AN ISO 9001 : 2015 CERTIFIED COMPANY

Detailed project report
Sample edition
Projections from FY 2027-28

Project report

# Fatty Alcohol

Installed capacity 4.6 MT per day
Sector Specialty chemicals
Total project cost ₹881.74 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

Fatty Alcohol
4.6 MT per day

| | | | |
|---|---|---|---|
| Product | **Fatty Alcohol** | Sector | **Specialty chemicals** |
| Installed capacity | **4.6 MT per day** | Annual capacity | **1,518 MT per year** |
| Selling price (ex-GST) | **₹1,71,000 per MT** | Working days | **330 a year** |
| Manpower | **54 people** | Plant and machinery | **₹469.89 lakh** |
| Total project cost | **₹881.74 lakh** | Promoter's contribution | **₹220.44 lakh (25%)** |
| Term loan | **₹661.30 lakh (75%)** | Cash credit limit | **₹184.06 lakh** |
| Revenue, Year 3 | **₹1,817.05 lakh at 70%** | Net profit, Year 3 | **₹135.52 lakh** |
| Return on investment | **15.4% a year** | Break-even, Year 3 | **45.7% of capacity** |
| Average DSCR | **1.50** | Payback period | **4.3 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 fatty alcohol. The model plant has an installed capacity of 4.6 MT per day, which works out to 1,518 MT per year over 330 working days. Its applications range from thickeners and emollients in creams and lotions to lubricant additives and textile auxiliaries.

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 ₹1,817.05 lakh and a net profit of ₹135.52 lakh.

# 2 Uses and applications

Demand for the product comes mainly from the following uses:

- Thickeners and emollients in creams and lotions
- Feedstock for fatty alcohol ethoxylates and sulphates
- Hair conditioners and shampoos
- Pharmaceutical ointment bases
- Lubricant additives and textile auxiliaries

# 3 Market potential

Demand comes from surfactant makers who turn fatty alcohol into ethoxylates and sulphates for detergents, and from personal care and pharmaceutical companies that use cetyl and cetostearyl alcohol in creams and ointments. Large integrated producers and imports from South East Asia set the price, so a smaller unit competes on consistent grade, reliable delivery and specialty cuts. Buyers usually approve a new supplier only after sample and plant trials.

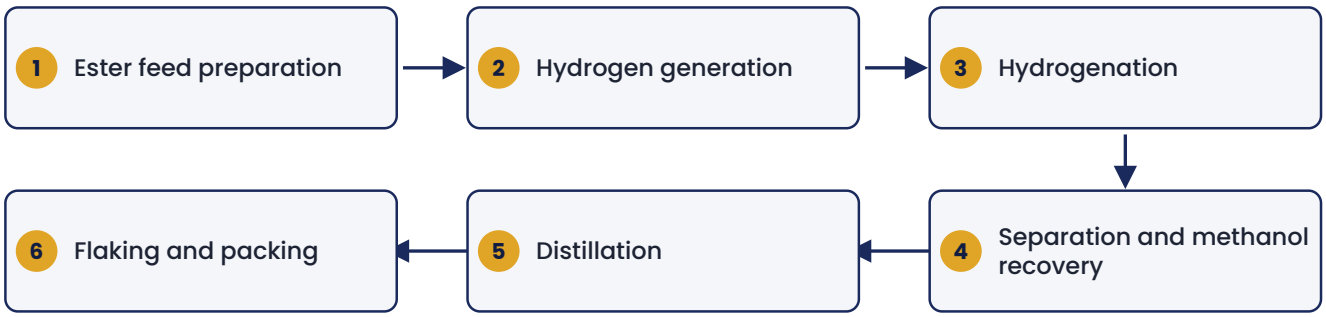
The usual customers for a unit of this kind are surfactant and ethoxylate manufacturers, personal care and cosmetic companies, pharmaceutical formulators, detergent manufacturers, lubricant and textile chemical makers, and chemical traders and exporters.

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

The plant converts raw materials into finished fatty alcohol in six steps, shown in the flow chart and described below.




Process flow for fatty alcohol

1. **Ester feed preparation.** Methyl ester is checked for acid value and sulphur and preheated before it enters the reactor.
2. **Hydrogen generation.** Methanol is reformed with steam and the hydrogen is purified in a pressure swing adsorption unit.
3. **Hydrogenation.** The ester and excess hydrogen pass over a copper catalyst at about 200 to 300 bar and 200 to 250 degrees Celsius.
4. **Separation and methanol recovery.** The reactor product is cooled, unreacted hydrogen is recycled and the released methanol is recovered by distillation.
5. **Distillation.** Crude alcohol is distilled under vacuum and cut into cetyl and stearyl fractions or a cetostearyl blend.
6. **Flaking and packing.** The alcohol is flaked on a chilled drum and packed in 25 kg bags or sent molten in insulated tankers.

# 5 Raw materials

The main raw materials are fatty acid methyl ester (C16 to C18), methanol for hydrogen generation, copper hydrogenation catalyst, and filter aid and nitrogen. In Year 3, at 70% utilisation, raw materials cost ₹1,056.52 lakh, about 58.1% of sales. The table shows how this cost splits between materials.

| Raw material | Share of cost | Year 3 cost (₹ lakh) |
|---|---|---|
| Fatty acid methyl ester (C16 to C18) | 84.0% | 887.48 |
| Methanol for hydrogen generation | 8.0% | 84.52 |
| Copper hydrogenation catalyst | 5.0% | 52.83 |
| Filter aid and nitrogen | 3.0% | 31.69 |
| **Total raw materials** | **100.0%** | **1,056.52** |

Illustrative sample

# 6 Plant and machinery

Plant and machinery accounts for ₹469.89 lakh of the project cost. The high pressure hydrogenation reactor system takes the largest share, and the other items and their indicative costs are listed below.

| Machinery and equipment | Indicative cost (₹ lakh) |
|---|---|
| Methanol reformer and PSA hydrogen unit | 103.38 |
| High pressure hydrogenation reactor system | 112.77 |
| Hydrogen make-up and recycle compressors | 65.79 |
| Methanol recovery column | 28.19 |
| Vacuum distillation and fractionation unit | 65.79 |
| Heat exchangers and thermic fluid heater | 37.59 |
| Catalyst filtration system | 23.49 |
| Storage tanks and flaker | 32.89 |
| **Total plant and machinery** | **469.89** |

# 7 Land, building and utilities

The model includes land and site development of ₹47.08 lakh and building and civil works of ₹168.55 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 ₹82.94 lakh.

Power and fuel cost ₹103.46 lakh in Year 3, about 5.7% of sales. Water is needed for cleaning, domestic use and, where the process calls for it, production.

# 8 Manpower

Staffing for the model unit is 54 people, at a Year 1 cost of ₹121.68 lakh. Wages are escalated by 5% each year in the projections.

| Category | Number | Monthly wage (₹) | Annual cost (₹ lakh) |
|---|---|---|---|
| Management, supervision and administration | 8 | 32,500 | 31.20 |
| Skilled workers and operators | 19 | 20,500 | 46.74 |
| Semi-skilled and unskilled workers | 27 | 13,500 | 43.74 |
| **Total (Year 1)** | **54** | | **121.68** |

Illustrative sample

## 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
- PESO licence under the SMPV(U) Rules 2016 for hydrogen storage vessels
- Compliance with the MSIHC Rules 1989 for hydrogen and methanol
- Gas Cylinders Rules 2016 licence where hydrogen is stored in cylinders

## 10 Project cost and means of finance

The total cost of the project is ₹881.74 lakh. Fixed assets account for ₹800.38 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 | 47.08 |
| Building and civil works | 168.55 |
| Plant and machinery | 469.89 |
| Other fixed assets (electrification, furniture, lab equipment, DG set) | 82.94 |
| Contingencies | 31.92 |
| Preliminary and pre-operative expenses | 20.01 |
| Margin money for working capital | 61.35 |
| **Total cost of project** | **881.74** |

Illustrative sample

### Means of finance

Funding follows a 75:25 split between bank loan and promoter's contribution, with a term loan of ₹661.30 lakh and promoter funds of ₹220.44 lakh. The bank also provides a cash credit limit of ₹184.06 lakh for working capital.

| Source of funds | ₹ lakh |
|---|---|
| Promoter's contribution (25%) | 220.44 |
| Term loan from bank (75%) | 661.30 |
| **Total means of finance** | **881.74** |
| *Cash credit limit for working capital (separate)* | *184.06* |

## 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 ₹245.41 lakh. The bank funds ₹184.06 lakh through cash credit and the promoter's margin covers ₹61.35 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) | 74.43 | 80.64 | 86.84 | 93.04 | 99.24 |
| Work in progress (3 days) | 9.17 | 9.90 | 10.64 | 11.37 | 12.11 |
| Finished goods (15 days) | 48.51 | 52.37 | 56.23 | 60.11 | 64.01 |
| Trade receivables (45 days) | 192.02 | 208.02 | 224.02 | 240.02 | 256.02 |
| **Total current assets** | **324.13** | **350.93** | **377.73** | **404.54** | **431.38** |
| Less: trade creditors (30 days) | 78.72 | 85.28 | 91.84 | 98.40 | 104.95 |
| **Working capital requirement** | **245.41** | **265.65** | **285.89** | **306.14** | **326.43** |

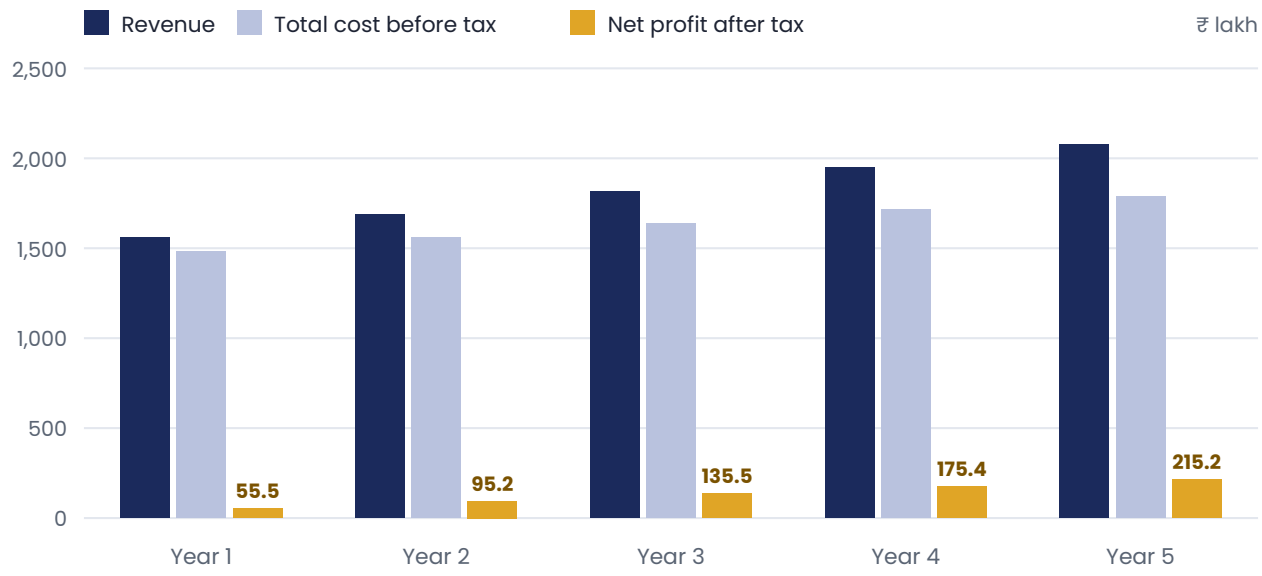
Illustrative sample

# 12 Projected profitability

The unit is profitable from the first year, with a net profit of ₹55.48 lakh on sales of ₹1,557.47 lakh. By Year 5 sales reach ₹2,076.62 lakh and net profit ₹215.18 lakh, giving an average net margin of 7.2% across the projection.

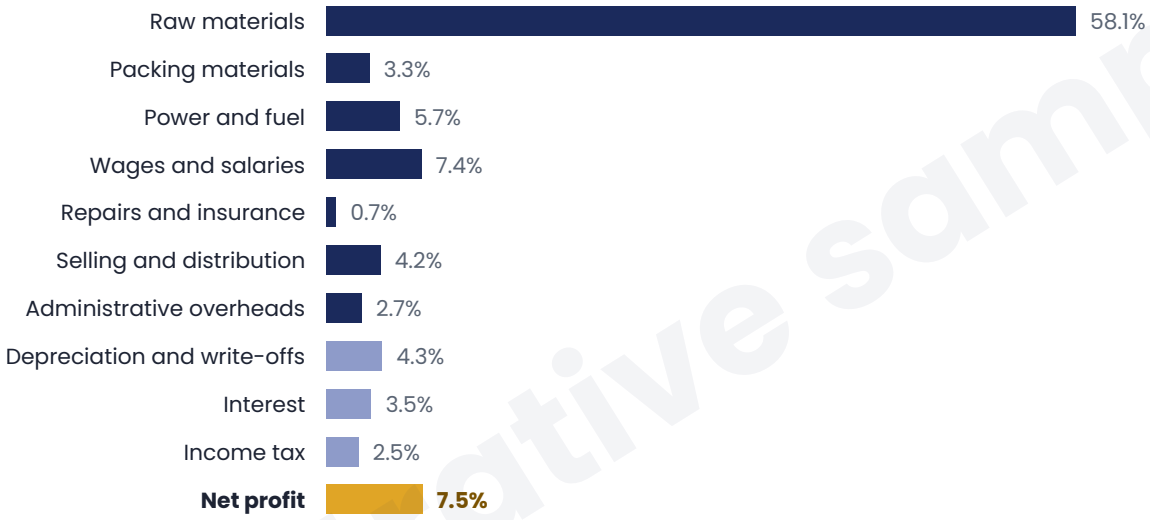
| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| *Capacity utilisation (%)* | *60%* | *65%* | *70%* | *75%* | *80%* |
| **Revenue from operations** | **1,557.47** | **1,687.26** | **1,817.05** | **1,946.83** | **2,076.62** |
| Raw materials consumed | 905.59 | 981.06 | 1,056.52 | 1,131.98 | 1,207.45 |
| Packing materials | 52.13 | 56.47 | 60.82 | 65.16 | 69.50 |
| Power and fuel | 88.68 | 96.07 | 103.46 | 110.85 | 118.24 |
| Wages and salaries | 121.68 | 127.76 | 134.15 | 140.86 | 147.90 |
| Repairs and maintenance | 9.40 | 9.87 | 10.36 | 10.88 | 11.42 |
| Insurance | 3.01 | 3.01 | 3.01 | 3.01 | 3.01 |
| **Cost of production** | **1,180.49** | **1,274.24** | **1,368.32** | **1,462.74** | **1,557.52** |
| **Gross profit** | **376.98** | **413.02** | **448.73** | **484.09** | **519.10** |
| Selling and distribution expenses | 65.46 | 70.92 | 76.37 | 81.83 | 87.28 |
| Administrative overheads | 45.14 | 47.40 | 49.77 | 52.26 | 54.87 |
| **Operating profit (EBITDA)** | **266.38** | **294.70** | **322.59** | **350.00** | **376.95** |
| Depreciation | 100.00 | 86.30 | 74.53 | 64.40 | 55.68 |
| Preliminary expenses written off | 4.00 | 4.00 | 4.00 | 4.00 | 4.01 |
| Interest on term loan | 68.16 | 57.20 | 43.11 | 27.47 | 10.11 |
| Interest on cash credit | 20.25 | 20.25 | 20.25 | 20.25 | 20.25 |
| **Profit before tax** | **73.97** | **126.95** | **180.70** | **233.88** | **286.90** |
| Income tax | 18.49 | 31.74 | 45.18 | 58.47 | 71.72 |
| **Profit after tax** | **55.48** | **95.21** | **135.52** | **175.41** | **215.18** |

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

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# 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 ₹335.40 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 | 220.44 | – | – | – | – |
| Term loan from bank | 661.30 | – | – | – | – |
| Cash credit (working capital) from bank | 184.06 | – | – | – | – |
| Net profit after tax | 55.48 | 95.21 | 135.52 | 175.41 | 215.18 |
| Depreciation | 100.00 | 86.30 | 74.53 | 64.40 | 55.68 |
| Preliminary expenses written off | 4.00 | 4.00 | 4.00 | 4.00 | 4.01 |
| Increase in trade creditors | 78.72 | 6.56 | 6.56 | 6.56 | 6.55 |
| **Total sources** | **1,304.00** | **192.07** | **220.61** | **250.37** | **281.42** |
| **Application of funds** | | | | | |
| Fixed assets | 800.38 | – | – | – | – |
| Preliminary and pre-operative expenses | 20.01 | – | – | – | – |
| Increase in inventories | 132.11 | 10.80 | 10.80 | 10.81 | 10.84 |
| Increase in trade receivables | 192.02 | 16.00 | 16.00 | 16.00 | 16.00 |
| Repayment of term loan | 59.07 | 127.83 | 141.92 | 157.56 | 174.92 |
| Drawings | – | – | – | – | – |
| **Total application** | **1,203.59** | **154.63** | **168.72** | **184.37** | **201.76** |
| **Net cash flow** | **100.41** | **37.44** | **51.89** | **66.00** | **79.66** |
| Opening cash balance | – | 100.41 | 137.85 | 189.74 | 255.74 |
| **Closing cash balance** | **100.41** | **137.85** | **189.74** | **255.74** | **335.40** |

Illustrative sample

# 14 Projected balance sheet

Over the projection, retained profits build the promoter's net worth from ₹259.91 lakh to ₹897.24 lakh, and the term loan reduces from ₹602.23 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 | 220.44 | 220.44 | 220.44 | 220.44 | 220.44 |
| Reserves and surplus | 55.48 | 150.69 | 286.21 | 461.62 | 676.80 |
| Term loan | 602.23 | 474.40 | 332.48 | 174.92 | – |
| Cash credit from bank | 184.06 | 184.06 | 184.06 | 184.06 | 184.06 |
| Trade creditors | 78.72 | 85.28 | 91.84 | 98.40 | 104.95 |
| **Total liabilities** | **1,140.93** | **1,114.87** | **1,115.03** | **1,139.44** | **1,186.25** |
| **Assets** | | | | | |
| Gross fixed assets | 800.38 | 800.38 | 800.38 | 800.38 | 800.38 |
| Less: accumulated depreciation | (100.00) | (186.30) | (260.83) | (325.23) | (380.91) |
| **Net fixed assets** | **700.38** | **614.08** | **539.55** | **475.15** | **419.47** |
| Preliminary expenses not written off | 16.01 | 12.01 | 8.01 | 4.01 | – |
| Inventories | 132.11 | 142.91 | 153.71 | 164.52 | 175.36 |
| Trade receivables | 192.02 | 208.02 | 224.02 | 240.02 | 256.02 |
| Cash and bank balance | 100.41 | 137.85 | 189.74 | 255.74 | 335.40 |
| **Total assets** | **1,140.93** | **1,114.87** | **1,115.03** | **1,139.44** | **1,186.25** |

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 ₹176.98 lakh, 10% WDV) | | | | | |
| Opening written-down value | 176.98 | 159.28 | 143.35 | 129.01 | 116.11 |
| Depreciation | 17.70 | 15.93 | 14.34 | 12.90 | 11.61 |
| **Closing written-down value** | **159.28** | **143.35** | **129.01** | **116.11** | **104.50** |
| Plant and machinery (cost ₹493.38 lakh, 15% WDV) | | | | | |
| Opening written-down value | 493.38 | 419.37 | 356.46 | 302.99 | 257.54 |
| Depreciation | 74.01 | 62.91 | 53.47 | 45.45 | 38.63 |
| **Closing written-down value** | **419.37** | **356.46** | **302.99** | **257.54** | **218.91** |
| Other fixed assets (cost ₹82.94 lakh, 10% WDV) | | | | | |
| Opening written-down value | 82.94 | 74.65 | 67.19 | 60.47 | 54.42 |
| Depreciation | 8.29 | 7.46 | 6.72 | 6.05 | 5.44 |
| **Closing written-down value** | **74.65** | **67.19** | **60.47** | **54.42** | **48.98** |
| **Total depreciation** | **100.00** | **86.30** | **74.53** | **64.40** | **55.68** |
| Preliminary expenses written off | 4.00 | 4.00 | 4.00 | 4.00 | 4.01 |

# 16 Term loan repayment

The term loan of ₹661.30 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 ₹15,41,900. The month-by-month schedule is in the annexure.

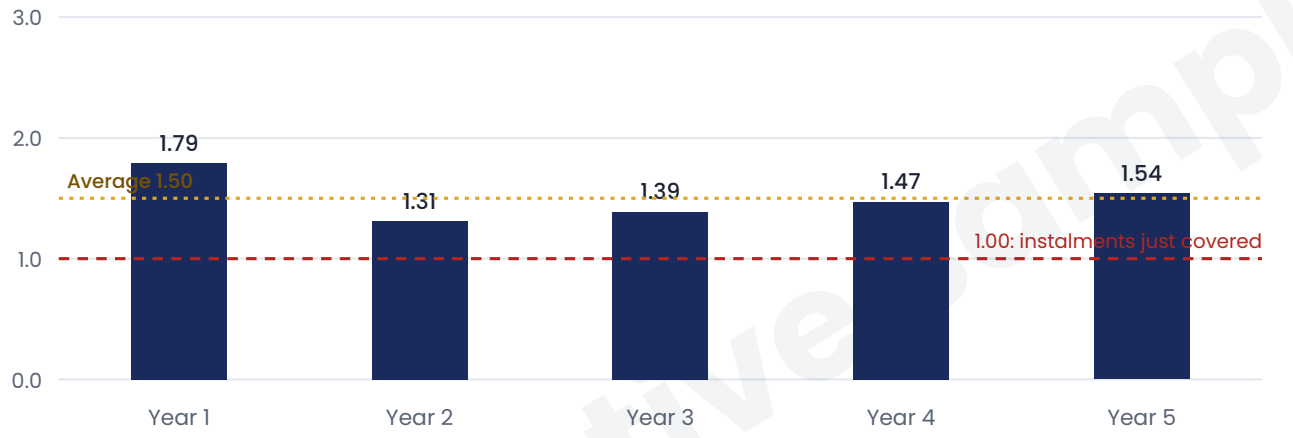
| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| Opening balance | 661.30 | 602.23 | 474.40 | 332.48 | 174.92 |
| Interest | 68.16 | 57.20 | 43.11 | 27.47 | 10.11 |
| Principal repaid | 59.07 | 127.83 | 141.92 | 157.56 | 174.92 |
| **Closing balance** | **602.23** | **474.40** | **332.48** | **174.92** | **–** |

Illustrative sample

# 17 Debt service coverage

Cash available for debt service covers the term loan instalments 1.50 times on average, and never less than 1.31 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 | 55.48 | 95.21 | 135.52 | 175.41 | 215.18 |
| Depreciation and write-offs | 104.00 | 90.30 | 78.53 | 68.40 | 59.69 |
| Interest on term loan | 68.16 | 57.20 | 43.11 | 27.47 | 10.11 |
| **Total available for debt service (A)** | **227.64** | **242.71** | **257.16** | **271.28** | **284.98** |
| Principal repayment | 59.07 | 127.83 | 141.92 | 157.56 | 174.92 |
| Interest on term loan | 68.16 | 57.20 | 43.11 | 27.47 | 10.11 |
| **Total debt service (B)** | **127.23** | **185.03** | **185.03** | **185.03** | **185.03** |
| DSCR (A / B) | 1.79 | 1.31 | 1.39 | 1.47 | 1.54 |



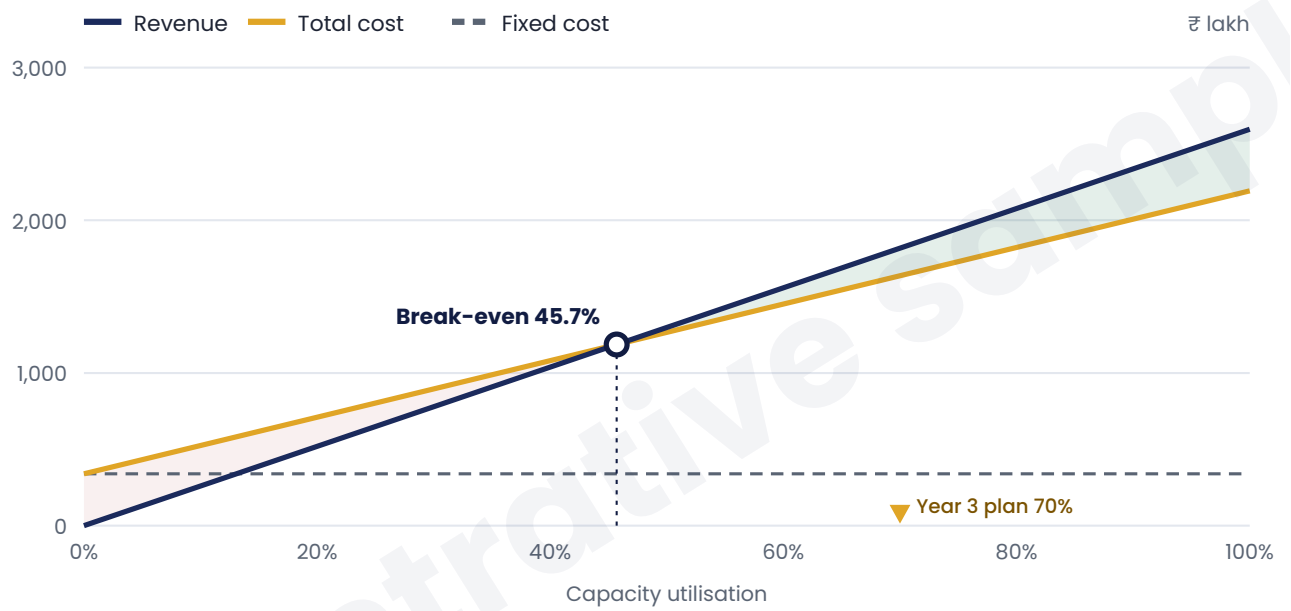

DSCR by year. A ratio above 1.00 means cash accruals cover the term loan instalments.

Illustrative sample

# 18 Break-even analysis

The break-even point in Year 3 is 45.7% 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 35.1%.

| 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 | 1,557.47 | 1,687.26 | 1,817.05 | 1,946.83 | 2,076.62 |
| Variable costs | 1,111.86 | 1,204.52 | 1,297.17 | 1,389.82 | 1,482.47 |
| **Contribution** | **445.61** | **482.74** | **519.88** | **557.01** | **594.15** |
| Fixed costs (incl. depreciation and interest) | 371.64 | 355.79 | 339.18 | 323.13 | 307.25 |
| Break-even as % of installed capacity | 50.0 | 47.9 | 45.7 | 43.5 | 41.4 |
| Cash break-even as % of installed capacity | 36.0 | 35.7 | 35.1 | 34.3 | 33.3 |
| Break-even sales | 1,298.93 | 1,243.55 | 1,185.48 | 1,129.39 | 1,073.87 |




Break-even chart at Year 3 prices and costs, scaled to full capacity. Shaded areas show the loss zone (left) and profit zone (right).

Illustrative sample

# 19 Financial ratios

Liquidity and leverage improve over the projection. The current ratio stays at or above 1.62, while debt-equity drops from 2.32 to zero as the term loan is repaid.

| Ratio | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| Current ratio | 1.62 | 1.81 | 2.06 | 2.34 | 2.65 |
| Quick ratio | 1.11 | 1.28 | 1.50 | 1.76 | 2.05 |
| Debt-equity ratio (term loan / net worth) | 2.32 | 1.32 | 0.67 | 0.26 | 0.00 |
| Total outside liabilities / net worth | 3.33 | 2.07 | 1.22 | 0.67 | 0.32 |
| Interest coverage ratio | 1.84 | 2.64 | 3.85 | 5.90 | 10.45 |
| DSCR | 1.79 | 1.31 | 1.39 | 1.47 | 1.54 |
| Gross profit margin (%) | 24.2 | 24.5 | 24.7 | 24.9 | 25.0 |
| Operating profit (EBITDA) margin (%) | 17.1 | 17.5 | 17.8 | 18.0 | 18.2 |
| Net profit margin (%) | 3.6 | 5.6 | 7.5 | 9.0 | 10.4 |
| Return on capital employed (%) | 15.5 | 20.1 | 24.0 | 27.2 | 29.3 |
| Break-even (% of installed capacity) | 50.0 | 47.9 | 45.7 | 43.5 | 41.4 |

# 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 ₹1,71,000 per MT, excluding GST, held constant through the projection.
- Raw materials at 58.1% of sales, packing materials at 3.3%, power and fuel at 5.7%, and selling and distribution at 4.2%.
- 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

In summary, the sample project needs ₹881.74 lakh, breaks even at 45.7% of capacity in Year 3 and repays its term loan from its own cash flow, with a payback period of about 4.3 years. A report for an actual project replaces these representative figures with local land and building costs, machinery quotations and a market survey for the chosen location.

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This document is a computer-generated illustrative sample. The capacity, prices, costs and projections are representative assumptions for a typical small-scale unit and are not based on any specific project, location or quotation. Statutory requirements change and vary by state. Niir Project Consultancy Services accepts no liability for decisions taken on the basis of this sample.

Illustrative sample

# A Annexure: monthly loan repayment schedule

Term loan of ₹661.30 lakh at 10.5% a year. Amounts in ₹ lakh.

| No. | Month | Opening balance | Interest | Principal | Instalment | Closing balance |
|---|---|---|---|---|---|---|
| 1 | Apr 2027 | 661.30 | 5.79 | – | 5.79 | 661.30 |
| 2 | May 2027 | 661.30 | 5.79 | – | 5.79 | 661.30 |
| 3 | Jun 2027 | 661.30 | 5.79 | – | 5.79 | 661.30 |
| 4 | Jul 2027 | 661.30 | 5.79 | – | 5.79 | 661.30 |
| 5 | Aug 2027 | 661.30 | 5.79 | – | 5.79 | 661.30 |
| 6 | Sep 2027 | 661.30 | 5.79 | – | 5.79 | 661.30 |
| 7 | Oct 2027 | 661.30 | 5.79 | 9.63 | 15.42 | 651.67 |
| 8 | Nov 2027 | 651.67 | 5.70 | 9.72 | 15.42 | 641.95 |
| 9 | Dec 2027 | 641.95 | 5.62 | 9.80 | 15.42 | 632.15 |
| 10 | Jan 2028 | 632.15 | 5.53 | 9.89 | 15.42 | 622.26 |
| 11 | Feb 2028 | 622.26 | 5.44 | 9.97 | 15.42 | 612.29 |
| 12 | Mar 2028 | 612.29 | 5.36 | 10.06 | 15.42 | 602.23 |
| 13 | Apr 2028 | 602.23 | 5.27 | 10.15 | 15.42 | 592.08 |
| 14 | May 2028 | 592.08 | 5.18 | 10.24 | 15.42 | 581.84 |
| 15 | Jun 2028 | 581.84 | 5.09 | 10.33 | 15.42 | 571.51 |
| 16 | Jul 2028 | 571.51 | 5.00 | 10.42 | 15.42 | 561.09 |
| 17 | Aug 2028 | 561.09 | 4.91 | 10.51 | 15.42 | 550.58 |
| 18 | Sep 2028 | 550.58 | 4.82 | 10.60 | 15.42 | 539.98 |
| 19 | Oct 2028 | 539.98 | 4.72 | 10.69 | 15.42 | 529.29 |
| 20 | Nov 2028 | 529.29 | 4.63 | 10.79 | 15.42 | 518.50 |
| 21 | Dec 2028 | 518.50 | 4.54 | 10.88 | 15.42 | 507.62 |
| 22 | Jan 2029 | 507.62 | 4.44 | 10.98 | 15.42 | 496.64 |
| 23 | Feb 2029 | 496.64 | 4.35 | 11.07 | 15.42 | 485.57 |
| 24 | Mar 2029 | 485.57 | 4.25 | 11.17 | 15.42 | 474.40 |
| 25 | Apr 2029 | 474.40 | 4.15 | 11.27 | 15.42 | 463.13 |
| 26 | May 2029 | 463.13 | 4.05 | 11.37 | 15.42 | 451.76 |
| 27 | Jun 2029 | 451.76 | 3.95 | 11.47 | 15.42 | 440.29 |
| 28 | Jul 2029 | 440.29 | 3.85 | 11.57 | 15.42 | 428.73 |
| 29 | Aug 2029 | 428.73 | 3.75 | 11.67 | 15.42 | 417.06 |
| 30 | Sep 2029 | 417.06 | 3.65 | 11.77 | 15.42 | 405.29 |
| 31 | Oct 2029 | 405.29 | 3.55 | 11.87 | 15.42 | 393.42 |
| 32 | Nov 2029 | 393.42 | 3.44 | 11.98 | 15.42 | 381.44 |
| 33 | Dec 2029 | 381.44 | 3.34 | 12.08 | 15.42 | 369.36 |
| 34 | Jan 2030 | 369.36 | 3.23 | 12.19 | 15.42 | 357.17 |
| 35 | Feb 2030 | 357.17 | 3.13 | 12.29 | 15.42 | 344.88 |
| 36 | Mar 2030 | 344.88 | 3.02 | 12.40 | 15.42 | 332.48 |
| 37 | Apr 2030 | 332.48 | 2.91 | 12.51 | 15.42 | 319.97 |
| 38 | May 2030 | 319.97 | 2.80 | 12.62 | 15.42 | 307.35 |
| 39 | Jun 2030 | 307.35 | 2.69 | 12.73 | 15.42 | 294.62 |

Illustrative sample

| No. | Month | Opening balance | Interest | Principal | Instalment | Closing balance |
|---|---|---|---|---|---|---|
| 40 | Jul 2030 | 294.62 | 2.58 | 12.84 | 15.42 | 281.78 |
| 41 | Aug 2030 | 281.78 | 2.47 | 12.95 | 15.42 | 268.82 |
| 42 | Sep 2030 | 268.82 | 2.35 | 13.07 | 15.42 | 255.76 |
| 43 | Oct 2030 | 255.76 | 2.24 | 13.18 | 15.42 | 242.58 |
| 44 | Nov 2030 | 242.58 | 2.12 | 13.30 | 15.42 | 229.28 |
| 45 | Dec 2030 | 229.28 | 2.01 | 13.41 | 15.42 | 215.87 |
| 46 | Jan 2031 | 215.87 | 1.89 | 13.53 | 15.42 | 202.34 |
| 47 | Feb 2031 | 202.34 | 1.77 | 13.65 | 15.42 | 188.69 |
| 48 | Mar 2031 | 188.69 | 1.65 | 13.77 | 15.42 | 174.92 |
| 49 | Apr 2031 | 174.92 | 1.53 | 13.89 | 15.42 | 161.03 |
| 50 | May 2031 | 161.03 | 1.41 | 14.01 | 15.42 | 147.02 |
| 51 | Jun 2031 | 147.02 | 1.29 | 14.13 | 15.42 | 132.89 |
| 52 | Jul 2031 | 132.89 | 1.16 | 14.26 | 15.42 | 118.63 |
| 53 | Aug 2031 | 118.63 | 1.04 | 14.38 | 15.42 | 104.25 |
| 54 | Sep 2031 | 104.25 | 0.91 | 14.51 | 15.42 | 89.75 |
| 55 | Oct 2031 | 89.75 | 0.79 | 14.63 | 15.42 | 75.11 |
| 56 | Nov 2031 | 75.11 | 0.66 | 14.76 | 15.42 | 60.35 |
| 57 | Dec 2031 | 60.35 | 0.53 | 14.89 | 15.42 | 45.46 |
| 58 | Jan 2032 | 45.46 | 0.40 | 15.02 | 15.42 | 30.44 |
| 59 | Feb 2032 | 30.44 | 0.27 | 15.15 | 15.42 | 15.29 |
| 60 | Mar 2032 | 15.29 | 0.13 | 15.29 | 15.42 | – |

Illustrative sample