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

Project report

# Carbonated Soft Drink

Installed capacity 11,000 litres per day
Sector Beverages
Total project cost ₹260.39 lakh

**Illustrative sample**
Figures are representative

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# Project at a glance

Carbonated Soft Drink
11,000 litres per day

| | | | |
|---|---|---|---|
| Product | **Carbonated Soft Drink** | Sector | **Beverages** |
| Installed capacity | **11,000 litres per day** | Annual capacity | **33,00,000 litres per year** |
| Selling price (ex-GST) | **₹22.10 per litre** | Working days | **300 a year** |
| Manpower | **28 people** | Plant and machinery | **₹134.73 lakh** |
| Total project cost | **₹260.39 lakh** | Promoter's contribution | **₹65.10 lakh (25%)** |
| Term loan | **₹195.29 lakh (75%)** | Cash credit limit | **₹20.69 lakh** |
| Revenue, Year 3 | **₹510.51 lakh at 70%** | Net profit, Year 3 | **₹35.84 lakh** |
| Return on investment | **13.7% a year** | Break-even, Year 3 | **49.0% of capacity** |
| Average DSCR | **1.42** | Payback period | **4.5 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

The product covered in this sample is carbonated soft drink, made in a plant sized at 11,000 litres per day (33,00,000 litres per year at full capacity). The unit is costed as a complete project, from land and building through to working capital, and its applications range from retail sale through kirana and grocery stores to private-label supply to regional retail chains.

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 ₹510.51 lakh and a net profit of ₹35.84 lakh.

# 2 Uses and applications

Demand for the product comes mainly from the following uses:

- Retail sale through kirana and grocery stores
- Hotels, restaurants and dhabas
- Weddings, events and catering
- Railway, bus stand and highway outlets
- Private-label supply to regional retail chains

# 3 Market potential

Demand for carbonated soft drinks peaks from March to June and in the wedding season, and regional brands sell mostly in 200 ml to 600 ml PET bottles through distributors and kirana stores. A small unit competes with national brands on price, distributor margin and quick supply within a few hundred kilometres of the plant. Since 22 September 2025 sweetened and flavoured aerated drinks carry 40% GST, so price points and trade schemes must be planned with the tax included.

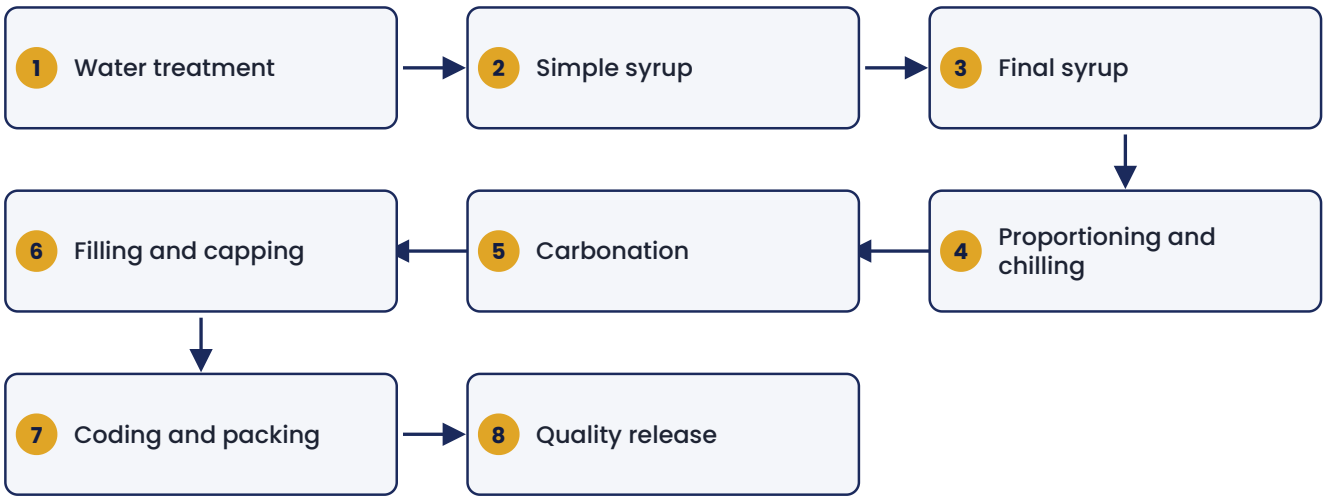
The usual customers for a unit of this kind are distributors and super stockists; kirana and grocery retailers; hotels, restaurants and dhabas; caterers and event organisers; canteens and institutional buyers; and regional retail chains buying private label.

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 carbonated soft drink follows eight main steps, from water treatment to quality release. The flow chart shows how material moves through the plant.




Process flow for carbonated soft drink

1. **Water treatment.** Raw water passes through sand and carbon filters and a reverse osmosis plant to remove hardness, chlorine and odour.
2. **Simple syrup.** Sugar is dissolved in hot treated water and the syrup is filtered through a filter press with activated carbon.
3. **Final syrup.** Flavour concentrate, citric acid, preservative and colour are blended into the cooled syrup to the batch recipe.
4. **Proportioning and chilling.** Syrup and treated water are mixed in a fixed ratio and chilled to a few degrees above freezing so the gas dissolves well.
5. **Carbonation.** The chilled mix is charged with food-grade carbon dioxide in the carbonator to the target gas volume.
6. **Filling and capping.** PET bottles are rinsed, filled under counter pressure and capped in one monoblock machine.
7. **Coding and packing.** Bottles are labelled, batch coded and shrink wrapped into packs for distributors.
8. **Quality release.** Each batch is checked for sugar content, gas volume, taste and microbial count before dispatch.

Illustrative sample

# 5 Raw materials

Raw materials account for 27% of sales at Year 3 volumes, a total of ₹137.93 lakh, with sugar the biggest item in the mix.

| Raw material | Share of cost | Year 3 cost (₹ lakh) |
|---|---|---|
| Sugar | 68.0% | 93.79 |
| Flavour concentrates and emulsions | 16.0% | 22.07 |
| Food-grade carbon dioxide | 8.0% | 11.03 |
| Citric acid | 5.0% | 6.90 |
| Sodium benzoate and permitted colours | 3.0% | 4.14 |
| **Total raw materials** | **100.0%** | **137.93** |

# 6 Plant and machinery

Plant and machinery accounts for ₹134.73 lakh of the project cost. The automatic PET rinsing filling and capping monoblock takes the largest share, and the other items and their indicative costs are listed below.

| Machinery and equipment | Indicative cost (₹ lakh) |
|---|---|
| Raw water treatment plant with sand and carbon filters and RO | 16.17 |
| Sugar dissolving tanks and syrup filter press | 16.17 |
| Water chiller and refrigeration plant | 13.47 |
| Premix carbonator with proportioning unit | 18.86 |
| Automatic PET rinsing filling and capping monoblock | 29.64 |
| CO2 storage tank and vaporiser | 8.09 |
| Labelling and batch coding machines | 8.08 |
| Shrink wrapping machine | 8.08 |
| CIP system and quality control laboratory | 16.17 |
| **Total plant and machinery** | **134.73** |

# 7 Land, building and utilities

Land and site development is taken at ₹21.69 lakh and building and civil works at ₹55.27 lakh. Other fixed assets, including electrification, furniture, testing equipment and power backup, add ₹26.12 lakh. Land rates vary widely by location, so these are the figures most likely to change in a real project.

Power and fuel cost ₹22.83 lakh in Year 3, about 4.5% of sales. Water is needed for cleaning, domestic use and, where the process calls for it, production.

Illustrative sampl

# 8 Manpower

Staffing for the model unit is 28 people, at a Year 1 cost of ₹51.84 lakh. Wages are escalated by 5% each year in the projections.

| Category | Number | Monthly wage (₹) | Annual cost (₹ lakh) |
|---|---|---|---|
| Management, supervision and administration | 4 | 27,000 | 12.96 |
| Skilled workers and operators | 10 | 17,000 | 20.40 |
| Semi-skilled and unskilled workers | 14 | 11,000 | 18.48 |
| **Total (Year 1)** | **28** | | **51.84** |

# 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 manufacturing licence for carbonated beverages
- BIS IS 2346 as the quality reference for carbonated beverages
- EPR registration for plastic packaging on the CPCB portal where the brand owner is not micro or small

Illustrative sample

# 10 Project cost and means of finance

Setting up the unit costs ₹260.39 lakh in all, of which plant and machinery is ₹134.73 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 | 21.69 |
| Building and civil works | 55.27 |
| Plant and machinery | 134.73 |
| Other fixed assets (electrification, furniture, lab equipment, DG set) | 26.12 |
| Contingencies | 9.50 |
| Preliminary and pre-operative expenses | 6.18 |
| Margin money for working capital | 6.90 |
| **Total cost of project** | **260.39** |

## Means of finance

The promoter contributes ₹65.10 lakh (25% of project cost) and a term loan funds the remaining ₹195.29 lakh. Working capital is supported by a cash credit limit of ₹20.69 lakh.

| Source of funds | ₹ lakh |
|---|---|
| Promoter's contribution (25%) | 65.10 |
| Term loan from bank (75%) | 195.29 |
| **Total means of finance** | **260.39** |
| *Cash credit limit for working capital (separate)* | *20.69* |

Illustrative sample

# 11 Working capital

Working capital is worked out from holding periods: 20 days of raw material, 10 days of finished goods and 21 days of credit to customers, less 20 days of credit from suppliers. In Year 1 the requirement is ₹27.59 lakh. The bank funds ₹20.69 lakh through cash credit and the promoter's margin covers ₹6.90 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 (20 days) | 6.48 | 7.02 | 7.56 | 8.10 | 8.64 |
| Work in progress (1 days) | 0.52 | 0.56 | 0.60 | 0.64 | 0.68 |
| Finished goods (10 days) | 8.70 | 9.37 | 10.05 | 10.73 | 11.42 |
| Trade receivables (21 days) | 25.18 | 27.27 | 29.37 | 31.47 | 33.57 |
| **Total current assets** | **40.88** | **44.22** | **47.58** | **50.94** | **54.31** |
| Less: trade creditors (20 days) | 13.29 | 14.40 | 15.50 | 16.61 | 17.72 |
| **Working capital requirement** | **27.59** | **29.82** | **32.08** | **34.33** | **36.59** |

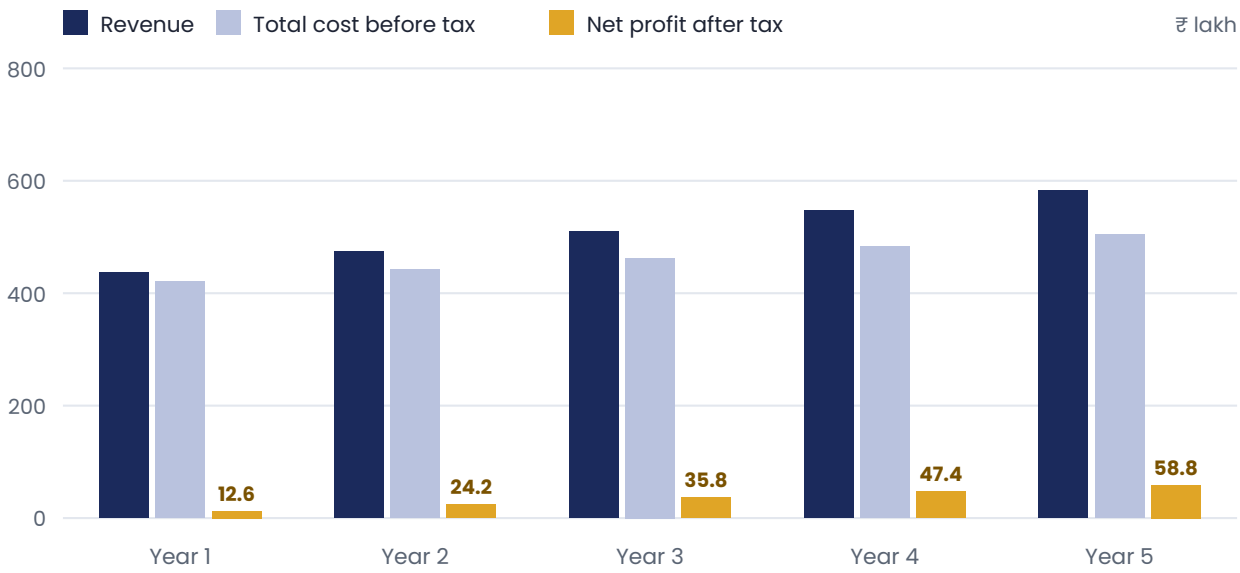
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# 12 Projected profitability

The unit is profitable from the first year, with a net profit of ₹12.64 lakh on sales of ₹437.58 lakh. By Year 5 sales reach ₹583.44 lakh and net profit ₹58.84 lakh, giving an average net margin of 6.8% across the projection.

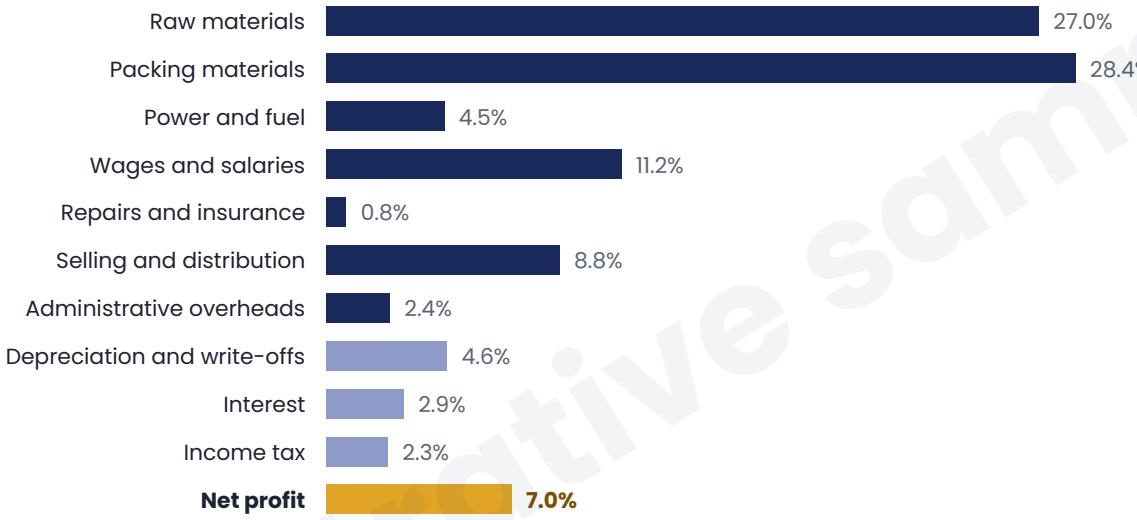
| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| *Capacity utilisation (%)* | *60%* | *65%* | *70%* | *75%* | *80%* |
| **Revenue from operations** | **437.58** | **474.04** | **510.51** | **546.98** | **583.44** |
| Raw materials consumed | 118.23 | 128.08 | 137.93 | 147.79 | 157.64 |
| Packing materials | 124.31 | 134.67 | 145.03 | 155.39 | 165.75 |
| Power and fuel | 19.57 | 21.20 | 22.83 | 24.46 | 26.09 |
| Wages and salaries | 51.84 | 54.43 | 57.15 | 60.01 | 63.01 |
| Repairs and maintenance | 2.69 | 2.83 | 2.97 | 3.12 | 3.28 |
| Insurance | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 |
| **Cost of production** | **317.54** | **342.11** | **366.81** | **391.67** | **416.67** |
| **Gross profit** | **120.04** | **131.93** | **143.70** | **155.31** | **166.77** |
| Selling and distribution expenses | 38.72 | 41.94 | 45.17 | 48.40 | 51.62 |
| Administrative overheads | 11.19 | 11.75 | 12.34 | 12.96 | 13.61 |
| **Operating profit (EBITDA)** | **70.13** | **78.24** | **86.19** | **93.95** | **101.54** |
| Depreciation | 29.63 | 25.61 | 22.15 | 19.16 | 16.60 |
| Preliminary expenses written off | 1.24 | 1.24 | 1.24 | 1.24 | 1.22 |
| Interest on term loan | 20.13 | 16.89 | 12.73 | 8.11 | 2.98 |
| Interest on cash credit | 2.28 | 2.28 | 2.28 | 2.28 | 2.28 |
| **Profit before tax** | **16.85** | **32.22** | **47.79** | **63.16** | **78.46** |
| Income tax | 4.21 | 8.06 | 11.95 | 15.79 | 19.62 |
| **Profit after tax** | **12.64** | **24.16** | **35.84** | **47.37** | **58.84** |

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 ₹93.89 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 | 65.10 | – | – | – | – |
| Term loan from bank | 195.29 | – | – | – | – |
| Cash credit (working capital) from bank | 20.69 | – | – | – | – |
| Net profit after tax | 12.64 | 24.16 | 35.84 | 47.37 | 58.84 |
| Depreciation | 29.63 | 25.61 | 22.15 | 19.16 | 16.60 |
| Preliminary expenses written off | 1.24 | 1.24 | 1.24 | 1.24 | 1.22 |
| Increase in trade creditors | 13.29 | 1.11 | 1.10 | 1.11 | 1.11 |
| **Total sources** | **337.88** | **52.12** | **60.33** | **68.88** | **77.77** |
| **Application of funds** | | | | | |
| Fixed assets | 247.31 | – | – | – | – |
| Preliminary and pre-operative expenses | 6.18 | – | – | – | – |
| Increase in inventories | 15.70 | 1.25 | 1.26 | 1.26 | 1.27 |
| Increase in trade receivables | 25.18 | 2.09 | 2.10 | 2.10 | 2.10 |
| Repayment of term loan | 17.45 | 37.75 | 41.91 | 46.52 | 51.66 |
| Drawings | – | – | – | – | – |
| **Total application** | **311.82** | **41.09** | **45.27** | **49.88** | **55.03** |
| **Net cash flow** | **26.06** | **11.03** | **15.06** | **19.00** | **22.74** |
| Opening cash balance | – | 26.06 | 37.09 | 52.15 | 71.15 |
| **Closing cash balance** | **26.06** | **37.09** | **52.15** | **71.15** | **93.89** |

Illustrative sample

# 14 Projected balance sheet

Over the projection, retained profits build the promoter's net worth from ₹72.80 lakh to ₹243.95 lakh, and the term loan reduces from ₹177.84 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 | 65.10 | 65.10 | 65.10 | 65.10 | 65.10 |
| Reserves and surplus | 12.64 | 36.80 | 72.64 | 120.01 | 178.85 |
| Term loan | 177.84 | 140.09 | 98.18 | 51.66 | – |
| Cash credit from bank | 20.69 | 20.69 | 20.69 | 20.69 | 20.69 |
| Trade creditors | 13.29 | 14.40 | 15.50 | 16.61 | 17.72 |
| **Total liabilities** | **289.56** | **277.08** | **272.11** | **274.07** | **282.36** |
| **Assets** | | | | | |
| Gross fixed assets | 247.31 | 247.31 | 247.31 | 247.31 | 247.31 |
| Less: accumulated depreciation | (29.63) | (55.24) | (77.39) | (96.55) | (113.15) |
| **Net fixed assets** | **217.68** | **192.07** | **169.92** | **150.76** | **134.16** |
| Preliminary expenses not written off | 4.94 | 3.70 | 2.46 | 1.22 | – |
| Inventories | 15.70 | 16.95 | 18.21 | 19.47 | 20.74 |
| Trade receivables | 25.18 | 27.27 | 29.37 | 31.47 | 33.57 |
| Cash and bank balance | 26.06 | 37.09 | 52.15 | 71.15 | 93.89 |
| **Total assets** | **289.56** | **277.08** | **272.11** | **274.07** | **282.36** |

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 ₹58.03 lakh, 10% WDV) | | | | | |
| Opening written-down value | 58.03 | 52.23 | 47.01 | 42.31 | 38.08 |
| Depreciation | 5.80 | 5.22 | 4.70 | 4.23 | 3.81 |
| **Closing written-down value** | **52.23** | **47.01** | **42.31** | **38.08** | **34.27** |
| Plant and machinery (cost ₹141.47 lakh, 15% WDV) | | | | | |
| Opening written-down value | 141.47 | 120.25 | 102.21 | 86.88 | 73.85 |
| Depreciation | 21.22 | 18.04 | 15.33 | 13.03 | 11.08 |
| **Closing written-down value** | **120.25** | **102.21** | **86.88** | **73.85** | **62.77** |
| Other fixed assets (cost ₹26.12 lakh, 10% WDV) | | | | | |
| Opening written-down value | 26.12 | 23.51 | 21.16 | 19.04 | 17.14 |
| Depreciation | 2.61 | 2.35 | 2.12 | 1.90 | 1.71 |
| **Closing written-down value** | **23.51** | **21.16** | **19.04** | **17.14** | **15.43** |
| **Total depreciation** | **29.63** | **25.61** | **22.15** | **19.16** | **16.60** |
| Preliminary expenses written off | 1.24 | 1.24 | 1.24 | 1.24 | 1.22 |

# 16 Term loan repayment

The term loan of ₹195.29 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 ₹4,55,342. The month-by-month schedule is in the annexure.

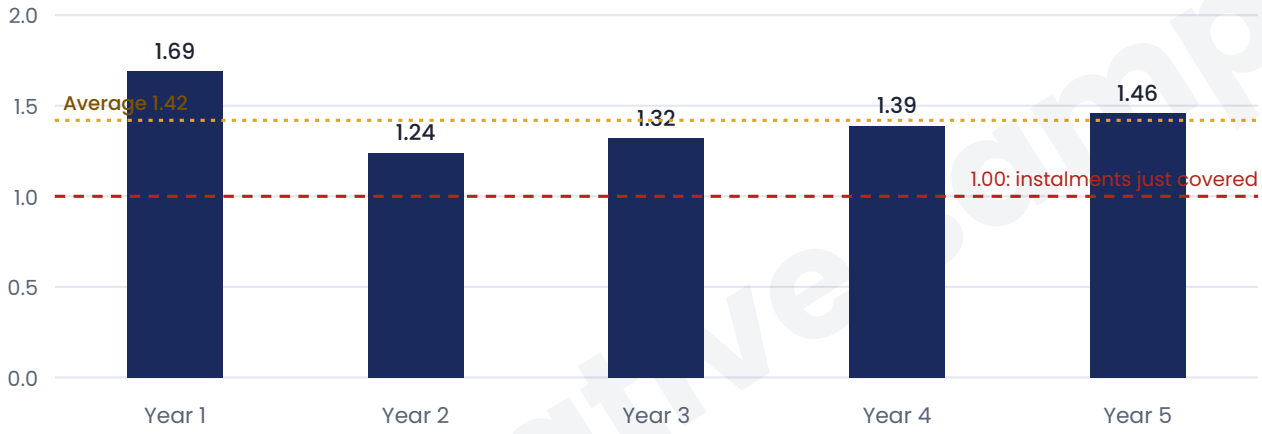
| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| Opening balance | 195.29 | 177.84 | 140.09 | 98.18 | 51.66 |
| Interest | 20.13 | 16.89 | 12.73 | 8.11 | 2.98 |
| Principal repaid | 17.45 | 37.75 | 41.91 | 46.52 | 51.66 |
| **Closing balance** | **177.84** | **140.09** | **98.18** | **51.66** | **–** |

Illustrative sample

# 17 Debt service coverage

The debt service coverage ratio averages 1.42 over the repayment years, with a low of 1.24 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 | 12.64 | 24.16 | 35.84 | 47.37 | 58.84 |
| Depreciation and write-offs | 30.87 | 26.85 | 23.39 | 20.40 | 17.82 |
| Interest on term loan | 20.13 | 16.89 | 12.73 | 8.11 | 2.98 |
| **Total available for debt service (A)** | **63.64** | **67.90** | **71.96** | **75.88** | **79.64** |
| Principal repayment | 17.45 | 37.75 | 41.91 | 46.52 | 51.66 |
| Interest on term loan | 20.13 | 16.89 | 12.73 | 8.11 | 2.98 |
| **Total debt service (B)** | **37.58** | **54.64** | **54.64** | **54.63** | **54.64** |
| DSCR (A / B) | 1.69 | 1.24 | 1.32 | 1.39 | 1.46 |



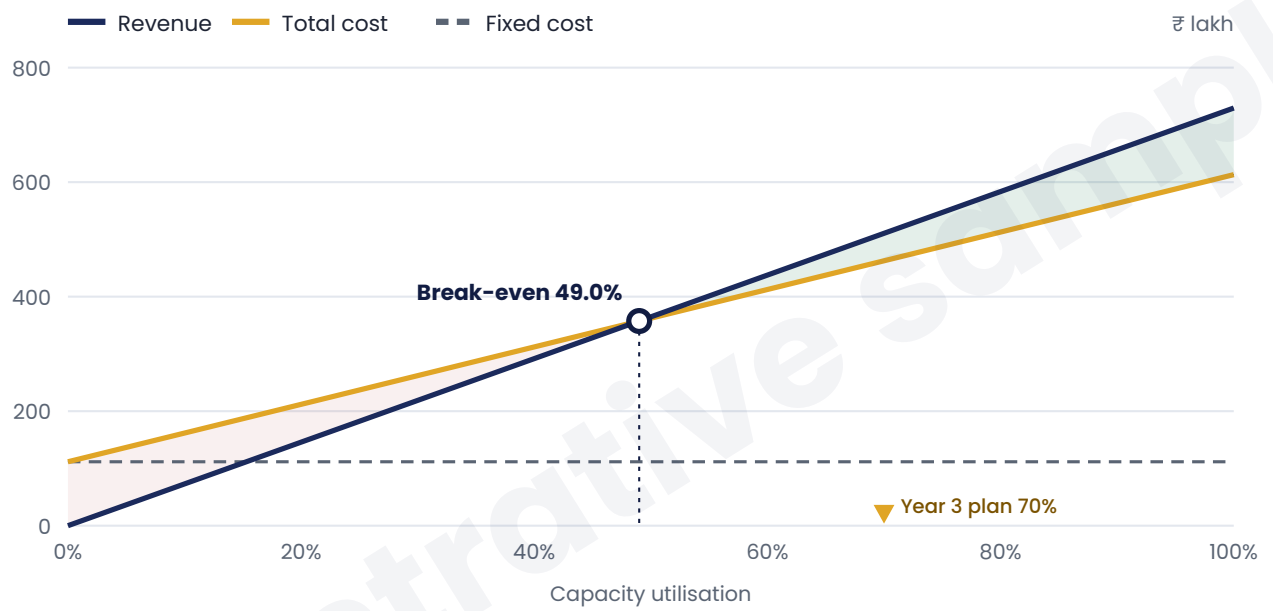

DSCR by year. A ratio above 1.00 means cash accruals cover the term loan instalments.

Illustrative sample

# 18 Break-even analysis

The unit needs to run at 49% 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 38.8%.

| 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 | 437.58 | 474.04 | 510.51 | 546.98 | 583.44 |
| Variable costs | 300.83 | 325.89 | 350.96 | 376.04 | 401.10 |
| **Contribution** | **136.75** | **148.15** | **159.55** | **170.94** | **182.34** |
| Fixed costs (incl. depreciation and interest) | 119.90 | 115.93 | 111.76 | 107.78 | 103.88 |
| Break-even as % of installed capacity | 52.6 | 50.9 | 49.0 | 47.3 | 45.6 |
| Cash break-even as % of installed capacity | 39.1 | 39.1 | 38.8 | 38.3 | 37.8 |
| Break-even sales | 383.66 | 370.94 | 357.60 | 344.88 | 332.39 |




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 1.97 or better in every year, and the debt-equity ratio falls from 2.44 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 | 1.97 | 2.32 | 2.76 | 3.27 | 3.86 |
| Quick ratio | 1.51 | 1.83 | 2.25 | 2.75 | 3.32 |
| Debt-equity ratio (term loan / net worth) | 2.44 | 1.43 | 0.73 | 0.28 | 0.00 |
| Total outside liabilities / net worth | 2.91 | 1.78 | 0.99 | 0.48 | 0.16 |
| Interest coverage ratio | 1.75 | 2.68 | 4.18 | 7.08 | 15.92 |
| DSCR | 1.69 | 1.24 | 1.32 | 1.39 | 1.46 |
| Gross profit margin (%) | 27.4 | 27.8 | 28.1 | 28.4 | 28.6 |
| Operating profit (EBITDA) margin (%) | 16.0 | 16.5 | 16.9 | 17.2 | 17.4 |
| Net profit margin (%) | 2.9 | 5.1 | 7.0 | 8.7 | 10.1 |
| Return on capital employed (%) | 14.5 | 19.8 | 24.7 | 28.7 | 31.6 |
| Break-even (% of installed capacity) | 52.6 | 50.9 | 49.0 | 47.3 | 45.6 |

# 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 ₹22.10 per litre, excluding GST, held constant through the projection.
- Raw materials at 27% of sales, packing materials at 28.4%, power and fuel at 4.5%, and selling and distribution at 8.8%.
- Wages and salaries rise by 5% a year; repairs and administrative overheads rise by 5% a year.
- Working capital based on 20 days of raw material, 1 day of work in progress, 10 days of finished goods and 21 days of receivables, less 20 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 a carbonated soft drink unit sized at 11,000 litres per day can be financed 75:25 by a bank and its promoter, service its loan with an average DSCR of 1.42, and return about 13.7% a year on a project cost of ₹260.39 lakh. These are sample figures. A real project needs a report built on its own site, quotations and market.

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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 ₹195.29 lakh at 10.5% a year. Amounts in ₹ lakh.

| No. | Month | Opening balance | Interest | Principal | Instalment | Closing balance |
|---|---|---|---|---|---|---|
| 1 | Apr 2027 | 195.29 | 1.71 | – | 1.71 | 195.29 |
| 2 | May 2027 | 195.29 | 1.71 | – | 1.71 | 195.29 |
| 3 | Jun 2027 | 195.29 | 1.71 | – | 1.71 | 195.29 |
| 4 | Jul 2027 | 195.29 | 1.71 | – | 1.71 | 195.29 |
| 5 | Aug 2027 | 195.29 | 1.71 | – | 1.71 | 195.29 |
| 6 | Sep 2027 | 195.29 | 1.71 | – | 1.71 | 195.29 |
| 7 | Oct 2027 | 195.29 | 1.71 | 2.84 | 4.55 | 192.45 |
| 8 | Nov 2027 | 192.45 | 1.68 | 2.87 | 4.55 | 189.58 |
| 9 | Dec 2027 | 189.58 | 1.66 | 2.89 | 4.55 | 186.68 |
| 10 | Jan 2028 | 186.68 | 1.63 | 2.92 | 4.55 | 183.76 |
| 11 | Feb 2028 | 183.76 | 1.61 | 2.95 | 4.55 | 180.82 |
| 12 | Mar 2028 | 180.82 | 1.58 | 2.97 | 4.55 | 177.84 |
| 13 | Apr 2028 | 177.84 | 1.56 | 3.00 | 4.55 | 174.85 |
| 14 | May 2028 | 174.85 | 1.53 | 3.02 | 4.55 | 171.82 |
| 15 | Jun 2028 | 171.82 | 1.50 | 3.05 | 4.55 | 168.77 |
| 16 | Jul 2028 | 168.77 | 1.48 | 3.08 | 4.55 | 165.70 |
| 17 | Aug 2028 | 165.70 | 1.45 | 3.10 | 4.55 | 162.59 |
| 18 | Sep 2028 | 162.59 | 1.42 | 3.13 | 4.55 | 159.46 |
| 19 | Oct 2028 | 159.46 | 1.40 | 3.16 | 4.55 | 156.30 |
| 20 | Nov 2028 | 156.30 | 1.37 | 3.19 | 4.55 | 153.12 |
| 21 | Dec 2028 | 153.12 | 1.34 | 3.21 | 4.55 | 149.91 |
| 22 | Jan 2029 | 149.91 | 1.31 | 3.24 | 4.55 | 146.66 |
| 23 | Feb 2029 | 146.66 | 1.28 | 3.27 | 4.55 | 143.39 |
| 24 | Mar 2029 | 143.39 | 1.25 | 3.30 | 4.55 | 140.09 |
| 25 | Apr 2029 | 140.09 | 1.23 | 3.33 | 4.55 | 136.77 |
| 26 | May 2029 | 136.77 | 1.20 | 3.36 | 4.55 | 133.41 |
| 27 | Jun 2029 | 133.41 | 1.17 | 3.39 | 4.55 | 130.02 |
| 28 | Jul 2029 | 130.02 | 1.14 | 3.42 | 4.55 | 126.61 |
| 29 | Aug 2029 | 126.61 | 1.11 | 3.45 | 4.55 | 123.16 |
| 30 | Sep 2029 | 123.16 | 1.08 | 3.48 | 4.55 | 119.69 |
| 31 | Oct 2029 | 119.69 | 1.05 | 3.51 | 4.55 | 116.18 |
| 32 | Nov 2029 | 116.18 | 1.02 | 3.54 | 4.55 | 112.64 |
| 33 | Dec 2029 | 112.64 | 0.99 | 3.57 | 4.55 | 109.08 |
| 34 | Jan 2030 | 109.08 | 0.95 | 3.60 | 4.55 | 105.48 |
| 35 | Feb 2030 | 105.48 | 0.92 | 3.63 | 4.55 | 101.85 |
| 36 | Mar 2030 | 101.85 | 0.89 | 3.66 | 4.55 | 98.18 |
| 37 | Apr 2030 | 98.18 | 0.86 | 3.69 | 4.55 | 94.49 |
| 38 | May 2030 | 94.49 | 0.83 | 3.73 | 4.55 | 90.76 |
| 39 | Jun 2030 | 90.76 | 0.79 | 3.76 | 4.55 | 87.00 |

Illustrative sample

| No. | Month | Opening balance | Interest | Principal | Instalment | Closing balance |
|---|---|---|---|---|---|---|
| 40 | Jul 2030 | 87.00 | 0.76 | 3.79 | 4.55 | 83.21 |
| 41 | Aug 2030 | 83.21 | 0.73 | 3.83 | 4.55 | 79.39 |
| 42 | Sep 2030 | 79.39 | 0.69 | 3.86 | 4.55 | 75.53 |
| 43 | Oct 2030 | 75.53 | 0.66 | 3.89 | 4.55 | 71.64 |
| 44 | Nov 2030 | 71.64 | 0.63 | 3.93 | 4.55 | 67.71 |
| 45 | Dec 2030 | 67.71 | 0.59 | 3.96 | 4.55 | 63.75 |
| 46 | Jan 2031 | 63.75 | 0.56 | 4.00 | 4.55 | 59.75 |
| 47 | Feb 2031 | 59.75 | 0.52 | 4.03 | 4.55 | 55.72 |
| 48 | Mar 2031 | 55.72 | 0.49 | 4.07 | 4.55 | 51.66 |
| 49 | Apr 2031 | 51.66 | 0.45 | 4.10 | 4.55 | 47.55 |
| 50 | May 2031 | 47.55 | 0.42 | 4.14 | 4.55 | 43.42 |
| 51 | Jun 2031 | 43.42 | 0.38 | 4.17 | 4.55 | 39.24 |
| 52 | Jul 2031 | 39.24 | 0.34 | 4.21 | 4.55 | 35.03 |
| 53 | Aug 2031 | 35.03 | 0.31 | 4.25 | 4.55 | 30.79 |
| 54 | Sep 2031 | 30.79 | 0.27 | 4.28 | 4.55 | 26.50 |
| 55 | Oct 2031 | 26.50 | 0.23 | 4.32 | 4.55 | 22.18 |
| 56 | Nov 2031 | 22.18 | 0.19 | 4.36 | 4.55 | 17.82 |
| 57 | Dec 2031 | 17.82 | 0.16 | 4.40 | 4.55 | 13.42 |
| 58 | Jan 2032 | 13.42 | 0.12 | 4.44 | 4.55 | 8.99 |
| 59 | Feb 2032 | 8.99 | 0.08 | 4.47 | 4.55 | 4.51 |
| 60 | Mar 2032 | 4.51 | 0.04 | 4.51 | 4.55 | – |

Illustrative sample