AN ISO 9001 : 2015 CERTIFIED COMPANY

Detailed project report
Sample edition
Projections from FY 2027-28

Project report

# Calcium D Saccharate

Installed capacity 210 kg per day
Sector Specialty chemicals
Total project cost ₹234.93 lakh

**Illustrative sample**
Figures are representative

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# Project at a glance

Calcium D Saccharate
210 kg per day

| | | | |
|---|---|---|---|
| Product | **Calcium D Saccharate** | Sector | **Specialty chemicals** |
| Installed capacity | **210 kg per day** | Annual capacity | **69,300 kg per year** |
| Selling price (ex-GST) | **₹931 per kg** | Working days | **330 a year** |
| Manpower | **11 people** | Plant and machinery | **₹114.32 lakh** |
| Total project cost | **₹234.93 lakh** | Promoter's contribution | **₹58.73 lakh (25%)** |
| Term loan | **₹176.20 lakh (75%)** | Cash credit limit | **₹44.01 lakh** |
| Revenue, Year 3 | **₹451.63 lakh at 70%** | Net profit, Year 3 | **₹66.56 lakh** |
| Return on investment | **28.3% a year** | Break-even, Year 3 | **33.6% of capacity** |
| Average DSCR | **2.13** | 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 calcium d saccharate. The model plant has an installed capacity of 210 kg per day, which works out to 69,300 kg per year over 330 working days. Its applications range from stabiliser in calcium gluconate injections to laboratory reagent and reference material.

The projections cover the first five years of operation, starting FY 2027-28. By Year 3 the plant runs at 70% of capacity, with revenue of ₹451.63 lakh and a net profit of ₹66.56 lakh.

# 2 Uses and applications

Demand for the product comes mainly from the following uses:

- Stabiliser in calcium gluconate injections
- Calcium D-glucarate dietary supplements
- Pharmaceutical excipient for injectable and oral products
- Laboratory reagent and reference material

# 3 Market potential

Demand comes mainly from makers of calcium gluconate injection, where calcium D-saccharate is used as a stabilising excipient, and from nutraceutical brands that sell calcium D-glucarate capsules. Volumes are small and buyers are few, so a new plant wins by meeting the USP specification batch after batch and passing customer vendor audits. Regulated export buyers may ask for GMP certification and supporting documents before placing regular orders.

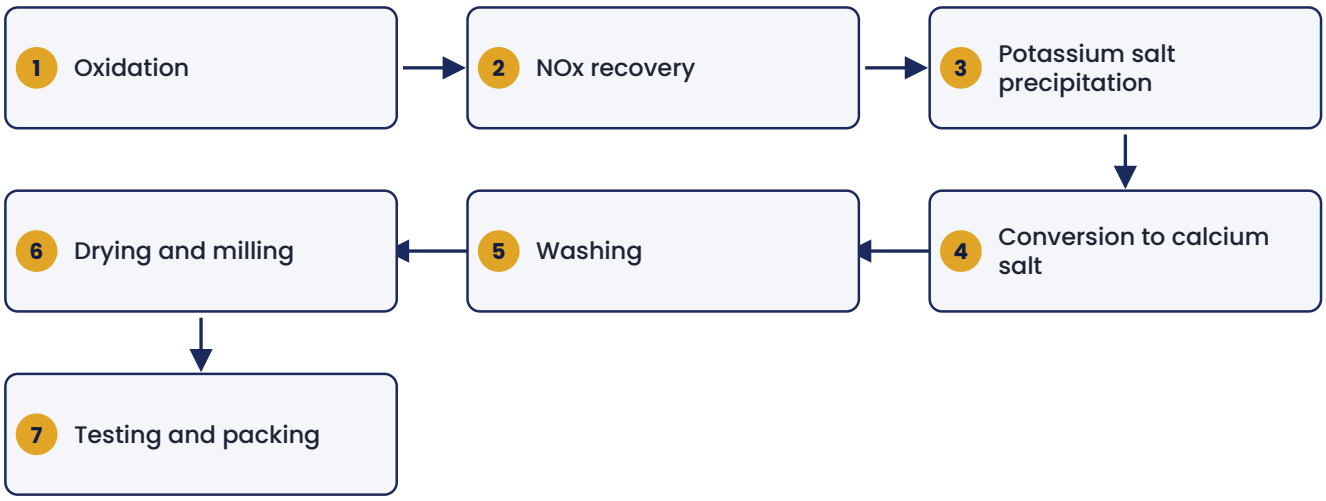
The usual customers for a unit of this kind are injectable formulation manufacturers, nutraceutical and dietary supplement brands, pharmaceutical excipient distributors, contract manufacturers of calcium products, export customers in regulated markets, and laboratory chemical suppliers.

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 calcium d saccharate

1. **Oxidation.** Dextrose is fed slowly into nitric acid in a glass-lined reactor held at about 55 to 65 degrees C, which oxidises glucose to glucaric (saccharic) acid.
2. **NOx recovery.** Nitrogen oxide fumes from the reactor are absorbed in a scrubber train and recovered as weak nitric acid instead of being vented.
3. **Potassium salt precipitation.** The reaction mass is partly neutralised with potassium hydroxide so that monopotassium glucarate crystallises out and is filtered.
4. **Conversion to calcium salt.** The washed potassium salt is dissolved in purified water and reacted with calcium chloride solution to precipitate calcium D-saccharate.
5. **Washing.** The calcium salt is filtered and washed with purified water until chloride and sulphate fall within the pharmacopoeia limits.
6. **Drying and milling.** The wet cake is dried under vacuum at low temperature to keep the tetrahydrate water, then milled and sifted.
7. **Testing and packing.** Each batch is tested for assay, chloride, sulphate, heavy metals and optical rotation and packed in lined HDPE drums.

Illustrative sample

# 5 Raw materials

The main raw materials are nitric acid, dextrose (glucose), potassium hydroxide, calcium chloride, and activated carbon and filter aid. In Year 3, at 70% utilisation, raw materials cost ₹211.20 lakh, about 46.8% of sales. The table shows how this cost splits between materials.

| Raw material | Share of cost | Year 3 cost (₹ lakh) |
|---|---|---|
| Nitric acid | 34.0% | 71.81 |
| Dextrose (glucose) | 26.0% | 54.91 |
| Potassium hydroxide | 20.0% | 42.24 |
| Calcium chloride | 12.0% | 25.34 |
| Activated carbon and filter aid | 8.0% | 16.90 |
| **Total raw materials** | **100.0%** | **211.20** |

# 6 Plant and machinery

The machinery list below covers the main production equipment, costed at ₹114.32 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) |
|---|---|
| Glass-lined oxidation reactor with condenser | 28.58 |
| NOx absorption and scrubber system | 13.72 |
| SS precipitation and crystallisation vessels | 13.72 |
| Nutsche filter and centrifuge | 16.00 |
| Vacuum tray dryer | 13.72 |
| Multimill and vibro sifter | 5.72 |
| Purified water system | 9.15 |
| QC laboratory with HPLC and autotitrator | 9.14 |
| Chilling plant and utilities | 4.57 |
| **Total plant and machinery** | **114.32** |

# 7 Land, building and utilities

Land and site development is taken at ₹27.65 lakh and building and civil works at ₹52.76 lakh. Other fixed assets, including electrification, furniture, testing equipment and power backup, add ₹11.81 lakh. Land rates vary widely by location, so these are the figures most likely to change in a real project.

Power and fuel cost ₹31.35 lakh in Year 3, about 6.9% of sales. Water is needed for cleaning, domestic use and, where the process calls for it, production.

Illustrative sampl

# 8 Manpower

The unit employs 11 people. Wages and salaries come to ₹25.74 lakh in Year 1 and are assumed to rise by 5% a year.

| Category | Number | Monthly wage (₹) | Annual cost (₹ lakh) |
|---|---|---|---|
| Management, supervision and administration | 2 | 32,500 | 7.80 |
| Skilled workers and operators | 4 | 20,500 | 9.84 |
| Semi-skilled and unskilled workers | 5 | 13,500 | 8.10 |
| **Total (Year 1)** | **11** | | **25.74** |

# 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
- Product quality to the USP monograph for Calcium Saccharate, assay 98.5 to 102.0 percent
- Consent from the State Pollution Control Board under the Red category, as organic chemicals manufacturing is listed Red in the CPCB categorisation

Illustrative sample

# 10 Project cost and means of finance

Setting up the unit costs ₹234.93 lakh in all, of which plant and machinery is ₹114.32 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 | 27.65 |
| Building and civil works | 52.76 |
| Plant and machinery | 114.32 |
| Other fixed assets (electrification, furniture, lab equipment, DG set) | 11.81 |
| Contingencies | 8.35 |
| Preliminary and pre-operative expenses | 5.37 |
| Margin money for working capital | 14.67 |
| **Total cost of project** | **234.93** |

## Means of finance

The promoter contributes ₹58.73 lakh (25% of project cost) and a term loan funds the remaining ₹176.20 lakh. Working capital is supported by a cash credit limit of ₹44.01 lakh.

| Source of funds | ₹ lakh |
|---|---|
| Promoter's contribution (25%) | 58.73 |
| Term loan from bank (75%) | 176.20 |
| **Total means of finance** | **234.93** |
| *Cash credit limit for working capital (separate)* | *44.01* |

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 ₹58.68 lakh. The bank funds ₹44.01 lakh through cash credit and the promoter's margin covers ₹14.67 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) | 14.88 | 16.12 | 17.36 | 18.60 | 19.84 |
| Work in progress (3 days) | 1.92 | 2.07 | 2.23 | 2.38 | 2.54 |
| Finished goods (15 days) | 10.43 | 11.25 | 12.08 | 12.92 | 13.76 |
| Trade receivables (45 days) | 47.73 | 51.70 | 55.68 | 59.66 | 63.63 |
| **Total current assets** | **74.96** | **81.14** | **87.35** | **93.56** | **99.77** |
| Less: trade creditors (30 days) | 16.28 | 17.63 | 18.99 | 20.35 | 21.70 |
| **Working capital requirement** | **58.68** | **63.51** | **68.36** | **73.21** | **78.07** |

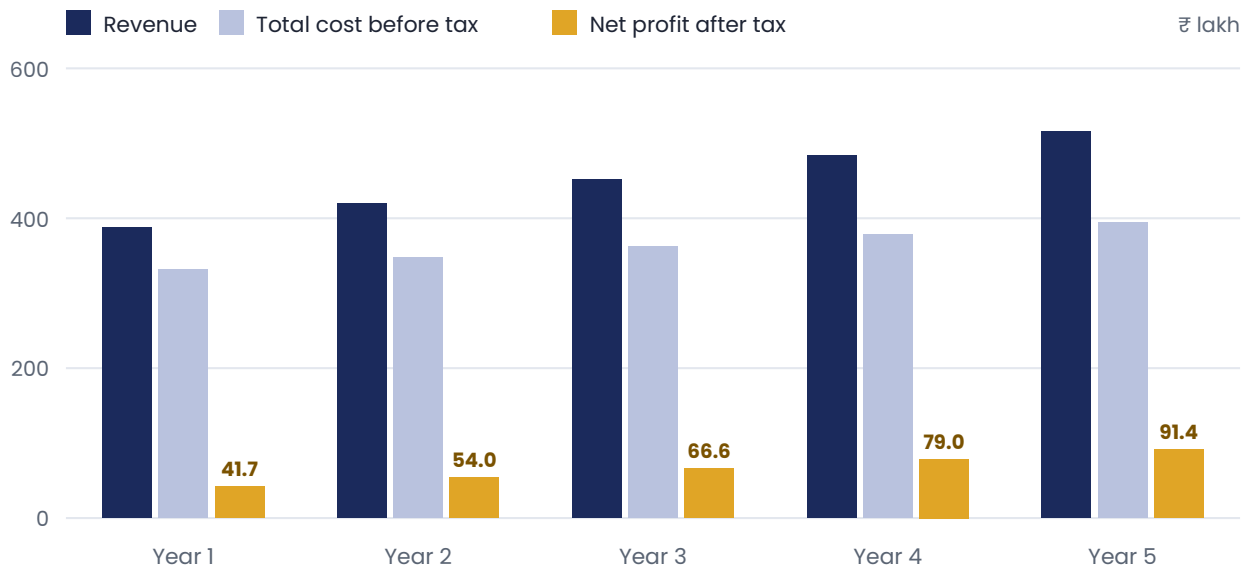
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# 12 Projected profitability

As utilisation climbs from 60% to 80%, sales increase from ₹387.11 lakh to ₹516.15 lakh. Operating profit in Year 3 is ₹124.60 lakh, a margin of 27.6%, and net profit after tax grows from ₹41.72 lakh in Year 1 to ₹91.43 lakh in Year 5.

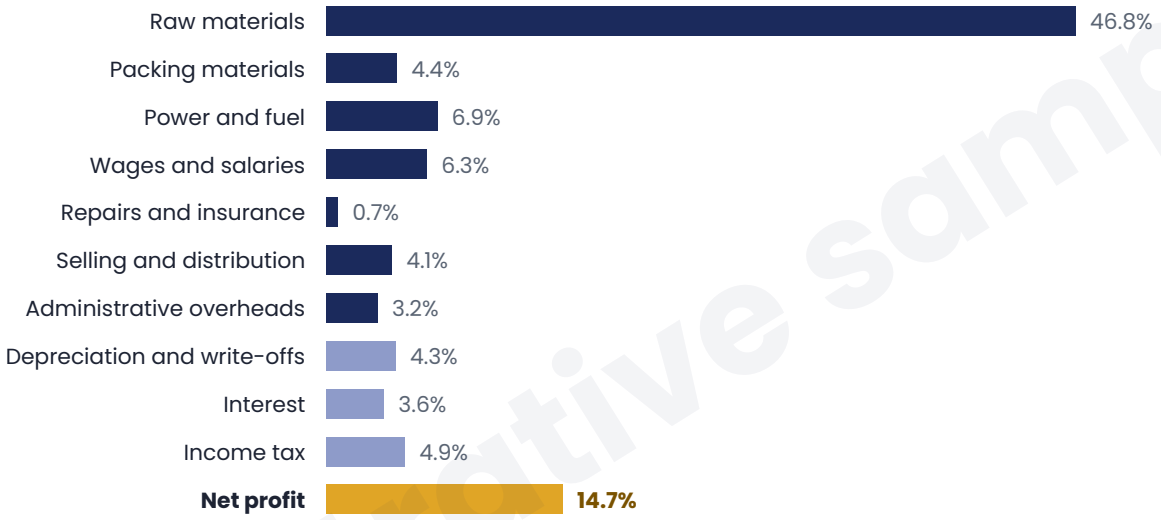
| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| *Capacity utilisation (%)* | *60%* | *65%* | *70%* | *75%* | *80%* |
| **Revenue from operations** | **387.11** | **419.37** | **451.63** | **483.89** | **516.15** |
| Raw materials consumed | 181.03 | 196.11 | 211.20 | 226.29 | 241.37 |
| Packing materials | 17.03 | 18.44 | 19.86 | 21.28 | 22.70 |
| Power and fuel | 26.87 | 29.11 | 31.35 | 33.59 | 35.83 |
| Wages and salaries | 25.74 | 27.03 | 28.38 | 29.80 | 31.29 |
| Repairs and maintenance | 2.29 | 2.40 | 2.52 | 2.65 | 2.78 |
| Insurance | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 |
| **Cost of production** | **253.71** | **273.84** | **294.06** | **314.36** | **334.72** |
| **Gross profit** | **133.40** | **145.53** | **157.57** | **169.53** | **181.43** |
| Selling and distribution expenses | 15.84 | 17.16 | 18.48 | 19.80 | 21.12 |
| Administrative overheads | 13.14 | 13.80 | 14.49 | 15.21 | 15.97 |
| **Operating profit (EBITDA)** | **104.42** | **114.57** | **124.60** | **134.52** | **144.34** |
| Depreciation | 24.72 | 21.35 | 18.46 | 15.96 | 13.81 |
| Preliminary expenses written off | 1.07 | 1.07 | 1.07 | 1.07 | 1.09 |
| Interest on term loan | 18.16 | 15.24 | 11.49 | 7.32 | 2.69 |
| Interest on cash credit | 4.84 | 4.84 | 4.84 | 4.84 | 4.84 |
| **Profit before tax** | **55.63** | **72.07** | **88.74** | **105.33** | **121.91** |
| Income tax | 13.91 | 18.02 | 22.18 | 26.33 | 30.48 |
| **Profit after tax** | **41.72** | **54.05** | **66.56** | **79.00** | **91.43** |

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 ₹236.84 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 | 58.73 | – | – | – | – |
| Term loan from bank | 176.20 | – | – | – | – |
| Cash credit (working capital) from bank | 44.01 | – | – | – | – |
| Net profit after tax | 41.72 | 54.05 | 66.56 | 79.00 | 91.43 |
| Depreciation | 24.72 | 21.35 | 18.46 | 15.96 | 13.81 |
| Preliminary expenses written off | 1.07 | 1.07 | 1.07 | 1.07 | 1.09 |
| Increase in trade creditors | 16.28 | 1.35 | 1.36 | 1.36 | 1.35 |
| **Total sources** | **362.73** | **77.82** | **87.45** | **97.39** | **107.68** |
| **Application of funds** | | | | | |
| Fixed assets | 214.89 | – | – | – | – |
| Preliminary and pre-operative expenses | 5.37 | – | – | – | – |
| Increase in inventories | 27.23 | 2.21 | 2.23 | 2.23 | 2.24 |
| Increase in trade receivables | 47.73 | 3.97 | 3.98 | 3.98 | 3.97 |
| Repayment of term loan | 15.74 | 34.06 | 37.81 | 41.98 | 46.61 |
| Drawings | – | – | – | – | – |
| **Total application** | **310.96** | **40.24** | **44.02** | **48.19** | **52.82** |
| **Net cash flow** | **51.77** | **37.58** | **43.43** | **49.20** | **54.86** |
| Opening cash balance | – | 51.77 | 89.35 | 132.78 | 181.98 |
| **Closing cash balance** | **51.77** | **89.35** | **132.78** | **181.98** | **236.84** |

Illustrative sample

# 14 Projected balance sheet

Over the projection, retained profits build the promoter's net worth from ₹96.15 lakh to ₹391.49 lakh, and the term loan reduces from ₹160.46 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 | 58.73 | 58.73 | 58.73 | 58.73 | 58.73 |
| Reserves and surplus | 41.72 | 95.77 | 162.33 | 241.33 | 332.76 |
| Term loan | 160.46 | 126.40 | 88.59 | 46.61 | – |
| Cash credit from bank | 44.01 | 44.01 | 44.01 | 44.01 | 44.01 |
| Trade creditors | 16.28 | 17.63 | 18.99 | 20.35 | 21.70 |
| **Total liabilities** | **321.20** | **342.54** | **372.65** | **411.03** | **457.20** |
| **Assets** | | | | | |
| Gross fixed assets | 214.89 | 214.89 | 214.89 | 214.89 | 214.89 |
| Less: accumulated depreciation | (24.72) | (46.07) | (64.53) | (80.49) | (94.30) |
| **Net fixed assets** | **190.17** | **168.82** | **150.36** | **134.40** | **120.59** |
| Preliminary expenses not written off | 4.30 | 3.23 | 2.16 | 1.09 | – |
| Inventories | 27.23 | 29.44 | 31.67 | 33.90 | 36.14 |
| Trade receivables | 47.73 | 51.70 | 55.68 | 59.66 | 63.63 |
| Cash and bank balance | 51.77 | 89.35 | 132.78 | 181.98 | 236.84 |
| **Total assets** | **321.20** | **342.54** | **372.65** | **411.03** | **457.20** |

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 ₹55.40 lakh, 10% WDV) | | | | | |
| Opening written-down value | 55.40 | 49.86 | 44.87 | 40.38 | 36.34 |
| Depreciation | 5.54 | 4.99 | 4.49 | 4.04 | 3.63 |
| **Closing written-down value** | **49.86** | **44.87** | **40.38** | **36.34** | **32.71** |
| Plant and machinery (cost ₹120.03 lakh, 15% WDV) | | | | | |
| Opening written-down value | 120.03 | 102.03 | 86.73 | 73.72 | 62.66 |
| Depreciation | 18.00 | 15.30 | 13.01 | 11.06 | 9.40 |
| **Closing written-down value** | **102.03** | **86.73** | **73.72** | **62.66** | **53.26** |
| Other fixed assets (cost ₹11.81 lakh, 10% WDV) | | | | | |
| Opening written-down value | 11.81 | 10.63 | 9.57 | 8.61 | 7.75 |
| Depreciation | 1.18 | 1.06 | 0.96 | 0.86 | 0.78 |
| **Closing written-down value** | **10.63** | **9.57** | **8.61** | **7.75** | **6.97** |
| **Total depreciation** | **24.72** | **21.35** | **18.46** | **15.96** | **13.81** |
| Preliminary expenses written off | 1.07 | 1.07 | 1.07 | 1.07 | 1.09 |

# 16 Term loan repayment

Repayment of the ₹176.20 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 ₹4,10,831 each, and the annexure gives the monthly schedule.

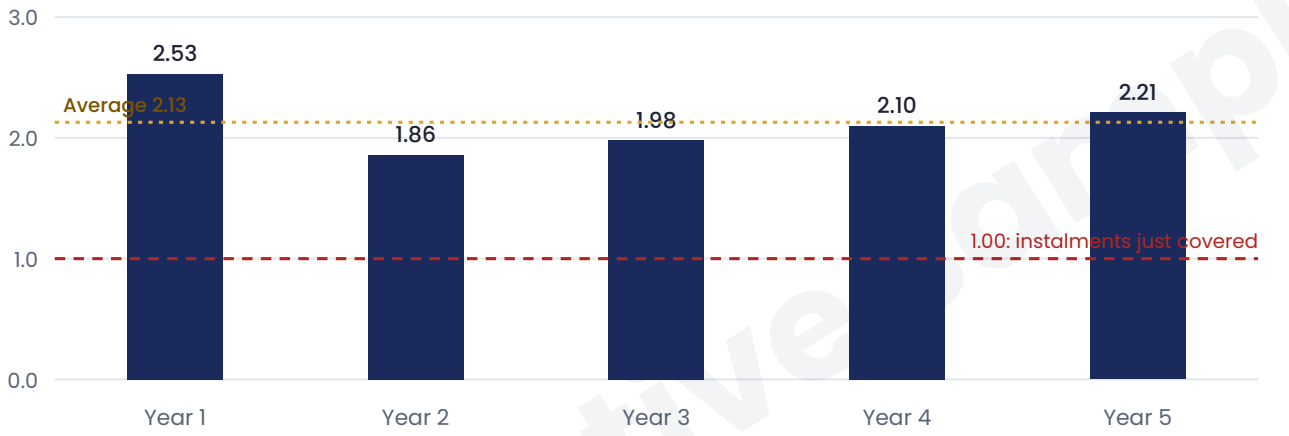
| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| Opening balance | 176.20 | 160.46 | 126.40 | 88.59 | 46.61 |
| Interest | 18.16 | 15.24 | 11.49 | 7.32 | 2.69 |
| Principal repaid | 15.74 | 34.06 | 37.81 | 41.98 | 46.61 |
| **Closing balance** | **160.46** | **126.40** | **88.59** | **46.61** | **–** |

Illustrative sample

# 17 Debt service coverage

Cash available for debt service covers the term loan instalments 2.13 times on average, and never less than 1.86 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 | 41.72 | 54.05 | 66.56 | 79.00 | 91.43 |
| Depreciation and write-offs | 25.79 | 22.42 | 19.53 | 17.03 | 14.90 |
| Interest on term loan | 18.16 | 15.24 | 11.49 | 7.32 | 2.69 |
| **Total available for debt service (A)** | **85.67** | **91.71** | **97.58** | **103.35** | **109.02** |
| Principal repayment | 15.74 | 34.06 | 37.81 | 41.98 | 46.61 |
| Interest on term loan | 18.16 | 15.24 | 11.49 | 7.32 | 2.69 |
| **Total debt service (B)** | **33.90** | **49.30** | **49.30** | **49.30** | **49.30** |
| DSCR (A / B) | 2.53 | 1.86 | 1.98 | 2.10 | 2.21 |



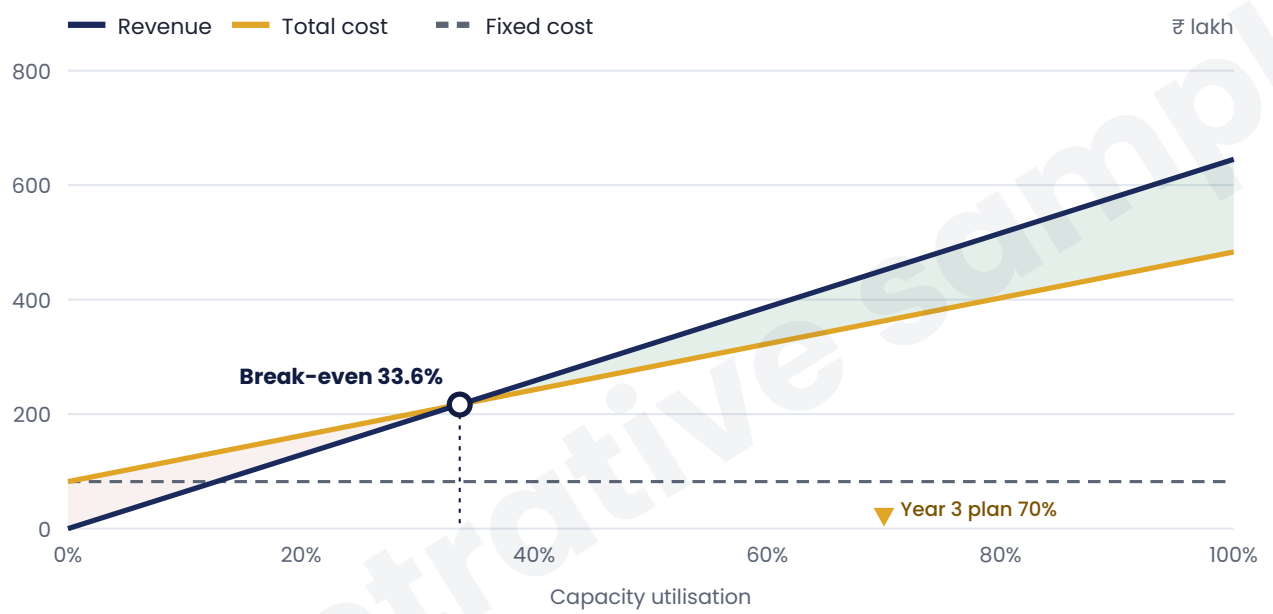

DSCR by year. A ratio above 1.00 means cash accruals cover the term loan instalments.

Illustrative sample

# 18 Break-even analysis

The unit needs to run at 33.6% 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 25.6%.

| 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 | 387.11 | 419.37 | 451.63 | 483.89 | 516.15 |
| Variable costs | 240.77 | 260.82 | 280.89 | 300.96 | 321.02 |
| **Contribution** | **146.34** | **158.55** | **170.74** | **182.93** | **195.13** |
| Fixed costs (incl. depreciation and interest) | 90.71 | 86.48 | 82.00 | 77.60 | 73.22 |
| Break-even as % of installed capacity | 37.2 | 35.5 | 33.6 | 31.8 | 30.0 |
| Cash break-even as % of installed capacity | 26.6 | 26.3 | 25.6 | 24.8 | 23.9 |
| Break-even sales | 239.95 | 228.74 | 216.90 | 205.27 | 193.68 |




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 2.10, while debt-equity drops from 1.67 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 | 2.10 | 2.77 | 3.49 | 4.28 | 5.12 |
| Quick ratio | 1.65 | 2.29 | 2.99 | 3.75 | 4.57 |
| Debt-equity ratio (term loan / net worth) | 1.67 | 0.84 | 0.40 | 0.16 | 0.00 |
| Total outside liabilities / net worth | 2.30 | 1.24 | 0.69 | 0.37 | 0.17 |
| Interest coverage ratio | 3.42 | 4.59 | 6.43 | 9.66 | 17.19 |
| DSCR | 2.53 | 1.86 | 1.98 | 2.10 | 2.21 |
| Gross profit margin (%) | 34.5 | 34.7 | 34.9 | 35.0 | 35.2 |
| Operating profit (EBITDA) margin (%) | 27.0 | 27.3 | 27.6 | 27.8 | 28.0 |
| Net profit margin (%) | 10.8 | 12.9 | 14.7 | 16.3 | 17.7 |
| Return on capital employed (%) | 26.2 | 28.6 | 29.9 | 30.2 | 29.7 |
| Break-even (% of installed capacity) | 37.2 | 35.5 | 33.6 | 31.8 | 30.0 |

# 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 ₹931 per kg, excluding GST, held constant through the projection.
- Raw materials at 46.8% of sales, packing materials at 4.4%, power and fuel at 6.9%, and selling and distribution at 4.1%.
- 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

On these illustrative assumptions, a calcium d saccharate unit of 210 kg per day costs ₹234.93 lakh to set up, earns an average return of 28.3% on that investment and pays back in about 3.1 years. An average DSCR of 2.13 and break-even at 33.6% 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 ₹176.20 lakh at 10.5% a year. Amounts in ₹ lakh.

| No. | Month | Opening balance | Interest | Principal | Instalment | Closing balance |
|---|---|---|---|---|---|---|
| 1 | Apr 2027 | 176.20 | 1.54 | – | 1.54 | 176.20 |
| 2 | May 2027 | 176.20 | 1.54 | – | 1.54 | 176.20 |
| 3 | Jun 2027 | 176.20 | 1.54 | – | 1.54 | 176.20 |
| 4 | Jul 2027 | 176.20 | 1.54 | – | 1.54 | 176.20 |
| 5 | Aug 2027 | 176.20 | 1.54 | – | 1.54 | 176.20 |
| 6 | Sep 2027 | 176.20 | 1.54 | – | 1.54 | 176.20 |
| 7 | Oct 2027 | 176.20 | 1.54 | 2.57 | 4.11 | 173.63 |
| 8 | Nov 2027 | 173.63 | 1.52 | 2.59 | 4.11 | 171.04 |
| 9 | Dec 2027 | 171.04 | 1.50 | 2.61 | 4.11 | 168.43 |
| 10 | Jan 2028 | 168.43 | 1.47 | 2.63 | 4.11 | 165.80 |
| 11 | Feb 2028 | 165.80 | 1.45 | 2.66 | 4.11 | 163.14 |
| 12 | Mar 2028 | 163.14 | 1.43 | 2.68 | 4.11 | 160.46 |
| 13 | Apr 2028 | 160.46 | 1.40 | 2.70 | 4.11 | 157.76 |
| 14 | May 2028 | 157.76 | 1.38 | 2.73 | 4.11 | 155.03 |
| 15 | Jun 2028 | 155.03 | 1.36 | 2.75 | 4.11 | 152.28 |
| 16 | Jul 2028 | 152.28 | 1.33 | 2.78 | 4.11 | 149.50 |
| 17 | Aug 2028 | 149.50 | 1.31 | 2.80 | 4.11 | 146.70 |
| 18 | Sep 2028 | 146.70 | 1.28 | 2.82 | 4.11 | 143.87 |
| 19 | Oct 2028 | 143.87 | 1.26 | 2.85 | 4.11 | 141.03 |
| 20 | Nov 2028 | 141.03 | 1.23 | 2.87 | 4.11 | 138.15 |
| 21 | Dec 2028 | 138.15 | 1.21 | 2.90 | 4.11 | 135.25 |
| 22 | Jan 2029 | 135.25 | 1.18 | 2.92 | 4.11 | 132.33 |
| 23 | Feb 2029 | 132.33 | 1.16 | 2.95 | 4.11 | 129.38 |
| 24 | Mar 2029 | 129.38 | 1.13 | 2.98 | 4.11 | 126.40 |
| 25 | Apr 2029 | 126.40 | 1.11 | 3.00 | 4.11 | 123.40 |
| 26 | May 2029 | 123.40 | 1.08 | 3.03 | 4.11 | 120.37 |
| 27 | Jun 2029 | 120.37 | 1.05 | 3.06 | 4.11 | 117.31 |
| 28 | Jul 2029 | 117.31 | 1.03 | 3.08 | 4.11 | 114.23 |
| 29 | Aug 2029 | 114.23 | 1.00 | 3.11 | 4.11 | 111.12 |
| 30 | Sep 2029 | 111.12 | 0.97 | 3.14 | 4.11 | 107.99 |
| 31 | Oct 2029 | 107.99 | 0.94 | 3.16 | 4.11 | 104.82 |
| 32 | Nov 2029 | 104.82 | 0.92 | 3.19 | 4.11 | 101.63 |
| 33 | Dec 2029 | 101.63 | 0.89 | 3.22 | 4.11 | 98.41 |
| 34 | Jan 2030 | 98.41 | 0.86 | 3.25 | 4.11 | 95.17 |
| 35 | Feb 2030 | 95.17 | 0.83 | 3.28 | 4.11 | 91.89 |
| 36 | Mar 2030 | 91.89 | 0.80 | 3.30 | 4.11 | 88.59 |
| 37 | Apr 2030 | 88.59 | 0.78 | 3.33 | 4.11 | 85.25 |
| 38 | May 2030 | 85.25 | 0.75 | 3.36 | 4.11 | 81.89 |
| 39 | Jun 2030 | 81.89 | 0.72 | 3.39 | 4.11 | 78.50 |

Illustrative sample

| No. | Month | Opening balance | Interest | Principal | Instalment | Closing balance |
|---|---|---|---|---|---|---|
| 40 | Jul 2030 | 78.50 | 0.69 | 3.42 | 4.11 | 75.08 |
| 41 | Aug 2030 | 75.08 | 0.66 | 3.45 | 4.11 | 71.63 |
| 42 | Sep 2030 | 71.63 | 0.63 | 3.48 | 4.11 | 68.15 |
| 43 | Oct 2030 | 68.15 | 0.60 | 3.51 | 4.11 | 64.63 |
| 44 | Nov 2030 | 64.63 | 0.57 | 3.54 | 4.11 | 61.09 |
| 45 | Dec 2030 | 61.09 | 0.53 | 3.57 | 4.11 | 57.52 |
| 46 | Jan 2031 | 57.52 | 0.50 | 3.61 | 4.11 | 53.91 |
| 47 | Feb 2031 | 53.91 | 0.47 | 3.64 | 4.11 | 50.28 |
| 48 | Mar 2031 | 50.28 | 0.44 | 3.67 | 4.11 | 46.61 |
| 49 | Apr 2031 | 46.61 | 0.41 | 3.70 | 4.11 | 42.91 |
| 50 | May 2031 | 42.91 | 0.38 | 3.73 | 4.11 | 39.17 |
| 51 | Jun 2031 | 39.17 | 0.34 | 3.77 | 4.11 | 35.41 |
| 52 | Jul 2031 | 35.41 | 0.31 | 3.80 | 4.11 | 31.61 |
| 53 | Aug 2031 | 31.61 | 0.28 | 3.83 | 4.11 | 27.78 |
| 54 | Sep 2031 | 27.78 | 0.24 | 3.87 | 4.11 | 23.91 |
| 55 | Oct 2031 | 23.91 | 0.21 | 3.90 | 4.11 | 20.01 |
| 56 | Nov 2031 | 20.01 | 0.18 | 3.93 | 4.11 | 16.08 |
| 57 | Dec 2031 | 16.08 | 0.14 | 3.97 | 4.11 | 12.11 |
| 58 | Jan 2032 | 12.11 | 0.11 | 4.00 | 4.11 | 8.11 |
| 59 | Feb 2032 | 8.11 | 0.07 | 4.04 | 4.11 | 4.07 |
| 60 | Mar 2032 | 4.07 | 0.04 | 4.07 | 4.11 | – |

Illustrative sample