Sample report. Fictional data for demonstration — not a customer file.

PROJECT REPORT STUDIO

PRSOFTECH

Grade-B office leasing

Metroline Infra (fictional)

Demonstration address only

Comprehensive Project Appraisal Package

Proposed bank finance band: Above ₹5 crore

Promoter / applicant	Metroline Infra (fictional)
Proposed bank	Sample Cooperative Bank (fictional)
Branch	Demo Branch
IFSC	SAMP0000001
Activity / sector template	Project finance — commercial real estate (CRE)
Report category (depth)	Comprehensive Project Appraisal Package
Proposed bank finance band	Above ₹5 crore
Proposed bank finance (for category)	₹0.00
Total loan / limits sought (₹)	0
Loan scheme (as declared)	General MSME / business loan
Report date	2026-10-08
Reference no.	SAMPLE-COMMERCIAL_CRE

This report category is selected based on the proposed bank finance in this application and common Indian banking practice. It is not prescribed by RBI for all loans. Your bank may require additional or different documents.

Prepared from information supplied by the applicant. Not issued by, or affiliated with, the named bank. Financing remains subject to independent appraisal and approval.

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2. Table of contents

*Report category: **Comprehensive Project Appraisal Package**. Only sections included for this format are listed below.*

3. Executive summary

4. Real-estate project finance (CMA summary)

5. Sector lending criteria (real estate)

6. Applicant and business profile

7. Promoters / partners / directors

8. Project description

9. Products and services

10. Market assessment

11. Location and infrastructure

12. Technical and operational plan

13. Manpower requirement

14. Implementation schedule

15. Project cost

16. Means of finance

17. Proposed credit facilities

18. Financial assumptions

19. Projected profit and loss

20. Projected balance sheets

21. Projected cash flow

22. Financial ratio analysis

23. Financing structure (detailed)

24. Security and guarantees

25. SWOT and risk assessment

26. Project appraisal — risk and studies

SAMPLE

27. Approvals and permissions

28. Findings and conclusion

29. Declarations and annexures

SAMPLE

3. Executive summary

Metroline Infra (fictional) seeks bank finance for Grade-B office leasing under the template «Project finance — commercial real estate (CRE)». Developer term loan for office, retail, warehouse, or mixed-use commercial assets. Pre-leasing, rent roll, and tenant profile support debt service. Projections follow the cost, sales, and facility details entered for this report.

Report template	Project finance — commercial real estate (CRE)
Business activity	Grade-B office leasing
Project objectives	Arrange term and/or working-capital facilities, commence operations on the declared timeline, and service debt from operating surplus.
Total project cost	₹2,20,00,000.00
Promoter / equity and cash sources	₹2,20,00,000.00
Term loans proposed	₹0.00
Working-capital limits (assessed)	₹0.00
Year 1 projected turnover	₹1,47,19,320.00
Year 1 profit after tax	₹3,09,231.36
Employment (declared)	2 persons
Aggregate DSCR (projection)	N/A
Repayment proposal	During moratorium, interest on availed limit only; thereafter equal principal instalments with interest serviced separately (non-EMI structure).

4. Real-estate project finance (CMA summary)

Project finance term loan. During moratorium, promoters service interest on the availed limit only. After moratorium, principal is repaid in equal instalments (non-EMI) and interest is serviced separately, as declared.

Builder / developer

Name of builder / developer	Metroline Infra (fictional)
Constitution	proprietorship

Project cost

Cost head	Amount (₹)
Total project cost	**₹0.00**

DCCO (commercial operations)	2026-04-01
Eligible term loan	₹0.00

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Previous projects (track record)

No previous projects were listed.

5. Sector lending criteria (real estate)

Applicability. This section summarises commonly applied RBI / Indian bank appraisal practice for «Project finance — commercial real estate (CRE)». It is indicative only; sanction terms are decided solely by the lending bank.

Developer term loan for office, retail, warehouse, or mixed-use commercial assets. Pre-leasing, rent roll, and tenant profile support debt service.

RBI project finance & CMA norms (commercial)

- Cost: land, construction, fit-out, approvals, marketing — exposure tied to leasable area and market rents.
- Pre-lease / anchor tenant and occupancy assumptions must support post-moratorium cash flows.
- DCCO, OC, and fire/NOC compliance as applicable to commercial use.
- Lease terms (lock-in, escalation, CAM) reflected in income assumptions.

Detailed margin and WC assessment tables appear in Sections 16–17 (not repeated here).

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6. Applicant and business profile

Applicant / enterprise name	Metroline Infra (fictional)
Constitution	proprietorship
Registered address	Demonstration address only
Project / unit address	Demonstration address only
Business stage	new
Sector	real_estate
Industry	Real estate — project finance
Ownership of premises	leased

7. Promoters / partners / directors

Name	Role	Qualification	Experience (years)	Ownership %	Contribution (₹)	Net worth (₹)	Other interests
Metroline Infra Pvt Ltd (fictional)	Developer			100	₹2,20,00,000.00		

8. Project description

Purpose	Development of Grade-B office leasing through project-finance term loan.
New unit / expansion / modernisation	Residential / commercial real-estate development
Scope	Land, construction, approvals, and marketing as per cost statement submitted for CMA appraisal.
Expected benefits	Local employment, orderly repayment from projected cash flows, and utilisation of the declared business model.
Background	Metroline Infra (fictional) proposes Grade-B office leasing, a real-estate development activity at the project location stated in the profile.

9. Products and services

Grade-B office leasing

Item	Specification / unit	Selling price (₹)	Revenue share note
Grade-B office leasing	Main line		From applicant summary

Pricing and segments. Based on unit economics entered in the financial section and usual trade practice for this activity.

Competitive advantages (as stated). Promoter involvement, focused activity, and a clear project cost and means of finance statement.

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10. Market assessment

Target customers and profile. Household and business clients requiring the declared service.

Target market / geography. the project location stated in the profile

Competition. Existing local operators offering similar products or services. The applicant will compete on price, quality, and service.

Sales channels and marketing. On-site service, contracts, and referrals.

Sources and dates supplied by applicant. No external statistics. This sample is fictional.

Market statistics appear only when the applicant provided them. None are invented by the software.

11. Location and infrastructure

Premises type	leased
Lease / rent details	Leased or rented premises suitable for the activity.
Built-up / plot area	As per site / layout available with the applicant.
Connectivity	Road access for staff, customers, and material movement.
Power	Yes
Water	Yes
Storage / warehouse	Storage for materials and finished goods as required.

12. Technical and operational plan

Process / workflow	Operations follow standard practice for the service line, using the equipment and manpower described in this report.
Machinery and equipment	Tools, equipment, and vehicle if included in project cost.
Raw materials	Not applicable for pure trading/service.
Quality control	Visual / operational checks before dispatch or billing.
Operating cycle note	Aligned to credit days and stock levels in the financial assumptions.

13. Manpower requirement

Role	No.	Monthly salary (₹)	Benefits note	Annual cost (₹)
Service executive	2	18000	As per labour laws	₹4,32,000.00

Total annual manpower cost (from table): ₹4,32,000.00

14. Implementation schedule

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Premises readiness	2026-04-01
Machinery order / purchase	2026-04-01
Installation and commissioning	2026-04-01
Recruitment	2026-04-01
Trial run	2026-04-01
Commercial production / operations	2026-04-01

15. Project cost

Total cost of machinery / assets (assessment): **₹0.00**. This is distinct from total bank finance proposed.

Description	Category	Amount (₹)
Office building shell & core (fictional)	plant	₹2,20,00,000.00

Total project cost (means of finance): **₹2,20,00,000.00**. Long-term capital cost: ₹2,20,00,000.00. See Annexure for the cost composition chart.

16. Means of finance

Total project cost	₹2,20,00,000.00
Total bank finance (term + WC limits)	₹0.00
Promoter contribution (project cost − bank finance)	₹2,20,00,000.00
Promoter / equity in sources (financing tab)	₹2,20,00,000.00
Unsecured loans	₹0.00
Subsidy treated as cash in hand	₹0.00
Expected subsidy (not counted as cash)	₹0.00
Funding gap	₹0.00

Promoter contribution is shown as total project cost minus total bank finance proposed. Align the financing tab with this figure where applicable. Working-capital bank limits and non-fund limits are not added to long-term means. An expected subsidy is not treated as cash.

Sources as entered

Type	Name	Amount	Status
promoter_contribution	Metroline Infra (fictional)	₹2,20,00,000.00	

17. Proposed credit facilities

Term loan assessed on machinery/asset cost minus borrower margin: **₹0.00** from asset cost ₹0.00.

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Total project cost (means of finance)	₹0.00
Promoter contribution (cost bank)	₹0.00
Total bank finance sought (A + B)	₹0.00

Consolidated summary

18. Financial assumptions

- Projection horizon: 5 financial year(s).
- Interest uses a monthly nominal convention: outstanding × annual rate / 12, rounded half-up to the paise. This is not an Actual/365 bank day count.
- Depreciation method default: slm. Rates are those stored on this project, not a silent statutory table.
- Tax rate: 0% of positive profit before tax.
- Working-capital assessment method: turnover.
- An expected subsidy is not modelled as cash. A non-fund limit is not modelled as cash received.

Engine 1.0.0 · Template 1.0.0

19. Projected profit and loss

Projection period: Projection from 2026-04-01 · 5 financial year column(s) · model horizon through 2031-03. Column headers show financial years with month counts.

Particulars	FY 2026-27 (12 months)	FY 2027-28 (12 months)	FY 2028-29 (12 months)	FY 2029-30 (12 months)	FY 2030-31 (12 months)
Revenue / sales	₹1,47,19,320.00	₹1,64,27,486.91	₹1,82,33,837.32	₹2,02,94,260.93	₹2,25,87,512.16
Direct costs	₹1,00,09,137.60	₹1,11,70,691.10	₹1,23,99,009.38	₹1,38,00,097.43	₹1,53,59,508.27
Gross profit	**₹47,10,182.40**	**₹52,56,795.81**	**₹58,34,827.94**	**₹64,94,163.50**	**₹72,28,003.89**
Operating expenses	₹29,34,284.40	₹32,01,022.53	₹34,75,742.96	₹37,87,377.96	₹41,30,171.40
EBITDA	₹17,75,898.00	₹20,55,773.28	₹23,59,084.98	₹27,06,785.54	₹30,97,832.49
Depreciation	₹14,66,666.64	₹21,99,999.96	₹21,99,999.96	₹21,99,999.96	₹21,99,999.96
Interest	₹0.00	₹0.00	₹0.00	₹0.00	₹0.00
Profit before tax	₹3,09,231.36	-₹1,44,226.68	₹1,59,085.02	₹5,06,785.58	₹8,97,832.53
Tax	₹0.00	₹0.00	₹0.00	₹0.00	₹0.00
Profit after tax	**₹3,09,231.36**	**-₹1,44,226.68**	**₹1,59,085.02**	**₹5,06,785.58**	**₹8,97,832.53**

Operating expenses schedule

Expense head	FY 2026-27 (12 months)	FY 2027-28 (12 months)	FY 2028-29 (12 months)	FY 2029-30 (12 months)	FY 2030-31 (12 months)
Property maintenance & CAM services (varies with sales)	₹14,71,932.00	₹16,42,748.65	₹18,23,383.69	₹20,29,426.08	₹22,58,751.24
Leasing brokerage (varies with sales)	₹2,94,386.40	₹3,28,549.69	₹3,64,676.76	₹4,05,885.24	₹4,51,750.20
Property tax & municipal charges	₹4,41,579.60	₹4,64,928.87	₹4,86,841.51	₹5,11,183.58	₹5,36,742.76
Building insurance	₹1,47,193.20	₹1,54,976.29	₹1,62,280.50	₹1,70,394.53	₹1,78,914.25
Administrative & professional fees	₹1,47,193.20	₹1,54,976.29	₹1,62,280.50	₹1,70,394.53	₹1,78,914.25
Staff salaries & wages (as per manpower table)	₹4,32,000.00	₹4,54,842.74	₹4,76,280.00	₹5,00,094.00	₹5,25,098.70
Total operating expenses	**₹29,34,284.40**	**₹32,01,022.53**	**₹34,75,742.96**	**₹37,87,377.96**	**₹41,30,171.40**

Expense heads are applicable to the declared activity. Heads marked "varies with sales" are a percentage of each year's turnover; other heads are fixed costs.

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escalated yearly. Staff salaries are taken from the manpower table.

20. Projected balance sheets

Projection period: Projection from 2026-04-01 · 5 financial year column(s) · model horizon through 2031-03. Column headers show financial years with month counts.

Particulars	FY 2026-27 (12 months)	FY 2027-28 (12 months)	FY 2028-29 (12 months)	FY 2029-30 (12 months)	FY 2030-31 (12 months)
Net fixed assets	₹2,05,33,333.36	₹1,83,33,333.40	₹1,61,33,333.44	₹1,39,33,333.48	₹1,17,33,333.52
Inventory	₹0.00	₹0.00	₹0.00	₹0.00	₹0.00
Receivables	₹11,87,041.94	₹13,24,797.36	₹14,70,470.79	₹16,36,633.95	₹18,21,573.56
Cash	₹11,53,888.02	₹31,37,477.41	₹54,20,229.56	₹80,39,945.60	₹1,10,40,869.76
Total assets	**₹2,28,74,263.32**	**₹2,27,95,608.17**	**₹2,30,24,033.79**	**₹2,36,09,913.03**	**₹2,45,95,776.84**
Term debt	₹0.00	₹0.00	₹0.00	₹0.00	₹0.00
Working-capital debt	₹0.00	₹0.00	₹0.00	₹0.00	₹0.00
Payables	₹5,65,031.96	₹6,30,603.49	₹6,99,944.09	₹7,79,037.75	₹8,67,069.03
Equity	**₹2,23,09,231.36**	**₹2,21,65,004.68**	**₹2,23,24,089.70**	**₹2,28,30,875.28**	**₹2,37,28,707.81**
Difference	₹0.00	₹0.00	₹0.00	₹0.00	₹0.00

21. Projected cash flow

Projection period: Projection from 2026-04-01 · 5 financial year column(s) · model horizon through 2031-03. Column headers show financial years with month counts.

Particulars	FY 2026-27 (12 months)	FY 2027-28 (12 months)	FY 2028-29 (12 months)	FY 2029-30 (12 months)	FY 2030-31 (12 months)
Opening cash	₹0.00	₹11,53,888.02	₹31,37,477.41	₹54,20,229.56	₹80,39,945.60
Operating receipts	₹1,35,32,278.06	₹1,62,89,731.49	₹1,80,88,163.89	₹2,01,28,097.77	₹2,24,02,572.55
Operating payments	₹94,44,105.64	₹1,11,05,119.57	₹1,23,29,668.78	₹1,37,21,003.77	₹1,52,71,476.99
Cash before debt service	₹11,53,888.02	₹19,83,589.39	₹22,82,752.15	₹26,19,716.04	₹30,00,924.16
Interest paid	₹0.00	₹0.00	₹0.00	₹0.00	₹0.00
Principal paid	₹0.00	₹0.00	₹0.00	₹0.00	₹0.00
Capital expenditure	₹2,20,00,000.00	₹0.00	₹0.00	₹0.00	₹0.00
Closing cash	**₹11,53,888.02**	**₹31,37,477.41**	**₹54,20,229.56**	**₹80,39,945.60**	**₹1,10,40,869.76**

Negative closing cash, if any, is shown as entered by the model and should be reviewed.

22. Financial ratio analysis

Projection period: Projection from 2026-04-01 · 5 financial year column(s) · model horizon through 2031-03. Column headers show financial years with month counts.

All ratios at a glance (by financial year)

Ratio	FY 2026-27 (12 months)	FY 2027-28 (12 months)	FY 2028-29 (12 months)	FY 2029-30 (12 months)	FY 2030-31 (12 months)	Average
DSCR (accrual)	N/A	N/A	N/A	N/A	N/A	**N/A**
Cash DSCR	N/A	N/A	N/A	N/A	N/A	**N/A**

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Ratio	FY 2026-27 (12 months)	FY 2027-28 (12 months)	FY 2028-29 (12 months)	FY 2029-30 (12 months)	FY 2030-31 (12 months)	Average
Current ratio	4.14	7.07	9.84	12.42	14.83	**9.66**
Debt-equity ratio	0.00	0.00	0.00	0.00	0.00	**0.00**
TOL / TNW	0.02	0.02	0.03	0.03	0.03	**0.02**
Interest coverage (times)	N/A	N/A	N/A	N/A	N/A	**N/A**
Gross profit margin	32.00%	31.00%	31.00%	32.00%	31.00%	**31.40%**
EBITDA margin	12.00%	12.00%	12.00%	13.00%	13.00%	**12.40%**
Net profit margin	2.00%	0.00%	0.00%	2.00%	3.00%	**1.40%**
Return on capital employed	1.00%	0.00%	0.00%	2.00%	3.00%	**1.20%**
Inventory holding (days)	0.00	0.00	0.00	0.00	0.00	**0.00**
Receivable collection (days)	29.43	29.51	29.43	29.43	29.43	**29.44**
Payable period (days)	20.60	20.66	20.60	20.60	20.60	**20.61**

*Average is the simple mean of the years for which the ratio can be calculated. Aggregate DSCR (total cash accrual ÷ total debt service) is: **N/A**. Detailed DSCR build-up tables appear in the DSCR projections section.*

23. Financing structure (detailed)

Facility-wise limits, security and sub-limits as proposed.

Financial statements are shown for the projection period selected in the wizard. The loan repayment schedule covers the full term loan tenure including moratorium, as recommended for term-loan appraisal.

24. Security and guarantees

Primary security offered	Primary security as acceptable to the lending bank (hypothecation of assets created out of bank finance).
Collateral description	Additional collateral, if any, to be offered as per bank policy and applicant capacity.
Ownership	Metroline Infra (fictional)
Existing charge / lien	To be confirmed. Existing charges must be disclosed to the bank.
Guarantor details	Proprietor personal guarantee as per bank norms.

25. SWOT and risk assessment

Strengths. Promoter involvement, focused activity, and a clear project cost and means of finance statement.

Weaknesses. Limited track record if this is a new unit; dependence on timely execution and collections.

Opportunities. Growing local demand for the declared product or service line.

Threats. Input price changes, competition, and delayed payments affecting liquidity.

Risks and mitigation. Monitor sales, costs, and receivables; maintain minimum cash; follow the repayment schedule in the financial section.

26. Project appraisal — risk and studies

Comprehensive appraisal package elements for large exposures. Independent market, technical or environmental studies, if required by

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the bank, should be attached separately.

- **Implementation risk:** Delays in civil works, machinery delivery or approvals may affect DCCO and cash flows.
- **Market risk:** Monitor sales, costs, and receivables; maintain minimum cash; follow the repayment schedule in the financial section.
- **Financial risk:** Interest rate and WC utilisation assumptions should be stress-tested with the bank.

Annexures / studies (uploaded or to be supplied)

No uploads listed. Provide bank-requested reports (e.g. market survey, technical consultant certificate) as applicable.

27. Approvals and permissions

Licence / registration	Status	Reference / note
Udyam / MSME registration	pending	Apply if not already registered
GST registration	pending	If turnover requires GST
Local trade / shop licence	pending	As applicable in the local area

28. Findings and conclusion

- Across the displayed years the calculated closing cash is zero or positive, and yearly DSCR is at least 1.00 where debt service is due. This describes the arithmetic result of the assumptions supplied by the applicant. It is not a statement that finance will be approved.

29. Declarations and annexures

The applicant confirms that the information and assumptions supplied through Project Report Studio are true to the best of their knowledge. This document is generated software output and does not certify figures, does not replace professional appraisal, and does not indicate sanction of finance by any bank or government agency.

Limitations. Projections depend on assumptions stated in Section 18. Narrative sections may include template-assisted wording derived from the activity type and figures entered in the wizard; they are not independent market research unless the applicant supplied sources. Uploaded annexures, if any, are listed on the website and are not automatically verified.

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