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Detailed project report
Sample edition
Projections from FY 2027-28

Project report

# Activated Carbon from Saw Dust

Installed capacity 6.2 MT per day
Sector Specialty chemicals
Total project cost ₹712.84 lakh

**Illustrative sample**
Figures are representative

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# Project at a glance

Activated Carbon from Saw Dust
6.2 MT per day

| | | | |
|---|---|---|---|
| Product | **Activated Carbon from Saw Dust** | Sector | **Specialty chemicals** |
| Installed capacity | **6.2 MT per day** | Annual capacity | **2,046 MT per year** |
| Selling price (ex-GST) | **₹76,100 per MT** | Working days | **330 a year** |
| Manpower | **24 people** | Plant and machinery | **₹366.79 lakh** |
| Total project cost | **₹712.84 lakh** | Promoter's contribution | **₹178.21 lakh (25%)** |
| Term loan | **₹534.63 lakh (75%)** | Cash credit limit | **₹108.16 lakh** |
| Revenue, Year 3 | **₹1,089.90 lakh at 70%** | Net profit, Year 3 | **₹112.73 lakh** |
| Return on investment | **15.8% a year** | Break-even, Year 3 | **40.4% of capacity** |
| Average DSCR | **1.50** | Payback period | **4.3 years** |

> This is an illustrative sample. Its figures are generated from industry-typical ratios to show the format and depth of an NPCS project report. They are not taken from any NPCS report or any real project, and should not be used for investment or lending decisions.

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Illustrative sample

# 1 Introduction

This sample report sets out the techno-economic case for a unit making activated carbon from saw dust. The model plant has an installed capacity of 6.2 MT per day, which works out to 2,046 MT per year over 330 working days. Its applications range from decolourisation of sugar, glucose and sorbitol syrups to purification of electroplating baths.

The sections that follow show how such a unit would be costed and financed, and how its profit, cash flow and loan repayment would look over the first five years. At 70% capacity utilisation in Year 3, the model unit earns revenue of ₹1,089.90 lakh and a net profit of ₹112.73 lakh.

# 2 Uses and applications

The main applications and markets for the product are:

- Decolourisation of sugar, glucose and sorbitol syrups
- Purification of pharmaceuticals and fine chemicals
- Bleaching and refining of edible oils
- Treatment of drinking water and industrial effluent
- Purification of electroplating baths

# 3 Market potential

Wood-based powdered carbon made from sawdust is bought mainly for decolourisation and purification, where its open pore structure removes large colour molecules better than coal or coconut shell carbon. Sugar, glucose, pharmaceutical and fine chemical plants buy on tested methylene blue value, low ash and consistent filtration, and approve a supplier only after trial batches. A plant near sawmill and plywood clusters keeps its raw material cost low and competes with imported wood-based carbon on delivery time.

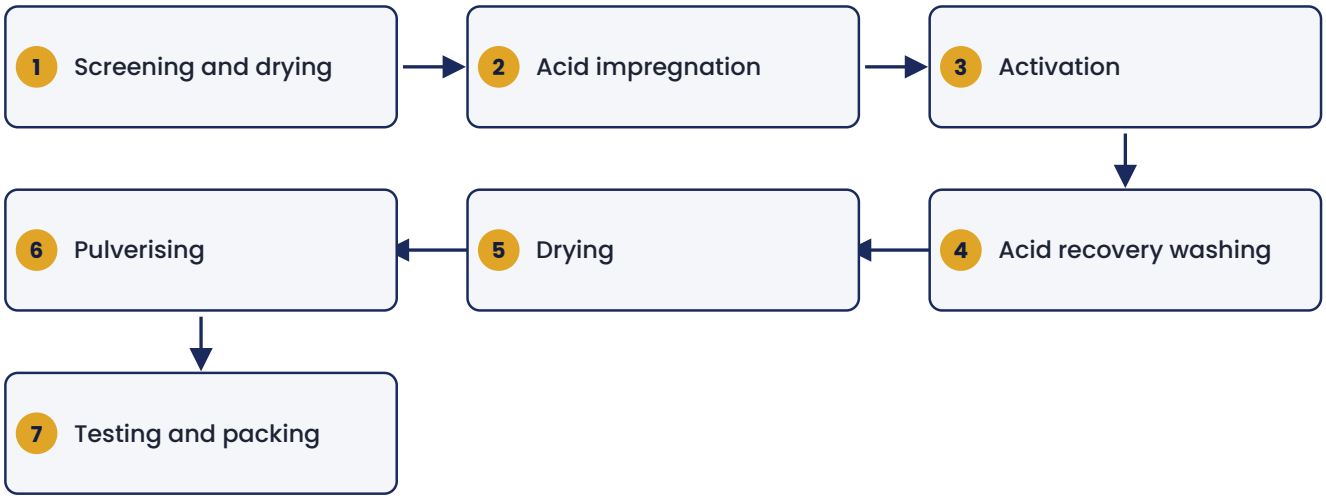
The usual customers for a unit of this kind are sugar refineries and glucose and sorbitol makers, pharmaceutical and API manufacturers, fine chemical and dye intermediate producers, edible oil refiners, water and effluent treatment companies, and electroplating units and chemical traders.

A full NPCS report adds a market survey with present demand, expected growth and the names and addresses of existing manufacturers, worked out for the location you choose.

Illustrative sampl

# 4 Manufacturing process

Production of activated carbon from saw dust follows seven main steps, from screening and drying to testing and packing. The flow chart shows how material moves through the plant.




Process flow for activated carbon from saw dust

1. **Screening and drying.** Sawdust is screened to remove bark, stones and oversize chips and dried to below 10 percent moisture in a rotary dryer.
2. **Acid impregnation.** Dry sawdust is mixed with phosphoric acid solution and left to soak so the acid penetrates the wood fibres.
3. **Activation.** The impregnated mass is heated in a rotary kiln at about 400 to 500 degrees Celsius, where the acid builds the pore structure.
4. **Acid recovery washing.** Hot carbon is washed in counter-current tanks to recover phosphoric acid for reuse and bring the carbon to the required pH.
5. **Drying.** Washed carbon is dried in a rotary dryer to the moisture limit agreed with the buyer.
6. **Pulverising.** Dry carbon is ground in a pulveriser with an air classifier to the mesh size each grade needs.
7. **Testing and packing.** Each batch is tested for methylene blue value, iodine number, ash and pH, then packed in lined HDPE bags.

Illustrative sample

# 5 Raw materials

The main raw materials are sawdust (hardwood, screened); phosphoric acid make-up; soda ash for pH correction; and process water treatment chemicals. In Year 3, at 70% utilisation, raw materials cost ₹585.24 lakh, about 53.7% of sales. The table shows how this cost splits between materials.

| Raw material | Share of cost | Year 3 cost (₹ lakh) |
|---|---|---|
| Sawdust (hardwood, screened) | 34.0% | 198.98 |
| Phosphoric acid make-up | 52.0% | 304.33 |
| Soda ash for pH correction | 6.0% | 35.11 |
| Process water treatment chemicals | 8.0% | 46.82 |
| **Total raw materials** | **100.0%** | **585.24** |

# 6 Plant and machinery

The machinery list below covers the main production equipment, costed at ₹366.79 lakh in total. Prices are indicative. A full report gives specifications and supplier names, and a bank-format DPR uses the quotations you obtain.

| Machinery and equipment | Indicative cost (₹ lakh) |
|---|---|
| Sawdust rotary dryer and vibrating screen | 36.68 |
| Acid impregnation mixer and soaking tanks | 36.68 |
| Rotary activation kiln with burner | 102.70 |
| Acid recovery washing and leaching tanks | 51.35 |
| Carbon rotary dryer | 36.68 |
| Pulveriser with air classifier | 36.68 |
| Wet scrubber and fume extraction system | 29.34 |
| Bag filling and weighing machine | 14.67 |
| Quality control laboratory | 22.01 |
| **Total plant and machinery** | **366.79** |

# 7 Land, building and utilities

The model includes land and site development of ₹82.67 lakh and building and civil works of ₹147.12 lakh, covering the production shed, raw material and finished goods stores, and an office. Other fixed assets such as electrification, furniture, laboratory equipment and a DG set add ₹38.00 lakh.

Utilities in Year 3 cost ₹59.54 lakh for power and fuel, or 5.5% of sales. The plant also needs a reliable water supply for cleaning and domestic use, and for the process where required.

Illustrative sampl

# 8 Manpower

A team of 24 runs the plant, from management and supervision to skilled operators and helpers. The Year 1 wage bill is ₹54.72 lakh, rising 5% a year.

| Category | Number | Monthly wage (₹) | Annual cost (₹ lakh) |
|---|---|---|---|
| Management, supervision and administration | 4 | 32,500 | 15.60 |
| Skilled workers and operators | 8 | 20,500 | 19.68 |
| Semi-skilled and unskilled workers | 12 | 13,500 | 19.44 |
| **Total (Year 1)** | **24** | | **54.72** |

# 9 Licences and approvals

The main registrations and approvals for a unit like this are listed below. They differ from state to state, so check the current requirements with the relevant departments.

- Udyam (MSME) registration
- GST registration
- Consent to establish and consent to operate from the State Pollution Control Board
- Factory licence or registration under the applicable labour law, where the workforce threshold applies
- Fire safety NOC, where required
- Trade licence from the local body
- Activated carbon tested to IS 877 sampling and test methods, with IS 2752 for granular grades
- Boiler registration under the Boilers Act 2025 where a steam boiler is installed

Illustrative sample

# 10 Project cost and means of finance

The total cost of the project is ₹712.84 lakh. Fixed assets account for ₹660.28 lakh, and the balance covers preliminary and pre-operative expenses and the promoter's margin money for working capital. A contingency of 5% is provided on building and machinery.

| Cost of project | ₹ lakh |
|---|---|
| Land and site development | 82.67 |
| Building and civil works | 147.12 |
| Plant and machinery | 366.79 |
| Other fixed assets (electrification, furniture, lab equipment, DG set) | 38.00 |
| Contingencies | 25.70 |
| Preliminary and pre-operative expenses | 16.51 |
| Margin money for working capital | 36.05 |
| **Total cost of project** | **712.84** |

## Means of finance

The promoter contributes ₹178.21 lakh (25% of project cost) and a term loan funds the remaining ₹534.63 lakh. Working capital is supported by a cash credit limit of ₹108.16 lakh.

| Source of funds | ₹ lakh |
|---|---|
| Promoter's contribution (25%) | 178.21 |
| Term loan from bank (75%) | 534.63 |
| **Total means of finance** | **712.84** |
| *Cash credit limit for working capital (separate)* | *108.16* |

Illustrative sample

# 11 Working capital

Working capital is worked out from holding periods: 30 days of raw material, 15 days of finished goods and 45 days of credit to customers, less 30 days of credit from suppliers. In Year 1 the requirement is ₹144.21 lakh. The bank funds ₹108.16 lakh through cash credit and the promoter's margin covers ₹36.05 lakh.

| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| Raw material stock (30 days) | 41.23 | 44.67 | 48.10 | 51.54 | 54.97 |
| Work in progress (3 days) | 4.99 | 5.39 | 5.80 | 6.20 | 6.60 |
| Finished goods (15 days) | 26.67 | 28.80 | 30.94 | 33.08 | 35.23 |
| Trade receivables (45 days) | 115.18 | 124.77 | 134.37 | 143.97 | 153.57 |
| **Total current assets** | **188.07** | **203.63** | **219.21** | **234.79** | **250.37** |
| Less: trade creditors (30 days) | 43.86 | 47.51 | 51.16 | 54.82 | 58.47 |
| **Working capital requirement** | **144.21** | **156.12** | **168.05** | **179.97** | **191.90** |

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# 12 Projected profitability

As utilisation climbs from 60% to 80%, sales increase from ₹934.20 lakh to ₹1,245.60 lakh. Operating profit in Year 3 is ₹257.69 lakh, a margin of 23.6%, and net profit after tax grows from ₹51.33 lakh in Year 1 to ₹174.39 lakh in Year 5.

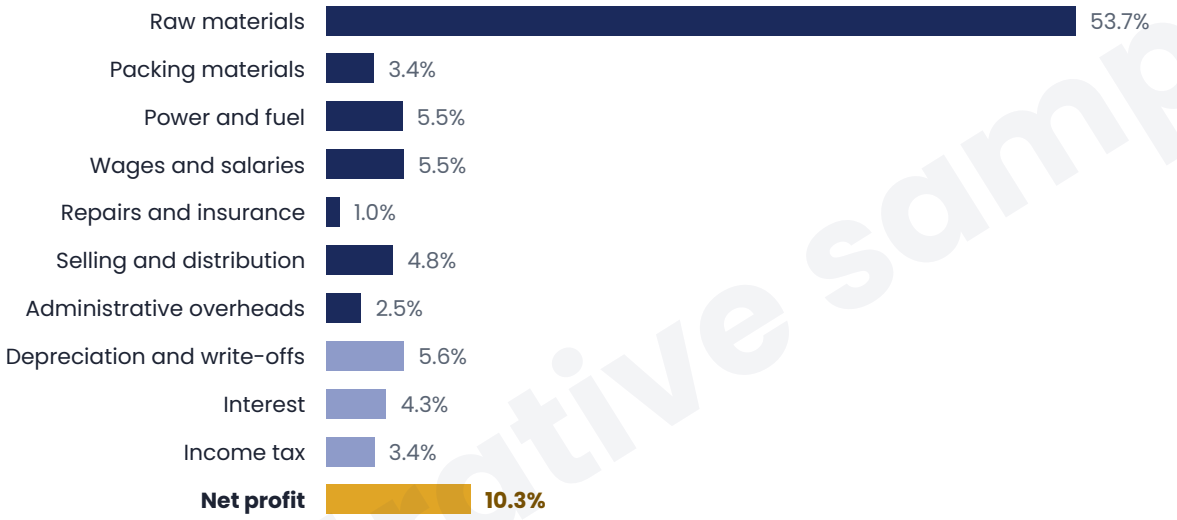
| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| *Capacity utilisation (%)* | *60%* | *65%* | *70%* | *75%* | *80%* |
| **Revenue from operations** | **934.20** | **1,012.05** | **1,089.90** | **1,167.75** | **1,245.60** |
| Raw materials consumed | 501.64 | 543.44 | 585.24 | 627.05 | 668.85 |
| Packing materials | 31.93 | 34.59 | 37.25 | 39.91 | 42.57 |
| Power and fuel | 51.04 | 55.29 | 59.54 | 63.79 | 68.05 |
| Wages and salaries | 54.72 | 57.46 | 60.33 | 63.35 | 66.51 |
| Repairs and maintenance | 7.34 | 7.70 | 8.09 | 8.49 | 8.92 |
| Insurance | 2.31 | 2.31 | 2.31 | 2.31 | 2.31 |
| **Cost of production** | **648.98** | **700.79** | **752.76** | **804.90** | **857.21** |
| **Gross profit** | **285.22** | **311.26** | **337.14** | **362.85** | **388.39** |
| Selling and distribution expenses | 44.72 | 48.45 | 52.17 | 55.90 | 59.63 |
| Administrative overheads | 24.74 | 25.98 | 27.28 | 28.64 | 30.07 |
| **Operating profit (EBITDA)** | **215.76** | **236.83** | **257.69** | **278.31** | **298.69** |
| Depreciation | 77.02 | 66.42 | 57.33 | 49.51 | 42.79 |
| Preliminary expenses written off | 3.30 | 3.30 | 3.30 | 3.30 | 3.31 |
| Interest on term loan | 55.10 | 46.24 | 34.85 | 22.21 | 8.17 |
| Interest on cash credit | 11.90 | 11.90 | 11.90 | 11.90 | 11.90 |
| **Profit before tax** | **68.44** | **108.97** | **150.31** | **191.39** | **232.52** |
| Income tax | 17.11 | 27.24 | 37.58 | 47.85 | 58.13 |
| **Profit after tax** | **51.33** | **81.73** | **112.73** | **143.54** | **174.39** |

Illustrative sample




Revenue, total cost before tax and net profit after tax, ₹ lakh

## Where each rupee of sales goes in Year 3




Each cost head as a percentage of Year 3 sales

Illustrative sampl

# 13 Cash flow statement

Cash generated from profit and depreciation covers the term loan repayments in every year. The closing cash balance builds up to ₹290.98 lakh by the end of Year 5.

| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| **Sources of funds** | | | | | |
| Promoter's contribution | 178.21 | – | – | – | – |
| Term loan from bank | 534.63 | – | – | – | – |
| Cash credit (working capital) from bank | 108.16 | – | – | – | – |
| Net profit after tax | 51.33 | 81.73 | 112.73 | 143.54 | 174.39 |
| Depreciation | 77.02 | 66.42 | 57.33 | 49.51 | 42.79 |
| Preliminary expenses written off | 3.30 | 3.30 | 3.30 | 3.30 | 3.31 |
| Increase in trade creditors | 43.86 | 3.65 | 3.65 | 3.66 | 3.65 |
| **Total sources** | **996.51** | **155.10** | **177.01** | **200.01** | **224.14** |
| **Application of funds** | | | | | |
| Fixed assets | 660.28 | – | – | – | – |
| Preliminary and pre-operative expenses | 16.51 | – | – | – | – |
| Increase in inventories | 72.89 | 5.97 | 5.98 | 5.98 | 5.98 |
| Increase in trade receivables | 115.18 | 9.59 | 9.60 | 9.60 | 9.60 |
| Repayment of term loan | 47.76 | 103.34 | 114.74 | 127.37 | 141.42 |
| Drawings | – | – | – | – | – |
| Total application | 912.62 | 118.90 | 130.32 | 142.95 | 157.00 |
| **Net cash flow** | **83.89** | **36.20** | **46.69** | **57.06** | **67.14** |
| Opening cash balance | – | 83.89 | 120.09 | 166.78 | 223.84 |
| **Closing cash balance** | **83.89** | **120.09** | **166.78** | **223.84** | **290.98** |

Illustrative sample

# 14 Projected balance sheet

Over the projection, retained profits build the promoter's net worth from ₹216.33 lakh to ₹741.93 lakh, and the term loan reduces from ₹486.87 lakh to nil as it is repaid.

| As at year end (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| **Liabilities** | | | | | |
| Promoter's capital | 178.21 | 178.21 | 178.21 | 178.21 | 178.21 |
| Reserves and surplus | 51.33 | 133.06 | 245.79 | 389.33 | 563.72 |
| Term loan | 486.87 | 383.53 | 268.79 | 141.42 | – |
| Cash credit from bank | 108.16 | 108.16 | 108.16 | 108.16 | 108.16 |
| Trade creditors | 43.86 | 47.51 | 51.16 | 54.82 | 58.47 |
| **Total liabilities** | **868.43** | **850.47** | **852.11** | **871.94** | **908.56** |
| **Assets** | | | | | |
| Gross fixed assets | 660.28 | 660.28 | 660.28 | 660.28 | 660.28 |
| Less: accumulated depreciation | (77.02) | (143.44) | (200.77) | (250.28) | (293.07) |
| **Net fixed assets** | **583.26** | **516.84** | **459.51** | **410.00** | **367.21** |
| Preliminary expenses not written off | 13.21 | 9.91 | 6.61 | 3.31 | – |
| Inventories | 72.89 | 78.86 | 84.84 | 90.82 | 96.80 |
| Trade receivables | 115.18 | 124.77 | 134.37 | 143.97 | 153.57 |
| Cash and bank balance | 83.89 | 120.09 | 166.78 | 223.84 | 290.98 |
| **Total assets** | **868.43** | **850.47** | **852.11** | **871.94** | **908.56** |

Illustrative sample

# 15 Depreciation

Depreciation is charged on the written-down value method at Income Tax Act rates: 10% on building, 15% on plant and machinery and 10% on other fixed assets. Land is not depreciated, and preliminary expenses are written off over five years.

| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| Building and civil works (cost ₹154.48 lakh, 10% WDV) | | | | | |
| Opening written-down value | 154.48 | 139.03 | 125.13 | 112.62 | 101.36 |
| Depreciation | 15.45 | 13.90 | 12.51 | 11.26 | 10.14 |
| **Closing written-down value** | **139.03** | **125.13** | **112.62** | **101.36** | **91.22** |
| Plant and machinery (cost ₹385.13 lakh, 15% WDV) | | | | | |
| Opening written-down value | 385.13 | 327.36 | 278.26 | 236.52 | 201.04 |
| Depreciation | 57.77 | 49.10 | 41.74 | 35.48 | 30.16 |
| **Closing written-down value** | **327.36** | **278.26** | **236.52** | **201.04** | **170.88** |
| Other fixed assets (cost ₹38.00 lakh, 10% WDV) | | | | | |
| Opening written-down value | 38.00 | 34.20 | 30.78 | 27.70 | 24.93 |
| Depreciation | 3.80 | 3.42 | 3.08 | 2.77 | 2.49 |
| **Closing written-down value** | **34.20** | **30.78** | **27.70** | **24.93** | **22.44** |
| **Total depreciation** | **77.02** | **66.42** | **57.33** | **49.51** | **42.79** |
| Preliminary expenses written off | 3.30 | 3.30 | 3.30 | 3.30 | 3.31 |

# 16 Term loan repayment

Repayment of the ₹534.63 lakh term loan starts after a moratorium of 6 months, during which interest at 10.5% is serviced. The loan is then cleared in 54 EMIs of ₹12,46,554 each, and the annexure gives the monthly schedule.

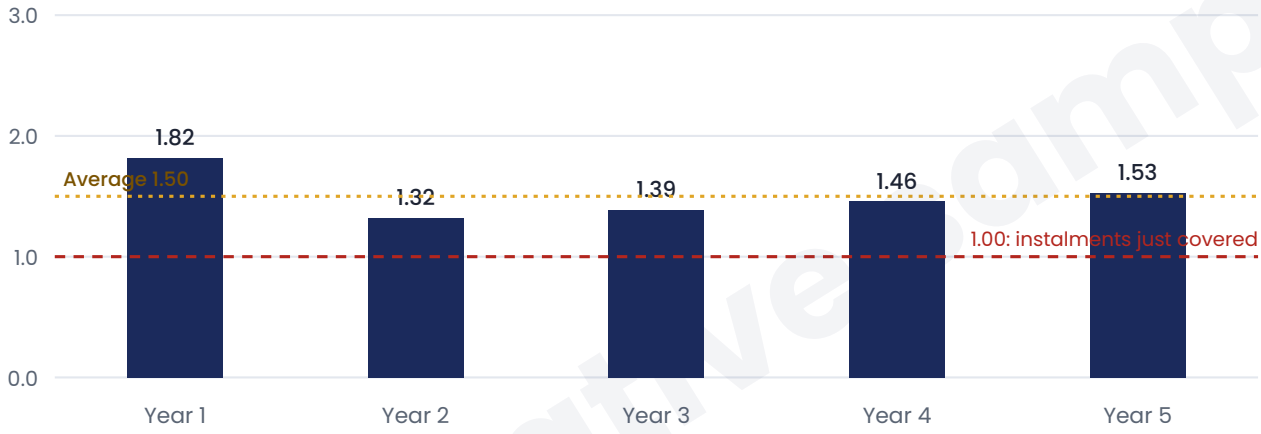
| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| Opening balance | 534.63 | 486.87 | 383.53 | 268.79 | 141.42 |
| Interest | 55.10 | 46.24 | 34.85 | 22.21 | 8.17 |
| Principal repaid | 47.76 | 103.34 | 114.74 | 127.37 | 141.42 |
| **Closing balance** | **486.87** | **383.53** | **268.79** | **141.42** | **–** |

Illustrative sample

# 17 Debt service coverage

The debt service coverage ratio averages 1.50 over the repayment years, with a low of 1.32 in Year 2. A DSCR above 1 means the unit earns enough to meet its loan instalments, and the model keeps a margin above that in every year.

| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| Net profit after tax | 51.33 | 81.73 | 112.73 | 143.54 | 174.39 |
| Depreciation and write-offs | 80.32 | 69.72 | 60.63 | 52.81 | 46.10 |
| Interest on term loan | 55.10 | 46.24 | 34.85 | 22.21 | 8.17 |
| **Total available for debt service (A)** | **186.75** | **197.69** | **208.21** | **218.56** | **228.66** |
| Principal repayment | 47.76 | 103.34 | 114.74 | 127.37 | 141.42 |
| Interest on term loan | 55.10 | 46.24 | 34.85 | 22.21 | 8.17 |
| **Total debt service (B)** | **102.86** | **149.58** | **149.59** | **149.58** | **149.59** |
| DSCR (A / B) | 1.82 | 1.32 | 1.39 | 1.46 | 1.53 |



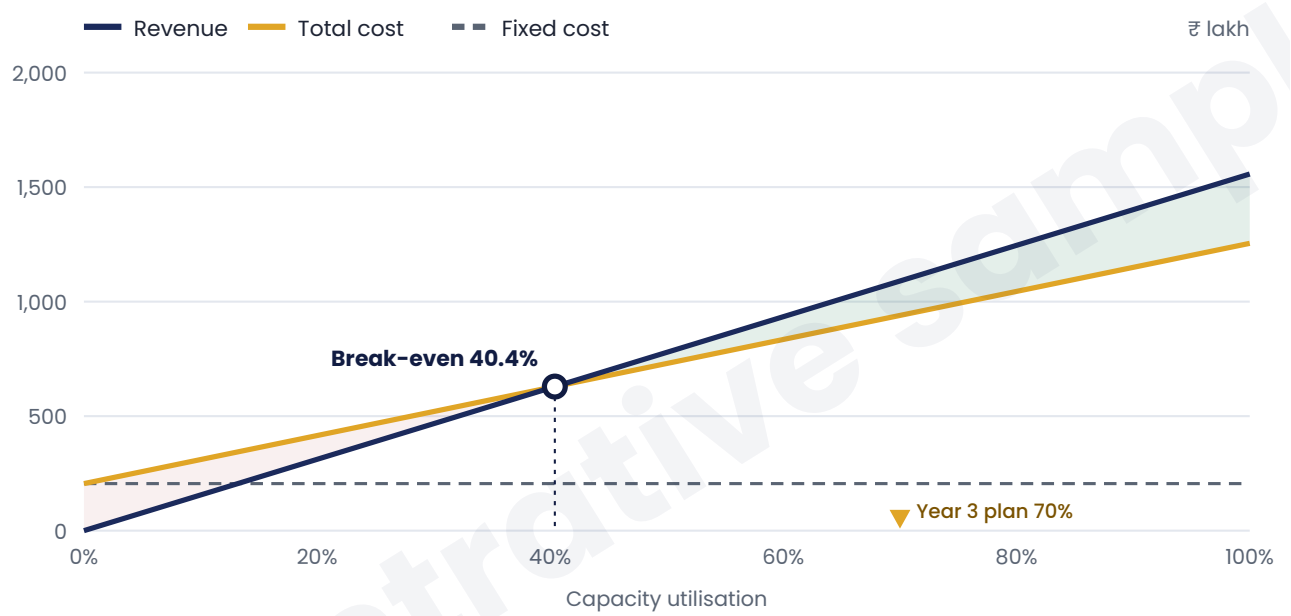

DSCR by year. A ratio above 1.00 means cash accruals cover the term loan instalments.

Illustrative sample

# 18 Break-even analysis

The break-even point in Year 3 is 40.4% of installed capacity. Below that level the unit would not cover its fixed costs, interest and depreciation; above it, each additional unit sold adds to profit. Cash break-even is lower, at 28.5%.

| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| Revenue from operations | 934.20 | 1,012.05 | 1,089.90 | 1,167.75 | 1,245.60 |
| Variable costs | 629.33 | 681.77 | 734.20 | 786.65 | 839.10 |
| **Contribution** | **304.87** | **330.28** | **355.70** | **381.10** | **406.50** |
| Fixed costs (incl. depreciation and interest) | 236.43 | 221.31 | 205.39 | 189.71 | 173.98 |
| Break-even as % of installed capacity | 46.5 | 43.6 | 40.4 | 37.3 | 34.2 |
| Cash break-even as % of installed capacity | 30.7 | 29.8 | 28.5 | 26.9 | 25.2 |
| Break-even sales | 724.48 | 678.14 | 629.34 | 581.30 | 533.11 |




Break-even chart at Year 3 prices and costs, scaled to full capacity. Shaded areas show the loss zone (left) and profit zone (right).

Illustrative sample

# 19 Financial ratios

The table summarises the main ratios a lender reviews. The current ratio is 1.79 or better in every year, and the debt-equity ratio falls from 2.25 at the end of Year 1 to zero by Year 5.

| Ratio | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| Current ratio | 1.79 | 2.08 | 2.42 | 2.81 | 3.25 |
| Quick ratio | 1.31 | 1.57 | 1.89 | 2.26 | 2.67 |
| Debt-equity ratio (term loan / net worth) | 2.25 | 1.27 | 0.64 | 0.25 | 0.00 |
| Total outside liabilities / net worth | 2.95 | 1.79 | 1.03 | 0.54 | 0.22 |
| Interest coverage ratio | 2.02 | 2.87 | 4.22 | 6.61 | 12.59 |
| DSCR | 1.82 | 1.32 | 1.39 | 1.46 | 1.53 |
| Gross profit margin (%) | 30.5 | 30.8 | 30.9 | 31.1 | 31.2 |
| Operating profit (EBITDA) margin (%) | 23.1 | 23.4 | 23.6 | 23.8 | 24.0 |
| Net profit margin (%) | 5.5 | 8.1 | 10.3 | 12.3 | 14.0 |
| Return on capital employed (%) | 16.7 | 21.1 | 24.8 | 27.7 | 29.7 |
| Break-even (% of installed capacity) | 46.5 | 43.6 | 40.4 | 37.3 | 34.2 |

# 20 Key assumptions

- Commercial production starts in April 2027, and all assets are in use from the first year.
- Capacity utilisation of 60% in Year 1, rising to 80% by Year 5, over 330 working days a year.
- Selling price of ₹76,100 per MT, excluding GST, held constant through the projection.
- Raw materials at 53.7% of sales, packing materials at 3.4%, power and fuel at 5.5%, and selling and distribution at 4.8%.
- Wages and salaries rise by 5% a year; repairs and administrative overheads rise by 5% a year.
- Working capital based on 30 days of raw material, 3 days of work in progress, 15 days of finished goods and 45 days of receivables, less 30 days of creditors.
- Term loan at 10.5% interest with a 6-month moratorium and 54 monthly instalments; cash credit at 11% on 75% of the working capital requirement.
- Depreciation on the written-down value method at Income Tax Act rates; income tax at a flat 25% of profit for simplicity.
- Contingency of 5% on building and machinery; preliminary and pre-operative expenses written off over five years.
- All amounts in ₹ lakh unless stated otherwise, excluding GST.

Illustrative sample

# 21 Conclusion

On these illustrative assumptions, an activated carbon from saw dust unit of 6.2 MT per day costs ₹712.84 lakh to set up, earns an average return of 15.8% on that investment and pays back in about 4.3 years. An average DSCR of 1.50 and break-even at 40.4% of capacity point to a project that can carry its bank debt. Actual figures depend on the location, the machinery chosen, input prices and the promoter's plans, which is why a full report is prepared for each project.

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This document is a computer-generated illustrative sample. The capacity, prices, costs and projections are representative assumptions for a typical small-scale unit and are not based on any specific project, location or quotation. Statutory requirements change and vary by state. Niir Project Consultancy Services accepts no liability for decisions taken on the basis of this sample.

Illustrative sample

# A Annexure: monthly loan repayment schedule

Term loan of ₹534.63 lakh at 10.5% a year. Amounts in ₹ lakh.

| No. | Month | Opening balance | Interest | Principal | Instalment | Closing balance |
|---|---|---|---|---|---|---|
| 1 | Apr 2027 | 534.63 | 4.68 | – | 4.68 | 534.63 |
| 2 | May 2027 | 534.63 | 4.68 | – | 4.68 | 534.63 |
| 3 | Jun 2027 | 534.63 | 4.68 | – | 4.68 | 534.63 |
| 4 | Jul 2027 | 534.63 | 4.68 | – | 4.68 | 534.63 |
| 5 | Aug 2027 | 534.63 | 4.68 | – | 4.68 | 534.63 |
| 6 | Sep 2027 | 534.63 | 4.68 | – | 4.68 | 534.63 |
| 7 | Oct 2027 | 534.63 | 4.68 | 7.79 | 12.47 | 526.84 |
| 8 | Nov 2027 | 526.84 | 4.61 | 7.86 | 12.47 | 518.99 |
| 9 | Dec 2027 | 518.99 | 4.54 | 7.92 | 12.47 | 511.06 |
| 10 | Jan 2028 | 511.06 | 4.47 | 7.99 | 12.47 | 503.07 |
| 11 | Feb 2028 | 503.07 | 4.40 | 8.06 | 12.47 | 495.00 |
| 12 | Mar 2028 | 495.00 | 4.33 | 8.13 | 12.47 | 486.87 |
| 13 | Apr 2028 | 486.87 | 4.26 | 8.21 | 12.47 | 478.67 |
| 14 | May 2028 | 478.67 | 4.19 | 8.28 | 12.47 | 470.39 |
| 15 | Jun 2028 | 470.39 | 4.12 | 8.35 | 12.47 | 462.04 |
| 16 | Jul 2028 | 462.04 | 4.04 | 8.42 | 12.47 | 453.62 |
| 17 | Aug 2028 | 453.62 | 3.97 | 8.50 | 12.47 | 445.12 |
| 18 | Sep 2028 | 445.12 | 3.89 | 8.57 | 12.47 | 436.55 |
| 19 | Oct 2028 | 436.55 | 3.82 | 8.65 | 12.47 | 427.90 |
| 20 | Nov 2028 | 427.90 | 3.74 | 8.72 | 12.47 | 419.18 |
| 21 | Dec 2028 | 419.18 | 3.67 | 8.80 | 12.47 | 410.38 |
| 22 | Jan 2029 | 410.38 | 3.59 | 8.87 | 12.47 | 401.51 |
| 23 | Feb 2029 | 401.51 | 3.51 | 8.95 | 12.47 | 392.56 |
| 24 | Mar 2029 | 392.56 | 3.43 | 9.03 | 12.47 | 383.53 |
| 25 | Apr 2029 | 383.53 | 3.36 | 9.11 | 12.47 | 374.42 |
| 26 | May 2029 | 374.42 | 3.28 | 9.19 | 12.47 | 365.23 |
| 27 | Jun 2029 | 365.23 | 3.20 | 9.27 | 12.47 | 355.96 |
| 28 | Jul 2029 | 355.96 | 3.11 | 9.35 | 12.47 | 346.61 |
| 29 | Aug 2029 | 346.61 | 3.03 | 9.43 | 12.47 | 337.17 |
| 30 | Sep 2029 | 337.17 | 2.95 | 9.52 | 12.47 | 327.66 |
| 31 | Oct 2029 | 327.66 | 2.87 | 9.60 | 12.47 | 318.06 |
| 32 | Nov 2029 | 318.06 | 2.78 | 9.68 | 12.47 | 308.38 |
| 33 | Dec 2029 | 308.38 | 2.70 | 9.77 | 12.47 | 298.61 |
| 34 | Jan 2030 | 298.61 | 2.61 | 9.85 | 12.47 | 288.76 |
| 35 | Feb 2030 | 288.76 | 2.53 | 9.94 | 12.47 | 278.82 |
| 36 | Mar 2030 | 278.82 | 2.44 | 10.03 | 12.47 | 268.79 |
| 37 | Apr 2030 | 268.79 | 2.35 | 10.11 | 12.47 | 258.68 |
| 38 | May 2030 | 258.68 | 2.26 | 10.20 | 12.47 | 248.48 |
| 39 | Jun 2030 | 248.48 | 2.17 | 10.29 | 12.47 | 238.19 |

Illustrative sample

| No. | Month | Opening balance | Interest | Principal | Instalment | Closing balance |
|---|---|---|---|---|---|---|
| 40 | Jul 2030 | 238.19 | 2.08 | 10.38 | 12.47 | 227.80 |
| 41 | Aug 2030 | 227.80 | 1.99 | 10.47 | 12.47 | 217.33 |
| 42 | Sep 2030 | 217.33 | 1.90 | 10.56 | 12.47 | 206.77 |
| 43 | Oct 2030 | 206.77 | 1.81 | 10.66 | 12.47 | 196.11 |
| 44 | Nov 2030 | 196.11 | 1.72 | 10.75 | 12.47 | 185.36 |
| 45 | Dec 2030 | 185.36 | 1.62 | 10.84 | 12.47 | 174.52 |
| 46 | Jan 2031 | 174.52 | 1.53 | 10.94 | 12.47 | 163.58 |
| 47 | Feb 2031 | 163.58 | 1.43 | 11.03 | 12.47 | 152.55 |
| 48 | Mar 2031 | 152.55 | 1.33 | 11.13 | 12.47 | 141.42 |
| 49 | Apr 2031 | 141.42 | 1.24 | 11.23 | 12.47 | 130.19 |
| 50 | May 2031 | 130.19 | 1.14 | 11.33 | 12.47 | 118.86 |
| 51 | Jun 2031 | 118.86 | 1.04 | 11.43 | 12.47 | 107.43 |
| 52 | Jul 2031 | 107.43 | 0.94 | 11.53 | 12.47 | 95.91 |
| 53 | Aug 2031 | 95.91 | 0.84 | 11.63 | 12.47 | 84.28 |
| 54 | Sep 2031 | 84.28 | 0.74 | 11.73 | 12.47 | 72.56 |
| 55 | Oct 2031 | 72.56 | 0.63 | 11.83 | 12.47 | 60.72 |
| 56 | Nov 2031 | 60.72 | 0.53 | 11.93 | 12.47 | 48.79 |
| 57 | Dec 2031 | 48.79 | 0.43 | 12.04 | 12.47 | 36.75 |
| 58 | Jan 2032 | 36.75 | 0.32 | 12.14 | 12.47 | 24.61 |
| 59 | Feb 2032 | 24.61 | 0.22 | 12.25 | 12.47 | 12.36 |
| 60 | Mar 2032 | 12.36 | 0.11 | 12.36 | 12.47 | – |

Illustrative sample