

# **PROJECT REPORT**

## **MACRONI**

### **PURPOSE OF THE DOCUMENT**

**T**his particular pre-feasibility is regarding Macroni

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.]

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# 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.

## Ingredients

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.

**Step 2:** 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.

**Step 3:** Mix for 15-20 minutes by maintaining the temperature accordingly.

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

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

**Step 6:** 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**

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

\* 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**

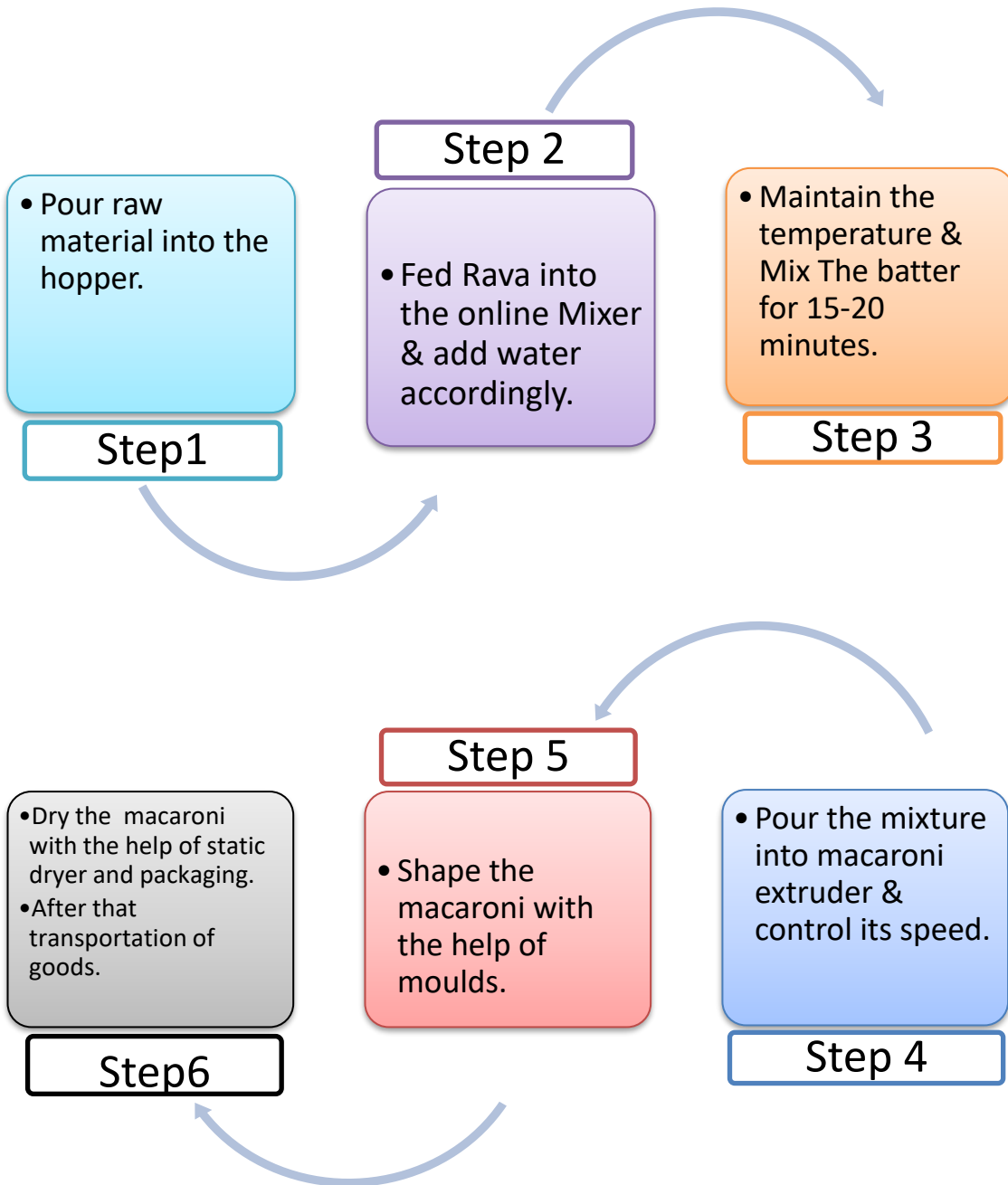
S.N.	Activity	Time Required (In Months)
1	Registration, selection of site, statutory, Licensing	1 Month
2	Order to Machine, Raw material & recruitment	1 Month
3	Training & market survey	1 Month
4	Commissioning & commercial production	1 Month
5	Arrangement of Finance	1 month
	Total time Required (some activities shall run 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



## **PROJECT AT A GLANCE**

- 1** Name of the Entrepreneur **XX**  
Constitution (legal Status)
- 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  
Name of the project / business  
activity proposed :
- 6** Macaroni
- 7** Cost of Project **Rs.** 10.44
- 8 Means of Finance**
- Term Loan **Rs.** 9.40  
25% of 10.44 Lacs  
(2.61 Lacs)
- KVIC Margin Money **Rs.**  
Own Capital **Rs.** -
- 9** Debt Service Coverage Ratio
- 10** Pay Back Period 6 years
- 11** Project Implementation Period 6 months
- 12** Employment
- 13** Power Requirement 5 KW connection
- 14** Major Raw materials Rava/ selomina  
Estimated Annual Sales Turnover 47.19 Lacs (at 65%  
capacity)
- 15** Detailed Cost of Project & Means of  
Finance
- 16**

### **COST OF PROJECT**

(Rs. In Lacs)

<b>Particulars</b>	<b>Amount</b>
Land	
Building & Civil Work	
Plant & Machinery	9.44
Furniture & Fixtures	1.00



**MEANS OF FINANCE**

Pre-operative Expenses	
Contingencies	
Working Capital Requirement	10.00
<b>Total</b>	<b>20.44</b>

<b>Particulars</b>	<b>Amount</b>
Own Contribution	2.04
Bank Finance	9.40
working capital from bank	9.00
<b>Total</b>	<b>20.44</b>

KVIC Margin Money                      25% of 10.44 Lacs  
(2.61 Lacs)

**FINANCIAL ASSISTANCE REQUIRED**

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

<b><u>COST OF PROJECT</u></b>	<b>PARTICULARS</b>	<b>AMOUNT</b>	<b>AMOUNT</b>	<b>AMOUNT</b>
	<b>Building Civil Work</b>		10.00%	90.00%
	<b>Plant &amp; Machinery</b>	9.44	0.94	8.50
	<b>Furniture &amp; Fixtures</b>	1.00	0.10	0.90
	<b>Working capital</b>	10.00	1.00	9.00
	<b>Total</b>	<b>20.44</b>	<b>2.04</b>	<b>18.40</b>

**MEANS OF FINANCE**

<b>PARTICULARS</b>	<b>AMOUNT</b>
Own Contribution	2.04
Bank Loan	9.40
Working capital Limit	9.00
<b>Total</b>	<b>20.44</b>

**COMPUTATION OF PRODUCTION OF MACARONI**

<b>Items to be Manufactured</b>	
Macaroni	
Machine Capacity	50KG per hour
Per day capacity	800 KG
Per annum Capacity	240,000 KG
Wastage	3.00% Of input
<b>Total Raw material Requirement</b>	
Raw Material required per day	825KG
Raw Material(Suji) Per Annum	247423KG

**CALULATION OF CONSUMPTION OF RAW MATERIAL**

Item Name	At Capacity	Quantity of Raw Material
Raw Material	100%	247,423

<b>Raw Material Consumed</b>	<b>Capacity Utilisation</b>	<b>Rate per Kg</b>	<b>Amount (Rs. in lacs)</b>
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

<b><u>COMPUTATION OF SALE</u></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>6th year</b>
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
<b>Less : Closing Stock</b>	<b>13,000</b>	<b>14,000</b>	<b>15,000</b>	<b>16,000</b>	<b>17,000</b>	<b>18,000</b>
<b>Net Sale</b>	<b>143,000</b>	<b>167,000</b>	<b>179,000</b>	<b>191,000</b>	<b>203,000</b>	<b>215,000</b>
sale price per KG	33.00	34.00	35.00	36.00	37.00	38.00
<b>Sales Value (in Lacs)</b>	<b>47.19</b>	<b>56.78</b>	<b>62.65</b>	<b>68.76</b>	<b>75.11</b>	<b>81.70</b>

**BREAK UP OF LABOUR CHARGES**

<b>Particulars</b>	<b>Wages Per Month</b>	<b>No of Employees</b>	<b>Total Salary</b>
Skilled labour	15000	1	15000
Unskilled labour	8000	1	8000
Total Salary Per Month			23000
<b>Total Annual Labour Charges</b>	<b>(in Lacs)</b>		<b>2.76</b>

**Utility Charges at 100% capacity (per month)**

<b>Particulars</b>	<b>value</b>	<b>Description</b>
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.

<b>PROJECTED PROFITABILITY STATEMENT</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>6th year</b>
Capacity Utilisation %	<b>65%</b>	<b>70%</b>	<b>75%</b>	<b>80%</b>	<b>85%</b>	<b>90%</b>
<b><u>SALES</u></b>						
<b>Gross Sale</b>						
Macroni	47.19	56.78	62.65	68.76	75.11	81.70
<b>Total</b>	<b>47.19</b>	<b>56.78</b>	<b>62.65</b>	<b>68.76</b>	<b>75.11</b>	<b>81.70</b>
<b><u>COST OF SALES</u></b>						
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
<b>Cost of Production</b>	<b>43.93</b>	<b>48.83</b>	<b>53.87</b>	<b>59.19</b>	<b>64.81</b>	<b>70.74</b>
<b>Add: Opening Stock /WIP</b>	<b>-</b>	<b>3.66</b>	<b>4.07</b>	<b>4.49</b>	<b>4.93</b>	<b>5.40</b>
<b>Less: Closing Stock /WIP</b>	<b>3.66</b>	<b>4.07</b>	<b>4.49</b>	<b>4.93</b>	<b>5.40</b>	<b>5.89</b>
Cost of Sales	40.27	48.42	53.45	58.75	64.34	70.24
<b>GROSS PROFIT</b>	<b>6.92</b>	<b>8.36</b>	<b>9.20</b>	<b>10.01</b>	<b>10.77</b>	<b>11.46</b>
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
<b>TOTAL</b>	<b>5.23</b>	<b>5.52</b>	<b>6.26</b>	<b>6.55</b>	<b>6.46</b>	<b>6.75</b>

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 SHEET**

<b>PARTICULARS</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>	<b>4th year</b>	<b>5th year</b>	<b>6th year</b>
<b><u>Liabilities</u></b>						
Capital						
opening balance		3.23	5.57	7.01	8.57	10.38
<i>Add:- Own Capital</i>	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
<b>TOTAL :</b>	<b>24.78</b>	<b>26.24</b>	<b>26.71</b>	<b>22.10</b>	<b>23.07</b>	<b>24.99</b>
<b><u>Assets</u></b>						
<b>Fixed Assets ( Gross)</b>	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
<b>Net Fixed Assets</b>	<b>8.92</b>	<b>7.63</b>	<b>6.53</b>	<b>5.58</b>	<b>4.78</b>	<b>4.09</b>
FD with bank	2.61	2.61	2.61			
<b>Current Assets</b>						
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
<b>TOTAL :</b>	<b>24.78</b>	<b>26.24</b>	<b>26.71</b>	<b>24.71</b>	<b>25.68</b>	<b>27.60</b>



**PROJECTED CASH FLOW STATEMENT**

<b>PARTICULARS</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>	<b>4th year</b>	<b>5th year</b>	<b>6th year</b>
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**SOURCES OF FUND**

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
<b>TOTAL :</b>	<b>27.40</b>	<b>4.45</b>	<b>4.27</b>	<b>4.66</b>	<b>5.47</b>	<b>5.75</b>

**APPLICATION OF FUND**

Increase in FD	2.61	-	- -	2.61		
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	-	-	-	-	-	-
<b>TOTAL :</b>	<b>25.50</b>	<b>4.66</b>	<b>4.18</b>	<b>4.65</b>	<b>5.32</b>	<b>4.84</b>

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	<b>1.90</b>	<b>1.69</b>	<b>1.78</b>	<b>1.79</b>	<b>1.93</b>	<b>2.84</b>

<b>COMPUTATION OF CLOSING STOCK &amp; WORKING CAPITAL</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>6th year</b>
<b><u>Finished Goods</u></b>						
	3.66	4.07	4.49	4.93	5.40	5.89
<b><u>Raw Material</u></b>						
	2.19	4.00	4.41	4.84	5.30	5.78
<b>Closing Stock</b>	<b>5.85</b>	<b>8.07</b>	<b>8.90</b>	<b>9.78</b>	<b>10.70</b>	<b>11.68</b>

<b>COMPUTATION OF WORKING CAPITAL REQUIREMENT</b>						
<b>TRADITIONAL METHOD</b>						
<b>Particulars</b>	<b>Amount</b>	<b>Own Margin</b>		<b>Bank Finance</b>		
Finished Goods & Raw Material Stock	5.85					
Less : Creditors	0.64					
<b>Paid stock</b>	<b>5.21</b>	<b>10%</b>	<b>0.52</b>	<b>90%</b>	<b>4.68</b>	
<b>Sundry Debtors</b>	<b>5.51</b>	<b>10%</b>	<b>0.55</b>	<b>90%</b>	<b>4.95</b>	
	<b>10.71</b>		<b>1.07</b>		<b>9.64</b>	
<b>WORKING CAPITAL LIMIT DEMAND ( from Bank) 9.00</b>						

<b>2nd Method</b>		
<b>PARTICULARS</b>	<b>2020-21</b>	<b>2021-22</b>
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	<b>3.11</b>	<b>5.54</b>
item III - IV	<b>9.08</b>	<b>10.90</b>
item III - V	<b>9.00</b>	<b>9.00</b>
MPBF (Lower of VI & VII)	<b>9.00</b>	<b>9.00</b>

<b>3rd Method</b>		
<b>PARTICULARS</b>	<b>2020-21</b>	<b>2021-22</b>
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	<b>3.31</b>	<b>4.00</b>
Actual NWC	<b>3.11</b>	<b>5.54</b>
item III - IV	<b>8.79</b>	<b>10.54</b>
item III - V	<b>9.00</b>	<b>9.00</b>
MPBF (Lower of VI & VII)	<b>9.00</b>	<b>9.00</b>

**COMPUTATION OF DEPRECIATION**

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

Less : Depreciation	0.63	0.06	0.69
<b>WDV at end of Year</b>	<b>3.56</b>	<b>0.53</b>	<b>4.09</b>
Less : Depreciation	0.53	0.05	0.59
<b>WDV at end of Year</b>	<b>3.03</b>	<b>0.48</b>	<b>3.50</b>
Less : Depreciation	0.45	0.05	0.50
<b>WDV at end of Year</b>	<b>2.57</b>	<b>0.43</b>	<b>3.00</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>	<b>6th year</b>
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
<b><u>REPAYMENT</u></b>						
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
<b>DEBT SERVICE COVERAGE RATIO</b>	<b>2.61</b>	<b>2.34</b>	<b>2.39</b>	<b>1.13</b>	<b>3.71</b>	<b>3.69</b>
<b>AVERAGE D.S.C.R.</b>	<b>2.65</b>					

## REPAYMENT SCHEDULE OF TERM LOAN

Interest 12.00%							
Year	Particulars	Amount	Addition	Total	Interest	Repayment	Closing Balance
<b>1st</b>	Opening 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	
<b>2nd</b>	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	7.90	-	7.90	0.08	0.10	7.80
	11th month		-		0.08	0.10	7.70

		7.80		7.80			
	12th month	7.70	-	7.70	0.08	0.10	7.60
					<b>0.99</b>	<b>1.20</b>	
<b>3rd</b>	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
					<b>0.85</b>	<b>1.20</b>	
<b>4th</b>	Opening 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
	12th month	5.30	-	5.30	0.05	2.71	2.59

				<b>0.70</b>	<b>3.81</b>		
<b>5th</b>	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
				<b>0.24</b>	<b>1.20</b>		
<b>6th</b>	Opening 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	-
				<b>0.10</b>	<b>1.39</b>		



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

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