AN ISO 9001 : 2015 CERTIFIED COMPANY

Detailed project report
Sample edition
Projections from FY 2027-28

Project report

Fruit Juice

Installed capacity 7,200 litres per day
Sector Fruit and vegetable processing
Total project cost ₹435.80 lakh

Illustrative sample
Figures are representative

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Project at a glance

Fruit Juice
7,200 litres per day

Product	**Fruit Juice**	Sector	**Fruit and vegetable processing**
Installed capacity	**7,200 litres per day**	Annual capacity	**21,60,000 litres per year**
Selling price (ex-GST)	**₹53.50 per litre**	Working days	**300 a year**
Manpower	**46 people**	Plant and machinery	**₹215.04 lakh**
Total project cost	**₹435.80 lakh**	Promoter's contribution	**₹108.95 lakh (25%)**
Term loan	**₹326.85 lakh (75%)**	Cash credit limit	**₹68.07 lakh**
Revenue, Year 3	**₹808.92 lakh at 70%**	Net profit, Year 3	**₹80.03 lakh**
Return on investment	**18.3% a year**	Break-even, Year 3	**44.9% of capacity**
Average DSCR	**1.65**	Payback period	**3.9 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 fruit juice in the fruit and vegetable processing sector, sized at 7,200 litres per day. Working 300 days a year, the plant can turn out 21,60,000 litres per year at full capacity. The product's applications range from packaged ready-to-drink juices and nectars for retail to private-label supply to retail chains.

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 ₹808.92 lakh and a net profit of ₹80.03 lakh.

2 Uses and applications

The product is bought for these main uses:

- Packaged ready-to-drink juices and nectars for retail
- Hotel, restaurant and catering supply
- Railway, airline and institutional catering
- Private-label supply to retail chains

3 Market potential

Packaged fruit juices and nectars are bought by households, travellers and the food service trade, and sales peak in the summer months. Regional units compete with national brands on local fruit such as mango, guava, orange and litchi, on distributor margins and on fresher stock in their own districts. A unit that buys fruit in season and holds pulp for the lean months can run most of the year.

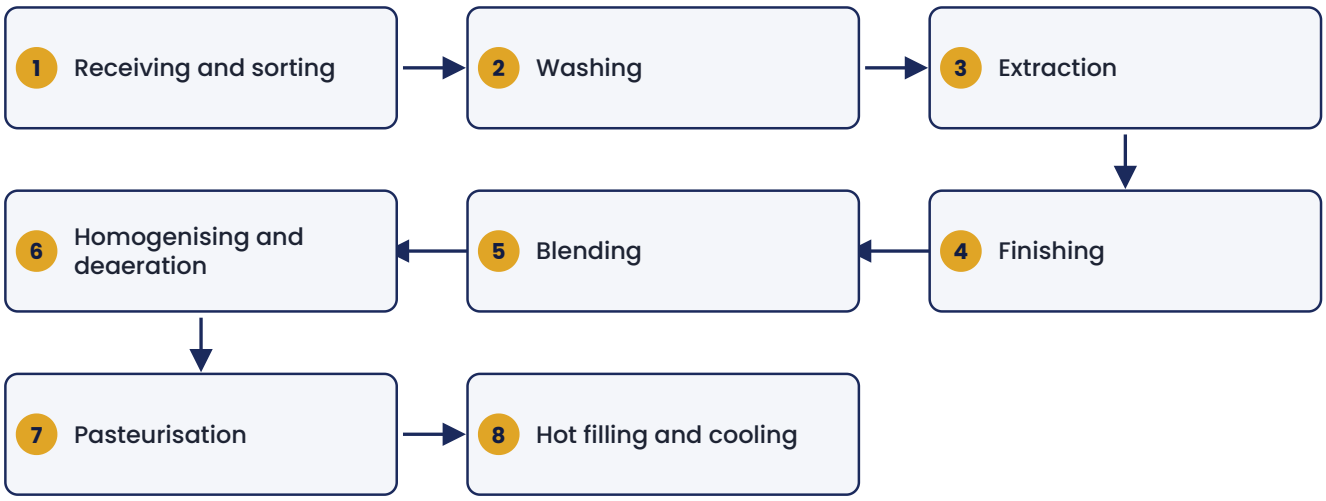
Sales are typically made to distributors and wholesale stockists; supermarkets and general trade retailers; hotels, restaurants and caterers; railway, airline and institutional caterers; and retail chains buying private-label juice.

Because demand and competition vary from one district to the next, the market section of a full report is prepared for the promoter's chosen location, with a list of existing manufacturers.

Illustrative sample

4 Manufacturing process

Production of fruit juice follows eight main steps, from receiving and sorting to hot filling and cooling. The flow chart shows how material moves through the plant.



Process flow for fruit juice

1. **Receiving and sorting.** Ripe fruit is weighed, inspected and sorted to remove damaged, mouldy and unripe pieces.
2. **Washing.** Fruit is soaked in a bubble washer and sprayed with potable water to remove soil and pesticide residue.
3. **Extraction.** Fruit is crushed, pulped or pressed to release the juice, using a method that suits the fruit.
4. **Finishing.** Juice passes through a finisher screen that removes seeds, fibre and peel particles.
5. **Blending.** Juice or pulp is mixed with water, sugar syrup and citric acid to the target Brix and acidity.
6. **Homogenising and deaeration.** The blend is homogenised for an even body and deaerated to remove air that causes browning and flavour loss.
7. **Pasteurisation.** Juice is heated in a plate pasteuriser to about 90 degrees C and held briefly to destroy spoilage organisms.
8. **Hot filling and cooling.** Hot juice is filled into PET bottles, capped, tilted to sterilise the cap and cooled in a tunnel before labelling.

Illustrative sample

5 Raw materials

The main raw materials are fresh fruit, fruit pulp and concentrate, sugar, and citric acid and permitted additives. In Year 3, at 70% utilisation, raw materials cost ₹343.16 lakh, about 42.4% of sales. The table shows how this cost splits between materials.

Raw material	Share of cost	Year 3 cost (₹ lakh)
Fresh fruit	55.0%	188.74
Fruit pulp and concentrate	28.0%	96.08
Sugar	12.0%	41.18
Citric acid and permitted additives	5.0%	17.16
Total raw materials	**100.0%**	**343.16**

6 Plant and machinery

Plant and machinery for the model unit is estimated at ₹215.04 lakh, before the contingency allowance. The bottle rinsing, filling and capping monoblock is the largest single item. A full NPCS report adds specifications and supplier names for each machine.

Machinery and equipment	Indicative cost (₹ lakh)
Fruit washing and sorting conveyor	17.20
Fruit mill, pulper and juice extractor	30.11
Finisher and juice filter	12.90
Syrup and blending tanks	21.51
Homogeniser and deaerator	19.35
Plate pasteuriser with hot fill unit	34.41
Bottle rinsing, filling and capping monoblock	38.71
Cooling tunnel, labelling and packing line	15.05
CIP system	10.75
Boiler, chiller and RO water plant	15.05
Total plant and machinery	**215.04**

7 Land, building and utilities

The model includes land and site development of ₹30.47 lakh and building and civil works of ₹116.33 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 ₹24.62 lakh.

Power and fuel cost ₹48.16 lakh in Year 3, about 6% of sales. Water is needed for cleaning, domestic use and, where the process calls for it, production.

Illustrative sample

8 Manpower

Staffing for the model unit is 46 people, at a Year 1 cost of ₹85.68 lakh. Wages are escalated by 5% each year in the projections.

Category	Number	Monthly wage (₹)	Annual cost (₹ lakh)
Management, supervision and administration	7	27,000	22.68
Skilled workers and operators	16	17,000	32.64
Semi-skilled and unskilled workers	23	11,000	30.36
Total (Year 1)	**46**		**85.68**

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 or registration according to annual turnover
- FSSAI product standards for thermally processed fruit juices, nectars and fruit beverages
- FSSAI labelling rules, including no 100 percent fruit juice claim

Illustrative sample

10 Project cost and means of finance

Setting up the unit costs ₹435.80 lakh in all, of which plant and machinery is ₹215.04 lakh. The estimate includes a 5% contingency on building and machinery, pre-operative expenses and the margin money needed to start working capital.

Cost of project	₹ lakh
Land and site development	30.47
Building and civil works	116.33
Plant and machinery	215.04
Other fixed assets (electrification, furniture, lab equipment, DG set)	24.62
Contingencies	16.57
Preliminary and pre-operative expenses	10.08
Margin money for working capital	22.69
Total cost of project	**435.80**

Means of finance

Funding follows a 75:25 split between bank loan and promoter's contribution, with a term loan of ₹326.85 lakh and promoter funds of ₹108.95 lakh. The bank also provides a cash credit limit of ₹68.07 lakh for working capital.

Source of funds	₹ lakh
Promoter's contribution (25%)	108.95
Term loan from bank (75%)	326.85
Total means of finance	**435.80**
Cash credit limit for working capital (separate)	*68.07*

Illustrative sampl

11 Working capital

Working capital is worked out from holding periods: 30 days of raw material, 20 days of finished goods and 30 days of credit to customers, less 20 days of credit from suppliers. In Year 1 the requirement is ₹90.76 lakh. The bank funds ₹68.07 lakh through cash credit and the promoter's margin covers ₹22.69 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)	24.18	26.19	28.20	30.22	32.23
Work in progress (2 days)	2.31	2.48	2.66	2.84	3.02
Finished goods (20 days)	27.32	29.42	31.54	33.67	35.81
Trade receivables (30 days)	56.99	61.74	66.49	71.24	75.98
Total current assets	**110.80**	**119.83**	**128.89**	**137.97**	**147.04**
Less: trade creditors (20 days)	20.04	21.71	23.38	25.05	26.72
Working capital requirement	**90.76**	**98.12**	**105.51**	**112.92**	**120.32**

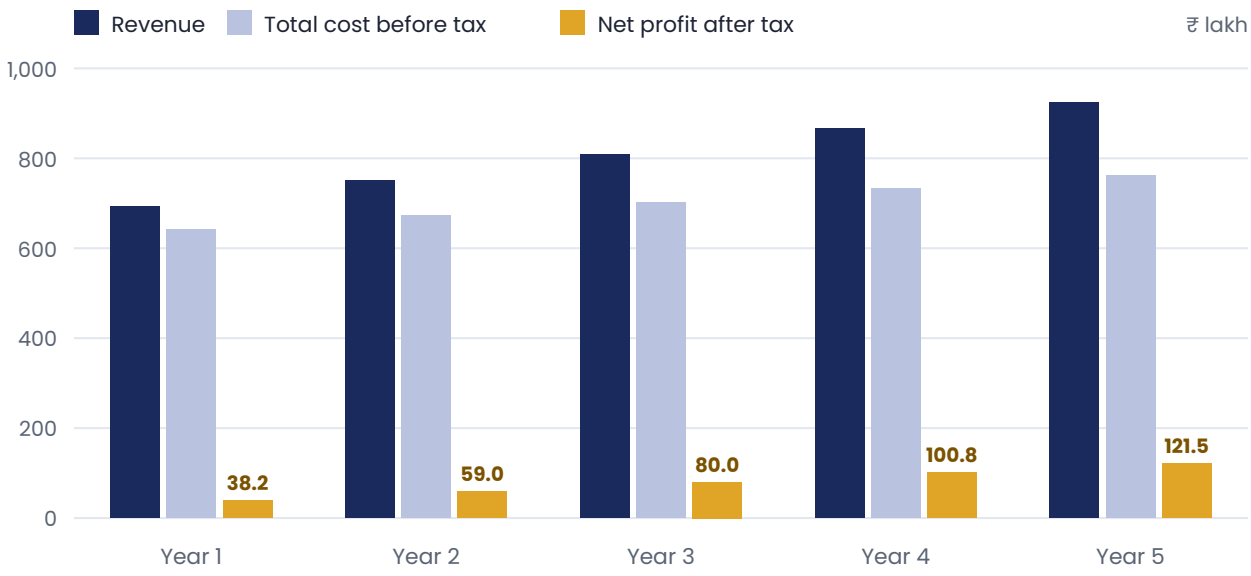
Illustrative sampl

12 Projected profitability

Revenue grows from ₹693.36 lakh in Year 1, at 60% utilisation, to ₹924.48 lakh in Year 5 at 80%. Net profit rises from ₹38.21 lakh to ₹121.54 lakh over the same period, an average net margin of 9.6%.

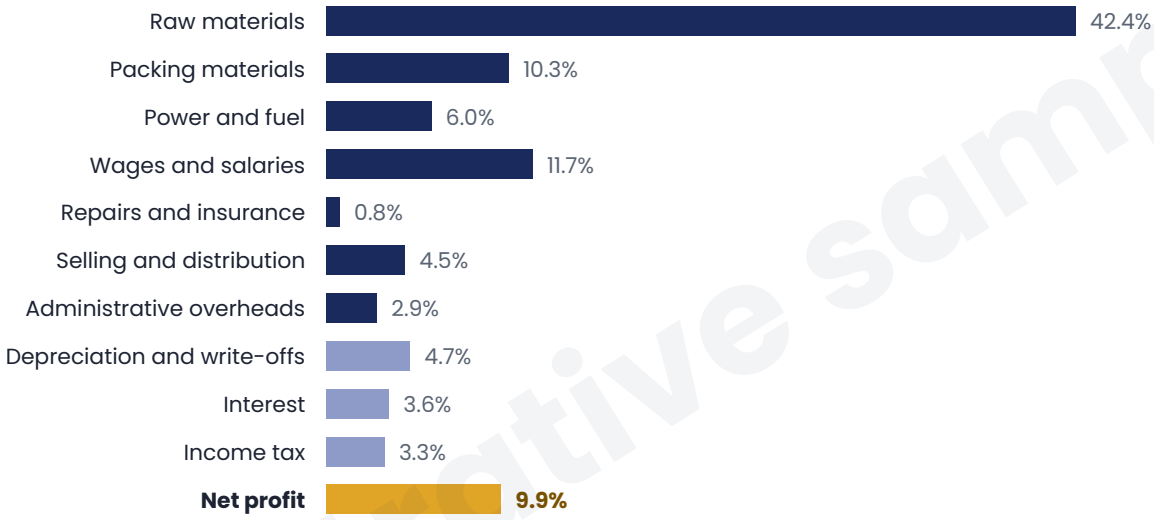
Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Capacity utilisation (%)	*60%*	*65%*	*70%*	*75%*	*80%*
Revenue from operations	**693.36**	**751.14**	**808.92**	**866.70**	**924.48**
Raw materials consumed	294.14	318.65	343.16	367.67	392.18
Packing materials	71.65	77.62	83.59	89.56	95.54
Power and fuel	41.28	44.72	48.16	51.60	55.04
Wages and salaries	85.68	89.96	94.46	99.19	104.14
Repairs and maintenance	4.30	4.52	4.74	4.98	5.23
Insurance	1.49	1.49	1.49	1.49	1.49
Cost of production	**498.54**	**536.96**	**575.60**	**614.49**	**653.62**
Gross profit	**194.82**	**214.18**	**233.32**	**252.21**	**270.86**
Selling and distribution expenses	30.98	33.56	36.14	38.72	41.31
Administrative overheads	21.14	22.19	23.30	24.47	25.69
Operating profit (EBITDA)	**142.70**	**158.43**	**173.88**	**189.02**	**203.86**
Depreciation	48.55	42.00	36.35	31.50	27.32
Preliminary expenses written off	2.02	2.02	2.02	2.02	2.00
Interest on term loan	33.69	28.27	21.31	13.58	5.00
Interest on cash credit	7.49	7.49	7.49	7.49	7.49
Profit before tax	**50.95**	**78.65**	**106.71**	**134.43**	**162.05**
Income tax	12.74	19.66	26.68	33.61	40.51
Profit after tax	**38.21**	**58.99**	**80.03**	**100.82**	**121.54**

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 sampl

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 ₹238.98 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	108.95	–	–	–	–
Term loan from bank	326.85	–	–	–	–
Cash credit (working capital) from bank	68.07	–	–	–	–
Net profit after tax	38.21	58.99	80.03	100.82	121.54
Depreciation	48.55	42.00	36.35	31.50	27.32
Preliminary expenses written off	2.02	2.02	2.02	2.02	2.00
Increase in trade creditors	20.04	1.67	1.67	1.67	1.67
Total sources	**612.69**	**104.68**	**120.07**	**136.01**	**152.53**
Application of funds					
Fixed assets	403.03	–	–	–	–
Preliminary and pre-operative expenses	10.08	–	–	–	–
Increase in inventories	53.81	4.28	4.31	4.33	4.33
Increase in trade receivables	56.99	4.75	4.75	4.75	4.74
Repayment of term loan	29.20	63.18	70.14	77.87	86.46
Drawings	–	–	–	–	–
Total application	553.11	72.21	79.20	86.95	95.53
Net cash flow	**59.58**	**32.47**	**40.87**	**49.06**	**57.00**
Opening cash balance	–	59.58	92.05	132.92	181.98
Closing cash balance	**59.58**	**92.05**	**132.92**	**181.98**	**238.98**

Illustrative sample

14 Projected balance sheet

The projected balance sheet balances in every year. Net worth grows from ₹139.10 lakh at the end of Year 1 to ₹508.54 lakh at the end of Year 5, while the term loan outstanding falls from ₹297.65 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	108.95	108.95	108.95	108.95	108.95
Reserves and surplus	38.21	97.20	177.23	278.05	399.59
Term loan	297.65	234.47	164.33	86.46	–
Cash credit from bank	68.07	68.07	68.07	68.07	68.07
Trade creditors	20.04	21.71	23.38	25.05	26.72
Total liabilities	**532.92**	**530.40**	**541.96**	**566.58**	**603.33**
Assets					
Gross fixed assets	403.03	403.03	403.03	403.03	403.03
Less: accumulated depreciation	(48.55)	(90.55)	(126.90)	(158.40)	(185.72)
Net fixed assets	**354.48**	**312.48**	**276.13**	**244.63**	**217.31**
Preliminary expenses not written off	8.06	6.04	4.02	2.00	–
Inventories	53.81	58.09	62.40	66.73	71.06
Trade receivables	56.99	61.74	66.49	71.24	75.98
Cash and bank balance	59.58	92.05	132.92	181.98	238.98
Total assets	**532.92**	**530.40**	**541.96**	**566.58**	**603.33**

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 ₹122.15 lakh, 10% WDV)					
Opening written-down value	122.15	109.93	98.94	89.05	80.15
Depreciation	12.22	10.99	9.89	8.90	8.02
Closing written-down value	**109.93**	**98.94**	**89.05**	**80.15**	**72.13**
Plant and machinery (cost ₹225.79 lakh, 15% WDV)					
Opening written-down value	225.79	191.92	163.13	138.66	117.86
Depreciation	33.87	28.79	24.47	20.80	17.68
Closing written-down value	**191.92**	**163.13**	**138.66**	**117.86**	**100.18**
Other fixed assets (cost ₹24.62 lakh, 10% WDV)					
Opening written-down value	24.62	22.16	19.94	17.95	16.15
Depreciation	2.46	2.22	1.99	1.80	1.62
Closing written-down value	**22.16**	**19.94**	**17.95**	**16.15**	**14.53**
Total depreciation	**48.55**	**42.00**	**36.35**	**31.50**	**27.32**
Preliminary expenses written off	2.02	2.02	2.02	2.02	2.00

16 Term loan repayment

Repayment of the ₹326.85 lakh term loan starts after a moratorium of 6 months, during which interest at 10.5% is serviced. The loan is then cleared in 54 EMIs of ₹7,62,090 each, and the annexure gives the monthly schedule.

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	326.85	297.65	234.47	164.33	86.46
Interest	33.69	28.27	21.31	13.58	5.00
Principal repaid	29.20	63.18	70.14	77.87	86.46
Closing balance	**297.65**	**234.47**	**164.33**	**86.46**	**–**

Illustrative sample

17 Debt service coverage

The debt service coverage ratio averages 1.65 over the repayment years, with a low of 1.44 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	38.21	58.99	80.03	100.82	121.54
Depreciation and write-offs	50.57	44.02	38.37	33.52	29.32
Interest on term loan	33.69	28.27	21.31	13.58	5.00
Total available for debt service (A)	**122.47**	**131.28**	**139.71**	**147.92**	**155.86**
Principal repayment	29.20	63.18	70.14	77.87	86.46
Interest on term loan	33.69	28.27	21.31	13.58	5.00
Total debt service (B)	**62.89**	**91.45**	**91.45**	**91.45**	**91.46**
DSCR (A / B)	1.95	1.44	1.53	1.62	1.70

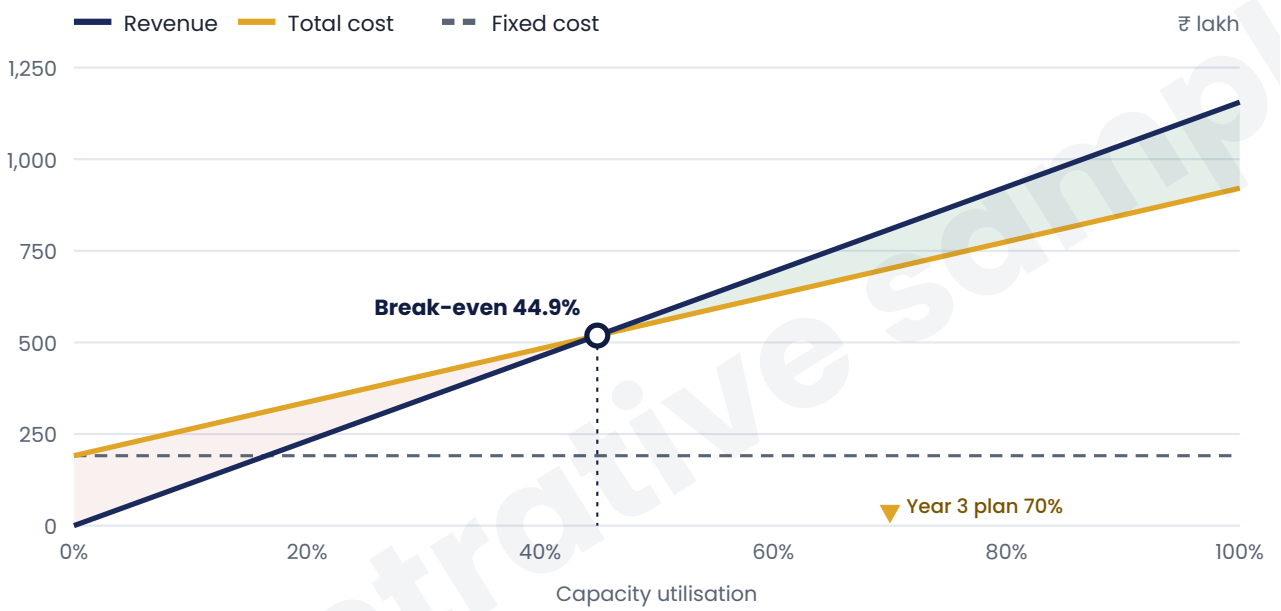
DSCR by year. A ratio above 1.00 means cash accruals cover the term loan instalments.

Illustrative sample

18 Break-even analysis

At Year 3 levels the unit breaks even at 44.9% of installed capacity, against planned utilisation of 70%. On a cash basis, leaving out depreciation and write-offs, break-even falls to 35.9%.

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	693.36	751.14	808.92	866.70	924.48
Variable costs	438.05	474.55	511.05	547.55	584.07
Contribution	**255.31**	**276.59**	**297.87**	**319.15**	**340.41**
Fixed costs (incl. depreciation and interest)	204.36	197.94	191.16	184.72	178.36
Break-even as % of installed capacity	48.0	46.5	44.9	43.4	41.9
Cash break-even as % of installed capacity	36.1	36.2	35.9	35.5	35.0
Break-even sales	554.99	537.55	519.13	501.64	484.39



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

Illustrative sample

19 Financial ratios

Liquidity and leverage improve over the projection. The current ratio stays at or above 1.93, while debt-equity drops from 2.14 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	1.93	2.36	2.86	3.44	4.07
Quick ratio	1.32	1.71	2.18	2.72	3.32
Debt-equity ratio (term loan / net worth)	2.14	1.17	0.58	0.22	0.00
Total outside liabilities / net worth	2.77	1.62	0.91	0.47	0.19
Interest coverage ratio	2.24	3.20	4.71	7.38	13.97
DSCR	1.95	1.44	1.53	1.62	1.70
Gross profit margin (%)	28.1	28.5	28.8	29.1	29.3
Operating profit (EBITDA) margin (%)	20.6	21.1	21.5	21.8	22.1
Net profit margin (%)	5.5	7.9	9.9	11.6	13.1
Return on capital employed (%)	18.3	22.8	26.3	28.8	30.3
Break-even (% of installed capacity)	48.0	46.5	44.9	43.4	41.9

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 ₹53.50 per litre, excluding GST, held constant through the projection.
- Raw materials at 42.4% of sales, packing materials at 10.3%, power and fuel at 6%, and selling and distribution at 4.5%.
- 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, 20 days of finished goods and 30 days of receivables, less 20 days of creditors.
- Term loan at 10.5% interest with a 6-month moratorium and 54 monthly instalments; cash credit at 11% on 75% of the working capital requirement.
- Depreciation on the written-down value method at Income Tax Act rates; income tax at a flat 25% of profit for simplicity.
- Contingency of 5% on building and machinery; preliminary and pre-operative expenses written off over five years.
- All amounts in ₹ lakh unless stated otherwise, excluding GST.

Illustrative sample

21 Conclusion

In summary, the sample project needs ₹435.80 lakh, breaks even at 44.9% of capacity in Year 3 and repays its term loan from its own cash flow, with a payback period of about 3.9 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 sampl

A Annexure: monthly loan repayment schedule

Term loan of ₹326.85 lakh at 10.5% a year. Amounts in ₹ lakh.

No.	Month	Opening balance	Interest	Principal	Instalment	Closing balance
1	Apr 2027	326.85	2.86	–	2.86	326.85
2	May 2027	326.85	2.86	–	2.86	326.85
3	Jun 2027	326.85	2.86	–	2.86	326.85
4	Jul 2027	326.85	2.86	–	2.86	326.85
5	Aug 2027	326.85	2.86	–	2.86	326.85
6	Sep 2027	326.85	2.86	–	2.86	326.85
7	Oct 2027	326.85	2.86	4.76	7.62	322.09
8	Nov 2027	322.09	2.82	4.80	7.62	317.29
9	Dec 2027	317.29	2.78	4.84	7.62	312.44
10	Jan 2028	312.44	2.73	4.89	7.62	307.55
11	Feb 2028	307.55	2.69	4.93	7.62	302.62
12	Mar 2028	302.62	2.65	4.97	7.62	297.65
13	Apr 2028	297.65	2.60	5.02	7.62	292.64
14	May 2028	292.64	2.56	5.06	7.62	287.58
15	Jun 2028	287.58	2.52	5.10	7.62	282.47
16	Jul 2028	282.47	2.47	5.15	7.62	277.32
17	Aug 2028	277.32	2.43	5.19	7.62	272.13
18	Sep 2028	272.13	2.38	5.24	7.62	266.89
19	Oct 2028	266.89	2.34	5.29	7.62	261.60
20	Nov 2028	261.60	2.29	5.33	7.62	256.27
21	Dec 2028	256.27	2.24	5.38	7.62	250.89
22	Jan 2029	250.89	2.20	5.43	7.62	245.47
23	Feb 2029	245.47	2.15	5.47	7.62	239.99
24	Mar 2029	239.99	2.10	5.52	7.62	234.47
25	Apr 2029	234.47	2.05	5.57	7.62	228.90
26	May 2029	228.90	2.00	5.62	7.62	223.28
27	Jun 2029	223.28	1.95	5.67	7.62	217.62
28	Jul 2029	217.62	1.90	5.72	7.62	211.90
29	Aug 2029	211.90	1.85	5.77	7.62	206.13
30	Sep 2029	206.13	1.80	5.82	7.62	200.32
31	Oct 2029	200.32	1.75	5.87	7.62	194.45
32	Nov 2029	194.45	1.70	5.92	7.62	188.53
33	Dec 2029	188.53	1.65	5.97	7.62	182.56
34	Jan 2030	182.56	1.60	6.02	7.62	176.53
35	Feb 2030	176.53	1.54	6.08	7.62	170.46
36	Mar 2030	170.46	1.49	6.13	7.62	164.33
37	Apr 2030	164.33	1.44	6.18	7.62	158.15
38	May 2030	158.15	1.38	6.24	7.62	151.91
39	Jun 2030	151.91	1.33	6.29	7.62	145.62

Illustrative sample

No.	Month	Opening balance	Interest	Principal	Instalment	Closing balance
40	Jul 2030	145.62	1.27	6.35	7.62	139.27
41	Aug 2030	139.27	1.22	6.40	7.62	132.87
42	Sep 2030	132.87	1.16	6.46	7.62	126.41
43	Oct 2030	126.41	1.11	6.51	7.62	119.89
44	Nov 2030	119.89	1.05	6.57	7.62	113.32
45	Dec 2030	113.32	0.99	6.63	7.62	106.69
46	Jan 2031	106.69	0.93	6.69	7.62	100.01
47	Feb 2031	100.01	0.88	6.75	7.62	93.26
48	Mar 2031	93.26	0.82	6.80	7.62	86.46
49	Apr 2031	86.46	0.76	6.86	7.62	79.59
50	May 2031	79.59	0.70	6.92	7.62	72.67
51	Jun 2031	72.67	0.64	6.99	7.62	65.68
52	Jul 2031	65.68	0.57	7.05	7.62	58.63
53	Aug 2031	58.63	0.51	7.11	7.62	51.53
54	Sep 2031	51.53	0.45	7.17	7.62	44.36
55	Oct 2031	44.36	0.39	7.23	7.62	37.12
56	Nov 2031	37.12	0.32	7.30	7.62	29.83
57	Dec 2031	29.83	0.26	7.36	7.62	22.47
58	Jan 2032	22.47	0.20	7.42	7.62	15.04
59	Feb 2032	15.04	0.13	7.49	7.62	7.55
60	Mar 2032	7.55	0.07	7.55	7.62	–

Illustrative sample