

PROJECT REPORT

TOMATO KETCHUP PLANT

PURPOSE OF THE DOCUMENT

This particular pre-feasibility is regarding Tomato Ketchup Plant

The objective of the pre-feasibility is primarily to facilitate potential entrepreneurs' in project identification for investment and in order to serve this objective; the document covers various aspects of the project concept development, startup, marketing, and finance and business 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.]

Prepared By:



Institute for Industrial development
A unit of M/S Samadhan Samiti

Email: support@iid.org.in

Phone: +91 7408733333,
+91 7607655555

TOMATO KETCHUP PLANT

Introduction

Ketchup, also known as catsup, ketsup, red sauce, and tomato sauce, is a sauce used as a condiment. Originally, recipes used egg whites, mushrooms, oysters, grapes, mussels, or walnuts, among other ingredients, but now the unmodified term usually refers to tomato ketchup.

Ketchup is a sweet and tangy sauce now typically made from tomatoes, sugar and vinegar, with assorted seasonings and spices. The specific spices and flavours vary, but commonly include onions, allspice, coriander, cloves, cumin, garlic, and mustard, and sometimes include celery, cinnamon, or ginger.

Tomato ketchup is most often used as a condiment to dishes that are usually served hot and may be fried or greasy: French fries, hamburgers, hot dogs, chicken tenders, tater tots, hot sandwiches, meat pies, cooked eggs, and grilled or fried meat. Ketchup is sometimes used as the basis for, or as one ingredient in, other sauces and dressings, and the flavour may be replicated as an additive flavouring for snacks such as potato chips.

In fast food outlets, ketchup is often dispensed in small sachets or tubs. Diners tear the side or top and squeeze the ketchup out of the ketchup packets, or peel the foil lid off the tub for dipping. In 2011, Heinz began offering a new measured-portion package, called the "Dip and Squeeze" packet, which can be opened in either way, giving both options.

Some fast food outlets previously dispensed ketchup from hand-operated pumps into paper cups. This method has made a comeback in the first decade of the 21st century, as cost and environmental concerns over the increasing use of individual plastic ketchup tubs were taken into account.

Ingredients

The main ingredients of ketchup are tomatoes, sweeteners, vinegar, salt, spices, flavourings, onion, and/or garlic. The types of sweetener used are usually granulated cane sugar or beet sugar. Other sweeteners include dextrose or liquid sugar in the form of corn or glucose syrup.

The various brands of ketchup have slightly different formulas, which vary primarily in the amounts of spices or flavorings. Thicker consistencies require a greater ratio of sugar and spices relative to the tomato juice. Occasionally formulas must be slightly adjusted according to variations in the acid and sugar content of tomatoes, which occurs with changes in growing conditions and types of tomatoes.

Health Benefit of Tomato Sauce

- 1. It reduces risk of prostate cancer:** Eating tomato sauce two or more times a week reduces a man's risk of developing prostate cancer by around 20 per cent.
- 2. It increases sperm count:** Lycopene, which gives tomatoes their red colour, could also boost male fertility.
- 3. It cuts cholesterol:** Tests carried out by Finnish scientists found that ketchup could cut low-density lipoprotein, aka 'bad cholesterol'.
- 4. It improves your eyesight:** As well as being high in vitamin C and low in fat, ketchup contains vitamin A, which is key for a healthy immune system and, perhaps crucially, good vision.
- 5. It makes actually healthy food bearable to eat:** Let's be honest here - despite the health benefits above, ketchup is also packed with sugar and salt, so it's possibly not the best thing for a serious health kick.

Description of Tomato Ketchup Machine

Machinery for Tomato Ketchup includes the following:

- Rotary Fruit & vegetable washing machine
- Sorting/ inspection conveyor

- Screw fedder
- Fruit Mill Crusher
- Hopper tyre pump
- Twin pulper
- Pulprizer
- Steam Jacketted Kettle
- Steam Jacketted Kettle
- Transfer pump
- Homogenizer
- Overhead filling tank
- Baby steam Boiler
- Rotary Bottle Washer
- Double head Penumatic Filler
- Crown corking Machine
- Steam boiler
- Induction sealer

Tomato ketchup machines is mainly used to produce final eatable Tomato sauce from the raw material. With the help of these machines the work of washing, pulping, mixing, homogenizing, boiling, filling & sealing completes in a very short span.

Tomato Ketchup Market Analysis

According to the "**India Ketch Up, Pizza & Pasta Sauces Market Outlook, 2023**" report. Tomato Ketchup market is primarily driven by the growing demand for fast food and increasing number of QSRs across the country.

According to the report, currently, the market for tomato ketchups and sauces is anticipated to reach to more than INR 2000 crores. The major companies in this market are Swiss company Nestle with its brand Maggi, which holds a lion share of more than a third of

share in the market, Hindustan Unilever Limited with its brand Kissan, that holds a share of more than a quarter of the market and G.D. Foods with Tops brand. These three companies together hold the market share of more than three-fourth of the total market of ketchup and sauces.

Tomato Ketchup Manufacturing Process

- Procurement of tomatoes.
- Firstly, washing of tomatoes and then sort the good quality tomatoes.
- After that put the chopped tomato into the twin pulper, which separate seeds, skins, and stems from the pulp.
- **Cooking & add ingredients:** Then the pulp is pumped into cooking tanks or kettles and heated to boiling. Foaming may occur if fresh tomato pulp is used, but can be corrected with anti-foaming compounds or compressed air. Precise amounts of sweeteners, vinegar, salt, spices, and flavourings are added to the tomato pulp. Most spices are added early in the cooking process.
- **Finishing:** Once the cooking is complete, the ketchup mixture passes through a finishing machine. Finishers remove excess fibre and particles through screens, creating a smoother consistency.
- **Removing Air:** The ketchup must be de-aerated to prevent discoloration and growth of bacteria. Excess air might also create unattractive air pockets and impede the closure process.
- **Filling:** To prevent contamination, the ketchup passes from the receiving tanks to the filling machines at a temperature not lower than 190°F (88°C). The containers are filled with the ketchup and immediately sealed to retain the freshness of the product.

- Cooling
- Labelling & Packaging

Machinery & Equipment's required:

Name	Cost
Tomato ketchup & puree machineries cost	55,46,000
Bottling Line machineries cost	17,03,000
Pouch packaging machine	13,96,000
Tomato puree machines	8,31,900
Can reforming Unit	4,60,100
Total	99,37,000

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

Other Capital (Machinery) Expenditure:

Name	Cost
Electric Hoist	90,000
Installation & Commissioning Charges	1,74,000
Cost Of Interconnecting SS Pipe Lines.	3,91,000
Cost Of Interconnecting MS Pipe Lines.	2,17,000
ETP Plant	14,35,000
Ro Plant- 2000 Litre/Hrs.	9,13,000
Total	32,20,000

Land & Building required:

Land required 6000 Square Feet (approx.)

Labour Requirement:

10-15 Manpower is required for Tomato Ketchup Plant.

Includes:

3 skilled Labour

10-12 Unskilled Labour

Raw Material Requirement of Tomato Sauce

S.N.	Particulars	Rate per KG
1	Tomato	10
2	Onion Powder	70
3	Garlic powder	70
4	Red chilli powder	150
5	Green Chilli	49-55
6	Pumpkin	16
7	Acetic Acid	110
8	Citric Acid	80
9	Sodium Benzoate	150
10	Potassium Solvate	300
11	Ginger	52-57

Average raw material cost per KG: Rs. 20-25

Packaging Cost of Tomato Sauce

Pouch Packaging

S.N.	Particulars	Cost per packet/ KG
1	250 Gram	Rs. 3.56 per packet
2	400 Gram	Rs. 4.23 per packet

3	1 KG	Rs. 5.44 per packet
4	8 Grams	Rs. 210 per KG

HDPE Bottle Packaging

S.N.	Particulars	Cost per Bottle & Cap
1	500 Gram + Cap	Rs. 7.30
2	1 KG + Cap	Rs. 9.60
3	5 KG	Rs. 22

Glass Bottle Packaging

S.N.	Particulars	Cost per Glass Bottle
1	500 Gram	Rs. 12.16
2	1 KG	Rs. 18.16

Average packaging cost per KG: Rs. 18 - 22

Size of the product

Tomato Ketchup are packed in three types of packaging product with different sizes.

Pouch Packaging Size

- 8 gram
- 100 gram
- 250 gram
- 500 gram
- 1 KG

HDPE Bottle

- 500 gram
- 1 KG

- 5 KG

Glass Bottle

- 250 gram
- 500 gram
- 1 KG

Tomato Ketchup License & registration

For Company:

- Obtain the GST registration.
- Additionally, obtain the Udyog Aadhar Number.
- 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
Constitution (legal Status)

2 :

3 Father's/Spouce's Name

4 Unit Address :

Taluk/Block:

District :

Pin:

E-Mail :

Mobile

5 Product and By Product : Tomato Ketchup

6 Name of the project / business activity
proposed :

7 Cost of Project : **Rs.** 219.35

Capital expenditure : **Rs.** 141.57

8 Means of Finance

Term Loan **Rs.** 127.41 Lacs

Own Capital **Rs.** 21.93 Lacs

Working capital

9 : 70.00 Lacs

10 Pay Back Period : 5 years

11 Project Implementation Period : 6 months

12 Employment :

13 Power Requirement : 63 KW
connection

14 Major Raw materials : Tomato, sugar, citric
acid

15 Estimated Annual Sales Turnover : 920 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	131.57

MEANS OF FINANCE

Furniture & Fixtures	10.00
Pre-operative Expenses	
Contingencies	
Working Capital Requirement	77.78
Total	219.35

Particulars	Amount
Own Contribution	21.93
Bank Finance	127.41
working capital from bank	70.00
Total	219.35

FINANCIAL ASSISTANCE REQUIRED

Term Loan of Rs. 127.41 Lacs and Working Capital limit of Rs. 70 Lacs

(in Lacs)

COST OF PROJECT

PARTICULARS	AMOUNT	Self-contribution	Bank Finance
		10.00%	90.00%
Building Civil Work			
Plant & Machinery	131.57	13.16	118.41
Furniture & Fixtures and Other Assets	10.00	1.00	9.00
Working capital	77.78	7.78	70.00
Total	219.35	21.93	197.41

MEANS OF FINANCE

PARTICULARS	AMOUNT
Own Contribution	21.93
Bank Loan	127.41
Working capital Limit	70.00
Total	219.35

COMPUTATION OF PRODUCTION OF TOMATO KETCHUP

Items to be Manufactured	
Tomato Ketchup	
machine capacity	2 Tonne per Hour
machine capacity	2000 KG per hour
machine capacity per annum	3840000KG
wastage	8%
Raw Material Requirement	4,173,913 KG

Production of Tomato Ketchup

Production	Capacity	KG
1st year	50%	1,920,000
2nd year	55%	2,112,000
3rd year	60%	2,304,000
4th year	65%	2,496,000
5th year	70%	2,688,000

Raw Material Cost			
Year	Capacity Utilisation	KG	Amount (Rs. in lacs)
1st year	50%	25.00	521.74
2nd year	55%	26.00	596.87
3rd year	60%	27.00	676.17
4th year	65%	28.00	759.65
5th year	70%	29.00	847.30

Packaging Charges			
Raw Material	Bottle	Rate per Bottle	Amount (Rs. in lacs)
1st year	1,920,000	6.50	124.80
2nd year	2,112,000	7.00	147.84
3rd year	2,304,000	7.50	172.80
4th year	2,496,000	8.00	199.68
5th year	2,688,000	8.50	228.48

<u>COMPUTATION OF SALE</u>						
Particulars	1st year	2nd year	3rd year	4th year	5th year	
Op Stock	-	80,000	88,000	96,000	104,000	
Production	1,920,000	2,112,000	2,304,000	2,496,000	2,688,000	
Less : Closing Stock	80,000	88,000	96,000	104,000	112,000	
Net Sale	1,840,000	2,104,000	2,296,000	2,488,000	2,680,000	
sale price per KG	50.00	51.00	52.00	53.00	54.00	
Sales (in Lacs)	920.00	1,073.04	1,193.92	1,318.64	1,447.20	

BREAK UP OF LABOUR CHARGES

Particulars	Wages	No of	Total
	Per Month	Employees	Salary
Skilled	13000	1	13000
Unskilled	10000	15	150000
Total Salary Per Month			163000
Total Annual Labour Charges	(in Lacs)		19.56

BREAK UP OF STAFF Charges

Particulars	Wages	No of	Total
	Per Month	Employees	Salary
Accountant	15000	1	15000
Supervisor	15000	1	15000
Helper	8000	3	24000
Total Salary Per Month			54000
Total Annual Labour Charges	(in Lacs)		6.48

Utility Charges at 100% capacity (per month)

Particulars	value	Description
Power connection required	63	KWH
consumption per day	504	units
Consumption per month	12600	units
Rate per Unit	7	Rs.
power Bill per month	88200	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					
Tomato Ketchup	920.00	1,073.04	1,193.92	1,318.64	1,447.20
Total	920.00	1,073.04	1,193.92	1,318.64	1,447.20
<u>COST OF SALES</u>					
Raw Mateiral Consumed	521.74	596.87	676.17	759.65	847.30
Elecricity Expenses	10.58	11.64	12.81	14.09	15.50
Depriciation	20.74	17.68	15.07	12.85	10.96
Consumables	34.04	39.70	44.18	48.79	53.55
Repair & maintenace	29.44	34.34	38.21	42.20	46.31
other direct expenses	29.90	34.87	38.80	42.86	47.03
Packaging charges	124.80	147.84	172.80	199.68	228.48
Cost of Production	771.24	882.94	998.03	1,120.11	1,249.13
Add: Opening Stock /WIP	-	32.13	36.79	41.58	46.67
Less: Closing Stock /WIP	32.13	36.79	41.58	46.67	52.05
Cost of Sales	739.10	878.29	993.24	1,115.02	1,243.75
GROSS PROFIT	180.90	194.75	200.68	203.62	203.45
salary to staff	6.48	7.13	7.84	8.62	9.49
Interest on Term Loan	11.38	9.98	7.10	4.22	1.12
Interest on working Capital	7.70	7.70	7.70	7.70	7.70
Rent	12.00	13.20	14.52	15.97	17.57
Selling Exp	36.80	42.92	47.76	52.75	57.89
Administartion Exp	11.04	18.24	19.10	17.80	13.75

TOTAL	85.40	99.17	104.02	107.07	107.51
NET PROFIT	95.50	95.58	96.66	96.55	95.93
Taxation	24.83	24.85	25.13	25.10	24.94
PROFIT (After Tax)	70.67	70.73	71.53	71.45	70.99

PROJECTED BALANCE SHEET

PARTICULARS	1st year	2nd year	3rd year	4th year	5th year
<u>Liabilities</u>					
Capital					
opening balance		67.60	110.33	146.86	176.31
<i>Add:- Own Capital</i>	21.93				
Add:- Retained Profit	70.67	70.73	71.53	71.45	70.99
Less:- Drawings	25.00	28.00	35.00	42.00	45.00
Closing Blance	67.60	110.33	146.86	176.31	202.30
Term Loan	113.01	84.21	55.41	26.61	-
Working Capital Limit	70.00	70.00	70.00	70.00	70.00
Sundry Creditors	26.09	27.85	33.81	37.98	42.37
Provisions & Other Liab	1.00	1.50	2.00	2.40	3.00
TOTAL :	277.70	293.90	308.08	313.30	317.67
<u>Assets</u>					
Fixed Assets (Gross)	141.57	141.57	141.57	141.57	141.57
Gross Dep.	20.74	38.41	53.48	66.33	77.29
Net Fixed Assets	120.83	103.16	88.09	75.24	64.28
Current Assets					
Sundry Debtors	76.67	89.42	99.49	109.89	110.35
Stock in Hand	75.61	98.96	117.65	125.80	140.31
Cash and Bank	4.59	2.36	2.85	2.38	2.73
TOTAL :	277.70	293.90	308.08	313.30	317.67

PROJECTED CASH FLOW STATEMENT

PARTICULARS	1st year	2nd year	3rd year	4th year	5th year
<u>SOURCES OF FUND</u>					
Own Margin	21.93				
Net Profit	95.50	95.58	96.66	96.55	95.93
Depreciation & Exp. W/off	20.74	17.68	15.07	12.85	10.96
Increase in Cash Credit	70.00	-	-	-	-
Increase In Term Loan	127.41	-	-	-	-
Increase in Creditors	26.09	1.77	5.95	4.17	4.38
Increase in Provisions & Oth lib	1.00	0.50	0.50	0.40	0.60
TOTAL :	362.67	115.52	118.19	113.97	111.87
<u>APPLICATION OF FUND</u>					
Increase in Fixed Assets	141.57				
Increase in Stock	75.61	23.35	18.69	8.15	14.51
Increase in Debtors	76.67	12.75	10.07	10.39	0.46
Repayment of Term Loan	14.40	28.80	28.80	28.80	26.61
Drawings	25.00	28.00	35.00	42.00	45.00
Taxation	24.83	24.85	25.13	25.10	24.94
TOTAL :	358.08	117.75	117.70	114.44	111.52
Opening Cash & Bank Balance	-	4.59	2.36	2.85	2.38
Add : Surplus	4.59 -	2.23	0.49 -	0.47	0.35
Closing Cash & Bank Balance	4.59	2.36	2.85	2.38	2.73

COMPUTATION OF CLOSING STOCK & WORKING CAPITAL					
PARTICULARS	1st year	2nd year	3rd year	4th year	5th year
<u>Finished Goods</u>					
	32.13	36.79	41.58	46.67	52.05
<u>Raw Material</u>					
	43.48	62.17	76.07	79.13	88.26
Closing Stock	75.61	98.96	117.65	125.80	140.31

COMPUTATION OF WORKING CAPITAL REQUIREMENT					
TRADITIONAL METHOD					
Particulars	Amount	Own Margin		Bank Finance	
Finished Goods & Raw Material	75.61				
Less : Creditors	26.09				
Paid stock	49.53	10%	4.95	90%	44.57
Sundry Debtors	76.67	10%	7.67	90%	69.00
	126.19		12.62		113.57
WORKING CAPITAL LIMIT DEMAND (from Bank)				70.00	

2nd Method		
PARTICULARS	1st year	2nd year
Total Current Assets	156.87	190.74
Other Current Liabilities	27.09	29.35
Working Capital Gap	129.78	161.39
Min Working Capital		
25% of WCG	32.45	40.35
Actual NWC	59.78	91.39
item III - IV	97.34	121.04
item III - V	70.00	70.00
MPBF (Lower of VI & VII)	70.00	70.00

3rd Method		
PARTICULARS	1st year	2nd year
Total Current Assets	156.87	190.74
Other Current Liabilities	27.09	29.35
Working Capital Gap	129.78	161.39
Min Working Capital		
25% of Current Assets	39.22	47.68
Actual NWC	59.78	91.39
item III - IV	90.56	113.70
item III - V	70.00	70.00
MPBF (Lower of VI & VII)	70.00	70.00

COMPUTATION OF DEPRECIATION

Description	Plant & Machinery	Furniture	TOTAL
Rate of Depreciation	15.00%	10.00%	
Opening Balance	-	-	-
Addition	131.57	10.00	141.57
Total	131.57	10.00	141.57
Less : Depreciation	19.74	1.00	20.74
WDV at end of Year	111.83	9.00	120.83
Additions During The Year	-	-	-
Total	111.83	9.00	120.83
Less : Depreciation	16.78	0.90	17.68
WDV at end of Year	95.06	8.10	103.16
Additions During The Year	-	-	-
Total	95.06	8.10	103.16
Less : Depreciation	14.26	0.81	15.07
WDV at end of Year	80.80	7.29	88.09
Additions During The Year	-	-	-
Total	80.80	7.29	88.09
Less : Depreciation	12.12	0.73	12.85
WDV at end of Year	68.68	6.56	75.24
Additions During The Year	-	-	-
Total	68.68	6.56	75.24
Less : Depreciation	10.30	0.66	10.96
WDV at end of Year	58.38	5.90	64.28
s	-	-	-
Total	58.38	5.90	64.28

Less : Depreciation	8.76	0.59	9.35
WDV at end of Year	49.62	5.31	54.94
Less : Depreciation	7.44	0.53	7.97
WDV at end of Year	42.18	4.78	46.96
Less : Depreciation	6.33	0.48	6.81
WDV at end of Year	35.85	4.30	40.16

CALCULATION OF D.S.C.R

PARTICULARS	1st year	2nd year	3rd year	4th year	5th year
CASH ACCRUALS	91.40	88.41	86.60	84.30	81.95
Interest on Term Loan	11.38	9.98	7.10	4.22	1.12
Total	102.78	98.39	93.70	88.52	83.07
<u>REPAYMENT</u>					
Instalment of Term Loan	14.40	28.80	28.80	28.80	26.61
Interest on Term Loan	11.38	9.98	7.10	4.22	1.12
Total	25.78	38.78	35.90	33.02	27.73
DEBT SERVICE COVERAGE RATIO	3.99	2.54	2.61	2.68	3.00
AVERAGE D.S.C.R.	2.96				

REPAYMENT SCHEDULE OF TERM LOAN

Interest 10.00%

Year	Particulars	Amount	Addition	Total	Interest	Repayment	Closing Balance
1st	Opening Balance						
	1st month	-	127.41	127.41	-	-	127.41
	2nd month	127.41	-	127.41	1.06	-	127.41
	3rd month	127.41	-	127.41	1.06	-	127.41
	4th month	127.41	-	127.41	1.06		127.41
	5th month	127.41	-	127.41	1.06		127.41
	6th month	127.41	-	127.41	1.06		127.41
	7th month	127.41	-	127.41	1.06	2.400	125.01
	8th month	125.01	-	125.01	1.04	2.400	122.61
	9th month	122.61	-	122.61	1.02	2.400	120.21
	10th month	120.21	-	120.21	1.00	2.400	117.81
	11th month	117.81	-	117.81	0.98	2.400	115.41
	12th month	115.41	-	115.41	0.96	2.400	113.01
					11.38	14.400	
2nd	Opening Balance						
	1st month	113.01	-	113.01	0.94	2.400	110.61
	2nd month	110.61	-	110.61	0.92	2.400	108.21
	3rd month	108.21	-	108.21	0.90	2.400	105.81
	4th month	105.81	-	105.81	0.88	2.400	103.41
	5th month	103.41	-	103.41	0.86	2.400	101.01
	6th month	101.01	-	101.01	0.84	2.400	98.61
	7th month	98.61	-	98.61	0.82	2.400	96.21
	8th month	96.21	-	96.21	0.80	2.400	93.81
	9th month	93.81	-	93.81	0.78	2.400	91.41
	10th month	91.41	-	91.41	0.76	2.400	89.01
	11th month	89.01	-	89.01	0.74	2.400	86.61
	12th month	86.61	-	86.61	0.72	2.400	84.21

					9.98	28.800	
3rd	Opening Balance						
	1st month	84.21	-	84.21	0.70	2.400	81.81
	2nd month	81.81	-	81.81	0.68	2.400	79.41
	3rd month	79.41	-	79.41	0.66	2.400	77.01
	4th month	77.01	-	77.01	0.64	2.400	74.61
	5th month	74.61	-	74.61	0.62	2.400	72.21
	6th month	72.21	-	72.21	0.60	2.400	69.81
	7th month	69.81	-	69.81	0.58	2.400	67.41
	8th month	67.41	-	67.41	0.56	2.400	65.01
	9th month	65.01	-	65.01	0.54	2.400	62.61
	10th month	62.61	-	62.61	0.52	2.400	60.21
	11th month	60.21	-	60.21	0.50	2.400	57.81
	12th month	57.81	-	57.81	0.48	2.400	55.41
					7.10	28.800	
4th	Opening Balance						
	1st month	55.41	-	55.41	0.46	2.400	53.01
	2nd month	53.01	-	53.01	0.44	2.400	50.61
	3rd month	50.61	-	50.61	0.42	2.400	48.21
	4th month	48.21	-	48.21	0.40	2.400	45.81
	5th month	45.81	-	45.81	0.38	2.400	43.41
	6th month	43.41	-	43.41	0.36	2.400	41.01
	7th month	41.01	-	41.01	0.34	2.400	38.61
	8th month	38.61	-	38.61	0.32	2.400	36.21
	9th month	36.21	-	36.21	0.30	2.400	33.81
	10th month	33.81	-	33.81	0.28	2.400	31.41
	11th month	31.41	-	31.41	0.26	2.400	29.01
	12th month(Subsidy adjusted)	29.01	-	29.01	0.24	2.400	26.61
					4.22	28.800	
5th	Opening Balance						
	1st month	26.61	-	26.61	0.22	2.400	24.21

2nd month	24.21	-	24.21	0.20	2.400	21.81
3rd month	21.81	-	21.81	0.18	2.400	19.41
4th month	19.41	-	19.41	0.16	2.400	17.01
5th month	17.01	-	17.01	0.14	2.400	14.61
6th month	14.61	-	14.61	0.12	2.400	12.21
7th month	12.21	-	12.21	0.10	2.400	9.81
8th month	9.81	-	9.81	0.08	2.400	7.41
9th month	7.41	-	7.41	0.06	2.400	5.01
10th month	5.01	-	5.01	0.04	2.400	2.61
11th month	2.61	-	2.61	0.02	2.400	0.21
12th month	0.21	-	0.21	0.00	0.213	-
				1.12	26.61	
DOOR TO DOOR	60	MONTHS				
MORATORIUM PERIOD	6	MONTHS				
REPAYMENT PERIOD	54	MONTHS				

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