AN ISO 9001 : 2015 CERTIFIED COMPANY

Detailed project report
Sample edition
Projections from FY 2027-28

Project report

# Hot Dip Galvanizing

Installed capacity 16 MT per day
Sector Engineering
Total project cost ₹559.00 lakh

**Illustrative sample**
Figures are representative

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Hot Dip Galvanizing
16 MT per day

# Project at a glance

| | | | |
|---|---|---|---|
| Product | Hot Dip Galvanizing | Sector | Engineering |
| Installed capacity | 16 MT per day | Annual capacity | 4,800 MT per year |
| Selling price (ex-GST) | ₹29,700 per MT | Working days | 300 a year |
| Manpower | 42 people | Plant and machinery | ₹263.41 lakh |
| Total project cost | **₹559.00 lakh** | Promoter's contribution | ₹139.75 lakh (25%) |
| Term loan | ₹419.25 lakh (75%) | Cash credit limit | ₹131.31 lakh |
| Revenue, Year 3 | ₹997.92 lakh at 70% | Net profit, Year 3 | ₹112.82 lakh |
| Return on investment | **20.2% a year** | Break-even, Year 3 | **42.7% of capacity** |
| Average DSCR | **1.72** | Payback period | 3.8 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 project modelled here is a unit producing hot dip galvanizing in the engineering sector, sized at 16 MT per day. Working 300 days a year, the plant can turn out 4,800 MT per year at full capacity. The product's applications range from transmission and telecom towers to fasteners, gratings and cable trays.

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 ₹997.92 lakh and a net profit of ₹112.82 lakh.

# 2 Uses and applications

The product is bought for these main uses:

- Transmission and telecom towers
- Structural steel for buildings and sheds
- Highway crash barriers and street light poles
- Solar module mounting structures
- Fasteners, gratings and cable trays

# 3 Market potential

A galvanizing unit works mostly on job work, coating steel that fabricators, tower makers and structure suppliers send in and taking it back after dipping. Demand comes from power transmission, solar mounting structures, highway safety and steel buildings, and freight on heavy steel keeps most work within a few hundred kilometres. Units win repeat orders through kettle size, turnaround time and coatings that pass the customer's thickness inspection.

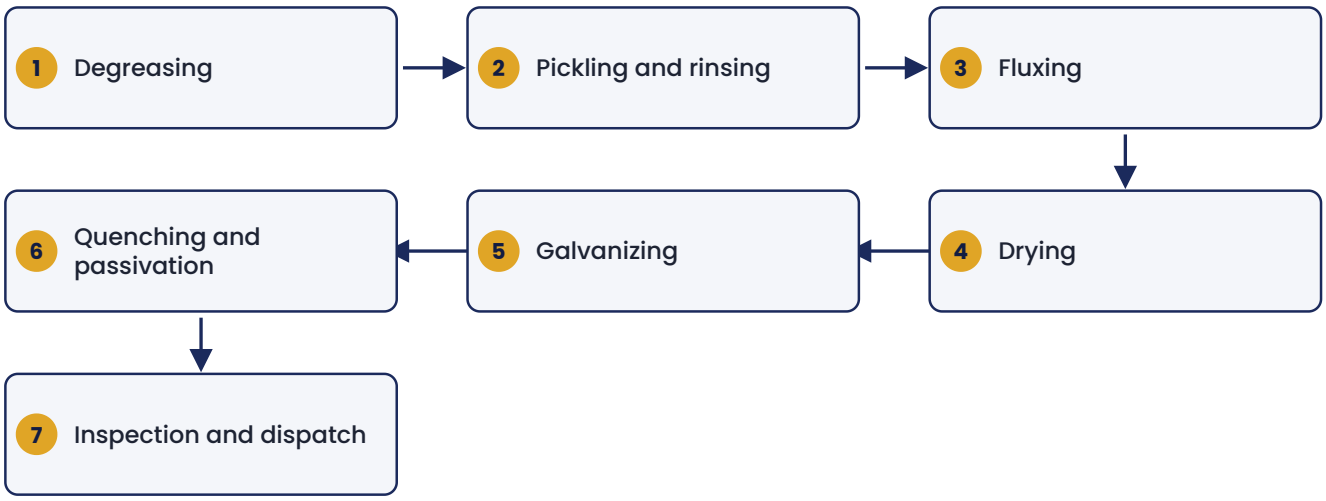
The usual customers for a unit of this kind are transmission and telecom tower fabricators; solar mounting structure makers; crash barrier and pole manufacturers; steel structure and pre-engineered building fabricators; fastener, grating and cable tray makers; and EPC contractors and government project suppliers.

For a real project, the market survey is redone for the chosen location, covering present demand, expected growth and the existing manufacturers nearby.

Illustrative sample

# 4 Manufacturing process

Production of hot dip galvanizing follows seven main steps, from degreasing to inspection and dispatch. The flow chart shows how material moves through the plant.




Process flow for hot dip galvanizing

1. **Degreasing.** Steel jobs are hung on jigs and dipped in a hot alkaline bath to remove oil, grease and paint marks.
2. **Pickling and rinsing.** Dilute hydrochloric acid removes rust and mill scale, and a water rinse stops acid being carried forward.
3. **Fluxing.** A zinc ammonium chloride flux removes the last oxides and protects the clean steel until it enters the zinc.
4. **Drying.** Fluxed jobs are dried on a heated pit so that no moisture reaches the molten zinc.
5. **Galvanizing.** Jobs are dipped in molten zinc at about 450 degrees Celsius until the zinc and iron react to form a bonded coating.
6. **Quenching and passivation.** Jobs are cooled in water or a passivation bath to limit white rust in storage.
7. **Inspection and dispatch.** Coating thickness and finish are checked, defects are touched up and jobs are returned to the customer.

Illustrative sample

# 5 Raw materials

Raw materials account for 52.3% of sales at Year 3 volumes, a total of ₹522.33 lakh, with zinc ingot (special high grade) the biggest item in the mix.

| Raw material | Share of cost | Year 3 cost (₹ lakh) |
|---|---|---|
| Zinc ingot (special high grade) | 84.0% | 438.76 |
| Hydrochloric acid | 6.0% | 31.34 |
| Zinc ammonium chloride flux | 4.0% | 20.89 |
| Degreasing chemicals | 2.0% | 10.45 |
| Passivation chemicals | 2.0% | 10.45 |
| Aluminium and nickel bath additives | 2.0% | 10.44 |
| **Total raw materials** | **100.0%** | **522.33** |

# 6 Plant and machinery

The machinery list below covers the main production equipment, costed at ₹263.41 lakh in total. Prices are indicative. A full report gives specifications and supplier names, and a bank-format DPR uses the quotations you obtain.

| Machinery and equipment | Indicative cost (₹ lakh) |
|---|---|
| Galvanizing kettle | 52.68 |
| Kettle furnace with burners and controls | 47.41 |
| Pretreatment tanks for degreasing, pickling, rinsing and fluxing | 36.88 |
| Flux dryer and preheating pit | 18.44 |
| EOT cranes and hoists | 47.41 |
| Fume extraction and scrubber system | 26.34 |
| Quench and passivation tanks | 10.54 |
| Effluent treatment plant | 18.44 |
| Coating thickness gauges and laboratory | 5.27 |
| **Total plant and machinery** | **263.41** |

# 7 Land, building and utilities

The model includes land and site development of ₹42.28 lakh and building and civil works of ₹145.82 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 ₹30.69 lakh.

Utilities in Year 3 cost ₹37.90 lakh for power and fuel, or 3.8% of sales. The plant also needs a reliable water supply for cleaning and domestic use, and for the process where required.

Illustrative sampl

# 8 Manpower

The unit employs 42 people. Wages and salaries come to ₹94.32 lakh in Year 1 and are assumed to rise by 5% a year.

| Category | Number | Monthly wage (₹) | Annual cost (₹ lakh) |
|---|---|---|---|
| Management, supervision and administration | 6 | 32,500 | 23.40 |
| Skilled workers and operators | 15 | 20,500 | 36.90 |
| Semi-skilled and unskilled workers | 21 | 13,500 | 34.02 |
| **Total (Year 1)** | **42** | | **94.32** |

# 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
- Coating to IS 4759 with galvanizing practice to IS 2629
- Hazardous waste authorisation for spent acid, zinc ash and zinc dross
- BIS licence under IS 12594 if galvanized reinforcement bars are coated

Illustrative sample

# 10 Project cost and means of finance

Project cost is estimated at ₹559.00 lakh, including fixed assets of ₹502.66 lakh and margin money for working capital of ₹43.77 lakh.

| Cost of project | ₹ lakh |
|---|---|
| Land and site development | 42.28 |
| Building and civil works | 145.82 |
| Plant and machinery | 263.41 |
| Other fixed assets (electrification, furniture, lab equipment, DG set) | 30.69 |
| Contingencies | 20.46 |
| Preliminary and pre-operative expenses | 12.57 |
| Margin money for working capital | 43.77 |
| **Total cost of project** | **559.00** |

## Means of finance

Funding follows a 75:25 split between bank loan and promoter's contribution, with a term loan of ₹419.25 lakh and promoter funds of ₹139.75 lakh. The bank also provides a cash credit limit of ₹131.31 lakh for working capital.

| Source of funds | ₹ lakh |
|---|---|
| Promoter's contribution (25%) | 139.75 |
| Term loan from bank (75%) | 419.25 |
| **Total means of finance** | **559.00** |
| *Cash credit limit for working capital (separate)* | *131.31* |

Illustrative sample

# 11 Working capital

The unit needs ₹175.08 lakh of working capital in Year 1, based on 30 days of raw material stock, 15 days of finished goods and 60 days of customer credit, net of 30 days of supplier credit. Of this, ₹131.31 lakh comes from the bank and ₹43.77 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 (30 days) | 36.80 | 39.86 | 42.93 | 46.00 | 49.06 |
| Work in progress (7 days) | 11.02 | 11.88 | 12.74 | 13.61 | 14.48 |
| Finished goods (15 days) | 24.37 | 26.25 | 28.15 | 30.06 | 31.98 |
| Trade receivables (60 days) | 140.61 | 152.32 | 164.04 | 175.76 | 187.48 |
| **Total current assets** | **212.80** | **230.31** | **247.86** | **265.43** | **283.00** |
| Less: trade creditors (30 days) | 37.72 | 40.87 | 44.01 | 47.15 | 50.30 |
| **Working capital requirement** | **175.08** | **189.44** | **203.85** | **218.28** | **232.70** |

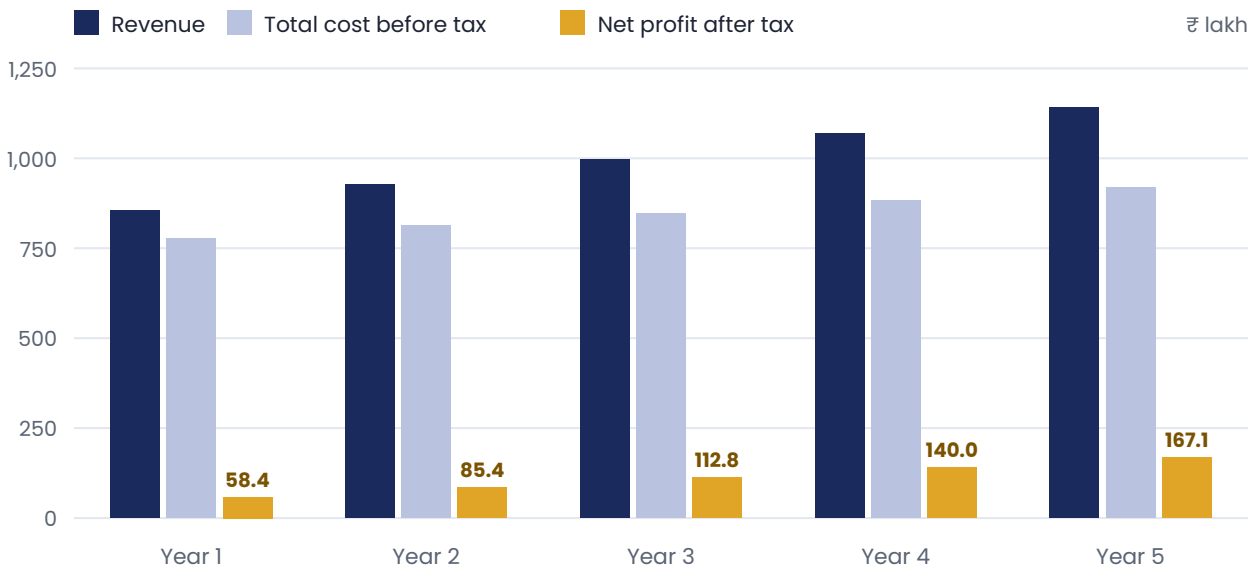
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# 12 Projected profitability

As utilisation climbs from 60% to 80%, sales increase from ₹855.36 lakh to ₹1,140.48 lakh. Operating profit in Year 3 is ₹239.57 lakh, a margin of 24%, and net profit after tax grows from ₹58.41 lakh in Year 1 to ₹167.06 lakh in Year 5.

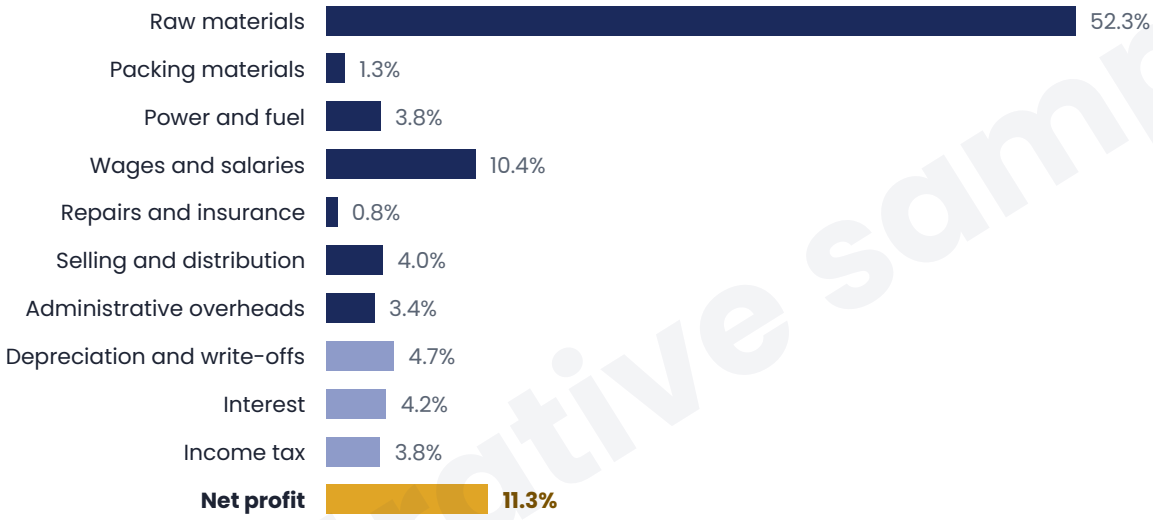
| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| *Capacity utilisation (%)* | *60%* | *65%* | *70%* | *75%* | *80%* |
| **Revenue from operations** | **855.36** | **926.64** | **997.92** | **1,069.20** | **1,140.48** |
| Raw materials consumed | 447.71 | 485.02 | 522.33 | 559.64 | 596.95 |
| Packing materials | 11.26 | 12.19 | 13.13 | 14.07 | 15.01 |
| Power and fuel | 32.49 | 35.19 | 37.90 | 40.61 | 43.32 |
| Wages and salaries | 94.32 | 99.04 | 103.99 | 109.19 | 114.65 |
| Repairs and maintenance | 5.27 | 5.53 | 5.81 | 6.10 | 6.40 |
| Insurance | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 |
| **Cost of production** | **592.89** | **638.81** | **685.00** | **731.45** | **778.17** |
| **Gross profit** | **262.47** | **287.83** | **312.92** | **337.75** | **362.31** |
| Selling and distribution expenses | 33.88 | 36.70 | 39.53 | 42.35 | 45.17 |
| Administrative overheads | 30.68 | 32.21 | 33.82 | 35.51 | 37.29 |
| **Operating profit (EBITDA)** | **197.91** | **218.92** | **239.57** | **259.89** | **279.85** |
| Depreciation | 59.87 | 51.80 | 44.86 | 38.88 | 33.72 |
| Preliminary expenses written off | 2.51 | 2.51 | 2.51 | 2.51 | 2.53 |
| Interest on term loan | 43.21 | 36.26 | 27.33 | 17.42 | 6.41 |
| Interest on cash credit | 14.44 | 14.44 | 14.44 | 14.44 | 14.44 |
| **Profit before tax** | **77.88** | **113.91** | **150.43** | **186.64** | **222.75** |
| Income tax | 19.47 | 28.48 | 37.61 | 46.66 | 55.69 |
| **Profit after tax** | **58.41** | **85.43** | **112.82** | **139.98** | **167.06** |

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 ₹328.53 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 | 139.75 | – | – | – | – |
| Term loan from bank | 419.25 | – | – | – | – |
| Cash credit (working capital) from bank | 131.31 | – | – | – | – |
| Net profit after tax | 58.41 | 85.43 | 112.82 | 139.98 | 167.06 |
| Depreciation | 59.87 | 51.80 | 44.86 | 38.88 | 33.72 |
| Preliminary expenses written off | 2.51 | 2.51 | 2.51 | 2.51 | 2.53 |
| Increase in trade creditors | 37.72 | 3.15 | 3.14 | 3.14 | 3.15 |
| **Total sources** | **848.82** | **142.89** | **163.33** | **184.51** | **206.46** |
| **Application of funds** | | | | | |
| Fixed assets | 502.66 | – | – | – | – |
| Preliminary and pre-operative expenses | 12.57 | – | – | – | – |
| Increase in inventories | 72.19 | 5.80 | 5.83 | 5.85 | 5.85 |
| Increase in trade receivables | 140.61 | 11.71 | 11.72 | 11.72 | 11.72 |
| Repayment of term loan | 37.45 | 81.04 | 89.98 | 99.88 | 110.90 |
| Drawings | – | – | – | – | – |
| Total application | 765.48 | 98.55 | 107.53 | 117.45 | 128.47 |
| **Net cash flow** | **83.34** | **44.34** | **55.80** | **67.06** | **77.99** |
| Opening cash balance | – | 83.34 | 127.68 | 183.48 | 250.54 |
| **Closing cash balance** | **83.34** | **127.68** | **183.48** | **250.54** | **328.53** |

Illustrative sample

# 14 Projected balance sheet

The projected balance sheet balances in every year. Net worth grows from ₹188.10 lakh at the end of Year 1 to ₹703.45 lakh at the end of Year 5, while the term loan outstanding falls from ₹381.80 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 | 139.75 | 139.75 | 139.75 | 139.75 | 139.75 |
| Reserves and surplus | 58.41 | 143.84 | 256.66 | 396.64 | 563.70 |
| Term loan | 381.80 | 300.76 | 210.78 | 110.90 | – |
| Cash credit from bank | 131.31 | 131.31 | 131.31 | 131.31 | 131.31 |
| Trade creditors | 37.72 | 40.87 | 44.01 | 47.15 | 50.30 |
| **Total liabilities** | **748.99** | **756.53** | **782.51** | **825.75** | **885.06** |
| **Assets** | | | | | |
| Gross fixed assets | 502.66 | 502.66 | 502.66 | 502.66 | 502.66 |
| Less: accumulated depreciation | (59.87) | (111.67) | (156.53) | (195.41) | (229.13) |
| **Net fixed assets** | **442.79** | **390.99** | **346.13** | **307.25** | **273.53** |
| Preliminary expenses not written off | 10.06 | 7.55 | 5.04 | 2.53 | – |
| Inventories | 72.19 | 77.99 | 83.82 | 89.67 | 95.52 |
| Trade receivables | 140.61 | 152.32 | 164.04 | 175.76 | 187.48 |
| Cash and bank balance | 83.34 | 127.68 | 183.48 | 250.54 | 328.53 |
| **Total assets** | **748.99** | **756.53** | **782.51** | **825.75** | **885.06** |

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 ₹153.11 lakh, 10% WDV) | | | | | |
| Opening written-down value | 153.11 | 137.80 | 124.02 | 111.62 | 100.46 |
| Depreciation | 15.31 | 13.78 | 12.40 | 11.16 | 10.05 |
| **Closing written-down value** | **137.80** | **124.02** | **111.62** | **100.46** | **90.41** |
| Plant and machinery (cost ₹276.58 lakh, 15% WDV) | | | | | |
| Opening written-down value | 276.58 | 235.09 | 199.83 | 169.86 | 144.38 |
| Depreciation | 41.49 | 35.26 | 29.97 | 25.48 | 21.66 |
| **Closing written-down value** | **235.09** | **199.83** | **169.86** | **144.38** | **122.72** |
| Other fixed assets (cost ₹30.69 lakh, 10% WDV) | | | | | |
| Opening written-down value | 30.69 | 27.62 | 24.86 | 22.37 | 20.13 |
| Depreciation | 3.07 | 2.76 | 2.49 | 2.24 | 2.01 |
| **Closing written-down value** | **27.62** | **24.86** | **22.37** | **20.13** | **18.12** |
| **Total depreciation** | **59.87** | **51.80** | **44.86** | **38.88** | **33.72** |
| Preliminary expenses written off | 2.51 | 2.51 | 2.51 | 2.51 | 2.53 |

# 16 Term loan repayment

Repayment of the ₹419.25 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 ₹9,77,531 each, and the annexure gives the monthly schedule.

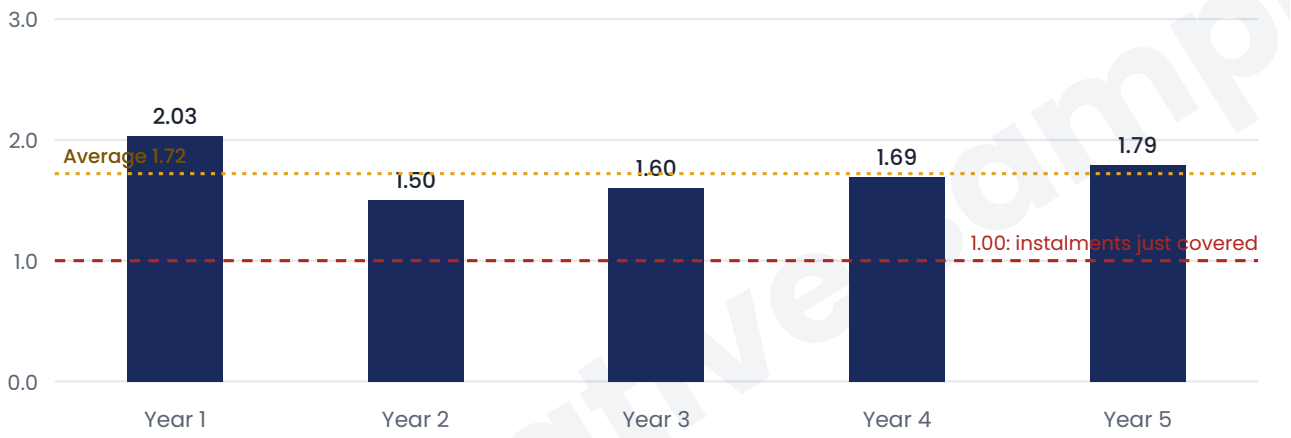
| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| Opening balance | 419.25 | 381.80 | 300.76 | 210.78 | 110.90 |
| Interest | 43.21 | 36.26 | 27.33 | 17.42 | 6.41 |
| Principal repaid | 37.45 | 81.04 | 89.98 | 99.88 | 110.90 |
| **Closing balance** | **381.80** | **300.76** | **210.78** | **110.90** | **–** |

Illustrative sample

# 17 Debt service coverage

The debt service coverage ratio averages 1.72 over the repayment years, with a low of 1.50 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 | 58.41 | 85.43 | 112.82 | 139.98 | 167.06 |
| Depreciation and write-offs | 62.38 | 54.31 | 47.37 | 41.39 | 36.25 |
| Interest on term loan | 43.21 | 36.26 | 27.33 | 17.42 | 6.41 |
| **Total available for debt service (A)** | **164.00** | **176.00** | **187.52** | **198.79** | **209.72** |
| Principal repayment | 37.45 | 81.04 | 89.98 | 99.88 | 110.90 |
| Interest on term loan | 43.21 | 36.26 | 27.33 | 17.42 | 6.41 |
| **Total debt service (B)** | **80.66** | **117.30** | **117.31** | **117.30** | **117.31** |
| DSCR (A / B) | 2.03 | 1.50 | 1.60 | 1.69 | 1.79 |



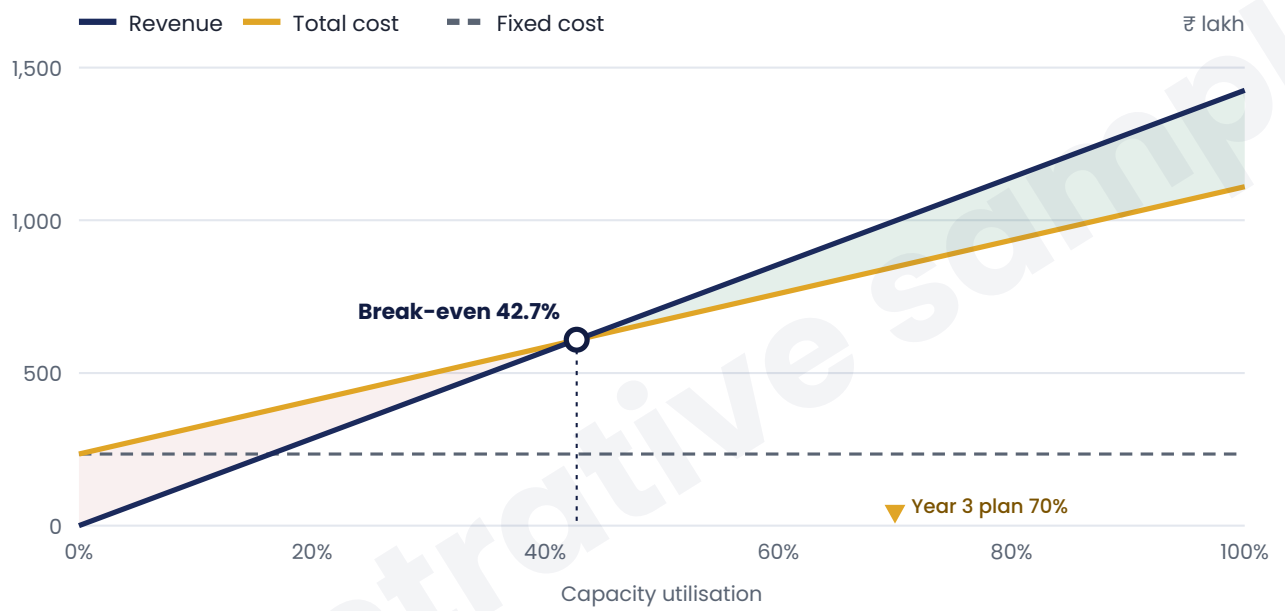

DSCR by year. A ratio above 1.00 means cash accruals cover the term loan instalments.

Illustrative sample

# 18 Break-even analysis

The break-even point in Year 3 is 42.7% 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 34%.

| 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 | 855.36 | 926.64 | 997.92 | 1,069.20 | 1,140.48 |
| Variable costs | 525.34 | 569.10 | 612.89 | 656.67 | 700.45 |
| **Contribution** | **330.02** | **357.54** | **385.03** | **412.53** | **440.03** |
| Fixed costs (incl. depreciation and interest) | 252.14 | 243.63 | 234.60 | 225.89 | 217.28 |
| Break-even as % of installed capacity | 45.8 | 44.3 | 42.7 | 41.1 | 39.5 |
| Cash break-even as % of installed capacity | 34.5 | 34.4 | 34.0 | 33.5 | 32.9 |
| Break-even sales | 653.51 | 631.42 | 608.04 | 585.46 | 563.15 |




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

Illustrative sample

# 19 Financial ratios

The table summarises the main ratios a lender reviews. The current ratio is 1.75 or better in every year, and the debt-equity ratio falls from 2.03 at the end of Year 1 to zero by Year 5.

| Ratio | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| Current ratio | 1.75 | 2.08 | 2.46 | 2.89 | 3.37 |
| Quick ratio | 1.32 | 1.63 | 1.98 | 2.39 | 2.84 |
| Debt-equity ratio (term loan / net worth) | 2.03 | 1.09 | 0.54 | 0.21 | 0.00 |
| Total outside liabilities / net worth | 2.93 | 1.71 | 0.99 | 0.54 | 0.26 |
| Interest coverage ratio | 2.35 | 3.25 | 4.60 | 6.86 | 11.68 |
| DSCR | 2.03 | 1.50 | 1.60 | 1.69 | 1.79 |
| Gross profit margin (%) | 30.7 | 31.1 | 31.4 | 31.6 | 31.8 |
| Operating profit (EBITDA) margin (%) | 23.1 | 23.6 | 24.0 | 24.3 | 24.5 |
| Net profit margin (%) | 6.8 | 9.2 | 11.3 | 13.1 | 14.6 |
| Return on capital employed (%) | 19.3 | 23.2 | 26.2 | 28.2 | 29.2 |
| Break-even (% of installed capacity) | 45.8 | 44.3 | 42.7 | 41.1 | 39.5 |

# 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 ₹29,700 per MT, excluding GST, held constant through the projection.
- Raw materials at 52.3% of sales, packing materials at 1.3%, power and fuel at 3.8%, and selling and distribution at 4%.
- 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, 7 days of work in progress, 15 days of finished goods and 60 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 ₹559.00 lakh, breaks even at 42.7% of capacity in Year 3 and repays its term loan from its own cash flow, with a payback period of about 3.8 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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Illustrative sample

# A Annexure: monthly loan repayment schedule

Term loan of ₹419.25 lakh at 10.5% a year. Amounts in ₹ lakh.

| No. | Month | Opening balance | Interest | Principal | Instalment | Closing balance |
|---|---|---|---|---|---|---|
| 1 | Apr 2027 | 419.25 | 3.67 | – | 3.67 | 419.25 |
| 2 | May 2027 | 419.25 | 3.67 | – | 3.67 | 419.25 |
| 3 | Jun 2027 | 419.25 | 3.67 | – | 3.67 | 419.25 |
| 4 | Jul 2027 | 419.25 | 3.67 | – | 3.67 | 419.25 |
| 5 | Aug 2027 | 419.25 | 3.67 | – | 3.67 | 419.25 |
| 6 | Sep 2027 | 419.25 | 3.67 | – | 3.67 | 419.25 |
| 7 | Oct 2027 | 419.25 | 3.67 | 6.11 | 9.78 | 413.14 |
| 8 | Nov 2027 | 413.14 | 3.62 | 6.16 | 9.78 | 406.98 |
| 9 | Dec 2027 | 406.98 | 3.56 | 6.21 | 9.78 | 400.77 |
| 10 | Jan 2028 | 400.77 | 3.51 | 6.27 | 9.78 | 394.50 |
| 11 | Feb 2028 | 394.50 | 3.45 | 6.32 | 9.78 | 388.18 |
| 12 | Mar 2028 | 388.18 | 3.40 | 6.38 | 9.78 | 381.80 |
| 13 | Apr 2028 | 381.80 | 3.34 | 6.43 | 9.78 | 375.36 |
| 14 | May 2028 | 375.36 | 3.28 | 6.49 | 9.78 | 368.87 |
| 15 | Jun 2028 | 368.87 | 3.23 | 6.55 | 9.78 | 362.32 |
| 16 | Jul 2028 | 362.32 | 3.17 | 6.60 | 9.78 | 355.72 |
| 17 | Aug 2028 | 355.72 | 3.11 | 6.66 | 9.78 | 349.06 |
| 18 | Sep 2028 | 349.06 | 3.05 | 6.72 | 9.78 | 342.34 |
| 19 | Oct 2028 | 342.34 | 3.00 | 6.78 | 9.78 | 335.56 |
| 20 | Nov 2028 | 335.56 | 2.94 | 6.84 | 9.78 | 328.72 |
| 21 | Dec 2028 | 328.72 | 2.88 | 6.90 | 9.78 | 321.82 |
| 22 | Jan 2029 | 321.82 | 2.82 | 6.96 | 9.78 | 314.86 |
| 23 | Feb 2029 | 314.86 | 2.76 | 7.02 | 9.78 | 307.84 |
| 24 | Mar 2029 | 307.84 | 2.69 | 7.08 | 9.78 | 300.76 |
| 25 | Apr 2029 | 300.76 | 2.63 | 7.14 | 9.78 | 293.61 |
| 26 | May 2029 | 293.61 | 2.57 | 7.21 | 9.78 | 286.41 |
| 27 | Jun 2029 | 286.41 | 2.51 | 7.27 | 9.78 | 279.14 |
| 28 | Jul 2029 | 279.14 | 2.44 | 7.33 | 9.78 | 271.80 |
| 29 | Aug 2029 | 271.80 | 2.38 | 7.40 | 9.78 | 264.41 |
| 30 | Sep 2029 | 264.41 | 2.31 | 7.46 | 9.78 | 256.95 |
| 31 | Oct 2029 | 256.95 | 2.25 | 7.53 | 9.78 | 249.42 |
| 32 | Nov 2029 | 249.42 | 2.18 | 7.59 | 9.78 | 241.83 |
| 33 | Dec 2029 | 241.83 | 2.12 | 7.66 | 9.78 | 234.17 |
| 34 | Jan 2030 | 234.17 | 2.05 | 7.73 | 9.78 | 226.44 |
| 35 | Feb 2030 | 226.44 | 1.98 | 7.79 | 9.78 | 218.65 |
| 36 | Mar 2030 | 218.65 | 1.91 | 7.86 | 9.78 | 210.78 |
| 37 | Apr 2030 | 210.78 | 1.84 | 7.93 | 9.78 | 202.85 |
| 38 | May 2030 | 202.85 | 1.77 | 8.00 | 9.78 | 194.85 |
| 39 | Jun 2030 | 194.85 | 1.70 | 8.07 | 9.78 | 186.78 |

Illustrative sample

| No. | Month | Opening balance | Interest | Principal | Instalment | Closing balance |
|---|---|---|---|---|---|---|
| 40 | Jul 2030 | 186.78 | 1.63 | 8.14 | 9.78 | 178.64 |
| 41 | Aug 2030 | 178.64 | 1.56 | 8.21 | 9.78 | 170.43 |
| 42 | Sep 2030 | 170.43 | 1.49 | 8.28 | 9.78 | 162.14 |
| 43 | Oct 2030 | 162.14 | 1.42 | 8.36 | 9.78 | 153.79 |
| 44 | Nov 2030 | 153.79 | 1.35 | 8.43 | 9.78 | 145.36 |
| 45 | Dec 2030 | 145.36 | 1.27 | 8.50 | 9.78 | 136.86 |
| 46 | Jan 2031 | 136.86 | 1.20 | 8.58 | 9.78 | 128.28 |
| 47 | Feb 2031 | 128.28 | 1.12 | 8.65 | 9.78 | 119.62 |
| 48 | Mar 2031 | 119.62 | 1.05 | 8.73 | 9.78 | 110.90 |
| 49 | Apr 2031 | 110.90 | 0.97 | 8.80 | 9.78 | 102.09 |
| 50 | May 2031 | 102.09 | 0.89 | 8.88 | 9.78 | 93.21 |
| 51 | Jun 2031 | 93.21 | 0.82 | 8.96 | 9.78 | 84.25 |
| 52 | Jul 2031 | 84.25 | 0.74 | 9.04 | 9.78 | 75.21 |
| 53 | Aug 2031 | 75.21 | 0.66 | 9.12 | 9.78 | 66.09 |
| 54 | Sep 2031 | 66.09 | 0.58 | 9.20 | 9.78 | 56.90 |
| 55 | Oct 2031 | 56.90 | 0.50 | 9.28 | 9.78 | 47.62 |
| 56 | Nov 2031 | 47.62 | 0.42 | 9.36 | 9.78 | 38.26 |
| 57 | Dec 2031 | 38.26 | 0.33 | 9.44 | 9.78 | 28.82 |
| 58 | Jan 2032 | 28.82 | 0.25 | 9.52 | 9.78 | 19.30 |
| 59 | Feb 2032 | 19.30 | 0.17 | 9.61 | 9.78 | 9.69 |
| 60 | Mar 2032 | 9.69 | 0.08 | 9.69 | 9.78 | – |

Illustrative sample