AN ISO 9001 : 2015 CERTIFIED COMPANY

**Detailed project report**
Sample edition
Projections from FY 2027-28

Project report

# Ghee

Installed capacity 940 kg per day
Sector Dairy
Total project cost ₹385.48 lakh

**Illustrative sample**
Figures are representative

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# Project at a glance

Ghee
940 kg per day

| | | | |
|---|---|---|---|
| Product | Ghee | Sector | Dairy |
| Installed capacity | 940 kg per day | Annual capacity | 3,10,200 kg per year |
| Selling price (ex-GST) | ₹556 per kg | Working days | 330 a year |
| Manpower | 27 people | Plant and machinery | ₹186.15 lakh |
| Total project cost | **₹385.48 lakh** | Promoter's contribution | ₹96.37 lakh (25%) |
| Term loan | ₹289.11 lakh (75%) | Cash credit limit | ₹37.66 lakh |
| Revenue, Year 3 | ₹1,207.30 lakh at 70% | Net profit, Year 3 | ₹52.12 lakh |
| Return on investment | **13.5% a year** | Break-even, Year 3 | **47.7% of capacity** |
| Average DSCR | **1.41** | Payback period | 4.5 years |

> This is an illustrative sample. Its figures are generated from industry-typical ratios to show the format and depth of an NPCS project report. They are not taken from any NPCS report or any real project, and should not be used for investment or lending decisions.

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Illustrative sample

# 1 Introduction

The product covered in this sample is ghee, made in a plant sized at 940 kg per day (3,10,200 kg 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 household cooking and festive sweets to ayurvedic medicine makers.

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 ₹1,207.30 lakh and a net profit of ₹52.12 lakh.

# 2 Uses and applications

The product is bought for these main uses:

- Household cooking and festive sweets
- Sweet shops and mithai makers
- Hotels, restaurants and caterers
- Temples and religious use
- Ayurvedic medicine makers

# 3 Market potential

Ghee is part of daily cooking in most Indian homes and demand peaks around festivals and the wedding season. Buyers pay more for ghee with a good aroma, grain and a trusted brand, so packed ghee keeps gaining ground over loose ghee. A new unit competes on a steady supply of cream or butter at a fair price, clean test results and strong distributor links in its region.

The usual customers for a unit of this kind are grocery retailers and distributors; sweet shops and mithai makers; hotels, restaurants and caterers; modern retail and online stores; ayurvedic and pharmaceutical units; and private-label buyers for dairy brands.

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

The manufacturing process runs in six stages. Each stage is described below, and the flow chart shows the sequence.




Process flow for ghee

1. **Receiving and testing.** Cream and white butter are checked for fat, acidity and adulteration and kept in a cold room.
2. **Melting.** Butter is melted at about 65 degrees in a jacketed vat and pumped to the ghee kettle.
3. **Boiling and clarification.** The fat is heated to about 110 to 115 degrees with stirring until moisture boils off and the residue turns golden brown.
4. **Residue separation.** Ghee residue is removed through a filter or clarifier and the clear ghee is pumped to settling tanks.
5. **Settling and granulation.** Ghee is cooled slowly so that it sets with the even grain buyers expect.
6. **Filling and packing.** Tested ghee is filled in tins, jars or pouches, sealed, labelled and stored for dispatch.

# 5 Raw materials

The main raw materials are cream from dairies and chilling centres, unsalted white butter, and cleaning chemicals and lab consumables. In Year 3, at 70% utilisation, raw materials cost ₹807.89 lakh, about 66.9% of sales. The table shows how this cost splits between materials.

| Raw material | Share of cost | Year 3 cost (₹ lakh) |
|---|---|---|
| Cream from dairies and chilling centres | 55.0% | 444.34 |
| Unsalted white butter | 42.0% | 339.31 |
| Cleaning chemicals and lab consumables | 3.0% | 24.24 |
| **Total raw materials** | **100.0%** | **807.89** |

Illustrative sample

# 6 Plant and machinery

Plant and machinery for the model unit is estimated at ₹186.15 lakh, before the contingency allowance. The steam jacketed ghee boiling kettles with stirrers is the largest single item. A full NPCS report adds specifications and supplier names for each machine.

| Machinery and equipment | Indicative cost (₹ lakh) |
|---|---|
| Steam jacketed ghee boiling kettles with stirrers | 40.95 |
| Butter melting vat and cream holding tanks | 22.34 |
| Ghee clarifier and residue filter | 22.34 |
| Ghee settling and storage tanks with pumps | 22.34 |
| Steam boiler | 18.61 |
| Cold room for cream and butter | 20.48 |
| Ghee filling and sealing machine | 27.92 |
| Quality control lab with butyro-refractometer | 11.17 |
| **Total plant and machinery** | **186.15** |

# 7 Land, building and utilities

Land and site development is taken at ₹24.59 lakh and building and civil works at ₹114.15 lakh. Other fixed assets, including electrification, furniture, testing equipment and power backup, add ₹23.92 lakh. Land rates vary widely by location, so these are the figures most likely to change in a real project.

Power and fuel cost ₹57.72 lakh in Year 3, about 4.8% of sales. Water is needed for cleaning, domestic use and, where the process calls for it, production.

# 8 Manpower

A team of 27 runs the plant, from management and supervision to skilled operators and helpers. The Year 1 wage bill is ₹57.54 lakh, rising 5% a year.

| Category | Number | Monthly wage (₹) | Annual cost (₹ lakh) |
|---|---|---|---|
| Management, supervision and administration | 4 | 30,500 | 14.64 |
| Skilled workers and operators | 9 | 19,500 | 21.06 |
| Semi-skilled and unskilled workers | 14 | 13,000 | 21.84 |
| **Total (Year 1)** | **27** | | **57.54** |

Illustrative sample

# 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 state or central licence for a dairy unit, based on milk handled per day
- AGMARK grading for ghee (voluntary)
- Legal Metrology registration for packaged commodities

# 10 Project cost and means of finance

The total cost of the project is ₹385.48 lakh. Fixed assets account for ₹363.83 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 | 24.59 |
| Building and civil works | 114.15 |
| Plant and machinery | 186.15 |
| Other fixed assets (electrification, furniture, lab equipment, DG set) | 23.92 |
| Contingencies | 15.02 |
| Preliminary and pre-operative expenses | 9.10 |
| Margin money for working capital | 12.55 |
| **Total cost of project** | **385.48** |

Illustrative sample

### Means of finance

Funding follows a 75:25 split between bank loan and promoter's contribution, with a term loan of ₹289.11 lakh and promoter funds of ₹96.37 lakh. The bank also provides a cash credit limit of ₹37.66 lakh for working capital.

| Source of funds | ₹ lakh |
|---|---|
| Promoter's contribution (25%) | 96.37 |
| Term loan from bank (75%) | 289.11 |
| **Total means of finance** | **385.48** |
| *Cash credit limit for working capital (separate)* | *37.66* |

## 11 Working capital

The unit needs ₹50.21 lakh of working capital in Year 1, based on 5 days of raw material stock, 7 days of finished goods and 15 days of customer credit, net of 10 days of supplier credit. Of this, ₹37.66 lakh comes from the bank and ₹12.55 lakh from the promoter.

| 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 (5 days) | 9.49 | 10.28 | 11.07 | 11.86 | 12.65 |
| Work in progress (1 days) | 2.19 | 2.37 | 2.55 | 2.72 | 2.90 |
| Finished goods (7 days) | 16.51 | 17.84 | 19.18 | 20.52 | 21.86 |
| Trade receivables (15 days) | 42.53 | 46.07 | 49.62 | 53.16 | 56.70 |
| **Total current assets** | **70.72** | **76.56** | **82.42** | **88.26** | **94.11** |
| Less: trade creditors (10 days) | 20.51 | 22.22 | 23.93 | 25.64 | 27.35 |
| **Working capital requirement** | **50.21** | **54.34** | **58.49** | **62.62** | **66.76** |

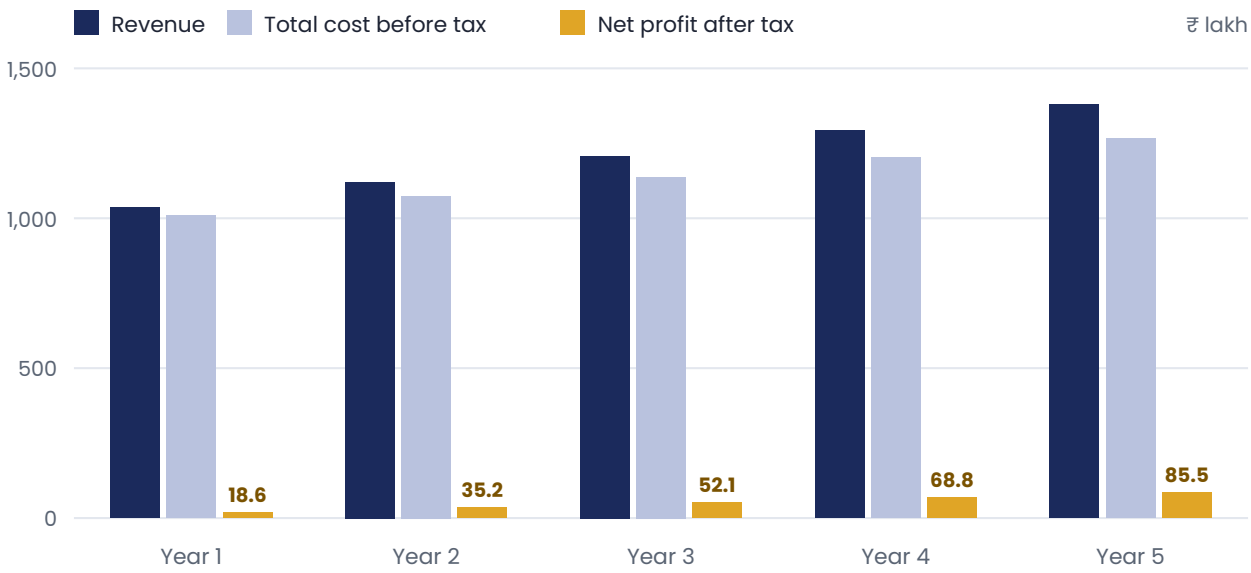
Illustrative sample

# 12 Projected profitability

Revenue grows from ₹1,034.83 lakh in Year 1, at 60% utilisation, to ₹1,379.77 lakh in Year 5 at 80%. Net profit rises from ₹18.64 lakh to ₹85.48 lakh over the same period, an average net margin of 4.1%.

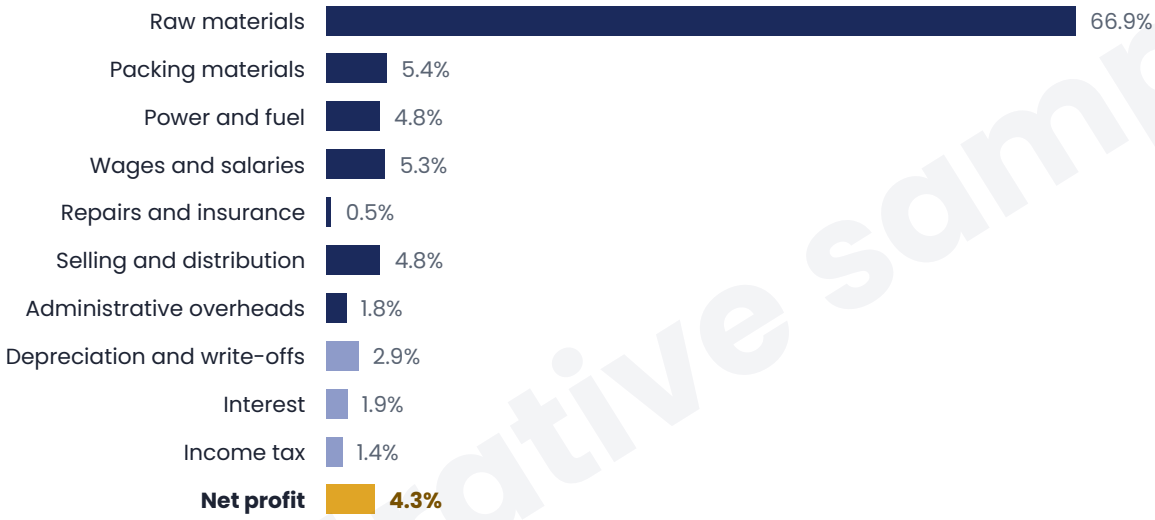
| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| *Capacity utilisation (%)* | *60%* | *65%* | *70%* | *75%* | *80%* |
| **Revenue from operations** | **1,034.83** | **1,121.06** | **1,207.30** | **1,293.53** | **1,379.77** |
| Raw materials consumed | 692.48 | 750.18 | 807.89 | 865.59 | 923.30 |
| Packing materials | 56.24 | 60.93 | 65.62 | 70.30 | 74.99 |
| Power and fuel | 49.48 | 53.60 | 57.72 | 61.84 | 65.97 |
| Wages and salaries | 57.54 | 60.42 | 63.44 | 66.61 | 69.94 |
| Repairs and maintenance | 3.72 | 3.91 | 4.10 | 4.31 | 4.53 |
| Insurance | 1.36 | 1.36 | 1.36 | 1.36 | 1.36 |
| **Cost of production** | **860.82** | **930.40** | **1,000.13** | **1,070.01** | **1,140.09** |
| **Gross profit** | **174.01** | **190.66** | **207.17** | **223.52** | **239.68** |
| Selling and distribution expenses | 49.88 | 54.04 | 58.19 | 62.35 | 66.50 |
| Administrative overheads | 19.82 | 20.81 | 21.85 | 22.94 | 24.09 |
| **Operating profit (EBITDA)** | **104.31** | **115.81** | **127.13** | **138.23** | **149.09** |
| Depreciation | 43.70 | 37.86 | 32.83 | 28.49 | 24.73 |
| Preliminary expenses written off | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 |
| Interest on term loan | 29.80 | 25.01 | 18.85 | 12.01 | 4.42 |
| Interest on cash credit | 4.14 | 4.14 | 4.14 | 4.14 | 4.14 |
| **Profit before tax** | **24.85** | **46.98** | **69.49** | **91.77** | **113.98** |
| Income tax | 6.21 | 11.74 | 17.37 | 22.94 | 28.50 |
| **Profit after tax** | **18.64** | **35.24** | **52.12** | **68.83** | **85.48** |

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 ₹131.36 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 | 96.37 | – | – | – | – |
| Term loan from bank | 289.11 | – | – | – | – |
| Cash credit (working capital) from bank | 37.66 | – | – | – | – |
| Net profit after tax | 18.64 | 35.24 | 52.12 | 68.83 | 85.48 |
| Depreciation | 43.70 | 37.86 | 32.83 | 28.49 | 24.73 |
| Preliminary expenses written off | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 |
| Increase in trade creditors | 20.51 | 1.71 | 1.71 | 1.71 | 1.71 |
| **Total sources** | **507.81** | **76.63** | **88.48** | **100.85** | **113.74** |
| **Application of funds** | | | | | |
| Fixed assets | 363.83 | – | – | – | – |
| Preliminary and pre-operative expenses | 9.10 | – | – | – | – |
| Increase in inventories | 28.19 | 2.30 | 2.31 | 2.30 | 2.31 |
| Increase in trade receivables | 42.53 | 3.54 | 3.55 | 3.54 | 3.54 |
| Repayment of term loan | 25.83 | 55.88 | 62.05 | 68.88 | 76.47 |
| Drawings | – | – | – | – | – |
| **Total application** | 469.48 | 61.72 | 67.91 | 74.72 | 82.32 |
| **Net cash flow** | **38.33** | **14.91** | **20.57** | **26.13** | **31.42** |
| Opening cash balance | – | 38.33 | 53.24 | 73.81 | 99.94 |
| **Closing cash balance** | **38.33** | **53.24** | **73.81** | **99.94** | **131.36** |

Illustrative sample

# 14 Projected balance sheet

Over the projection, retained profits build the promoter's net worth from ₹107.73 lakh to ₹356.68 lakh, and the term loan reduces from ₹263.28 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 | 96.37 | 96.37 | 96.37 | 96.37 | 96.37 |
| Reserves and surplus | 18.64 | 53.88 | 106.00 | 174.83 | 260.31 |
| Term loan | 263.28 | 207.40 | 145.35 | 76.47 | – |
| Cash credit from bank | 37.66 | 37.66 | 37.66 | 37.66 | 37.66 |
| Trade creditors | 20.51 | 22.22 | 23.93 | 25.64 | 27.35 |
| **Total liabilities** | **436.46** | **417.53** | **409.31** | **410.97** | **421.69** |
| **Assets** | | | | | |
| Gross fixed assets | 363.83 | 363.83 | 363.83 | 363.83 | 363.83 |
| Less: accumulated depreciation | (43.70) | (81.56) | (114.39) | (142.88) | (167.61) |
| **Net fixed assets** | **320.13** | **282.27** | **249.44** | **220.95** | **196.22** |
| Preliminary expenses not written off | 7.28 | 5.46 | 3.64 | 1.82 | – |
| Inventories | 28.19 | 30.49 | 32.80 | 35.10 | 37.41 |
| Trade receivables | 42.53 | 46.07 | 49.62 | 53.16 | 56.70 |
| Cash and bank balance | 38.33 | 53.24 | 73.81 | 99.94 | 131.36 |
| **Total assets** | **436.46** | **417.53** | **409.31** | **410.97** | **421.69** |

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 ₹119.86 lakh, 10% WDV) | | | | | |
| Opening written-down value | 119.86 | 107.87 | 97.08 | 87.37 | 78.63 |
| Depreciation | 11.99 | 10.79 | 9.71 | 8.74 | 7.86 |
| **Closing written-down value** | **107.87** | **97.08** | **87.37** | **78.63** | **70.77** |
| Plant and machinery (cost ₹195.46 lakh, 15% WDV) | | | | | |
| Opening written-down value | 195.46 | 166.14 | 141.22 | 120.04 | 102.03 |
| Depreciation | 29.32 | 24.92 | 21.18 | 18.01 | 15.30 |
| **Closing written-down value** | **166.14** | **141.22** | **120.04** | **102.03** | **86.73** |
| Other fixed assets (cost ₹23.92 lakh, 10% WDV) | | | | | |
| Opening written-down value | 23.92 | 21.53 | 19.38 | 17.44 | 15.70 |
| Depreciation | 2.39 | 2.15 | 1.94 | 1.74 | 1.57 |
| **Closing written-down value** | **21.53** | **19.38** | **17.44** | **15.70** | **14.13** |
| **Total depreciation** | **43.70** | **37.86** | **32.83** | **28.49** | **24.73** |
| Preliminary expenses written off | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 |

# 16 Term loan repayment

The term loan of ₹289.11 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 ₹6,74,094. The month-by-month schedule is in the annexure.

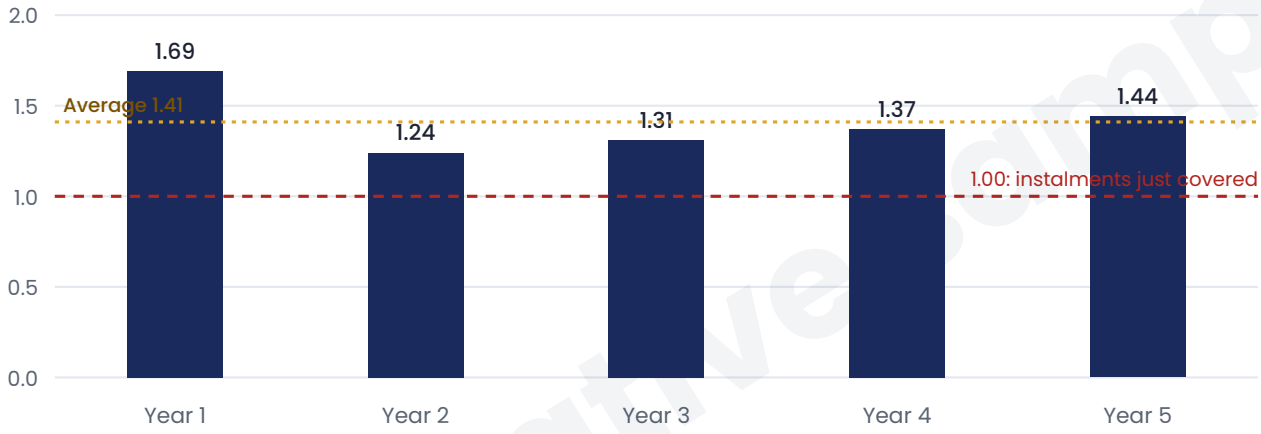
| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| Opening balance | 289.11 | 263.28 | 207.40 | 145.35 | 76.47 |
| Interest | 29.80 | 25.01 | 18.85 | 12.01 | 4.42 |
| Principal repaid | 25.83 | 55.88 | 62.05 | 68.88 | 76.47 |
| **Closing balance** | **263.28** | **207.40** | **145.35** | **76.47** | **–** |

Illustrative sample

# 17 Debt service coverage

The debt service coverage ratio averages 1.41 over the repayment years, with a low of 1.24 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 | 18.64 | 35.24 | 52.12 | 68.83 | 85.48 |
| Depreciation and write-offs | 45.52 | 39.68 | 34.65 | 30.31 | 26.55 |
| Interest on term loan | 29.80 | 25.01 | 18.85 | 12.01 | 4.42 |
| **Total available for debt service (A)** | **93.96** | **99.93** | **105.62** | **111.15** | **116.45** |
| Principal repayment | 25.83 | 55.88 | 62.05 | 68.88 | 76.47 |
| Interest on term loan | 29.80 | 25.01 | 18.85 | 12.01 | 4.42 |
| **Total debt service (B)** | **55.63** | **80.89** | **80.90** | **80.89** | **80.89** |
| DSCR (A / B) | 1.69 | 1.24 | 1.31 | 1.37 | 1.44 |



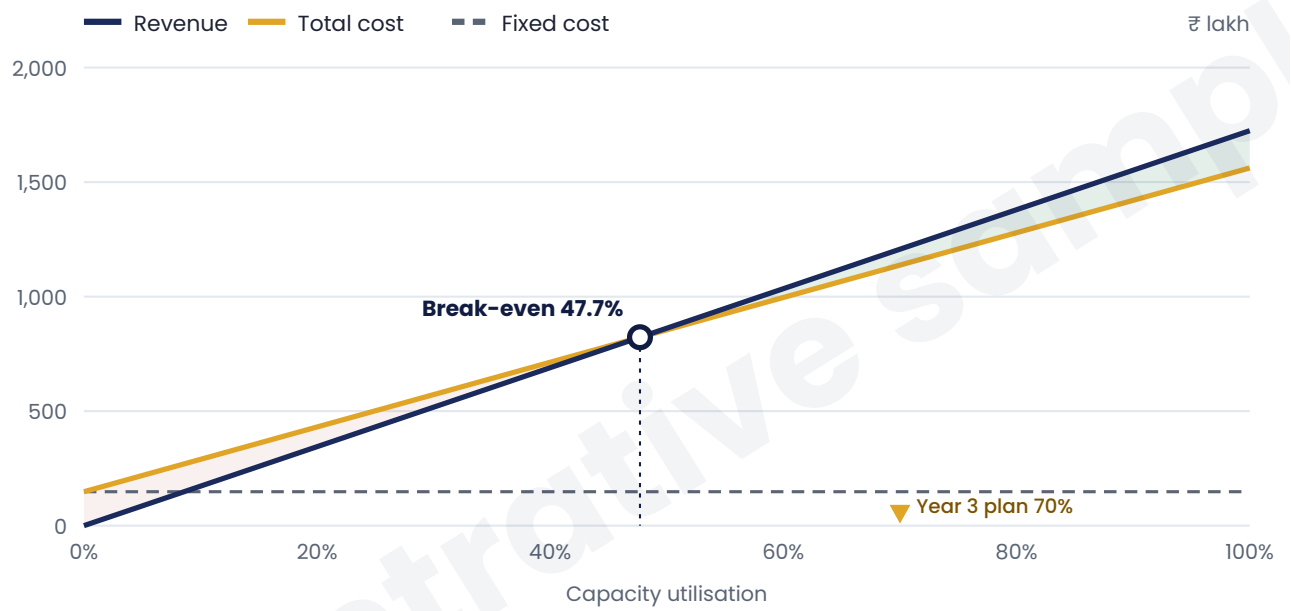

DSCR by year. A ratio above 1.00 means cash accruals cover the term loan instalments.

Illustrative sample

# 18 Break-even analysis

The unit needs to run at 47.7% of capacity to break even in Year 3, well below the 70% assumed for that year. Cash break-even, which excludes depreciation and write-offs, is 36.5%.

| 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 | 1,034.83 | 1,121.06 | 1,207.30 | 1,293.53 | 1,379.77 |
| Variable costs | 848.08 | 918.75 | 989.42 | 1,060.08 | 1,130.76 |
| **Contribution** | **186.75** | **202.31** | **217.88** | **233.45** | **249.01** |
| Fixed costs (incl. depreciation and interest) | 161.90 | 155.33 | 148.39 | 141.68 | 135.03 |
| Break-even as % of installed capacity | 52.0 | 49.9 | 47.7 | 45.5 | 43.4 |
| Cash break-even as % of installed capacity | 37.4 | 37.2 | 36.5 | 35.8 | 34.9 |
| Break-even sales | 897.13 | 860.73 | 822.25 | 785.04 | 748.20 |




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 1.87, while debt-equity drops from 2.44 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 | 1.87 | 2.17 | 2.54 | 2.97 | 3.47 |
| Quick ratio | 1.39 | 1.66 | 2.00 | 2.42 | 2.89 |
| Debt-equity ratio (term loan / net worth) | 2.44 | 1.43 | 0.73 | 0.28 | 0.00 |
| Total outside liabilities / net worth | 2.98 | 1.85 | 1.04 | 0.52 | 0.18 |
| Interest coverage ratio | 1.73 | 2.61 | 4.02 | 6.68 | 14.32 |
| DSCR | 1.69 | 1.24 | 1.31 | 1.37 | 1.44 |
| Gross profit margin (%) | 16.8 | 17.0 | 17.2 | 17.3 | 17.4 |
| Operating profit (EBITDA) margin (%) | 10.1 | 10.3 | 10.5 | 10.7 | 10.8 |
| Net profit margin (%) | 1.8 | 3.1 | 4.3 | 5.3 | 6.2 |
| Return on capital employed (%) | 14.4 | 19.5 | 24.2 | 28.1 | 31.1 |
| Break-even (% of installed capacity) | 52.0 | 49.9 | 47.7 | 45.5 | 43.4 |

# 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 ₹556 per kg, excluding GST, held constant through the projection.
- Raw materials at 66.9% of sales, packing materials at 5.4%, power and fuel at 4.8%, and selling and distribution at 4.8%.
- Wages and salaries rise by 5% a year; repairs and administrative overheads rise by 5% a year.
- Working capital based on 5 days of raw material, 1 day of work in progress, 7 days of finished goods and 15 days of receivables, less 10 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 ₹385.48 lakh, breaks even at 47.7% of capacity in Year 3 and repays its term loan from its own cash flow, with a payback period of about 4.5 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 ₹289.11 lakh at 10.5% a year. Amounts in ₹ lakh.

| No. | Month | Opening balance | Interest | Principal | Instalment | Closing balance |
|---|---|---|---|---|---|---|
| 1 | Apr 2027 | 289.11 | 2.53 | – | 2.53 | 289.11 |
| 2 | May 2027 | 289.11 | 2.53 | – | 2.53 | 289.11 |
| 3 | Jun 2027 | 289.11 | 2.53 | – | 2.53 | 289.11 |
| 4 | Jul 2027 | 289.11 | 2.53 | – | 2.53 | 289.11 |
| 5 | Aug 2027 | 289.11 | 2.53 | – | 2.53 | 289.11 |
| 6 | Sep 2027 | 289.11 | 2.53 | – | 2.53 | 289.11 |
| 7 | Oct 2027 | 289.11 | 2.53 | 4.21 | 6.74 | 284.90 |
| 8 | Nov 2027 | 284.90 | 2.49 | 4.25 | 6.74 | 280.65 |
| 9 | Dec 2027 | 280.65 | 2.46 | 4.29 | 6.74 | 276.37 |
| 10 | Jan 2028 | 276.37 | 2.42 | 4.32 | 6.74 | 272.04 |
| 11 | Feb 2028 | 272.04 | 2.38 | 4.36 | 6.74 | 267.68 |
| 12 | Mar 2028 | 267.68 | 2.34 | 4.40 | 6.74 | 263.28 |
| 13 | Apr 2028 | 263.28 | 2.30 | 4.44 | 6.74 | 258.85 |
| 14 | May 2028 | 258.85 | 2.26 | 4.48 | 6.74 | 254.37 |
| 15 | Jun 2028 | 254.37 | 2.23 | 4.52 | 6.74 | 249.85 |
| 16 | Jul 2028 | 249.85 | 2.19 | 4.55 | 6.74 | 245.30 |
| 17 | Aug 2028 | 245.30 | 2.15 | 4.59 | 6.74 | 240.71 |
| 18 | Sep 2028 | 240.71 | 2.11 | 4.63 | 6.74 | 236.07 |
| 19 | Oct 2028 | 236.07 | 2.07 | 4.68 | 6.74 | 231.40 |
| 20 | Nov 2028 | 231.40 | 2.02 | 4.72 | 6.74 | 226.68 |
| 21 | Dec 2028 | 226.68 | 1.98 | 4.76 | 6.74 | 221.92 |
| 22 | Jan 2029 | 221.92 | 1.94 | 4.80 | 6.74 | 217.12 |
| 23 | Feb 2029 | 217.12 | 1.90 | 4.84 | 6.74 | 212.28 |
| 24 | Mar 2029 | 212.28 | 1.86 | 4.88 | 6.74 | 207.40 |
| 25 | Apr 2029 | 207.40 | 1.81 | 4.93 | 6.74 | 202.47 |
| 26 | May 2029 | 202.47 | 1.77 | 4.97 | 6.74 | 197.50 |
| 27 | Jun 2029 | 197.50 | 1.73 | 5.01 | 6.74 | 192.49 |
| 28 | Jul 2029 | 192.49 | 1.68 | 5.06 | 6.74 | 187.43 |
| 29 | Aug 2029 | 187.43 | 1.64 | 5.10 | 6.74 | 182.33 |
| 30 | Sep 2029 | 182.33 | 1.60 | 5.15 | 6.74 | 177.19 |
| 31 | Oct 2029 | 177.19 | 1.55 | 5.19 | 6.74 | 172.00 |
| 32 | Nov 2029 | 172.00 | 1.50 | 5.24 | 6.74 | 166.76 |
| 33 | Dec 2029 | 166.76 | 1.46 | 5.28 | 6.74 | 161.48 |
| 34 | Jan 2030 | 161.48 | 1.41 | 5.33 | 6.74 | 156.15 |
| 35 | Feb 2030 | 156.15 | 1.37 | 5.37 | 6.74 | 150.78 |
| 36 | Mar 2030 | 150.78 | 1.32 | 5.42 | 6.74 | 145.35 |
| 37 | Apr 2030 | 145.35 | 1.27 | 5.47 | 6.74 | 139.88 |
| 38 | May 2030 | 139.88 | 1.22 | 5.52 | 6.74 | 134.37 |
| 39 | Jun 2030 | 134.37 | 1.18 | 5.57 | 6.74 | 128.80 |

Illustrative sample

| No. | Month | Opening balance | Interest | Principal | Instalment | Closing balance |
|---|---|---|---|---|---|---|
| 40 | Jul 2030 | 128.80 | 1.13 | 5.61 | 6.74 | 123.19 |
| 41 | Aug 2030 | 123.19 | 1.08 | 5.66 | 6.74 | 117.53 |
| 42 | Sep 2030 | 117.53 | 1.03 | 5.71 | 6.74 | 111.81 |
| 43 | Oct 2030 | 111.81 | 0.98 | 5.76 | 6.74 | 106.05 |
| 44 | Nov 2030 | 106.05 | 0.93 | 5.81 | 6.74 | 100.24 |
| 45 | Dec 2030 | 100.24 | 0.88 | 5.86 | 6.74 | 94.37 |
| 46 | Jan 2031 | 94.37 | 0.83 | 5.92 | 6.74 | 88.46 |
| 47 | Feb 2031 | 88.46 | 0.77 | 5.97 | 6.74 | 82.49 |
| 48 | Mar 2031 | 82.49 | 0.72 | 6.02 | 6.74 | 76.47 |
| 49 | Apr 2031 | 76.47 | 0.67 | 6.07 | 6.74 | 70.40 |
| 50 | May 2031 | 70.40 | 0.62 | 6.12 | 6.74 | 64.28 |
| 51 | Jun 2031 | 64.28 | 0.56 | 6.18 | 6.74 | 58.10 |
| 52 | Jul 2031 | 58.10 | 0.51 | 6.23 | 6.74 | 51.86 |
| 53 | Aug 2031 | 51.86 | 0.45 | 6.29 | 6.74 | 45.58 |
| 54 | Sep 2031 | 45.58 | 0.40 | 6.34 | 6.74 | 39.24 |
| 55 | Oct 2031 | 39.24 | 0.34 | 6.40 | 6.74 | 32.84 |
| 56 | Nov 2031 | 32.84 | 0.29 | 6.45 | 6.74 | 26.38 |
| 57 | Dec 2031 | 26.38 | 0.23 | 6.51 | 6.74 | 19.87 |
| 58 | Jan 2032 | 19.87 | 0.17 | 6.57 | 6.74 | 13.31 |
| 59 | Feb 2032 | 13.31 | 0.12 | 6.62 | 6.74 | 6.68 |
| 60 | Mar 2032 | 6.68 | 0.06 | 6.68 | 6.74 | – |

Illustrative sample