AN ISO 9001 : 2015 CERTIFIED COMPANY

Detailed project report
Sample edition
Projections from FY 2027-28

Project report

Coolant Brake Oil and Lubricant Packing

Installed capacity 6,200 litres per day
Sector Specialty chemicals
Total project cost ₹730.15 lakh

Illustrative sample
Figures are representative

Niir Project Consultancy Services
106-E, Kamla Nagar, New Delhi 110007, India
www.niir.org
+91 90970 75054 | npcs.india@gmail.com

Project at a glance

Coolant Brake Oil and Lubricant Packing
6,200 litres per day

Product	**Coolant Brake Oil and Lubricant Packing**	Sector	**Specialty chemicals**
Installed capacity	**6,200 litres per day**	Annual capacity	**20,46,000 litres per year**
Selling price (ex-GST)	**₹164 per litre**	Working days	**330 a year**
Manpower	**59 people**	Plant and machinery	**₹355.49 lakh**
Total project cost	**₹730.15 lakh**	Promoter's contribution	**₹182.54 lakh (25%)**
Term loan	**₹547.61 lakh (75%)**	Cash credit limit	**₹239.78 lakh**
Revenue, Year 3	**₹2,348.81 lakh at 70%**	Net profit, Year 3	**₹168.64 lakh**
Return on investment	**23.1% a year**	Break-even, Year 3	**42.0% of capacity**
Average DSCR	**1.85**	Payback period	**3.5 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 project modelled here is a unit producing coolant brake oil and lubricant packing in the specialty chemicals sector, sized at 6,200 litres per day. Working 330 days a year, the plant can turn out 20,46,000 litres per year at full capacity. The product's applications range from radiator cooling systems of cars, trucks and tractors to maintenance of industrial machinery.

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 ₹2,348.81 lakh and a net profit of ₹168.64 lakh.

2 Uses and applications

The product is bought for these main uses:

- Radiator cooling systems of cars, trucks and tractors
- Hydraulic brake and clutch systems
- Engine and gear lubrication in vehicles
- Bearing and chassis greasing in workshops
- Maintenance of industrial machinery

3 Market potential

Demand comes from the vehicle fleet, because coolant, brake fluid and engine oil are topped up or replaced at almost every service. A small unit sells mainly through auto spare-part dealers, workshops and fleet owners in its region and competes on consistent quality, pack sizes and dealer margins rather than brand. Contract filling for regional lubricant brands adds steady volume.

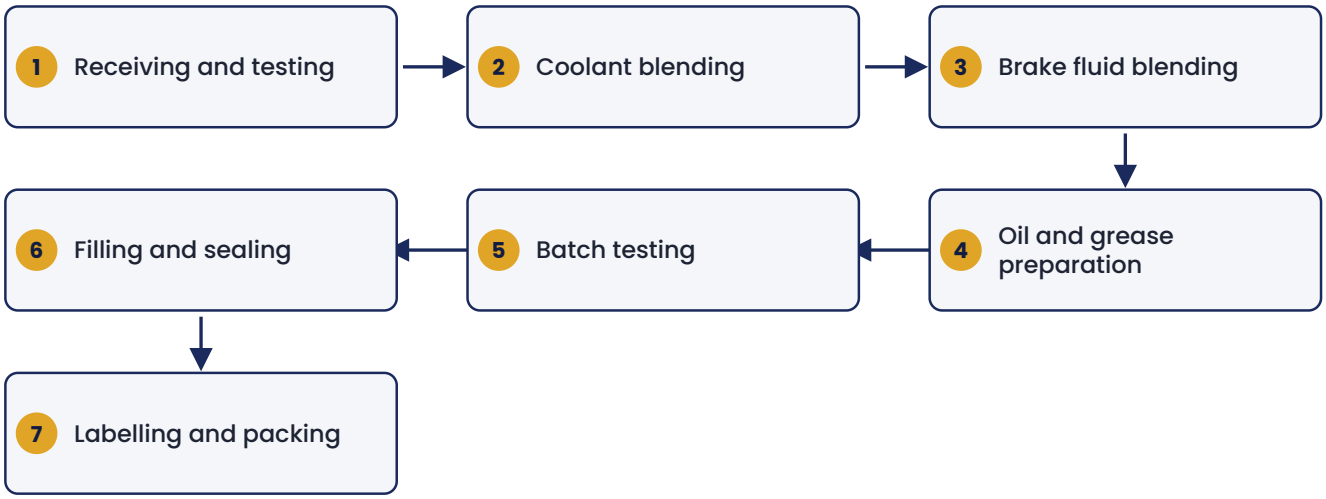
Sales are typically made to auto spare-part dealers and distributors, vehicle service workshops and garages, transport and bus fleet operators, tractor and farm equipment dealers, industrial maintenance departments, and regional lubricant brands for contract filling.

A full NPCS report adds a market survey with present demand, expected growth and the names and addresses of existing manufacturers, worked out for the location you choose.

Illustrative sample

4 Manufacturing process

Production of coolant brake oil and lubricant packing follows seven main steps, from receiving and testing to labelling and packing. The flow chart shows how material moves through the plant.



Process flow for coolant brake oil and lubricant packing

1. **Receiving and testing.** Bulk oil, glycol and additives are tested for viscosity, water content and purity before they go into storage tanks.
2. **Coolant blending.** Mono ethylene glycol is mixed with demineralised water, corrosion inhibitors and dye in a stirred kettle.
3. **Brake fluid blending.** Glycol ethers and polyglycols are blended with inhibitors and antioxidants in a closed dry kettle to keep out moisture.
4. **Oil and grease preparation.** Bulk lubricating oil is filtered and grease is brought to filling consistency for retail packs.
5. **Batch testing.** Each batch is checked for pH, boiling point, viscosity and appearance before release.
6. **Filling and sealing.** Products are filled by volume into bottles, cans and buckets, then capped and induction sealed.
7. **Labelling and packing.** Packs are labelled with batch details and mandatory declarations, then cartoned for dispatch.

Illustrative sample

5 Raw materials

Raw materials account for 61.9% of sales at Year 3 volumes, a total of ₹1,454.05 lakh, with bulk lubricating oil for packing the biggest item in the mix.

Raw material	Share of cost	Year 3 cost (₹ lakh)
Bulk lubricating oil for packing	45.0%	654.32
Mono ethylene glycol	22.0%	319.89
Glycol ethers and polyglycols	15.0%	218.11
Bulk lubricating grease	8.0%	116.33
Corrosion inhibitor and additive packages	8.0%	116.32
Dyes	2.0%	29.08
Total raw materials	**100.0%**	**1,454.05**

6 Plant and machinery

The machinery list below covers the main production equipment, costed at ₹355.49 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)
Stainless steel blending kettles with stirrers	63.99
Storage tanks for oil and glycol	56.88
Transfer pumps, filters and pipelines	28.44
Automatic piston filling machines	71.09
Grease filling machine	28.44
Capping and induction sealing machine	28.44
Labelling and batch coding machine	28.44
Water demineralisation plant	21.33
Quality control laboratory	28.44
Total plant and machinery	**355.49**

Illustrative sampl

7 Land, building and utilities

Land and site development is taken at ₹67.30 lakh and building and civil works at ₹136.15 lakh. Other fixed assets, including electrification, furniture, testing equipment and power backup, add ₹50.84 lakh. Land rates vary widely by location, so these are the figures most likely to change in a real project.

Utilities in Year 3 cost ₹148.54 lakh for power and fuel, or 6.3% of sales. The plant also needs a reliable water supply for cleaning and domestic use, and for the process where required.

8 Manpower

A team of 59 runs the plant, from management and supervision to skilled operators and helpers. The Year 1 wage bill is ₹133.74 lakh, rising 5% a year.

Category	Number	Monthly wage (₹)	Annual cost (₹ lakh)
Management, supervision and administration	9	32,500	35.10
Skilled workers and operators	21	20,500	51.66
Semi-skilled and unskilled workers	29	13,500	46.98
Total (Year 1)	**59**		**133.74**

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
- BIS IS 8654 as the quality standard for automotive hydraulic brake fluid
- BIS IS 5759 as the quality standard for antifreeze coolant
- Legal Metrology registration as packer of pre-packaged commodities
- EPR registration for used oil on the CPCB portal when lubricating oil is sold under your own brand
- EPR registration for plastic packaging under the Plastic Waste Management Rules

Illustrative sample

10 Project cost and means of finance

The total cost of the project is ₹730.15 lakh. Fixed assets account for ₹634.36 lakh, and the balance covers preliminary and pre-operative expenses and the promoter's margin money for working capital. A contingency of 5% is provided on building and machinery.

Cost of project	₹ lakh
Land and site development	67.30
Building and civil works	136.15
Plant and machinery	355.49
Other fixed assets (electrification, furniture, lab equipment, DG set)	50.84
Contingencies	24.58
Preliminary and pre-operative expenses	15.86
Margin money for working capital	79.93
Total cost of project	**730.15**

Means of finance

The promoter contributes ₹182.54 lakh (25% of project cost) and a term loan funds the remaining ₹547.61 lakh. Working capital is supported by a cash credit limit of ₹239.78 lakh.

Source of funds	₹ lakh
Promoter's contribution (25%)	182.54
Term loan from bank (75%)	547.61
Total means of finance	**730.15**
Cash credit limit for working capital (separate)	*239.78*

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 ₹319.71 lakh. The bank funds ₹239.78 lakh through cash credit and the promoter's margin covers ₹79.93 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)	102.44	110.97	119.51	128.05	136.58
Work in progress (3 days)	12.39	13.39	14.38	15.39	16.39
Finished goods (15 days)	65.56	70.82	76.10	81.39	86.70
Trade receivables (45 days)	248.21	268.90	289.58	310.26	330.95
Total current assets	**428.60**	**464.08**	**499.57**	**535.09**	**570.62**
Less: trade creditors (30 days)	108.89	117.96	127.03	136.11	145.18
Working capital requirement	**319.71**	**346.12**	**372.54**	**398.98**	**425.44**

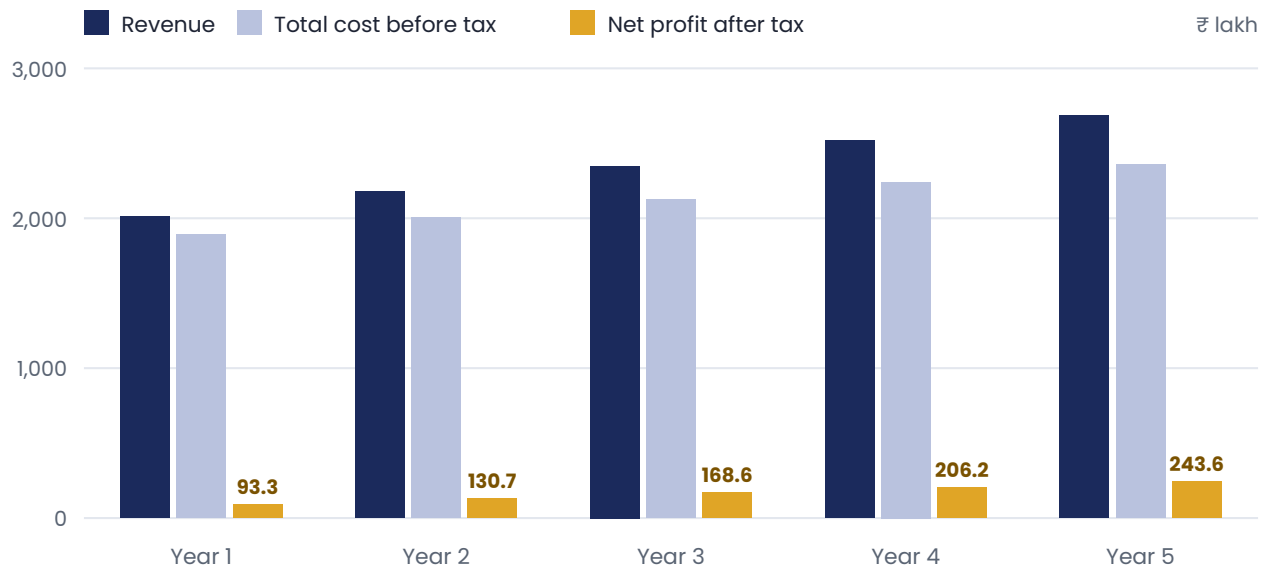
Illustrative sampl

12 Projected profitability

As utilisation climbs from 60% to 80%, sales increase from ₹2,013.26 lakh to ₹2,684.35 lakh. Operating profit in Year 3 is ₹346.25 lakh, a margin of 14.7%, and net profit after tax grows from ₹93.33 lakh in Year 1 to ₹243.59 lakh in Year 5.

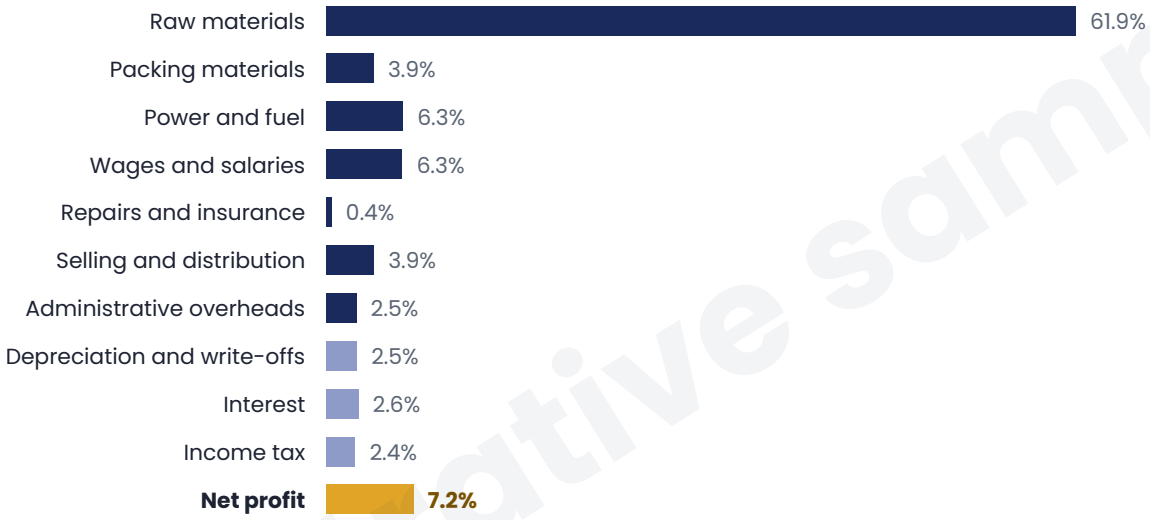
Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Capacity utilisation (%)	*60%*	*65%*	*70%*	*75%*	*80%*
Revenue from operations	**2,013.26**	**2,181.04**	**2,348.81**	**2,516.58**	**2,684.35**
Raw materials consumed	1,246.33	1,350.19	1,454.05	1,557.91	1,661.77
Packing materials	78.44	84.97	91.51	98.05	104.58
Power and fuel	127.32	137.93	148.54	159.15	169.76
Wages and salaries	133.74	140.43	147.45	154.82	162.56
Repairs and maintenance	7.11	7.47	7.84	8.23	8.64
Insurance	2.27	2.27	2.27	2.27	2.27
Cost of production	**1,595.21**	**1,723.26**	**1,851.66**	**1,980.43**	**2,109.58**
Gross profit	**418.05**	**457.78**	**497.15**	**536.15**	**574.77**
Selling and distribution expenses	79.30	85.91	92.52	99.13	105.74
Administrative overheads	52.95	55.60	58.38	61.29	64.36
Operating profit (EBITDA)	**285.80**	**316.27**	**346.25**	**375.73**	**404.67**
Depreciation	75.37	65.04	56.15	48.51	41.95
Preliminary expenses written off	3.17	3.17	3.17	3.17	3.18
Interest on term loan	56.44	47.36	35.70	22.75	8.37
Interest on cash credit	26.38	26.38	26.38	26.38	26.38
Profit before tax	**124.44**	**174.32**	**224.85**	**274.92**	**324.79**
Income tax	31.11	43.58	56.21	68.73	81.20
Profit after tax	**93.33**	**130.74**	**168.64**	**206.19**	**243.59**

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

Cash generated from profit and depreciation covers the term loan repayments in every year. The closing cash balance builds up to ₹492.03 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	182.54	–	–	–	–
Term loan from bank	547.61	–	–	–	–
Cash credit (working capital) from bank	239.78	–	–	–	–
Net profit after tax	93.33	130.74	168.64	206.19	243.59
Depreciation	75.37	65.04	56.15	48.51	41.95
Preliminary expenses written off	3.17	3.17	3.17	3.17	3.18
Increase in trade creditors	108.89	9.07	9.07	9.08	9.07
Total sources	**1,250.69**	**208.02**	**237.03**	**266.95**	**297.79**
Application of funds					
Fixed assets	634.36	–	–	–	–
Preliminary and pre-operative expenses	15.86	–	–	–	–
Increase in inventories	180.39	14.79	14.81	14.84	14.84
Increase in trade receivables	248.21	20.69	20.68	20.68	20.69
Repayment of term loan	48.92	105.85	117.52	130.47	144.85
Drawings	–	–	–	–	–
Total application	1,127.74	141.33	153.01	165.99	180.38
Net cash flow	**122.95**	**66.69**	**84.02**	**100.96**	**117.41**
Opening cash balance	–	122.95	189.64	273.66	374.62
Closing cash balance	**122.95**	**189.64**	**273.66**	**374.62**	**492.03**

Illustrative sample

14 Projected balance sheet

The projected balance sheet balances in every year. Net worth grows from ₹263.18 lakh at the end of Year 1 to ₹1,025.03 lakh at the end of Year 5, while the term loan outstanding falls from ₹498.69 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	182.54	182.54	182.54	182.54	182.54
Reserves and surplus	93.33	224.07	392.71	598.90	842.49
Term loan	498.69	392.84	275.32	144.85	–
Cash credit from bank	239.78	239.78	239.78	239.78	239.78
Trade creditors	108.89	117.96	127.03	136.11	145.18
Total liabilities	**1,123.23**	**1,157.19**	**1,217.38**	**1,302.18**	**1,409.99**
Assets					
Gross fixed assets	634.36	634.36	634.36	634.36	634.36
Less: accumulated depreciation	(75.37)	(140.41)	(196.56)	(245.07)	(287.02)
Net fixed assets	**558.99**	**493.95**	**437.80**	**389.29**	**347.34**
Preliminary expenses not written off	12.69	9.52	6.35	3.18	–
Inventories	180.39	195.18	209.99	224.83	239.67
Trade receivables	248.21	268.90	289.58	310.26	330.95
Cash and bank balance	122.95	189.64	273.66	374.62	492.03
Total assets	**1,123.23**	**1,157.19**	**1,217.38**	**1,302.18**	**1,409.99**

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 ₹142.96 lakh, 10% WDV)					
Opening written-down value	142.96	128.66	115.79	104.21	93.79
Depreciation	14.30	12.87	11.58	10.42	9.38
Closing written-down value	**128.66**	**115.79**	**104.21**	**93.79**	**84.41**
Plant and machinery (cost ₹373.26 lakh, 15% WDV)					
Opening written-down value	373.26	317.27	269.68	229.23	194.85
Depreciation	55.99	47.59	40.45	34.38	29.23
Closing written-down value	**317.27**	**269.68**	**229.23**	**194.85**	**165.62**
Other fixed assets (cost ₹50.84 lakh, 10% WDV)					
Opening written-down value	50.84	45.76	41.18	37.06	33.35
Depreciation	5.08	4.58	4.12	3.71	3.34
Closing written-down value	**45.76**	**41.18**	**37.06**	**33.35**	**30.01**
Total depreciation	**75.37**	**65.04**	**56.15**	**48.51**	**41.95**
Preliminary expenses written off	3.17	3.17	3.17	3.17	3.18

16 Term loan repayment

The term loan of ₹547.61 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 ₹12,76,818. The month-by-month schedule is in the annexure.

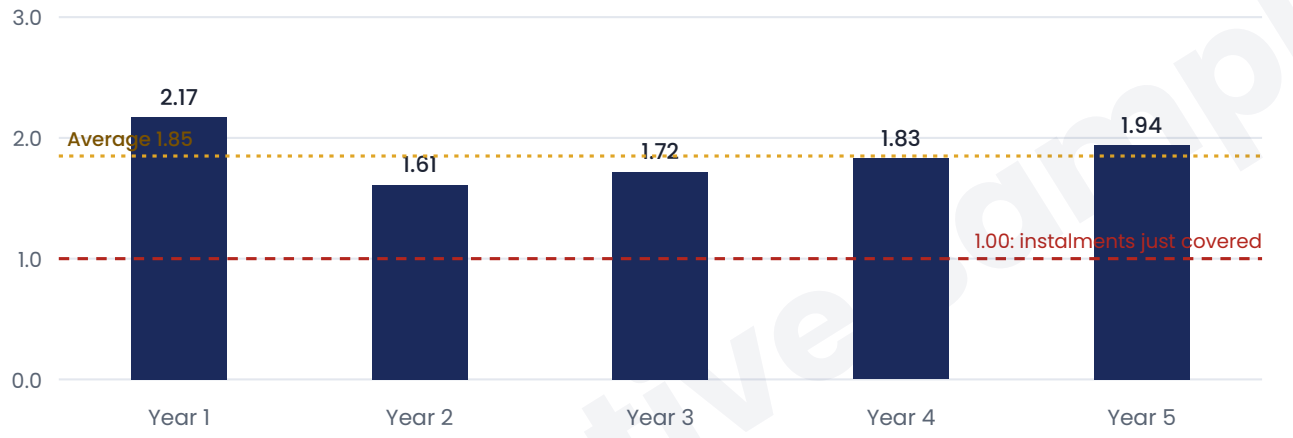
Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Opening balance	547.61	498.69	392.84	275.32	144.85
Interest	56.44	47.36	35.70	22.75	8.37
Principal repaid	48.92	105.85	117.52	130.47	144.85
Closing balance	**498.69**	**392.84**	**275.32**	**144.85**	**–**

Illustrative sample

17 Debt service coverage

Cash available for debt service covers the term loan instalments 1.85 times on average, and never less than 1.61 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	93.33	130.74	168.64	206.19	243.59
Depreciation and write-offs	78.54	68.21	59.32	51.68	45.13
Interest on term loan	56.44	47.36	35.70	22.75	8.37
Total available for debt service (A)	**228.31**	**246.31**	**263.66**	**280.62**	**297.09**
Principal repayment	48.92	105.85	117.52	130.47	144.85
Interest on term loan	56.44	47.36	35.70	22.75	8.37
Total debt service (B)	**105.36**	**153.21**	**153.22**	**153.22**	**153.22**
DSCR (A / B)	2.17	1.61	1.72	1.83	1.94



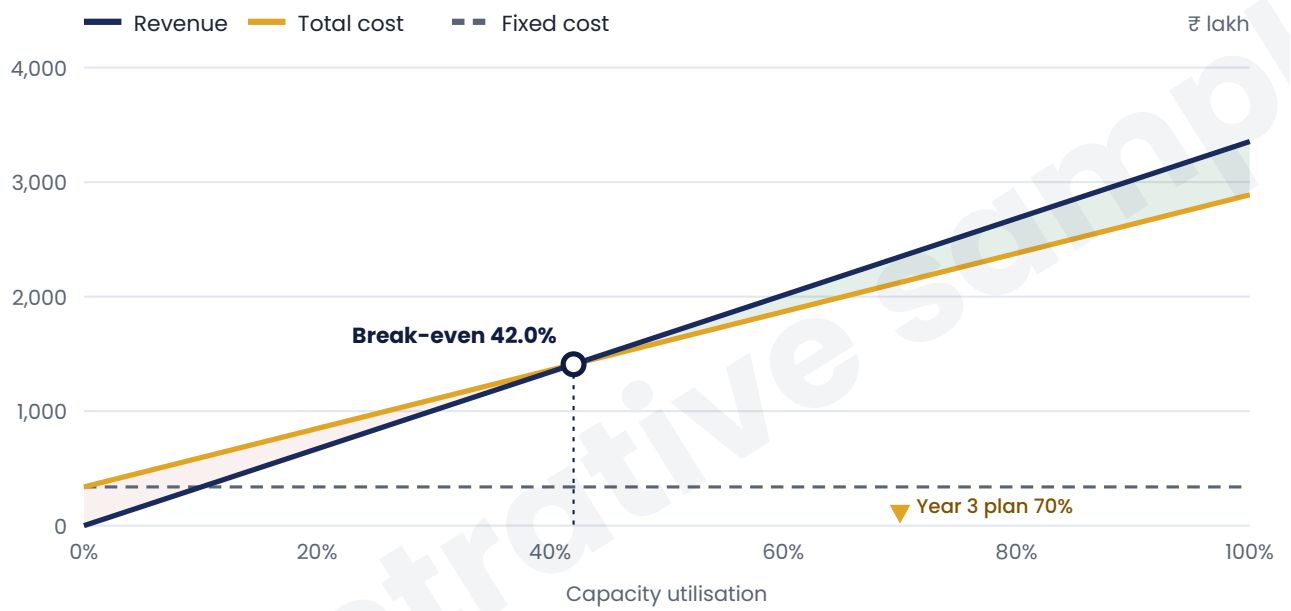
DSCR by year. A ratio above 1.00 means cash accruals cover the term loan instalments.

Illustrative sample

18 Break-even analysis

The unit needs to run at 42% 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	2,013.26	2,181.04	2,348.81	2,516.58	2,684.35
Variable costs	1,531.39	1,659.00	1,786.62	1,914.24	2,041.85
Contribution	**481.87**	**522.04**	**562.19**	**602.34**	**642.50**
Fixed costs (incl. depreciation and interest)	357.43	347.72	337.34	327.42	317.71
Break-even as % of installed capacity	44.5	43.3	42.0	40.8	39.6
Cash break-even as % of installed capacity	34.7	34.8	34.6	34.3	33.9
Break-even sales	1,493.35	1,452.75	1,409.39	1,367.96	1,327.38



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 1.58 or better in every year, and the debt-equity ratio falls from 1.89 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	1.58	1.83	2.11	2.42	2.76
Quick ratio	1.06	1.28	1.54	1.82	2.14
Debt-equity ratio (term loan / net worth)	1.89	0.99	0.48	0.19	0.00
Total outside liabilities / net worth	3.22	1.89	1.13	0.67	0.38
Interest coverage ratio	2.50	3.36	4.62	6.60	10.35
DSCR	2.17	1.61	1.72	1.83	1.94
Gross profit margin (%)	20.8	21.0	21.2	21.3	21.4
Operating profit (EBITDA) margin (%)	14.2	14.5	14.7	14.9	15.1
Net profit margin (%)	4.6	6.0	7.2	8.2	9.1
Return on capital employed (%)	20.7	24.1	26.5	27.9	28.4
Break-even (% of installed capacity)	44.5	43.3	42.0	40.8	39.6

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 330 working days a year.
- Selling price of ₹164 per litre, excluding GST, held constant through the projection.
- Raw materials at 61.9% of sales, packing materials at 3.9%, power and fuel at 6.3%, and selling and distribution at 3.9%.
- Wages and salaries rise by 5% a year; repairs and administrative overheads rise by 5% a year.
- Working capital based on 30 days of raw material, 3 days of work in progress, 15 days of finished goods and 45 days of receivables, less 30 days of creditors.
- Term loan at 10.5% interest with a 6-month moratorium and 54 monthly instalments; cash credit at 11% on 75% of the working capital requirement.
- Depreciation on the written-down value method at Income Tax Act rates; income tax at a flat 25% of profit for simplicity.
- Contingency of 5% on building and machinery; preliminary and pre-operative expenses written off over five years.
- All amounts in ₹ lakh unless stated otherwise, excluding GST.

Illustrative sample

21 Conclusion

The model shows that a coolant brake oil and lubricant packing unit sized at 6,200 litres per day can be financed 75:25 by a bank and its promoter, service its loan with an average DSCR of 1.85, and return about 23.1% a year on a project cost of ₹730.15 lakh. These are sample figures. A real project needs a report built on its own site, quotations and market.

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Website
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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 ₹547.61 lakh at 10.5% a year. Amounts in ₹ lakh.

No.	Month	Opening balance	Interest	Principal	Instalment	Closing balance
1	Apr 2027	547.61	4.79	–	4.79	547.61
2	May 2027	547.61	4.79	–	4.79	547.61
3	Jun 2027	547.61	4.79	–	4.79	547.61
4	Jul 2027	547.61	4.79	–	4.79	547.61
5	Aug 2027	547.61	4.79	–	4.79	547.61
6	Sep 2027	547.61	4.79	–	4.79	547.61
7	Oct 2027	547.61	4.79	7.98	12.77	539.63
8	Nov 2027	539.63	4.72	8.05	12.77	531.59
9	Dec 2027	531.59	4.65	8.12	12.77	523.47
10	Jan 2028	523.47	4.58	8.19	12.77	515.28
11	Feb 2028	515.28	4.51	8.26	12.77	507.02
12	Mar 2028	507.02	4.44	8.33	12.77	498.69
13	Apr 2028	498.69	4.36	8.40	12.77	490.29
14	May 2028	490.29	4.29	8.48	12.77	481.81
15	Jun 2028	481.81	4.22	8.55	12.77	473.26
16	Jul 2028	473.26	4.14	8.63	12.77	464.63
17	Aug 2028	464.63	4.07	8.70	12.77	455.93
18	Sep 2028	455.93	3.99	8.78	12.77	447.15
19	Oct 2028	447.15	3.91	8.86	12.77	438.29
20	Nov 2028	438.29	3.84	8.93	12.77	429.36
21	Dec 2028	429.36	3.76	9.01	12.77	420.35
22	Jan 2029	420.35	3.68	9.09	12.77	411.26
23	Feb 2029	411.26	3.60	9.17	12.77	402.09
24	Mar 2029	402.09	3.52	9.25	12.77	392.84
25	Apr 2029	392.84	3.44	9.33	12.77	383.51
26	May 2029	383.51	3.36	9.41	12.77	374.09
27	Jun 2029	374.09	3.27	9.49	12.77	364.60
28	Jul 2029	364.60	3.19	9.58	12.77	355.02
29	Aug 2029	355.02	3.11	9.66	12.77	345.36
30	Sep 2029	345.36	3.02	9.75	12.77	335.61
31	Oct 2029	335.61	2.94	9.83	12.77	325.78
32	Nov 2029	325.78	2.85	9.92	12.77	315.86
33	Dec 2029	315.86	2.76	10.00	12.77	305.86
34	Jan 2030	305.86	2.68	10.09	12.77	295.77
35	Feb 2030	295.77	2.59	10.18	12.77	285.59
36	Mar 2030	285.59	2.50	10.27	12.77	275.32
37	Apr 2030	275.32	2.41	10.36	12.77	264.96
38	May 2030	264.96	2.32	10.45	12.77	254.51
39	Jun 2030	254.51	2.23	10.54	12.77	243.97

Illustrative sample

No.	Month	Opening balance	Interest	Principal	Instalment	Closing balance
40	Jul 2030	243.97	2.13	10.63	12.77	233.33
41	Aug 2030	233.33	2.04	10.73	12.77	222.61
42	Sep 2030	222.61	1.95	10.82	12.77	211.79
43	Oct 2030	211.79	1.85	10.92	12.77	200.87
44	Nov 2030	200.87	1.76	11.01	12.77	189.86
45	Dec 2030	189.86	1.66	11.11	12.77	178.76
46	Jan 2031	178.76	1.56	11.20	12.77	167.55
47	Feb 2031	167.55	1.47	11.30	12.77	156.25
48	Mar 2031	156.25	1.37	11.40	12.77	144.85
49	Apr 2031	144.85	1.27	11.50	12.77	133.35
50	May 2031	133.35	1.17	11.60	12.77	121.75
51	Jun 2031	121.75	1.07	11.70	12.77	110.04
52	Jul 2031	110.04	0.96	11.81	12.77	98.24
53	Aug 2031	98.24	0.86	11.91	12.77	86.33
54	Sep 2031	86.33	0.76	12.01	12.77	74.32
55	Oct 2031	74.32	0.65	12.12	12.77	62.20
56	Nov 2031	62.20	0.54	12.22	12.77	49.97
57	Dec 2031	49.97	0.44	12.33	12.77	37.64
58	Jan 2032	37.64	0.33	12.44	12.77	25.21
59	Feb 2032	25.21	0.22	12.55	12.77	12.66
60	Mar 2032	12.66	0.11	12.66	12.77	–

Illustrative sample