AN ISO 9001 : 2015 CERTIFIED COMPANY

Detailed project report
Sample edition
Projections from FY 2027-28

Project report

# Low Carbon Silicomanganese

Installed capacity 11 MT per day
Sector Metal products
Total project cost ₹1,195.51 lakh

**Illustrative sample**
Figures are representative

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# Project at a glance

Low Carbon Silicomanganese
11 MT per day

| | | | |
|---|---|---|---|
| Product | Low Carbon Silicomanganese | Sector | Metal products |
| Installed capacity | 11 MT per day | Annual capacity | 3,630 MT per year |
| Selling price (ex-GST) | ₹1,05,000 per MT | Working days | 330 a year |
| Manpower | 59 people | Plant and machinery | ₹571.11 lakh |
| Total project cost | **₹1,195.51 lakh** | Promoter's contribution | ₹298.88 lakh (25%) |
| Term loan | ₹896.63 lakh (75%) | Cash credit limit | ₹283.12 lakh |
| Revenue, Year 3 | ₹2,668.05 lakh at 70% | Net profit, Year 3 | ₹199.39 lakh |
| Return on investment | **16.7% a year** | Break-even, Year 3 | **42.8% of capacity** |
| Average DSCR | **1.53** | Payback period | 4.2 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 low carbon silicomanganese, made in a plant sized at 11 MT per day (3,630 MT 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 stainless steel making in induction and AOD routes to welding consumable and flux manufacture.

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 ₹2,668.05 lakh and a net profit of ₹199.39 lakh.

# 2 Uses and applications

The product is bought for these main uses:

- Stainless steel making in induction and AOD routes
- Manganese and silicon additions to low carbon steel grades
- Deoxidation of special and alloy steels
- Welding consumable and flux manufacture

# 3 Market potential

Demand comes from stainless and low carbon steel makers who need manganese and silicon without picking up carbon, so they pay a premium over standard silicomanganese. A plant competes on keeping carbon and phosphorus within the buyer's limit every heat, on its power tariff and on steady access to low phosphorus manganese ore.

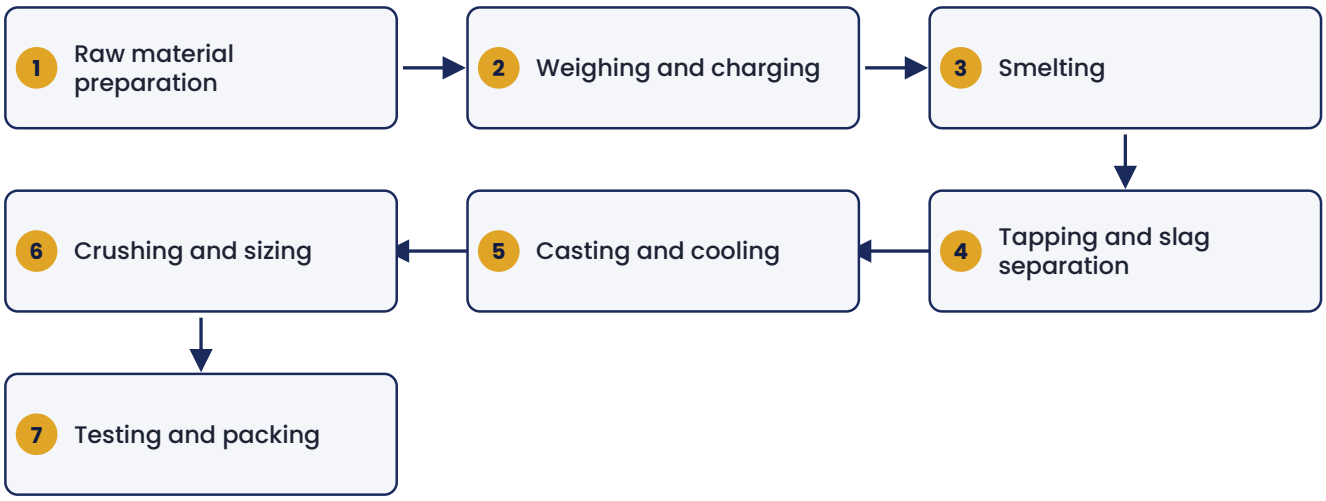
The usual customers for a unit of this kind are stainless steel melt shops, integrated steel plants making low carbon grades, alloy and special steel makers, welding consumable manufacturers, and ferro alloy traders and exporters.

A full NPCS report adds a market survey with present demand, expected growth and the names and addresses of existing manufacturers, worked out for the location you choose.

Illustrative sample

# 4 Manufacturing process

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




Process flow for low carbon silicomanganese

1. **Raw material preparation.** Manganese ore, quartz and reductants are screened to size and dried so the charge stays porous in the furnace.
2. **Weighing and charging.** A batching system weighs ore, slag, quartz, coke and dolomite to a high silicon recipe and feeds the furnace through chutes.
3. **Smelting.** The electrodes heat the charge in the submerged arc furnace, reducing manganese and silicon oxides into a melt held at about 25 to 30 percent silicon.
4. **Tapping and slag separation.** Metal and slag are tapped together and the lighter slag is skimmed or decanted from the ladle.
5. **Casting and cooling.** The alloy is cast in shallow beds or moulds and cooled so carbon stays low and the cake breaks cleanly.
6. **Crushing and sizing.** Cooled cakes are crushed and screened to the lump sizes steel plants order, with fines kept separate.
7. **Testing and packing.** Each heat is checked for manganese, silicon, carbon and phosphorus, then packed in jumbo bags by grade.

Illustrative sample

# 5 Raw materials

Raw materials account for 64.1% of sales at Year 3 volumes, a total of ₹1,711.47 lakh, with power for smelting the biggest item in the mix.

| Raw material | Share of cost | Year 3 cost (₹ lakh) |
|---|---|---|
| Manganese ore (high grade, low phosphorus) | 33.0% | 564.78 |
| Manganese-rich slag | 4.0% | 68.46 |
| Quartz | 6.0% | 102.69 |
| Coke and coal | 13.0% | 222.49 |
| Dolomite and fluxes | 2.0% | 34.23 |
| Electrode paste | 4.0% | 68.46 |
| Power for smelting | 38.0% | 650.36 |
| **Total raw materials** | **100.0%** | **1,711.47** |

# 6 Plant and machinery

Plant and machinery for the model unit is estimated at ₹571.11 lakh, before the contingency allowance. The submerged arc furnace with electrode system is the largest single item. A full NPCS report adds specifications and supplier names for each machine.

| Machinery and equipment | Indicative cost (₹ lakh) |
|---|---|
| Submerged arc furnace with electrode system | 239.87 |
| Furnace transformer and HT switchyard | 91.38 |
| Raw material handling and batching system | 57.11 |
| Fume extraction and bag filter | 57.11 |
| Ladles, casting beds and EOT crane | 51.40 |
| Jaw crusher and screening plant | 34.27 |
| Cooling water system | 22.84 |
| Spectrometer and carbon sulphur analyser | 17.13 |
| **Total plant and machinery** | **571.11** |

Illustrative sampl

# 7 Land, building and utilities

The model includes land and site development of ₹137.07 lakh and building and civil works of ₹262.83 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 ₹61.57 lakh.

Power and fuel cost ₹181.32 lakh in Year 3, about 6.8% of sales. Water is needed for cleaning, domestic use and, where the process calls for it, production.

# 8 Manpower

A team of 59 runs the plant, from management and supervision to skilled operators and helpers. The Year 1 wage bill is ₹127.32 lakh, rising 5% a year.

| Category | Number | Monthly wage (₹) | Annual cost (₹ lakh) |
|---|---|---|---|
| Management, supervision and administration | 9 | 30,500 | 32.94 |
| Skilled workers and operators | 21 | 19,500 | 49.14 |
| Semi-skilled and unskilled workers | 29 | 13,000 | 45.24 |
| **Total (Year 1)** | **59** | | **127.32** |

# 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
- BIS licence under IS 1470 for silicomanganese where the Steel and Steel Products QCO applies
- Environmental clearance under item 3(a) of the EIA Notification 2006
- HT power connection and supply agreement with the state discom

Illustrative sampl

# 10 Project cost and means of finance

The total cost of the project is ₹1,195.51 lakh. Fixed assets account for ₹1,074.28 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 | 137.07 |
| Building and civil works | 262.83 |
| Plant and machinery | 571.11 |
| Other fixed assets (electrification, furniture, lab equipment, DG set) | 61.57 |
| Contingencies | 41.70 |
| Preliminary and pre-operative expenses | 26.86 |
| Margin money for working capital | 94.37 |
| **Total cost of project** | **1,195.51** |

## Means of finance

The project is financed 75:25 between bank debt and the promoter's own funds. A term loan covers ₹896.63 lakh and the promoter brings in ₹298.88 lakh. Separately, a cash credit limit of ₹283.12 lakh finances 75% of the working capital requirement.

| Source of funds | ₹ lakh |
|---|---|
| Promoter's contribution (25%) | 298.88 |
| Term loan from bank (75%) | 896.63 |
| **Total means of finance** | **1,195.51** |
| *Cash credit limit for working capital (separate)* | *283.12* |

Illustrative sample

# 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 ₹377.49 lakh. The bank funds ₹283.12 lakh through cash credit and the promoter's margin covers ₹94.37 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) | 120.57 | 130.62 | 140.67 | 150.72 | 160.76 |
| Work in progress (5 days) | 23.97 | 25.91 | 27.85 | 29.80 | 31.75 |
| Finished goods (15 days) | 73.49 | 79.41 | 85.34 | 91.29 | 97.26 |
| Trade receivables (45 days) | 281.95 | 305.44 | 328.94 | 352.43 | 375.93 |
| **Total current assets** | **499.98** | **541.38** | **582.80** | **624.24** | **665.70** |
| Less: trade creditors (30 days) | 122.49 | 132.70 | 142.91 | 153.11 | 163.32 |
| **Working capital requirement** | **377.49** | **408.68** | **439.89** | **471.13** | **502.38** |

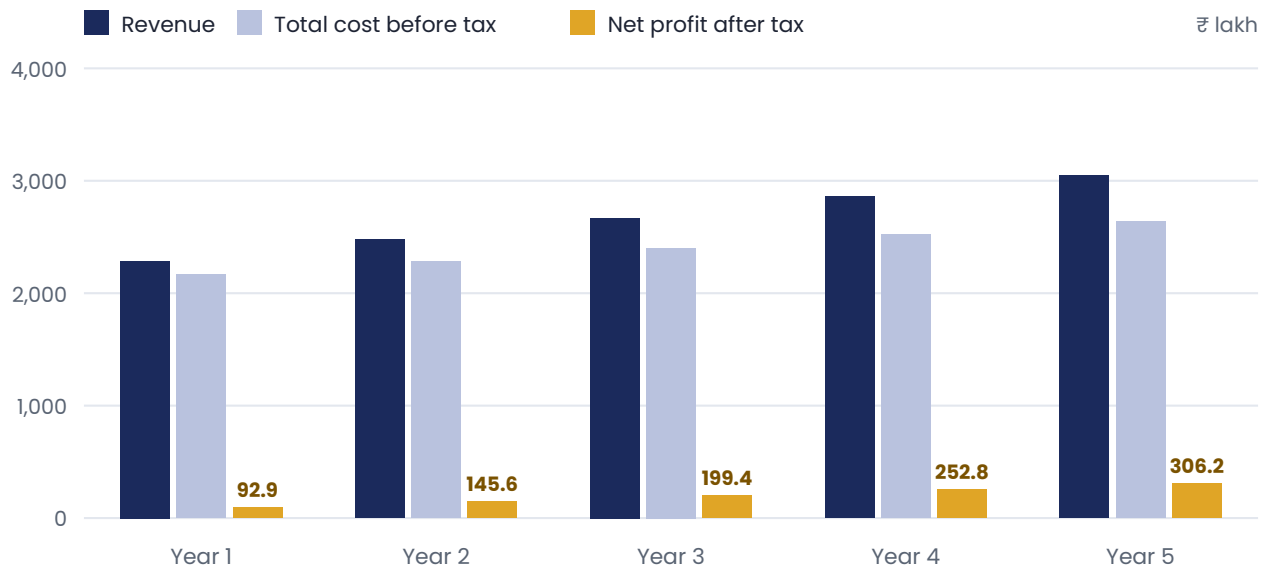
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# 12 Projected profitability

As utilisation climbs from 60% to 80%, sales increase from ₹2,286.90 lakh to ₹3,049.20 lakh. Operating profit in Year 3 is ₹453.14 lakh, a margin of 17%, and net profit after tax grows from ₹92.91 lakh in Year 1 to ₹306.19 lakh in Year 5.

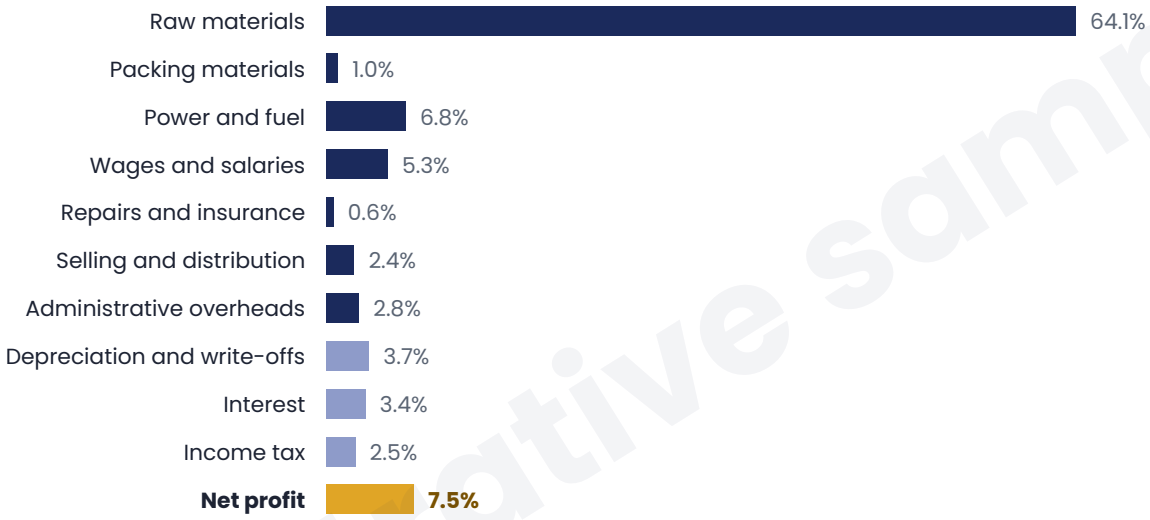
| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| *Capacity utilisation (%)* | *60%* | *65%* | *70%* | *75%* | *80%* |
| **Revenue from operations** | **2,286.90** | **2,477.48** | **2,668.05** | **2,858.62** | **3,049.20** |
| Raw materials consumed | 1,466.98 | 1,589.23 | 1,711.47 | 1,833.72 | 1,955.97 |
| Packing materials | 23.33 | 25.27 | 27.21 | 29.16 | 31.10 |
| Power and fuel | 155.42 | 168.37 | 181.32 | 194.27 | 207.22 |
| Wages and salaries | 127.32 | 133.69 | 140.37 | 147.39 | 154.76 |
| Repairs and maintenance | 11.42 | 11.99 | 12.59 | 13.22 | 13.88 |
| Insurance | 3.75 | 3.75 | 3.75 | 3.75 | 3.75 |
| **Cost of production** | **1,788.22** | **1,932.30** | **2,076.71** | **2,221.51** | **2,366.68** |
| **Gross profit** | **498.68** | **545.18** | **591.34** | **637.11** | **682.52** |
| Selling and distribution expenses | 54.63 | 59.19 | 63.74 | 68.29 | 72.85 |
| Administrative overheads | 67.54 | 70.92 | 74.46 | 78.19 | 82.10 |
| **Operating profit (EBITDA)** | **376.51** | **415.07** | **453.14** | **490.63** | **527.57** |
| Depreciation | 123.71 | 106.84 | 92.33 | 79.85 | 69.10 |
| Preliminary expenses written off | 5.37 | 5.37 | 5.37 | 5.37 | 5.38 |
| Interest on term loan | 92.41 | 77.55 | 58.45 | 37.25 | 13.70 |
| Interest on cash credit | 31.14 | 31.14 | 31.14 | 31.14 | 31.14 |
| **Profit before tax** | **123.88** | **194.17** | **265.85** | **337.02** | **408.25** |
| Income tax | 30.97 | 48.54 | 66.46 | 84.26 | 102.06 |
| **Profit after tax** | **92.91** | **145.63** | **199.39** | **252.76** | **306.19** |

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 ₹474.05 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 | 298.88 | – | – | – | – |
| Term loan from bank | 896.63 | – | – | – | – |
| Cash credit (working capital) from bank | 283.12 | – | – | – | – |
| Net profit after tax | 92.91 | 145.63 | 199.39 | 252.76 | 306.19 |
| Depreciation | 123.71 | 106.84 | 92.33 | 79.85 | 69.10 |
| Preliminary expenses written off | 5.37 | 5.37 | 5.37 | 5.37 | 5.38 |
| Increase in trade creditors | 122.49 | 10.21 | 10.21 | 10.20 | 10.21 |
| **Total sources** | **1,823.11** | **268.05** | **307.30** | **348.18** | **390.88** |
| **Application of funds** | | | | | |
| Fixed assets | 1,074.28 | – | – | – | – |
| Preliminary and pre-operative expenses | 26.86 | – | – | – | – |
| Increase in inventories | 218.03 | 17.91 | 17.92 | 17.95 | 17.96 |
| Increase in trade receivables | 281.95 | 23.49 | 23.50 | 23.49 | 23.50 |
| Repayment of term loan | 80.10 | 173.32 | 192.42 | 213.62 | 237.17 |
| Drawings | – | – | – | – | – |
| **Total application** | 1,681.22 | 214.72 | 233.84 | 255.06 | 278.63 |
| **Net cash flow** | **141.89** | **53.33** | **73.46** | **93.12** | **112.25** |
| Opening cash balance | – | 141.89 | 195.22 | 268.68 | 361.80 |
| **Closing cash balance** | **141.89** | **195.22** | **268.68** | **361.80** | **474.05** |

Illustrative sample

# 14 Projected balance sheet

Over the projection, retained profits build the promoter's net worth from ₹370.30 lakh to ₹1,295.76 lakh, and the term loan reduces from ₹816.53 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 | 298.88 | 298.88 | 298.88 | 298.88 | 298.88 |
| Reserves and surplus | 92.91 | 238.54 | 437.93 | 690.69 | 996.88 |
| Term loan | 816.53 | 643.21 | 450.79 | 237.17 | – |
| Cash credit from bank | 283.12 | 283.12 | 283.12 | 283.12 | 283.12 |
| Trade creditors | 122.49 | 132.70 | 142.91 | 153.11 | 163.32 |
| **Total liabilities** | **1,613.93** | **1,596.45** | **1,613.63** | **1,662.97** | **1,742.20** |
| **Assets** | | | | | |
| Gross fixed assets | 1,074.28 | 1,074.28 | 1,074.28 | 1,074.28 | 1,074.28 |
| Less: accumulated depreciation | (123.71) | (230.55) | (322.88) | (402.73) | (471.83) |
| **Net fixed assets** | **950.57** | **843.73** | **751.40** | **671.55** | **602.45** |
| Preliminary expenses not written off | 21.49 | 16.12 | 10.75 | 5.38 | – |
| Inventories | 218.03 | 235.94 | 253.86 | 271.81 | 289.77 |
| Trade receivables | 281.95 | 305.44 | 328.94 | 352.43 | 375.93 |
| Cash and bank balance | 141.89 | 195.22 | 268.68 | 361.80 | 474.05 |
| **Total assets** | **1,613.93** | **1,596.45** | **1,613.63** | **1,662.97** | **1,742.20** |

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 ₹275.97 lakh, 10% WDV) | | | | | |
| Opening written-down value | 275.97 | 248.37 | 223.53 | 201.18 | 181.06 |
| Depreciation | 27.60 | 24.84 | 22.35 | 20.12 | 18.11 |
| **Closing written-down value** | **248.37** | **223.53** | **201.18** | **181.06** | **162.95** |
| Plant and machinery (cost ₹599.67 lakh, 15% WDV) | | | | | |
| Opening written-down value | 599.67 | 509.72 | 433.26 | 368.27 | 313.03 |
| Depreciation | 89.95 | 76.46 | 64.99 | 55.24 | 46.95 |
| **Closing written-down value** | **509.72** | **433.26** | **368.27** | **313.03** | **266.08** |
| Other fixed assets (cost ₹61.57 lakh, 10% WDV) | | | | | |
| Opening written-down value | 61.57 | 55.41 | 49.87 | 44.88 | 40.39 |
| Depreciation | 6.16 | 5.54 | 4.99 | 4.49 | 4.04 |
| **Closing written-down value** | **55.41** | **49.87** | **44.88** | **40.39** | **36.35** |
| **Total depreciation** | **123.71** | **106.84** | **92.33** | **79.85** | **69.10** |
| Preliminary expenses written off | 5.37 | 5.37 | 5.37 | 5.37 | 5.38 |

# 16 Term loan repayment

Repayment of the ₹896.63 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 ₹20,90,600 each, and the annexure gives the monthly schedule.

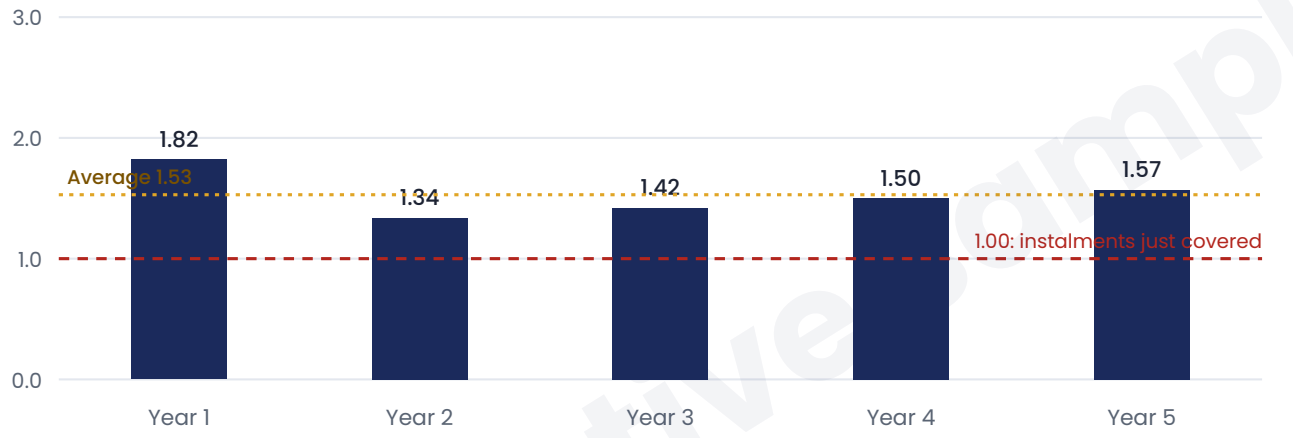
| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| Opening balance | 896.63 | 816.53 | 643.21 | 450.79 | 237.17 |
| Interest | 92.41 | 77.55 | 58.45 | 37.25 | 13.70 |
| Principal repaid | 80.10 | 173.32 | 192.42 | 213.62 | 237.17 |
| **Closing balance** | **816.53** | **643.21** | **450.79** | **237.17** | **–** |

Illustrative sample

# 17 Debt service coverage

Cash available for debt service covers the term loan instalments 1.53 times on average, and never less than 1.34 times (Year 2).

| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| Net profit after tax | 92.91 | 145.63 | 199.39 | 252.76 | 306.19 |
| Depreciation and write-offs | 129.08 | 112.21 | 97.70 | 85.22 | 74.48 |
| Interest on term loan | 92.41 | 77.55 | 58.45 | 37.25 | 13.70 |
| **Total available for debt service (A)** | **314.40** | **335.39** | **355.54** | **375.23** | **394.37** |
| Principal repayment | 80.10 | 173.32 | 192.42 | 213.62 | 237.17 |
| Interest on term loan | 92.41 | 77.55 | 58.45 | 37.25 | 13.70 |
| **Total debt service (B)** | **172.51** | **250.87** | **250.87** | **250.87** | **250.87** |
| DSCR (A / B) | 1.82 | 1.34 | 1.42 | 1.50 | 1.57 |



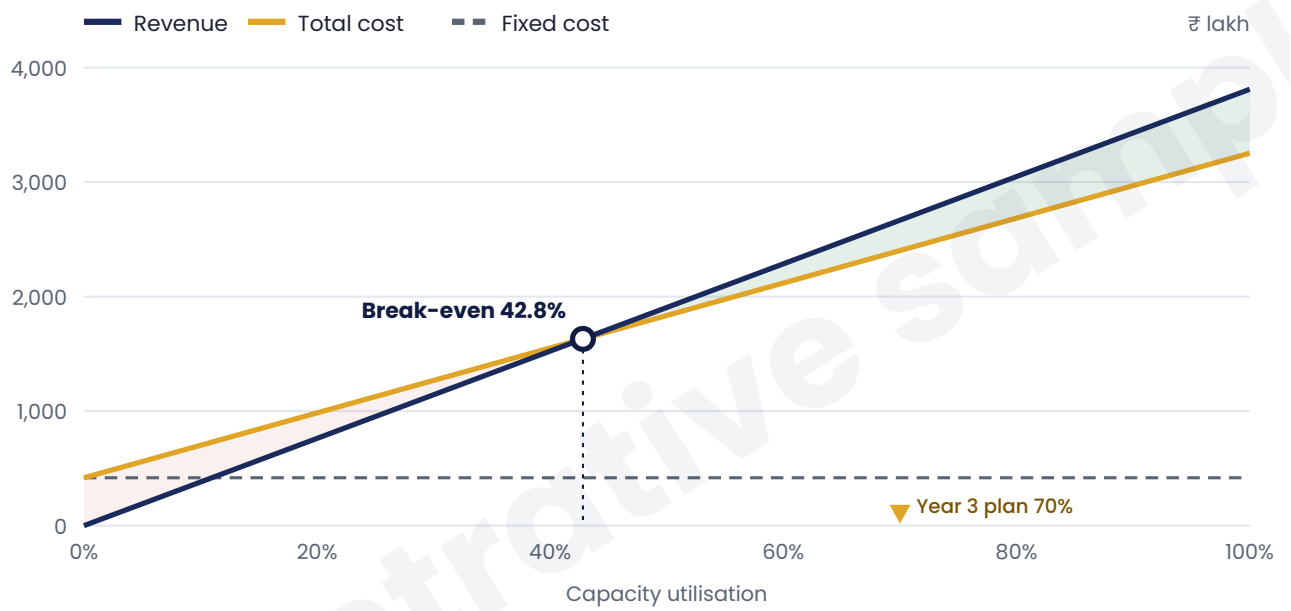

DSCR by year. A ratio above 1.00 means cash accruals cover the term loan instalments.

Illustrative sample

# 18 Break-even analysis

The break-even point in Year 3 is 42.8% 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 32.8%.

| 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 | 2,286.90 | 2,477.48 | 2,668.05 | 2,858.62 | 3,049.20 |
| Variable costs | 1,700.36 | 1,842.06 | 1,983.74 | 2,125.44 | 2,267.14 |
| **Contribution** | **586.54** | **635.42** | **684.31** | **733.18** | **782.06** |
| Fixed costs (incl. depreciation and interest) | 462.66 | 441.25 | 418.46 | 396.16 | 373.81 |
| Break-even as % of installed capacity | 47.3 | 45.1 | 42.8 | 40.5 | 38.2 |
| Cash break-even as % of installed capacity | 34.1 | 33.7 | 32.8 | 31.8 | 30.6 |
| Break-even sales | 1,803.90 | 1,720.42 | 1,631.53 | 1,544.60 | 1,457.46 |




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 1.58, while debt-equity drops from 2.21 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 | 1.58 | 1.77 | 2.00 | 2.26 | 2.55 |
| Quick ratio | 1.04 | 1.20 | 1.40 | 1.64 | 1.90 |
| Debt-equity ratio (term loan / net worth) | 2.21 | 1.23 | 0.62 | 0.24 | 0.00 |
| Total outside liabilities / net worth | 3.30 | 2.03 | 1.21 | 0.68 | 0.34 |
| Interest coverage ratio | 2.00 | 2.79 | 3.97 | 5.93 | 10.10 |
| DSCR | 1.82 | 1.34 | 1.42 | 1.50 | 1.57 |
| Gross profit margin (%) | 21.8 | 22.0 | 22.2 | 22.3 | 22.4 |
| Operating profit (EBITDA) margin (%) | 16.5 | 16.8 | 17.0 | 17.2 | 17.3 |
| Net profit margin (%) | 4.1 | 5.9 | 7.5 | 8.8 | 10.0 |
| Return on capital employed (%) | 16.8 | 20.9 | 24.3 | 26.9 | 28.7 |
| Break-even (% of installed capacity) | 47.3 | 45.1 | 42.8 | 40.5 | 38.2 |

# 20 Key assumptions

- Commercial production starts in April 2027, and all assets are in use from the first year.
- Capacity utilisation of 60% in Year 1, rising to 80% by Year 5, over 330 working days a year.
- Selling price of ₹1,05,000 per MT, excluding GST, held constant through the projection.
- Raw materials at 64.1% of sales, packing materials at 1%, power and fuel at 6.8%, and selling and distribution at 2.4%.
- 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, 5 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

The model shows that a low carbon silicomanganese unit sized at 11 MT per day can be financed 75:25 by a bank and its promoter, service its loan with an average DSCR of 1.53, and return about 16.7% a year on a project cost of ₹1,195.51 lakh. These are sample figures. A real project needs a report built on its own site, quotations and market.

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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 ₹896.63 lakh at 10.5% a year. Amounts in ₹ lakh.

| No. | Month | Opening balance | Interest | Principal | Instalment | Closing balance |
|---|---|---|---|---|---|---|
| 1 | Apr 2027 | 896.63 | 7.85 | – | 7.85 | 896.63 |
| 2 | May 2027 | 896.63 | 7.85 | – | 7.85 | 896.63 |
| 3 | Jun 2027 | 896.63 | 7.85 | – | 7.85 | 896.63 |
| 4 | Jul 2027 | 896.63 | 7.85 | – | 7.85 | 896.63 |
| 5 | Aug 2027 | 896.63 | 7.85 | – | 7.85 | 896.63 |
| 6 | Sep 2027 | 896.63 | 7.85 | – | 7.85 | 896.63 |
| 7 | Oct 2027 | 896.63 | 7.85 | 13.06 | 20.91 | 883.57 |
| 8 | Nov 2027 | 883.57 | 7.73 | 13.17 | 20.91 | 870.39 |
| 9 | Dec 2027 | 870.39 | 7.62 | 13.29 | 20.91 | 857.10 |
| 10 | Jan 2028 | 857.10 | 7.50 | 13.41 | 20.91 | 843.70 |
| 11 | Feb 2028 | 843.70 | 7.38 | 13.52 | 20.91 | 830.17 |
| 12 | Mar 2028 | 830.17 | 7.26 | 13.64 | 20.91 | 816.53 |
| 13 | Apr 2028 | 816.53 | 7.14 | 13.76 | 20.91 | 802.77 |
| 14 | May 2028 | 802.77 | 7.02 | 13.88 | 20.91 | 788.89 |
| 15 | Jun 2028 | 788.89 | 6.90 | 14.00 | 20.91 | 774.89 |
| 16 | Jul 2028 | 774.89 | 6.78 | 14.13 | 20.91 | 760.76 |
| 17 | Aug 2028 | 760.76 | 6.66 | 14.25 | 20.91 | 746.51 |
| 18 | Sep 2028 | 746.51 | 6.53 | 14.37 | 20.91 | 732.14 |
| 19 | Oct 2028 | 732.14 | 6.41 | 14.50 | 20.91 | 717.64 |
| 20 | Nov 2028 | 717.64 | 6.28 | 14.63 | 20.91 | 703.01 |
| 21 | Dec 2028 | 703.01 | 6.15 | 14.75 | 20.91 | 688.26 |
| 22 | Jan 2029 | 688.26 | 6.02 | 14.88 | 20.91 | 673.37 |
| 23 | Feb 2029 | 673.37 | 5.89 | 15.01 | 20.91 | 658.36 |
| 24 | Mar 2029 | 658.36 | 5.76 | 15.15 | 20.91 | 643.21 |
| 25 | Apr 2029 | 643.21 | 5.63 | 15.28 | 20.91 | 627.94 |
| 26 | May 2029 | 627.94 | 5.49 | 15.41 | 20.91 | 612.52 |
| 27 | Jun 2029 | 612.52 | 5.36 | 15.55 | 20.91 | 596.98 |
| 28 | Jul 2029 | 596.98 | 5.22 | 15.68 | 20.91 | 581.29 |
| 29 | Aug 2029 | 581.29 | 5.09 | 15.82 | 20.91 | 565.48 |
| 30 | Sep 2029 | 565.48 | 4.95 | 15.96 | 20.91 | 549.52 |
| 31 | Oct 2029 | 549.52 | 4.81 | 16.10 | 20.91 | 533.42 |
| 32 | Nov 2029 | 533.42 | 4.67 | 16.24 | 20.91 | 517.18 |
| 33 | Dec 2029 | 517.18 | 4.53 | 16.38 | 20.91 | 500.80 |
| 34 | Jan 2030 | 500.80 | 4.38 | 16.52 | 20.91 | 484.28 |
| 35 | Feb 2030 | 484.28 | 4.24 | 16.67 | 20.91 | 467.61 |
| 36 | Mar 2030 | 467.61 | 4.09 | 16.81 | 20.91 | 450.79 |
| 37 | Apr 2030 | 450.79 | 3.94 | 16.96 | 20.91 | 433.83 |
| 38 | May 2030 | 433.83 | 3.80 | 17.11 | 20.91 | 416.72 |
| 39 | Jun 2030 | 416.72 | 3.65 | 17.26 | 20.91 | 399.46 |

Illustrative sample

| No. | Month | Opening balance | Interest | Principal | Instalment | Closing balance |
|---|---|---|---|---|---|---|
| 40 | Jul 2030 | 399.46 | 3.50 | 17.41 | 20.91 | 382.05 |
| 41 | Aug 2030 | 382.05 | 3.34 | 17.56 | 20.91 | 364.49 |
| 42 | Sep 2030 | 364.49 | 3.19 | 17.72 | 20.91 | 346.77 |
| 43 | Oct 2030 | 346.77 | 3.03 | 17.87 | 20.91 | 328.90 |
| 44 | Nov 2030 | 328.90 | 2.88 | 18.03 | 20.91 | 310.87 |
| 45 | Dec 2030 | 310.87 | 2.72 | 18.19 | 20.91 | 292.69 |
| 46 | Jan 2031 | 292.69 | 2.56 | 18.34 | 20.91 | 274.34 |
| 47 | Feb 2031 | 274.34 | 2.40 | 18.51 | 20.91 | 255.84 |
| 48 | Mar 2031 | 255.84 | 2.24 | 18.67 | 20.91 | 237.17 |
| 49 | Apr 2031 | 237.17 | 2.08 | 18.83 | 20.91 | 218.34 |
| 50 | May 2031 | 218.34 | 1.91 | 19.00 | 20.91 | 199.34 |
| 51 | Jun 2031 | 199.34 | 1.74 | 19.16 | 20.91 | 180.18 |
| 52 | Jul 2031 | 180.18 | 1.58 | 19.33 | 20.91 | 160.85 |
| 53 | Aug 2031 | 160.85 | 1.41 | 19.50 | 20.91 | 141.35 |
| 54 | Sep 2031 | 141.35 | 1.24 | 19.67 | 20.91 | 121.68 |
| 55 | Oct 2031 | 121.68 | 1.06 | 19.84 | 20.91 | 101.84 |
| 56 | Nov 2031 | 101.84 | 0.89 | 20.01 | 20.91 | 81.83 |
| 57 | Dec 2031 | 81.83 | 0.72 | 20.19 | 20.91 | 61.64 |
| 58 | Jan 2032 | 61.64 | 0.54 | 20.37 | 20.91 | 41.27 |
| 59 | Feb 2032 | 41.27 | 0.36 | 20.54 | 20.91 | 20.72 |
| 60 | Mar 2032 | 20.72 | 0.18 | 20.72 | 20.91 | – |

Illustrative sample