AN ISO 9001 : 2015 CERTIFIED COMPANY

Detailed project report
Sample edition
Projections from FY 2027-28

Project report

# Disposable Plates from Banana Leaves

Installed capacity 35,000 plates per day
Sector Paper products
Total project cost ₹72.66 lakh

**Illustrative sample**
Figures are representative

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# Project at a glance

Disposable Plates from Banana Leaves
35,000 plates per day

| | | | |
|---|---|---|---|
| Product | **Disposable Plates from Banana Leaves** | Sector | **Paper products** |
| Installed capacity | **35,000 plates per day** | Annual capacity | **1,05,00,000 plates per year** |
| Selling price (ex-GST) | **₹2.20 per plate** | Working days | **300 a year** |
| Manpower | **7 people** | Plant and machinery | **₹39.16 lakh** |
| Total project cost | **₹72.66 lakh** | Promoter's contribution | **₹18.16 lakh (25%)** |
| Term loan | **₹54.50 lakh (75%)** | Cash credit limit | **₹16.06 lakh** |
| Revenue, Year 3 | **₹161.70 lakh at 70%** | Net profit, Year 3 | **₹17.36 lakh** |
| Return on investment | **23.9% a year** | Break-even, Year 3 | **40.7% of capacity** |
| Average DSCR | **1.93** | Payback period | **3.4 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

The product covered in this sample is disposable plates from banana leaves, made in a plant sized at 35,000 plates per day (1,05,00,000 plates 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 meals at weddings, temples and community feasts to retail packs for homes and parties.

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 ₹161.70 lakh and a net profit of ₹17.36 lakh.

# 2 Uses and applications

Demand for the product comes mainly from the following uses:

- Meals at weddings, temples and community feasts
- Caterers and street food vendors
- Restaurants, canteens and takeaway counters
- Retail packs for homes and parties

# 3 Market potential

Demand comes from caterers, temple kitchens, wedding and event organisers and street food vendors who need a plate that is not plastic, especially since single-use plastic plates were banned in India in July 2022. Banana leaf plates compete with paper, areca and bagasse plates on price per plate, rigidity with hot and oily food, and steady supply in the wedding season. Small units win by selling direct to caterers and distributors within a few hundred kilometres, since the plates are bulky for their value.

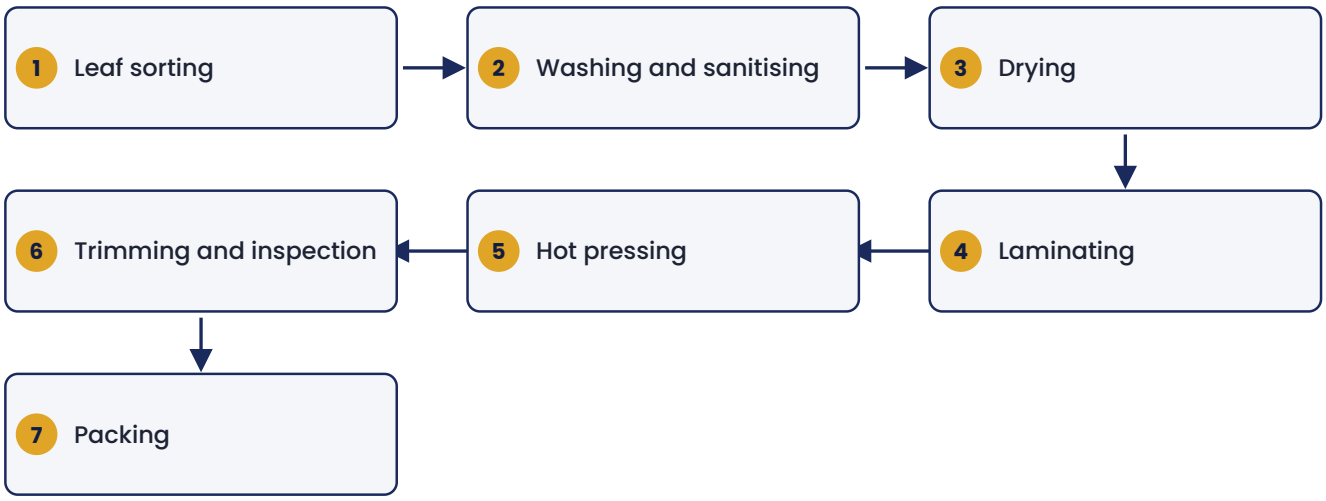
The usual customers for a unit of this kind are caterers and event organisers; temples and community kitchens; street food vendors and sweet shops; disposable goods wholesalers and distributors; supermarkets and eco-product stores; and restaurants, canteens and hostels.

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 disposable plates from banana leaves follows seven main steps, from leaf sorting to packing. The flow chart shows how material moves through the plant.




Process flow for disposable plates from banana leaves

1. **Leaf sorting.** Banana leaves and leaf sheaths are graded and torn or diseased pieces are removed.
2. **Washing and sanitising.** Leaves are washed and dipped briefly in a dilute hypochlorite solution to cut the microbial load.
3. **Drying.** Leaves are dried in a tray dryer to a low, even moisture so they press without cracking or mould.
4. **Laminating.** Dried leaf is bonded to a kraft paper base sheet with food-grade starch adhesive for strength.
5. **Hot pressing.** The laminated sheet is pressed between heated dies to form the plate shape and rim.
6. **Trimming and inspection.** Edges are trimmed and plates are checked for cracks, leaks and loose layers.
7. **Packing.** Plates are counted into packs of 25 or 50 and shrink wrapped against moisture.

Illustrative sample

# 5 Raw materials

The main raw materials are dried banana leaves and leaf sheaths, kraft paper base sheets, food-grade starch adhesive, and sanitising solution and consumables. In Year 3, at 70% utilisation, raw materials cost ₹91.42 lakh, about 56.5% of sales. The table shows how this cost splits between materials.

| Raw material | Share of cost | Year 3 cost (₹ lakh) |
|---|---|---|
| Dried banana leaves and leaf sheaths | 42.0% | 38.40 |
| Kraft paper base sheets | 38.0% | 34.74 |
| Food-grade starch adhesive | 12.0% | 10.97 |
| Sanitising solution and consumables | 8.0% | 7.31 |
| **Total raw materials** | **100.0%** | **91.42** |

# 6 Plant and machinery

Plant and machinery for the model unit is estimated at ₹39.16 lakh, before the contingency allowance. The hydraulic plate press with heated dies is the largest single item. A full NPCS report adds specifications and supplier names for each machine.

| Machinery and equipment | Indicative cost (₹ lakh) |
|---|---|
| Hydraulic plate press with heated dies | 13.32 |
| Leaf washing and sanitising tanks | 3.13 |
| Tray dryer for leaves | 5.87 |
| Gluing and laminating machine | 4.70 |
| Paper sheet cutting machine | 3.13 |
| Edge trimming machine | 2.74 |
| Air compressor | 1.96 |
| Shrink wrapping and packing machine | 2.74 |
| Moisture meter and testing kit | 1.57 |
| **Total plant and machinery** | **39.16** |

Illustrative sampl

# 7 Land, building and utilities

The model includes land and site development of ₹4.42 lakh and building and civil works of ₹14.19 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 ₹5.23 lakh.

Power and fuel cost ₹5.07 lakh in Year 3, about 3.1% of sales. Water is needed for cleaning, domestic use and, where the process calls for it, production.

## 8 Manpower

The unit employs 7 people. Wages and salaries come to ₹12.60 lakh in Year 1 and are assumed to rise by 5% a year.

| Category | Number | Monthly wage (₹) | Annual cost (₹ lakh) |
|---|---|---|---|
| Management, supervision and administration | 1 | 27,000 | 3.24 |
| Skilled workers and operators | 2 | 17,000 | 4.08 |
| Semi-skilled and unskilled workers | 4 | 11,000 | 5.28 |
| **Total (Year 1)** | **7** | | **12.60** |

## 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
- Legal Metrology registration for pre-packed retail packs

## 10 Project cost and means of finance

Project cost is estimated at ₹72.66 lakh, including fixed assets of ₹65.67 lakh and margin money for working capital of ₹5.35 lakh.

| Cost of project | ₹ lakh |
|---|---|
| Land and site development | 4.42 |
| Building and civil works | 14.19 |
| Plant and machinery | 39.16 |
| Other fixed assets (electrification, furniture, lab equipment, DG set) | 5.23 |
| Contingencies | 2.67 |
| Preliminary and pre-operative expenses | 1.64 |
| Margin money for working capital | 5.35 |
| **Total cost of project** | **72.66** |

Illustrative sample

### Means of finance

Funding follows a 75:25 split between bank loan and promoter's contribution, with a term loan of ₹54.50 lakh and promoter funds of ₹18.16 lakh. The bank also provides a cash credit limit of ₹16.06 lakh for working capital.

| Source of funds | ₹ lakh |
|---|---|
| Promoter's contribution (25%) | 18.16 |
| Term loan from bank (75%) | 54.50 |
| **Total means of finance** | **72.66** |
| *Cash credit limit for working capital (separate)* | *16.06* |

## 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 ₹21.41 lakh. The bank funds ₹16.06 lakh through cash credit and the promoter's margin covers ₹5.35 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) | 6.44 | 6.98 | 7.51 | 8.05 | 8.59 |
| Work in progress (2 days) | 0.52 | 0.56 | 0.60 | 0.65 | 0.69 |
| Finished goods (15 days) | 4.11 | 4.44 | 4.76 | 5.09 | 5.41 |
| Trade receivables (45 days) | 17.09 | 18.51 | 19.94 | 21.36 | 22.78 |
| **Total current assets** | **28.16** | **30.49** | **32.81** | **35.15** | **37.47** |
| Less: trade creditors (30 days) | 6.75 | 7.31 | 7.87 | 8.43 | 9.00 |
| **Working capital requirement** | **21.41** | **23.18** | **24.94** | **26.72** | **28.47** |

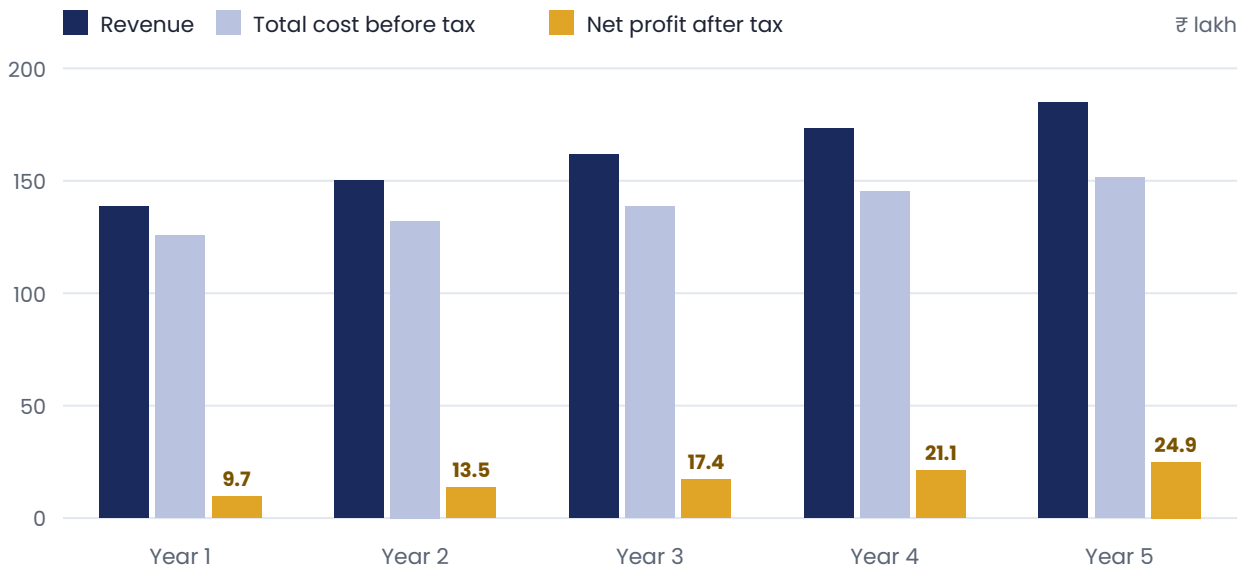
Illustrative sample

# 12 Projected profitability

Revenue grows from ₹138.60 lakh in Year 1, at 60% utilisation, to ₹184.80 lakh in Year 5 at 80%. Net profit rises from ₹9.73 lakh to ₹24.94 lakh over the same period, an average net margin of 10.5%.

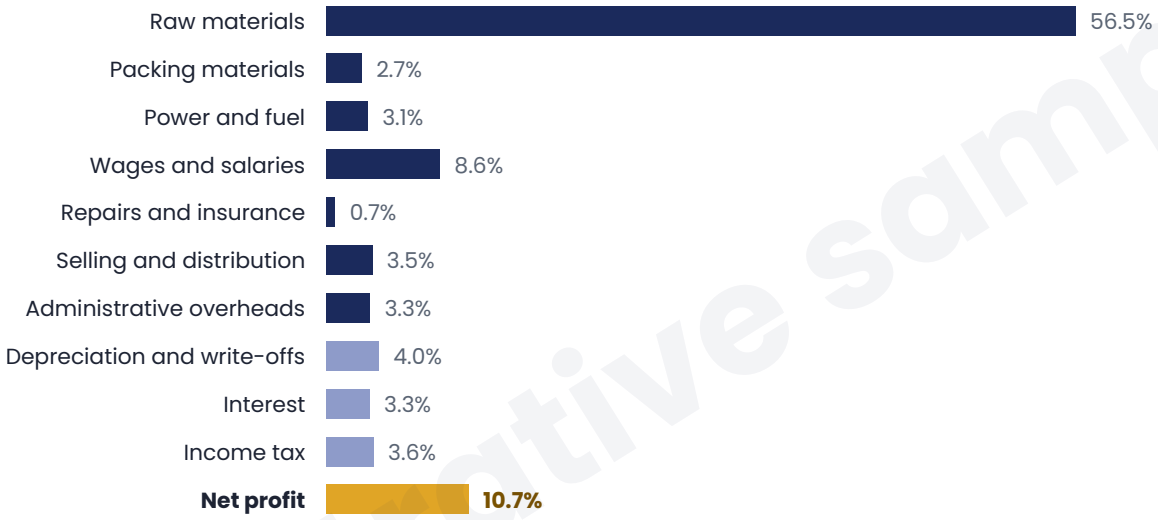
| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| *Capacity utilisation (%)* | *60%* | *65%* | *70%* | *75%* | *80%* |
| **Revenue from operations** | **138.60** | **150.15** | **161.70** | **173.25** | **184.80** |
| Raw materials consumed | 78.36 | 84.89 | 91.42 | 97.95 | 104.48 |
| Packing materials | 3.72 | 4.03 | 4.34 | 4.65 | 4.96 |
| Power and fuel | 4.35 | 4.71 | 5.07 | 5.43 | 5.80 |
| Wages and salaries | 12.60 | 13.23 | 13.89 | 14.59 | 15.32 |
| Repairs and maintenance | 0.78 | 0.82 | 0.86 | 0.91 | 0.95 |
| Insurance | 0.24 | 0.24 | 0.24 | 0.24 | 0.24 |
| **Cost of production** | **100.05** | **107.92** | **115.82** | **123.77** | **131.75** |
| **Gross profit** | **38.55** | **42.23** | **45.88** | **49.48** | **53.05** |
| Selling and distribution expenses | 4.82 | 5.23 | 5.63 | 6.03 | 6.43 |
| Administrative overheads | 4.86 | 5.11 | 5.36 | 5.63 | 5.91 |
| **Operating profit (EBITDA)** | **28.87** | **31.89** | **34.89** | **37.82** | **40.71** |
| Depreciation | 8.18 | 7.05 | 6.09 | 5.26 | 4.54 |
| Preliminary expenses written off | 0.33 | 0.33 | 0.33 | 0.33 | 0.32 |
| Interest on term loan | 5.62 | 4.71 | 3.55 | 2.26 | 0.83 |
| Interest on cash credit | 1.77 | 1.77 | 1.77 | 1.77 | 1.77 |
| **Profit before tax** | **12.97** | **18.03** | **23.15** | **28.20** | **33.25** |
| Income tax | 3.24 | 4.51 | 5.79 | 7.05 | 8.31 |
| **Profit after tax** | **9.73** | **13.52** | **17.36** | **21.15** | **24.94** |

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 ₹57.90 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 | 18.16 | – | – | – | – |
| Term loan from bank | 54.50 | – | – | – | – |
| Cash credit (working capital) from bank | 16.06 | – | – | – | – |
| Net profit after tax | 9.73 | 13.52 | 17.36 | 21.15 | 24.94 |
| Depreciation | 8.18 | 7.05 | 6.09 | 5.26 | 4.54 |
| Preliminary expenses written off | 0.33 | 0.33 | 0.33 | 0.33 | 0.32 |
| Increase in trade creditors | 6.75 | 0.56 | 0.56 | 0.56 | 0.57 |
| **Total sources** | **113.71** | **21.46** | **24.34** | **27.30** | **30.37** |
| **Application of funds** | | | | | |
| Fixed assets | 65.67 | – | – | – | – |
| Preliminary and pre-operative expenses | 1.64 | – | – | – | – |
| Increase in inventories | 11.07 | 0.91 | 0.89 | 0.92 | 0.90 |
| Increase in trade receivables | 17.09 | 1.42 | 1.43 | 1.42 | 1.42 |
| Repayment of term loan | 4.87 | 10.53 | 11.70 | 12.98 | 14.42 |
| Drawings | – | – | – | – | – |
| **Total application** | **100.34** | **12.86** | **14.02** | **15.32** | **16.74** |
| **Net cash flow** | **13.37** | **8.60** | **10.32** | **11.98** | **13.63** |
| Opening cash balance | – | 13.37 | 21.97 | 32.29 | 44.27 |
| **Closing cash balance** | **13.37** | **21.97** | **32.29** | **44.27** | **57.90** |

Illustrative sample

# 14 Projected balance sheet

The projected balance sheet balances in every year. Net worth grows from ₹26.58 lakh at the end of Year 1 to ₹104.86 lakh at the end of Year 5, while the term loan outstanding falls from ₹49.63 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 | 18.16 | 18.16 | 18.16 | 18.16 | 18.16 |
| Reserves and surplus | 9.73 | 23.25 | 40.61 | 61.76 | 86.70 |
| Term loan | 49.63 | 39.10 | 27.40 | 14.42 | – |
| Cash credit from bank | 16.06 | 16.06 | 16.06 | 16.06 | 16.06 |
| Trade creditors | 6.75 | 7.31 | 7.87 | 8.43 | 9.00 |
| **Total liabilities** | **100.33** | **103.88** | **110.10** | **118.83** | **129.92** |
| **Assets** | | | | | |
| Gross fixed assets | 65.67 | 65.67 | 65.67 | 65.67 | 65.67 |
| Less: accumulated depreciation | (8.18) | (15.23) | (21.32) | (26.58) | (31.12) |
| **Net fixed assets** | **57.49** | **50.44** | **44.35** | **39.09** | **34.55** |
| Preliminary expenses not written off | 1.31 | 0.98 | 0.65 | 0.32 | – |
| Inventories | 11.07 | 11.98 | 12.87 | 13.79 | 14.69 |
| Trade receivables | 17.09 | 18.51 | 19.94 | 21.36 | 22.78 |
| Cash and bank balance | 13.37 | 21.97 | 32.29 | 44.27 | 57.90 |
| **Total assets** | **100.33** | **103.88** | **110.10** | **118.83** | **129.92** |

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 ₹14.90 lakh, 10% WDV) | | | | | |
| Opening written-down value | 14.90 | 13.41 | 12.07 | 10.86 | 9.77 |
| Depreciation | 1.49 | 1.34 | 1.21 | 1.09 | 0.98 |
| **Closing written-down value** | **13.41** | **12.07** | **10.86** | **9.77** | **8.79** |
| Plant and machinery (cost ₹41.12 lakh, 15% WDV) | | | | | |
| Opening written-down value | 41.12 | 34.95 | 29.71 | 25.25 | 21.46 |
| Depreciation | 6.17 | 5.24 | 4.46 | 3.79 | 3.22 |
| **Closing written-down value** | **34.95** | **29.71** | **25.25** | **21.46** | **18.24** |
| Other fixed assets (cost ₹5.23 lakh, 10% WDV) | | | | | |
| Opening written-down value | 5.23 | 4.71 | 4.24 | 3.82 | 3.44 |
| Depreciation | 0.52 | 0.47 | 0.42 | 0.38 | 0.34 |
| **Closing written-down value** | **4.71** | **4.24** | **3.82** | **3.44** | **3.10** |
| **Total depreciation** | **8.18** | **7.05** | **6.09** | **5.26** | **4.54** |
| Preliminary expenses written off | 0.33 | 0.33 | 0.33 | 0.33 | 0.32 |

# 16 Term loan repayment

The term loan of ₹54.50 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 ₹1,27,073. The month-by-month schedule is in the annexure.

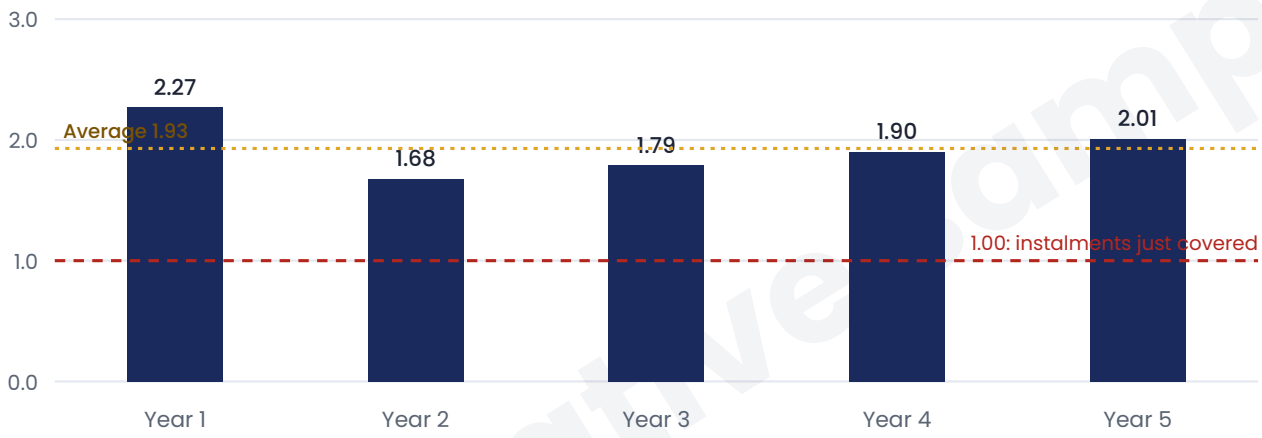
| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| Opening balance | 54.50 | 49.63 | 39.10 | 27.40 | 14.42 |
| Interest | 5.62 | 4.71 | 3.55 | 2.26 | 0.83 |
| Principal repaid | 4.87 | 10.53 | 11.70 | 12.98 | 14.42 |
| **Closing balance** | **49.63** | **39.10** | **27.40** | **14.42** | **–** |

Illustrative sample

# 17 Debt service coverage

The debt service coverage ratio averages 1.93 over the repayment years, with a low of 1.68 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 | 9.73 | 13.52 | 17.36 | 21.15 | 24.94 |
| Depreciation and write-offs | 8.51 | 7.38 | 6.42 | 5.59 | 4.86 |
| Interest on term loan | 5.62 | 4.71 | 3.55 | 2.26 | 0.83 |
| **Total available for debt service (A)** | **23.86** | **25.61** | **27.33** | **29.00** | **30.63** |
| Principal repayment | 4.87 | 10.53 | 11.70 | 12.98 | 14.42 |
| Interest on term loan | 5.62 | 4.71 | 3.55 | 2.26 | 0.83 |
| **Total debt service (B)** | **10.49** | **15.24** | **15.25** | **15.24** | **15.25** |
| DSCR (A / B) | 2.27 | 1.68 | 1.79 | 1.90 | 2.01 |



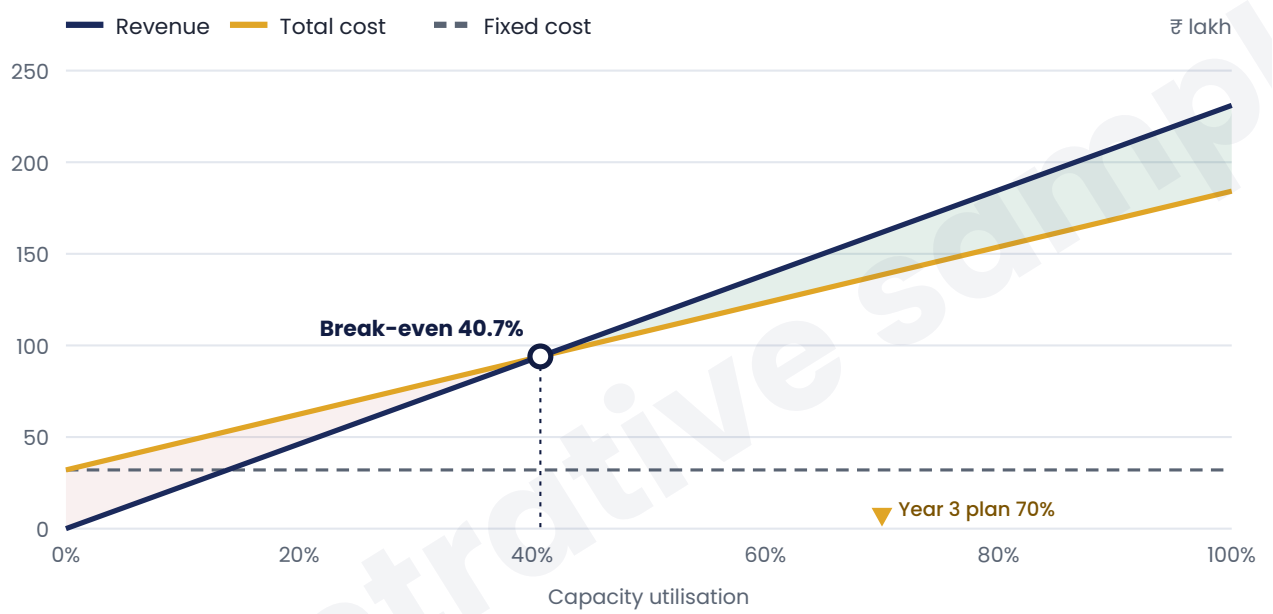

DSCR by year. A ratio above 1.00 means cash accruals cover the term loan instalments.

Illustrative sample

# 18 Break-even analysis

The break-even point in Year 3 is 40.7% of installed capacity. Below that level the unit would not cover its fixed costs, interest and depreciation; above it, each additional unit sold adds to profit. Cash break-even is lower, at 32.5%.

| 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 |
|---|---|---|---|---|---|
| Revenue from operations | 138.60 | 150.15 | 161.70 | 173.25 | 184.80 |
| Variable costs | 91.25 | 98.86 | 106.46 | 114.06 | 121.67 |
| **Contribution** | **47.35** | **51.29** | **55.24** | **59.19** | **63.13** |
| Fixed costs (incl. depreciation and interest) | 34.38 | 33.26 | 32.09 | 30.99 | 29.88 |
| Break-even as % of installed capacity | 43.6 | 42.2 | 40.7 | 39.3 | 37.9 |
| Cash break-even as % of installed capacity | 32.8 | 32.8 | 32.5 | 32.2 | 31.7 |
| Break-even sales | 100.64 | 97.37 | 93.93 | 90.71 | 87.47 |




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 1.82 or better in every year, and the debt-equity ratio falls from 1.87 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 | 1.82 | 2.24 | 2.72 | 3.24 | 3.81 |
| Quick ratio | 1.34 | 1.73 | 2.18 | 2.68 | 3.22 |
| Debt-equity ratio (term loan / net worth) | 1.87 | 0.97 | 0.47 | 0.18 | 0.00 |
| Total outside liabilities / net worth | 2.73 | 1.55 | 0.88 | 0.49 | 0.24 |
| Interest coverage ratio | 2.76 | 3.78 | 5.35 | 8.00 | 13.79 |
| DSCR | 2.27 | 1.68 | 1.79 | 1.90 | 2.01 |
| Gross profit margin (%) | 27.8 | 28.1 | 28.4 | 28.6 | 28.7 |
| Operating profit (EBITDA) margin (%) | 20.8 | 21.2 | 21.6 | 21.8 | 22.0 |
| Net profit margin (%) | 7.0 | 9.0 | 10.7 | 12.2 | 13.5 |
| Return on capital employed (%) | 22.1 | 25.6 | 28.0 | 29.3 | 29.6 |
| Break-even (% of installed capacity) | 43.6 | 42.2 | 40.7 | 39.3 | 37.9 |

# 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 ₹2.20 per plate, excluding GST, held constant through the projection.
- Raw materials at 56.5% of sales, packing materials at 2.7%, power and fuel at 3.1%, and selling and distribution at 3.5%.
- 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 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 disposable plates from banana leaves unit of 35,000 plates per day costs ₹72.66 lakh to set up, earns an average return of 23.9% on that investment and pays back in about 3.4 years. An average DSCR of 1.93 and break-even at 40.7% 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 ₹54.50 lakh at 10.5% a year. Amounts in ₹ lakh.

| No. | Month | Opening balance | Interest | Principal | Instalment | Closing balance |
|---|---|---|---|---|---|---|
| 1 | Apr 2027 | 54.50 | 0.48 | – | 0.48 | 54.50 |
| 2 | May 2027 | 54.50 | 0.48 | – | 0.48 | 54.50 |
| 3 | Jun 2027 | 54.50 | 0.48 | – | 0.48 | 54.50 |
| 4 | Jul 2027 | 54.50 | 0.48 | – | 0.48 | 54.50 |
| 5 | Aug 2027 | 54.50 | 0.48 | – | 0.48 | 54.50 |
| 6 | Sep 2027 | 54.50 | 0.48 | – | 0.48 | 54.50 |
| 7 | Oct 2027 | 54.50 | 0.48 | 0.79 | 1.27 | 53.71 |
| 8 | Nov 2027 | 53.71 | 0.47 | 0.80 | 1.27 | 52.91 |
| 9 | Dec 2027 | 52.91 | 0.46 | 0.81 | 1.27 | 52.10 |
| 10 | Jan 2028 | 52.10 | 0.46 | 0.81 | 1.27 | 51.28 |
| 11 | Feb 2028 | 51.28 | 0.45 | 0.82 | 1.27 | 50.46 |
| 12 | Mar 2028 | 50.46 | 0.44 | 0.83 | 1.27 | 49.63 |
| 13 | Apr 2028 | 49.63 | 0.43 | 0.84 | 1.27 | 48.79 |
| 14 | May 2028 | 48.79 | 0.43 | 0.84 | 1.27 | 47.95 |
| 15 | Jun 2028 | 47.95 | 0.42 | 0.85 | 1.27 | 47.10 |
| 16 | Jul 2028 | 47.10 | 0.41 | 0.86 | 1.27 | 46.24 |
| 17 | Aug 2028 | 46.24 | 0.40 | 0.87 | 1.27 | 45.38 |
| 18 | Sep 2028 | 45.38 | 0.40 | 0.87 | 1.27 | 44.50 |
| 19 | Oct 2028 | 44.50 | 0.39 | 0.88 | 1.27 | 43.62 |
| 20 | Nov 2028 | 43.62 | 0.38 | 0.89 | 1.27 | 42.73 |
| 21 | Dec 2028 | 42.73 | 0.37 | 0.90 | 1.27 | 41.83 |
| 22 | Jan 2029 | 41.83 | 0.37 | 0.90 | 1.27 | 40.93 |
| 23 | Feb 2029 | 40.93 | 0.36 | 0.91 | 1.27 | 40.02 |
| 24 | Mar 2029 | 40.02 | 0.35 | 0.92 | 1.27 | 39.10 |
| 25 | Apr 2029 | 39.10 | 0.34 | 0.93 | 1.27 | 38.17 |
| 26 | May 2029 | 38.17 | 0.33 | 0.94 | 1.27 | 37.23 |
| 27 | Jun 2029 | 37.23 | 0.33 | 0.94 | 1.27 | 36.29 |
| 28 | Jul 2029 | 36.29 | 0.32 | 0.95 | 1.27 | 35.33 |
| 29 | Aug 2029 | 35.33 | 0.31 | 0.96 | 1.27 | 34.37 |
| 30 | Sep 2029 | 34.37 | 0.30 | 0.97 | 1.27 | 33.40 |
| 31 | Oct 2029 | 33.40 | 0.29 | 0.98 | 1.27 | 32.42 |
| 32 | Nov 2029 | 32.42 | 0.28 | 0.99 | 1.27 | 31.44 |
| 33 | Dec 2029 | 31.44 | 0.28 | 1.00 | 1.27 | 30.44 |
| 34 | Jan 2030 | 30.44 | 0.27 | 1.00 | 1.27 | 29.44 |
| 35 | Feb 2030 | 29.44 | 0.26 | 1.01 | 1.27 | 28.42 |
| 36 | Mar 2030 | 28.42 | 0.25 | 1.02 | 1.27 | 27.40 |
| 37 | Apr 2030 | 27.40 | 0.24 | 1.03 | 1.27 | 26.37 |
| 38 | May 2030 | 26.37 | 0.23 | 1.04 | 1.27 | 25.33 |
| 39 | Jun 2030 | 25.33 | 0.22 | 1.05 | 1.27 | 24.28 |

Illustrative sample

| No. | Month | Opening balance | Interest | Principal | Instalment | Closing balance |
|---|---|---|---|---|---|---|
| 40 | Jul 2030 | 24.28 | 0.21 | 1.06 | 1.27 | 23.22 |
| 41 | Aug 2030 | 23.22 | 0.20 | 1.07 | 1.27 | 22.15 |
| 42 | Sep 2030 | 22.15 | 0.19 | 1.08 | 1.27 | 21.08 |
| 43 | Oct 2030 | 21.08 | 0.18 | 1.09 | 1.27 | 19.99 |
| 44 | Nov 2030 | 19.99 | 0.17 | 1.10 | 1.27 | 18.90 |
| 45 | Dec 2030 | 18.90 | 0.17 | 1.11 | 1.27 | 17.79 |
| 46 | Jan 2031 | 17.79 | 0.16 | 1.12 | 1.27 | 16.68 |
| 47 | Feb 2031 | 16.68 | 0.15 | 1.12 | 1.27 | 15.55 |
| 48 | Mar 2031 | 15.55 | 0.14 | 1.13 | 1.27 | 14.42 |
| 49 | Apr 2031 | 14.42 | 0.13 | 1.14 | 1.27 | 13.27 |
| 50 | May 2031 | 13.27 | 0.12 | 1.15 | 1.27 | 12.12 |
| 51 | Jun 2031 | 12.12 | 0.11 | 1.16 | 1.27 | 10.95 |
| 52 | Jul 2031 | 10.95 | 0.10 | 1.17 | 1.27 | 9.78 |
| 53 | Aug 2031 | 9.78 | 0.09 | 1.19 | 1.27 | 8.59 |
| 54 | Sep 2031 | 8.59 | 0.08 | 1.20 | 1.27 | 7.40 |
| 55 | Oct 2031 | 7.40 | 0.06 | 1.21 | 1.27 | 6.19 |
| 56 | Nov 2031 | 6.19 | 0.05 | 1.22 | 1.27 | 4.97 |
| 57 | Dec 2031 | 4.97 | 0.04 | 1.23 | 1.27 | 3.75 |
| 58 | Jan 2032 | 3.75 | 0.03 | 1.24 | 1.27 | 2.51 |
| 59 | Feb 2032 | 2.51 | 0.02 | 1.25 | 1.27 | 1.26 |
| 60 | Mar 2032 | 1.26 | 0.01 | 1.26 | 1.27 | – |

Illustrative sample