

**Annexure-IV**

**Repayment Scheduled :**

**A. Repayment schedule for Drip System**

Year	Bank loan	Outstanding bank Loan	Interest on loan @12%	Cumulative Deferred Interest	Net Income	Surplus available for repayment	Repayment			Net surplus for repayment of P+I+DI	Net outgo towards repayment of P+I+DI	Remarks
							Interest (I)	Deferred Interest (DI)	Principal (P)			
I	II	III	IV	V	VI	VI	VII	VIII	IX	X	XI	XII
1	45000	45000	5400	5400	0	0		0	0	0	0	Around 50% of the net income will go towards repayment of loan leaving sufficient surplus for sustenance
2	2880	47880	5746	11146	0	0		0	0	0	0	
3	3060	50940	6113	17258	0	0		0	0	0	0	
4	3240	54180	6502	21810	3900	1950	1950	0	0	1950	1950	
5	3780	57960	6955	21865	13800	6900	6900	0	0	6900	6900	
6	3870	61830	7420	17935	22700	11350	7420	3930	0	11350	11350	
7	3960	65790	7895	7780	36100	18050	7895	10155	0	18050	18050	
8	0	65790	7895	0	48000	24000	7895	7780	8325	24000	24000	
9	0	57465	6896	0	48000	24000	6896	0	17104	24000	24000	
10	0	40361	4843	0	48000	24000	4843	0	19157	24000	24000	
11	0	21204	2544	0	48000	24000	2544	0	21204	24252	24000	

**B.1 : Repayment schedule for Drip System and Pumpset**

Year	Bank loan	Outstanding bank Loan	Interest on loan @12%	Cumulative Deferred Interest	Net Income	Surplus available for repayment	Repayment			Net surplus for repayment of P+I+DI	Net outgo towards repayment of P+I+DI	Remarks
							Interest (I)	Deferred Interest (DI)	Principal (P)			
I	II	III	IV	V	VI	VI	VII	VIII	IX	X	XI	XII
1	63000	63000	7560	7560	0	0	0	0	0	0	0	Around 50% of the net income will go towards repayment of loan leaving sufficient surplus for sustenance
2	2880	65880	7906	15466	0	0	0	0	0	0	0	
3	3060	68940	8273	23738	0	0	0	0	0	0	0	
4	3240	72180	8662	30450	3900	1950	1950	0	0	1950	1950	
5	3780	75960	9115	32665	13800	6900	6900	0	0	6900	6900	
6	3870	79830	9580	30895	22700	11350	9580	1770	0	11350	11350	
7	3960	83790	10055	22900	36100	18050	10055	7995	0	18050	18050	
8	0	83790	10055	8955	48000	24000	10055	13945	0	24000	24000	
9	0	83790	10055	0	48000	24000	10055	8955	4990	24000	24000	
10	0	78800	9456	0	48000	24000	9456	0	14544	24000	24000	
11	0	64256	7711	0	48000	24000	7711	0	16289	24000	24000	
12	0	47967	5756	0	48000	24000	5756	0	18244	24000	24000	
13	0	29723	3567	0	48000	24000	3567	0	20433	24000	24000	
14	0	9289	1115	0	48000	24000	1115	0	9289	37596	10404	