AN ISO 9001 : 2015 CERTIFIED COMPANY

Detailed project report
Sample edition
Projections from FY 2027-28

Project report

# Black Pepper Oil

Installed capacity 44 kg per day
Sector Spices
Total project cost ₹212.18 lakh

**Illustrative sample**
Figures are representative

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# Project at a glance

Black Pepper Oil
44 kg per day

| | | | |
|---|---|---|---|
| Product | **Black Pepper Oil** | Sector | **Spices** |
| Installed capacity | **44 kg per day** | Annual capacity | **13,200 kg per year** |
| Selling price (ex-GST) | **₹4,850 per kg** | Working days | **300 a year** |
| Manpower | **12 people** | Plant and machinery | **₹107.24 lakh** |
| Total project cost | **₹212.18 lakh** | Promoter's contribution | **₹53.04 lakh (25%)** |
| Term loan | **₹159.14 lakh (75%)** | Cash credit limit | **₹39.70 lakh** |
| Revenue, Year 3 | **₹448.14 lakh at 70%** | Net profit, Year 3 | **₹30.82 lakh** |
| Return on investment | **14.5% a year** | Break-even, Year 3 | **45.8% of capacity** |
| Average DSCR | **1.45** | Payback period | **4.4 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 black pepper oil. The model plant has an installed capacity of 44 kg per day, which works out to 13,200 kg per year over 300 working days. Its applications range from food flavourings and seasoning blends to export to flavour and fragrance houses.

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 ₹448.14 lakh and a net profit of ₹30.82 lakh.

# 2 Uses and applications

Demand for the product comes mainly from the following uses:

- Food flavourings and seasoning blends
- Meat, sauce and snack processing
- Perfumery and personal-care products
- Ayurvedic and aromatherapy products
- Export to flavour and fragrance houses

# 3 Market potential

Black pepper oil is bought mainly by flavour and fragrance houses, seasoning makers and personal-care brands that want the aroma of pepper without its pungency. Buyers specify the terpene profile and approve each supplier on test lots, so consistent quality and test reports matter more than price alone. Units close to the pepper markets of Kerala and Karnataka have an advantage in buying light berries and low-grade pepper.

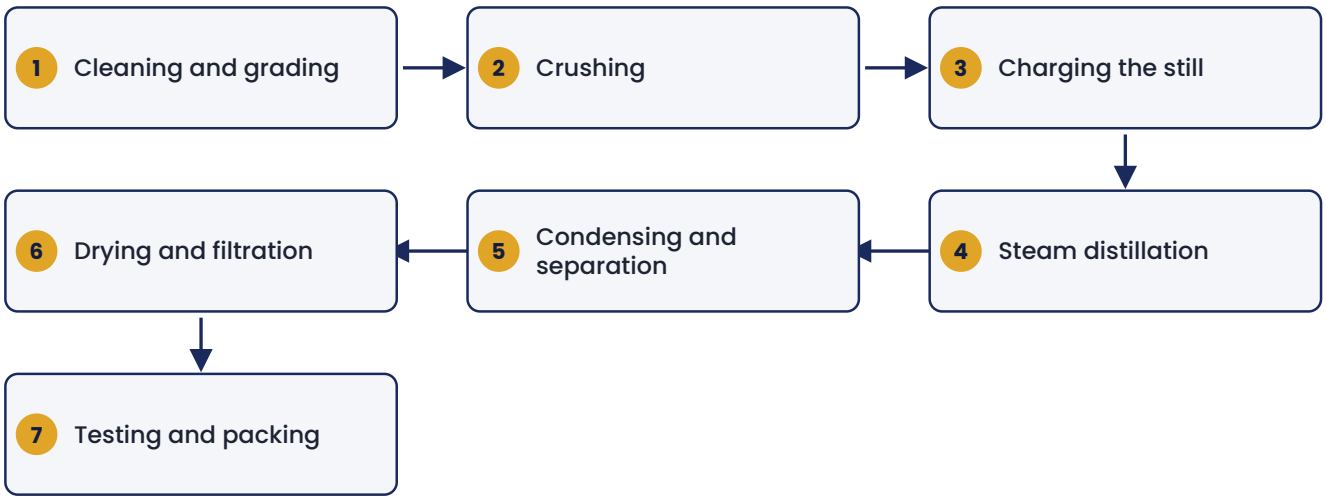
Typical buyers include flavour and fragrance houses, seasoning and food processing companies, perfume and personal-care manufacturers, ayurvedic and aromatherapy brands, and essential oil traders and exporters.

Because demand and competition vary from one district to the next, the market section of a full report is prepared for the promoter's chosen location, with a list of existing manufacturers.

Illustrative sample

# 4 Manufacturing process

The plant converts raw materials into finished black pepper oil in seven steps, shown in the flow chart and described below.




Process flow for black pepper oil

1. **Cleaning and grading.** Light berries and low-grade pepper are cleaned of stones, dust and stalks and checked for moisture and oil content.
2. **Crushing.** The pepper is crushed coarsely in a chilled roller crusher so the volatile oil is not lost as heat.
3. **Charging the still.** Crushed pepper is packed evenly on perforated trays in the still so steam passes through without channelling.
4. **Steam distillation.** Steam from the boiler carries the oil out of the pepper over several hours, with the lighter fractions coming over first.
5. **Condensing and separation.** Condensers cool the vapour and a Florentine separator draws off the oil, which floats on the water.
6. **Drying and filtration.** Anhydrous sodium sulphate removes traces of water and the oil is filtered clear.
7. **Testing and packing.** Each lot is tested by gas chromatography for its terpene profile and packed in aluminium or lined drums with little headspace.

Illustrative sample

# 5 Raw materials

Raw materials account for 58.7% of sales at Year 3 volumes, a total of ₹262.88 lakh, with light black pepper and pinheads the biggest item in the mix.

| Raw material | Share of cost | Year 3 cost (₹ lakh) |
|---|---|---|
| Light black pepper and pinheads | 70.0% | 184.02 |
| Lower-grade bold black pepper | 25.0% | 65.72 |
| Anhydrous sodium sulphate and filter aids | 5.0% | 13.14 |
| **Total raw materials** | **100.0%** | **262.88** |

# 6 Plant and machinery

Plant and machinery accounts for ₹107.24 lakh of the project cost. The stainless steel steam distillation stills takes the largest share, and the other items and their indicative costs are listed below.

| Machinery and equipment | Indicative cost (₹ lakh) |
|---|---|
| Pepper cleaner and destoner | 6.43 |
| Chilled roller crusher for pepper | 12.87 |
| Stainless steel steam distillation stills | 32.17 |
| Fuel-fired steam boiler | 17.16 |
| Shell and tube condensers with chiller | 12.87 |
| Florentine oil separators | 5.36 |
| Oil drying, filtration and storage system | 7.51 |
| Quality control lab with gas chromatograph | 7.51 |
| Cooling tower | 5.36 |
| **Total plant and machinery** | **107.24** |

# 7 Land, building and utilities

The model includes land and site development of ₹12.35 lakh and building and civil works of ₹57.08 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 ₹9.21 lakh.

Power and fuel cost ₹10.78 lakh in Year 3, about 2.4% 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 12 people, at a Year 1 cost of ₹22.56 lakh. Wages are escalated by 5% each year in the projections.

| Category | Number | Monthly wage (₹) | Annual cost (₹ lakh) |
|---|---|---|---|
| Management, supervision and administration | 2 | 27,000 | 6.48 |
| Skilled workers and operators | 4 | 17,000 | 8.16 |
| Semi-skilled and unskilled workers | 6 | 11,000 | 7.92 |
| **Total (Year 1)** | **12** | | **22.56** |

# 9 Licences and approvals

A unit of this kind typically needs the following registrations and approvals. Requirements vary by state and by the exact product, so confirm them with the local authorities before applying.

- 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
- FSSAI licence for food-grade flavour oil
- Spices Board registration (CRES) for exporters of spice oils
- ISO 3061 specification for oil of black pepper

Illustrative sample

# 10 Project cost and means of finance

Setting up the unit costs ₹212.18 lakh in all, of which plant and machinery is ₹107.24 lakh. The estimate includes a 5% contingency on building and machinery, pre-operative expenses and the margin money needed to start working capital.

| Cost of project | ₹ lakh |
|---|---|
| Land and site development | 12.35 |
| Building and civil works | 57.08 |
| Plant and machinery | 107.24 |
| Other fixed assets (electrification, furniture, lab equipment, DG set) | 9.21 |
| Contingencies | 8.22 |
| Preliminary and pre-operative expenses | 4.85 |
| Margin money for working capital | 13.23 |
| **Total cost of project** | **212.18** |

## Means of finance

The promoter contributes ₹53.04 lakh (25% of project cost) and a term loan funds the remaining ₹159.14 lakh. Working capital is supported by a cash credit limit of ₹39.70 lakh.

| Source of funds | ₹ lakh |
|---|---|
| Promoter's contribution (25%) | 53.04 |
| Term loan from bank (75%) | 159.14 |
| **Total means of finance** | **212.18** |
| *Cash credit limit for working capital (separate)* | *39.70* |

Illustrative sample

# 11 Working capital

The unit needs ₹52.93 lakh of working capital in Year 1, based on 30 days of raw material stock, 15 days of finished goods and 30 days of customer credit, net of 15 days of supplier credit. Of this, ₹39.70 lakh comes from the bank and ₹13.23 lakh from the promoter.

| 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) | 18.52 | 20.06 | 21.61 | 23.15 | 24.69 |
| Work in progress (2 days) | 1.41 | 1.52 | 1.64 | 1.75 | 1.86 |
| Finished goods (15 days) | 11.81 | 12.75 | 13.70 | 14.66 | 15.61 |
| Trade receivables (30 days) | 31.57 | 34.20 | 36.83 | 39.46 | 42.10 |
| **Total current assets** | **63.31** | **68.53** | **73.78** | **79.02** | **84.26** |
| Less: trade creditors (15 days) | 10.38 | 11.25 | 12.11 | 12.98 | 13.84 |
| **Working capital requirement** | **52.93** | **57.28** | **61.67** | **66.04** | **70.42** |

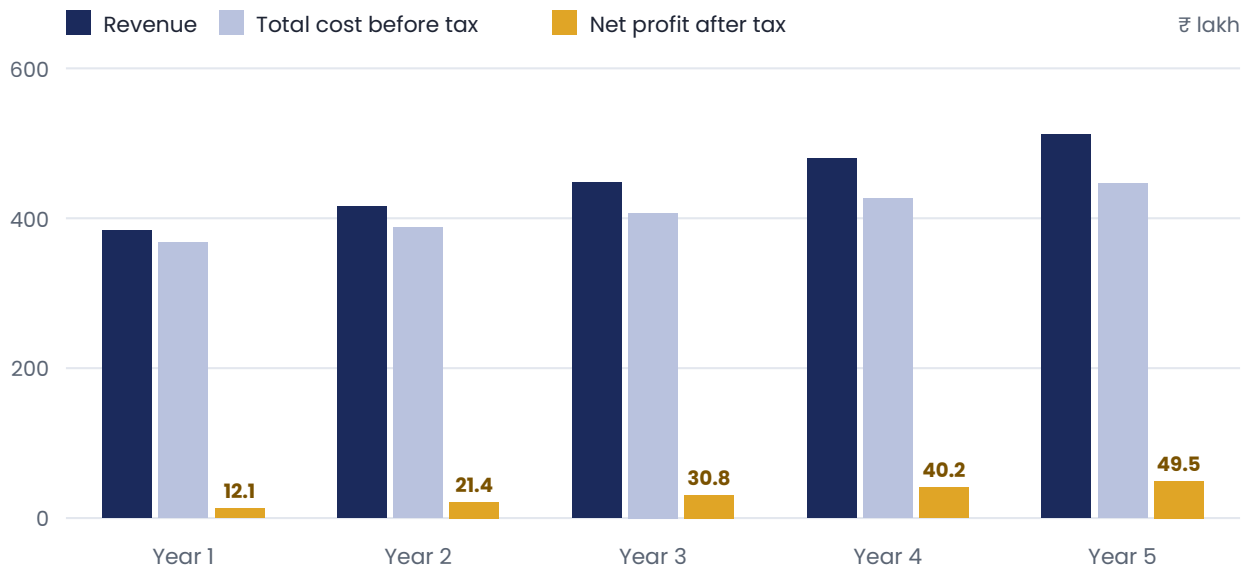
Illustrative sampl

# 12 Projected profitability

The unit is profitable from the first year, with a net profit of ₹12.11 lakh on sales of ₹384.12 lakh. By Year 5 sales reach ₹512.16 lakh and net profit ₹49.51 lakh, giving an average net margin of 6.7% across the projection.

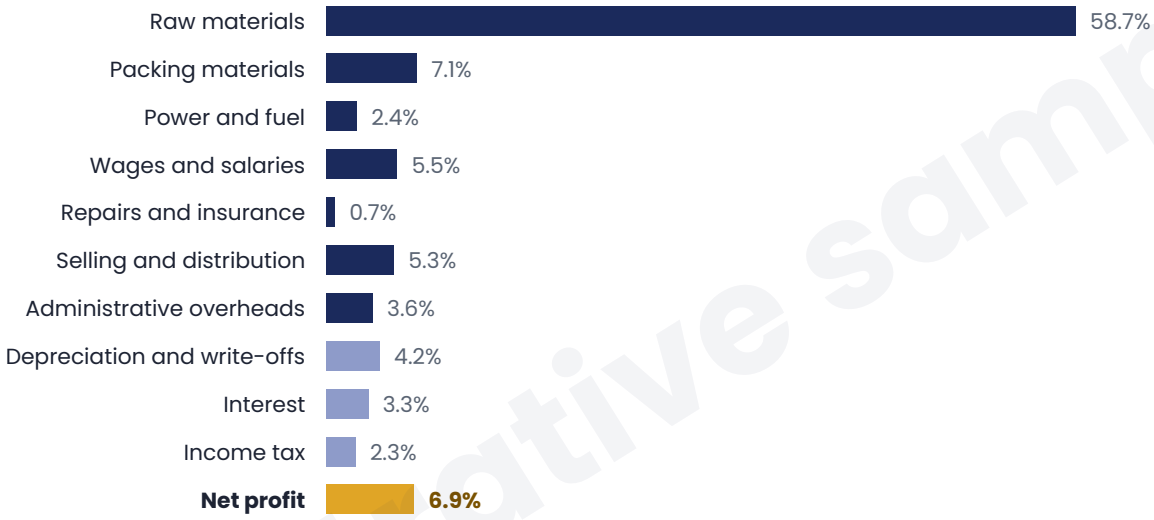
| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| *Capacity utilisation (%)* | *60%* | *65%* | *70%* | *75%* | *80%* |
| **Revenue from operations** | **384.12** | **416.13** | **448.14** | **480.15** | **512.16** |
| Raw materials consumed | 225.33 | 244.11 | 262.88 | 281.66 | 300.44 |
| Packing materials | 27.29 | 29.57 | 31.84 | 34.11 | 36.39 |
| Power and fuel | 9.24 | 10.01 | 10.78 | 11.55 | 12.32 |
| Wages and salaries | 22.56 | 23.69 | 24.87 | 26.12 | 27.42 |
| Repairs and maintenance | 2.14 | 2.25 | 2.36 | 2.48 | 2.61 |
| Insurance | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 |
| **Cost of production** | **287.29** | **310.36** | **333.46** | **356.65** | **379.91** |
| **Gross profit** | **96.83** | **105.77** | **114.68** | **123.50** | **132.25** |
| Selling and distribution expenses | 20.38 | 22.08 | 23.78 | 25.48 | 27.18 |
| Administrative overheads | 14.76 | 15.50 | 16.28 | 17.09 | 17.94 |
| **Operating profit (EBITDA)** | **61.69** | **68.19** | **74.62** | **80.93** | **87.13** |
| Depreciation | 23.80 | 20.59 | 17.81 | 15.41 | 13.35 |
| Preliminary expenses written off | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 |
| Interest on term loan | 16.40 | 13.76 | 10.37 | 6.61 | 2.43 |
| Interest on cash credit | 4.37 | 4.37 | 4.37 | 4.37 | 4.37 |
| **Profit before tax** | **16.15** | **28.50** | **41.10** | **53.57** | **66.01** |
| Income tax | 4.04 | 7.12 | 10.28 | 13.39 | 16.50 |
| **Profit after tax** | **12.11** | **21.38** | **30.82** | **40.18** | **49.51** |

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 sample

# 13 Cash flow statement

The cash flow statement sets out the sources and uses of funds year by year. The unit stays cash positive throughout and closes Year 5 with a cash balance of ₹73.18 lakh after meeting the loan repayments due.

| 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 | 53.04 | – | – | – | – |
| Term loan from bank | 159.14 | – | – | – | – |
| Cash credit (working capital) from bank | 39.70 | – | – | – | – |
| Net profit after tax | 12.11 | 21.38 | 30.82 | 40.18 | 49.51 |
| Depreciation | 23.80 | 20.59 | 17.81 | 15.41 | 13.35 |
| Preliminary expenses written off | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 |
| Increase in trade creditors | 10.38 | 0.87 | 0.86 | 0.87 | 0.86 |
| **Total sources** | **299.14** | **43.81** | **50.46** | **57.43** | **64.69** |
| **Application of funds** | | | | | |
| Fixed assets | 194.10 | – | – | – | – |
| Preliminary and pre-operative expenses | 4.85 | – | – | – | – |
| Increase in inventories | 31.74 | 2.59 | 2.62 | 2.61 | 2.60 |
| Increase in trade receivables | 31.57 | 2.63 | 2.63 | 2.63 | 2.64 |
| Repayment of term loan | 14.22 | 30.76 | 34.15 | 37.92 | 42.09 |
| Drawings | – | – | – | – | – |
| **Total application** | 276.48 | 35.98 | 39.40 | 43.16 | 47.33 |
| **Net cash flow** | **22.66** | **7.83** | **11.06** | **14.27** | **17.36** |
| Opening cash balance | – | 22.66 | 30.49 | 41.55 | 55.82 |
| **Closing cash balance** | **22.66** | **30.49** | **41.55** | **55.82** | **73.18** |

Illustrative sample

# 14 Projected balance sheet

The projected balance sheet balances in every year. Net worth grows from ₹61.27 lakh at the end of Year 1 to ₹207.04 lakh at the end of Year 5, while the term loan outstanding falls from ₹144.92 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 | 53.04 | 53.04 | 53.04 | 53.04 | 53.04 |
| Reserves and surplus | 12.11 | 33.49 | 64.31 | 104.49 | 154.00 |
| Term loan | 144.92 | 114.16 | 80.01 | 42.09 | – |
| Cash credit from bank | 39.70 | 39.70 | 39.70 | 39.70 | 39.70 |
| Trade creditors | 10.38 | 11.25 | 12.11 | 12.98 | 13.84 |
| **Total liabilities** | **260.15** | **251.64** | **249.17** | **252.30** | **260.58** |
| **Assets** | | | | | |
| Gross fixed assets | 194.10 | 194.10 | 194.10 | 194.10 | 194.10 |
| Less: accumulated depreciation | (23.80) | (44.39) | (62.20) | (77.61) | (90.96) |
| **Net fixed assets** | **170.30** | **149.71** | **131.90** | **116.49** | **103.14** |
| Preliminary expenses not written off | 3.88 | 2.91 | 1.94 | 0.97 | – |
| Inventories | 31.74 | 34.33 | 36.95 | 39.56 | 42.16 |
| Trade receivables | 31.57 | 34.20 | 36.83 | 39.46 | 42.10 |
| Cash and bank balance | 22.66 | 30.49 | 41.55 | 55.82 | 73.18 |
| **Total assets** | **260.15** | **251.64** | **249.17** | **252.30** | **260.58** |

Illustrative sample

# 15 Depreciation

Fixed assets are depreciated on the written-down value method, at 15% a year for plant and machinery, 10% for building and 10% for other assets. Land carries no depreciation. Preliminary and pre-operative expenses are written off in equal parts 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 ₹59.94 lakh, 10% WDV) | | | | | |
| Opening written-down value | 59.94 | 53.95 | 48.55 | 43.69 | 39.32 |
| Depreciation | 5.99 | 5.40 | 4.86 | 4.37 | 3.93 |
| **Closing written-down value** | **53.95** | **48.55** | **43.69** | **39.32** | **35.39** |
| Plant and machinery (cost ₹112.60 lakh, 15% WDV) | | | | | |
| Opening written-down value | 112.60 | 95.71 | 81.35 | 69.15 | 58.78 |
| Depreciation | 16.89 | 14.36 | 12.20 | 10.37 | 8.82 |
| **Closing written-down value** | **95.71** | **81.35** | **69.15** | **58.78** | **49.96** |
| Other fixed assets (cost ₹9.21 lakh, 10% WDV) | | | | | |
| Opening written-down value | 9.21 | 8.29 | 7.46 | 6.71 | 6.04 |
| Depreciation | 0.92 | 0.83 | 0.75 | 0.67 | 0.60 |
| **Closing written-down value** | **8.29** | **7.46** | **6.71** | **6.04** | **5.44** |
| **Total depreciation** | **23.80** | **20.59** | **17.81** | **15.41** | **13.35** |
| Preliminary expenses written off | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 |

# 16 Term loan repayment

The term loan of ₹159.14 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 ₹3,71,054. The month-by-month schedule is in the annexure.

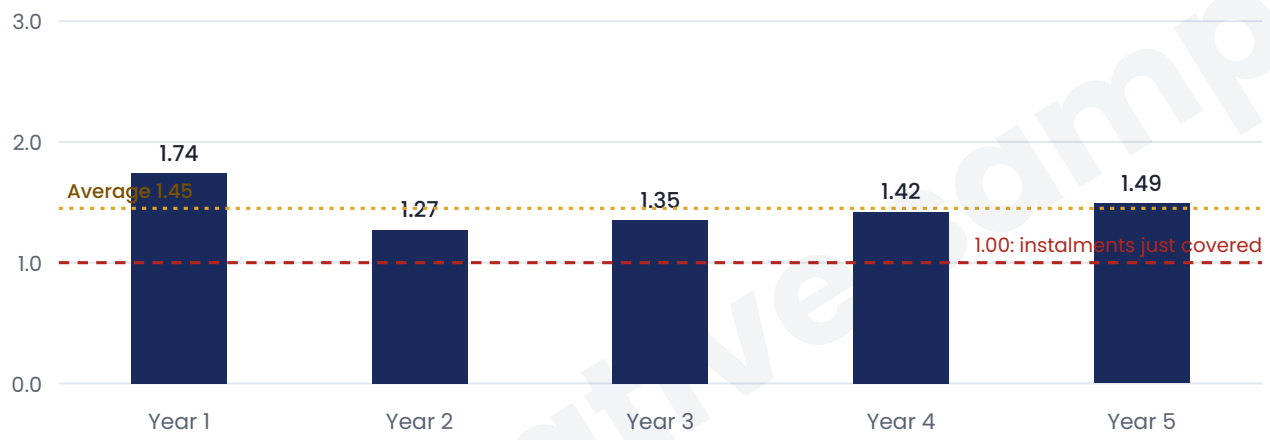
| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| Opening balance | 159.14 | 144.92 | 114.16 | 80.01 | 42.09 |
| Interest | 16.40 | 13.76 | 10.37 | 6.61 | 2.43 |
| Principal repaid | 14.22 | 30.76 | 34.15 | 37.92 | 42.09 |
| **Closing balance** | **144.92** | **114.16** | **80.01** | **42.09** | **–** |

Illustrative sample

# 17 Debt service coverage

The debt service coverage ratio averages 1.45 over the repayment years, with a low of 1.27 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 | 12.11 | 21.38 | 30.82 | 40.18 | 49.51 |
| Depreciation and write-offs | 24.77 | 21.56 | 18.78 | 16.38 | 14.32 |
| Interest on term loan | 16.40 | 13.76 | 10.37 | 6.61 | 2.43 |
| **Total available for debt service (A)** | **53.28** | **56.70** | **59.97** | **63.17** | **66.26** |
| Principal repayment | 14.22 | 30.76 | 34.15 | 37.92 | 42.09 |
| Interest on term loan | 16.40 | 13.76 | 10.37 | 6.61 | 2.43 |
| **Total debt service (B)** | **30.62** | **44.52** | **44.52** | **44.53** | **44.52** |
| DSCR (A / B) | 1.74 | 1.27 | 1.35 | 1.42 | 1.49 |



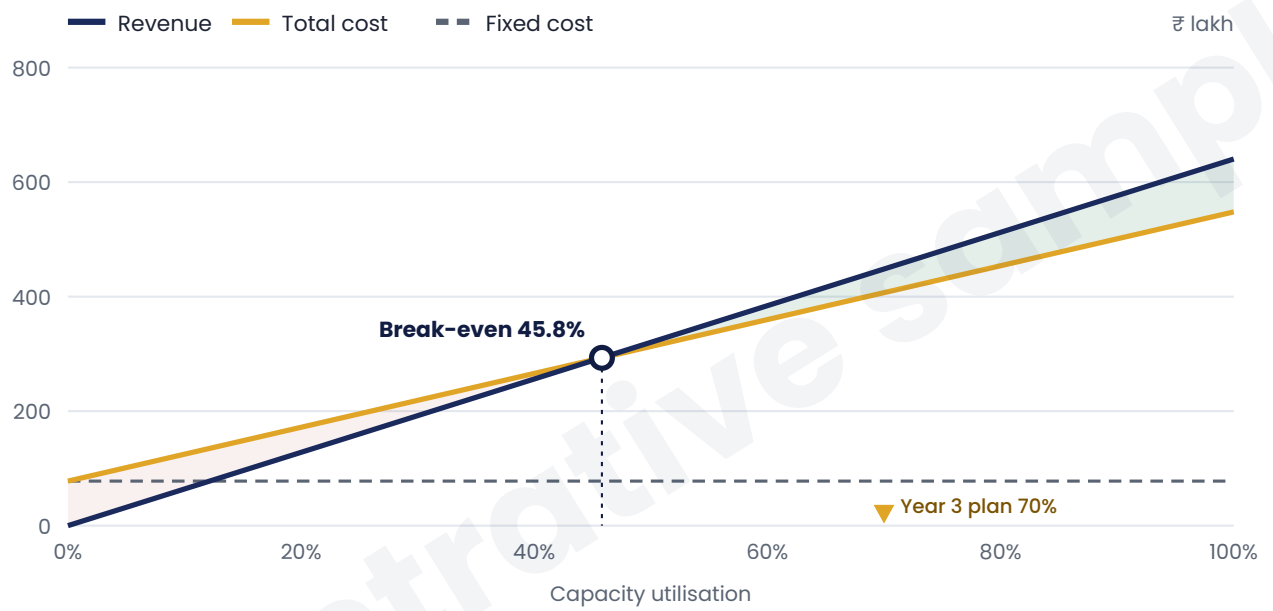

DSCR by year. A ratio above 1.00 means cash accruals cover the term loan instalments.

Illustrative sample

# 18 Break-even analysis

The unit needs to run at 45.8% 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 34.7%.

| 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 |
|---|---|---|---|---|---|
| Revenue from operations | 384.12 | 416.13 | 448.14 | 480.15 | 512.16 |
| Variable costs | 282.24 | 305.77 | 329.28 | 352.80 | 376.33 |
| **Contribution** | **101.88** | **110.36** | **118.86** | **127.35** | **135.83** |
| Fixed costs (incl. depreciation and interest) | 85.73 | 81.86 | 77.76 | 73.78 | 69.82 |
| Break-even as % of installed capacity | 50.5 | 48.2 | 45.8 | 43.5 | 41.1 |
| Cash break-even as % of installed capacity | 35.9 | 35.5 | 34.7 | 33.8 | 32.7 |
| Break-even sales | 323.23 | 308.67 | 293.18 | 278.17 | 263.26 |




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 1.72, while debt-equity drops from 2.37 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 | 1.72 | 1.94 | 2.23 | 2.56 | 2.94 |
| Quick ratio | 1.08 | 1.27 | 1.51 | 1.81 | 2.15 |
| Debt-equity ratio (term loan / net worth) | 2.37 | 1.37 | 0.69 | 0.27 | 0.00 |
| Total outside liabilities / net worth | 3.18 | 1.97 | 1.14 | 0.61 | 0.26 |
| Interest coverage ratio | 1.78 | 2.57 | 3.79 | 5.88 | 10.71 |
| DSCR | 1.74 | 1.27 | 1.35 | 1.42 | 1.49 |
| Gross profit margin (%) | 25.2 | 25.4 | 25.6 | 25.7 | 25.8 |
| Operating profit (EBITDA) margin (%) | 16.1 | 16.4 | 16.7 | 16.9 | 17.0 |
| Net profit margin (%) | 3.2 | 5.1 | 6.9 | 8.4 | 9.7 |
| Return on capital employed (%) | 15.0 | 19.6 | 23.7 | 27.1 | 29.5 |
| Break-even (% of installed capacity) | 50.5 | 48.2 | 45.8 | 43.5 | 41.1 |

# 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 ₹4,850 per kg, excluding GST, held constant through the projection.
- Raw materials at 58.7% of sales, packing materials at 7.1%, power and fuel at 2.4%, and selling and distribution at 5.3%.
- 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, 2 days of work in progress, 15 days of finished goods and 30 days of receivables, less 15 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 ₹212.18 lakh, breaks even at 45.8% of capacity in Year 3 and repays its term loan from its own cash flow, with a payback period of about 4.4 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 ₹159.14 lakh at 10.5% a year. Amounts in ₹ lakh.

| No. | Month | Opening balance | Interest | Principal | Instalment | Closing balance |
|---|---|---|---|---|---|---|
| 1 | Apr 2027 | 159.14 | 1.39 | – | 1.39 | 159.14 |
| 2 | May 2027 | 159.14 | 1.39 | – | 1.39 | 159.14 |
| 3 | Jun 2027 | 159.14 | 1.39 | – | 1.39 | 159.14 |
| 4 | Jul 2027 | 159.14 | 1.39 | – | 1.39 | 159.14 |
| 5 | Aug 2027 | 159.14 | 1.39 | – | 1.39 | 159.14 |
| 6 | Sep 2027 | 159.14 | 1.39 | – | 1.39 | 159.14 |
| 7 | Oct 2027 | 159.14 | 1.39 | 2.32 | 3.71 | 156.82 |
| 8 | Nov 2027 | 156.82 | 1.37 | 2.34 | 3.71 | 154.48 |
| 9 | Dec 2027 | 154.48 | 1.35 | 2.36 | 3.71 | 152.12 |
| 10 | Jan 2028 | 152.12 | 1.33 | 2.38 | 3.71 | 149.75 |
| 11 | Feb 2028 | 149.75 | 1.31 | 2.40 | 3.71 | 147.35 |
| 12 | Mar 2028 | 147.35 | 1.29 | 2.42 | 3.71 | 144.92 |
| 13 | Apr 2028 | 144.92 | 1.27 | 2.44 | 3.71 | 142.48 |
| 14 | May 2028 | 142.48 | 1.25 | 2.46 | 3.71 | 140.02 |
| 15 | Jun 2028 | 140.02 | 1.23 | 2.49 | 3.71 | 137.53 |
| 16 | Jul 2028 | 137.53 | 1.20 | 2.51 | 3.71 | 135.03 |
| 17 | Aug 2028 | 135.03 | 1.18 | 2.53 | 3.71 | 132.50 |
| 18 | Sep 2028 | 132.50 | 1.16 | 2.55 | 3.71 | 129.94 |
| 19 | Oct 2028 | 129.94 | 1.14 | 2.57 | 3.71 | 127.37 |
| 20 | Nov 2028 | 127.37 | 1.11 | 2.60 | 3.71 | 124.78 |
| 21 | Dec 2028 | 124.78 | 1.09 | 2.62 | 3.71 | 122.16 |
| 22 | Jan 2029 | 122.16 | 1.07 | 2.64 | 3.71 | 119.51 |
| 23 | Feb 2029 | 119.51 | 1.05 | 2.66 | 3.71 | 116.85 |
| 24 | Mar 2029 | 116.85 | 1.02 | 2.69 | 3.71 | 114.16 |
| 25 | Apr 2029 | 114.16 | 1.00 | 2.71 | 3.71 | 111.45 |
| 26 | May 2029 | 111.45 | 0.98 | 2.74 | 3.71 | 108.71 |
| 27 | Jun 2029 | 108.71 | 0.95 | 2.76 | 3.71 | 105.96 |
| 28 | Jul 2029 | 105.96 | 0.93 | 2.78 | 3.71 | 103.17 |
| 29 | Aug 2029 | 103.17 | 0.90 | 2.81 | 3.71 | 100.36 |
| 30 | Sep 2029 | 100.36 | 0.88 | 2.83 | 3.71 | 97.53 |
| 31 | Oct 2029 | 97.53 | 0.85 | 2.86 | 3.71 | 94.67 |
| 32 | Nov 2029 | 94.67 | 0.83 | 2.88 | 3.71 | 91.79 |
| 33 | Dec 2029 | 91.79 | 0.80 | 2.91 | 3.71 | 88.89 |
| 34 | Jan 2030 | 88.89 | 0.78 | 2.93 | 3.71 | 85.95 |
| 35 | Feb 2030 | 85.95 | 0.75 | 2.96 | 3.71 | 82.99 |
| 36 | Mar 2030 | 82.99 | 0.73 | 2.98 | 3.71 | 80.01 |
| 37 | Apr 2030 | 80.01 | 0.70 | 3.01 | 3.71 | 77.00 |
| 38 | May 2030 | 77.00 | 0.67 | 3.04 | 3.71 | 73.96 |
| 39 | Jun 2030 | 73.96 | 0.65 | 3.06 | 3.71 | 70.90 |

Illustrative sample

| No. | Month | Opening balance | Interest | Principal | Instalment | Closing balance |
|---|---|---|---|---|---|---|
| 40 | Jul 2030 | 70.90 | 0.62 | 3.09 | 3.71 | 67.81 |
| 41 | Aug 2030 | 67.81 | 0.59 | 3.12 | 3.71 | 64.69 |
| 42 | Sep 2030 | 64.69 | 0.57 | 3.14 | 3.71 | 61.55 |
| 43 | Oct 2030 | 61.55 | 0.54 | 3.17 | 3.71 | 58.38 |
| 44 | Nov 2030 | 58.38 | 0.51 | 3.20 | 3.71 | 55.18 |
| 45 | Dec 2030 | 55.18 | 0.48 | 3.23 | 3.71 | 51.95 |
| 46 | Jan 2031 | 51.95 | 0.45 | 3.26 | 3.71 | 48.69 |
| 47 | Feb 2031 | 48.69 | 0.43 | 3.28 | 3.71 | 45.41 |
| 48 | Mar 2031 | 45.41 | 0.40 | 3.31 | 3.71 | 42.09 |
| 49 | Apr 2031 | 42.09 | 0.37 | 3.34 | 3.71 | 38.75 |
| 50 | May 2031 | 38.75 | 0.34 | 3.37 | 3.71 | 35.38 |
| 51 | Jun 2031 | 35.38 | 0.31 | 3.40 | 3.71 | 31.98 |
| 52 | Jul 2031 | 31.98 | 0.28 | 3.43 | 3.71 | 28.55 |
| 53 | Aug 2031 | 28.55 | 0.25 | 3.46 | 3.71 | 25.09 |
| 54 | Sep 2031 | 25.09 | 0.22 | 3.49 | 3.71 | 21.60 |
| 55 | Oct 2031 | 21.60 | 0.19 | 3.52 | 3.71 | 18.08 |
| 56 | Nov 2031 | 18.08 | 0.16 | 3.55 | 3.71 | 14.52 |
| 57 | Dec 2031 | 14.52 | 0.13 | 3.58 | 3.71 | 10.94 |
| 58 | Jan 2032 | 10.94 | 0.10 | 3.61 | 3.71 | 7.32 |
| 59 | Feb 2032 | 7.32 | 0.06 | 3.65 | 3.71 | 3.68 |
| 60 | Mar 2032 | 3.68 | 0.03 | 3.68 | 3.71 | – |

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