AN ISO 9001 : 2015 CERTIFIED COMPANY

Detailed project report
Sample edition
Projections from FY 2027-28

Project report

# Food Colours

Installed capacity 450 kg per day
Sector Specialty chemicals
Total project cost ₹205.87 lakh

**Illustrative sample**
Figures are representative

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# Project at a glance

Food Colours
450 kg per day

| | | | |
|---|---|---|---|
| Product | **Food Colours** | Sector | **Specialty chemicals** |
| Installed capacity | **450 kg per day** | Annual capacity | **1,48,500 kg per year** |
| Selling price (ex-GST) | **₹550 per kg** | Working days | **330 a year** |
| Manpower | **18 people** | Plant and machinery | **₹89.70 lakh** |
| Total project cost | **₹205.87 lakh** | Promoter's contribution | **₹51.47 lakh (25%)** |
| Term loan | **₹154.40 lakh (75%)** | Cash credit limit | **₹57.97 lakh** |
| Revenue, Year 3 | **₹571.72 lakh at 70%** | Net profit, Year 3 | **₹50.04 lakh** |
| Return on investment | **24.3% a year** | Break-even, Year 3 | **41.9% of capacity** |
| Average DSCR | **1.91** | 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.

## Contents

1 Introduction
2 Uses and applications
3 Market potential
4 Manufacturing process
5 Raw materials
6 Plant and machinery
7 Land, building and utilities
8 Manpower
9 Licences and approvals
10 Project cost and means of finance
11 Working capital
12 Projected profitability
13 Cash flow statement
14 Projected balance sheet
15 Depreciation
16 Term loan repayment
17 Debt service coverage
18 Break-even analysis
19 Financial ratios
20 Key assumptions
21 Conclusion
A Annexure: monthly loan repayment schedule

Illustrative sample

# 1 Introduction

The project modelled here is a unit producing food colours in the specialty chemicals sector, sized at 450 kg per day. Working 330 days a year, the plant can turn out 1,48,500 kg per year at full capacity. The product's applications range from sweets, bakery and confectionery to home baking and cooking.

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 ₹571.72 lakh and a net profit of ₹50.04 lakh.

# 2 Uses and applications

Demand for the product comes mainly from the following uses:

- Sweets, bakery and confectionery
- Soft drinks and beverage concentrates
- Ice cream and dairy desserts
- Sauces, namkeen and ready mixes
- Home baking and cooking

# 3 Market potential

Food colours are bought by sweet shops, bakeries, beverage and ice cream makers, and in small packs by households. Buyers stay with a supplier whose shades match batch after batch and whose labels meet FSSAI rules, so a small blender competes on consistent strength, quick delivery and a wide shade range rather than price alone.

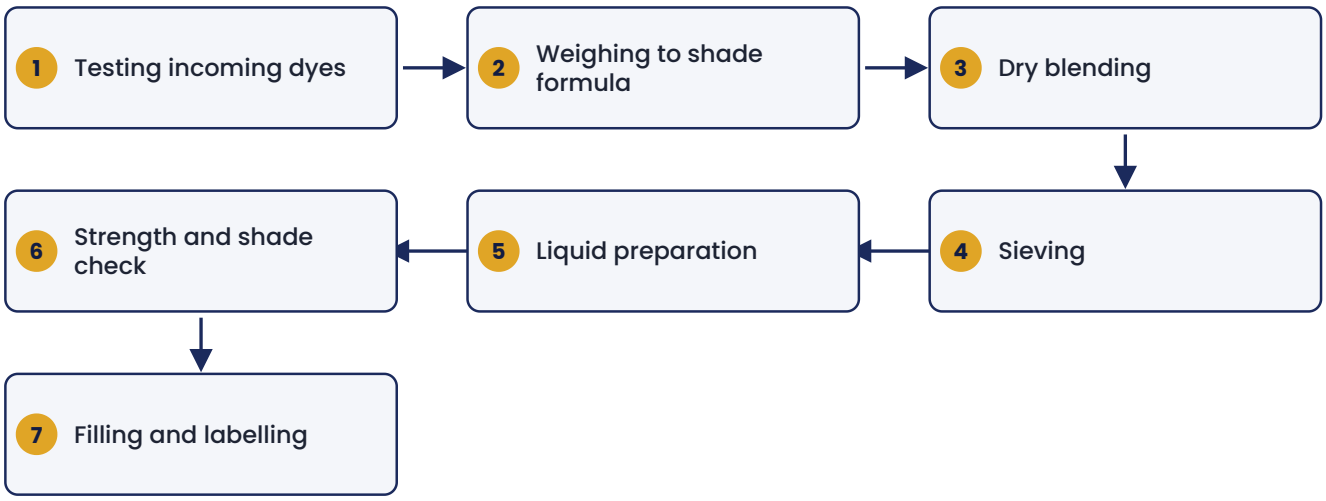
Typical buyers include sweet shops and bakeries; soft drink and syrup makers; ice cream and dairy dessert makers; namkeen, sauce and ready mix makers; food ingredient distributors; and retail grocery for home use.

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 food colours in seven steps, shown in the flow chart and described below.




Process flow for food colours

1. **Testing incoming dyes.** Each lot of pure dye is checked for total dye content and shade against its certificate of analysis.
2. **Weighing to shade formula.** Dyes and diluents are weighed in the proportions set for each shade and strength.
3. **Dry blending.** Powder batches are mixed in a ribbon blender until the colour is evenly spread through the diluent.
4. **Sieving.** The blend is passed through a vibro sifter to remove lumps and give a free-flowing powder.
5. **Liquid preparation.** For liquid colours the dyes are dissolved in water, glycerine or propylene glycol and filtered.
6. **Strength and shade check.** Each batch is tested on a spectrophotometer so the declared dye content stays within tolerance.
7. **Filling and labelling.** Colours are filled in pouches, jars or bottles and labelled with the total dye content.

Illustrative sample

# 5 Raw materials

Raw materials account for 57.5% of sales at Year 3 volumes, a total of ₹328.45 lakh, with food-grade synthetic dyes (tartrazine, sunset yellow, carmoisine, ponceau 4R, brilliant blue) the biggest item in the mix.

| Raw material | Share of cost | Year 3 cost (₹ lakh) |
|---|---|---|
| Food-grade synthetic dyes (tartrazine, sunset yellow, carmoisine, ponceau 4R, brilliant blue) | 72.0% | 236.48 |
| Diluents (edible salt, dextrose, sodium sulphate) | 13.0% | 42.70 |
| Liquid base (glycerine, propylene glycol, purified water) | 10.0% | 32.85 |
| Permitted preservatives and stabilisers | 5.0% | 16.42 |
| **Total raw materials** | **100.0%** | **328.45** |

# 6 Plant and machinery

Plant and machinery for the model unit is estimated at ₹89.70 lakh, before the contingency allowance. The stainless steel ribbon blender is the largest single item. A full NPCS report adds specifications and supplier names for each machine.

| Machinery and equipment | Indicative cost (₹ lakh) |
|---|---|
| Stainless steel ribbon blender | 16.15 |
| Micro pulveriser | 8.97 |
| Vibro sifter | 6.28 |
| SS liquid mixing tanks with stirrers | 10.76 |
| Cartridge filtration unit | 5.38 |
| Powder pouch and jar filling machine | 13.46 |
| Liquid bottle filling and capping machine | 10.76 |
| QC lab with UV visible spectrophotometer | 10.76 |
| Dust collector | 7.18 |
| **Total plant and machinery** | **89.70** |

Illustrative sampl

# 7 Land, building and utilities

Land and site development is taken at ₹22.08 lakh and building and civil works at ₹47.40 lakh. Other fixed assets, including electrification, furniture, testing equipment and power backup, add ₹15.96 lakh. Land rates vary widely by location, so these are the figures most likely to change in a real project.

Power and fuel cost ₹36.26 lakh in Year 3, about 6.3% of sales. Water is needed for cleaning, domestic use and, where the process calls for it, production.

## 8 Manpower

A team of 18 runs the plant, from management and supervision to skilled operators and helpers. The Year 1 wage bill is ₹41.04 lakh, rising 5% a year.

| Category | Number | Monthly wage (₹) | Annual cost (₹ lakh) |
|---|---|---|---|
| Management, supervision and administration | 3 | 32,500 | 11.70 |
| Skilled workers and operators | 6 | 20,500 | 14.76 |
| Semi-skilled and unskilled workers | 9 | 13,500 | 14.58 |
| **Total (Year 1)** | **18** | | **41.04** |

## 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
- FSSAI licence for manufacturing food colour preparations
- Only FSSAI-permitted food-grade dyes with certificate of analysis
- Total dye content declared on every label

## 10 Project cost and means of finance

Project cost is estimated at ₹205.87 lakh, including fixed assets of ₹182.00 lakh and margin money for working capital of ₹19.32 lakh.

| Cost of project | ₹ lakh |
|---|---|
| Land and site development | 22.08 |
| Building and civil works | 47.40 |
| Plant and machinery | 89.70 |
| Other fixed assets (electrification, furniture, lab equipment, DG set) | 15.96 |
| Contingencies | 6.86 |
| Preliminary and pre-operative expenses | 4.55 |
| Margin money for working capital | 19.32 |
| **Total cost of project** | **205.87** |

Illustrative sample

### Means of finance

The project is financed 75:25 between bank debt and the promoter's own funds. A term loan covers ₹154.40 lakh and the promoter brings in ₹51.47 lakh. Separately, a cash credit limit of ₹57.97 lakh finances 75% of the working capital requirement.

| Source of funds | ₹ lakh |
|---|---|
| Promoter's contribution (25%) | 51.47 |
| Term loan from bank (75%) | 154.40 |
| **Total means of finance** | **205.87** |
| *Cash credit limit for working capital (separate)* | *57.97* |

## 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 ₹77.29 lakh. The bank funds ₹57.97 lakh through cash credit and the promoter's margin covers ₹19.32 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) | 23.14 | 25.07 | 27.00 | 28.92 | 30.85 |
| Work in progress (3 days) | 2.91 | 3.14 | 3.37 | 3.60 | 3.84 |
| Finished goods (15 days) | 15.30 | 16.52 | 17.73 | 18.96 | 20.19 |
| Trade receivables (45 days) | 60.42 | 65.45 | 70.49 | 75.52 | 80.56 |
| **Total current assets** | **101.77** | **110.18** | **118.59** | **127.00** | **135.44** |
| Less: trade creditors (30 days) | 24.48 | 26.52 | 28.56 | 30.60 | 32.64 |
| **Working capital requirement** | **77.29** | **83.66** | **90.03** | **96.40** | **102.80** |

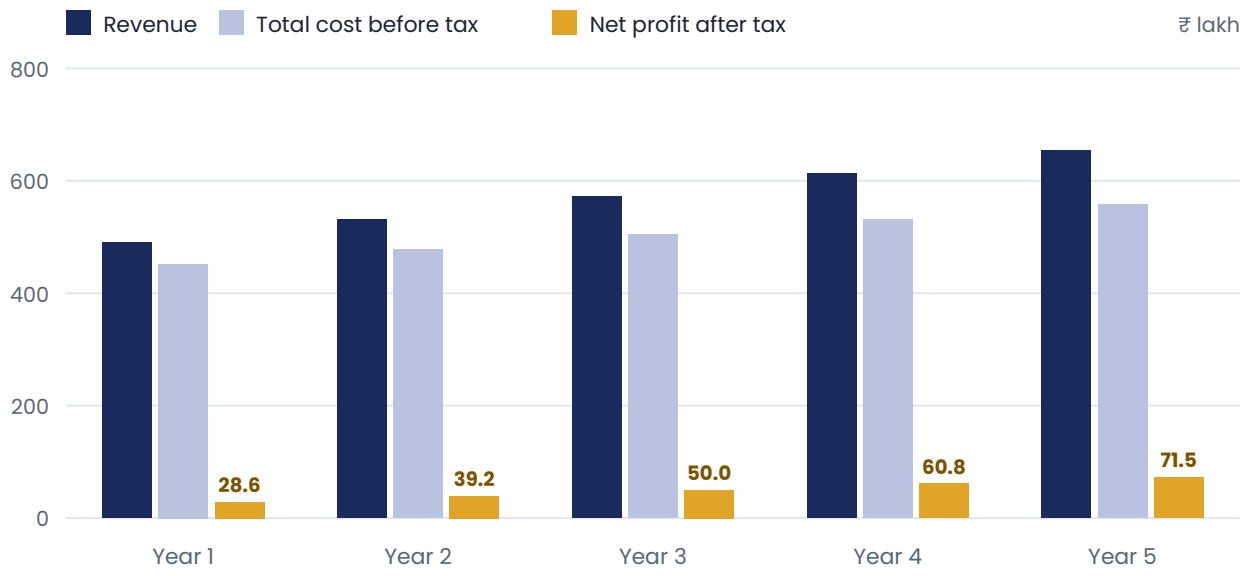
Illustrative sample

# 12 Projected profitability

As utilisation climbs from 60% to 80%, sales increase from ₹490.05 lakh to ₹653.40 lakh. Operating profit in Year 3 is ₹99.61 lakh, a margin of 17.4%, and net profit after tax grows from ₹28.56 lakh in Year 1 to ₹71.46 lakh in Year 5.

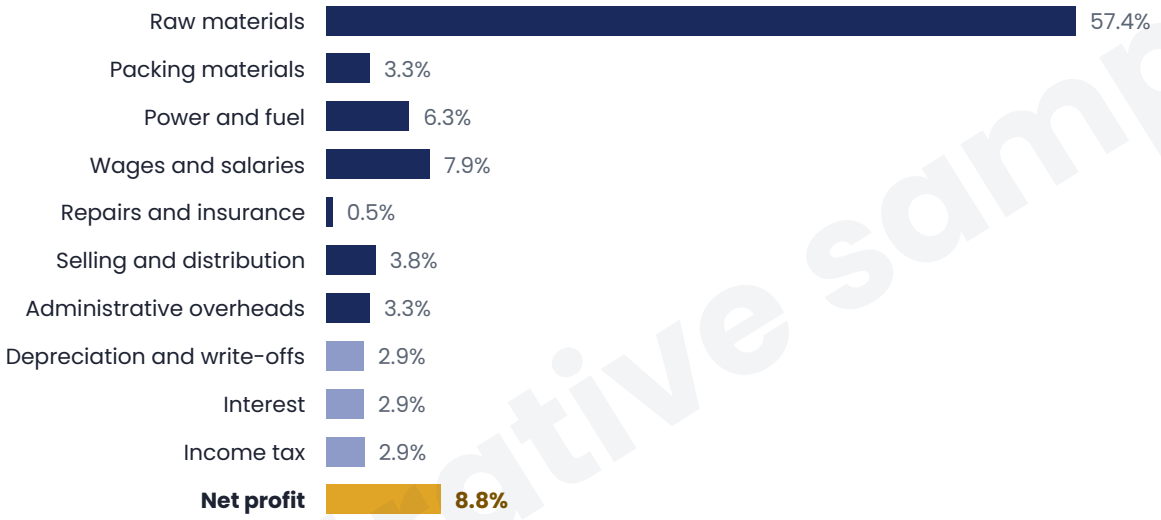
| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| *Capacity utilisation (%)* | *60%* | *65%* | *70%* | *75%* | *80%* |
| **Revenue from operations** | **490.05** | **530.89** | **571.72** | **612.56** | **653.40** |
| Raw materials consumed | 281.53 | 305.00 | 328.45 | 351.92 | 375.38 |
| Packing materials | 16.26 | 17.61 | 18.97 | 20.32 | 21.68 |
| Power and fuel | 31.08 | 33.67 | 36.26 | 38.85 | 41.44 |
| Wages and salaries | 41.04 | 43.09 | 45.25 | 47.51 | 49.88 |
| Repairs and maintenance | 1.79 | 1.88 | 1.98 | 2.08 | 2.18 |
| Insurance | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 |
| **Cost of production** | **372.34** | **401.89** | **431.55** | **461.32** | **491.20** |
| **Gross profit** | **117.71** | **129.00** | **140.17** | **151.24** | **162.20** |
| Selling and distribution expenses | 18.47 | 20.00 | 21.54 | 23.08 | 24.62 |
| Administrative overheads | 17.25 | 18.11 | 19.02 | 19.97 | 20.97 |
| **Operating profit (EBITDA)** | **81.99** | **90.89** | **99.61** | **108.19** | **116.61** |
| Depreciation | 20.71 | 17.93 | 15.53 | 13.47 | 11.68 |
| Preliminary expenses written off | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 |
| Interest on term loan | 15.91 | 13.35 | 10.07 | 6.41 | 2.36 |
| Interest on cash credit | 6.38 | 6.38 | 6.38 | 6.38 | 6.38 |
| **Profit before tax** | **38.08** | **52.32** | **66.72** | **81.02** | **95.28** |
| Income tax | 9.52 | 13.08 | 16.68 | 20.26 | 23.82 |
| **Profit after tax** | **28.56** | **39.24** | **50.04** | **60.76** | **71.46** |

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 ₹154.02 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 | 51.47 | – | – | – | – |
| Term loan from bank | 154.40 | – | – | – | – |
| Cash credit (working capital) from bank | 57.97 | – | – | – | – |
| Net profit after tax | 28.56 | 39.24 | 50.04 | 60.76 | 71.46 |
| Depreciation | 20.71 | 17.93 | 15.53 | 13.47 | 11.68 |
| Preliminary expenses written off | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 |
| Increase in trade creditors | 24.48 | 2.04 | 2.04 | 2.04 | 2.04 |
| **Total sources** | **338.50** | **60.12** | **68.52** | **77.18** | **86.09** |
| **Application of funds** | | | | | |
| Fixed assets | 182.00 | – | – | – | – |
| Preliminary and pre-operative expenses | 4.55 | – | – | – | – |
| Increase in inventories | 41.35 | 3.38 | 3.37 | 3.38 | 3.40 |
| Increase in trade receivables | 60.42 | 5.03 | 5.04 | 5.03 | 5.04 |
| Repayment of term loan | 13.79 | 29.85 | 33.13 | 36.79 | 40.84 |
| Drawings | – | – | – | – | – |
| **Total application** | **302.11** | **38.26** | **41.54** | **45.20** | **49.28** |
| **Net cash flow** | **36.39** | **21.86** | **26.98** | **31.98** | **36.81** |
| Opening cash balance | – | 36.39 | 58.25 | 85.23 | 117.21 |
| **Closing cash balance** | **36.39** | **58.25** | **85.23** | **117.21** | **154.02** |

Illustrative sample

# 14 Projected balance sheet

The projected balance sheet balances in every year. Net worth grows from ₹76.39 lakh at the end of Year 1 to ₹301.53 lakh at the end of Year 5, while the term loan outstanding falls from ₹140.61 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 | 51.47 | 51.47 | 51.47 | 51.47 | 51.47 |
| Reserves and surplus | 28.56 | 67.80 | 117.84 | 178.60 | 250.06 |
| Term loan | 140.61 | 110.76 | 77.63 | 40.84 | – |
| Cash credit from bank | 57.97 | 57.97 | 57.97 | 57.97 | 57.97 |
| Trade creditors | 24.48 | 26.52 | 28.56 | 30.60 | 32.64 |
| **Total liabilities** | **303.09** | **314.52** | **333.47** | **359.48** | **392.14** |
| **Assets** | | | | | |
| Gross fixed assets | 182.00 | 182.00 | 182.00 | 182.00 | 182.00 |
| Less: accumulated depreciation | (20.71) | (38.64) | (54.17) | (67.64) | (79.32) |
| **Net fixed assets** | **161.29** | **143.36** | **127.83** | **114.36** | **102.68** |
| Preliminary expenses not written off | 3.64 | 2.73 | 1.82 | 0.91 | – |
| Inventories | 41.35 | 44.73 | 48.10 | 51.48 | 54.88 |
| Trade receivables | 60.42 | 65.45 | 70.49 | 75.52 | 80.56 |
| Cash and bank balance | 36.39 | 58.25 | 85.23 | 117.21 | 154.02 |
| **Total assets** | **303.09** | **314.52** | **333.47** | **359.48** | **392.14** |

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 ₹49.77 lakh, 10% WDV) | | | | | |
| Opening written-down value | 49.77 | 44.79 | 40.31 | 36.28 | 32.65 |
| Depreciation | 4.98 | 4.48 | 4.03 | 3.63 | 3.26 |
| **Closing written-down value** | **44.79** | **40.31** | **36.28** | **32.65** | **29.39** |
| Plant and machinery (cost ₹94.19 lakh, 15% WDV) | | | | | |
| Opening written-down value | 94.19 | 80.06 | 68.05 | 57.84 | 49.16 |
| Depreciation | 14.13 | 12.01 | 10.21 | 8.68 | 7.37 |
| **Closing written-down value** | **80.06** | **68.05** | **57.84** | **49.16** | **41.79** |
| Other fixed assets (cost ₹15.96 lakh, 10% WDV) | | | | | |
| Opening written-down value | 15.96 | 14.36 | 12.92 | 11.63 | 10.47 |
| Depreciation | 1.60 | 1.44 | 1.29 | 1.16 | 1.05 |
| **Closing written-down value** | **14.36** | **12.92** | **11.63** | **10.47** | **9.42** |
| **Total depreciation** | **20.71** | **17.93** | **15.53** | **13.47** | **11.68** |
| Preliminary expenses written off | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 |

# 16 Term loan repayment

The term loan of ₹154.40 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 ₹3,60,002. The month-by-month schedule is in the annexure.

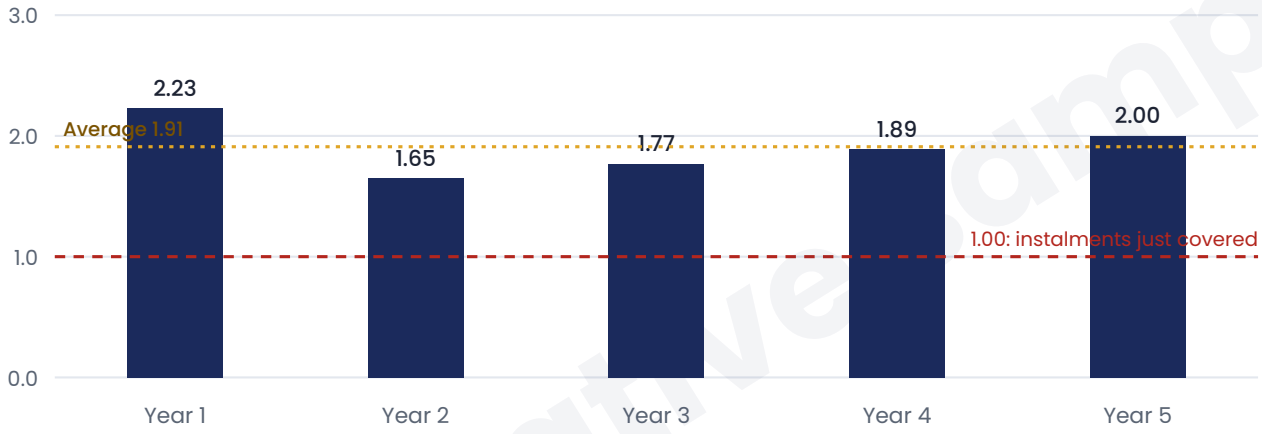
| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| Opening balance | 154.40 | 140.61 | 110.76 | 77.63 | 40.84 |
| Interest | 15.91 | 13.35 | 10.07 | 6.41 | 2.36 |
| Principal repaid | 13.79 | 29.85 | 33.13 | 36.79 | 40.84 |
| **Closing balance** | **140.61** | **110.76** | **77.63** | **40.84** | **–** |

Illustrative sample

# 17 Debt service coverage

The debt service coverage ratio averages 1.91 over the repayment years, with a low of 1.65 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 | 28.56 | 39.24 | 50.04 | 60.76 | 71.46 |
| Depreciation and write-offs | 21.62 | 18.84 | 16.44 | 14.38 | 12.59 |
| Interest on term loan | 15.91 | 13.35 | 10.07 | 6.41 | 2.36 |
| **Total available for debt service (A)** | **66.09** | **71.43** | **76.55** | **81.55** | **86.41** |
| Principal repayment | 13.79 | 29.85 | 33.13 | 36.79 | 40.84 |
| Interest on term loan | 15.91 | 13.35 | 10.07 | 6.41 | 2.36 |
| **Total debt service (B)** | **29.70** | **43.20** | **43.20** | **43.20** | **43.20** |
| DSCR (A / B) | 2.23 | 1.65 | 1.77 | 1.89 | 2.00 |



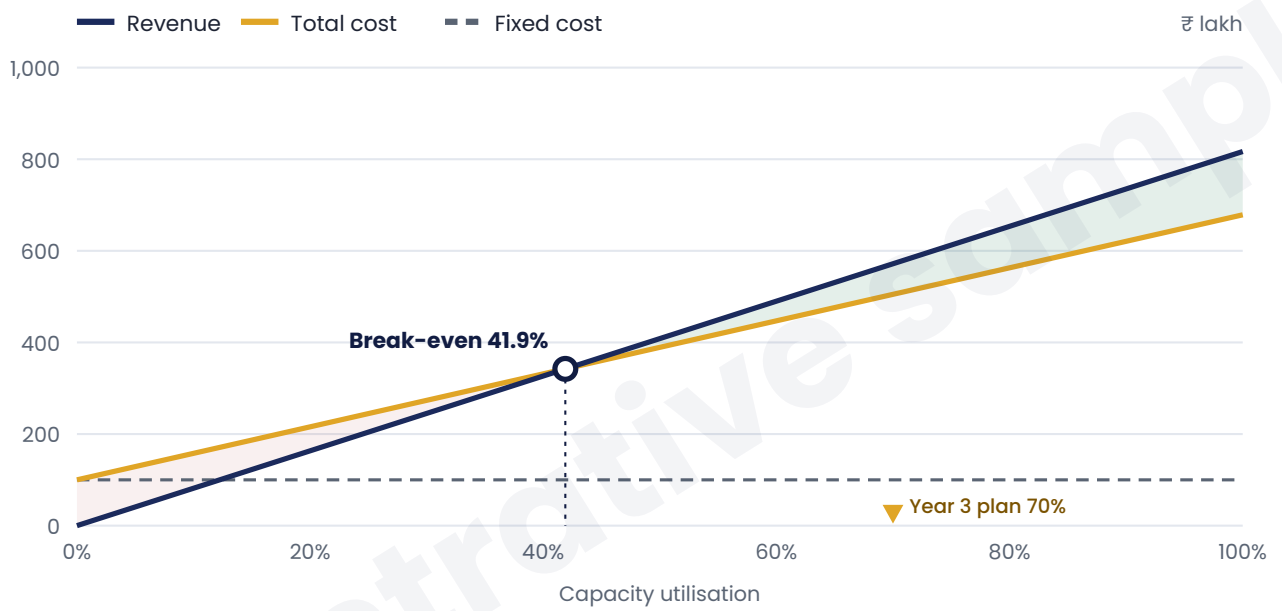

DSCR by year. A ratio above 1.00 means cash accruals cover the term loan instalments.

Illustrative sample

# 18 Break-even analysis

At Year 3 levels the unit breaks even at 41.9% of installed capacity, against planned utilisation of 70%. On a cash basis, leaving out depreciation and write-offs, break-even falls to 35%.

| 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 | 490.05 | 530.89 | 571.72 | 612.56 | 653.40 |
| Variable costs | 347.34 | 376.28 | 405.22 | 434.17 | 463.12 |
| **Contribution** | **142.71** | **154.61** | **166.50** | **178.39** | **190.28** |
| Fixed costs (incl. depreciation and interest) | 104.63 | 102.29 | 99.78 | 97.37 | 95.00 |
| Break-even as % of installed capacity | 44.0 | 43.0 | 41.9 | 40.9 | 39.9 |
| Cash break-even as % of installed capacity | 34.9 | 35.1 | 35.0 | 34.9 | 34.6 |
| Break-even sales | 359.29 | 351.24 | 342.62 | 334.35 | 326.22 |




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 1.68, while debt-equity drops from 1.84 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 | 1.68 | 1.99 | 2.36 | 2.76 | 3.19 |
| Quick ratio | 1.17 | 1.46 | 1.80 | 2.18 | 2.59 |
| Debt-equity ratio (term loan / net worth) | 1.84 | 0.95 | 0.46 | 0.18 | 0.00 |
| Total outside liabilities / net worth | 2.92 | 1.68 | 0.98 | 0.56 | 0.30 |
| Interest coverage ratio | 2.71 | 3.65 | 5.06 | 7.33 | 11.90 |
| DSCR | 2.23 | 1.65 | 1.77 | 1.89 | 2.00 |
| Gross profit margin (%) | 24.0 | 24.3 | 24.5 | 24.7 | 24.8 |
| Operating profit (EBITDA) margin (%) | 16.7 | 17.1 | 17.4 | 17.7 | 17.8 |
| Net profit margin (%) | 5.8 | 7.4 | 8.8 | 9.9 | 10.9 |
| Return on capital employed (%) | 22.0 | 25.3 | 27.4 | 28.6 | 28.9 |
| Break-even (% of installed capacity) | 44.0 | 43.0 | 41.9 | 40.9 | 39.9 |

# 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 330 working days a year.
- Selling price of ₹550 per kg, excluding GST, held constant through the projection.
- Raw materials at 57.5% of sales, packing materials at 3.3%, power and fuel at 6.3%, and selling and distribution at 3.8%.
- 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 ₹205.87 lakh, breaks even at 41.9% of capacity in Year 3 and repays its term loan from its own cash flow, with a payback period of about 3.4 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 ₹154.40 lakh at 10.5% a year. Amounts in ₹ lakh.

| No. | Month | Opening balance | Interest | Principal | Instalment | Closing balance |
|---|---|---|---|---|---|---|
| 1 | Apr 2027 | 154.40 | 1.35 | – | 1.35 | 154.40 |
| 2 | May 2027 | 154.40 | 1.35 | – | 1.35 | 154.40 |
| 3 | Jun 2027 | 154.40 | 1.35 | – | 1.35 | 154.40 |
| 4 | Jul 2027 | 154.40 | 1.35 | – | 1.35 | 154.40 |
| 5 | Aug 2027 | 154.40 | 1.35 | – | 1.35 | 154.40 |
| 6 | Sep 2027 | 154.40 | 1.35 | – | 1.35 | 154.40 |
| 7 | Oct 2027 | 154.40 | 1.35 | 2.25 | 3.60 | 152.15 |
| 8 | Nov 2027 | 152.15 | 1.33 | 2.27 | 3.60 | 149.88 |
| 9 | Dec 2027 | 149.88 | 1.31 | 2.29 | 3.60 | 147.59 |
| 10 | Jan 2028 | 147.59 | 1.29 | 2.31 | 3.60 | 145.29 |
| 11 | Feb 2028 | 145.29 | 1.27 | 2.33 | 3.60 | 142.96 |
| 12 | Mar 2028 | 142.96 | 1.25 | 2.35 | 3.60 | 140.61 |
| 13 | Apr 2028 | 140.61 | 1.23 | 2.37 | 3.60 | 138.24 |
| 14 | May 2028 | 138.24 | 1.21 | 2.39 | 3.60 | 135.85 |
| 15 | Jun 2028 | 135.85 | 1.19 | 2.41 | 3.60 | 133.44 |
| 16 | Jul 2028 | 133.44 | 1.17 | 2.43 | 3.60 | 131.00 |
| 17 | Aug 2028 | 131.00 | 1.15 | 2.45 | 3.60 | 128.55 |
| 18 | Sep 2028 | 128.55 | 1.12 | 2.48 | 3.60 | 126.07 |
| 19 | Oct 2028 | 126.07 | 1.10 | 2.50 | 3.60 | 123.58 |
| 20 | Nov 2028 | 123.58 | 1.08 | 2.52 | 3.60 | 121.06 |
| 21 | Dec 2028 | 121.06 | 1.06 | 2.54 | 3.60 | 118.52 |
| 22 | Jan 2029 | 118.52 | 1.04 | 2.56 | 3.60 | 115.95 |
| 23 | Feb 2029 | 115.95 | 1.01 | 2.59 | 3.60 | 113.37 |
| 24 | Mar 2029 | 113.37 | 0.99 | 2.61 | 3.60 | 110.76 |
| 25 | Apr 2029 | 110.76 | 0.97 | 2.63 | 3.60 | 108.13 |
| 26 | May 2029 | 108.13 | 0.95 | 2.65 | 3.60 | 105.48 |
| 27 | Jun 2029 | 105.48 | 0.92 | 2.68 | 3.60 | 102.80 |
| 28 | Jul 2029 | 102.80 | 0.90 | 2.70 | 3.60 | 100.10 |
| 29 | Aug 2029 | 100.10 | 0.88 | 2.72 | 3.60 | 97.38 |
| 30 | Sep 2029 | 97.38 | 0.85 | 2.75 | 3.60 | 94.63 |
| 31 | Oct 2029 | 94.63 | 0.83 | 2.77 | 3.60 | 91.86 |
| 32 | Nov 2029 | 91.86 | 0.80 | 2.80 | 3.60 | 89.06 |
| 33 | Dec 2029 | 89.06 | 0.78 | 2.82 | 3.60 | 86.24 |
| 34 | Jan 2030 | 86.24 | 0.75 | 2.85 | 3.60 | 83.39 |
| 35 | Feb 2030 | 83.39 | 0.73 | 2.87 | 3.60 | 80.52 |
| 36 | Mar 2030 | 80.52 | 0.70 | 2.90 | 3.60 | 77.63 |
| 37 | Apr 2030 | 77.63 | 0.68 | 2.92 | 3.60 | 74.71 |
| 38 | May 2030 | 74.71 | 0.65 | 2.95 | 3.60 | 71.76 |
| 39 | Jun 2030 | 71.76 | 0.63 | 2.97 | 3.60 | 68.79 |

Illustrative sample

| No. | Month | Opening balance | Interest | Principal | Instalment | Closing balance |
|---|---|---|---|---|---|---|
| 40 | Jul 2030 | 68.79 | 0.60 | 3.00 | 3.60 | 65.79 |
| 41 | Aug 2030 | 65.79 | 0.58 | 3.02 | 3.60 | 62.76 |
| 42 | Sep 2030 | 62.76 | 0.55 | 3.05 | 3.60 | 59.71 |
| 43 | Oct 2030 | 59.71 | 0.52 | 3.08 | 3.60 | 56.64 |
| 44 | Nov 2030 | 56.64 | 0.50 | 3.10 | 3.60 | 53.53 |
| 45 | Dec 2030 | 53.53 | 0.47 | 3.13 | 3.60 | 50.40 |
| 46 | Jan 2031 | 50.40 | 0.44 | 3.16 | 3.60 | 47.24 |
| 47 | Feb 2031 | 47.24 | 0.41 | 3.19 | 3.60 | 44.05 |
| 48 | Mar 2031 | 44.05 | 0.39 | 3.21 | 3.60 | 40.84 |
| 49 | Apr 2031 | 40.84 | 0.36 | 3.24 | 3.60 | 37.60 |
| 50 | May 2031 | 37.60 | 0.33 | 3.27 | 3.60 | 34.33 |
| 51 | Jun 2031 | 34.33 | 0.30 | 3.30 | 3.60 | 31.03 |
| 52 | Jul 2031 | 31.03 | 0.27 | 3.33 | 3.60 | 27.70 |
| 53 | Aug 2031 | 27.70 | 0.24 | 3.36 | 3.60 | 24.34 |
| 54 | Sep 2031 | 24.34 | 0.21 | 3.39 | 3.60 | 20.95 |
| 55 | Oct 2031 | 20.95 | 0.18 | 3.42 | 3.60 | 17.54 |
| 56 | Nov 2031 | 17.54 | 0.15 | 3.45 | 3.60 | 14.09 |
| 57 | Dec 2031 | 14.09 | 0.12 | 3.48 | 3.60 | 10.61 |
| 58 | Jan 2032 | 10.61 | 0.09 | 3.51 | 3.60 | 7.11 |
| 59 | Feb 2032 | 7.11 | 0.06 | 3.54 | 3.60 | 3.57 |
| 60 | Mar 2032 | 3.57 | 0.03 | 3.57 | 3.60 | – |

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