AN ISO 9001 : 2015 CERTIFIED COMPANY

Detailed project report
Sample edition
Projections from FY 2027-28

Project report

# Maltodextrin

Installed capacity 5.6 MT per day
Sector Sweeteners
Total project cost ₹214.87 lakh

**Illustrative sample**
Figures are representative

Niir Project Consultancy Services
106-E, Kamla Nagar, New Delhi 110007, India

www.niir.org
+91 90970 75054 | npcs.india@gmail.com

# Project at a glance

Maltodextrin
5.6 MT per day

| | | | |
|---|---|---|---|
| Product | **Maltodextrin** | Sector | **Sweeteners** |
| Installed capacity | **5.6 MT per day** | Annual capacity | **1,680 MT per year** |
| Selling price (ex-GST) | **₹48,600 per MT** | Working days | **300 a year** |
| Manpower | **21 people** | Plant and machinery | **₹103.23 lakh** |
| Total project cost | **₹214.87 lakh** | Promoter's contribution | **₹53.72 lakh (25%)** |
| Term loan | **₹161.15 lakh (75%)** | Cash credit limit | **₹50.38 lakh** |
| Revenue, Year 3 | **₹571.54 lakh at 70%** | Net profit, Year 3 | **₹44.48 lakh** |
| Return on investment | **20.7% a year** | Break-even, Year 3 | **42.1% of capacity** |
| Average DSCR | **1.74** | Payback period | **3.7 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

This sample report sets out the techno-economic case for a unit making maltodextrin. The model plant has an installed capacity of 5.6 MT per day, which works out to 1,680 MT per year over 300 working days. Its applications range from infant formula and baby food to soup, sauce and bakery premixes.

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 ₹571.54 lakh and a net profit of ₹44.48 lakh.

# 2 Uses and applications

Demand for the product comes mainly from the following uses:

- Infant formula and baby food
- Sports and energy drink powders
- Binder and filler in pharmaceutical tablets
- Carrier for flavours and spray-dried spices
- Soup, sauce and bakery premixes

# 3 Market potential

Demand for maltodextrin comes from food, beverage, nutrition and pharmaceutical makers who buy it by grade, mostly DE 10 to 20 in 25 kg bags. Large starch processors supply much of the volume, so a smaller unit competes on consistent dextrose equivalent, low moisture, quick delivery and grades made to a buyer's specification. Buying starch at the right price through the maize season decides margins.

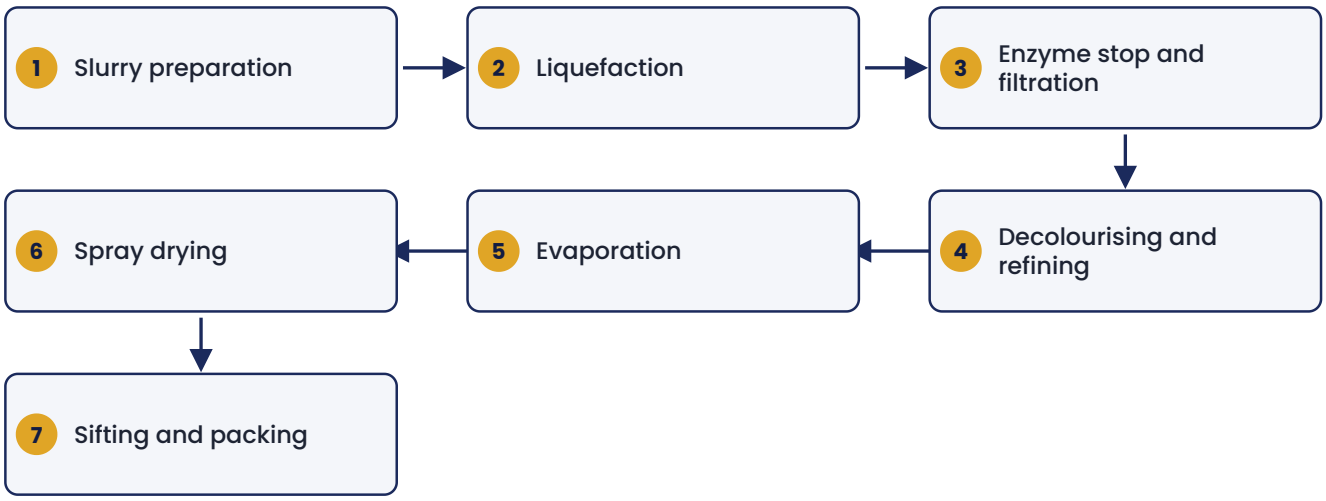
Typical buyers include infant food and health drink makers; sports nutrition and protein powder brands; pharmaceutical and nutraceutical tablet makers; flavour, spice and seasoning blenders; soup, sauce and bakery premix makers; and ingredient traders and exporters.

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 maltodextrin

1. **Slurry preparation.** Maize starch is mixed with water to a slurry of about 30 to 35% solids and the pH is set for the enzyme.
2. **Liquefaction.** The slurry is jet cooked with thermostable alpha-amylase at about 105 to 110 °C and held at about 95 °C until it reaches the target dextrose equivalent.
3. **Enzyme stop and filtration.** The enzyme is deactivated by heat or a pH change and the hydrolysate is filtered to remove protein, fat and fibre.
4. **Decolourising and refining.** Activated carbon removes colour and odour, and ion exchange columns take out salts and ash.
5. **Evaporation.** A multiple-effect evaporator concentrates the clear syrup to about 40 to 50% solids for drying.
6. **Spray drying.** The concentrate is atomised in a spray dryer to a free-flowing white powder with 3 to 5% moisture.
7. **Sifting and packing.** The powder is sifted, checked for dextrose equivalent and moisture, and packed in 25 kg lined bags.

Illustrative sample

# 5 Raw materials

Raw materials account for 63% of sales at Year 3 volumes, a total of ₹360.32 lakh, with maize starch the biggest item in the mix.

| Raw material | Share of cost | Year 3 cost (₹ lakh) |
|---|---|---|
| Maize starch | 88.0% | 317.08 |
| Thermostable alpha-amylase enzyme | 5.0% | 18.02 |
| Activated carbon and filter aid | 4.0% | 14.41 |
| Process chemicals for pH and ion exchange | 3.0% | 10.81 |
| **Total raw materials** | **100.0%** | **360.32** |

# 6 Plant and machinery

The machinery list below covers the main production equipment, costed at ₹103.23 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) |
|---|---|
| Starch slurry preparation tanks with agitators | 7.23 |
| Jet cooker and liquefaction reactors | 14.45 |
| Rotary vacuum drum filter | 9.29 |
| Carbon treatment tanks and polishing filter press | 8.26 |
| Ion exchange columns | 8.26 |
| Multiple-effect falling film evaporator | 14.45 |
| Spray dryer with cyclone and bag filter | 28.90 |
| Steam boiler and cooling tower | 8.26 |
| Sifter and bag filling machine | 4.13 |
| **Total plant and machinery** | **103.23** |

# 7 Land, building and utilities

The model includes land and site development of ₹23.28 lakh and building and civil works of ₹47.15 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 ₹12.07 lakh.

Utilities in Year 3 cost ₹17.31 lakh for power and fuel, or 3% of sales. The plant also needs a reliable water supply for cleaning and domestic use, and for the process where required.

Illustrative sample

# 8 Manpower

Staffing for the model unit is 21 people, at a Year 1 cost of ₹36.30 lakh. Wages are escalated by 5% each year in the projections.

| Category | Number | Monthly wage (₹) | Annual cost (₹ lakh) |
|---|---|---|---|
| Management, supervision and administration | 3 | 25,000 | 9.00 |
| Skilled workers and operators | 7 | 16,000 | 13.44 |
| Semi-skilled and unskilled workers | 11 | 10,500 | 13.86 |
| **Total (Year 1)** | **21** | | **36.30** |

# 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
- FSSAI manufacturing licence (State licence for turnover above ₹1.5 crore and up to ₹50 crore)

Illustrative sampl

# 10 Project cost and means of finance

Setting up the unit costs ₹214.87 lakh in all, of which plant and machinery is ₹103.23 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 | 23.28 |
| Building and civil works | 47.15 |
| Plant and machinery | 103.23 |
| Other fixed assets (electrification, furniture, lab equipment, DG set) | 12.07 |
| Contingencies | 7.52 |
| Preliminary and pre-operative expenses | 4.83 |
| Margin money for working capital | 16.79 |
| **Total cost of project** | **214.87** |

## Means of finance

Funding follows a 75:25 split between bank loan and promoter's contribution, with a term loan of ₹161.15 lakh and promoter funds of ₹53.72 lakh. The bank also provides a cash credit limit of ₹50.38 lakh for working capital.

| Source of funds | ₹ lakh |
|---|---|
| Promoter's contribution (25%) | 53.72 |
| Term loan from bank (75%) | 161.15 |
| **Total means of finance** | **214.87** |
| *Cash credit limit for working capital (separate)* | *50.38* |

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# 11 Working capital

Working capital is worked out from holding periods: 20 days of raw material, 30 days of finished goods and 20 days of credit to customers, less 10 days of credit from suppliers. In Year 1 the requirement is ₹67.17 lakh. The bank funds ₹50.38 lakh through cash credit and the promoter's margin covers ₹16.79 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 (20 days) | 16.92 | 18.33 | 19.74 | 21.15 | 22.56 |
| Work in progress (1 days) | 0.99 | 1.07 | 1.14 | 1.22 | 1.30 |
| Finished goods (30 days) | 31.42 | 33.93 | 36.45 | 38.97 | 41.51 |
| Trade receivables (20 days) | 26.84 | 29.08 | 31.32 | 33.55 | 35.79 |
| **Total current assets** | **76.17** | **82.41** | **88.65** | **94.89** | **101.16** |
| Less: trade creditors (10 days) | 9.00 | 9.75 | 10.50 | 11.25 | 12.00 |
| **Working capital requirement** | **67.17** | **72.66** | **78.15** | **83.64** | **89.16** |

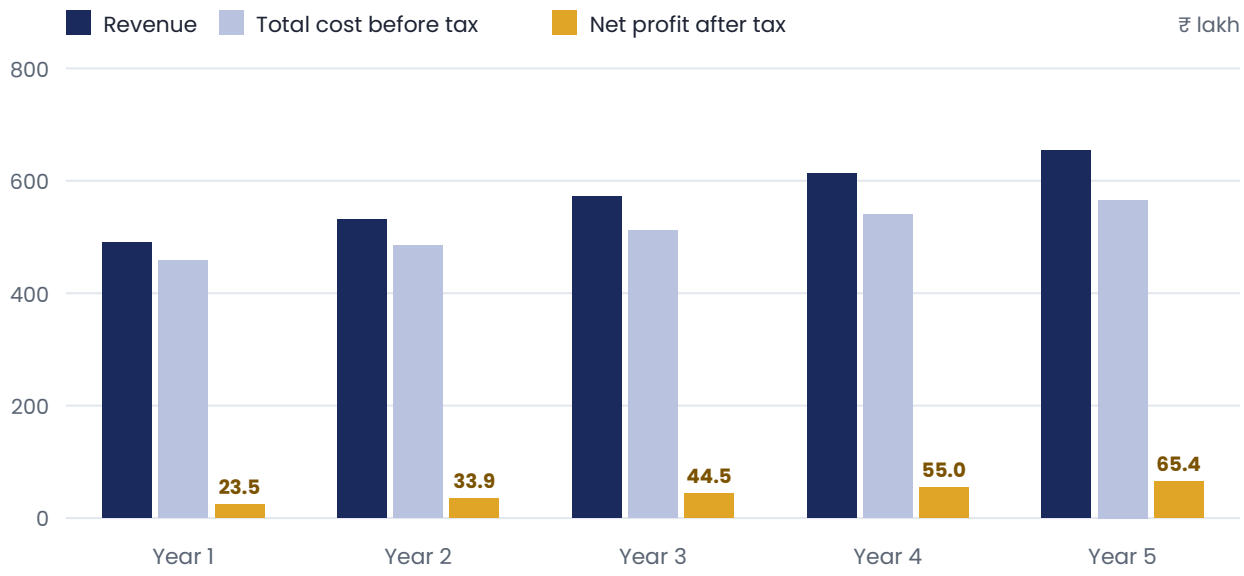
Illustrative sampl

# 12 Projected profitability

The unit is profitable from the first year, with a net profit of ₹23.54 lakh on sales of ₹489.89 lakh. By Year 5 sales reach ₹653.18 lakh and net profit ₹65.41 lakh, giving an average net margin of 7.6% across the projection.

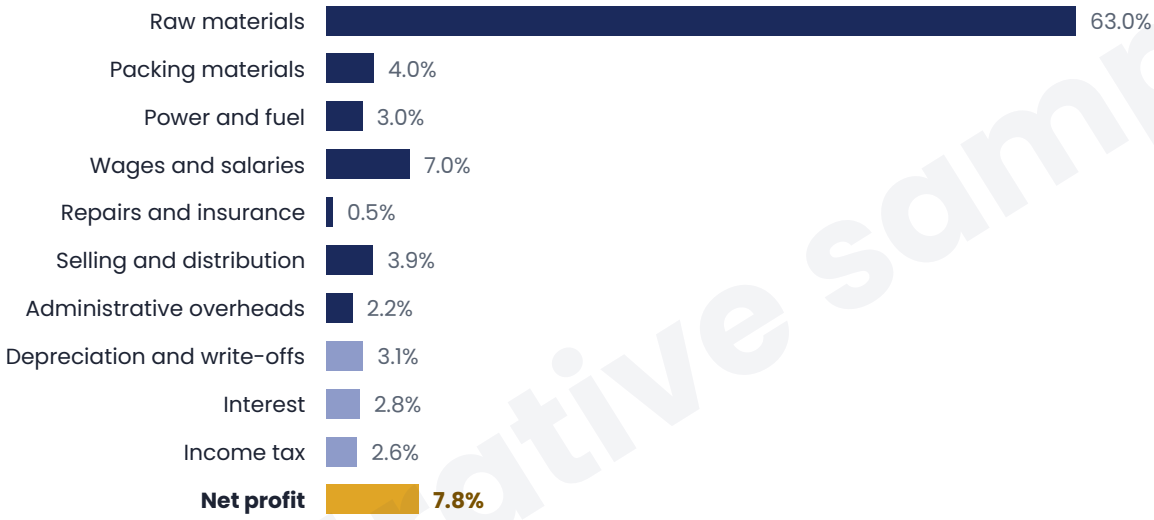
| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| *Capacity utilisation (%)* | *60%* | *65%* | *70%* | *75%* | *80%* |
| **Revenue from operations** | **489.89** | **530.71** | **571.54** | **612.36** | **653.18** |
| Raw materials consumed | 308.84 | 334.58 | 360.32 | 386.05 | 411.78 |
| Packing materials | 19.59 | 21.22 | 22.85 | 24.48 | 26.11 |
| Power and fuel | 14.84 | 16.08 | 17.31 | 18.55 | 19.78 |
| Wages and salaries | 36.30 | 38.12 | 40.02 | 42.02 | 44.12 |
| Repairs and maintenance | 2.06 | 2.17 | 2.28 | 2.39 | 2.51 |
| Insurance | 0.68 | 0.68 | 0.68 | 0.68 | 0.68 |
| **Cost of production** | **382.31** | **412.85** | **443.46** | **474.17** | **504.98** |
| **Gross profit** | **107.58** | **117.86** | **128.08** | **138.19** | **148.20** |
| Selling and distribution expenses | 19.24 | 20.84 | 22.44 | 24.05 | 25.65 |
| Administrative overheads | 11.41 | 11.98 | 12.58 | 13.20 | 13.86 |
| **Operating profit (EBITDA)** | **76.93** | **85.04** | **93.06** | **100.94** | **108.69** |
| Depreciation | 22.42 | 19.37 | 16.74 | 14.47 | 12.53 |
| Preliminary expenses written off | 0.97 | 0.97 | 0.97 | 0.97 | 0.95 |
| Interest on term loan | 16.61 | 13.94 | 10.51 | 6.69 | 2.46 |
| Interest on cash credit | 5.54 | 5.54 | 5.54 | 5.54 | 5.54 |
| **Profit before tax** | **31.39** | **45.22** | **59.30** | **73.27** | **87.21** |
| Income tax | 7.85 | 11.30 | 14.82 | 18.32 | 21.80 |
| **Profit after tax** | **23.54** | **33.92** | **44.48** | **54.95** | **65.41** |

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

Cash generated from profit and depreciation covers the term loan repayments in every year. The closing cash balance builds up to ₹129.52 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 | 53.72 | – | – | – | – |
| Term loan from bank | 161.15 | – | – | – | – |
| Cash credit (working capital) from bank | 50.38 | – | – | – | – |
| Net profit after tax | 23.54 | 33.92 | 44.48 | 54.95 | 65.41 |
| Depreciation | 22.42 | 19.37 | 16.74 | 14.47 | 12.53 |
| Preliminary expenses written off | 0.97 | 0.97 | 0.97 | 0.97 | 0.95 |
| Increase in trade creditors | 9.00 | 0.75 | 0.75 | 0.75 | 0.75 |
| **Total sources** | **321.18** | **55.01** | **62.94** | **71.14** | **79.64** |
| **Application of funds** | | | | | |
| Fixed assets | 193.25 | – | – | – | – |
| Preliminary and pre-operative expenses | 4.83 | – | – | – | – |
| Increase in inventories | 49.33 | 4.00 | 4.00 | 4.01 | 4.03 |
| Increase in trade receivables | 26.84 | 2.24 | 2.24 | 2.23 | 2.24 |
| Repayment of term loan | 14.40 | 31.15 | 34.58 | 38.39 | 42.63 |
| Drawings | – | – | – | – | – |
| **Total application** | **288.65** | **37.39** | **40.82** | **44.63** | **48.90** |
| **Net cash flow** | **32.53** | **17.62** | **22.12** | **26.51** | **30.74** |
| Opening cash balance | – | 32.53 | 50.15 | 72.27 | 98.78 |
| **Closing cash balance** | **32.53** | **50.15** | **72.27** | **98.78** | **129.52** |

Illustrative sample

# 14 Projected balance sheet

The projected balance sheet balances in every year. Net worth grows from ₹73.40 lakh at the end of Year 1 to ₹276.02 lakh at the end of Year 5, while the term loan outstanding falls from ₹146.75 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 | 53.72 | 53.72 | 53.72 | 53.72 | 53.72 |
| Reserves and surplus | 23.54 | 57.46 | 101.94 | 156.89 | 222.30 |
| Term loan | 146.75 | 115.60 | 81.02 | 42.63 | – |
| Cash credit from bank | 50.38 | 50.38 | 50.38 | 50.38 | 50.38 |
| Trade creditors | 9.00 | 9.75 | 10.50 | 11.25 | 12.00 |
| **Total liabilities** | **283.39** | **286.91** | **297.56** | **314.87** | **338.40** |
| **Assets** | | | | | |
| Gross fixed assets | 193.25 | 193.25 | 193.25 | 193.25 | 193.25 |
| Less: accumulated depreciation | (22.42) | (41.79) | (58.53) | (73.00) | (85.53) |
| **Net fixed assets** | **170.83** | **151.46** | **134.72** | **120.25** | **107.72** |
| Preliminary expenses not written off | 3.86 | 2.89 | 1.92 | 0.95 | – |
| Inventories | 49.33 | 53.33 | 57.33 | 61.34 | 65.37 |
| Trade receivables | 26.84 | 29.08 | 31.32 | 33.55 | 35.79 |
| Cash and bank balance | 32.53 | 50.15 | 72.27 | 98.78 | 129.52 |
| **Total assets** | **283.39** | **286.91** | **297.56** | **314.87** | **338.40** |

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 ₹49.51 lakh, 10% WDV) | | | | | |
| Opening written-down value | 49.51 | 44.56 | 40.10 | 36.09 | 32.48 |
| Depreciation | 4.95 | 4.46 | 4.01 | 3.61 | 3.25 |
| **Closing written-down value** | **44.56** | **40.10** | **36.09** | **32.48** | **29.23** |
| Plant and machinery (cost ₹108.39 lakh, 15% WDV) | | | | | |
| Opening written-down value | 108.39 | 92.13 | 78.31 | 66.56 | 56.58 |
| Depreciation | 16.26 | 13.82 | 11.75 | 9.98 | 8.49 |
| **Closing written-down value** | **92.13** | **78.31** | **66.56** | **56.58** | **48.09** |
| Other fixed assets (cost ₹12.07 lakh, 10% WDV) | | | | | |
| Opening written-down value | 12.07 | 10.86 | 9.77 | 8.79 | 7.91 |
| Depreciation | 1.21 | 1.09 | 0.98 | 0.88 | 0.79 |
| **Closing written-down value** | **10.86** | **9.77** | **8.79** | **7.91** | **7.12** |
| **Total depreciation** | **22.42** | **19.37** | **16.74** | **14.47** | **12.53** |
| Preliminary expenses written off | 0.97 | 0.97 | 0.97 | 0.97 | 0.95 |

# 16 Term loan repayment

Repayment of the ₹161.15 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 ₹3,75,740 each, and the annexure gives the monthly schedule.

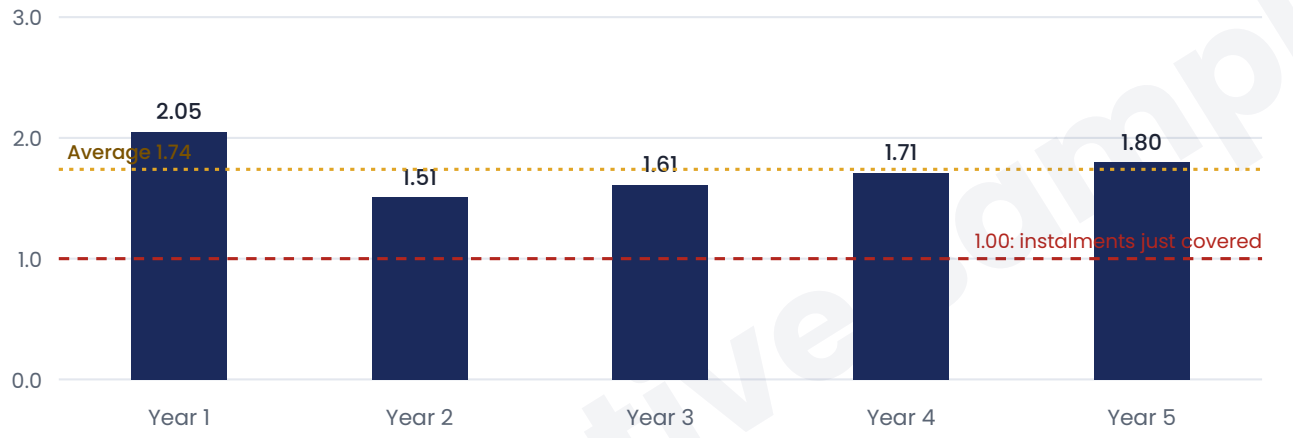
| Particulars (₹ lakh) | Year 1 FY 2027-28 | Year 2 FY 2028-29 | Year 3 FY 2029-30 | Year 4 FY 2030-31 | Year 5 FY 2031-32 |
|---|---|---|---|---|---|
| Opening balance | 161.15 | 146.75 | 115.60 | 81.02 | 42.63 |
| Interest | 16.61 | 13.94 | 10.51 | 6.69 | 2.46 |
| Principal repaid | 14.40 | 31.15 | 34.58 | 38.39 | 42.63 |
| **Closing balance** | **146.75** | **115.60** | **81.02** | **42.63** | **–** |

Illustrative sample

# 17 Debt service coverage

Cash available for debt service covers the term loan instalments 1.74 times on average, and never less than 1.51 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 | 23.54 | 33.92 | 44.48 | 54.95 | 65.41 |
| Depreciation and write-offs | 23.39 | 20.34 | 17.71 | 15.44 | 13.48 |
| Interest on term loan | 16.61 | 13.94 | 10.51 | 6.69 | 2.46 |
| **Total available for debt service (A)** | **63.54** | **68.20** | **72.70** | **77.08** | **81.35** |
| Principal repayment | 14.40 | 31.15 | 34.58 | 38.39 | 42.63 |
| Interest on term loan | 16.61 | 13.94 | 10.51 | 6.69 | 2.46 |
| **Total debt service (B)** | **31.01** | **45.09** | **45.09** | **45.08** | **45.09** |
| DSCR (A / B) | 2.05 | 1.51 | 1.61 | 1.71 | 1.80 |



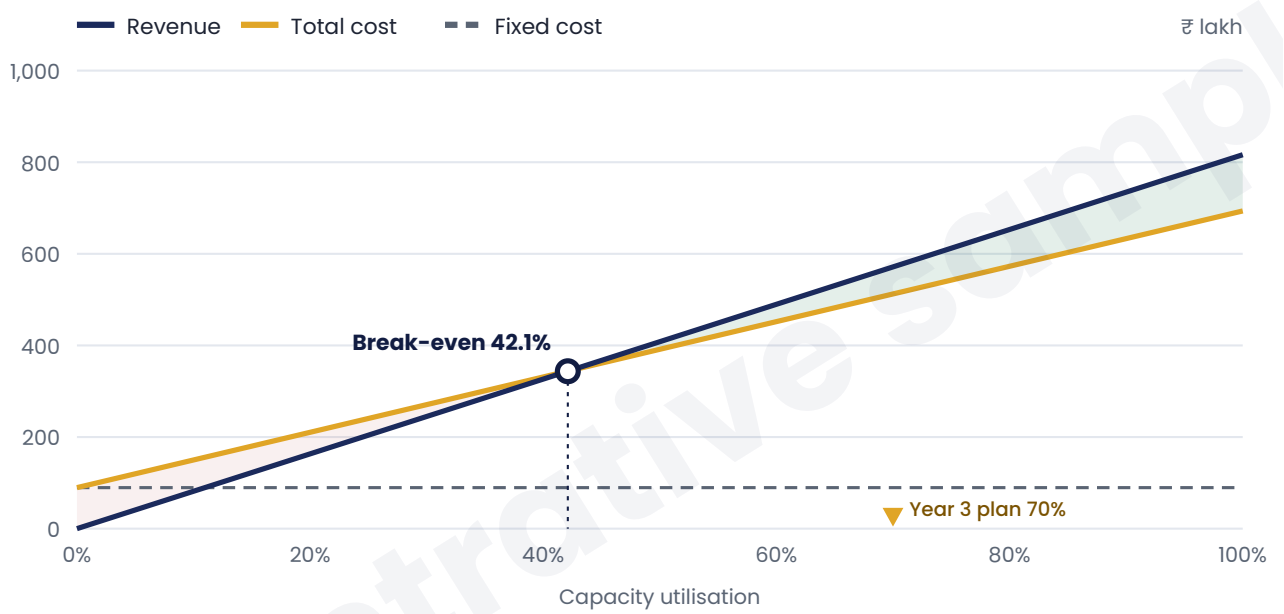

DSCR by year. A ratio above 1.00 means cash accruals cover the term loan instalments.

Illustrative sample

# 18 Break-even analysis

The break-even point in Year 3 is 42.1% 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 33.7%.

| 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 | 489.89 | 530.71 | 571.54 | 612.36 | 653.18 |
| Variable costs | 362.51 | 392.72 | 422.92 | 453.13 | 483.32 |
| **Contribution** | **127.38** | **137.99** | **148.62** | **159.23** | **169.86** |
| Fixed costs (incl. depreciation and interest) | 95.99 | 92.77 | 89.32 | 85.96 | 82.65 |
| Break-even as % of installed capacity | 45.2 | 43.7 | 42.1 | 40.5 | 38.9 |
| Cash break-even as % of installed capacity | 34.2 | 34.1 | 33.7 | 33.2 | 32.6 |
| Break-even sales | 369.17 | 356.79 | 343.49 | 330.58 | 317.82 |




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 1.83 or better in every year, and the debt-equity ratio falls from 2.00 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 | 1.83 | 2.20 | 2.64 | 3.14 | 3.70 |
| Quick ratio | 1.00 | 1.32 | 1.70 | 2.15 | 2.65 |
| Debt-equity ratio (term loan / net worth) | 2.00 | 1.07 | 0.53 | 0.20 | 0.00 |
| Total outside liabilities / net worth | 2.81 | 1.62 | 0.92 | 0.50 | 0.23 |
| Interest coverage ratio | 2.42 | 3.32 | 4.69 | 6.99 | 11.90 |
| DSCR | 2.05 | 1.51 | 1.61 | 1.71 | 1.80 |
| Gross profit margin (%) | 22.0 | 22.2 | 22.4 | 22.6 | 22.7 |
| Operating profit (EBITDA) margin (%) | 15.7 | 16.0 | 16.3 | 16.5 | 16.6 |
| Net profit margin (%) | 4.8 | 6.4 | 7.8 | 9.0 | 10.0 |
| Return on capital employed (%) | 19.8 | 23.6 | 26.4 | 28.2 | 29.2 |
| Break-even (% of installed capacity) | 45.2 | 43.7 | 42.1 | 40.5 | 38.9 |

# 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 ₹48,600 per MT, excluding GST, held constant through the projection.
- Raw materials at 63% of sales, packing materials at 4%, power and fuel at 3%, and selling and distribution at 3.9%.
- Wages and salaries rise by 5% a year; repairs and administrative overheads rise by 5% a year.
- Working capital based on 20 days of raw material, 1 day of work in progress, 30 days of finished goods and 20 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 ₹214.87 lakh, breaks even at 42.1% of capacity in Year 3 and repays its term loan from its own cash flow, with a payback period of about 3.7 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.

**Need this report for your own plant?**

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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 ₹161.15 lakh at 10.5% a year. Amounts in ₹ lakh.

| No. | Month | Opening balance | Interest | Principal | Instalment | Closing balance |
|---|---|---|---|---|---|---|
| 1 | Apr 2027 | 161.15 | 1.41 | – | 1.41 | 161.15 |
| 2 | May 2027 | 161.15 | 1.41 | – | 1.41 | 161.15 |
| 3 | Jun 2027 | 161.15 | 1.41 | – | 1.41 | 161.15 |
| 4 | Jul 2027 | 161.15 | 1.41 | – | 1.41 | 161.15 |
| 5 | Aug 2027 | 161.15 | 1.41 | – | 1.41 | 161.15 |
| 6 | Sep 2027 | 161.15 | 1.41 | – | 1.41 | 161.15 |
| 7 | Oct 2027 | 161.15 | 1.41 | 2.35 | 3.76 | 158.80 |
| 8 | Nov 2027 | 158.80 | 1.39 | 2.37 | 3.76 | 156.43 |
| 9 | Dec 2027 | 156.43 | 1.37 | 2.39 | 3.76 | 154.05 |
| 10 | Jan 2028 | 154.05 | 1.35 | 2.41 | 3.76 | 151.64 |
| 11 | Feb 2028 | 151.64 | 1.33 | 2.43 | 3.76 | 149.21 |
| 12 | Mar 2028 | 149.21 | 1.31 | 2.45 | 3.76 | 146.75 |
| 13 | Apr 2028 | 146.75 | 1.28 | 2.47 | 3.76 | 144.28 |
| 14 | May 2028 | 144.28 | 1.26 | 2.49 | 3.76 | 141.79 |
| 15 | Jun 2028 | 141.79 | 1.24 | 2.52 | 3.76 | 139.27 |
| 16 | Jul 2028 | 139.27 | 1.22 | 2.54 | 3.76 | 136.73 |
| 17 | Aug 2028 | 136.73 | 1.20 | 2.56 | 3.76 | 134.17 |
| 18 | Sep 2028 | 134.17 | 1.17 | 2.58 | 3.76 | 131.59 |
| 19 | Oct 2028 | 131.59 | 1.15 | 2.61 | 3.76 | 128.98 |
| 20 | Nov 2028 | 128.98 | 1.13 | 2.63 | 3.76 | 126.35 |
| 21 | Dec 2028 | 126.35 | 1.11 | 2.65 | 3.76 | 123.70 |
| 22 | Jan 2029 | 123.70 | 1.08 | 2.68 | 3.76 | 121.02 |
| 23 | Feb 2029 | 121.02 | 1.06 | 2.70 | 3.76 | 118.33 |
| 24 | Mar 2029 | 118.33 | 1.04 | 2.72 | 3.76 | 115.60 |
| 25 | Apr 2029 | 115.60 | 1.01 | 2.75 | 3.76 | 112.86 |
| 26 | May 2029 | 112.86 | 0.99 | 2.77 | 3.76 | 110.09 |
| 27 | Jun 2029 | 110.09 | 0.96 | 2.79 | 3.76 | 107.29 |
| 28 | Jul 2029 | 107.29 | 0.94 | 2.82 | 3.76 | 104.48 |
| 29 | Aug 2029 | 104.48 | 0.91 | 2.84 | 3.76 | 101.63 |
| 30 | Sep 2029 | 101.63 | 0.89 | 2.87 | 3.76 | 98.76 |
| 31 | Oct 2029 | 98.76 | 0.86 | 2.89 | 3.76 | 95.87 |
| 32 | Nov 2029 | 95.87 | 0.84 | 2.92 | 3.76 | 92.95 |
| 33 | Dec 2029 | 92.95 | 0.81 | 2.94 | 3.76 | 90.01 |
| 34 | Jan 2030 | 90.01 | 0.79 | 2.97 | 3.76 | 87.04 |
| 35 | Feb 2030 | 87.04 | 0.76 | 3.00 | 3.76 | 84.04 |
| 36 | Mar 2030 | 84.04 | 0.74 | 3.02 | 3.76 | 81.02 |
| 37 | Apr 2030 | 81.02 | 0.71 | 3.05 | 3.76 | 77.97 |
| 38 | May 2030 | 77.97 | 0.68 | 3.08 | 3.76 | 74.90 |
| 39 | Jun 2030 | 74.90 | 0.66 | 3.10 | 3.76 | 71.79 |

Illustrative sample

| No. | Month | Opening balance | Interest | Principal | Instalment | Closing balance |
|---|---|---|---|---|---|---|
| 40 | Jul 2030 | 71.79 | 0.63 | 3.13 | 3.76 | 68.67 |
| 41 | Aug 2030 | 68.67 | 0.60 | 3.16 | 3.76 | 65.51 |
| 42 | Sep 2030 | 65.51 | 0.57 | 3.18 | 3.76 | 62.32 |
| 43 | Oct 2030 | 62.32 | 0.55 | 3.21 | 3.76 | 59.11 |
| 44 | Nov 2030 | 59.11 | 0.52 | 3.24 | 3.76 | 55.87 |
| 45 | Dec 2030 | 55.87 | 0.49 | 3.27 | 3.76 | 52.60 |
| 46 | Jan 2031 | 52.60 | 0.46 | 3.30 | 3.76 | 49.31 |
| 47 | Feb 2031 | 49.31 | 0.43 | 3.33 | 3.76 | 45.98 |
| 48 | Mar 2031 | 45.98 | 0.40 | 3.36 | 3.76 | 42.63 |
| 49 | Apr 2031 | 42.63 | 0.37 | 3.38 | 3.76 | 39.24 |
| 50 | May 2031 | 39.24 | 0.34 | 3.41 | 3.76 | 35.83 |
| 51 | Jun 2031 | 35.83 | 0.31 | 3.44 | 3.76 | 32.38 |
| 52 | Jul 2031 | 32.38 | 0.28 | 3.47 | 3.76 | 28.91 |
| 53 | Aug 2031 | 28.91 | 0.25 | 3.50 | 3.76 | 25.40 |
| 54 | Sep 2031 | 25.40 | 0.22 | 3.54 | 3.76 | 21.87 |
| 55 | Oct 2031 | 21.87 | 0.19 | 3.57 | 3.76 | 18.30 |
| 56 | Nov 2031 | 18.30 | 0.16 | 3.60 | 3.76 | 14.71 |
| 57 | Dec 2031 | 14.71 | 0.13 | 3.63 | 3.76 | 11.08 |
| 58 | Jan 2032 | 11.08 | 0.10 | 3.66 | 3.76 | 7.42 |
| 59 | Feb 2032 | 7.42 | 0.06 | 3.69 | 3.76 | 3.72 |
| 60 | Mar 2032 | 3.72 | 0.03 | 3.72 | 3.76 | – |

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