

# UP MSME 1-Connect

## PROJECT REPORT

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**PROJECT:**

Crepe Bandage Making Unit

# **PROJECT REPORT OF CREPE BANDAGE MAKING UNIT**

## **PURPOSE OF THE DOCUMENT**

This particular pre-feasibility is regarding Crepe Bandage Making 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.]

## PROJECT AT GLANCE

|                                      |  |
|--------------------------------------|--|
| <b>1 Name of Proprietor/Director</b> | XXXXXXXXXX   |
| <b>2 Firm Name</b>                   | XXXXXXXXXX   |
| <b>3 Registered Address</b>          | XXXXXXXXXX   |
| <b>4 Nature of Activity</b>          | XXXXXXXXXX   |
| <b>5 Category of Applicant</b>       | XXXXXXXXXX   |
| <b>6 Location of Unit</b>            | XXXXXXXXXX   |
| <b>7 Cost of Project</b>             | 22.78 Rs. In Lakhs   |
| <b>8 Means of Finance</b>            |  |
| <b>i) Own Contribution</b>           | 2.28 Rs. In Lakhs  |
| <b>ii) Term Loan</b>                 | 13.50 Rs. In Lakhs   |
| <b>iii) Working Capital</b>          | 7.00 Rs. In Lakhs  |
| <b>9 Debt Service Coverage Ratio</b> | 3.35   |
| <b>10 Break Even Point</b>           | 0.37   |
| <b>11 Power Requirement</b>          | 15 KW  |
| <b>12 Employment</b>                 | 11 Persons   |
| <b>13 Major Raw Materials</b>        | Cotton Yarn or Cotton<br>Fabric, Unbleached cotton<br>material |

### **14 Details of Cost of Project & Means of Finance**

#### **Cost of Project**

| <b>Particulars</b>          | <b>Amount in Lacs</b> |
|-----------------------------|-----------------------|
| Land                        | Owned/Leased          |
| Building & Civil Work       | Owned/Leased          |
| Plant & Machinery           | 13.50                 |
| Furniture & Fixture         | 0.50                  |
| Other Misc Assets           | 1.00                  |
| Working Capital Requirement | 7.78                  |
| <b>Total</b>                | <b>22.78</b>          |

#### **Means of Finance**

| <b>Particulars</b>   | <b>Amount in Lacs</b> |
|----------------------|-----------------------|
| Own Contribution     | 2.28                  |
| Term Loan            | 13.50                 |
| Working capital Loan | 7.00                  |
| <b>Total</b>         | <b>22.78</b>          |

# **CREPE BANDAGE**

## **1. INTRODUCTION**



Crepe bandages are used where light support is required as, in the treatment of strains and sprains and also in the bandaging of varicose veins where slight compression is required. They permit limited movement and yield to swell so that circulation is not adversely affected. Crepe bandage is used for dressing of varicose veins, weak ankles, legs, knees, and wrists in case of sprains and other conditions in which light support is required. The length-wise elasticity is due to the presence in the warp of twisted cotton yarns, both S and Z twist yarns being used in equal numbers. Cotton and wool yarns are used. Bandages can be classified in several different ways but possibly the most useful method is one based upon their function. Crepe bandages are also called short or minimal stretch bandages, which are manufactured from cotton or cotton and viscose, and which show considerable variability in performance. They are used to prevent the formation of oedema and give support in the management of mild sprains and strains.

Woven light support bandages are used for sprains or strains. The elasticated properties of these bandages are obtained by weaving cotton crepe yarns that have twist content. Similar properties can also be achieved by a combination of two warp sets with normal and high tension. Light support bandages are used for sprained wrist or ankle support. Crepe bandage comes in various sizes such as 6cm, 8cm, 10 cm, and 15 cm. According to the size application of this bandage can be varied. Whether in weave or knitted form, the crepe cotton bandage comes in a non-jointed, continuous length. The length, width, and weight are variable, depending on the requirement and purpose. It may have fast edges or may need to be fastened with clips. Crepe bandages come in bleached and unbleached forms. It is also possible to get them in different colors for a better aesthetic appearance, the main colors being white, off-white, and a light tan. They can be purchased in non-sterile and sterile packages; in individual, cellophane-wrapped packing; and in blister packages.

## **2. PRODUCT DISCRPTION**

### **2.1 PRODUCT USES**

A crepe bandage is a light-support lightweight bandage that is generally applied to provide warmth, insulation, and support in a variety of medical health situations. It can be used to treat sprains and strains, to help correct fractures and other bone problems in orthopaedics, to serve as a compression bandage to support already bandaged varicose veins, and to support surgical gauze bandage dressings. The main institutional consumers of crepe bandages are hospitals. Clinics and nursing homes.

### **2.2 RAW MATERIAL REOUIREMENT**

- Yarn:** Cotton or a mixture of rayon and cotton shall be used in the manufacture of crepe bandages. The material used to make a crepe bandage is usually cotton, cotton mixed with wool, or cotton mixed with rayon. Bandages are still manufactured with latex, many woven and knitted elastic bandages provide adequate compression without the use of natural rubber or latex. Single 30 number Yarn is the most used raw yarn for this product manufacturing.



- ⋮ **Other:** Fabric Dye color, Liquid soap, Hydrogen peroxide, Bleach, Packing material, etc.



### **2.3 MANUFACTURING PROCESS**

This process can be broken down into the following steps-

- ⋮ **Raw material procurement**
- ⋮ **Manufacturing Process**
- ⋮ **Testing**

#### **Raw Material Procurement**

The raw materials are checked strictly as per established quality standards and requirements. Individual supplier assessment and supplier rating are done depending upon the rejection levels at the incoming quality control stage. Sorting of raw material will be done as per material type or specifications. The material will be stored in; dust-free, moisture-free, neat, and clean environment.

#### **Process of Manufacture**

- 1. Yarn preparing:** First of all, yarn doubling will be performed. Cotton and rayon yarn will be spun together.

twisting machine yarn twisting will be done.

- 3. Warping:** The yarn, in its raw form is soft & breakable. It can get easily entangled. The main objective of warping is to prepare a warp fabric of the desired length containing the desired number of yarns that are wrapped on a flanged barrel in such a manner that tension in each yarn and density of yarn mass in the cylindrical assembly is maintained within a given tolerance level throughout the wrapping of the warp beam. By warping process, yarn quality increase, wound up the fixed length of yarn on weavers beam. Increase the weavability of yarn. For example, to make 1 inch/cm crepe fabric, 42 yarn picks should be placed for warping. The Yarn is laid on the loom and it is prepared for weaving where the long thread tana, intersects with bana, the shorter one, warping is also called 'tana bana'.
- 4. Weaving:** The fabric is made of a plain weave in which two folded, crepe twisted cotton threads form the warp, and a mix of cotton and wool threads or cotton and rayon threads forms the weft.
- 5. Dyeing:** The bandage is dyed to give it color. It is usually done with acid dyes or with die powders. Before the dyeing the bandage is put in boiling soap water to give the product a shiny texture. It is only after this, that the bandage is bleached and dyed by stirring. It may be dyed flesh colored with a suitable non-toxic dye.
- 6. Drying:** After dyeing the bandages will be placed into a drying machine where up to 75% of moisture will be removed. Then these bandages will be placed in an oven or dryer to get 100% dried bandages.
- 7. Cutting:** Bandages will be cut in required size manually or by cutting machine.
- 8. Packing:** The bandage shall be rolled and packed suitably to prevent contamination from dust. The package shall be marked with the following information: a) Name and trade-mark of the manufacturer; b) Colour, if any; c) Width and stretched length; and d) Batch number. Packages may also be marked with the ISI Certification Mark.



**Doubling, Twisting, Warping**



**Weaving, Dyeing, Drying, Packing**

### **Testing**

Quality control: Conditioning, Stretchability will be tested.

### **2.4 YIELD OF PRODUCT/PRODUCTION RATIO**

The basis for calculation of production capacity is on a single shift basis. The crepe bandage manufacturing process will be semi or fully automatic. With the given resources, the total production capacity will be approx. 300-500 NOS/day. Product capacity can be depended upon the manufacturing plant or infrastructure.

### **3. PROJECT COMPONENTS**

#### **3.1 Land /Civil Work**

The land required for this manufacturing unit will be approx. around 2000 square feet. Land Purchase and Building Civil Work Cost have not been considered as part of the cost of project. It is expected that the premises will be on rental and approximate rentals assumed of the same will be Rs.25000 to Rs.30000 per month.

Land and building requirement may vary depending on the size of project

#### **3.2 Plant & Machinery**

Basic machinery requirement are as follows:

##### **3.2.1 Needle Loom Machine**

This machine is used for yarn twisting purpose. This machine provides elasticity to raw yarn.



##### **3.2.2 Warping machine**

This machine is used for warping process.



### **3.2.2.1 Crepe bandage weaving machine**

This machine is used for crepe bandage weaving.



### **3.2.2.2 Dryer**

This machine is used for drying the dyed bandages.



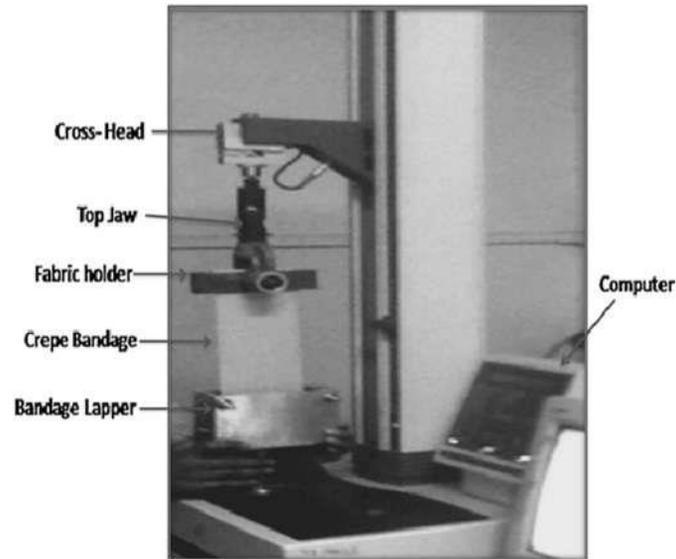
### **3.2.2.3 Winder**

This machine is used for bandage winding.



### **3.2.2.4 Testing Machine**

This machine is used to test quality of crepe bandage.



### **Other Equipment's:**

- Conveyors
- Trays
- Racks

**NOTE:** The aforesaid cost of plant and machinery is inclusive of GST and other transportation cost.

### **3.3 Power Requirement**

This manufacturing facility can work with a three-phase AC power supply. For machinery and other electrical utilities, 15-20 KW power will be required for the above-mentioned capacity plant.

### **3.4 Manpower Requirement**

Human Resource required this manufacturing unit would be around 10-15 people which includes skilled and unskilled workforce, admin staff, supervisors, accountants and other employees.

### **3.5 Other Utilities**

General electrical apparatus, Water, telephone etc.

## **4. LICENSE AND APPROVALS**

- GST registration.
- MSME Udyam registration.
- Drug Manufacturing License
- Choice of a Brand Name of the product and secure the name with Trademark if required

**PROJECTED BALANCE SHEET****(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>Liabilities</u></b>      |                 |                 |                 |                 |                 |
| Capital                        |                 |                 |                 |                 |                 |
| Opening Balance                |                 | 4.54            | 7.68            | 17.00           | 20.62           |
| Add:- Own Capital              | 2.28            |                 |                 |                 |                 |
| Add:- Retained Profit          | 4.76            | 6.64            | 9.32            | 11.87           | 13.75           |
| Less:- Drawings                | 2.50            | 3.50            | 5.50            | 8.25            | 9.00            |
|                                |                 |                 | 5.50            |                 |                 |
| Closing Balance                | <u>4.54</u>     | <u>7.68</u>     | <u>17.00</u>    | <u>20.62</u>    | <u>25.37</u>    |
| Term Loan                      | 12.00           | 9.00            | 6.00            | 3.00            | -               |
| Working Capital Limit          | 7.00            | 7.00            | 7.00            | 7.00            | 7.00            |
| Sundry Creditors               | 2.99            | 3.37            | 3.81            | 4.26            | 4.73            |
| Provisions & Other Liabilities | 0.50            | 0.75            | 1.00            | 1.50            | 1.88            |
| <b>TOTAL :</b>                 | <b>27.03</b>    | <b>27.80</b>    | <b>34.81</b>    | <b>36.38</b>    | <b>38.97</b>    |
| <b><u>Assets</u></b>           |                 |                 |                 |                 |                 |
| <b>Fixed Assets ( Gross)</b>   | 15.00           | 15.00           | 15.00           | 15.00           | 15.00           |
| Gross Depreciation             | 2.23            | 4.12            | 5.73            | 7.10            | 8.27            |
| <b>Net Fixed Assets</b>        | <b>12.78</b>    | <b>10.88</b>    | <b>9.27</b>     | <b>7.90</b>     | <b>6.73</b>     |
| <b>Current Assets</b>          |                 |                 |                 |                 |                 |
| Sundry Debtors                 | 4.57            | 5.44            | 6.12            | 6.84            | 7.58            |
| Stock in Hand                  | 7.56            | 8.81            | 9.93            | 11.09           | 12.31           |
| Cash and Bank                  | 0.62            | 1.42            | 2.24            | 2.90            | 4.35            |
| Loans and advances             | 1.50            | 1.25            | 1.75            | 2.15            | 2.50            |
| <b>TOTAL :</b>                 | <b>27.03</b>    | <b>27.80</b>    | <b>29.31</b>    | <b>30.88</b>    | <b>33.47</b>    |

| <b>PROJECTED PROFITABILITY STATEMENT</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> |           |
| Capacity Utilisation %                   | <b>50%</b>      | <b>55%</b>      | <b>60%</b>      | <b>65%</b>      | <b>70%</b>      |           |
| <b>SALES</b>                             |                 |                 |                 |                 |                 |           |
| BANDAGE                                  | 91.39           | 108.76          | 122.42          | 136.70          | 151.61          |           |
| <b>Total</b>                             | <b>91.39</b>    | <b>108.76</b>   | <b>122.42</b>   | <b>136.70</b>   | <b>151.61</b>   |           |
| <b>COST OF SALES</b>                     |                 |                 |                 |                 |                 |           |
| Raw material cost                        | 59.80           | 67.50           | 76.13           | 85.18           | 94.64           |           |
| Electricity Expenses                     | 1.26            | 1.66            | 1.81            | 1.97            | 2.12            |           |
| Depreciation                             | 2.23            | 1.89            | 1.61            | 1.37            | 1.17            |           |
| Wages & labour                           | 9.36            | 9.83            | 10.32           | 10.84           | 11.38           |           |
| Repair & maintenance                     | 0.91            | 1.09            | 1.22            | 1.37            | 1.52            |           |
| Consumables                              | 4.57            | 5.44            | 6.12            | 6.84            | 7.58            |           |
| Packaging cost                           | 1.83            | 2.18            | 2.45            | 1.37            | 1.52            |           |
| <b>Cost of Production</b>                | <b>79.96</b>    | <b>89.58</b>    | <b>99.67</b>    | <b>108.92</b>   | <b>119.91</b>   |           |
| <b>Add: Opening Stock</b>                | <b>-</b>        | <b>4.57</b>     | <b>5.44</b>     | <b>6.12</b>     | <b>6.84</b>     |           |
| <b>Less: Closing Stock</b>               | <b>4.57</b>     | <b>5.44</b>     | <b>6.12</b>     | <b>6.84</b>     | <b>7.58</b>     |           |
| Cost of Sales                            | 75.39           | 88.71           | 98.98           | 108.20          | 119.17          |           |
| <b>GROSS PROFIT</b>                      | <b>16.00</b>    | <b>20.04</b>    | <b>23.43</b>    | <b>28.50</b>    | <b>32.44</b>    |           |
| <b>GROSS PROFIT RATIO</b>                | <b>17.51%</b>   | <b>18.43%</b>   | <b>19.14%</b>   | <b>20.85%</b>   | <b>21.40%</b>   |           |
| Salary to Staff                          | 3.12            | 3.28            | 3.44            | 3.61            | 3.79            |           |
| Interest on Term Loan                    | 1.33            | 2.07            | 0.84            | 0.51            | 0.18            |           |
| Interest on working Capital              | 0.77            | 0.77            | 0.77            | 0.77            | 0.77            |           |
| Rent                                     | 4.20            | 4.41            | 4.85            | 5.34            | 5.87            |           |
| Selling & Administration Expenses        | 1.83            | 2.45            | 3.06            | 4.10            | 4.93            |           |
| <b>TOTAL</b>                             | <b>11.24</b>    | <b>12.97</b>    | <b>12.96</b>    | <b>14.33</b>    | <b>15.54</b>    |           |
| NET PROFIT                               | 4.76            | 7.07            | 10.47           | 14.17           | 16.90           |           |
| Taxation                                 | -               | 0.43            | 1.15            | 2.30            | 3.15            |           |
| PROFIT (After Tax)                       | 4.76            | 6.64            | 9.32            | 11.87           | 13.75           |           |
| <b>NET PROFIT RATIO</b>                  | <b>5.21%</b>    | <b>6.10%</b>    | <b>7.62%</b>    | <b>8.68%</b>    | <b>9.07%</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                                 | 2.28            |                 |                 |                 |                  |
| Net Profit                                 | 4.76            | 7.07            | 10.47           | 14.17           | 16.90            |
| Depriciation & Exp. W/off                  | 2.23            | 1.89            | 1.61            | 1.37            | 1.17             |
| Increase in Cash Credit                    | 7.00            | -               | -               | -               | -                |
| Increase In Term Loan                      | 13.50           | -               | -               | -               | -                |
| Increase in Creditors                      | 2.99            | 0.38            | 0.43            | 0.45            | 0.47             |
| Increase in Provisions & Other liabilities | 0.50            | 0.25            | 0.25            | 0.50            | 0.38             |
| <b>TOTAL :</b>                             | <b>33.25</b>    | <b>9.60</b>     | <b>12.77</b>    | <b>16.49</b>    | <b>18.92</b>     |
| <b><u>APPLICATION OF FUND</u></b>          |                 |                 |                 |                 |                  |
| Increase in Fixed Assets                   | 15.00           |                 |                 |                 |                  |
| Increase in Stock                          | 7.56            | 1.25            | 1.11            | 1.17            | 1.22             |
| Increase in Debtors                        | 4.57            | 0.87            | 0.68            | 0.71            | 0.75             |
| Increase in loans and advances             | 1.50            | - 0.25          | 0.50            | 0.40            | 0.35             |
| Repayment of Term Loan                     | 1.50            | 3.00            | 3.00            | 3.00            | 3.00             |
| Drawings                                   | 2.50            | 3.50            | 5.50            | 8.25            | 9.00             |
| Taxation                                   | -               | 0.43            | 1.15            | 2.30            | 3.15             |
| <b>TOTAL :</b>                             | <b>32.63</b>    | <b>8.80</b>     | <b>11.94</b>    | <b>15.83</b>    | <b>17.47</b>     |
| Opening Cash & Bank Balance                | -               | 0.62            | 1.42            | 2.24            | 2.90             |
| Add : Surplus                              | 0.62            | 0.80            | 0.82            | 0.66            | 1.45             |
| Closing Cash & Bank Balance                | <b>0.62</b>     | <b>1.42</b>     | <b>2.24</b>     | <b>2.90</b>     | <b>4.35</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                      | 6.98            | 8.53            | 10.94           | 13.24           | 14.92           |
| Interest on Term Loan              | 1.33            | 2.07            | 0.84            | 0.51            | 0.18            |
| <b>Total</b>                       | <b>8.31</b>     | <b>10.60</b>    | <b>11.78</b>    | <b>13.75</b>    | <b>15.09</b>    |
|                                    |                 |                 |                 |                 |                 |
| <b>REPAYMENT</b>                   |                 |                 |                 |                 |                 |
| Instalment of Term Loan            | 1.50            | 3.00            | 3.00            | 3.00            | 3.00            |
| Interest on Term Loan              | 1.33            | 2.07            | 0.84            | 0.51            | 0.18            |
|                                    |                 |                 |                 |                 |                 |
| Total                              | 2.83            | 5.07            | 3.84            | 3.51            | 3.18            |
|                                    |                 |                 |                 |                 |                 |
| <b>DEBT SERVICE COVERAGE RATIO</b> | <b>2.94</b>     | <b>2.09</b>     | <b>3.07</b>     | <b>3.92</b>     | <b>4.75</b>     |
| <b>AVERAGE D.S.C.R.</b>            |                 |                 |                 |                 | <b>3.35</b>     |

| REPAYMENT SCHEDULE OF TERM LOAN |                 |        |          |       |             |             |                 |
|---------------------------------|-----------------|--------|----------|-------|-------------|-------------|-----------------|
|                                 |                 |        |          |       | Interest    | 11.00%      |                 |
| Year                            | Particulars     | Amount | Addition | Total | Interest    | Repayment   | Closing Balance |
| <b>1st</b>                      | Opening Balance | -      |          |       |             |             |                 |
|                                 | 1st month       |        | 13.50    | 13.50 | -           | -           | 13.50           |
|                                 | 2nd month       | 13.50  | -        | 13.50 | 0.12        | -           | 13.50           |
|                                 | 3rd month       | 13.50  | -        | 13.50 | 0.12        | -           | 13.50           |
|                                 | 4th month       | 13.50  | -        | 13.50 | 0.12        | -           | 13.50           |
|                                 | 5th month       | 13.50  | -        | 13.50 | 0.12        | -           | 13.50           |
|                                 | 6th month       | 13.50  | -        | 13.50 | 0.12        | -           | 13.50           |
|                                 | 7th month       | 13.50  | -        | 13.50 | 0.12        | 0.25        | 13.25           |
|                                 | 8th month       | 13.25  | -        | 13.25 | 0.12        | 0.25        | 13.00           |
|                                 | 9th month       | 13.00  | -        | 13.00 | 0.12        | 0.25        | 12.75           |
|                                 | 10th month      | 12.75  | -        | 12.75 | 0.12        | 0.25        | 12.50           |
|                                 | 11th month      | 12.50  | -        | 12.50 | 0.11        | 0.25        | 12.25           |
|                                 | 12th month      | 12.25  | -        | 12.25 | 0.11        | 0.25        | 12.00           |
|                                 |                 |        |          |       | <b>1.33</b> | <b>1.50</b> |                 |
| <b>2nd</b>                      | Opening Balance |        |          |       |             |             |                 |
|                                 | 1st month       | 12.00  | -        | 12.00 | 0.11        | 0.25        | 11.75           |
|                                 | 2nd month       | 11.75  | -        | 11.75 | 0.11        | 0.25        | 11.50           |
|                                 | 3rd month       | 11.50  | -        | 11.50 | 0.11        | 0.25        | 11.25           |
|                                 | 4th month       | 11.25  | -        | 11.25 | 0.10        | 0.25        | 11.00           |
|                                 | 5th month       | 11.00  | -        | 11.00 | 0.10        | 0.25        | 10.75           |
|                                 | 6th month       | 10.75  | -        | 10.75 | 1.00        | 0.25        | 10.50           |
|                                 | 7th month       | 10.50  | -        | 10.50 | 0.10        | 0.25        | 10.25           |
|                                 | 8th month       | 10.25  | -        | 10.25 | 0.09        | 0.25        | 10.00           |
|                                 | 9th month       | 10.00  | -        | 10.00 | 0.09        | 0.25        | 9.75            |
|                                 | 10th month      | 9.75   | -        | 9.75  | 0.09        | 0.25        | 9.50            |
|                                 | 11th month      | 9.50   | -        | 9.50  | 0.09        | 0.25        | 9.25            |
|                                 | 12th month      | 9.25   | -        | 9.25  | 0.08        | 0.25        | 9.00            |
|                                 |                 |        |          |       | <b>2.07</b> | <b>3.00</b> |                 |
| <b>3rd</b>                      | Opening Balance |        |          |       |             |             |                 |
|                                 | 1st month       | 9.00   | -        | 9.00  | 0.08        | 0.25        | 8.75            |
|                                 | 2nd month       | 8.75   | -        | 8.75  | 0.08        | 0.25        | 8.50            |
|                                 | 3rd month       | 8.50   | -        | 8.50  | 0.08        | 0.25        | 8.25            |
|                                 | 4th month       | 8.25   | -        | 8.25  | 0.08        | 0.25        | 8.00            |
|                                 | 5th month       | 8.00   | -        | 8.00  | 0.07        | 0.25        | 7.75            |
|                                 | 6th month       | 7.75   | -        | 7.75  | 0.07        | 0.25        | 7.50            |
|                                 | 7th month       | 7.50   | -        | 7.50  | 0.07        | 0.25        | 7.25            |
|                                 | 8th month       | 7.25   | -        | 7.25  | 0.07        | 0.25        | 7.00            |
|                                 | 9th month       | 7.00   | -        | 7.00  | 0.06        | 0.25        | 6.75            |
|                                 | 10th month      | 6.75   | -        | 6.75  | 0.06        | 0.25        | 6.50            |
|                                 | 11th month      | 6.50   | -        | 6.50  | 0.06        | 0.25        | 6.25            |
|                                 | 12th month      | 6.25   | -        | 6.25  | 0.06        | 0.25        | 6.00            |
|                                 |                 |        |          |       | <b>0.84</b> | <b>3.00</b> |                 |

|            |                   |      |        |      |             |             |      |
|------------|-------------------|------|--------|------|-------------|-------------|------|
| <b>4th</b> | Opening Balance   |      |        |      |             |             |      |
|            | 1st month         | 6.00 | -      | 6.00 | 0.06        | 0.25        | 5.75 |
|            | 2nd month         | 5.75 | -      | 5.75 | 0.05        | 0.25        | 5.50 |
|            | 3rd month         | 5.50 | -      | 5.50 | 0.05        | 0.25        | 5.25 |
|            | 4th month         | 5.25 | -      | 5.25 | 0.05        | 0.25        | 5.00 |
|            | 5th month         | 5.00 | -      | 5.00 | 0.05        | 0.25        | 4.75 |
|            | 6th month         | 4.75 | -      | 4.75 | 0.04        | 0.25        | 4.50 |
|            | 7th month         | 4.50 | -      | 4.50 | 0.04        | 0.25        | 4.25 |
|            | 8th month         | 4.25 | -      | 4.25 | 0.04        | 0.25        | 4.00 |
|            | 9th month         | 4.00 | -      | 4.00 | 0.04        | 0.25        | 3.75 |
|            | 10th month        | 3.75 | -      | 3.75 | 0.03        | 0.25        | 3.50 |
|            | 11th month        | 3.50 | -      | 3.50 | 0.03        | 0.25        | 3.25 |
|            | 12th month        | 3.25 | -      | 3.25 | 0.03        | 0.25        | 3.00 |
|            |                   |      |        |      | <b>0.51</b> | <b>3.00</b> |      |
| <b>5th</b> | Opening Balance   |      |        |      |             |             |      |
|            | 1st month         | 3.00 | -      | 3.00 | 0.03        | 0.25        | 2.75 |
|            | 2nd month         | 2.75 | -      | 2.75 | 0.03        | 0.25        | 2.50 |
|            | 3rd month         | 2.50 | -      | 2.50 | 0.02        | 0.25        | 2.25 |
|            | 4th month         | 2.25 | -      | 2.25 | 0.02        | 0.25        | 2.00 |
|            | 5th month         | 2.00 | -      | 2.00 | 0.02        | 0.25        | 1.75 |
|            | 6th month         | 1.75 | -      | 1.75 | 0.02        | 0.25        | 1.50 |
|            | 7th month         | 1.50 | -      | 1.50 | 0.01        | 0.25        | 1.25 |
|            | 8th month         | 1.25 | -      | 1.25 | 0.01        | 0.25        | 1.00 |
|            | 9th month         | 1.00 | -      | 1.00 | 0.01        | 0.25        | 0.75 |
|            | 10th month        | 0.75 | -      | 0.75 | 0.01        | 0.25        | 0.50 |
|            | 11th month        | 0.50 | -      | 0.50 | 0.00        | 0.25        | 0.25 |
|            | 12th month        | 0.25 | -      | 0.25 | 0.00        | 0.25        | -    |
|            |                   |      |        |      | <b>0.18</b> | <b>3.00</b> |      |
|            | DOOR TO DOOR      | 60   | MONTHS |      |             |             |      |
|            | MORATORIUM PERIOD | 6    | MONTHS |      |             |             |      |
|            | REPAYMENT PERIOD  | 54   | MONTHS |      |             |             |      |

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