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**Detailed project report**
Sample edition
Projections from FY 2027-28

Project report

# Battery Sprayer

Installed capacity 150 pieces per day
Sector Electronics
Total project cost ₹182.07 lakh

**Illustrative sample**
Figures are representative

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# Project at a glance

Battery Sprayer
150 pieces per day

| | | | |
|---|---|---|---|
| Product | **Battery Sprayer** | Sector | **Electronics** |
| Installed capacity | **150 pieces per day** | Annual capacity | **45,000 pieces per year** |
| Selling price (ex-GST) | **₹1,780 per piece** | Working days | **300 a year** |
| Manpower | **19 people** | Plant and machinery | **₹83.59 lakh** |
| Total project cost | **₹182.07 lakh** | Promoter's contribution | **₹45.52 lakh (25%)** |
| Term loan | **₹136.55 lakh (75%)** | Cash credit limit | **₹70.40 lakh** |
| Revenue, Year 3 | **₹560.70 lakh at 70%** | Net profit, Year 3 | **₹51.36 lakh** |
| Return on investment | **28.2% a year** | Break-even, Year 3 | **40.8% of capacity** |
| Average DSCR | **2.11** | Payback period | **3.1 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 battery sprayer. The model plant has an installed capacity of 150 pieces per day, which works out to 45,000 pieces per year over 300 working days. Its applications range from crop protection spraying in field crops to disinfection and sanitation spraying by civic bodies.

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 ₹560.70 lakh and a net profit of ₹51.36 lakh.

# 2 Uses and applications

The product is bought for these main uses:

- Crop protection spraying in field crops
- Orchard, vegetable and plantation spraying
- Weedicide application in farms and plantations
- Garden, nursery and polyhouse care
- Disinfection and sanitation spraying by civic bodies

# 3 Market potential

Demand comes mainly from small and marginal farmers moving from hand lever knapsack sprayers to battery models, and it peaks before the kharif and rabi spraying seasons. Most sales go through agri input dealers, farm machinery distributors and state mechanisation subsidy channels, which buy tested and empanelled models. A new unit competes on pump pressure, spraying time per charge, spare parts availability and dealer credit.

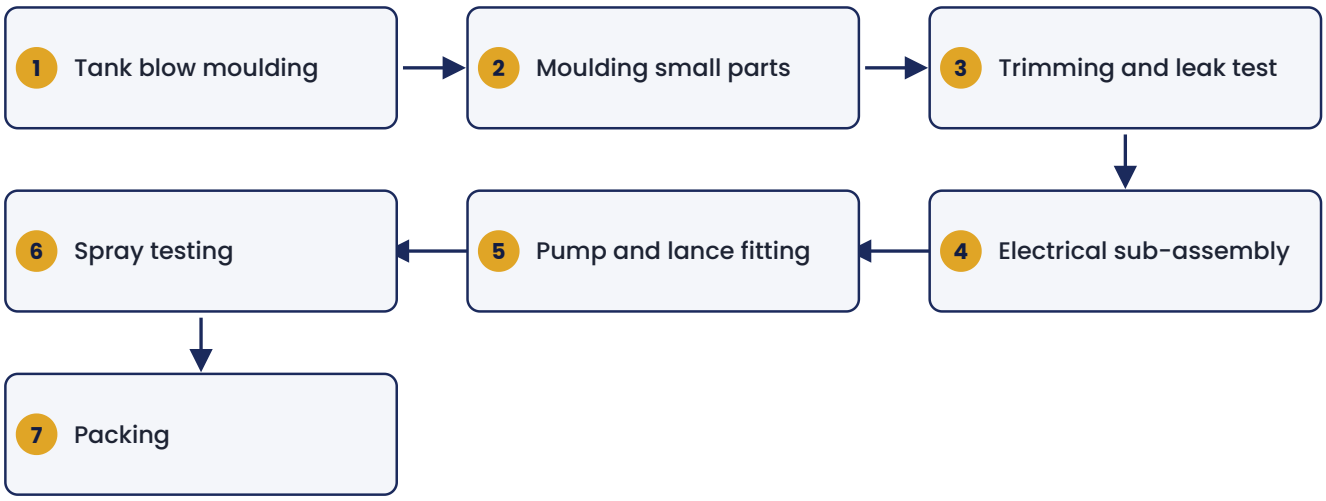
Sales are typically made to agri input and pesticide dealers, farm machinery distributors, state agriculture departments under mechanisation schemes, farmer producer organisations, online agri marketplaces, and municipal and public health bodies.

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

Production of battery sprayer follows seven main steps, from tank blow moulding to packing. The flow chart shows how material moves through the plant.




Process flow for battery sprayer

1. **Tank blow moulding.** HDPE granules are extruded into a parison and blown in a mould to form the 16 to 20 litre tank.
2. **Moulding small parts.** Lids, filter baskets, battery boxes and pump housings are made on an injection moulding machine.
3. **Trimming and leak test.** Flash is trimmed from each tank and the tank is checked for leaks under air pressure.
4. **Electrical sub-assembly.** The battery, switch, charging socket and wiring are fitted into the battery box in the base of the sprayer.
5. **Pump and lance fitting.** The DC diaphragm pump, hose, trigger lance, nozzles and shoulder straps are fitted to the tank.
6. **Spray testing.** Every sprayer is run with water to check pressure, discharge, motor current and leakage at the joints.
7. **Packing.** Tested sprayers are packed in corrugated boxes with the charger, spare nozzles and a user manual.

Illustrative sampl

# 5 Raw materials

The plant uses sealed lead-acid batteries 12V; DC diaphragm pumps with motor; lance, hose and nozzle sets; HDPE blow moulding granules; chargers, switches and wiring harness; and straps, filters and fasteners. Raw material purchases in Year 3 are estimated at ₹339.25 lakh, which is 60.5% of sales. The split by material is shown below.

| Raw material | Share of cost | Year 3 cost (₹ lakh) |
|---|---|---|
| Sealed lead-acid batteries 12V | 34.0% | 115.35 |
| DC diaphragm pumps with motor | 20.0% | 67.85 |
| Lance, hose and nozzle sets | 14.0% | 47.49 |
| HDPE blow moulding granules | 12.0% | 40.71 |
| Chargers, switches and wiring harness | 12.0% | 40.71 |
| Straps, filters and fasteners | 8.0% | 27.14 |
| **Total raw materials** | **100.0%** | **339.25** |

# 6 Plant and machinery

Plant and machinery for the model unit is estimated at ₹83.59 lakh, before the contingency allowance. The extrusion blow moulding machine for tanks is the largest single item. A full NPCS report adds specifications and supplier names for each machine.

| Machinery and equipment | Indicative cost (₹ lakh) |
|---|---|
| Extrusion blow moulding machine for tanks | 31.76 |
| Injection moulding machine for caps and housings | 16.72 |
| Tank and component moulds | 12.54 |
| Assembly conveyor with pneumatic tools | 6.69 |
| Pressure and leak testing rig | 5.85 |
| Battery and charger testing equipment | 4.18 |
| Air compressor | 3.34 |
| Plastic scrap grinder | 2.51 |
| **Total plant and machinery** | **83.59** |

# 7 Land, building and utilities

The model includes land and site development of ₹14.58 lakh and building and civil works of ₹41.84 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 ₹8.45 lakh.

Illustrative sampl

Utilities in Year 3 cost ₹7.45 lakh for power and fuel, or 1.3% of sales. The plant also needs a reliable water supply for cleaning and domestic use, and for the process where required.

## 8 Manpower

Staffing for the model unit is 19 people, at a Year 1 cost of ₹41.40 lakh. Wages are escalated by 5% each year in the projections.

| Category | Number | Monthly wage (₹) | Annual cost (₹ lakh) |
|---|---|---|---|
| Management, supervision and administration | 3 | 30,500 | 10.98 |
| Skilled workers and operators | 7 | 19,500 | 16.38 |
| Semi-skilled and unskilled workers | 9 | 13,000 | 14.04 |
| **Total (Year 1)** | **19** | | **41.40** |

## 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
- Test report from a Farm Machinery Training and Testing Institute or other authorised institute
- Manufacturer and model registration on the agrimachinery.nic.in portal for subsidy sales
- Testing against BIS knapsack sprayer standards such as IS 3652 and IS 3906
- Battery EPR registration on the CPCB portal when batteries are sold under your own brand

Illustrative sample

# 10 Project cost and means of finance

Project cost is estimated at ₹182.07 lakh, including fixed assets of ₹154.73 lakh and margin money for working capital of ₹23.47 lakh.

| Cost of project | ₹ lakh |
|---|---|
| Land and site development | 14.58 |
| Building and civil works | 41.84 |
| Plant and machinery | 83.59 |
| Other fixed assets (electrification, furniture, lab equipment, DG set) | 8.45 |
| Contingencies | 6.27 |
| Preliminary and pre-operative expenses | 3.87 |
| Margin money for working capital | 23.47 |
| **Total cost of project** | **182.07** |

## Means of finance

The promoter contributes ₹45.52 lakh (25% of project cost) and a term loan funds the remaining ₹136.55 lakh. Working capital is supported by a cash credit limit of ₹70.40 lakh.

| Source of funds | ₹ lakh |
|---|---|
| Promoter's contribution (25%) | 45.52 |
| Term loan from bank (75%) | 136.55 |
| **Total means of finance** | **182.07** |
| *Cash credit limit for working capital (separate)* | *70.40* |

Illustrative sampl

# 11 Working capital

Working capital is worked out from holding periods: 45 days of raw material, 20 days of finished goods and 45 days of credit to customers, less 30 days of credit from suppliers. In Year 1 the requirement is ₹93.87 lakh. The bank funds ₹70.40 lakh through cash credit and the promoter's margin covers ₹23.47 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 (45 days) | 35.85 | 38.84 | 41.83 | 44.81 | 47.80 |
| Work in progress (5 days) | 4.64 | 5.01 | 5.37 | 5.75 | 6.12 |
| Finished goods (20 days) | 19.96 | 21.55 | 23.13 | 24.73 | 26.33 |
| Trade receivables (45 days) | 59.25 | 64.19 | 69.13 | 74.07 | 79.00 |
| **Total current assets** | **119.70** | **129.59** | **139.46** | **149.36** | **159.25** |
| Less: trade creditors (30 days) | 25.83 | 27.99 | 30.14 | 32.29 | 34.45 |
| **Working capital requirement** | **93.87** | **101.60** | **109.32** | **117.07** | **124.80** |

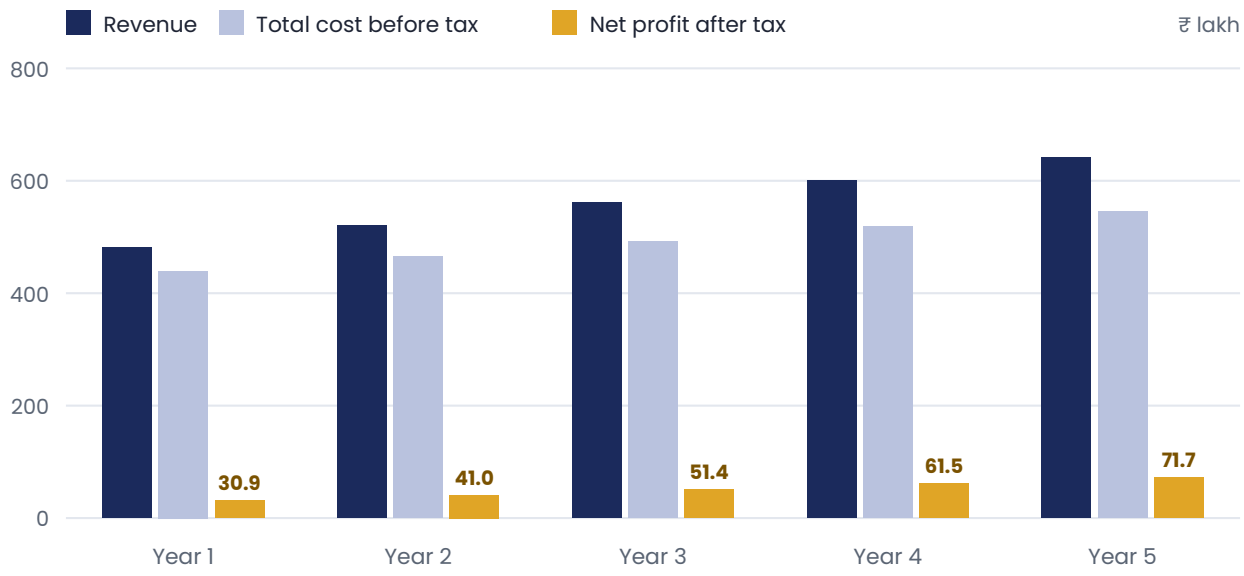
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# 12 Projected profitability

As utilisation climbs from 60% to 80%, sales increase from ₹480.60 lakh to ₹640.80 lakh. Operating profit in Year 3 is ₹99.64 lakh, a margin of 17.8%, and net profit after tax grows from ₹30.86 lakh in Year 1 to ₹71.68 lakh in Year 5.

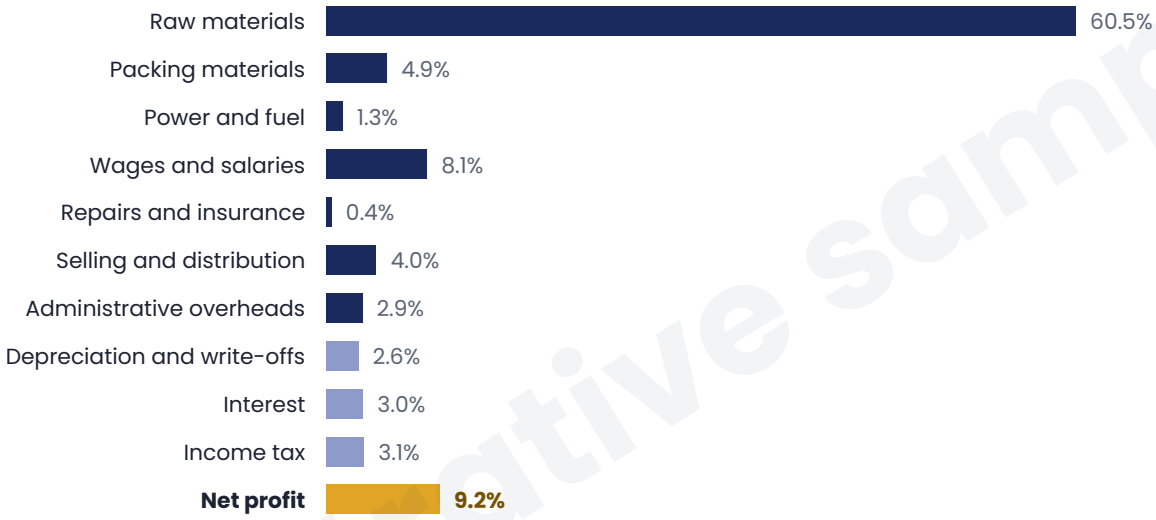
| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| *Capacity utilisation (%)* | *60%* | *65%* | *70%* | *75%* | *80%* |
| **Revenue from operations** | **480.60** | **520.65** | **560.70** | **600.75** | **640.80** |
| Raw materials consumed | 290.79 | 315.02 | 339.25 | 363.48 | 387.72 |
| Packing materials | 23.53 | 25.49 | 27.45 | 29.41 | 31.37 |
| Power and fuel | 6.39 | 6.92 | 7.45 | 7.98 | 8.52 |
| Wages and salaries | 41.40 | 43.47 | 45.64 | 47.93 | 50.32 |
| Repairs and maintenance | 1.67 | 1.76 | 1.84 | 1.94 | 2.03 |
| Insurance | 0.56 | 0.56 | 0.56 | 0.56 | 0.56 |
| **Cost of production** | **364.34** | **393.22** | **422.19** | **451.30** | **480.52** |
| **Gross profit** | **116.26** | **127.43** | **138.51** | **149.45** | **160.28** |
| Selling and distribution expenses | 19.36 | 20.97 | 22.58 | 24.20 | 25.81 |
| Administrative overheads | 14.78 | 15.52 | 16.29 | 17.11 | 17.96 |
| **Operating profit (EBITDA)** | **82.12** | **90.94** | **99.64** | **108.14** | **116.51** |
| Depreciation | 18.40 | 15.90 | 13.75 | 11.90 | 10.31 |
| Preliminary expenses written off | 0.77 | 0.77 | 0.77 | 0.77 | 0.79 |
| Interest on term loan | 14.07 | 11.81 | 8.90 | 5.67 | 2.09 |
| Interest on cash credit | 7.74 | 7.74 | 7.74 | 7.74 | 7.74 |
| **Profit before tax** | **41.14** | **54.72** | **68.48** | **82.06** | **95.58** |
| Income tax | 10.28 | 13.68 | 17.12 | 20.52 | 23.90 |
| **Profit after tax** | **30.86** | **41.04** | **51.36** | **61.54** | **71.68** |

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 ₹163.13 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 | 45.52 | – | – | – | – |
| Term loan from bank | 136.55 | – | – | – | – |
| Cash credit (working capital) from bank | 70.40 | – | – | – | – |
| Net profit after tax | 30.86 | 41.04 | 51.36 | 61.54 | 71.68 |
| Depreciation | 18.40 | 15.90 | 13.75 | 11.90 | 10.31 |
| Preliminary expenses written off | 0.77 | 0.77 | 0.77 | 0.77 | 0.79 |
| Increase in trade creditors | 25.83 | 2.16 | 2.15 | 2.15 | 2.16 |
| **Total sources** | **328.33** | **59.87** | **68.03** | **76.36** | **84.94** |
| **Application of funds** | | | | | |
| Fixed assets | 154.73 | – | – | – | – |
| Preliminary and pre-operative expenses | 3.87 | – | – | – | – |
| Increase in inventories | 60.45 | 4.95 | 4.93 | 4.96 | 4.96 |
| Increase in trade receivables | 59.25 | 4.94 | 4.94 | 4.94 | 4.93 |
| Repayment of term loan | 12.20 | 26.39 | 29.31 | 32.53 | 36.12 |
| Drawings | – | – | – | – | – |
| **Total application** | **290.50** | **36.28** | **39.18** | **42.43** | **46.01** |
| **Net cash flow** | **37.83** | **23.59** | **28.85** | **33.93** | **38.93** |
| Opening cash balance | – | 37.83 | 61.42 | 90.27 | 124.20 |
| **Closing cash balance** | **37.83** | **61.42** | **90.27** | **124.20** | **163.13** |

Illustrative sample

# 14 Projected balance sheet

The projected balance sheet balances in every year. Net worth grows from ₹73.28 lakh at the end of Year 1 to ₹302.00 lakh at the end of Year 5, while the term loan outstanding falls from ₹124.35 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 | 45.52 | 45.52 | 45.52 | 45.52 | 45.52 |
| Reserves and surplus | 30.86 | 71.90 | 123.26 | 184.80 | 256.48 |
| Term loan | 124.35 | 97.96 | 68.65 | 36.12 | – |
| Cash credit from bank | 70.40 | 70.40 | 70.40 | 70.40 | 70.40 |
| Trade creditors | 25.83 | 27.99 | 30.14 | 32.29 | 34.45 |
| **Total liabilities** | **296.96** | **313.77** | **337.97** | **369.13** | **406.85** |
| **Assets** | | | | | |
| Gross fixed assets | 154.73 | 154.73 | 154.73 | 154.73 | 154.73 |
| Less: accumulated depreciation | (18.40) | (34.30) | (48.05) | (59.95) | (70.26) |
| **Net fixed assets** | **136.33** | **120.43** | **106.68** | **94.78** | **84.47** |
| Preliminary expenses not written off | 3.10 | 2.33 | 1.56 | 0.79 | – |
| Inventories | 60.45 | 65.40 | 70.33 | 75.29 | 80.25 |
| Trade receivables | 59.25 | 64.19 | 69.13 | 74.07 | 79.00 |
| Cash and bank balance | 37.83 | 61.42 | 90.27 | 124.20 | 163.13 |
| **Total assets** | **296.96** | **313.77** | **337.97** | **369.13** | **406.85** |

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 ₹43.93 lakh, 10% WDV) | | | | | |
| Opening written-down value | 43.93 | 39.54 | 35.59 | 32.03 | 28.83 |
| Depreciation | 4.39 | 3.95 | 3.56 | 3.20 | 2.88 |
| **Closing written-down value** | **39.54** | **35.59** | **32.03** | **28.83** | **25.95** |
| Plant and machinery (cost ₹87.77 lakh, 15% WDV) | | | | | |
| Opening written-down value | 87.77 | 74.60 | 63.41 | 53.90 | 45.82 |
| Depreciation | 13.17 | 11.19 | 9.51 | 8.08 | 6.87 |
| **Closing written-down value** | **74.60** | **63.41** | **53.90** | **45.82** | **38.95** |
| Other fixed assets (cost ₹8.45 lakh, 10% WDV) | | | | | |
| Opening written-down value | 8.45 | 7.61 | 6.85 | 6.17 | 5.55 |
| Depreciation | 0.84 | 0.76 | 0.68 | 0.62 | 0.56 |
| **Closing written-down value** | **7.61** | **6.85** | **6.17** | **5.55** | **4.99** |
| **Total depreciation** | **18.40** | **15.90** | **13.75** | **11.90** | **10.31** |
| Preliminary expenses written off | 0.77 | 0.77 | 0.77 | 0.77 | 0.79 |

# 16 Term loan repayment

Repayment of the ₹136.55 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 ₹3,18,383 each, and the annexure gives the monthly schedule.

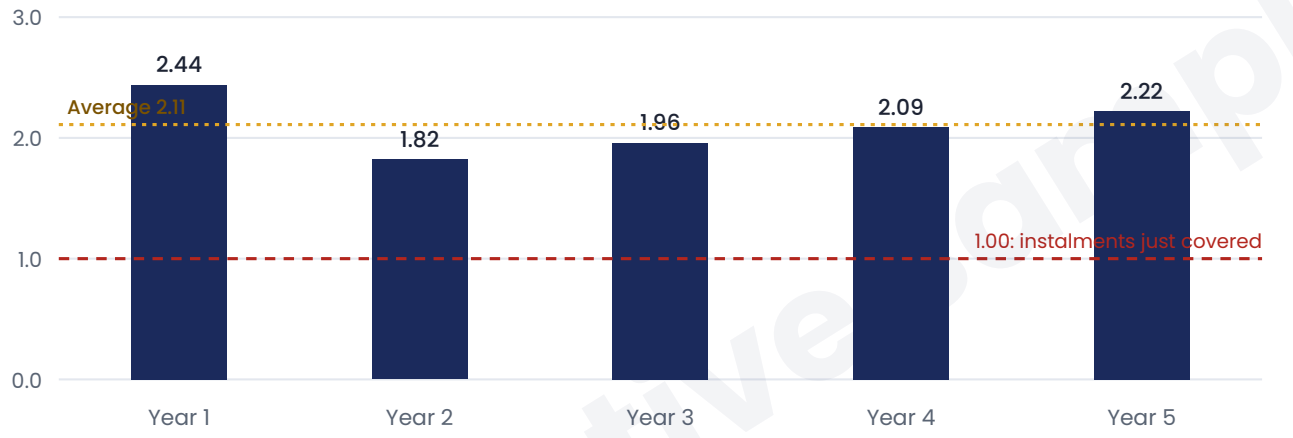
| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| Opening balance | 136.55 | 124.35 | 97.96 | 68.65 | 36.12 |
| Interest | 14.07 | 11.81 | 8.90 | 5.67 | 2.09 |
| Principal repaid | 12.20 | 26.39 | 29.31 | 32.53 | 36.12 |
| **Closing balance** | **124.35** | **97.96** | **68.65** | **36.12** | **–** |

Illustrative sample

# 17 Debt service coverage

Cash available for debt service covers the term loan instalments 2.11 times on average, and never less than 1.82 times (Year 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 |
|---|---|---|---|---|---|
| Net profit after tax | 30.86 | 41.04 | 51.36 | 61.54 | 71.68 |
| Depreciation and write-offs | 19.17 | 16.67 | 14.52 | 12.67 | 11.10 |
| Interest on term loan | 14.07 | 11.81 | 8.90 | 5.67 | 2.09 |
| **Total available for debt service (A)** | **64.10** | **69.52** | **74.78** | **79.88** | **84.87** |
| Principal repayment | 12.20 | 26.39 | 29.31 | 32.53 | 36.12 |
| Interest on term loan | 14.07 | 11.81 | 8.90 | 5.67 | 2.09 |
| **Total debt service (B)** | **26.27** | **38.20** | **38.21** | **38.20** | **38.21** |
| DSCR (A / B) | 2.44 | 1.82 | 1.96 | 2.09 | 2.22 |



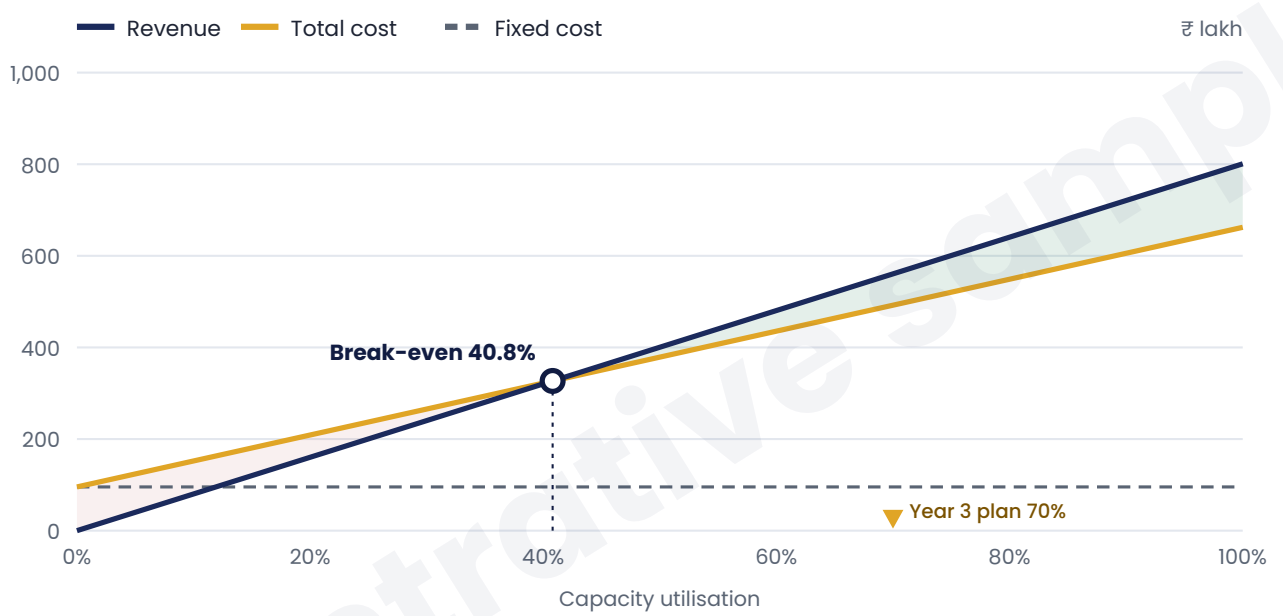

DSCR by year. A ratio above 1.00 means cash accruals cover the term loan instalments.

Illustrative sample

# 18 Break-even analysis

The unit needs to run at 40.8% of capacity to break even in Year 3, well below the 70% assumed for that year. Cash break-even, which excludes depreciation and write-offs, is 34.6%.

| 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 | 480.60 | 520.65 | 560.70 | 600.75 | 640.80 |
| Variable costs | 340.07 | 368.40 | 396.73 | 425.07 | 453.42 |
| **Contribution** | **140.53** | **152.25** | **163.97** | **175.68** | **187.38** |
| Fixed costs (incl. depreciation and interest) | 99.39 | 97.53 | 95.49 | 93.62 | 91.80 |
| Break-even as % of installed capacity | 42.4 | 41.6 | 40.8 | 40.0 | 39.2 |
| Cash break-even as % of installed capacity | 34.3 | 34.5 | 34.6 | 34.6 | 34.5 |
| Break-even sales | 339.90 | 333.52 | 326.53 | 320.14 | 313.94 |




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 1.64 or better in every year, and the debt-equity ratio falls from 1.70 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 | 1.64 | 1.94 | 2.28 | 2.66 | 3.07 |
| Quick ratio | 1.01 | 1.28 | 1.59 | 1.93 | 2.31 |
| Debt-equity ratio (term loan / net worth) | 1.70 | 0.85 | 0.41 | 0.16 | 0.00 |
| Total outside liabilities / net worth | 3.01 | 1.71 | 1.01 | 0.60 | 0.35 |
| Interest coverage ratio | 2.89 | 3.80 | 5.12 | 7.12 | 10.72 |
| DSCR | 2.44 | 1.82 | 1.96 | 2.09 | 2.22 |
| Gross profit margin (%) | 24.2 | 24.5 | 24.7 | 24.9 | 25.0 |
| Operating profit (EBITDA) margin (%) | 17.1 | 17.5 | 17.8 | 18.0 | 18.2 |
| Net profit margin (%) | 6.4 | 7.9 | 9.2 | 10.2 | 11.2 |
| Return on capital employed (%) | 23.5 | 26.2 | 27.8 | 28.4 | 28.3 |
| Break-even (% of installed capacity) | 42.4 | 41.6 | 40.8 | 40.0 | 39.2 |

# 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 300 working days a year.
- Selling price of ₹1,780 per piece, excluding GST, held constant through the projection.
- Raw materials at 60.5% of sales, packing materials at 4.9%, power and fuel at 1.3%, and selling and distribution at 4%.
- Wages and salaries rise by 5% a year; repairs and administrative overheads rise by 5% a year.
- Working capital based on 45 days of raw material, 5 days of work in progress, 20 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

In summary, the sample project needs ₹182.07 lakh, breaks even at 40.8% of capacity in Year 3 and repays its term loan from its own cash flow, with a payback period of about 3.1 years. A report for an actual project replaces these representative figures with local land and building costs, machinery quotations and a market survey for the chosen location.

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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 ₹136.55 lakh at 10.5% a year. Amounts in ₹ lakh.

| No. | Month | Opening balance | Interest | Principal | Instalment | Closing balance |
|---|---|---|---|---|---|---|
| 1 | Apr 2027 | 136.55 | 1.19 | – | 1.19 | 136.55 |
| 2 | May 2027 | 136.55 | 1.19 | – | 1.19 | 136.55 |
| 3 | Jun 2027 | 136.55 | 1.19 | – | 1.19 | 136.55 |
| 4 | Jul 2027 | 136.55 | 1.19 | – | 1.19 | 136.55 |
| 5 | Aug 2027 | 136.55 | 1.19 | – | 1.19 | 136.55 |
| 6 | Sep 2027 | 136.55 | 1.19 | – | 1.19 | 136.55 |
| 7 | Oct 2027 | 136.55 | 1.19 | 1.99 | 3.18 | 134.56 |
| 8 | Nov 2027 | 134.56 | 1.18 | 2.01 | 3.18 | 132.55 |
| 9 | Dec 2027 | 132.55 | 1.16 | 2.02 | 3.18 | 130.53 |
| 10 | Jan 2028 | 130.53 | 1.14 | 2.04 | 3.18 | 128.49 |
| 11 | Feb 2028 | 128.49 | 1.12 | 2.06 | 3.18 | 126.43 |
| 12 | Mar 2028 | 126.43 | 1.11 | 2.08 | 3.18 | 124.35 |
| 13 | Apr 2028 | 124.35 | 1.09 | 2.10 | 3.18 | 122.26 |
| 14 | May 2028 | 122.26 | 1.07 | 2.11 | 3.18 | 120.14 |
| 15 | Jun 2028 | 120.14 | 1.05 | 2.13 | 3.18 | 118.01 |
| 16 | Jul 2028 | 118.01 | 1.03 | 2.15 | 3.18 | 115.86 |
| 17 | Aug 2028 | 115.86 | 1.01 | 2.17 | 3.18 | 113.69 |
| 18 | Sep 2028 | 113.69 | 0.99 | 2.19 | 3.18 | 111.50 |
| 19 | Oct 2028 | 111.50 | 0.98 | 2.21 | 3.18 | 109.29 |
| 20 | Nov 2028 | 109.29 | 0.96 | 2.23 | 3.18 | 107.06 |
| 21 | Dec 2028 | 107.06 | 0.94 | 2.25 | 3.18 | 104.82 |
| 22 | Jan 2029 | 104.82 | 0.92 | 2.27 | 3.18 | 102.55 |
| 23 | Feb 2029 | 102.55 | 0.90 | 2.29 | 3.18 | 100.26 |
| 24 | Mar 2029 | 100.26 | 0.88 | 2.31 | 3.18 | 97.96 |
| 25 | Apr 2029 | 97.96 | 0.86 | 2.33 | 3.18 | 95.63 |
| 26 | May 2029 | 95.63 | 0.84 | 2.35 | 3.18 | 93.28 |
| 27 | Jun 2029 | 93.28 | 0.82 | 2.37 | 3.18 | 90.92 |
| 28 | Jul 2029 | 90.92 | 0.80 | 2.39 | 3.18 | 88.53 |
| 29 | Aug 2029 | 88.53 | 0.77 | 2.41 | 3.18 | 86.12 |
| 30 | Sep 2029 | 86.12 | 0.75 | 2.43 | 3.18 | 83.69 |
| 31 | Oct 2029 | 83.69 | 0.73 | 2.45 | 3.18 | 81.24 |
| 32 | Nov 2029 | 81.24 | 0.71 | 2.47 | 3.18 | 78.76 |
| 33 | Dec 2029 | 78.76 | 0.69 | 2.49 | 3.18 | 76.27 |
| 34 | Jan 2030 | 76.27 | 0.67 | 2.52 | 3.18 | 73.75 |
| 35 | Feb 2030 | 73.75 | 0.65 | 2.54 | 3.18 | 71.21 |
| 36 | Mar 2030 | 71.21 | 0.62 | 2.56 | 3.18 | 68.65 |
| 37 | Apr 2030 | 68.65 | 0.60 | 2.58 | 3.18 | 66.07 |
| 38 | May 2030 | 66.07 | 0.58 | 2.61 | 3.18 | 63.46 |
| 39 | Jun 2030 | 63.46 | 0.56 | 2.63 | 3.18 | 60.84 |

Illustrative sample

| No. | Month | Opening balance | Interest | Principal | Instalment | Closing balance |
|---|---|---|---|---|---|---|
| 40 | Jul 2030 | 60.84 | 0.53 | 2.65 | 3.18 | 58.18 |
| 41 | Aug 2030 | 58.18 | 0.51 | 2.67 | 3.18 | 55.51 |
| 42 | Sep 2030 | 55.51 | 0.49 | 2.70 | 3.18 | 52.81 |
| 43 | Oct 2030 | 52.81 | 0.46 | 2.72 | 3.18 | 50.09 |
| 44 | Nov 2030 | 50.09 | 0.44 | 2.75 | 3.18 | 47.34 |
| 45 | Dec 2030 | 47.34 | 0.41 | 2.77 | 3.18 | 44.57 |
| 46 | Jan 2031 | 44.57 | 0.39 | 2.79 | 3.18 | 41.78 |
| 47 | Feb 2031 | 41.78 | 0.37 | 2.82 | 3.18 | 38.96 |
| 48 | Mar 2031 | 38.96 | 0.34 | 2.84 | 3.18 | 36.12 |
| 49 | Apr 2031 | 36.12 | 0.32 | 2.87 | 3.18 | 33.25 |
| 50 | May 2031 | 33.25 | 0.29 | 2.89 | 3.18 | 30.36 |
| 51 | Jun 2031 | 30.36 | 0.27 | 2.92 | 3.18 | 27.44 |
| 52 | Jul 2031 | 27.44 | 0.24 | 2.94 | 3.18 | 24.50 |
| 53 | Aug 2031 | 24.50 | 0.21 | 2.97 | 3.18 | 21.53 |
| 54 | Sep 2031 | 21.53 | 0.19 | 3.00 | 3.18 | 18.53 |
| 55 | Oct 2031 | 18.53 | 0.16 | 3.02 | 3.18 | 15.51 |
| 56 | Nov 2031 | 15.51 | 0.14 | 3.05 | 3.18 | 12.46 |
| 57 | Dec 2031 | 12.46 | 0.11 | 3.07 | 3.18 | 9.39 |
| 58 | Jan 2032 | 9.39 | 0.08 | 3.10 | 3.18 | 6.29 |
| 59 | Feb 2032 | 6.29 | 0.05 | 3.13 | 3.18 | 3.16 |
| 60 | Mar 2032 | 3.16 | 0.03 | 3.16 | 3.18 | – |

Illustrative sample