

# UP MSME 1-Connect

## PROJECT REPORT

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**PROJECT:**

Giloy Tablet Production Unit

**PROJECT REPORT**

**OF**

**GILOY TABLET PRODUCTION UNIT**

**PURPOSE OF THE DOCUMENT**

This particular pre-feasibility is regarding Giloy Tablet Production 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>	23.07 Rs. In Lakhs
<b>8 Means of Finance</b>	
i) Own Contribution	2.31 Rs. In Lakhs
ii) Term Loan	16.65 Rs. In Lakhs
iii) Working Capital	4.11 Rs. In Lakhs
<b>9 Debt Service Coverage Ratio</b>	2.53
<b>10 Break Even Point</b>	0.35
<b>11 Power Requirement</b>	25 KW
<b>12 Employment</b>	10 Persons
<b>13 Major Raw Materials</b>	Giloy stems, Giloy powder, Colouring agents

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

<b><u>Cost of Project</u></b>	<b><u>Amount in Lacs</u></b>
<b>Particulars</b>	<b>Amount</b>
Building & Civil Work	Owned/Leased
Plant & Machinery	16.50
Other Misc Assets	2.00
Working Capital Requirement	4.57
<b>Total</b>	<b>23.07</b>

<b><u>Means of Finance</u></b>	<b><u>Amount</u></b>
<b>Particulars</b>	<b>Amount</b>
Own Contribution	2.31
Term Loan	16.65
Working capital Loan	4.11
<b>Total</b>	<b>23.07</b>

## 1. INTRODUCTION



In Ayurvedic medicine, Giloy is considered to be one of the three Amrit plants. Amrit means nectar of Gods, such are the qualities of this climber plant that in Sanskrit it named as “Amritavalli”. Giloy is one of the most popular choices in natural immunity boosters that is a trusted choice in India. Giloy stem is often added while making kadha, consumed in the form of juices, and even taken as tablets or capsules to go for. Giloy is a wholesome herbal ingredient that helps with indigestion problems. Sometimes it’s difficult to consume giloy is in a form of juice, so people go for tablets or capsules as immunity boosters. With a variety of brands offering giloy tablets and capsules, it is easy to take a natural immunity booster regularly. The herb when taken regularly can do wonders for your overall health. Giloy has

been approved by the Food and Drug Administration to be used as a remedial medication. Giloy's root and stem both can be consumed for medicinal benefits.

## **2. MARKET POTENTIAL:**

Global Ayurvedic Medicine market size was 5170 million USD and it is expected to reach 11400 million USD by the end of 2025, with a CAGR of 12.0%. The annual consumption of the crude drug mostly by Ayurvedic pharmaceuticals/herbal drug manufacturers is estimated to be 1000 t. Demand for Aqueous Giloy extract in the world market is growing due to increasing awareness and supportive research into the use of Giloy extracts as an anti-oxidant supplement, also used as a supplement for improving memory, intellect, detox, liver support, and blood purifier. Importers, buyers within the country, processors, traditional practitioners, Ayurvedic and Siddha drug manufacturers through the markets for procurement of this plant every year. Its domestic, as well as export demands, are quite large. Herbal medicine in the form of Ayurveda is a well-documented and widely accepted traditional medical system in India. Ayurvedic science isn't just a customary Indian form of medicine yet a lasting naturopathic system of healthcare that has endured the test of time as well as an onslaught of modern science and strategies of treatment. The disease caused by Coronavirus has been a serious strain on healthcare services predominantly because of the lack of a reliable treatment option. Alternate treatments aimed at symptomatic relief are currently prescribed along with artificial ventilation to relieve distress. Traditional

medicine in the form of Ayurveda has been used since ancient times as a holistic treatment option rather than targeted therapy. The act of Ayurveda has a few powerful herbal alternatives for inflammation, chronic cough, and respiratory distress which are often seen in the Coronavirus infection. The increasing adoption of giloy tablets for treating coronavirus infection has spurred market growth. As giloy tablets are proven effective for treating diseases formed by coronavirus infection, the use of these tables has become indispensable, propelling the demand for giloy tablets. Giloy is available in powder, juice, and supplements form, any of which may be used for consumption. Giloy could be further exploited in the future as a source of useful phytochemical compounds for the pharmaceutical industry. Giloy plant species have huge therapeutic potential; it has been over-exploited by human activities. So there is an urgent need to conserve it. Plant tissue culture techniques are the alternative method to rapid propagation of this plant for its conservation and the enhancement of secondary products. Giloy has various kinds of benefits. Because of its anti-inflammatory properties, it reduces muscle pain is useful in inflammatory diseases. Because of adaptogenic impacts, it helps the body cope with pressure or stress. Giloy tablet or Ghan Vati is beneficial for overall body ache and general exhaustion. Mild antipyretic properties of Giloy reduce fever and assist other remedies used in fever. Giloy also acts as a blood purifier in this manner diminishes skin diseases and Pruritus (itching). Giloy increases the urine output and reduces body toxins. The lack of sufficient ventures is hampering the growth of the giloy tablets market. Stringent regulatory approvals for tables are limiting the market development. Limited accessibility of plant-based literature is adversely influencing the growth of the market are some limitations for this market.

### **3. INDUSTRIAL SCENARIO:**

The market rivalry of ayurvedic is fierce globally, many ventures can acquire impressive benefits from the manufacturing and marketing of ayurvedic and that is the reason that there will likewise be enterprises entering this market. Driving makers are intensely putting resources into innovative work (R&D) drives for acquainting plant-based drugs with address the expanding interest for diminishing inflammation in Covid patients. Guduchi Ghana is one of the unique Ayurvedic classical preparation which is prepared from an aqueous extract of Guduchi (*Tinospora cordifolia* Miers.) stem. Vendors are using various techniques for giloy tablet production. The most used process is to make giloy extract first. The giloy extract is made from giloy stems. Giloy stems are cut into smaller parts and crushed. Then these are soaked in water for a few hours. After a few hours, the decoction is prepared from it. The giloy decoction is filtered and again heated to get the giloy extract. When it becomes thick, it is removed from the stove and dried in the sun. For making tablets, acacia gum or other tablet binding substances can be added. This process can be time-consuming hence some vendors use the latest machinery for making giloy tablets such as grinder, extraction machine, sieving machine, etc. Vendors can also do giloy plantations. Giloy can be successfully grown in a large variety of soils, ranging from sandy to clay loam but the soil should be well-drained with sufficient moisture and rich with organic matter for its growth. Giloy crop grows under varying climatic conditions. The crop is grown under rain-fed conditions. The plant is very rigid and it can be grown in almost all climates but prefers a warm climate. Stem cuttings are the best planting material for raising the commercial crop. Planting is usually done between July to August during the rainy season. The stem cuttings can be sown directly in the field. Cuttings should be sown within 24 hours of their removal from the mother plant.

They should be half-dipped in water vertically. For plantation in 1 hectare of land about 2500 cuttings can be required. The giloy plant can also be raised using seeds. But seeds take almost double the time to mature and yield the same quantity of the drug. Patanjali Ayurved Limited, Dabur, Emami Group, Himalaya Drug, Maharishi Ayurveda, Baidyanalh are some key players in this market.

## **4. PRODUCT DESCRIPTION**

### **4.1 PRODUCT USES**

Suitable for boosting immunity, Giloy tablet may help in treating chronic fever, it may help in improving digestion, Suitable for treating diabetes, reduces stress and anxiety, may fights respiratory problems, Suitable for treating arthritis, may reduce asthmatic symptoms.

### **4.2 PRODUCT RAW MATERIAL**

- **Giloy stems:** Dry or wet giloy stem can be procured for the giloy tablet production.





- **Other:** Binding agents, Giloy powder, Colouring agents, Packing materials, etc.



#### 4.3 **MANUFACTURING PROCESS**

This process can be broken down into the following steps-

- **Raw material procurement**
- **Production Process**

- **Packing**
- **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.

### **Production Process**

- 1. Extraction:** Traditional methods for extracting active compounds from medicinal plants or herbs use harsh methods such as maceration or percolation, often requiring pretreatments. A modern rapid extraction machine can use a fraction of the energy of traditional methods while extracting active compounds exceptionally quickly, improving the efficiency and throughput of your production. The giloy extract is made from giloy stems. Giloy stems are cut into smaller parts and crushed. Then these are soaked in water for a few hours. After a few hours, the decoction is prepared from it.
- 2. Filtration:** The giloy decoction is filtered and again heated to get the giloy extract. When it becomes thick, it is removed and then dried.
- 3. Concentration and refining:** Concentration of output will be calculated and removal of impurities or unwanted elements from the extract will be done.
- 4. Spray drying:** Spray drying is one of the most remarkable technologies currently to be applied to pharmaceuticals. It is a continuous process that converts, in a single step, an extract or liquid feed into a powder and is an

ideal process when precise attributes such as particle size, morphology, and stability are required.

5. **Sieving:** Sieving is performed to separate a sample based on its particle sizes by submitting it to mechanical force. The chosen sieving method determines the intensity, direction, and type of force. The sample is moved either in the vertical or horizontal direction. Both movements are superimposed in tap sieve shakers.
6. **Blending:** For making tablets, acacia gum or other tablet binding substances can be added (if required). The blending of powders is a crucial step in the production of pharmaceutical solid dosage forms. The active pharmaceutical ingredient (API) is often a powder that is blended with other powders (excipients) to produce tablets. In this process, glycol powder, natural coloring agents, binding agents will be mixed with the powder.
7. **Packing:** The material shall be packed in dry and leak-proof packets. By an automatic filling machine product will be weighted and filled automatically and sealed.



## **Testing**

Quality control: For standardization and quality control of Ayurvedic drugs, various steps can be followed like physical description, physical tests, pharmacognosy techniques, etc, to ascertain the species of plant and study their pharmacogenetic character for identification detection and analysing the crude drug. Generally, the quality of Ayurvedic products is fully dependent on the quality of raw materials and process of manufacture.

## **5. INDIAN STANDARD**

- ISO 9001: Quality Control

## **6. PROJECT COMPONENTS**

### **6.1 Land & Building**

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.15,000 per month

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

### **6.2 Plant & Machinery**

This is a semi-automatic type of plant and the production capacity is set to be 20000 Giloy Tablets per day.

## **Machines-**

- **Crusher/ Grinder**

To cut and crush the giloy stems this machine is used.



- **Extraction Machine**

This extractor is used for the extraction process. Traditional methods for extracting active compounds from medicinal plants or herbs use harsh methods such as maceration or percolation, often requiring pretreatments. A modern rapid extraction machine can use a fraction of the energy of traditional methods while extracting active compounds exceptionally quickly, improving the efficiency and throughput of production.



- **Spray dryer**

A spray dryer is used in drying pharmaceuticals. Here it can be used for extract drying. A spray dryer consists of a feed pump, atomizer, air heater, air dispenser, drying chamber, and systems for exhaust air cleaning and powder recovery/separator.



- **Sieving Machine**

A sieving machine is used for powder sieving. Sieving is performed to separate a sample based on its particle sizes by submitting it to mechanical force. The chosen sieving method determines the intensity, direction, and type of force. The sample is moved either in the vertical or horizontal direction. Both movements are superimposed in tap sieve shakers.



- **Blending Machine**

This machine is used for powder blending. The blending of powders is a crucial step in the production of pharmaceutical solid dosage forms. The active pharmaceutical ingredient (API) is often a powder that is blended with other powders (excipients) to produce tablets.





- **Packing Machine/ Tablet Filling Machine**

An automatic tablet filling and sealing machine is used for the product packing process. For bottle filling, an automatic tablet filling machine is used. For tablet strips, a tablet strip packing machine is used.





- **Quality control equipment:** Disintegration equipment, USP Dissolution Tester, Tablet Hardness Tester, Tablet Thickness Tester, Tablet Friability Testers, etc.

<b>Sr No.</b>	<b>Plant &amp; Machinery</b>	<b>Quantity</b>	<b>Amount</b>
1	Crusher	1	2,00,000
2	Extraction machine	1	3,00,000
3	Powder sieving machine	1	1,00,000
4.	Blending machine	1	1,00,000
5.	Spray dryer	1	7,50,000
6.	Tablet packing machine	1	200000
	<b>TOTAL</b>		<b>16,50,000</b>

### **6.3 Power Requirement**

This manufacturing facility can work with a three-phase AC power supply. For machinery and other electrical utilities, 25 kW power will be required for the above-mentioned capacity plant.

#### **6.4 Manpower Requirement**

Manpower required for this manufacturing unit is depend on the land, type of manufacturing unit etc. For this unit around 7-10 people will be required which includes:

#### **6.5 Other Utilities**

General electrical apparatus, Water, telephone, etc.

### **7 LICENSE & APPROVALS**

Basic registration required in this project:

- Company registration
- GST registration
- MSME Udyam registration
- BIS certification
- Trademark registration
- Drug Administration approval

## **8. SWOT ANALYSIS**

- ❖ **Strengths** - Profit margin will be high. The industry will help to develop the rural and less developed regions of the economy and can create more employment opportunities.
- ❖ **Weakness**- Lack of division of labor. Maintenance of machinery will be required. Local vendors are currently exposed to intense competition from organized players providing economical and low-quality products.
- ❖ **Opportunities**- Export enhancement will be an opportunity. More sales opportunities.
- ❖ **Threats**- Uncertainty in raw material costs, Complexity in supply chain & logistics, and easy availability of counterfeit products, competitors can be threats for this manufacturing unit. The lack of sufficient ventures is hampering the growth of the giloy tablets market. Stringent regulatory approvals for tables are limiting the market development. Limited accessibility of plant-based literature is adversely influencing the growth of the market are some limitations for this market.

<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>					
<b>Gross Sale</b>					
GILOY TABLET PRODUCTION UNIT	87.90	103.73	118.84	135.20	152.90
<b>Total</b>	<b>87.90</b>	<b>103.73</b>	<b>118.84</b>	<b>135.20</b>	<b>152.90</b>
<b>COST OF SALES</b>					
Raw Material Consumed	55.50	64.10	73.43	83.52	94.44
Electricity Expenses	2.40	2.64	2.88	3.12	3.36
Depreciation	2.78	2.36	2.00	1.70	1.45
Wages & labour	7.20	8.14	9.19	10.39	11.43
Repair & maintenance	0.88	1.56	1.78	2.03	2.29
Packaging	1.32	1.56	1.78	2.03	2.29
<b>Cost of Production</b>	<b>70.07</b>	<b>80.35</b>	<b>91.07</b>	<b>102.79</b>	<b>115.27</b>
<b>Add: Opening Stock</b>	<b>-</b>	<b>1.64</b>	<b>1.87</b>	<b>2.12</b>	<b>2.40</b>
<b>Less: Closing Stock</b>	<b>1.64</b>	<b>1.87</b>	<b>2.12</b>	<b>2.40</b>	<b>2.69</b>
Cost of Sales	68.44	80.11	90.82	102.52	114.98
<b>GROSS PROFIT</b>	<b>19.46</b>	<b>23.62</b>	<b>28.02</b>	<b>32.68</b>	<b>37.92</b>
	<b>22.14%</b>	<b>22.77%</b>	<b>23.58%</b>	<b>24.17%</b>	<b>24.80%</b>
Salary to Staff	8.40	10.25	12.50	14.38	16.39
Interest on Term Loan	1.64	1.44	1.03	0.63	0.22
Interest on working Capital	0.45	0.45	0.45	0.45	0.45
Rent	1.80	2.43	3.16	4.11	4.72
Selling & Administrative Exp.	1.76	2.07	2.38	2.70	3.06
<b>TOTAL</b>	<b>14.05</b>	<b>16.65</b>	<b>19.52</b>	<b>22.27</b>	<b>24.84</b>
<b>NET PROFIT</b>	<b>5.42</b>	<b>6.97</b>	<b>8.49</b>	<b>10.41</b>	<b>13.08</b>
Taxation	0.21	0.52	0.82	1.25	2.05
<b>PROFIT (After Tax)</b>	<b>5.21</b>	<b>6.45</b>	<b>7.67</b>	<b>9.16</b>	<b>11.03</b>
<b>NET PROFIT RATIO</b>	<b>5.92%</b>	<b>6.22%</b>	<b>6.45%</b>	<b>6.78%</b>	<b>7.21%</b>

<b>PROJECTED BALANCE SHEET</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>	
<b><u>Liabilities</u></b>						
<b>Capital</b>						
Opening balance		3.51	5.77	8.44	11.40	
Add:- Own Capital	2.31					
Add:- Retained Profit	5.21	6.45	7.67	9.16	11.03	
Less:- Drawings	4.00	4.20	5.00	6.20	8.00	
<b>Closing Balance</b>	<b><u>3.51</u></b>	<b><u>5.77</u></b>	<b><u>8.44</u></b>	<b><u>11.40</u></b>	<b><u>14.43</u></b>	
Term Loan	14.80	11.10	7.40	3.70	-	
Working Capital Limit	4.11	4.11	4.11	4.11	4.11	
Sundry Creditors	1.30	1.50	1.71	1.95	2.20	
Provisions & Other Liability	0.40	0.60	0.90	1.00	1.50	
<b>TOTAL :</b>	<b>24.12</b>	<b>23.07</b>	<b>22.56</b>	<b>22.16</b>	<b>22.24</b>	
<b><u>Assets</u></b>						
<b>Fixed Assets ( Gross)</b>						
Fixed Assets ( Gross)	18.50	18.50	18.50	18.50	18.50	
Gross Dep.	2.78	5.13	7.14	8.84	10.29	
<b>Net Fixed Assets</b>	<b>15.73</b>	<b>13.37</b>	<b>11.36</b>	<b>9.66</b>	<b>8.21</b>	
<b>Current Assets</b>						
Sundry Debtors	2.93	3.46	3.96	4.51	5.10	
Stock in Hand	2.93	3.37	3.84	4.35	4.89	
Cash and Bank	1.83	1.88	2.10	2.15	2.25	
Loans & Advances /Other Current Assets	0.70	1.00	1.30	1.50	1.80	
<b>TOTAL :</b>	<b>24.12</b>	<b>23.07</b>	<b>22.56</b>	<b>22.16</b>	<b>22.24</b>	

**PROJECTED CASH FLOW STATEMENT**

(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>SOURCES OF FUND</u></b>					
Own Margin	2.31				
Net Profit	5.42	6.97	8.49	10.41	13.08
Depreciation & Exp. W/off	2.78	2.36	2.00	1.70	1.45
Increase in Cash Credit	4.11	-	-	-	-
Increase In Term Loan	16.65	-	-	-	-
Increase in Creditors	1.30	0.20	0.22	0.24	0.25
Increase in Provisions & Oth labilities	0.40	0.20	0.30	0.10	0.50
	-				
<b>TOTAL :</b>	<b>32.95</b>	<b>9.73</b>	<b>11.02</b>	<b>12.45</b>	<b>15.28</b>
<b><u>APPLICATION OF FUND</u></b>					
Increase in Fixed Assets	18.50				
Increase in Stock	2.93	0.44	0.47	0.51	0.55
Increase in Debtors	2.93	0.53	0.50	0.55	0.59
Repayment of Term Loan	1.85	3.70	3.70	3.70	3.70
Loans & Advances /Other Current Assets	0.70	0.30	0.30	0.20	0.30
Drawings	4.00	4.20	5.00	6.20	8.00
Taxation	0.21	0.52	0.82	1.25	2.05
<b>TOTAL :</b>	<b>31.12</b>	<b>9.69</b>	<b>10.80</b>	<b>12.40</b>	<b>15.18</b>
Opening Cash & Bank Balance	-	1.83	1.88	2.10	2.15
Add : Surplus	1.83	0.05	0.22	0.05	0.10
Closing Cash & Bank Balance	<b>1.83</b>	<b>1.88</b>	<b>2.10</b>	<b>2.15</b>	<b>2.25</b>

<b><u>CALCULATION OF D.S.C.R</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>
CASH ACCRUALS	7.98	8.81	9.67	10.87	12.48
Interest on Term Loan	1.64	1.44	1.03	0.63	0.22
<b>Total</b>	<b>9.62</b>	<b>10.25</b>	<b>10.71</b>	<b>11.50</b>	<b>12.70</b>
<b><u>REPAYMENT</u></b>					
Instalment of Term Loan	1.85	3.70	3.70	3.70	3.70
Interest on Term Loan	1.64	1.44	1.03	0.63	0.22
Total	3.49	5.14	4.73	4.33	3.92
<b>DEBT SERVICE COVERAGE RATIO</b>	<b>2.76</b>	<b>1.99</b>	<b>2.26</b>	<b>2.66</b>	<b>3.24</b>
<b>AVERAGE D.S.C.R.</b>	<b>2.53</b>				

**REPAYMENT SCHEDULE OF TERM LOAN**

Interest 11.00%

<b>Year</b>	<b>Particulars</b>	<b>Amount</b>	<b>Addition</b>	<b>Total</b>	<b>Interest</b>	<b>Repayment</b>	<b>Closing Balance</b>
<b>1st</b>	Opening Balance						
	1st month	-	16.65	16.65	-	-	16.65
	2nd month	16.65	-	16.65	0.15	-	16.65
	3rd month	16.65	-	16.65	0.15	-	16.65
	4th month	16.65	-	16.65	0.15		16.65
	5th month	16.65	-	16.65	0.15		16.65
	6th month	16.65	-	16.65	0.15		16.65
	7th month	16.65	-	16.65	0.15	0.31	16.34
	8th month	16.34	-	16.34	0.15	0.31	16.03
	9th month	16.03	-	16.03	0.15	0.31	15.73
	10th month	15.73	-	15.73	0.14	0.31	15.42
	11th month	15.42	-	15.42	0.14	0.31	15.11
	12th month	15.11	-	15.11	0.14	0.31	14.80
					<b>1.64</b>	<b>1.85</b>	
<b>2nd</b>	Opening Balance						
	1st month	14.80	-	14.80	0.14	0.31	14.49
	2nd month	14.49	-	14.49	0.13	0.31	14.18
	3rd month	14.18	-	14.18	0.13	0.31	13.88
	4th month	13.88	-	13.88	0.13	0.31	13.57
	5th month	13.57	-	13.57	0.12	0.31	13.26
	6th month	13.26	-	13.26	0.12	0.31	12.95
	7th month	12.95	-	12.95	0.12	0.31	12.64
	8th month	12.64	-	12.64	0.12	0.31	12.33
	9th month	12.33	-	12.33	0.11	0.31	12.03
	10th month	12.03	-	12.03	0.11	0.31	11.72
	11th month	11.72	-	11.72	0.11	0.31	11.41
	12th month	11.41	-	11.41	0.10	0.31	11.10
					<b>1.44</b>	<b>3.70</b>	
<b>3rd</b>	Opening Balance						
	1st month	11.10	-	11.10	0.10	0.31	10.79
	2nd month	10.79	-	10.79	0.10	0.31	10.48
	3rd month	10.48	-	10.48	0.10	0.31	10.18
	4th month	10.18	-	10.18	0.09	0.31	9.87
	5th month	9.87	-	9.87	0.09	0.31	9.56
	6th month	9.56	-	9.56	0.09	0.31	9.25
	7th month	9.25	-	9.25	0.08	0.31	8.94
	8th month	8.94	-	8.94	0.08	0.31	8.63
	9th month	8.63	-	8.63	0.08	0.31	8.33
	10th month	8.33	-	8.33	0.08	0.31	8.02
	11th month	8.02	-	8.02	0.07	0.31	7.71
	12th month	7.71	-	7.71	0.07	0.31	7.40



				<b>1.03</b>	<b>3.70</b>	
<b>4th</b>	Opening Balance					
	1st month	7.40	-	7.40	0.07	7.09
	2nd month	7.09	-	7.09	0.07	6.78
	3rd month	6.78	-	6.78	0.06	6.47
	4th month	6.47	-	6.47	0.06	6.17
	5th month	6.17	-	6.17	0.06	5.86
	6th month	5.86	-	5.86	0.05	5.55
	7th month	5.55	-	5.55	0.05	5.24
	8th month	5.24	-	5.24	0.05	4.93
	9th month	4.93	-	4.93	0.05	4.62
	10th month	4.62	-	4.62	0.04	4.32
	11th month	4.32	-	4.32	0.04	4.01
	12th month	4.01	-	4.01	0.04	3.70
				<b>0.63</b>	<b>3.70</b>	
<b>5th</b>	Opening Balance					
	1st month	3.70	-	3.70	0.03	3.39
	2nd month	3.39	-	3.39	0.03	3.08
	3rd month	3.08	-	3.08	0.03	2.77
	4th month	2.77	-	2.77	0.03	2.47
	5th month	2.47	-	2.47	0.02	2.16
	6th month	2.16	-	2.16	0.02	1.85
	7th month	1.85	-	1.85	0.02	1.54
	8th month	1.54	-	1.54	0.01	1.23
	9th month	1.23	-	1.23	0.01	0.92
	10th month	0.92	-	0.92	0.01	0.62
	11th month	0.62	-	0.62	0.01	0.31
	12th month	0.31	-	0.31	0.00	-
				<b>0.22</b>	<b>3.70</b>	
	DOOR TO DOOR	60	MONTHS			
	MORATORIUM PERIOD	6	MONTHS			
	REPAYMENT PERIOD	54	MONTHS			

## **9. ASSUMPTIONS**

- Production Capacity of Giloy Tablets taken is 20000 Giloy Tablets per day. First year, Capacity has been taken @ 50%.
- Working shift of 8 hours per day has been considered.
- Raw Material stock is for 7 days and Finished goods Closing Stock has been taken for 7 days.
- Credit period to Sundry Debtors has been given for 10 days.
- Credit period by the Sundry Creditors has been provided for 7 days.
- Depreciation and Income tax has been taken as per the Income tax Act, 1961.
- Interest on working Capital Loan and Term loan has been taken at 11%.
- Arrangement for labour wages has been made as per the prevailing market rates, which may vary from place to place and the minimum wages fixed by the concerned authorized from time to time.
- Selling Prices & Raw material costing has been increased by 5% & 5% respectively in the subsequent years.
- The rental value of the factory and other built up/covered areas has been taken as per the prevailing market rates, which may vary from place to place and time to time.
- The rates quoted in respect of machines, equipment and raw materials are those prevailing at the time of preparation of this project profile, and are likely to vary from supplier to supplier and place to place.
- This project profile is prepared for guidance; hence, entrepreneurs are advised to check all the parameters while intending to put up such unit.

## **DISCLAIMER**

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