AN ISO 9001 : 2015 CERTIFIED COMPANY

Detailed project report
Sample edition
Projections from FY 2027-28

Project report

# Alcohol from Potato

Installed capacity 5,700 litres per day
Sector Specialty chemicals
Total project cost ₹611.34 lakh

Illustrative sample
Figures are representative

Niir Project Consultancy Services
106-E, Kamla Nagar, New Delhi 110007, India

www.niir.org
+91 90970 75054 | npcs.india@gmail.com

# Project at a glance

Alcohol from Potato
5,700 litres per day

| | | | |
|---|---|---|---|
| Product | **Alcohol from Potato** | Sector | **Specialty chemicals** |
| Installed capacity | **5,700 litres per day** | Annual capacity | **17,10,000 litres per year** |
| Selling price (ex-GST) | **₹69.20 per litre** | Working days | **300 a year** |
| Manpower | **20 people** | Plant and machinery | **₹326.87 lakh** |
| Total project cost | **₹611.34 lakh** | Promoter's contribution | **₹152.84 lakh (25%)** |
| Term loan | **₹458.50 lakh (75%)** | Cash credit limit | **₹81.51 lakh** |
| Revenue, Year 3 | **₹828.32 lakh at 70%** | Net profit, Year 3 | **₹91.79 lakh** |
| Return on investment | **15.0% a year** | Break-even, Year 3 | **41.9% of capacity** |
| Average DSCR | **1.49** | 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 alcohol from potato. The model plant has an installed capacity of 5,700 litres per day, which works out to 17,10,000 litres per year over 300 working days. Its applications range from blending with petrol under the ethanol blending programme to paints, inks and printing solvents.

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 ₹828.32 lakh and a net profit of ₹91.79 lakh.

# 2 Uses and applications

The product is bought for these main uses:

- Blending with petrol under the ethanol blending programme
- Solvent for pharmaceuticals and bulk drugs
- Hand sanitisers and disinfectants
- Feedstock for ethyl acetate and other chemicals
- Paints, inks and printing solvents

# 3 Market potential

Demand for potato alcohol comes mainly from oil marketing companies that buy fuel-grade ethanol for blending with petrol, plus pharmaceutical and chemical users of industrial alcohol. A potato unit competes by sourcing damaged, sprouted and cull potatoes cheaply from cold stores and growing belts, and by running a dual-feed plant that can switch to grain when potatoes are scarce.

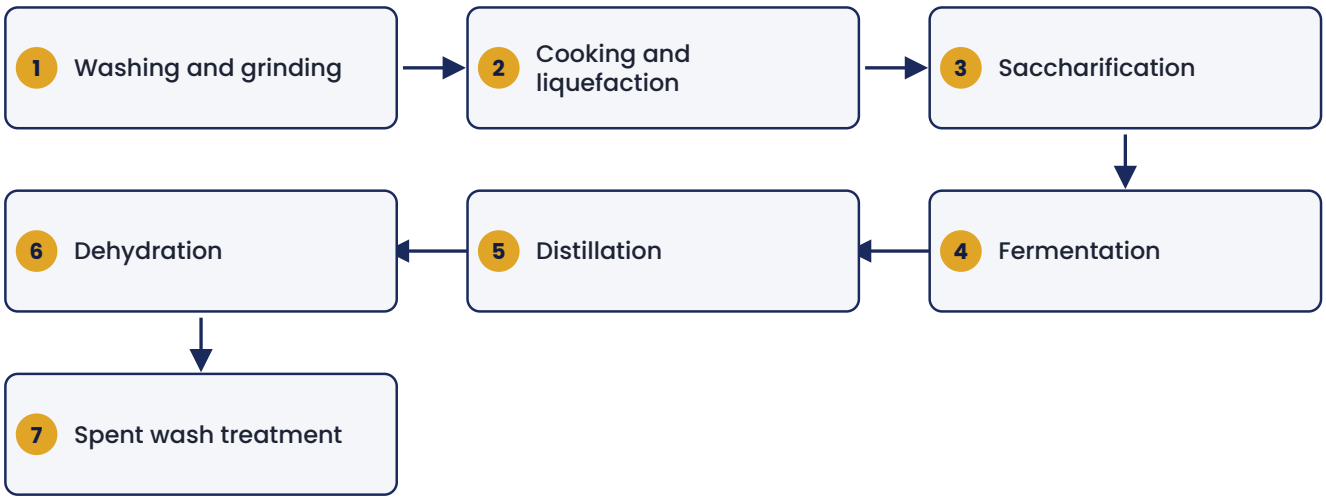
The usual customers for a unit of this kind are oil marketing companies buying ethanol for blending; pharmaceutical and bulk drug makers; ethyl acetate and chemical producers; sanitiser and disinfectant makers; paint, ink and solvent users; and industrial alcohol traders.

For a real project, the market survey is redone for the chosen location, covering present demand, expected growth and the existing manufacturers nearby.

Illustrative sample

# 4 Manufacturing process

The manufacturing process runs in seven stages. Each stage is described below, and the flow chart shows the sequence.




Process flow for alcohol from potato

1. **Washing and grinding.** Potatoes are washed, destoned and ground into a fine mash with water.
2. **Cooking and liquefaction.** The mash is cooked in a jet cooker and alpha amylase breaks the starch into dextrins.
3. **Saccharification.** Glucoamylase converts the dextrins into glucose at a controlled temperature and pH.
4. **Fermentation.** Yeast ferments the sugars into alcohol in cooled fermenters over two to three days.
5. **Distillation.** The fermented wash is distilled in pressure columns to rectified spirit of about 95 percent strength.
6. **Dehydration.** A molecular sieve unit removes the remaining water to give anhydrous ethanol.
7. **Spent wash treatment.** Spent wash is separated in a decanter and concentrated in evaporators so that no effluent leaves the plant.

Illustrative sample

# 5 Raw materials

The plant uses potatoes (damaged and cull grade), liquefying and saccharifying enzymes, yeast and nutrients, and process chemicals and antifoam. Raw material purchases in Year 3 are estimated at ₹416.61 lakh, which is 50.3% of sales. The split by material is shown below.

| Raw material | Share of cost | Year 3 cost (₹ lakh) |
|---|---|---|
| Potatoes (damaged and cull grade) | 84.0% | 349.95 |
| Liquefying and saccharifying enzymes | 8.0% | 33.33 |
| Yeast and nutrients | 4.0% | 16.67 |
| Process chemicals and antifoam | 4.0% | 16.66 |
| **Total raw materials** | **100.0%** | **416.61** |

# 6 Plant and machinery

The machinery list below covers the main production equipment, costed at ₹326.87 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) |
|---|---|
| Potato washing and destoning system | 16.34 |
| Hammer mill and slurry tank | 13.08 |
| Jet cooker and liquefaction tanks | 32.69 |
| Fermenters with plate coolers | 49.03 |
| Multi-pressure distillation columns | 71.91 |
| Molecular sieve dehydration unit | 39.23 |
| Spent wash evaporator and decanter for ZLD | 45.76 |
| Biomass-fired steam boiler | 39.22 |
| Ethanol storage tanks and pumps | 19.61 |
| **Total plant and machinery** | **326.87** |

# 7 Land, building and utilities

The model includes land and site development of ₹35.50 lakh and building and civil works of ₹142.35 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 ₹41.74 lakh.

Power and fuel cost ₹49.24 lakh in Year 3, about 5.9% of sales. Water is needed for cleaning, domestic use and, where the process calls for it, production.

Illustrative sample

# 8 Manpower

Staffing for the model unit is 20 people, at a Year 1 cost of ₹45.12 lakh. Wages are escalated by 5% each year in the projections.

| Category | Number | Monthly wage (₹) | Annual cost (₹ lakh) |
|---|---|---|---|
| Management, supervision and administration | 3 | 32,500 | 11.70 |
| Skilled workers and operators | 7 | 20,500 | 17.22 |
| Semi-skilled and unskilled workers | 10 | 13,500 | 16.20 |
| **Total (Year 1)** | **20** | | **45.12** |

# 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
- State excise licence to establish and work a distillery
- PESO licence for storing ethyl alcohol under the Petroleum Rules 2002
- Prior environmental clearance for distilleries under the EIA Notification 2006
- IS 15464 for anhydrous ethanol supplied for fuel blending

Illustrative sampl

# 10 Project cost and means of finance

The total cost of the project is ₹611.34 lakh. Fixed assets account for ₹569.92 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 | 35.50 |
| Building and civil works | 142.35 |
| Plant and machinery | 326.87 |
| Other fixed assets (electrification, furniture, lab equipment, DG set) | 41.74 |
| Contingencies | 23.46 |
| Preliminary and pre-operative expenses | 14.25 |
| Margin money for working capital | 27.17 |
| **Total cost of project** | **611.34** |

## Means of finance

The promoter contributes ₹152.84 lakh (25% of project cost) and a term loan funds the remaining ₹458.50 lakh. Working capital is supported by a cash credit limit of ₹81.51 lakh.

| Source of funds | ₹ lakh |
|---|---|
| Promoter's contribution (25%) | 152.84 |
| Term loan from bank (75%) | 458.50 |
| **Total means of finance** | **611.34** |
| *Cash credit limit for working capital (separate)* | *81.51* |

Illustrative sampl

# 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 ₹108.68 lakh. The bank funds ₹81.51 lakh through cash credit and the promoter's margin covers ₹27.17 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) | 29.35 | 31.80 | 34.24 | 36.69 | 39.13 |
| Work in progress (3 days) | 3.65 | 3.94 | 4.24 | 4.53 | 4.83 |
| Finished goods (15 days) | 19.74 | 21.31 | 22.88 | 24.46 | 26.04 |
| Trade receivables (45 days) | 87.53 | 94.83 | 102.12 | 109.42 | 116.71 |
| **Total current assets** | **140.27** | **151.88** | **163.48** | **175.10** | **186.71** |
| Less: trade creditors (30 days) | 31.59 | 34.22 | 36.85 | 39.48 | 42.12 |
| **Working capital requirement** | **108.68** | **117.66** | **126.63** | **135.62** | **144.59** |

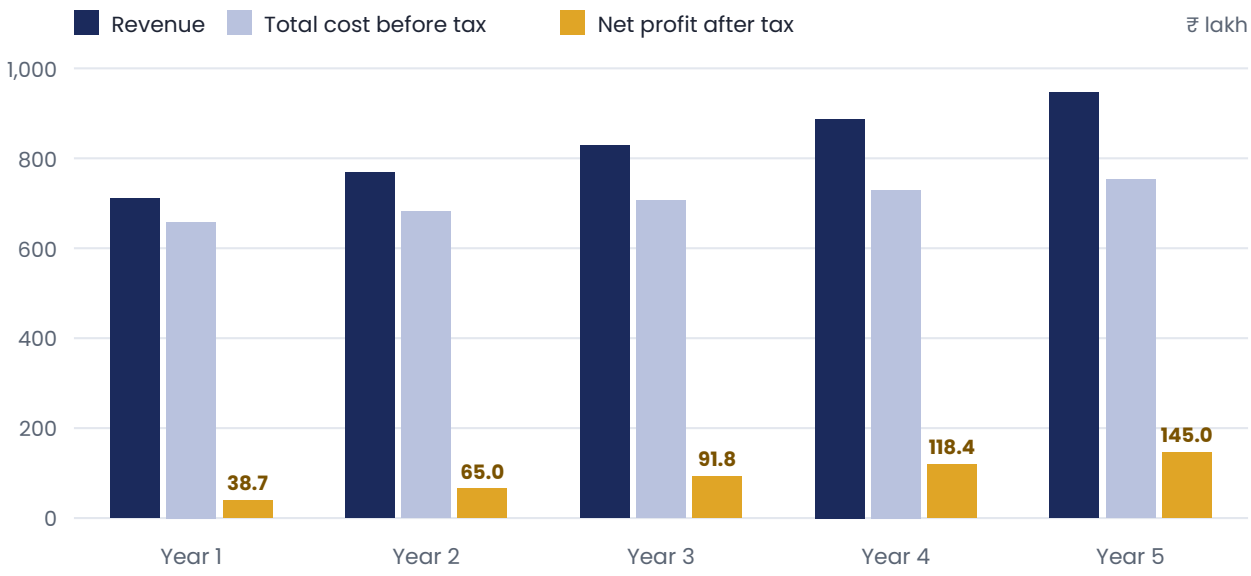
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# 12 Projected profitability

Revenue grows from ₹709.99 lakh in Year 1, at 60% utilisation, to ₹946.66 lakh in Year 5 at 80%. Net profit rises from ₹38.66 lakh to ₹144.98 lakh over the same period, an average net margin of 10.7%.

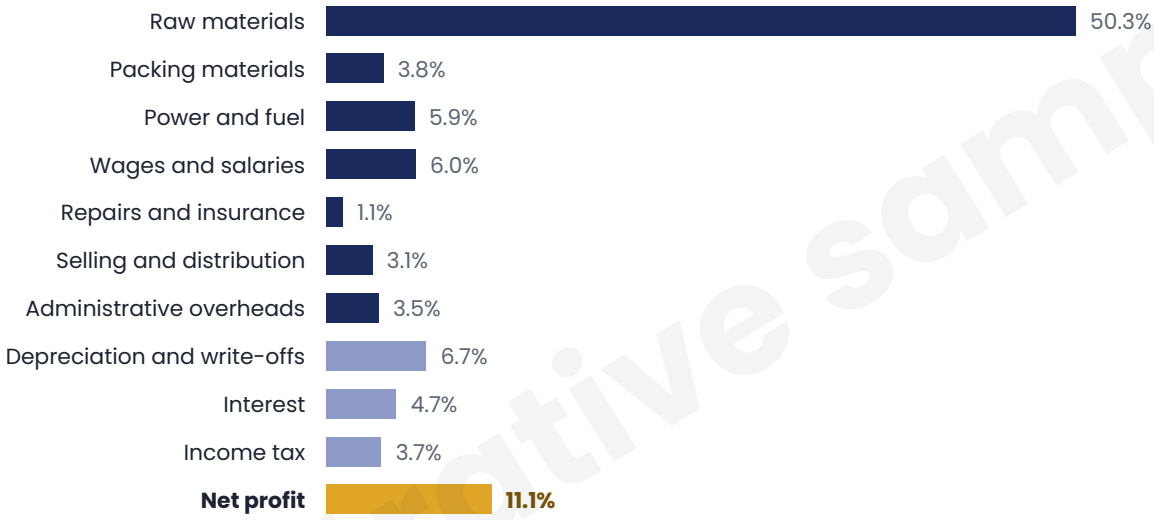
| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| *Capacity utilisation (%)* | *60%* | *65%* | *70%* | *75%* | *80%* |
| **Revenue from operations** | **709.99** | **769.16** | **828.32** | **887.49** | **946.66** |
| Raw materials consumed | 357.10 | 386.86 | 416.61 | 446.37 | 476.13 |
| Packing materials | 27.22 | 29.49 | 31.76 | 34.03 | 36.29 |
| Power and fuel | 42.20 | 45.72 | 49.24 | 52.75 | 56.27 |
| Wages and salaries | 45.12 | 47.38 | 49.74 | 52.23 | 54.84 |
| Repairs and maintenance | 6.54 | 6.86 | 7.21 | 7.57 | 7.95 |
| Insurance | 2.14 | 2.14 | 2.14 | 2.14 | 2.14 |
| **Cost of production** | **480.32** | **518.45** | **556.70** | **595.09** | **633.62** |
| **Gross profit** | **229.67** | **250.71** | **271.62** | **292.40** | **313.04** |
| Selling and distribution expenses | 22.06 | 23.90 | 25.74 | 27.57 | 29.41 |
| Administrative overheads | 26.39 | 27.71 | 29.09 | 30.55 | 32.07 |
| **Operating profit (EBITDA)** | **181.22** | **199.10** | **216.79** | **234.28** | **251.56** |
| Depreciation | 70.60 | 60.97 | 52.69 | 45.56 | 39.42 |
| Preliminary expenses written off | 2.85 | 2.85 | 2.85 | 2.85 | 2.85 |
| Interest on term loan | 47.26 | 39.66 | 29.89 | 19.05 | 7.01 |
| Interest on cash credit | 8.97 | 8.97 | 8.97 | 8.97 | 8.97 |
| **Profit before tax** | **51.54** | **86.65** | **122.39** | **157.85** | **193.31** |
| Income tax | 12.88 | 21.66 | 30.60 | 39.46 | 48.33 |
| **Profit after tax** | **38.66** | **64.99** | **91.79** | **118.39** | **144.98** |

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 ₹247.89 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 | 152.84 | – | – | – | – |
| Term loan from bank | 458.50 | – | – | – | – |
| Cash credit (working capital) from bank | 81.51 | – | – | – | – |
| Net profit after tax | 38.66 | 64.99 | 91.79 | 118.39 | 144.98 |
| Depreciation | 70.60 | 60.97 | 52.69 | 45.56 | 39.42 |
| Preliminary expenses written off | 2.85 | 2.85 | 2.85 | 2.85 | 2.85 |
| Increase in trade creditors | 31.59 | 2.63 | 2.63 | 2.63 | 2.64 |
| **Total sources** | **836.55** | **131.44** | **149.96** | **169.43** | **189.89** |
| **Application of funds** | | | | | |
| Fixed assets | 569.92 | – | – | – | – |
| Preliminary and pre-operative expenses | 14.25 | – | – | – | – |
| Increase in inventories | 52.74 | 4.31 | 4.31 | 4.32 | 4.32 |
| Increase in trade receivables | 87.53 | 7.30 | 7.29 | 7.30 | 7.29 |
| Repayment of term loan | 40.96 | 88.63 | 98.39 | 109.24 | 121.28 |
| Drawings | – | – | – | – | – |
| **Total application** | 765.40 | 100.24 | 109.99 | 120.86 | 132.89 |
| **Net cash flow** | **71.15** | **31.20** | **39.97** | **48.57** | **57.00** |
| Opening cash balance | – | 71.15 | 102.35 | 142.32 | 190.89 |
| **Closing cash balance** | **71.15** | **102.35** | **142.32** | **190.89** | **247.89** |

Illustrative sample

# 14 Projected balance sheet

The projected balance sheet balances in every year. Net worth grows from ₹180.10 lakh at the end of Year 1 to ₹611.65 lakh at the end of Year 5, while the term loan outstanding falls from ₹417.54 lakh to nil.

| 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 | 152.84 | 152.84 | 152.84 | 152.84 | 152.84 |
| Reserves and surplus | 38.66 | 103.65 | 195.44 | 313.83 | 458.81 |
| Term loan | 417.54 | 328.91 | 230.52 | 121.28 | – |
| Cash credit from bank | 81.51 | 81.51 | 81.51 | 81.51 | 81.51 |
| Trade creditors | 31.59 | 34.22 | 36.85 | 39.48 | 42.12 |
| **Total liabilities** | **722.14** | **701.13** | **697.16** | **708.94** | **735.28** |
| **Assets** | | | | | |
| Gross fixed assets | 569.92 | 569.92 | 569.92 | 569.92 | 569.92 |
| Less: accumulated depreciation | (70.60) | (131.57) | (184.26) | (229.82) | (269.24) |
| **Net fixed assets** | **499.32** | **438.35** | **385.66** | **340.10** | **300.68** |
| Preliminary expenses not written off | 11.40 | 8.55 | 5.70 | 2.85 | – |
| Inventories | 52.74 | 57.05 | 61.36 | 65.68 | 70.00 |
| Trade receivables | 87.53 | 94.83 | 102.12 | 109.42 | 116.71 |
| Cash and bank balance | 71.15 | 102.35 | 142.32 | 190.89 | 247.89 |
| **Total assets** | **722.14** | **701.13** | **697.16** | **708.94** | **735.28** |

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 ₹149.47 lakh, 10% WDV) | | | | | |
| Opening written-down value | 149.47 | 134.52 | 121.07 | 108.96 | 98.06 |
| Depreciation | 14.95 | 13.45 | 12.11 | 10.90 | 9.81 |
| **Closing written-down value** | **134.52** | **121.07** | **108.96** | **98.06** | **88.25** |
| Plant and machinery (cost ₹343.21 lakh, 15% WDV) | | | | | |
| Opening written-down value | 343.21 | 291.73 | 247.97 | 210.77 | 179.15 |
| Depreciation | 51.48 | 43.76 | 37.20 | 31.62 | 26.87 |
| **Closing written-down value** | **291.73** | **247.97** | **210.77** | **179.15** | **152.28** |
| Other fixed assets (cost ₹41.74 lakh, 10% WDV) | | | | | |
| Opening written-down value | 41.74 | 37.57 | 33.81 | 30.43 | 27.39 |
| Depreciation | 4.17 | 3.76 | 3.38 | 3.04 | 2.74 |
| **Closing written-down value** | **37.57** | **33.81** | **30.43** | **27.39** | **24.65** |
| **Total depreciation** | **70.60** | **60.97** | **52.69** | **45.56** | **39.42** |
| Preliminary expenses written off | 2.85 | 2.85 | 2.85 | 2.85 | 2.85 |

# 16 Term loan repayment

The term loan of ₹458.50 lakh carries interest at 10.5% a year. Only interest is paid during the 6-month moratorium, after which the loan is repaid in 54 equal monthly instalments of ₹10,69,047. The month-by-month schedule is in the annexure.

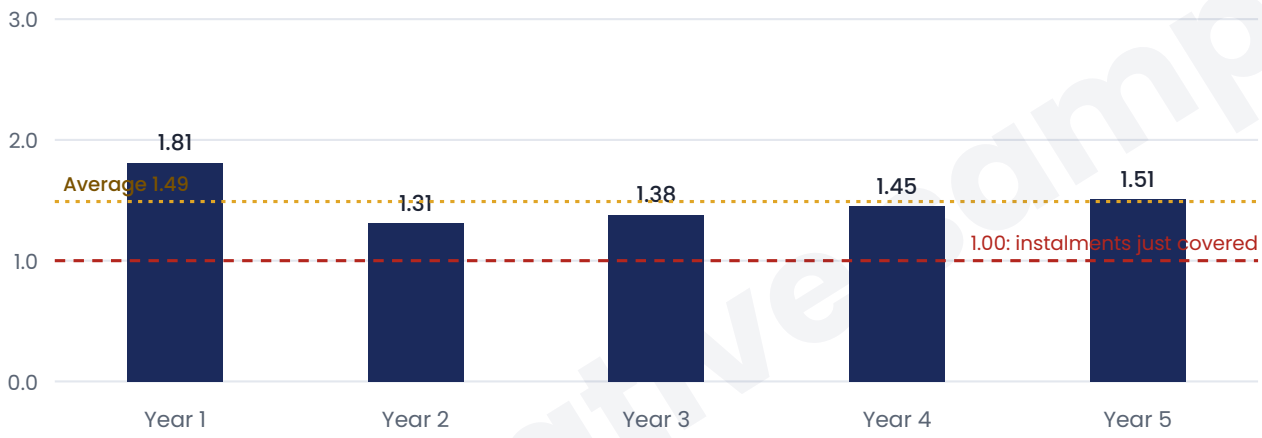
| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| Opening balance | 458.50 | 417.54 | 328.91 | 230.52 | 121.28 |
| Interest | 47.26 | 39.66 | 29.89 | 19.05 | 7.01 |
| Principal repaid | 40.96 | 88.63 | 98.39 | 109.24 | 121.28 |
| **Closing balance** | **417.54** | **328.91** | **230.52** | **121.28** | **–** |

Illustrative sample

# 17 Debt service coverage

The debt service coverage ratio averages 1.49 over the repayment years, with a low of 1.31 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 | 38.66 | 64.99 | 91.79 | 118.39 | 144.98 |
| Depreciation and write-offs | 73.45 | 63.82 | 55.54 | 48.41 | 42.27 |
| Interest on term loan | 47.26 | 39.66 | 29.89 | 19.05 | 7.01 |
| **Total available for debt service (A)** | **159.37** | **168.47** | **177.22** | **185.85** | **194.26** |
| Principal repayment | 40.96 | 88.63 | 98.39 | 109.24 | 121.28 |
| Interest on term loan | 47.26 | 39.66 | 29.89 | 19.05 | 7.01 |
| **Total debt service (B)** | **88.22** | **128.29** | **128.28** | **128.29** | **128.29** |
| DSCR (A / B) | 1.81 | 1.31 | 1.38 | 1.45 | 1.51 |



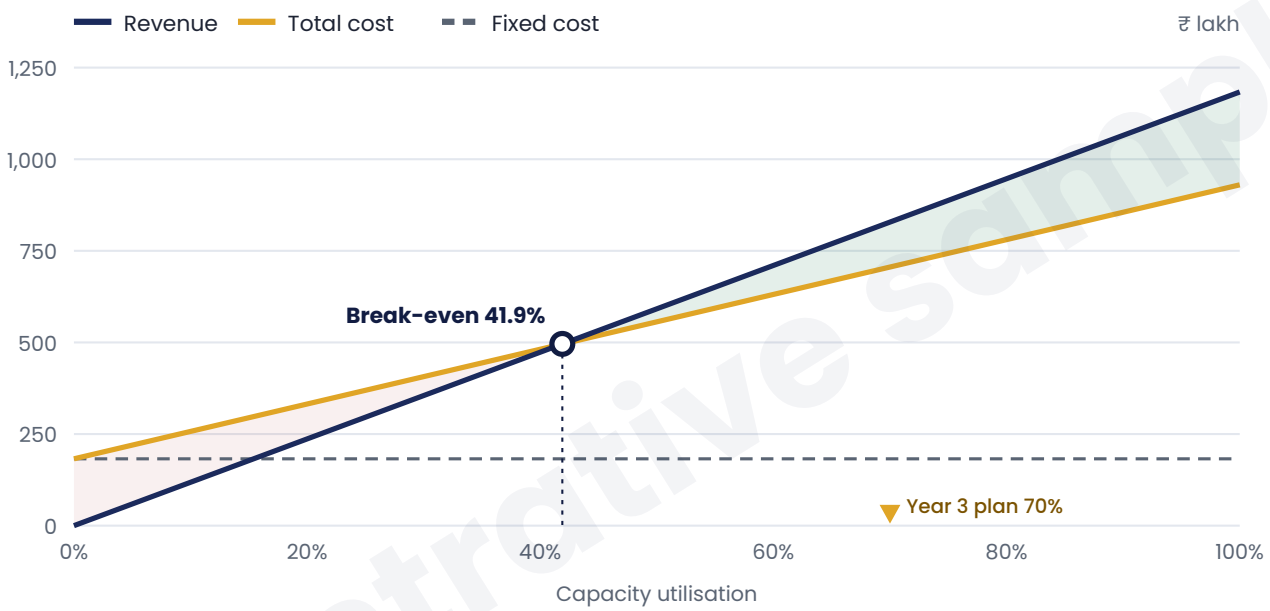

DSCR by year. A ratio above 1.00 means cash accruals cover the term loan instalments.

Illustrative sample

# 18 Break-even analysis

The break-even point in Year 3 is 41.9% 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 29.2%.

| 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 | 709.99 | 769.16 | 828.32 | 887.49 | 946.66 |
| Variable costs | 448.58 | 485.97 | 523.35 | 560.72 | 598.10 |
| **Contribution** | **261.41** | **283.19** | **304.97** | **326.77** | **348.56** |
| Fixed costs (incl. depreciation and interest) | 209.87 | 196.54 | 182.58 | 168.92 | 155.25 |
| Break-even as % of installed capacity | 48.2 | 45.1 | 41.9 | 38.8 | 35.6 |
| Cash break-even as % of installed capacity | 31.3 | 30.5 | 29.2 | 27.7 | 25.9 |
| Break-even sales | 570.01 | 533.81 | 495.90 | 458.78 | 421.65 |




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

Liquidity and leverage improve over the projection. The current ratio stays at or above 1.87, while debt-equity drops from 2.32 to zero as the term loan is repaid.

| 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 | 1.87 | 2.20 | 2.58 | 3.02 | 3.52 |
| Quick ratio | 1.40 | 1.70 | 2.07 | 2.48 | 2.95 |
| Debt-equity ratio (term loan / net worth) | 2.32 | 1.33 | 0.67 | 0.26 | 0.00 |
| Total outside liabilities / net worth | 2.95 | 1.79 | 1.02 | 0.52 | 0.20 |
| Interest coverage ratio | 1.92 | 2.78 | 4.15 | 6.63 | 13.10 |
| DSCR | 1.81 | 1.31 | 1.38 | 1.45 | 1.51 |
| Gross profit margin (%) | 32.3 | 32.6 | 32.8 | 32.9 | 33.1 |
| Operating profit (EBITDA) margin (%) | 25.5 | 25.9 | 26.2 | 26.4 | 26.6 |
| Net profit margin (%) | 5.4 | 8.4 | 11.1 | 13.3 | 15.3 |
| Return on capital employed (%) | 15.9 | 20.5 | 24.6 | 27.9 | 30.2 |
| Break-even (% of installed capacity) | 48.2 | 45.1 | 41.9 | 38.8 | 35.6 |

# 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 300 working days a year.
- Selling price of ₹69.20 per litre, excluding GST, held constant through the projection.
- Raw materials at 50.3% of sales, packing materials at 3.8%, power and fuel at 5.9%, and selling and distribution at 3.1%.
- 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

The model shows that an alcohol from potato unit sized at 5,700 litres per day can be financed 75:25 by a bank and its promoter, service its loan with an average DSCR of 1.49, and return about 15% a year on a project cost of ₹611.34 lakh. These are sample figures. A real project needs a report built on its own site, quotations and market.

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+91 90970 75054

Email
npcs.india@gmail.com

Website
www.niir.org

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Illustrative sample

# A Annexure: monthly loan repayment schedule

Term loan of ₹458.50 lakh at 10.5% a year. Amounts in ₹ lakh.

| No. | Month | Opening balance | Interest | Principal | Instalment | Closing balance |
|---|---|---|---|---|---|---|
| 1 | Apr 2027 | 458.50 | 4.01 | – | 4.01 | 458.50 |
| 2 | May 2027 | 458.50 | 4.01 | – | 4.01 | 458.50 |
| 3 | Jun 2027 | 458.50 | 4.01 | – | 4.01 | 458.50 |
| 4 | Jul 2027 | 458.50 | 4.01 | – | 4.01 | 458.50 |
| 5 | Aug 2027 | 458.50 | 4.01 | – | 4.01 | 458.50 |
| 6 | Sep 2027 | 458.50 | 4.01 | – | 4.01 | 458.50 |
| 7 | Oct 2027 | 458.50 | 4.01 | 6.68 | 10.69 | 451.82 |
| 8 | Nov 2027 | 451.82 | 3.95 | 6.74 | 10.69 | 445.08 |
| 9 | Dec 2027 | 445.08 | 3.89 | 6.80 | 10.69 | 438.29 |
| 10 | Jan 2028 | 438.29 | 3.84 | 6.86 | 10.69 | 431.43 |
| 11 | Feb 2028 | 431.43 | 3.78 | 6.92 | 10.69 | 424.52 |
| 12 | Mar 2028 | 424.52 | 3.71 | 6.98 | 10.69 | 417.54 |
| 13 | Apr 2028 | 417.54 | 3.65 | 7.04 | 10.69 | 410.50 |
| 14 | May 2028 | 410.50 | 3.59 | 7.10 | 10.69 | 403.41 |
| 15 | Jun 2028 | 403.41 | 3.53 | 7.16 | 10.69 | 396.25 |
| 16 | Jul 2028 | 396.25 | 3.47 | 7.22 | 10.69 | 389.02 |
| 17 | Aug 2028 | 389.02 | 3.40 | 7.29 | 10.69 | 381.74 |
| 18 | Sep 2028 | 381.74 | 3.34 | 7.35 | 10.69 | 374.39 |
| 19 | Oct 2028 | 374.39 | 3.28 | 7.41 | 10.69 | 366.97 |
| 20 | Nov 2028 | 366.97 | 3.21 | 7.48 | 10.69 | 359.49 |
| 21 | Dec 2028 | 359.49 | 3.15 | 7.54 | 10.69 | 351.95 |
| 22 | Jan 2029 | 351.95 | 3.08 | 7.61 | 10.69 | 344.34 |
| 23 | Feb 2029 | 344.34 | 3.01 | 7.68 | 10.69 | 336.66 |
| 24 | Mar 2029 | 336.66 | 2.95 | 7.74 | 10.69 | 328.91 |
| 25 | Apr 2029 | 328.91 | 2.88 | 7.81 | 10.69 | 321.10 |
| 26 | May 2029 | 321.10 | 2.81 | 7.88 | 10.69 | 313.22 |
| 27 | Jun 2029 | 313.22 | 2.74 | 7.95 | 10.69 | 305.27 |
| 28 | Jul 2029 | 305.27 | 2.67 | 8.02 | 10.69 | 297.25 |
| 29 | Aug 2029 | 297.25 | 2.60 | 8.09 | 10.69 | 289.16 |
| 30 | Sep 2029 | 289.16 | 2.53 | 8.16 | 10.69 | 281.00 |
| 31 | Oct 2029 | 281.00 | 2.46 | 8.23 | 10.69 | 272.77 |
| 32 | Nov 2029 | 272.77 | 2.39 | 8.30 | 10.69 | 264.47 |
| 33 | Dec 2029 | 264.47 | 2.31 | 8.38 | 10.69 | 256.09 |
| 34 | Jan 2030 | 256.09 | 2.24 | 8.45 | 10.69 | 247.64 |
| 35 | Feb 2030 | 247.64 | 2.17 | 8.52 | 10.69 | 239.12 |
| 36 | Mar 2030 | 239.12 | 2.09 | 8.60 | 10.69 | 230.52 |
| 37 | Apr 2030 | 230.52 | 2.02 | 8.67 | 10.69 | 221.84 |
| 38 | May 2030 | 221.84 | 1.94 | 8.75 | 10.69 | 213.09 |
| 39 | Jun 2030 | 213.09 | 1.86 | 8.83 | 10.69 | 204.27 |

Illustrative sample

| No. | Month | Opening balance | Interest | Principal | Instalment | Closing balance |
|---|---|---|---|---|---|---|
| 40 | Jul 2030 | 204.27 | 1.79 | 8.90 | 10.69 | 195.37 |
| 41 | Aug 2030 | 195.37 | 1.71 | 8.98 | 10.69 | 186.38 |
| 42 | Sep 2030 | 186.38 | 1.63 | 9.06 | 10.69 | 177.32 |
| 43 | Oct 2030 | 177.32 | 1.55 | 9.14 | 10.69 | 168.19 |
| 44 | Nov 2030 | 168.19 | 1.47 | 9.22 | 10.69 | 158.97 |
| 45 | Dec 2030 | 158.97 | 1.39 | 9.30 | 10.69 | 149.67 |
| 46 | Jan 2031 | 149.67 | 1.31 | 9.38 | 10.69 | 140.29 |
| 47 | Feb 2031 | 140.29 | 1.23 | 9.46 | 10.69 | 130.82 |
| 48 | Mar 2031 | 130.82 | 1.14 | 9.55 | 10.69 | 121.28 |
| 49 | Apr 2031 | 121.28 | 1.06 | 9.63 | 10.69 | 111.65 |
| 50 | May 2031 | 111.65 | 0.98 | 9.71 | 10.69 | 101.94 |
| 51 | Jun 2031 | 101.94 | 0.89 | 9.80 | 10.69 | 92.14 |
| 52 | Jul 2031 | 92.14 | 0.81 | 9.88 | 10.69 | 82.25 |
| 53 | Aug 2031 | 82.25 | 0.72 | 9.97 | 10.69 | 72.28 |
| 54 | Sep 2031 | 72.28 | 0.63 | 10.06 | 10.69 | 62.22 |
| 55 | Oct 2031 | 62.22 | 0.54 | 10.15 | 10.69 | 52.08 |
| 56 | Nov 2031 | 52.08 | 0.46 | 10.23 | 10.69 | 41.84 |
| 57 | Dec 2031 | 41.84 | 0.37 | 10.32 | 10.69 | 31.52 |
| 58 | Jan 2032 | 31.52 | 0.28 | 10.41 | 10.69 | 21.10 |
| 59 | Feb 2032 | 21.10 | 0.18 | 10.51 | 10.69 | 10.60 |
| 60 | Mar 2032 | 10.60 | 0.09 | 10.60 | 10.69 | – |

Illustrative sample