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

DETAILED PROJECT REPORT FOR TERM LOAN

PATHOLOGY AND IMAGING CENTRE



CareFirst Diagnostics (fictional)

Dr. Meera Kulkarni (fictional)

Director

DATE OF PROJECT REPORT

04-NOVEMBER-2026

Prepared from information supplied by the applicant. Financing remains subject to independent appraisal and approval.

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*Report category: **Detailed Project Report with Financial Analysis**. Only sections included for this format are listed below.*

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3. EXECUTIVE SUMMARY AND PROJECT AT A GLANCE

CareFirst Diagnostics (fictional) seeks a term loan of ₹24,00,000.00 for Pathology and imaging centre, a service project at the location stated in the business profile. The project cost on record is ₹32,00,000.00. The proposal is placed before Sample Cooperative Bank (fictional), Demo Branch.

This report sets out the promoters, the project, the cost and means of finance, the repayment and debt-service cover, and the security. The figures are those entered for this proposal. Sanction remains with the lending bank.

CareFirst Diagnostics (fictional) seeks bank finance for Pathology and imaging centre under the template «General term loan — services (professional / job-work / maintenance)». Term loan for equipment, computers, fit-out, and tools used to deliver services. Revenue from billable units / contracts; lower inventory intensity than trading. Projections follow the cost, sales, and facility details entered for this report.

Report template	General term loan — services (professional / job-work / maintenance)
Business activity	Pathology and imaging centre
Project objectives	Arrange term and/or working-capital facilities, commence operations on the declared timeline, and service debt from operating surplus.
Total project cost	₹32,00,000.00
Promoter / equity and cash sources	₹8,00,000.00
Term loans proposed	₹24,00,000.00
Working-capital limits (assessed)	₹0.00
Year 1 projected turnover	₹1,38,72,000.00
Year 1 profit after tax	₹82,73,656.51
Employment (declared)	Not stated
Aggregate DSCR (projection)	13.59
Repayment proposal	Term debt serviced through instalments per facility schedule in Section 22.
Year 1 — Current ratio	37.10
Year 1 — Debt-equity	0.22

*A full ratio matrix for every projection year is in the section **Financial health — ratios at a glance**.*

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.

Report format (depth)	Detailed Project Report with Financial Analysis
Proposed bank finance band	Above ₹25 lakh – ₹1 crore
Total bank finance assessed (₹)	₹24,00,000.00
Eligible term loan (₹)	2400000
Eligible WC limit (₹)	0
Total project cost (₹)	3200000

4. BORROWER / APPLICANT PROFILE

The borrower is CareFirst Diagnostics (fictional), constituted as private limited company. The project is presented under the name

SAMPLE

Pathology and imaging centre.

Identity, address, and banking particulars declared in the proposal are tabulated with this section. The lending branch will verify them against KYC and the account-opening record.

Applicant / enterprise name	CareFirst Diagnostics (fictional)
Constitution	private_limited
Registered address	Demonstration address only
Project / unit address	Demonstration address only
Business stage	expansion
Sector	service
Industry	Fictional demonstration
Ownership of premises	leased
Statutory registrations	Not declared in wizard.

Proposed lending bank and branch

Proposed bank	Sample Cooperative Bank (fictional)
Branch name	Demo Branch
Branch address	Fictional branch address
IFSC code	SAMP0000001

Branch particulars are as entered by the applicant and IFSC directory lookup. The bank may assign a different processing branch.

5. CONSTITUTION, OWNERSHIP AND MANAGEMENT DETAILS

Pathology and imaging centre is to be carried on as a private limited company. Management rests with the promoter named in the next section.

Ownership and the authority to borrow, to create a charge on the assets, and to execute the loan documents will be confirmed from the constitutional papers before disbursement.

6. PROMOTERS' BACKGROUND, EXPERIENCE AND NET WORTH

The promoters on record are Dr. Meera Kulkarni (fictional) (Director).

Their experience is the practical basis for the capacity, sales, and implementation period used in this report. Net worth is taken as declared and is subject to the bank's usual verification.

Name	Role	Contact	PAN	Aadhaar	Date of birth	Qualification	Experience (years)	Ownership %	Contribution (₹)	Net worth (₹)	Other interests
Dr. Meera Kulkarni (fictional)	Director							100	₹8,00,000.00		

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7. EXISTING BUSINESS PROFILE AND TRACK RECORD

CareFirst Diagnostics (fictional) is an existing service concern. Past trading, where entered, is set out in the historical statement in this section.

The term loan is appraised against that track record and against the projections for Pathology and imaging centre. Audited accounts, where relied upon, will be matched with the figures supplied here.

Audited / actual figures below are exactly as entered or imported from P&L and balance sheet uploads. They are not independently verified and are not used to invent forward projections.

Summary (year-wise)

Financial year	Sales / turnover	Gross profit	Net profit (PAT)	Capital infused	Audited
FY2024 (audited — fictional)	₹18,00,000.00	₹3,60,000.00	₹1,20,000.00	₹50,000.00	Yes
FY2025 (audited — fictional)	₹21,00,000.00	₹4,20,000.00	₹1,65,000.00	₹0.00	Yes

8. PROJECT BACKGROUND, OBJECTIVES AND JUSTIFICATION

CareFirst Diagnostics (fictional) proposes Pathology and imaging centre as a service project at the location stated in the business profile. The objective is to create the fixed assets required for Pathology and imaging centre and to repay the term loan from the cash accruals of the activity.

The term loan is justified by the capital expenditure in the project cost. It is not a substitute for day-to-day working capital, which is dealt with separately where a limit is proposed.

Purpose	To establish or expand Pathology and imaging centre as a service enterprise and fund tools, equipment, and workspace fit-out through term loan.
New unit / expansion / modernisation	New unit / greenfield project. Report format: General term loan — services (professional / job-work / maintenance).
Scope	Service delivery setup — equipment, workshop/office, and billing infrastructure.
Expected benefits	Local employment, orderly repayment from projected cash flows, and utilisation of the declared business model.
Background	Fictional diagnostics centre in a tier-2 city catchment.

9. NATURE AND PURPOSE OF PROPOSED TERM LOAN

The proposed facility is a term loan of ₹24,00,000.00 for acquisition and installation of the fixed assets of Pathology and imaging centre.

The purpose is capital expenditure as scheduled in the project cost. Drawings will follow the implementation milestones and the bank's margin on each asset.

Term loan assessed on machinery/asset cost minus borrower margin: **₹24,00,000.00** from asset cost ₹32,00,000.00.

Total project cost (means of finance)	₹32,00,000.00
Promoter contribution (cost bank)	₹8,00,000.00
Total bank finance sought (A + B)	₹24,00,000.00
Eligible term loan (A)	₹24,00,000.00
Moratorium interest	Service

SAMPLE

Repayment type	EMI (equated instalments)
Instalment frequency	Monthly
Interest servicing frequency	Monthly
Proposed EMI (term loan)	₹24,00,000.00 per instalment (engine formula)

Consolidated summary

10. INDUSTRY OVERVIEW AND MARKET POTENTIAL

Pathology and imaging centre is placed in Fictional demonstration. No independent market survey has been added beyond what the applicant has entered.

Demand for the product or service is taken from the sales assumption in the projections. The bank may test that assumption against its own sector information.

Applicability. This section summarises commonly applied RBI / Indian bank appraisal practice for «General term loan — services (professional / job-work / maintenance)». It is indicative only; sanction terms are decided solely by the lending bank.

Term loan for equipment, computers, fit-out, and tools used to deliver services. Revenue from billable units / contracts; lower inventory intensity than trading.

RBI MSME service-enterprise appraisal

- Asset cost = tools, equipment, office/workshop fit-out — not working capital float.
- Projections from billable capacity, rate per job/unit, and utilisation.
- Receivable days often lower than manufacturing; still declare for WC if combined.
- Promoter technical qualification supports service quality and bank comfort.

Detailed margin, WC assessment, and repayment tables appear later in this report (project cost, means of finance, WC assessment, and schedules as applicable to your activity template).

SAMPLE

11. PRODUCT / SERVICE DESCRIPTION AND BUSINESS MODEL

The products and services declared for Pathology and imaging centre are: Pathology and imaging centre.

The fixed assets financed by the term loan are those required to produce or deliver this line of activity.

Pathology and imaging centre

Item	Specification / unit	Selling price (₹)	Revenue share note
Pathology and imaging centre	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). Service enterprise Pathology and imaging centre at the project location — term loan on tools, equipment, and workshop / office fit-out. Lower inventory intensity than trading; receivable days drive WC if combined limits are added later. Promoter technical qualification (if declared) supports delivery quality and bank comfort.

12. MARKET DEMAND, COMPETITION AND MARKETING STRATEGY

Marketing for Pathology and imaging centre follows the channel and the area stated in the business profile. Customers identified by the applicant: Household and business clients requiring the declared service.

Competition is recognised as a risk to price and volume. The sensitivity section tests a lower sales case against debt service.

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 third-party market study is attached unless the applicant uploaded one. Narrative assists are template-based.

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

13. PROJECT LOCATION, LAND, BUILDING AND INFRASTRUCTURE

The project is located at the location stated in the business profile. Land, building, and utilities, where declared, are set out with this section.

The site should be able to house the plant and to receive raw material and dispatch finished goods or serve customers, as applicable to this service activity.

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.

SAMPLE

14. TECHNICAL FEASIBILITY AND TECHNOLOGY SELECTION

The process and the technology are those described by the applicant for Pathology and imaging centre. They are not an independent chartered-engineer certificate unless such a report has been uploaded.

Technical suitability is judged from the asset list, the stated capacity, and whether the output can support the sales used in the profit and loss account.

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.
Capacity utilisation %	68
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.

Projected revenue (from income step)

Year-wise sales / operating income used in profit and loss, working-capital flows, and DSCR.

Year	Sales / revenue (₹)	Cost of goods (₹)	Gross profit (₹)
FY 2026-27 (12 months)	₹1,38,72,000.00	₹35,90,400.00	₹1,02,81,600.00
FY 2027-28 (12 months)	₹1,39,10,005.40	₹36,00,236.69	₹1,03,09,768.71
FY 2028-29 (12 months)	₹1,38,72,000.00	₹35,90,400.00	₹1,02,81,600.00
FY 2029-30 (12 months)	₹1,38,72,000.00	₹35,90,400.00	₹1,02,81,600.00
FY 2030-31 (12 months)	₹1,38,72,000.00	₹35,90,400.00	₹1,02,81,600.00

15. PLANT, MACHINERY, EQUIPMENT AND FIXED ASSET DETAILS

Plant, machinery, and other fixed assets proposed for finance are listed in this section, with the cost taken from the project-cost build-up.

Each asset should be identified to a quotation before disbursement. The bank's charge will cover these assets and any other primary security declared later in this report.

16. PRODUCTION / SERVICE CAPACITY AND CAPACITY UTILISATION

Production or service capacity is the basis for the sales projected for Pathology and imaging centre. The applicant has declared utilisation 68.

Year-wise revenue, which is the financial expression of that capacity, is set out in the projected sales section.

17. RAW MATERIALS, UTILITIES, MANPOWER AND OPERATING REQUIREMENTS

The operating need is skilled staff, consumables, and the expenses incurred before bills are collected. These are revenue expenses. They are not part of the term-loan cost except where a specific item has been capitalised in the project cost.

Manpower, where entered, is tabulated in this section. Salaries flow into the operating-expense schedule and the profit and loss account.

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Role	No.	Monthly salary (₹)	Benefits note	Annual cost (₹)
		22000		

Total annual manpower cost (from table): ₹0.00

18. DETAILED PROJECT COST AND CAPITAL EXPENDITURE

The capital expenditure for Pathology and imaging centre totals ₹32,00,000.00, as itemised in the project-cost table.

Only items that create fixed assets, or that the bank agrees to treat as project cost, are eligible for the term loan. Revenue expenses stay in the profit and loss account.

Total cost of machinery / assets (assessment): **₹32,00,000.00**. This is distinct from total bank finance proposed.

Description	Category	Amount (₹)
MRI and lab equipment (fictional)	plant	₹32,00,000.00

Total project cost (means of finance): **₹32,00,000.00**. Long-term capital cost: ₹32,00,000.00.

19. MEANS OF FINANCE AND PROMOTERS' CONTRIBUTION

The project cost is met by the promoter's contribution and the proposed term loan, in the proportion set out in the means of finance. The term loan assessed is ₹24,00,000.00.

The promoter's margin is to be brought in as agreed with the bank, generally before or along with bank disbursement, and will be verified from the bank account.

Total project cost	₹32,00,000.00
Total bank finance (term + WC limits)	₹24,00,000.00
Promoter contribution (project cost bank finance)	₹8,00,000.00
Promoter / equity in sources (financing tab)	₹8,00,000.00
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 margin on term loan (fixed assets)	₹8,00,000.00
Term loans (means)	₹24,00,000.00

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	CareFirst Pvt Ltd (fictional)	₹8,00,000.00	

SAMPLE

20. PROPOSED TERM LOAN STRUCTURE AND FINANCING TERMS

The term loan is repayable in instalments after any moratorium, with interest on the amount outstanding. Rate, tenure, and moratorium are those entered in the proposal.

The repayment chart in this report uses these terms. A change in rate or tenure at sanction will change the instalment and the debt-service cover.

21. PROJECT IMPLEMENTATION SCHEDULE AND MILESTONES

Implementation of Pathology and imaging centre follows the milestone or disbursement schedule entered for the project.

Disbursement of the term loan is expected to match acquisition of the assets. Interest during the implementation period is treated as provided in the projection.

22. ASSUMPTIONS AND BASIS OF FINANCIAL PROJECTIONS

Sales, costs, capacity use, depreciation, and the term-loan terms used in the statements are the assumptions entered for Pathology and imaging centre.

A change in any of these assumptions changes profit, cash, and debt-service cover. The sensitivity section shows the effect of the stress cases that the model runs.

- Projection horizon: 5 financial year column(s), covering 60 months from projection start (loan moratorium + repayment as entered).
- 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

23. PROJECTED SALES / REVENUE AND CAPACITY UTILISATION

Projected revenue is the sales figure used in the profit and loss account. It is the financial result of the capacity and the price or billing rate declared by the applicant.

The year-wise sales table in this section is the same series that drives purchases, expenses, and cash collection in the later statements.

Projected sales / revenue

₹ in Actuals

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)
Sales / revenue	₹1,38,72,000.00	₹1,39,10,005.40	₹1,38,72,000.00	₹1,38,72,000.00	₹1,38,72,000.00

Capacity used for this revenue

Capacity utilisation (declared)	68

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24. PROJECTED OPERATING EXPENSES AND COST OF PRODUCTION

Operating expenses and the direct cost of production are set out year by year. Direct cost is the cost of goods or services; operating expenses are the overheads before interest and depreciation.

These amounts flow into the profit and loss account. They are not added again to the project cost.

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.

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)
Clinical staff	₹9,60,000.00	₹10,30,014.24	₹10,99,104.00	₹11,76,041.28	₹12,58,364.17
Consumables (varies with sales)	₹4,20,000.00	₹4,46,419.28	₹4,71,912.00	₹5,00,226.72	₹5,30,240.32
Total (schedule)	**₹13,80,000.00**	**₹14,76,433.52**	**₹15,71,016.00**	**₹16,76,268.00**	**₹17,88,604.49**
Cash operating expenses (P&L line)	**₹13,80,000.00**	**₹14,76,433.52**	**₹15,71,016.00**	**₹16,76,268.00**	**₹17,88,604.49**

Service opex: consumables, marketing, rent, utilities, and equipment maintenance — not duplicated in direct delivery cost per unit. Staff salaries from the manpower table are excluded from duplicate salary lines here. Schedule total should align with wizard expense lines plus commission and expensed fees; the P&L line is cash operating expenses before EBITDA adjustments. Staff salaries come from the manpower table when entered — do not duplicate under opex lines.

Cost of production

₹ in Actuals

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)
Direct cost / cost of production	₹35,90,400.00	₹36,00,236.69	₹35,90,400.00	₹35,90,400.00	₹35,90,400.00
Operating expenses	₹13,80,000.00	₹14,76,433.52	₹15,71,016.00	₹16,76,268.00	₹17,88,604.49

25. PROJECTED PROFIT & LOSS ACCOUNT

The projected profit and loss account takes sales, direct cost, operating expenses, depreciation, interest on the term loan, and tax, and arrives at profit after tax.

Profit after tax, together with depreciation, is the cash accrual used later for debt service and for the payback of the project.

Services: project billable units × utilisation × billing rate; direct delivery cost per unit is COGS. Inventory is typically nil; receivable and payable days drive WC under the operating-cycle method when applicable.

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.

Proposed facilities reflected in these projections

Facility	Type	Amount / limit (₹)	Interest	Tenure	Repayment
Term loan	term_loan	₹24,00,000.00	12%	Revolving	EMI (equated instalments)

₹ in Actuals

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	₹1,38,72,000.00	₹1,39,10,005.40	₹1,38,72,000.00	₹1,38,72,000.00	₹1,38,72,000.00
Direct costs	₹35,90,400.00	₹36,00,236.69	₹35,90,400.00	₹35,90,400.00	₹35,90,400.00
Gross profit	**₹1,02,81,600.00**	**₹1,03,09,768.71**	**₹1,02,81,600.00**	**₹1,02,81,600.00**	**₹1,02,81,600.00**
Operating expenses	₹13,80,000.00	₹14,76,433.52	₹15,71,016.00	₹16,76,268.00	₹17,88,604.49
EBITDA	**₹89,01,600.00**	**₹88,33,335.19**	**₹87,10,584.00**	**₹86,05,332.00**	**₹84,92,995.51**

SAMPLE

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)
Depreciation	₹3,60,000.00	₹4,80,000.00	₹4,80,000.00	₹4,80,000.00	₹4,80,000.00
Interest	₹2,67,943.49	₹2,20,676.27	₹1,67,414.33	₹1,07,397.47	₹39,768.95
Profit before tax	**₹82,73,656.51**	**₹81,32,658.92**	**₹80,63,169.67**	**₹80,17,934.53**	**₹79,73,226.56**
Tax	₹0.00	₹0.00	₹0.00	₹0.00	₹0.00
Profit after tax	**₹82,73,656.51**	**₹81,32,658.92**	**₹80,63,169.67**	**₹80,17,934.53**	**₹79,73,226.56**

26. PROJECTED BALANCE SHEET

The projected balance sheet shows the fixed assets created by the project, the term loan outstanding, and the promoter's funds, year by year.

Total assets are stated to agree with total liabilities and equity. Any rounding difference is flagged in the reconciliation checks.

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.

₹ in Actuals

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	₹28,40,000.00	₹23,60,000.00	₹18,80,000.00	₹14,00,000.00	₹9,20,000.00
Inventory	₹1,44,774.19	₹1,45,170.86	₹1,44,774.19	₹1,44,774.19	₹1,44,774.19
Receivables	₹13,05,161.29	₹13,08,737.03	₹13,05,161.29	₹13,05,161.29	₹13,05,161.29
Cash and bank	₹70,39,805.51	₹1,52,33,624.66	₹2,33,02,444.62	₹3,12,67,136.58	₹3,91,19,491.74
Total assets	**₹1,13,29,740.99**	**₹1,90,47,532.55**	**₹2,66,32,380.10**	**₹3,41,17,072.06**	**₹4,14,89,427.22**
Term debt	₹20,27,303.45	₹16,07,339.68	₹11,34,113.97	₹6,00,871.40	₹0.00
Working-capital debt	₹0.00	₹0.00	₹0.00	₹0.00	₹0.00
Payables	₹2,28,781.03	₹2,33,877.44	₹2,28,781.03	₹2,28,781.03	₹2,28,781.03
Total liabilities	**₹22,56,084.48**	**₹18,41,217.12**	**₹13,62,895.00**	**₹8,29,652.43**	**₹2,28,781.03**
Total equity	**₹90,73,656.51**	**₹1,72,06,315.43**	**₹2,52,69,485.10**	**₹3,32,87,419.63**	**₹4,12,60,646.19**
Total liabilities & equity	**₹1,13,29,740.99**	**₹1,90,47,532.55**	**₹2,66,32,380.10**	**₹3,41,17,072.06**	**₹4,14,89,427.22**

Total assets should equal total liabilities & equity each year. Any rounding difference is flagged in reconciliation checks.

27. PROJECTED CASH FLOW AND FUND FLOW STATEMENTS

The cash-flow statement shows collections, payments, interest, principal, and capital expenditure, and the closing cash each year.

The fund-flow statement under the same heading is the sources-and-uses reading of those projections, including drawdown and repayment of the term loan.

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.

₹ in Actuals

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	₹70,39,805.51	₹1,52,33,624.66	₹2,33,02,444.62	₹3,12,67,136.58
Operating receipts	₹1,25,66,838.71	₹1,39,06,429.66	₹1,38,75,575.74	₹1,38,72,000.00	₹1,38,72,000.00
Operating payments	₹35,06,393.16	₹35,95,536.95	₹35,95,099.74	₹35,90,400.00	₹35,90,400.00
Cash before debt service	**₹76,80,445.55**	**₹88,34,459.19**	**₹87,09,460.00**	**₹86,05,332.00**	**₹84,92,995.51**
Interest paid	₹2,67,943.49	₹2,20,676.27	₹1,67,414.33	₹1,07,397.47	₹39,768.95

SAMPLE

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)
Principal paid	₹3,72,696.55	₹4,19,963.77	₹4,73,225.71	₹5,33,242.57	₹6,00,871.40
Capital expenditure	₹32,00,000.00	₹0.00	₹0.00	₹0.00	₹0.00
Term loan drawdown	₹24,00,000.00	₹0.00	₹0.00	₹0.00	₹0.00
Capital infusion (borrower margin)	₹8,00,000.00	₹0.00	₹0.00	₹0.00	₹0.00
Closing cash	**₹70,39,805.51**	**₹1,52,33,624.66**	**₹2,33,02,444.62**	**₹3,12,67,136.58**	**₹3,91,19,491.74**

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

Projected fund flow

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)
Profit after tax	₹82,73,656.51	₹81,32,658.92	₹80,63,169.67	₹80,17,934.53	₹79,73,226.56
Depreciation	₹3,60,000.00	₹4,80,000.00	₹4,80,000.00	₹4,80,000.00	₹4,80,000.00
Increase in trade payables	₹2,28,781.03	₹5,096.41	₹0.00	₹0.00	₹0.00
Increase in term debt	₹20,27,303.45	₹0.00	₹0.00	₹0.00	₹0.00
Total sources	**₹1,08,89,740.99**	**₹86,17,755.33**	**₹85,43,169.67**	**₹84,97,934.53**	**₹84,53,226.56**
Increase in inventory	₹1,44,774.19	₹396.67	₹0.00	₹0.00	₹0.00
Increase in receivables	₹13,05,161.29	₹3,575.74	₹0.00	₹0.00	₹0.00
Decrease in trade payables	₹0.00	₹0.00	₹5,096.41	₹0.00	₹0.00
Decrease in term debt	₹0.00	₹4,19,963.77	₹4,73,225.71	₹5,33,242.57	₹6,00,871.40
Interest paid	₹2,67,943.49	₹2,20,676.27	₹1,67,414.33	₹1,07,397.47	₹39,768.95
Principal paid	₹3,72,696.55	₹4,19,963.77	₹4,73,225.71	₹5,33,242.57	₹6,00,871.40
Capital expenditure	₹32,00,000.00	₹0.00	₹0.00	₹0.00	₹0.00
Increase in cash and bank	₹70,39,805.51	₹81,93,819.15	₹80,68,819.96	₹79,64,691.96	₹78,52,355.16
Total uses	**₹1,23,30,381.03**	**₹92,58,395.37**	**₹91,87,782.12**	**₹91,38,574.57**	**₹90,93,866.91**

28. WORKING CAPITAL REQUIREMENT AND FUNDING ARRANGEMENTS

No separate working-capital limit is proposed with this term loan. Day-to-day stock and receivables, if they arise, are not funded by the term loan.

If the bank later considers a cash-credit limit, it will be assessed on the operating cycle and will sit outside this term-loan schedule.

29. DEPRECIATION AND FIXED ASSET SCHEDULE

Depreciation is charged on the fixed assets of Pathology and imaging centre on the basis used in the projection. It is a non-cash charge.

The schedule below shows the year's depreciation, the gross block, accumulated depreciation, and the net fixed assets that appear in the balance sheet.

Depreciation and fixed-asset schedule

SAMPLE

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)
Depreciation for the year	₹3,60,000.00	₹4,80,000.00	₹4,80,000.00	₹4,80,000.00	₹4,80,000.00
Gross fixed assets	₹32,00,000.00	₹32,00,000.00	₹32,00,000.00	₹32,00,000.00	₹32,00,000.00
Accumulated depreciation	₹3,60,000.00	₹8,40,000.00	₹13,20,000.00	₹18,00,000.00	₹22,80,000.00
Net fixed assets	**₹28,40,000.00**	**₹23,60,000.00**	**₹18,80,000.00**	**₹14,00,000.00**	**₹9,20,000.00**

30. TERM LOAN REPAYMENT SCHEDULE AND INTEREST CALCULATION

The repayment chart sets out principal, interest, and the instalment for the term loan, with a year-wise summary and the detailed schedule.

Interest is calculated on the outstanding balance at the rate entered for the facility. The year-wise summary is the figure used for debt service in the DSCR.

Financial year summary and repayment amortisation tables below. Amounts match the projection engine. Pie and bar chart annexures are not used for this activity template — schedules are presented in tabular form only (as for residential and commercial project finance reports).

Term loan · term_loan

Amounts in ₹ (two decimals). Date = month-end of instalment. EMI = principal + interest paid in cash. Outstanding = closing balance after the instalment. FY subtotals follow April–March when FY start month is 4.

Year-wise summary of the repayment chart

Sr.	Fin. year	Inst.	Principal (₹)	Interest (₹)	Total paid (₹)	Outstanding (₹)
1	FY 2026-27 (12 months)	12	₹3,72,696.55	₹2,67,943.49	₹6,40,640.04	₹20,27,303.45
2	FY 2027-28 (12 months)	12	₹4,19,963.77	₹2,20,676.27	₹6,40,640.04	₹16,07,339.68
3	FY 2028-29 (12 months)	12	₹4,73,225.71	₹1,67,414.33	₹6,40,640.04	₹11,34,113.97
4	FY 2029-30 (12 months)	12	₹5,33,242.57	₹1,07,397.47	₹6,40,640.04	₹6,00,871.40
5	FY 2030-31 (12 months)	12	₹6,00,871.40	₹39,768.95	₹6,40,640.35	₹0.00
—	**Grand total**	**60**	**₹24,00,000.00**	**₹8,03,200.51**	**₹32,03,200.51**	**₹0.00**

Repayment / amortisation chart

Sr.	Instalment date	Principal (₹)	Interest (₹)	Total paid (₹)	Outstanding (₹)
1	30-APRIL-2026	₹29,386.67	₹24,000.00	₹53,386.67	₹23,70,613.33
2	31-MAY-2026	₹29,680.54	₹23,706.13	₹53,386.67	₹23,40,932.79
3	30-JUNE-2026	₹29,977.34	₹23,409.33	₹53,386.67	₹23,10,955.45
4	31-JULY-2026	₹30,277.12	₹23,109.55	₹53,386.67	₹22,80,678.33
5	31-AUGUST-2026	₹30,579.89	₹22,806.78	₹53,386.67	₹22,50,098.44
6	30-SEPTEMBER-2026	₹30,885.69	₹22,500.98	₹53,386.67	₹22,19,212.75
7	31-OCTOBER-2026	₹31,194.54	₹22,192.13	₹53,386.67	₹21,88,018.21
8	30-NOVEMBER-2026	₹31,506.49	₹21,880.18	₹53,386.67	₹21,56,511.72
9	31-DECEMBER-2026	₹31,821.55	₹21,565.12	₹53,386.67	₹21,24,690.17
10	31-JANUARY-2027	₹32,139.77	₹21,246.90	₹53,386.67	₹20,92,550.40
11	28-FEBRUARY-2027	₹32,461.17	₹20,925.50	₹53,386.67	₹20,60,089.23
12	31-MARCH-2027	₹32,785.78	₹20,600.89	₹53,386.67	₹20,27,303.45
—	**FY FY 2026-27 (12 months)**	**₹3,72,696.55**	**₹2,67,943.49**	**₹6,40,640.04**	**₹20,27,303.45**
13	30-APRIL-2027	₹33,113.64	₹20,273.03	₹53,386.67	₹19,94,189.81
14	31-MAY-2027	₹33,444.77	₹19,941.90	₹53,386.67	₹19,60,745.04

SAMPLE

Sr.	Instalment date	Principal (₹)	Interest (₹)	Total paid (₹)	Outstanding (₹)
15	30-JUNE-2027	₹33,779.22	₹19,607.45	₹53,386.67	₹19,26,965.82
16	31-JULY-2027	₹34,117.01	₹19,269.66	₹53,386.67	₹18,92,848.81
17	31-AUGUST-2027	₹34,458.18	₹18,928.49	₹53,386.67	₹18,58,390.63
18	30-SEPTEMBER-2027	₹34,802.76	₹18,583.91	₹53,386.67	₹18,23,587.87
19	31-OCTOBER-2027	₹35,150.79	₹18,235.88	₹53,386.67	₹17,88,437.08
20	30-NOVEMBER-2027	₹35,502.30	₹17,884.37	₹53,386.67	₹17,52,934.78
21	31-DECEMBER-2027	₹35,857.32	₹17,529.35	₹53,386.67	₹17,17,077.46
22	31-JANUARY-2028	₹36,215.90	₹17,170.77	₹53,386.67	₹16,80,861.56
23	29-FEBRUARY-2028	₹36,578.05	₹16,808.62	₹53,386.67	₹16,44,283.51
24	31-MARCH-2028	₹36,943.83	₹16,442.84	₹53,386.67	₹16,07,339.68
—	**FY FY 2027-28 (12 months)**	**₹4,19,963.77**	**₹2,20,676.27**	**₹6,40,640.04**	**₹16,07,339.68**
25	30-APRIL-2028	₹37,313.27	₹16,073.40	₹53,386.67	₹15,70,026.41
26	31-MAY-2028	₹37,686.41	₹15,700.26	₹53,386.67	₹15,32,340.00
27	30-JUNE-2028	₹38,063.27	₹15,323.40	₹53,386.67	₹14,94,276.73
28	31-JULY-2028	₹38,443.90	₹14,942.77	₹53,386.67	₹14,55,832.83
29	31-AUGUST-2028	₹38,828.34	₹14,558.33	₹53,386.67	₹14,17,004.49
30	30-SEPTEMBER-2028	₹39,216.63	₹14,170.04	₹53,386.67	₹13,77,787.86
31	31-OCTOBER-2028	₹39,608.79	₹13,777.88	₹53,386.67	₹13,38,179.07
32	30-NOVEMBER-2028	₹40,004.88	₹13,381.79	₹53,386.67	₹12,98,174.19
33	31-DECEMBER-2028	₹40,404.93	₹12,981.74	₹53,386.67	₹12,57,769.26
34	31-JANUARY-2029	₹40,808.98	₹12,577.69	₹53,386.67	₹12,16,960.28
35	28-FEBRUARY-2029	₹41,217.07	₹12,169.60	₹53,386.67	₹11,75,743.21
36	31-MARCH-2029	₹41,629.24	₹11,757.43	₹53,386.67	₹11,34,113.97
—	**FY FY 2028-29 (12 months)**	**₹4,73,225.71**	**₹1,67,414.33**	**₹6,40,640.04**	**₹11,34,113.97**
37	30-APRIL-2029	₹42,045.53	₹11,341.14	₹53,386.67	₹10,92,068.44
38	31-MAY-2029	₹42,465.99	₹10,920.68	₹53,386.67	₹10,49,602.45
39	30-JUNE-2029	₹42,890.65	₹10,496.02	₹53,386.67	₹10,06,711.80
40	31-JULY-2029	₹43,319.55	₹10,067.12	₹53,386.67	₹9,63,392.25
41	31-AUGUST-2029	₹43,752.75	₹9,633.92	₹53,386.67	₹9,19,639.50
42	30-SEPTEMBER-2029	₹44,190.27	₹9,196.40	₹53,386.67	₹8,75,449.23
43	31-OCTOBER-2029	₹44,632.18	₹8,754.49	₹53,386.67	₹8,30,817.05
44	30-NOVEMBER-2029	₹45,078.50	₹8,308.17	₹53,386.67	₹7,85,738.55
45	31-DECEMBER-2029	₹45,529.28	₹7,857.39	₹53,386.67	₹7,40,209.27
46	31-JANUARY-2030	₹45,984.58	₹7,402.09	₹53,386.67	₹6,94,224.69
47	28-FEBRUARY-2030	₹46,444.42	₹6,942.25	₹53,386.67	₹6,47,780.27
48	31-MARCH-2030	₹46,908.87	₹6,477.80	₹53,386.67	₹6,00,871.40
—	**FY FY 2029-30 (12 months)**	**₹5,33,242.57**	**₹1,07,397.47**	**₹6,40,640.04**	**₹6,00,871.40**
49	30-APRIL-2030	₹47,377.96	₹6,008.71	₹53,386.67	₹5,53,493.44
50	31-MAY-2030	₹47,851.74	₹5,534.93	₹53,386.67	₹5,05,641.70
51	30-JUNE-2030	₹48,330.25	₹5,056.42	₹53,386.67	₹4,57,311.45

SAMPLE

Sr.	Instalment date	Principal (₹)	Interest (₹)	Total paid (₹)	Outstanding (₹)
52	31-JULY-2030	₹48,813.56	₹4,573.11	₹53,386.67	₹4,08,497.89
53	31-AUGUST-2030	₹49,301.69	₹4,084.98	₹53,386.67	₹3,59,196.20
54	30-SEPTEMBER-2030	₹49,794.71	₹3,591.96	₹53,386.67	₹3,09,401.49
55	31-OCTOBER-2030	₹50,292.66	₹3,094.01	₹53,386.67	₹2,59,108.83
56	30-NOVEMBER-2030	₹50,795.58	₹2,591.09	₹53,386.67	₹2,08,313.25
57	31-DECEMBER-2030	₹51,303.54	₹2,083.13	₹53,386.67	₹1,57,009.71
58	31-JANUARY-2031	₹51,816.57	₹1,570.10	₹53,386.67	₹1,05,193.14
59	28-FEBRUARY-2031	₹52,334.74	₹1,051.93	₹53,386.67	₹52,858.40
60	31-MARCH-2031	₹52,858.40	₹528.58	₹53,386.98	₹0.00
—	**FY FY 2030-31 (12 months)**	**₹6,00,871.40**	**₹39,768.95**	**₹6,40,640.35**	**₹0.00**
—	**Grand total**	**₹24,00,000.00**	**₹8,03,200.51**	**₹32,03,200.51**	**₹0.00**

*Indicative EMI (first cash instalment after moratorium): **₹53,386.67**.*

31. DEBT SERVICE COVERAGE RATIO (DSCR) ANALYSIS

Debt-service coverage compares cash accrual (profit after tax, depreciation, and interest added back) with the interest and principal payable on the term loan. The aggregate DSCR on these projections is 13.59.

A cover above one means the year's accrual meets that year's debt service on these figures. The bank will apply its own minimum cover.

Accrual DSCR = (PAT + depreciation + non-cash charges + interest expensed on debt facilities) ÷ (interest expensed + principal repaid). Cash DSCR uses cash before debt service ÷ (interest paid + principal paid).

Aggregate DSCR: **13.59**. Aggregate DSCR is total cash accrual available divided by total debt service. It is not an average of the yearly ratios.

Year-wise DSCR ratio

Financial year	DSCR	Cash DSCR	Numerator (₹)	Denominator (₹)
FY 2026-27 (12 months)	13.89	11.98	₹89,01,600.00	₹6,40,640.04
FY 2027-28 (12 months)	13.78	13.79	₹88,33,335.19	₹6,40,640.04
FY 2028-29 (12 months)	13.59	13.59	₹87,10,584.00	₹6,40,640.04
FY 2029-30 (12 months)	13.43	13.43	₹86,05,332.00	₹6,40,640.04
FY 2030-31 (12 months)	13.25	13.25	₹84,92,995.51	₹6,40,640.35

Detailed DSCR build-up (year-wise)

Year	PAT	+ Depreciation	+ Non-cash	+ Interest (add-back)	= Numerator	Interest (DS)	+ Principal	= Denominator	DSCR
FY 2026-27 (12 months)	₹82,73,656.51	₹3,60,000.00	₹0.00	₹2,67,943.49	₹89,01,600.00	₹2,67,943.49	₹3,72,696.55	₹6,40,640.04	**13.89**
FY 2027-28 (12 months)	₹81,32,658.92	₹4,80,000.00	₹0.00	₹2,20,676.27	₹88,33,335.19	₹2,20,676.27	₹4,19,963.77	₹6,40,640.04	**13.78**

SAMPLE

Year	PAT	+ Depreciation	+ Non-cash	+ Interest (add-back)	= Numerator	Interest (DS)	+ Principal	= Denominator	DSCR
FY 2028-29 (12 months)	₹80,63,169.67	₹4,80,000.00	₹0.00	₹1,67,414.33	₹87,10,584.00	₹1,67,414.33	₹4,73,225.71	₹6,40,640.04	**13.59**
FY 2029-30 (12 months)	₹80,17,934.53	₹4,80,000.00	₹0.00	₹1,07,397.47	₹86,05,332.00	₹1,07,397.47	₹5,33,242.57	₹6,40,640.04	**13.43**
FY 2030-31 (12 months)	₹79,73,226.56	₹4,80,000.00	₹0.00	₹39,768.95	₹84,92,995.51	₹39,768.95	₹6,00,871.40	₹6,40,640.35	**13.25**

Cash DSCR build-up (year-wise)

Year	Cash before debt service	Interest paid	Principal paid	Denominator	Cash DSCR
FY 2026-27 (12 months)	₹76,80,445.55	₹2,67,943.49	₹3,72,696.55	₹6,40,640.04	**11.98**
FY 2027-28 (12 months)	₹88,34,459.19	₹2,20,676.27	₹4,19,963.77	₹6,40,640.04	**13.79**
FY 2028-29 (12 months)	₹87,09,460.00	₹1,67,414.33	₹4,73,225.71	₹6,40,640.04	**13.59**
FY 2029-30 (12 months)	₹86,05,332.00	₹1,07,397.47	₹5,33,242.57	₹6,40,640.04	**13.43**
FY 2030-31 (12 months)	₹84,92,995.51	₹39,768.95	₹6,00,871.40	₹6,40,640.35	**13.25**

32. FINANCIAL RATIO ANALYSIS AND KEY PERFORMANCE INDICATORS

The ratio table reads liquidity, leverage, margins, and debt service for each projection year of Pathology and imaging centre.

For a term loan, the debt-service cover and the debt-equity position are the primary indicators. Margins show whether the sales assumption leaves a surplus after cost.

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.

Year-wise financial ratios and key performance indicators

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)	13.89	13.78	13.59	13.43	13.25	**13.58**
Cash DSCR	11.98	13.79	13.59	13.43	13.25	**13.20**
Current ratio	37.10	71.35	108.19	143.00	177.32	**107.39**
Debt-equity ratio	0.22	0.09	0.04	0.01	0.00	**0.07**
TOL / TNW	0.24	0.10	0.05	0.02	0.00	**0.08**
Interest coverage (times)	31.87	37.85	49.16	75.65	201.48	**79.20**
Gross profit margin	74.00%	74.00%	74.00%	74.00%	74.00%	**74.00%**
EBITDA margin	64.00%	63.00%	62.00%	62.00%	61.00%	**62.40%**
Net profit margin	59.00%	58.00%	58.00%	57.00%	57.00%	**57.80%**
Return on capital employed	76.00%	44.00%	31.00%	23.00%	19.00%	**38.60%**
Inventory holding (days)	14.71	14.75	14.71	14.71	14.71	**14.71**
Receivable collection (days)	34.34	34.43	34.34	34.34	34.34	**34.35**
Payable period (days)	22.35	23.77	23.26	23.25	23.25	**23.17**

SAMPLE

Working-capital gap by year

Year	Method	Assessed limit (₹)	BS gap (₹)	WC drawing (₹)
FY 2026-27 (12 months)	turnover	₹20,80,800.00	₹12,21,154.45	₹0.00
FY 2027-28 (12 months)	turnover	₹20,86,500.81	₹12,20,030.45	₹0.00
FY 2028-29 (12 months)	turnover	₹20,80,800.00	₹12,21,154.45	₹0.00
FY 2029-30 (12 months)	turnover	₹20,80,800.00	₹12,21,154.45	₹0.00
FY 2030-31 (12 months)	turnover	₹20,80,800.00	₹12,21,154.45	₹0.00

*Aggregate DSCR: **13.59**. Aggregate DSCR is total cash accrual available divided by total debt service. It is not an average of the yearly ratios.*

33. BREAK-EVEN POINT AND MARGIN OF SAFETY

Break-even is the sales level at which the contribution covers fixed cost, including depreciation and interest, on the assumptions of this projection.

The margin of safety is the gap between projected sales and that break-even level. It is an indicator, not a guarantee of profit.

Break-even sales are the level at which contribution covers fixed cost, including depreciation and interest. Margin of safety is projected sales minus that break-even level.

Year-wise break-even and margin of safety

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)
Projected sales	₹1,38,72,000.00	₹1,39,10,005.40	₹1,38,72,000.00	₹1,38,72,000.00	₹1,38,72,000.00
Variable costs	₹40,10,400.00	₹40,46,655.97	₹40,62,312.00	₹40,90,626.72	₹41,20,640.32
Fixed costs	₹15,87,943.49	₹17,30,690.51	₹17,46,518.33	₹17,63,438.75	₹17,78,133.12
Contribution	₹98,61,600.00	₹98,63,349.43	₹98,09,688.00	₹97,81,373.28	₹97,51,359.68
Break-even sales	**₹22,33,709.76**	**₹24,40,744.37**	**₹24,69,773.00**	**₹25,00,919.03**	**₹25,29,520.37**
Margin of safety	**₹1,16,38,290.24**	**₹1,14,69,261.03**	**₹1,14,02,227.00**	**₹1,13,71,080.97**	**₹1,13,42,479.63**
Margin of safety (%)	83.89%	82.45%	82.19%	81.97%	81.76%
Contribution margin (%)	71.08%	70.90%	70.71%	70.51%	70.29%

34. SENSITIVITY ANALYSIS AND STRESS TESTING

The projection is tested for lower sales, higher cost, higher interest, and a slower start, because each of these reduces the cash available for the term-loan instalment.

The cases below use the same model as the main statements. They show the direction of the stress. They are not a second set of sanctioned figures.

- **Lower sales.** Under Lower sales, calculated closing cash is zero or positive in every displayed year. This is not an approval opinion.
- **Higher operating costs.** Under Higher operating costs, calculated closing cash is zero or positive in every displayed year. This is not an approval opinion.
- **Higher interest.** Under Higher interest, calculated closing cash is zero or positive in every displayed year. This is not an approval opinion.
- **Delayed commencement.** Under Delayed commencement, calculated closing cash is zero or positive in every displayed year. This is not an approval opinion.
- **Longer receivable period.** Under Longer receivable period, calculated closing cash is zero or positive in every displayed year. This is not an approval opinion.

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- **Combined downside.** Under Combined downside, calculated closing cash is zero or positive in every displayed year. This is not an approval opinion.

35. PROJECT FINANCIAL VIABILITY – NPV, IRR AND PAYBACK PERIOD

Viability is read from the project cost and from the cash accrual of each year, taken as profit after tax plus depreciation. A discount rate has not been entered, so net present value is not computed.

Payback is the time in which that cumulative accrual equals the project cost. Internal rate of return is the rate that brings the same cash flows to a zero net present value. Both are indicators from these projections.

NPV, IRR and Payback Period

Cash accrual is profit after tax plus depreciation. Payback and internal rate of return compare that accrual with the total project cost. Net present value discounts the same accrual at the proposed term-loan rate.

Payback period	Internal rate of return (IRR)	Net present value (NPV)
0.37 years	269.04%	Not computed

Project cost	₹32,00,000.00
Discount rate	—

Year-wise viability chart

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)
Profit after tax	₹82,73,656.51	₹81,32,658.92	₹80,63,169.67	₹80,17,934.53	₹79,73,226.56
Depreciation	₹3,60,000.00	₹4,80,000.00	₹4,80,000.00	₹4,80,000.00	₹4,80,000.00
Cash accrual	**₹86,33,656.51**	**₹86,12,658.92**	**₹85,43,169.67**	**₹84,97,934.53**	**₹84,53,226.56**
Cumulative cash accrual	**₹86,33,656.51**	**₹1,72,46,315.43**	**₹2,57,89,485.10**	**₹3,42,87,419.63**	**₹4,27,40,646.19**

36. PRIMARY SECURITY, COLLATERAL SECURITY AND CHARGE DETAILS

Primary security for the term loan is a charge on the fixed assets financed, together with any other primary security declared in the proposal.

Collateral, where offered, is additional. Its value and the bank's margin will be confirmed by valuation and by a search on the title.

Collateral / guarantee type	Collateral security (primary / third-party)
Primary security offered	First charge by way of hypothecation of plant, machinery and equipment purchased / to be purchased out of bank finance.
Collateral description	Additional collateral, if any, to be offered as per bank policy and applicant capacity.
Ownership	CareFirst Diagnostics (fictional)
Existing charge / lien	To be confirmed. Existing charges must be disclosed to the bank.
Guarantor details	Partners / directors may be required to guarantee as per bank norms.

37. GUARANTORS, EXISTING LIABILITIES AND SECURITY COVERAGE

Personal guarantees of the promoters, and any existing instalments already being paid, are recorded in this section.

Existing liabilities reduce the surplus available for the new term-loan instalment. They are included in debt service where the proposal has entered them.

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38. STATUTORY APPROVALS, LICENCES AND REGULATORY COMPLIANCE

Licences and permissions required for Pathology and imaging centre are those stated by the applicant. Disbursement may be staged until the permissions that the bank treats as conditions precedent are in place.

This section does not certify that a licence has been granted. The bank will see the original or the uploaded copy.

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
Shop & Establishment / trade licence	As applicable	Local municipal / labour registration
Constitution-specific charter documents	As applicable	Trust deed / society registration / bye-laws as relevant
Authorised signatory / borrowing resolution	Required at sanction	Governing body approval for loan

39. SWOT ANALYSIS, PROJECT RISKS AND MITIGATION MEASURES

The strengths of Pathology and imaging centre are the promoters' experience and the assets proposed to be created. The weaknesses are those the applicant has recorded, including any dependence on a few customers or on a single process.

The main risks to a term loan are delay in implementation, a shortfall in sales, and a rise in interest. Mitigation is the promoter's margin, insurance of the assets, and the debt-service cover shown in the DSCR section.

Qualitative appraisal from project inputs and developer / MSME practice (milestone monitoring, absorption, and statutory compliance). Not a substitute for independent market research unless uploaded.

Services term-loan case: asset-backed term debt with repayment from fee / job-work cash flows.

Strengths

Service enterprise Pathology and imaging centre at the project location — term loan on tools, equipment, and workshop / office fit-out.

Lower inventory intensity than trading; receivable days drive WC if combined limits are added later.

Promoter technical qualification (if declared) supports delivery quality and bank comfort.

Weaknesses

Revenue tied to billable hours / contract pipeline — lumpy income in early months.

Client concentration if few large contracts dominate.

Opportunities

Formal credit enables better equipment and compliance (calibration, safety) vs informal competitors.

Repeat maintenance contracts stabilise cash flow post ramp-up.

Threats

Price undercutting by unorganised operators.

Delay in client payments affecting EMI service.

Risks and mitigation

Mitigation: contract copies on file; receivable follow-up; equipment insurance; conservative year-one utilisation.

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40. EMPLOYMENT GENERATION, ENVIRONMENTAL AND ECONOMIC IMPACT

Employment is the manpower declared for Pathology and imaging centre. Wages are part of the operating cost and are not a separate project-cost item unless capitalised.

The economic effect of the project is the activity at the location stated in the business profile and the repayment of the term loan from that activity. No separate environmental clearance is assumed unless the applicant has stated one.

41. OVERALL TECHNICAL, ECONOMIC AND FINANCIAL FEASIBILITY

Technically, the project uses the assets and the capacity described by the applicant. Economically, it depends on the sales assumption holding in the location stated in the business profile.

Financially, the means of finance cover the project cost, and the cash accrual is set against the term-loan instalment. Aggregate DSCR on the projection is 13.59. These are necessary conditions on the applicant's figures. They are not a sanction.

42. CONCLUSION AND BANKABILITY ASSESSMENT

On the cost, means, repayment, and debt-service figures in this report, the term loan of ₹24,00,000.00 for Pathology and imaging centre is presented for the bank's appraisal.

The recommendation is a summary of the applicant's own figures. It is subject to inspection, title and valuation of the assets, and the bank's policy on margin, security, and minimum debt-service cover.

Appraisal narrative for «General term loan — services (professional / job-work / maintenance)» — derived from wizard inputs, means of finance, and standard Indian bank MSME / WC practice. Independent field investigation remains mandatory.

Key findings

- Applicant: CareFirst Diagnostics (fictional); services project: Pathology and imaging centre.
- Asset list and quotations support term-loan eligibility.
- 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.

Conclusion

CareFirst Diagnostics (fictional)'s service-sector term proposal is suitable for branch appraisal with emphasis on contract pipeline and DSCR.

43. BORROWER'S DECLARATION AND UNDERTAKING

CareFirst Diagnostics (fictional) declares that the project cost, means of finance, sales, expenses, and security stated in this project report are true to the best of the applicant's knowledge.

The applicant understands that the bank may reduce or decline the term loan, and that disbursement will follow creation of the assets and compliance with the sanction terms.

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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