vehicle is required if the final product is transported above 40 – 50 KM.

Yogurt Processing Technical Process



Steam Boiler → To Boil

Water Chilling Unit → To Cool

Air Compressor

Cold Room

Machinery Required

S.N.	Particulars	Quantity	Value
1	Batch Pasteurization- 300L	1	175000
2	SS Pump 500 lph	1	30000
3	Offline cream separator with balance tank and ss pump	1	150000
4	Milk Homogenizer - 300 lph	1	225000
5	Milk Chiller - 600 lph	1	75000
6	Sealing & Filling Machine for yogurt cup	1	150000
7	Cooling tower & water pump	1	200000
8	SS and MS interconnecting pipeline to connect	1	125000
9	Air compressor and pipeline	1	40000
10	Powder coated electrical Panel	1	125000
11	Skid to mount all the above equipments made from rectangular ss pipes.	1	50000
12	Incubation room heater system	1	200000
13	Insulation cold room	1	475000
Sub Total			20,20,000
GST @18%			3,63,600
Total			23,83,600

Equipment's required

S.N.	Particulars	Quantity	Value
1	Milk Analyzer Ultra	2	50,000
2	DPU	2	30,000
3	Stirrer	5	5,000
4	E.W.S. (weighing scale) 100 Kg	2	10,000
Total (inclusive of GST @18%)		100	95,000

Manpower Requirement

S.N.	Designation	Number
1	Plant manager	1
2	Plant Operator	1
3	Collection Executive	1
4	Processing Supervisors	1
5	Mechanic	1
6	Driver	1
7	Watchmen	1
8	Staff & Administration	1
9	Lab technician	1
10	Daily Labour	4
Total		13

Yogurt Plant License &Registration

For proprietor

- Obtain the GST registration.
- FSSAI Registration.
- Additionally, apply for Udyog Aadhar 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& statutory Licensing	2 Months
2	Order to Machine, Raw material & recruitment	1-2 Months
3	Training & market survey	1 month
4	Commissioning & commercial production	1 month
5	Arrangement of Finance	1 month
	Total time Required (some activities may run simultaneously)	2-3 months (approx.)

PROJECT AT A GLANCE

1 Name of the Entrepreneur
Constitution (legal Status)

XX

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 : Yogurt

6 Name of the project / business
activity proposed :

7 Cost of Project : **Rs.** 31.79

8 Means of Finance

Term Loan **Rs.** 28.61 Lac s

KVIC Margin Money **Rs.** - Lac s

Own Capital **Rs.** 3.68 Lac s

9 Debt Service Coverage Ratio :

5 years 4
month

10 Pay Back Period :

11 Project Implementation Period :

6 months

12 Employment :

13 Power Requirement :

30 KW
connection

14 Major Raw materials :

Milk

15 Estimated Annual Sales Turnover :

147.50 Lacs (at 50%
capacity)

16 Detailed Cost of Project & Means of
Finance

COST OF PROJECT

(Rs. In Lacs)

Particulars	Amount
Land	
Building & Civil	

Work	5.00
Plant & Machinery	24.79
Furniture & Fixtures	2.00
Pre-operative Expenses	
Contingencies	
Working Capital Requirement	5.00
Total	36.79

MEANS OF FINANCE

Particulars	Amount
Own Contribution	3.68
Bank Finance	28.61
working capital from bank	4.50
Total	36.79

FINANCIAL ASSISTANCE REQUIRED

Term Loan of Rs. 17.65 Lacs and Working Capital limit of Rs. 4.5 Lacs

COST OF PROJECT

PARTICULARS	AMOUNT	AMOUNT	AMOUNT
		10.00%	90.00%
Building Civil Work	5.00	0.50	4.50
Plant & Machinery Furniture & Fixtures and Other Assets	24.79	2.48	22.31
Working capital	5.00	0.50	4.50
Total	36.79	3.68	33.11

MEANS OF FINANCE

PARTICULARS	AMOUNT
Own Contribution	3.68
Bank Loan	28.61
Working capital Limit	4.50
Total	36.79

COMPUTATION OF PRODUCTION OF YOGURT

Items to be Manufactured		
Yogurt		
Machine capacity per Hour		250KG
machine capacity per day		2000 KG
machine capacity per annum		600000 KG
Raw Material Requirement		
Milk	600,000	Liter

Production of Yogurt		
Production	Capacity	KG
1st year	50%	300,000
2nd year	55%	330,000
3rd year	60%	360,000
4th year	65%	390,000
5th year	70%	420,000

Raw Material Cost			
Year	Capacity	KG	Amount
	Utilisation		(Rs. in lacs)
1st year	50%	38.00	114.00
2nd year	55%	38.50	127.05
3rd year	60%	39.00	140.40
4th year	65%	39.50	154.05
5th year	70%	40.00	168.00

Packaging Charges			
Raw Material	KG	Rate	Amount (Rs. in lacs)
1st year	300,000	1.00	3.00
2nd year	330,000	1.10	3.63
3rd year	360,000	1.20	4.32
4th year	390,000	1.30	5.07
5th year	420,000	1.40	5.88

<u>COMPUTATION OF SALE</u>					
Particulars	1st year	2nd year	3rd year	4th year	5th year
Op Stock	-	5,000	5,500	6,000	6,500
Production	300,000	330,000	360,000	390,000	420,000
Less : Closing Stock	5,000	5,500	6,000	6,500	7,000
Net Sale	295,000	329,500	359,500	389,500	419,500
sale price per KG	50.00	50.50	51.00	51.50	52.00
Sales (in Lacs)	147.50	166.40	183.35	200.59	218.14

BREAK UP OF LABOUR CHARGES

Particulars	Wages per month	No of employees	Total salary
Daily Labour	8000	4	32000
Plant Operator	18000	1	18000
Mechanic	11000	1	11000
Driver	10000	1	10000
Watchmen	8000	1	8000
Lab technician	12000	1	12000
Total salary per month		9	91000
Salary Per Annum (in Lacs)			10.92

BREAK UP OF SALARY

Particulars	Salary Per Month	No of Employees	Total Salary
staff & Administartion	14000	1	14000
Total Salary Per Month		1	14000
Total Annual Salary (in Lacs)			1.68

Utility Charges at 100% capacity (per month)		
Particulars	value	Description
Power connection required	30	KWH
consumption per day	240	units
Consumption per month	6000	units
Rate per Unit	7	Rs.
power Bill per month	42000	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					
Yogurt	147.50	166.40	183.35	200.59	218.14
Total	147.50	166.40	183.35	200.59	218.14
<u>COST OF SALES</u>					
Raw Mateiral Consumed	114.00	127.05	140.40	154.05	168.00
Elecricity Expenses	5.04	5.54	6.10	6.71	7.38
Depriciation	4.42	3.79	3.25	2.79	2.40
Consumables	0.15	0.17	0.18	0.20	0.22
Repair & maintenace	0.30	0.33	0.37	0.40	0.44
Packing charges	3.00	3.63	4.32	5.07	5.88
Labour	10.92	12.01	13.21	14.53	15.99
Cost of Production	137.82	152.53	167.84	183.76	200.30
Add: Opening Stock /WIP	-	2.30	2.54	2.80	3.06
Less: Closing Stock /WIP	2.30	2.54	2.80	3.06	3.34
Cost of Sales	135.52	152.28	167.58	183.49	200.03
GROSS PROFIT	11.98	14.12	15.76	17.10	18.11
salary to staff	1.68	1.85	2.03	2.24	2.35
Interest on Term Loan	2.82	2.51	1.85	1.19	0.46
Interest on working Capital	0.50	0.50	0.50	0.50	0.50

Selling & adm Exp	1.48	1.66	1.83	2.21	2.18
TOTAL	6.47	6.52	6.22	6.13	5.49
NET PROFIT	5.51	7.59	9.55	10.97	12.62
Taxation	0.11	0.54	0.95	1.86	2.38
PROFIT (After Tax)	5.40	7.06	8.60	9.11	10.25

PROJECTED BALANCE SHEET					
PARTICULARS	1st year	2nd year	3rd year	4th year	5th year
<u>Liabilities</u>					
Capital					
opening balance		5.08	7.64	11.74	16.25
<i>Add:- Own Capital</i>	3.68				
Add:- Retained Profit	5.40	7.06	8.60	9.11	10.25
Less:- Drawings	4.00	4.50	4.50	4.60	5.00
Closing Blance	5.08	7.64	11.74	16.25	21.49
Term Loan	25.61	19.61	13.61	7.61	1.61
Working Capital Limit	4.50	4.50	4.50	4.50	4.50
Sundry Creditors	1.90	2.12	2.34	2.57	2.80
Provisions & Other Liab	0.30	0.40	0.55	0.66	0.83
TOTAL :	37.39	34.27	32.74	31.58	31.23
<u>Assets</u>					
Fixed Assets (Gross)	31.79	31.79	31.79	31.79	31.79
Gross Dep.	4.42	8.21	11.46	14.26	16.66
Net Fixed Assets	27.37	23.58	20.33	17.53	15.13
Current Assets					
Sundry Debtors	3.93	4.44	4.89	5.35	5.82
Stock in Hand	3.06	3.39	3.73	4.09	4.46
Cash and Bank	3.03	2.86	3.79	4.61	5.82
TOTAL :	37.39	34.27	32.74	31.58	31.23

PROJECTED CASH FLOW STATEMENT

PARTICULARS	1st year	2nd year	3rd year	4th year	5th year
<u>SOURCES OF FUND</u>					
Own Margin	3.68				
Net Profit	5.51	7.59	9.55	10.97	12.62
Depreciation & Exp. W/off	4.42	3.79	3.25	2.79	2.40
Increase in Cash Credit	4.50	-	-	-	-
Increase In Term Loan	28.61	-	-	-	-
Increase in Creditors	1.90	0.22	0.22	0.23	0.23
Increase in Provisions & Oth lib	0.30	0.10	0.15	0.11	0.17
TOTAL :	48.92	11.70	13.18	14.10	15.42
<u>APPLICATION OF FUND</u>					
Increase in Fixed Assets	31.79				
Increase in Stock	3.06	0.33	0.34	0.36	0.37
Increase in Debtors	3.93	0.50	0.45	0.46	0.47
Repayment of Term Loan	3.00	6.00	6.00	6.00	6.00
Drawings	4.00	4.50	4.50	4.60	5.00
Taxation	0.11	0.54	0.95	1.86	2.38
TOTAL :	45.89	11.88	12.24	13.28	14.22
Opening Cash & Bank Balance	-	3.03	2.86	3.79	4.61
Add : Surplus	3.03	0.17	0.93	0.82	1.21
Closing Cash & Bank Balance	3.03	2.86	3.79	4.61	5.82

COMPUTATION OF CLOSING STOCK & WORKING CAPITAL					
PARTICULARS	1st year	2nd year	3rd year	4th year	5th year
<u>Finished Goods</u>					
	2.30	2.54	2.80	3.06	3.34
<u>Raw Material</u>					
	0.76	0.85	0.94	1.03	1.12
Closing Stock	3.06	3.39	3.73	4.09	4.46

COMPUTATION OF WORKING CAPITAL REQUIREMENT					
TRADITIONAL METHOD					
Particulars	Amount	Own Margin		Bank Finance	
Finished Goods & Raw Material	3.06				
Less : Creditors	1.90				
Paid stock	1.16	10%	0.12	90%	1.04
Sundry Debtors	3.93	10%	0.39	90%	3.54
	5.09		0.51		4.58
WORKING CAPITAL LIMIT DEMAND (from Bank)				4.50	

2nd Method		
PARTICULARS	1st year	2nd year
Total Current Assets	10.02	10.69
Other Current Liabilities	2.20	2.52
Working Capital Gap	7.82	8.17
Min Working Capital		
25% of WCG	1.96	2.04
Actual NWC	3.32	3.67
item III - IV	5.87	6.13
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	10.02	10.69
Other Current Liabilities	2.20	2.52
Working Capital Gap	7.82	8.17
Min Working Capital		
25% of Current Assets	2.51	2.67
Actual NWC	3.32	3.67
item III - IV	5.32	5.50
item III - V	4.50	4.50
MPBF (Lower of VI & VII)	4.50	4.50

COMPUTATION OF DEPRECIATION

Description	Building	Plant & Machinery	Furniture	TOTAL
Rate of Depreciation	10.00%	15.00%	10.00%	
Opening Balance		-	-	-
Addition	5.00	24.79	2.00	31.79
Total	5.00	24.79	2.00	31.79
Less : Depreciation	0.50	3.72	0.20	4.42
WDV at end of Year	4.50	21.07	1.80	27.37
Additions During The Year	-	-	-	-
Total	4.50	21.07	1.80	27.37
Less : Depreciation	0.45	3.16	0.18	3.79
WDV at end of Year	4.05	17.91	1.62	23.58
Additions During The Year	-	-	-	-
Total	4.05	17.91	1.62	23.58
Less : Depreciation	0.41	2.69	0.16	3.25
WDV at end of Year	3.65	15.22	1.46	20.33
Additions During The Year	-	-	-	-
Total	3.65	15.22	1.46	20.33
Less : Depreciation	0.36	2.28	0.15	2.79
WDV at end of Year	3.28	12.94	1.31	17.53
Additions During The Year	-	-	-	-
Total	3.28	12.94	1.31	17.53
Less : Depreciation	0.33	1.94	0.13	2.40

WDV at end of Year	2.95	11.00	1.18	15.13
s	-	-	-	-
Total	2.95	11.00	1.18	15.13
Less : Depreciation	0.30	1.65	0.12	2.06
WDV at end of Year	2.66	9.35	1.06	13.07
Less : Depreciation	0.27	1.40	0.11	1.77
WDV at end of Year	2.39	7.95	0.96	11.30
Less : Depreciation	0.24	1.19	0.10	1.53
WDV at end of Year	2.15	6.76	0.86	9.77

<u>CALCULATION OF D.S.C.R</u>					
PARTICULARS	1st year	2nd year	3rd year	4th year	5th year
CASH ACCRUALS	9.82	10.85	11.86	11.90	12.65
Interest on Term Loan	2.82	2.51	1.85	1.19	0.46
Total	12.64	13.36	13.71	13.09	13.11
<u>REPAYMENT</u>					
Instalment of Term Loan	3.00	6.00	6.00	6.00	6.00
Interest on Term Loan	2.82	2.51	1.85	1.19	0.46
Total	5.82	8.51	7.85	7.19	6.46
DEBT SERVICE COVERAGE RATIO	2.17	1.57	1.75	1.82	2.03
AVERAGE D.S.C.R.	1.87				

REPAYMENT SCHEDULE OF TERM LOAN

Interest 11.00%

Year	Particulars	Amount	Addition	Total	Interest	Repayment	Closing Balance
1st	Opening Balance						
	1st month	-	28.61	28.61	-	-	28.61
	2nd month	28.61	-	28.61	0.26	-	28.61
	3rd month	28.61	-	28.61	0.26	-	28.61
	4th month	28.61	-	28.61	0.26		28.61
	5th month	28.61	-	28.61	0.26		28.61
	6th month	28.61	-	28.61	0.26		28.61
	7th month	28.61	-	28.61	0.26	0.500	28.11
	8th month	28.11	-	28.11	0.26	0.500	27.61
	9th month	27.61	-	27.61	0.25	0.500	27.11
	10th month	27.11	-	27.11	0.25	0.500	26.61
	11th month	26.61	-	26.61	0.24	0.500	26.11
	12th month	26.11	-	26.11	0.24	0.500	25.61
					2.82	3.000	
2nd	Opening Balance						
	1st month	25.61	-	25.61	0.23	0.500	25.11
	2nd month	25.11	-	25.11	0.23	0.500	24.61
	3rd month	24.61	-	24.61	0.23	0.500	24.11
	4th month	24.11	-	24.11	0.22	0.500	23.61
	5th month	23.61	-	23.61	0.22	0.500	23.11
	6th month	23.11	-	23.11	0.21	0.500	22.61
	7th month	22.61	-	22.61	0.21	0.500	22.11
	8th month	22.11	-	22.11	0.20	0.500	21.61
	9th month	21.61	-	21.61	0.20	0.500	21.11
	10th month	21.11	-	21.11	0.19	0.500	20.61

	11th month	20.61	-	20.61	0.19	0.500	20.11
	12th month	20.11	-	20.11	0.18	0.500	19.61
					2.51	6.000	
3rd	Opening Balance						
	1st month	19.61	-	19.61	0.18	0.500	19.11
	2nd month	19.11	-	19.11	0.18	0.500	18.61
	3rd month	18.61	-	18.61	0.17	0.500	18.11
	4th month	18.11	-	18.11	0.17	0.500	17.61
	5th month	17.61	-	17.61	0.16	0.500	17.11
	6th month	17.11	-	17.11	0.16	0.500	16.61
	7th month	16.61	-	16.61	0.15	0.500	16.11
	8th month	16.11	-	16.11	0.15	0.500	15.61
	9th month	15.61	-	15.61	0.14	0.500	15.11
	10th month	15.11	-	15.11	0.14	0.500	14.61
	11th month	14.61	-	14.61	0.13	0.500	14.11
	12th month	14.11	-	14.11	0.13	0.500	13.61
					1.85	6.000	
4th	Opening Balance						
	1st month	13.61	-	13.61	0.12	0.500	13.11
	2nd month	13.11	-	13.11	0.12	0.500	12.61
	3rd month	12.61	-	12.61	0.12	0.500	12.11
	4th month	12.11	-	12.11	0.11	0.500	11.61
	5th month	11.61	-	11.61	0.11	0.500	11.11
	6th month	11.11	-	11.11	0.10	0.500	10.61
	7th month	10.61	-	10.61	0.10	0.500	10.11
	8th month	10.11	-	10.11	0.09	0.500	9.61
	9th month	9.61	-	9.61	0.09	0.500	9.11
	10th month	9.11	-	9.11	0.08	0.500	8.61

	11th month	8.61	-	8.61	0.08	0.500	8.11
	12th month	8.11	-	8.11	0.07	0.500	7.61
					1.19	6.000	
5th	Opening Balance						
	1st month	7.61	-	7.61	0.07	0.500	7.11
	2nd month	7.11	-	7.11	0.07	0.500	6.61
	3rd month	6.61	-	6.61	0.06	0.500	6.11
	4th month	6.11	-	6.11	0.06	0.500	5.61
	5th month	5.61	-	5.61	0.05	0.500	5.11
	6th month	5.11	-	5.11	0.05	0.500	4.61
	7th month	4.61	-	4.61	0.04	0.500	4.11
	8th month	4.11	-	4.11	0.04	0.500	3.61
	9th month	3.61	-	3.61	0.03	0.500	3.11
	10th month	3.11	-	3.11	0.03	0.500	2.61
	11th month	2.61	-	2.61	0.02	0.500	2.11
	12th month	2.11	-	2.11	0.02	0.500	1.61
					0.46	6.00	
5th	Opening Balance						
	1st month	1.61	-	1.61	0.01	0.500	1.11
	2nd month	1.11	-	1.11	0.01	0.500	0.61
	3rd month	0.61	-	0.61	0.01	0.500	0.11
	4th month	0.11	-	0.11	0.00	0.110	0.00
					0.02	1.61	
	DOOR TO DOOR	64	MONTHS				
	MORATORIUM PERIOD	6	MONTHS				
	REPAYMENT PERIOD	58	MONTHS				

Supplier Details:

Process Engineers & Associates	Address: E-78, sector 63, Noida- 201307
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